

Town of Antigonish

Municipal Housing Needs Report

2023

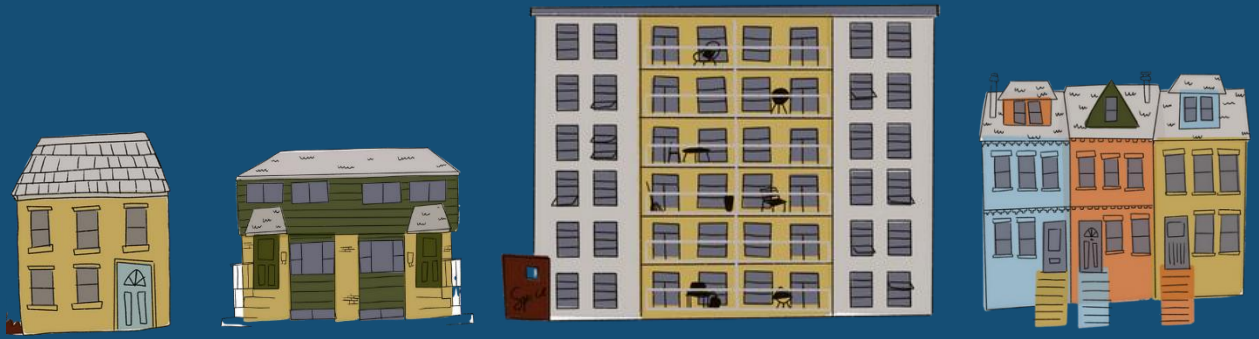


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1 Introduction

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:

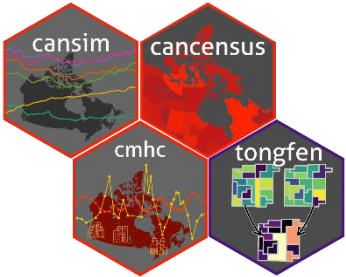
- Identify current and future housing needs and
- Identify existing and projected gaps in housing supply

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 305 units, including both market and non-market housing.

Projections suggest that to keep pace with population growth, the municipality will need 580 new units by 2027 (including the existing shortage of 305) and 860 by 2032. About 10 new units could be completed annually based on historical construction trends. If that pace continues, it will leave a remaining gap of 530 units by 2027 and 760 by 2032.

Population

Between 2016 and 2021, the municipality's population grew at a faster rate than the province's population (7% versus 5%), with notable increases among the 25- to 44-year-olds cohort, suggesting increased volumes of families living in the Town of Antigonish. This is supported by the corresponding growth of youth (0- to 14-year-olds).

Finance & Treasury Board (FTB) estimates suggest that the total 2022 population was 4,745, with a projected increase of 6% 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-old cohort may expand 14% over the next five years. Growth among 25- to 44-year-olds likely follows an anticipation that recent migration trends will continue over the short-term.

Households

Between 2016 and 2021, there was an overall 10% increase in households, with non-census families (i.e., single persons or roommate households) have seen the biggest change, with a 21% increase, followed by couples without children at 12% in the same period. Families in the Town of Antigonish are also getting smaller with a 20% increase in 1-person households between Census periods.

Estimates suggest that total households reached 2,250 in 2022, with a potential further increase of 6% from 2022 to 2027 (120 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). Like trends for the anticipated population, the greatest rate of growth should be among senior-led households.

Non-market housing

As of 2023 Antigonish has a public-housing inventory of 146 units, of which 27 are for families and 119 for seniors.

Students and student housing

St. Francis Xavier University (St. FX) experienced a 16% increase to its enrolment between the 2017-2018 and 2021-2022 academic years, reaching 5,654 students. St. FX indicates that about 50% of its students live on-campus, suggesting that about 2,825 students compete for housing in the local rental market. Given the notable recent rise in students, this has imposed increased pressures on not only students, but also locals wishing to move between units and households looking to move to the area.

Short-term rentals (STRs)

Less than 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 18 units might have been removed from the long-term market in 2022, 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 change from 2020 to 2021, down from a 1% increase between 2019 and 2020. The recent lack of change reflects the consistency in vacancy among the rental market - the municipality has had an overall vacancy rate around 3.1% since 2018. falling within the healthy vacancy range of 3% to 5% reported by PVSC across Nova Scotia.

Median municipality home prices increased 57% from 2019 to 2022, compared to 3% between 2016 and 2019. The rapid rise in prices is a combination of increased demand and low interest rates (until recently).



