

Town of New Glasgow Municipal Housing Needs Report

2023

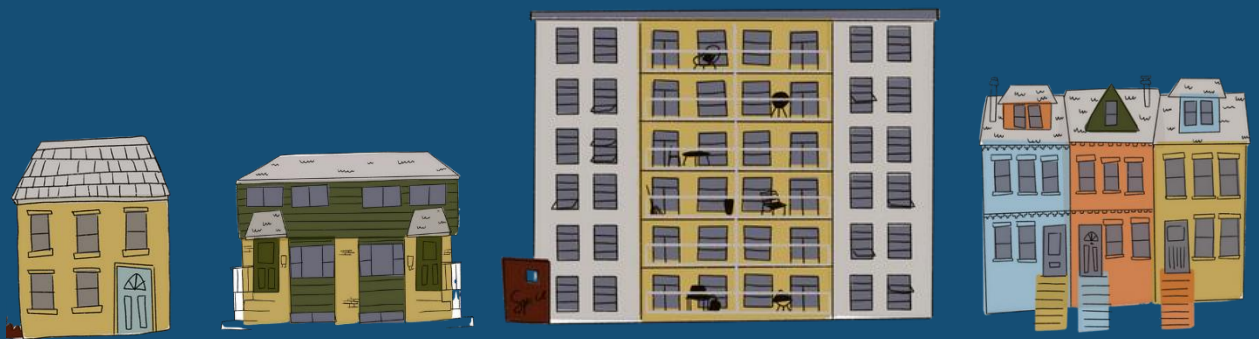


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1 Introduction

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:

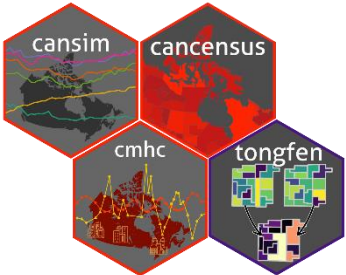
- Identify current and future housing needs and
- Identify existing and projected gaps in housing supply

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

Demand, including the shortage, is estimated to increase to 425 units by 2027. Status quo construction may not be enough to meet the 2027 projected demand. About 25 new units are estimated to be introduced into the market annually over the next 5 years, leaving a remaining gap of 300 units by 2027. By 2032, that remaining gap after status quo construction could be 355 units.

"The programs available to developers are too hard to access. Too much red tape in accessing programs and the funding programs are too obscure. They're not widely publicized."

Population

Between 2016 and 2021, the population of New Glasgow increased by 3% compared to a provincial growth rate of 5%. The municipality grew across most of the defined age cohorts between 2016 and 2021, with noticeable growth among 25- to 44-year olds, likely due to regional net positive migration trends. There was also a corresponding increase in youth (0- to 14-year-olds) and young adults (15- to 24-year-olds). Total seniors aged 65- to 84-years grew most dramatically at 19% over five years.

Finance and Treasury Board (FTB) estimates suggest that the total 2022 population was 9,605, with a projected increase of 2% between 2022 and 2027, supported almost entirely by growth among senior populations. Growth from 2027 to 2032 may be of a slightly lower magnitude (1%) compared to the five years prior. Growth should continue among senior cohorts, especially among those 85+ in terms of relative change - a 24% increase. This demonstrates both a short-term and long-term need to meet the needs of an expanding senior age cohort.

Households

Between 2016 and 2021, there was an overall 6% increase in households, with Non-census family households (i.e., single persons or roommates) having the largest increase - 13% followed by couples with children (7%). Households are generally becoming larger, with a 13% increase in 3-person households.

Estimates suggest that total households reached 4,490 in 2022, with a potential increase of 1% from 2022 to 2027 (40 total). Following general population trends, household gains should predominantly occur among 65- to 84-year-old maintainer

cohorts. Similar magnitudes of growth may continue from 2027 to 2032. Senior-led households (particularly those with a maintainer aged 85+) should be the cohort with greatest relative growth.

Non-market housing

As of January 2023, the County of Pictou had a public-housing inventory of 235 units, of which 51 were for families and 184 were for seniors.

Short-term rentals (STRs)

Less than 0.5% of the municipality's housing inventory may have been used as a short-term commercial rental in 2021 (the last full year of data). This means that upwards of 19 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

Median rents reported by the Canada Mortgage & Housing Corporation (CMHC) increased 23% from 2019 to 2022, following a 4% increase between 2016 and 2019. CMHC reports that the local vacancy rate was 3.1% in 2022, falling within the healthy vacancy range of 3% to 5%.





Municipality's public survey responses

Median municipality home prices increased 80% from 2019 to 2022, compared to 14% between 2016 and 2019.

Affordability

In the municipality, affordability has fallen since 2016. At least 38% of all couples, 73% of all lone-parent households, and 90% 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 13% of **renting** couples, 45% of **renting** lone-parents, and 82% of **renting** single persons earned below the estimated income required to afford the 2022 median local rents.

Housing need

When a household lives in a dwelling that requires more than 30% of its before-tax household income, is overcrowded, and needs major repairs - and no alternative exists - it is in Core Housing Need. In 2021, about 8% (355 total) of the municipality's households lived in Core Housing Need. Need is particularly prevalent among:

- 16% of renter households (295);
- 12% of lone-parent households (60); and
- 15% of single persons / roommate households (270).

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 that of Nova Scotia (10%).

3 Housing Supply

3.1 Market Housing

As of the 2021 Census, there were 4,782 private dwellings across the Town of New Glasgow, 93% of which were occupied by usual residents (those who live in Pictou permanently). Table 3-1 summarizes the totals and distribution by structure type for the municipality. The greatest share of the current supply is currently held by single-detached homes at 59%, followed by apartments with fewer than 5 storeys at 28%.

