

Municipality of the County of Antigonish

Municipal Housing Needs Report

2023

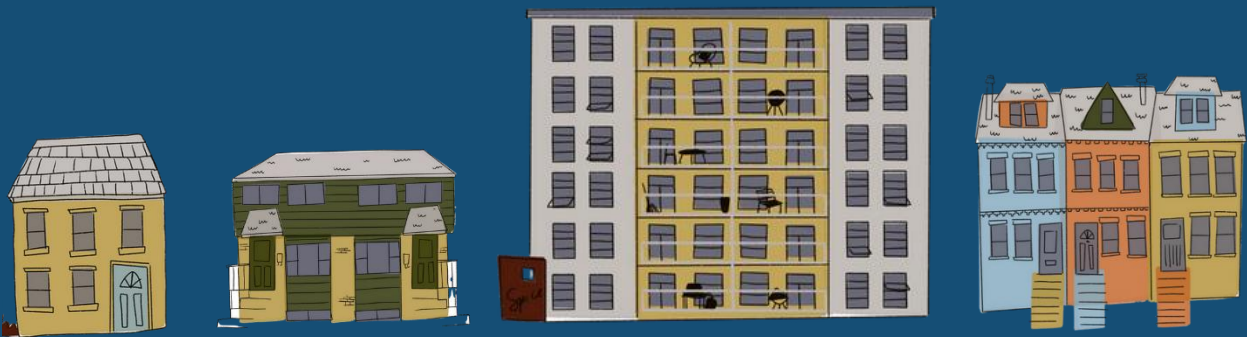


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1 Introduction

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:

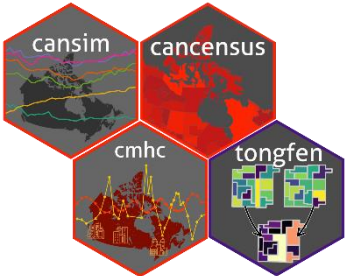
- Identify current and future housing needs and
- Identify existing and projected gaps in housing supply

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 the available supply of about 540 units, including market and non-market housing.

Projections suggest that to keep pace with population growth, the municipality will need 1,020 new units by 2027 (including the existing shortage of 540) and 1,520 by 2032. Status quo construction will not be enough to meet this projected demand. About 110 new units could be completed annually based on historical construction trends. If that pace continues, it will leave a remaining gap of 470 units by 2027 and 420 by 2032.

Population

Between 2016 and 2021, the municipality's population grew by 3% while the province's population rose 5%. Overall, the municipality experienced losses to most of the defined age cohorts between 2016 and 2021, except for the 65+ year-old cohort.

Finance and Treasury Board (FTB) estimates suggest that the total 2022 population was 15,350, with a projected increase of 5% 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 14% over the half decade. Growth among 25- to 44-year-olds likely follows an anticipation that recent migration trends will continue over the short-term.

Households

The share of 1-person households rose by 12% between 2016 and 2021, which bolstered the municipality's total household growth in that time period.

Estimates suggest that total households reached 6,455 in 2022, with a potential further increase of 6% from 2022 to 2027 (425 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.

Non-market housing

As of 2023, the Municipality of the County of Antigonish has a public-housing inventory of 71 units, of which 6 are for families and 65 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 89

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) did not show any increase between 2020 and 2021, but down from a 6% increase between 2019 and 2020. The recent changes reflect slight fluctuations in vacancy among the rental market - the municipality has had an overall vacancy rate fluctuating around 4.5% since 2018 with a low of 3.9% in 2020.

Median municipality home prices increased 36% from 2019 to 2022, compared to 33% between 2016 and 2019. The rapid rise in prices is a combination of low interest rates (until recently) and other factors driving increased demand.



31%

of respondents have faced discrimination
when trying to access housing

12%

of respondents do not feel safe in their
housing situation

Municipality's public survey responses

Affordability

In the municipality, affordability has fallen since 2016. About 40% of all couples, 75% of all lone-parent households, and 93% 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 23% of **renting** lone parents 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 5% of the Municipality of the County of Antigonish's households (285 total) lived in Core Housing Need. Need is particularly prevalent among:

- 11% of renter households (95 total);
- 10% of lone parent households (50 total); and
- 10% of single persons / roommate households (180 total)