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

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

54%

of respondents have considered leaving their community due to housing issues

28%

of respondents have faced discrimination when trying to access housing

5%

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 58% of all couples, 87% of all lone-parent households, and 95% 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 6% of **renting** couples, 30% of **renting** lone-parents, and 71% 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 Town of Antigonish's households (135 total) lived in Core Housing Need. Need is particularly prevalent among:

- 11% of renter households (125 total);
- 20% of lone parent households (35 total); and
- 7% of single persons / roommate households (80 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 housing need than Nova Scotia overall (10%).

3 Housing Supply

3.1 Market Housing

As of the 2021 Census, there were 2,675 private dwellings across Town of Antigonish, 82% of which were occupied by usual residents of which all were occupied by usual residents (those who live in the Town of Antigonish 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 Town of Antigonish. The greatest share of current supply is held by the single-detached home (44%), followed by low-rise apartments (30%).

Table 3-1: Total & Share of Dwellings Occupied by a Usual Resident by Structure Type

Total	Single-detached	Semi-detached	Row house	Duplex apt	Apt (< 5 storeys)	Apt (5+ storeys)	Movable	Other
2,205	965	60	20	315	660	25	155	5
100%	44%	3%	1%	14%	30%	1%	7%	0%

Source: 2021 Census



Municipality's public survey responses

"Many homes in the town center are big and old."

"There's a gap for seniors, and also singles and couples. Most houses are 4-plus bedrooms. There just aren't any options, let alone affordable options."

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 municipality. Note that 2022 data reflects an extrapolated September 2022 total and that negative numbers mean more demolitions occurred than new builds. 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	16	-4	17	16	21	2	1
Single	6	-5	3	0	0	0	1
Semi	2	0	0	0	-2	0	0
Row	0	0	0	0	0	0	0
Apartment	1	1	11	16	22	2	0
Other	7	0	3	0	1	0	0

* 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 faster pace than ownership relative to percent change - owned dwellings increased 3% and rented dwellings increased 17%. Relatedly, there has been a noticeable influx of 2-bedroom units, representing more than half of the unit change.

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

	Total	Studio / 1-bedroom	2-bedroom	3+ bedroom
Owned dwellings				
Owned (2016) - 47% of total HHs	930	0	155	775
Owned (2021) - 43% of total HHs	960	10	185	760
Change in units	30	10	30	-15
Share of change	100%	18%	55%	27%
Rented dwellings				
Rented (2016) - 53% of total HHs	1,065	305	425	335
Rented (2021) - 57% of total HHs	1,250	360	515	375
Change in units	185	55	90	40
Share of change	100%	30%	49%	22%

Source: Statistics Canada Tables 98-400-X2016220 & 98-10-0240

Note that not all additional units in the table necessarily reflect a new unit, and some may represent conversions from rental to ownership or vice versa. Between 2016 and 2021, total dwellings (not only occupied by a usual resident) increased from 2,596 to 2,675 - a 79-unit increase (about 15 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)	2,596	2,675	3%
Dwelling occupied by a usual resident (b)	1,995	2,205	11%
Share (b / a)	77%	82%	

Source: Statistics Canada 2016 & 2021 Census

3.1.2 Housing Accelerator Fund Consideration

The Housing Accelerator Fund (HAF) is a program introduced by Canada Mortgage and Housing Corporation (CMHC) with the objective to bolster the housing supply at an accelerated pace. Local governments within Canada - including First Nations, Métis and Inuit governments who have delegated authority over land use planning and development approvals - are eligible to apply to the HAF. Interested municipalities can find the HAF's pre-application reference material [here](#). Note that a Housing Needs Assessment (such as this one) is required as part of a complete application (though not needed immediately for the initial submission).

An applicant is required to provide two projections to CMHC. The applicant must calculate their own projections based on reasonable assumptions and data sources, including Statistics Canada and/or its own administrative data. There is no prescribed formula; however, projections should be based on a three-year period ending September 1, 2026. The two projections are:

- The total permitted housing units projected without program funding.
- The total number of permitted housing units projected with program funding. This second projection is known as the “housing supply growth target.”

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

	Total	Single ^a	Missing middle ^b	Multi-unit ^c
Total dwellings				
Total (2016)	1,995	895	1,085	30
Total (2021)	2,210	965	1,215	25
Change in units	215	70	130	-5
Share of change	100%	34%	63%	2%
Owned dwellings				
Owned (2016)	930	720	215	0
Owned (2021)	960	740	215	0
Change in units	30	20	0	0
Share of change	100%	100%	0%	0%
Rented dwellings				
Rented (2016)	1,065	175	870	30
Rented (2021)	1,250	225	1,000	25
Change in units	185	50	130	-5
Share of change	100%	27%	70%	3%

^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 of 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

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 housing added to the market.

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).

