

Region of Queens Municipality

Municipal Housing Needs Report

2023

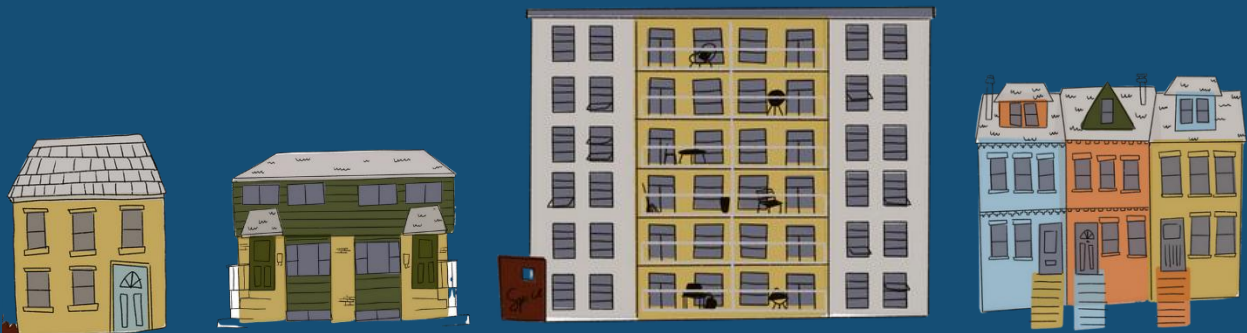


TABLE OF CONTENTS

1	Introduction	1
2	Key Findings	2
3	Housing Supply	5
	3.1 Market Housing	5
	3.2 Non-Market Housing.....	10
	3.3 Short-Term Rentals (STRs).....	13
4	Housing Shortage	14
5	Housing Affordability.....	16
	5.1 Homeownership	16
	5.2 Rental Market.....	19
6	Housing Need	22
	6.1 Housing Need by Tenure & Indigenous Identity	22
	6.2 Housing Need by Household Type.....	23
7	Demographic Profile	25
	7.1 Population	25
	7.2 Households	27
8	Conclusion	30

1 Introduction

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

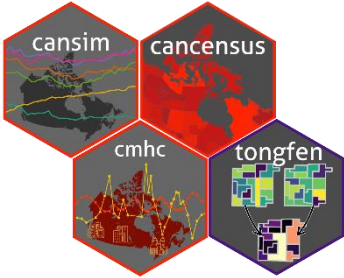
- Identify current and future housing needs and
- Identify existing and projected gaps in housing supply

Empowering municipalities and the province to become effective partners in housing provision requires reliable data to identify the stock necessary to meet current and future needs and how to drive related policy and investment. The insights generated by a needs assessment can help to inform ongoing land use and social planning initiatives at the local level, as well as provide hard evidence in support of advocacy to more senior levels of government.

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

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

Note that all data references the municipality unless noted otherwise.



2 Key Findings

Housing shortage

As of the end of 2022, there was a gap between housing demand and the available supply of about 370 units, including both market and non-market housing.

Projections suggest that to keep pace with population growth, the municipality will need 555 new units by 2027 (including the existing shortage of 370) and 500 by 2032. Status quo construction may not be enough to meet 2027 projected demand but may address the shortage by 2032 (all else being equal). About 60 new units could be completed annually based on historical construction trends. If that pace continues, it will leave a remaining gap of 255 units by 2027.

Population

Between 2016 and 2021, the population of the Region of Queens increased by 1%, compared to the provincial growth rate of 5%. The municipality grew only among the 65- to 84-year-old cohort (of the defined cohorts).

Finance and Treasury Board (FTB) estimates suggest that the 2022 total population was 10,580, with a projected increase of 3% between 2022 and 2027. Senior populations should increase during that time, with decreases mostly occurring among non-senior populations.

Growth from 2027 to 2032 is not anticipated to continue, when compared to the last five years, with an anticipated contraction of 1%.

Households

Households in the Region of Queens are getting smaller as the share of 1-person households rose by 16% between 2016 and 2021, which bolstered the municipality's total household growth in that time period.

Between 2016 and 2021, there was an overall 5% increase in households, with a largest increase (17%) noted in Non-census families (i.e., single persons or roommates).

Estimates suggest that total households reached 5,055 in 2022, with a potential increase of 4% from 2022 to 2027 (215 total). Household losses should predominantly occur for all defined non-senior led households. Lesser magnitudes of growth are anticipated from 2027 to 2032. Senior-led households (particularly those with a maintainer aged 85+) should remain the cohort with greatest relative change.

Non-market housing

As of January 2023, the Region of Queens had a public-housing inventory of 113 units, of which 46 were for families and 67 for seniors.

Short-term rentals (STRs)

About 2.5% of the municipality's housing inventory may have been used as a short-term commercial rental in 2021 (the last full year of data). This means that upwards of 164 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) decreased 4% from 2020 to 2021, following a 9% increase between 2019 and 2020. While recent trends indicate lower prices, the Canada Mortgage & Housing Corporation (CMHC) reports that the rental market vacancy rate was as low as 0% in 2021, indicating local market pressure.