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

3 Housing Supply

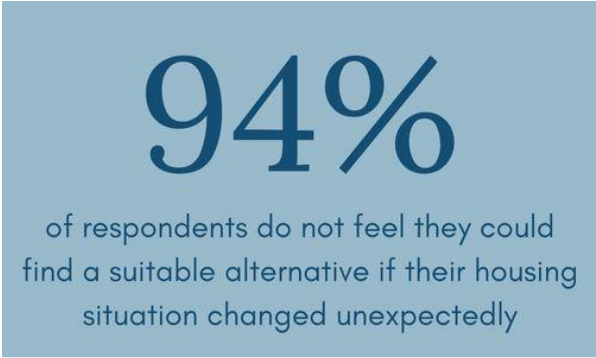
3.1 Market Housing

As of the 2021 Census, there were 7,327 private dwellings across the County of Antigonish, of which 87% were occupied by usual residents (those who live in the municipality permanently). The rest of the inventory may either be occupied solely by foreign residents and/or by temporarily present persons, and unoccupied dwellings. For those dwellings occupied by usual residents, Table 3-1 summarizes the totals and distribution by structure type for the County of Antigonish. The greatest share of current supply is held by the single-detached home (75%).

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
6,370	4,805	55	110	135	245	0	1,005	10
100%	75%	1%	2%	2%	4%	0%	16%	0%

Source: 2021 Census



Municipality’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 in the County of Antigonish. Note that 2022 data reflects an extrapolated September 2022 total. Starts and completions data is not available.

Table 3-2: Construction Activity by Dwelling Type

Units permitted							
	2010	2017	2018	2019	2020	2021	2022*
Total	116	81	111	107	117	150	140
Single	80	38	72	52	60	72	67
Semi	0	0	3	0	0	0	37
Row	0	0	0	0	0	8	0
Apartment	8	11	14	33	26	42	12
Other	28	32	22	22	31	28	24

* total 2022 units extrapolated from September 2022 year to date total

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

Table 3-3 summarizes the change in unit size and tenure between the 2016 and 2021 Censuses. The distribution of new units shows what sizes are most occupied by renter and owner households. These Census results indicate that the occupied rental supply is growing at a faster pace than ownership relative to percent change - owned dwellings increased 5% and rented dwellings increased 16%. Relatedly, there has been a noticeable increase of studio and 1-bedroom sized units for rentals sharing 51% of the overall increase in units. Shifts towards smaller size often relates to affordability and shifts in household types - there has been a notable increase in non-census family (i.e., single person or roommate) households in the municipality from 2016 to 2021.

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

	Total	Studio / 1-bedroom	2-bedroom	3+ bedroom
Owned dwellings				
Owned (2016) - 86% of total HHs	5,185	120	875	4,190
Owned (2021) - 85% of total HHs	5,420	145	895	4,365
Change in units	235	25	20	175
Share of change	100%	11%	9%	80%
Rented dwellings				
Rented (2016) - 14% of total HHs	820	130	300	385
Rented (2021) - 15% of total HHs	950	295	365	290
Change in units	130	165	65	-95
Share of change	100%	51%	20%	29%

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 7,112 to 7,327 - a 215-unit increase. This suggests a higher share of the inventory was taken up for long-term permanent tenancy.

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

Dwellings	2016	2021	% change
Total dwellings (a)	7,112	7,327	3%
Dwelling occupied by a usual resident (b)	6,005	6,370	6%
Share (b / a)	84%	87%	

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) 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 missing middle dwellings were the most notable form of occupied housing added to the market.

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

	Total	Single ^a	Missing middle ^b	Multi-unit ^c
Total dwellings				
Total (2016)	6,005	4,645	1,345	0
Total (2021)	6,370	4,805	1,570	0
Change in units	365	160	225	0
Share of change	100%	42%	58%	0%
Owned dwellings				
Owned (2016)	5,185	4,215	960	0
Owned (2021)	5,420	4,430	985	0
Change in units	235	215	25	0
Share of change	100%	90%	10%	0%
Rented dwellings				
Rented (2016)	820	430	385	0
Rented (2021)	950	375	585	0
Change in units	130	-55	200	0
Share of change	100%	22%	78%	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%	115	345 (A)	825 (B)	480
Single	42%	50	150	345	195
Missing middle	58%	65	195	480	285
Multi-unit	0%	0	0	0	0

Relationship between units permitted and shortage	
C: Estimated September 2023 housing stock: ^b	7,575
Projected permitted unit growth over 3 years without HAF (A / C x 100):	4.6%
Projected permitted unit growth over 3 years needed to meet demand (B / C x 100):	10.9%
% increase in units permitted to meet shortage (B / A - 1) x 100:	139%

Relationship between units permitted and HAF requirements (rounded up to nearest 5)	
D: Estimated September 2023 housing stock: ^b	7,575
E: Projected annual units permitted (based on '16-'21 average - see Table 3-2)	115
Required units permitted over 3 years to meet minimum 1.1% average annual growth rate ^c (D x 1.1% x 3 years)	250
Required additional units permitted over 3 years to meet minimum 10% increase ^d over historical average (E x 10% x 3 years)	35

^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), 71 are in the County of Antigonish. Most

units are 1-bedroom apartments, due to the high volume of senior-specific units available - 92% of all units and 100% of 1-bedroom units were for seniors.