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

Total	Single-detached	Semi-detached	Row house	Duplex apt	Apt (< 5 storeys)	Apt (5+ storeys)	Movable	Other
4,445	2,610	270	130	120	1,245	5	65	5
100%	59%	6%	3%	3%	28%	0%	1%	0%

Source: 2021 Census



Municipality’s public survey responses

“Our housing stock is older. Which means its typically physically inaccessible, expensive to heat and maintain. Lots of larger houses too. Not many smaller or multi unit type buildings available.”

3.1.1 Construction Activity

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

A permit signifies the anticipated future housing to be built, a start reflects how many permits led to a shovel in the ground, and a completion represents how many units were actually added to the occupiable supply. Construction takes time and its pace varies depending on the building type. Consequently, the number of units permitted

in one year cannot be directly linked to starts or completions in another. The **Provincial Report** offers a detailed explanation of each element.

Table 3-2: Construction Activity by Dwelling Type

Units permitted							
	2010	2017	2018	2019	2020	2021	2022*
Total	36	9	17	54	20	39	21
Single	18	0	4	-1	4	6	16
Semi	0	0	0	0	-2	0	1
Row	0	0	0	0	0	0	0
Apartment	18	9	13	55	16	33	3
Other	0	0	0	0	2	0	1

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

Units started							
	2010	2017	2018	2019	2020	2021	2022
Total	39	0	13	42	14	41	23
Single	23	0	4	2	4	5	14
Semi	6	0	2	0	0	0	0
Row	0	0	0	28	4	8	4
Apartment	10	0	7	12	6	28	5
Owned	74%	-	62%	76%	100%	27%	78%
Rented	26%	-	38%	24%	0%	73%	22%

Units completed							
	2010	2017	2018	2019	2020	2021	2022
Total	31	9	23	16	12	29	7
Single	23	1	3	4	2	7	7
Semi	8	0	2	0	0	0	0
Row	0	0	0	0	10	4	0
Apartment	0	8	18	12	0	18	0
Owned	100%	11%	22%	25%	100%	38%	100%
Rented	0%	89%	78%	75%	0%	62%	0%

Source: CMHC Starts and Completions Survey, Statistics Canada Custom CSD Tables 34-10-0001, 34-10-0066

Permit activity refers to the total units permitted by a municipality. Table 3-2 shows the number units permitted, started, and completed in New Glasgow between 2010 to 2022 (note that 2022 data reflects an extrapolated September 2022 total and negative numbers are where more demolitions occurred than new builds).

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 suggest that the long-term rental supply is growing at a faster or slower pace than ownership relative to percent change - owner occupied dwellings increased 3% and renter occupied dwellings increased 9%.

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

	Total	Studio / 1-bedroom	2-bedroom	3+ bedroom
Owned dwellings				
Owned (2016)	2,430	60	405	1,965
Owned (2021)	2,510	55	385	2,060
Change in units	80	-5	-20	95
Share of change	100%	4%	17%	79%
Rented dwellings				
Rented (2016)	1,775	560	765	455
Rented (2021)	1,940	675	860	405
Change in units	165	115	95	-50
Share of change	100%	44%	37%	19%

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

Note that not all additional units necessarily reflect a new build. Some may represent conversions from rental to ownership or vice versa. Between 2016 and 2021, total dwellings (not only occupied by a usual resident) rose from 4,640 to 4,782 - a 142-unit increase. 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)	4,640	4,782	3%
Dwelling occupied by a usual resident (b)	4,205	4,445	6%
Share (b / a)	91%	93%	

Source: Statistics Canada 2016 & 2021 Census

3.1.2 Housing Accelerator Fund Considerations

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

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

	Total	Single ^a	Missing middle ^b	Multi-unit ^c
Total dwellings				
Total (2016)	4,205	2,590	1,610	0
Total (2021)	4,450	2,615	1,830	0
Change in units	245	25	220	0
Share of change	100%	10%	90%	0%
Owned dwellings				
Owned (2016)	2,430	2,225	205	0
Owned (2021)	2,510	2,305	205	0
Change in units	80	80	0	0
Share of change	100%	100%	0%	0%
Rented dwellings				
Rented (2016)	1,775	365	1,405	0
Rented (2021)	1,940	310	1,625	0
Change in units	165	-55	220	0
Share of change	100%	20%	80%	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

An applicant is required to provide two projections to CMHC. The applicant must calculate their own projections based on reasonable assumptions and data sources, including Statistics Canada and/or its own administrative data. There is no prescribed

formula; however, projections should be based on a three-year period ending September 1, 2026. The two projections are:

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

The data shared in this overall section (e.g., permits, starts, completions, and historical changes in dwelling sizes) can be used to inform local decisions related to projected permits by September 2026.

