

Affordable Housing Needs & Supply Study  
Truro-Colchester, Nova Scotia  
FINAL REPORT



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# **FINAL REPORT**

**AFFORDABLE HOUSING NEEDS & SUPPLY STUDY**

**COLCHESTER COUNTY**

**inclusive of**

**THE MUNICIPALITY OF THE COUNTY OF COLCHESTER  
THE TOWN OF TRURO  
THE TOWN OF STEWIACKE  
MILLBROOK FIRST NATION**

**PREPARED FOR**

**THE TRURO AND COLCHESTER HOUSING NEEDS PROJECT TEAM**

**AS OF**

**16<sup>TH</sup> JULY 2021**

**BY**

**TURNER DRAKE & PARTNERS LTD.  
AND  
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**HALIFAX - NOVA SCOTIA**

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# 1 Project Background & Acknowledgements

The Truro and Colchester Housing Needs Project Team (the Project Team) contracted the undertaking of this study in recognition of the impact that housing insecurity has had and continues to have on the Truro-Colchester Region. While the Project Team officially formalized in February of 2020, interest in housing issues persisted throughout the community much earlier. The group initially formed as a sub-committee of the Colchester Anti-Poverty Network (CAPN) in 2013 when a group of concerned citizens recognized the need for a collaborative approach to address gaps in affordable housing.

CAPN worked with local stakeholders on the completion of the Housing: A Basic Human Right Report (2017) which examined the interconnected relationships between social determinants of health and how these impact housing options within Colchester County. This prompted continued interest in housing needs within Colchester and motivated the group to initiate action. The Report also identified the need for improved qualitative and quantitative data collection that could be analyzed to provide clarity on specific housing issues and needs.

Building on previous work and with sustained stakeholder interest, CAPN organized over 30 community representatives from a variety of sectors to discuss the possibility and benefits of conducting an affordable housing needs and demand study for Colchester in October of 2019. In this context, affordable housing refers to shelter costs that does not exceed 30% of gross household income and can be found across the whole housing spectrum of tenure and permanency.

While the need for affordable housing has been expressed locally and regionally, much of what has been discussed to date is anecdotal. Participants have been supportive of such a housing study, citing benefits such as understanding and quantifying need, addressing stigmas and supporting future planning / initiatives. This gave rise to the establishment of the Truro & Colchester Housing Needs Project Team, a collaborative and cross-representational group including the Municipality of Colchester, Town of Truro, Canada Mortgage and Housing Corporation, Nova Scotia Health, YREACH, Affordable Housing Association of Nova Scotia, private developers and the United Way of Colchester, whose current mandate involves initiating and overseeing an Affordable Housing Needs and Supply Study for the Colchester Region.

Many individuals and organisations assisted with this project; as key stakeholders providing first-hand insights and logistics support, as elected officials and municipal staff offering their knowledge and ideas, as front-line service providers who were essential for conducting the Homelessness Estimation Survey, or as one of the hundreds of citizens who responded to the community survey to share their thoughts and experiences. Without their time and efforts, key elements of this project and would simply not exist, and our research in many areas would be far shallower. Thank you all.



## 2 Executive Summary

### 2.1 *What is an Affordable Housing Needs & Supply Study?*

The purpose of this work is to develop an understanding of the current and anticipated housing conditions within the region of Truro – Colchester. Generally, the work strengthens the ability of local stakeholders and governments to:

- identify current and future housing needs;
- identify existing and projected gaps in housing supply; and
- identify shortages in affordable housing to better understand what kind of dwellings are most needed in their community.

A Housing Needs report provides a clear representation of problems as well as opportunities and engages critical partners to focus on affordable housing.

### 2.2 *Why Do We Need This Study?*

Officially, this study is intended to provide a comprehensive assessment of housing with a view to providing recommendations on affordable housing solutions that contribute to long-term community sustainability and improved health. A key component of this scope of work is the completion of a Homelessness Estimation Survey which represents an investigation into the state of homelessness throughout the Colchester Region and will serve as an important baseline for monitoring this issue over time.

More generally, a thorough assessment of housing needs is a useful resource to support many future initiatives. An assessment of housing need is often a precursor to the development of an Anti-Poverty Strategy or Affordable Housing Strategy, which are action-oriented plans to identify and implement solutions. The insights and data generated by a needs assessment can help inform ongoing land use and social planning initiatives at the local level, as well as provide hard evidence in support of advocacy to more senior levels of government. Finally, they are also a useful resource for those engaged in, or entering the housing sector, informing the design and configuration of housing projects, as well as assisting in the preparation of applications to various funding programs that support affordable housing development.

### 2.3 *Why Is Affordable Housing Important?*

There are numerous benefits that accrue to residents and their broader communities when households are able to afford dignified housing that meets their needs from across the spectrum of housing forms. Beyond supporting a basic human right and acting on the social imperative to minimise human suffering, a vibrant and affordable housing ecosystem generates several social, economic, health, and fiscal benefits.

When households are relieved of housing cost burdens, they are able to shift focus from surviving to thriving. Volunteerism and civic engagement increases, displacement and the loss of social networks is reduced, life preferences are easier to meet, and child development is enhanced. Affordable and available housing is also critical for addressing and reducing social issues such as domestic violence, sexual exploitation, and cycles of incarceration.

The financial benefits and removal of shelter-driven stress enable households to achieve higher levels of personal health, and reduces the incidence of public health issues. Shelter cost burdens often result in reduced nutrition, declining mental health, and direct health impacts arising from living in substandard conditions (e.g. exposure to mould, increased illness due to air quality and indoor climate conditions). These stressors often drive broader public health challenges, such as addictions and overdose, severe mental health issues, suicide, and greater transmission of communicable disease as so painfully illustrated by the ongoing coronavirus pandemic.

Local economic activity is spurred by the spending that is unlocked when households are not burdened by housing costs. This spending is disproportionately allocated to goods and services that are produced in local communities. The construction of housing is a significant economic activity in itself that tends to concentrate its impact in the location of the project due to the nature of its labour intensity and material supply chains. Net local investment is increased to the degree by which construction activity is expanded through local deployment of provincial and federal funding programs.

Finally, ensuring access to safe and affordable housing is expensive on its face, but tends to create greater net savings for other areas of government service provision, ultimately saving money overall. Those who are burdened by housing cost or experiencing homelessness do not simply disappear if their shelter needs are not met. Instead, these pressures show up in the other government services; greater cost and reduced capacity in the healthcare, justice, and social service/assistance sectors, among others.

## 2.4 Key Findings

### **Population**

Modest population growth, benefitting from increased immigration, combined with decreasing average household size due to population aging, are the two forces leading to greater need for housing in Colchester. Not only is more housing needed, but this population will need a different balance of housing types and tenures than have existed so far, with a greater emphasis on rental, age friendly, and well-located housing.

### **Economy**

Fewer people are working, or working as much, as population aging continues. While incomes are generally growing, and the proportion of households at the lowest income levels is decreasing, income inequality is getting more significant. In addition, lower-paying economic sectors have not kept pace with the cost of housing for their workforce, which are more heavily rental-tenured households.

### **Housing Stock**

Much of the existing housing stock is old and in a below-average state of repair. Most housing is either single detached houses or multi-unit apartments, but there remains an important stock of other options including manufactured homes, secondary market rentals, and single room occupancy houses. There is an active development industry with many projects underway, predominantly in Truro, but virtually all new supply is market-rate housing. While this supply is important, there are many challenges that cannot be solved by the private market, and no alternative housing options are being developed to address them.

There is some social housing and other non-profit/community housing in the community, but this inventory has not grown much in the last few decades.

### **Housing Costs and Availability**

Both renter and owner tenured housing has become harder to find, and more expensive in recent years, generally outstripping growth in local incomes. Over recent years, rents have increased 9% and sale prices are up 19% after inflation. Rental vacancy is very low at 1.5%. It can take between 6 months and 2 years for a household on a provincial waitlist for social housing to secure a unit. When successful, however, these rents are based on income.

### **Housing Need**

In 2016, 44% of renter households and 11% of owner households across Truro-Colchester spent more than 30% of their gross income on housing. The issue is more acute for renters, as they tend not to have more affordable alternatives, compared to owners who ultimately may have the ability to downsize.

Extreme Core Housing Need, wherein households spend more than 50% of their gross income on housing and have no reasonable prospect of securing a more affordable option, affected 7% of households in Truro-Colchester (which on average were spending 67% of gross income). The issue is most acute in Truro and Stewiacke. In Truro, more than 1 in 5 renter households are in extreme core housing need, and renters make up 56% of the households in the Town.

Housing need affects many, but is most concentrated among single-person and lone-parent households (especially those led by females). The impact of housing insecurity and poverty can reduce children's success later in life, leading to an intergenerational cycle of poverty.

### **Homelessness**

52 individuals experiencing homelessness were counted in an estimation survey, resulting in a homelessness rate roughly 28% higher than that of the Halifax Regional Municipality, based on the most recent data. There is not sufficient data to establish a trend over recent years, but stakeholder feedback indicates that the number of people experiencing homelessness has grown in recent years, and that there is a larger "hidden homelessness" issue than the survey identified, especially in rural areas.

### **Supportive Housing**

Part of the homelessness issue is a lack of opportunities for individuals and families to move up from temporary, emergency shelter accommodations to longer-term supported accommodations. This is a critical step in the path back to self-sufficiency and permanent housing, and the lack of capacity is keeping people trapped in a cycle of housing insecurity. This is not only related to homelessness, but also affects others in need such as women and families fleeing domestic violence. The lack of safe and supportive alternatives results in vulnerable people having to return to their abusers.

### **In the Community**

An unprecedented response to the community survey points to a growing awareness and concern about housing affordability in Truro-Colchester. Housing and energy costs are reducing household budgets and resources available to lead a dignified life. Of those surveyed, 30% said

they were actively considering leaving the community due to housing costs, and a further 19% were unsure about their future. This sentiment was most concentrated in those below 30 years of age.

## 2.5 *What Now?*

This study is principally focussed on understanding conditions and issues, identifying and implementing solutions would follow as next steps, supported by these findings. However, several obvious theme-areas for solutions emerge from review of the data, and many ideas have been collected through various elements of the public engagement program.

### **Maximise Existing Programs and Supports**

Funding and incentive programs exist for affordable housing projects at the federal, provincial, and non-governmental levels. While developers and other housing providers may have used these in the past, or are vaguely aware of their existence, it is likely that greater uptake could be achieved if additional support and expertise was available to make accessing them easier.

### **Support and Expand Non-Profit Housing and Service Providers**

The non-profit and community housing sector, especially those dealing with vulnerable people and those in crisis, is operating above its capacity. Try to find any means by which greater support can be provided to these organisations as the first line of defence on housing issues. In the longer term, this can help move from a focus on meeting immediate need to expanding capacity and the number of clients supported.

### **Provide Land**

Local government is often a significant landowner. Surplus land provided at low cost can be an impactful support for non-market housing projects as most established funding programs are focussed on construction and development costs, but leave site control as barrier to entry. Land can also be strategically disposed through an RFP process for market-led development, with minimum requirements for affordability, if non-market interest or capacity is a limiting factor.

### **Consider Policy and Regulatory Changes**

Municipal regulation controls what types of housing are allowed, where they can go, and what processes are required to gain approval. These can be reviewed with an eye for enabling more housing and in a greater variety. New policies and regulations, such as bonus zoning, could also be explored further to determine if it has potential to generate housing-related benefits if implemented in the right locations and with the right metrics.

### **Build Momentum**

While housing is provincial jurisdiction and supported by federal programs, there is much that can be done at the local level. Efforts to further raise awareness of the issue, build networks and community capacity, and advocate more strongly can help empower the community to take actions they would not have previously entertained, and garner greater outside support. This idea should also translate into an effort to take some quick actions that produce tangible results. There is value in strategizing and planning for housing solutions over the long term, but at the same time there is an immediate need, a hunger for action, and very little risk that anything done in the short term would be “too much”. A few quick wins could easily be more important than a perfect 10-year plan with respect to driving momentum and alignment for action.

## 3 Sources

### 3.1 Data

This report refers to several pieces of data that together contribute to contextualizing the housing conditions experienced by Truro – Colchester residents. The following is a comprehensive list of secondary quantitative data sources (meaning, information collected by other organizations but used for this report):

- AirDNA
- Canada Mortgage & Housing Corporation (CMHC)
- Environics Analytics
- Multiple Listings Service® (MLS®)
- Property Valuation Services Corporation (PVSC)
- Statistics Canada

The report uses primary research to challenge/confirm the trends analyzed within the sources above (for instance, high-level Statistics Canada data may not be nuanced enough to truly represent housing hardship for specific household types). Primary research is predominantly from the community survey, homelessness survey, and stakeholder consultation work.

#### 3.1.1 Data Limitations

##### **AirDNA (Short-Term Rentals)**

###### *Proprietary process*

AirDNA's proprietary process involves the scraping of short-term rental information from related websites (e.g. AirBNB), like revenues, availability, reservations, property type, and approximate location. As a private company, their scraping methodology and algorithmic inference methods are not publicized. In other words, explaining their methodology in detail is not possible and must be assumed to be appropriate and accurate. AirDNA claims to spot-check their data methods and is the leading source of authoritative market data for a sector that is inherently difficult to monitor.

##### **Canada Mortgage & Housing Corporation (CMHC)**

###### *Reporting landscape*

CMHC conducts its Rental Market Survey (RMS) every year in October to estimate the relative strengths in the rental market. The survey collects samples of market rent levels, turnover and vacancy unit data for all sampled structures. The survey only applies to **primary rental markets**, which are those urban areas with populations of 10,000 and more. The survey targets only privately initiated rental structures with at least three rental units, which have been on the market for at least three months. CMHC collects data for the Truro Census Agglomeration, which is the combination of the Town of Truro, Colchester B, and Colchester C.

###### *Rent calculations*

CMHC's average and median market rents are based off the rents of both occupied and vacant (on the market) units. Given the sheer volume of occupied units, some occupied for long-periods with unchanging or marginally changing rents, CMHC numbers often underrepresent what people seeking rental housing may actually be experiencing in the current market. CMHC tracks the difference in rents between vacant and occupied units in their survey, but these are reported only for Census Metropolitan Areas (CMA), the closest to this study area being the Halifax CMA. Given

the significantly different market characteristics of a CMA to this study area, we have not adjusted the reported rents in our analysis based on CMHC's reported variance in Halifax. For context, rental market data for 2020 indicates that, overall, vacant and available rental units in Halifax were 12.7% more expensive than the rents reported for occupied units.

#### *Data suppression*

Suppression of data can be due to poor data quality or to other technical reasons. This was not a particular concern for this study, but limited the ability to use more granular unit characteristics. For instance, the vacancy rate for 3-bedroom units in Colchester B is not available from 2015 to 2020, either due to confidentiality or data reliability.

### **Environics Analytics**

#### *Proprietary process*

This industry trusted software is a useful tool in generating demographic, economic, and social data for customized geographies, especially for those that may not be defined or are suppressed by Statistics Canada. Although useful, how they generate the data is not public. In other words, explaining or replicating the entire methodology is not possible, and said methodology must be assumed to be appropriate and usable.

### **Multiple Listings Service ® (MLS ®)**

#### *Human error*

The MLS ® database is the aggregate of all listings and sales processed by real estate agents across a given geography (in this case, Nova Scotia). Thus, inputs into the database rely on the accuracy of the sales agents recording it. Although the database is of high quality, there are instances where the dwelling type or location are misspelled or incorrect, which can impact analyses. The analyses in this report work at a high enough level that minimises error impacts.

### **Property Valuation Services Corporation (PVSC)**

#### *Incomplete information*

The PVSC database includes the description of all assessed properties in Nova Scotia. Property details include building type, lot size, assessed value, and year built. However, property information for some properties may be missing or approximated, which can result in data inaccuracies; particularly, when working at a small geographic level.

### **Statistics Canada**

#### *Area & data suppression*

There are instances where geographic areas are too small to report on, resulting in the deletion of all information for said area. Suppression of data can be due to poor data quality or to other technical reasons. This was not a particular concern for this study, but limited the ability to use more granular Census geographies (specifically, Census dissemination areas – see **Definitions**).

#### *Random rounding*

Numbers are randomly rounded either up or down to a multiple of “5” or “10.” When this data is summed or grouped, the total value may not match the individual values since totals and sub-totals are independently rounded. Similarly, percentages (which use rounded data) may not reflect the true percentage, but instead a ballpark. Furthermore, the sums of percentages may not equal 100%.

## 3.2 Surveys

### 3.2.1 Community Survey Method & Limitations

To understand the state of housing in Colchester County, the project team utilized an online survey designed to collect information from the general public. A non-probability sampling method (convenience sampling) was used whereby results were drawn through service provider and stakeholder networks. The results were collected between April 9, 2021, and May 21, 2021, and paper copies of the survey were also available through the United Way of Colchester.

As the survey was distribution was not controlled for a representative sample of the population, selection bias creates a limitation for extrapolating the data to draw conclusions about the community overall. Survey results may overrepresent certain cohorts of the population when considering the mandate of the service providers who distributed the survey itself, as well as the fact that as a voluntary open-access survey, respondents in general are likely to self select for those who are experiencing housing challenges and are therefore motivated to engage with the issue. The survey, therefore, is predominantly a tool for understanding the human experience behind other data analysed in this report, and collecting other insights that existing data sources do not address.

#### **Community Survey Response Profile**

Over the span of close to two months in Spring 2021, 868 responses to the community survey were received. Although this represents less than 2% of the total population of the study area, it is, in our experience, an astonishing and unprecedented response. This in itself can be taken as an indicator of the importance and awareness of housing issues in the community.

The following graphs breakdown responses by key topics collected as part of the survey. In some instances, the distribution of responses for topics are reasonably close to those reported by Statistics Canada (i.e. responses by income); whereas, others differ greatly (i.e. response by gender). Please note that these differences mean that other community survey results discussed within this report may not match overall trends.

With the above in mind, key results from the self-selecting sample survey include:

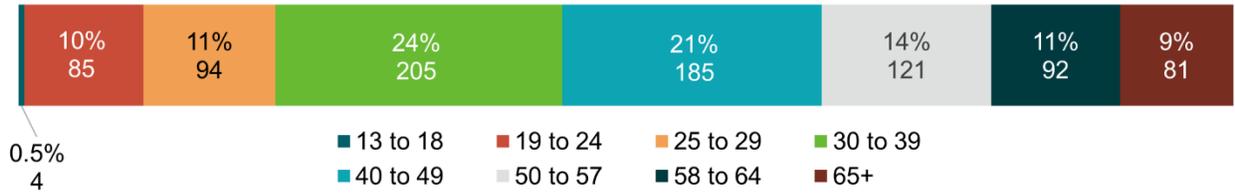
- Although Truro makes up about 25% of the County's total population, its residents contributed to 43% of survey responses.
- Nearly one quarter of respondents were between 30 and 39 years of age.
- Female residents completed about 79% of the total community surveys.
- Almost 50% of respondents belonged to a household that earned less than \$40,000 before-tax.
- Nearly 45% of respondents had at least one child in the home.
- The majority of respondents (54%) lived in a single-family home.

Figure 3.1: Community Respondent Profile by Topic

Response by Community



Response by Age

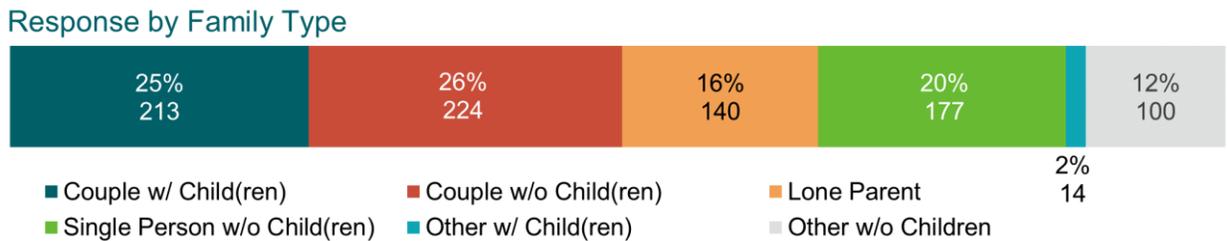
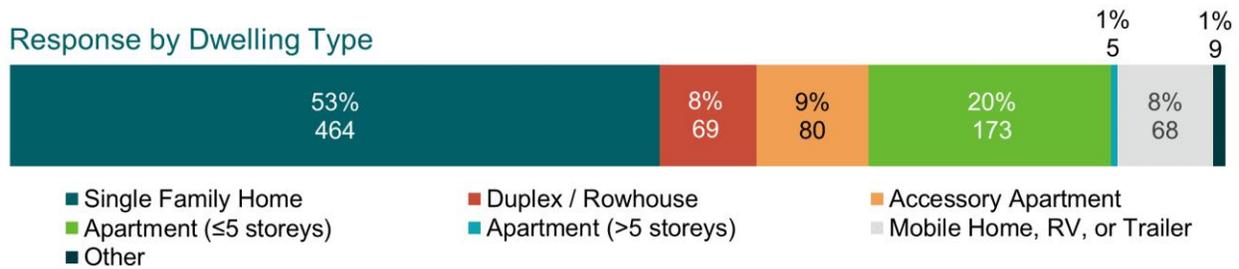


Response by Gender



Response by Household Income





### 3.2.2 Homelessness Estimation Survey Method & Limitations

The project team employed a Service Based Count methodology to estimate and understand the number of individuals experiencing homelessness in Colchester County. This methodology was adapted from the *Step-by-Step Guide to Estimate Rural Homelessness*<sup>1</sup> developed by the Alberta Rural Development Network, and focuses on collecting information through service providers or informants who actively interact with or support underhoused individuals across the County, such as homeless shelters and libraries. The homelessness estimation count was completed through a two-stage process and at no point were individuals who were experiencing homelessness interacted with as part of the estimation.

Service providers first identified individuals experiencing housing issues between April 7<sup>th</sup> and May 19<sup>th</sup> and pre-screened them so as to only capture individuals residing in Colchester County and who were above the age of 13. Individuals who did not meet one or both of these criteria would not be counted in the homelessness estimation, nor would they have a questionnaire filled out on their behalf.

Individuals who met the above criteria were then given a unique, confidential, identification code to prevent duplication of questionnaire results. Service providers then answered a series of questions regarding each individual, including questions about their current housing situation, their age, sources of income, and contributing factors to their housing issues. Questionnaire results were inputted directly into an online questionnaire tool by service providers.

As with any surveying exercise that seeks input from a specific group of people, there are limitations inherent to the data collection methods employed. First and foremost, the subject of the estimation – individuals experiencing homelessness – have population characteristics that may not be conducive to a point-in-time count. The transient nature of the homeless population

<sup>1</sup> <https://www.ruraldevelopment.ca/publications/step-by-step-guide-to-estimating-homelessness>

combined with the often precarious and ever-changing living situations for people struggling with homelessness means the point-in-time count may only be accurate for that specific time.

External factors may also play a role in how accurate a point-in-time count is. Weather, unusual police presence, or community events could all impact the perceived number of homeless individuals in an area during the count.

Another limitation for this homelessness estimation derives from the indirect nature of the data collection. Service providers or informants were the primary data collectors and therefore were only able to collect information for the homeless individuals they interact with. Homeless individuals who do not access services from one of the services providers used to collect data would not have been counted in this study. This is especially relevant for groups of people who may be less likely to use the services of a service provider in the face of homelessness. For example, national-level studies show Indigenous homelessness is likely underestimated based on shelter-specific statistics. Gaps in data collection also exist for service providers that were not included in the estimation count.

As homeless individuals were not interacted with as part of the estimation, service providers and informants filled out questionnaires based on their own personal records or knowledge of an individual. Gaps in knowledge or records of service providers would render incomplete questionnaire responses while also create a scenario where data integrity may be impacted when results are inputted according to service provider recollection or interpretation. Additionally, as personal records of service providers were used to inform the questionnaire, social-desirability bias may also limit the integrity of results based on the data collected by service providers for individuals facing homelessness.

### 3.3 *Other Consultations*

In addition to the survey-based engagement efforts, a number of key stakeholders were identified and consulted as part of this study. Formats and methods varied, but in general, semi-structured interviews were conducted with individuals across a broad range of housing-related groups, such as:

- Non-Profits, NGOs, and other Social Service Providers involved in providing emergency shelter and housing navigation support, as well as support services to provisionally housed or other at-risk populations
- Provincial and Municipal Elected Officials
- Municipal Staff in Planning and Administration
- Provincial Staff in Housing
- Private Sector Development Consultants, Property Developers, and Landlords

The insights and feedback gained through these efforts were used to collect qualitative data on housing need, help inform our interpretation and analysis of secondary data, design and execute other engagement and research efforts, and identify potential solutions. Regardless of stakeholder preference, to encourage frank and honest feedback all discussions were carried out on the basis that any information collected would not be presented in this report such that the stakeholder would be identifiable.

## 4 Approach

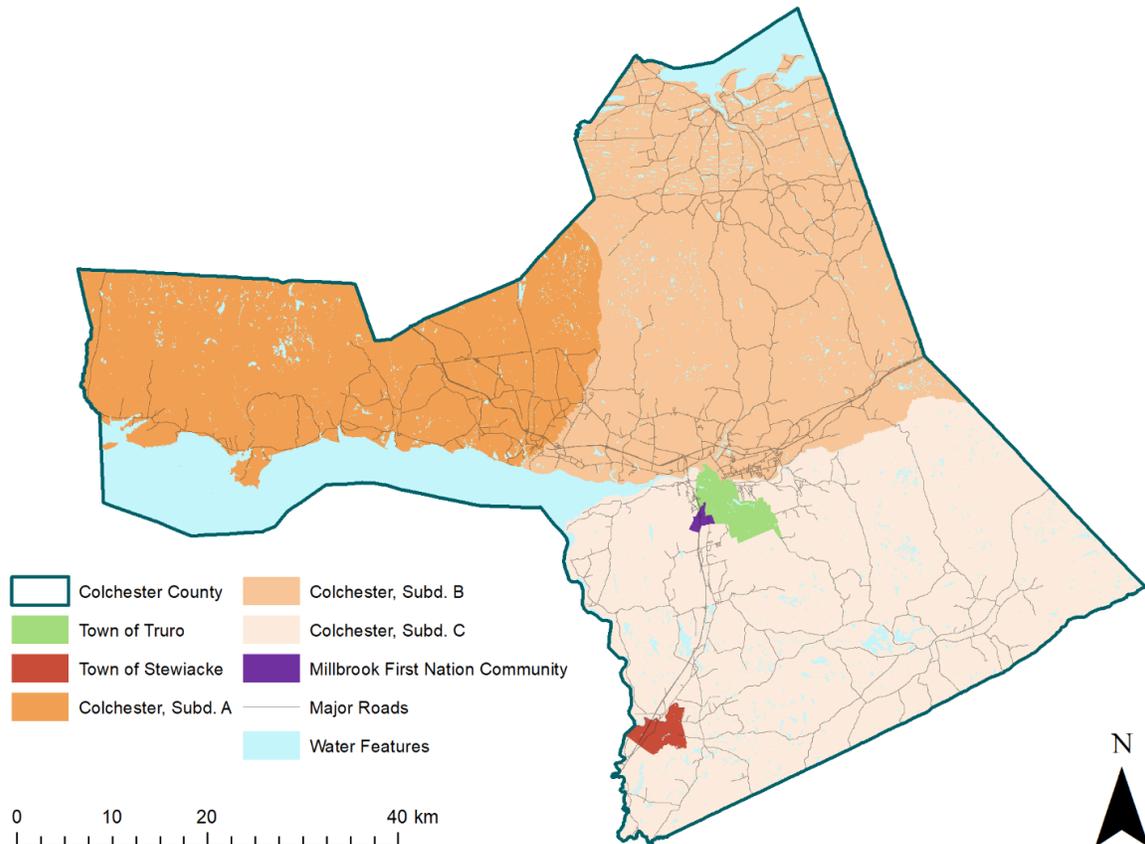
### 4.1 Study Area

This report's scope encompasses the boundaries of the County of Colchester Census Division (CD) as defined by Statistics Canada. As a result, references to "Colchester County" "Truro-Colchester" or simply "Colchester" in this report should be understood to be inclusive of all communities within it (e.g. including the Town of Truro), whereas references to the "Municipality of Colchester" or specific Census Subdivisions of Colchester County should be understood as exclusive geographic boundaries.

In most cases, data is provided on the basis of Census Subdivisions (CSDs). The six communities described in detail are the CSDs that fall within the CD boundary, being:

- the Town of Truro,
- the Town of Stewiacke,
- Colchester Subdivision A (herein known as Colchester A),
- Colchester Subdivision B (herein known as Colchester B),
- Colchester Subdivision C (herein known as Colchester C), and
- Millbrook First Nations Community.

Figure 4.1: Project Community Boundaries



Source: Statistics Canada, Service Nova Scotia & Internal Services

## 4.2 Defining what is “Affordable”

The topic of housing, and affordable housing in particular, is plagued by fluid and easily misinterpreted terminology which makes communication difficult.

In general, this report uses the long-standing and easily understood metric that housing is affordable when the combination of applicable costs (rent + utilities, or mortgage + insurance + property tax + utilities) are no greater than 30% of a household’s pre-tax income. This measure is a housing indicator tracked by Statistics Canada via the Census.

In quantifying the number of households experiencing affordability challenges, this report also makes use of the Core Housing Need metric established by Statistics Canada and CMHC which modifies the 30% rule to include consideration of affordable alternatives. In other words, data is adjusted to remove households that spend more than 30% of their gross income, but also have a less expensive option available to them. In practice, this tends to reduce the reported rates of housing unaffordability among homeowners as many effectively choose to “stretch” their budgets in order to gain access to the financial benefits of property ownership.

While many owner-occupied households experience affordability challenges, many do have the opportunity to downsize to a less expensive home, or ultimately a rental-tenured home if the situation required. In contrast, renter households typically have fewer reasonable alternatives and are more likely to be at risk of homelessness as a result. The use of the 30% indicator, and Core Housing Need helps shed light on both the magnitude of housing affordability challenges, and their severity in terms of alternatives.

## 4.3 The Housing Continuum / Wheelhouse<sup>2</sup>

As per CMHC, the housing continuum model is a linear progression from homelessness or housing need to homeownership. It’s the most common approach for visually depicting different housing segments. It assumes that people will start somewhere along the horizontal axis and move from left to right, with market home ownership being the ultimate goal.

Figure 4.2: The Housing Continuum



Source: CMHC

The City of Kelowna in British Columbia proposes a new approach to understanding housing, known as the Wheelhouse. Instead of the linear view, the Wheelhouse is a circular model,

<sup>2</sup> Elver, D., Tang, E., & Baynes, S. (2019, August 7). *The Wheelhouse: A New Way of Looking at Housing Needs*. Canada Mortgage & Housing Corporation. Retrieved from <https://www.cmhc-schl.gc.ca/en/housing-observer-online/2019-housing-observer/wheelhouse-new-way-looking-housing-needs>

reflecting that people’s housing needs do not necessarily work linearly. Instead, housing needs are fluid, and households can move around or across the wheelhouse based on preferences and life circumstances. The wheelhouse model recognises that there is no universal “final” state of housing that houses aspire to. While many desire and achieve homeownership, others are better served by different housing forms and this does not necessarily constitute a social or policy failure.

Figure 4.3: The Housing Wheelhouse



Source: adapted from CMHC & City of Kelowna

The Wheelhouse model allows the user to understand and address resident needs as they move around or across the circle between different types of housing. As such, a healthy housing stock must include diverse housing forms and tenure types to meet needs of different socio-economic backgrounds and life stages.

As part of Kelowna’s own Housing Needs Assessment, the Wheelhouse helps them address their housing priorities by breaking down housing supply into six key areas:

Figure 4.4: Wheelhouse Key Housing Areas

Key Area	Description
Emergency Shelters	Temporary shelter, food and other support services, generally operated by non-profit housing providers.
Short-term Supportive Housing	Stable housing along with support services offered by non-profit providers as a step between shelters and long-term housing (with typical stays of two to three years).

Long-term Supportive Housing	Long-term housing offered by non-profit providers, along with support services ranging from supportive care to assisted living and residential care.
Subsidized Rental Housing	Subsidized rental homes operated by non-profit housing providers, government, and housing co-operatives through either monthly government subsidies or one-time capital grants.
Ownership Housing	Includes fee simple homeownership, condominium ownership, multi-unit and single-family homes, and shared equity (such as mobile homes or housing co-operatives).
Rental Housing	Includes purpose-built long-term rental apartments, private rental townhomes, secondary suites, garden suites, and single-family rental homes.

Source: CMHC & City of Kelowna

#### 4.4 *A Note on Projections and their Interpretation*

Exercises in projecting future populations, households, and housing demand tend to produce overly precise results when considering the unknowns and assumptions that are inherent to the process. As a consequence, their results are often interpreted as being exact and comprehensive, representing “the number” that policy designers and decision makers need to hit in order to “solve” the issue.

In this way, projections are too often used as a roadmap; definitive information that shows us the precise path to a known destination. Instead, they should be used as headlights; a tool that illuminates part of the road ahead, giving us an idea of what is to come so that we are better prepared to deal with it. In this way, success still requires that we evaluate projections against reality as time goes on, constantly monitor our current state and recent progress, and use critical judgement to make adjustments along the way.

This is also a challenging time to undertake projection exercises; input data is getting stale, but more up to date figures from the 2021 census will not be available for another year. As a result, many aspects of these analyses rely on data current to 2016 which is almost exactly the point at which conditions in Truro-Colchester, and broader trends at the provincial and national level began to diverge significantly from previous norms (e.g. migration, housing costs).

Projections are always hypothetical, and should be used in conjunction with other data on housing demand (e.g. annual vacancy and rental surveys, property sales data) to get a sense of how real-life, contemporaneous conditions align with that projections anticipate. Given these considerations, greater weight should be put on these other data points when projections seem out of line with reality.

## 5 Benefits of Affordable Housing

Affordable housing is often met with several negative assumptions – that it attracts less desirable residents and with them increased crime rates, that developments are built of lesser quality and will reduce property values in the neighbourhood, or the myth that a community with affordable housing is not good for business. These assumptions towards affordable housing are incorrect, and often misguided or ill-informed.

Many people think the term “affordable housing” refers only to rental housing that is subsidized by the government. In reality, it is a broad term that refers only to the cost of housing relative to a household’s financial resources, and can apply to housing provided by the private, public, and non-profit sectors. It also includes all forms of housing tenure: rental, ownership and co-operative ownership, as well as temporary and permanent housing. Affordable housing is a cornerstone of inclusive communities, a key social determinant of health, and an important ingredient in vibrant local economies. When individuals are securely housed without undue cost burdens, they can shift their focus from merely surviving to thriving. Having a fixed address, a safe place to call home and a sense of belonging within their community, individuals can begin to set goals, reach milestones, and put down roots.

The following sections outline the social, health, economic, and fiscal benefits to residents living within affordable housing, and the greater community.

### 5.1 Social Benefits

The stability of an affordable mortgage or rent can have profound social benefits. Through reducing the shelter cost burden of a household, there is an increased stability which can have an impact on a household’s overall wellbeing and life satisfaction. Housing policy in affordable housing developments also has a role to play in facilitating community cohesion, particularly related to social mix and social networks. Habitat for Humanity Canada (Habitat) documented a variety of positive social impacts, including increased employment quality, a reduction in the use of food banks, and increased levels of voluntarism and civic engagement for those living in affordable housing.<sup>3</sup>

Affordable housing allows households to access their preferred living arrangements across all stages of their life. This is particularly important for seniors who lack purchasing power in retirement. Colchester County, like the rest of Nova Scotia, has an aging population. Atlantic Seniors Housing Research Alliance based out of Mount Saint Vincent University describes in numerous publications how seniors want to remain housed in their own homes for as long as possible, yet have housing repair needs, and may be unaware of the social and housing-related supports that are available to them.<sup>4</sup>

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<sup>3</sup> Berz, Kilian. (2015). *Transforming Lives: The Social Return on Habitat’s Work in Canada*. Retrieved from <https://www.hfh.org/wp-content/uploads/2016/11/BCG-Transforming-Lives-May-2015.pdf>.

<sup>4</sup> Colchester Anti Poverty Network. (2017). *Housing: A Basic Human Right*. Retrieved from <https://sshac.files.wordpress.com/2019/06/housing-report-colchester-antipoverty-network-and-public-health-december-2017.pdf>.

The social benefits of affordable housing extend beyond those paying the rent or mortgage for the home, it also affects their families.<sup>5</sup> A stable and affordable home allows for children to establish healthy habits and relationships at school (both with friends and with teachers), promotes engaging in extracurricular activities, and helps children focus on their goals and education. These immediate outcomes lead to generational impacts on economic output, educational achievement, and creating opportunities for residents to give back to their communities.

## 5.2 Health Benefits

A move to affordable or social housing is often correlated with improved health outcomes.<sup>6</sup> Although improving housing affordability is no guarantee of improved physical health as underlying factors can be significant of outcomes, the method or policy through which affordability is administered can have a key determining effect.

If affordable housing policies result in access to improved housing quality, such as newer or renovated lodgings that meet minimum standards for safety and condition, then benefits attributed to those policies can include those related to indoor environment quality, air quality, climate conditions, and reduced overcrowding. Improved health has secondary benefits of reduced absenteeism at school and work, thus contributing to an improved performance overall. Additionally, Habitat found that living in affordable housing had positive effects on resident's physical and mental health. Residents were less stressed about making rent or mortgage payments every month, which made it possible to allocate resources towards purchasing essential medicines, covering services such as dental and vision care, or purchasing healthier food.<sup>7</sup>

This carries on in the realms of mental and public health. Unaffordable housing can be a significant source of stress as individuals or families struggle constantly and live with the constant spectre of losing their access to a basic human necessity. Unaffordable housing therefore has a direct link to incidences of mental health issues, suicide, as well as addictions and substance abuse issues. This can become a negative, reinforcing cycle as the issues precipitated by precarious housing can in turn make it even harder for find and maintain a stable housing situation.

Housing unaffordability, as a significant determinant of poverty, can also limit access to proper nutrition as household budgets reallocate spending on groceries to maintain their shelter. This is observed in this study, as illustrated in **Section 13.5.2**, where 43% of survey respondents reported making these spending compromises. Looking at data from local food banks in Colchester County, 21,763 persons were served in 2015. Of those, over 6,500 were children. Colchester Food Bank, serving all of Colchester County provided a total of 9791 food boxes, totalling 529,395 pounds of food overall to clients in 2015.<sup>8</sup> In 2016, these numbers increased to

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<sup>5</sup> Habitat for Humanity: Halton-Mississauga-Dufferin. (2019). *6 Benefits of Affordable Housing: Impact on the Family*. Retrieved from <https://habitatm.ca/6-benefits-affordable-housing-family/>.

<sup>6</sup> Thomas, Matthew A. (2017). *On the Benefits of Affordable Housing*. Retrieved from <https://tqsoi.org/wp-content/uploads/2018/03/On-the-benefits-of-affordable-housing.pdf>.

<sup>7</sup> Habitat for Humanity: Halton-Mississauga-Dufferin. (2019). *6 Benefits of Affordable Housing: Impact on the Family*. Retrieved from <https://habitatm.ca/6-benefits-affordable-housing-family/>.

<sup>8</sup> Colchester Food Bank, n.d., *Welcome to the Colchester food bank*. Colchester Food Bank, Truro: CA. Retrieved from: [www.colchesterfoodbank.com/](http://www.colchesterfoodbank.com/).

24,570 persons served, including over 8,000 children. Food box provision had increased to 10,598, and total pounds of shared food reached 560,383. These numbers reflect an increasing need for healthy options, only 29% of Colchester and East Hants County residents meet the daily recommended servings of fruit and vegetables.<sup>9</sup>

### 5.3 Economic Benefits

The economic benefits of affordable housing can be experienced both by residents and the greater community. At the household level, the primary economic benefit is the improved fiscal health of the household. Housing unaffordability disproportionately affects lower income households, and an increase in financial capacity here is more likely to result in additional spending activity than savings in contrast to higher income households where spending is not constrained.

At the community level, unaffordable housing can be a headwind on population growth, and put pressure on employers as hiring becomes more difficult at any given wage level. Further, as illustrated in **Section 13.5.2**, when households are cost burdened, they tend to reduce their budgets for other discretionary expenditures such as leisure and social activities, and consumption goods. In smaller communities especially, these tend to be the goods and services that are disproportionately local and would result in further circulation of wealth within the economy. In contrast, spending on groceries, utilities, transportation, and other major necessities tends to flow out of smaller communities to larger centres where the production and corporate management functions are concentrated.

Creation of affordable housing can be a powerful economic development activity in and of itself. Economic stimulus programs often target construction projects as these investments tend to generate more jobs and spin-off effects due to their local labour and material intensity. Housing construction overall is a significant economic sector, and the degree to which this activity can be expanded through investment in affordable housing projects via provincial or federal funding programs represents a net increase of investment driving local economic activity.

Affordable housing also works to enhance local tax revenues – instead of low or no payment of taxes by distressed properties, affordable homeowners and renters contribute to the community. In Nova Scotia the total cost of poverty is estimated to be \$2,034,821.03 or 4.76% of the provinces total GDP. This equates to a cost of \$2140.38 per person. The amount of income tax that would be generated if those living in poverty were raised to the second lowest income bracket is \$230,786.31. These resources could be reallocated to better support better meeting a range of unmet health care demands from primary care, to mental health care, and the full spectrum of universal public care services needed – including affordable housing.<sup>10</sup>

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<sup>9</sup> Colchester Anti Poverty Network. (2017). *Housing: A Basic Human Right*. Retrieved from <https://sshac.files.wordpress.com/2019/06/housing-report-colchester-antipoverty-network-and-public-health-december-2017.pdf>.

<sup>10</sup> Saulnier, Christine, and Plante, Charles. (2021). *The Cost of Poverty in the Atlantic Provinces*. Retrieved from <https://www.policyalternatives.ca/sites/default/files/uploads/publications/Nova%20Scotia%20Office/2021/04/Cost%20of%20poverty%20in%20Atlantic%20provinces%20CCPA.pdf>.

## 5.4 Government Fiscal Benefits

A common misconception regarding affordable housing and service programs is that subsidized housing and services leads to a continuous cycle of dependency, or represents a direct fiscal transfer from higher income households to those in need. When affordable housing is accessible there is a reduction in spending required in other social services that is typically far greater than the cost of housing action itself, resulting in direct net savings to taxpayer-funded services.

The people experiencing housing challenges do not simply disappear if their need for below-market housing is not supported by society. Those costs instead show up in the healthcare system, the criminal justice system, the social services system, etc. Housing First approaches to homelessness have demonstrated repeatedly that the cheapest way to address the issue is through the direct provision of housing, the significant cost of which is dwarfed by the direct savings accruing to other government and community services<sup>11</sup>. Those who question housing supports from a viewpoint of fiscal conservatism are therefore either uninformed about the net costs and benefits, or arguing from an ideological and values-driven position than one of concern for public spending restraint.

Boston Consulting Group's assessment on Habitat for Humanity's home-ownership program found that for every \$1 spent about \$4 of benefits accrue to society.<sup>12</sup> This \$4 is represented in taxes and money freed up from shelter costs and other services, as well as additional local government revenue from tolls, city fees, etc. Increased revenue may mean improved infrastructure, more green space, and other elements of healthy communities that can keep residents healthy and safe.

The Canadian Centre for Policy Alternatives developed methodology to establish the cost of poverty in Atlantic Canada. One of these costs, intergenerational, is calculated by estimating the number of children that would escape poverty if the intergenerational transfer of poverty were to be eliminated. Children who grow up in poverty are more liable to be less productive and contribute less in taxes, while also being more likely to contribute to cumulative and enduring remedial costs. Overall, 30% of children who grow up in poverty are expected to remain in poverty in their adulthood. The intergenerational costs of Nova Scotia show that there would be a substantial benefit to the economy if should children be able to climb to the second lowest income bracket. Their combined income would increase to \$367 million in the province.<sup>13</sup>

It's clear that ending poverty in Nova Scotia and Colchester County would have considerable benefits and a significant return on investment. Current government inaction on poverty is costing the province \$2 billion per year in economic loss, \$279 million in excess public services cost, and \$231 million in foregone revenue. As a major household expense for any family, housing costs are a significant driver of poverty, and childhood poverty in particular.

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<sup>11</sup> Jadidzadeh, Ali et al. (2020). *Cost Savings of Housing First in a Non-Experimental Setting*. Retrieved from <https://www.homelesshub.ca/resource/cost-savings-housing-first-non-experimental-setting>

<sup>12</sup> Boston Consulting Group. (2015). *Transforming Lives: The Social Return on Habitat's Work in Canada*. Retrieved from <https://www.hfh.org/wp-content/uploads/2016/11/BCG-Transforming-Lives-May-2015.pdf>.

<sup>13</sup> Saulnier, Christine, and Plante, Charles. (2021). *The Cost of Poverty in the Atlantic Provinces*. Retrieved from <https://www.policyalternatives.ca/sites/default/files/uploads/publications/Nova%20Scotia%20Office/2021/04/Cost%20of%20poverty%20in%20Atlantic%20provinces%20CCPA.pdf>.

## 6 Government Roles for the Provision of Housing

### 6.1 Federal Role

#### 6.1.1 Canada's National Housing Strategy (NHS): A Place to Call Home<sup>14</sup>

In November 2017, the Liberal government introduced the NHS, a policy document aimed at supporting the provision of housing supply and affordability. The following year, the government passed the *National Housing Strategy Act*, which commits the government to long-term visions for housing policy. Included among these visions is the priority to focus on those in greatest housing need and the use of public participation as a means of generating and implementing policy.

Section 4 of the *NHS Act* acknowledges that the right to adequate housing is a fundamental human right, central to inherent dignity and well-being of the person and to building sustainable and inclusive communities. As a response to this claim, the *Act* has put in place institutions focused on reporting, oversight, and participation in decision-making (e.g., a National Housing Council and a Federal Housing Advocate).

As for funding, the NHS touts a \$70+ billion housing program to build stronger communities and help Canadians across the country access a safe affordable home. In doing so it aims to cut chronic homelessness by half, remove 530,000 families from housing need, modernize 300,000 homes, and invest in up to 125,000 new affordable homes.

#### 6.1.2 Reaching Home: Canada's Homelessness Strategy<sup>15</sup>

Reaching Home: Canada's Homelessness Strategy is a community-based program aimed at preventing and reducing homelessness across Canada. This program provides funding to urban, Indigenous, rural, and remote communities to help them address their local homelessness needs. The federal government committed \$2.2 billion to tackle homelessness across Canada.

Homelessness has an impact on every community in Canada. It affects individuals, families, women fleeing violence, youth, seniors, veterans, and people with disabilities. In 2016, an estimated 129,000 people experienced homelessness at an emergency shelter.

Reaching Home supports the goals of the National Housing Strategy, in particular, to support the most vulnerable Canadians in maintaining safe, stable and affordable housing and to reduce chronic homelessness nationally by 50% by fiscal year 2027 to 2028.

### 6.2 Provincial Role

#### 6.2.1 Housing as a Provincial Interest

Under the *Municipal Government Act S.N.S. 1998, c.18*, Nova Scotia has issued Statements of Provincial Interests covering several topics. Among them is a statement about housing.

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<sup>14</sup> Canada Mortgage & Housing Corporation. (2021). *About the Initiatives*. Retrieved from <https://www.cmhc-schl.gc.ca/en/nhs/guidepage-strategy/about-the-initiatives>

<sup>15</sup> Government of Canada. (2020, June 9). *About Reaching Home: Canada's Homelessness Strategy*. Retrieved from <https://www.canada.ca/en/employment-social-development/programs/homelessness.html>

Specifically, that adequate shelter is a fundamental necessity for residents and that housing needs should be met through a diverse range of housing types.<sup>16</sup>

The Province exercises its requirement to provide affordable housing through two main avenues: 1) its own provincial government agency and 2) delegating responsibility to municipalities. The requests for municipalities include:

- Municipal planning documents must contain housing policies addressing affordable housing, special-needs housing, and rental accommodation. This includes assessing the need and supply of the housing types and developing contextually appropriate solutions.
- Depending on the housing supply and demand (or need), municipalities may enable higher densities, smaller lot sizes, and reduced yard requirements to encourage a diverse housing typology.

### 6.2.2 Housing Authorities

Housing Nova Scotia is the provincial government agency responsible for the administration and delivery of affordable housing solutions for low- to modest-income Nova Scotians. They help individuals and families find a home that meets their social and financial needs in communities that offer services and supports. The agency works closely with other levels of government as well as private and community partners to develop affordable housing options along the housing continuum or wheelhouse.

Housing Nova Scotia includes five regional Housing Authorities through which they provide more than 11,500 homes to more than 17,000 seniors and families, as part of its Public Housing program.

Housing Authorities manage the day-to-day operations of Nova Scotia's public housing stock. Their responsibilities include administering tenant applications and placements, collecting rent, resolving tenant issues, and maintaining and repairing properties. The Housing Authorities also administer the Rent Supplement Program on behalf of Housing Nova Scotia.

Each Housing Authority has a board responsible for tenant issues, such as approval of applicants for social housing, tenant transfers, renewal or non-renewal of leases, and responding to complaints or inquiries from tenants. Offered programs and resources are:

- Canada-Nova Scotia Targeted Housing Benefit
- Community Housing Capacity Building Program
- Shelter Enhancement
- Public Housing & Other Affordable Rental Programs
- Housing Programs for Persons with Disabilities
- Housing Programs for Landlords
- Financial Assistance & Grant Programs for Homeowners
- Housing Programs for Seniors

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<sup>16</sup> *Municipal Government Act S.N.S. 1998, c.18, s.193, 194(2), & 194(5)* (Nova Scotia). Retrieved from [https://novascotia.ca/just/regulations/regs/mqstmt.htm#TOC2\\_7](https://novascotia.ca/just/regulations/regs/mqstmt.htm#TOC2_7)

- Landlord Rent Supplement Program
- Programs for Developers of Affordable Housing
- Down Payment Assistance Program

Applications and inquiries for housing programs and rental housing can be obtained by contacting the Cobequid Housing Authority at:

Truro Office  
9 Church St  
Truro, NS B2N 3Z5

T: (902) 893-7235  
Toll Free: 1 (877) 846-0440

### 6.3 *Municipal Role*

Where the provincial government plays a large role in providing services to support those in need of housing (e.g. rent supplements, public housing, and emergency shelters), municipalities decide where and how housing can be built. Municipal land use controls directly effect the housing supply, permitted housing types, and the densities of housing. It is these controls that makeup the tools with which a municipality can support shelter affordability.