About 44% of the District of Antigonish have lived in public housing for more than 5 years, with most for between 5 to 10 years.

Table 3-7: Public Housing Inventory, January 2023

		Total	Family	Senior
Total unit inventory		71	6	65
Inventory by unit size	Studio	0	0	0
	1-bedroom	65	0	65
	2-bedroom	0	0	0
	3+ bedroom	6	6	0
	Not reported	0	0	0
Inventory by dwelling type	Single family	4	4	0
	Row	10	0	10
	Apartment	57	2	55
	Not reported	0	0	0
Length of tenure in public housing	Less than 1 year	11%	0%	13%
	1 to 5 years	41%	33%	42%
	5 to 10 years	26%	33%	25%
	10+ years	18%	33%	16%
Household income	Median income (mth)	\$1,740	\$1,665	\$1,750
	Median income (ann)	\$20,880	\$19,980	\$21,000

Source: derived from Ministry of Municipal Affairs & Housing data

3.2.2 Rent Supplements

As of March 2023, 95 households across the Antigonish Census Division (no data is specifically available for the County of Antigonish) were receiving rent supplement support, equivalent to 247 total people. About 40% were families, 29% were senior households, and 30% 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, Antigonish Census Division, March 2023

	Total	Family	Senior	Non-elderly
Total rent supplements	95	38	28	29
People benefiting	247	172	35	40
Average HH size	2.6	4.5	1.3	1.4
Average dependents	1.1	2.9	0.0	0.0
Share of supplements serving a vulnerable group:				
Indigenous person(s)	2%	5%	0%	0%
Person(s) w/ a disability	20%	8%	18%	38%
At risk of homelessness	9%	5%	11%	14%
Homeless	0%	0%	0%	0%
Newcomer(s)	15%	34%	0%	3%
Mental health / addictions	9%	5%	4%	21%
Racialized person(s)	6%	13%	0%	3%
Veteran(s)	0%	0%	0%	0%
Fleeing domestic violence	2%	3%	4%	0%
Young adults	3%	5%	0%	3%

Source: derived from Ministry of Municipal Affairs & Housing data

3.2.3 Non-Profit Co-operatives 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.

3.3 Short-term Rentals (STRs)

Between 2018 and 2022, there has been a change of 54 in dwelling used as short-term rentals. In 2022, 84% were entire homes or apartments, of which 40% were potentially¹ “commercial” units - meaning they were available/reserved more than 50% of the year.

If 2021 commercial units are compared to the 2021 dwelling stock (7,327 - as per the Census), about 1% of the municipality’s housing inventory may have been used as a short-term commercial rental.

¹ Noted as “potentially” since 2022 data is only up to September.

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

	Data by year				Percent change		
	2018	2020	2021	2022	'18-'20	'20-'22	18-'22**
Total unique STRs	167	223	207	221	+34%	-1%	+32%
Entire home/apt	138	184	176	185	+33%	+1%	+34%
Hotel room	0	0	0	0	n.a.	n.a.	n.a.
Private room	28	38	30	35	+36%	-8%	+25%
Shared room	1	1	1	1	0%	0%	0%
Avg annual revenue	\$6,719	\$3,414	\$5,968	\$7,198	-49%	+111%	+7%
Total market ('000s)	\$1,122	\$761	\$1,235	\$1,591	-32%	+109%	+42%
Commercial STRs*	95	87	68	89	-8%	+2%	-6%

