



Planning Advisory Committee Meeting

January 11, 2024

4:00 p.m.

Council Chambers – Town Hall

Agenda

Call to Order

1. Approval of Agenda

2. Approval of Minutes

- a. Planning Advisory Committee Meeting, September 2023

3. Public Input / Question Period

PLEASE NOTE:

- Public Participation is limited to 30 minutes
- Each Person is limited to 3 minutes and may return to speak once, for 1 minute, if time permits within the total 30-minute period.
- Questions or comments are to be directed to the Chair
- Comments and questions that relate to personnel, current or potential litigation issues, or planning issues for which a public hearing has already occurred, but no decision has been made by Council, will not be answered.

4. Continuing Business:

- a. Housing Needs Assessment Presentation: Andrew Scanlan Dickie (Turner Drake & Partners)
- b. Housing Discussion
 - i. Open discussion on Needs Assessment
 - ii. Housing Accelerator Fund Update



iii. Homelessness in Wolfville discussion

5. New Business

- a. Active Transportation Network Update
- b. East End Updates
- c. 292 Main Street Update

6. Next Meeting

- a. February 8th – 4:00 p.m.

7. Adjournment

ATTENDING

- Deputy Mayor Madeira-Voss, Chair
- Mayor Wendy Donovan,
- Councillor Wendy Elliott,
- Councillor Jennifer Ingham,
- Beverly Boyd,
- Kelly van Niekerk
- Michael Martin
- Recording Secretary Lindsay Slade

ABSENT WITH REGRETS

- Corey Cadeau

ALSO ATTENDING

- Director of Planning & Development, Devin Lake
- Councillor Ian Palmeter
- DA 2023-001 applicant Nancy Price

MEMBERS OF THE PUBLIC

Caroline Whitby

CALL TO ORDER

Chair Deputy Mayor Madeira-Voss, called the meeting to order at 4:00 pm.

Agenda Item

Discussion and Decisions

1. Approval of Agenda

IT WAS REGULARLY MOVED AND SECONDED THAT THE AGENDA BE APPROVED AS CIRCULATED

CARRIED

2. Approval of Minutes

IT WAS REGULARLY MOVED AND SECONDED THAT THE MINUTES OF THE PLANNING ADVISORY COMMITTEE MEETING OF July 13, 2023 BE APPROVED AS CIRCULATED.

CARRIED

3. Public Input

- No public input

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Discussion and Decisions

4. New Business:

**a. Committee
Member Position**

Director Lake stated that an application has been received and it will be brought to Council for consideration.

**b. Staff Report: DA
2023-001 234
Main Street
Development
Agreement**

Director Lake provided a presentation of the proposed development, indicating that this is an innovative proposal intended to allow residents to age in place and share amenities with other occupants. An overview of the draft site plan was provided and Director Lake stated that further site plans and elevations will be required as the application moves along. An overview of enabling policies in the Municipal Planning Strategy was provided as well as an overview of feedback received through the Design Review Committee. Director Lake described the process that follows Planning Advisory Committee for development agreements and concluded the presentation.

Question and answer period:

Councillor Ingham: what are the age ranges for aging in place and is there a threshold to get into this building?

The applicant stated that any age can move into the building, but the intention is that it allows people to remain in the dwelling into old age.

Councillor Ingham: will all units be accessible?

The applicant is looking into this, building code will require a certain level of accessibility.

Kelly asked if there is any intention for commercial use in the building. The applicant clarified that there is no intention of a commercial use.

Kelly asked what considerations have been taken into account in terms of flood risk, particularly as it relates to the underground parking. Director Lake stated that the property is marginally in the flood plain, and a parking garage is a good use to have in a flood zone. The architect is considering pumps and other means to manage flood water.

Kelly asked how any storm water on the site will be managed. Director Lake stated that the applicant will submit a stormwater management plan to the Town's Director of Engineering.

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Kelly asked if the building will look like it does in the slides. Director Lake stated that the architect intends to use wood clapboard on the front in addition to other materials.

Mayor Donovan stated that a front porch would be a positive addition to both the house and streetscape and stated that this type of building is needed in Wolfville and is a welcome addition.

Beverly stated that this is a great project from a social perspective and suggested that the applicant look at a connection to the Harvest Moon Trail from the site and to avoid cutting the treeline in the rear yard along the trail in order to maintain privacy along the trail.

Councillor Elliott stated that the guest rooms for visitors is a great addition and stated that a front porch would be consistent with other homes along east Main Street.

Michael asked where visitors will park at the site and if there will be surface parking. Director Lake stated that a landscape plan will contain these details.

Mayor Donovan asked if the driveway is on the neighbouring property. It was clarified that it is a right of way on the neighbours' property.

Deputy Mayor Madeira-Voss stated that there is room in Wolfville for a variety of architectural materials that complement existing materials and heritage building materials well such as stucco and concrete.

Motion:

That the Planning Advisory Committee provide a positive recommendation to Council for the Draft Development Agreement for PID 55278626 and that it be forwarded to Council for initial consideration.

CARRIED

5. Old Business:

a. Housing Accelerator Fund update

Director Lake clarified that a presentation on the HAF was provided in July before the application period was extended and that at that time Staff did not have a sufficient plan to apply. Following the extension, Staff have had time to develop an action plan.

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Discussion and Decisions

Director Lake spoke to the housing crisis in Wolfville and the gap in housing supply, underscoring the need to expedite housing supply now and into the future.

There is limited capacity and budget to move several actions at once. One option for using the funds is for staff capacity which may be required to make meaningful change.

An overview of the action plan as required in the application was provided. The action plan is aimed at making systemic change through 5 or more initiatives. The dollar amount received is based on the number of units (development permits) the initiatives result in within 3 years and are intended to continue to bring more units on well into the future.

The objectives of the fund were described as well as each of the initiatives being contemplated by Staff to include in the action plan.

Director Lake clarified that the initiatives are consistent with proven practices in the field to accelerate housing approvals and result in housing supply growth.

Staff are contemplating 12 initiatives. A description of each was provided.

Discussion Period

Councillor Ingham asked if Staff expect to receive the amount of money applied for. Director Lake clarified that the Director of Finance has to sign off on the application, but we are confident we could meet the target of dwellings.

Councillor Ingham asked if there will be another round of funding under this program. Director Lake stated this is the first fund of its kind and there is no official confirmation that another round of funding will be offered.

Councillor Ingham asked if there is Staff capacity to carry out the work in the action plan. Director Lake stated that it is likely we will need additional capacity and consultants will be required.

Kelly asked if it is realistic to aim for 185 units in 3 years as few proposals come through the committee. Director Lake stated that there are a number of permits and proposals that wouldn't come to the planning committee that Staff are aware of, Staff have also been speaking with developers who are interested in building many units.

Kelly asked how the Home Sharing App may fit into any initiatives. Director Lake stated that it could be looked into.

Councillor Elliott asked if the most recent building in Woodman's Grove is occupied yet. Director Lake clarified that it is not and that without policy change it is a very challenging time to develop.

Mayor Donovan expressed concern about being too cautious. There are many groups in Town who are ready to address housing needs and many

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Discussion and Decisions

other groups facing new housing challenges and needs. Mayor Donovan cautioned underselling the Town's potential for growth given the amount of interest in Wolfville. More staff is likely needed and a visionary mindset is required.

Beverly clarified the meaning of "non-market" housing. A working group to identify partners in Town could be helpful. Asked clarification if the HAF is for non-market housing or housing in general. Director Lake clarified it is for supply but there is top-up funding for affordable housing.

Councillor Elliott stated that Hillcrest Avenue was built in 1950s through a co-op and CHMC support and asked if there is still likelihood that co-ops will build? Director Lake stated there is interest.

Motion:

That the Planning Advisory Committee provide a positive recommendation for the Town to submit an application to the Housing Accelerator Fund.

CARRIED.

b. Neighbourhood Commercial (C-2) zone project update

Director Lake provided an overview of the work that has been completed to date on the C-2 zone review.

Site requirements in the C-2 zone are suburban in nature and are a barrier to commercial conversion in this zone. Coupled with high rental prices per bedroom, there is little incentive to convert to commercial use. The goal of the zone is to have a greater mix of uses within certain areas of Town. In the downtown core commercial area, 100% of the lot can be covered. Many of the C-2 properties back onto the C-1 zone, but lot coverage requirements and setbacks create barriers.

A reminder of Bill 177 was provided.

Director Lake asked the committee for direction for the C-2 zone work and stated that Staff will be doing consultation with stakeholders.

Mayor Donovan stated concern for parking and mentioned a prior time that Council had reduced parking requirements many residents did not know where to park and that some residents would park on their lawns. How will we provide parking for residents in areas where parking is not required?

Kelly stated she is very receptive to changes to the C-2 zone but if the focus is on the core commercial area the project could be called the "downtown project" to avoid confusion with other C-2 zones outside of this area.

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Discussion and Decisions

Kelly described how current parking requirements create barriers for commercial use due to hard surface requirements.

Deputy Mayor Madeira-Voss stated that it is possible that students will still come to Wolfville to attend Acadia if they do not have parking and that our parking requirements could result in higher car ownership than if we reduced them. Would like to hold a workshop to delve further into the C-2 project produced by the students to better determine recommendations to the C-2 zone.

Director Lake stated that Staff will consider a workshop idea and will return with information on a date and plan for a workshop.

c. Active Transportation Update

Director Lake encouraged committee members to review the report on the Active Transportation and a further discussion will be held at a later date.

6. Next Meeting

a. December 2024 – regular PAC meeting.

7. Adjournment

IT WAS REGULARLY MOVED AND SECONDED THAT THE PLANNING ADVISORY COMMITTEE MEETING BE ADJOURNED AT 5:28p.m.

CARRIED

Agenda Item

Discussion and Decisions

Approved at the ***, 2023 Planning Advisory Committee Meeting.
As recorded by Lindsay Slade, Community Planner**

DRAFT

Town of Wolfville

Municipal Housing Needs Report

2023

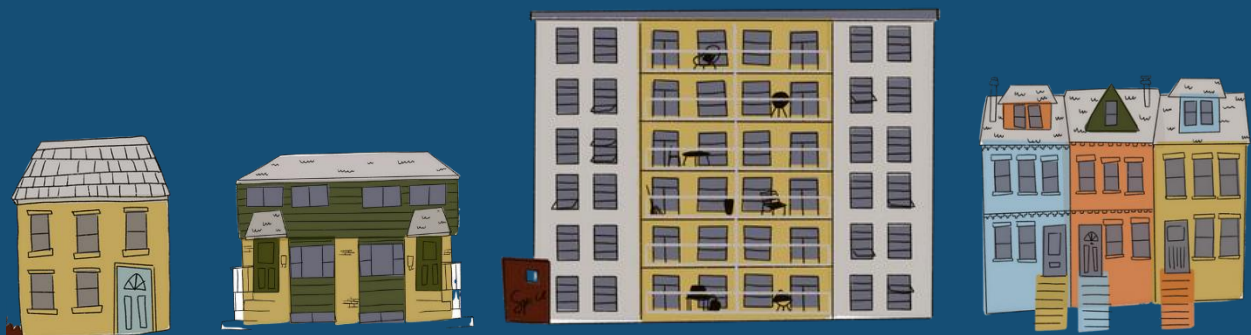


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1 Introduction

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:

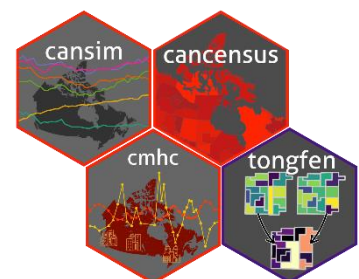
- Identify current and future housing needs and
- Identify existing and projected gaps in housing supply

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 a gap between housing demand and available supply of about 165 units, including both market and non-market housing.

Projections suggest that to keep pace with population growth, the municipality will need 830 new units by 2027 (including the existing shortage of 165) and 1,705 by 2032. Assuming that future housing development matches recent trends, the current supply shortage could increase to 705 units by 2027.

"It's not just students, it's all kinds of people looking for housing."

Population

Over the last five years, the municipality's population grew at significantly faster rate than the province's (21% versus 5%) between 2016 and 2021. The municipality's population grew across most of the defined age cohorts between 2016 and 2021, with noticeably strong growth among 15- through 44-year-olds. This has led to an increase of demand among younger age cohorts who may come with or eventually have a family. While some of this increase may be due to increased migration to the Kings Census Division, much of the increase may be more to do with how students reported their permanent residence during the Census survey.