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. 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%	30	90 (A)	315 (B)	225
Single	10%	5	15	30	15
Missing middle	90%	25	75	285	210
Multi-unit	0%	0	0	0	0

Relationship between units permitted and shortage	
C: Estimated September 2023 housing stock: ^b	4,795
Projected permitted unit growth over 3 years without HAF (A / C x 100):	1.9%
Projected permitted unit growth over 3 years needed to meet demand (B / C x 100):	6.6%
% increase in units permitted to meet shortage (B / A - 1) x 100:	250%

Relationship between units permitted and HAF requirements (rounded up to nearest 5)	
D: Estimated September 2023 housing stock: ^b	4,795
E: Projected annual units permitted (based on '16-'21 average - see Table 3-2)	30
Required units permitted over 3 years to meet minimum 1.1% average annual growth rate ^c (D x 1.1% x 3 years)	160
Required additional units permitted over 3 years to meet minimum 10% increase ^d over historical average (E x 10% x 3 years)	10

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

^b 2021 Census (Statistics Canada) + 2022 completions + 2022 completions 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), 235 are located in New Glasgow - 51 are family-specific and 184 are senior-specific. About 55% of New Glasgow's public housing tenants have lived in public housing for more than 5 years - with most having lived between 5 and 10 years.

Table 3-7: Public Housing Inventory, January 2023

		Total	Family	Senior
Total unit inventory		235	51	184
Inventory by unit size	Studio	0	0	0
	1-bedroom	180	0	180
	2-bedroom	10	6	4
	3+ bedroom	45	45	0
	Not reported	0	0	0
Inventory by dwelling type	Single family	23	23	0
	Row	0	0	0
	Apartment	212	28	184
	Not reported	0	0	0
Length of tenure in public housing	Less than 1 year	9%	4%	10%
	1 to 5 years	36%	45%	33%
	5 to 10 years	31%	18%	35%
	10+ years	24%	33%	22%
Household income	Median income (mth)	\$1,690	\$1,370	\$1,775
	Median income (ann)	\$20,280	\$16,440	\$21,300

Source: Derived from Ministry of Municipal Affairs & Housing data

3.2.2 Rent Supplements

As of March 2023, 216 households across the **entire** Pictou Census Division (no data is specifically available for the Town of New Glasgow) were receiving rent supplement support, equivalent to 351 total people. About 24% were families, 34% were seniors, and 42% 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, Pictou Census Division, March 2023

	Total	Family	Senior	Non-elderly
Total rent supplements	216	52	74	90
People benefiting	351	169	81	101
Average HH size	1.6	3.3	1.1	1.1
Average dependents	0.5	2.1	0.0	0.0
Share of supplements serving a vulnerable group:				
Indigenous person(s)	1%	0%	1%	2%
Person(s) w/ a disability	26%	12%	12%	46%
At risk of homelessness	25%	19%	11%	39%
Homeless	1%	0%	3%	1%
Newcomer(s)	0%	2%	0%	0%
Mental health / addictions	20%	15%	4%	37%
Racialized person(s)	5%	8%	4%	3%
Veteran(s)	0%	0%	0%	0%
Fleeing domestic violence	2%	4%	0%	2%
Young adults	5%	13%	0%	4%

Source: Derived from Ministry of Municipal Affairs & Housing data

3.2.3 Non-Profit & Co-operative Housing and Shelters

Formal datasets related to third-party affordable housing organizations and their unit inventories are limited. The **Provincial Report** offers some discussion about what shelters exist provincially, with some detail by Economic Region.

"See how the dots connect. People are getting lost in the system, how can we care for people's needs across departments and silos? Housing needs, addiction needs, employment needs. We can't just use a band-aid".

3.3 Short-Term Rentals (STRs)

Between 2018 and 2022, there has been an increase of 18 dwellings used as short-term rentals. In 2022, 79% were entire homes or apartments, of which 19 were potentially¹ "commercial" units – meaning they were available or reserved more than half of the year.

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

If 2021 commercial units are compared to the 2021 dwelling stock (4,782 - as per the Census), less than 0.5% of the municipality's housing inventory may have been used as a short-term commercial rental.

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

	Data by year				Percent change		
	2018	2020	2021	2022	'18-'20	'20-'22	18-'22**
Total unique STRs	38	45	48	56	+18%	+24%	+47%
Entire home/apt	25	35	37	44	+40%	+26%	+76%
Hotel room	0	0	0	0	n.a.	n.a.	n.a.
Private room	12	10	11	12	-17%	+20%	0%
Shared room	1	0	0	0	-100%	n.a.	-100%
Avg annual revenue	\$6,774	\$4,147	\$5,129	\$5,606	-39%	+35%	-17%
Total market ('000s)	\$257	\$187	\$246	\$314	-28%	+68%	+22%
Commercial STRs*	21	24	13	19	+14%	-21%	-10%

* 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

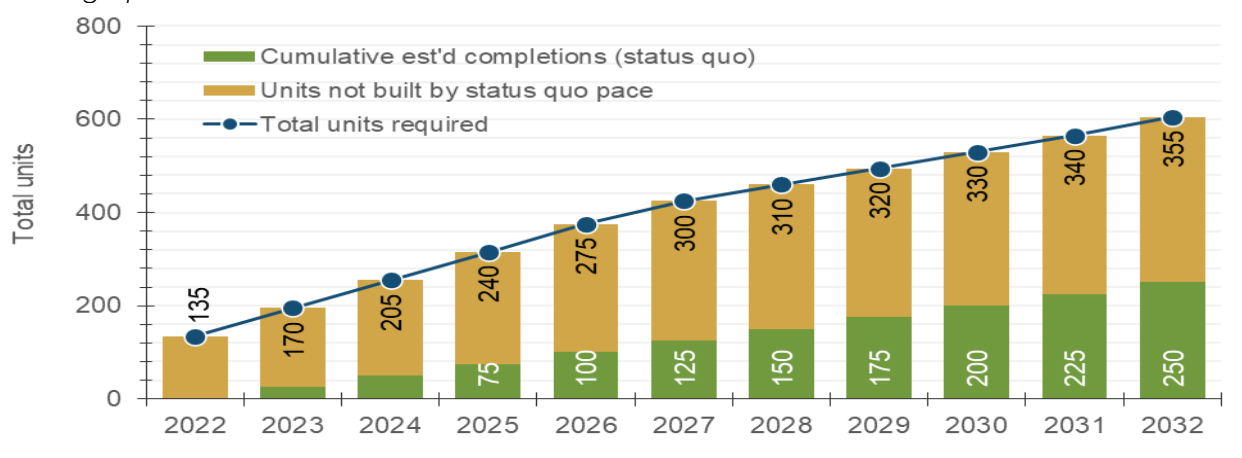
Based on demographic modeling results (see **Provincial Report** for details), the municipality’s potential housing shortage (as of the end of 2022) may be 135 units.² Note that this estimate represents the sum of all units, be they rented or owned in terms of their tenure, or market or non-market housing.

