

Yarmouth Community Housing Forum



Networking

Now until 6:00 PM

MAISONS MALTAIS



MALTAIS HOMES



Community Housing
Transformation Centre
Centre de transformation
du logement communautaire



happipad



nscc





Yarmouth Community Housing Forum

Pjila'si, Welcome, Bienvenue



The seven districts of **MI'KMA'KI**



Mi'kmaw communities of Nova Scotia

- | | |
|-------------------|----------------------|
| 1. Membertou | 8. Millbrook |
| 2. Wagmatcook | 9. Sipekne'katik |
| 3. Eskasoni | 10. Annapolis Valley |
| 4. We'koqma'q | 11. Glooscap |
| 5. Potlotek | 12. Bear River |
| 6. Pictou Landing | 13. Acadia |
| 7. Paqtnekek | |

nsc

Land Acknowledgement

We live, work, and play in Mi'kma'ki, the unceded and traditional territory of the Mi'kmaq Nation.

Our relationship is based on a series of sacred Peace and Friendship treaties between the Mi'kmaq Nation and the Crown.

We are all treaty people and have a responsibility as such. We encourage attendees to learn about the Treaties and your responsibilities as Treaty People.

For more information on Indigenous history, communities, and culture in Canada and NS visit [For more information on Indigenous history, communities, and culture in Canada and NS visit the **Indigenous Subject Guide** and the **Native-Land.ca** Webpage](#)

Image from [NSCC](#) from [Instagram](#)

Community Recognition

Nova Scotia has been home to people of African descent for over 400 years, with more than 50 historic African Nova Scotian Communities, they are part of the shared Nova Scotian story.

African Nova Scotians have contributed to the rich history and legacies of many communities within Mi'kma'ki.

We encourage folk to learn about how our communities were shaped by the historical contributions of African Nova Scotians to Mi'kma'ki.

For more information on African/Black Canadian & Nova Scotian history, communities, & culture, as well as important resources on people of African descent visit the [African/Black Nova Scotian Subject Guide](#)



Image from [StFX Human Rights Equity and Inclusion](#)



Itinerary

OPENING AND WELCOME ADDRESS

PANEL DISCUSSION

5-MINUTE BREAK

PRESENTATIONS

CLOSING REMARKS

NETWORKING



Opening & Welcome



Yarmouth
ON THE EDGE OF EVERYWHERE
PARTOUT, À PARTIR D'ICI



Panel Discussion



Martin Beck

Town of Yarmouth, Town Planner



Murielle Toole

NS Department of Growth and Development, Western Region Senior Caseworker



Serge McCauley

Maltais Homes, CFO



Daniel Vanderkruk

Argyle Mist Inc., Co-Founder



Kevin Russel

Rental Housing Providers Nova Scotia, Executive Director



Charity Carr

Efficiency NS, Business Development Manager





5 Minute Break



Presentations

Housing accelerator housing action plan – Town of Yarmouth
Housing programs – NS Department of Growth and Development
Housing funds - Community Housing Transformation Centre
Efficiency Nova Scotia
Renting to students – NSCC
Homeshare toolkit – Dianne McDonald

Yarmouth Community Housing Forum



Housing Accelerator Housing Action Plan

Town of Yarmouth





In spring 2023, the Government of Canada launched the Housing Accelerator Fund to support local governments in creating transformational changes to boost housing supply.

The Town of Yarmouth has received \$2.3 million to implement its Housing Accelerator Fund (HAF) Action Plan.



Between 2016 and 2021, the population of the Town of Yarmouth increased by 5% (311), matching the provincial growth rate.

As of the end of 2022, there was a gap between housing demand and the available supply of about 145 units, including both market and non-market housing.

Projections suggest keeping pace with population growth, the municipality will need 335 new units by 2027 (including the existing shortage of 145) and 485 by 2032.



With the HAF investment, the Town aims to achieve a Housing Supply Growth Target of 119 net new residential units over the next three years.



Key objective of the Yarmouth Community Housing Forum is to provide information to property owners on how they can contribute to the supply of new housing to go beyond the housing growth target of 119 new units.



HAF Housing Action Plan

Five Strategic Initiatives to Support Housing Development



The Town has created a Housing Action Plan (HAF) to help meet housing needs.

The plan includes five key initiatives to encourage and support the development of new housing.



Initiative 1: Surplus Lands Program for Affordable Housing

Using Extra Land to Build Affordable Homes



What is the Surplus Lands Program?

The Town is working with non-profit housing groups to use extra land for affordable housing.

This program will make it easier to find and prepare land for new homes.



Key Steps in the Program

The program includes:

1) Identifying and Ranking Sites

- Finding the best land for affordable housing.

2) Creating Policies for Selling Land

- Setting rules for selling Town-owned land for affordable housing.

3) Pre-Zoning the Land

- Making sure the land is ready for multi-family housing like apartments.



Goals of the Program

This initiative will:

- Increase the number of homes available in the Town.
- Support affordable housing and create diverse communities.
- Help build complete, walkable neighborhoods with easy access to amenities (like stores, parks, and schools).



Initiative 2:

Parking Management for New Housing

Making Parking Easier to Build More Homes



The Problem

Parking Can Be a Problem

- Required parking spaces can be tough, especially in older parts of Town with small lots.
- Many on-street parking spaces and public/private parking lots downtown aren't fully used.
- Reducing or removing parking rules could make room for more housing, but some people might not support this idea.



What This Plan Is About

Goal:

Create a parking plan that makes it easier to reduce or remove parking requirements for new homes.



What the Plan Will Include

The plan will look at:

- Residential Parking Permits
Options for managing parking in neighborhoods.
- Using Existing Parking
Finding better ways to use empty parking spots, like on streets or in downtown lots.
- Managing Parking Demand
Finding ways to meet parking needs without creating problems.
- Winter Road Maintenance
Making sure parking changes won't mess up snow removal and road cleaning.



