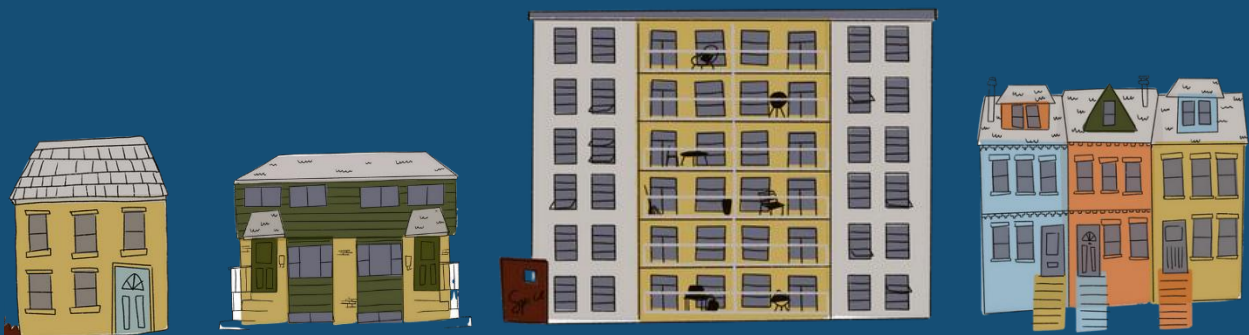


# West Hants Regional Municipality Municipal Housing Needs Report

2023



## TABLE OF CONTENTS

1	Introduction .....	1
2	Key Findings .....	2
3	Housing Supply .....	5
	3.1 Market Housing .....	5
	3.2 Non-Market Housing.....	10
	3.3 Short-Term Rentals (STRs).....	13
4	Housing Shortage .....	14
5	Housing Affordability.....	16
	5.1 Homeownership .....	16
	5.2 Rental Market .....	19
6	Housing Need .....	22
	6.1 Housing Need by Tenure & Indigenous Identity .....	22
	6.2 Housing Need by Household Type.....	24
7	Demographic Profile .....	25
	7.1 Population .....	25
	7.2 Households .....	27
8	Conclusion .....	30

# 1 Introduction

The purpose of a housing needs assessment is to understand the current and anticipated housing conditions across a given geography, in the case of this and accompanying reports, the conditions across the province of Nova Scotia and its municipalities. Generally, this work strengthens the ability of local stakeholders and governments to:

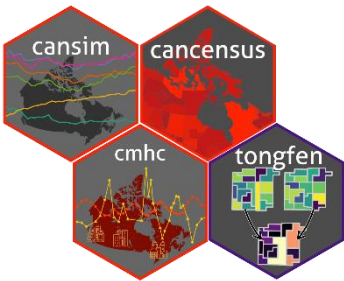
- Identify current and future housing needs and
- Identify existing and projected gaps in housing supply

Empowering municipalities and the province to become effective partners in housing provision requires reliable data to identify the stock necessary to meet current and future needs and how to drive related policy and investment. The insights generated by a needs assessment can help to 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.

The goal of this municipal report is to share appropriate, available, and accurate data to municipal governments so that they further understand their current housing situation and what they might anticipate. It is important to note that the same data methodologies and calculations are applied across each municipality, based on available data. This means that reports cannot consider all the nuanced conditions of individual communities that would be known best by municipal staff, stakeholders, and residents.

The report should be considered a form of base knowledge, intended for local review and discussion. Municipalities should use local information to provide additional context and information for discussion and decision-making as they see fit. For more details about methodologies, provincial trends, and definitions, please refer to the **Provincial Report**.

Note that all data references the municipality unless noted otherwise.



## 2 Key Findings

### **Housing shortage**

As of the end of 2022, there was no gap between demand for housing and the available housing supply - this suggests that historical rates of completions have been adequate in keeping up with the pace of new demand.

However, projections suggest that to keep pace with population growth, the municipality will need 560 new units by 2027 and 1,115 by 2032. Status quo construction could be enough to meet most of the 2027 projected demand. About 110 new units could be completed annually based on historical construction trends. If that pace continues, it will leave a remaining gap of 10 units by 2027 and 15 by 2032.

### **Population**

The municipality's population grew by 3% between 2016 and 2021, compared to the province's population growth of 5%. The municipality generally experienced population decline across non-senior age cohorts - senior growth (particularly the 65- to 84-year-old cohort) was of a high enough magnitude to result in an overall population increase over five years.

Finance and Treasury Board (FTB) estimates suggest that the total 2022 population was 19,775, with a projected increase of 4% between 2022 and 2027. Senior populations should continue to increase during that time, with decreases mostly occurring again among non-senior populations. However, the 0- to 14-year-old cohort may expand by 2% over the next five years.

Growth from 2027 to 2032 may be of a slightly greater magnitude (7%) compared to the half-decade prior. While growth will continue among seniors, all other defined age categories could also expand.

### **Households**

Between 2016 and 2016, there was an overall 5% increase in households, with the share of 1-person households rose by 11%. Estimates suggest that total households reached 8,485 in 2022, with a potential increase of 4% from 2022 to 2027 (355 total). Related to population trends, losses could occur among non-senior-led households and gains among those led by seniors.

Larger magnitudes of growth may continue from 2027 to 2032. Senior-led households (particularly those with a maintainer aged 85+) should remain the cohort with greatest relative growth; however, increases may occur among all defined maintainer age cohorts.

## Non-market housing

As of January 2023, West Hants had a public-housing inventory of 172 units, of which 27 were for families and 145 for seniors.

## Short-term rentals (STRs)

About 0.5% of the municipality's housing inventory may have been used as a short-term commercial rental in 2021 (the last full year of data). This means that upwards of 63 units might have been removed from the long-term market at that time, though it is uncertain exactly how many would have been long-term rentals or purchased for permanent occupancy if not used as a STR.

## Shelter costs

Average rents reported by the Property Valuation Services Corporation (PVSC) increased 4% between 2020 and 2021, following a marginal decrease between 2019 and 2020. The recent changes reflect slight declines in rental market vacancy - the municipality has had an overall vacancy rate of 5.9% in 2021, down from 6.3%, falling above the healthy vacancy range of 3% to 5%

Median municipality home prices increased 78% from 2019 to 2022, compared to 33% between 2016 and 2019. The rapid rise in prices is a combination of increased demand and low interest rates (until recently).

165

Survey Respondents from West Hants  
Regional Municipality

### Top Housing Challenges:

1. Finding housing at a price I can afford
2. I am not experiencing any challenges with finding affordable housing
3. Finding housing that is in good condition and not requiring repairs
4. Finding housing that allows my pet(s)
5. I am already living in affordable housing

### If there were no limitation on housing, top choices would be:

1. House (single detached home, duplex, or mobile home)
2. Apartment (rental)
3. I am already in housing that is suitable to my needs
4. Government-owned Public Housing
5. Community Housing/Non-profit Housing

45%

of respondents have considered leaving  
their community due to housing issues



*Municipality's public survey responses*

### **Affordability**

About 56% of all couples, 87% of all lone-parent households, and 95% of all single person households earned below the estimated income required to afford the 2022 median sale price of a local dwelling. For rentals, at least 4% of **renting** couples, 23% of **renting** lone-parents, and 56% of **renting** single persons earned below the estimated income required to afford the 2021 average local rents.