Municipality's public survey responses

Median municipality home prices increased 85% from 2019 to 2022, compared to 38% between 2016 and 2019. The rapid rise in prices is a combination of increased demand, low interest rates (until recently), and insufficient supply.

Affordability

At least 54% of all couples, 69% of all lone-parent households, and 96% of all single person households earned below the estimated income required to afford the 2022 median sale price of a local dwelling. For rentals, about 6% of **renting** couples, and 65% 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 6% of the Region of Queens' households (290 total) lived in Core Housing Need. Need is particularly prevalent among:

- 16% of renter households (140 total);
- 7% of Indigenous households (45 total);
- 11% of lone-parent households (35 total); and
- 11% of single persons / roommate households (195 total)

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

3 Housing Supply

3.1 Market Housing

As of the 2021 Census, there were 6,676 private dwellings across the Region of Queens Municipality, 75% of which were occupied by usual residents (those who live in the municipality permanently). The rest of the inventory may either be occupied solely by foreign residents and/or by temporarily present persons or be unoccupied dwellings. For those dwellings occupied by usual residents, Table 3-1 summarizes the total dwellings and distribution by structure type for the district. The overwhelming share of current supply is held by the single-detached home (87%).

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
4,980	4,355	70	45	60	325	5	115	0
100%	87%	1%	1%	1%	7%	0%	2%	0%

Source: 2021 Census



Region of Queens’s public survey responses

“The cost of construction and availability of contractors is making development prohibitive at all scales. People who want to build their own homes and people who want to develop.”

3.1.1 Construction Activity

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

A permit signifies the anticipated future housing to be built, a start reflects how many permits led to a shovel in the ground, and a completion represents how many units

were actually added to the occupiable supply. Construction takes time and its pace varies depending on the building type. Consequently, the number of units permitted in one year cannot be directly linked to starts or completions in another. The **Provincial Report** offers a detailed explanation of each element.

Table 3-2 shows the number units permitted, started, and completed in the municipality. Note that 2022 data reflects an extrapolated September 2022 total and that negative numbers mean more demolitions occurred than new builds.

Table 3-2: Construction Activity by Dwelling Type

Units permitted							
	2010	2017	2018	2019	2020	2021	2022*
Total	7	28	43	43	71	118	65
Single	2	15	16	18	39	42	44
Semi	0	0	0	0	0	0	0
Row	0	0	0	0	0	0	0
Apartment	0	15	13	13	14	62	0
Other	5	-2	14	12	18	14	21

Units started							
	2010	2017	2018	2019	2020	2021	2022
Total	21	9	60	29	21	61	35
Single	21	9	25	16	21	33	31
Semi	0	0	0	0	0	0	0
Row	0	0	0	0	0	0	0
Apartment	0	0	35	13	0	28	4
Owned	100%	100%	42%	48%	100%	51%	86%
Rented	0%	0%	58%	52%	0%	49%	14%

Units completed							
	2010	2017	2018	2019	2020	2021	2022
Total	40	19	28	35	41	42	40
Single	28	18	17	19	16	30	28
Semi	0	0	0	0	0	0	0
Row	0	0	0	0	0	0	0
Apartment	12	1	11	16	25	12	12
Owned	70%	95%	61%	54%	39%	71%	70%
Rented	30%	5%	39%	46%	61%	29%	30%

* 2022 units permitted extrapolated from September 2022 YTD to date totals to reflect entire year.

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

Table 3-3 summarizes the change in unit size and tenure between the 2016 and 2021 Censuses. The distribution of new units shows what sizes are most occupied by renter and owner households. These Census results indicate that the long-term rental supply is growing at a slower pace than ownership relative to percent change - owner occupied dwellings increased almost 7% and renter occupied dwellings fell 2%.

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

	Total	Studio / 1-bedroom	2-bedroom	3+ bedroom
Owned dwellings				
Owned (2016) - 81% of total HHs	3,840	185	995	2,660
Owned (2021) - 82% of total HHs	4,095	350	1,100	2,655
Change in units	255	165	105	-5
Share of change	100%	60%	38%	2%
Rented dwellings				
Rented (2016) - 19% of total HHs	900	245	330	325
Rented (2021) - 18% of total HHs	880	265	325	290
Change in units	-20	20	-5	-35
Share of change	100%	33%	8%	58%

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 6,586 to 6,676 - a 90-unit increase (about 18 units annually). This suggests a higher share of the

existing inventory transitioned to long-term permanent tenancy compared to what was added to the inventory during that time.

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

Dwellings	2016	2021	% change
Total dwellings (a)	6,586	6,676	1%
Dwelling occupied by a usual resident (b)	4,740	4,980	5%
Share (b / a)	72%	75%	

Source: Statistics Canada 2016 & 2021 Census

3.1.2 Housing Accelerator Fund Considerations

The Housing Accelerator Fund (HAF) is a program introduced by 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.”

For additional guidance, Table 3-5 summarizes the growth by unit type (more closely defined with HAF application requirements) and tenure between 2016 and 2021. The table demonstrates that single-detached dwellings were the most notable form of occupied housing added to the long-term market.

