

[REDACTED]

From: J. Robert Giffin [REDACTED]
Sent: April 11, 2022 8:41 PM
To: Susan Corkum-Greek; Office of the Legislative Counsel
Cc: Premier; Finance Minister; Susan Corkum-Greek
Subject: Bill 149 - Financial Measures (2022) Act - Clause 10
Attachments: Office of the Warden - Municipality of Chester letter.pdf

**** EXTERNAL EMAIL / COURRIEL EXTERNE ****

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To: The Honourable Susan Corkum-Greek,

I have taken the liberty (*rightly or wrongly*) to include your reply to an email that was sent to you by another non-resident property owner regarding **Bill 149** (*Financial Measures (2022) Act; specifically, Clause 10*). I sincerely apologise if you feel it was inappropriate that your reply has been circulated amongst groups of individuals that are deeply concerned by certain measures included in the Act. However, I suspect your email has been inundated with letters and it must be difficult (*if not impossible*) to try to reply to everyone in a timely fashion.

Like many others... My wife Dawn and I are displaced Nova Scotians. Our driver licences are from the province of Ontario, but we are Nova Scotians. Our families are Nova Scotians. We have five children, although born in Ontario, they strongly believe in their Nova Scotia heritage. My friends, neighbors and colleagues at work identify me as a "*Bluenoser*" which is highly justified given the fact that the wall mural in my office is a picture taken from the deck of the Bluenose.

I was born a ninth generation Nova Scotian and will die a Nova Scotian (*just like Simon Giffin, who first came to Nova Scotia in 1749 and whose remains rest in the Old Burial Grounds in Halifax*). Unfortunately, not all Nova Scotians have the opportunity or privilege to return home to work... sometimes they are forced to **work from away**. However, my family and I return home as frequently as we can; but living in Nova Scotia twelve months a year has never been an option.

I moved to London, Ontario in 1994 to complete my orthopaedic surgical training at the University of Western Ontario. At Western, people say they bleed purple (*the school's color*), but I know I have always bled blue! I even managed to find (*and subsequently marry*) another Nova Scotian while we were both completing our medical training at Western. It seemed like a full proof plan... do not put down any Ontario roots and just return home.

Unfortunately, the plan did not work out... the academic positions in the orthopaedic faculty at Dalhousie University are in very limited number with careful succession planning. I have sent formal letters of inquiry over the years as well as letting my desire to return home be known to several members of the current (*and recently retired*) orthopaedic faculty (*many of whom are good friends as well as medical school classmates*). But the reality is... I will most likely finish my surgical career in London with the distinct possibility of helping as a surgical assist when I finally return home in the next eight to ten years.

The point is... **things are not as simple as you have claimed**... i.e., that people should just move to Nova Scotia full time. It is not an option as far as I know for my family, but I will happily forward you copies of our CVs if you think you can help find us suitable employment. In the interim, I will continue to invest my time and energy in Nova Scotia when opportunities arise and help fellow Maritimers with their healthcare needs when requested (*as I have always taken great pride in doing*).

As Dawn and I always planned to return to NS, we bought a vacant piece of property in the Mahone Bay area in 2002. It had been on the market for several years. It sat undeveloped until we built a second (*possibly retirement*) home in 2016-17. Although we had returned to NS every summer with our children (*for the big extended family vacation*), we had always rented cottages as putting a structure on our vacant land (*at that point*) was not financially viable.

Given the new measures that are being brought by your government, I'm not sure the property is financially feasible going forward over the next decade... at best; it will be a significant financial strain to our family's finances and retirement plans. Despite being a two-physician income household (*that I assume would be extremely enviable to many*) the annual 2% property tax will be a significant excessive financial burden to assume while trying to raise and educate five children (ages 19,17,16,13,11).

Paying the unexpected tax once would be wallet pinching for most, but as a recurring expense it will likely prove unsustainable for many. It will likely lead to a significant loss of non-resident property owners and their important financial and non-financial contributions that many families have provided over generations. These contributions are significant and must not be overlooked. I suspect their contributions to the financial well being of the province may not differ much in terms of magnitude compared to resident Nova Scotians that spend extended holidays as snowbirds in the southern USA. Furthermore, I assume that most will not consider the option to rent their property to full time residents and most likely divest their financial interest in the property and sadly in the province if they are unable to use it for their own personal enjoyment and entertainment. The potential fallout will be (*at best*) a flood of properties for sale, selling below their market value, leading to lower municipal tax revenues (*especially if purchased as second homes of resident Nova Scotians who qualify for capped property assessments*).

I fully understand the need to address the housing shortage in NS. I worry about my own children being able to purchase a home in the not-too-distant future. Something needs to be done in many areas across the country... but I'm extremely confident that current measures that outlined in Clause 10 will fall short of their desired effect in NS because you are targeting the wrong people, in the wrong houses, in the wrong locations and for the wrong reasons to try to address the housing shortage.