### **Housing need**

When a household lives in a dwelling that requires more than 30% of its before-tax household income, is overcrowded, and needs major repairs - and no alternative exists - it is in Core Housing Need. In 2021, about 8% of the municipality's households (640 total) lived in Core Housing Need. Need is particularly prevalent among:

- 22% of renter households (360);
- 20% of lone-parent households (660); and
- 16% of single persons / roommate households (405)

Generally, the number of people in and rates of Core Housing Need across segments has increased or decreased since 2016. However, comparing 2021 to 2016 rates (particularly for affordability) is difficult given the influence of the Canada Emergency Response Benefit (CERB) on incomes. Overall, the municipality reported a lower rate of core housing need than that of Nova Scotia overall (10%).

### 3 Housing Supply

#### 3.1 Market Housing

As of the 2021 Census, there were 9,136 private dwellings across the West Hants Regional Municipality, of which 92% were occupied by usual residents (those who live in the municipality permanently). The rest of the inventory may either be occupied solely by foreign residents and/or by temporarily present persons, and unoccupied dwellings. For those dwellings occupied by usual residents, Table 3-1 summarizes the totals and distribution by structure type for West Hants. The greatest share of current supply is held by the single-detached home (80%).

Table 3-1: Total & Share of Dwellings Occupied by a Usual Resident by Structure Type

Total	Single-detached	Semi-detached	Row house	Duplex apt	Apt (< 5 storeys)	Apt (5+ storeys)	Movable	Other
8,370	6,675	220	70	125	755	0	510	20
100%	80%	3%	1%	1%	9%	0%	6%	0%

Source: 2021 Census



West Hants’s public survey responses

*“Developers are developing for the middle income bracket.”*

*“The incentive for developers or renters used to be guaranteed rent. Now it’s a supplier’s market and that incentive doesn’t work.”*

#### 3.1.1 Construction Activity

The pace of construction is represented by the annual total units permitted, units started, and units completed - these are separate but related phases of the same unit construction process.

A permit signifies the anticipated future housing to be built, a start reflects how many permits led to a shovel in the ground, and a completion represents how many units were actually added to the occupiable supply. Construction takes time and its pace varies depending on the building type. Consequently, the number of units permitted in one year cannot be directly linked to starts or completions in another. The **Provincial Report** offers a detailed explanation of each element.

Permit activity refers to the total units permitted by a municipality. Table 3-2 shows the number units permitted in West Hants. Note that 2022 data would normally reflect an extrapolated September 2022 total; however, it appears that data is not available for 2022. Starts and completions data is not available.

Table 3-2: Construction Activity by Dwelling Type

Units permitted							
	2010	2017	2018	2019	2020	2021	2022*
Total	90	66	113	100	138	172	0
Single	74	38	55	45	62	94	0
Semi	2	12	24	10	14	32	0
Row	0	0	0	0	0	0	0
Apartment	7	14	10	25	37	28	0
Other	7	2	24	20	25	18	0

\* total 2022 units extrapolated from September 2022 year to date total  
 Source: Statistics Canada Custom CSD Tables 34-10-0001, 34-10-0066

Table 3-3 summarizes the change in unit size and tenure between the 2016 and 2021 Censuses. The distribution of new units shows what sizes are most occupied by renter and owner households. These Census results indicate that the long-term rental supply declined while homeownership increased - permanently occupied owned dwellings increased 6% from 2016 to 2021.

Table 3-3: Change in Units by Size & Tenure between Census Periods

	Total	Studio / 1-bedroom	2-bedroom	3+ bedroom
<b>Owned dwellings</b>				
Owned (2016) - 78% of total HHs	6,285	145	1,265	4,855
Owned (2021) - 80% of total HHs	6,660	275	1,475	4,905
Change in units	375	130	210	50
Share of change	100%	33%	54%	13%
<b>Rented dwellings</b>				
Rented (2016) - 22% of total HHs	1,735	540	545	640
Rented (2021) - 20% of total HHs	1,710	595	600	520
Change in units	-25	55	55	-120
Share of change	100%	24%	24%	52%

Source: Statistics Canada Tables 98-400-X2016220 & 98-10-0240

Note that not all additional units in the table necessarily reflect a new unit, and some may represent conversions from rental to ownership or vice versa. Between 2016 and 2021, total dwellings (not only occupied by a usual resident) increased from 8,890 to 9,136 – a 246-unit increase (nearly 50 units annually). This suggests a higher share of the existing inventory transitioned to long-term permanent tenancy compared to what was added to the inventory during that time.

Table 3-4: Change in Total Dwellings versus Dwellings Occupied by Usual Residents

Dwellings	2016	2021	% change
Total dwellings (a)	8,890	9,136	3%
Dwelling occupied by a usual resident (b)	8,020	8,370	4%
Share (b / a)	90%	92%	

Source: Statistics Canada 2016 & 2021 Census

### 3.1.2 Housing Accelerator Fund Considerations

The Housing Accelerator Fund (HAF) is a program introduced by the Canada Mortgage & Housing Corporation (CMHC) with the objective to bolster the housing supply at an accelerated pace. Local governments within Canada – including First Nations, Métis and Inuit governments who have delegated authority over land use planning and development approvals – are eligible to apply to the HAF. Interested municipalities can find the HAF’s pre-application reference material [here](#). Note that a Housing Needs Assessment (such as this one) is required as part of a complete application (although not needed immediately for the initial submission).

An applicant is required to provide two projections to CMHC. The applicant must calculate their own projections based on reasonable assumptions and data sources, including Statistics Canada and/or its own administrative data. There is no prescribed formula; however, projections should be based on a three-year period ending September 1, 2026. The two projections are:

- The total permitted housing units projected without program funding.
- The total number of permitted housing units projected with program funding. This second projection is known as the “housing supply growth target.”

For additional guidance, Table 3-5 summarizes the growth by unit type (more closely defined with HAF application requirements) and tenure between 2016 and 2021.

Table 3-5: Unit Change by Estimated HAF Dwelling Type & Tenure, 2016 & 2021 Census

	Total	Single <sup>a</sup>	Missing middle <sup>b</sup>	Multi-unit <sup>c</sup>
<b>Total dwellings</b>				
Total (2016)	8,020	6,515	1,500	0
Total (2021)	8,370	6,680	1,695	0
Change in units	350	165	195	0
Share of change	100%	46%	54%	0%
<b>Owned dwellings</b>				
Owned (2016)	6,285	5,900	375	0
Owned (2021)	6,660	6,150	515	0
Change in units	375	250	140	0
Share of change	100%	64%	36%	0%
<b>Rented dwellings</b>				
Rented (2016)	1,735	615	1,125	0
Rented (2021)	1,710	530	1,180	0
Change in units	-25	-85	55	0
Share of change	100%	61%	39%	0%

<sup>a</sup> Single means single-detached homes, which are buildings containing 1 dwelling unit, which is completely separated on all sides from any other dwelling or structure.