How It Will Help Other Projects

This plan will make it easier to:

- Add Accessory Dwelling Units (like basement or backyard apartments).
- Turn Offices into homes.
- Build more Affordable Housing.
- Change Single-Family Homes into Multi-Unit Homes.



Next Steps

- Create the Parking Plan

Start developing the plan with input from the community.

- Get Community Support

Talk to residents to address concerns and get support for the changes.



Initiative 3: Making Housing Easier to Build

Changing Rules to Help Build More Homes



The Problem

The Town has found that some rules make it hard to approve new housing:

- Strict zoning laws
- Special agreements required for some developments
- Large lot size requirements
- Limits on certain types of housing (like care homes or assisted living)
- Confusing rules for extra housing units (like backyard apartments).



What This Plan Proposes

This plan suggests changes to the Town's rules to make it easier to build more homes:

- 1) Allow more types of housing (single homes, duplexes, townhouses) in all residential areas without needing special approval.
- 2) Simplify approvals for larger developments by replacing special agreements with clear, automatic rules.
- 3) Reduce or remove parking requirements for homes to make them more affordable.



What This Plan Proposes

- 4) Reduce lot size requirements so more homes can be built on smaller land.
- 5) Allow taller buildings and more units near major schools and workplaces (like Yarmouth Hospital or the Nova Scotia Community College Burrige Campus).
- 6) Expand areas for care homes and similar housing types.
- 7) Clarify rules for smaller homes or extra units (like basement apartments or tiny houses) to make it easier to add them.



Benefits of These Changes

These changes will:

- Help developers build faster and save money.
- Reduce housing costs and make homes more affordable.
- Support more housing options for everyone.



Next Steps

- Update the Town's rules and bylaws to include these changes.
- Engage with the community to gather feedback and support.
- Monitor progress to ensure the changes work as planned.



Initiative 4: Streamlining Housing Approval Process

Making It Faster and Easier to Approve New Homes



The Goal

This plan aims to:

- Speed up the approval process for new housing.
- Reduce delays and make it easier to get housing projects approved.
- Focus on both affordable and market-rate housing to meet the town's growth needs.



How We Will Achieve

The plan includes these steps:

- 1) **Speed up approvals** by reducing the time needed to review new development proposals.
- 2) **Improve communication** by making information clearer and more consistent for developers and others involved in the process.
- 3) **Use technology** to make the approval process faster and more efficient.
- 4) **Prioritize important housing projects**, considering factors like affordability, location, and climate change efforts.



Benefits of the Plan

- Faster approval times for housing projects.
- Less waiting and fewer delays.
- Clearer communication between developers and the Town.
- More housing projects that focus on affordability, location, and climate change.



Next Steps

- Implement the plan to speed up housing approvals.
- Review the process regularly to ensure it's working well.
- Engage with developers to improve communication and get their feedback.



Initiative 5: Development Incentives Program

Encouraging Growth and Attracting Investment



What is the Development Incentives Program?

The Town wants to encourage growth and attract investment by offering special benefits to make housing projects easier and more appealing to developers.



Goals of the Program

The program aims to:

- 1) **Help developers of affordable housing** by offering financial support or reducing rules, making projects less expensive and less risky.
- 2) **Support community-focused goals**, like affordable housing, public spaces, better infrastructure, and climate resilience.
- 3) **Address specific housing needs**, like affordable homes or mixed-use developments (homes and businesses in one area).
- 4) **Attract outside investors** and developers to the Town.
- 5) **Promote the program actively** to developers, showing them how it reduces risks and boosts benefits, making the Town a great place for development.



Benefits of the Program

- More affordable housing and mixed-use developments.
- Improved public spaces and infrastructure.
- Attracting outside investment to the Town.
- Less risk for developers, making it easier for them to take on projects.



Next Steps

- Launch the program and start offering incentives.
- Promote the program to developers and investors.
- Monitor progress to ensure the program is helping build the housing we need.

Yarmouth Community Housing Forum



Initiatives	Implementation
Surplus Lands Program for Affordable Housing	Aug. 2025
Parking Management for New Housing	Jan. 2026
Making Housing Easier to Build	Prior to Jan. 2026
Streamlining Housing Approval Process	Nov. 2025
Development Incentives Program	Starting May 2025



Stay in touch on housing related topics and HAF Initiatives:

Get Involved Yarmouth - <https://getinvolvedyarmouth.ca/>

Housing Resource Hub - <https://www.townofyarmouth.ca/>

Subscribe to: <https://www.townofyarmouth.ca/alertable.html>

Housing Programs

DEPARTMENT OF GROWTH AND DEVELOPMENT
HOUSING DIVISION

Down Payment Assistance Program

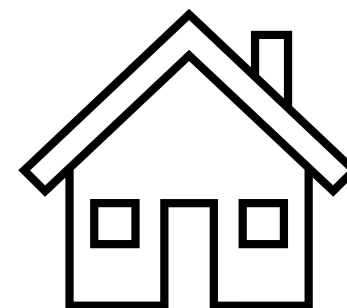
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Funding designed to

Help first-time home buyers by

- Providing an interest-free, repayable loan of up to 5% of the purchase price of a new home

PROGRAMS FOR HOMEOWNERS



Secondary & Backyard Suite Incentive Program

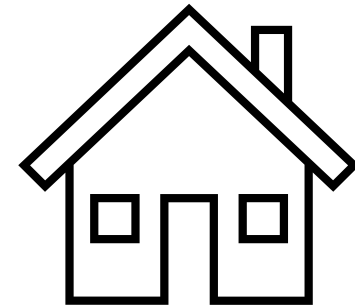
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Funding designed to

Help homeowners build a suite on their property by

- Providing a forgivable loan of up to 50% of eligible project costs (capped at \$40,000)
- Two program streams: Supportive & Affordable