At best... these new tax measures are **extremely punitive and represent populism at its worst**. I encourage you to get the data on the 27 000 non-resident property owners and engage their respective municipalities (*see attached letter from the Warden of the Municipality of the District of Chester*) to look at potential solutions that will directly benefit and furthermore not harm individual communities across the province. I am not opposed to looking at potential solutions to help the province I love dearly achieve greatness... but good decisions require good data and consultation. If, in the interim, the government feels something must be done I would suggest you follow the lead of the other provinces (*such as BC & Ontario*) with more a significant one-time speculation tax. Beyond that the proposed changes are reckless and unjust.

Sincerely

J. Robert Giffin

From: Susan Corkum-Greek <susan.corkumgreek@yahoo.ca>

Date: April 6, 2022 at 6:50:29 PM ADT

Subject: Re: Punitive tax of non residents

Thank you for reaching out to share your greetings and your feedback on the Non-Resident Provincial Deed Transfer Tax and the Nova Scotia Non-Resident Property Tax.

These measures are aimed at cooling the overheated housing market in Nova Scotia that has pushed home ownership beyond the reach of most Nova Scotians, including the future workers we need to grow our economy, **even the doctors and nurses** we are recruiting to strengthen our health care.

So respectfully, I must disagree with the notion that this is a national or even international crisis that we are not in a position to influence or fix.

The fact is we do expect this legislation will reduce the number of non-Nova Scotians buying houses, particularly for investment and speculative purposes. At the same time, it may encourage properties owned by non-residents to be offered for rent, providing additional housing options.

We do realize that no one likes to pay more, and so cannot express surprise at the reaction of seasonal residents to these measures. I count many such people among my friends and have said more than once that it is not a case where we don't want you. In fact, we'd like you to live here 12 months of the year.

Because from an economic point of view what Nova Scotia truly needs is to grow our population. We need to fill our labour shortages so that business and industry can seize opportunities for new product development, new export markets, growth and sustainability driven by innovation, and a desire to reduce our environmental impacts and collective carbon footprint.

While not diminishing the value of home renovations, landscaping, dining and retail spending by our seasonal residents, this does not a healthy economy make. Too much of the impact resides in a narrow band of time. Too many of the jobs supported are low wage (though I will acknowledge such is not true for the construction trades).

Moreover, the clamour for a seasonal home by the sea for summers or future retirements has had the effect of squeezing out our own, at a time when young Nova Scotians, as well as working-age people from other areas of the country and abroad, are finally seeing opportunities here for good jobs and a great life.

This is a significant shift in a province where for too long we collectively bought in to the idea that you had to leave Nova Scotia to prove your mettle, be that your intelligence, professional acumen or business idea. We lost generations to this idea, and the efforts of those individuals — their accomplishments, innovations, jobs or wealth created - were lost to our province.

Neither is this a repeat of the former Liberal government's cancellation of the film tax credit, which was ill-considered with devastating impact. This is something that has been thoughtfully developed, including full consideration of the economic and social impacts, by a Progressive Conservative government.

That said, I continue to encourage those who feel strongly about the proposed bill to take advantage of the Law Amendments process. Unique to Nova Scotia, this is a process whereby members of the public have the opportunity to speak to all bills following second reading in the House. Comments may be submitted in writing, delivered in person or via a virtual link.

At this point, the bill has not yet been introduced so I can't yet provide a date as to when the matter will appear before the all-party Law Amendments Committee. However if you would like to contact my constituency assistant Ashlee Feener, she can place your name on a notification list.

My very best regards,

Susan
Hon. Susan Corkum-Greek
Minister of Economic Development
and MLA for Lunenburg



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www.chester.ca

[/ChesterMunicipality](#)
[@chestermun](#)

April 7, 2022

Honourable Tim Houston
One Government Place 7th floor
1713 Barrington Street
Halifax, Nova Scotia B3J ZA4

Via Fax: 902 424 0667

Dear Premier Houston:

The Council of the Municipality of the District of Chester discussed the proposed non resident Provincial property tax; and the proposed non resident Provincial deed transfer tax announced as part of the Province's 22/23 budget. Council understands that the initiative's stated intent is to make housing more attainable and available. However, no information and data has been made publicly available that clearly defines the problem; or demonstrates how the initiative will solve it.

These proposed initiatives should be abandoned so that alternative and refined measures can be developed with insight provided by municipalities; relevant business sectors and associated business associations such as Real Estate and Tourism; and the community.