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)	4,740	4,185	560	0
Total (2021)	4,975	4,360	620	0
Change in units	235	175	60	0
Share of change	100%	74%	26%	0%
Owned dwellings				
Owned (2016)	3,840	3,690	150	0
Owned (2021)	4,095	3,960	140	0
Change in units	255	270	-10	0
Share of change	100%	96%	4%	0%
Rented dwellings				
Rented (2016)	900	495	410	0
Rented (2021)	880	400	480	0
Change in units	-20	-95	70	0
Share of change	100%	58%	42%	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%	60	180 (A)	475 (B)	295
Single	74%	45	135	355	220
Missing middle	26%	15	45	120	75
Multi-unit	0%	0	0	0	0

Relationship between units permitted and shortage	
C: Estimated September 2023 housing stock: ^b	6,745
Projected permitted unit growth over 3 years without HAF (A / C x 100):	2.7%
Projected permitted unit growth over 3 years needed to meet demand (B / C x 100):	7.0%
% increase in units permitted to meet shortage (B / A - 1) x 100:	164%

Relationship between units permitted and HAF requirements (rounded up to nearest 5)	
D: Estimated September 2023 housing stock: ^b	6,745
E: Projected annual units permitted (based on '16-'21 average - see Table 3-2)	60
Required units permitted over 3 years to meet minimum 1.1% average annual growth rate ^c (D x 1.1% x 3 years)	225
Required additional units permitted over 3 years to meet minimum 10% increase ^d over historical average (E x 10% x 3 years)	20

^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), 113 are in the Region of Queens - 46 are

reserved for families and 67 are reserved for seniors. About 60% of the units are 1 bedroom apartments, due to the high volume of units reserved for seniors' housing.

About 49% of the Queens' public housing tenants have lived in public housing for more than 5 years, with most having lived there over 10+ years.

Table 3-7: Public Housing Inventory, January 2023

		Total	Family	Senior
Total unit inventory		113	46	67
Inventory by unit size	Studio	0	0	0
	1-bedroom	67	0	67
	2-bedroom	2	2	0
	3+ bedroom	44	44	0
	Not reported	0	0	0
Inventory by dwelling type	Single family	24	24	0
	Row	12	0	12
	Apartment	77	22	55
	Not reported	0	0	0
Length of tenure in public housing	Less than 1 year	12%	13%	12%
	1 to 5 years	36%	23%	46%
	5 to 10 years	22%	23%	22%
	10+ years	27%	38%	20%
Household income	Median income (mth)	\$1,595	\$1,380	\$1,755
	Median income (ann)	\$19,140	\$16,560	\$21,060

Source: Derived from Ministry of Municipal Affairs & Housing data

3.2.2 Rent Supplements

As of March 2023, 64 households in the region of Queens municipality were receiving rent supplement support, equivalent to 93 total people. About 22% were families, 51% were seniors, and 27% 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, March 2023

	Total	Family	Senior	Non-elderly
Total rent supplements	64	14	33	17
People benefiting	93	40	34	19
Average HH size	1.5	2.9	1.0	1.1
Average dependents	0.4	1.8	0.0	0.0
Share of supplements serving a vulnerable group:				
Indigenous person(s)	5%	7%	3%	6%
Person(s) w/ a disability	22%	7%	15%	47%
At risk of homelessness	8%	7%	9%	6%
Homeless	0%	0%	0%	0%
Newcomer(s)	0%	0%	0%	0%
Mental health / addictions	5%	0%	0%	18%
Racialized person(s)	0%	0%	0%	0%
Veteran(s)	2%	0%	3%	0%
Fleeing domestic violence	5%	7%	6%	0%
Young adults	2%	7%	0%	0%

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.

The South Shore Open Doors Association (SSODA)¹ performed a point-in-time count of persons and households experiencing homelessness across the South Shore in Fall 2022.² Statistics demonstrated that at least 230 households and 208 individuals (including 93 children) were living in situations of homelessness at that time. For those households who shared information:

- 49 were families
- 19 were senior-led

¹ South Shore Open Doors Association. (2022). Current Statistics: As of Fall 2022. <https://www.ssoda.org/current-homeslessness-statistics>

² Results were mostly presented at a regional level; thus, this section will be similar across municipal reports within the South Shore area, with some variation where possible.

- 17 were youth-led
- 12 were Indigenous
- 40 were from the Region of Queens

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.

3.3 Short-Term Rentals (STRs)

Between 2018 and 2022, there has been an increase of 135 dwellings used as short-term rentals. In 2022, 90% of STRs were entire homes or apartments, of which 182 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 (6,676 - as per the Census), about 2.5% of the municipality’s housing inventory may have been used as a short-term commercial rental.

