



South Shore Housing Action Coalition

Submission to the Nova Scotia Affordable Housing Commission

## **Rural Experiences and Expertise: Presenting Challenges, Needs and Opportunities**

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The Nova Scotia Affordable Housing Commission (NSAHC) has been established to address the current housing crisis and urgent need for action, and the South Shore Housing Action Coalition (SSHAC) is grateful for this opportunity to inform the work of the NSAHC, moving forward. SSHAC aims to highlight the diversity and complexity of rural housing needs as experienced across the South Shore region and offer opportunities for action that will support rural communities. SSHAC is comprised of community stakeholders, service providers and community members working collaboratively to build awareness and facilitate action on the need for improved access to healthy, safe, and affordable housing options for all, at every stage of life, in Lunenburg and Queens counties<sup>1</sup>. Our membership includes:

- Town of Bridgewater
- Town of Lunenburg
- Town of Mahone Bay
- Municipality of the District of Chester
- Municipality of the District of Lunenburg
- Region of Queens Municipality
- Nova Scotia Health Authority
- Second Story Women’s Centre
- Queens Community Health Board
- Senior’s Safety Program of Lunenburg County
- Family Services of Western Nova Scotia
- South Shore Transition Housing Association
- Lunenburg County Community Health Board
- Aspotogan Heritage Trust
- Community volunteers

Since 2010, SSHAC has worked collaboratively to build capacity within our communities. Our key areas of focus include:

- a) Educating ourselves and others about the housing-related challenges, needs and opportunities in our communities;
- b) Conducting research and monitoring data regarding housing and homelessness in order to understand issues and support action; and
- c) Advocating for action and supporting the development of policy to address housing-related challenges, needs and opportunities.

Rural communities are the heart of Nova Scotia, with nearly two-thirds of the population choosing to call rural Nova Scotia home. However, the ability of many Nova Scotians to access and maintain housing which meets their needs is becoming increasingly difficult. Indeed, several interconnected and context-specific characteristics contribute to housing challenges, needs and opportunities in our region. As the provincial population grows, nearing the 1 million-mark, population distribution throughout Nova Scotia continues to shift through a series of interconnected sociodemographic patterns, including urbanization (Storring, 2021). Whereas urbanization involves both voluntary *and* involuntary migration, the growth of urban centres relates to such opportunities as employment and education, reconnecting with pre-established friends and family, and access to shops and services, amongst other pull factors. By contrast, rural out-migration towards larger population centers may be ‘forced’ through numerous forms of displacement including the reduction of affordable and/or supportive housing options, the increased cost of living, the decline of appropriate shops and services offered locally, and the loss of cultural belonging, amongst other push factors.

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<sup>1</sup> Consult [www.sshac.ca](http://www.sshac.ca) for more information.

## 1. Introduction: The South Shore context

The South Shore is considered a ‘rural’ region, comprised of small population centres and rural areas<sup>2</sup>. The Town of Bridgewater, home to 8,532 residents, represents both the largest population centre on the South Shore and a prominent service ‘hub’ for surrounding communities. The proportion of Nova Scotians calling the South Shore home is approximately 6.2 percent of the total provincial population of 923,528 residents. At a broader scale, 65.7 percent of Nova Scotia’s total population resides in small population centres and rural areas and, thus, the province is considered largely rural (Statistics Canada, 2017a). Although these figures continue to evolve, the table below outlines population distribution on the South Shore, according to the most recent census data.

Table 1.1: Population distribution on the South Shore

South Shore Municipal Districts	Small pop. centre	Rural pop.
<i>Town of Mahone Bay</i>		1,036
<i>Town of Lunenburg</i>	2,263	
<i>Town of Bridgewater</i>	8,532	
<i>District of Chester<sup>3</sup></i>	1,458	8,852
<i>Municipality of the District of Lunenburg (MODL)</i>		24,863
<i>Region of Queens Municipality</i>		10,307
<b>Total</b>	<b>57,311</b>	

Source: Statistics Canada (2017b; 2017c; 2017d; 2017e; 2017f; 2017g)