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 425 units, which could grow to 605 by 2032

Based on the recent pace of construction, demand could outpace anticipated new supply. About 25 new units could be completed annually over the next decade, based on assumptions using historical data trends. That leaves a remaining gap of 300 units by 2027. By 2032, that remaining gap after status quo construction could be 355 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.

“The service industry is struggling to find staff because there’s nowhere for them to live.”

Table 4-1 summarizes possible guides for constructing unit sizes over the next half-decade. As previously described, the municipality may need to build 425 new units to meet demand by 2027. Based on historical preferences of household sizes relative to household types,⁴ about 30% could be studio/1-bedroom dwellings (130 units), 40% 2-bedroom dwellings (170), and 30% 3+ bedroom dwellings (125). This includes the existing unit shortfall. Note that results are rounded to the nearest 5.

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

	Total	Studio + 1-bedroom	2-bedroom	3+ bedroom
A: Current shortfall (end of 2022)	135	40	55	40
B: Anticipated demand by 2027	290	85	115	85
C: Total units required by 2027 (A + B)	425	130	170	125
D: Anticipated 5-year supply (status quo pace*)	125	40	50	35
E: Total shortfall	300	90	120	90
F: Total extra units required annually (E / 5 years)	60	20	25	20

* 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

"Housing needs to be looked at from a gendered lens as well. Women live longer than men and are likely to have less income. It's a feminisation of poverty."

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. New Glasgow’s median sale price increased from \$110,000 to \$225,000 between 2016 and 2022. This represents a 105% 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	\$135,000	\$110,000	\$125,000	\$225,000	-19%	+14%	+80%
Single	\$134,500	\$112,500	\$129,000	\$239,000	-16%	+15%	+85%
Semi	\$165,000	\$34,900	\$105,700	\$175,000	-79%	+203%	+66%

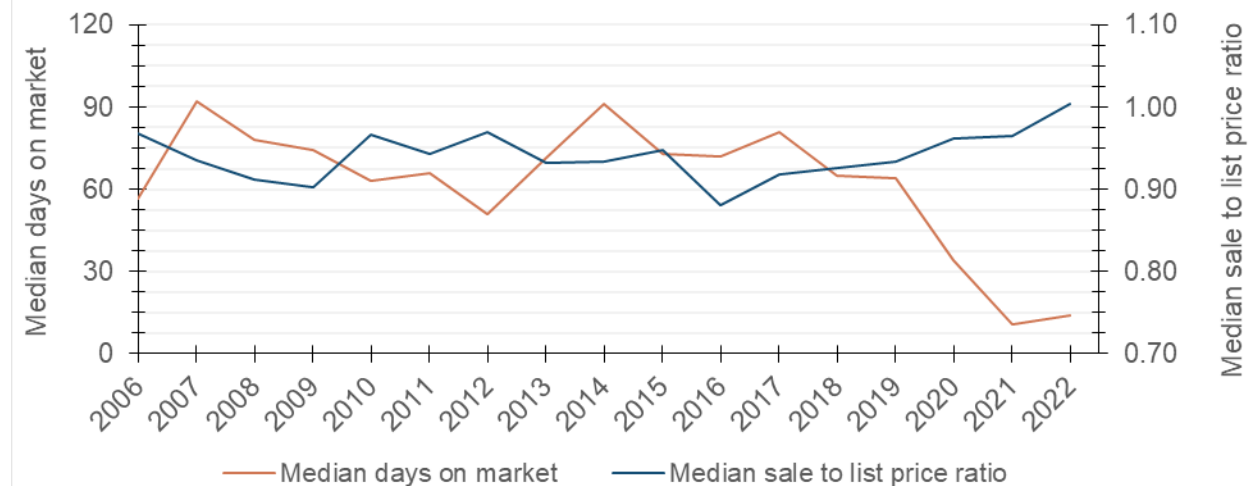
Source: NSAR MLS®

The increase in price can 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 decreases, there is generally a rise in sale prices (and sale to list price ratios).

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

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



Source: NSAR MLS®

5.1.2 Homeownership Affordability

Table 5-2 details the percentage share of households, separated by household types, that could afford a home based on their respective income levels versus the median sale prices from 2022. The affordability threshold is the same used by Statistics Canada and CMHC - 30% of before-tax household income spent on shelter costs. Shelter cost calculations include the direct and in direct costs related to shelter. More detail is provided in the **Provincial Report**. Note that income bracket distributions are based on Census Division data.⁵

Lone parents and single persons are least likely to have income levels necessary to afford to own a home. Semi-detached homes are the most attainable types of dwellings based on value and availability, but 49% of lone-parent households and 79% of single-person households fall below the income levels necessary to afford the median semi-detached local home.