Finance and Treasury Board (FTB) estimates suggest that the total 2022 population was 5,195, with a projected increase of 4% between 2022 and 2027. Senior populations should increase during that time, with decreases mostly occurring among non-senior populations. Even so, total 25- to 44-year-olds may expand 8% over the five years.

Households

Between 2016 and 2021, there was an overall 24% increase in households, with tenures split between 38% owners and 62% renters. Non-census families (which would include students if they reported Wolfville as their permanent place of residence) have seen the largest increase – 46% since 2016. Households in Wolfville are also getting larger with 50% and 58% increases in 3-person and 5+ person households, respectively, between census periods.

Estimates suggest that total households may increase 6% from 2022 to 2027 (110 total). Household losses should predominantly occur among young adult households (led by 15- to 24-year-olds) and older working professional led households (45- to 64-year-

olds). Similar to the anticipated population, the greatest rate of growth should be among senior-led households.

Non-market housing

As of January 2023, Wolfville had a public-housing inventory of 56 units, of which 2 are for families and 54 for seniors.

Short-term rentals (STRs)

About 1% 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 57 units might have been removed from the long-term market, 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 2% from 2020 to 2021, following a 4% increase between 2019 and 2020. According to PVSC, the local vacancy rate decreased to 3.3% in 2021, falling within the healthy vacancy range of 3% to 5% reported by PVSC across Nova Scotia.

Median municipality home prices increased 79% from 2019 to 2022, compared to 8% between 2016 and 2019. The rapid rise in prices is a combination of increased demand and low interest rates (until recently).

65

Survey Respondents from the
Town of Wolfville

Top Housing Challenges:

1. Finding housing at a price I can afford
2. Finding housing that is close to my or my family's educational institution
3. Finding housing that is in good condition and not requiring repairs
4. Finding housing that is close to my place of work
5. Finding housing that is close to essential services and amenities

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

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

34%

of respondents have considered leaving
their community due to housing issues



Municipality's public survey responses

Affordability

In the municipality, affordability has fallen since 2016. At least 84% of all couples, 96% of all lone-parent households, and 99% 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 19% of **renting** couples, 41% of **renting** lone-parents, and 75% 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% (190 total) of the Municipality's households lived in Core Housing Need. Need is particularly prevalent among:

- 11% of renter households (165);
- 13% of Indigenous households (20);
- 13% of lone-parent households (15); and
- 11% of single persons / roommate households (135).

Generally, the number of people in and rates of Core Housing Need across segments has decreased since 2016 (even while affordability for many categories). 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 need than that of Nova Scotia (10%).

3 Housing Supply

3.1 Market Housing

As of the 2021 Census, there were 2,856 private dwellings across Wolfville, 85% of which were occupied by usual residents (those who live in Wolfville 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 Wolfville. The greatest share of the current supply is currently held by apartment buildings of fewer than 5 storeys at 52%

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
2,440	855	105	110	105	1,260	5	5	5
100%	35%	4%	5%	4%	52%	0%	0%	0%

Source: 2021 Census



Wolfville's public survey responses

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 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, started, and completed in the Town of Wolfville between 2010

to 2022 (note that 2022 data reflects an extrapolated September 2022 total). Recent construction data shows a notable decrease in activity in recent years compared to the 99 units permitted in 2019.

Table 3-2: Permit Activity by Dwelling Type

Units permitted							
	2010	2017	2018	2019	2020	2021	2022*
Total	48	6	14	99	3	7	12
Single	10	3	1	7	0	2	5
Semi	2	2	4	10	2	0	0
Row	0	0	0	0	0	0	0
Apartment	36	1	9	82	1	5	7
Other	0	0	0	0	0	0	0

* 2022 data extrapolated from September 2022 data to end of year 2022.

Source: Statistics Canada Custom CSD Tables 34-10-0001, 34-10-0066

Table 3-3 summarizes the change in unit size and tenure increase between the 2016 and 2021 Censuses. The distribution of new units shows what sizes are most occupied by renter and owner households. These results indicate that the long-term rental supply is growing at a faster pace than ownership relative to percent change - owned dwellings increased 2% and renter occupied dwellings increased 44%. Relatedly, there has been a noticeable increase of 2-bedroom units. Note that totals for owned dwellings may not equate the exact total due to Statistics Canada's random rounding.

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

	Total	Studio / 1-bedroom	2-bedroom	3+ bedroom
Owned dwellings				
Owned (2016) - 47% of total HHs	925	20	165	740
Owned (2021) - 38% of total HHs	945	20	190	730
Change in units	20	0	25	-10
Share of change	100%	0%	71%	29%
Rented dwellings				
Rented (2016) - 53% of total HHs	1,045	390	480	180
Rented (2021) - 62% of total HHs	1,500	545	650	305
Change in units	455	155	170	125
Share of change	100%	34%	38%	28%

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 2,585 to 2,856 – a 261-unit increase. This suggests a much higher share of the existing inventory transitioned to long-term permanent tenancy compared to what was added to the inventory during that time. This may be due high volumes of students who might have stayed in Wolfville at the time of the Census survey and reported their residence as being permanently in the town. This would also have impacts on the total reported local population.

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

Dwellings	2016	2021	% change
Total dwellings (a)	2,585	2,856	10%
Dwelling occupied by a usual resident (b)	1,970	2,440	24%
Share (b / a)	76%	85%	

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 (though 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.”

The data shared in this overall section can be used to inform local decisions related to projected permits by September 2026.

For additional guidance, Table 3-1 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 ^a	Missing middle ^b	Multi-unit ^c
Total dwellings				
Total (2016)	1,970	810	1,160	0
Total (2021)	2,445	880	1,560	0
Change in units	475	70	400	0
Share of change	100%	15%	85%	0%
Owned dwellings				
Owned (2016)	925	725	205	0
Owned (2021)	945	755	190	0
Change in units	20	30	-15	0
Share of change	100%	67%	33%	0%
Rented dwellings				
Rented (2016)	1,045	85	955	0
Rented (2021)	1,500	125	1,370	0
Change in units	455	40	415	0
Share of change	100%	9%	91%	0%

^a 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.

^b 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.

^c 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.

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.

Table 3-6: Example of Simple HAF Permit Projection

	Historical share of new housing	Possible annual units permitted	Estimated 3-year units permitted ^a	Estimated 3-year unit demand ^a	Gap that HAF can help reduce
Total	100%	25	75 (A)	570 (B)	495
Single	15%	5	15	85	70
Missing middle	85%	20	60	485	425
Multi-unit	0%	0	0	0	0

Relationship between units permitted and shortage	
C: Estimated September 2023 housing stock: ^b	2,870
Projected permitted unit growth over 3 years without HAF (A / C x 100):	2.6%
Projected permitted unit growth over 3 years needed to meet demand (B / C x 100):	19.9%
% increase in units permitted to meet shortage (B / A - 1) x 100:	660%

Relationship between units permitted and HAF requirements (rounded up to nearest 5)	
D: Estimated September 2023 housing stock: ^b	2,870
E: Projected annual units permitted (based on '16-'21 average - see Table 3-2)	25
Required units permitted over 3 years to meet minimum 1.1% average annual growth rate ^c (D x 1.1% x 3 years)	95
Required additional units permitted over 3 years to meet minimum 10% increase ^d over historical average (E x 10% x 3 years)	10

^a Units permitted between September 2023 and September 2026; 3-year unit demand includes 2022 shortage

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

^c 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)

^d 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)

3.2 Non-Market Housing

3.2.1 Public Housing

Of the 11,200 total inventory of publicly owned dwelling units (as administered by the Nova Scotia Provincial Housing Authority), 56 are located in Wolfville – 2 of these units are reserved for families while 54 are for seniors housing. Most units are 1-bedroom

apartments, due to the high volume of senior-specific units - 96% of all units and 100% of these 1-bedroom units were for seniors.

About 52% of Wolfville's public housing tenants have lived in public housing for more than 5 years, with most having lived there between 5 and 10 years.

Table 3-7: Public Housing Inventory, January 2023

		Total	Family	Senior
	Total unit inventory	56	2	54
Inventory by unit size	Studio	0	0	0
	1-bedroom	52	0	52
	2-bedroom	2	0	2
	3+ bedroom	2	2	0
	Not reported	0	0	0
Inventory by dwelling type	Single family	2	2	0
	Row	0	0	0
	Apartment	54	0	54
	Not reported	0	0	0
Length of tenure in public housing	Less than 1 year	7%	0%	8%
	1 to 5 years	38%	0%	40%
	5 to 10 years	27%	0%	28%
	10+ years	25%	100%	23%
Household income	Median income (mth)	\$1,790	\$2,180	\$1,775
	Median income (ann)	\$21,480	\$26,160	\$21,300

Source: Derived from Ministry of Municipal Affairs & Housing data

3.2.2 Rent Supplements

As of March 2023, 374 households across the Kings Census Division (no data is specifically available for the Town of Wolfville) were receiving rent supplement support, equivalent to 602 total people. About 25% were families, 47% were seniors, and 28% were classified as non-elderly households. Table 3-8 further details the percentage share of rent supplements that served a specific vulnerable population.

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

	Total	Family	Senior	Non-elderly
Total rent supplements	374	93	175	106
People benefiting	602	289	192	121
Average HH size	1.6	3.1	1.1	1.1
Average dependents	0.5	1.9	0.0	0.0
Share of supplements serving a vulnerable group:				
Indigenous person(s)	3%	6%	3%	2%
Person(s) w/ a disability	20%	13%	15%	35%
At risk of homelessness	14%	11%	8%	26%
Homeless	2%	1%	1%	3%
Newcomer(s)	1%	4%	0%	0%
Mental health / addictions	13%	14%	6%	25%
Racialized person(s)	3%	9%	1%	3%
Veteran(s)	0%	0%	0%	0%
Fleeing domestic violence	3%	9%	1%	2%
Young adults	6%	12%	1%	8%

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.

"Historic co-ops in town got lots of money from CMHC - they worked really well - but are no longer possible because government shut down those programs."

According to a community support and service-based count of homelessness in 2022 - performed by researchers at Acadia University¹ - 231 individuals were known to be

¹ 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>

experiencing homelessness between West Hants and Digby, Nova Scotia.² Among them, there are 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
- 112 clients mostly accessed supports in the Town of Kentville
- 116 clients lived across the Kings Census Division

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 Post-secondary Student Housing

The Town of Wolfville is home to Acadia University (Acadia). According to the Maritime Provinces Higher Education Commission (MPHEC), Acadia had 4,336 students during the 2021-2022 academic year. The university experienced 3% decline in total enrolment since 2017-2018. Enrolment losses occurred among both Canadian and international students. The latter decreased from 519 to 452 over the same period.

"We've added approximately 2500 students off-campus recently. Realistically, the town population is about 9000. [The municipality is] working with Acadia to develop student housing. But [they're] not focusing on residences, because most students want to move off campus after first year."

"Lots of students are moving off-campus after the alcohol policy changes at Acadia. Students are living in poor conditions, too many people in a house, and sharing rooms."

Several residence options exist, of varying size and offerings (i.e., Chase Court, Chipman House, Christofer Hall, Crowell Tower, Cutten House, Dennis House, Eaton House, Roy Jodrey Hall, Seminary House, War Memorial House, and Whitman House). The Acadia website indicates that about 1,500 students can live on-campus. This means that about 2,835 students, who are generally not identified by the Census (their

² 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.

information is recorded where their permanent address is) must find housing off-campus. That is more than half of the actual reported Town of Antigonish population (5,060 people). With general increases to housing demand (not only from students), but greater rental pressures are also imposed onto students wishing to move between units, and households seeking to move to the area.

3.4 Short-Term Rentals (STRs)

Between 2018 and 2022, there has been an increase of 63 dwellings used as short-term rentals. In 2022, 57% were entire homes or apartments, of which 57 were potentially³ “commercial” units - meaning they were available or reserved more than half of the year.

If 2021 commercial units are compared to the 2021 dwelling stock (2,856 - as per the Census), about 1% 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	99	165	167	162	+67%	-2%	+64%
Entire home/apt	46	86	83	92	+87%	+7%	+100%
Hotel room	30	42	38	38	+40%	-10%	+27%
Private room	23	37	46	32	+61%	-14%	+39%
Shared room	0	0	0	0	n.a.	n.a.	n.a.
Avg annual revenue	\$7,344	\$5,458	\$7,399	\$10,747	-26%	+97%	+46%
Total market ('000s)	\$727	\$901	\$1,236	\$1,741	+24%	+93%	+139%
Commercial STRs*	35	45	39	57	+29%	+27%	+63%

* 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

³Noted 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's potential housing shortage (as of the end of 2022) may be 165 units. 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.