During the past year, public platforms such as local community social media pages are replete with cases of local residents, unable to meet their housing needs, adopting ‘creative’ solutions such as renting trailers and campsites, moving into unsuitable units and utilizing traditional tourism accommodations as rental housing, especially motels. Indeed, according to the 2018 CMHC Rental Market Survey, vacancy rates in our region indicate little or no availability of rental housing (CMHC, 2019b). Currently, nearly 500 households (families, seniors and working-age individuals) comprise the waitlist to access the 250 public housing units in our region<sup>4</sup> (Western Regional Housing Authority, as of March 17, 2021). With few available affordable housing options, more than 40 percent of tenant households on the South Shore are living in core housing need, comparable to the rate measured in Halifax Regional Municipality.

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<sup>2</sup> Following Statistics Canada, small centres have a population of between 1,000 and 29,999 residents; medium centres have a population of between 30,000 and 99,999; large urban centres have a population of 100,000 or more; and, rural includes everything else (Statistics Canada, 2017a).

<sup>3</sup> Including Chester Village and surrounding areas.

<sup>4</sup> As of March 17, 2021, seniors are over-represented on this waitlist, with more than 300 currently seeking community housing (Western Regional Housing Authority, personal communication, March 17, 2021).

Numerous interconnected factors are negatively impacting the availability of healthy, safe and affordable housing options, both regionally and provincially (see Lovitt, 2021). Indeed, the COVID-19 pandemic is both highlighting pre-existing inequities and exacerbating others, thereby contributing to the development of a housing crisis at the local, provincial and national levels. Four prominent housing-related challenges facing South Shore communities are described below.

## 1.2 Housing-related challenges

### 1.2.1 Real estate and rental market pressures

The perceived safety and affordability of living in Nova Scotia is attracting in-migrants and contributing to a booming real estate market, during the COVID-19 crisis (see Nolen, 2020). Accordingly, the 'Work From Nova Scotia' promotional campaign, developed in collaboration with Nova Scotia Business Inc. and Tourism Nova Scotia and launched December 14, 2020, is designed to support both population and economic growth by recruiting 'lifestyle migrants' to our province ("Work From Nova Scotia", 2021). However, in the absence of careful planning, this residential economy strategy may threaten the vitality and sustainability of rural towns and communities. Whereas anecdotal evidence suggests the South Shore region is attracting new residents thereby enhancing business opportunities and enlivening the area, increased demand for real estate on the South Shore is adversely affecting housing affordability and availability in our region.

Rural re-population through privileged in-migration may, paradoxically, lead to the long-term devitalization of rural communities. Indeed, several market-based mechanisms including the decrease in affordable housing supply, the increased cost of living and the decline of appropriate shops and supportive services offered locally threaten to displace and/or further exclude vulnerable populations. It is suggested, here, that these patterns of displacement are not simply COVID-related but, rather, have been developing in recent years. For example, the substantial conversion of our housing stock into second homes and short-term rentals is a pattern marking our region, pre-pandemic. Indeed, the rate of short-term rental units continues to grow and some areas of our region, including the Town of Lunenburg, account for the highest concentrations of unlicensed vacation rental units in Atlantic Canada (TIANS, 2019; SSHAC, 2019; "MODL2040", n.d.). As a result, seasonal evictions have become normalized, effectively subjecting renters to periods of homelessness during the summer months. Ironically, market-based housing pressures threaten the tourism industry upon which our local economy relies, as employers struggle to attract service-sector workers due to their inability to access housing in our region.

### 1.2.2 Systemic discrimination and vulnerability

The current and ongoing housing crisis is disproportionately impacting peoples subject to systemic discrimination and vulnerability. Systemic discrimination means that members of the Black, Indigenous and people of color (BIPOC) and LGBTQ2S communities continue to face unique housing challenges. These include additional barriers to accessing and maintaining safe, affordable and stable housing, especially in small communities where affordable and supportive housing is costly and/or limited (CMHC, 2019a).

Additionally, from an intersectional and social justice perspective, vulnerability relates to many intertwined social positions including gender, race, nationality, class, age, physical and cognitive (dis)ability, household structure, educational attainment, employment status and so forth. Until equitable access to housing for peoples subject to systemic discrimination, as well as other vulnerable individuals and groups, becomes a priority, a cycle of marginalization will continue to be reproduced.