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%	10	30 (A)	470 (B)	440
Single	34%	5	15	160	145
Missing middle	63%	5	15	300	285
Multi-unit	2%	0	0	10	10

Relationship between units permitted and shortage	
C: Estimated September 2023 housing stock: ^b	2,680
Projected permitted unit growth over 3 years without HAF (A / C x 100):	1.1%
Projected permitted unit growth over 3 years needed to meet demand (B / C x 100):	17.5%
% increase in units permitted to meet shortage (B / A - 1) x 100:	1467%

Relationship between units permitted and HAF requirements (rounded up to nearest 5)	
D: Estimated September 2023 housing stock: ^b	2,680
E: Projected annual units permitted (based on '16-'21 average - see Table 3-2)	10
Required units permitted over 3 years to meet minimum 1.1% average annual growth rate ^c (D x 1.1% x 3 years)	90
Required additional units permitted over 3 years to meet minimum 10% increase ^d over historical average (E x 10% x 3 years)	5

^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)

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.

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), 146 are located in the Town of Antigonish. Most units are 1-bedroom apartments, due to the high volume of senior-specific units – 82% of all units and 100% of these 1-bedroom units were for seniors.

Table 3-7: Public Housing Inventory, January 2023

		Total	Family	Senior
Total unit inventory		146	27	119
Inventory by unit size	Studio	0	0	0
	1-bedroom	109	0	109
	2-bedroom	6	4	2
	3+ bedroom	23	23	0
	Not reported	8	0	8
Inventory by dwelling type	Single family	3	3	0
	Row	0	0	0
	Apartment	139	20	119
	Not reported	4	4	0
Length of tenure in public housing	Less than 1 year	12%	12%	12%
	1 to 5 years	29%	15%	33%
	5 to 10 years	25%	35%	23%
	10+ years	33%	38%	32%
Household income	Median income (mth)	\$1,695	\$1,465	\$1,750
	Median income (ann)	\$20,340	\$17,580	\$21,000

Source: derived from Ministry of Municipal Affairs & Housing data

About 58% of Antigonish's public housing tenants have lived in public housing for more than 5 years, with most having lived there for more than 10 years.

"Antigonish Affordable Housing non-profit have been really successful in creating affordable housing - if there's a way to increase their capacity, that would be great."

"Non-profit housing has a community navigator who can support people in making appointments, accessing resources - if that kind of support could be replicated at the provincial level, that would be a huge benefit."

3.2.2 Rent Supplements

As of March 2023, 95 households across the Antigonish Census Division (no data is specifically available for the Town 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 Post-secondary Student Housing

The Town of Antigonish is home to St. Francis Xavier University (St. FX). According to the Maritime Provinces Higher Education Commission (MPHEC), St. FX had 5,654 students during the 2021-2022 academic year. The university experienced 16% growth in enrolment since 2017-2018, adding about 780 students. Much of this growth was due to Canadian student enrolment. Over the same period, total international students increased from 279 to 322 while Canadian enrolment increased from 4,594 to 5,332.

Several residence options exist, of varying size and offerings (i.e., Bishops Hall, Cameron Hall, Governors Hall, MacIsaac Hall, MacKinnon Hall, O'Regan Hall, Power Hall, Riley Hall, and Somers Hall). The St. FX website indicates that about 50% of all St. FX students live on-campus. This means that about 2,825 students, who are generally not identified by the Census (their information is recorded where their

permanent address is) must find housing off-campus. That is more than half of the actual reported Town of Antigonish population (4,655 people). With a recent increase in enrolment, this has imposed greater rental pressures on students, local residents wishing to move between units, and households seeking to move to the area.

“There’s an increase in students living off campus. And landlords are retrofitting bigger houses into rooming houses, leading to unsafe living conditions.”

“This also means less availability for families to buy homes and live in town centre.”

3.4 Short-term Rentals (STRs)

Between 2018-2022, there has been an increase of 89 in dwellings used as short-term rentals. Of those, 41% were entire homes or apartments, of which 18 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 (2,675 – as per the Census), about less than 1% (0.8%) of the municipality’s housing inventory may have been used as a short-term commercial rental.