The role of a municipality to support and encourage affordable and appropriate housing has become increasingly important, especially so with recent jumps in the costs to both own or rent shelter that often go unmatched by dollar increases to wages. Overall, its role includes creating affordable housing policies, protecting the affordable housing stock, encouraging a greater mix of residential uses, and encouraging affordable housing development.

Additional tools available to municipalities include density bonusing, funding incentives (separate from those offers by the federal and provincial governments), zoning for inclusion (allowing for diverse forms of housing in a neighbourhood), and identifying and disposing of surplus municipal land for redevelopment.

Modern urban and rural planning approaches to affordable housing do require that municipalities have the capacity to push for and support initiatives. Municipalities need funding, staff, and/or land to meaningfully contribute to the cause.

The following table summarizes the policies that currently exist within the County of Colchester Municipal Planning Strategies (MPS') that specifically support affordable housing or alternative housing models.

<b>Central Colchester MPS<sup>17</sup></b> Adopted: June 2002 Last amended: May 2018	<b>Truro MPS<sup>18</sup></b> Adopted: September 2010 Last amended: February 2015	<b>Tatamagouche MPS<sup>19</sup></b> Adopted: October 2001 Last amended: May 2018
<p><u>Policy RP-2</u> Encourage the continued development of a diverse and high quality housing stock that offers a range of residential choices targeting a variety of needs</p> <p><u>Policy RP-5</u> Encourage housing development initiatives that can specifically provide affordable home ownership choices and meet special residential needs.</p>	<p><u>Policy R-14</u> It shall be a policy of Council to be aware of the shelter needs of citizens without adequate housing and to collaborate with concerned community groups to meet these needs as they arise.</p> <p><u>Policy R-15</u> It shall be a policy of Council to encourage residential development in Truro that includes affordable housing units.</p> <p><u>Policy R-86</u> It shall be a policy of Council to permit community homes in all residential zones subject to locational and other special requirements designed to minimize land use conflicts with adjacent uses.</p> <p><u>Policy R-87</u> It shall be a policy of Council to permit residential care facilities in the Two Unit Residential (R2) General Residential (R3) and Multiple Unit Dwelling (R4) Zones subject to locational and other special requirements designed to minimize land use conflicts with adjacent uses.</p>	<p><u>Policy 22</u> Encourage the continued provision of quality housing targeting a variety of needs</p>

<sup>17</sup> Municipality of the County of Colchester. (2002, June 20). *Central Colchester: Municipal Planning Strategy 2002*. Retrieved from <https://www.colchester.ca/2296-central-colchester-municipality-planning-strategy-chapter-39/file>

<sup>18</sup> Town of Truro. (2010, September 14). *Town of Truro: Municipal Planning Strategy, Office Consolidation, with Amendments to February 2015*. Retrieved from <https://www.truro.ca/pln/166-municipal-planning-strategy-1/file.html>

<sup>19</sup> Municipality of the County of Colchester. (2001, October 10). *Village of Tatamagouche : Municipal Planning Strategy*. Retrieved from <https://www.colchester.ca/2240-village-of-tatamagouche-municipal-planning-strategy-chapter-5/file>

## 7 The People of Truro – Colchester

### 7.1 Demographics

#### 7.1.1 Historical Population

Generally, Canada's residents are aging. Baby Boomers (those born between 1946 to 1964) are entering their retirement years in large quantities, unmatched by growth in young people due to declining birth rates. This is no different for the County of Colchester and its member communities.

Figure 7.1: Total Population & Age Cohorts '16 and Percent Change '06-'16

		0 to 14	15 to 24	25 to 44	45 to 64	65 to 84	85+	Total
Colchester County	Population	7,675	5,840	11,345	15,840	9,435	1,355	51,490
	Proportion	15%	11%	22%	31%	18%	3%	100%
	%Δ '06-'16	-9%	-10%	-15%	7%	35%	20%	0%
Town of Truro	Population	1,630	1,495	2,895	3,410	2,490	580	12,500
	Proportion	13%	12%	23%	27%	20%	5%	100%
	%Δ '06-'16	3%	-9%	-4%	6%	19%	12%	4%
Colchester Subd. A	Population	490	370	705	1,170	725	70	3,530
	Proportion	14%	10%	20%	33%	21%	2%	100%
	%Δ '06-'16	-18%	6%	-22%	4%	32%	-7%	-2%
Colchester Subd. B	Population	3,030	2,255	4,240	6,290	3,650	415	19,885
	Proportion	15%	11%	21%	32%	18%	2%	100%
	%Δ '06-'16	-13%	-8%	-19%	10%	42%	32%	1%
Colchester Subd. C	Population	2,115	1,435	2,975	4,320	2,255	225	13,330
	Proportion	16%	11%	22%	32%	17%	2%	100%
	%Δ '06-'16	-10%	-19%	-18%	3%	48%	18%	-2%
Town of Stewiacke	Population	200	150	295	445	255	50	1,395
	Proportion	14%	11%	21%	32%	18%	4%	100%
	%Δ '06-'16	-17%	-19%	-23%	7%	19%	150%	-4%
Millbrook	Population	215	140	440	200	70	20	885
	Proportion	24%	16%	50%	23%	8%	2%	100%
	%Δ '06-'16	-7%	33%	87%	82%	75%	n.a.	23%

Source: derived from Statistics Canada

**Figure 7.1** shows what the total populations of each community in 2016 by age cohort, the proportion of each age cohort compared to the total population, and the percent change in population from 2006 to 2016. Note that readers may notice that the Figure's numbers are higher

than those posted on the Statistics Canada website; adjustments have been made to Statistics Canada data to reflect Census undercounting.

Between 2006 to 2016, the County of Colchester grew by a marginal 0.4%. Generally, the consistency in total population over time is the consequence of a loss of 0 to 44 year old residents matched with a rise in those 45 or older.

These trajectories of cohort totals are effectively the same for each community, with varying magnitudes and some exceptions. For instance, Truro is the only community to experience growth in children 0 to 14 years old (3% or 1,580 to 1,630). Colchester A's 15 to 24 year old cohort grew (6% or 350 to 370) and 85 or older cohort shrank (7% or 75 to 70).

Readers will notice that the Town of Stewiacke and Millbrook's populations demonstrate significant percent changes. These elevated percentages are the result of small absolute variations that are amplified by an originally small number. For example, an increase of 50 from 50 to 100 is 100% growth, while 500 to 550 is 10%.

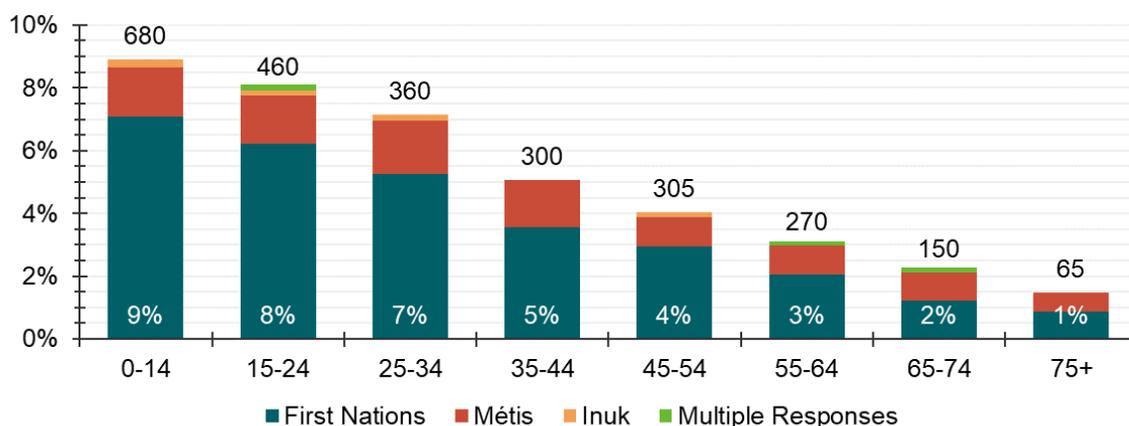
### 7.1.2 Indigenous Population

As of 2016, 2,585 people identify as Indigenous in the County of Colchester, or about 5% of the total population.

Generally, the Indigenous population is younger than the overall Colchester population. In 2016, the average Indigenous person was 32.3 years old, versus 46.6 overall.

As shown in **Figure 7.2**, the share of Indigenous people per age cohort gradually decreases over older categories, peaking at 9% (680 people) for those 0 to 14 years old.

Figure 7.2: Total Indigenous Population & Share of Population, County of Colchester, 2016



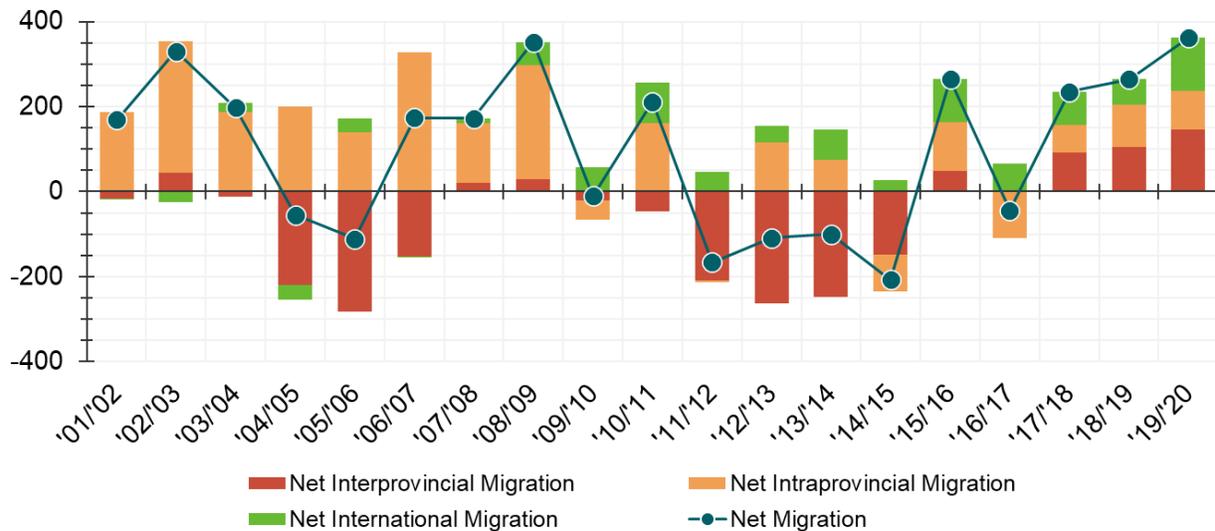
Source: Statistics Canada

### 7.1.3 Historical Migration

Statistics Canada reports on historical components of demographic growth, which refers to the in- and out-migration of people, whether within Canada's or Nova Scotia's borders, or between countries. **Figure 7.3** summarizes these components. The vertical bars represent the cumulative

impact of these in- and out-flows, while the dotted line indicates the net change in population of said period. Readers can find definitions of each term below in the **Definitions** section.

Figure 7.3: Net Migration of People, County of Colchester



Source: Statistics Canada

Over the last two decades, the County of Colchester has had net positive migration, attracting close to 2,000 net residents over that time. This would suggest steady population growth for the County; however, much of the gains are counterbalanced by natural losses in population. Meaning, more deaths have occurred over the period than births.

Relocation to other province's is the key driver of out-migration for Colchester. Conversely, many Nova Scotian's move to the County from within the Province. Internationally, there have been more immigrants than emigrants since 2001.

Net positive migration has been a common occurrence in Nova Scotia for the last few years. Uncoincidentally, all three of net interprovincial, intraprovincial, and international migration were positive 4 times in last five years. In total, this has happened only 6 times over the last two decades.

#### 7.1.4 Persons with Disabilities

Statistics Canada released its 2017 Canadian Survey on Disability in 2019. This report, and its dataset, offers national and provincial insights into the prevalence of disability across Canada, including the type and severity of a disability, as well as the economic circumstances for persons with one or more disabilities.

Unfortunately, data representing more granular geographies like the County of Colchester are not available, meaning discussions must remain centred around provincial data.

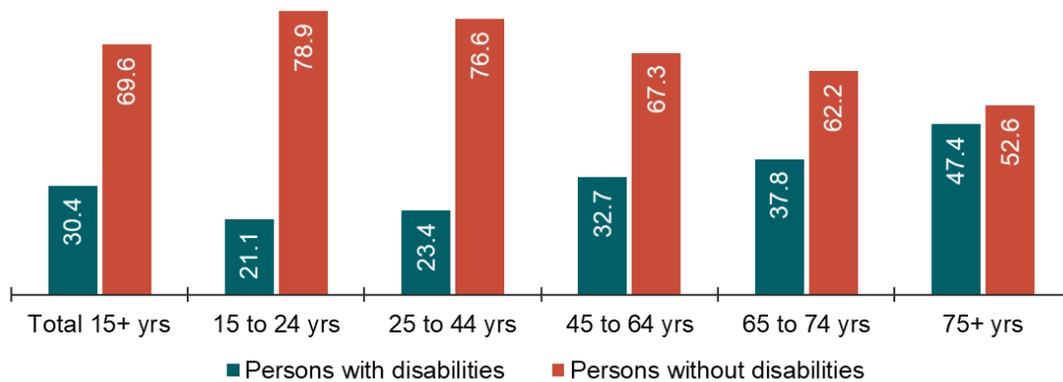
The 2017 survey classifies a disability as falling within one of eleven categories: pain, flexibility, mobility, mental health, seeing, hearing, dexterity, learning, memory, developmental, or unknown.

Most Canadians with a disability had more than one type. Of the 6.2 million Canadians with disabilities aged 15 years and over:

- 29% had one type;
- 38% had two or three; and
- 33% had four or more.

In 2017, 229,430 Nova Scotians aged 15 years old or older reported having at least one disability, or about 30% of all residents in that age cohort. If the same proportion applied to Colchester, that would mean about 15,650 residents could be living with a disability.

Figure 7.4: Percent of Population w/ 1+ Disability by Age Cohort, Nova Scotia, 2017



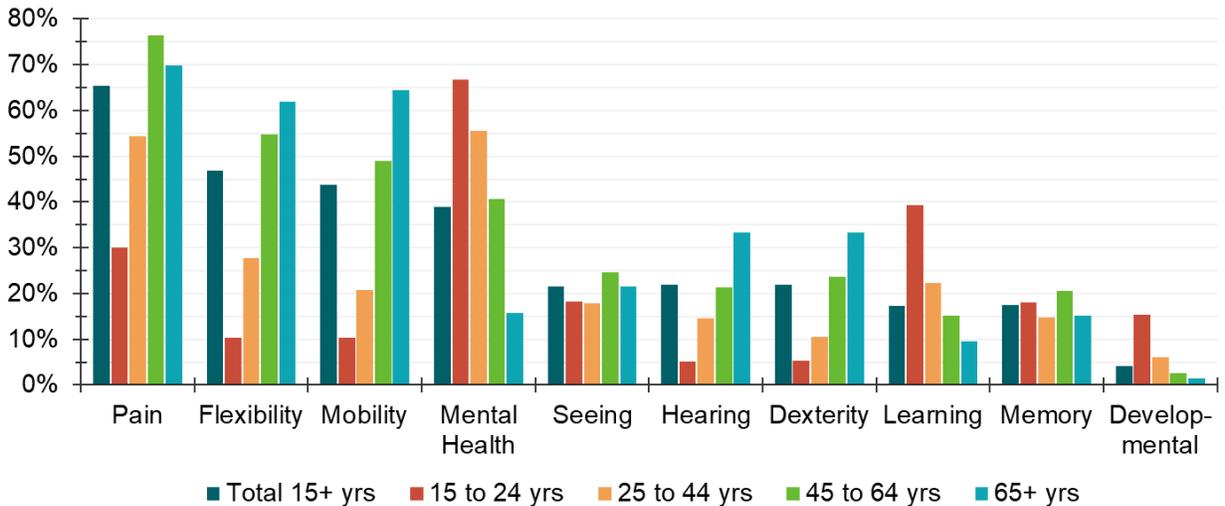
Source: Canadian Survey on Disability 2017

As residents age, the prevalence of disability increases. Statistics Canada reported that 41.3% of persons aged 65 or older had a disability. The rate of disability rises almost 10 percentage points for those 75 or older. This increased prevalence among older cohorts is particularly important to consider as said cohorts have historically and will continue to represent greater proportions of the overall population.

Overall, pain, flexibility, and mobility are the most prevalent types of disabilities (65%, 57%, and 44% of people experience either type, respectively). All three or most prevalent in older age cohorts.

Mental health is next most prevalent (39%), with significantly higher prevalence among young adults. About 67% of people 15 to 24 years of age reported having mental health difficulties. The prevalence decreases across older cohorts.

Figure 7.5: Percent of Disabled Persons w/ Specific Disability Type by Age, Nova Scotia, 2017



Source: Canadian Survey on Disability 2017

### 7.1.5 Anticipated Population

Population projections used what is known as the “Shift Share” model to anticipate population growth within each 5-year age cohort. The model considers the historical population change of each community, and adjusts these changes using Statistics Canada projections for the Province of Nova Scotia and the County of Colchester. Statistics Canada provides several projection scenarios, from low to high growth. The results of these scenarios can be seen in **Figure 7.7**.

**Figure 7.6** indicates what change each cohort group could expect to experience from 2021 to 2031. The percentages represent the average between low and high growth scenarios (known as moderate growth) and do not consider further than 2031.

It is important to be aware that projection models are imperfect tools that cannot predict the future economic, social, and environmental contexts that would undoubtedly impact demography; the longer the projection timeline, the greater uncertainty of the projection’s accuracy;

A moderate growth scenario suggests that the County of Colchester’s total population may slightly decrease by 2031 (about 1%), while the age composition may vastly change. Overall, non-senior populations could decline, marked by significant portions of residents aging into retirement and lower birth rates.

Senior cohorts could plausibly spike, with 65 to 84 years old growing 22% (10,967 to 13,383) and 85 or older residents growing 52% (1,459 to 2,216).

Figure 7.6: Total Population & Age Cohorts '31 and Percent Change '21-'31 (Moderate Growth)

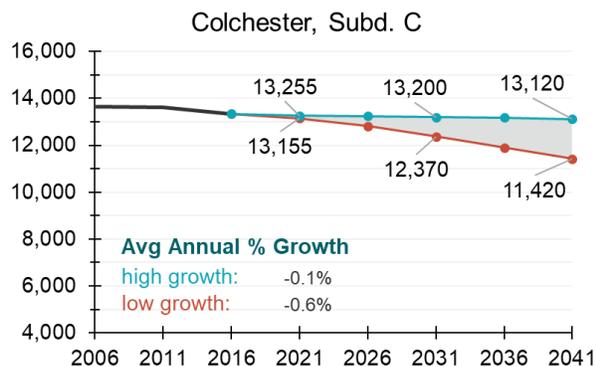
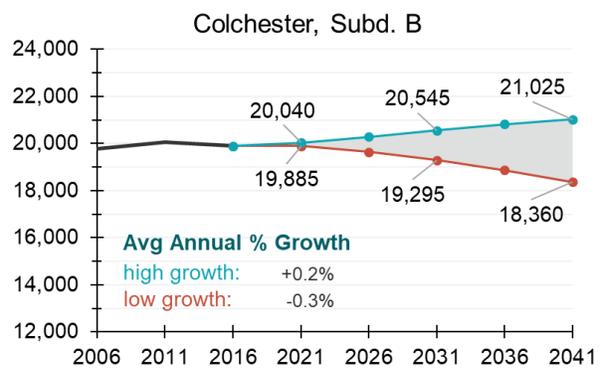
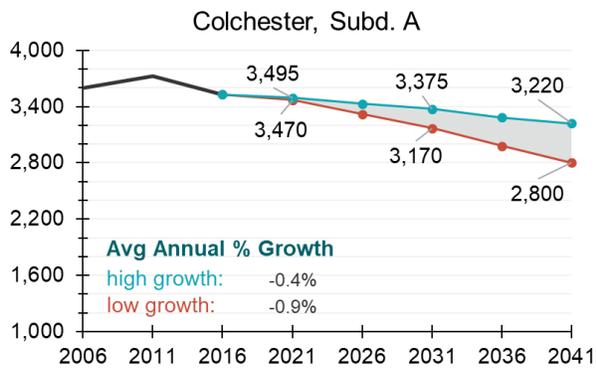
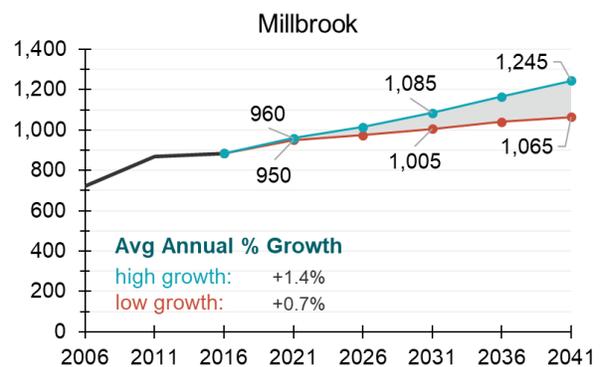
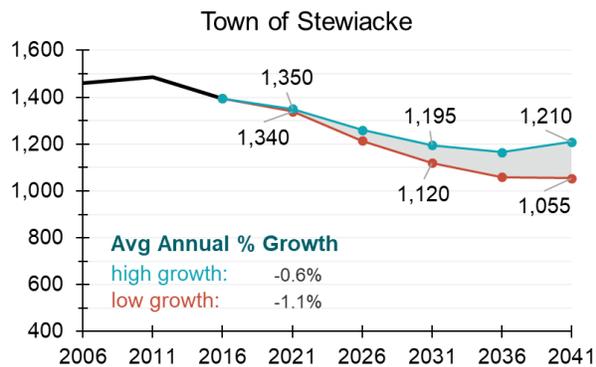
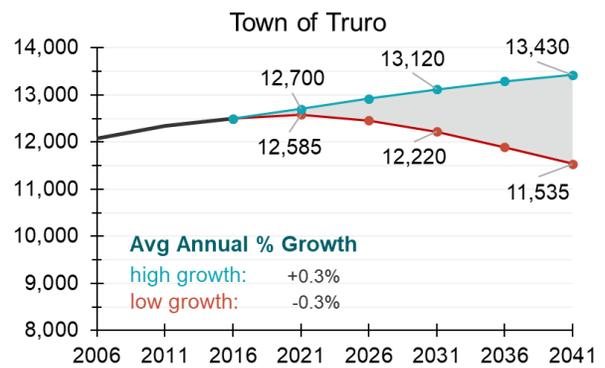
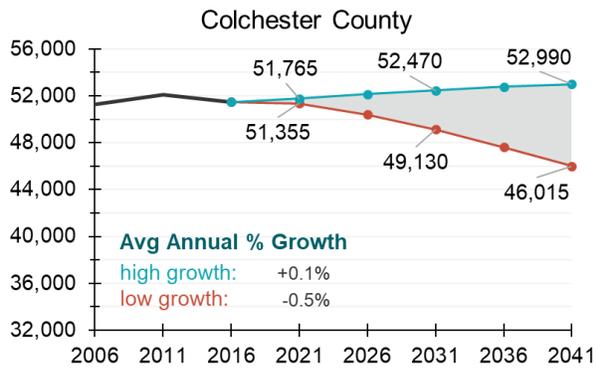
		0 to 14	15 to 24	25 to 44	45 to 64	65 to 84	85+	Total
Colchester County	Population	6,850	5,475	9,670	13,210	13,385	2,215	50,800
	Proportion	13%	11%	19%	26%	26%	4%	100%
	%Δ '21-'31	-8%	-2%	-12%	-13%	22%	52%	-1%
Town of Truro	Population	1,715	1,325	2,730	2,755	2,950	890	12,220
	Proportion	14%	11%	22%	23%	24%	7%	100%
	%Δ '21-'31	3%	-3%	-4%	-14%	10%	52%	0%
Colchester Subd. A	Population	375	445	500	885	960	115	3,275
	Proportion	11%	14%	15%	27%	29%	4%	100%
	%Δ '21-'31	-18%	16%	-24%	-19%	17%	50%	-6%
Colchester Subd. B	Population	2,555	2,190	3,425	5,530	5,545	680	19,920
	Proportion	13%	11%	17%	28%	28%	3%	100%
	%Δ '21-'31	-12%	0%	-14%	-9%	28%	52%	0%
Colchester Subd. C	Population	1,885	1,200	2,445	3,380	3,515	375	12,785
	Proportion	15%	9%	19%	26%	27%	3%	100%
	%Δ '21-'31	-8%	-8%	-14%	-17%	29%	52%	-3%
Town of Stewiacke	Population	150	90	210	410	225	80	1,160
	Proportion	13%	8%	18%	35%	19%	7%	100%
	%Δ '21-'31	-19%	-35%	-23%	-4%	-20%	52%	-14%
Millbrook	Population	210	155	250	225	90	20	955
	Proportion	22%	16%	26%	24%	9%	2%	100%
	%Δ '21-'31	-4%	13%	3%	20%	19%	63%	9%

Source: derived from Statistics Canada

Only Truro and Millbrook anticipate growth over the decade. The latter is the sole community to expect a rise in population across most non-senior cohorts.

**Figure 7.7** illustrates how each geography's population might vary over the next two decades under the two extremes of low and high growth. Even under a high growth scenario, many communities may still be in decline, suggesting that the loss of young residents is a considerable factor to consider over the foreseeable future. Readers will notice the expanding gap between both scenarios the further the projection goes. This represents the uncertainty of projections over the long-term.

Figure 7.7: Historical & Anticipated (Low & High Growth '16-'41) Total Population



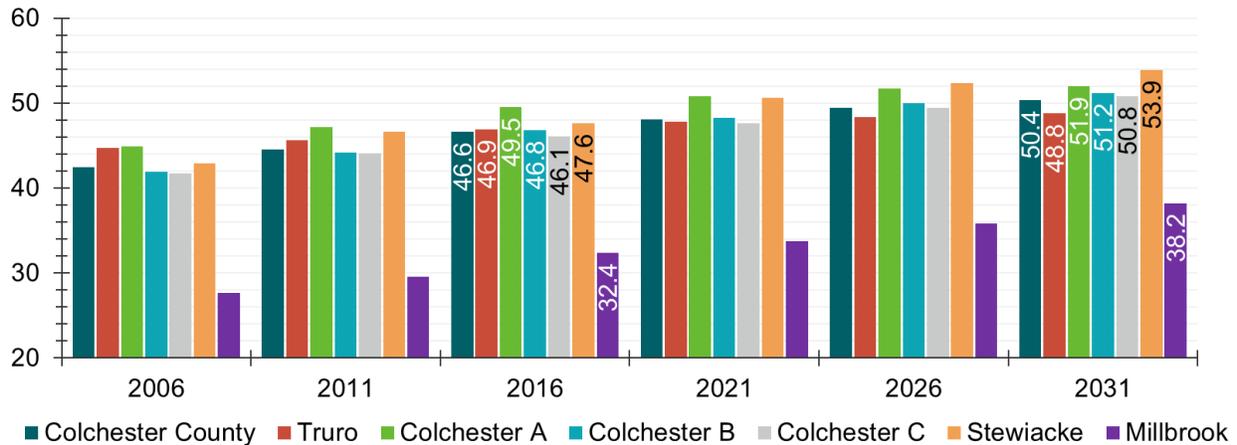
— Historical Population  
 — Low Growth  
 — High Growth

Source: derived from Statistics Canada

### 7.1.6 Median Age

In 2016, the County of Colchester’s median age was 46.6 years old, up from 42.5 in 2006. Colchester’s median is slightly above that of the Province (45.5). Based on moderate population growth, the median age could continue its trajectory to 50.4 by 2031.

Figure 7.8: Historical & Anticipated Median Age by Community



Source: derived from Statistics Canada

Due to rapidly expanding senior populations, all Colchester communities should expect an increase in median age over the next decade. Millbrook will remain the youngest community, but could have among the highest absolute increases (a 5.8 year increase). Truro, with its increase in youth (though small), could have the lowest absolute growth in age.

## 7.2 Household Characteristics

Statistics Canada defines a household as a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad. One household could be a couple with children, multiple families residing in the same dwelling, a single person, or roommates. A household is the highest-level descriptor of many unique living situations.

This report often categorises households by their “primary household maintainer” age cohorts. A household maintainer refers to whether or not a person residing in the household is responsible for paying all or the majority of the rent, or the mortgage, or the taxes, or the electricity or other services or utilities. In the case of a household where two or more people are listed as household maintainers, the first person listed is chosen as the primary household maintainer.

### 7.2.1 Historical Households

Total households, and the age distribution of household maintainers, is mostly a function of changes occurring in the population. Many factors come in to play for the makeup of households, like moving across community boundaries, changes in preferences, or new financial circumstances. Like the earlier section, an aging population is at the core of most trends.

**Figure 7.9** shows the percent change of different primary household maintainer age cohorts from 2006 to 2016 by community. **Figure 7.9** also shows the totals and distributions of these cohorts in each community and includes the percent change of the total population. Both derive their results from Statistics Canada Census data. Unlike the population sections, household data is not adjusted for undercounting.

Figure 7.9: Total Households & Maintainer Cohorts '16 and Percent Change '06-'16

		15 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+	Total
Colchester County	Households	670	2,445	3,245	4,270	4,825	3,835	2,950	22,230
	Proportion	3%	11%	15%	19%	22%	17%	13%	100%
	%Δ '06-'16	-9%	3%	-19%	-8%	29%	41%	13%	7%
Town of Truro	Households	315	785	825	1,020	1,185	990	930	6,050
	Proportion	5%	13%	14%	17%	20%	16%	15%	100%
	%Δ '06-'16	-16%	16%	0%	-10%	35%	52%	-8%	9%
Colchester Subd. A	Households	15	115	160	355	370	265	215	1,505
	Proportion	1%	8%	11%	24%	25%	18%	14%	100%
	%Δ '06-'16	-25%	-15%	-35%	3%	12%	26%	8%	1%
Colchester Subd. B	Households	215	835	1,260	1,620	1,785	1,495	1,080	8,290
	Proportion	3%	10%	15%	20%	22%	18%	13%	100%
	%Δ '06-'16	-2%	1%	-25%	-7%	30%	38%	31%	7%
Colchester Subd. C	Households	95	590	830	1,090	1,290	935	615	5,450
	Proportion	2%	11%	15%	20%	24%	17%	11%	100%
	%Δ '06-'16	-5%	-9%	-25%	-11%	25%	43%	34%	4%
Town of Stewiacke	Households	10	70	90	110	135	125	95	625
	Proportion	2%	11%	14%	18%	22%	20%	15%	100%
	%Δ '06-'16	0%	56%	0%	-21%	35%	25%	-5%	5%
Millbrook	Households	15	50	70	75	50	25	15	305
	Proportion	5%	16%	23%	25%	16%	8%	5%	100%
	%Δ '06-'16	-25%	0%	-7%	67%	100%	0%	50%	22%

Source: derived from Statistics Canada

In 2016, the County of Colchester had 7% more households than it did in 2006 (20,855 to 22,230). Readers may notice that the pace of household growth is noticeably higher than that of population (7% versus 0%). As the population ages, the size of households decreases (for example, children move out or loved ones pass away), which in turn increases the number of households per capita.

If the number per capita increase is greater than the absolute change in population, then total households will grow at a faster pace. It is not uncommon that a population in decline actually experiences an increase in the demand for housing because of these changing demographics.

Like population trends, greatest historical growth occurred in older maintainer cohorts; specifically, households led by maintainers aged 65 to 74 grew 41% over ten years (2,725 to 3,835), followed by near retirement maintainers (55 to 64) at 29% (3,750 to 4,825).

Generally, young to middle aged adult (15 to 54) led households retracted 10%, though Truro and Stewiacke did experience growth in the 25 to 34 year old maintainer category, which translated to a county wide increase of 3% (2,380 to 2,445).

### 7.2.2 Anticipated Households

Household growth is an important fundamental component of housing demand. By definition a household requires an available dwelling to occupy. Therefore, household projections are synonymous with the increase in housing stock required to accommodate expected population changes (note that overall housing demand is also influenced by economic and fiscal factors, but these are omitted from the exercise for simplification).

Projecting future growth in the number of households requires two related data inputs: (1) population projections and (2) the historical proportion of maintainers by age cohort, divided by the total people in that cohort. Total demand is calculated by applying the proportions of (2) to the change in how many people there are at a given age determined by (1). **Figure 7.10** indicates what change each maintainer age cohort group could expect to experience from 2021 to 2031. The percentages represent a moderate growth scenario.

Figure 7.10: Total HHs & Maintainer Cohorts '31 and % Change '21-'31 (Moderate Growth)

		15 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+	Total
Colchester County	Households	625	1,890	2,845	3,625	3,910	4,650	5,410	22,950
	Proportion	3%	8%	12%	16%	17%	20%	24%	100%
	%Δ '21-'31	-2%	-19%	-5%	-4%	-20%	5%	53%	2%
Town of Truro	Households	305	655	845	855	920	1,015	1,470	6,060
	Proportion	5%	11%	14%	14%	15%	17%	24%	100%
	%Δ '21-'31	-3%	-15%	7%	-6%	-20%	0%	35%	0%
Colchester Subd. A	Households	20	70	140	295	250	325	365	1,455
	Proportion	1%	5%	10%	20%	17%	22%	25%	100%
	%Δ '21-'31	0%	-33%	-13%	-3%	-32%	3%	46%	-4%
Colchester Subd. B	Households	205	630	1,025	1,480	1,525	1,915	2,135	8,910
	Proportion	2%	7%	12%	17%	17%	21%	24%	100%
	%Δ '21-'31	0%	-19%	-11%	1%	-18%	7%	64%	4%
Colchester Subd. C	Households	75	450	730	825	1,025	1,225	1,280	5,600
	Proportion	1%	8%	13%	15%	18%	22%	23%	100%
	%Δ '21-'31	-6%	-22%	-6%	-11%	-21%	7%	68%	1%
Town of Stewiacke	Households	5	60	25	95	140	155	85	560
	Proportion	1%	11%	4%	17%	25%	28%	15%	100%
	%Δ '21-'31	-50%	0%	-58%	-10%	4%	-3%	-15%	-11%
Millbrook	Population	25	50	90	100	70	25	115	470
	Proportion	5%	11%	19%	21%	15%	5%	24%	100%
	%Δ '21-'31	0%	-9%	20%	25%	8%	-17%	53%	16%

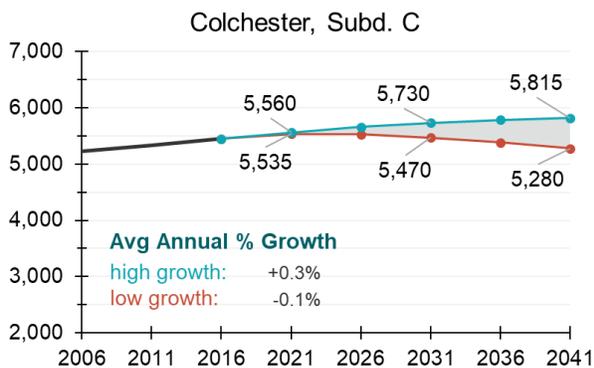
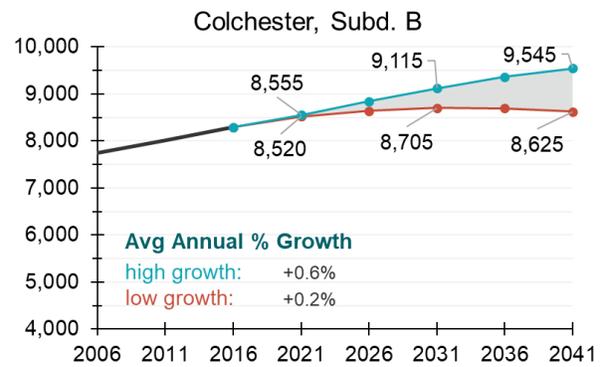
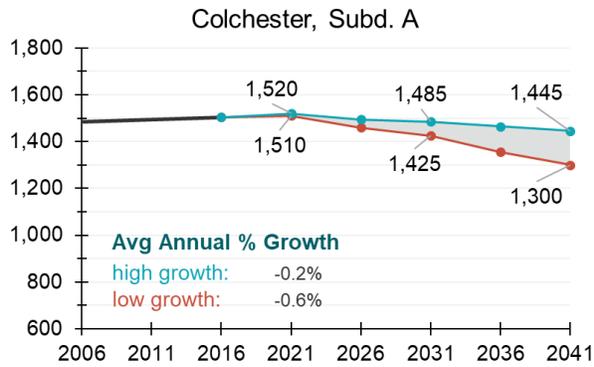
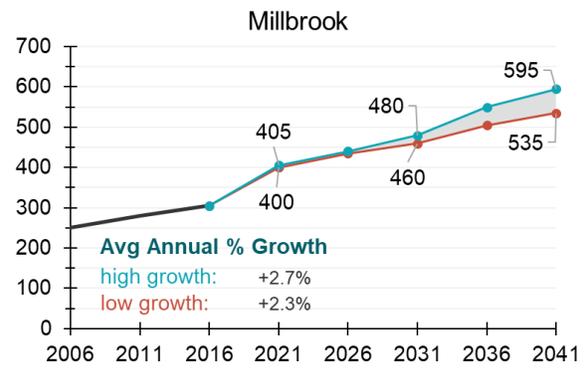
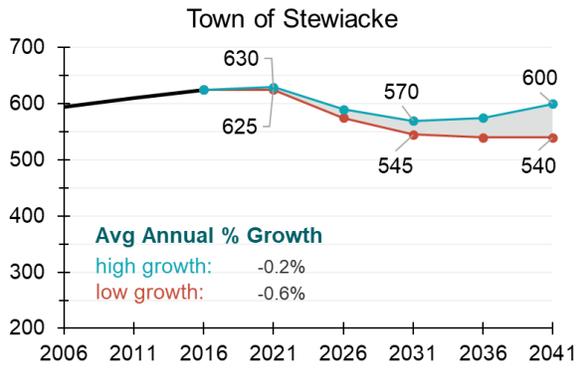
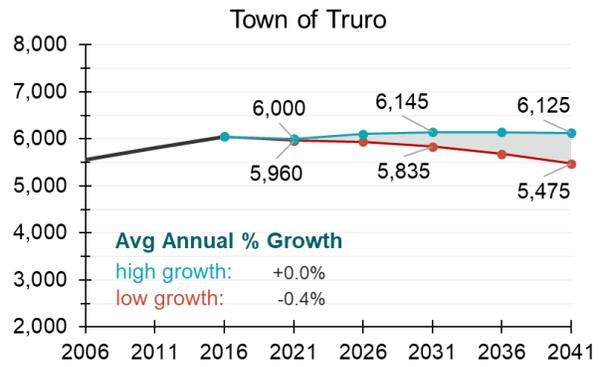
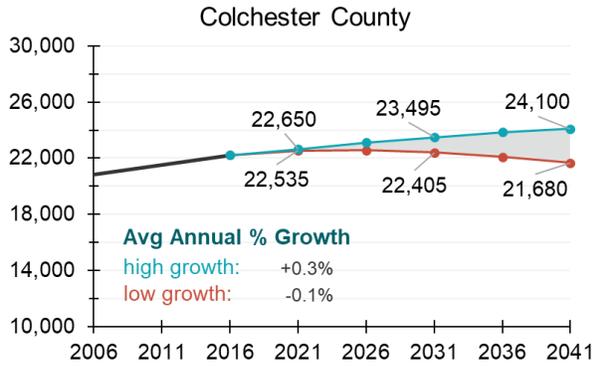
Source: derived from Statistics Canada

A moderate growth scenario suggests that the County of Colchester's total households may continue to expand an additional 2% from 2021 to 2031. Like the population, non-senior led households could decline, including for those led by maintainers aged 55 to 64. The only true contributor to gains in total households are senior cohorts, with substantial increases in the 75 or older segment (53%, or 3,535 to 5,410).

Only Truro and Millbrook anticipate growth over the decade. The latter is the sole community to expect a rise in households across most non-senior cohorts. The former could see an expansion of its 35 to 44 year old maintainer category, which is thanks to the shifting of the growth of 25 to 34 year old maintainers from the previous decade.

**Figure 7.11** illustrates how each geography's households might vary over the next two decades under the two extremes of low and high growth. Even under a high growth scenario, many communities may still be in decline, suggesting that senior household growth is not enough to maintain the same housing demand.

Figure 7.11: Historical & Anticipated (Low & High Growth) Total Households



— Historical Population  
 — Low Growth  
 — High Growth

Source: derived from Statistics Canada

### 7.3 Renter Households in Truro – Colchester

A renter household refers to a private household where no member owns their dwelling. The dwelling is considered to be rented even if no cash rent is paid. Over the course of a decade (2006 to 2016), the number of renter-occupied dwellings increased 19% (5,445 to 6,505), significantly faster than overall household growth during the same time (7%).

The following subsections briefly show the composition of these renter households by the age of their primary maintainer, their household type, and their household size.

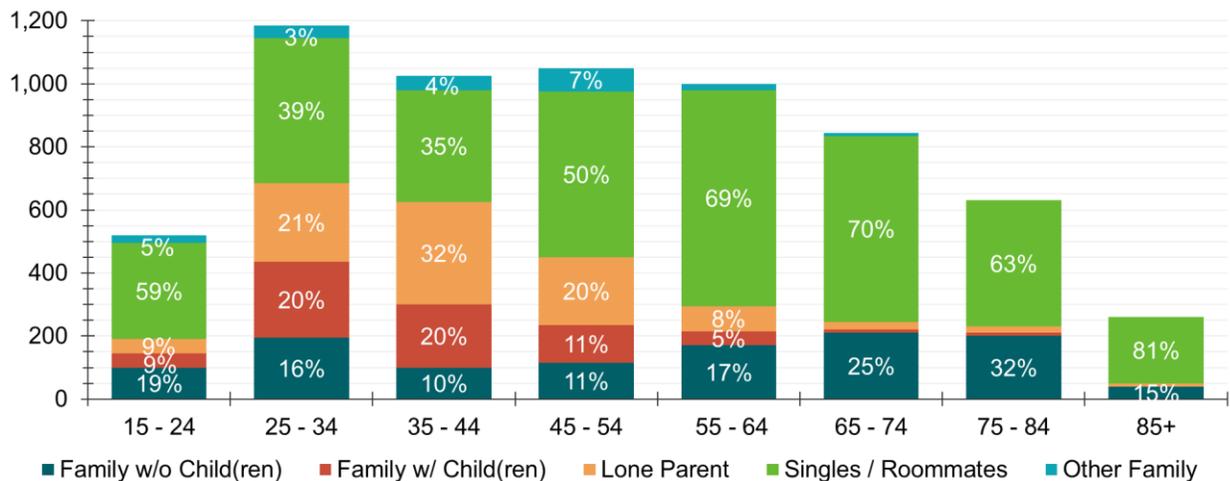
#### 7.3.1 Household (Family) Type

Household type refers to the type of “census-family” that occupies a dwelling (see **Definitions**). **Figure 7.12** depicts the most appropriate types, being: (1) families without children, (2) families with children, (3) lone parents, or (4) non-census families (herein known as single people or roommate households) by primary maintainer age. Note that percentages may not sum to 100% since some data remains uncategorized (and thus removed).

As of the 2016 Census, 17% of Colchester’s renter households were families without children, 10% were families with children, 15% were lone parent households, and 54% were either single person or roommate households.

Renters between 25 and 54 years old are predominantly lone parents or single persons. Lone parent households were most prevalent for 35 to 44 year cohorts, gradually decreasing in size and proportion as children age and leave the nest. The prevalence and number of single persons grows noticeably between cohorts.

Figure 7.12: Household (Family) Type by Primary Maintainer Age, 2016



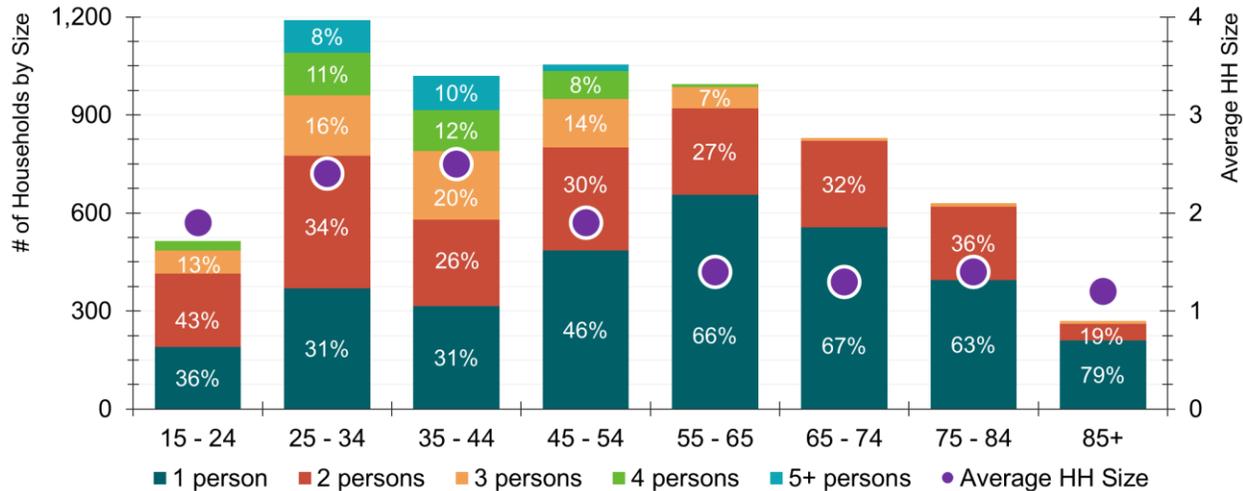
Source: Statistics Canada

Families with children are most prevalent in early adulthood, with gradual decreases into older cohorts due to both aging children and transitioning to homeownership. Families without children are noticeable in young cohorts, but drop by the 35 to 44 year cohort and gradually increase among older cohorts.

### 7.3.2 Household Size

Overall, about 80% of renter households are 2 or fewer persons large. This sizeable proportion is consistent across all primary maintainer cohorts. Households with more than 2 people peak for those with a maintainer aged 25 to 44, representing greater prevalence of families. According to Statistics Canada results, it is rare that a senior household would be more than 2 people large.

Figure 7.13: Household Size by Primary Maintainer Age, 2016



Source: Statistics Canada

In 2016, the average renter household size was above 2 people for only two cohort ranges: 25 to 34 and 35 to 44. This is consistent with the greater proportions of larger households discussed above. Overall, the average rented dwelling housed 1.8 persons. Cohorts with maintainers 55 or older average no more than 1.4 persons per household.

### 7.4 Owner Households in Truro – Colchester

An owner household refers to a private household where some member of the household owns the dwelling, even if it is still being paid for. Over the course of a decade (2006 to 2016), the number of owner-occupied dwellings decreased 1% (15,270 to 15,150). The decrease does not wholly equate to demolitions. The change could also be due to homes being put up for rent.

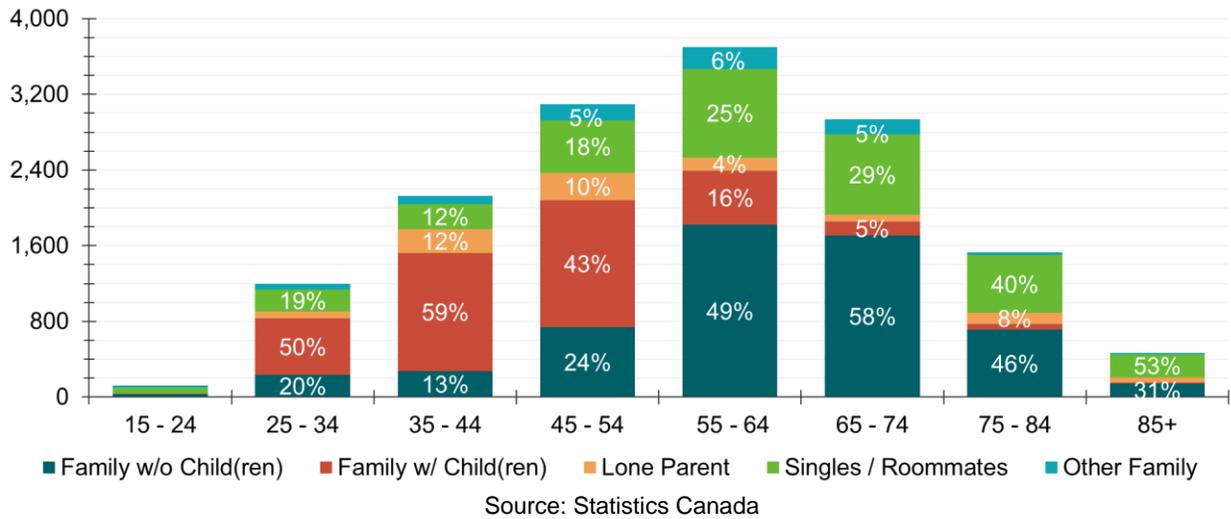
The following subsections briefly show the composition of these owner households by the age of their primary maintainer, their household type, and their household size.

#### 7.4.1 Household (Family) Type

As of the 2016 Census, 37% of Colchester's owner households were families without children, 26% were families with children, 7% were lone parent households, and 25% were either single person or roommate households.