PROGRAMS FOR HOMEOWNERS



Housing Repair Program

49

Funding designed to

Help homeowners undertake emergency & other repairs necessary to remain safely in their home

- Available to homeowners who:
 - Require repairs to electrical, heating, or plumbing systems and/or needed structural repairs

PROGRAMS FOR HOMEOWNERS



Accessible Housing Program

50

Funding designed to

Help homeowners undertake adaptations that improve home accessibility

- Available to homeowners who:
 - Are living with a permanent disability
 - Have experienced diminished abilities due to age

PROGRAMS FOR HOMEOWNERS



Canada-Nova Scotia Targeted Housing Benefit

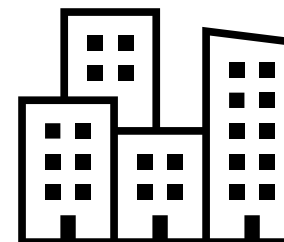
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A rent benefit designed to

Provide renters with a monthly supplement to help pay their rent

- Available to those who:
 - Pay more than 40% of their pre-tax (gross) household income on the average market rent in their area (not the rent that they pay)
 - The supplement is based on household size, total household income, and actual rent paid (up to average market rent).

PROGRAMS FOR RENTERS



Survivors of Gender-Based Violence Benefit

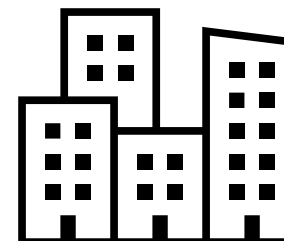
52

A rent benefit designed to

Help survivors of gender-based violence who have or are planning to leave their home due to violence pay their rent

- Applicants are referred to the program by transition houses or other organizations that support survivors

PROGRAMS FOR RENTERS



Programs include:

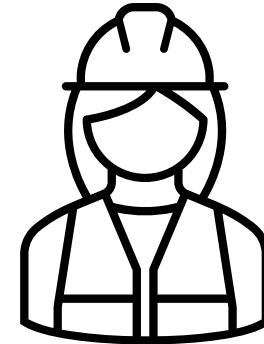
Land for Housing Program

- Makes provincially owned land available for housing developments that include affordable units

Affordable Housing Development Program

- Provides a capital grant to private or non-profit developers for the construction of new housing that includes affordable units

PROGRAMS FOR DEVELOPERS



Programs include:

Community Housing Acquisition Program

- Provides loans to purchase existing housing to keep it affordable

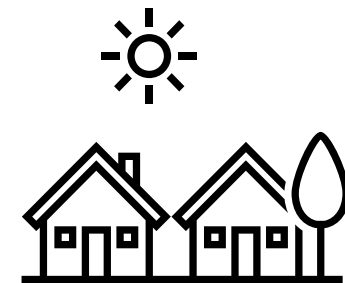
Community Housing Infrastructure & Repair

- Provides funding for capital repairs of existing residential buildings

Community Housing Operating Support

- Provides limited operating support to help organizations with immediate need

PROGRAMS FOR COMMUNITY HOUSING



Programs include:

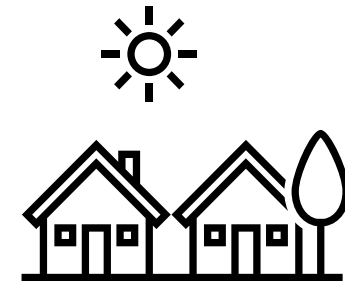
Community Housing Growth Fund

- Supports community housing sector with funding for pre-development, capacity building, and research and innovation

Community Housing Capital Fund

- Provides a grant to pre-qualified organizations for the purchase of existing residential buildings to keep them affordable

PROGRAMS FOR COMMUNITY HOUSING



Housing programs: Department of Growth and Development

Housing programs offered through the Department of Growth and Development for housing developers and providers, as well as people with low and modest income (including families, seniors and individuals with special needs).

For full program information and criteria visit:

<https://beta.novascotia.ca/housing-programs-department-growth-and-development>



[Affordable Housing Development Program](#)

Supporting the creation of affordable housing.



[Canada-Nova Scotia Targeted Housing Benefit](#)

Helping homeowners and renters with housing costs.



[Community Housing Acquisition Program](#)

Helping community housing providers preserve and expand the supply of affordable housing.



[Community Housing Infrastructure and Repair Program](#)

Forgivable loans for community housing providers to help fund capital repairs on residential buildings.



[Community Housing Operating Support Program](#)

Operating subsidies for community housing organizations to meet immediate need.



[Down Payment Assistance Program](#)

Helping Nova Scotians who pre-qualify for an insured mortgage to buy their first home.