<sup>b</sup> Missing middle refers to ground-oriented housing types that exist between single-detached and mid-rise apartments. This includes garden suites, secondary suites, duplexes, triplexes, fourplexes, row houses, courtyard housing, low-rise apartments (less than 4 storeys). Note that this definition for low-rise does not match the Statistics Canada cut off less than 5 storeys.

<sup>c</sup> Multi-unit refers to apartments that are 4-or-more storeys. The HAF further defines these by whether they are in close proximity to rapid transit or not, which is not possible to summarize based on the data available.

Source: Statistics Canada Tables 98-400-X2016220 & 98-10-0240

CMHC does not prescribe a formula for projections, leaving this decision up to the municipality who would know best about on the ground construction activity (not only by the numbers but also through discussions with local builders/developers).

A simple example includes using most recent permitting data (the five-year average between 2017 and 2021), applying the historical shares of new construction between 2016 and 2021, and comparing the potential units permitted to the estimated total demand over the three years (based on Housing Shortage data – Section 4). The results, shown in Table 3-6, are for discussion purposes and not a prescribed logic – the municipality can form its own approach based on other data provided and internal resources.

Table 3-6: Example of Simple HAF Permit Projection

	Historical share of new housing	Possible annual units permitted	Estimated 3-year units permitted <sup>a</sup>	Estimated 3-year unit demand <sup>a</sup>	Gap that HAF can help reduce
Total	100%	120	360 (A)	330 (B)	0
Single	46%	55	165	150	0
Missing middle	54%	65	195	180	0
Multi-unit	0%	0	0	0	0

Relationship between units permitted and shortage	
C: Estimated September 2023 housing stock: <sup>b</sup>	9,425
Projected permitted unit growth over 3 years without HAF (A / C x 100):	3.8%
Projected permitted unit growth over 3 years needed to meet demand (B / C x 100):	3.5%
% increase in units permitted to meet shortage (B / A - 1) x 100:	-8%

Relationship between units permitted and HAF requirements (rounded up to nearest 5)	
D: Estimated September 2023 housing stock: <sup>b</sup>	9,425
E: Projected annual units permitted (based on '16-'21 average - see Table 3-2)	120
Required units permitted over 3 years to meet minimum 1.1% average annual growth rate <sup>c</sup> (D x 1.1% x 3 years)	315
Required additional units permitted over 3 years to meet minimum 10% increase <sup>d</sup> over historical average (E x 10% x 3 years)	40

<sup>a</sup> Units permitted between September 2023 and September 2026; 3-year unit demand includes 2022 shortage

<sup>b</sup> 2021 Census (Statistics Canada) + 2021 permits + 2021 permits x 2/3 (September 2023 estimate)

<sup>c</sup> Average annual units permitted (min. 1.1%) = Total number of units permitted with HAF support / 3 years / Total dwelling stock (results rounded up to nearest 5)

<sup>d</sup> Increase in units permitted (min. 10%) = (Projected average housing supply growth rate with HAF) / Projected average housing supply growth rate without HAF - 1 (results rounded up to nearest 5)

Note that the final column provides the straight-lined shortage anticipated by the end of the HAF. This may not represent the total possible intervention by the HAF, as this depends on the choices made by the municipality. Rather, it highlights the total shortage the HAF can help reduce. Furthermore, values are rounded to the nearest 5.

## 3.2 Non-Market Housing

*“There’s a trickle-down effect of seniors waiting for beds in senior homes and so their houses aren’t going on the market until they have somewhere to go.”*

### 3.2.1 Public Housing

Of the 11,200 total inventory of publicly owned dwelling units (as administered by the Nova Scotia Public Housing Authority), 172 are located in West Hants - 27 of these units were reserved for families, while 145 were for seniors' housing. Most units are 1-bedroom apartments, due to the high volume of senior-specific units - 84% of all units and 100% of these 1-bedroom units were for seniors.

About 55% of West Hants's public housing tenants have lived in public housing for more than 5-years, with most having lived there between 1 and 5 years.

Table 3-7: Public Housing Inventory, January 2023

		Total	Family	Senior
Total unit inventory		172	27	145
Inventory by unit size	Studio	0	0	0
	1-bedroom	139	0	139
	2-bedroom	6	0	6
	3+ bedroom	27	27	0
	Not reported	0	0	0
Inventory by dwelling type	Single family	17	17	0
	Row	0	0	0
	Apartment	155	10	145
	Not reported	0	0	0
Length of tenure in public housing	Less than 1 year	11%	4%	12%
	1 to 5 years	33%	11%	38%
	5 to 10 years	28%	37%	26%
	10+ years	27%	48%	23%
Household income	Median income (mth)	\$1,730	\$1,395	\$1,790
	Median income (ann)	\$20,760	\$16,740	\$21,480

Source: Derived from Ministry of Municipal Affairs & Housing data

### 3.2.2 Rent Supplements

As of March 2023, 168 households across the Hants Census Division (no data is specifically available for West Hants) were receiving rent supplement support, equivalent to 267 total people. About 27% were families, 46% were seniors, and 27% were classified as non-elderly single households.

Table 3-8 further details the percentage share of rent supplements that served a specific vulnerable population.

Table 3-8: Rent Supplement Demographics, Hants Census Division, March 2023

	Total	Family	Senior	Non-elderly
Total rent supplements	168	45	77	46
People benefiting	267	131	84	52
Average HH size	1.6	2.9	1.1	1.1
Average dependents	0.5	1.7	0.0	0.0
Share of supplements serving a vulnerable group:				
Indigenous person(s)	3%	2%	1%	7%
Person(s) w/ a disability	25%	18%	22%	37%
At risk of homelessness	14%	22%	1%	28%
Homeless	1%	2%	0%	0%
Newcomer(s)	1%	2%	0%	0%
Mental health / addictions	15%	16%	5%	30%
Racialized person(s)	5%	11%	1%	7%
Veteran(s)	1%	0%	1%	0%
Fleeing domestic violence	5%	13%	0%	7%
Young adults	7%	16%	1%	7%

Source: Derived from Ministry of Municipal Affairs & Housing data

### 3.2.3 Non-Profit & Co-operative Housing and Shelters

Formal datasets related to third-party affordable housing organizations and their unit inventories are limited. The **Provincial Report** offers some discussion about what shelters exist provincially, with some detail by Economic Region.

According to a community support and service-based count of homelessness in 2022 – performed by researchers at Acadia University<sup>1</sup> – 231 individuals were known to be experiencing homelessness between West Hants and Digby, Nova Scotia.<sup>2</sup> Among them, there were an additional 124 known children. Furthermore:

- Individuals experiencing homelessness were on average 28 years old
- 192 clients could not find a place of their own because rents are too high
- 173 clients could not find a place because options that existed were in poor condition

<sup>1</sup> Town of Kentville. (2023, March 13). Town of Kentville Council Advisory Committee March 13 2023 Agenda. <https://kentville.ca/sites/default/files/town-files/2023-03/00%20Meeting%20Documents%202023-03-13.pdf>

<sup>2</sup> Results were mostly presented at a regional level; thus, this section will be similar across municipal reports within the Kings Census Division, with some variation where possible.