Few owners exist aged 15 to 24 (120 total). From there, ownership prevalence steadily increases from cohort to cohort until about 65 years old. The numerical decrease among senior cohorts represents both downsizing to rentals and the generally smaller cohort sizes of those senior populations (particularly for those 75 or older).

Figure 7.14: Household (Family) Type by Primary Maintainer Age, 2016

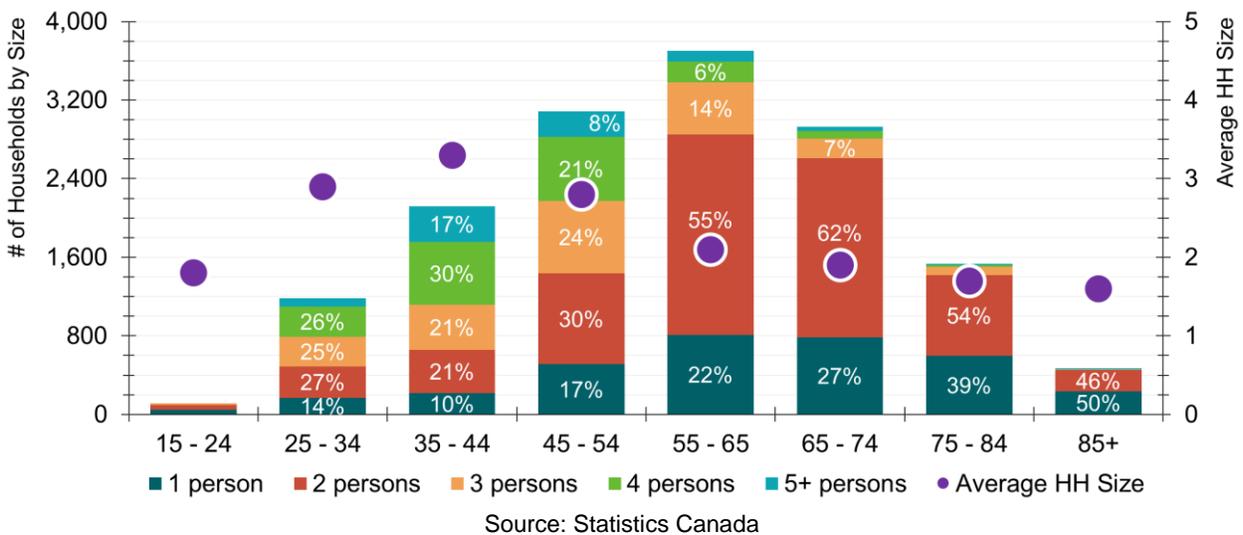


Families with children are the main occupier of owned homes until retirement (children have grown and moved out). Over time, the predominant prevalence transitions to families without children. This group then transitions to greater single person homes due to aging.

#### 7.4.2 Household Size

Overall, about 66% of owner households are 2 or fewer persons large, though this trend only presents itself in older maintainer cohorts. About 63% of owner households with a primary maintainer below 55 years old had 3+ people in the home. This is consistent with the prevalence of families with children reported by the previous section. Like rented accommodations, it is rare that a senior household would be more than 2 people large.

Figure 7.15: Household Size by Primary Maintainer Age, 2016



In 2016, the average owner household size was about 2.4 persons. The peak average occurs for maintainers between 35 and 44 (3.3 average), after which there is a gradual decline into older age cohorts. By 65 years old, the average household has 2 or fewer people in the home.

## 8 Labour Force Trends in Truro – Colchester

### 8.1 Employment

Economic development, and the resulting employment opportunities, is a key contributor to the overall demand for housing within a community. The rate of employment and types of jobs available in the local economy is a key determinant of the financial capacity households have to afford housing. Consequently, it is important to understand what trends may be occurring across the labour force.

#### 8.1.1 Labour Force Statistics

The **Definitions** section defines participation, employment, and unemployment in regards to summarizing labour force activity.

In 2016, Statistics Canada reported a total County of Colchester labour force of 25,285 people (those working or actively seeking work, and who are 15+ years old), equating to a 60.1% participation rate. In other words, more people were contributing to the local or broader economy via employment than otherwise.

Figure 8.1: Labour Force Statistics & Percent Change

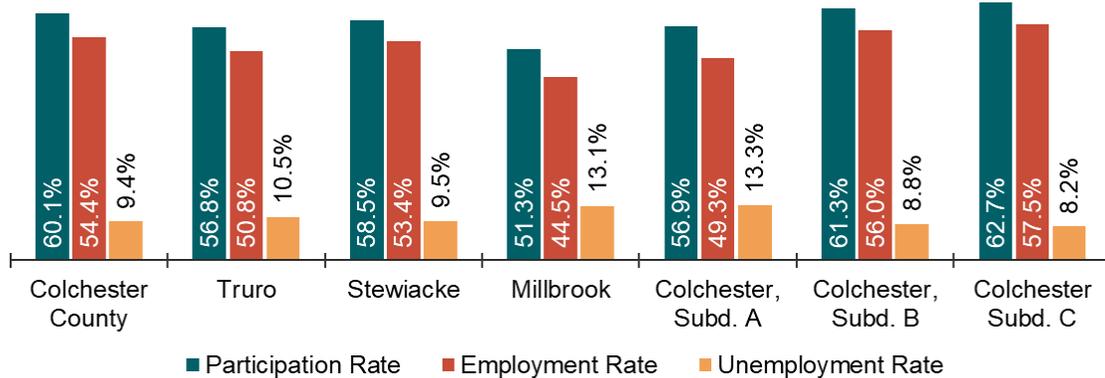
	2016			% Change '06-'16		
	Total	Male	Female	Total	Male	Female
Total Pop (15+ yrs old)	42,100	20,190	21,910	2.3%	2.4%	2.3%
In Labour Force	25,285	13,000	12,285	-1.0%	-3.0%	1.2%
Employed	22,910	11,580	11,330	-2.6%	-5.7%	0.8%
Unemployed	2,375	1,420	960	17.6%	26.8%	7.3%
Not in Labour Force	16,815	7,185	9,630	7.8%	13.6%	3.8%
Participation Rate (%)	60.1	64.4	56.1	-2.0	-3.6	-0.6
Employment Rate (%)	54.4	57.4	51.7	+3.2	-4.9	-0.8
Unemployment Rate (%)	9.4	10.9	7.8	+1.5	+2.5	+0.4

Source: Statistics Canada

Colchester's labour force shrank between 2006 and 2016, demonstrating that less people are working or seeking work. Conversely, the total people not in the labour force rose. These opposing trends highlight the impact of retirement on the labour force, including both residents retiring locally and new residents moving to Colchester as part of their retirement.

Total female residents in the labour force did grow over the decade, though their participation rate declined due to more rapid growth in non-labour force persons. Female unemployment rose since 2006, but by lesser magnitudes than for males. About 7.8% of working age females were unemployed in 2016.

Figure 8.2: Labour Force Statistics by Community, 2016



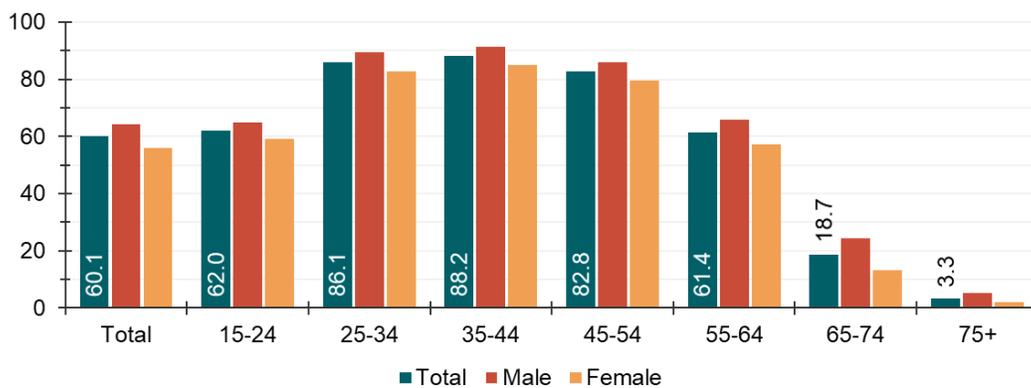
Source: Statistics Canada

As of 2016, all Colchester communities had more working age persons working or seeking work than otherwise. Greatest labour participation was in Colchester B and C, which also had the smallest unemployment rates.

### 8.1.2 Participation by Age & Sex

Two types of work are fundamental to capitalist societies: paid employment associated with the waged economy, and unpaid domestic labour (like child, elder, and home care). For a variety of reasons, women tend to spend more time on unpaid work than do men. According to 2015's General Social Survey (GSS) on Time Use, women in Canada spent an average of 3.9 hours per day on unpaid work as a primary activity—1.5 hours more than men (2.4 hours).<sup>20</sup>

Figure 8.3: Colchester County, Rate of Participation (%) by Age & Sex, 2016



Source: Statistics Canada

While women tend to spend more time on unpaid work than men, they are less likely to participate in the labour market and, when they do, they are more likely to be employed on a part-time basis.<sup>21</sup>

<sup>20</sup> Moyser, Melissa. 2018. "Time Use: Total work burden, unpaid work, and leisure." Women in Canada: A Gender-based Statistical Report. Statistics Canada Catalogue no. 89-503-X.

<sup>21</sup> Moyser, Melissa. 2017. "Women and paid work." Women in Canada: A Gender-based Statistical Report. Statistics Canada Catalogue no. 89-503-X.

Based on data from the 2016 Census, 61.0% of Canadian women participated in the labour market, compared with 69.6% of men. This difference exists also in the County of Colchester. About 56.1% of women participated in the labour force, versus 64.4% of men.

Based on 2015 GSS results, employed women usually spent an average of 5.6 hours less per week on all jobs than did men (35.5 versus 41.1 hours). Women spent an average of 3.9 hours per day on paid work, while men spent an average of 5.2 hours per day on paid work.

The total work burden of women and men was equivalent in 2015 (7.8 and 7.6 hours, respectively). However, when unpaid work performed as a simultaneous activity was included, women's total work burden was an average of 1.2 hours greater per day than men's in 2010 (9.1 versus 7.9 hours).

These findings highlight increased probability of lower earnings for female workers, as they are more likely to take on the burdens of unpaid labour than male workers, which translates to reduced capacity to reasonably afford shelter. This is particularly noticeable for female lone parents (discussed in the **Income** section).

### 8.1.3 Industries of Employment

The North American Industry Classification System (NAICS) was developed by North American federal statistical agencies for the standardized collection, analysis, and publication of economic data. **Figure 8.4** summarizes the County's distribution of employment across NAICS industries, with a focus on an individual's sex and housing tenure type.

The three *largest* County of Colchester industries based on employment (2016) were:

- (1) Retail Trade – 3,865 (14.0%);
- (2) Health Care – 3,455 (12.5%); and
- (3) Manufacturing – 2,620 (9.5%).

The three industries with the *greatest* proportion of employees in rental housing (2016) were:

- (1) Accommodation & Food Services – 780 (39%);
- (2) Administrative & Support – 320 (31%); and
- (3) Retail Trade – 1,020 (26%).

The three industries with the *greatest* proportion of female employees (2016) were\*:

- (1) Health Care – 2,685 (85%);
- (2) Accommodation & Food Services – 1,155 (68%); and
- (3) Educational Services – 1,300 (67%).

Figure 8.4: Colchester County, NAICS Industry of Employment by Tenure Type & Sex, 2016

NAICS Code	Industry Title	Total People	% Share	By Tenure			By Sex	
				Owners	Renters	Band Owned	Female	Male
11	Agriculture, Forestry, & Fishing	1,430	5.2%	80%	17%	2%	26%	74%
21	Resource Extraction	255	0.9%	86%	14%	0%	6%	94%
22	Utilities	95	0.3%	74%	21%	11%	33%	67%
23	Construction	1,980	7.2%	80%	19%	1%	11%	89%
31-33	Manufacturing	2,620	9.5%	76%	24%	0%	32%	68%
41	Wholesale Trade	1,205	4.4%	83%	17%	0%	27%	73%
44-45	Retail Trade	3,865	14.0%	73%	26%	1%	54%	46%
48-49	Transportation & Warehousing	1,410	5.1%	79%	21%	1%	21%	79%
51	Information & Cultural Industries	330	1.2%	74%	24%	0%	42%	58%
52	Finance & Insurance	500	1.8%	81%	18%	0%	58%	42%
53	Real Estate and Rental & Leasing	270	1.0%	83%	15%	0%	42%	58%
54	Professional Services	975	3.5%	84%	15%	1%	56%	44%
55	Management of Companies	35	0.1%	86%	14%	0%	67%	33%
56	Administrative & Support	1,020	3.7%	68%	31%	1%	33%	67%
61	Educational Services	2,155	7.8%	88%	11%	1%	67%	33%
62	Health Care & Social Assistance	3,455	12.5%	75%	24%	1%	85%	15%
71	Arts, Entertainment, & Recreation	545	2.0%	72%	25%	5%	56%	44%
72	Accommodation & Food Services	1,975	7.2%	59%	39%	1%	68%	32%
81	Other Services (excl. Public Admin)	1,350	4.9%	74%	25%	1%	50%	50%
91	Public Administration	2,045	7.4%	84%	14%	2%	51%	49%
	<b>Total Industries</b>	<b>27,535</b>		<b>77%</b>	<b>22%</b>	<b>1%</b>	<b>49%</b>	<b>51%</b>

Source: Statistics Canada

## 8.2 Income

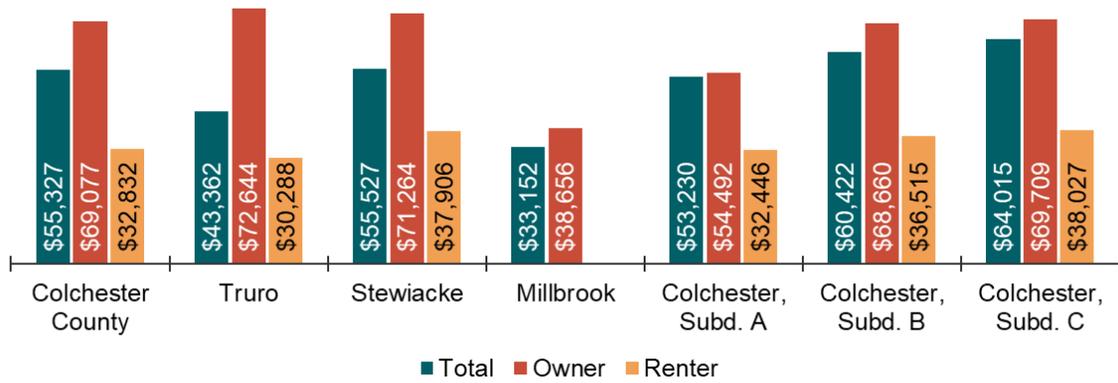
Overall, the County of Colchester's median before-tax household income grew 29% from 2005 to 2015, or \$42,793 to \$55,327. The increase is largely due to a substantial rise in households earning more than \$150,000. About 1,535 households earned above that threshold in 2015, versus 430 in 2005 (an increase from a 2% share of total households to 7%).

Please note that income data refers to one year prior to a Census. For instance, income in the 2006 and 2016 censuses would reflect incomes from the 2005 and 2015 tax years. Also, incomes are in current dollars. They reflect the value of the dollar at a given time and do have not been adjusted for factors like inflation.

### 8.2.1 Household Income by Tenure

**Figure 8.5** illustrates the household earnings of owner and renter households within the County of Colchester and its member communities. In 2015, Colchester's median owner household earned \$69,077 before tax, while the median renter household earned \$32,823. Both represent increases from a decade prior (36% and 28%, respectively).

Figure 8.5: Median Before-Tax Household Income by Community, 2015

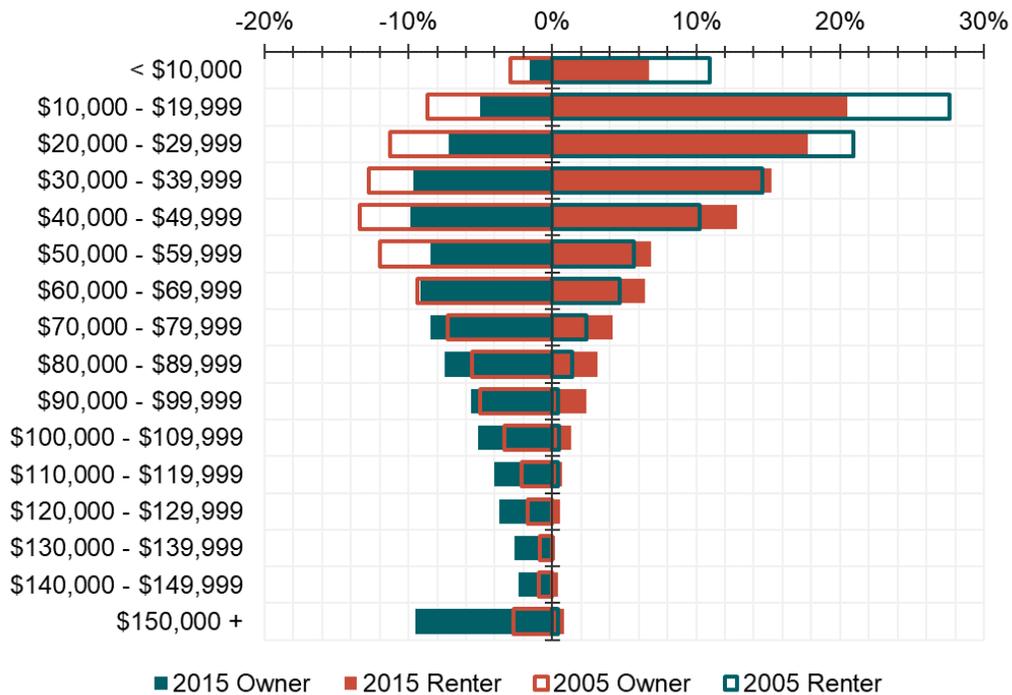


Source: Statistics Canada

Figure 8.6 illustrates the distribution of how many households fall within each income range based on their tenure in a given year. In 2015, 60% of renter households earned less than \$40,000, compared to 24% of owners. These shares were 74% and 36%, respectively, in 2005.

Alternatively, 27% of owner households earned above \$100,000 (up from 12% in 2005), compared to 4% of renter households (up from 1% in 2005).

Figure 8.6: Median Before-Tax Household Income Distribution by Tenure

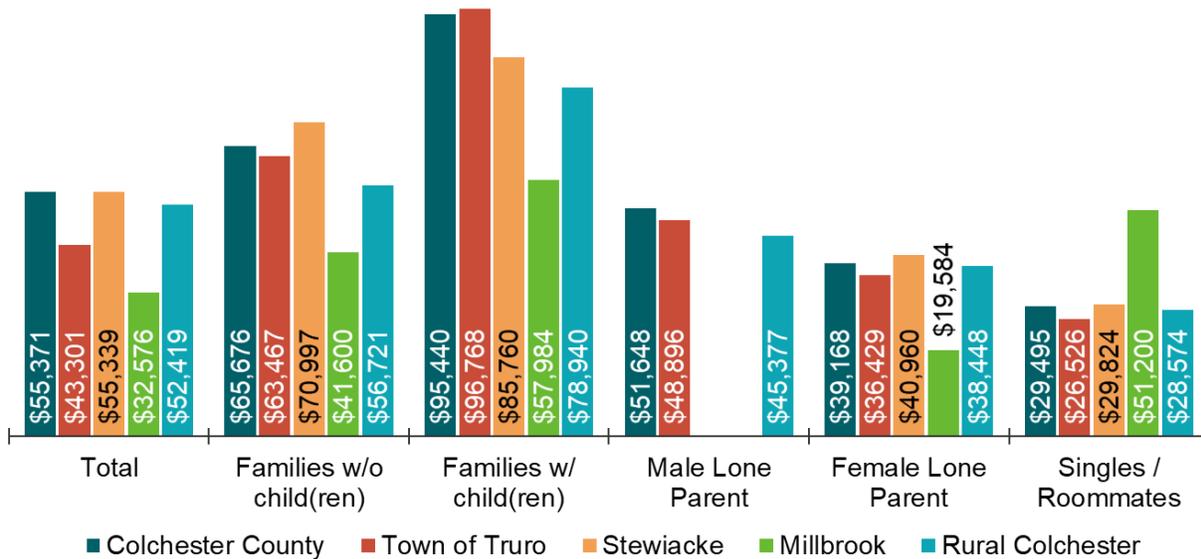


Source: Statistics Canada

### 8.2.2 Household Income by Family Type

Statistics Canada provides income statistics for different family structures, categorizing them by their “census family” types (see **Definitions**). Briefly, the family types are as follows: couples without children, couples with children, lone parents, and non-census families (referred to here as single persons or roommate households).

Figure 8.7: Median Before-Tax Household Income by Family Type, 2016



Source: Statistics Canada

Statistics Canada data from 2015 reports that the median Colchester family with children earned the greatest income (\$95,440), followed by families without children (\$65,676), lone parent households (\$41,856), and single / roommate households (\$26,980). The median means that half of household in each category earn more than the median amount and half earn below.

Families with children often earn more than their counterparts because they are more likely to include dual income earners at times in their lives where they are earning reasonably high incomes based on experience in their fields. The median family without children includes young couples at the onset of their careers and retired couples who live off investments and savings. Both without children scenarios typically result in lower household incomes.

There were about 2,055 lone parent households in Colchester in 2016 (about 9% of all households). Less than one quarter of lone parents were male parents (440 total). Female lone parents made up close to 79% of lone parent households (1,615) and earned 24% less than males (\$39,168 versus \$51,648).

### 8.2.3 Individual Income by Industry & Tenure

**Figure 8.8** summarizes individual incomes earned by employees belonging to NAICS industry categories, separated by tenure type (inclusive of band housing). Overall, individuals who belong to a household that owns their dwellings earned more than their renter counterpart. This discrepancy largely reflects the difference in consumption related to higher levels of income. Given that purchasing a home requires large upfront costs (e.g. down payment, closing costs),

logic would suggest that a higher earning individual would be better equipped financially to meet said costs. Therefore, greater incomes for owners reflects their actual ability to own.

The industries offering the *highest* median individual income (2015) were:

- (1) Resource Extraction – \$83,072;
- (2) Public Administration – \$58,639; and
- (3) Utilities – \$55,526.

The industries offering the *lowest* median individual income (2015) were:

- (1) Accommodation & Food Services – \$18,176;
- (2) Arts, Entertainment, & Recreation – \$20,666; and
- (3) Retail Trade – \$26,024.

In all three lowest earning industries, women made up the majority of employees within said industries.

Figure 8.8: Average Individual Incomes by Source & % of Population w/ Income Source, 2015

NAICS Code	Industry Title	Total People	Total Income	Owner Income	Renter Income	Band Income	% of Women
11	Agriculture, Forestry, & Fishing	1,430	\$31,490	\$31,583	\$30,590	\$31,072	26%
21	Resource Extraction	255	\$83,072	\$80,081	\$86,765	\$0	6%
22	Utilities	95	\$55,526	\$89,502	\$0	\$0	33%
23	Construction	1,980	\$40,586	\$41,693	\$33,170	\$39,808	11%
31-33	Manufacturing	2,620	\$40,067	\$41,284	\$37,129	\$28,480	32%
41	Wholesale Trade	1,205	\$42,066	\$45,247	\$35,285	\$0	27%
44-45	Retail Trade	3,865	\$26,024	\$27,524	\$24,333	\$13,984	54%
48-49	Transportation & Warehousing	1,410	\$43,062	\$46,815	\$30,027	\$26,880	21%
51	Information & Cultural Industries	330	\$37,419	\$46,953	\$27,343	-	42%
52	Finance & Insurance	500	\$45,712	\$46,798	\$32,841	-	58%
53	Real Estate and Rental & Leasing	270	\$35,103	\$35,437	\$28,727	-	42%
54	Professional Services	975	\$41,367	\$43,835	\$31,852	-	56%
55	Management of Companies	35	\$43,170	\$66,172	-	-	67%
56	Administrative & Support	1,020	\$28,718	\$32,268	\$24,503	\$15,712	33%
61	Educational Services	2,155	\$52,362	\$57,365	\$37,589	\$40,768	67%
62	Health Care & Social Assistance	3,455	\$40,316	\$42,004	\$36,295	\$27,200	85%
71	Arts, Entertainment, & Recreation	545	\$20,666	\$17,940	\$23,433	\$16,448	56%
72	Accommodation & Food Services	1,975	\$18,176	\$18,390	\$18,126	\$6,896	68%
81	Other Services (excl. Public Admin)	1,350	\$26,353	\$28,205	\$23,176	-	50%
91	Public Administration	2,045	\$58,630	\$60,854	\$48,313	\$40,064	51%
	<b>Total Industries</b>	<b>27,535</b>	<b>\$36,972</b>	<b>\$40,140</b>	<b>\$28,175</b>	<b>\$28,864</b>	<b>49%</b>

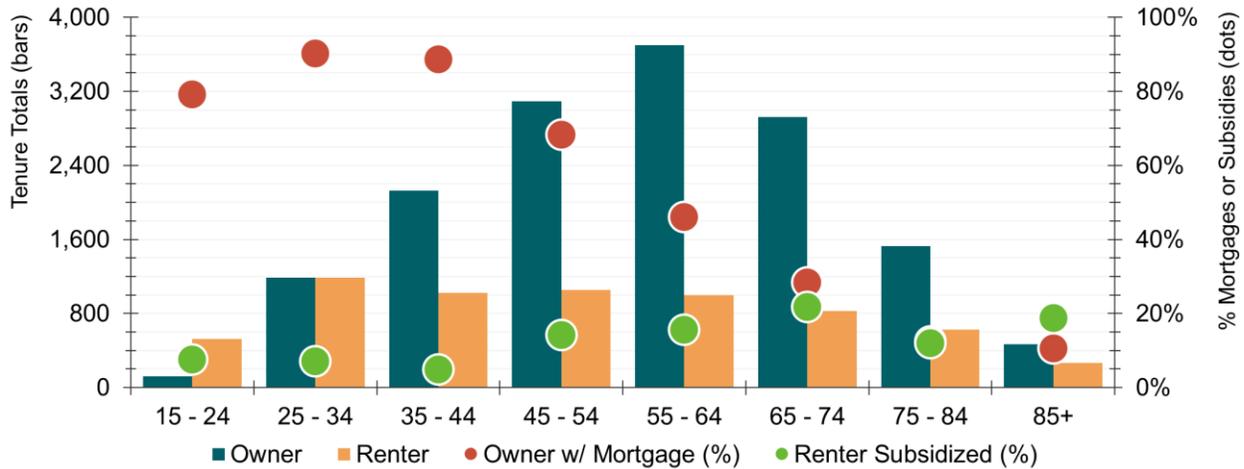
Source: Statistics Canada

### 8.3 Mortgage & Subsidy Prevalence

Statistics Canada reports on the number and percentage of renter households that rely on a subsidy or subsidies to acquire and maintain full-time accommodation, such as rent supplements, rent geared to income, or housing allowances (see Subsidized Housing in **Definitions**). Also reported is the prevalence of mortgages. **Figure 8.9** illustrates how the proportion of renter households with a subsidy and owner households with a mortgage across maintainer age cohorts.

Overall, about 12% of renter households in the County of Colchester required a form of subsidy to meet their shelter needs in 2016. Rental subsidy prevalence is greatest for older cohorts. Close to 22% of households with a maintainer aged 65 to 74 use a subsidy and 19% of those 85+.

Figure 8.9: Tenure Totals vs. Proportions of Mortgages & Subsidies, 2016



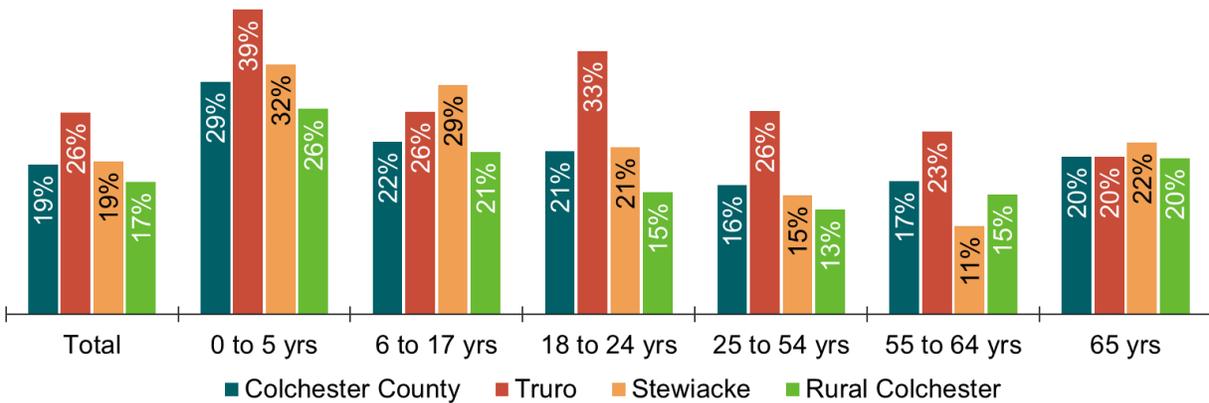
Source: Statistics Canada

About 52% of County of Colchester owner households had and were paying off a mortgage in 2016. Mortgage prevalence peaked for maintainers aged 25 to 34 (90%), declining into old age as homeowners build equity and own their homes outright.

### 8.4 Low-Income Households

The Low-Income Measure After-Tax (LIM-AT) is a set of thresholds calculated by Statistics Canada that identifies Canadians belonging to a household whose overall incomes are below 50% of median adjusted household income. “Adjusted” refers to the idea that household needs increase as the number of household members increase. Statistics Canada emphasizes that the LIM is not a measure of poverty; it identifies those who are substantially worse off than the average.

Figure 8.10: LIM-AT Prevalence by Cohort & Geography, 2015



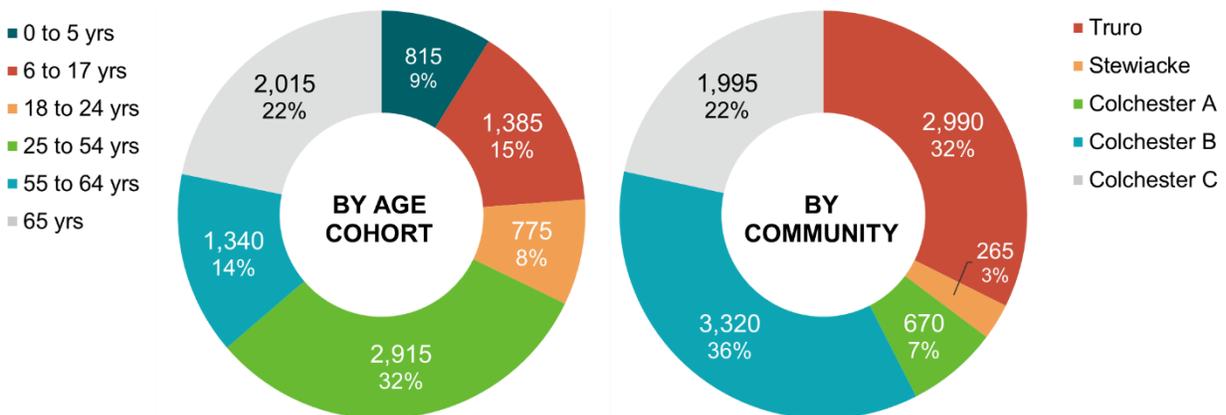
Source: Statistics Canada

About 19% of Colchester residents belong to a household below the LIM-AT threshold. Low-income prevalence is highest in the Town of Truro (2,990 people or 26% of residents).

In the County of Colchester, around 815 children younger than 6 years old (29% of the cohort's population) belong to a household below the measure. Rates of low-income do decrease among older age cohorts until a slight increase for seniors. About 2,015 Colchester seniors (20% of all people over 65 years old) belonged to a low-income household.

The Town of Truro represents about 25% of the County of Colchester's total population (12,500 people) but makes up 32% of all individuals below the low-income threshold (2,990 people). Truro is the only Colchester community to have a noticeably higher proportion of low-income earners versus share of the County's population.

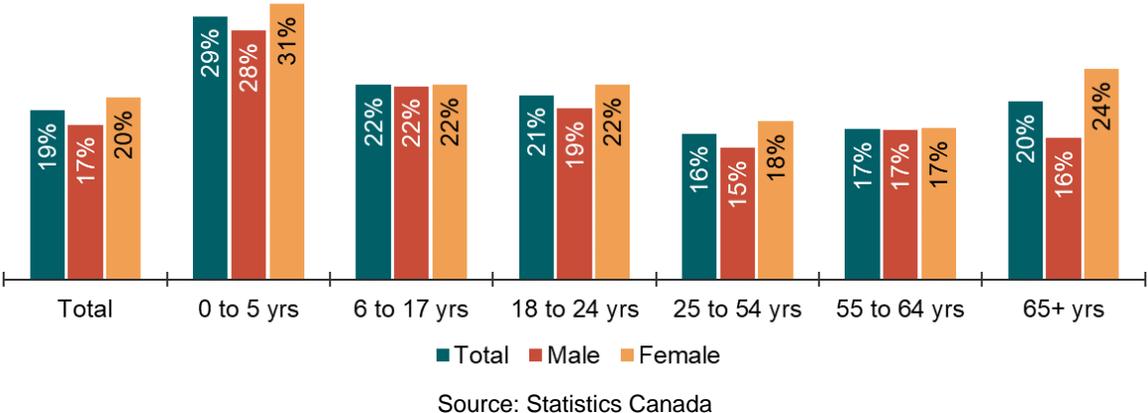
Figure 8.11: Residents in Low-Income by Cohort & Geography, 2015



Source: Statistics Canada

Overall, low-income prevalence is equal or greater for female residents than male, across all defined age cohorts (as shown in **Figure 8.12**). The discrepancy of prevalence between sexes is greatest among 65 year old persons, largely related to the fact that women often outlive men and are more often responsible with adapting to less retirement income in older senior cohorts.

Figure 8.12: LIM-AT Prevalence by Cohort & Sex, 2015



## 9 Housing Inventory (Estimates & Forecasts)

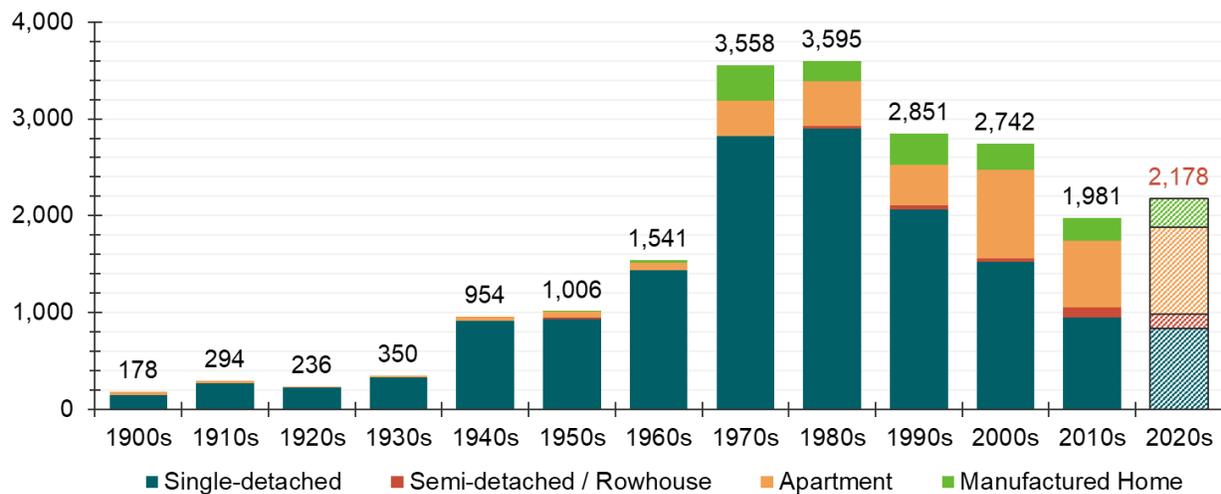
There are several sources available for identifying the possible inventory of a given community. Statistics Canada is most often used, since it can tie information to other household characteristics (for example, family type, family size, or Core Housing Need). Unfortunately, Census data only collects dwelling info for those occupied by usual residents. Furthermore, the most recent Census was performed in 2016, about five years prior to this study.

The Property Valuation Services Corporation (PVSC) publicly shares property data for all residential and commercial properties in Nova Scotia. Property information includes size, type of building, number of dwellings units, and year built. Using these variables, we can estimate how many residential buildings (and what type) were built in a given period. The following subsections show results of these estimates, as well as forecasted construction activity over the next decade based on historical trends.

### 9.1 County of Colchester

The County of Colchester experienced a significant construction boom in the 1970s and 1980s, followed by high, but decreasing, volumes over the following decades. Since the County of Colchester is largely made up of rural communities, single-detached homes construction volumes were greatest. By 2020, about 75% of Colchester homes were single-detached. However, this percentage has gradually decreased as higher density uses have become more commonplace, largely within the boundaries of the Town of Truro. For instance, singles made up about 87% of dwellings by the turn of the century. Note that “apartment” refers to duplex, triplex, fourplex, and regular apartment dwellings.

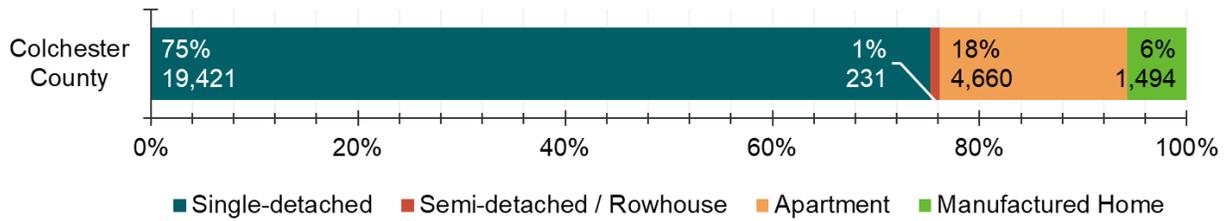
Figure 9.1: County of Colchester, Estimated Historical & Anticipated Construction Activity



Source: adapted from PVSC

Based on historical completions over the previous decade, the County of Colchester forecasts close to 2,200 additional dwellings between 2020 and 2029, about 40% of which will be apartment style dwellings.

Figure 9.2: County of Colchester, Dwelling Type Distribution, 2020



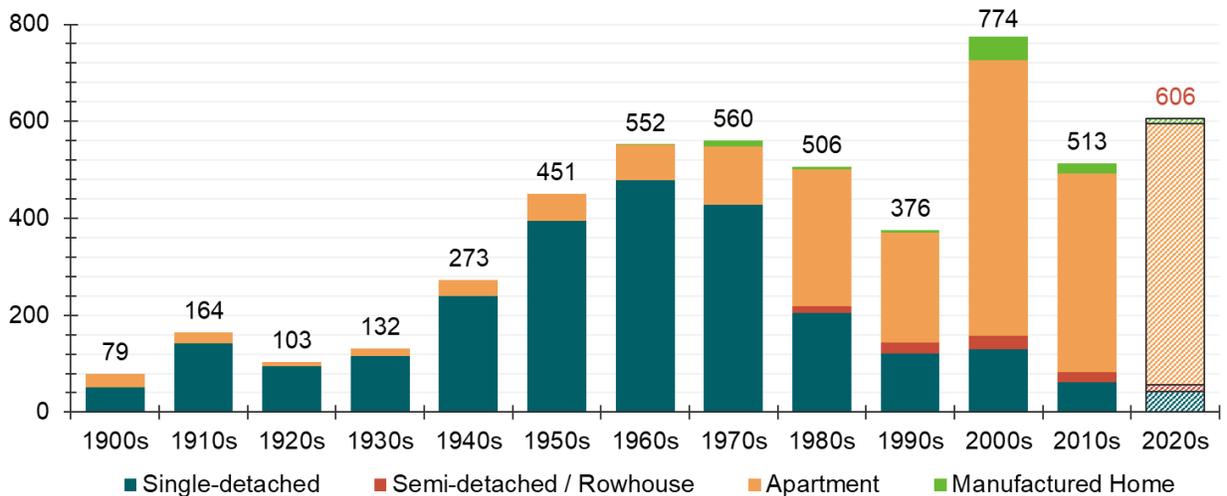
Source: PVSC

## 9.2 Town of Truro

The Town of Truro had steady increases in construction activity from the 1930s to 1960s, followed by a couple years of decline. As the Town has progressed through decades, the focus on typology has switched from single-detached homes to apartments. The 2000s saw a substantial jump in new dwelling units, of which 74% (569) were apartments. Note that “apartment” refers to duplex, triplex, fourplex, and regular apartment dwellings.

Semi-detached and rowhouse units appear to be becoming more common place within the Town, entering the market around the 1980s and growing gradually since. Nevertheless, their inventory remains low and should continue this way unless there is a shift both in local preference and planning permissions.

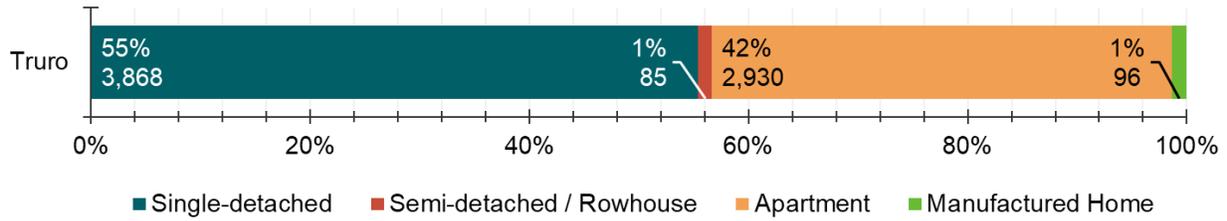
Figure 9.3: Town of Truro, Estimated Historical & Anticipated Supply



Source: adapted from PVSC

Based on historical completions over the previous decade, forecasts anticipate about 600 additional dwellings being added to the Truro market between 2020 and 2029, with a significant sway toward apartment style dwellings. Estimates of 2020 suggest Singles made up 55% of the Truro market, followed by apartments at 42%.

Figure 9.4: Town of Truro, Dwelling Type Distribution, 2020



Source: PVSC

As of January 2021, the Town of Truro had 1,184 apartment units across 19 individual process that are either under construction, approved, or under review by local staff. Of this total, 7 have at least put a shovel to dirt, meaning 351 units should be added to the market over the coming years.

Figure 9.5: Town of Truro, Apartment Development Status, January 2021

Development Address	# of Units Approved	Development Status
64 Ford Street	18	Current DA Application
245 Robie Street	178	Current DA Application
536 Young Street	167	Current DA Application
60 Golf Street	88	Current DA Application
34-38 Curtis Drive	18	Current DA Application
125-135 Willow Street	52	Current DA Application
565 Prince Street	76	Current DA Application
1036-1040 Prince Street	12	Current DA Application
74 Lorne Street	30	DA Approved
25 William Barnhill Drive	122	DA Approved
880 Prince Street	9	DA Approved
35 Esplanade Street	63	DA Approved
184 Arthur Street	6	Under Construction
185 Kaulback Street	150	Under Construction
118 Lyman Street	60	Under Construction
140 Dominion Street	7	Under Construction
215 Queen Street	72	Under Construction
185 William Barnhill Drive	38	Partially Complete
102 Ford Street	18	Partially Complete
<b>Total Units:</b>	<b>1,184</b>	

Source: Town of Truro

A possible 1,184 new units greatly surpasses the projections for the 2020s identified within this very section. It is an important reminder that projections are imperfect and rely on historical data

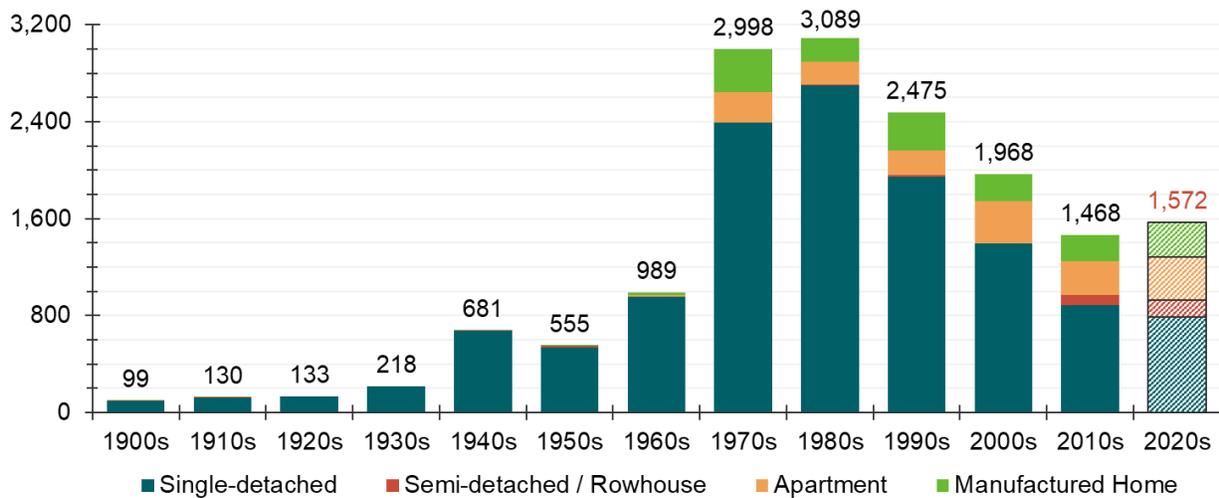
that may no longer apply. Notwithstanding, it is noteworthy that 12 developments have not started construction, 8 of which have not yet been approved. As such, it is unlikely all 1,184 units known at present will reach the market.

### 9.3 Rural Colchester

A considerable portion of the County’s construction activity occurs in the rural areas. As such, the spike in building as of the 1970s can be largely explained by a sharp increase in rural housing supply. Since the 70s and 80s, construction volumes by decade have decreased gradually (unlike Truro that has seen an overall increase since the 90s).

Single-detached homes remain the most common type of dwelling built. Semi-detached and rowhouse units only seem to enter the market as of the 2010s. Apartments and manufactured / mobile homes have noticeably contributed to the housing stock since the 70s.

Figure 9.6: Rural Colchester, Estimated Historical & Anticipated Supply

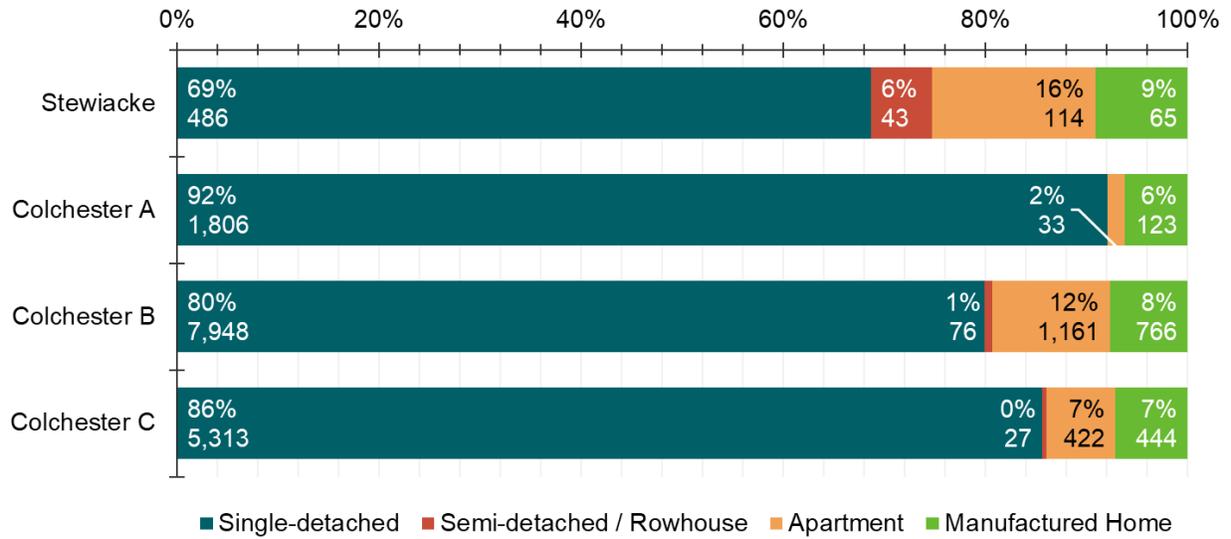


Source: adapted from PVSC

Based on historical completions over the previous decade, forecasts anticipate about 1,600 additional dwellings being added to the Rural Colchester market between 2020 and 2029. Construction will still mostly concentrate on single-detached homes, but possibly at a lesser magnitude.

Estimates of 2020 suggest that single-detached homes made up 69%, 92%, 80%, and 86% of Stewiacke, Colchester A, Colchester B, and Colchester C dwellings.