* 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

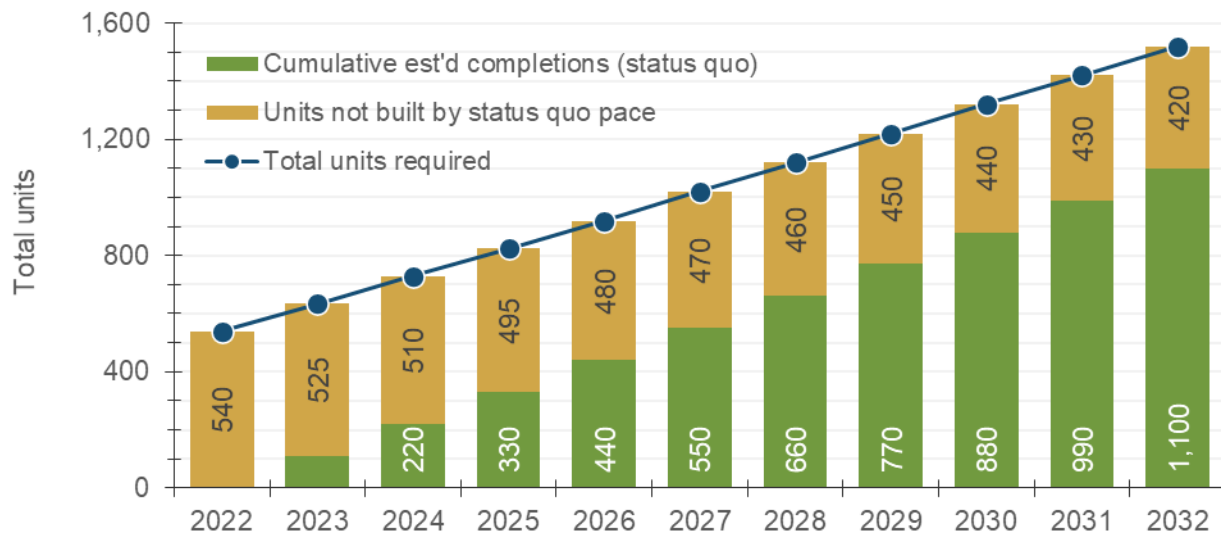
4 Housing Shortage

Based on demographic modeling results (see **Provincial Report** for details), the municipality’s potential housing shortage (as of the end of 2022) may be 540 units.² 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 1,020 units. Based on the recent pace of construction, construction could outpace anticipated demand, allowing for a gradual decrease in the local unit shortage. About 110 new units could be completed annually over the next decade if recent trends continue. That leaves a remaining gap of 470 units by 2027. By 2032, the remaining shortage after status quo construction could be 420 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 5.³

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



² 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.

³ All municipalities use the same approach for consistency. However, for smaller municipalities, the combination of fewer units permitted and rounding practices can under or over represent anticipated construction activity. As such, greater attention should be directed to the projected demand, instead of anticipated supply, which can be later cross-reference with internal municipal data.

Table 4-1 summarizes possible guides for constructing unit sizes over the next half-decade. As previously described, the municipality may need to build 1,020 units to meet demand by 2027. Based on historical preferences,⁴ about 30% could be studio/1-bedroom dwellings (305 units), 40% 2-bedroom dwellings (410), and 30% 3+ bedroom dwellings (300 units). This includes the existing unit shortfall.

If forecasting until 2032, the municipality may need to build about 1,520 (cumulative demand plus the existing shortfall), which would follow the same unit size distribution.

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

	Total	Studio + 1-bedroom	2-bedroom	3+ bedroom
A: Current shortfall (end of 2022)	540	165	220	160
B: Anticipated demand by 2027	480	145	195	140
C: Total units required by 2027 (A + B)	1,020	305	410	300
D: Anticipated 5 year supply (status quo pace*)	550	165	220	160
E: Total shortfall	470	140	190	140
F: Total extra units required annually (E / 5 years)	95	30	40	30

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

⁴ 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. County of Antigonish’s median sale price has increased from \$145,000 to \$262,500 between 2016 and 2022. This represents an 81% 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	\$120,000	\$145,000	\$193,000	\$262,500	+21%	+33%	+36%
Single	\$137,000	\$146,000	\$199,000	\$270,000	+7%	+36%	+36%
Semi	-	-	\$240,000	-	-	-	-