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

	Data by year				Percent change		
	2018	2020	2021	2022	'18-'20	'20-'22	18-'22**
Total unique STRs	141	244	273	276	+73%	+13%	+96%
Entire home/apt	119	207	242	247	+74%	+19%	+108%
Hotel room	0	0	0	0	n.a.	n.a.	n.a.
Private room	18	32	27	25	+78%	-22%	+39%
Shared room	4	5	4	4	+25%	-20%	0%
Avg annual revenue	\$6,781	\$6,879	\$10,633	\$12,328	+1%	+79%	+82%
Total market ('000s)	\$956	\$1,678	\$2,903	\$3,403	+76%	+103%	+256%
Commercial STRs*	90	127	164	182	+41%	+43%	+102%

* 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

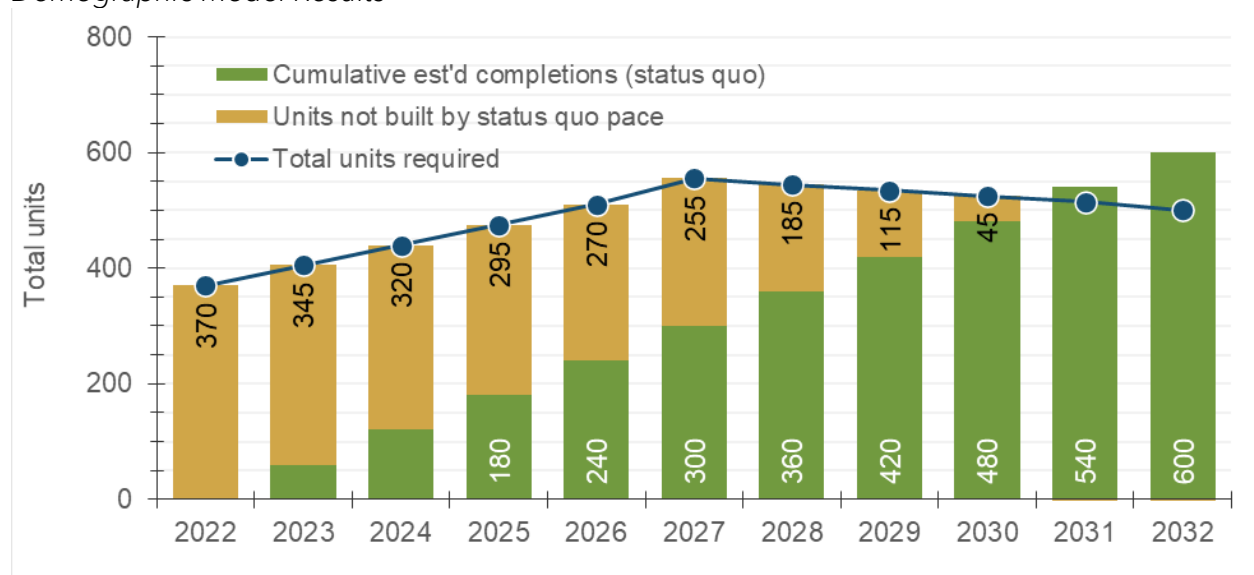
Based on demographic modeling results (see **Provincial Report** for details), the municipality’s potential housing shortage (as of the end of 2022) may be 370 units.⁴ Note that this estimate represents the sum of all units, be they rented or owned in terms of their tenure, or market or non-market housing.

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

In five years, the municipality may have a total dwelling demand (existing shortfall plus anticipated demand) of about 555 units, which could grow to 600 by 2032.

Based on the recent pace of construction, demand could significantly outpace anticipated new supply in the short-term. About 60 new units could be completed annually over the next decade, if recent trends continue. That leaves a remaining gap of 255 units by 2027. By 2032 that gap after status quo construction could become a surplus of 100 units. 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 5.⁵

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



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

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

Table 4-1 summarizes possible guides for constructing unit sizes over the next five years. As previously described, about 555 new units may be needed to meet demand by 2027. Based on historical preferences,⁶ about 30% could be studio/1-bedroom dwellings (165 units), 40% 2-bedroom dwellings (225), and 30% 3+ bedroom dwellings (165). This includes the existing unit shortfall.

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

	Total	Studio + 1-bedroom	2-bedroom	3+ bedroom
A: Current shortfall (end of 2022)	370	110	150	110
B: Anticipated demand by 2027	185	55	75	55
C: Total units required by 2027 (A + B)	555	165	225	165
D: Anticipated 5 year supply (status quo pace*)	300	90	120	90
E: Total shortfall	255	75	105	75
F: Total extra units required annually (E / 5 years)	50	15	20	15

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

⁶ 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 of observing the appreciation of property as a commodity but also as an increase relative to other periods, levels of income, and availability.

5.1.1 Market Activity

Median sale prices across Nova Scotia have seen increases since 2016, with significant increases since 2019. the Region of Queens’s median sale price has increased from \$98,000 to \$250,000 between 2016 and 2022. This represents a 155% change in median sale price.