Figure 9.7: Rural Communities, Dwelling Type Distribution, 2020



Source: PVSC

# 10 Rental Housing

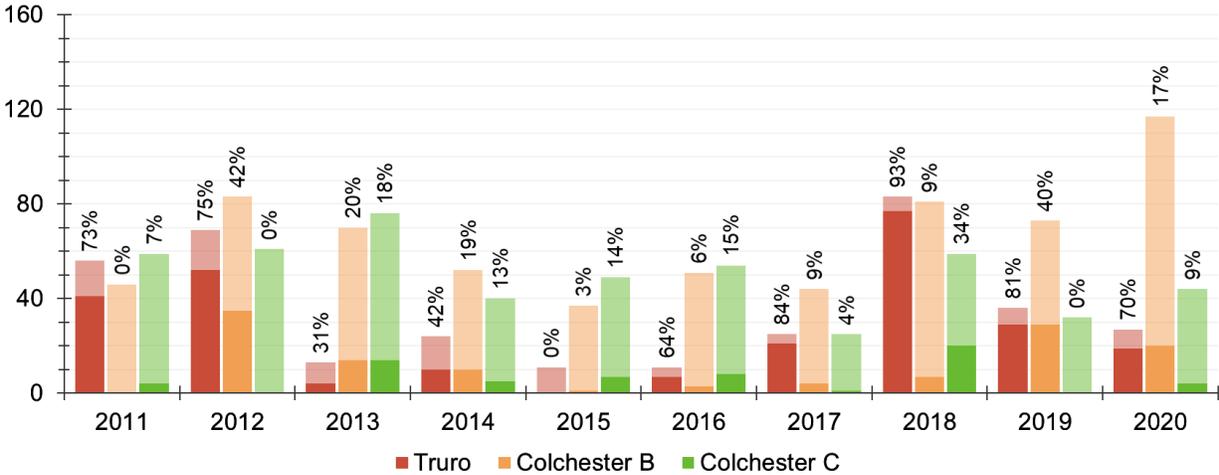
## 10.1 Primary Rental Market

The Canadian Housing & Mortgage Corporation (CMHC) conducts an annual Rental Market Survey to estimate rental market strength. The survey collects samples from all urban areas with populations greater than 10,000 and targets only private apartments with at least three rental units. Among the information provided are median rental prices for units within the primary rental market (see **Definitions**).

CMHC defines Colchester County’s primary market area as the equivalent of the Truro Census Agglomeration (CA). Specifically, this is the aggregation of three communities: the Town of Truro, Colchester B, and Colchester C. CMHC does not include the Town of Stewiacke, Millbrook, or Colchester A.

CMHC reports that the Truro CA finished building about 184 dwelling units annually (on average) between 2011 and 2020, of which 32% were rentals. **Figure 10.1** shows completion activity by geography. Lighter colours represent total completions in that year. Dark colours and percentages represent the proportion of completions that are intended for the rental market. In this instance, these numbers include both the primary and secondary rental market.

Figure 10.1: Historical Completion Volumes by Geography & Percent Primary Rental Housing



Source: CMHC

A higher proportion of new Town of Truro completions are rentals compared to rural Colchester communities. This is unsurprising given its urban context. Rentals have made up about 73% of new annual construction in the Town versus 17% across Colchester B and C.

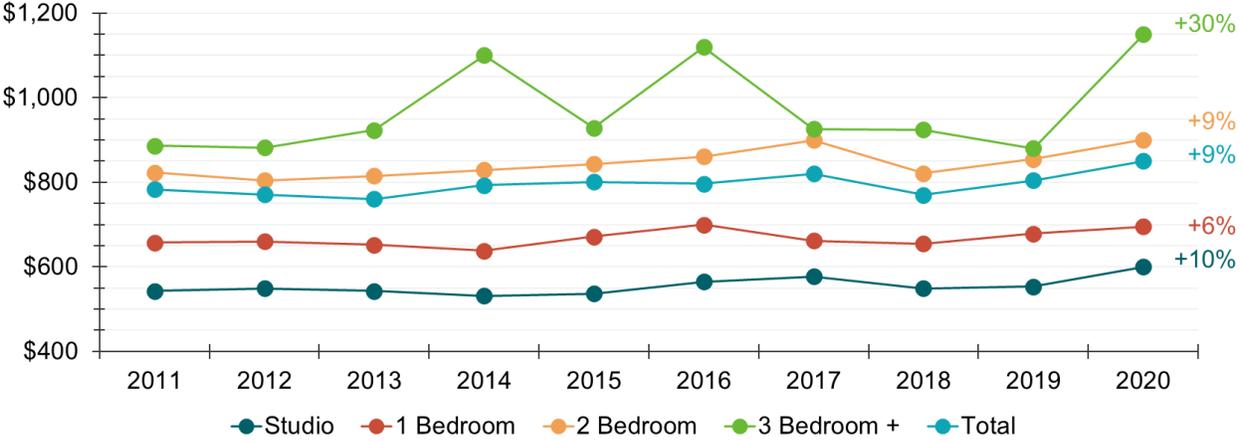
Based on Truro CA data from CMHC, there are greater volumes of construction occurring in either Colchester B or C than the Town of Truro.

### 10.1.1 Primary Market Rents

**Figure 10.2** highlights how Truro CA primary market median rents changed over the last decade. This document reports prices and rents in 2020 dollars. In other words, the Figure’s reported percent changes (from 2011 to 2020) represent change in rents after inflation adjustments.

It is important to note that the CMHC survey covers all rental units, whether currently occupied or vacant and available. As a result, the inclusion of long-term tenancies whose rents are comparatively low and relatively stable tends to drive down the median. Therefore, this data reflects the overall cost of rental housing, and likely understates the current asking rent for a unit that has recently become available, which represents the true cost to people entering or moving within the rental market.

Figure 10.2: Historical Median Rents by Unit Type (2020 dollars), Percent Change '11 -'20

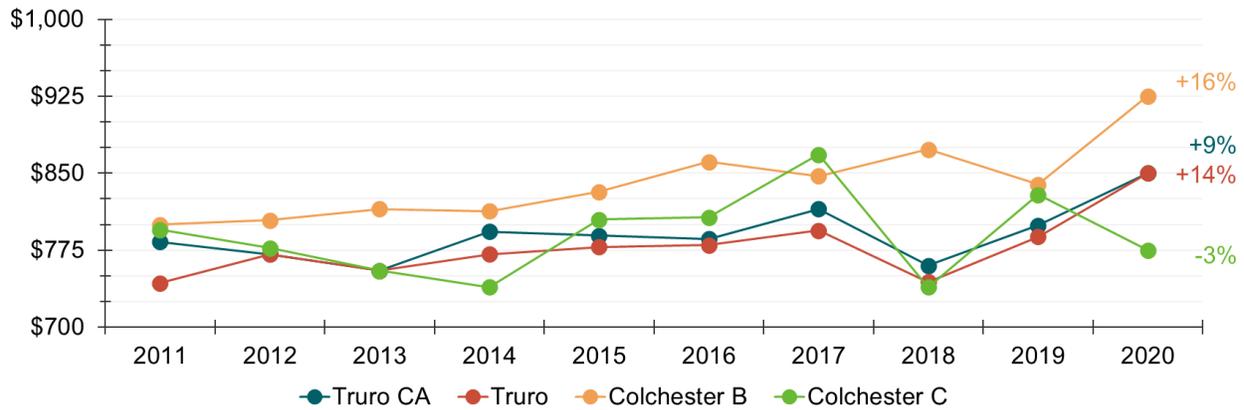


Source: CMHC

From 2011 to 2020, median rents in the Truro CA grew about 9% after inflation adjustments (\$783 to \$850). Without adjustments, growth is about 24%, meaning close to 60% of rent increases relate to the overall increase in the Nova Scotia prices over the decade.

Three-bedroom units experienced the greatest increase, 30% (\$886 to 1,150), though it has fluctuated over the last ten years. One-bedroom units showcased the smallest increase at 6% (\$657 to \$695). Regardless of the unit size, rents grew in excess of inflation.

Figure 10.3: Historical Median Rents by Geography (2020 dollars), Percent Change '11 -'20



Source: CMHC

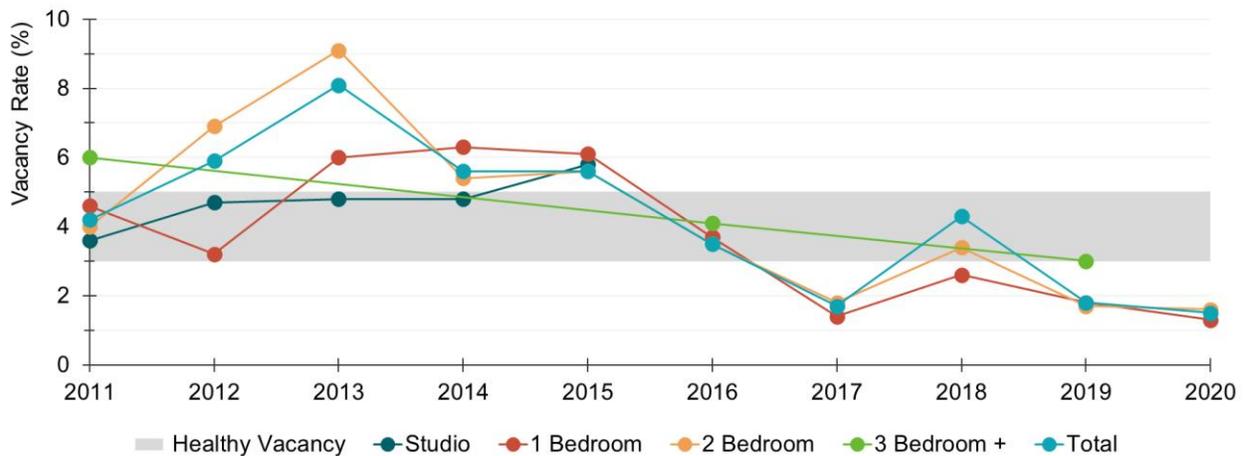
**Figure 10.3** compares the Truro CA to its geographic parts. Among them, overall Colchester B rents rose the most – 16% (\$800 to \$925) – over ten years. Next is Truro with 14% (\$743 to \$850). Colchester C’s adjusted rents dropped 3% (\$795 to \$775) over the decade. Historically, its rents fluctuate more than the other geographies, which may mean higher rents in upcoming years.

### 10.1.2 Primary Market Vacancy

CMHC defines a vacant unit as one that is unoccupied but available for immediate rental. For context, the generally accepted healthy vacancy falls between 3% and 5%.

Overall, Truro CA’s vacancy rate reached a low of 1.5% in 2020, down from 4.2% in 2011 (shown in **Figure 10.4**). Since 2011, the rental market has had healthy vacancy three times: 2011 (4.2%), 2016 (3.5%), and 2018 (4.3%). In 2020, all unit types were below 3%, signifying a low supply of housing relative to demand. Note that data does not exist for 3+ bedroom units in 2020, though its trajectory would suggest a similar result.

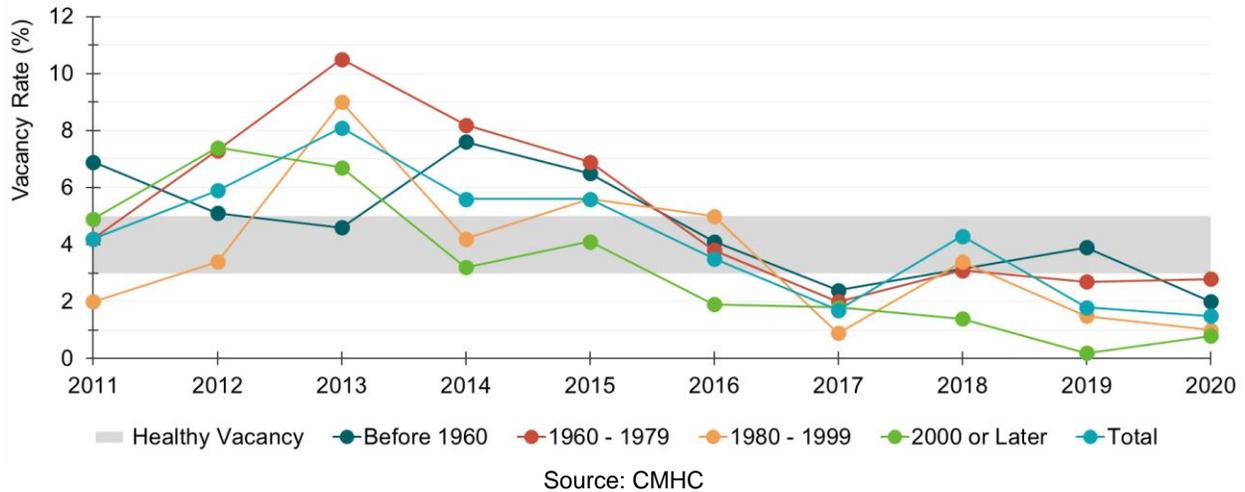
Figure 10.4: Historical Primary Market Vacancy by Unit Type



Source: CMHC

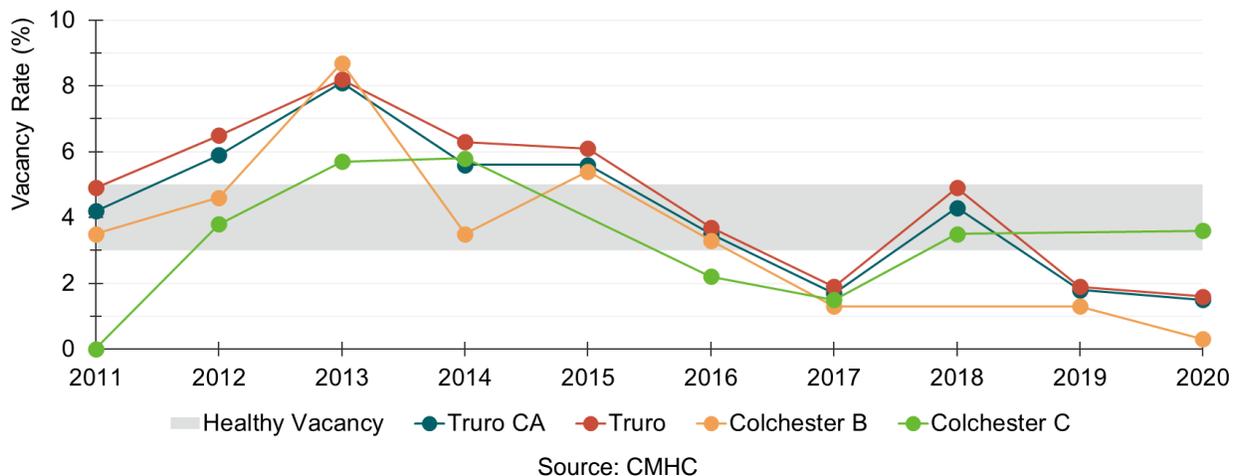
Vacancy by building age suggests that there is a spillover of demand across the rental unit stock. For instance, households seeking newer construction face the tightest market (0.8% vacancy, shown in **Figure 10.5**), which may cause them to search for older alternatives. As higher income households demand older units, their available stock decreases while prices increase. Consequently, the search for affordable and available units for lower incomes households becomes more difficult.

Figure 10.5: Historical Primary Market Vacancy by Building Age



As a whole, the Truro CA vacancy rate is low. Separately, the Town of Truro and Colchester B also face tight rental markets (1.6% and 0.3%, respectively, shown in **Figure 10.6**). According to CMHC, Colchester C remains within the healthy vacancy range at 3.6%. This is an appropriate result given that Colchester C median rents have remained the most consistent (though with fluctuations) when comparing 2011 to 2020.

Figure 10.6: Historical Primary Market Vacancy by Geography

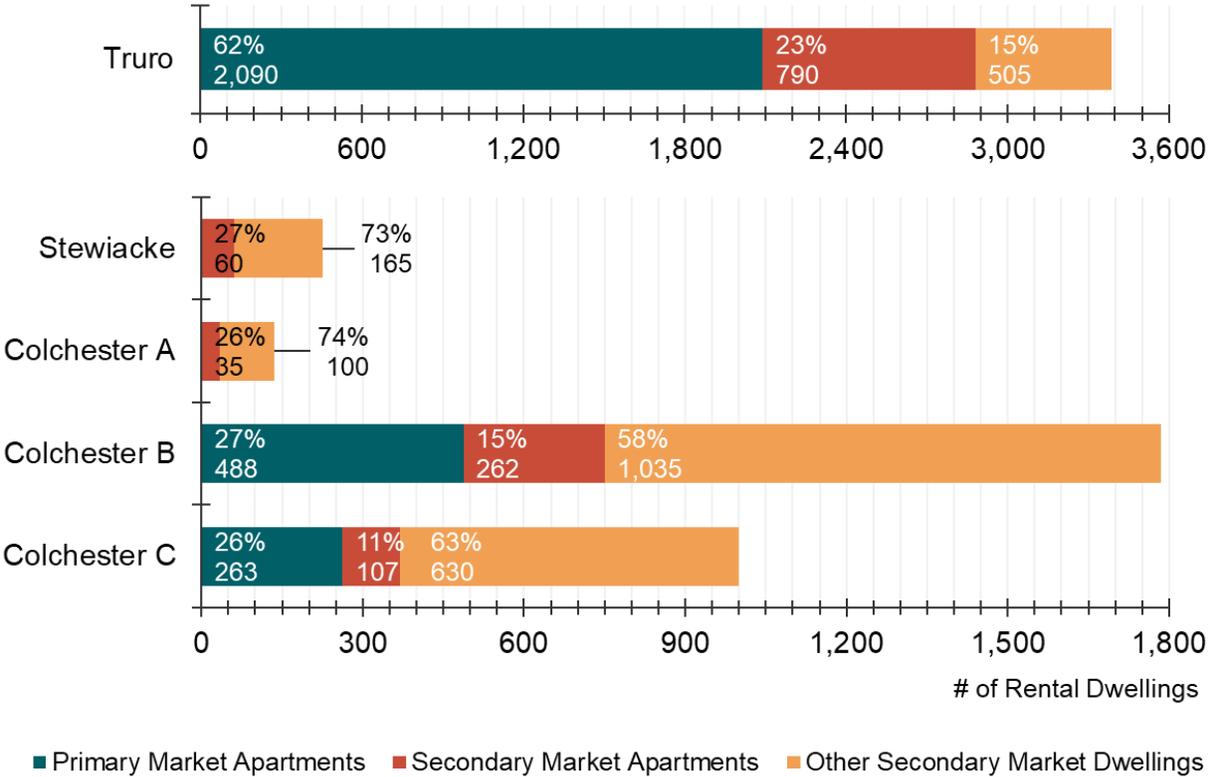


### 10.2 Secondary Rental Market

CMHC’s definition of the secondary rental market is any building that has fewer than three rental units. By process of elimination, this refers to duplexes, townhouses, semi-detached homes, single-detached homes, and any apartments that are accessory to the mentioned dwelling types. Unfortunately, data is sparse about what proportion of the rental stock belongs to the primary or secondary market, and often requires estimates based on outdated information. The following discussion is the result of said estimates.

In 2016, CMHC reported that 2,861 rental units existed in the Truro Census Agglomeration (CA). In the same year, Statistics Canada reported 6,170 total rentals for the same geography. With the two numbers we can roughly estimate that about 3,309 dwellings were in the secondary market, making up close to 66% of the entire rental stock.

Figure 10.7: Primary & Secondary Market Rental Inventory, 2016



Source: CMHC & Statistics Canada

**Figure 10.6** summarizes how many rental dwellings existed per community in 2016. The total is the combination of primary market apartments (as per CMHC), secondary market apartments (the difference between CMHC and Statistics Canada), and other secondary market dwellings (singles, semis, etc).

Based on these estimates, about 38% of Truro rentals belong to the secondary market, 73% of Colchester B, and 74% of Colchester C. CMHC does not have information for Stewiacke or Colchester A.

# 11 Home Ownership

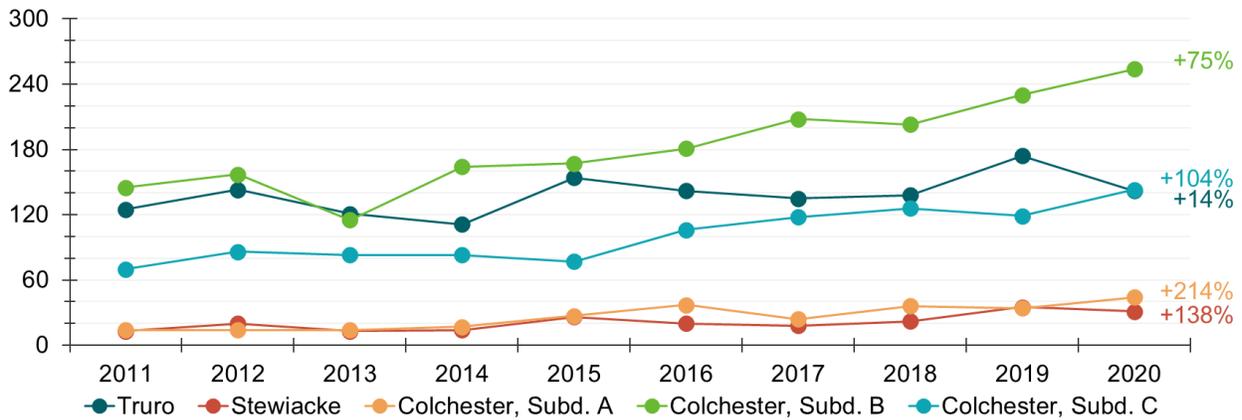
## 11.1 Residential Real Estate Market

The real estate market refers to the buying and selling of land and buildings, mostly by individuals or companies who seek stable, permanent tenancy or investment opportunities. Many factors play into the health of the market, including dwelling prices and sales volumes. With access to Multiple Listings Service ® (MLS ®) data, we are able to report on these two topics at the local level.

### 11.1.1 Sales Activity

Sale volumes across the County of Colchester have been on the rise, up 67% since 2011 (367 to 614). When measured by percentage change, Colchester A experienced the greatest rise in sales activity – by 214%, or 14 to 44 sales. In absolute terms, Colchester B rose the most – 109 more sales in 2020 than 2011, or 75% more.

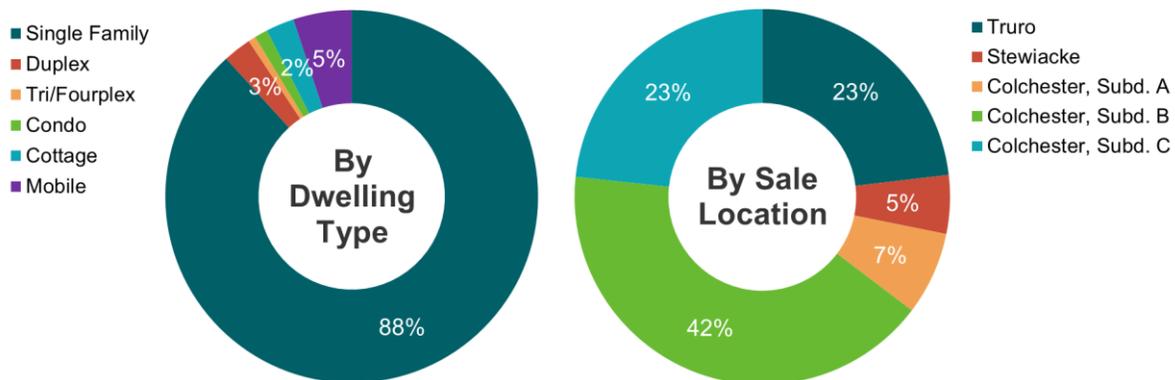
Figure 11.1: Historical Sales Volumes, Percent Change '11-'20



Source: Nova Scotia MLS®

In 2020, about 88% of the 614 residential sales involved a single-family home, up from 85% in 2011. About 5% were for mobile homes, followed by duplexes (3%), cottages (2%), triplexes/fourplexes (1%), and condos (1%). Sales by geography generally follow community size. Colchester B had the largest share (42%), followed by Truro (24%), and Colchester C (23%).

Figure 11.2: Distribution of 2020 Dwelling Sales (2020)



Source: Nova Scotia MLS®

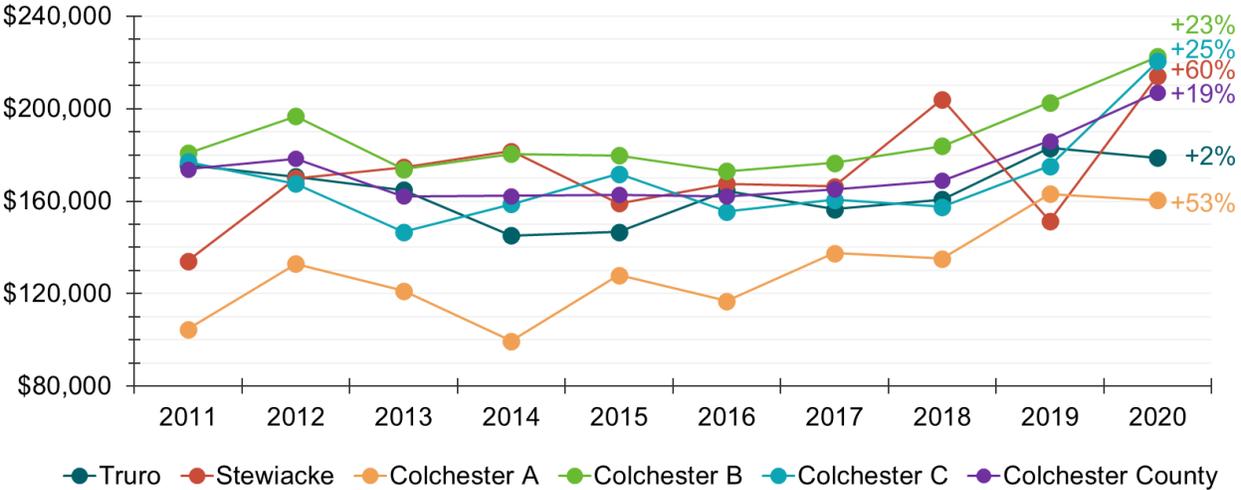
11.1.2 Sale Prices

The MLS ® reports sale prices for multiple dwellings types. **Figure 11.3** illustrates how overall prices changed over the decade for each community within the County of Colchester (adjusted for inflation). **Figure 11.4** shows what the average price per dwelling type by community, and the percent change (in 2020 dollars) from 2011 to 2020.

Overall County of Colchester home prices rose 19% since 2011 (about \$174,000 to \$207,000). Greatest price appreciation occurred in Stewiacke (60%) and Colchester A (53%). The Town of Truro’s prices (inflation adjusted) remained relatively stable over the decade.

Adjusting prices for inflation (e.g. 2020 dollars) allows the reader to understand the actual overall appreciation or depreciation in housing in real terms. For instance, unadjusted price growth in the Town of Truro was about 16% since 2011, meaning inflation accounted for close to 88% of the average dwelling’s price appreciation.

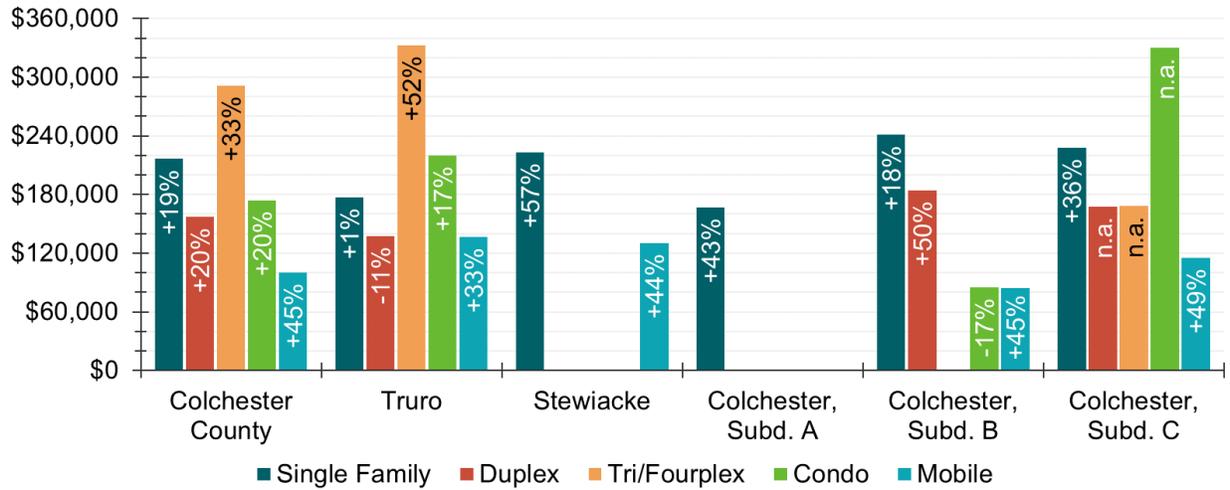
Figure 11.3: Historical Overall Average Dwelling Prices (2020 dollars), Percent Change '11-'20



Source: Nova Scotia MLS®

As of 2020, you could purchase the average County of Colchester single-family home for about \$216,000 (19% higher than 2011). Single-detached homes appreciated most in the Town of Stewiacke (57% to \$223,000), followed by Colchester, C (36% to \$228,000).

Figure 11.4: Colchester Community Average Dwelling Prices (2020), Percent Change '11-'20



Source: Nova Scotia MLS®

## 12 Short-Term Rentals

Short-term rentals (STRs) have grown as a more fluid and flexible use of residential dwelling space for temporary accommodations that blurs the line between rental housing and a commercial hospitality use. Alongside this market growth is concern about the impact of STR units on traditional residential market sectors; specifically, whether STRs are removing permanent tenure homes from the market, reducing supply and increasing the difficulty for households to find suitable places to live.

The following discussion presents information derived from the company AirDNA, which generates monthly data on STR markets, scraped from the public-facing websites of several STR platforms (including AirBnB). This data was analysed in order to categorise units into two operational types:

**Commercial STRs:** listings that offer an entire home for rent AND are available and/or booked for more than 50% of the year (or year-to-date in the case of 2021 data). These represent units which are unlikely to provide any capacity for long-term tenancy, and therefore function primarily as a commercial hospitality business.

**Non-Commercial STRs:** listings that offer an entire home for rent but are active for a minority of the year and therefore are likely a secondary use of the property. This could arise for a number of reasons; perhaps the unit is operated as an STR during times when the primary residents are not using it themselves, or to fill in gaps between longer tenancies (e.g. students on an 8 month lease). It is less likely that these units are impacting market conditions for permanent residents.

Listings that did not include the entirety of the unit (e.g. private or shared room), or were not residential structures that would otherwise serve as permanent housing (e.g. backyard yurt) were ignored in this analysis.

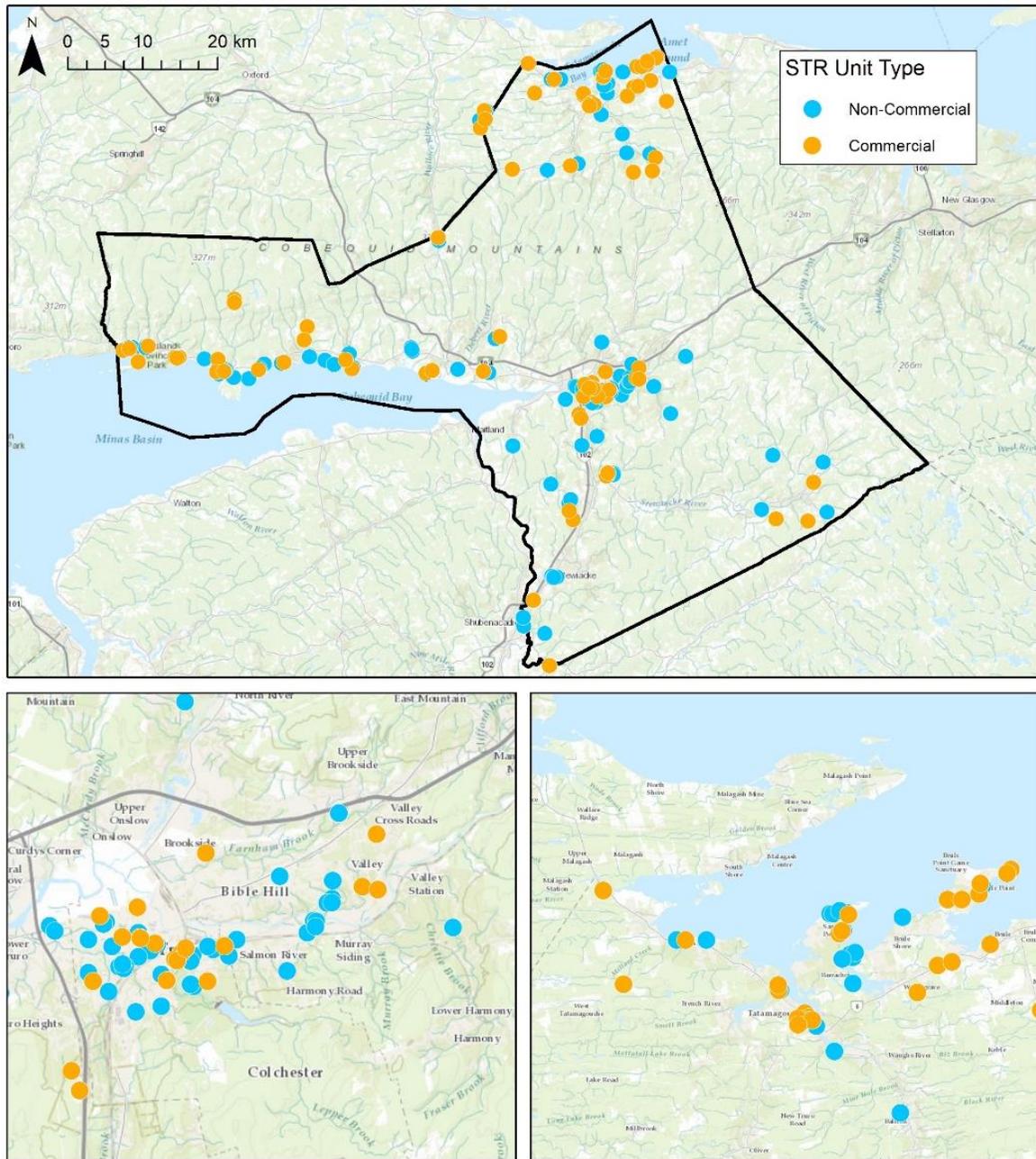
**A Note on the Coronavirus Pandemic:** the ongoing global pandemic has, since spring of 2020, significantly reduced tourism and business travel. This has in turn reduced demand for accommodations, including STR units, and this is readily apparent in the data for Colchester County. While this report section outlines trends from 2016-2021, it should be noted that 2019 marks a peak in market activity. We expect that demand for STR units will return and grow as the pandemic concludes, and therefore readers should examine trends with an eye for both the overall trend, as well as the pre-pandemic context which better reflects what can be expected going forward.

### 12.1 Geography of STRs

In Colchester, Short Term Rental units are generally concentrated in three areas; the Town of Truro, along the Northumberland Shore and Tatamagouche area, and along the northern coast of the Minas Basin. The first two locations are of particular note as these are also areas of relatively concentrated housing density where commercially operated units are more likely to result in negative impacts to long-term housing condition.

**Figure 12.1** below shows the geographic distribution of STR units by type throughout Colchester. Data for 2019 was chosen for display as this was the recent peak year for commercial STRs, and therefore most indicative of patterns in the market without the temporary distortions of the coronavirus pandemic. Unit positions are approximate as most STR platforms attempt to obscure the precise locations of listings until after a booking is made. The data is generally within 150m of their true location, and considered suitable for the purposes of tracking trends at the community level.

Figure 12.1: Approximate Location of Short-Term Rental Units in Truro-Colchester, 2019  
with detail maps of the Truro and Northumberland Shore Areas



Source: derived from AirDNA

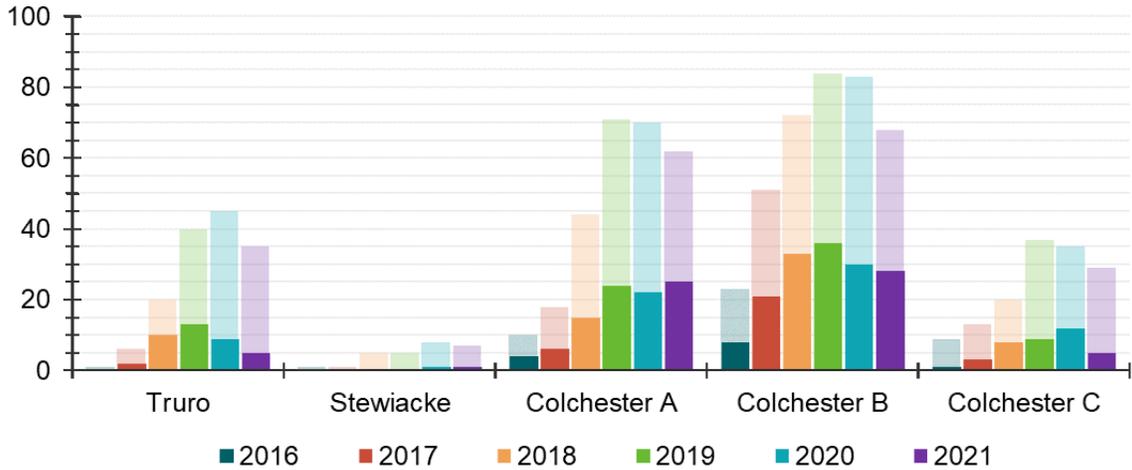
## 12.2 Recent Trends

### 12.2.1 Inventory

**Figure 12.2** shows how the inventory of STRs has changed for each community between 2016 and 2021. Discussions will often refer to 2020 since it represents the last full year of data.

From 2016 to 2020, the County of Colchester’s STR dwellings grew from 44 to 243 units. Most of the inventory has been in Colchester B (about 41% annually), followed by Subd. A (28%). The greater prevalence in rural areas suggests that the STRs are intended as vacation properties instead of substitutes for hotel/motel rooms.

Figure 12.2: Historical Short-Term Rentals by Community  
*faded colours denote total units and dark colours represent potential commercial units*



Source: derived from AirDNA

Of the 243 entire dwellings rented out in Colchester in 2020, about 76 of them (31%) could be considered commercial units. In other words, the property use was principally as an income generating opportunity, and was not a secondary use within a dwelling permanently occupied by the owner(s). Furthermore, this represents 76 units that have probably been removed from the stock of permanent housing (whether owned as a principal residence or rented).

Since 2016, Colchester B has had not only the most STRs available, but the most probable commercial units (41% of its total), followed again by Colchester A (35%). About 27% of Truro and Colchester A’s STR stock appear to be commercial uses.

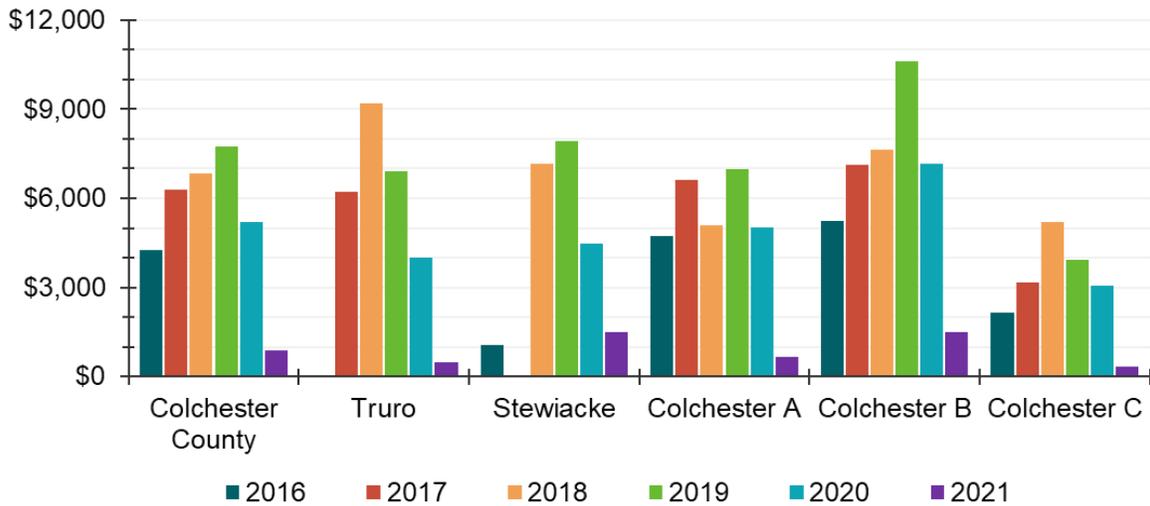
### 12.2.2 Unit Revenue

From 2016 to 2019, annual STR revenues per unit were on the up, increasing from \$4,265 to \$7,774 annually (82% growth). Dips in revenues occurred in some communities, notably Truro and Colchester C in 2019, associated with significant jumps in their STR inventories. The increased supply grew more than revenues, meaning that STR incomes distributed across more properties and reduced the average.

In 2020, marked by the COVID-19 pandemic, average revenues fell 33% from 2019, to \$5,219. No community escaped this drop. However, given the overall economic losses in Nova Scotia tourism, the average Colchester STR faired better than anticipated.

Note that 2021 revenues reflect what had been earned so far up until February 2021. Revenues cannot be accurately extrapolated given revenues have been outside the main operating seasons.

Figure 12.3: Historical Average Revenue per Short Term Rental Unit by Community



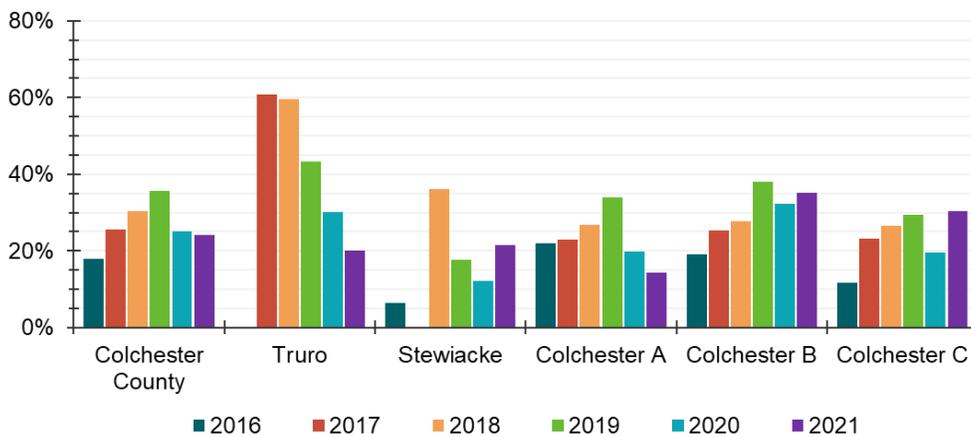
Source: derived from AirDNA

### 12.2.3 Occupancy

Occupancy rates are equal to the total reserved days, divided by the sum of available and reserved days. They demonstrate what portion of the year the average unit was occupied.

Like revenues, occupancy rates had been rising from 2016 to 2019, demonstrating a faster increase in demand than the growth of supply. By 2019, about 36% of days made available by a host were booked. By 2020, occupancy dropped to 25% as tourism dried up during the pandemic.

Figure 12.4: Historical Short-Term Rental Occupancy by Community



Source: derived from AirDNA

Most communities followed the same trajectory as the County overall. Truro experienced the complete opposite between 2016 and 2019, with occupancy rates falling year over year. This suggests that units entering the market did so without an equal or higher percent increase in demand, thus distributing said demand over more units.

### *12.3 Impact to Affordability*

Use of residential real estate for short-term rental operations is a relatively new and understudied issue. STR units can have positive, neutral, and negative implications for housing availability and affordability, depending on their context. Overall, concerns posed by STR units with respect to housing affordability and availability are a function of the number of units that operate on a commercial basis. STR units that are a secondary use of an otherwise traditionally occupied home are unlikely to have the same impacts.

In areas of stagnant or declining housing demand where availability and cost are not concerns, the conversion of existing residential properties to STR use can be a unique opportunity to generate revenue from otherwise surplus housing stock. Additionally, this can be a needed injection of demand into a market where long-term oversupply conditions often result in the slow devaluation of existing households' home equity. In more balanced areas, STR units in low concentrations can probably exist without a material impact to housing conditions while providing the same income-generating benefits to the people that operate them. In higher-demand areas, or if STR units become overly concentrated in an otherwise balanced area, they can represent a material reduction in housing supply, creating upward pressure on rents and purchase prices and making opportunities for permanent housing much more difficult to find at any cost.

Research on the impacts of STR activity on traditional residential rents or purchase prices exists, but is limited and generally focusses on the effect of concentrated STR activity within larger urban centres. For example, a study in Boston found that each 12 Airbnb listings in a census tract resulting in a 0.4% increase to market rents while another in New York found that a 10% increase in STR listings within a zip code area was associated with a 0.42% increase in rents and a 0.76% increase in purchase prices<sup>22</sup>.

Based on this, STR activity in the study area has likely caused only minor impacts to housing affordability as they tend to be spatially dispersed, and low in total number where clustered. Stronger impacts to housing availability are more likely given the number of commercial units in operation relative to the vacancy rate. Colchester A is a particular standout in terms of the proportion of it's housing stock that has been converted to commercial STRs, however given the demographic and market conditions, this is more representative of the conversion of surplus housing. Overall, STR market activity is not a concerning driver of housing availability or affordability issues in Colchester.

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<sup>22</sup> Economic Policy Institute. (2019). The Economic Costs and Benefits of Airbnb. Retrieved from <https://files.epi.org/pdf/157766.pdf>

For added context, it was estimated in 2019 that Halifax has lost 0.8% of its housing stock through conversion to full-time STR use<sup>23</sup>, similar figures for this study area are:

Colchester County	-	0.34%
Truro	-	0.19%
Stewiacke	-	0.00%
Colchester A	-	1.22%
Colchester B	-	0.36%
Colchester C	-	0.15%

This notwithstanding, STRs are a new and fast-evolving trend which present a clear risk to affordability and availability even if they are currently a minor issue. Growth in STRs has been clearly blunted by the impacts of the pandemic, but prior to this the number of commercially-operated STRs was growing, particularly in rural areas. Of particular note is STR activity in the vicinity of Tatamagouche. While low in absolute number, there is a concentration of STRs in this relatively small community which make it the area most at-risk for impacts in Colchester County. This is examined in greater detail in **Section 18 Spotlight: Tatamagouche**.

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<sup>23</sup> David Wachsmuth .(2019. Short-term Rentals in Halifax: UPGo City Spotlight. Retrieved from <https://upgo.lab.mcgill.ca/2019/11/12/short-term-rentals-in-halifax-report/>

# 13 Non-Market Housing

## 13.1 Government Housing Units

Housing Nova Scotia delivers public housing in Colchester County via the Cobequid Housing Authority. This housing is provided on a rent-geared-to-income basis (targeting 25% of household income) which covers both the shelter itself, and utilities. Two streams of housing are provided;

Low-income Seniors – Generally housed in low-rise multiunit buildings. A total of 438 units are operated in the study area, and in general it takes 6 months to 2 years for a household on the waitlist to secure housing.

Low-income Families – Generally housed in ground-oriented residential properties such as detached or semi-detached houses. A total of 39 family housing units are operated in the study area, and in general it takes 1 to 3 years for a household on the waitlist to secure housing.

## 13.2 Government Housing Supports

Housing Nova Scotia also delivers programs to support households in private-market units, including private for-profit, non-profit, and co-operative properties. Additionally, it provides programs to support households in dwelling they may own, but cannot reasonably afford to operate. In addition, government support for housing in both renter and owner-occupied units comes from the Federal level, both through specific CMHC programs as well as other federal areas of jurisdiction, notably tax policy. Below is a description of key programs and, where available, data on their usage to illustrate the capacity and uptake.

- **Rent Supplement Program<sup>24</sup>**  
Housing Nova Scotia provides affordable rental housing to low-income families, seniors and individuals. The units are located in both privately owned apartment buildings and cooperative/non-profit housing projects across Nova Scotia. This program is managed by the Housing Authorities.

A rental subsidy is paid to landlords or cooperative/non-profit housing projects and is based on how much you can afford. Residents for rent supplement units are chosen from public housing program wait lists.

- 469 Households currently supported (figures were only available for the entire area served by the Cobequid Housing Authority, and therefore include some households in Cumberland County)
- Program budget for current (2021-2022) fiscal year is not oversubscribed
- The number of households supported by rent supplements has increased by 38% since Fiscal Year 2018/2019 (when 339 households were supported)

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<sup>24</sup> Housing Nova Scotia. (2021). Rent Supplement Program. Retrieved from <https://housing.novascotia.ca/programs/public-housing-and-other-affordable-renting-programs/rent-supplement-program>

- **Canada-Nova Scotia Targeted Housing Benefit (CNSTHB)<sup>25</sup>**

The Canada-Nova Scotia Targeted Housing Benefit (CNSTHB) is a program that is jointly funded by Housing Nova Scotia (HNS) and CMHC under the National Housing Strategy (NHS). The CNSTHB is funded under the NHS Bilateral Agreement, which concludes March 31, 2028.

The CNSTHB assists eligible low-income households to reduce housing need. It provides a direct-to-household benefit to households in core or severe core housing need in targeted vulnerable populations.

- 335 Households supported; 331 renters and 4 owners
- Note: receiving this benefit requires the household remove itself from any housing waitlist it may be on

- **Provincial Programs for Developers of Affordable Housing<sup>26</sup>**

Housing Nova Scotia offers financial assistance to businesses and not-for-profit organizations for the construction or renovation, and operation of affordable rental housing. The various levels of partnership depend on the project's needs and development goals.

Developers can receive a forgivable loan based on the cost of eligible work and the number of self-contained units within a project. The maximum capital contribution is \$50,000 per unit and, in some cases, may include all the units within a project. Rent supplements can be provided to ensure new rental housing are affordable to low-income households. Landlords will receive the difference between the rent paid by the tenant and the market rent agreed to under a rental agreement.

- No historical data for this program was provided, but it was confirmed that no new affordable units were approved under this program in 2020/2021. Discussions with development industry stakeholders indicated that this program has lost its attractiveness over recent years as the value of incentives has not kept pace with evolving market conditions and the costs associated with new development.

- **Federal Programs for Developers of Affordable Housing**

The Government of Canada supports the creation of new below-market housing primarily through three CMHC programs; Rental Construction Financing Initiative, Co-Investment Fund, and the Rapid Housing Initiative.

The Rental Construction Financing Initiative offers financing under more generous terms than other traditional sources of development capital – longer amortization periods, less restrictive debt coverage ratios, higher leverage. In exchange for these benefits, the projects financed are obligated to meet energy efficiency and accessibility requirements,

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<sup>25</sup> Housing Nova Scotia. (2021). Canada-Nova Scotia Targeted Housing Benefit (CNSTHB). Retrieved from <https://housing.novascotia.ca/programs/canada-nova-scotia-targeted-housing-benefit>

<sup>26</sup> Housing Nova Scotia. (2021). Programs for Developers of Affordable Housing. Retrieved from <https://housing.novascotia.ca/programs/programs-developers-affordable-housing>

as well as affordability commitments for a period of at least 10 years. The program targets traditional rental tenured housing, and affordability requirements are that at least 20% of the units must have rents below 30% of the median total income of families in the area, and the total residential income of the building must be 10% below its gross maximum (i.e. full market rate).