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:			\$239,000	\$175,000
		% of HHs below income level			Single Detached Dwelling	Semi Detached
Income level	Attainable sales price	Couples	Lone parents	Single persons		
\$50,000	\$149,500	15%	41%	74%	no	no
\$55,000	\$164,500	19%	49%	79%	no	no
\$60,000	\$179,500	23%	56%	83%	no	yes
\$65,000	\$194,500	28%	62%	85%	no	yes
\$70,000	\$209,500	32%	68%	88%	no	yes
\$75,000	\$224,000	38%	73%	90%	no	yes
\$80,000	\$239,000	42%	77%	92%	yes	yes
\$85,000	\$254,000	46%	79%	93%	yes	yes
\$90,000	\$269,000	50%	81%	95%	yes	yes
\$95,000	\$284,000	53%	83%	95%	yes	yes
\$100,000	\$299,000	56%	84%	96%	yes	yes
\$105,000	\$314,000	59%	88%	97%	yes	yes
\$110,000	\$329,000	62%	88%	98%	yes	yes

Homeownership	Total Dwelling	Single Detached Dwelling	Semi Detached
Est'd income needed to buy median home	\$75,300	\$79,900	\$58,500
% of total households below income	59%	59%	42%

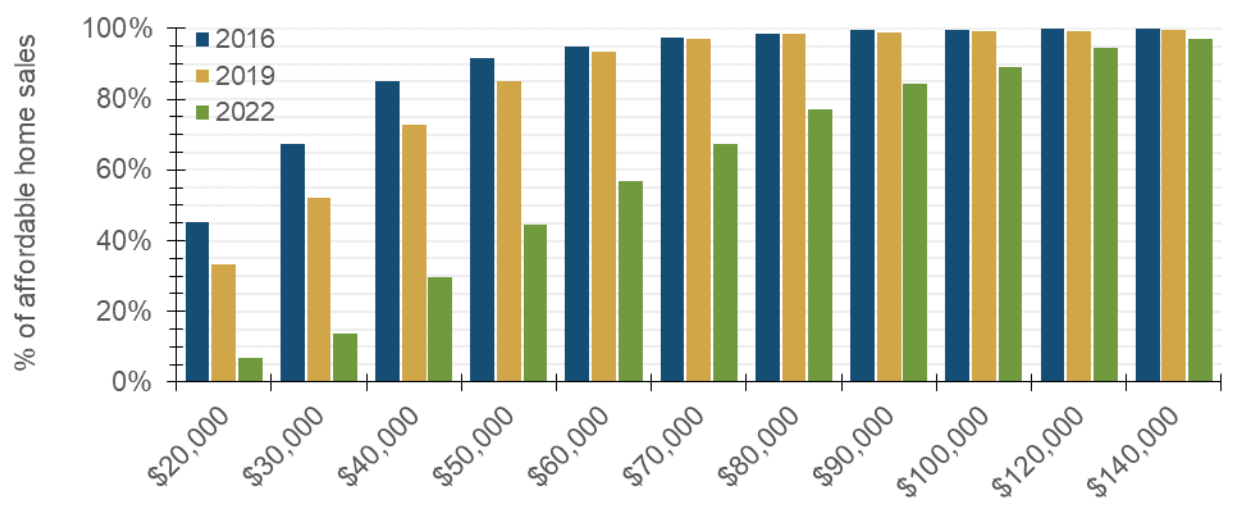
Source: derived from Statistics Canada tables (see Provincial Report), Bank of Canada, NSAR MLS®

About 59% of all local households earned an income below what would be needed (around \$75,300) to purchase the median home in 2022. This highlights the importance of housing interventions to address the shortage identified above in order to reduce typical housing prices to reasonably affordable levels.

Figure 5.2 presents the levels of affordability for respective household income levels for 2016, 2019, and 2022 for Pictou Census Division (no data is specifically available for the Town of New Glasgow) 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 97% of home sales in 2019. In 2022, this fell to 67%.

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



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

5.2 Rental Market

5.2.1 Market Activity

Table 5-3 reports the rental data for New Glasgow. The overall median rent in 2022, per CMHC data, was \$800. This is a considerable increase of 23% from 2019. There has been a 60% increase for studio unit rents, an 8% increase for 1-bedroom unit rents, a 7% increase for 2-bedroom unit rents, and a 1% decrease for 3+ bedroom units during the same period.

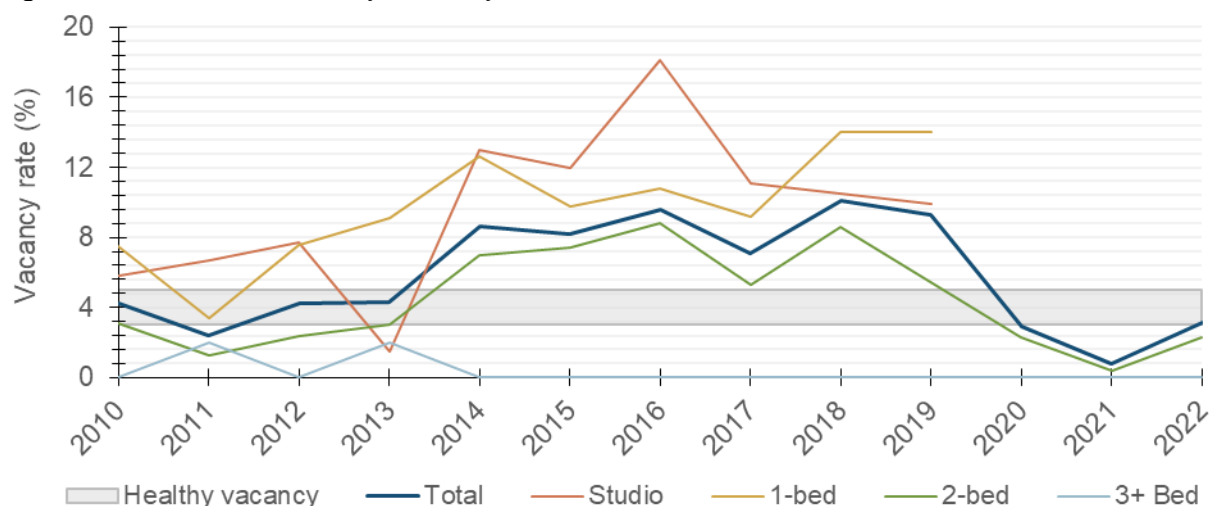
Table 5-3: Median Rents by Unit Size & Select Years

