



# Actions for Attainability:

AN UPDATE ON REALTOR® SOLUTIONS

Submitted by:

Nova Scotia Association of REALTORS®  
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In 2020 and 2021, the Nova Scotia Association of REALTORS® (NSAR) spent over six months speaking to Nova Scotians about housing. The Association spoke to members, clients, elected officials, service providers, industry professionals, and more about what housing looked like in our province. NSAR wanted to know what was working well and where we needed to improve. These conversations formed the basis of *We all Play a Part: REALTOR® Solutions to Nova Scotia's Affordable Housing Crisis*, NSAR's submission to the Affordable Housing Commission.

Since March 2021, when the submission was developed, Nova Scotia has seen a **decline in attainability across the housing spectrum**. Average prices have increased by approximately 16 per cent<sup>1</sup>. Rental vacancies sit at less than one per cent in many areas across Nova Scotia, which is felt most acutely in Halifax<sup>2</sup>. Although projects have been announced, Nova Scotia requires an estimated 27,300 by the end of 2022<sup>3</sup> to meet the current needs of our community members.

Looking to the future, Nova Scotia is one of two provinces expected to see a double-digit increase in home sales in 2024. NSAR's latest forecast shows sales and average home prices in Nova Scotia increasing this year.

REALTORS® work closely with our elected officials to strengthen our housing markets. We work together through partnerships like the creation of the Down Payment Assistance Program, which has helped close to 900 families buy homes in our province in the last six years. Unfortunately, these programs are no longer enough.

Nova Scotia's **current housing crisis is due to a lack of adequate supply of attainable housing**.

With ambitious federal immigration targets and Nova Scotia increasingly viewed as a preferred destination for newcomers to Canada, the demand for housing in the province is expected to continue to grow at a steady pace over the coming years. Turner Drake, based on the Nova Scotia Housing Needs Assessment, estimates that we will be short over 71,600 housing units by 2027<sup>4</sup> if we do not act.

While much has been done on housing since 2021, housing stakeholders and elected officials at all levels of government need to adopt a **collaborative, all-hands-on-deck approach to ensure that all Nova Scotians have a place to call home**.

## ACTIONS FOR ATTAINABILITY

In the 2021 report, NSAR proposed six key housing themes that the government and partners could have an impact on. These themes touched on all areas of the housing spectrum – from community and social housing to new builds. They include collaboration, municipal work, whole communities, aging populations, trade shortages, and innovative solutions. So, what has been done on these themes since 2021?

### 1. Collaboration

**REALTORS® know that collaboration will be the key to success in our province. We encourage all levels of the public sector to continue working closely with each other and the private sector to increase opportunities and create innovative solutions across our housing spectrum.**

A key element in Nova Scotia's recently

<sup>1</sup> Based on a comparison of average prices across the NSAR MLS® System from March 2021 to October 2023.

<sup>2</sup> <https://halifaxpartnership.com/research-strategy/halifax-index/real-estate/>

<sup>3</sup> <https://novascotia.ca/action-for-housing/docs/provincial-housing-needs-assessment-report.pdf>, page 51-56

<sup>4</sup> <https://novascotia.ca/action-for-housing/docs/provincial-housing-needs-assessment-report.pdf> page 51-56

announced 5-year housing action plan, *Our Homes, Action for Housing*, is **collaboration between levels of government and the private sector**. This includes actions such as introducing new planning areas in Halifax Regional Municipality, new land from the Provincial Land for Housing Initiative, and the construction of 5,000 new affordable and supportive units with housing partners.

Since our 2021 report, REALTORS® have:

- Advocated for provincial and federal **Housing Roundtables** to bring together housing stakeholders to help address the housing crisis through an inclusive, holistic approach that emphasizes collaboration, innovation, and policy coordination.
- Held **over 40 meetings with Members of Parliament from Nova Scotia** to discuss housing data, collaboration and solutions.
- Presented to **provincial caucuses twice**.
- Participated in more than **20 meetings with provincial officials**, including elected officials and staff, on housing solutions.
- Presented to **more than a dozen Chambers of Commerce, economic development and community organizations** about housing supply, data and solutions in their communities.