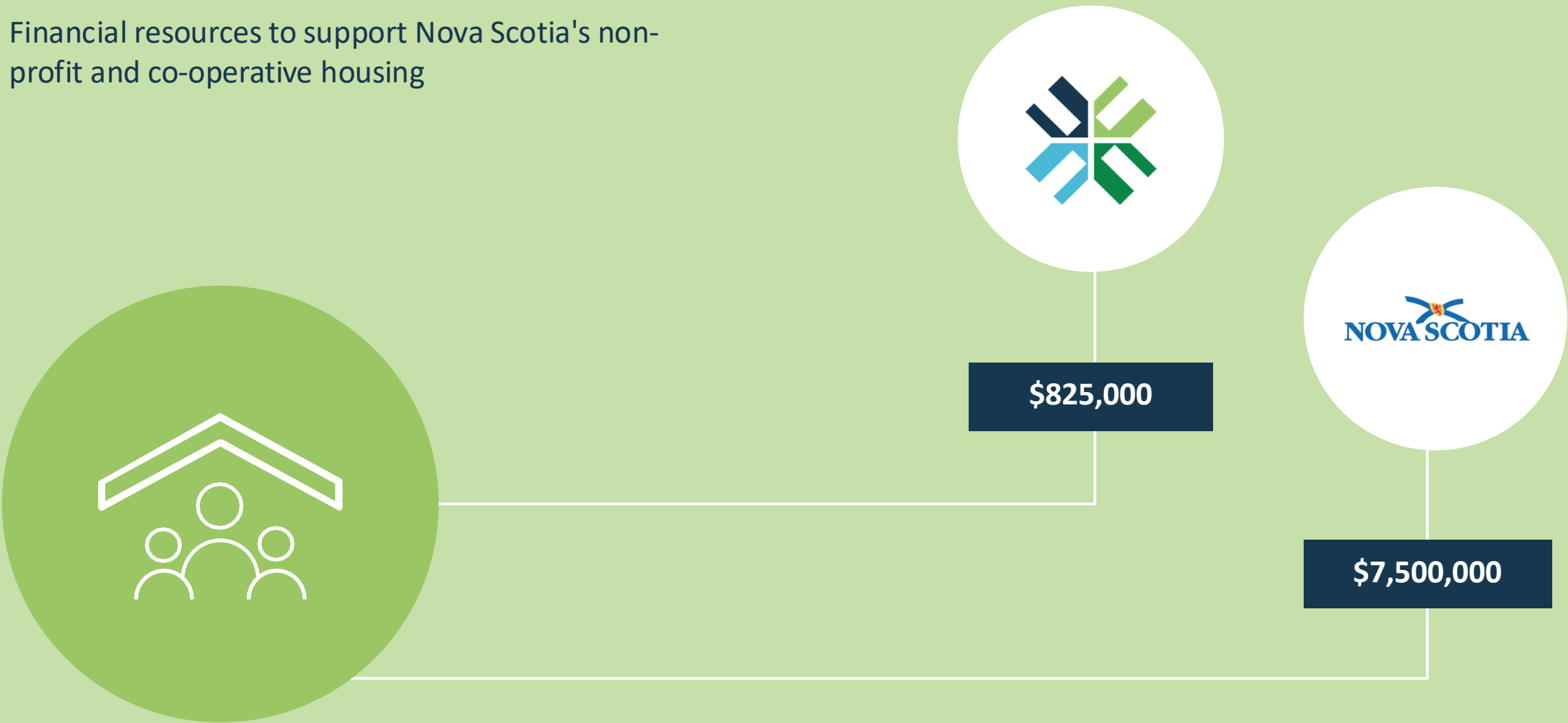
Thank you.

The Nova Scotia Community Housing Growth Fund



NS Community Housing Growth Fund

Financial resources to support Nova Scotia's non-profit and co-operative housing





Black Community Housing Fund (BCH)



DMAH Investment

DMAH invests \$2 million to the CHGF to support Black Led, Black targeted and Black serving organizations



Grant Commences

The first grant within the BCH was awarded in August 2023



Address Barriers

- Unfavourable zoning
- Lack of access to municipal services
- Environmental racism



Investment Gap

BCH funding will help address the significant investment gap in Black Community Housing

Funding streams



Capacity building



**Planning and
pre-development**



Research and innovation



Capacity building

Help community housing sector organizations to:

- Strengthen skills
- Enhance competencies
- Enable organizational transformation and growth

Grants up to \$50,000



**Planning
and pre-
development**



**Research and
innovation**



Capacity building



Planning and pre-development

Help cover costs of pre-development activities related to the construction of new affordable housing supply

Grants up to \$75,000*



Research and
innovation



Capacity building



**Planning
and pre-
development**



Research and innovation

Provide support to undertake activities that will promote:

- Innovation
- Education
- Knowledge-transfer

Grants up to \$25,000



Who can apply?



Capacity Building

- ✓ Non-profit housing providers
- ✓ Co-operative Housing
- ✓ Non-profit organizations
- ✓ Community/regional groups, coalitions, etc.



Planning and Pre-Development

- ✓ Non-profit housing providers
- ✓ Co-operative Housing
- ✓ Non-profit organizations
- ✓ Community/regional groups, coalitions, etc.



Research and Innovation

- ✓ Non-profit housing providers
- ✓ Co-operative Housing
- ✓ Non-profit organizations
- ✓ Community/regional groups, coalitions, etc.
- ✓ Academics in partnership with NPO*

The Nova Scotia Community Housing Capital Fund



Nova Scotia Community Housing Capital Fund



\$11.524M



Nova Scotia Community Housing Capital Fund



- Remove barriers to acquisition
- One-time equity contribution
- Supports acquisition of occupied, purpose-built rental properties (5+ units)



Who can apply?



Applicant Eligibility

- ✓ Non-profit housing providers
- ✓ Co-operative Housing
- ✓ Non-profit organizations
- ✓ Community/regional groups, coalitions, etc.
- ✓ 3+ years owning, acquiring or operating housing



Property Eligibility

- ✓ 5+ units
- ✓ Risk of significant rent increase or redevelopment
- ✓ At least 30% of rents at or below AMR at time of purchase
- ✓ Buildings must be primarily residential

Thank you

www.centre.support



Community Housing
Transformation Centre

Centre de transformation
du logement communautaire



EnergyForward New Homes

From Efficiency NS

EnergyForward New Homes



Contents

- EnergyForward New Homes
 - Overview
 - Customer Journey
 - Incentives
 - Eligibility



EnergyForward New Homes Program

efficiencybc.ca/newhomes





Overview

Incentive program for residential new construction projects that offers expert advice to builders and home-buyers to help construct homes with low energy bills.

- Both home-buyers and builders are eligible to enroll - incentives are paid to the registrant.
- Customers must enroll within 30-days of receiving their building permit or before starting construction. Fee to register is \$199 plus tax and is paid directly to the Service Organization.
- Customers have 18-months from enrollment to finish their project and have final assessment completed.