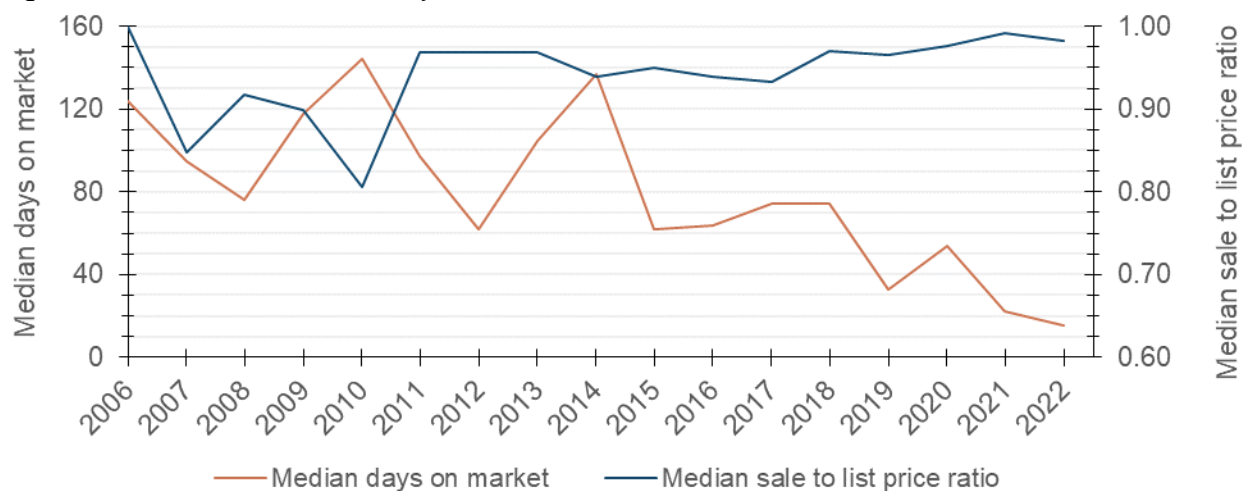
Source: NSAR MLS®

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 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, slightly diverging from an historical trend of homes being sold for slightly less than what they were

asking. The number of days a dwelling was on the market plummeted to below 20 days, but the real sale price was almost even with the list price from 2021 to 2022.

Figure 5.1: Historical Median Days on Market v. 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 up with the increased pace.

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 indirect costs related to shelter. More detail is provided in the **Provincial Report**. Note that the affordability table uses income distributions from the Antigonish Census Division.⁵

Lone parents and single persons are least likely to have income levels necessary to afford to own a home. Single-detached homes are the only types of dwellings based on the data available, and 75% of lone-parent households and 93% of single-person households fall below the income levels necessary to afford them.

⁵ 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:			\$270,000
		% of HHs below income level			Single Detached Dwelling
Income level	Attainable sales price	Couples	Lone parents	Single persons	
\$30,000	\$89,500	0%	10%	42%	no
\$40,000	\$119,500	5%	21%	57%	no
\$50,000	\$149,500	10%	32%	71%	no
\$60,000	\$179,500	17%	45%	81%	no
\$70,000	\$209,500	25%	58%	86%	no
\$80,000	\$239,000	32%	68%	89%	no
\$90,000	\$269,000	40%	75%	93%	no
\$100,000	\$299,000	47%	79%	94%	yes
\$110,000	\$329,000	55%	84%	94%	yes
\$120,000	\$359,000	61%	87%	96%	yes
\$130,000	\$388,500	66%	87%	96%	yes
\$140,000	\$418,500	72%	87%	96%	yes
\$150,000	\$448,500	77%	87%	96%	yes

Homeownership	Total Dwelling	Single Detached Dwelling
Est'd income needed to buy median home	\$87,800	\$90,300
% of total households below income	58%	62%

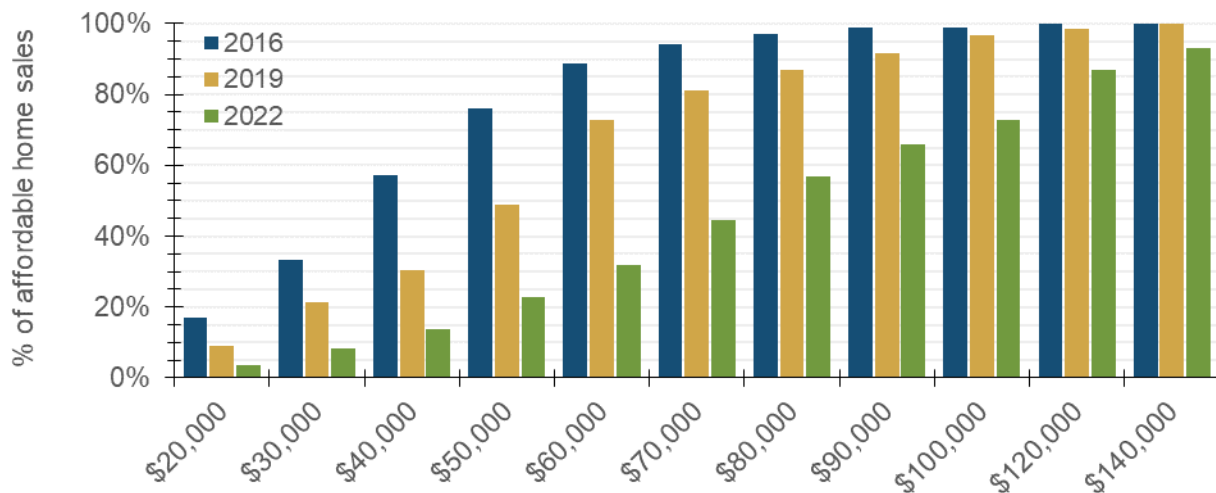
Source: derived from Statistics Canada tables (see provincial report), Bank of Canada, NSAR MLS®

About 58% of all local households earned an income below what would be needed (around \$87,800) to purchase the median home in 2022. This highlights the importance of housing interventions to address the shortage identified above to reduce typical housing prices to reasonably affordable levels.