The Co-investment Fund serves projects that create affordable housing units either through new construction or renovation of non-residential buildings, including specialised housing types such as shelters or transitional housing. Support comes in the form of both forgivable and repayable loans, on generous terms, but the exact mix and level of support can vary based on project evaluation. Support is prioritised towards projects which offer deeper affordability, target vulnerable or underserved groups, are well located in proximity to transit, necessities, and amenities, and have financial support from at least one other level of government (i.e. Municipal, Provincial, or Indigenous).

The Rapid Housing Initiative is a newer program intended to support projects led by government or non-profit organizations in the creation of new affordable housing units that are either standard rental, transitional, permanent supportive, single room occupancy or seniors housing. A defining characteristic of the RHI program is that projects must be able to achieve occupancy within 12 months, and this is evaluated on the basis of the project status itself, as well as the experience of the applicant. Units can be created through new construction or renovation/conversion of non-residential buildings. Funding contributions can be up to 100% of project capital cost depending on the evaluation of the project; program criteria prioritize deeper affordability, and targeting the most vulnerable groups of society who are experiencing homelessness or at risk of falling into it. This program was introduced in October 2020 and was expanded in the most recent Federal Budget to continue for the next two fiscal years.

- **First-Time Home Buyers Rebate<sup>27</sup>**

Nova Scotia's First-Time Home Buyers Rebate is a rebate equivalent to 18.75% of the provincial portion of the HST or 1.31% of the purchase price of capital stock in a housing cooperative, up to \$3,000, on newly built homes. This program is for newly constructed homes only and does not include renovations or conversions from rentals to condominiums.

Homes that qualify are: 1) homes built on land you owned before construction started, 2) homes built on land owned by the builder, 3) condominium units, 4) manufactured homes installed on leased land, and 5) the purchase of a share in a Cooperative Housing Corporation

- **Down Payment Assistance Program<sup>28</sup>**

The Down Payment Assistance Program (DPAP) assists Nova Scotians with modest incomes who pre-qualify for an insured mortgage to purchase their first home. Eligible

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<sup>27</sup> Access Nova Scotia. (2021). First-Time Home Buyers Rebate. Retrieved from <https://novascotia.ca/sns/access/land/first-home-buyers-rebate.asp>

<sup>28</sup> Housing Nova Scotia. (2021). Down Payment Assistance Program. Retrieved from <https://housing.novascotia.ca/downpayment>

participants can apply to receive an interest-free repayable loan of up to 5% of the purchase price of a home. The DPAP applies to households with incomes less than \$75,000, that are first-time home buyers, and who cannot otherwise afford the 5% of the purchase price.

- **Parent Apartment Program<sup>29</sup>**

This program creates affordable housing options for senior family members by providing low interest loans for additions or renovations to existing single family homes. The maximum loan available is \$25,000 and it must be repaid over a maximum of 10 years. The interest rate is established at the time of approval. If a chattel mortgage is used to secure the loan, the repayment term is a maximum of six years.

- **Emergency Repair Program<sup>30</sup>**

This program provides funding for homeowners and residents in rural areas in need of emergency repairs to continue to safely live in their homes. A significant portion of the program funding is for Indigenous peoples. Program funds are for purchasing materials and contracted labour costs, for a maximum grant of \$7,000.

- **Disabled Residential Rehabilitation Assistance Program<sup>31</sup>**

This program is equally funded by the federal and provincial governments and offers financial assistance for homeowners to make their homes more accessible for persons with disabilities. Modifications must address the occupant's disability and must meet health and safety standards. Households can receive upwards of a \$16,000 forgivable loan.

- **CMHC Mortgage Loan Insurance<sup>32</sup>**

If you want to buy a home with a down payment of less than 20%, you'll need mortgage loan insurance. This protects your lender in case you can't make your payments.

CMHC mortgage loan insurance lets you get a mortgage for up to 95% of the purchase price of a home. It also ensures you get a reasonable interest rate, even with your smaller down payment. Mortgage loan insurance helps stabilize the housing market, too. During economic slumps when down payments may be harder to save, it ensures the availability of mortgage funding.

To get mortgage loan insurance, you'll need a minimum down payment. The amount depends on the home's purchase price:

- If the home costs \$500,000 or less, you'll need a minimum down payment of 5%.

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<sup>29</sup> Housing Nova Scotia. (2021). Financial Assistance and Grant Programs for Homeowners. Retrieved from <https://housing.novascotia.ca/programs/financial-assistance-and-grant-programs-homeowners>

<sup>30</sup> ibed

<sup>31</sup> ibed

<sup>32</sup> CMHC. (2018, June 3). What is CMHC Loan Insurance? Retrieved from <https://www.cmhc-schl.gc.ca/en/consumers/home-buying/mortgage-loan-insurance-for-consumers/what-is-mortgage-loan-insurance>

- If the home costs more than \$500,000, you'll need a minimum of 5% down on the first \$500,000 and 10% on the remainder.
- If the home costs \$1,000,000 or more, mortgage loan insurance is not available.

Your lender pays an insurance premium on mortgage loan insurance. It's calculated as a percentage of the mortgage and is based on the size of your down payment. Your lender will likely pass this cost on to you. You can pay it in a lump sum or add it to your mortgage and include it in your payments.

- **First-Time Homebuyers Tax Credit<sup>33</sup>**

To assist first-time homebuyers with the costs associated with the purchase of a home, including legal fees, disbursements and land transfer taxes, the Government of Canada introduced a tax credit for first-time homebuyers in 2009. It represents a \$5,000 non-refundable income tax credit amount on a qualifying home acquired during the year. For an eligible individual, the credit will provide up to \$750 in federal tax relief.

- **Home Buyers' Plan<sup>34</sup>**

This plan allows you to withdraw up to \$35,000 in a calendar year from your registered retirement savings plans (RRSPs) to buy or build a qualifying home for yourself or for a related person with a disability.

- **First-Time Homebuyers Incentive<sup>35</sup>**

Under the National Housing Strategy, CMHC has implemented the First-Time Home Buyer Incentive. With this incentive, the Government of Canada offers:

- 5% or 10% for a first-time buyer's purchase of a newly constructed home,
- 5% for a first-time buyer's purchase of a resale (existing) home, or
- 5% for a first-time buyer's purchase of a new or resale mobile/manufactured home.

The Incentive's shared-equity mortgage is one where the government has a shared investment in the home. As a result, the government shares in both the upside and downside of the property value. By obtaining the Incentive, the borrower may not have to save as much of a down payment to be able to afford the payments associated with the mortgage. The effect of the larger down payment is a smaller mortgage, and, ultimately, lower monthly costs.

The homebuyer will have to repay the incentive based on the property's fair market value at the time of repayment. If a homebuyer received a 5% incentive, they would repay 5% of the home's value at repayment. If a homebuyer received a 10% incentive, they would repay 10% of the home's value at repayment.

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<sup>33</sup> CMHC. (2019, June 17). Government of Canada Offers Homeownership Incentives. Retrieved from <https://www.cmhc-schl.gc.ca/en/professionals/industry-innovation-and-leadership/industry-expertise/resources-for-mortgage-professionals/government-of-canada-offers-homeownership-incentives>

<sup>34</sup> ibed

<sup>35</sup> CMHC. (2018, June 3). The First-Time Home Buyer Incentive. Retrieved from <https://www.cmhc-schl.gc.ca/en/consumers/home-buying/first-time-home-buyer-incentive>

### 13.3 Demand for Government Non-Market Housing

Housing Nova Scotia uses the combination of public housing units and rental supplements for households in non-government units to provide affordable housing options directly to qualifying households. These two types of housing support draw from a common waitlist to ensure applicant households are provided the timeliest options to choose from. Within the study area, the waitlist as of March 31, 2021 is:

- Total for Study Area 752
  - Town of Truro
    - Senior - 123
    - Family - 80
  - Town of Stewiacke
    - Senior - 34
    - Family - 13
  - County of Colchester (excl. Towns)
    - Senior - 156
    - Family - 176
  - There are 170 non-elderly single applicants on the waitlist that do not qualify for public housing units, but could receive a rent supplement if a suitable unit can be secured. These are dependant on the availability of housing units, which changes constantly, and therefore are not tracked by specific community.

### 13.4 Community and other Non-market Housing

<b>Truro Homeless Outreach Society</b>	<ul style="list-style-type: none"> <li>• Originated from the ‘Out of the Cold’ program</li> <li>• Now offers year-round shelter with showers, laundry facilities, office space, and gathering space for workshops</li> <li>• Age 16+ overnight shelter for men and women, 14 beds total</li> </ul>	862 Prince Street, Truro, B2N 1H4  (902) 843 – 2538  <a href="http://www.trurohomeless.ca/">http://www.trurohomeless.ca/</a>
<b>Third Place Transition House</b>	<ul style="list-style-type: none"> <li>• 24-hour crisis line</li> <li>• Shelter for 15 women and children</li> <li>• Safe living environment for up to six weeks</li> <li>• Legal and social services systems assistance</li> <li>• In-house supportive counselling</li> </ul>	P. O. Box 1681, Truro, B2N 5Z5  (902) 893 - 4844  <a href="http://thirdplaceth.ca">thirdplaceth.ca</a>
<b>Welkaqnik Next Step Shelter</b>	<ul style="list-style-type: none"> <li>• A next step shelter providing survivors of family violence a safe affordable shelter for a period of up to one (1) year</li> <li>• Priority is given to indigenous women</li> </ul>	P.O. Box 1738, Truro, B2N 5Z5  902-895-1523  <a href="http://www.ncns.ca">www.ncns.ca</a>

<b>Millbrook Family Healing Centre</b>	<ul style="list-style-type: none"> <li>• Protection, safety, shelter, and basic life necessities to women and children</li> <li>• Support and information to all to enable them to develop and maintain a healthy and violent-free lifestyle</li> <li>• Counselling and community education services</li> </ul>	<p>PO Box 665, Truro, B2N 5E5</p> <p>902-893-8483</p> <p><a href="https://thans.ca/shelters/millbrook-family-healing-center/">https://thans.ca/shelters/millbrook-family-healing-center/</a></p>
<b>Canadian Metal Health Association – Community Housing Outreach Program</b>	<ul style="list-style-type: none"> <li>• Community Housing Outreach Program funded by Affordable Housing NS</li> <li>• provides homeless and precariously housed individuals the support and direction to obtain safe and affordable housing option</li> <li>• program is targeted to individuals with a mental health issue and/or diagnosis and those who require transitional support</li> </ul>	<p>859 Prince Street, Truro B2N 1G3</p> <p>(902) 895-4211</p> <p><a href="https://ceh.cmha.ca/">https://ceh.cmha.ca/</a></p>
<b>Canadian Mental Health Association – Independent Living Support Program</b>	<ul style="list-style-type: none"> <li>• offers people with a mental illness case management support within their own home environment to facilitate as much independent living as possible</li> <li>• 40 people living in individual apartments around Colchester – East Hants with staff support</li> </ul>	<p>859 Prince Street, Truro B2N 1G3</p> <p>(902) 895-4211</p> <p><a href="https://ceh.cmha.ca/">https://ceh.cmha.ca/</a></p>

In addition to this inventory of supportive housing facilities, there are two examples of cooperative housing in the Town of Truro:

- Atlantis Housing Co-op – 24 units
- Hubtown Housing Co-op – 20 units

Both cooperatives offer housing in the form of 2 & 3 bedroom stacked townhouses, were constructed in the mid 1980s, and have a waitlist for occupancy.

# 14 Housing Need in Truro – Colchester

Statistics Canada defines housing need using three set of criteria: suitability, adequacy, and affordability. The **Definitions** section provides definitions for each of these; however, a quick guide is that:

- Unsuitable = overcrowded,
- Inadequate = a home requires major repair, and
- Unaffordable = when shelter costs exceed 30% of before-tax household income.

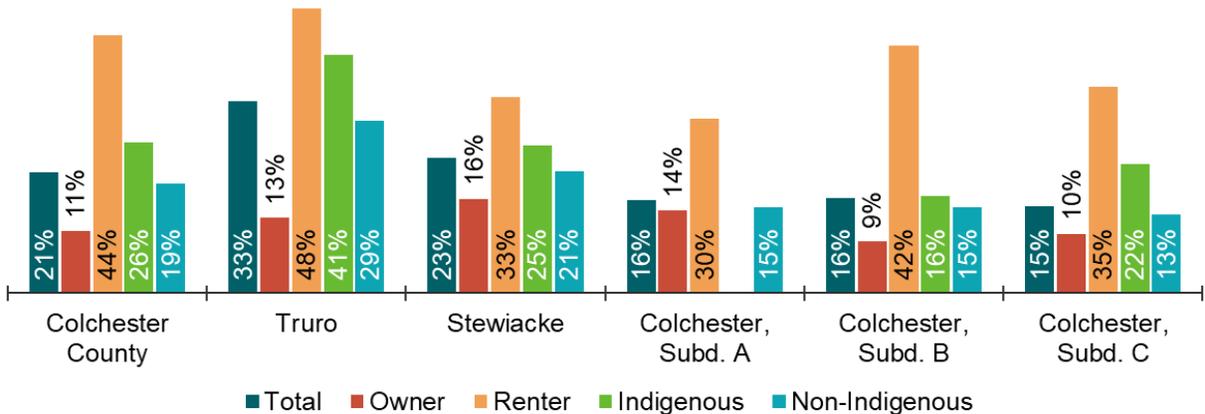
If any household experiences one or more of these criteria, Statistics Canada classifies them as living in “Core Housing Need,” the catch all metric for housing hardship.

## 14.1 Housing Need Criteria

### 14.1.1 Affordability

In 2016, Statistics Canada reported that 4,450 Colchester households lived in a home that put them outside their financial means. In other words, 21% of households allocated more than 30% of their before-tax household income to shelter costs. As Colchester’s urban centre, Truro’s prevalence of unaffordability was highest at 33% (1,635 households).

Figure 14.1: Unaffordable Housing by Household Tenure & Indigenous Identity, 2016



Source: Statistics Canada

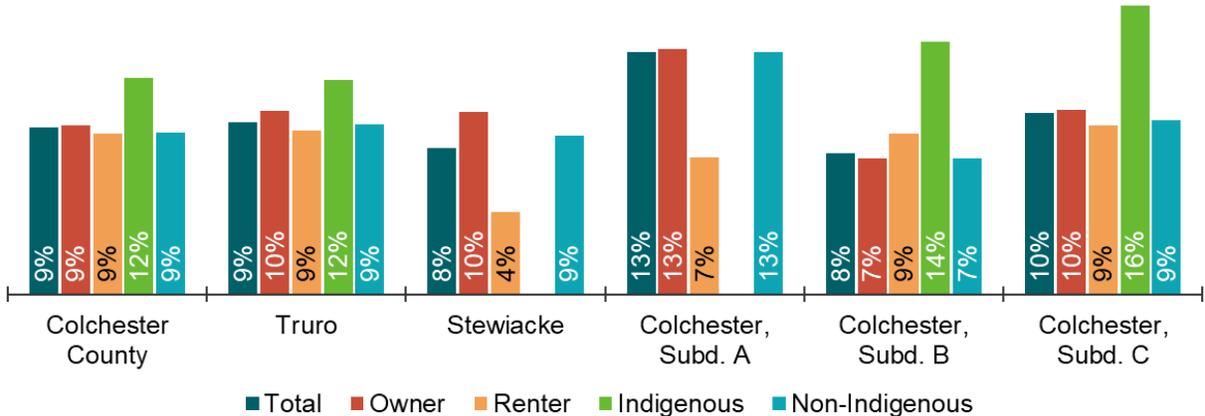
Renter households are more likely to deal with the burden of unaffordable housing. About 44% of renter households paid more than 30% of their income versus 11% of owners. This hardship largely stems from the higher proportion of renting, single income households (like lone parents or single persons).

Generally, Indigenous households in Colchester have higher prevalence of unaffordability than non-Indigenous (26% versus 19%, respectively). The rate of unaffordability for Indigenous persons who rent is about the same as the overall renting population.

14.1.2 Adequacy – Prevalence of Major Repairs

In 2016, Statistics Canada reported that 1,950 Colchester households lived in a home that needed major repairs, or 9% of total households. Only Colchester A noticeably varies from the County average, reaching 13% (190 dwellings).

Figure 14.2: Inadequate Housing by Household Tenure & Indigenous Identity, 2016



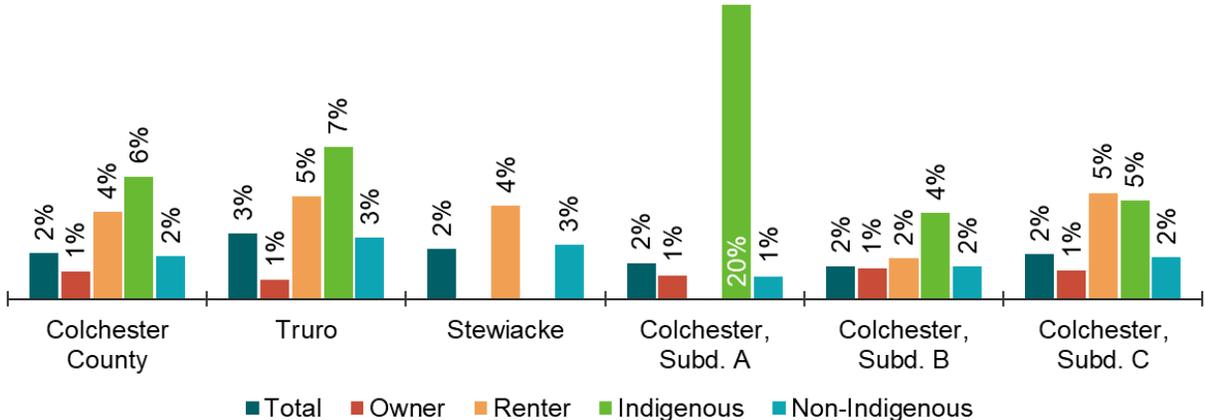
Source: Statistics Canada

Housing inadequacy is predominantly a function of the housing stock’s age (the older the property, the greater likelihood of needing repair). In Colchester, dwelling quality is relatively similar across tenure types; however, Indigenous households in Colchester demonstrate relatively high rates of inadequacy, particularly in Colchester B and C.

14.1.3 Suitability – Overcrowding

In 2016, 475 Colchester households lived in a home that was too small for their needs, or 2% of total households. Truro’s rate of unsuitability was marginally higher at 3%, or 190 total households. Close to 285 homes were too small throughout the rural communities or 2% of their dwellings.

Figure 14.3: Unsuitable Housing by Household Tenure & Indigenous Identity, 2016



Source: Statistics Canada

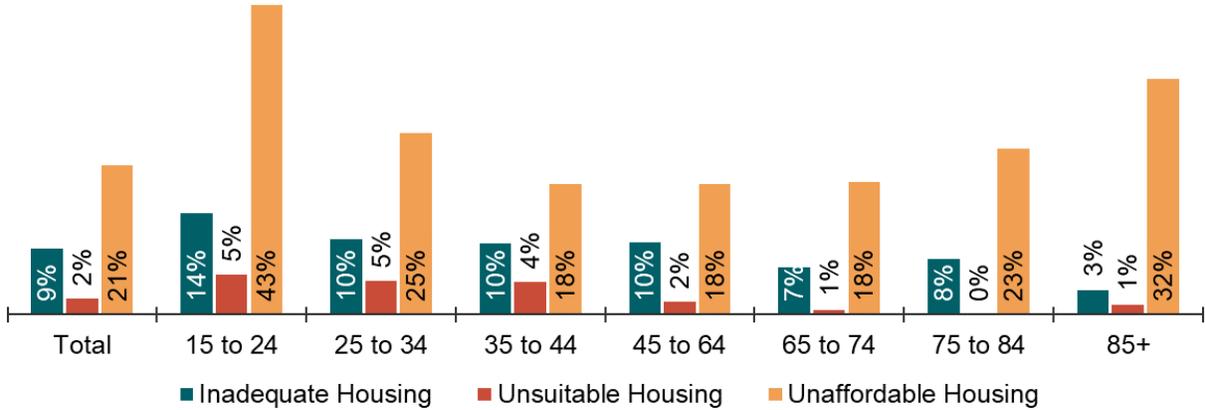
Suitability is a greater concern for Indigenous households. In 2016, 6% of Colchester’s Indigenous households lived in a dwelling that was too small for their occupants. Colchester A’s 20% for Indigenous households is highest among communities; however, the percentage represents 10 of 50 Indigenous households.

**14.1.4 Housing Criteria by Maintainer Age**

The aforementioned housing criteria impact each resident or household differently. **Figure 14.4** illustrates how inadequacy, unsuitability, and unaffordability rates differ across primary maintainer age cohorts across the entirety of the County of Colchester.

Dwellings in need of repair are most prevalent among 15 to 24 year old maintainer households (14%), possibly due to consumers within this age group having to compromise more between price and quality (younger people earn less on average). Similar rates of inadequacy across the remaining cohorts suggests that building stock quality is not isolated to a specific age demographic. Rather, similar proportions in each cohort live in old and new dwellings.

Figure 14.4: County of Colchester, Housing Criteria by Maintainer Age, 2016



Source: Statistics Canada

Overcrowded housing is at its highest among younger households, again possibly compromising between price and size as a function of their lower incomes. Housing suitability appeared to improve with age.

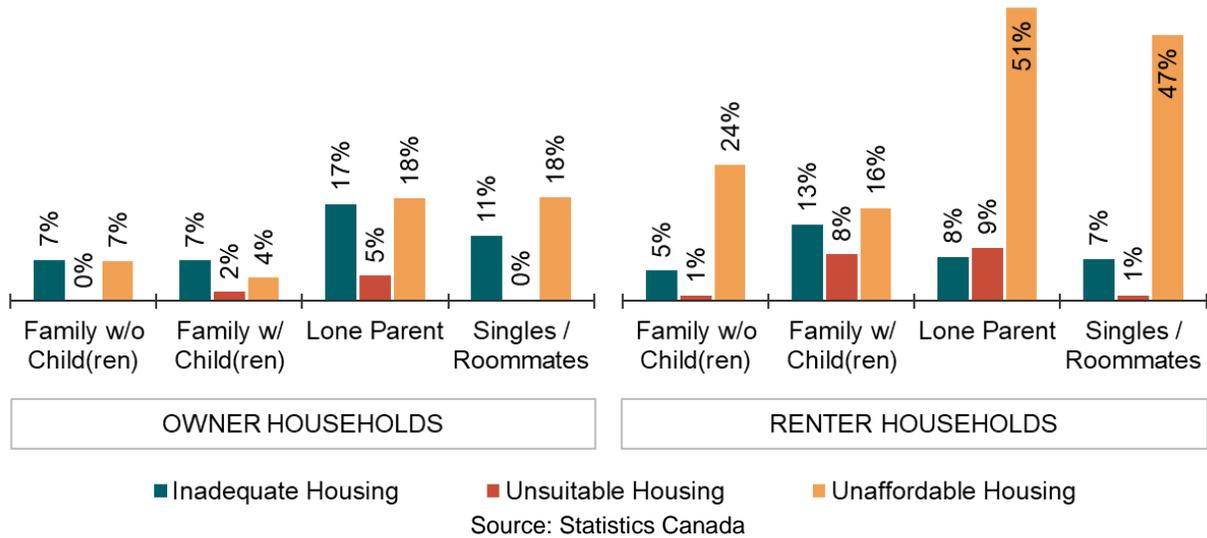
Lastly, housing is particularly unaffordable for youth/young adults as well (43% of households with a maintainer between 15 to 24), but also those 85 or older. The former predominantly hold lower wage jobs, while the latter are more likely to have exhausted retirement investments/savings and are more reliant on fixed government transfers such as the Canada Pension Plan or Old Age Security.

**14.1.5 Housing Criteria by Family Type**

Owner households broken down by family type generally fair better than their renter household counterparts. For example, families with children who own demonstrate less need for major repairs, have more space, and can better afford their shelter expenses compared to families with children who rent.

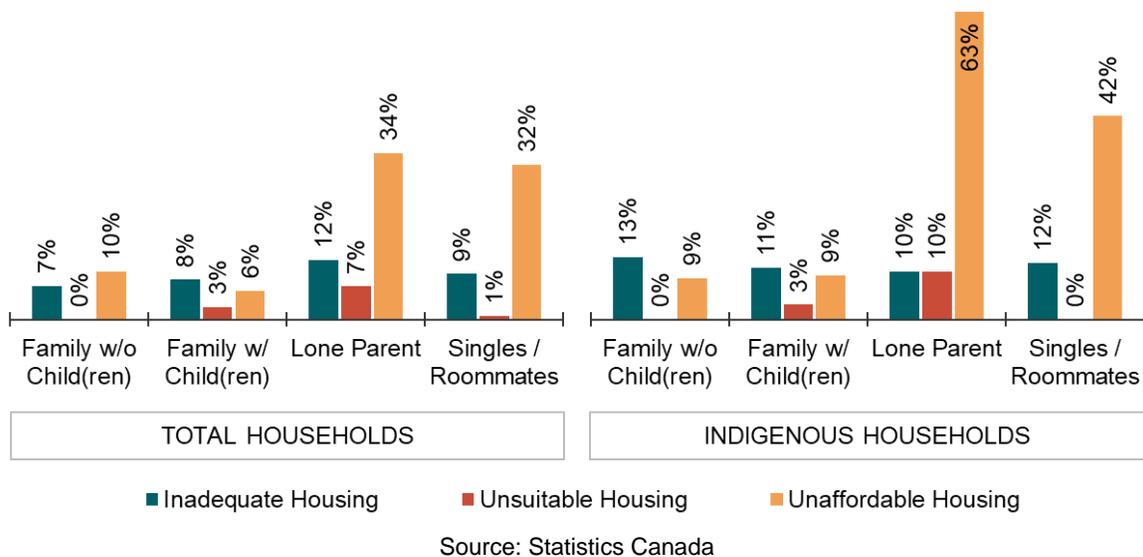
Even if owners fair better overall, there are some interesting observations that can be made from the data. For instance, renting lone parents from the County of Colchester are almost 3 times more likely to not afford their shelter (which is also more often too small), but proportionally have better quality housing than owner lone parents. There are similar trends for families without children and single persons.

Figure 14.5: County of Colchester, Housing Criteria by Tenure & Family Type, 2016



Similar results are observed when comparing total households to Indigenous household in the County of Colchester. Indigenous families live more often in shelter that is unaffordable (lone parents in particular), in need of major repair, and does not meet their spatial needs.

Figure 14.6: Housing Criteria by Indigenous Identity & Family Type, 2016



### 14.2 Core Housing Need

If a household is in Core Housing Need, it means that they experience at least one of the previously mentioned hardships, but with one major difference: affordability is not only whether expenses surpass the 30% threshold. It also takes into account whether an affordable alternative option exists in the market (given a household’s needs). Put simply, Core Housing Need filters out those who voluntarily spend more money on housing because their means (generally) allow them to. For instance, a household earning \$300,000 could spend a significant portion of their income on housing, when cheaper options are available, without seriously impacting their ability to afford other necessities.

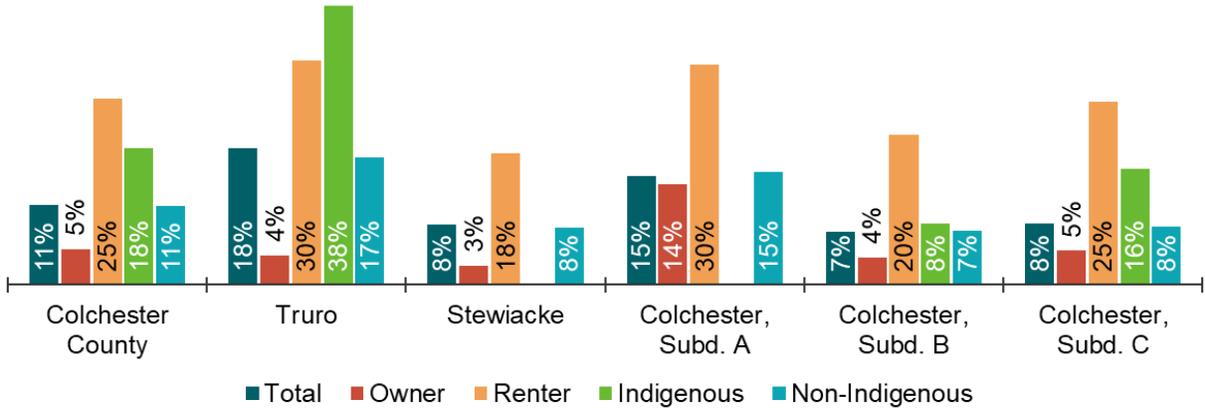
Core Housing Need may overcount total households experiencing financial hardship from housing, particularly for owner households who may pay more than they can afford to get their foot in the market, receive higher quality housing, or simply meet their nuanced family need. That said, most households in Core Housing Need do experience financial hardship.

#### 14.2.1 Overall Core Housing Need

In 2016, 11% of County of Colchester households (2,345) lived in Core Housing Need. Among owner households, the rate was 5% (720 households), while renter households experienced elevated proportions of need (25% or 1,630 households). About 205 Indigenous households lived in Core Housing Need (close to 18% of total Indigenous households).

Households in core need earned a median before-tax income of \$17,595 (about 30% of Colchester’s overall median income). The average percent of income that a Core Housing Need household allocated to shelter costs was 51%.

Figure 14.7: Core Housing Need by Household Tenure & Indigenous Identity, 2016



Source: Statistics Canada

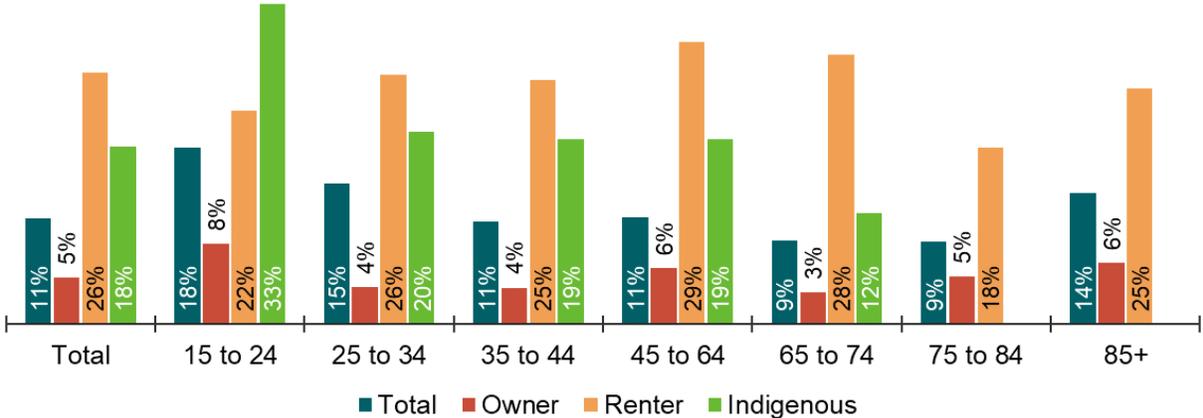
Overall, the Town of Truro reported the highest rate of Core Housing Need, with particularly high rates for renter and Indigenous households relative to other communities. Available data through CMHC suggests that the share of households in core need in Colchester has remained about the same between 2006 and 2016.

14.2.2 Core Housing Need by Maintainer Age

Figure 14.8 breaks down rates of Core Housing Need by primary maintainer age, similar to what was produced for housing criteria.

Overall, households with a primary maintainer between 15 and 24 years old in 2016 were most likely to experienced Core Housing Need (largely a function of lower earnings earlier in adulthood). The highest rates of owner need also fell within the 15 to 24 year old cohort, while rates for renters peaked within the 45 to 64 year old bracket.

Figure 14.8: County of Colchester, Core Housing Need by Maintainer Age, 2016



Source: Statistics Canada

Indigenous peoples were over 50% more likely to experience Core Housing Need than the overall population, particularly for young households (the only cohort within which Indigenous household need surpasses that of renter households).

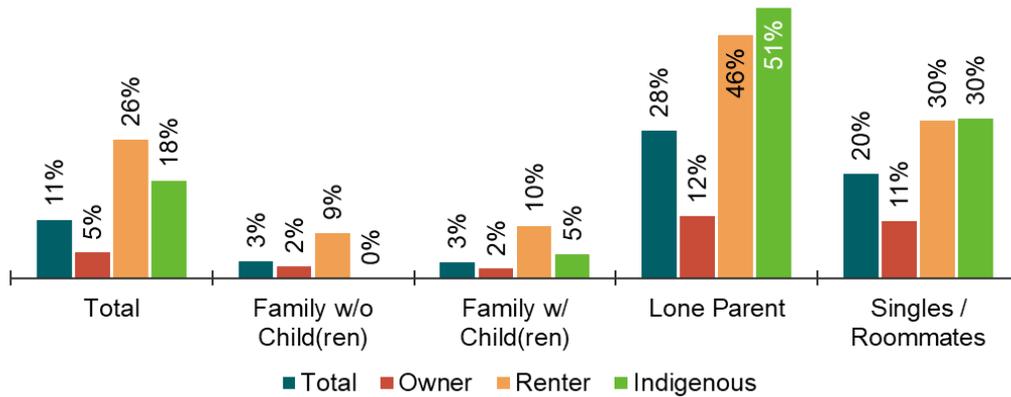
14.2.3 Core Housing Need by Family Type

Figure 14.9 illustrates how different household/family types relate to the hardship of Core Housing Need, with consideration of household tenure and Indigenous identity.

Generally, the rate among renting households in core need is about 5 times that of owners. Renters are more likely to live alone, resulting in less household earnings on average, and thus increasing the probability of financial strain or compromises on housing quality.

Proportionate to their respective total, more lone parents experience Core Housing Need than all other family types; a function of single incomes and the need for larger unit sizes to accommodate a parent and child(ren). Single person / roommate households are next highest (also a function of reliance on single incomes).

Figure 14.9: County of Colchester, Core Housing Need by Family Type, 2016



Source: Statistics Canada

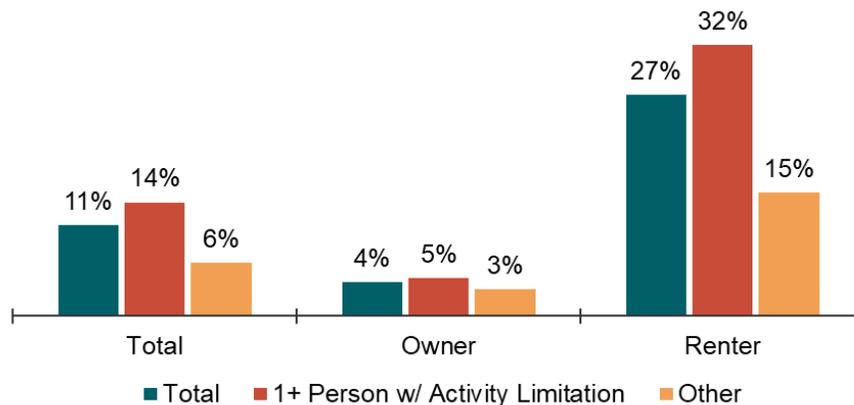
According to CMHC, about 13% of male lone parents living in Colchester lived in Core Housing Need, while nearly 30% of female lone parents did. This represents about 40 of 310 male lone parent households tested for core need and 460 of 1,520 for female lone parents.

#### 14.2.4 Core Housing Need by Activity Limitation

**Figure 14.10** illustrates the rate at which residents who experience at least one activity limitation are in Core Housing Need compared to those not. Briefly, an activity limitation refers to difficulties that people have when carrying out daily activities, such as impediments to hearing, seeing, communicating, and/or walking. In 2016, about 62% of households had at least one person living with an activity limitation, up from 42% in 2006.

Proportionally, households with someone experiencing one or more activity limitation demonstrate greater Core Housing Need than those without. Similar to aforementioned data, the difference is greatest for those that rent. As of 2016, renting households with an activity limitation were about 2 times more likely to be in Core Housing Need than those without.

Figure 14.10: County of Colchester, Core Housing Need by Activity Limitation, 2016



Source: CMHC

### 14.3 Extreme Core Housing Need

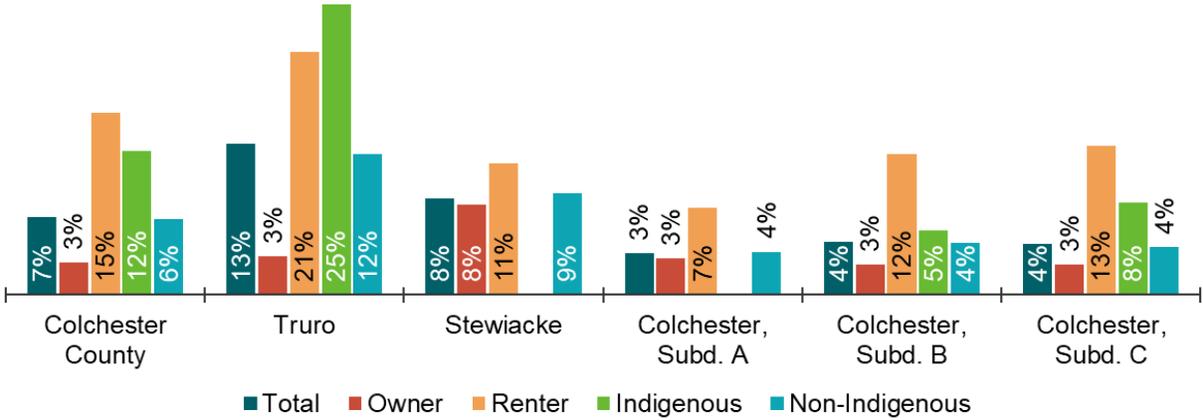
Extreme Core Housing Need applies the same methodology as Core Housing Need, with one additional adjustment. The Extreme definition adjusts the original 30% threshold to 50% in an effort to determine how many households are facing substantial financial hardship.

#### 14.3.1 Overall Extreme Core Housing Need

In 2016, 7% of County of Colchester households (1,430) lived in Extreme Core Housing Need. Among owner households, the rate was 3% (415 households), while renter households experienced elevated proportions of need (15% or 1,005 households). About 135 Indigenous households lived in Extreme Core Housing Need (close to 12% of total Indigenous households).

Households in extreme need earned a median before-tax income of \$14,950 (about 25% of Colchester’s overall median income). The average percent of income that an Extreme Core Housing Need household allocated to shelter costs was 67%.

Figure 14.11: Extreme Core Housing Need by Household Tenure & Indigenous Identity, 2016



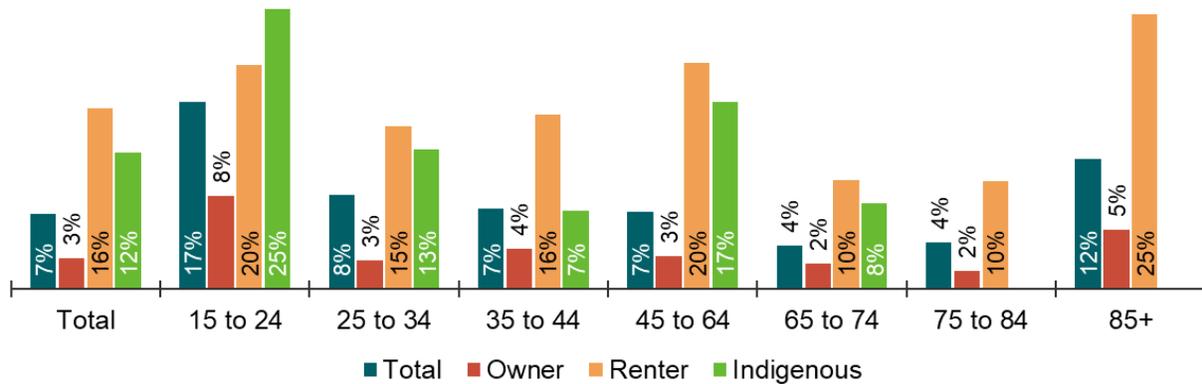
Source: Statistics Canada

#### 14.3.2 Extreme Core Housing Need by Maintainer Age

Overall, households with a primary maintainer between 15 and 24 years old in 2016 were most likely to experienced Extreme Core Housing Need. The highest rates of owner need also fell within the 15 to 24 year old cohort, while rates for renters peaked within the 85+ year old bracket.

Indigenous peoples were about 75% more likely to experience extreme need than the overall population, particularly for young households (the only cohort within which Indigenous household need surpasses that of renter households).

Figure 14.12: County of Colchester, Extreme Core Housing Need by Maintainer Age, 2016



Source: Statistics Canada

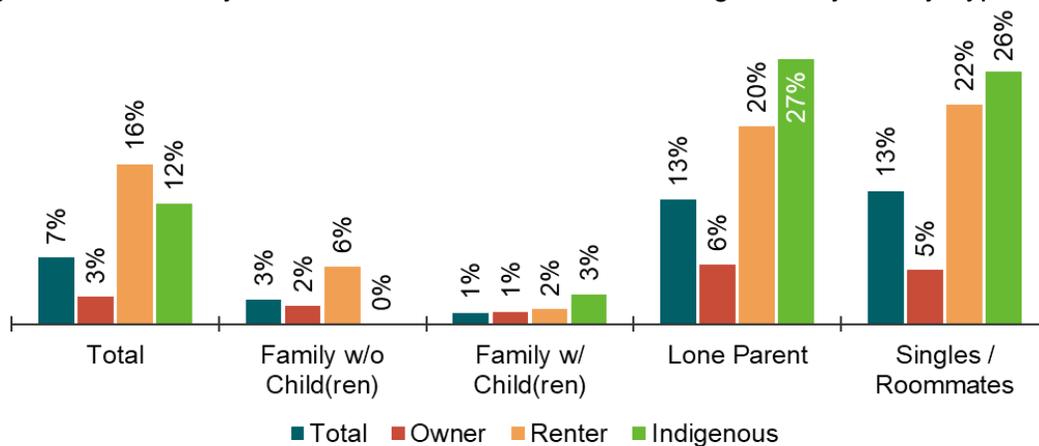
### 14.3.3 Extreme Core Housing Need by Family Type

**Figure 14.13** illustrates how different household/family types in the County of Colchester relate to the hardship of Extreme Core Housing Need, with consideration of household tenure and Indigenous identity.

Proportionate to their respective total, more single persons experience Extreme Core Housing Need than all other family types; a function of single incomes. Lone parent households are next highest (also a function of reliance on single incomes, but often combined with the need for larger spaces to accommodate children).

Generally, the rate among renting households in core need is about five times that of owners. Renters are more likely to live alone, resulting in less household earnings on average, and thus increasing the probability of extreme financial strain or compromises on housing quality.

Figure 14.13: County of Colchester, Extreme Core Housing Need by Family Type, 2016



Source: Statistics Canada

### 14.4 Energy Poverty

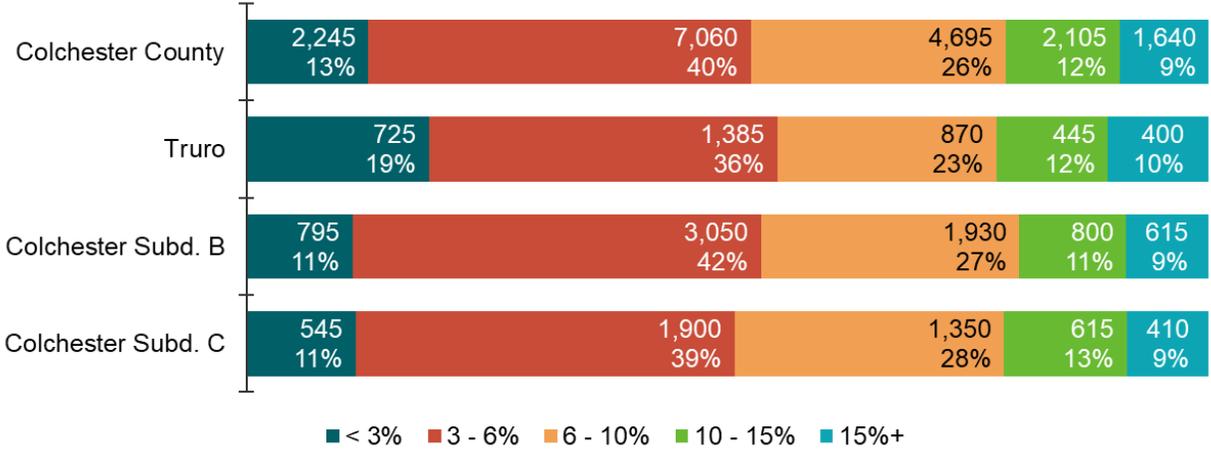
According to the Canadian Urban Sustainability Practitioners (CUSP), energy poverty refers to the experience of households or communities that struggle to heat and cool their homes and power their lights and appliances. Canadian academics consider those households that take on a disproportionate energy cost burden relative to their average after-tax income are said to be experiencing energy poverty. Three thresholds exist for energy poverty:

1. 6% of after-tax income when considering utilities only,<sup>36</sup>
2. 4% of after-tax income for fuel used for transportation, and
3. 10% of after-tax income for the combined of (1) and (2).<sup>37</sup>

The Canadian average utility expense as a share of after-tax income is about 3%.

CUSP energy poverty initiative includes an “Energy Poverty and Equity Explorer Tool,”<sup>38</sup> which provides 2016 estimates on how many households spend a particular portion of their income on energy costs (not including vehicle gas). **Figure 14.14** summarizes the results for the available geographies within the County of Colchester.

Figure 14.14: Number of Households Spending a % of their After-Tax Income on Utilities, 2016



Source: Canadian Urban Sustainability Practitioners

Based on the 2016 estimates, about 47% of County of Colchester households spend more than 6% of their after-tax income on utility expenses. Truro demonstrates the lowest share (45%), possibly attributed to lower energy distribution fees, economies from denser housing types, and reduced household travel due to proximity of services and amenities.

<sup>36</sup> Canadian Urban Sustainability Practitioners. (2021). *The Many Faces of Energy Poverty in Canada*. Retrieved from <https://energypoverty.ca/>

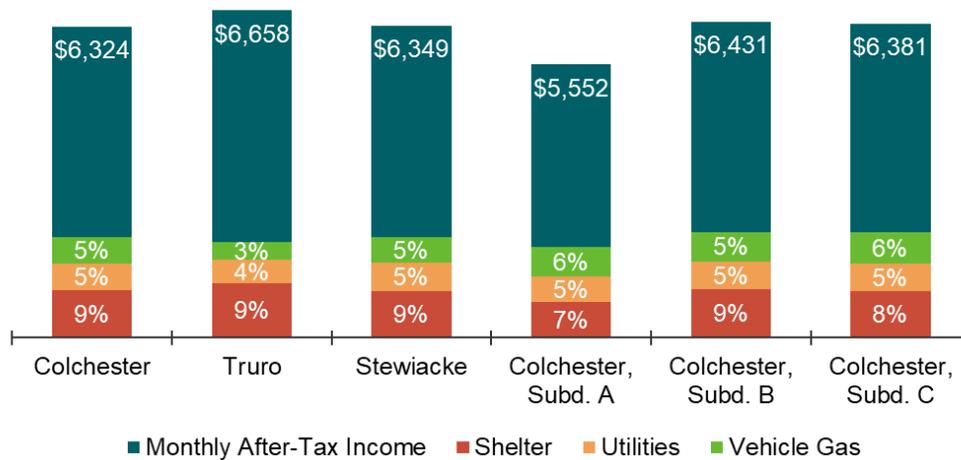
<sup>37</sup> Fraser Institute. (2016, March 15). *Energy Costs and Canadian Households: How Much Are We Spending?* Retrieved from <https://www.fraserinstitute.org/studies/energy-costs-and-canadian-households-how-much-are-we-spending#>

<sup>38</sup> Canadian Urban Sustainability Practitioners. (2021). *Energy Poverty & Equity Explorer*. Retrieved from <https://energypoverty.ca/mappingtool/>

**Figures 14.15** and **14.16** show internally produced estimates using combinations of data from Environics Analytics and Statistics Canada. The former shows what the average owner household earns after-tax every month and what percentage of that income is likely allocated to shelter, utilities, and gas. The latter does the same but for renter households.

In the County of Colchester, the average homeowner potentially spends around 9% of their income on shelter (including mortgage payments, taxes, and insurance), 5% on utilities, and 5% on gas (for leisure, work, or errands). Readers may consider the 9% for shelter as small – in this case it reflects the average across all owners (those who have and do not have a mortgage). All communities are below the utility specific energy poverty threshold (6%). However, when we include gas into the calculation (a considerable expenses in rural areas), the average household of each community but Truro is below the energy poverty line.

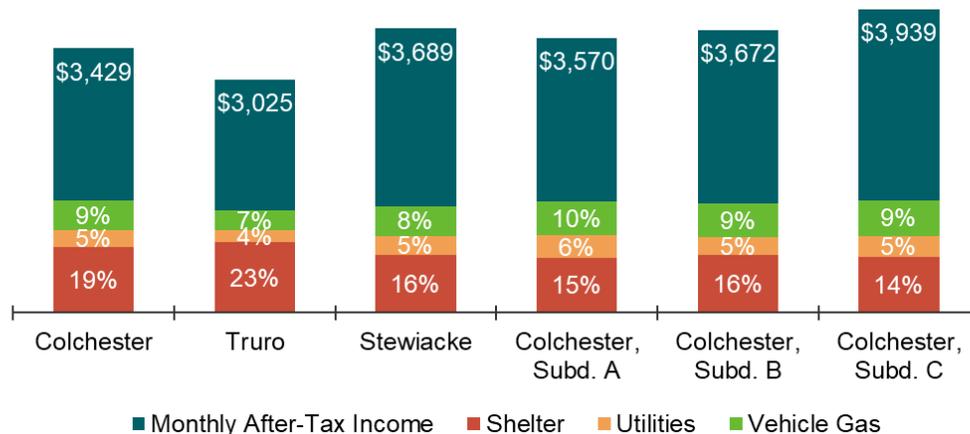
Figure 14.15: Owner Energy Costs as a % of Average Monthly After-Tax Income, 2020 Estimates



Source: derived from Environics Analytics & Statistics Canada

Although renters generally pay smaller utility bills (efficiencies from many units in a building or utilities included in rent), they often pay the same share of their income as owners. After general shelter expenses (rent and insurance), gas takes up a considerable portion of the budget. Renters often need to drive just as far as owners, while earning less.