Delivery partners: Amerispec, Homesol and Thermalwise





Customer Journey

1. Customer registers with Service Organization:

- Pay subsidized enrollment fee and provide required documents before beginning construction or within 30-days of receiving permit



2. Review Recommendations:

- Service Organization evaluates home plans and provides customer with upgrade recommendations to reach incentive levels



3. Construction begins:

- Customer has 18-months to complete project
- Any design changes should be relayed to Energy Advisor to confirm incentive eligibility





Customer Journey

4. Optional Service:

- Customer has option to book pre-drywall blower door air-tightness testing, otherwise final is booked when project complete



5. As-built home is modeled:

- Energy Advisor performs final energy model of home to determine its energy use and incentive eligibility.
- EnerGuide label and report is sent to customer.



6. Incentive payment:

- Efficiency NS receives energy model data as it is completed by Service Organizations
- Targeting payment within 60 days from final assessment





Incentive Overview

Annual Energy Bill Target ¹	\$1,000	\$0
Incentive	\$15,000	\$25,000
Acceptable Modeled Range	>\$500 <=\$1,000	\$0 <= \$500
Solar PV Offset Allowances		
Home size in square feet	Kilowatt hours (kWh)	
More than 500 and less than or equal to 1,000	7,000	
More than 1,000 and less than or equal to 1,500	8,000	
More than 1,500 and less than or equal to 2,000	9,000	
More than 2,000	10,000	
• NSP rate of 0.18561 cents is to be used as the conversion factor to move from GJ used by the HOT2000 modeled home to kWh bill targets. • As NSP rate changes, new enrollments will use the new rate as their conversion factor. • The PV offset permitted to contribute towards reaching the bill target is based on the square footage of the homes conditioned space. • The kilowatt hours production is as modeled by the Energy Advisor in HOT2000 home energy modeling software.		





Eligibility

- Home builders and buyers are eligible – eligible incentives go to the registrant.
- Homes must be registered before construction begins or within 30 days of the building permit date.
- Homes must have their final assessment completed within 18 months.
- Eligible Home Types: detached, semi-detached, townhouses, rowhouses and mini-homes.
- Ineligible Home Types: over-under unit style homes, multi-unit residential buildings, mixed-use buildings with less than 50% residential occupancy, homes under 500 sqft, and homes heated with oil.
- Home must be capable of year-round occupancy.
- Home must be categorized as a residential property defined under part 9 of the National Building Code of Canada 2020. Home must be no more than three stories high and have a footprint of less than 600 m² (approximately 6,458 ft²).





Questions

Follow up questions or comments:

General Requests:

newhomes@efficiencyns.ca

EnergyForward New Home program team:

Meaghan Mason, *Efficiency Specialist*

mmason@efficiencyns.ca

Dan McAfee, *Program Manager*

dmcafee@efficiencyns.ca



nscc

Housing

nscc

NSCC Programs: The Highlights



Programs start in September and January

- Fall and Winter Term



NSCC Classes are like a full-time job

- Class time is often from 8AM – 4PM,
- Students also have assignments, course projects, and test studying to schedule into their calendar outside course time



NSCC Students: By The Numbers



54% of NSCC students had previous post-secondary experience



The average age of NSCC students is 26 years old.



More international students are choosing NSCC than ever before.
Nearly **90%** are actively planning to apply for a post-graduate work permit.

NSCC Housing & Student Life

Off-Campus Housing

- Our Coordinator Housing & Transition Supports prepared various off-campus housing resources for students such as:
 - Webinars on Residential Tenancies education, community engagement, resource guide, virtual meetings for resource navigation and more
 - Information for property owners, Places4Students, rental considerations
- Connect with Off-Campus housing at housing@nsc.ca

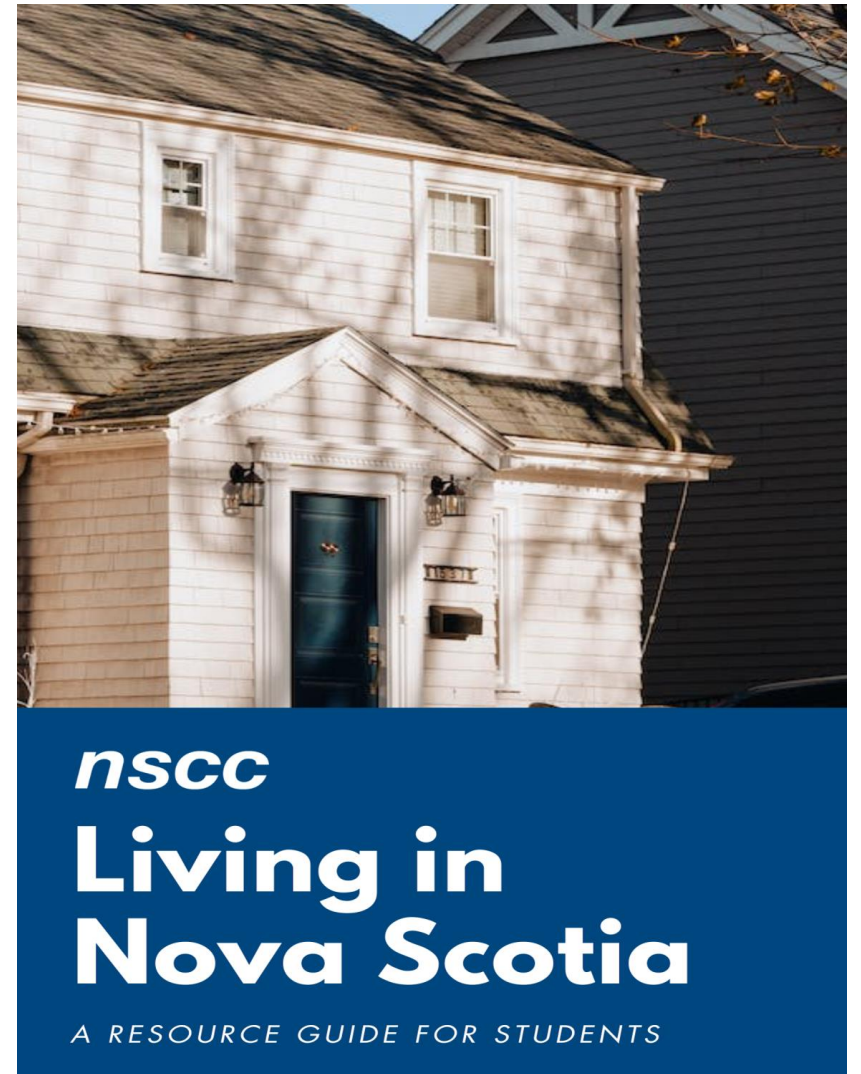


NSCC Living in Nova Scotia Guide

This is a 7-Module Guide covering topics of:

- Introduction to Nova Scotia,
- Cost of Living,
- Protecting House & Home,
- Searching For Accommodations
- Securing Your Accommodations,
- Community Responsibilities,
- Understanding your Community

Property owners can ask NSCC Students for a Statement of Completion. This is helpful if students do not have a reference!



NSCC STUDENT HOUSING RENTAL CONSIDERATIONS

PRICING YOUR PLACE

Students attend class for approximately 40 hours per week. If working after class, students often work 20 hours per week at minimum wage; making about \$1200/month (before taxes).

Most student budgets are between \$500-\$1000. Students are encouraged to use the NSCC Cost of Living Resource to create a budget.



Affordability

- Students prefer pricing that includes utilities.
- Students may be willing to use skills that they gain through their program (or already had) in consideration for a discount on their rent.

CHOOSING YOUR RENTAL TERMS

An ideal rental length for students is approximately **8-10 months.**

Many students prefer month-to-month leases.

STUDENT CONSIDERATIONS



Physical Space

- Private bedrooms that can be secured.
- Private or shared washrooms that can be secured.
- Shared or common space
 - A space that can be used as a "living room", study space or dining space.
- Private or shared kitchen spaces.
 - Students need access to affordable and healthy food options and having access to kitchen spaces helps secure this need.
- Walking distance or close to public transit routes, or parking available
 - Many students do not have vehicles, so walkability or public transit is important.
- 37.9% of Nova Scotians live with one or more disability. Please be up front regarding any limitations of the property with tenants.



Amenities

- Access to good internet service (either included in the rent or able to be coordinated by the student). Many students rely on internet for not only their academic program success but also to stay connected with support networks and online communities.
- Laundry – access to laundry services is key, whether it is in house or close by

NSCC STUDENT HOUSING RENTAL CONSIDERATIONS

NSCC HOUSING

Provides information and resources to help NSCC students navigate their search for safe and affordable housing options.

Provides education to students on the Residential Tenancy Act and their rights and obligations.

Encourages student to be active and positive citizens in their local communities.

NSCC LIVING IN NOVA SCOTIA GUIDE: A RESOURCE GUIDE FOR STUDENTS

This is a 7-Module Guide covering topics of:

- Introduction to Nova Scotia,
- Cost of Living,
- Protecting House & Home,
- Searching For Accommodations
- Securing Your Accommodations,
- Community Responsibilities,
- Understanding your Community

Property owners can ask NSCC Students for a Statement of Completion! This is helpful if students do not have a reference!



SCAN THE QR CODE TO VIEW THE GUIDE

LIST YOUR PLACE



An online listing service that allows students to search for properties for rent near their campus.

happipad

An online home sharing site that allows property owners to list their spare rooms for students to rent.

STUDENT DEMOGRAPHICS



63% of NSCC students had previous post-secondary experience in 2023

The average age of NSCC students is 26 years old.

26



More international students are choosing NSCC than ever before. Nearly **90%** are actively planning to apply for a post-graduate work permit.

Many students courses at NSCC are very structured and scheduled Monday - Friday from 8AM - 4PM.



Where to list for students?



Do you have rental vacancies?
Would you like to rent to students, faculty or staff?
General Listings are FREE on [Places4Students.com](https://www.places4students.com)!

nscc



Places4
Students.com

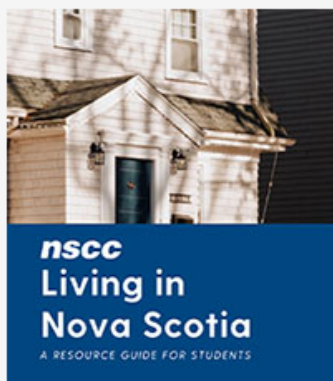
www.places4students.com



nscc
Housing

[Home](#)[Campus housing](#) ▾[Off campus housing](#) ▾[Resources for supporters](#) ▾[Contact us](#)[🏠 / Off campus housing / Information for property owners](#)[Searching for housing](#)[Securing housing](#)[Rights and responsibilities](#)[Information for property owners](#)[Living in Nova Scotia guide](#)

NSCC Living in NS Guide



The [NSCC Living in NS Guide](#) was created to help NSCC students understand important housing information like how to effectively search for a place to live and how to distinguish between safe and unsafe housing practices.

Information for property owners

NSCC does not retain a list of students seeking housing or directly refer students to property owners.

We do refer students to various trusted platforms. We ask all those interested in renting to NSCC students to create a posting on a trusted partner platform.

Renting to students

NSCC student demographic highlights

- 63% of NSCC students had previous post-secondary experience.
- The average age of NSCC students is 26.
- More international students are choosing NSCC than ever before. Nearly 90% are actively planning to apply for a post-graduate work permit.
- NSCC classes are like a full-time job:
 - Class time is often from 8am to 4pm.
 - Students also have assignments, course projects, and test studying to schedule into their calendar outside course time.

Average and affordable rent costs

NSCC students are provided with information from a recent cost of living survey to help them budget for their time in studies. Many NSCC programs are intensive, leaving students with very little free time and on a fixed income. Other students may seek employment to support their living while attending school.