Figure 5.2 presents the levels of affordability for respective household income levels between 2016 and 2022 for Antigonish Census Division (no data is specifically available for the MOC of Antigonish). 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 44%.

Figure 5.2: Estimated % of Households that can / cannot Afford Sale Prices, Antigonish 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 County of Antigonish. The overall average rent in 2021, per PVSC data, was \$617. This is an increase of 8% from 2018. There has been a 6% increase in studio units, an 8% increase in 1-bedroom units, a 6% increase in 2-bedroom units, and a 9% increase in 3+ bedroom units.

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

	Price				Percent Change		
	2018	2019	2020	2021	'18-'19	19-'20	20-'21
Total	\$571	\$581	\$617	\$617	+2%	+6%	0%
Studio	\$535	\$535	\$560	\$565	0%	+5%	+1%
1-bed	\$615	\$615	\$654	\$663	0%	+6%	+1%
2-bed	\$720	\$720	\$754	\$760	0%	+5%	+1%
3+ bed	\$825	\$825	\$890	\$899	0%	+8%	+1%
Vacancy	4.8%	4.8%	3.9%	4.4%			

Source: PVSC Custom Tables

County of Antigonish’s vacancy rate has decreased from 4.8% to 4.4% between 2018-2021. Despite a declining vacancy rate, this falls within the healthy vacancy range of 3% to 5%, based on PVSC data.

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 16% of lone-parent households and 58% of single person households fall below the income level required to afford the average rent for a studio apartment in 2021.

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

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

Income level	Attainable rent	2021 average rent:			\$565	\$663	\$760	\$899
		% of HHs below income level			Studio	1-bed	2-bed	3+ bed
		Couples	Lone parents	Single persons				
\$30,000	\$500	0%	16%	58%	no	no	no	no
\$35,000	\$590	0%	23%	65%	yes	no	no	no
\$40,000	\$670	6%	30%	71%	yes	yes	no	no
\$45,000	\$750	9%	30%	77%	yes	yes	no	no
\$50,000	\$840	15%	41%	82%	yes	yes	yes	no
\$55,000	\$920	21%	48%	85%	yes	yes	yes	yes
\$60,000	\$1,000	28%	55%	88%	yes	yes	yes	yes
\$65,000	\$1,090	34%	61%	90%	yes	yes	yes	yes
\$70,000	\$1,170	44%	61%	91%	yes	yes	yes	yes
\$75,000	\$1,260	50%	61%	91%	yes	yes	yes	yes
\$80,000	\$1,340	50%	61%	93%	yes	yes	yes	yes
\$85,000	\$1,420	53%	61%	93%	yes	yes	yes	yes
\$90,000	\$1,510	53%	61%	93%	yes	yes	yes	yes

Renting	Average	Studio	1-bed	2-bed	3+ bed
Est'd income needed to rent average unit	\$36,800	\$33,700	\$39,600	\$45,400	\$53,700
% of renter households below income	42%	36%	42%	53%	60%

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

Approximately 42% of local renter households earned an income below what would be needed (about \$36,800) to afford the median 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 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 and Indigenous Identity

Table 6-1 shows the share of households currently living in conditions that meet the respective housing criteria, separated by tenure and Indigenous identity. In the County of Antigonish, overall households living in unaffordable dwellings decreased by 5%, those living in unsuitable dwellings increased by 16%, and those living in inadequate dwellings increased by 4% between 2016 and 2021. Renter households living in unaffordable dwellings increased by 22% between Census periods. With that increase, 34% of the renting households currently live in an unaffordable dwelling.

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

		Total	Owner	Renter	Indigenous
Total Households:		6,245	5,340	895	570
Households living in inadequate conditions	Total households	390	350	45	35
	<i>Change since 2016</i>	+4%	+8%	-10%	-56%
	Share of households	6%	7%	5%	6%
Households living in unsuitable conditions	Total households	145	95	50	-
	<i>Change since 2016</i>	+16%	+6%	+43%	-
	Share of households	2%	2%	6%	-
Households living in unaffordable conditions	Total households	655	355	300	30
	<i>Change since 2016</i>	-5%	-20%	+22%	-54%
	Share of households	10%	7%	34%	5%

Source: Statistics Canada Custom Census 2016 & 2021 Tables

Table 6-2 shows the County of Antigonish's population currently meeting the conditions to be considered in core housing need and the changes in core housing need between 2016 and 2021. Since 2016, there has been a 28% decrease in core housing need and a 4% decrease in deep unaffordability.