	Price				Percent Change		
	2010	2016	2019	2022	'10-'16	'16-'19	'19-'22
Total	\$675	\$625	\$650	\$800	-7%	+4%	+23%
Studio	\$450	\$450	\$500	\$800	0%	+11%	+60%
1-bed	\$575	\$575	\$600	\$650	0%	+4%	+8%
2-bed	\$675	\$695	\$750	\$800	+3%	+8%	+7%
3+ bed	\$750	\$700	\$850	\$843	-7%	+21%	-1%

Source: CMHC Rental Market Survey

New Glasgow's vacancy rate has decreased from 9.9% to 3.1% between 2019 and 2022. This follows the downward trends experienced across Nova Scotia, as per CMHC data. The municipality reported a particularly unhealthy vacancy rate in 2021 (0.4%). Despite a declining vacancy rate, this falls within the healthy vacancy range of 3% to 5%, based on PVSC data.

Figure 5.3: Historical Vacancy Rates by Unit Size



Source: CMHC Rental Market Survey

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 2022 median rent for various unit types. As with ownership, lone-parent and single person households face the highest income barrier to affordability. About 25% of lone-parent households and 67% of single person households fall below the income level required to afford the median rent for a 1-bedroom apartment in 2022.

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)

		2022 median rent:			\$800	\$650	\$800	\$843
		% 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%	4%	20%	no	no	no	no
\$25,000	\$420	0%	13%	46%	no	no	no	no
\$30,000	\$500	2%	17%	57%	no	no	no	no
\$35,000	\$590	5%	25%	67%	no	no	no	no
\$40,000	\$670	10%	36%	75%	no	yes	no	no
\$45,000	\$750	13%	45%	82%	no	yes	no	no
\$50,000	\$840	21%	59%	87%	yes	yes	yes	no
\$55,000	\$920	31%	65%	90%	yes	yes	yes	yes
\$60,000	\$1,000	37%	73%	94%	yes	yes	yes	yes
\$65,000	\$1,090	41%	78%	94%	yes	yes	yes	yes
\$70,000	\$1,170	47%	83%	96%	yes	yes	yes	yes
\$75,000	\$1,260	54%	85%	97%	yes	yes	yes	yes
\$80,000	\$1,340	62%	86%	97%	yes	yes	yes	yes

Renting	Median	Studio	1-bed	2-bed	3+ bed
Est'd income needed to rent median unit	\$47,800	\$47,800	\$38,800	\$47,800	\$50,300
% of renter households below income	58%	58%	43%	58%	65%

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

Approximately 58% of local renter households earned an income below what would be needed (about \$47,800) 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 aforementioned indicators and cannot find reasonable housing without spending 30% or more of their before-tax income. Deep unaffordability (also known as “severe” unaffordability) is when a household is spending 50% or more of their before-tax income on housing.

Generally, housing indicators and Core Housing Need data demonstrate the number and share of households particularly impacted by precarious living conditions. These are the households that increased supply or non-market interventions would positively impact most, as many might not have the means or supports to escape these conditions without intervention.

"When people don't have adequate housing, their health and mental health are affected; making it difficult to find work."

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 New Glasgow, overall households living in unaffordable dwellings decreased by 10% between 2016 and 2021. Those living in unsuitable dwellings increased by 60%, and those living in inadequate dwellings increased by 15% between 2016 and 2021. Notwithstanding a 14% decrease between census periods, 35% of all renter households lived in unaffordable dwellings as of 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:		4,325	2,470	1,855	205
Households living in inadequate conditions	Total households	425	260	165	35
	Change since 2016	+15%	+27%	0%	+40%
	Share of households	10%	11%	9%	17%
Households living in unsuitable conditions	Total households	160	50	110	-
	Change since 2016	+60%	+43%	+69%	-
	Share of households	4%	2%	6%	-
Households living in unaffordable conditions	Total households	900	250	650	20
	Change since 2016	-10%	+2%	-14%	-64%
	Share of households	21%	10%	35%	10%

Source: Statistics Canada Custom Census 2016 & 2021 Tables

Table 6-2 shows the municipality's households currently meeting the conditions of Core Housing Need and those in deep unaffordability, as well as the changes in those categories between 2016 and 2021. Since 2016, there has been a 43% decrease in overall Core Housing Need, with decreases across both household tenures. Notwithstanding, 8% of all households faced core need in 2021.

Since 2016 there has been an overall decrease of 25% to households living in deep unaffordability, but 12% of all renter households lived in these circumstances.