Figure 14.16: Renter Energy Costs as % of Average Monthly After-Tax Income, 2020 Estimates



Source: derived from Environics Analytics & Statistics Canada

### 14.5 Community Survey & Housing Need

The community survey (distributed through service providers, stakeholder networks, and open-access) is subject to selection bias. This means that results may overrepresent certain cohorts of the population, particularly those that are more likely to self select as experiencing housing challenges and thus are motivated to engage with the issue. This bias is most noticeable in the first subsection (Housing Need) where results may significantly differ from overall trends reported by Statistics Canada.

Notwithstanding, community survey results are important, especially as a tool for giving additional context about those who are facing housing challenges, and the experience of living with them.

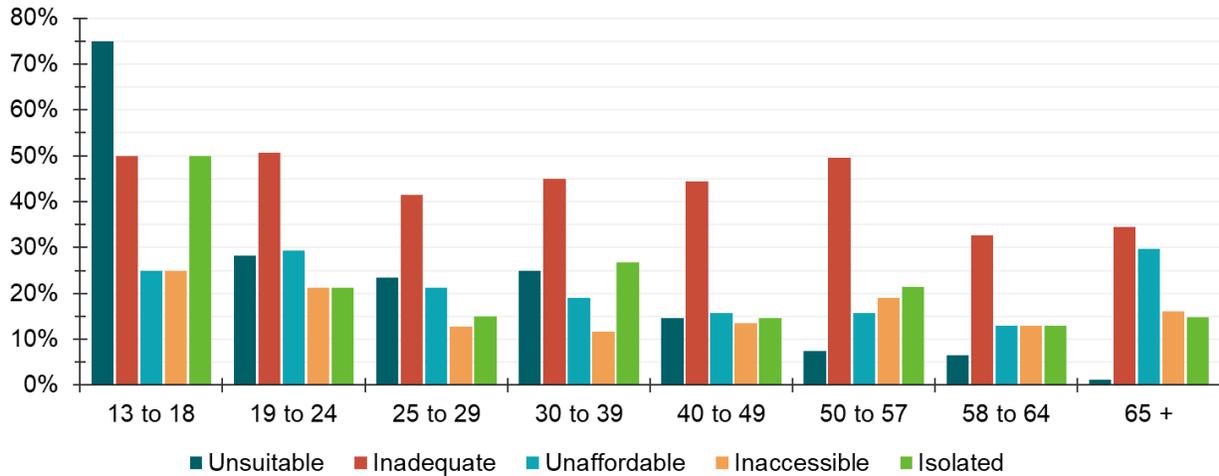
#### 14.5.1 Housing Need

This section breaks down housing need by similar variables discussed in earlier sections, being unsuitability, inadequacy, and unaffordability. “Inaccessibility” and “Isolation” were additional data points collected. The former refers to whether the respondent’s home meets their physical accessibility needs. The latter refers to whether the home is reasonably close to necessary amenities and transportation. Overall, the community survey indicates that among respondents:

- 16% of dwellings are unsuitable (overcrowded);
- 43% of dwellings are inadequate (need major repair);
- 19% of dwellings are unaffordable;
- 15% of dwellings are inaccessible; and
- 19% of dwellings are isolated from necessary amenities.

As shown in **Figure 14.17**, housing need is most prevalent among younger age cohorts and gradually decreased in older age. Note that rates for 13 to 18 year old persons reflect percentages of a small cohort size.

Figure 14.17: Housing Need by Respondent Age



Statistics Canada trends normally indicate that rates of unaffordability greatly surpass that of unsuitability and inadequacy. Based on survey results, inadequacy (the need for major repair) was the most prevalent housing concern across all age cohorts. Unsuitability was often the second most pressing issue, but decreases among older cohorts. This divergence likely stems from differences between Statistics Canada’s definition for inadequacy and the personal definition and perspective of those responding to the survey. Many unrelated stakeholders consulted during this study, including landlords, noted chronic issues of poor property maintenance, particularly within the lower end of the rental market. From the perspective of survey participants, it is likely that their pattern of responses to this question reflects a perspective that while affordability is a challenge, it is one they are familiar with and the more unfair issue is that their dwellings are very poorly maintained relative to the rent they are charged.

Trends in housing need relative to household type mirrors that of respondent age, with adequacy as the greatest housing issue. **Figure 14.18** illustrates the experience of housing need by each type. Notably, households with children experience the greatest overcrowding (31% of lone parents and 23% of couples with children).

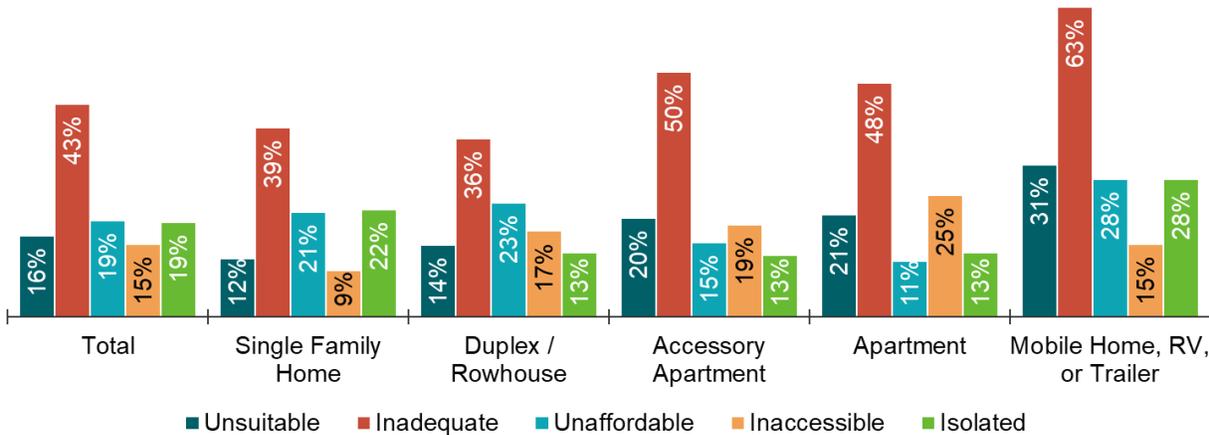
Residents in a couple household with children reported greatest financial burden related to housing, couples without children felt they were the most isolated from amenities, lone parents experienced greatest prevalence of housing needing major repair, and single people (without children) considered their housing to be the least physically accessible.

Figure 14.18: Housing Need by Respondent Household Type



According to **Figure 14.19**, residents living in mobile homes and similar dwellings reported the highest prevalence of all collected housing need variables, except for inaccessibility. Those living in apartments reported high rates of unsuitability, inadequacy, and inaccessibility. Single family homes were among the least affordable and the most isolated.

Figure 14.19: Housing Need by Respondent Dwelling Type



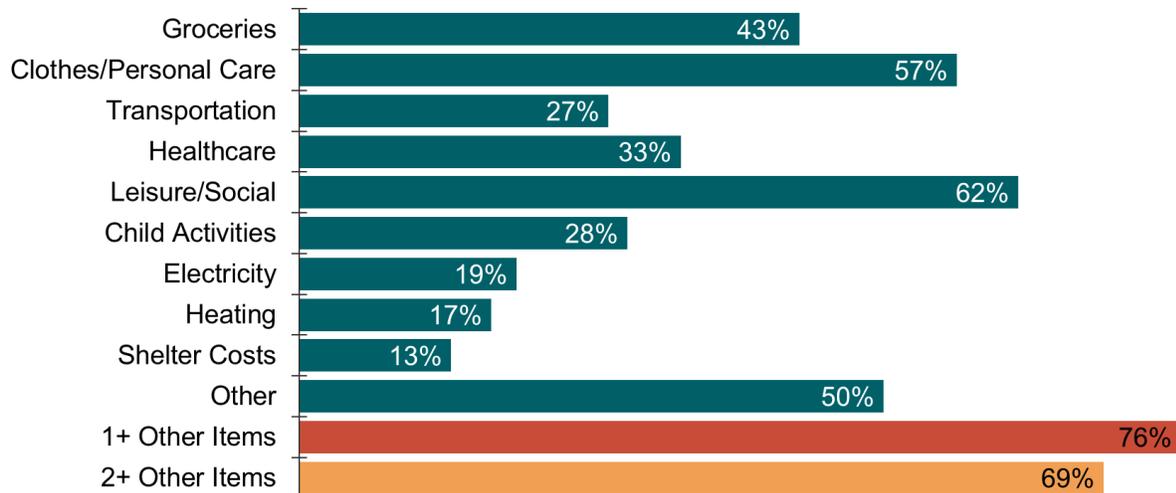
### 14.5.2 Required Compromises

Every day, individuals and households must make compromises between what they can and cannot purchase based on their financial capacity. For those who are lucky, the compromise is between two “wants,” or items that have a negligible impact on a person’s quality of life. The reality for many is that compromises must be made between needs. When these compromises persist and snowball over time, a person’s quality of life can drastically diminish, which can lead to physical and psychological trauma.

**Figure 14.20** illustrates a key question of the community survey: has a respondent ever had to make a compromise between paying essential bills related to housing and other important

expenses? The percentages reflect to the proportion of those who answered yes to forgoing the described expense to pay for housing.

Figure 14.20: Have You Ever Had to Forgo Expenses to Pay for Housing? Answer: Yes



Of the 868 respondents, 43% indicated that they have had to reduce their grocery expenses in exchange for housing, 33% had to forgo healthcare, and about 18% had to decrease or eliminate their utility expenses. Note that “shelter costs” refers to ancillary expenses like insurance, taxes, etc.)

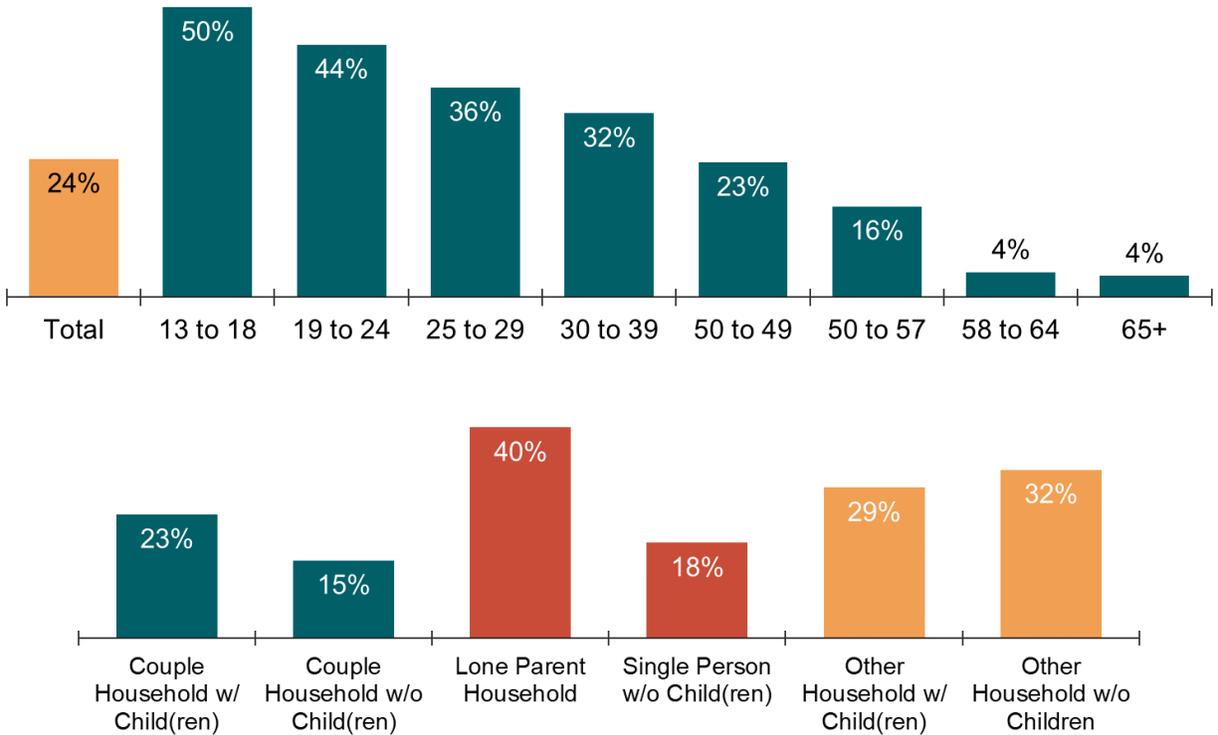
Overall, about 76% of respondents reported forgoing at least one necessary expense to pay for shelter. About 69% have had to forgo at least two.

### 14.5.3 Discrimination

Housing challenges do not solely revolve around the state of the dwelling that an individual or household occupies, but also the experiences around the access to reasonable housing. While accessing housing may more often be related to cost, many people report that discrimination has played a significant role in their ability to access housing. About 24% of respondents reported that they have experienced housing discrimination – 25% of women and 21% of men. Sample sizes were not large enough to speak to discrimination based on gender identity and race.

**Figure 14.21** illustrates how discrimination distributes across different age cohorts and household types. Generally, younger people report higher prevalence of discrimination. The rate decreases across older cohorts, likely related to assumptions about an individual’s maturity and whether they can afford the cost of housing.

Figure 14.21: Have You Been Refused Housing or Discriminated Against? Answer: Yes



As for household structures, lone parents report the highest prevalence of housing discrimination. Based on the high proportions of female respondents, discrimination is likely most widespread among female lone parents.

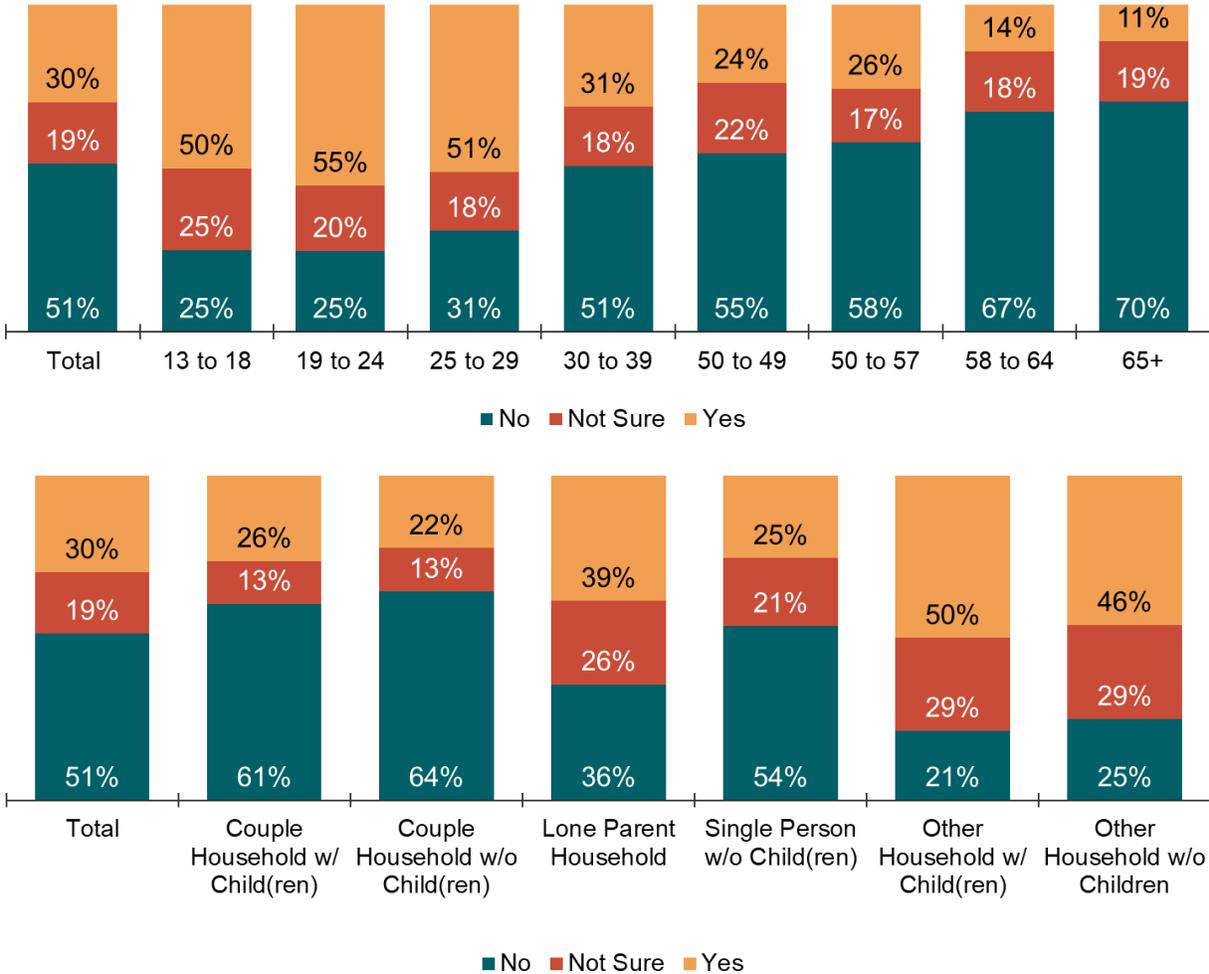
“Other households” (with or without children) report the next highest rates of discrimination. “Other” refers either a household with roommates or extended family.

#### 14.5.4 Leaving

When faced with housing challenges, people must make the decision about whether they are better to remain within the community where they are experiencing issues or seek better conditions elsewhere. Many factors must be considered when deciding, like the availability of work, the conditions of other communities, proximity to family, etc. **Figure 14.22** illustrates what percentage of the population are truly considering moving out of the community based on housing as the primary catalyst.

Unsurprisingly, young people, lone parent, and roommate/extended family households reported the greatest likelihood of moving elsewhere. These groups are most likely to be living in challenging circumstances like overcrowding, inadequate dwelling quality, an unaffordability.

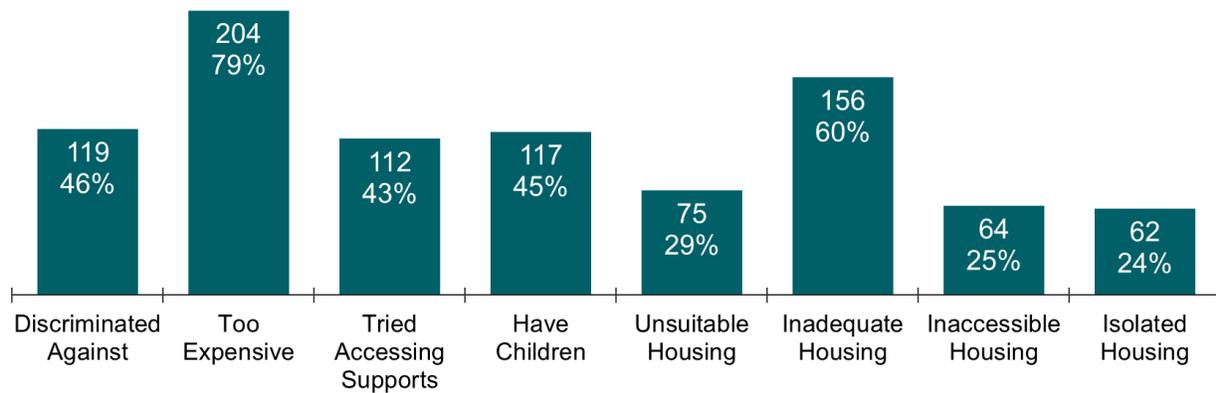
Figure 14.22: Considered Leaving Community Due to Housing-Related Issues



In total, 258 respondents (30% of the total) said “Yes” they are considering leaving the community. While this question is forward-looking, open comment opportunities in the survey confirmed that this is already occurring; some survey responses were received from outside the study area, from former residents of Truro-Colchester who shared their experience of having to move out of the region to secure adequate housing, in some cases going as far as Cape Breton or New Brunswick.

There are several reasons related to housing that could make someone choose to leave a community. **Figure 14.23** summarizes a handful of them. Of the 258, 79% indicated that the cost of housing was key factor in their outlook, followed by dwelling quality at 60%. Forty-six percent identified discrimination as a contributor, followed by changing family structure (children) at 45% and inability to access housing support with 43%.

Figure 14.23: Reasons for Considering Leaving the Community



#### 14.5.5 The Experience of Housing Need

In addition to the quantitative results from the survey, we can better understand the experiences and implications of housing need in Truro-Colchester through commentary collected from open-form survey questions. Below is a selection of excerpts that illustrate how housing affordability issues colour the experience of those struggling, as well as those who observe the struggle.

*“I’m a single mother of 3 kids...I work as often as I can, but cannot afford childcare. It’s a cycle that is hard to break”*

*“It is devastating. You end up feeling like you are digging yourself out of a hole that keeps refilling. There is no end to it. And you want to feel bad about yourself, but at least I have a roof over my head which is more than I can say for many people around here.”*

*“Husband is on a CPP disability, I am on WCB and cannot afford a new oil tank or the repairs to our home we need”*

*“An older daughter who’s 28, was recently threatened with a police eviction because her 18 month old was running & making noise. Seriously?”*

*“We have been let down time and time again. I just want a home for my kids in the community. The system is broken”*

*“It’s been absolutely terrible how if you have children its viewed the worst thing you can do and try a rent a stable, family home. NS has become a joke and I’m not sticking around for the punch line.”*

*“We have operated using one car in the past but that is very challenging with 2 jobs in different counties and 2 teenagers and their needs.”*

*“We’d gone a month with no dryer while being a month ahead paid in rent. I’d gone a month without hot water with a newborn baby, my landlord had given me every excuse in the book. Boiling water may be an option, but it’s a major inconvenience for every bath.”*

*“The place I reside in is on the second floor I have problems doing stairs especially bringing groceries up to my place. My water, when you run it for longer than five minutes smells like rotten cabbage. The fridge is from an RV and doesn't work right.”*

*“We need affordable housing to stay afloat. Hard to spend money on other things when rent and household bills take your whole paycheque.”*

*“My 35-year-old son lives with me because he only makes minimum-wage and he cannot afford an apartment.”*

*“My landlord is not a reliable or kind person he often holds housing over my head. It's over half of my income as a single mother.”*

*“I live with family because I can't afford rental prices to live on my own. Rent alone is more than half of my monthly income not including utilities and other expenses. I currently don't qualify for a decent mortgage because of student loan debt, and what I can afford doesn't exist in this area. It leaves me with very little options”*

*“While I am now financially stable, I spent years as a single mother trying to juggle mortgage, oil, power and groceries and any rebate or assistance programs that I was eligible for were for such an insignificant amount that it was still not enough to help, let alone get ahead. I also know that there are home owners in my community having problems with by-law officers, who's homes are in disrepair, and even though they may work full time and diy as much as possible they are unable to afford the basic upkeep costs and unable to afford either a new house or a move to a rental unit.”*

*“would love to be able to eat and afford everything else that we need and just maybe be able to take a night away as well!!!”*

*“Landlords seem to think that all renters are bad people. It's the polar opposite of when I rented in Victoria and Halifax, where building managers are friendly, realize that you are a client, and go by your employment, income and references rather than 'you're a worthless human because you rent, so I can treat you like one.' So few apartments exist, I had to move into a place that disgusts me to have a roof over my head.”*

*“One of the main reasons why I want to move away from the area in the lack of affordable, safe housing.”*

*“Part of the issue is that I cannot work because of my disabilities. This means I rely on income assistance to pay bills. They only allow \$535 for rent each month. I challenge you to find a decent place for that little. There are none.”*

*“I feel like I have no choice but to stay in a housing situation that is not ideal (mould, water damage, etc.) because other options are limited or unaffordable.”*

*“I was denied many places years ago because I had a child. No one would rent to me and all they offered me was their crappy run down places because I had 1 child.”*

*“Not being able to afford housing and necessities has always been a prominent fear of mine since I lived it as a child with my single mother, many times she had to rely on my grandparents to pay her bills and buy her groceries. We would also keep the heat to a minimum so to save money, I was very cold quite often. Despite her working as much as she could, it wasn't entirely making*

*ends meet. Even to this day she still needs their help with paying bills, she has even in the past asked ME for money, which was taken out of my student loan.”*

*“This isn’t just a housing issue. It turns into a health issue. I choke with anxiety everyday worrying about keeping a roof over our heads...the stress of poverty makes people sick, which in turn increases the strain on our health care system. People NEED safe affordable places to live!”*

*“The prices for rent is unreasonable. I work full time and should be able to afford a safe area to live in and still keep money in the bank. The price for renting doesn’t not allow that.”*

*“I am thankful to be in a mortgage with no need to relocate in the foreseeable future. Between no rentals for people with kids or pets; and a drastic increase in the current asking prices for homes- it is worrisome for sure.”*

*“It’s extremely disheartening to have to raise my children in different apartment every year. I’ve been wanting a house but with the price of rent and daily living costs being so high, I can’t afford to save money for a down payment.”*

*“My housing experience, currently, is fine but I don’t look forward, once I give up my home, to spending exorbitant amounts on monthly rent. Young people in this area cannot afford to live on their own. Something MUST be done about this situation.”*

*“It is very hard to find a rental that is not a complete dump and is yet affordable. Even in the building I am in now, we have no support or maintenance as the owner and building manager reside in Halifax or surrounding areas. This is very frustrating as we pay more than half of our monthly income toward our rent and utilities at this unit.”*

*“My housing experience is fine. I am VERY concerned for others.”*

*“I personally am in a good financial spot, but I want to put an emphasis on the homeless people of Colchester County. No human deserves to go without shelter. Shelter is the very first thing a person needs to pick their life back up and strive toward healing and recovery”*

*“It is not great to share a bedroom with my 12 year old son, but I cannot afford a 3 bedroom apartment in the same area, because I do not drive.”*

*“I’m frustrated and afraid I will become homeless”*

*“People need to stop blaming the homeless for causing all the problems downtown. I keep to myself and get harassed by the police and looked down on by people walking by. I’m just trying to survive and can’t seem to get ahead even working full time. It’s pretty hopeless sometimes.”*

*“Many of us work hard to own our own homes but sometimes I wonder why. As long as community services allow slum lords to dictate what is allowed, affordable housing is a joke. We have affordable housing in our neighbourhood which has been well received. We as a community need to do more!”*

## 15 Affordability Gap Analysis

In order to perform an affordability gap analysis, this report compares real estate sales and rental data to family types and defined income categories. The income categories adapt those used by the U.S. Department of Housing and Urban Development as a means of establishing designating thresholds to identify the financial capacity of households.<sup>39</sup> The categories are as follows:

- **Very low income** – making less than 50% of median income
- **Low income** – making between 50 and 80% of median income
- **Moderate income** – making between 80 and 120% of median income
- **Above moderate income** – making between 120 and 150% of median income
- **High income** – those making above 150% of median income

The report applies the following steps to calculate affordable house and rental prices:

- (1) determine the maximum achievable income in a particular income category range;
- (2) calculate an affordable monthly rent or dwelling price for said category using CMHC's maximum Gross Debt Service ratio (35%);<sup>40</sup>
- (3) compare these calculations to median market rents and median house prices.

The tables and figures within the following sections combine multiple data sources (CMHC, Statistics Canada, Environics Analytics, and Nova Scotia MLS®). Each source uses different ways to collect, organize, or define its data. Although efforts have been taken to make the data as compatible as possible, results should not be taken as absolute fact; rather, they are estimates intended to illustrate a high-level trend. The following rules and assumptions were used for this exercise:

- values are rounded for readability;
- rental rates are based CMHC reported rents (new rental market participants would have to likely pay more, see **Section 3.1.1** for further detail);
- estimated dwelling values derived from an affordable mortgage payment and assumes a 10% down payment, a 25-year amortization period, and that interest rates equate to the Bank of Canada prime rate of that period (2.85% in 2015 and 2.45% in 2020);
- the ratio of owner to overall income remains the same over time to estimate incomes in 2020 (the same goes for the ratio of renter to overall income); and
- ancillary household shelter costs (e.g. utilities and insurance) will make up about 42% of owner shelter costs and 14% of renter shelter costs.

The analysis is based on different median incomes, which means that results cannot speak to the experience of every household. That said, the analysis should be read with the understanding that median figures may mask the true hardships faced by some segments of the population; this is more effectively shared through the study's engagement process and results.

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<sup>39</sup> U.S. Department for Housing & Urban Development. (FY 2021). *Methodology for Determining Section 8 Income Limits*. Retrieved from <https://www.huduser.gov/portal/datasets/il/il21/IncomeLimitsMethodology-FY21.pdf>

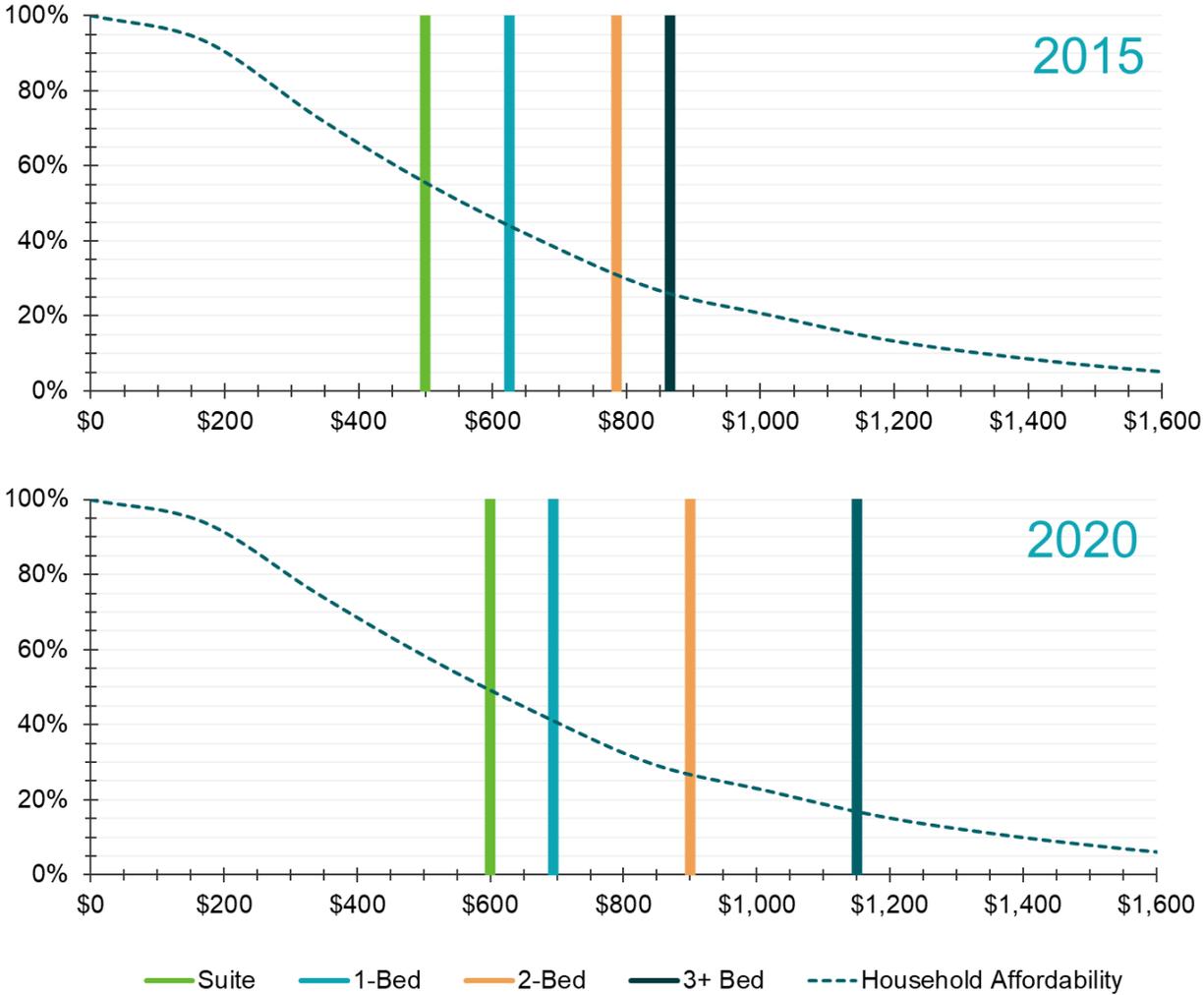
<sup>40</sup> Canada Mortgage & Housing Corporation. (2018, March 31). *Calculating GDS/TDS*. Retrieved from <https://www.cmhc-schl.gc.ca/en/professionals/project-funding-and-mortgage-financing/mortgage-loan-insurance/calculating-gds-tds>

### 15.1 Renting

Anecdotally, the cost of shelter has risen over the last decade across most jurisdictions. In markets of unchanging demand and supply dynamics, one would expect prices to increase by about the rate of inflation.

As prices have increased, the accessibility of rental housing has diminished. **Figure 15.1** illustrates what proportion of total renter households (y-axis) can afford to rent at any given rent price (x-axis) in 2015 and 2020. The vertical lines represent the median cost of a rental unit for that given year.

Figure 15.1: Percent of Renter HHs that can Afford Median Colchester Rents, '15 vs '20



Source: derived from CMHC & Statistics Canada

A rough observation of 2015 indicates that about 55% of households could afford the median suite apartment in Colchester. Conversely, 45% could not. Given that the median represents the centre point of rents, this means that about 45% of households could not afford at 50% of rental units. By 2020, estimates suggest that this share has fallen from 55% to 50%.

Between 2015 and 2020, renter accessibility for 1-bedroom apartments fell from 45% to 40%, 2-bedrooms fell from 30% to 25%, and 3+ bedrooms fell from 25% to 15%.

The high-level label “Renter” does not adequately reflect the experiences of different household types or income categories. As such, **Figures 15.2** and **15.3** estimate the surplus or deficits of shelter budgets for these two variables. In either table, the first column highlights the variable being measured, the first set of columns describes the difference between the median budget and the typical rental cost (green means there is budget leftover, while red means costs surpass the budget), and the last set of columns the overall estimated change in rental costs from 2015 to 2020. Budgets are based on owner incomes.

In 2020, most family types could afford the median rental unit. Female lone parents could not reasonably afford a 3+ bedroom unit, while a single person could not afford 2+ bedroom unit. In both cases, the unattainable size may be more than their needs require.

Although most family types can reasonably afford their shelter, the degree at which they can afford shelter is changing. In 2020, shelter budgets for most households that are not families with children tightened over the half decade, more so for lone parent and single persons. Three or more bedroom units would be more expensive in 2020 for any median family type.

Figure 15.2: Family Budgets vs. Median Rents and Changes to Affordability, 2020 Estimates

	2020 Affordable Budget minus Rent					Changes to Affordability (2015 to 2020)				
	Median Unit	Suite	1-Bed	2-Bed	3+ Bed	Median Unit	Suite	1-Bed	2-Bed	3+ Bed
Median Rental Income	\$85	\$335	\$240	\$35	-\$215	-\$35	-\$30	\$0	-\$45	-\$215
Families w/o child(ren)	\$370	\$620	\$525	\$320	\$70	-\$15	-\$10	\$20	-\$25	-\$195
Families w/ child(ren)	\$845	\$1,095	\$1,000	\$795	\$545	\$25	\$30	\$60	\$15	-\$155
Lone Parent - Male	\$255	\$505	\$410	\$205	-\$45	-\$25	-\$20	\$10	-\$35	-\$205
Lone Parent - Female	-\$10	\$240	\$145	-\$60	-\$310	-\$40	-\$35	-\$5	-\$50	-\$220
Singles / Roommates	-\$165	\$85	-\$10	-\$215	-\$465	-\$55	-\$50	-\$20	-\$65	-\$235
<b>Median Rent Payment</b>	\$850	\$600	\$695	\$900	\$1,150					
Min. Income Req'd	\$33,887	\$23,920	\$27,708	\$35,880	\$45,847					

Source: derived from CMHC, Environics Analytics, & Statistics Canada

Very low and low income households experience the greatest financial hardship when accessing housing, often paying more than their reasonable shelter budget would allocate. Overall, 2+ bedroom units became more expensive for all income levels, though smaller options also became less affordable for low income earners or less.

Figure 15.3: Income Category Max Budgets vs. Median Rents and Changes to Affordability, 2020 Estimates

	2020 Affordable Budget minus Rent					Changes to Affordability (2015 to 2020)				
	Median Unit	Suite	1-Bed	2-Bed	3+ Bed	Median Unit	Suite	1-Bed	2-Bed	3+ Bed
Median Rental Income	\$85	\$335	\$240	\$35	-\$215	-\$35	-\$30	\$0	-\$45	-\$215
Very Low	-\$385	-\$135	-\$230	-\$435	-\$685	-\$70	-\$65	-\$35	-\$80	-\$250
Low	-\$105	\$145	\$50	-\$155	-\$405	-\$50	-\$45	-\$15	-\$60	-\$230
Moderate	\$270	\$520	\$425	\$220	-\$30	-\$20	-\$15	\$15	-\$30	-\$200
Above Moderate	\$550	\$800	\$705	\$500	\$250	\$0	\$5	\$35	-\$10	-\$180
High	<i>Not available because no upper limit to high category</i>					<i>Not available because no upper limit to high category</i>				
<b>Median Rent Payment</b>	\$850	\$600	\$695	\$900	\$1,150					
Min. Income Req'd	\$33,887	\$23,920	\$27,708	\$35,880	\$45,847					

Source: derived from CMHC, Environics Analytics, & Statistics Canada

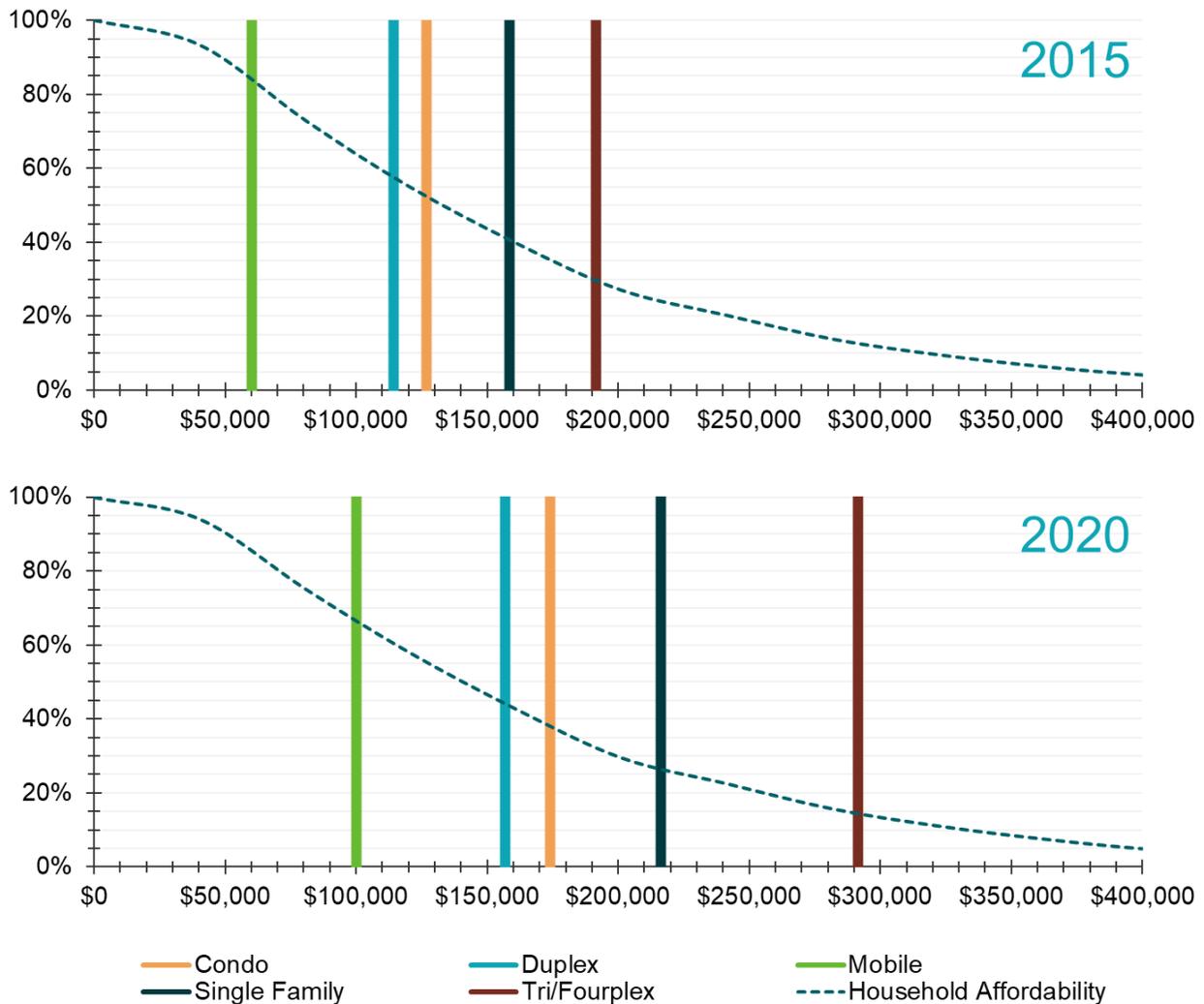
## 15.2 First-Time Home Buyers

Rents have not been alone in their increase; real estate sale prices have grown rapidly over the last decade, with a notable rise over the course of 2020. Demand appears to have and be growing while supply lags behind. Adjusting real estate prices by the Consumer Price Index (CPI) for Shelter suggests, like for rents, that purchasing a house has become increasingly difficult in Colchester; especially for renters wishing to purchase a home. In this case we consider these renters as synonymous to “First-Time Home Buyers.”

**Figure 15.4** illustrates what proportion of total renter households (y-axis) can afford to buy a home at any given purchase price (x-axis) in 2015 and 2020. The vertical lines represent the average cost of a dwelling type for that given year. For simplicity, this exercise does not consider whether a household has saved or can save for a down payment.

A rough observation of 2015 indicates that about 85% of households could afford the mortgage costs of the typical mobile home. By 2020, estimates suggest that this share has fallen to about 67%. As for other dwelling types, duplex unit accessibility potentially fell from 57% to 45%, condos from 52% to 37%, single family homes from 40% to 25%, and tri/fourplexes (whole buildings) from 30% to 15%.

Figure 15.4: Percent of Renter HHs who could Afford Colchester House Prices, '15 vs '20

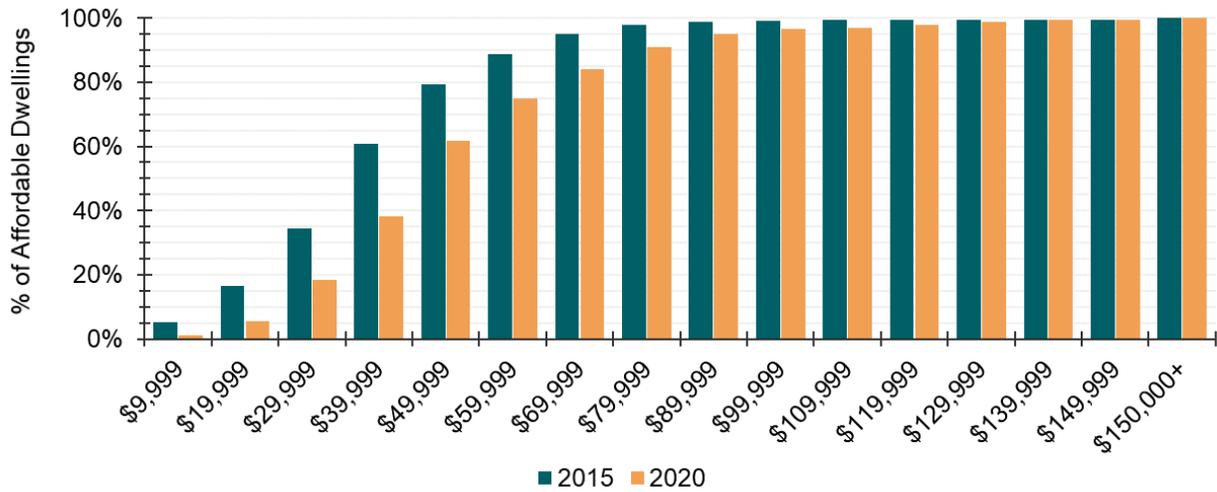


Source: derived from Nova Scotia MLS® & Statistics Canada

### 15.3 Homeownership

An alternative way to discuss the change in real estate affordability is what percentage of dwellings for sale in 2015 and 2020 were affordable based on income category limits. **Figure 15.5** shows this relationship at every \$10,000 interval, using the mortgage assumptions discussed earlier. In 2015, an income of at least \$39,999 could afford the mortgage of 61% of the dwellings sold in Colchester in that year. By 2020, the same income could now afford 38% of units. To access 61% of dwellings in 2020, a household's income would need to be about \$10,000 more. A \$10,000 increase to \$49,999 in five years greatly surpasses inflation.

Figure 15.5: Percent of Dwellings for Sale that are Affordable per Income Threshold, '15 vs '20



Source: derived from MLS®, & Statistics Canada

The high-level label “Owner” does not adequately reflect the experiences of different household types or income categories. As such, **Figures 15.6** and **15.7** estimate the surplus or deficits of shelter budgets for these two variables. In either table, the first column highlights the variable being measured, the first set of columns describes the difference between the median budget and the typical mortgage cost (**green** means there is budget leftover, while **red** means costs surpass the budget), and the last set of columns the overall estimated change in mortgage costs from 2015 to 2020. Budgets are based on owner incomes.

In 2020, the median family with or without children could afford the median cost of any dwelling type (a function of often being dual income earning). Male and female lone parents could also afford each type, though the latter’s surplus was lower. Single persons had the greatest difficulty, with estimates suggesting the median dwelling would surpass their affordable shelter budget

Figure 15.6: Family Budgets vs. House Prices and Changes to Affordability, 2020 Estimates

	2020 Affordable Budget minus Mortgage					Changes to Affordability (2015 to 2020)				
	Median House	Condo	Duplex	Mobile	Single Family	Median House	Condo	Duplex	Mobile	Single Family
Median Owner Income	\$400	\$540	\$610	\$850	\$360	-\$140	n.a.	\$15	\$30	-\$160
Families w/o child(ren)	\$395	\$535	\$605	\$845	\$355	-\$140	n.a.	\$15	\$30	-\$160
Families w/ child(ren)	\$1,080	\$1,220	\$1,290	\$1,530	\$1,040	-\$90	n.a.	\$65	\$80	-\$110
Lone Parent - Male	\$435	\$575	\$645	\$885	\$395	-\$140	n.a.	\$15	\$30	-\$160
Lone Parent - Female	\$120	\$260	\$330	\$570	\$80	-\$160	n.a.	-\$5	\$10	-\$180
Singles / Roommates	-\$175	-\$35	\$35	\$275	-\$215	-\$180	n.a.	-\$25	-\$10	-\$200
<b>Est. Mortgage Payment</b>	\$870	\$730	\$660	\$420	\$910					
Min. Income Req'd	\$51,429	\$43,153	\$39,015	\$24,828	\$53,793					

Source: derived from Environics Analytics, MLS®, & Statistics Canada

Although most family types can reasonably afford their shelter, the degree at which they can afford shelter is changing. In 2020, all median family types would spend more on the median home than they did a half-decade prior. The change was starkest for lone parents and single person households.

Not surprisingly, very low income households experience the greatest financial hardship when accessing housing. Generally, all income levels experienced an increase in their housing costs from 2015 to 2020.

Figure 15.7: Income Category Max Budgets vs. House Prices and Changes to Affordability, 2020 Estimates

	2020 Affordable Budget minus Mortgage					Changes to Affordability (2015 to 2020)				
	Median House	Condo	Duplex	Mobile	Single Family	Median House	Condo	Duplex	Mobile	Single Family
Median Owner HH Income	\$400	\$540	\$610	\$850	\$360	-\$140	n.a.	\$15	\$30	-\$160
Very Low Income	-\$235	-\$95	-\$25	\$215	-\$275	-\$190	n.a.	-\$35	-\$20	-\$210
Low Income	\$145	\$285	\$355	\$595	\$105	-\$160	n.a.	-\$5	\$10	-\$180
Moderate Income	\$655	\$795	\$865	\$1,105	\$615	-\$120	n.a.	\$35	\$50	-\$140
Above Moderate Income	\$1,035	\$1,175	\$1,245	\$1,485	\$995	-\$95	n.a.	\$60	\$75	-\$115
High Income	<i>Not available because no upper limit to high category</i>					<i>Not available because no upper limit to high category</i>				
<b>Est. Mortgage Payment</b>	\$870	\$730	\$660	\$420	\$910					
Min. Income Req'd	\$51,429	\$43,153	\$39,015	\$24,828	\$53,793					

Source: derived from Environics Analytics, MLS®, & Statistics Canada

## 15.4 Minimum Wage

The minimum wage is the lowest wage rate that an employer can legally pay its employees for an hour of their time. According to an Issue Paper written by Employment and Social Development Canada, about 6% of Atlantic Canadians earned the minimum wage in 2017,<sup>41</sup> many of whom expect to pay for shelter and other expenses.

**Figure 15.8** summarizes how the Nova Scotia minimum wage compares to the wage needed to “reasonably” afford the median rental units by type/size. “Reasonably” affordable refers to the earnings necessary to avoid feeling financially burdened by where you live. Calculations consider the same assumptions introduced earlier in the Affordability Gaps section and is based on a 35-hour work week.