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	55	157	138	144	+185%	-8%	+162%
Entire home/apt	40	63	60	59	+58%	-6%	+48%
Hotel room	10	60	57	57	+500%	-5%	+470%
Private room	5	34	21	28	+580%	-18%	+460%
Shared room	0	0	0	0	n.a.	n.a.	n.a.
Avg annual revenue	\$6,408	\$2,854	\$2,700	\$2,825	-55%	-1%	-56%
Total market ('000s)	\$352	\$448	\$373	\$407	+27%	-9%	+15%
Commercial STRs*	24	26	21	18	+8%	-31%	-25%

* 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

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

4 Housing Shortage

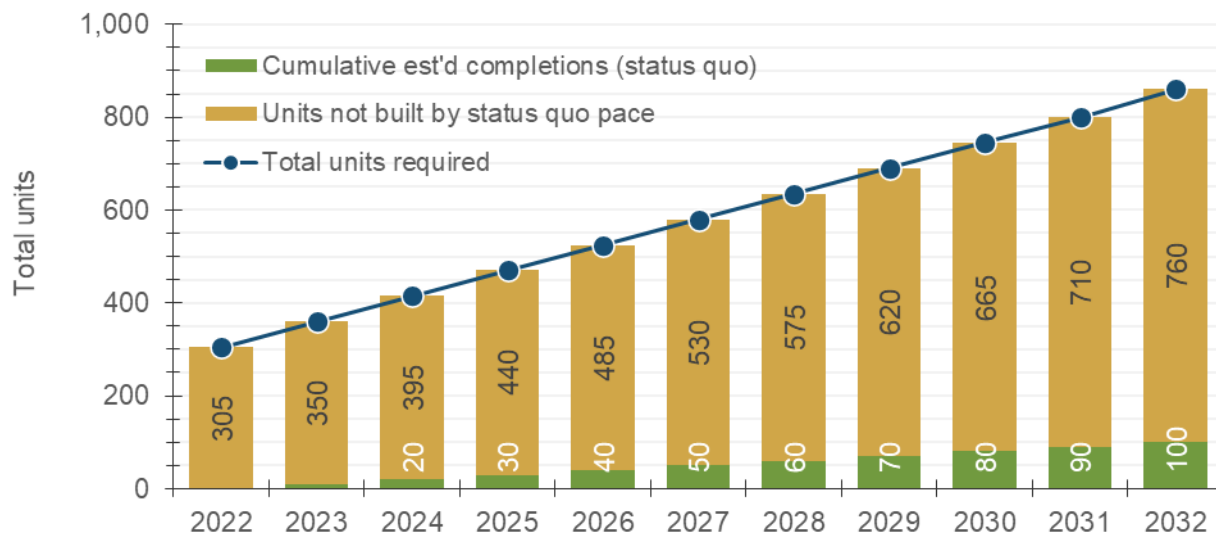
Based on demographic modeling results (see **Provincial Report** for details), the municipality’s potential housing shortage (as of the end of 2022) may be 305 units.² Note that this estimate represents the sum of all units, be they rented or owned in terms of their tenure, or market or non-market housing.

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 580 units, which could grow to 860 by 2032.

Based on the recent pace of construction, demand could significantly outpace anticipated new supply. About 10 new units could be completed annually over the next decade, based on assumptions using historical data trends. That leaves a remaining gap of 530 units by 2027. By 2032, the remaining gap after status quo construction could be 760 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, about 580 new units may be needed to meet demand by 2027. Based on historical preferences,⁴ about 30% could be studio/1-bedroom dwellings (175 units), 40% 2-bedroom dwellings (235 units), and 30% 3+ bedroom dwellings (170 units). This includes the existing unit shortfall.

If forecasting until 2032, Antigonish may need to build about 860 (cumulative demand plus the existing shortfall), which would follow the same unit size distribution. Note that results are rounded to the nearest 5.

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)	305	90	125	90
B: Anticipated demand by 2027	275	85	110	80
C: Total units required by 2027 (A + B)	580	175	235	170
D: Anticipated 5-year supply (status quo pace*)	50	15	20	15
E: Total shortfall	530	160	215	155
F: Total extra units required annually (E / 5 years)	105	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

"Affordability for young professionals is very challenging since COVID. People being forced to choose between things like housing, bills, groceries, and recreation programs for kids."

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 town of Antigonish’s median sale price has increased from \$211,000 to \$340,950 between 2016 and 2022. This represents a 62% increase in median sale price.