### 1.2.3 Gaps in the housing continuum

The housing supply on the South Shore is mismatched with housing needs. The housing stock in our region is overwhelmingly comprised of single-detached houses occupied by both permanent and seasonal residents, representing 92.9 percent of total occupied private dwellings<sup>5</sup>. Moreover, in recent decades, the overall proportion of single-detached houses continues to slowly increase. Concurrently, the average value of dwellings is growing exponentially, far beyond the rate of inflation, contributing to the increase in housing costs and overall cost of living. In addition, much of the housing stock is ageing, with many dwellings in need of renovation and energy-efficient retrofitting<sup>6</sup> (“MODL2040”, n.d.). As a result of such trends, SSHAC’s Housing Needs Assessment demonstrates that 44 percent of survey respondents spend more than 30 percent of their household income on shelter costs, and 64 percent of respondents recognize housing affordability as an issue on the South Shore (SSHAC, 2016).

The rate of housing rentals is low, especially outside of our small population centres, situated at around 10 percent of private occupied dwellings (“MODL2040”, n.d.). Indeed, until recently, home ownership has been appealing to community members because of its perceived affordability and not simply because it is considered important (SSHAC, 2016). However, current anecdotal evidence suggests that home ownership in our region is no longer considered affordable. Rather, there is a substantial lack of affordable, adequate and suitable housing options available on the South Shore to meet the diverse needs of community members. Throughout our region, there are limited or no emergency or second stage housing options, and little or no public, social and co-op housing options along the housing continuum. Perhaps most importantly, supported housing for such groups as seniors, youth, women and children leaving domestic violence, people living with mental illness and/or substance use disorders, those living with disabilities, amongst others, is severely lacking in our region.

### 1.2.4 Invisibilization of rural housing insecurity and homelessness

At this time, the best available indicator of risk for homelessness in a community is the percentage of households reporting they spend 50 percent or more of their income on housing-related costs. According to the Canadian Rental Housing Index, nearly 1 in 5 tenant households in Nova Scotia were at risk for homelessness, pre-pandemic (“Rental Housing Index”, 2018). The factors contributing to homelessness in

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<sup>5</sup> Provincially, single-detached houses account for 70.6 percent of private occupied dwellings, on average (“MODL2040”, n.d.).

<sup>6</sup> These statistics, specific to MODL, are considered, here, to be representative of the entire South Shore region.

urban and rural contexts are similar: trauma and extreme poverty, mental illness, substance use disorders, domestic violence, inadequate supports, etc. However, by contrast to urban contexts, access to emergency services in rural areas, such as shelters and food banks, is relatively limited, and sleeping rough in high-traffic places is fairly uncommon. As a result, homelessness in rural communities is often hidden.

Sleeping rough in rural contexts involves utilizing tents, trailers, barns and makeshift cabins for shelter in places such as backyards and on private land. Rural homelessness includes couch surfing with family and friends, living in over-crowded apartments and houses, or living in interim housing (e.g. at a motel). In many cases, access to basic amenities including heat, running water, electricity and internet are lacking, and the capacity to engage as citizens is compromised. Contributing to the invisibilization of rural homelessness, households may not identify as 'homeless' because their situation does not reflect the typical image of urban homelessness. Indeed, rural contexts are often portrayed as friendly, community-oriented and ideal places for raising families thereby reinforcing the cycle of invisibilization of homelessness. As a result, households who could benefit from housing-related services are unlikely to have meaningful access to opportunities supporting healthy, long-term residence in rural communities, thereby contributing to out-migration and urbanization among many other adverse sociodemographic and public health effects.

### 1.3 Fundamental challenge: Lack of rural representation

Understanding and addressing the complexities of the current housing crisis requires a comprehensive, systems approach. As the economic, sociodemographic, political and cultural landscape evolves, it is imperative that ongoing housing-related data – both quantitative and qualitative – be compiled alongside standardized statistics in order to properly assess and address the housing needs of all Nova Scotians including long-time residents, newcomers, as well as those who make Nova Scotia home for only part of their lives. Indeed, the perspectives and expertise of peoples experiencing rural housing insecurity and homelessness, as well as those advocating for and supporting peoples subject to discrimination and vulnerability, are often under-represented and misunderstood in relation to housing-related research, development and policy-making. Accordingly, the lack of awareness and understanding of the diverse and context-specific housing-related challenges, needs and opportunities – especially in rural communities – is a barrier to addressing the housing crisis developing within our province.