Figure 4.1 offers a 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.

In five years, the municipality may have a total dwelling demand (existing shortfall plus anticipated demand) of about 830 units, which could grow to 1,705 by 2032.

Based on the recent pace of construction, demand could significantly outpace anticipated new supply. About 25 new units could be completed annually over the next decade, based on the assumptions using historical data trends. That leaves a remaining gap of 705 units by 2027. 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 5.⁴

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

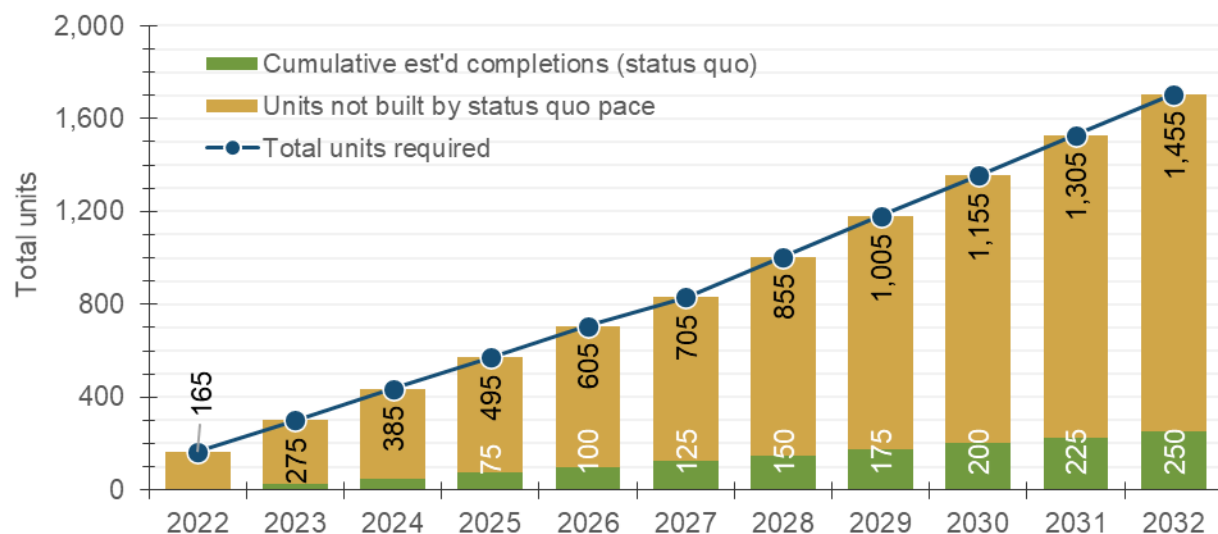


Table 4-1 summarizes possible guides for constructing unit sizes over the next half-decade. As previously described, about 830 new units may need to be built to meet

⁴ 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.

demand by 2027. Based on historical preference of household sizes relative to household types,⁵ about 30% could be studio/1-bedroom dwellings (250 units), 40% 2-bedroom dwellings (335), and 30% 3+ bedroom dwellings (245). This includes the existing unit shortfall.

If forecasting until 2032, Wolfville may need to build about 1,705 units (cumulative demand plus existing shortfall), which would follow the same unit size distribution.

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

	Total	Studio + 1-bedroom	2-bedroom	3+ bedroom
A: Current shortfall (end of 2022)	165	50	65	50
B: Anticipated demand by 2027	665	200	270	195
C: Total units required by 2027 (A + B)	830	250	335	245
D: Anticipated 5 year supply (status quo pace*)	125	40	50	35
E: Total shortfall	705	210	285	210
F: Total extra units required annually (E / 5 years)	140	40	55	40

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

⁵ 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

5.1 Homeownership

Housing is becoming more expensive. This is not simply a claim observing the appreciation of property as a commodity but 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. Wolfville's median sale price has increased from \$258,500 to \$500,000 between 2016 and 2022. This represents a 93% increase in median sale price.

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

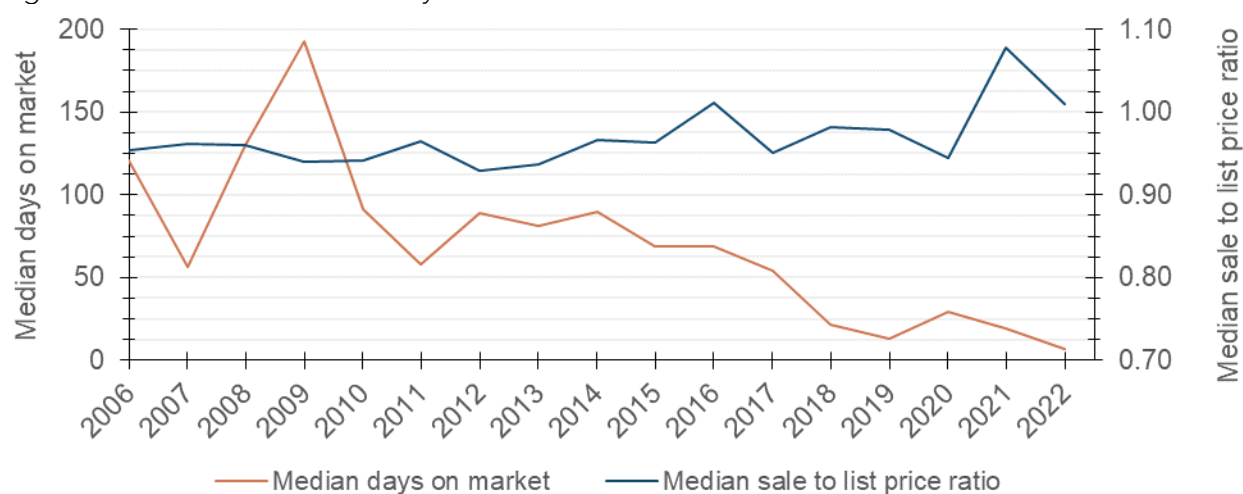
	Price				Percent Change		
	2010	2016	2019	2022	'10-'16	'16-'19	'19-'22
Total	\$225,000	\$258,500	\$279,000	\$500,000	+15%	+8%	+79%
Single	\$227,500	\$310,000	\$306,750	\$536,125	+36%	-1%	+75%
Semi	\$165,000	\$208,000	\$210,000	\$365,000	+26%	+1%	+74%
Row	\$166,250	\$122,500	\$160,750	\$301,000	-26%	+31%	+87%
Condo Apt	\$199,000	\$237,000	\$227,000	\$426,000	+19%	-4%	+88%

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 the market is a general indicator of market demand (fewer days means more interest and more days means less interest). As the median number of days on the market decreases, there is generally a rise in sale prices (and sale to list price ratios).

As of 2021, the median sale price about equalled its listing price, diverging from the historical trend of homes normally being sold for slightly less than what they were asking. The median number of days a dwelling was on the market dropped to below 20 days and the real sale price exceeded the list price by up to 10% from 2021 to 2022.

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 population growth over recent years, fuelled by both interprovincial and international in-migration, in a market where housing supply growth is not keeping pace with the increased demand.

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.⁶

Lone parents and single persons are least likely to have income levels necessary to afford to own a home. Row homes are the most attainable types of dwellings based on value, but 87% of lone-parent households and 96% of single-person households fall below the income levels necessary to afford them.

⁶ Since Census Division data is used, readers will notice estimate similarities between municipalities belonging to the same Census Division.

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

		2022 median sale price:			\$536,125	\$365,000	\$301,000	\$426,000
		% of HHs below income level			Single Detached Dwelling	Semi Detached	Row	Condo Apt
Income level	Attainable sales price	Couples	Lone parents	Single persons				
\$90,000	\$269,000	50%	81%	95%	no	no	no	no
\$95,000	\$284,000	54%	84%	96%	no	no	no	no
\$100,000	\$299,000	57%	87%	96%	no	no	no	no
\$105,000	\$314,000	61%	89%	97%	no	no	yes	no
\$110,000	\$329,000	64%	90%	97%	no	no	yes	no
\$115,000	\$344,000	68%	92%	97%	no	no	yes	no
\$120,000	\$359,000	71%	93%	98%	no	no	yes	no
\$125,000	\$373,500	73%	94%	98%	no	yes	yes	no
\$130,000	\$388,500	76%	95%	98%	no	yes	yes	no
\$135,000	\$403,500	78%	96%	98%	no	yes	yes	no
\$140,000	\$418,500	80%	96%	98%	no	yes	yes	no
\$145,000	\$433,500	82%	96%	98%	no	yes	yes	yes
\$150,000	\$448,500	84%	96%	99%	no	yes	yes	yes

Homeownership	Total Dwelling	Single Detached Dwelling	Semi Detached	Row	Condo Apt
Est'd income needed to buy median home	\$167,200	\$179,300	\$122,100	\$100,700	\$142,500
% of total households below income	90%	90%	81%	72%	87%

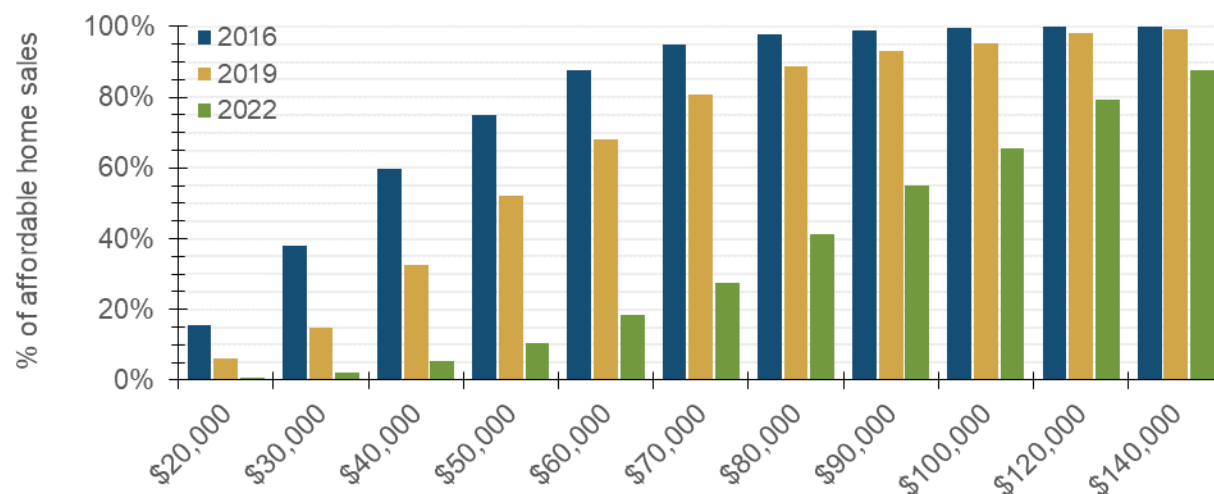
Source: derived from Statistics Canada tables (see Provincial Report), Bank of Canada, NSAR MLS®

About 90% of all local households earned an income below what would be needed (around \$167,200) to purchase the median home in 2022. This highlights the importance of housing interventions to address the shortage identified above in order 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 Kings Census Division (no data is specifically available for the Town of Wolfville). 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 81% of home sales in 2019. In 2022, this fell to 27%.

Figure 5.2: Estimated % of Households that Can / Cannot Afford Typical Sale Prices, Kings 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 4-3 reports the rental data for Wolfville (as provided by PVSC). The overall average rent in 2021, per PVSC data, was \$760. This is an increase of 11% from 2018. There has been a 5% increase for studio units, a 13% increase for 1-bedroom units, an 8% increase for 2-bedroom units, and a 5% 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	\$685	\$716	\$746	\$760	+5%	+4%	+2%
Studio	\$561	\$577	\$592	\$590	+3%	+3%	0%
1-bed	\$619	\$645	\$673	\$697	+4%	+4%	+4%
2-bed	\$729	\$750	\$781	\$789	+3%	+4%	+1%
3+bed	\$944	\$970	\$996	\$992	+3%	+3%	0%
Vacancy	4.0%	4.0%	3.3%	3.3%			

Source: PVSC Custom Tables

Wolfville's vacancy rate has gone from 4% to 3.3% between 2018-2021. Despite a declining vacancy rate, this falls within the healthy vacancy range of 3% to 5%, based on PVSC data.