## 2. Municipalities

**REALTORS® believe housing is a shared responsibility. Municipal, Provincial, and Federal governments must work together to ensure that all citizens have safe, attainable places to call home.**

To ensure that every Nova Scotian has a place to call home, **the province and municipalities need to work together as partners** with shared responsibilities for housing. There have been a number of municipalities across the province that have taken steps to improve housing in their

communities. While no municipality is currently responsible for housing, Halifax Regional Municipality (HRM) and Cape Breton Regional Municipality (CBRM) have both worked towards online permitting and approval processes that will reduce red tape and speed up development processes. HRM has waived the majority of municipal-related construction fees for residential development by registered non-profits or charitable housing organizations. In 2021, the Province also changed the Municipal Government Act and HRM Charter to allow municipalities across Nova Scotia to implement inclusionary zoning. This zoning means municipalities can now require affordable housing in new developments.

From 2021-2023, REALTORS® in Nova Scotia have:

- Supported innovations in housing including **the implementation of inclusionary zoning and the introduction of secondary/backyard suites**.
- Provided information and support for municipalities applying for the **Housing Accelerator Fund (HAF)**, particularly supporting innovations that help speed up development approvals and access to data.
- **Provided regular data reports** to municipal governments and provincial departments to help identify gaps in supply and inform policy.
- Met with **elected municipal officials from more than a dozen municipalities** to discuss specific housing needs.

## 3. Whole Communities

**REALTORS® recommend that municipalities and the province continue to implement changes to legislation to encourage new developments to be whole communities that include increased *missing middle* housing as well as all other types and price points.**

Whole communities meet the basic needs of their residents. They provide all types of housing – social, rental, and purchase – at a variety of income levels. These communities are planned to provide opportunities for recreation and leisure, as well as complete infrastructure like sidewalks, transit, and active transportation. These communities are often zoned to include areas with services like grocery, local restaurants, and hardware stores.

One of the key tenets of whole communities is a variety of price points and a balance of home types. Since 2021, there have been numerous commitments from the government to increase affordable housing in Nova Scotia. This work is necessary, however, we are increasingly seeing middle-income Nova Scotians in housing need. Missing middle housing<sup>5</sup> is essential to increasing housing attainability while still maintaining a balance of housing types and prices.

REALTORS® in Nova Scotia continue to:

- **Advocate for increased housing across the housing spectrum.**
- Support the **creation of more medium density**, missing middle housing through advocacy work.
- Provide **monthly data reports** to municipal governments to help identify gaps in supply and inform policy.
- **Support Habitat for Humanity Nova Scotia** through building homes during REALTORS® Build Week, Stud-a-Thon fundraising, and long-term partnership commitments.

#### 4. Aging Populations

**REALTORS® urge the government to continue**

**to create and support appropriate housing for seniors. Seniors should have increased access to rental housing that is attainable, accessible, and appropriate for their needs. We must increase in-community long-term care and missing middle housing. And we must create and protect stock that allows our seniors to live and age in dignity and security.**

More than 22 per cent of Nova Scotians are 65 years of age and older<sup>6</sup>, however, in many communities across Nova Scotia appropriate and attainable seniors housing is not available. The available housing supply does not accommodate senior's physical needs or is too large for smaller household sizes.

As of November 2023, over 1,800 seniors are waiting for spaces in long-term care facilities<sup>7</sup>. The waitlist, combined with inadequate supply results in a backlog of housing, with seniors being unable to find appropriate housing to transition into.

In 2021, NSAR called on the province to create more opportunities for appropriate seniors housing through investments in long-term care, attainable rentals, and intergenerational housing. In 2023, the Province announced an investment in more than 1,200 new long-term care spaces<sup>8</sup>.

REALTORS® have been supporting this call to action by:

- **Sharing housing market data** with partners and all levels of government to guide development.
- Advocating for to all levels of government for **increased long term care spaces and**

<sup>5</sup> As noted in the Housing Needs Assessment, "Missing-middle" housing refers to duplex and triplex homes, townhouses, and multiplexes, as well as smaller apartment complexes, that create a smooth transition between the low- and high-density housing.

<sup>6</sup> <https://www150.statcan.gc.ca/n1/daily-quotidien/220427/mc-a004-eng.htm>, accessed November 2023

<sup>7</sup> <https://waittimes.novascotia.ca/procedure/nursing-home-admissions#trends-vol> , accessed November 2023

<sup>8</sup> <https://novascotia.ca/action-for-housing/docs/strategic-plan-action-for-housing.pdf> , page 32

### retirement communities.

- Adding accessibility fields to the MLS® System to allow for easier searching of appropriate housing to meet the needs of seniors and people with differing needs.

## 5. Trade Shortages

**REALTORS® support and encourage any actions that the government can take to increase and retain skilled tradespeople in Nova Scotia.**

Since 2021, Nova Scotia has seen a steady increase in housing construction starts and completions<sup>9</sup>. The demand for housing has also continued to increase, with just 3.4 months of inventory across Nova Scotia at the end of October 2023. The pace of people entering the trades has not, and is not predicted to, keep pace with demand. As BuildForce notes, there are expected to be shortages in key housing trades including bricklayers, construction supervisors, and residential installers<sup>10</sup>.