- 59 clients mostly accessed supports in Windsor
- 55 clients lived across the West Hants Regional Municipality

The above demonstrates that homelessness is not solely an issue within large municipalities but is a challenge across Nova Scotia - particularly related to hidden homelessness which is incredibly difficult to identify or quantify. Note that a service-based count estimates homelessness by collecting information from knowledgeable service providers and key community informants.

### 3.3 Short-Term Rentals (STRs)

Between 2018 and 2022, there has been an increase of 74 dwellings used as STRs. In 2022, 91% were entire homes or apartments, of which 84 were potentially<sup>3</sup> “commercial” units - meaning they were reserved more than half of the year.

If 2021 commercial units are compared to the 2021 dwelling stock (9,136 - as per the Census), about 0.5% of the municipality’s housing inventory may have been used as a short-term commercial rental.

Table 3-9: Short-Term Rental Activity & Inventory

	Data by year				Percent change		
	2018	2020	2021	2022	'18-'20	'20-'22	18-'22**
Total unique STRs	55	97	117	129	+76%	+33%	+135%
Entire home/apt	45	83	101	117	+84%	+41%	+160%
Hotel room	0	0	0	0	n.a.	n.a.	n.a.
Private room	9	13	16	12	+44%	-8%	+33%
Shared room	1	1	0	0	0%	-100%	-100%
Avg annual revenue	\$11,342	\$10,636	\$13,277	\$15,575	-6%	+46%	+37%
Total market ('000s)	\$624	\$1,032	\$1,553	\$2,009	+65%	+95%	+222%
Commercial STRs*	34	48	63	84	+41%	+75%	+147%

\* A commercial STR is one that was listed as available and/or has been reserved more than 50% of the days in a calendar year.

\*\* 2022 data reflects as of September 2022. Commercial STRs use 9 months for their calculations versus a full year.

Source: derived from AirDNA data

<sup>3</sup>Noted as “potentially” since 2022 data is only up to September.

## 4 Housing Shortage

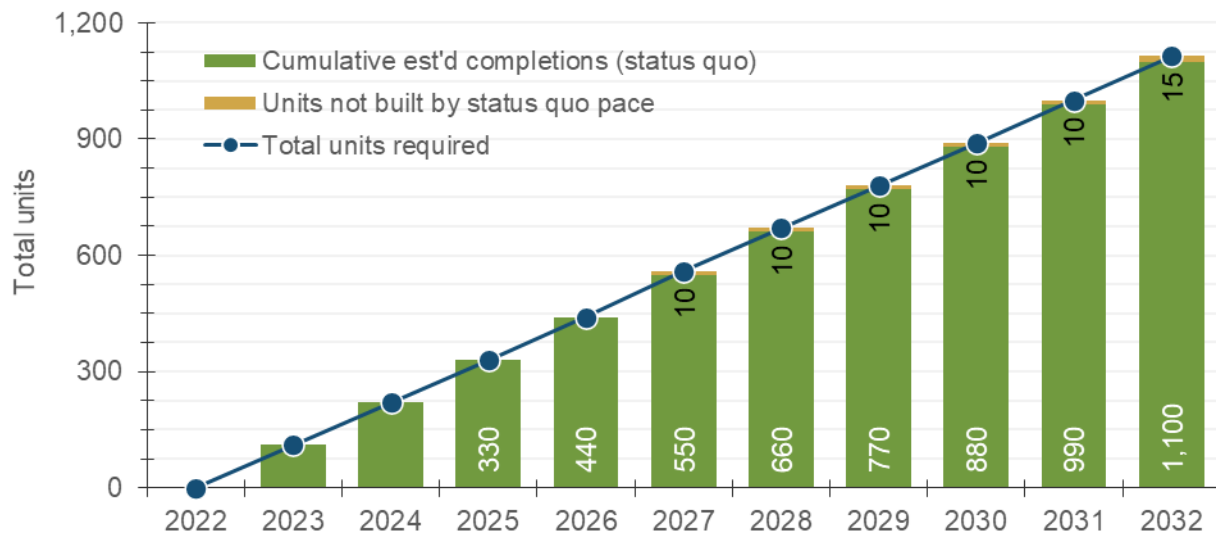
Based on demographic modeling results (see **Provincial Report** for details), the municipality does not currently have a housing shortage (as of the end of 2022).<sup>4</sup>

Figure 4.1 offers a high-level summary of the trajectory of the housing shortage over the next decade under a base population growth scenario provided by Nova Scotia’s Department of Finance and Treasury Board.

While there may not be an existing shortage, in five years the municipality may have a total dwelling demand of about 560 units, which could grow to 1,115 by 2032. Note that this estimate represents the sum of all units, be they rented or owned in terms of their tenure, or market or non-market housing.

Based on the recent construction trends, demand could begin to outpace anticipated new supply. About 110 new units could be completed annually over the next decade, based on assumptions using historical data trends. This will leave the remaining gap of 10 units by 2027 and 15 by 2032. Note that status quo construction follows the method used in the provincial report, being average historical permits adjusted by 5% to account for permit withdrawals or cancellations. Results are rounded to the nearest 5.<sup>5</sup>

Figure 4.1: Anticipated Unit Gap based on Total Units Required and Estimated Completions, Demographic Model Results



<sup>4</sup> The allocation of unit shortages is based on results for the Census Division, apportioned to its respective municipalities based on their share of local household change between 2016 and 2021.

<sup>5</sup> All municipalities use the same approach for consistency. However, for smaller municipalities, the combination of fewer units permitted and rounding practices can under or over represent anticipated construction activity. As such, greater attention should be directed to the projected demand, instead of anticipated supply, which can be later cross-reference with internal municipal data.

Table 4-1 summarizes possible guides for constructing unit sizes over the next half-decade. As previously described, about 560 new units may be needed to meet demand by 2027. Based on historical preferences,<sup>6</sup> about 30% could be studio/1-bedroom dwellings (170 units), 40% 2-bedroom dwellings (225), and 30% 3+ bedroom dwellings (165). This includes the existing unit shortfall.

Table 4-1: Estimated Current & Anticipated Unit Shortfall by Unit Size, 2022-2027

	Total	Studio + 1-bedroom	2-bedroom	3+ bedroom
<b>A:</b> Current shortfall (end of 2022)	0	0	0	0
<b>B:</b> Anticipated demand by <b>2027</b>	560	170	225	165
<b>C:</b> Total units required by <b>2027</b> (A + B)	560	170	225	165
<b>D:</b> Anticipated 5-year supply (status quo pace*)	550	165	220	160
<b>E:</b> Total shortfall	10	5	5	5

\* The distribution of supply is based on household preferences, not actual anticipated build out.

---

<sup>6</sup> In this case, unit sizes reflect the preference for unit size, not the historical distribution of unit sizes in the existing inventory. Briefly, historical distributions of household sizes by household family types are used to estimate required bedrooms. The estimated share of unit sizes is then distributed into forecasted demand calculations. More explanation about how preference distributes can be found in the Housing Shortage section of the Provincial report.