"Because of this high demand, landlords can be really selective about who they pick. And they don't like people with pets, people with kids, people with a particular gender expression."

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 23% of lone-parent households and 60% 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**.

Approximately 48% of local renter households earned an income below what would be needed (about \$45,400) 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.

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

		2021 average rent:			\$590	\$697	\$789	\$992
		% of HHs below income level			Studio	1-bed	2-bed	3+ bed
Income level	Attainable rent	Couples	Lone parents	Single persons				
\$20,000	\$330	1%	4%	19%	no	no	no	no
\$25,000	\$420	2%	8%	39%	no	no	no	no
\$30,000	\$500	4%	16%	50%	no	no	no	no
\$35,000	\$590	9%	23%	60%	no	no	no	no
\$40,000	\$670	14%	29%	68%	yes	no	no	no
\$45,000	\$750	19%	41%	75%	yes	yes	no	no
\$50,000	\$840	23%	50%	80%	yes	yes	yes	no
\$55,000	\$920	28%	62%	83%	yes	yes	yes	no
\$60,000	\$1,000	35%	69%	87%	yes	yes	yes	yes
\$65,000	\$1,090	43%	74%	89%	yes	yes	yes	yes
\$70,000	\$1,170	49%	80%	91%	yes	yes	yes	yes
\$75,000	\$1,260	54%	84%	94%	yes	yes	yes	yes
\$80,000	\$1,340	59%	86%	96%	yes	yes	yes	yes
Renting				Average	Studio	1-bed	2-bed	3+ bed
Est'd income needed to rent average unit				\$45,400	\$35,200	\$41,600	\$47,100	\$59,200
% of renter households below income				48%	34%	41%	48%	58%

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

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 Wolfville, overall households living in unaffordable dwellings increased by 26% between 2016 and 2021. Those living in unsuitable dwellings increased by 55%, and those living in inadequate dwellings increased by 78% between 2016 and 2021. Along with respective 37% and 11% increases between census periods, 36% of all renters and 33% 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:		2,350	920	1,425	150
Households living in inadequate conditions	Total households	160	85	75	15
	Change since 2016	+78%	+113%	+50%	-
	Share of households	7%	9%	5%	10%
Households living in unsuitable conditions	Total households	85	15	70	-
	Change since 2016	+55%	-	+56%	-
	Share of households	4%	2%	5%	-
Households living in unaffordable conditions	Total households	615	90	520	50
	Change since 2016	+26%	-14%	+37%	+11%
	Share of households	26%	10%	36%	33%

Source: Statistics Canada Custom Census 2016 & 2021 Tables

Most Canadian communities experienced an improvement in their affordability indicator between the 2016 and 2021 Census, due to the impacts of government transfers during the COVID-19 pandemic. The fact that affordability declined in Wolfville is telling of the general market conditions, particularly for rental housing.

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 22% 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 3% to households living in deep unaffordability, 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:		2,350	920	1,425	150
Households living in Core Housing Need	Total households	190	20	165	20
	Change since 2016	-22%	-50%	-20%	-20%
	Share of households	8%	2%	12%	13%
Households living in deep unaffordability	Total households	180	25	155	-
	Change since 2016	-3%	-17%	-3%	-
	Share of households	8%	3%	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 similar issues when it comes to housing. About 39% of these single person / roommate households faced financial challenges related to shelter in 2021, a 37% increase over 2016.

Lone parents also faced considerable housing challenges, reporting the second highest rate of unaffordability (17%).

Contrary to trends seen across the province, couples without children faced increasing pressures related to housing need criteria. With respective increases of 200% and 23%, 8% of these households lived in inadequate dwellings and 13% in unaffordable dwellings.

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:		600	360	115	1,240
Households living in inadequate conditions	Total households	45	25	-	70
	<i>Change since 2016</i>	+200%	-	-	+40%
	Share of households	8%	7%	-	6%
Households living in unsuitable conditions	Total households	-	20	-	60
	<i>Change since 2016</i>	-	0%	-	-
	Share of households	-	6%	-	5%
Households living in unaffordable conditions	Total households	80	20	20	480
	<i>Change since 2016</i>	+23%	-20%	-56%	+37%
	Share of households	13%	6%	17%	39%

Source: Statistics Canada Custom Census 2016 & 2021 Tables

Since 2016, single persons / roommate households living in Core Housing Need decreased 7%, reaching a 11% share of all related households in 2021. Lone parents reported the most prevalent core need (13%), despite a 63% decrease between census periods. Further, 11% of single persons lived in deeply unaffordable conditions as of 2021, despite a 3% 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:		600	360	115	1,240
Households living in Core Housing Need	Total households	20	-	15	135
	<i>Change since 2016</i>	-43%	-	-63%	-7%
	Share of households	3%	-	13%	11%
Households living in deep unaffordability	Total households	20	-	-	140
	<i>Change since 2016</i>	-	-	-	-3%
	Share of households	3%	-	-	11%

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 Wolfville increased by 21%, compared to the provincial growth rate of 5%. Table 7-1 below illustrates the municipality's population change compared to provincial changes.

The municipality grew across most of the defined age cohorts between 2016 and 2021, with noticeably strong growth among 15- through 44-year-olds. This has led to an influx of demand to the municipality among younger age cohorts that might also come with or may eventually have a family.

While some of this increase may be due to increased migration to the Kings Census Division, much of the increase (particularly among university aged residents) may be more to do with how students reported their permanent residence during the Census survey, which occurred in June 2021 amidst tightened regulations related to movement between provinces.

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
Town of Wolfville	Total	415	1,245	1,015	1,060	1,120	210	5,060
	Share	8%	25%	20%	21%	22%	4%	100%
	5yr %Δ	+5%	+47%	+32%	+2%	+23%	-13%	+21%

Source: Statistics Canada Census 2016 and 2021

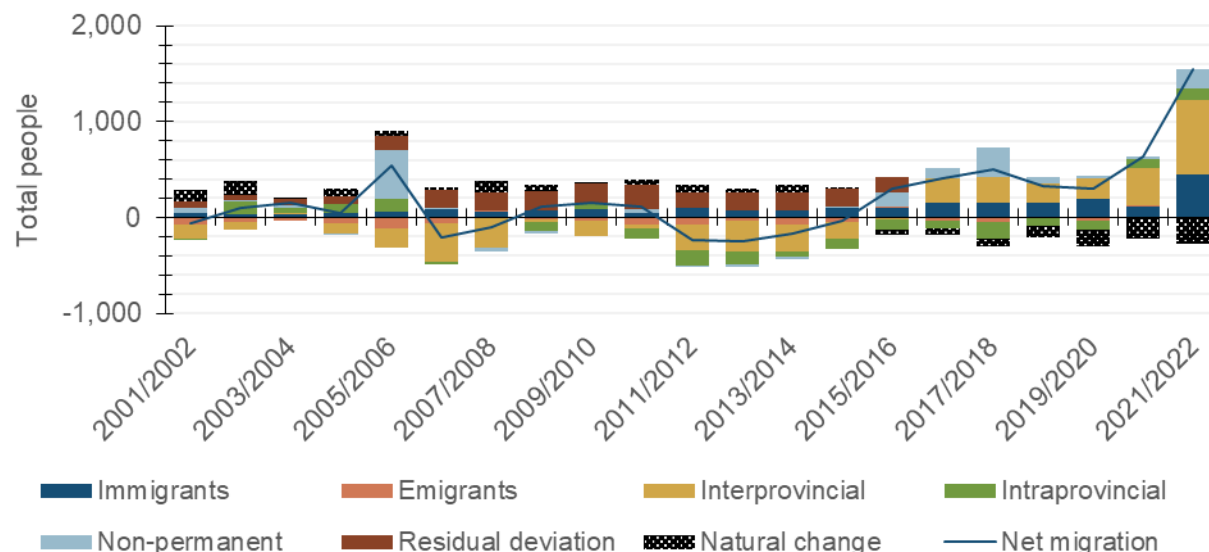
"Seniors want to downsize but there's nowhere to go."

7.1.2 Migration

Shown in Figure 7.1 is the net-migration for the **entire** Kings 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 Kings Census Division's net-migration steadily increased to a two-decade high in 2021/2022 with a total of 1,541 newcomers. Not all newcomers will move to one place and could distribute across the region.

Figure 7.1: Historical Components of Migration, Kings 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.⁷ This does not consider nuanced population changes by community.

Estimates suggest that the 2022 total population was 5,195, with a projected increase of 4% between 2022 and 2027. Senior populations should increase during that time, with decreases mostly occurring among non-senior populations. Even so, the 25- to 44-year-olds cohort may expand 8% over the five years.

⁷ 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	430	1,190	1,140	1,010	1,340	285	5,395
	Share	8%	22%	21%	19%	25%	5%	100%
	5yr %Δ	+1%	-8%	+8%	-4%	+16%	+33%	+4%

		0 to 14	15 to 24	25 to 44	45 to 64	65 to 84	85+	Total
2032	Total	445	1,215	1,155	1,025	1,475	395	5,710
	Share	8%	21%	20%	18%	26%	7%	100%
	5yr %Δ	+3%	+2%	+1%	+1%	+10%	+39%	+6%

Source: derived from Department of Finance & Treasury Board February 2023

Growth from 2027 to 2032 may be of a slightly greater magnitude (6%) compared to the five years prior, with growth largely coming from senior populations. The total 25- to 44-year-old cohort could continue to expand, though much slower than prior, with a corresponding slight increase in youth (0- to 14-year-olds) population. This demonstrates a short-term need to house families, but a long-term need to meet the needs of an expanding senior age group.

7.2 Households

7.2.1 Current Households

Table 7-3 illustrates the various characteristics of households in Wolfville. 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 2021, there was an overall 24% increase in households, with tenures split into 38% owners and 62% renters in 2021. Tenures may not exactly sum to 100% because of Statistics Canada's random rounding practice.

Non-census families (which would include students) have seen the largest increase, with 46% since 2016. Households in Wolfville are also getting larger with 50% and 58% increases in 3-person and 5+ person households, respectively, between census periods.

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	400	565	605	760	110	2,435
	Owner	0%	25%	56%	54%	36%	38%
	Renter	100%	75%	44%	46%	64%	62%
	5yr %Δ	+40%	+35%	-2%	+35%	+22%	+24%

		Couple w/o Child	Couple w/ Child	Lone Parent	Non-census*	Other**	Total
Household Type	Total	600	360	115	1,320	40	2,435
	Owner	62%	75%	30%	18%	100%	38%
	Renter	38%	25%	70%	82%	0%	62%
	5yr %Δ	+1%	+38%	-23%	+46%	-33%	+24%

		1-person	2-person	3-person	4-person	5+ person	Total
Household Size	Total	990	895	270	185	95	2,435
	Owner	21%	46%	44%	84%	56%	38%
	Renter	79%	54%	56%	16%	44%	62%
	5yr %Δ	+35%	+10%	+50%	+6%	+58%	+24%

* 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

"Lots of people looking for 1-2 bedrooms, like seniors and students, but also 3-4 bedrooms for families."

Note that the percent change of households can increase faster than population (or even if there is population decline). As residents age, their likelihood of forming or leading a household increase. For instance, a child growing up and moving out of their family home turns one household into two. This can also occur if there is notable growth among smaller household sizes.

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

incorporated adjustments to reflect total dwellings (not only those occupied by a usual resident which projections would solely consider).

Estimates suggest total households reached 2,500 in 2022, with a potential increase of 6% from 2022 to 2027 (110 total). Household losses should predominantly occur among young adult households (led by 15- to 24-year-olds) and older working professional led households (45- to 64-year-olds). The greatest rate of growth should be among senior-led households.

Similar 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. From 2022 to 2032, about 275 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	355	635	575	895	150	2,610
	Share	14%	24%	22%	34%	6%	100%
	5yr %Δ	-14%	+9%	-4%	+13%	+36%	+4%

		15 to 24	25 to 44	45 to 64	65 to 84	85+	Total
2032	Total	360	650	585	955	220	2,770
	Share	13%	23%	21%	34%	8%	100%
	5yr %Δ	+1%	+2%	+2%	+7%	+47%	+6%

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

8 Conclusion

The above information provides context for Wolfville's housing conditions. Significantly increased demand – brought on by a surge of in-migration that is expected to continue only somewhat abated – has resulted in higher-than-expected local housing prices, for both rental and ownership markets.