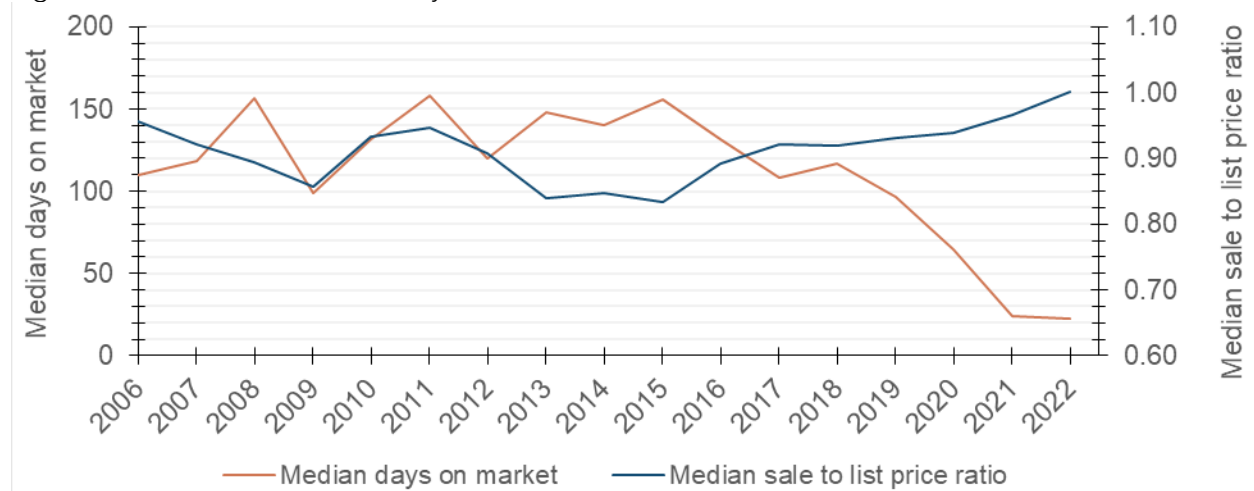
Table 5-1: Median Sale Prices by Dwelling Type & Select Years

	Price				Percent Change		
	2010	2016	2019	2022	'10-'16	'16-'19	'19-'22
Total	\$111,000	\$98,000	\$135,000	\$250,000	-12%	+38%	+85%
Single	\$120,000	\$100,000	\$135,000	\$253,750	-17%	+35%	+88%
Semi	-	\$100,000	\$85,000	\$275,000	-	-15%	+224%
Row	-	-	\$231,000	-	-	-	-
Condo Apt	-	-	-	\$449,000	-	-	-

Source: NSAR MLS®

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

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



Source: NSAR MLS®

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.⁷

Lone parents and single persons are least likely to have income levels necessary to afford to own a home. Single-detached homes are the most attainable types of dwellings based on value, but 69% of lone-parent households and 96% of single-person households fall below the income levels necessary to afford the median sale price of a single-detached local home.

About 70% of all local households earned an income below what would be needed (around \$83,600) 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 Queens Census Division (no data is specifically available for the Region of Queen Municipality). It illustrates the percentage of home sales in each year that would be affordable (30% of household income) at a given income level.

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

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 60%.

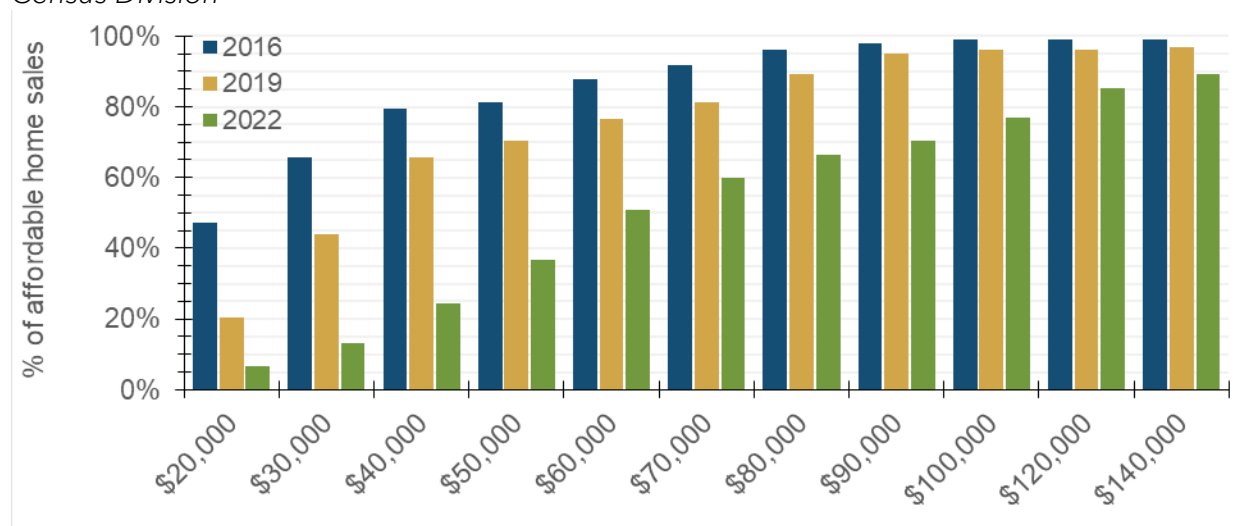
Table 5-2: Estimate of Sales Affordability by Income Level (All Households)