# 5 Housing Affordability



Municipality’s public survey responses

*“There aren’t affordable options for seniors, and what does exist is meant for those with good pensions.”*

*“Finding affordable housing is taking people further away from where they work, causing greater reliance on transportation which is not affordable.”*

## 5.1 Homeownership

Housing is becoming more expensive. This is not simply a claim of observing the appreciation of property as a commodity but also as an increase relative to other periods, levels of income, and availability.

### 5.1.1 Market Activity

Median sale prices across Nova Scotia have seen increases since 2016, with significant increases since 2019. West Hants’s median sale price has increased from \$158,000 to \$311,111 between 2016 and 2022. This represents a 97% change in median sale price.

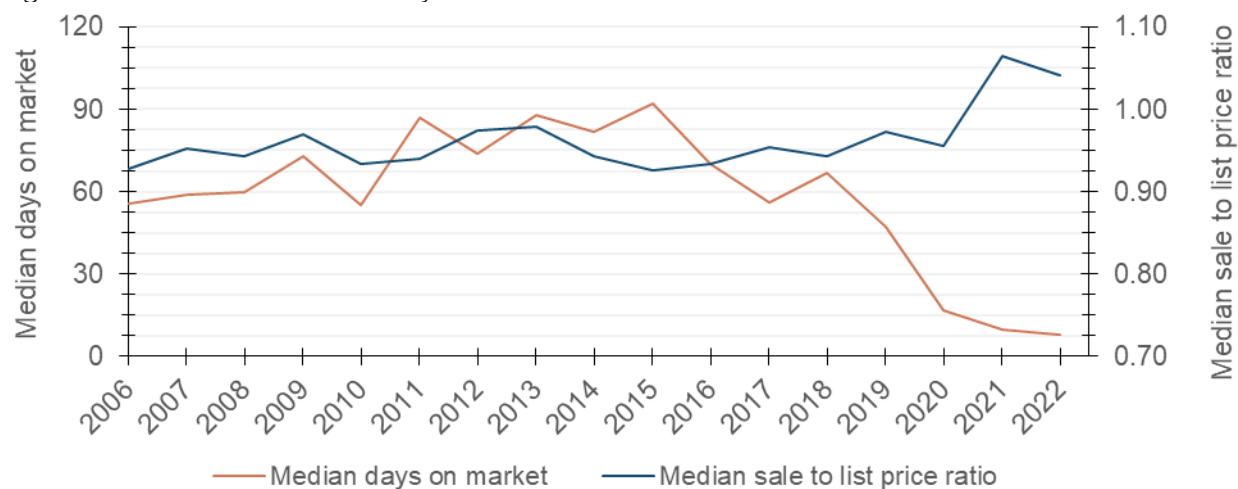
Table 5-1: Median Sale Prices by Dwelling Type & Select Years

	Price				Percent Change		
	2010	2016	2019	2022	'10-'16	'16-'19	'19-'22
Total	\$140,000	\$158,000	\$175,000	\$311,111	+13%	+11%	+78%
Single	\$144,000	\$163,000	\$176,500	\$325,000	+13%	+8%	+84%
Semi	-	\$203,750	\$155,500	\$277,500	-	-24%	+78%

Source: NSAR MLS®

The increase in price can, at least in part, be attributed to an increase in demand. Figure 5.1 illustrates the sale-to-list-price ratio compared to the median days a dwelling was on the market. The number of days on market is a general indicator of market demand (fewer days means more interest and more days means less interest). As the number of days on the market decreases, there is generally a rise in sale prices (and sale to list price ratios). This is no different for West Hants. With recent, significant declines in the median days on the market, the median sale to list price ratio has increased in turn, exceeding 100% as of 2021.

Figure 5.1: Historical Median Days on Market vs. Median Sales-List Price Ratio



Source: NSAR MLS®

The shift in demand leading to faster home purchases is largely attributed to substantial local population growth over recent years, as well as within adjacent communities like the Halifax Regional Municipality. This population growth has been fuelled by both interprovincial and international in-migration that is notably increasing the local and provincial demand for housing.

### 5.1.2 Homeownership Affordability

Table 5-2 details the percentage share of households, separated by household types, that could afford a home based on their respective income levels versus the median sale prices from 2022. The affordability threshold is the same used by Statistics Canada and CMHC - 30% of before-tax household income spent on shelter costs. Shelter cost calculations include the direct and in direct costs related to shelter. More detail is provided in the **Provincial Report**. Note that income bracket distributions are based on Census Division data.<sup>7</sup>

Lone parents and single persons are least likely to have income levels necessary to afford to own a home. Semi-detached homes are the most attainable types of dwellings

<sup>7</sup> Since Census Division data is used, readers will notice estimate similarities between municipalities belonging to the same Census Division.

based on value, but 79% of lone-parent households and 92% of single-person households fall below the income levels necessary to afford the median sale price of a semi-detached local home.

Table 5-2: Estimate of Sales Affordability by Income Level (All Households)

		2022 median sale price:			\$325,000	\$277,500
		% of HHs below income level			Single Detached Dwelling	Semi Detached
Income level	Attainable sales price	Couples	Lone parents	Single persons		
\$50,000	\$149,500	15%	36%	68%	no	no
\$55,000	\$164,500	18%	44%	73%	no	no
\$60,000	\$179,500	20%	51%	78%	no	no
\$65,000	\$194,500	24%	56%	82%	no	no
\$70,000	\$209,500	28%	61%	84%	no	no
\$75,000	\$224,000	32%	66%	87%	no	no
\$80,000	\$239,000	36%	70%	89%	no	no
\$85,000	\$254,000	40%	74%	91%	no	no
\$90,000	\$269,000	44%	79%	92%	no	no
\$95,000	\$284,000	48%	82%	93%	no	yes
\$100,000	\$299,000	53%	84%	94%	no	yes
\$105,000	\$314,000	56%	87%	95%	no	yes
\$110,000	\$329,000	60%	88%	96%	yes	yes

Homeownership	Total Dwelling	Single Detached Dwelling	Semi Detached
Est'd income needed to buy median home	\$104,100	\$108,700	\$92,800
<b>% of total households below income</b>	<b>66%</b>	<b>68%</b>	<b>59%</b>

Source: Derived from Statistics Canada tables (see Provincial Report), Bank of Canada, NSAR MLS®