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

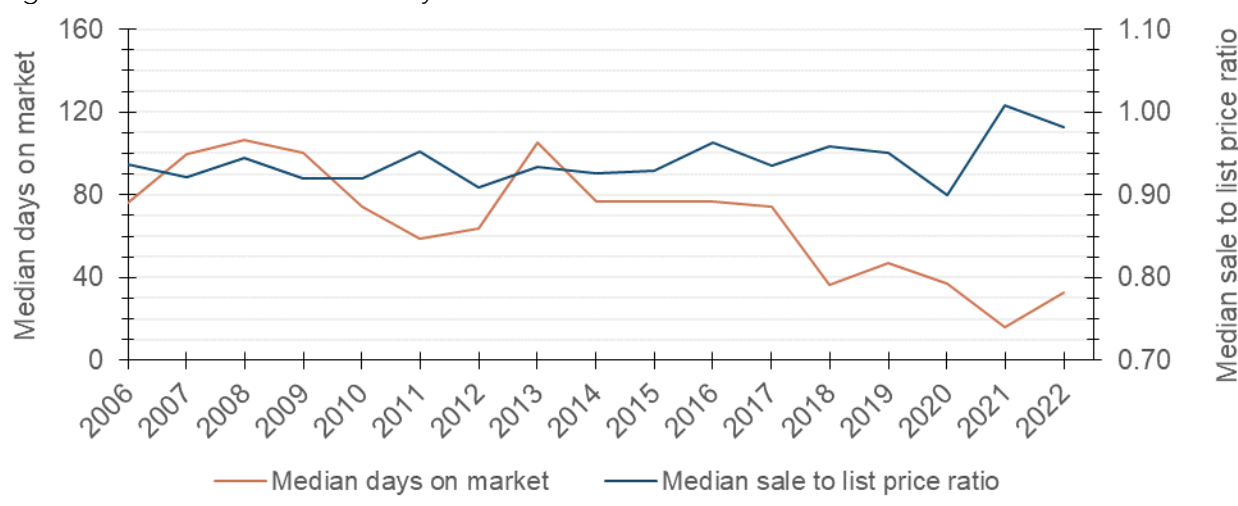
	Price				Percent Change		
	2010	2016	2019	2022	'10-'16	'16-'19	'19-'22
Total	\$176,500	\$211,000	\$217,750	\$340,950	+20%	+3%	+57%
Single	\$186,700	\$219,000	\$219,000	\$357,000	+17%	0%	+63%
Semi	-	-	-	\$208,000	-	-	-
Row	-	\$179,750	-	\$280,000	-	-	-

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 the 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 falls, there is generally a rise in prices (and sale to list price ratios).

As of 2021, the median sale price slightly exceeded its listing price, diverging from the historical trend of homes normally being sold for less than what they were asking. In the same year, the median number of days a dwelling was on the market reached a two-decade low of 16 days.

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, that was not mirrored by housing supply growth.

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 income bracket distributions are based on Census Division data.⁵

⁵ Since Census Division data is used, readers will notice estimate similarities between municipalities belonging to the same Census Division.

Lone parents and single persons are least likely to have income levels necessary to afford to own a home. Semi-detached homes and row houses are the most attainable types of dwellings based on value, but 51% of lone-parent households and 83% of single-person households fall below the income levels necessary to afford the median semi-detached local home.

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

		2022 median sale price:			\$357,000	\$208,000	\$280,000
		% of HHs below income level			Single Detached Dwelling	Semi Detached	Row
Income level	Attainable sales price	Couples	Lone parents	Single persons			
\$60,000	\$179,500	17%	45%	81%	no	no	no
\$65,000	\$194,500	20%	51%	83%	no	no	no
\$70,000	\$209,500	25%	58%	86%	no	yes	no
\$75,000	\$224,000	30%	62%	87%	no	yes	no
\$80,000	\$239,000	32%	68%	89%	no	yes	no
\$85,000	\$254,000	36%	70%	91%	no	yes	no
\$90,000	\$269,000	40%	75%	93%	no	yes	no
\$95,000	\$284,000	44%	77%	94%	no	yes	yes
\$100,000	\$299,000	47%	79%	94%	no	yes	yes
\$105,000	\$314,000	52%	79%	94%	no	yes	yes
\$110,000	\$329,000	55%	84%	94%	no	yes	yes
\$115,000	\$344,000	58%	87%	95%	no	yes	yes
\$120,000	\$359,000	61%	87%	96%	yes	yes	yes

Homeownership	Total Dwelling	Single Detached Dwelling	Semi Detached	Row
Est'd income needed to buy median home	\$114,000	\$119,400	\$69,600	\$93,700
% of total households below income	72%	74%	45%	62%