		2022 median sale price:			\$253,750	\$275,000	\$449,000
		% of HHs below income level			Single Detached Dwelling	Semi Detached	Condo Apt
Income level	Attainable sales price	Couples	Lone parents	Single persons			
\$70,000	\$209,500	45%	63%	92%	no	no	no
\$75,000	\$224,000	49%	63%	94%	no	no	no
\$80,000	\$239,000	54%	69%	96%	no	no	no
\$85,000	\$254,000	57%	75%	96%	yes	no	no
\$90,000	\$269,000	61%	75%	96%	yes	no	no
\$95,000	\$284,000	66%	79%	97%	yes	yes	no
\$100,000	\$299,000	69%	79%	97%	yes	yes	no
\$105,000	\$314,000	72%	79%	97%	yes	yes	no
\$110,000	\$329,000	76%	79%	97%	yes	yes	no
\$120,000	\$359,000	81%	82%	97%	yes	yes	no
\$130,000	\$388,500	84%	82%	97%	yes	yes	no
\$140,000	\$418,500	86%	82%	97%	yes	yes	no
\$150,000	\$448,500	88%	82%	97%	yes	yes	no

Homeownership	Total Dwelling	Single Detached Dwelling	Semi Detached	Condo Apt
Est'd income needed to buy median home	\$83,600	\$84,900	\$92,000	\$150,200
% of total households below income	70%	70%	75%	93%

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

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



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

5.2 Rental Market

5.2.1 Market Activity

Table 5-3 reports the rental data for the Region of Queens. The overall average rent in 2021, per PVSC data, was \$577. This is an increase of 11% in rents from 2018. There has been a 7% increase for studio units, a 12% increase for 1-bedroom units, an 11% increase for 2-bedroom units, and a 11% increase for 3+ bedroom units.

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

	Price				Percent Change		
	2018	2019	2020	2021	'18-'19	19-'20	20-'21
Total	\$520	\$549	\$600	\$577	+5%	+9%	-4%
Studio	\$449	\$475	\$484	\$479	+6%	+2%	-1%
1-bed	\$524	\$554	\$619	\$585	+6%	+12%	-5%
2-bed	\$574	\$607	\$672	\$639	+6%	+11%	-5%
3-bed	\$624	\$660	\$753	\$692	+6%	+14%	-8%
Vacancy	7.5%	7.5%	7.2%	7.0%			

Source: PVSC Custom Tables

Note that CMHC does report rental data for Queens - much of its data is suppressed. Even so, the municipality reported a median rent of \$585 in 2022 and a market vacancy as low as 0% as of 2021 (well below what is reported by PVSC).

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, single person households face the highest income barrier to affordability. At least 48% of single person households fall below the income level required to afford the average rent for a studio apartment in 2021.

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

		2021 average rent:			\$479	\$585	\$639	\$692
		% of HHs below income level			Studio	1-bed	2-bed	3+ bed
Income level	Attainable rent	Couples	Lone parents	Single persons				
\$20,000	\$330	0%	0%	26%	no	no	no	no
\$25,000	\$420	0%	0%	48%	no	no	no	no
\$30,000	\$500	0%	0%	56%	yes	no	no	no
\$35,000	\$590	6%	0%	65%	yes	yes	no	no
\$40,000	\$670	6%	17%	72%	yes	yes	yes	no
\$45,000	\$750	6%	17%	82%	yes	yes	yes	yes
\$50,000	\$840	6%	17%	90%	yes	yes	yes	yes
\$55,000	\$920	6%	17%	90%	yes	yes	yes	yes
\$60,000	\$1,000	6%	29%	90%	yes	yes	yes	yes
\$65,000	\$1,090	15%	29%	90%	yes	yes	yes	yes
\$70,000	\$1,170	23%	29%	90%	yes	yes	yes	yes
\$75,000	\$1,260	23%	29%	90%	yes	yes	yes	yes
\$80,000	\$1,340	23%	29%	90%	yes	yes	yes	yes

Renting	Average	Studio	1-bed	2-bed	3+ bed
Est'd income needed to rent average unit	\$34,500	\$28,600	\$34,900	\$38,100	\$41,300
% of renter households below income	35%	28%	35%	44%	51%

Source: Derived from Statistics Canada Custom Census 2021 tables, CMHC Rental Market Survey

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 35% of local renter households earned an income below what would be needed (about \$34,500) 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.

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 the Region of Queens, overall households living in unaffordable dwellings decreased by 20% between 2016 and 2021. Those living in unsuitable dwellings increased by 69% and those living in inadequate dwellings decreased by 2%. Notwithstanding respective 21% and 38% decreases between census periods, 33% of all renter households and 10% 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:		4,915	4,060	860	640
Households living in inadequate conditions	Total households	610	520	95	110
	<i>Change since 2016</i>	-2%	-3%	+12%	+5%
	Share of households	12%	13%	11%	17%
Households living in unsuitable conditions	Total households	135	75	60	30
	<i>Change since 2016</i>	+69%	+67%	+100%	0%
	Share of households	3%	2%	7%	5%
Households living in unaffordable conditions	Total households	610	330	280	65
	<i>Change since 2016</i>	-20%	-18%	-21%	-38%
	Share of households	12%	8%	33%	10%

Source: Statistics Canada Custom Census 2016 & 2021 Tables

Table 6-2 shows the municipality's households currently meeting the conditions of Core Housing Need and those in deep unaffordability, as well as the changes in those categories between 2016 and 2021. Since 2016, there has been a 49% decrease in overall Core Housing Need, with decreases across the tenure and Indigenous Identity. Notwithstanding, 6% of all households faced core need in 2021.