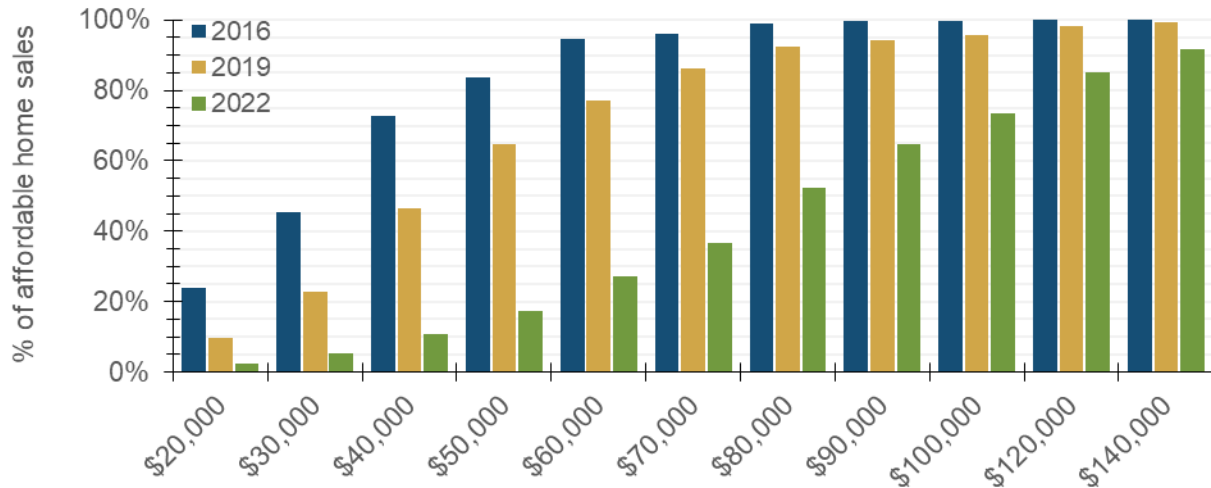
About 66% of all local households earned an income below what would be needed (around \$104,100) to purchase the median home in 2022. This highlights the importance of housing interventions to address the shortage identified above to reduce typical housing prices to reasonably affordable levels.

Figure 5.2 presents the levels of affordability for respective household income levels for 2016, 2019, and 2022 for Hants Census Division (no data is specifically available for

the West Hants Regional Municipality). It illustrates the percentage of home sales in each year that would be affordable (30% of household income) at a given income level.

While there were already signs of decreasing affordability from 2016 to 2019, the municipality suffered a significant shock from 2019 to 2022. For instance, a \$70,000 income could afford 86% of home sales in 2019. In 2022, this fell to 37%.

Figure 5.2: Estimated % of Households that Can / Cannot Afford Typical Sale Prices, Hants Census Division



Source: derived from Statistics Canada Custom Census 2021 Tables, Bank of Canada, NSAR MLS®

## 5.2 Rental Market

### 5.2.1 Market Activity

Table 5-3 reports the rental data for West Hants (based on data for Windsor and surrounding areas). The overall average rent in 2021, per PVSC data, was \$624. This is an increase in rents of 8% from 2018. There has been a 12% increase for studio units, a 11% increase for 1-bedroom units, a 7% increase for 2-bedroom units, and an 8% increase for 3+ bedroom units over the same period.

Table 5-3: Average Rents by Unit Size and Select Years

	Price				Percent Change		
	2018	2019	2020	2021	'18-'19	19-'20	20-'21
Total	\$577	\$603	\$602	\$624	+5%	0%	+4%
Studio	\$499	\$531	\$531	\$559	+6%	0%	+5%
1-bed	\$552	\$584	\$584	\$612	+6%	0%	+5%
2-bed	\$657	\$690	\$690	\$702	+5%	0%	+2%
3-bed	\$736	\$770	\$770	\$798	+5%	0%	+4%
Vacancy	6.3%	6.3%	6.3%	5.9%			

Source: PVSC Custom Tables

West Hants's vacancy rate has gone from 6.3% to 5.9% between 2018 and 2021, which falls above the healthy vacancy range of 3% to 5%.

### 5.2.2 Rental Affordability

Table 5-4 details the percentage share of **renter** households, divided by household type and income levels, that can afford 2021 average rent for various unit types. As with ownership, lone-parent and single person households face the highest income barrier to affordability. About 15% of lone-parent households and 49% of single person households fall below the income level required to afford the average rent for a studio apartment in 2021.

It should be noted that the affordability reported is based on the ability to afford the rent for the entire unit, not split between tenants. Furthermore, the affordability threshold is the same used by Statistics Canada and CMHC - 30% of before-tax household income spent on shelter costs. Shelter cost calculations include the direct and indirect costs related to shelter. More detail is provided in the **Provincial Report**.

Table 5-4: Estimated Rent Affordability by Income Level (Renter Households)

		2021 average rent:			\$559	\$612	\$702	\$798
		% of HHs below income level			Studio	1-bed	2-bed	3+ bed
Income level	Attainable rent	Couples	Lone parents	Single persons				
\$20,000	\$330	0%	5%	18%	no	no	no	no
\$25,000	\$420	0%	10%	38%	no	no	no	no
\$30,000	\$500	0%	15%	49%	no	no	no	no
\$35,000	\$590	4%	23%	56%	yes	no	no	no
\$40,000	\$670	9%	29%	66%	yes	yes	no	no
\$45,000	\$750	12%	38%	72%	yes	yes	yes	no
\$50,000	\$840	17%	45%	79%	yes	yes	yes	yes
\$55,000	\$920	20%	57%	85%	yes	yes	yes	yes
\$60,000	\$1,000	26%	64%	89%	yes	yes	yes	yes
\$65,000	\$1,090	29%	66%	92%	yes	yes	yes	yes
\$70,000	\$1,170	38%	71%	93%	yes	yes	yes	yes
\$75,000	\$1,260	43%	78%	94%	yes	yes	yes	yes
\$80,000	\$1,340	50%	81%	94%	yes	yes	yes	yes

Renting	Average	Studio	1-bed	2-bed	3+ bed
Est'd income needed to rent average unit	\$37,300	\$33,400	\$36,500	\$41,900	\$47,700
<b>% of renter households below income</b>	<b>32%</b>	<b>26%</b>	<b>32%</b>	<b>39%</b>	<b>44%</b>

Source: Derived from Statistics Canada Custom Census 2021 tables, PVSC

Approximately 32% of local renter households earned an income below what would, be needed (about \$37,300) to afford the average rental unit. Readers will notice that the financial barriers to own appear to be significantly higher than to rent. While this may be the case, it is important to recognize the data source impacts to this discussion.

Sales data for homeownership only considers asking prices, not the existing mortgages held by homeowners at the same time. Rental data includes both asking and occupied rents, meaning that the rents reported underrepresent what households would pay changing units.

*“Young people and families aren’t able to afford rentals on their own. They’re having to choose between food or rent.”*

## 6 Housing Need

Three housing indicators are used to evaluate housing need: adequacy (housing condition), suitability (enough space), and affordability. Core housing need is a specific condition of housing where a household falls under one of the aforementioned indicators and cannot find reasonable housing without spending 30% or more of their before-tax income. Deep unaffordability (also known as “severe” unaffordability) is when a household is spending 50% or more of their before-tax income on housing.

Generally, housing indicators and Core Housing Need data demonstrate the number and share of households particularly impacted by precarious living conditions. These are the households that increased supply or non-market interventions would positively impact most, as many might not have the means or supports to escape these conditions without intervention.

### 6.1 Housing Need by Tenure & Indigenous Identity

Table 6-1 shows the share of households currently living in conditions that meet the three housing criteria, separated by tenure and Indigenous identity.

In West Hants, overall households living in unaffordable dwellings decreased by 17% between 2016 and 2021. Those living in unsuitable dwellings increased by 50% and those living in inadequate dwellings increased by 6%. Notwithstanding respective 15% and 65% decreases between census periods, 34% of all renters and 8% of Indigenous households lived in unaffordable dwellings as of 2021.