The current estimated unit shortage for Wolfville is 165. Demand, including the shortage, is estimated to increase to 830 by 2027. Using current construction trends (based on historical permitting data from Statistics Canada), 25 new units are estimated to be introduced into the market annually over the next 5 years, leaving a remaining gap of 705 units by 2027.

Unless completions exceed the estimated annual rate of construction, ongoing trends within both rental and ownership markets can be expected to continue.



Town and Gown – Housing + Wolfville

Devin Lake – Director of Planning & Community Development

Introduction



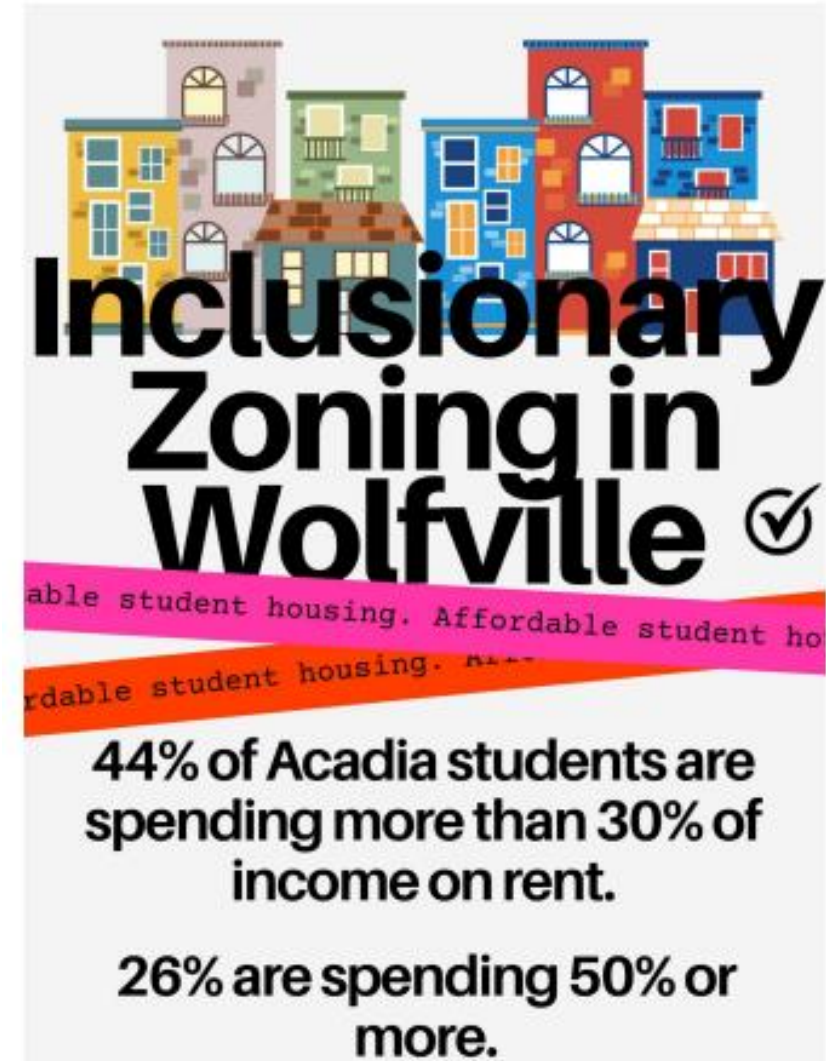
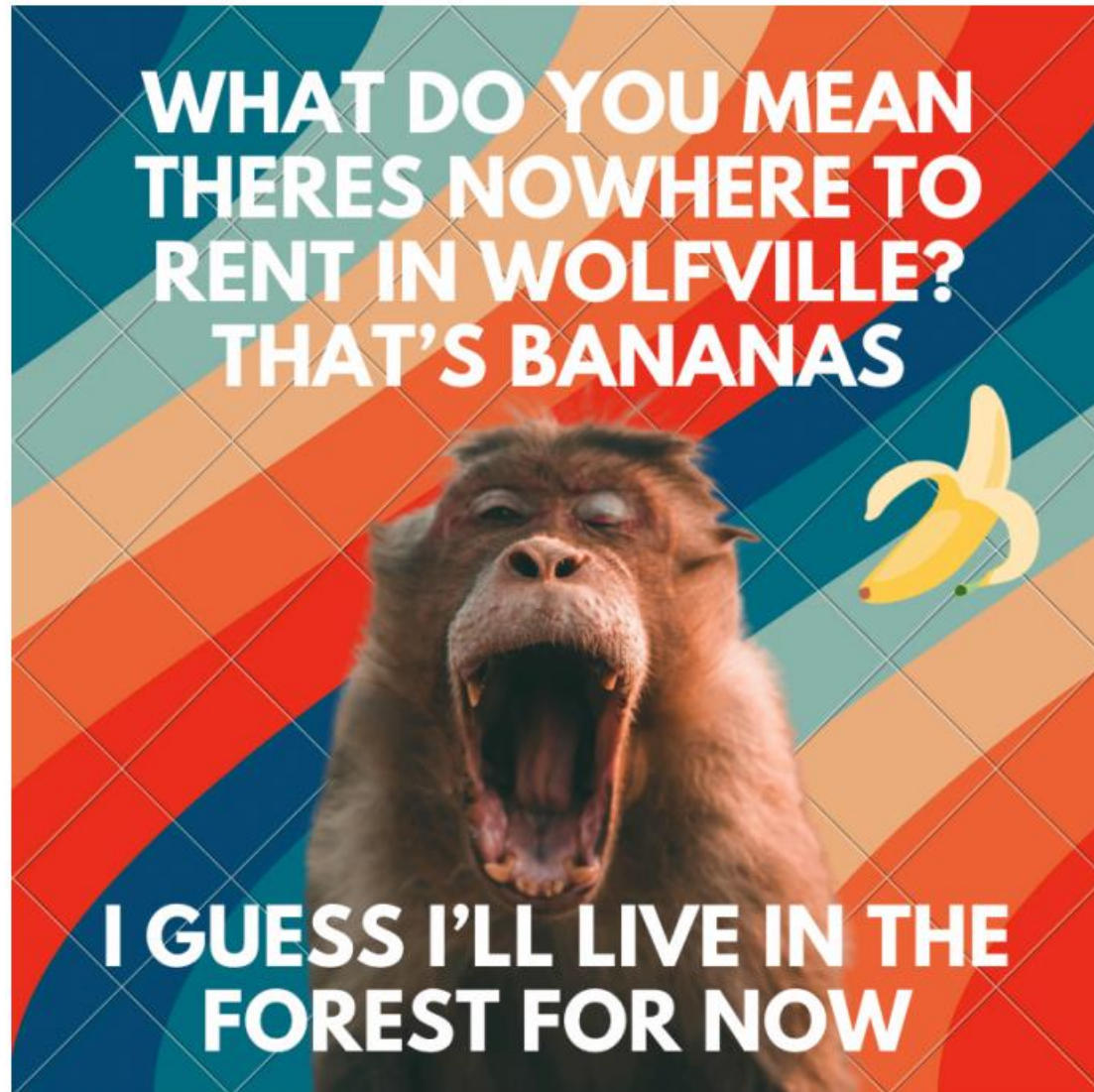
CODE 3013: Community Design

Assignment #8: Take on the role of an “actor” in the housing and/or zoning debate that we have discussed.

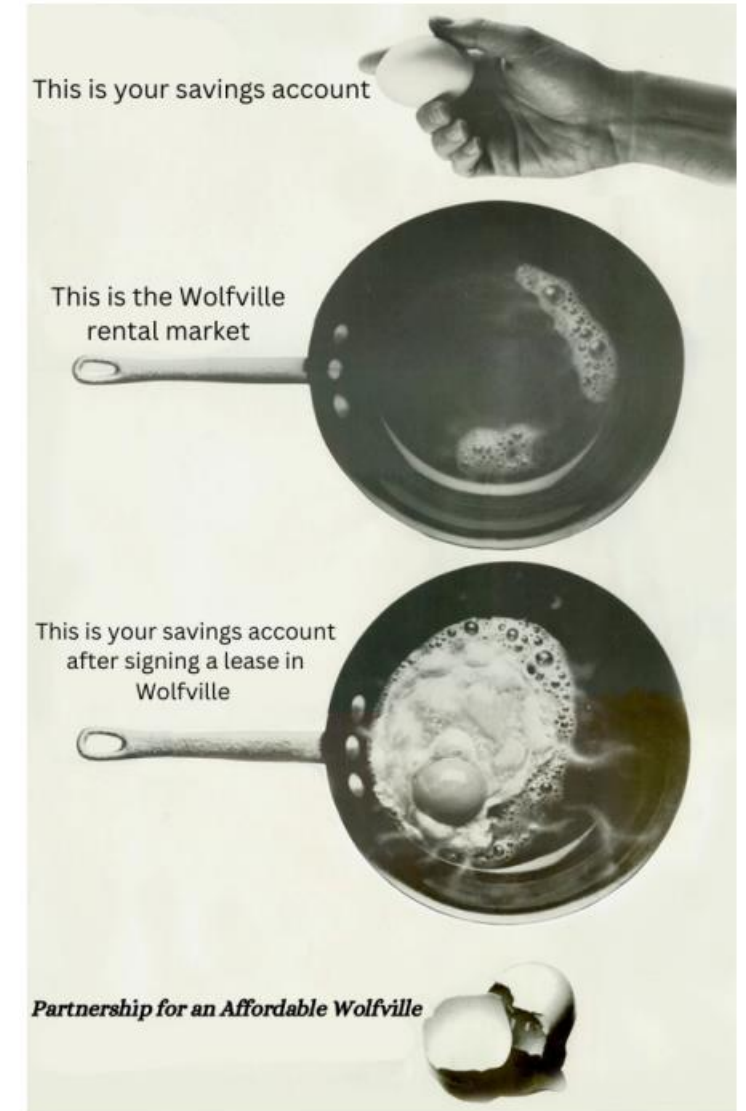
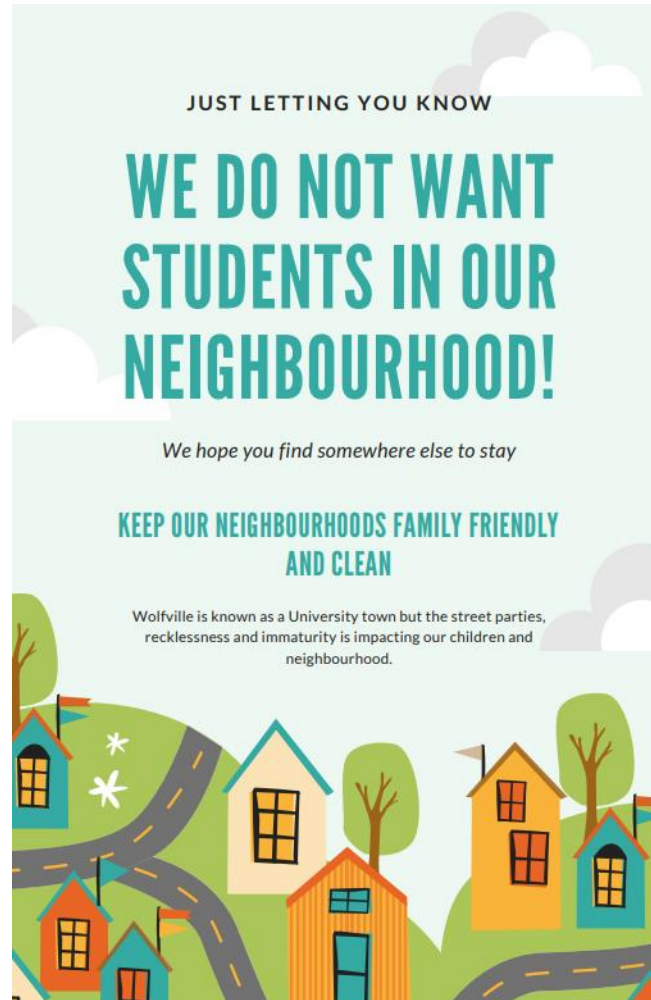
Take a position and make a poster — provide an explanation on a separate page.