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

		Total	Owner	Renter	Indigenous
Total Households:		4,325	2,470	1,855	205
Households living in Core Housing Need	Total households	355	55	295	-
	Change since 2016	-43%	-52%	-42%	-
	Share of households	8%	2%	16%	-
Households living in deep unaffordability	Total households	270	45	225	-
	Change since 2016	-25%	-40%	-21%	-
	Share of households	6%	2%	12%	-

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 35% of single person / roommate households faced financial challenges related to shelter in 2021.

Lone parents also faced considerable housing challenges, reporting the highest rate of unsuitability (9%) and inadequacy (16%), and the second highest rate of unaffordability (19%).

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

		Couple w/o child(ren)	Couple w/ child(ren)	Lone parent	Single / roommates
Total Households:		1,015	790	485	1,850
Households living in inadequate conditions	Total households	65	70	80	170
	<i>Change since 2016</i>	+44%	-22%	+78%	+6%
	Share of households	6%	9%	16%	9%
Households living in unsuitable conditions	Total households	-	55	45	15
	<i>Change since 2016</i>	-	-	+80%	-
	Share of households	-	7%	9%	1%
Households living in unaffordable conditions	Total households	90	40	90	650
	<i>Change since 2016</i>	-5%	-33%	-33%	-7%
	Share of households	9%	5%	19%	35%

Source: Statistics Canada Custom Census 2016 & 2021 Tables

Since 2016, single persons / roommate households living in Core Housing Need decreased 36%, reaching a 15% share of all related households in 2021. Lone parents reported the next most prevalent core need (12%), despite a 48% decrease between census periods. Further, 11% of single persons lived in deeply unaffordable conditions as of 2021, despite a 29% decrease.

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

		Couple w/o child(ren)	Couple w/ child(ren)	Lone parent	Single / roommates
Total Households:		1,015	790	485	1,850
Households living in Core Housing Need	Total households	-	-	60	270
	<i>Change since 2016</i>	-	-	-48%	-36%
	Share of households	-	-	12%	15%
Households living in deep unaffordability	Total households	-	-	25	210
	<i>Change since 2016</i>	-	-	+25%	-29%
	Share of households	-	-	5%	11%

Source: Statistics Canada Custom Census 2016 & 2021 Tables

7 Demographic Profile

7.1 Population

7.1.1 Current Population

Between 2016 and 2021, the population of New Glasgow increased by 3%, compared to the provincial growth rate of 5%. Table 7-1 below illustrates the municipality's population change compared to provincial changes.

The municipality grew across most of the defined age cohorts between 2016 and 2021, with noticeable growth among 25- to 44-year olds, likely due to regional net positive migration trends. There was also a corresponding increase in youth (0- to 14-year-olds) and young adults (15- to 24-year-olds). Total seniors aged 65- to 84-years grew most dramatically at 19% over five years.

Table 7-1: Total Population by Age Cohort (2021) & Five-Year Percent Change

		0 to 14	15 to 24	25 to 44	45 to 64	65 to 84	85+	Total
Nova Scotia	Total	136,710	106,185	234,180	276,990	192,285	23,035	969,380
	Share	14%	11%	24%	29%	20%	2%	100%
	5yr %Δ	+2%	-1%	+9%	-2%	+19%	+6%	+5%

		0 to 14	15 to 24	25 to 44	45 to 64	65 to 84	85+	Total
Town of New Glasgow	Total	1,360	995	2,070	2,555	2,125	365	9,470
	Share	14%	11%	22%	27%	22%	4%	100%
	5yr %Δ	+3%	+2%	+7%	-4%	+18%	-5%	+4%

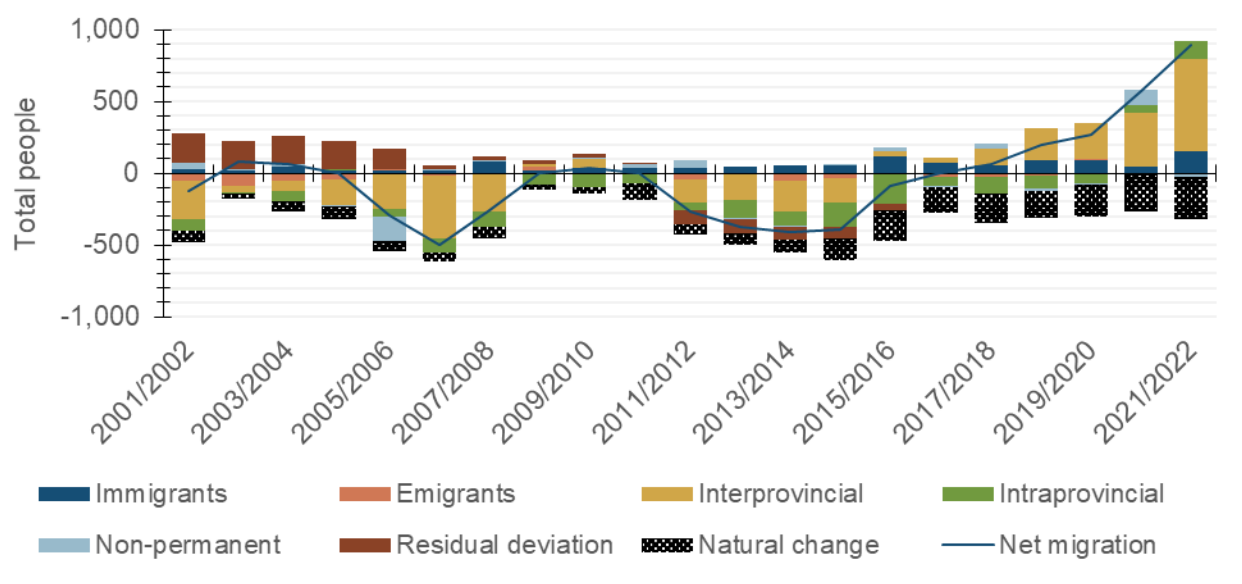
Source: Statistics Canada Census 2016 and 2021

7.1.2 Migration

Shown in Figure 7.1 is the net-migration for the **entire** Pictou 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 Pictou Census Division's net-migration steadily increased to a two-decade high in 2021/2022 with a total of 895 newcomers. Recent declines in population for the County of Pictou would suggest newcomers are settling more within the urban areas, like New Glasgow, that the county surrounds.