Ensuring broad representation in all housing-related decision-making including research, development and policy-making is presented, here, as a solution to the housing crisis. Indeed, a shift in thinking, through the adoption of a Housing First philosophy, is necessary to enable housing stakeholders at all levels to attend to such complex questions as where, when, why, how and for whom housing is developed, managed, and regulated. Simply increasing the rental housing supply will not meaningfully alleviate housing-related issues in our region. Rather, by valuing all peoples and places, including rural, SSHAC is hopeful that overcoming this fundamental challenge will be relatively simple to achieve, thereby supporting the vitality and sustainability of the rural towns and communities at the heart of our province.

## **2. SSHAC's vision**

Housing supports residents, businesses and communities on the South Shore. Our communities need healthy residents, and our residents need affordable, suitable and adequate housing options. In the absence of appropriate and diverse housing options, all community members suffer. Indeed, access to housing – in a meaningful community – is a fundamental human right.

Through equitable access to housing and support services, we envision healthy, vibrant, diverse and sustainable rural communities and towns on the South Shore, and throughout our province. In order to achieve our vision, housing development, management and regulation, as well as all government strategies impacting housing, must be considered through a rural lens. SSHAC proposes 5 actions to help assess and address the housing crisis developing within our province.

## **3. Proposed actions**

### 3.1 Centralize and standardize context-specific data collection, analysis and distribution

The inadequacy, inaccuracy and/or inaccessibility of rural housing-related data are among the primary barriers to assessing and addressing housing-related challenges, needs and opportunities in our region. For example, there are a significant number of single tenant landlords in rural areas of the province. A landlord registry would be of great benefit to those seeking affordable housing and to ensuring that units meet minimum rental standards. In addition, a rural housing stock inventory which would include numbers and condition is crucial for small municipalities wishing to increase options for long-term affordable rental development. Whereas data and research inform all housing-related decision-making, including the allocation of resources, policy-making and regulation, housing development and management, and infrastructure and services development, it is essential that rural contexts be accurately represented and understood. For example, the historic lack of research and investment designed to address housing insecurity and homelessness in rural contexts reduces the capacity for rural communities to successfully apply for funding and advocate for supportive services. Indeed, funding criteria are often urban-centric and not adapted to rural contexts, thereby reproducing the marginalization of vulnerable populations in rural communities.

*SSHAC calls for the centralization and standardization of context-specific data collection, analysis and distribution, in order to accurately represent the diverse needs of peoples and places in our province, thereby democratizing housing-related resources and policies.*

### 3.2 Foster inter-sectoral and multi-level coordination and collaboration

Assessing and addressing rural housing challenges, needs and opportunities must be made a priority at local, provincial and national levels. Whereas housing is a complex and context-specific issue, additional effort must be made to coordinate and collaborate across sectors and throughout all levels of



government. At the municipal level, housing-related mandates must be reviewed and/or developed in an effort to mobilize local expertise and enhance local resources and capacity. At the provincial level, 'rural proofing'<sup>7</sup> must permeate all government strategies impacting housing including, for example, the work of the NSAHC and the 'Work From Nova Scotia' economic development strategy. At all levels, the criteria for housing-related funding and resources must not be designed to marginalize rural communities and towns.