The provincial government introduced the More Opportunity for Skilled Trades (MOST)<sup>11</sup> program in 2022, which provides income tax returns to young tradespeople. Partners like the Construction Association of Nova Scotia (CANS) and the Canadian Home Builders – Nova Scotia have continued to advocate for more tradespeople. And, the provincial government has highlighted attracting and retaining tradespeople as a key pillar of *Our Homes, Action for Housing*<sup>12</sup>.

REALTORS® in Nova Scotia continue to advocate for more tradespeople through actions including:

- Partnerships with NSCC, Easter Seals, the Construction Association of Nova Scotia, TD, and the Mainland Building Trades to create a program that makes **entry and employment in construction and trades more supportive and accessible for all Nova Scotians.**
- Federal advocacy to **develop a housing workforce immigration strategy** to attract tradespeople from abroad, while streamlining the immigration process for qualified professionals willing to work in the construction industry.

## 6. Innovative Solutions

**REALTORS® support increasing access to funding and support for innovative, inclusive, attainable housing projects. REALTORS® call for more partnerships and support between all levels of government and housing stakeholders to promote outside-the-box thinking to ensure all Nova Scotians have a place to call home.**

The status quo will no longer stand. Housing attainability has declined, prices have increased, and demand outpaces supply. Despite these dire circumstances, we see Nova Scotians from across the province committing to diverse and innovative solutions.

The Housing Accelerator Fund (HAF) was created by the Federal Government to support building more than 100,000 homes across the country. Halifax was recently awarded funding to build 2,600 housing units over the next three years<sup>13</sup>. The province also contributed \$2 million to support Black-led housing initiatives<sup>14</sup> and has opened up special planning areas to speed up development in Halifax.

<sup>9</sup> <https://novascotia.ca/action-for-housing/docs/provincial-housing-needs-assessment-report.pdf>, accessed November 2023

<sup>10</sup> [https://www.constructionforecasts.ca/sites/default/files/highlights/2021/2021\\_NS\\_Constr\\_Maint\\_Looking\\_Forward.pdf](https://www.constructionforecasts.ca/sites/default/files/highlights/2021/2021_NS_Constr_Maint_Looking_Forward.pdf)

<sup>11</sup> <https://novascotia.ca/news/release/?id=20220608002>, accessed October 2023.

<sup>12</sup> <https://novascotia.ca/action-for-housing/docs/strategic-plan-action-for-housing.pdf>, page 14-15

<sup>13</sup> <https://www.cmhc-schl.gc.ca/media-newsroom/news-releases/2023/helping-build-more-homes-faster-halifax>, accessed November 2023.

<sup>14</sup> <https://novascotia.ca/news/release/?id=20231107001>, accessed November 2023

Housing providers are innovating as well with projects that include solutions to attainable housing. Future Growth Co-op Ltd, from Sydney, has just completed a second building that will house seniors for rates well below market value<sup>15</sup>. New projects from the Affordable Housing Association of Nova Scotia have seen an increase in below-market rents. Solutions from other provinces, like Fredericton's 12 Neighbours<sup>16</sup>, are seeing increased interest in the province.

REALTORS® continue to support innovative housing solutions through:

- Working with elected officials to **bring abandoned and underused housing to the market.**
- Advocating for **increased housing across the spectrum.**
- **Supporting zoning innovations** like tiny homes, backyard suites, secondary suites, and more.
- Donating **more than \$200,000 over 3 years to support housing-related charities** across Nova Scotia.

## CONCLUSION

Nova Scotians have experienced increased pressure on housing over the last two years. Our province has seen tremendous growth in population, achieving a population of over 1 million people this year. Our housing supply has not kept pace with growth, and that strain has decreased housing attainability.

There is no simple solution to improving attainability. It will take all levels of government and all partners working together to address this challenge. REALTORS® in Nova Scotia are dedicated to providing data and local expertise to inform decisions. REALTORS® will continue to build partnerships to advance housing attainability and support housing in our province. REALTORS® will continue to be the voice of real estate and work towards ensuring every Nova Scotian has a place to call home.

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<sup>15</sup> <https://www.cbc.ca/news/canada/nova-scotia/affordable-housing-nova-scotia-1.6782914>, accessed November 2023

<sup>16</sup> <https://www.12neighbours.com>, accessed November 2023