Introduction



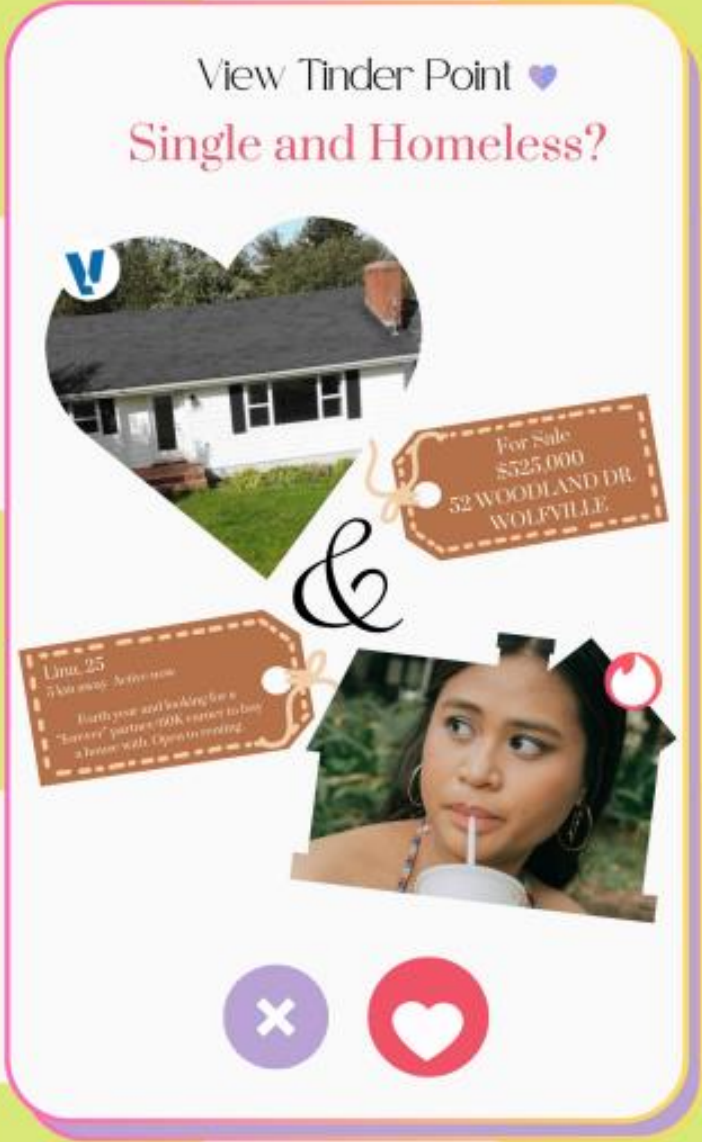
Introduction



Introduction



Nova Scotia is facing a terrifying housing crisis due to population growth, lack of affordable housing, limited rental market, and a demand in student housing



Install now!



Housing Concepts



Non-market



homeless
shelters

Unsheltered,
systemic issues
at play



supportive &
transitional
housing

Folks being supported
by non-profit
organizations, people
fleeing domestic
violence, etc



rent geared to
income,
subsidized
rental, affordable
housing

Folks receiving
assistance from
Housing NS, many on
waitlist, seniors, youth
and families

Market



market
rental

Students, recent
graduates, young
families, young
professionals, first-
time buyers,
prospective buyers



starter &
mid-market
homes

Families,
professionals,
retirees



high-end
housing

High salary earners,
wealthy retirees,
baby boomers,
double income
households

Housing Concepts



NATIONAL HOUSING STRATEGY INITIATIVES

› Create New Housing Supply

Funding and financing opportunities to build new affordable housing in Canada.

› Modernize Existing Housing

Funding and financing opportunities to renew and/or renovate the existing affordable housing stock.

› Resources for Community Housing Providers

Technical assistance, tools and funding opportunities to increase capacity and support the community housing sector.

› Innovation & Research

Promoting excellence, innovation and funding opportunities, in the housing research and data sector.

Housing Concepts



Affordable Housing Innovation Fund

Loans, forgivable loans, contributions and financing options that support housing innovation across the housing continuum.

Community (social) housing

Funding to increase capacity and support in the community housing sector.

Federal Lands Initiative

Surplus federal lands and buildings available for affordable housing development.

Funding for Indigenous housing

Funding opportunities for housing construction and renovation on and off reserve.

Housing Accelerator Fund

Incentive funding for local governments to boost housing supply.

Housing Supply Challenge

\$300 million in funding to break down barriers affecting housing supply.

Innovation and research

Funding opportunities to promote excellence in housing innovation and research.

National Housing Co-Investment Funding

Construction loans and contributions

National Housing Strategy Project Profiles

Encouraging innovation and technology to create affordable and livable communities for people living in Canada.

Housing Concepts



Statement of Provincial Interest*

Nova Scotians have access to safe housing that they can afford and meets their diverse needs.



Increase Housing Supply

1. Use Provincial Land and Infrastructure to Create Housing
2. Increase Skilled Workers to Build Homes
3. Reduce Red Tape, Update Housing Laws
4. Invest More to Build More for People
5. Pilot New Approaches to Help Individuals and Families



Grow and Sustain Affordable Housing

6. Grow the Community Housing Sector
7. Repair and Upgrade Affordable Housing to Help People Remain in Homes
8. Make Publicly Owned Housing More Accessible for People and Climate Friendly
9. Innovate, Test, and Scale Up Projects to Create Welcoming Communities



Deliver Programs People Need

10. Dedicate Funding to Indigenous People and People of African Descent
11. Help Move People Experiencing Homelessness to Housing
12. Simplify and Promote Programs

Housing Concepts



Nova Scotia Provincial Housing Needs Assessment Key Findings



Why A Shortage

Factors Affecting the Demand for Housing

- Population Growth - Between 2021 and 2022, Nova Scotia's population grew by 2.9% – largely attributed to interprovincial and international people moving here. Nova Scotia's average population growth before that period (between 2016 and 2021) was 1.1%.
- New Nova Scotians – People coming to our province are aged 15-44 who are most likely to have children now, or in the future, which will increase the demand for housing.

Factors Affecting the Supply of Housing

- Cost of Living - Between 2021 and 2022, inflation (CPI of 7.6%), particularly the cost of housing, has increased at a greater rate than wages (5.3% increase) in Nova Scotia.
- Labour Shortage - Between 2021 and 2030, the province is projected to have a shortage of carpenters, steam/pipefitters, roofers, and others impacting the development of additional housing supply.

Housing Concepts

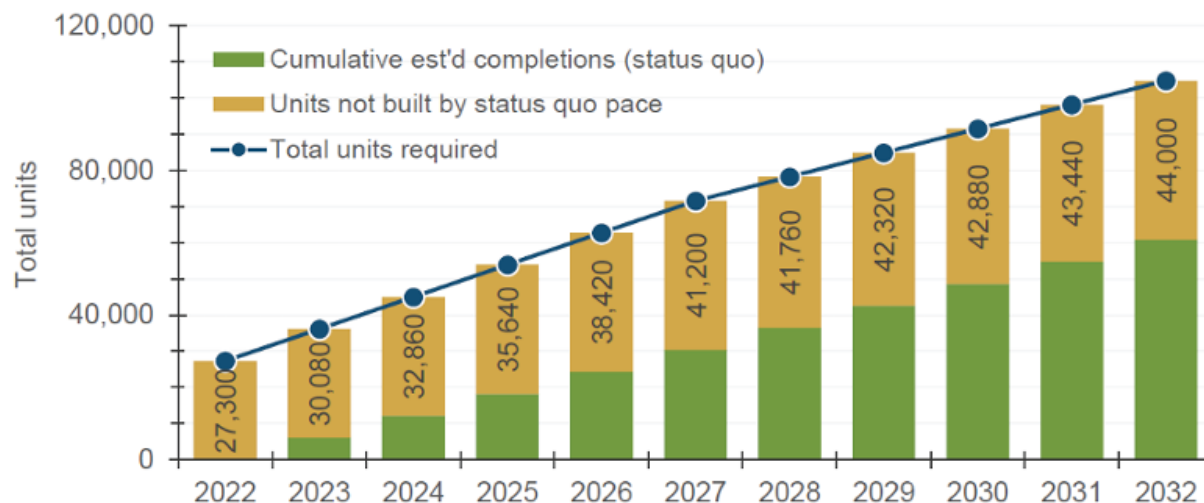


Projected Provincial Housing Needs 2022-2027

To keep pace with population growth, the province will need 71,600 new units by 2027 (including the existing shortage of 27,300) and 104,800 by 2032

- The pace of new construction will not be enough to meet the projected demand. Status quo pace of new construction is 6,080 new units each year which will create 30,400 units by 2027 and 60,800 by 2032.
- This means that the current supply shortage will grow to 41,200 units by 2027 and 44,000 by 2032 – despite status quo new construction.

Figure 5.3 - Anticipated Unit Gap based on Total Units Required and Estimated Completions, Demographic Model (Base Scenario) Results



Housing Concepts



Federal – Provincial – **Regional?** – City/Municipality/Town

(there is a complex system of other actors)

Housing Concepts



Housing Concepts

8.0 Where We Find Ourselves

Wolfville is in the midst of a new phase of growth. Local residents, students, seasonal visitors and businesses aim to grow a stronger Wolfville together.

To better grow together, the neighbourhood designation and general policies are rooted in four subsections or Neighbourhood Focus Areas: Housing Choice and Affordability; Land Use Compatibility and Placemaking; Sustainable and Resilient Development; and Neighbourhood Entrepreneurship.

These subsections directly support our Community Priorities (Economic Prosperity, Land Use & Design, Climate Action, and Social Equity) and contain policies that shape our development patterns toward Our Shared Future.

From 2021-2023 the Town worked on a Secondary Plan for the East End and the planning documents now have been integrated into the MPS and Land Use Bylaw.