Table 6-1: Housing Need Criteria by Tenure & Indigenous Identity, 2021

		Total	Owner	Renter	Indigenous
Total Households:		8,150	6,480	1,670	370
Households living in <b>inadequate</b> conditions	Total households	840	625	215	30
	Change since 2016	+6%	+3%	+16%	-40%
	Share of households	10%	10%	13%	8%
Households living in <b>unsuitable</b> conditions	Total households	210	80	125	-
	Change since 2016	+50%	-20%	+213%	-
	Share of households	3%	1%	7%	-
Households living in <b>unaffordable</b> conditions	Total households	1,220	645	575	30
	Change since 2016	-17%	-18%	-15%	-65%
	Share of households	15%	10%	34%	8%

Source: Statistics Canada Custom Census 2016 & 2021 Tables

Table 6-2 shows the municipality's households currently meeting the conditions of Core Housing Need and those in deep unaffordability, as well as the changes in those categories between 2016 and 2021. Since 2016, there has been a 20% decrease in overall Core Housing Need, with decreases across the tenure and Indigenous Identity. Notwithstanding, 8% of all households faced core need in 2021.

Since 2016 there has been an overall decrease of 30% to households living in deep unaffordability overall, but 11% of all renters remain in these conditions.

Table 6-2: Core Housing Need & Deep Unaffordability by Tenure & Indigenous Identity, 2021

		Total	Owner	Renter	Indigenous
Total Households:		8,150	6,480	1,670	370
Households living in <b>Core Housing Need</b>	Total households	640	280	360	-
	Change since 2016	-20%	-13%	-27%	-
	Share of households	8%	4%	22%	-
Households living in <b>deep unaffordability</b>	Total households	315	135	180	-
	Change since 2016	-30%	-40%	-22%	-
	Share of households	4%	2%	11%	-

Source: Statistics Canada Custom Census 2016 & 2021 Tables

## 6.2 Housing Need by Household Type

Table 6-3 and Table 6-4 present information related to housing indicators and Core Housing Need, respectively, by household type.

Generally, renter and single person / roommate households experience parallel issues when it comes to housing. About 28% of single person / roommate households faced financial challenges related to shelter in 2021.

Lone parents also faced considerable housing challenges, reporting the highest rate of unsuitability (9%) and the second highest rate of unaffordability (21%).

Table 6-3: Housing Need Criteria by Household Type, 2021

		Couple w/o child(ren)	Couple w/ child(ren)	Lone parent	Single / roommates
Total Households:		2,735	1,855	660	2,470
Households living in <b>inadequate</b> conditions	Total households	215	180	95	300
	<i>Change since 2016</i>	-4%	-8%	0%	+43%
	Share of households	8%	10%	14%	12%
Households living in <b>unsuitable</b> conditions	Total households	-	40	60	30
	<i>Change since 2016</i>	-	+14%	+100%	-
	Share of households	-	2%	9%	1%
Households living in <b>unaffordable</b> conditions	Total households	270	100	140	695
	<i>Change since 2016</i>	+10%	-47%	-39%	-6%
	Share of households	10%	5%	21%	28%

Source: Statistics Canada Custom Census 2016 & 2021 Tables

Since 2016, single persons / roommate households living in Core Housing Need decreased 19%, reaching a 16% share of all related households in 2021. Lone parents reported the most prevalent core need (20%), with no change between census periods. Further, 9% of single persons lived in deeply unaffordable conditions as of 2021, despite a 12% decrease.

Table 6-4: Core Housing Need & Deep Unaffordability by Household Type, 2021

		Couple w/o child(ren)	Couple w/ child(ren)	Lone parent	Single / roommates
Total Households:		2,735	1,855	660	2,470
Households living in <b>Core Housing Need</b>	Total households	50	35	130	405
	Change since 2016	-47%	-50%	0%	-19%
	Share of households	2%	2%	20%	16%
Households living in <b>deep unaffordability</b>	Total households	25	25	35	220
	Change since 2016	-50%	-55%	-53%	-12%
	Share of households	1%	1%	5%	9%

Source: Statistics Canada Custom Census 2016 & 2021 Tables

## 7 Demographic Profile

### 7.1 Population

#### 7.1.1 Current Population

Between 2016 and 2021, the population of West Hants increased by 3%, compared to the provincial growth rate of 5%. Table 7-1 below illustrates the municipality's population change compared to provincial changes.

The municipality generally experienced population decline across non-senior age cohorts - senior growth (particularly the 65- to 84-year-old cohort) was of a high enough magnitude to result in an overall population increase over five years.

Table 7-1: Total Population by Age Cohort (2021) & Five-Year Percent Change

		0 to 14	15 to 24	25 to 44	45 to 64	65 to 84	85+	Total
Nova Scotia	Total	136,710	106,185	234,180	276,990	192,285	23,035	969,380
	Share	14%	11%	24%	29%	20%	2%	100%
	5yr %Δ	+2%	-1%	+9%	-2%	+19%	+6%	+5%

		0 to 14	15 to 24	25 to 44	45 to 64	65 to 84	85+	Total
West Hants Regional Municipality	Total	2,835	1,835	4,065	5,975	4,280	530	19,510
	Share	15%	9%	21%	31%	22%	3%	100%
	5yr %Δ	-3%	-4%	-1%	-1%	+22%	+3%	+3%

Source: Statistics Canada Census 2016 and 2016

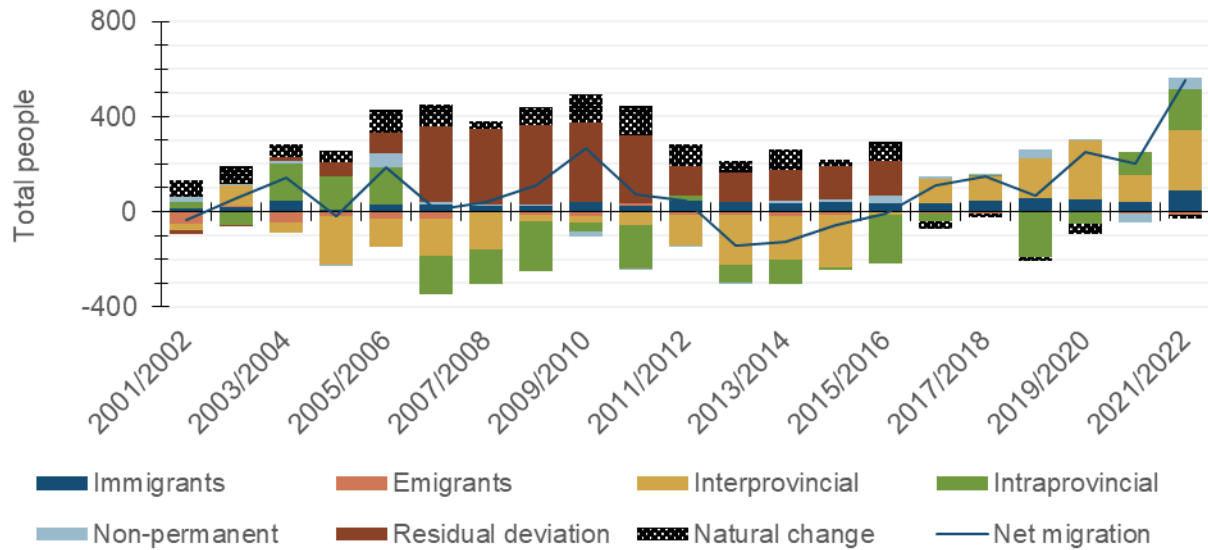
“We have an aging population and a growing population.”