Figure 7.1: Historical Components of Migration, Pictou Census Division



Source: Statistics Canada Table 17-10-0140

7.1.3 Anticipated Population

The municipality’s anticipated population is derived from applying the historical share of local total populations by age cohort to the regional projections by age cohort produced by the Department of Finance & Treasury Board (FTB) in February 2023. In other words, results assume that the municipality will represent the same share of the region’s population over the projection horizon.⁷ This does not consider nuanced population changes by community.

Estimates suggest that the total 2022 population was 9,605, with a projected increase of 2% between 2022 and 2027, supported almost entirely by growth among senior populations.

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

Table 7-2: Anticipated Total Population by Age Cohort and Five-Year Percent Change

		0 to 14	15 to 24	25 to 44	45 to 64	65 to 84	85+	Total
2027	Total	1,385	1,000	2,075	2,390	2,555	410	9,815
	Share	14%	10%	21%	24%	26%	4%	100%
	5yr %Δ	+1%	-2%	-1%	-6%	+17%	+11%	+2%

		0 to 14	15 to 24	25 to 44	45 to 64	65 to 84	85+	Total
2032	Total	1,375	980	1,995	2,350	2,675	510	9,885
	Share	14%	10%	20%	24%	27%	5%	100%
	5yr %Δ	-1%	-2%	-4%	-2%	+5%	+24%	+1%

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

Growth from 2027 to 2032 may be of a slightly lower magnitude (1%) compared to the five years prior. Growth should continue among senior cohorts, especially among those 85+ in terms of relative change - a 24% increase. This demonstrates both a short-term and long-term vision to meet the needs of an expanding senior age cohort.

7.2 Households

7.2.1 Current Households

Table 7-3 illustrates the various characteristics of households in Municipality. 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 into 56% owners and 44% renters in 2021.

Non-census family households (i.e., single persons or roommates) had the largest increase, with 13% since 2016. Related to increases among younger working age adults was an increase to couples with children (7%). Households are generally becoming larger, with a 13% increase to 3-person households.

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

		15 to 24	25 to 44	45 to 64	65 to 84	85+	Total
Household Maintainer Age	Total	140	1,115	1,565	1,390	230	4,445
	Owner	18%	49%	63%	61%	41%	56%
	Renter	82%	51%	37%	39%	59%	44%
	5yr %Δ	+22%	+6%	-7%	+19%	+24%	+6%

		Couple w/o Child	Couple w/ Child	Lone Parent	Non-census*	Other**	Total
Household Type	Total	1,030	795	490	1,955	185	4,445
	Owner	79%	84%	40%	36%	68%	56%
	Renter	21%	16%	60%	64%	32%	44%
	5yr %Δ	-2%	+7%	+1%	+13%	-3%	+6%

		1-person	2-person	3-person	4-person	5+ person	Total
Household Size	Total	1,790	1,465	590	410	190	4,445
	Owner	36%	67%	69%	83%	69%	56%
	Renter	64%	33%	31%	17%	31%	44%
	5yr %Δ	+9%	+1%	+13%	+2%	-5%	+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

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

7.2.2 Anticipated Households

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

Estimates suggest that total 2022 households reached 4,490, with a potential increase of 1% from 2022 to 2027 (40 total). Household gains should predominantly occur among 65- to 84-year-old maintainer cohorts, following general population trends.

Similar magnitudes of growth may continue from 2027 to 2032. Senior-led households (particularly those with a maintainer aged 85+) should be the cohort with greatest relative growth. From 2022 to 2032, about 275 new senior-led households might choose to live in the municipality, again reinforcing the need for senior appropriate or generally accessible housing over the foreseeable future.

Table 7-4: Anticipated Households by Maintainer Age and Five-Year Percent Change

		15 to 24	25 to 44	45 to 64	65 to 84	85+	Total
2027	Total	125	1,115	1,460	1,620	210	4,530
	Share	3%	25%	32%	36%	5%	100%
	5yr %Δ	-14%	-1%	-6%	+13%	-9%	+1%

		15 to 24	25 to 44	45 to 64	65 to 84	85+	Total
2032	Total	125	1,080	1,435	1,670	265	4,575
	Share	3%	24%	31%	37%	6%	100%
	5yr %Δ	+0%	-3%	-2%	+3%	+26%	+1%

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

8 Conclusion

The above information provides context for New Glasgow's housing conditions. Increased demand - brought on by increased regional in-migration that is expected to continue over at least the near term - has resulted in higher-than-expected local housing prices, for both rental and ownership markets across the Pictou Census Division.

The current estimated unit shortage for the municipality is 135. Demand, including the current shortage, is estimated to increase to 425 by 2027. Using current construction trends (based on adjusted historical permit data), approximately 25 new units are estimated to be introduced into the market annually over the next decade leaving a remaining gap of 300 units by 2027 and 355 units by 2032.

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