Overall, the minimum wage is close to comfortably accessing smaller unit sizes. Note that the required wage refers to the median of all units (occupied and available) and likely underrepresents the true cost of rental housing.

To afford larger units, it is possible to extend oneself financially to afford a place to live; this is often a necessity to achieve housing stability. In 2020, an individual earning minimum wage would

<sup>41</sup> Employment & Social Development Canada. (2019, January). *Federal Minimum Wage: Issue Paper*. Retrieved from <https://www.canada.ca/content/dam/esdc-edsc/documents/services/reports/SPAWID-SPLR-IssuePaper-MinWage-FINAL-EN.pdf>

need to allocate approximately 48% and 62% of total wages to pay for the median 2-bedroom or 3+ bedroom unit, respectively.

Figure 15.8: Minimum Wage vs. Req'd Wage to Reasonably Afford Rent by Unit Type

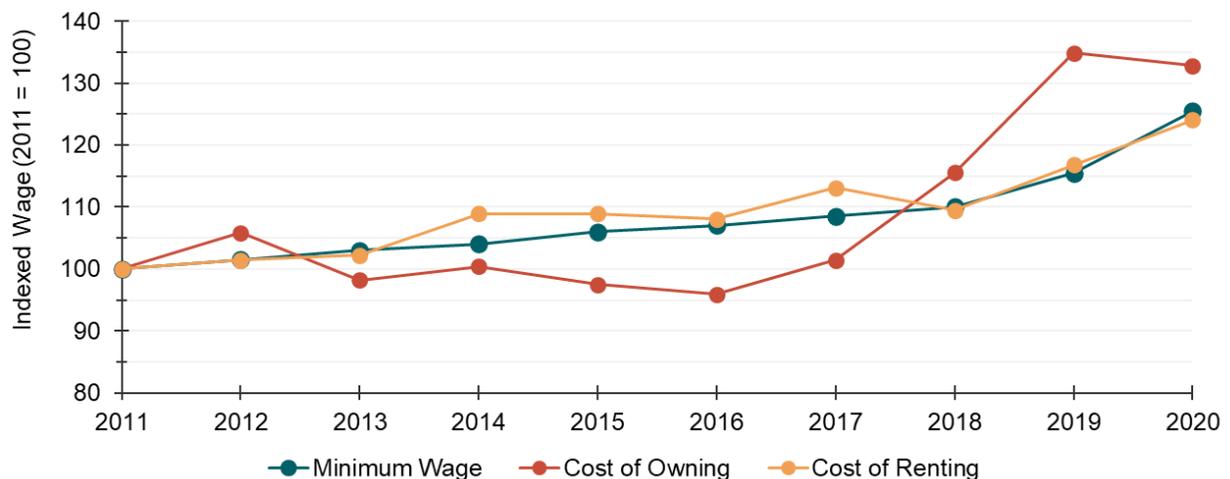
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Minimum Wage	\$10.00	\$10.15	\$10.30	\$10.40	\$10.60	\$10.70	\$10.85	\$11.00	\$11.55	\$12.55
Req'd Wage to Rent:										
Suite	\$10.40	\$10.84	\$10.95	\$10.95	\$10.95	\$11.50	\$11.94	\$11.72	\$12.05	\$13.14
1-Bedroom	\$12.60	\$13.03	\$13.14	\$13.14	\$13.69	\$14.24	\$13.69	\$13.98	\$14.79	\$15.22
2-Bedroom	\$15.77	\$15.88	\$16.43	\$17.09	\$17.20	\$17.52	\$18.62	\$17.52	\$18.62	\$19.71
3+ Bedroom	\$16.98	\$17.41	\$18.62	\$18.62	\$18.95	\$19.17	\$19.17	\$19.71	\$19.17	\$25.19

Source: derived from CMHC, MLS®, & Statistics Canada

Again, this all assumes a 35-hour work week. Most who earn minimum wage work fewer hours, often part-time, which pushes much of market rental housing out of reach.

Although dollar increases to the minimum wage have not kept up with increases to wages required to reasonably afford median shelter, its rate of change has generally kept on track. From 2011 to 2020, the minimum wage and the cost to rent in Colchester grew by similar percent magnitudes. For most of the 2010s, percent changes to wages surpassed the cost to own, which brought mortgage payments closer within reach. These gains seem to disappear as of 2018 as Colchester prices quickly appreciated relative to a 2011 base year.

Figure 15.9: Indexed (2011) Minimum Wage (Nova Scotia) versus Required Wage to Own or Rent



Source: derived from CMHC, MLS®, & Statistics Canada

### 15.5 Housing Wheelhouse

Kelowna’s Housing Wheelhouse contains 6 key housing areas. It is difficult to estimate the demand that exists within each of these key areas. Best practice suggests that determining the total households that exist within particular income categories is a first step to understanding this demand. The thresholds for these categories follow the same framework as previously discussed, with the addition of another category: “little to no income.” **Figure 15.10** summarizes these categories and how they relate to the key housing areas. The methodology has been adapted from several housing reports produced in British Columbia, with greater emphasis on the work from Capital Region Housing Data Book & Gap Analysis for the Greater Victoria area.<sup>42</sup>

Figure 15.10: Income Categories & Key Housing Areas

Income Category	Category Boundaries	Key Housing Area (Modified)
Little to no income	0% to 20% of median income	Emergency Shelter <b>AND</b> Short-Term Supportive Housing
Very low income	20% to 50% of median income	Long-Term Supportive Housing
Low income	50% to 80% of median income	Subsidized Rental Housing
Moderate income	80% to 120% of median income	Affordable Rental Housing
Above moderate income	120% to 150% of median income	High Market Rental <b>AND</b> Affordable Homeownership
High income	150%+ of median income	Homeownership

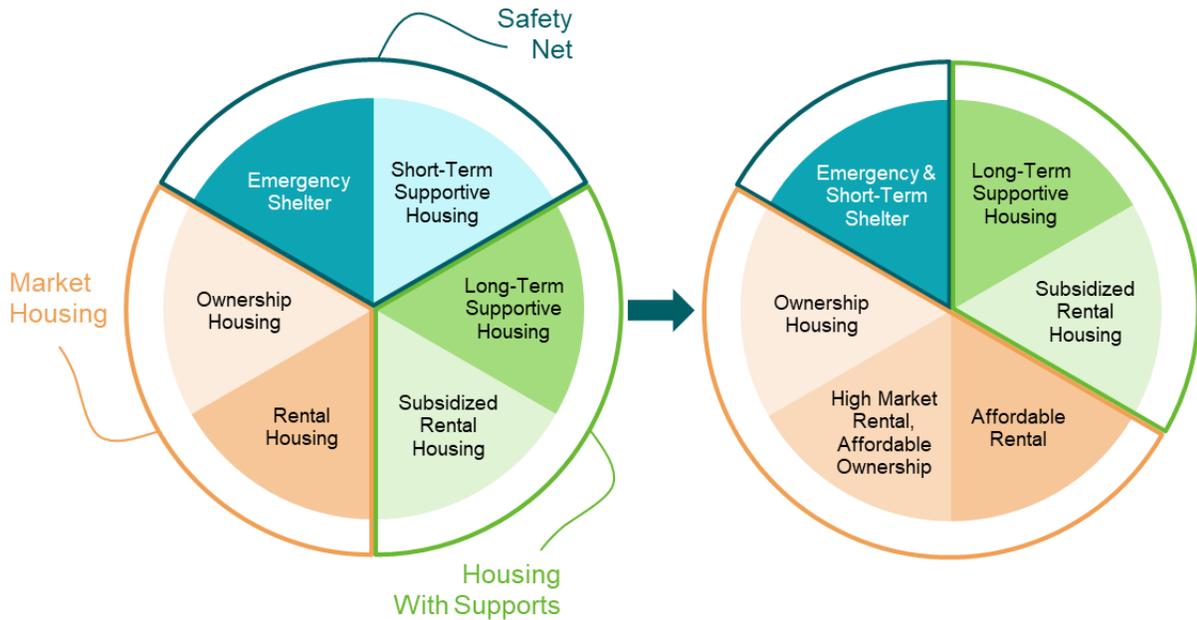
Source: adapted from the Community Social Planning Council of Greater Victoria

These categorizations are imperfect and ignore the nuances of individual circumstances – need for emergency and supportive housing is heavily influenced by income, but also is affected by other factors such as mental and physical health or the safety and stability of domestic relationships. Most noteworthy is that it only considers those households that are identifiable through the Census; people without housing are often not captured in census data. Consequently, estimates underrepresent the total persons or households requiring emergency shelter or short-term supportive housing.

Readers will notice that the key housing areas listed and shown in **Figure 15.11** differs from those originally presented earlier in this report. Specifically, emergency shelter and short-term supportive housing have been grouped together as they will often apply to the same range of disposable income. Furthermore, market housing has been expanded to three categories (Ownership, High Market Rental & Affordable Ownership, and Affordable Rental) instead of two (Ownership and Rental).

<sup>42</sup> Community Social Planning Council of Greater Victoria. (2015, August). *Capital Region Housing Data Book & Gap Analysis*. Capital Regional District. Retrieved from <https://www.crd.bc.ca/docs/default-source/regional-planning-pdf/capital-region-housing-data-book-and-gap-analysis-2015.pdf>

Figure 15.11: The Modified Housing Wheelhouse

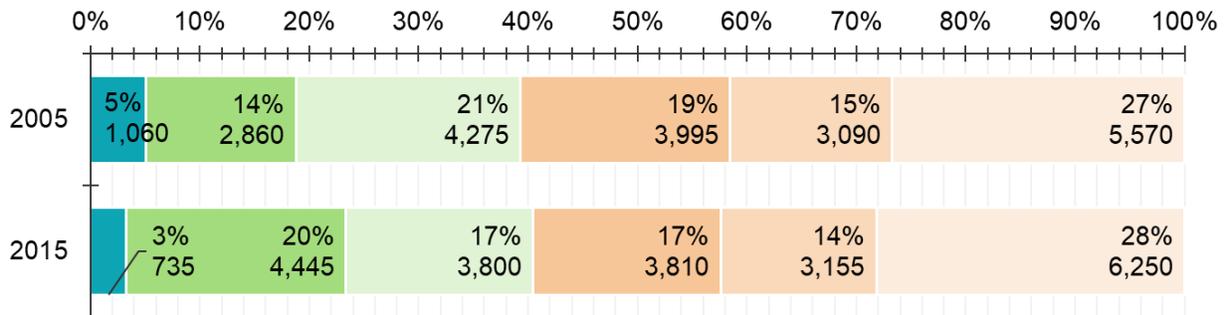


Source: adapted from the City of Kelowna and the Community Social Planning Council of Greater Victoria

Figure 15.12 shows key housing demand estimates for 2005 and 2015 as a function of their totals and share of total private households. Notably, households who would demand subsidized rental and affordable rental housing decreased. The demand for emergency shelters and short-term supportive housing also decreased, though the true demand for these services is underrepresented by the exercise.

The number of lower income households increased the most dramatically between 2005 and 2015. Given that this income category has higher tendencies to require long-term housing support, the growth would suggest that the need for said programs have been historically in greater need within the County of Colchester.

Figure 15.12: County of Colchester, Historical Key Housing Demand Estimates

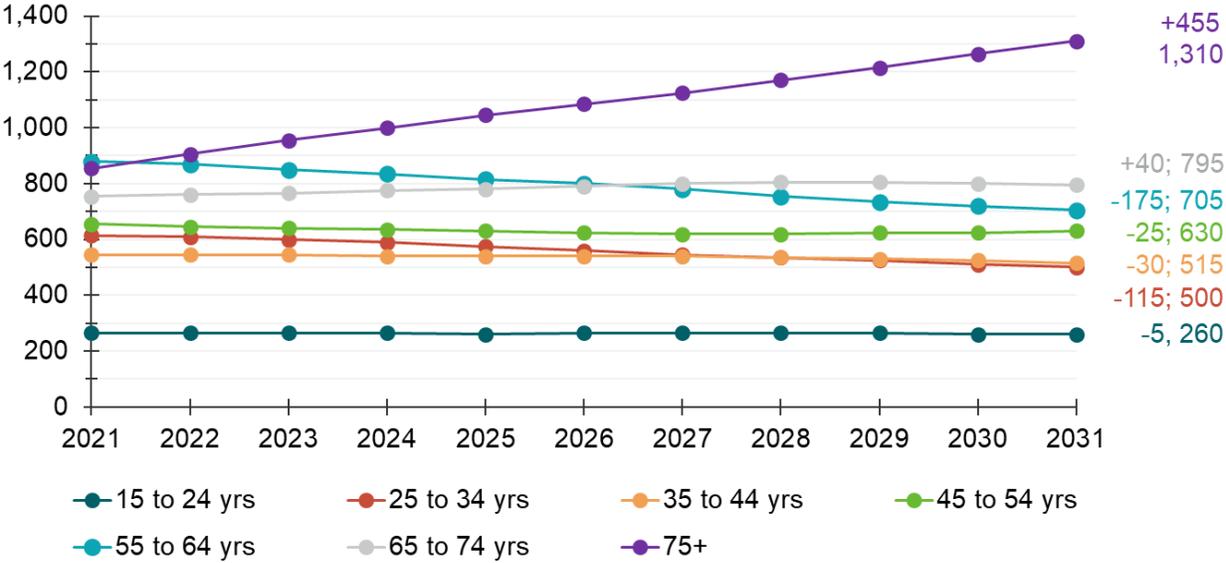


Source: Community Social Planning Council of Greater Victoria & Statistics Canada

### 15.6 Affordability Burden by Age Cohort

Not only are population and household projections possible, but so are projections for how many households may experience affordability challenges in the future. The process is simple and uses historical rates of unaffordability by maintainer age. Like household projections, outputs come from determining the ratio of households facing financial hardship by cohort to total population within said cohort (in 2016). These ratios are then multiplied into the anticipated cohort populations to estimate the number of unaffordable circumstances.

Figure 15.13: Anticipated Change in Unaffordable Dwellings by Primary Maintainer Age, '21-'31



Source: derived from Statistics Canada

Projections suggest that senior cohorts (particularly those 75 or older) could experience a notable increase in the total households facing financial hardship. From 2021 to 2031, unaffordability for said cohort may rise by 455 households, reflecting the overall trend of higher magnitudes of change for senior populations.

Conversely, there may be fewer younger households over the next decade, also attributed to the anticipated reduction in youth and young adult population cohort sizes.

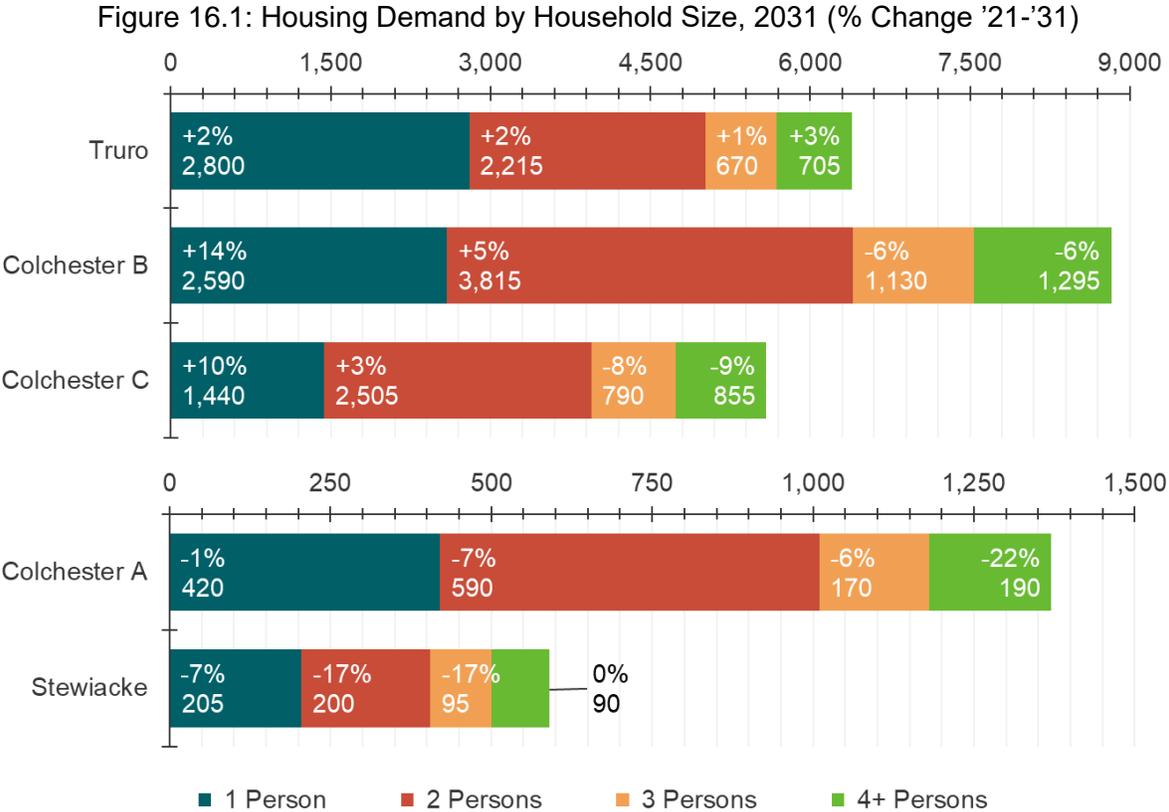
# 16 Demand Projections

Using the household projections discussed earlier, it is possible to construct projections of how these household preferences or characteristics may change over the projection period. We refer to these preferences as household “demand.” Like household projections, we use historical Census inputs to determine how certain housing characteristics relate to specific age cohorts and apply them to future age distributions. In other words, as cohort totals expand or contract, so too do their demand variables.

Projecting demand is, at best, an educated guess. It considers historical trends that are likely to be less accurate as we peer further into the future, and relies on other estimates (projected population and households) as key inputs. Finally, it only quantifies the change in demand expected from changes in the number and age of people in the study area. Housing demand can be influenced by economic trends, monetary policy, government policy, and conditions in the housing market itself. As a result, these projections should be understood to be the *bare minimum* change in housing inventory that might be required as a consequence of expected demographic changes while maintaining all other aspects of the status quo. Additional housing may therefore be required to address issues such as existing gaps and supply shortfalls.

## 16.1 Demand by Household Size

One of the simplest ways to describe a household is its size, or how many people permanently live in the shared dwelling at a given time. **Figure 16.1** demonstrates how demand generated by different household sizes may change over the next decade (2021 to 2031).



Source: derived from Statistics Canada

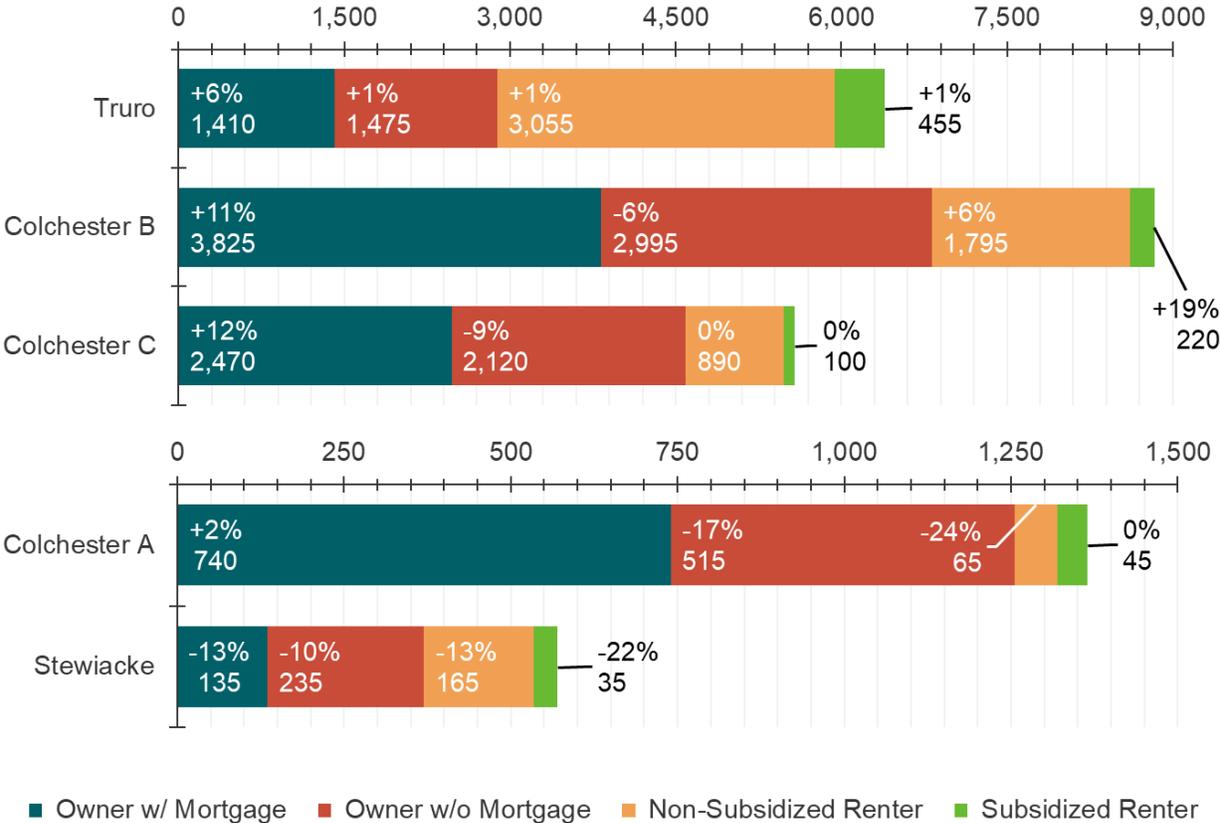
By 2031, only the Town of Truro could see an increase in households with 3+ people. All others, more heavily influenced by aging populations, may experience considerable decline in said sizes, suggesting continued decreases in total families with children.

Colchester B and C should see a rise in 1- and 2-person households, especially for the former. Colchester A and Stewiacke, both anticipated to have overall population loss, may see losses across all defined sizes.

**16.2 Demand by Tenure**

Important to local governments is the evolution of tenure characteristics; how many households own or rent the dwelling that they permanently reside in. **Figure 16.2** anticipates how the demand for tenure may change from 2021 to 2031. Note, that each tenure is divided into two sub-categories. For ownership, it is the presence of a mortgage or not. For rentership, it is the presence of a subsidy or not.

Figure 16.2: Housing Demand by Tenure, 2031 (% Change '21-'31)



Source: derived from Statistics Canada

By 2031, Truro and Colchester B could expect to have their demand for rental housing increase, especially in the latter. The demand for subsidized housing may increase for both communities, suggesting a continued need for housing supports. Elsewhere, the demand for tenure housing may decline. For Colchester A and Stewiacke, this is largely attributed to a general anticipated loss of households over the upcoming decade.

Homeownership should continue to grow, with an increased number of mortgages. Logically, an aging demographic would suggest low mortgage prevalence (more have been paid off). However, perhaps the historical rise in prices has caused more households (regardless of age) to require a mortgage. The trends have transitioned to later years through the projection model formulas. It may also be that the popularity of reverse mortgages is on the rise, offering seniors an alternative income stream when pensions are no longer enough.

## 17 Homelessness

### 17.1 *What is Homelessness?*

Homelessness can be a temporary, recurring, or chronic situation in which an individual or household finds themselves without access to appropriate, stable, safe, and permanent shelter, nor the means or prospect to immediately acquire it. Within this broad definition, individual experiences can vary widely. Homelessness is experienced differently depending on who is experiencing it (e.g. Indigenous, Youth, Single Parent, Individual), the form of homelessness (e.g. unsheltered, emergency sheltered, provisionally/inconsistently housed, at risk of homelessness), as well as the location of those experiencing it (e.g. urban or rural).

The concept of homelessness that includes unsheltered individuals sleeping rough in public spaces is the most commonly understood because of its social visibility, however it typically applies to only a minority of the population that experiences homelessness. A significant proportion of the issue is considered invisible or “hidden homelessness”, such as being temporarily accommodated by friends or relations, engaging in “couch surfing” or other means of stringing together multiple temporary shelter opportunities, or living in cars, RVs, or other makeshift shelters.

In all cases, homelessness prevents individuals and families from achieving a stable living situation. Beyond basic physical protection, stable housing is fundamental to one’s ability to access further supports and essential services such as consistent healthcare, and ultimately provides a platform on which to exercise agency over one’s life and participate fully in society.

### 17.2 *How Do People Become Homeless?*

Many misconceptions exist about the causes of homelessness and nature of those experiencing it. Often homelessness is viewed as a personal failure, caused by laziness or unwillingness to work, or the individual’s lifestyle preferences. More charitably, homelessness is sometimes viewed as predominantly a consequence of addiction and mental health issues.

In reality, homelessness is often the result of many factors accumulating over time, rather than a single cause. While addictions and mental health issues are often intertwined with it, this is not the case for many. Further, those issues can be caused by the experience of homelessness itself, rather than a cause for it in the first place. Poverty, including working poverty, is closely linked with homelessness. The cost and availability of housing is also a critical factor. Many social issues are also driving forces for homelessness, notably domestic violence and the ongoing consequences of colonisation.

Too often, homelessness is the end point of a series of cascading economic, social, and individual events, and those affected often describe the experience as “falling through the cracks” and express surprise that it happened to them in the first place. The community survey included comments from residents of the area describing how homelessness was not an issue they previously thought relevant, but now recognize as something they are at risk of due to changes in the cost and availability of housing relative to their income.

### 17.3 Who Is Homeless in Truro – Colchester?

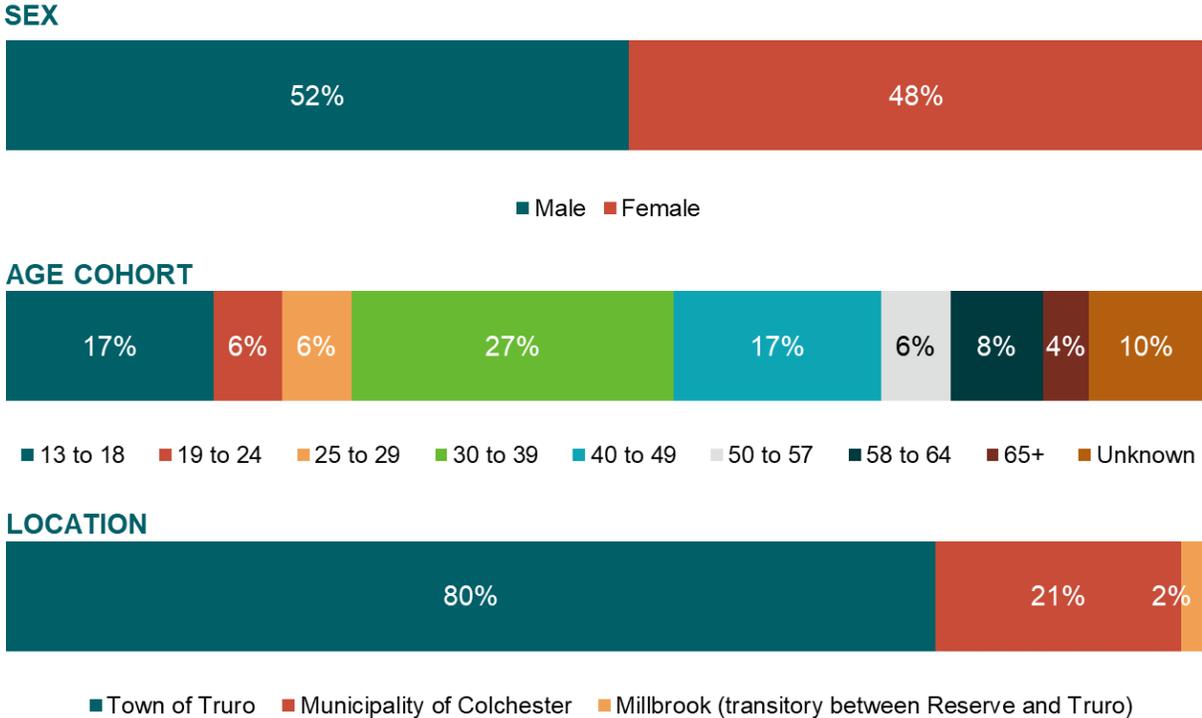
The homelessness estimation survey was conducted between April and May of 2021 and utilised a population estimation method which relies on data collection by organisations that directly interact with or support homeless and housing insecure clients. The survey counted 52 unique individuals (2 are possible duplicates, but this cannot be confirmed) experiencing homelessness throughout the Colchester region. As with all methods of measuring homelessness, this is almost certainly an underestimate due to the inherent challenges of counting individuals with informal and transient living conditions. Based on stakeholder feedback, we anticipate these results underrepresent the prevalence of homelessness among Indigenous and Black individuals in particular, as they are more likely to find support within their cultural communities than access outside services.

This result represents a homelessness rate of 1 person per 1,000 residents based on the estimated 2020 population of Colchester. For comparison, the Affordable Housing Association of Nova Scotia tracked 352 individuals experiencing homelessness in the Halifax Regional Municipality, for a rate of 0.78 persons per 1,000 residents. In other words, the study area has a homelessness rate 28% higher than the largest urban centre in the province.

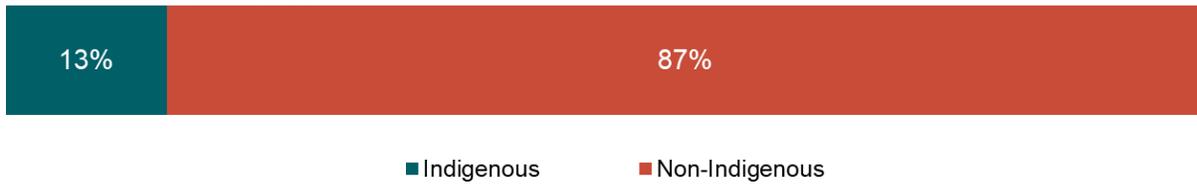
The following section report statistics from the estimation survey, starting with the overall response and then focussing on three key demographic segments; Youth, Adults Aged 30-49, and Adults aged 58+.

#### 17.3.1 Overall Statistics

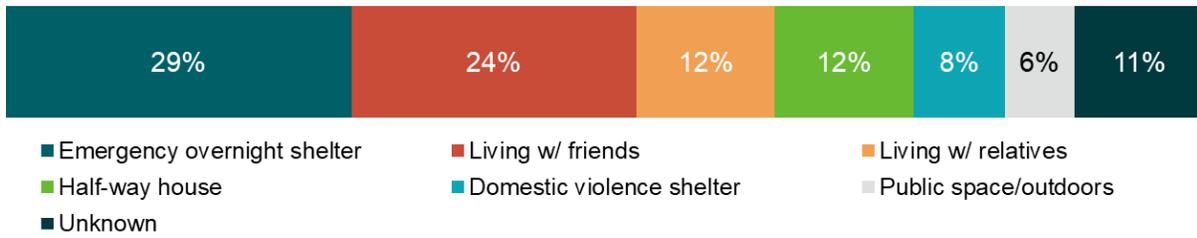
Figure 17.1: Sample Description of Unhoused Population\*



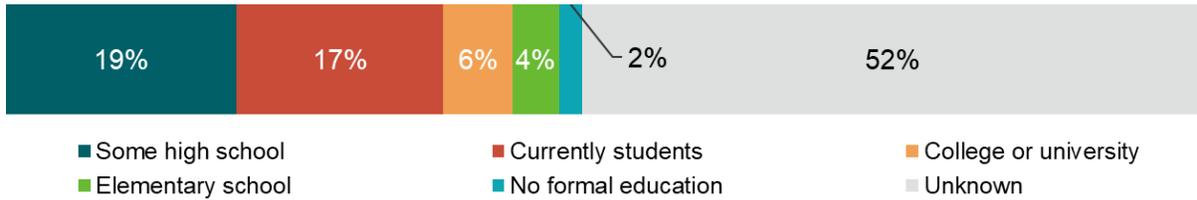
### INDIGENOUS IDENTITY



### CURRENT HOUSING SITUATION



### EDUCATION



### MARITAL STATUS



\* The 19-29 age bracket was subdivided to differentiate those who still qualify as youth for various social services (cut-off age is 24). Totals may not sum to 100% due to rounding.

Figure 17.2: Prevalence of Income by Source  
total exceeds 100% as multiple responses were possible

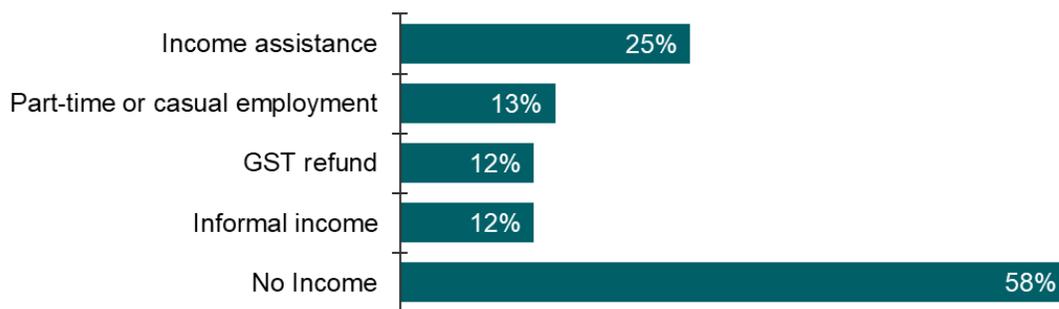
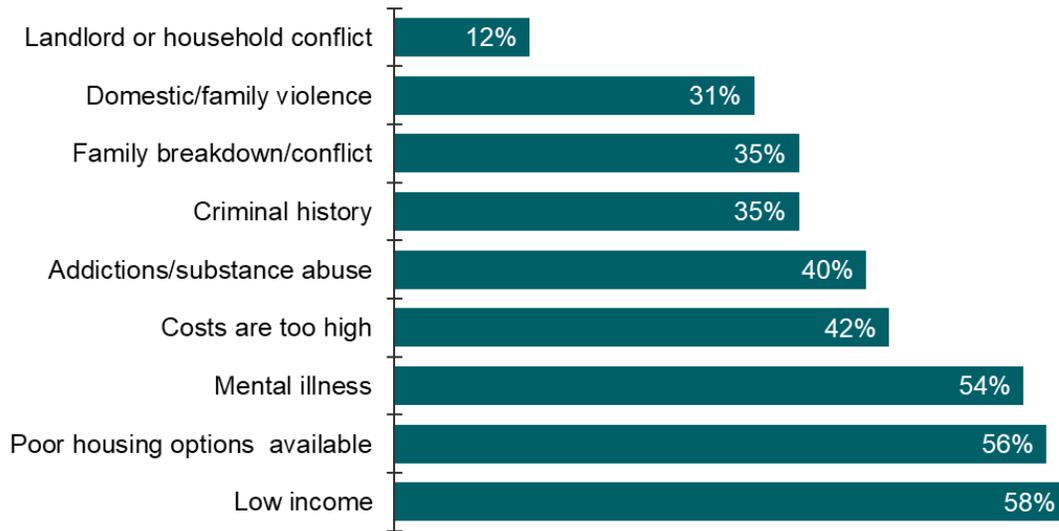
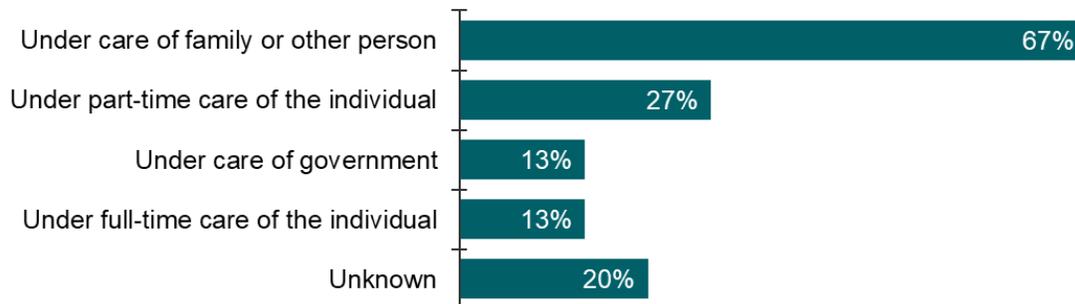


Figure 17.3: Contributing Reasons to Homelessness  
total exceeds 100% as multiple responses were possible



Of those counted, 28.5% of individuals have one or more children under the age of 18. Of these, the status of childcare is summarized in **Figure 17.4**.

Figure 17.4: Source of Care for Dependants  
total exceeds 100% as multiple responses were possible



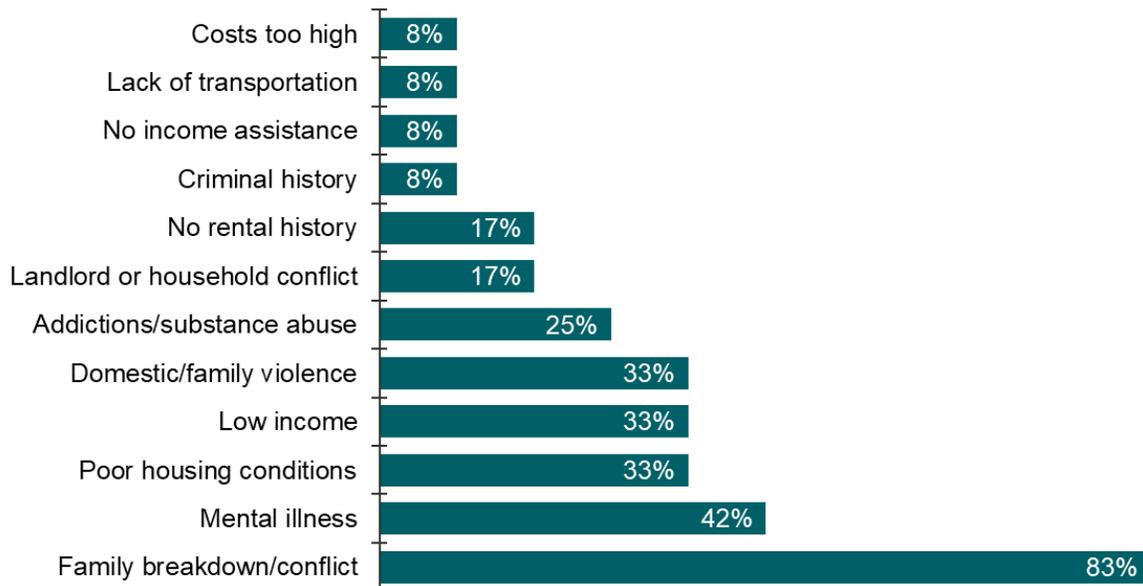
Homelessness is a particularly challenging issue for families. The presence of minors both raises the stakes of the situation and introduces involvement by additional government agencies which complicate decision making and priorities. For example, one of the individuals counted in the survey had been provisionally housed in a hotel for two months. Upon securing permanent housing, her children were apprehended by child protection services who have different standards for acceptable living conditions between provisional and permanent housing situations.

### 17.3.2 Youth

Youth between the ages of 13 to 24 years old make up 23.08% of homeless individuals, eight of whom are still in high school. A majority of youth are couch surfing or staying with family members/relatives, with some in emergency shelters, living in a vehicle, or in a domestic violence shelter.

Five of the youth have a source of income, with a majority coming from part time or casual employment, as well as informal income such as bottle returns and panhandling. Youth experience homelessness predominantly due to relationship breakdowns or more serious domestic violence issues, as well as mental health challenges and limited financial resources.

Figure 17.5: Reasons for Being Unable to Find Housing, Youth (aged 13 to 24)  
*total exceeds 100% as multiple responses were possible*

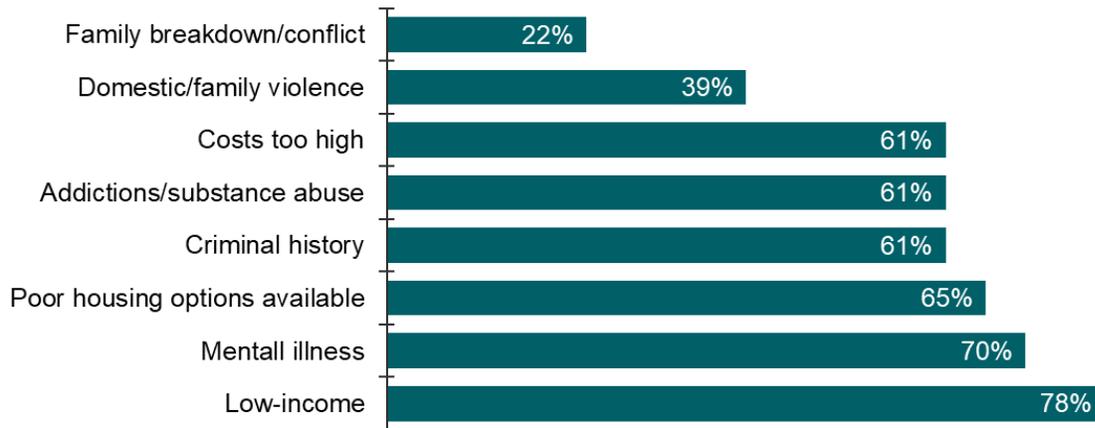


### 17.3.3 Adults Aged 30-49

Adults between 30 to 49 make up 44.23% of homeless individuals (23 in total). 34.78% of them are living in emergency overnight shelters, 21.74% of them are couch surfing, 17.44% are in a half-way house, and 8.69% are living in a public space or outdoors.

A majority of respondents income comes from government assistance, with others receiving money from informal income streams such and bottle returns or panhandles, part-time or casual employment, and GST refunds. Homelessness in this age group is most strongly related to income and housing cost challenges.

Figure 17.6: Reasons for Being Unable to Find Housing, Adults Aged 30 to 49  
*total exceeds 100% as multiple responses were possible*

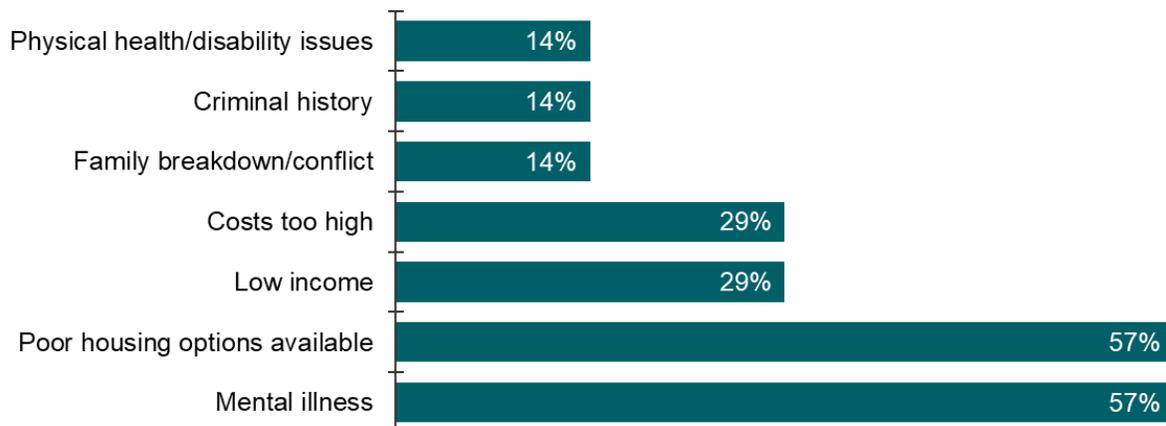


#### 17.3.4 Adults Aged 58+

The results for this population highlight the importance of social housing and income supports in directly alleviating homelessness. Individuals in this category qualify for senior-specific public housing (the most abundant non-market housing available in Colchester), and tend to have access to expanded financial supports via Old Age Security and the Guaranteed Income Supplement. As a consequence, despite representing approximately 35% of the study population, individuals in this age group accounted for only 11.54% of those counted in the estimation survey.

Most of these individuals report some income, with the main sources being income assistance and seniors' benefits, and a few receiving incomes from part-time or casual employment, GST refunds, and informal income such as bottle returns and panhandling. Three of the seniors identify as Indigenous, with one identifying as Metis.

Figure 17.7: Reasons for Being Unable to Find Housing, Adults Aged 58+  
*total exceeds 100% as multiple responses were possible*



## 18 Spotlight: Tatamagouche

Tatamagouche is a relatively unique community in the Municipality of Colchester County, by virtue of its divergent growth trends and the fact that it has its own local land use regulation. Due to its size, much of the data examined in this report cannot be isolated for this area. This section provides relevant data, where available, to support initiatives that may be undertaken in Tatamagouche specifically.

### 18.1 Tatamagouche

#### 18.1.1 Community Context<sup>43</sup>

The Village of Tatamagouche is located on the Northumberland Strait, 50km north of Truro in Colchester County. Initially, the area was one of the principal routes used by the Mi'kmaq, when travelling from Epekwitk (Prince Edward Island)<sup>44</sup> to Taqamiku'jk (Tatamagouche)<sup>45</sup> and beyond to We'kwampekik (Truro Area).<sup>46</sup>

The first European settlers of Tatamagouche were the Acadians, arriving by 1710, who used the area for farming purposes. Due to the strategic importance of the area as an Acadian centre, the British began their expulsion of the Acadians in 1755. The Village was ruined by the ensuing battle between the British and Acadians and was not inhabited again until around 1780.

Since 1780, the Village of Tatamagouche has witnessed many changes: connections to the railway, the building of an arena, the formation of a regional hospital, and technological advancements in telecommunications and internet. These additions allowed for the Village of Tatamagouche to persist through multiple fires (1883, 1905, 1950, and 1953) into the community it has become today.

#### 18.1.2 Statistics Canada Geography: Designated Place

Statistics Canada data is only available for predefined geographic boundaries. This report has discussed Census Divisions, Census Subdivisions, and Census Agglomerations. The Village of Tatamagouche falls within a smaller boundary type known as a “Designated Place” for which more limited data is available. Tatamagouche has been sampled as a Designated Place (DP) since the 2006 Census.

Note that there are discrepancies between Tatamagouche’s boundaries (as defined under their bylaws) and Designated Place boundaries; the latter is larger. Consequently, data will not explicitly represent the populations and households within the planning boundaries, but also will include some just outside its border.

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<sup>43</sup> Village of Tatamagouche. (n.d.) *History of Tatamagouche*. Retrieved from <https://villageoftatamagouche.com/about/>.

<sup>44</sup> Inglis, Stephanie. (2019, March). *Transliteration and Morphological Analysis of Mi'kmaq PEI Place Names*. Retrieved from <https://mcpei.ca/wp-content/uploads/2020/05/Mikmaq-Place-Names-Updated-5-March-2019-1.pdf>.

<sup>45</sup> Confederacy of Mainland Mi'kmaq. (2010). *Ta'n Weji-sqalia'tiek Mi'kmaw Place Names Digital Atlas and Website Project*. <https://placenames.mapdev.ca/>

<sup>46</sup> Confederacy of Mainland Mi'kmaq. (2010). *Ta'n Weji-sqalia'tiek Mi'kmaw Place Names Digital Atlas and Website Project*. <https://placenames.mapdev.ca/> <https://placenames.mapdev.ca/>

### 18.1.3 Population

According to Statistics Canada, Tatamagouche’s total population was 755 people in 2016, a marginal increase from 752 in 2011. This represents 1.5% of the County’s total population. **Figure 18.1** summarizes the percent changes occurring to both geographies from one census year to the next, beginning in 1986.

Figure 18.1 Total Population & Census to Census Percent Change

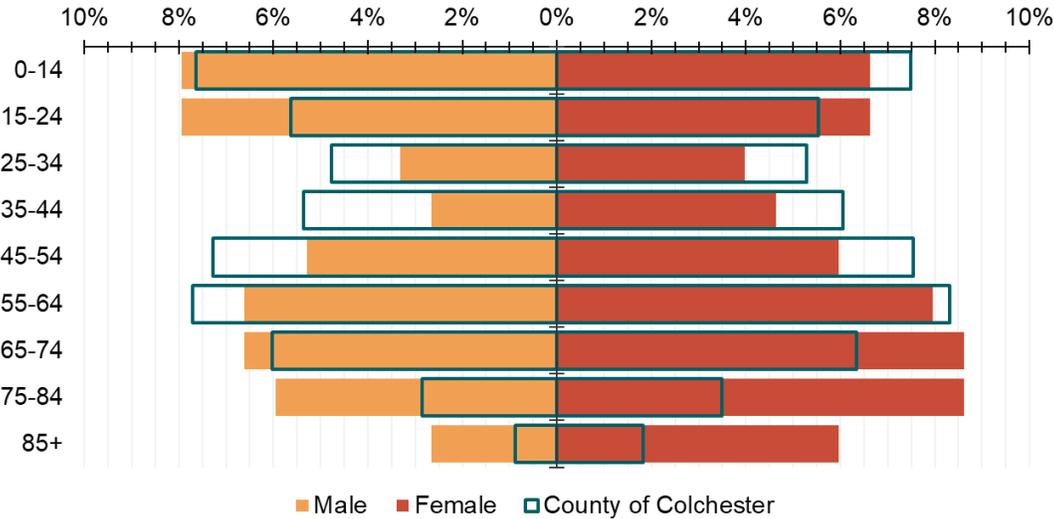
	Tatamagouche		Colchester County	
	Population	% Change	Population	% Change
1986	722	-	45,093	-
1991	731	1.3%	47,683	4.3%
1996	722	-1.2%	49,262	5.7%
2001	738	2.2%	49,307	3.3%
2006	689	-6.6%	50,023	1.5%
2011	752	9.1%	50,968	1.9%
2016	755	0.4%	50,585	-0.8%

Source: Statistics Canada

### 18.1.4 Age Cohorts

The median age of Tatamagouche was 57.0 years in 2016, significantly older than Colchester County’s median age of 46.6 years. This is showcased in the **Figure 18.2**. Both the County of Colchester and Tatamagouche exhibited high numbers of children and seniors in their populations, with less economically active residents (aged 15-64). Notably, Tatamagouche has proportionally more females, and more seniors than the County of Colchester.