### 7.1.2 Migration

Shown in Figure 7.1 is the net-migration for the Hants Census Division (data is not available at the municipal level – the entire Census Division includes all related urban and rural municipalities) between 2001/02 and 2021/22, inclusive of totals for intra-provincial and international migration, as well as emigration.

Between 2016 and 2021, the Census Division’s net-migration steadily increased to a two-decade high in 2021/2022 at a total of 551 newcomers. Not all newcomers will move to one place and could be distributed across the region.

Figure 7.1: Historical Components of Migration, Census Division



Source: Statistics Canada Table 17-10-0140

### 7.1.3 Anticipated Population

The municipality’s anticipated population is derived from applying the historical share of local total populations by age cohort to the regional projections by age cohort produced by the Department of Finance & Treasury Board (FTB) in February 2023. In other words, results assume that the municipality will represent the same share of the region’s population over the projection horizon.<sup>8</sup> This does not consider nuanced population changes by community.

<sup>8</sup> Since a municipality represents the same share of its region (i.e., Census Division) over time for projections (population and households), similar rates of growth will exist for each of the municipalities within the region. Therefore, readers reviewing multiple reports may notice a likeness between them.

Table 7-2: Anticipated Total Population by Age Cohort and Five-Year Percent Change

		0 to 14	15 to 24	25 to 44	45 to 64	65 to 84	85+	Total
2027	Total	2,925	1,865	3,955	5,830	5,285	660	20,520
	Share	14%	9%	19%	28%	26%	3%	100%
	5yr %Δ	+2%	-1%	-4%	-2%	+19%	+21%	+4%

		0 to 14	15 to 24	25 to 44	45 to 64	65 to 84	85+	Total
2032	Total	3,115	1,930	4,170	6,025	5,785	860	21,885
	Share	14%	9%	19%	28%	26%	4%	100%
	5yr %Δ	+6%	+3%	+5%	+3%	+9%	+30%	+7%

Source: derived Department of Finance & Treasury Board February 2023

Estimates suggest that the total 2022 population was 19,775, with a projected increase of 4% between 2022 and 2027. Senior populations should continue to increase during that time, with decreases mostly occurring again among non-senior populations. However, total 0- to 14-year-olds may expand 2% over the half-decade.

Growth from 2027 to 2032 may be of a slightly greater magnitude (7%) compared to the half-decade prior. While growth will continue among seniors, all other defined age categories could also expand. This demonstrates a short-term need to house seniors, but a long-term need to meet the needs of a potentially increased non-senior population (including families).

## 7.2 Households

### 7.2.1 Current Households

Table 7-3 illustrates the various characteristics of households in West Hants. The tables show tenure splits for maintainer by age cohort, household types, and household sizes respectively, as well as the 5-year percent change in those populations. The primary household maintainer is the person within a household who pays the rent, mortgage, taxes, or other major expenses for the dwelling. For households in which multiple incomes are present, the first name listed on a census questionnaire is taken to be the primary maintainer.

Between 2016 and 2016, there was an overall 5% increase in households, with tenures split into 79% owners and 21% renters in 2021. Non-census families (i.e., single persons or roommate households) have seen the largest increase, with 11% since 2016. Noteworthy is the 6% increase in couples with children given their significant cohort size (2,780 total).

Households in West Hants are also getting smaller with an 11% increase in 1-person households between census periods. Interestingly, there was a 14% increase in 5+ person households, though their cohort size is significantly smaller (455 total).

Table 7-3: Households by Tenure & Characteristics (2021) & Five-Year Percent Change

		15 to 24	25 to 44	45 to 64	65 to 84	85+	Total
Household Maintainer Age	Total	120	1,990	3,340	2,610	315	8,370
	Owner	42%	72%	84%	83%	66%	79%
	Renter	58%	28%	16%	17%	34%	21%
	5yr %Δ	-4%	-3%	-1%	+23%	+7%	+5%

		Couple w/o Child	Couple w/ Child	Lone Parent	Non-census*	Other**	Total
Household Type	Total	2,780	1,900	690	2,560	435	8,370
	Owner	91%	87%	62%	64%	86%	79%
	Renter	9%	13%	38%	36%	14%	21%
	5yr %Δ	+6%	-2%	-1%	+11%	+2%	+5%

		1-person	2-person	3-person	4-person	5+ person	Total
Household Size	Total	2,330	3,410	1,185	990	455	8,370
	Owner	64%	87%	83%	81%	86%	79%
	Renter	36%	13%	17%	19%	14%	21%
	5yr %Δ	+11%	+6%	-3%	-5%	+14%	+5%

\* Non-census means single persons or persons living with a roommate

\*\* Other households are one-census-family households with additional persons or multiple-family households

Source: Statistics Canada Custom Census 2016 & 2021 Tables

## 7.2.2 Anticipated Households

A similar apportionment as for the anticipated population is performed for anticipated households. Note that anticipated households are a major input to housing demand calculations, but do not equate exactly to demand. Housing demand projections incorporate adjustments to reflect total dwellings (not only those occupied by a usual resident which projections would solely consider).

Estimates suggest that total households reached 8,485 in 2022, with a potential increase of 4% from 2022 to 2027 (355 total). Related to population trends, losses could occur among non-senior led households and gains among those led by seniors.

Larger magnitudes of growth may continue from 2027 to 2032. Senior-led households (particularly those with a maintainer aged 85+) should remain the cohort with greatest relative growth; however, increases may occur among all defined maintainer age cohorts.

From 2022 to 2032, about 870 new senior-led households might choose to live in the municipality, again reinforcing the need for senior appropriate or generally accessible housing over the foreseeable future.

Table 7-4: Anticipated Households by Maintainer Age and Five-Year Percent Change

		15 to 24	25 to 44	45 to 64	65 to 84	85+	Total
2027	Total	110	1,945	3,260	3,135	390	8,840
	Share	1%	22%	37%	35%	4%	100%
	5yr %Δ	-12%	-3%	-2%	+16%	+20%	+4%

		15 to 24	25 to 44	45 to 64	65 to 84	85+	Total
2032	Total	110	2,070	3,365	3,360	540	9,445
	Share	1%	22%	36%	36%	6%	100%
	5yr %Δ	+0%	+6%	+3%	+7%	+38%	+7%

Source: derived from Statistics Canada 2016 Census, Department of Finance & Treasury Board February 2023

## 8 Conclusion

The above information provides context for West Hants's housing conditions. Increased demand, locally and regionally, has resulted in higher-than-expected local housing prices.

While there is no estimated unit shortage in West Hants (as of the end of 2022), projections suggest that there could be a 560-unit demand by 2027 and 1,115 by 2032. Using current construction trends, 110 new units are estimated to be introduced into the market annually over the next 5 years, leaving a remaining gap of 10 units by 2027. Unless completions fall short of the historical average or demographic trends change to increase demand, there may be only 15 units shortage by 2032.