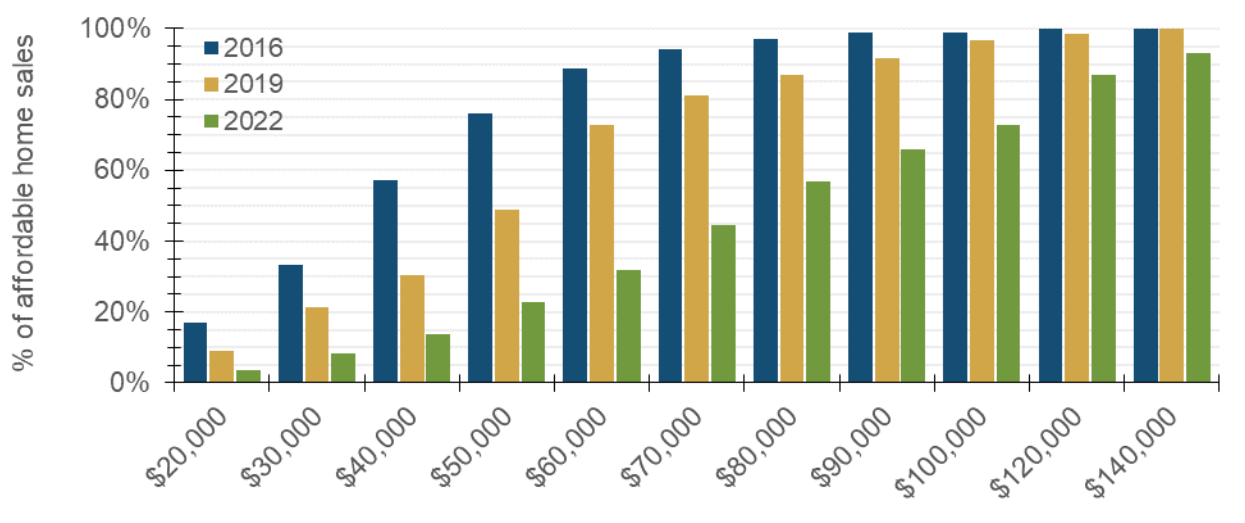
Source: derived from Statistics Canada tables (see provincial report), Bank of Canada, NSAR MLS®

About 72% of all local households earned an income below what would be needed (around \$114,000) 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 Town 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 5-3 reports the rental for Town of Antigonish. The overall average rent in 2021, per PVSC data, was \$734. This is an increase in rent of 5.6% from 2018. There has been a 10.8% increase in studio unit rents, a 7.8% increase in 1-bedroom unit rents, a 4.5% increase in 2-bedroom unit rents, and a 3.4% increase in 3+ bedroom unit rents over the same period .

Table 5-3: Average Rents by Unit Size & Select Years

	Price				Percent Change		
	2018	2019	2020	2021	'18-'19	19-'20	20-'21
Total	\$695	\$725	\$733	\$734	+4%	+1%	+0%
Studio	\$569	\$606	\$635	\$631	+6%	+5%	-1%
1-bed	\$655	\$693	\$693	\$705	+6%	0%	+2%
2-bed	\$769	\$808	\$808	\$803	+5%	0%	-1%
3+bed	\$882	\$923	\$923	\$912	+5%	0%	-1%
Vacancy	3.1%	3.1%	3.1%	3.1%			

Source: PVSC Custom Tables

Antigonish's vacancy rate remained steady at 3.1% between 2018 and 2021, which 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 23% of lone-parent households and 65% of single person households fall below the income level required to afford the average rent for a studio apartment in 2021.

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

Approximately 48% of local renter households earned an income below what would be needed (about \$43,800) to afford the average rental unit. Readers will notice that the financial barriers to own appear to be significantly higher than to rent. While this may be the case, it is important to recognize the data source impacts to this discussion.

Sales data for homeownership only considers asking prices, not the existing mortgages held by homeowners at the same time. Rental data includes both asking and occupied rents, meaning that the rents reported underrepresent what households would pay changing units.

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

		2021 average rent:			\$631	\$705	\$803	\$912
		% 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%	20%	no	no	no	no
\$25,000	\$420	0%	9%	44%	no	no	no	no
\$30,000	\$500	0%	16%	58%	no	no	no	no
\$35,000	\$590	0%	23%	65%	no	no	no	no
\$40,000	\$670	6%	30%	71%	yes	no	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

Renting	Average	Studio	1-bed	2-bed	3+ bed
Est'd income needed to rent average unit	\$43,800	\$37,700	\$42,100	\$47,900	\$54,400
% of renter households below income	48%	42%	48%	53%	60%

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

6 Housing Need

Three housing indicators are used to evaluate housing need: adequacy (housing condition), suitability (enough space), and affordability. Core housing need is a specific condition of housing where a household falls under one of the 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 where 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.

"We have to invest in the people of NS, we have to invest in their wellbeing - housing needs to be the highest priority - that will allow us to shift and free up resources for health and finances and increase mental health and wellness."

"Antigonish is in a floodplain and our most vulnerable people are being affected by weather due to climate change: repeated flooding, trees down and roof damage from hurricanes."

"Tenants afraid to speak up about issues, for fear of being kicked out by their landlord with nowhere else to go."

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.⁶

In the Town of Antigonish, overall households living in unaffordable dwellings decreased by 11%, those living in unsuitable dwellings increased by 45%, and those living in inadequate dwellings increased by 22% between 2016 and 2021.

For renter households in the Town of Antigonish, those living in unaffordable dwellings decreased by 15%, though there remained 33% of all renter households that live in unaffordable housing in 2021.