While there was a nominal decrease for overall households, there was an increase of 14% among renters living in deeply unaffordable dwellings. With this increase, 9% of the total renting households lived in a deeply unaffordable dwelling.

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

		Total	Owner	Renter	Indigenous
Total Households:		6,245	5,340	895	570
Households living in Core Housing Need	Total households	285	180	95	-
	<i>Change since 2016</i>	-28%	-28%	-32%	-
	Share of households	5%	3%	11%	-
Households living in deep unaffordability	Total households	215	125	80	-
	<i>Change since 2016</i>	-4%	-22%	+14%	-
	Share of households	3%	2%	9%	-

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 23% of single / roommate households faced financial challenges related to shelter in 2021.

Lone parents also faced considerable housing challenges, reporting the highest rate of inadequacy (10%) and the second highest rate of unaffordability (9%).

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

		Couple w/o child(ren)	Couple w/ child(ren)	Lone parent	Single / roommates
Total Households:		2,050	1,585	490	1,845
Households living in inadequate conditions	Total households	80	75	50	150
	<i>Change since 2016</i>	+7%	-6%	-29%	+20%
	Share of households	4%	5%	10%	8%
Households living in unsuitable conditions	Total households	-	50	-	-
	<i>Change since 2016</i>	-	+43%	-	-
	Share of households	-	3%	-	-
Households living in unaffordable conditions	Total households	110	60	45	420
	<i>Change since 2016</i>	+16%	-33%	-59%	+14%
	Share of households	5%	4%	9%	23%

Source: Statistics Canada Custom Census 2016 & 2021 Tables

Since 2016, single persons / roommate households living in Core Housing Need decreased by 12%, reaching a 10% share of all related households in 2021. Lone parents reported the next most prevalent core need (10%). Further, single person / roommate households saw an increase of 17% in deep unaffordability, reaching 7% of all related households, followed by couples with children, increasing by 150% (based on an originally small number) between Census periods and reaching 2% of all related households.

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

		Couple w/o child(ren)	Couple w/ child(ren)	Lone parent	Single / roommates
Total Households:		2,050	1,585	490	1,845
Households living in Core Housing Need	Total households	25	-	50	180
	<i>Change since 2016</i>	0%	-	-38%	-12%
	Share of households	1%	-	10%	10%
Households living in deep unaffordability	Total households	20	25	-	135
	<i>Change since 2016</i>	-50%	+150%	-	+17%
	Share of households	1%	2%	-	7%

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 County of Antigonish increased by 3%. By comparison, Nova Scotia's growth rate was 5% between those same years. Table 7-1 below illustrates the municipality's population change, divided into age cohorts, compared to changes at the provincial level.

The municipality shrunk across many of the defined age cohorts between 2016 and 2021, but with noticeably strong growth among 65+ year-old persons, following the overall trend of aging populations throughout the province.

Table 7-1: Total Population by Age Cohort (2021) and 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
Municipality of the County of Antigonish	Total	2,365	1,610	3,085	4,395	3,320	335	15,100
	Share	16%	11%	20%	29%	22%	2%	100%
	5yr %Δ	-5%	-1%	-1%	-3%	+27%	+49%	+3%

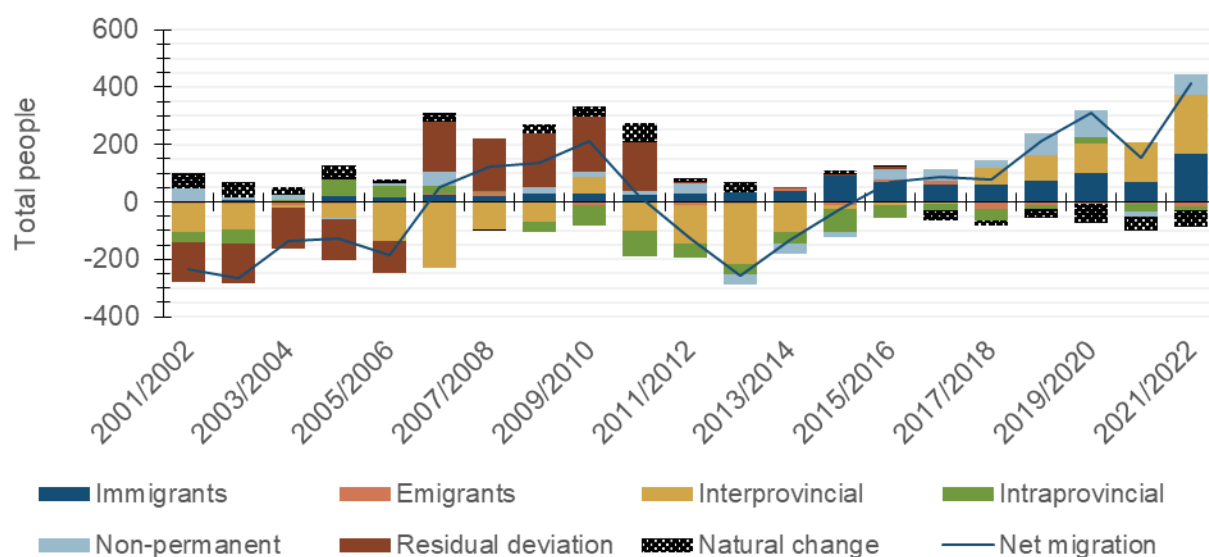
Source: Statistics Canada Census 2016 & 2021