It's important to know that students typically only work 20 hours per week, and typically in minimum wage positions while attending studies. This means students may only make \$1200 per month (before taxes).

Lessons Learned: Housing Outside the box



Transition Bay St Margarets - www.transitionbay.ca/housing



“The Nova Scotia
government estimates
there are 130,000 empty
bedrooms in NS.”
—2023



"Making use of the resources that are out there right now, the homes, the underutilized homes, the vacant space that we have now, it's essential. It's the only way we can even come anywhere close to meeting the need anytime soon."

Kevin Hooper of United Way emphasised about Home Sharing in 2023

Homestay

farm-hands

home-sitters

Rent to buy

boarders

HomeShare

Sober living

In-law suites

Study abroad

Roommates

Reno -
for rent

Live-in
Homecare



Advancing dialogue

Supporting what is possible with
in-depth interviews and conversation

Lesson 1

Home Sharing has even more potential to help widely, immediately, and permanently to supply healthy, affordable, and eco-friendly housing than we first imagined!



The background of the slide is a vibrant, cartoon-style illustration of a suburban neighborhood. On the left, a large teal house with a dark roof and a white-framed window is partially visible. In the center and right, there are several other houses, including a prominent red two-story house with a dark roof and white-trimmed windows. Green trees of various shapes are scattered throughout the scene. The sky is a solid bright blue, featuring a few stylized white clouds and a bright sun or moon on the left side. The overall aesthetic is clean and modern.

Lesson two

Top down solutions are not
Community -centered

In depth



Unique

Personal, local community connections are essential.



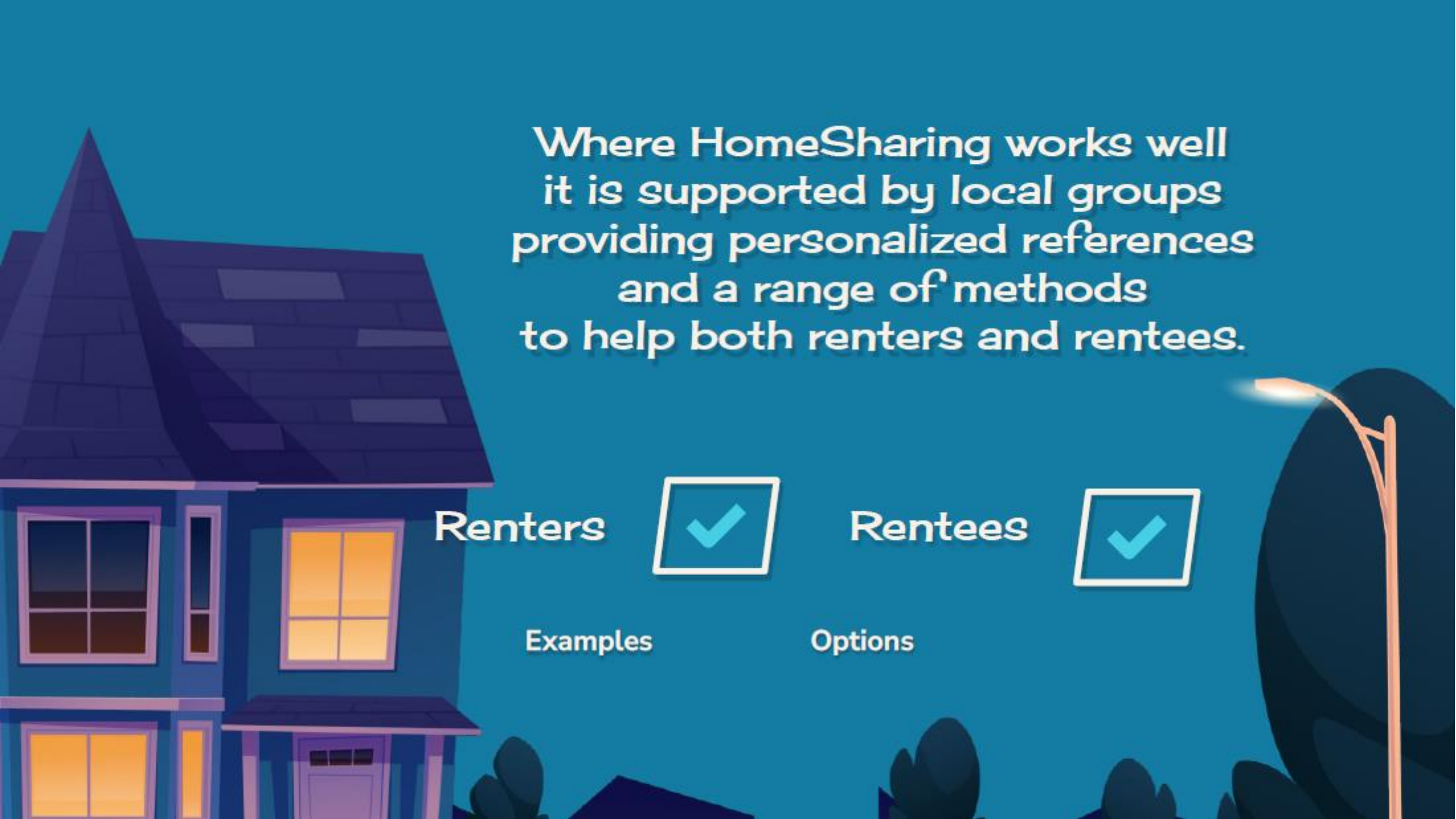
One-size

Happipad is not working, and never can be adequate.

Lesson 3

Local Contexts





Where HomeSharing works well
it is supported by local groups
providing personalized references
and a range of methods
to help both renters and rentees.

Renters



Rentees



Examples

Options

Lesson 4!

Mutual benefits



4. Both hosts and rentees benefit highly.

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Surprisingly to many, hosts benefit greatly in multiple ways far beyond any economical gain. Renters too find the support they get often are far beyond usual expectations.