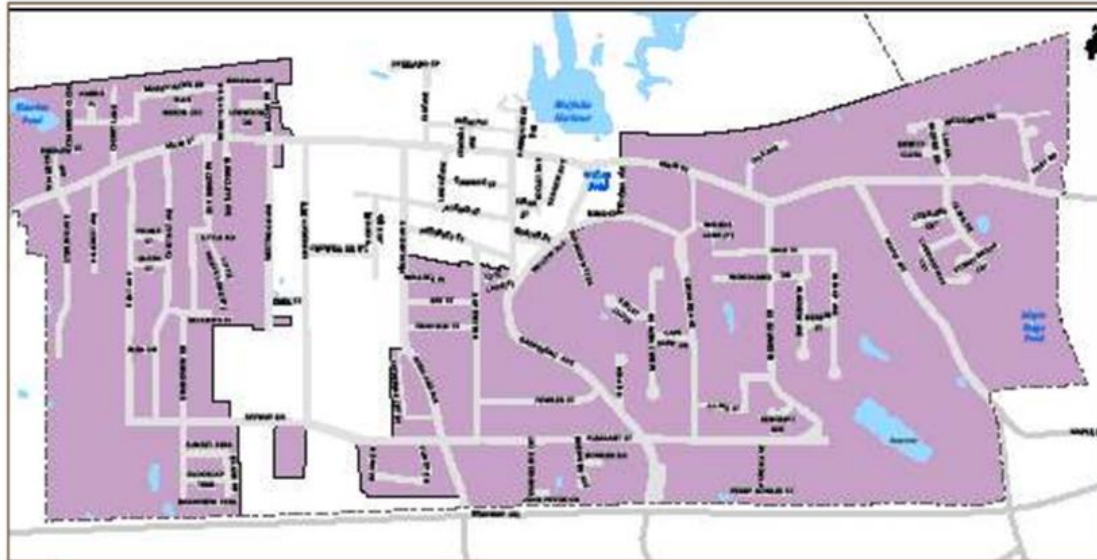


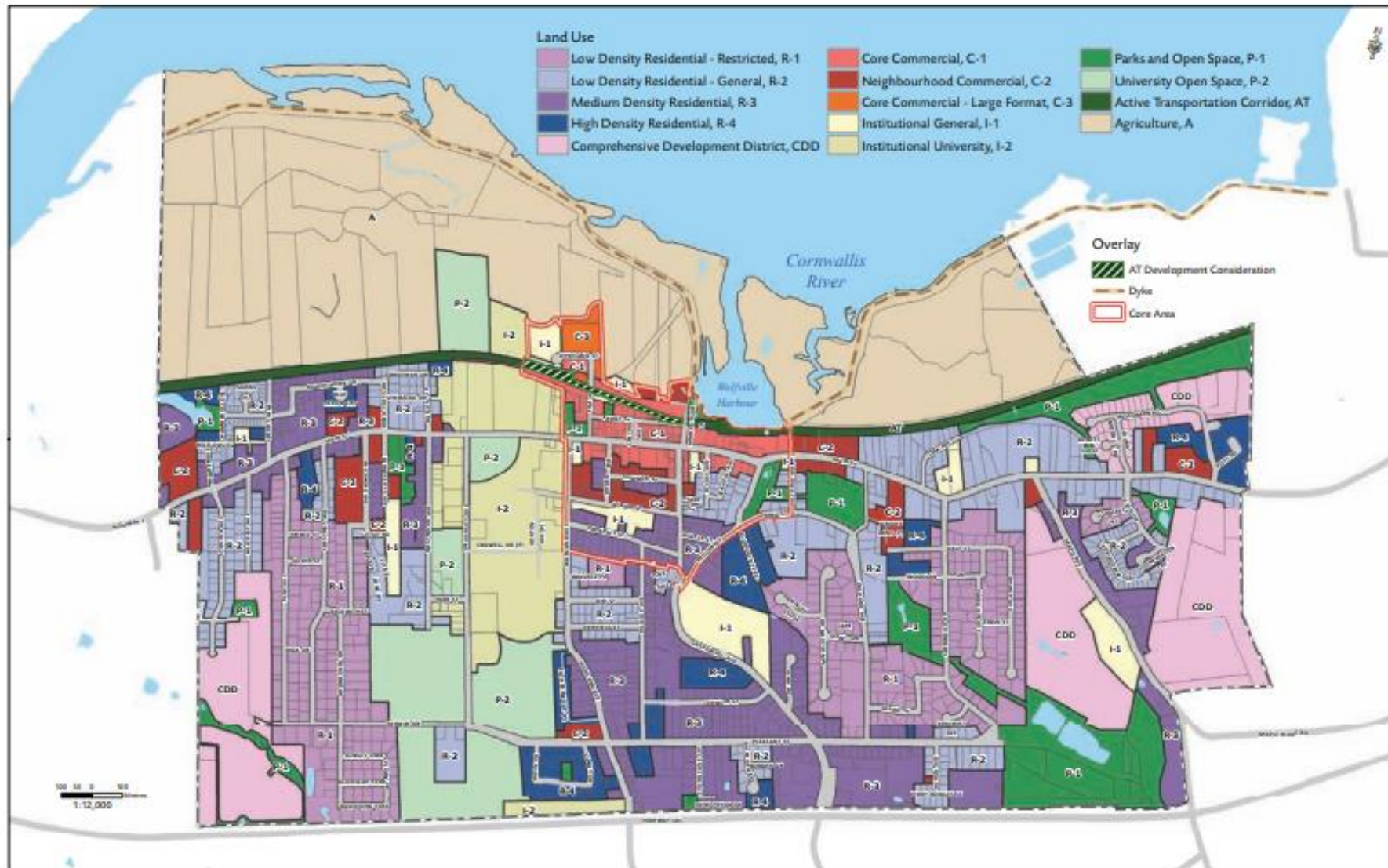
Figure 8.1—Neighbourhood Designation

Community Priorities

- EP** Economic Prosperity
- SE** Social Equity
- CA** Climate Action
- LU** Land Use and Design

The policies of this plan action our Community Priorities and move us toward Our Shared Future.

Housing Concepts



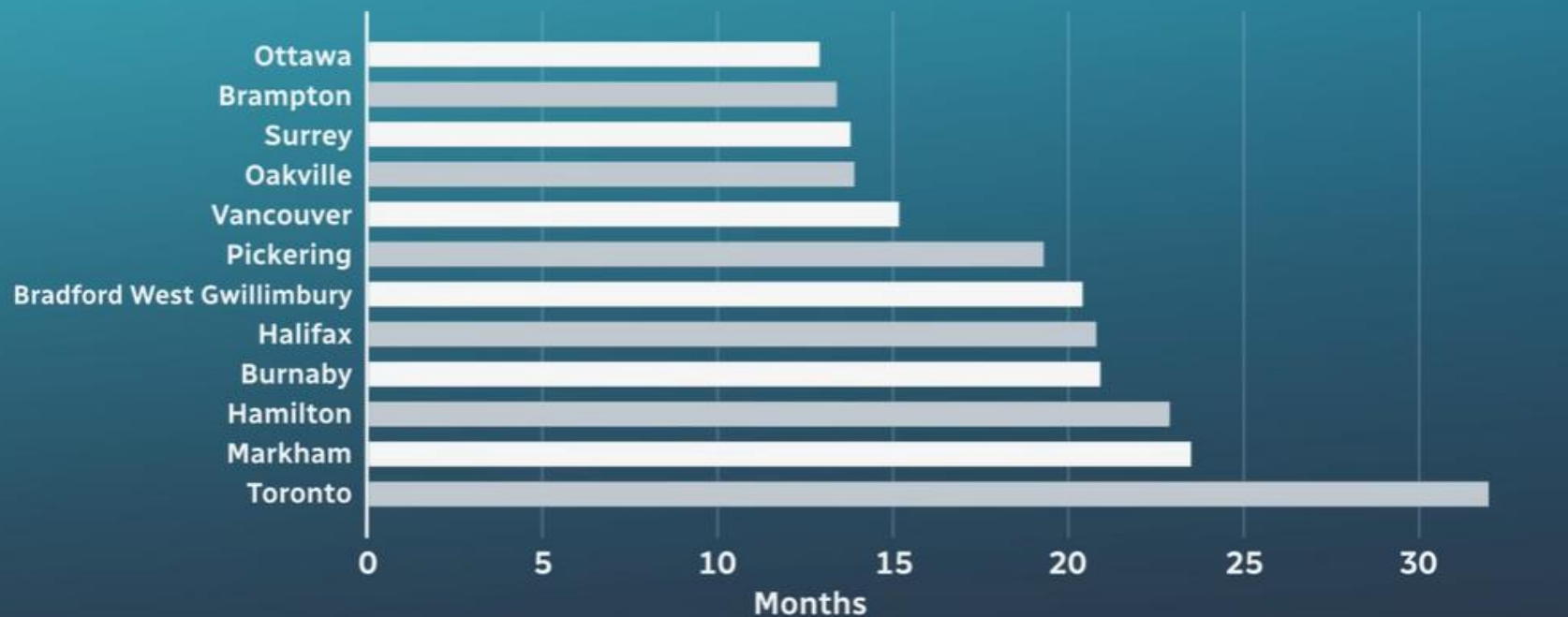
What scale of change is necessary in a crisis?

What should places like Wolfville do?

Housing

Source: Canadian Homebuilders Association

Estimated Average Approval Time



Housing



Is 'war-time' housing a solution to Canada's crisis? | About That

Housing



Plans on paper -----Shovels in the ground



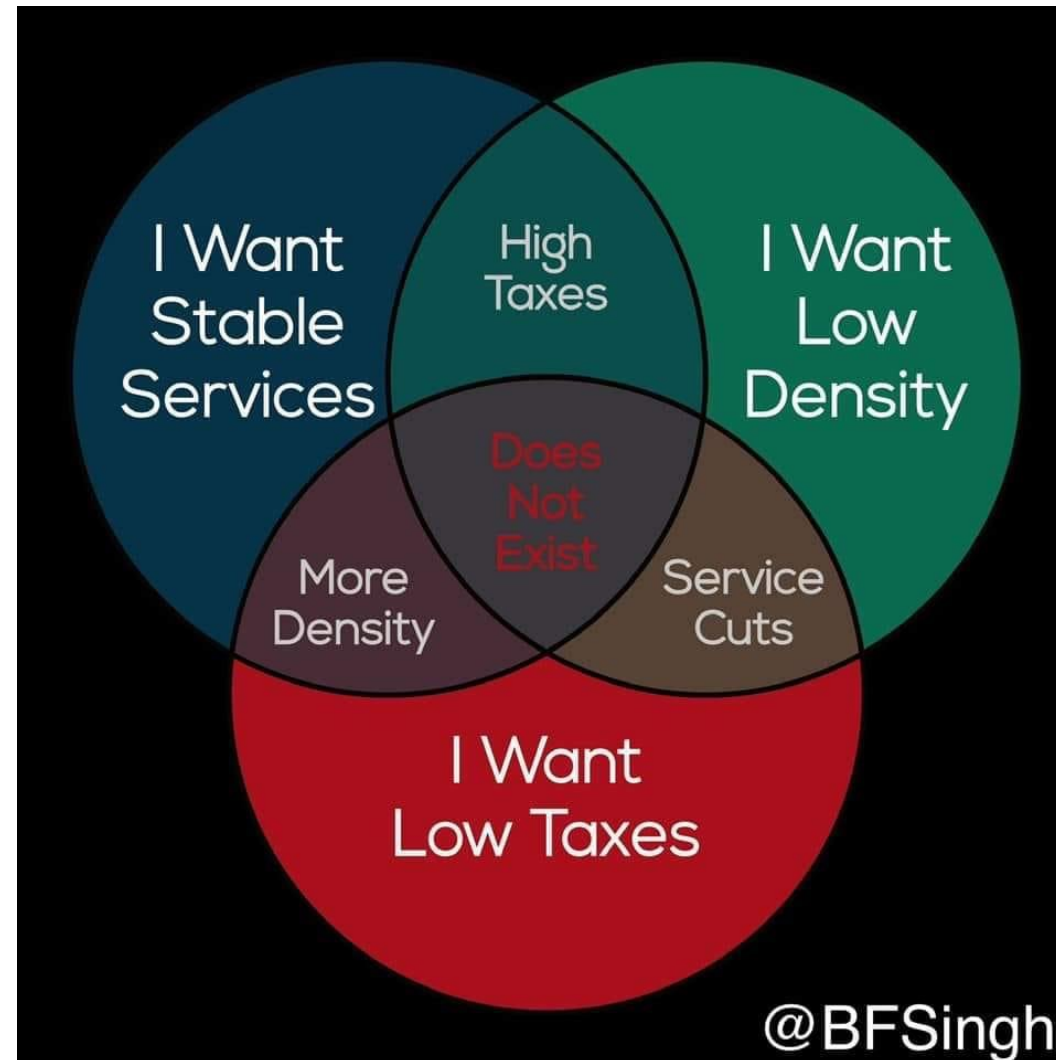
Canada

Construction labour crunch leaves Canada in need of boosting ranks of home builders

Looming retirement wave, on top of mounting labour shortage of construction pros

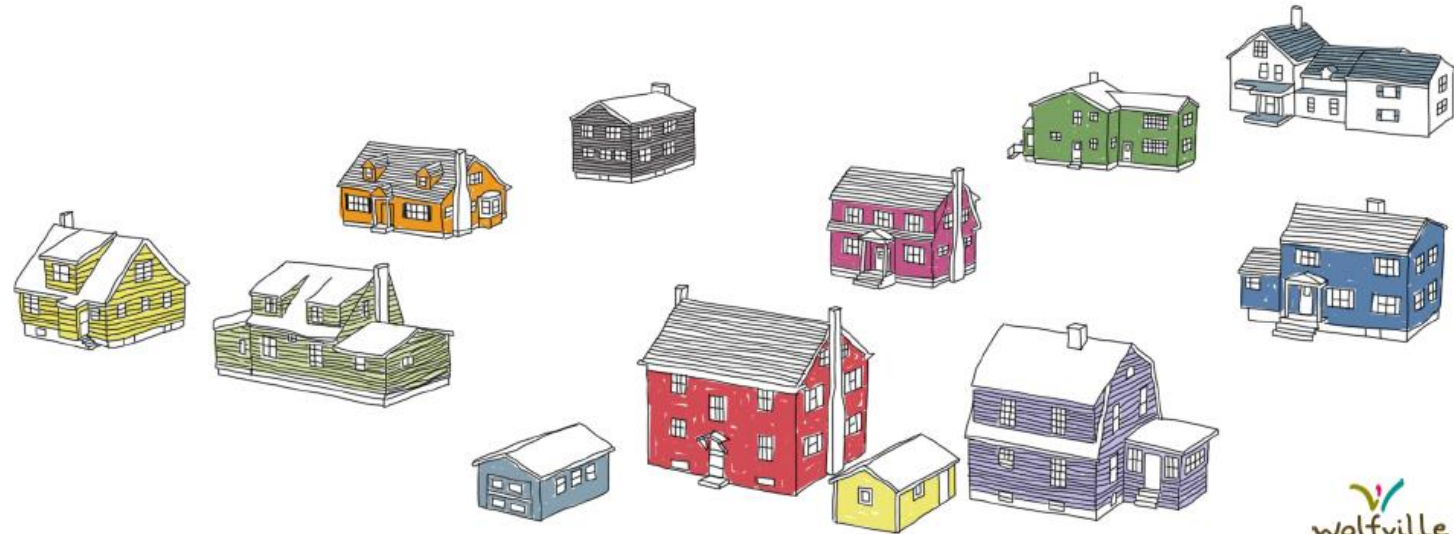
FINANCING AND INTERESTING RATES

Housing



WHAT'S GOING ON IN WOLFVILLE?