⁶ Note that numbers expressed in the housing need tables may differ from those reported by Statistics Canada on individual community Census Profiles. This is because the custom data table applies a different universe than the Census Profile. More information can be found in the Provincial Report.

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

		Total	Owner	Renter	Indigenous
Total Households:		2,095	940	1,155	105
Households living in inadequate conditions	Total households	140	50	85	15
	Change since 2016	+22%	-9%	+42%	-
	Share of households	7%	5%	7%	14%
Households living in unsuitable conditions	Total households	80	30	50	-
	Change since 2016	+45%	-	+11%	-
	Share of households	4%	3%	4%	-
Households living in unaffordable conditions	Total households	435	55	380	20
	Change since 2016	-11%	+22%	-15%	-33%
	Share of households	21%	6%	33%	19%

Source: Statistics Canada Custom Census 2016 & 2021 Tables

Table 6-2 shows the Town of Antigonish's households currently meeting the conditions to be considered in 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 23% decrease in Core Housing Need and a 7% decrease in deep unaffordability. Notwithstanding overall decreases, 11% of all renter households remained in Core Housing Need and 9% are living in deeply unaffordable dwellings.

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

		Total	Owner	Renter	Indigenous
Total Households:		2,095	940	1,155	105
Households living in Core Housing Need	Total households	135	-	125	-
	Change since 2016	-23%	-	-17%	-
	Share of households	6%	-	11%	-
Households living in deep unaffordability	Total households	125	20	105	-
	Change since 2016	-7%	-	-16%	-
	Share of households	6%	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 31% 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 inadequacy (23%) and the second highest rate of unaffordability (23%).

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:		460	325	175	1,095
Households living in inadequate conditions	Total households	15	20	40	65
	<i>Change since 2016</i>	-25%	-20%	-	+30%
	Share of households	3%	6%	23%	6%
Households living in unsuitable conditions	Total households	-	25	-	20
	<i>Change since 2016</i>	-	+25%	-	-20%
	Share of households	-	8%	-	2%
Households living in unaffordable conditions	Total households	30	25	40	335
	<i>Change since 2016</i>	-25%	-17%	0%	-8%
	Share of households	7%	8%	23%	31%

Source: Statistics Canada Custom Census 2016 & 2021 Tables

Since 2016, single persons / roommate households living in Core Housing Need decreased by 11%, reaching a 7% share of all related households in 2021. Lone parents reported the next most prevalent core need (20%), notwithstanding a 30% decrease in affected population between census periods.

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:		460	325	175	1,095
Households living in Core Housing Need	Total households	-	-	35	80
	<i>Change since 2016</i>	-	-	-30%	-11%
	Share of households	-	-	20%	7%
Households living in deep unaffordability	Total households	-	-	-	85
	<i>Change since 2016</i>	-	-	-	-26%
	Share of households	-	-	-	8%

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 Town of Antigonish increased by 7%. 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.

Overall, the municipality grew at a faster rate than the province (7% versus 5%) between 2016 and 2021. Growth occurred across most defined age cohorts, with notable growth among total 25- to 44-year-olds, suggesting increased volumes of families living in the Town of Antigonish. This is supported by the corresponding growth of youth (0- to 14-year-olds).

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
Town of Antigonish	Total	560	865	1,035	1,035	955	200	4,655
	Share	12%	19%	22%	22%	21%	4%	100%
	5yr %Δ	+15%	+13%	+20%	-8%	+7%	-15%	+7%