Lesson 5

The core issue is Supply, not Demand: there is plenty of demand, but not enough supply. So why?



What can be done?

Lesson 6

Many people think the best housing is private houses or apartments. In the past, the best housing was to share assets with family, clan, and community. We are getting the wrong messages from groups that want us to buy more and spend more, which is impoverishing many.



Lesson 7



Health

Health benefits are immense, both physical and mental



Security

Save lives



Community

Generative

Lesson 8

We cannot build our way out of this housing crisis. Certainly not with affordability. New housing is far too expensive for those needing it the most. The current building boom is rapidly reducing available, genuinely affordable housing.



Lesson 9

HomeShare is not for everyone, but it is excellent for most and for a wide number of groups.



Lesson 10

Governments at all levels would do well to remove impediments to HomeSharing

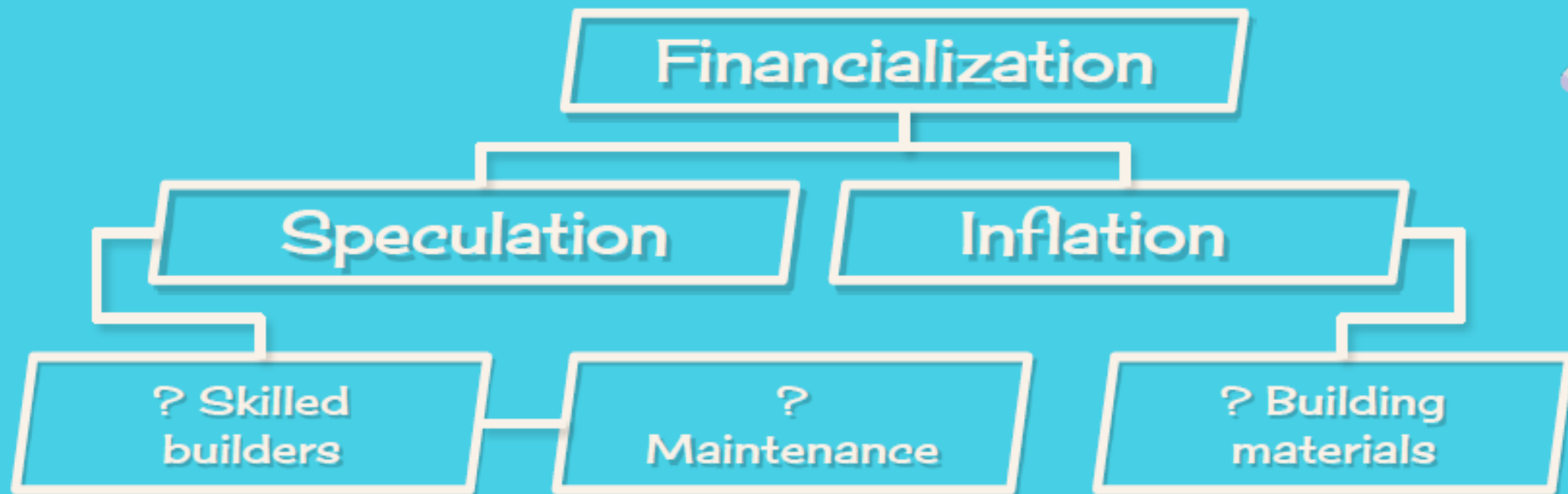
- Restrictive building codes and zoning are a big problem.

Sharing everything?

- Seniors and others relying on government funds find obstacles, such as when a rentor's income and assets are added to those of the rentee's for applying for grants and rebates



Lesson 11



12. International lessons

Vienna



½ is public * Well built, comfortable, and affordable.

The developer build model just doesn't work for affordable housing. Profit taking is incompatible with genuine affordability.



Slums harm us all. Affordable housing must be uplifting, as should be all housing!



HomeShare is an ancient tradition around the world, well proven to work well with community support.

Upcoming events



October

Online courses
Local Partnerships

November
22

National Day of
Housing events

2024

Research &
Innovation grant

2025

SMB Housing
Coalition
committee kick-off



Visit our online forum



For a good introduction to core issues we have more excellent videos and resources at:

www.TransitionBay.ca/housing

@transitionbaystmargarets
YOUTUBE

Download: HomeSHARE
Tool Kit

Thanks!

Thanks to Transition Bay St Margarets and the many volunteers who are helping in this.

CREDITS: This presentation template was created by **Slidesgo**, including icons by **Flaticon** and infographics & images by **Freepik**

Do you have any questions?

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Transition Bay St Margarets - www.transitionbay.ca/housing



Closing & Thanks

Yarmouth Community Housing Forum



Thank you all for being here today and for taking the time to truly consider what housing means for Yarmouth. This conversation is about more than buildings — it's about people, community, and the future we're building together.

'Consideration for Housing' challenges us to listen, reflect, and act with care. Whether you're a resident, a leader, or a service provider, your role matters in shaping a more inclusive and secure Yarmouth for all. Let's keep the momentum going. Let's turn today's ideas into real change. Thank you for being part of this important step forward.

You can stay involved in housing-related discussions and initiatives in the Town of Yarmouth by:

- [Subscribe to the Town's Alertable for community notifications](#)
- [Visit the Town's Get Involved Yarmouth site.](#)
- [Visit the Town's Housing Resource Hub.](#)
- [Attend future town hall meetings and forums focused on housing related topics.](#)

A big thanks to all the contributors that worked in developing this event. A special thanks to our event partners: NSCC, Western REN, Efficiency Nova Scotia and the Town of Yarmouth. Thanks also to Adikie Essegbey who took on the volunteer role as event project coordinator.



Yarmouth Community Housing Forum



Networking

Now until 4:30 PM

MAISONS MALTAIS



MALTAIS HOMES



Community Housing
Transformation Centre
Centre de transformation
du logement communautaire



happipad



nscc