Are we even doing anything?



Housing Continuum



Housing



Wolfville East - Kenny Lands

April 2023

Avg Unit Size 100 sq.m.
Total Land Area 42 acres

Multi-Unit Buildings	Comm. GFA (m2)	Units per Floor	Floors	Res Units
A		14	6.5	84
B		14	6.5	84
C		14	6.5	84
D		14	6	77
E		14	6	77
F		16	4	56
G		14	4	49
H	300	16	4	56
I	300	12	4	42
TOTAL	600			609

TOWNHOMES	20
DUPLEX	2
SINGLE FAMILY	20
GARDEN CLUSTER	0
TOTAL KENNY LANDS UNITS	651
TOTAL COMM GFA (sq.m)	600 sm
DENSITY	16 UPA

Wolfville East - Maple Ridge Lands

Avg Unit Size 100 sq.m.
Total Land Area 44.4 acres

Multi-Unit Buildings	Comm. GFA (m2)	Units per Floor	Floors	Res Units
J		6	4	21
K		6	4	21
L		12	4	42
M		14	4	49
N		8	4	28
O		14	3	35
P		16	3	40
Q		14	3	35
R	550	6	4	21
S	1,230	20	4	70
T	1,140	18	4	63
U	660	6	3	15
V		10	4	35
W		12	4	42
X	790	15	4	53
Y		12	4	42
TOTAL	4,370			612

TOWNHOMES	4
TOWNHOME CLUSTER	57
DUPLEX	0
SINGLE FAMILY	8
GARDEN CLUSTER	52
TOTAL MAPLE RIDGE LANDS UNITS	733
TOTAL COMM GFA (sq.m)	4,370 sm
DENSITY	16 UPA

Housing



WEST END LANDS DEVELOPMENT CONCEPT PLAN



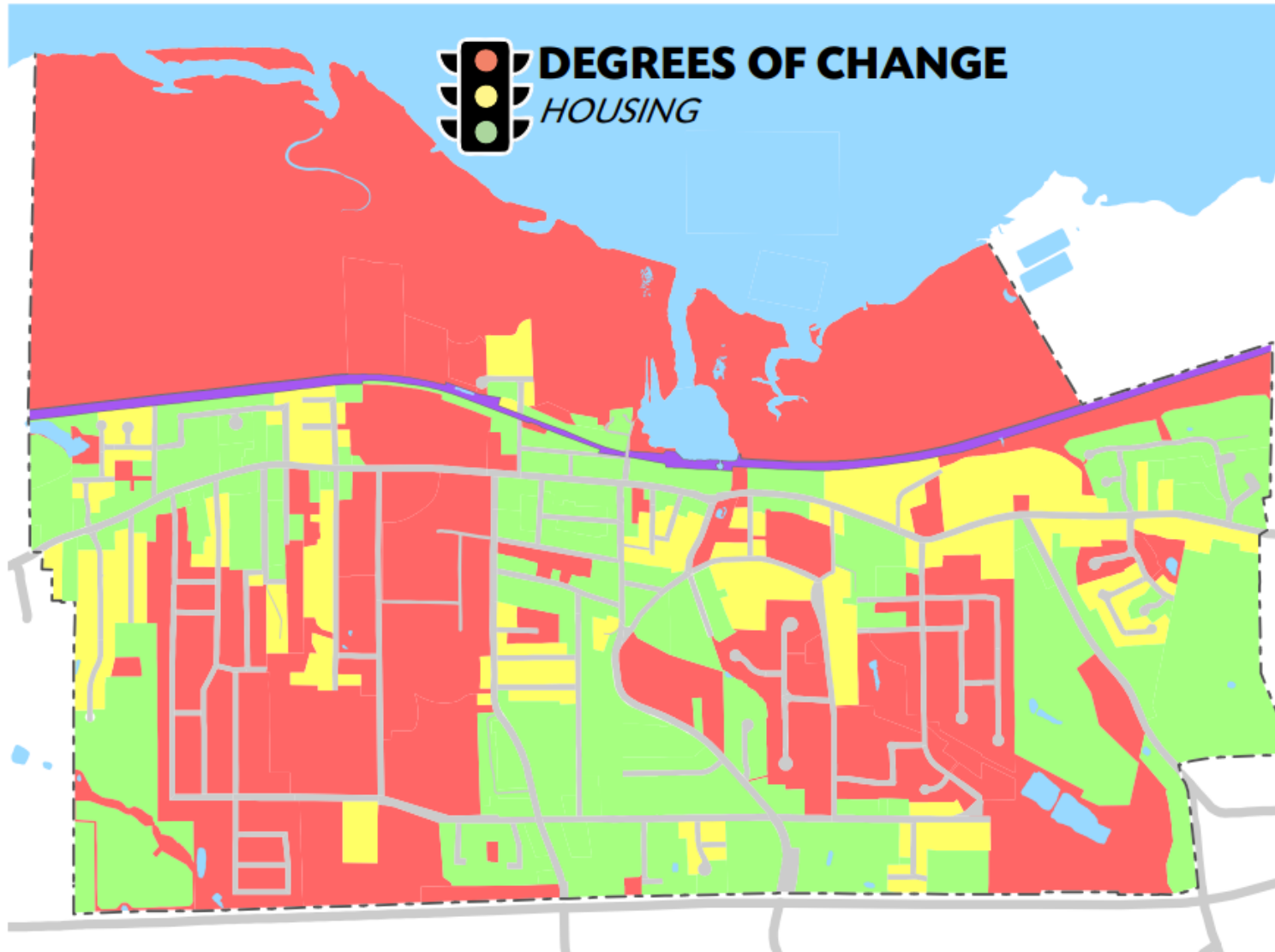
3-500
units?

Housing – other infill



500-800
units?

Housing – other infill



500-800 units?

Housing – other infill



Housing – other infill



Housing Needs Assessment



A Housing Needs Assessment has been completed for the Town

- Wolfville has a major housing need.
- The housing shortage as of December 2021 was **165** units.
- This shortage jumps to **830** by 2027,
- And to **1,703** by 2032.
- Greatest need is for **young family** (short term) and **senior** housing (long term), though **all** types of housing are needed.
- More people are living in unaffordable, unsuitable or inadequate housing than previous census years.
- Average rate of construction is 25 units per year.

Town of Wolfville
Municipal Housing Needs Report



Housing Needs Assessment

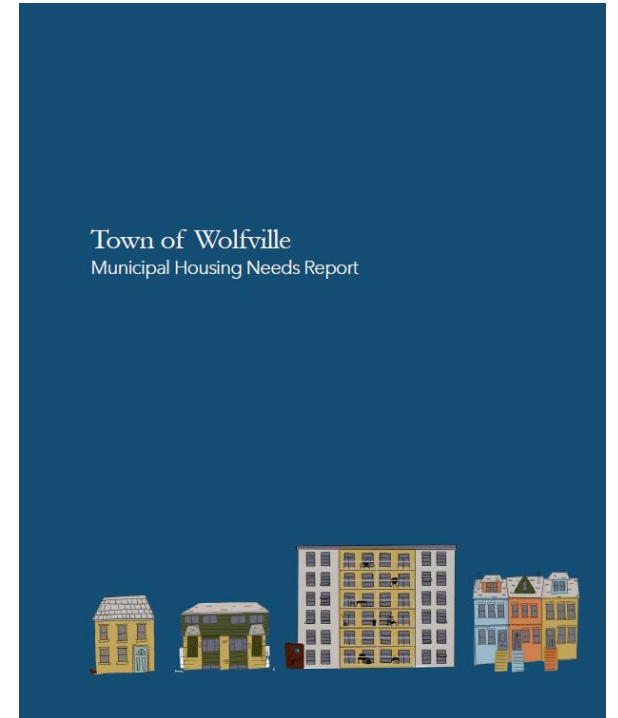


Non-Market Housing

- 56 units of non-market housing are in Wolfville
 - 2 are reserved for families
 - 54 are 1-bedroom apartments for seniors
- 52% of public housing tenants have lived in public housing for more than 5 years
- Most live in public housing between 5-10 years
- The average income for those living in public housing is \$1,790 per month.

Western Regional Housing Authority:

- The waitlists for some of these units exceeds 200 people
- Average wait time to get into these units is 2-4 years
- Over 100 families are on the waitlist



Income required to rent in Wolfville



Any type of household earning \$35,000 or less cannot afford to rent in Wolfville (Housing Needs Assessment)

The estimated average income to afford rent is \$45,400 (\$3,783 per month).

- 48% of renter households earn below that amount.
- 23% of lone-parent and 60% of single person households earn below the income level required to afford **average rent for a studio apartment** in 2021.
- Lone-parent and single parent households face the highest income barrier to affordability.



C\$2,000
3 Beds 2 Baths - House
Kentville, NS



C\$2,800 ■
3 Beds 2 Baths House
Wolfville, NS



C\$1,895 ■
3 Beds 2 Baths - House
Wolfville, NS



C\$2,750
3 Beds 2 Baths Townhouse
Kentville, NS



C\$1,150 ■
1 Bed 1 Bath - House
Wolfville, NS



C\$900
Private room for rent
Wolfville, NS



C\$1,180
Private Room For Rent
Wolfville, NS



C\$900
Private room for rent
Wolfville, NS

Student Housing



Survey of 735 Acadia students found...

- On-campus living costs \$800-1,500 per month
- Off-campus living costs \$650 per month
- 44% of students are spending more than 30% of income on rent
- 26% are spending 50% or more



They are prioritizing rent payments over food and other needs

Financial stress and working while in school results in poor mental health, academic and social life outcomes.

Student Housing



There is limited data in the Housing Needs Assessment on students:


- About 1,500 students can live on-campus,
- This means that about 2,835 students must find housing off-campus and must compete with other renters for housing.

A Provincial Student Housing Strategy is forthcoming (maybe), but we know the situation is bad:

Nova Scotia

N.S. government has no timeline for completing its student housing strategy

Opposition members say delays show lack of urgency

 [Michael Gorman](#) · CBC News · Posted: Nov 01, 2023 6:00 AM ADT | Last Updated: November 1

Nova Scotia

N.S. universities scramble to build more on-campus housing as students face homelessness

Schools are planning new residences but will need to fundraise millions in order to build

 [Taryn Grant](#) · CBC News · Posted: Sep 08, 2023 2:26 PM ADT | Last Updated: September 8

Nova Scotia

Some Nova Scotia students facing 'desperate' situation amid housing crisis

NSCC, King's College have reached out to alumni for help

 [Haley Ryan](#) · CBC News · Posted: Aug 12, 2022 7:48 PM ADT | Last Updated: August 12, 2022

Housing Continuum



Housing Action Plan



1. **Exclusionary Zoning Reform** – promoting and allowing more housing types.
2. **Public education** – share our housing needs, identify needs across the spectrum and systemic changes required to improve the housing situation.
3. **Reduce discretionary and political approval** (as-of-right zoning), appropriately zone properties, waive fees, reduce parking requirements.
4. Work with Acadia to create a **Student Housing Strategy**, identify “investment ready” projects, create purpose-built student housing.
5. Enable more non-market options by forming a **working group** with stakeholders, create a **non-market strategy, affordable housing grant program**, and a **land bank**.
6. Implement **inclusionary zoning** to increase non-market supply and make housing projects more economically viable.

We do not yet know if our HAF application has been successful.

Addressing all 6 actions is only attainable with support and added capacity.



Housing Continuum



The Housing Action Plan does address homelessness, though it is increasing in Wolfville and in the surrounding regions.

The Homeless No More 2022 Service Based Count:

- **231** individuals (and their 124 children) at risk of or experiencing homelessness from Digby to West Hants.
- **116** of whom are residing in Kings County
- High rents, low incomes, poor housing options/conditions available are the top barriers for them to find housing.
- Town Staff are regularly interfacing with 4 unhoused individuals in the downtown. This is likely to increase.

What is the Town's role in homelessness?

What can we do as a community to address homelessness?





Thank you!