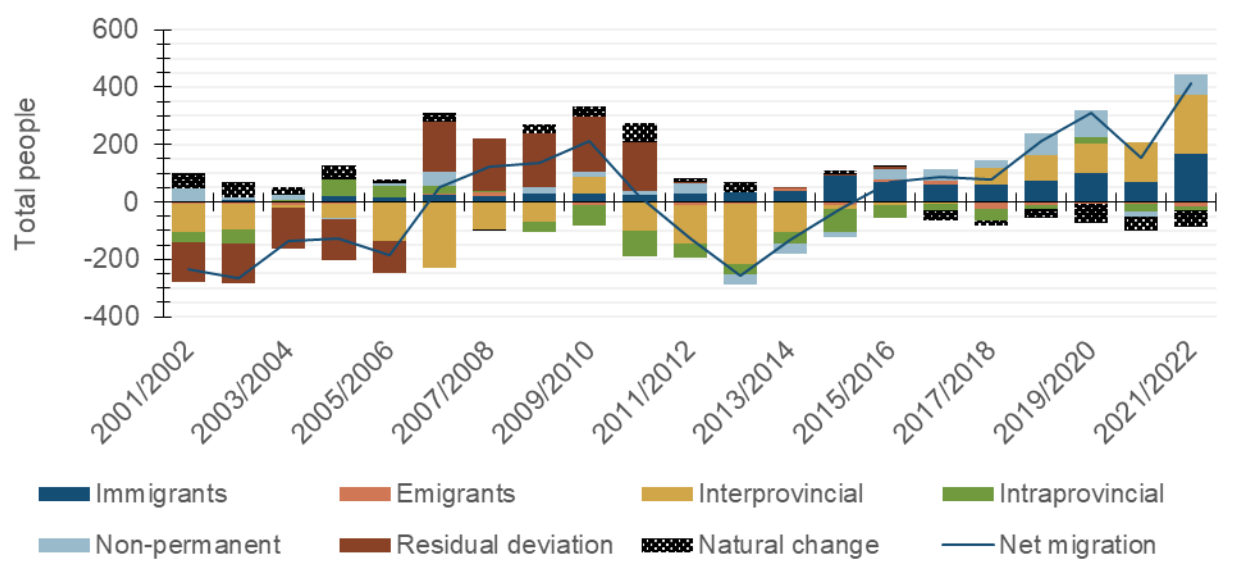
Source: Statistics Canada Census 2016 & 2021

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.⁷ 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	560	820	1,230	965	1,185	250	5,010
	Share	11%	16%	25%	19%	24%	5%	100%
	5yr %Δ	+0%	-8%	+14%	-6%	+20%	+25%	+6%

		0 to 14	15 to 24	25 to 44	45 to 64	65 to 84	85+	Total
2032	Total	565	795	1,265	960	1,335	325	5,245
	Share	11%	15%	24%	18%	25%	6%	100%
	5yr %Δ	+1%	-3%	+3%	-1%	+13%	+30%	+5%

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

⁷ Since a municipality represents the same share of its region (i.e., Census Division) over time for projections (population and households), similar rates of growth will exist for each of the municipalities within the region. Therefore, readers reviewing multiple reports may notice a likeness between them.

Estimates suggest that the total 2022 population was 4,745, with a projected increase of 6% 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 from 2027 to 2032 may be of a slightly lesser magnitude (5%) compared to the five years prior, with growth largely coming from senior populations. The 25- to 44-year-old cohort may continue to expand, though much slower than prior, with a corresponding slight increase in youth (0 to 14 years old). 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 Town 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 10% increase in households, with tenures split between 43% owners and 57% renters in 2021. Non-census families (i.e., single persons and roommates) category have seen the biggest change, with a 21% increase since 2016, followed by couples without children at 12%. Households in the Town of Antigonish are also getting smaller with a 20% increase in 1-person households between Census periods. Noteworthy is the 61% jump in 5+ person households, though the original total in 2016 was small, emphasizing the half-decade change.

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

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	285	570	630	590	135	2,205
	Owner	5%	37%	52%	57%	46%	43%
	Renter	95%	63%	48%	43%	54%	57%
	5yr %Δ	+63%	+24%	-13%	+6%	+59%	+10%

		Couple w/o Child	Couple w/ Child	Lone Parent	Non-census*	Other**	Total
Household Type	Total	465	320	180	1,190	45	2,205
	Owner	72%	66%	37%	26%	100%	43%
	Renter	28%	34%	63%	74%	0%	57%
	5yr %Δ	+12%	-11%	+3%	+21%	-36%	+10%

		1-person	2-person	3-person	4-person	5+ person	Total
Household Size	Total	975	710	240	140	145	2,205
	Owner	31%	54%	48%	68%	43%	43%
	Renter	69%	46%	52%	32%	57%	57%
	5yr %Δ	+20%	+8%	-2%	-28%	+61%	+10%

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 households reached 2,250 in 2022, with a potential increase of 6% from 2022 to 2027 (120 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). Like trends for the anticipated population, 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	240	675	585	695	175	2,370
	Share	10%	28%	25%	29%	7%	100%
	5yr %Δ	-19%	+14%	-6%	+15%	+30%	+5%

		15 to 24	25 to 44	45 to 64	65 to 84	85+	Total
2032	Total	230	695	585	775	235	2,520
	Share	9%	28%	23%	31%	9%	100%
	5yr %Δ	-4%	+3%	+0%	+12%	+34%	+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 270 new senior-led households might choose to live in the Town of Antigonish, again reinforcing the need for senior appropriate or generally accessible housing over the foreseeable future.

8 Conclusion

The above information provides context for the Town 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 for the municipality is 30. Demand, including the shortage, is estimated to increase to 580 by 2027. Using current construction trends, 10 new units are estimated to be introduced into the market annually over the next 5 years, leaving a remaining gap of 530 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.