Since 2016 there has been an overall decrease of 46% to households living in deep unaffordability, but 11% of all renters and 3% of Indigenous households remain in these conditions.

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

		Total	Owner	Renter	Indigenous
Total Households:		4,915	4,060	860	640
Households living in Core Housing Need	Total households	290	145	140	45
	<i>Change since 2016</i>	-49%	-48%	-51%	-25%
	Share of households	6%	4%	16%	7%
Households living in deep unaffordability	Total households	135	50	95	20
	<i>Change since 2016</i>	-46%	-58%	-27%	-33%
	Share of households	3%	1%	11%	3%

Source: Statistics Canada Custom Census 2016 & 2021 Tables

6.2 Housing Need by Household Type

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

Generally, renter and single person / roommate households experience parallel issues when it comes to housing. About 23% of single person / roommate households faced financial challenges related to shelter in 2021.

Lone parents also faced considerable housing challenges, reporting the highest rate of unsuitability (12%) and the second highest rate of unaffordability (20%).

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:		1,825	795	325	1,770
Households living in inadequate conditions	Total households	185	115	45	230
	<i>Change since 2016</i>	-5%	-4%	-18%	+18%
	Share of households	10%	14%	14%	13%
Households living in unsuitable conditions	Total households	-	40	40	-
	<i>Change since 2016</i>	-	+33%	-	-
	Share of households	-	5%	12%	-
Households living in unaffordable conditions	Total households	130	15	65	400
	<i>Change since 2016</i>	-16%	-77%	-32%	-9%
	Share of households	7%	2%	20%	23%

Source: Statistics Canada Custom Census 2016 & 2021 Tables

Since 2016, single persons / roommate households living in Core Housing Need decreased 49%, reaching a 11% share of all related households in 2021. Lone parents also reported the same prevalent core need (11%), despite a 56% decrease between census periods. Further, 6% of single persons lived in deeply unaffordable conditions as of 2021, despite a 27% 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:		1,825	795	325	1,770
Households living in Core Housing Need	Total households	50	0	35	195
	<i>Change since 2016</i>	-33%	-100%	-56%	-49%
	Share of households	3%	0%	11%	11%
Households living in deep unaffordability	Total households	20	0	0	110
	<i>Change since 2016</i>	-64%	-	-100%	-27%
	Share of households	1%	0%	0%	6%

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 the Region of Queens increased by 1%, 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 only among the 65- to 84-year-old cohort.

Table 7-1: Total Population by Age Cohort (2021) & Five-Year Percentage 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
Region of Queens Municipality	Total	1,120	865	1,685	3,470	2,960	320	10,425
	Share	11%	8%	16%	33%	28%	3%	100%
	5yr %Δ	-5%	-7%	-4%	-2%	+14%	0%	+1%

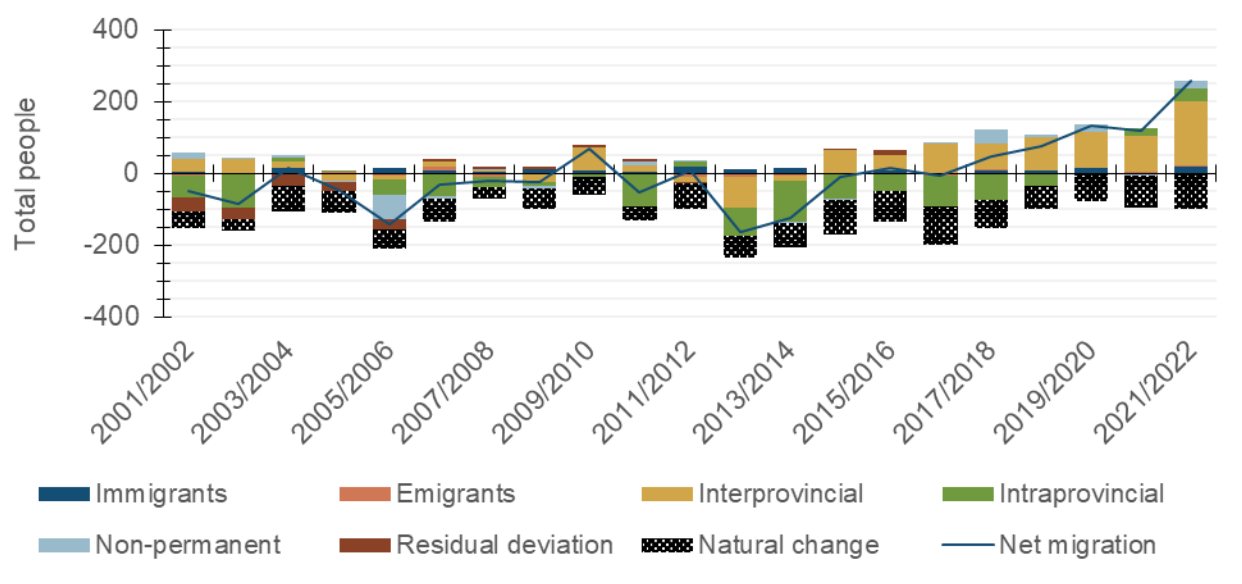
Source: Statistics Canada Census 2016 and 2021