Figure 18.2 Distribution of Population Age, Tatamagouche vs County of Colchester, 2016



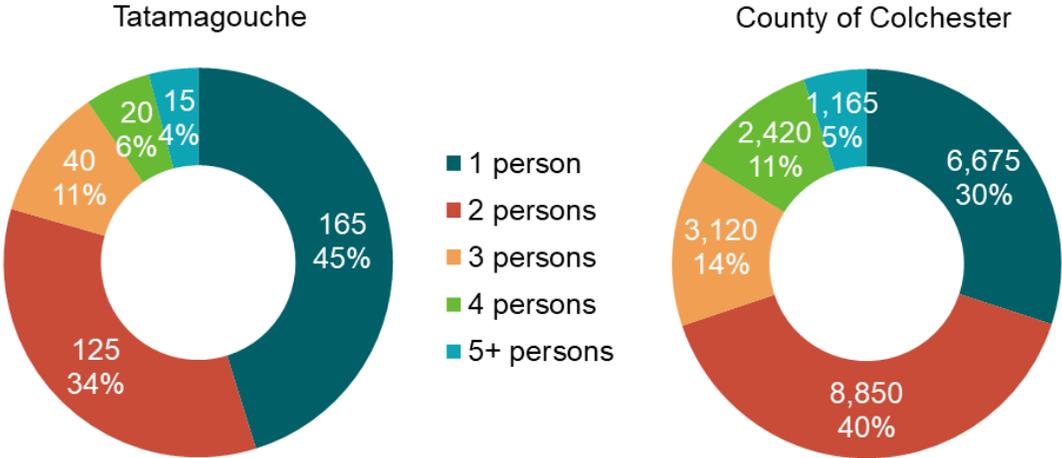
Source: Statistics Canada

**18.1.5 Households (Size, Type, Age)**

In 2016, Tatamagouche’s average household size was 1.9 person per household, below the 2.2 county average.

The percentage of one person households is higher in Tatamagouche at 46% compared to 30% in the whole county. Conversely, the percentage of total households that have children at home is slightly lower in Tatamagouche (25% versus 32%).

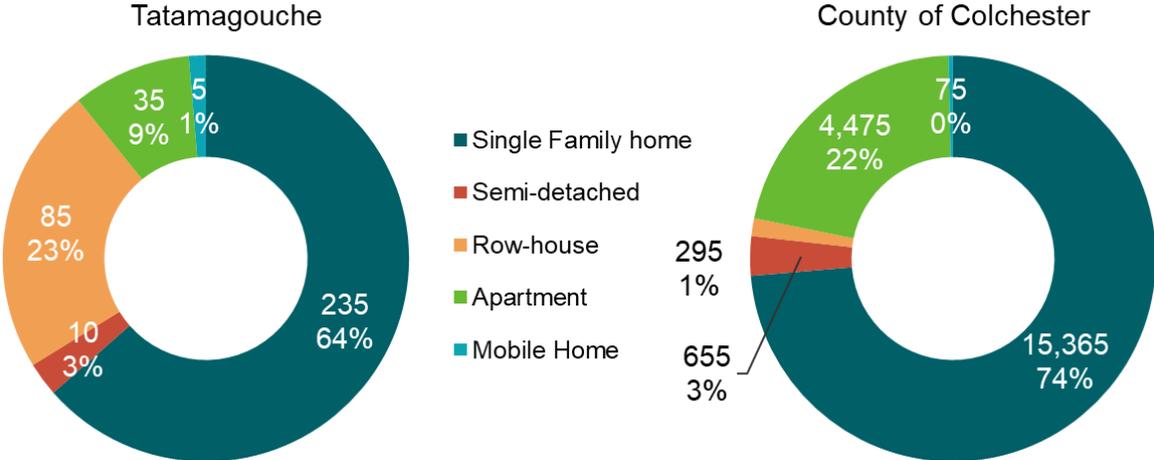
Figure 18.3 Household Size Distribution, 2016



Source: Statistics Canada

The primary type of housing throughout the County is single-detached, and Tatamagouche follows this trend. Interestingly, the Tatamagouche housing stock includes proportionally more row-house style-housing, as opposed to the County which favours apartments (which are mostly situated within the Town of Truro).

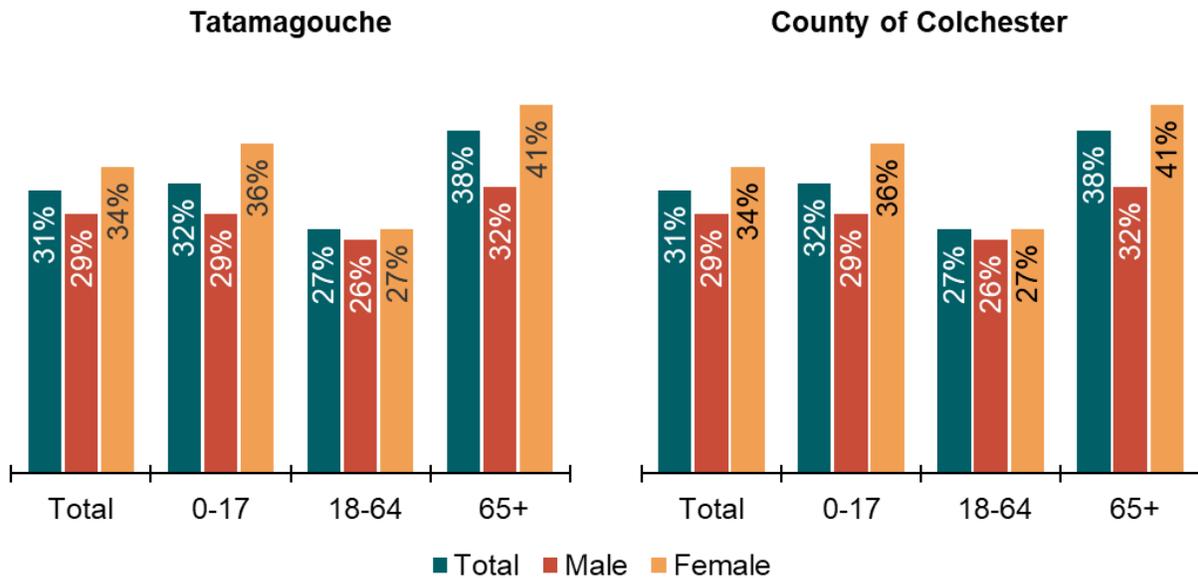
Figure 18.4 Dwelling Type Distribution, 2016



Source: Statistics Canada

The percentage of low-income households is substantially higher in Tatamagouche (31.2%) than in the County as a whole (18.9%). While in both the County and Tatamagouche women are more likely to live in a low-income household.

Figure 18.5 Population in Low Income by Age & Sex



Source: Statistics Canada

### 18.1.6 Labour Force

In 2016, Tatamagouche had a labour force of 580 people (those working or actively seeking work, and who are 15+ years old), equating to a 47.4% participation rate. Overall, this labour force grew 4% from 2006-2016.

Figure 18.6 Tatamagouche, Labour Force Statistics

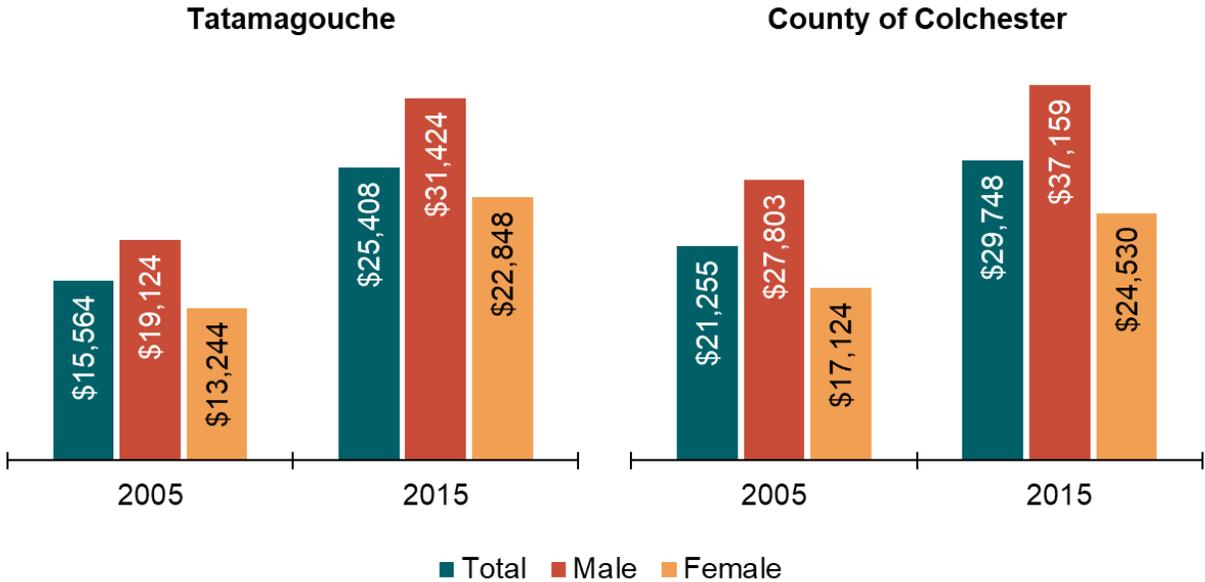
	2016 Census			% Change 2006 - 2016		
	Total	Male	Female	Total	Male	Female
Total Pop (15+ yrs old)	580	250	325	10%	14%	7%
In Labour Force	275	150	125	4%	11%	-4%
Employed	240	140	100	7%	47%	-23%
Unemployed	30	10	25	-33%	-75%	-
Not in Labour Force	300	105	200	18%	24%	18%
Participation Rate (%)	47.4	60	38.5	-6%	-2%	-10%
Employment Rate (%)	41.4	56	30.8	-3%	30%	-28%
Unemployment Rate (%)	10.9	6.7	20	-36%	-77%	-

Source: derived from Statistics Canada

**18.1.7 Income**

Overall, the County of Colchester median before-tax income grew by about 40% from 2005-2015, or \$21,255 to \$29,748. Tatamagouche’s median before-tax income grew by 63% over the same time period, or \$15,564 to \$25,408. Tatamagouche’s median income remains less than the median before-tax income of the County.

Figure 18.7 Median Before Tax Household Income 2016



Source: derived from Statistics Canada

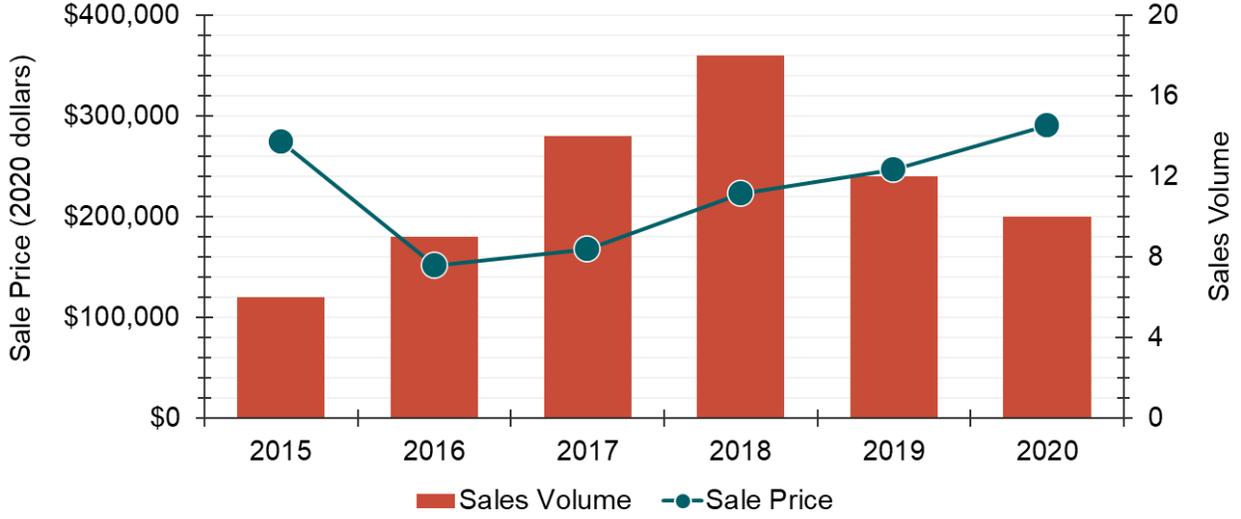
Please note that income data refers to one year prior to a Census. For instance, income in the 2006 and 2016 censuses would reflect incomes from the 2005 and 2015 tax years.

18.1.8 Residential Real Estate

According to Nova Scotia MLS® data, about 12 Tatamagouche dwellings were sold annually (between 2015 and 2020). The peak occurred in 2018 with 20 sales, followed by consecutive decreases in 2019 and 2020. Most sales are for single-detached dwellings, with the remainder associated with cottage properties.

From 2016 to 2020, Tatamagouche (in 2020 dollars) appreciated 92% to \$291,190, a substantial rise over the half decade. However, a stark drop occurred between 2015 and 2016 (\$274,248 to \$151,901). This may be an outlier year; fewer sales may mean a high-priced property had greater influence on the average.

Figure 18.8: Historical Average Sale Price (2020 dollars) and Sales Volume



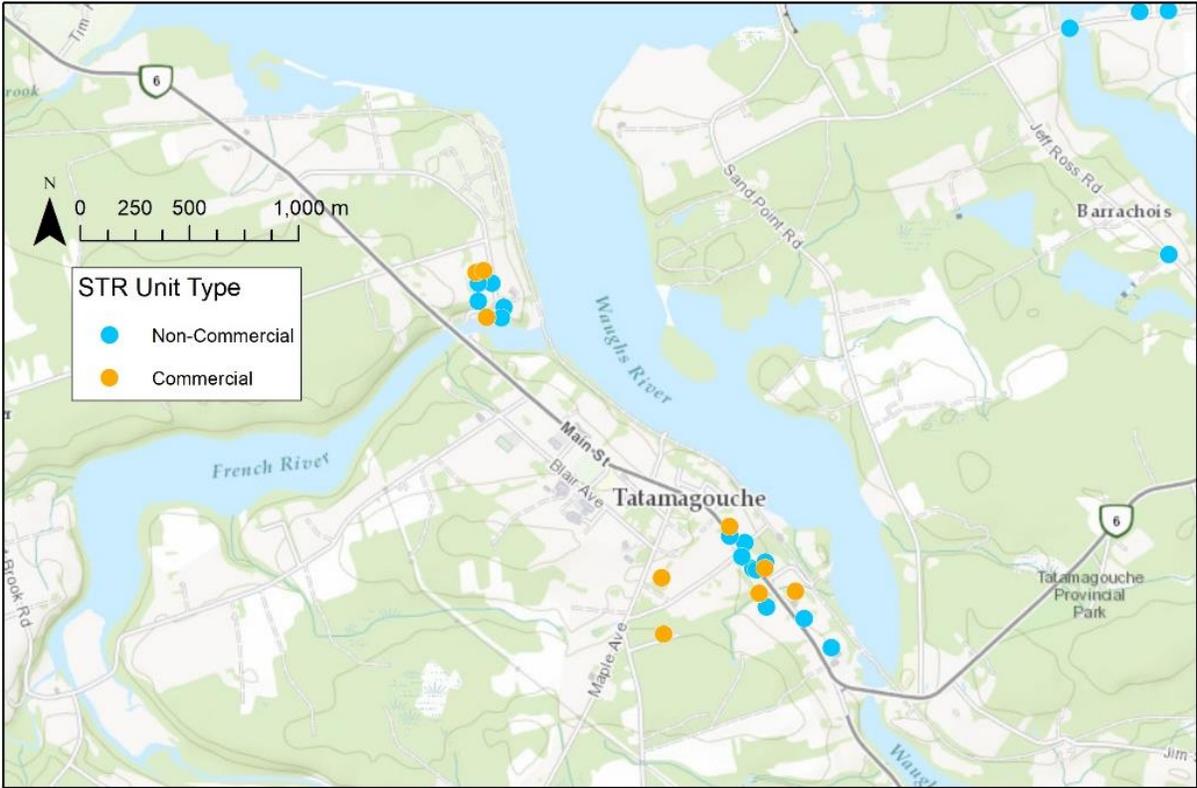
Source: Nova Scotia MLS ®

### 18.1.9 Short Term Rentals

The Tatamagouche Designated Place represents probably the most significant concentration of STR units in the study area. While the absolute numbers are low, they impact a small community with only a few hundred dwelling units to begin with. Based on analysis of the same data presented for the full study area in **Section 12**, there were 24 active STR units in Tatamagouche in 2019, and of these 9 (37.5%) were commercially operated. Based on this, it is estimated that 2.23% of the housing stock has likely been converted to full time STR use. This is a significantly higher figure in comparison to the same rates for other areas of Colchester County.

The approximate location of STRs in the Tatamagouche area is illustrated below in **Figure 18.9**. Note that approximately 1/3<sup>rd</sup> of the units are located across French River; outside of the planned area of the village but within the Designated Place boundaries defined by Statistics Canada. A small number of rural, non-commercial units shown in the map are outside the DP boundary and not included in the figures above.

Figure 18.9: Approximate Location of Short-Term Rental Units in Tatamagouche, 2019



Source: derived from AirDNA

## 19 Key Insights

### 19.1 Issues

It almost goes without saying that in general, both the availability of housing, and the affordability of the housing that is available, are current challenges for broad segments of the population of Truro-Colchester. Some of these issues are long-standing – core housing need rates provided in this report for 2016 are largely unchanged from the figures for 2006, though we anticipate they will have worsened in the 2021 census. Others are more recent – many responses to the community survey pointed to a trend of households that have historically not encountered affordability challenges but are now recognising housing vulnerability as an issue that is, or may soon, affect them.

Beyond this basic insight, several identifiable housing-related challenges have emerged that connect various findings of the data analysis and community engagement, and represent a basis for investigating solutions and taking action.

#### **Lack of Supportive Housing Options for those with Complex Needs**

Mental health, behavioural, and addictions issues are not uncommon within the housed population in the low end of the rental market. The lack of non-market and supportive housing options force these residents into the lowest-priced market housing that is available. This impedes their access to necessary support services, and means that day-to-day management of those with complex needs is falling on the shoulders of private landlords who are not properly trained or equipped for the task. This exacerbates homelessness and housing-precariousness issues as these challenges, when not properly supported, make accessing and maintaining housing more difficult.

This is also a challenge for other residents of the same housing structures who are put at risk, or experience additional stress, as a result of living in proximity to those with undiagnosed or unmanaged issues. A further effect is that relegating difficult-to-house individuals to a poorly equipped private housing sector tends to drive higher property operating expenses (e.g. increased maintenance, security, and rental arrears) which in turn can reduce affordability for others as landlords look to make up those costs.

#### **Lack of Emergency and Supportive Housing for Abuse and Exploitation**

The lack of available shelter options throughout the “Safety Net” and “Housing with Supports” categories of the Housing Wheel acts as a significant barrier to those who need to escape abusive domestic relationships in their current housing situation. Some service providers described finding themselves in the deplorable situation of having to council individuals experiencing domestic violence on how they can best return to, and endure living with, their abusers at the end of their shelter stay. This is because the lack of safe alternatives means the only other choice is homelessness, which carries a greater risk of continued and more severe abuse and exploitation. This extends beyond domestic abuse to other forms of exploitation driven by a lack of safe housing alternatives. Service providers are aware of instances where women, including youth, are being actively sexually exploited as a condition of maintaining their tenancy.

### **Development Regulation**

Development industry stakeholders spoke of slower approval timelines for planning applications in comparison to historic norms and were concerned that there could be a bottleneck on supply as a result. This may be true in the case of individual files, when taking the full volume of development applications and the total unit count in the planning pipeline, it is apparent that overall planning approval process is unlikely to be a constraint on new supply. Development consultants working with clients new to the Truro-Colchester market noted the projects they are engaged on were a response to the demonstrated demand for housing as evidenced by trends in market vacancy rates, and also the perception of faster and more efficient approval processes in contrast to other markets, notably the Halifax Regional Municipality.

Consequently, the speed and volume of residential development approvals is unlikely to be a cause for current housing cost trends, however that does not eliminate the fact that planning regulations may have room for improvement with respect to the types of housing that are enabled, the locations in which they are enabled, the types of approval processes that are required, and other cost-influencing factors such as density, parking requirements, design requirements, etc.

### **Widening Gap Between Supports and Costs**

Service providers and housing developers all raised various points that highlight the fact that the value of many existing policies and programs relevant to housing have not kept pace with trends in the costs they are intended to address. For example, social assistance rates for shelter have not been adjusted to keep pace with the escalating costs of housing. Minimum wage adjustments have been modest, but appear to have kept pace with the rate of change in average rents. However, at best this has only maintained a longstanding financial gap between minimum wage and affordable rent levels. In reality, even as the rate of change itself is roughly equal, the differences in actual dollar figures means the gap is widening (i.e. a 2% increase in a larger number is a bigger absolute increase than a 2% increase in a smaller number). Further, the gap is also likely widening as asking rents for available units is higher than the overall average during times of shortage.

On the other side of this coin, some existing incentive programs for creation of below-market housing units have maintained the fixed-value of their grants while the formulas which dictate market rent discounts automatically adjust with rent trends, widening the gap between the financial impact to a project and the offsetting value being offered. Developers who had made use of these programs in the past are now finding that the numbers simply do not meet financial feasibility thresholds. Another aspect is the procedures for accessing programs, which are often arduous and lengthy in relation to other timelines associated with the development process. It was suggested that if incentive values cannot be adjusted, making these processes easier may be a way to improve program uptake.

In short, many supports and incentives have simply become less effective or attractive over time as they've failed to keep up with reality.

### **Widening Income Inequality, Especially Among Owners**

The income distribution has become wider in recent years, and this is leading to a bifurcation in owner-occupied housing. While renter households have historically, and are still, largely concentrated in the lower half of the income distribution, owner households have exhibited a

widening spread, with significant growth in the number of households earning \$150,000 per year or more. The consequences of this are that lower income owners are increasingly under pressure as vastly higher income households move into neighbourhoods and initiate a localised trend of rising property values through their investment in renovating the existing housing.

This is a double-edged sword; lower income owner households do benefit from an increase in the value of their residence, but unless they sell the property accessing this benefit is difficult. In the mean time, escalating property assessments (even at rates artificially limited by the Capped Assessment Program) make it difficult to meet the ongoing costs of their housing given low, stagnant incomes. Often, these properties are mortgage-free and have been transferred between generations; they may be the only means by which families are able to maintain stable shelter despite very low incomes. The issue is therefore one of displacement from established communities and networks of mutual support and the loss of an important family heirloom, more than pure financial hardship. This is occurring in both rural and urban areas. Stakeholder feedback indicates this is especially felt by the Black community in Truro, particularly in the Marsh and Hill neighbourhoods.

### **Housing + Energy Costs**

Housing and energy costs are closely related – there is often a direct relationship between the price of a home, and the energy consumption required to live in it. The type, age, and location of a home often are trade-offs for affordability. In this way, housing can appear to be more affordable than it really is, as lower rent or purchase prices for older and more remote housing frequently comes with higher power, heating, and transportation bills. The community survey results help illustrate how household spending is interrelated between budget categories; spending too much on housing often results in lower spending on other needs and wants due to financial constraints. As an essential cost closely tied to housing choices, spending on energy further exacerbates the issue.

Energy poverty is greater in rural areas, especially Colchester Subdivision C, where utility costs are similar to the Towns, but transportation fuel costs are higher due to the greater amount of driving that a rural location requires. However, it is not just a rural challenge. Energy costs more significantly impact renters than owners in any community examined, and many renters live in more urban areas of Colchester.

### **Lack of Non-market Housing Sector**

An increasing proportion of the population now requires housing that the private market will not be able to deliver. The community housing sector is currently limited, and what exists is predominantly focussed on various forms of supportive housing that is targeted to those experiencing more complex housing-related issues than simple affordability. Modest non-profit housing (i.e., without requirement for wrap-around services), co-operative housing, and community land trusts were mentioned by stakeholders and survey respondents as potential options for meeting the need for housing that operates outside of the private market. Numerous survey responses noted that the private market had been sufficient for their needs for a long time, but has moved beyond their capacity in recent years.

Interestingly, this fact was also echoed by industry stakeholders, recognising that the minimum economically feasible price for new housing, and in many instances the basic operating expenses

of existing housing, has moved beyond many households' ability to pay. Multiple developers and landlords commented on the need for a more robust non-profit sector to fill in this gap, commenting on the limited and futile nature of trying to simply subsidise private, for-profit sector housing. They also saw this as an important strategy to address what is broadly viewed as a financially exploitative segment of the private market where housing is provided at prices which are low in comparison to the overall market, but extremely high in comparison to the substandard condition, maintenance, and tenant management services provided. The perception is that this condition persists largely due to a lack of competition; tenants can only choose between exploitation or homelessness because only a non-market actor can provide a dignified alternative.

### **Accessible Housing**

While housing availability in general is an issue, service providers identified a lack of availability in accessible housing in particular. This includes both consideration of the design of the housing itself, as well as its location relative to services and amenities to reduce reliance on transportation. Given demographic trends, this issue will only become more important over the coming decades.

### **Youth Homelessness**

Young people are particularly impacted by housing instability and homelessness given the impacts it can have during important formative years. Disruptions to education, nutrition, and mental health during this time can hinder an individual for the rest of their life, even if they are ultimately able to resolve their housing challenges. This is compounded by the fact that youth homelessness is often precipitated by the breakdown of family relationships, which results in them having to navigate government systems and other complex realities without the benefit of adult life experience, or an adult to advocate on their behalf. This ultimately results in it being a predominantly "hidden" form of homelessness.

As a consequence, youth are underserved by social housing programs, which are generally targets towards seniors or families. Support services geared toward youth typically have hard age cut offs, but often lack coordination with other adult-oriented services. This lack of continuity puts youth at risk of developing severe mental health and addictions issues as they "age out" of the supports they are familiar with and trust.

### **Property Standards Enforcement**

Many stakeholders highlighted the dichotomy arising from municipal enforcement of property standards. On one hand, the condition of the housing inventory is a significant and widespread issue, and holding property managers responsible for maintaining minimum acceptable standards for condition, fire safety, and building code compliance is important for protecting tenants. However, in the context of the present housing shortage, and rising market values, enforcement activity can have unintended consequences. In some cases, owners of these properties either take the opportunity to raise rents alongside this remediation work, or simply choose to sell, demolish, or redevelop the property instead. Whatever the precise mechanism, enforcement actions have resulted in households losing access to the only shelter they can secure, and are either left provisionally housed with no long-term guarantees, or proceed directly to homelessness and face the difficult prospect of navigating their way back into stable housing.

## 19.2 What Housing is Needed and Who Needs it?

### **Shelters & Short-Term Supportive Housing**

Based on changes in the income distribution, demand for “safety net” housing types should be stronger for short- and long-term supportive units, while emergency shelters should be more modest or even declining. However, because the supply of these supportive housing units has stagnated, this demand gets redirected towards the shelter system, leaving an increasing number of households with instability as they cycle in and out of temporary emergency housing and between homelessness and housing precariousness, without the ability to move on to these important stepping stones.

This is putting considerable strain on shelters, so there is an immediate need to increase capacity to address what is described by service providers as a dire crisis situation. However, it must also be recognised that increasing the supply of supportive housing units will help alleviate the demand pressure on shelters over the longer term. In both cases, it is difficult to quantify the magnitude of units or beds required; stakeholder feedback indicates these facilities generally have waitlists which are multiples of their capacity, and waitlists themselves do not fully quantify the need. Others do not maintain waitlists, but have spoken to the fact that they are forced to turn away multiples of the number of citizens they can assist due to capacity.

Based on the Homelessness Estimation Survey, about 28 additional spaces are required to accommodate those who were experiencing visible and hidden homelessness, though it should be recognised that shelters themselves are not always a preferred situation for the individual.

For other forms of supportive housing, assume capacity should be doubled or tripled at least, and then re-evaluate remaining demand once this capacity has been added. Housing serving independent youth, and women fleeing domestic violence and exploitation is particularly needed. Service providers indicate a greater need for live-in supports and greater counselling and skills-development programming.

### **Deeply Affordable Rental Units**

Heavily subsidised rental housing, including Rent-Geared-to-Income units or units affordable at current social assistance rates, is in dire need.

Current waitlists for Housing Nova Scotia facilities suggest at least 752 additional units are required. However, core housing need data suggests that at least 1,005 units would be required to house those who are currently spending more than 50% of their gross income on rent.

This extreme level of need is most acute in Truro. It is significant across all age groups, but is most impactful among the 15-24, 45-64, and 85+ age groups, and is almost exclusively experienced by lone parents (especially female-led lone parent households) and individuals. Across all these demographic criteria, those who identify as Indigenous experience extreme core housing need disproportionately, typically at twice the rate of the non-Indigenous population.

Looking forward, projections indicate that the magnitude of need is not likely to change for most age groups; the challenge is more about meeting a longer standing, but stable, gap. The exception to this is the need for deeply affordable housing targeting seniors. While this represents the majority of the current subsidised housing stock, it is also forecasted to have significant growth over the next decade as population aging continues. By 2031 it is anticipated that an additional

455 households aged 75+ will experience core housing need, with the majority of these being the severe levels of need that require deeply affordable units.

### **Modestly Affordable Rental Units**

Below market housing (i.e., units that are typically created through provincial or federal incentive programs which target a discounted-rent metric rather than an income-fraction metric) are needed to improve affordability for households that are more modestly cost-burdened (i.e. spending more than 30%, but less than 50% of gross income). Core housing need data suggests that at least an additional 625 units are required.

The geographic and demographic dimensions of this need is virtually the same as those identified in the preceding segment on Deeply Affordable Rental Units.

### **Affordable Home Ownership**

Data for homeowners indicates that 720 owner households are in core housing need, and more than half of these (415) are in extreme core housing need (i.e. spending 50% of their gross income or more). Core housing need is always driven by affordability challenges, but it does also consider overcrowding and physical condition. In the case of homeowners, data suggests that core housing need is equally driven by cost burden and physical condition. In other words, affordability challenges for owner-occupied housing is generally not a matter of scarcity, but of the carrying cost of housing (including minimum maintenance investments) that disproportionately impact households who have secured housing by either having paid off a mortgage earlier in life or inherited property, and are otherwise low income. In this case, the need is not for new affordable units per se, but greater assistance programs to help manage unaffordable carrying costs.

Owner-occupied core housing need is more prevalent in the rural areas, Colchester Subdivision A in particular, though more extreme need is concentrated in the Town of Stewiacke. It is an issue that disproportionately affects the 15-24 and 85+ age groups, and also tends to be focussed on lone-parent and lone individual households.

Affordable rental housing is a secondary factor in this situation, as some core housing need among owners is likely driven by a lack of otherwise affordable rental options; owners may be stuck in a home that they own outright but struggle to maintain, not because of preference, but a lack of alternatives. The magnitude of this dynamic cannot be reasonably quantified.

### **Market Rate Housing**

The housing market can be thought of as a giant game of musical chairs, except a household's financial resources dictate the order in which players are given an opportunity to grab a seat. The role of new market rate housing in a discussion of affordable housing, then, is primarily to absorb demand from households who do not experience affordability challenges and therefore reduce the pressure of competition for other, more affordable housing options.

Overall, there is a significant amount of market rate development in the works, though its delivery is lagging demand as indicated by declining vacancy rates. CMHC data for the past 5 years suggests that for market-rate purpose-built rental housing, supply has been increasing by about 50 units per year while demand has been increasing by 74. This is not a significant shortfall, but it has been sustained for some time. Given the supply under construction the constraint is not so

much about the speed and quantum of development approval, but the types of housing that are enabled and other regulatory factors which inflate the minimum economically viable price at which new housing can be delivered.

It is the private sector itself that matches new supply to demand in the short term, and the actual quantity of units that make it to market is always lower than the number approved for development, or existing as zoned capacity. Municipalities should view the approval of housing beyond what demand forecasts suggest as a critical objective that increases competition within the private market, as well as improves the supply response of the market to increases in demand, which are both important factors for ensuring the most reasonably affordable market conditions that can be influenced at the local level.

Beyond the sheer quantity of units approved, there is clear need for more affordable forms of market-rate housing than is currently being delivered; e.g. back yard or accessory dwelling units, townhouses, multiplexes, cottage courts, mobile homes, and single-room occupancy facilities. The affordability gap analysis suggests that the upper half of renter households could afford ownership options if they could be delivered at purchase price of approximately \$140,000.

## 20 Looking Toward Solutions

This study is not intended to thoroughly investigate potential solutions to the issues identified, nor make recommendations one which should be implemented and how. However, several obvious theme-areas for solutions emerge from review of the data, and many ideas have been collected through various elements of the public engagement program. This section summaries a number of potential solutions, considerations, and opportunities, ranging from broad concepts to specific actions. It is intended to serve as a starting point for exploring next steps beyond the scope of this project.

### 20.1 *Potential Solutions*

#### **Maximise Uptake of Existing Programs and Incentives**

- Federal programs such as CMHC's Co-Investment Fund and Rapid Housing Initiative need ready projects led by non-market actors to access funding. A local initiative could be undertaken with support from across several sectors to create a new non-profit organisation that is specifically intended to develop projects which qualify for existing programs.
- Developers are vaguely aware of existing programs, but lack full knowledge and view programs as a lot of hassle relative to the incentive values. Developing municipal staff expertise/support capacity around these existing resources could help reduce barriers and improve uptake within the local industry.
- Property maintenance cost challenges and energy poverty are more prevalent in the rural areas. This same approach could be taken with respect to programs that target maintenance assistance, energy retrofits, and other resources that exist to deal with these issues and are likely unknown or inaccessible to households.

#### **Support and Expand Non-Profit Housing and Service Providers**

- Capacity within the non-profit sector is limited and staff burn-out is already a significant risk. Additional support from local government could help organisations shift focus beyond their immediate responsibilities and take on a mandate to expand the number of clients they serve.
- Some programs already exist to support increasing capacity in the community housing sector, and more are expected based on the findings of the NS Affordable Housing Commission; explore ways to make greater use of these opportunities, and be ready to take advantage and new ones.

### **Provide Land**

- Site control is an important and under-supported part of developing non-market housing. Non-profit organisations often qualify for funding programs related to development and construction, but lack the initial resources to secure the pre-requisite of a project location. Look at municipally owned lands and seek opportunities to proactively offer surplus sites for housing projects.
- Consider options to require minimum affordability standards if selling surplus property for private sector development. This can be structured through an RFP process.

### **Advocate and Educate**

- Housing is political; educate the population about the issue to build a stronger voice. There is already a nascent coalition forming as more citizens experience these challenges, or see people they know struggling. There is a recognition of the impact that unaffordable housing has on community and this is concerning to those who are housing secure. The survey responses point to a groundswell of support for this issue which has not been present historically, leadership is needed.
- Be more active in advocacy to other levels of government, support others in their advocacy, take provocative actions if necessary (e.g. Moncton recently voted to contribute funds to a non-profit organisation undertaking an affordable project as a direct call-out to the Province of New Brunswick for it's lack of support).
- Connect the dots, advocate for housing, mental health, and poverty issues as different facets of the same social challenge.

### **Enable More Housing**

- Look for options to reduce discretionary approval processes and pre-zone land for more housing. Consider fast-tracking applications that have affordability components. Look for ways to strategically reduce approval processes during times of housing shortage.
- Ensure all housing types are enabled, explicitly add supportive, transitional, and shelter housing uses in local land use bylaws.
- Consider housing cost impacts of other policy decisions (e.g. design requirements, beautification efforts).
- Audit development regulations where enabled housing forms are not seeing market uptake. For example, single room occupancy residences are a comparatively affordable form of market-rate housing that used to be widespread in Canadian communities, but have generally been zoned out of existence over recent decades. Bylaws for the Town of Truro appear to limit these uses to a maximum of 4 occupants, a density which likely makes these projects infeasible for market-rate developers.

## **Explore New Policy Options**

- Bonus Zoning (aka Density Bonusing) is a tool enabled by the Municipal Government Act, but is sparsely used outside of the Halifax Regional Municipality. Further analysis could determine if it has potential to generate housing-related benefits if implemented in the right locations and with the right metrics.

## **A Compassionate Approach to Enforcement**

- Develop a policy around property condition enforcement to reduce instances where actions result in displacement. Sub-standard housing is only acceptable when the alternative is homelessness.

## **Recognise Energy Cost Reduction as a Housing Affordability Initiative**

- Household energy costs are closely related to housing choices, and represent basic, necessary spending that can put further pressure on household finances. Programs which improve the energy efficiency of the housing stock or provide alternatives to private vehicles for transportation are housing affordability programs.
- Look for ways to increase uptake of existing energy programs, explore options for further supports, and consider support for transit and active transportation as worthwhile strategies to improve housing+energy affordability.

## **Strategize**

- Assessment of housing need and supply are often a precursor to an Affordable Housing Strategy or Anti-Poverty Strategy, these could be logical next steps to really identify solutions and build coalitions for action.

## **Greater Collaboration within the Community Housing Sector**

- Many service providers advocate for more coordinated access and efforts between organizations and services. This approach centres the client and ensures they are receiving the help they need, without duplicated efforts on the part of service providers, and the ability to identify any gaps in service. Ensuring that different organizations know the details of projects and services offered by one another would help to provide better care to clients. Many organizations are operating at the upper edge of their capacity and coordinating access could alleviate this burden.

## **Meet the Need Where it Exists**

- Public services, like the library, that are a refuge for many experiencing homelessness or seeking a warm/dry/safe place to spend the day are heavily relied on to provide services outside of their scope. Libraries in other communities have a social worker on staff, but this is not the case for Colchester, so employees are dealing with challenges that exceed their comfort and ability on a regular basis. Having a social worker on staff, or conversely, additional public spaces for people to access during the day where staff are trained to deal with vulnerable populations and people with mental health challenges, would alleviate the burden on library staff.

### **If in Doubt, Do More**

- Given the age of census data, trends apparent in more recent data sets, and the feedback collected from stakeholders, we can safely assume that conditions have worsened and needs are greater than reported in this project. Where uncertainty remains, feel confident that whatever actions you are considering are probably not overshooting the issue, and the act itself is an opportunity to investigate impacts and determine additional need.
- Expand on the actions taken for this study, service providers want to see more consultation with people with lived experience to determine the type of housing that they would like to see in greater detail. This was deemed particularly important for youth and women fleeing domestic violence. It was also noted that housing needs to be thought about in the context of generational poverty - including the impacts of gentrification on established racialized communities.

### **Do Something – Keep Momentum Up**

- The Feds have the money, the Province has the jurisdiction, the Municipalities have the problem, and non-profits have the mission. Do not wait for help from outside the community before you take the first step. Identify the next easiest thing you can do now within your resources (or ability to expand them) and jurisdiction, and just do it. Keep the initiative, build support and alignment, and exercise your power. This will only enhance your voice in advocating for additional outside support.

## 21 Definitions

“**activity limitation**” refers to difficulties that people have in carrying out daily activities such as hearing, seeing, communicating, or walking. Difficulties could arise from physical or mental conditions or health problems;

“**bedrooms**” refer to rooms in a private dwelling that are designed mainly for sleeping purposes even if they are now used for other purposes, such as guest rooms and television rooms. Also included are rooms used as bedrooms now, even if they were not originally built as bedrooms, such as bedrooms in a finished basement. Bedrooms exclude rooms designed for another use during the day such as dining rooms and living rooms even if they may be used for sleeping purposes at night. By definition, one-room private dwellings such as bachelor or studio apartments have zero bedrooms;

“**census**” means a census of population undertaken under the *Statistics Act* (Canada);

“**census agglomeration (CA)**” Area consisting of one or more neighbouring municipalities situated around a core. A census agglomeration must have a core population of at least 10,000;

“**census dissemination area (CA)**” is a small, relatively stable geographic unit composed of one or more adjacent dissemination blocks. It is the smallest standard geographic area for which all census data are disseminated. DAs cover all the territory of Canada;

“**census dissemination block (DB)**” is an area bounded on all sides by roads and/or boundaries of standard geographic areas. The dissemination block is the smallest geographic area for which population and dwelling counts are disseminated. DBs cover all the territory of Canada;

“**census division (CD)**” means the grouping of neighbouring municipalities, joined together for the purposes of regional planning and managing common services (e.g. Colchester County);

“**census family**” is defined as a married couple and the children, if any, of either and/or both spouses; a couple living common law and the children, if any, of either and/or both partners; or a lone parent of any marital status with at least one child living in the same dwelling and that child or those children. All members of a particular census family live in the same dwelling. A couple may be of opposite or same sex;

“**census subdivision (CSD)**” is the general term for municipalities (as determined by provincial/territorial legislation) or areas treated as municipal equivalents for statistical purposes;

“**child**” refers to any unmarried (never married or divorced) individual, regardless of age, who lives with his or her parent(s) and has no children in the same household;

“**commuting destination**” refers to whether or not a person commutes to another municipality (i.e., census subdivision), another census division or another province or territory. Commuting refers to the travel of a person between his or her place of residence and his or her usual place of work;

“**components of demographic growth**” refers to any of the classes of events generating population movement variations. Births, deaths, migration, marriages, divorces, and new widowhoods are the components responsible for the variations since they alter either the total population or the age, sex, and marital status distribution of the population.:

**“emigrant”** refers to a Canadian citizen or immigrant who has left Canada to establish a permanent residence in another country.

**“immigrant”** refers to a person who is, or who has ever been, a landed immigrant or permanent resident. Such a person has been granted the right to live in Canada permanently by immigration authorities;

**“interprovincial migration”** refers to movement from one province or territory to another involving a permanent change in residence. A person who takes up residence in another province or territory is an out-migrant with reference to the province or territory of origin and an in-migrant with reference to the province or territory of destination;

**“intraprovincial migration”** refers to movement from one region to another within the same province or territory involving a permanent change of residence. A person who takes up residence in another region is an out-migrant with reference to the region of origin and an in-migrant with reference to the region of destination;

**“non-permanent residents”** refers to persons who are lawfully in Canada on a temporary basis under the authority of a temporary resident permit, along with members of their family living with them. Non-permanent residents include foreign workers, foreign students, the humanitarian population and other temporary residents;

**“core housing need”** is when housing falls below at least one of the adequacies, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that meets all three housing standards;

**“adequate housing”** means that, according to the residents within the dwelling, no major repairs are required for proper use and enjoyment of said dwelling;

**“affordable housing”** means that household shelter costs equate to less than 30% of total before-tax household income;

**“suitable housing”** means that a dwelling has enough bedrooms for the size and composition of resident households according to National Occupancy Standard (NOS) requirements;

**“designated place”** means a small community or settlement that does not meet the criteria established by Statistics Canada to be a census subdivision (an area with municipal status) or population centre. These designated places are created by provinces and territories, in cooperation with Statistics Canada, to provide data for sub-municipal areas;

**“dissemination area (DA)”** refers to a small, relatively stable geographic unit composed of one or more adjacent dissemination blocks with an average population of 400 to 700 persons based on data from the previous Census of Population Program. It is the smallest standard geographic area for which all census data are disseminated. DAs cover all the territory of Canada;

**“dwelling”** is defined as a set of living quarters;

**“dwelling type”** means the structural characteristics or dwelling configuration of a housing unit, such as, but not limited to, the housing unit being a single-detached house, a semi-detached house, a row house, an apartment in a duplex or in a building that has a certain number of storeys, or a mobile home;

**“single-detached house”** means a single dwelling not attached to any other dwelling or structure (except its own garage or shed). A single-detached house has open space on all sides, and has no dwellings either above it or below it. A mobile home fixed permanently to a foundation is also classified as a single-detached house;

**“semi-detached house”** means one of two dwellings attached side by side (or back to back) to each other, but not attached to any other dwelling or structure (except its own garage or shed). A semi-detached dwelling has no dwellings either above it or below it, and the two units together have open space on all sides;

**“row house”** means one of three or more dwellings joined side by side (or occasionally side to back), such as a townhouse or garden home, but not having any other dwellings either above or below. Townhouses attached to a high-rise building are also classified as row houses;

**“duplex”** (also known as apartment or flat in a duplex) means one of two dwellings, located one above the other, may or may not be attached to other dwellings or buildings;

**“apartment in a building that has five or more storeys”** means a dwelling unit in a high-rise apartment building which has five or more storeys;

**“apartment in a building that has fewer than five storeys”** means a dwelling unit attached to other dwelling units, commercial units, or other non-residential space in a building that has fewer than five storeys;

**“mobile home”** means a single dwelling, designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation pad and may be covered by a skirt;

**“economic family”** refers to a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law union, adoption or a foster relationship. A couple may be of opposite or same sex. By definition, all persons who are members of a census family are also members of an economic family;

**“employment rate”** means, for a particular group (age, sex, marital status, geographic area, etc.), the number of employed persons in that group, expressed as a percentage of the total population in that group;

**“equity seeking groups”** are communities that face significant collective challenges in participating in society. This marginalization could be created by attitudinal, historic, social and environmental barriers based on age, ethnicity, disability, economic status, gender, nationality, race, sexual orientation and transgender status, etc. Equity-seeking groups are those that identify barriers to equal access, opportunities and resources due to disadvantage and discrimination and actively seek social justice and reparation;

**“extreme core housing need”** has the same meaning as core housing need except that the household has shelter costs for housing that are more than 50% of total before-tax household income;

**“family size”** refers to the number of persons in the family;

**“full-time equivalent (FTE) student”** represents all full-time and part-time enrolments, converted to represent the number of students carrying a full-time course load. One student whose course load is equal to the normal full-time number of credits or hours required in an academic year would generate 1.0 Student FTE. A student taking one-half of a normal course load in one year would be a 0.5 Student FTE;

**“household”** refers to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad;

**“owner household”** refers to a private household where some member of the household owns the dwelling, even if it is still being paid for;

**“renter household”** refers to private households where no member of the household owns their dwelling. The dwelling is considered to be rented even if no cash rent is paid;

**“household maintainer”** refers to whether or not a person residing in the household is responsible for paying the rent, or the mortgage, or the taxes, or the electricity or other services or utilities. Where a number of people may contribute to the payments, more than one person in the household may be identified as a household maintainer. In the case of a household where two or more people are listed as household maintainers, the first person listed is chosen as the primary household maintainer;

**“household size”** refers to the number of persons in a private household;

**“household type”** refers to the differentiation of households on the basis of whether they are census family households or non-census-family households. Census family households are those that contain at least one census family;

**“Indigenous identity”** refers to whether the person identified with the Aboriginal peoples of Canada. This includes those who are First Nations (North American Indian), Métis or Inuk (Inuit) and/or those who are Registered or Treaty Indians (that is, registered under the Indian Act of Canada), and/or those who have membership in a First Nation or Indian band;

**“labour force”** refers to persons who, during the week of Sunday, May 1 to Saturday, May 7, 2016, were either employed or unemployed;

**“living wage”** means the hourly amount that each of two working parents with two young children must earn to meet their basic expenses (including rent, childcare, food, and transportation) once government taxes, credits, deductions, and subsidies have been taken into account;

**“low-income measure, after tax,”** refers to a fixed percentage (50%) of median adjusted after-tax income of private households. The household after-tax income is adjusted by an equivalence scale to take economies of scale into account. This adjustment for different household sizes reflects the fact that a household's needs increase, but at a decreasing rate, as the number of members increases;

**“migrant”** refers to a person who has moved from their place of residence, of which the origin is different than the destination community they reported in. Conversely, a non-migrant is a person who has moved within the same community;

**“mobility status, one year”** refers to the status of a person with regard to the place of residence on the reference day in relation to the place of residence on the same date one year earlier;

**“NAICS”** means the North American Industry Classification System (NAICS) Canada 2012, published by Statistics Canada;

**“NAICS industry”** means an industry established by the NAICS;

**“participation rate”** means the total labour force in a geographic area, expressed as a percentage of the total population of the geographic area;

**“primary rental market”** means a market for rental housing units in apartment structures containing at least 3 rental housing units that were purpose-built as rental housing;

**“precarious housing”** means housing that is not affordable, is overcrowded, is unfit for habitation, or is occupied through unstable tenancy;

**“Rental Market Survey”** refers the collection of data samples from all urban areas with populations greater than 10,000 and targets only private apartments with at least three rental units. Among the information provided are median rental prices for units within the primary rental market;

**“secondary rental market”** means a market for rental housing units that were not purpose-built as rental housing;

**“shelter cost”** refers to the average or median monthly total of all shelter expenses paid by households that own or rent their dwelling. Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water and other municipal services. For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services;

**“short-term rental (STR)”** means the rental of a housing unit, or any part of it, for a period of less than 30 days;

**“STR – commercial market”** refers to all short-term rental units that were active within a given time period, but are available and/or reserved more than 50% of the days that they have been active. The 50% cut off is meant to separate residents using the service to generate supplemental income from non-resident STR operators operating income/investment properties. The commercial market only considers entire homes or apartments, not listings that are hotels, private rooms, or other;

**“STR – total market”** refers to all short-term rental units that were active (meaning, reserved or available at least one day in a month) within a given time period. The total market only considers entire homes or apartments, not listings that are hotels, private rooms, or other;

**“subsidized housing”** refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances;

**“tenure”** refers to whether the household owns or rents their private dwelling. The private dwelling may be situated on rented or leased land or be part of a condominium. A household is considered to own their dwelling if some member of the household owns the dwelling even if it is not fully paid for, for example if there is a mortgage or some other claim on it. A household is considered to rent their dwelling if no member of the household owns the dwelling;

**“unemployment rate”** means, for a particular group (age, sex, marital status, geographic area, etc.), the unemployed in that group, expressed as a percentage of the labour force in that group;

**“vacancy”** means a unit that, at the time of the CMHC Rental Market Survey, it is physically unoccupied and available for immediate rental.