7.1.2 Migration

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

Between 2016 and 2021, the Census Division's net-migration steadily increased to a two-decade high in 2021/2022 with a total of 415 newcomers.

Figure 7.1: Historical Components of Migration, Antigonish 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.⁶ 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	2,355	1,525	3,665	4,090	4,115	420	16,170
	Share	15%	9%	23%	25%	25%	3%	100%
	5yr %Δ	0%	-8%	+14%	-6%	+20%	+25%	+5%

		0 to 14	15 to 24	25 to 44	45 to 64	65 to 84	85+	Total
2032	Total	2,385	1,480	3,765	4,065	4,645	545	16,885
	Share	14%	9%	22%	24%	28%	3%	100%
	5yr %Δ	+1%	-3%	+3%	-1%	+13%	+30%	+4%

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

⁶ 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 total 2022 population was 15,350, with a projected increase of 5% 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 14% over the half decade. Growth among 25- to 44-year-olds likely follows an anticipation that recent migration trends will continue over the short-term.

Growth from 2027 to 2032 may be of a slightly lesser magnitude (4%) compared to the five years prior, with growth largely coming from senior populations. The 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 cohort). 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 the County of Antigonish. 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 6% increase in households, with tenures split between 85% owners and 15% renters. Non-census families (i.e., single persons and roommate households) have seen the biggest change, with a 15% increase since 2016. Households in the County of Antigonish are also getting smaller with a 12% increase in 1-person households between Census periods.

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.

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

		15 to 24	25 to 44	45 to 64	65 to 84	85+	Total
Household Maintainer Age	Total	140	1,360	2,490	2,155	220	6,375
	Owner	32%	86%	90%	86%	60%	85%
	Renter	68%	14%	10%	14%	40%	15%
	5yr %Δ	+17%	-8%	-3%	+32%	+29%	+6%

		Couple w/o Child	Couple w/ Child	Lone Parent	Non-census*	Other**	Total
Household Type	Total	2,070	1,620	505	1,910	270	6,375
	Owner	90%	96%	79%	72%	100%	85%
	Renter	10%	4%	21%	28%	0%	15%
	5yr %Δ	+11%	-1%	-7%	+15%	-4%	+6%

		1-person	2-person	3-person	4-person	5+ person	Total
Household Size	Total	1,735	2,495	890	805	440	6,375
	Owner	73%	88%	90%	94%	93%	85%
	Renter	27%	13%	10%	6%	7%	15%
	5yr %Δ	+12%	+10%	-4%	+8%	-10%	+6%

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

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

Source: Statistics Canada Custom Census 2016 & 2021 Tables

7.2.2 Anticipated Households

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

Estimates suggest that total 2022 households reached 6,455, with a potential further increase of 6% from 2022 to 2027 (425 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.

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	120	1,605	2,320	2,545	290	6,880
	Share	2%	23%	34%	37%	4%	100%
	5yr %Δ	-17%	+13%	-6%	+15%	+32%	+7%

		15 to 24	25 to 44	45 to 64	65 to 84	85+	Total
2032	Total	110	1,665	2,300	2,825	385	7,285
	Share	2%	23%	32%	39%	5%	100%
	5yr %Δ	-8%	+4%	-1%	+11%	+33%	+6%

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

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 780 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.

8 Conclusion

The above information provides context for the Municipality of the County of Antigonish's housing conditions. Significantly increased demand and low new supply has resulted in higher-than-expected local housing prices, for both rental and ownership markets.

The current estimated unit shortage in the County of Antigonish is 540. Demand, including the shortage, is estimated to increase to 1,020 by 2027. Using current construction trends, 110 new units are estimated to be introduced into the market annually over the next 5 years, leaving a remaining gap of 470 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.