*SSHAC calls for inter-sectoral and multi-level coordination and collaboration to assess and address complex housing issues, as well as for 'rural proofing' of all government strategies impacting housing.*

### 3.3 Regulate real estate and rental markets, including short term rentals and seasonal homes

The South Shore is rich with cultural and natural assets, attracting visitors, temporary residents and lifestyle migrants to the region. However, the proliferation of vacation rentals and seasonal homes is threatening our social, cultural and economic landscape by limiting the affordable housing stock, competing directly with traditional tourist accommodation providers, and contributing to the inflation of property values and overall cost of living, in our region. Whereas the vitality and sustainability of our region relies upon such tourism-based activities as short-term rentals, seasonal residences and lifestyle migration, a lack of planning, management and regulation of these activities is contributing to several types of conflict within our communities. Therefore, amendments must be made to existing regulations, taxation models and by-laws, at both municipal and provincial levels, in order to both manage and benefit from visitation and in-migration to our region. Some suggestions include implementing a tourist accommodation rental tax (including STR's); applying commercial tax rates to short-term rental providers; and developing a real estate market specifically for secondary residences.

*SSHAC calls for the regulation and taxation of short-term rentals and seasonal homes, in order to optimize benefits from visitation and in-migration and limit both residential and commercial displacement and exclusion.*

### 3.4 Develop, manage and regulate a continuum of affordable rental housing in our region

There is substantial need for the development and management of culturally-appropriate<sup>8</sup> rental units, assisted living units, transition and supported housing, accessible units and a greater diversity of housing unit types, on the South Shore. Whereas rental housing is an important option for a range of community members at every stage of life, the rate of rental housing in the region is very low. Adopting a Housing First framework, a continuum of rental housing options is required to both support our most vulnerable community members and prevent precariously housed residents from facing homelessness. Additionally,

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<sup>7</sup> See, for example, Logie et al. (2021).

<sup>8</sup> For example, this may include the conversion of historic homes into multi-unit dwellings; small-scale development that reflects and compliments vernacular buildings; scattered-site housing developments and operations integrated into existing neighbourhoods, towns and communities; etc.

in an effort to re-calibrate the relatively volatile real estate and rental housing markets, development and management structures should include both for-profit and social housing models. It follows that the Residential Tenancies Act be amended to permanently include rent control<sup>9</sup>, address province-wide minimum housing standards, address security of tenure (to avoid short-term leases leading to seasonal evictions) and address the conversion of rental units into short-term rentals. Ultimately, a cultural acceptance of rental housing as a reliable, viable and permanent option for all rental housing stakeholders must be cultivated.

*SSHAC calls for the development, management and regulation of a continuum of culturally-appropriate rental housing in our region, to support our most vulnerable community members and eliminate rural homelessness.*

### 3.5 Foster capacity building of hub communities

As a strategy supporting the equitable distribution of resources to rural regions, building the capacity of regional 'hub' communities improves localized access to appropriate supports, services and housing. Within this model, larger and/or centralized hub – or 'growth' – communities, such as the Town of Bridgewater, receive proportional funding to facilitate housing development and associated services which, in turn, may stimulate economic development and sustainable population growth. Evidence to support this type of development model includes the Town of Bridgewater's Coordinated Access System (CAS), allowing the community to bring consistency to the processes of identifying housing need and accessing housing and related services. In collaboration with Built for Zero Canada, the Canadian Alliance to End Homelessness and Energize Bridgewater, the CAS enables the community to understand challenges, utilize real-time data to achieve sustainable solutions, both short- and long-term, and prevent housing insecurity and homelessness. The hub community and CAS models are well suited to rural and peripheral regions throughout our province.

*SSHAC calls for the equitable distribution of resources to rural regions by building the capacity of regional hub communities throughout our province, in order to improve localized access to appropriate housing, supports and services.*

## **4. Next steps**

Experiences of housing insecurity and homelessness are sensitive issues and public engagement should not be undertaken if the capacity to meet peoples' diverse needs is not available. SSHAC is committed to ongoing participation in the NSAHC process, and we look forward to further opportunities for providing input and collaborating in this work. We anticipate that the input received by the NSAHC through the current public engagement process will identify a broad spectrum of opportunities for action on the housing related needs of Nova Scotians. SSHAC is committed to working with the NSAHC to succeed in

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<sup>9</sup> To be limited to an annual rental rate increase no greater than that of inflation, applied from year-to-year *and* from lease-to-lease thereby limiting exponential rental rate increases between tenancies.

supporting the most vulnerable individuals and groups in our region, ultimately enhancing the vitality and sustainability of peoples and places throughout our province.

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