7.1.2 Migration

Shown in Figure 7.1 is net-migration between 2001/02 and 2021/22, inclusive of totals for intra-provincial and international migration, as well as emigration.

Between 2016 and 2021, net-migration steadily increased from annual inflows to a two-decade high in 2021/2022, with a total of 257 newcomers in that year.

Figure 7.1: Historical Components of Migration



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.⁸ This does not consider nuanced population changes by community.

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	1,205	830	1,680	3,370	3,350	470	10,905
	Share	11%	8%	15%	31%	31%	4%	100%
	5yr %Δ	+5%	-6%	-2%	-3%	+11%	+34%	+3%

		0 to 14	15 to 24	25 to 44	45 to 64	65 to 84	85+	Total
2032	Total	1,175	780	1,540	3,220	3,455	610	10,780
	Share	11%	7%	14%	30%	32%	6%	100%
	5yr %Δ	-2%	-6%	-8%	-4%	+3%	+30%	-1%

Source: derived Department of Finance & Treasury Board February 2023

⁸ 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.

Estimates suggest that the 2022 total population was 10,580, with a projected increase of 3% between 2022 and 2027. Senior populations should increase during that time, with decreases mostly occurring among non-senior populations.

Population growth from 2027 to 2032 is not anticipated to continue, when compared to the half-decade prior, with an anticipated contraction of 1%. With senior cohorts continuing to be the main contributor to growth, this demonstrates requiring 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 the Region of Queens. 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.

“Seniors aren’t able to downsize or to find suitable living arrangements.”

Between 2016 and 2021, there was an overall 5% increase in households, with tenures split into 82% owners and 18% renters. Non-census families (i.e., single persons or roommates) have seen the largest increase - 17% since 2016. Noteworthy is the 4% increase in couples without children given their significant cohort size (1,830 total).

Households in the Region of Queens are also getting smaller with a 16% increase in 1-person households between census periods.

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

		15 to 24	25 to 44	45 to 64	65 to 84	85+	Total
Household Maintainer Age	Total	70	830	1,965	1,850	260	4,975
	Owner	43%	62%	85%	90%	87%	82%
	Renter	57%	38%	15%	10%	13%	18%
	5yr %Δ	-33%	-2%	+0%	+13%	+44%	+5%

		Couple w/o Child	Couple w/ Child	Lone Parent	Non-census*	Other**	Total
Household Type	Total	1,830	795	335	1,810	195	4,975
	Owner	93%	86%	64%	72%	90%	82%
	Renter	7%	14%	36%	28%	10%	18%
	5yr %Δ	+4%	-9%	-6%	+17%	0%	+5%

		1-person	2-person	3-person	4-person	5+ person	Total
Household Size	Total	1,660	2,165	605	380	165	4,975
	Owner	73%	90%	78%	88%	74%	82%
	Renter	27%	10%	22%	12%	26%	18%
	5yr %Δ	+16%	+3%	+2%	-14%	-3%	+5%

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

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

Source: Statistics Canada Custom Census 2016 & 2021 Tables

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 increases. 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 that total households reached 5,055 in 2022, with a potential increase of 4% from 2022 to 2027 (215 total). Household losses should predominantly occur among all defined non-senior led households.

Lesser magnitudes of growth are anticipated from 2027 to 2032. Senior-led households (particularly those with a maintainer aged 85+) should remain the cohort with greatest relative change. From 2022 to 2032, about 465 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	65	820	1,905	2,060	420	5,270
	Share	1%	16%	36%	39%	8%	100%
	5yr %Δ	-7%	-2%	-3%	+8%	+47%	+4%

		15 to 24	25 to 44	45 to 64	65 to 84	85+	Total
2032	Total	65	760	1,810	2,075	575	5,285
	Share	1%	14%	34%	39%	11%	100%
	5yr %Δ	+0%	-7%	-5%	+1%	+37%	+0%

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

8 Conclusion

The above information provides context for the Region of Queens's housing conditions. Recent increases in demand, coupled with limited growth in recent supply, have led to higher-than-expected local housing prices.

The current estimated unit shortage for Queens is 370 units. Demand, which includes the shortage, is estimated to increase to 555 by 2027. Using current construction trends, about 60 units could be introduced to the market annually over the next 5 years, leaving a remaining gap of 255 units by 2027.

Unless completions fall short of the historical average or demographic trends change to increase demand, the current pace of construction may address the shortage by 2032.