There are many other reasons why Council opposes the initiative:

1. The annual \$2.00 per \$100 rate is exorbitant. The Municipality has over 1,200 property tax accounts where tax bills are mailed out of province. The assessed value of the properties matched to these accounts could result in an increase up to \$5 million in property tax in our municipality by far the single largest property tax increase ever levied for our communities.
2. The Province is encroaching into the municipal tax base with this form of direct provincial property taxation. Property tax room will be lost to municipalities that already rely heavily on property taxation and do not have authority to levy income or other more progressive taxes.
3. If the initiative is intended to address housing supply, then the funding raised should be directed to the creation of housing supply and should remain in the

NOVA SCOTIA'S TREASURE

municipality where it is collected to be invested in projects that will see an increase in attainable and affordable housing.

4. The Council does not anticipate that the properties impacted in our municipality are aligned with the stated attainable housing goals. In other words, most properties sold as a result of the new \$2.00 per \$100 tax rate are not likely to be properties relevant to the stated goal.
5. Seasonal property ownership by non residents has been a long standing activity in our communities including generational ownership of property. These community members contribute to social, recreational, cultural, and other activity which creates significant positive economic impacts in our Municipality and throughout rural Nova Scotia. Many of these community members contribute their time and money to community organizations and facilities. Council is particularly concerned that this has not been considered and may be lost. Council is also concerned that new construction activity being planned by non residents will be cancelled.

The Council does support the goal of increasing the amount of attainable housing in our Municipality, and in the Province. Your government's increased focus on this core function is positive. Council is taking its own steps to support this goal in areas that are core to municipal responsibilities.

We intend to invest more in core infrastructure that supports new and expanded residential development. We recently doubled the budget for a progressive low income property tax exemption program for homeowners. We have amended our Municipal Planning Strategy to support a variety of housing options. An enhanced regulatory framework to manage/dampen the rapid growth of the sharing economy (Air BnB) in our region is also being explored. Council has also approved \$100,000 in funding to a not for profit affordable housing initiative in New Ross and has agreed to waive development fees for this proposed project.

Council is supportive of solutions that solve problems. However, the current proposal has too many unanswered questions and will likely create negative consequences disproportionate to the positive consequences.

Please take the time necessary to develop solutions that will achieve government's goal of providing attainable and affordable housing for Nova Scotia residents.



Yours truly,



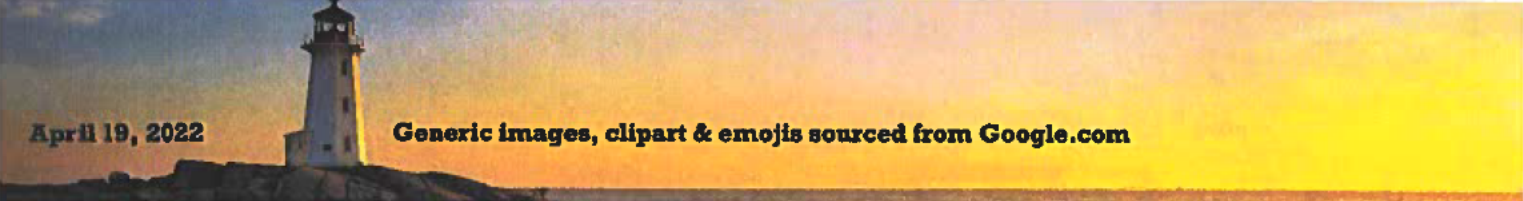
Allen Webber
Warden, Municipality of the District of Chester

Copy: Minister of Finance, Allan MacMaster
Minister of Municipal Affairs & Housing, John Lohr
MLA Chester St. Margaret's, Danielle Barkhouse
President, Nova Scotia Federation of Municipalities, Amanda McDougall





***Thank you for your time &
the Opportunity to Speak***



April 19, 2022

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Don't get Burned... or Burn Any Bridges

• STOP

- Targeting non-resident property owners in isolation... for issues that the majority likely had minimal impact in creating!

• DROP

- Clause 10 of Financial Measures Act (2022) until further data/ information is obtained... as its extremely punitive & discriminatory in nature!

• ROLL

- Out new legislation... only after proper data collection, seeking consultation with municipalities & other stakeholders
- Create a new municipal tax assessment program... that is both progressive & fair!



April 19, 2022

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Is it time to Revisit the CAP...



• Has Distorted the Property Tax System

- Started with the best intentions
 - Keep taxes on coastal properties, owned by the same families for generations, affordable.
- It's evolved into a poorly designed tax break
- Shifts more tax on
 - 1st time home buyers
 - Seniors wanting to downsize
 - Federal employees, RCMP, military required to move for work
- Needs to be revised for tax fairness

Nova Scotia

Housing wealth in Nova Scotia concentrated at the top, Statistics Canada finds

Nova Scotia • Business

Property tax cap favours Nova Scotia's wealthy

Brett Dundale - SaltWire Business Writer | Posted Nov 6, 2019, 7:07 p.m. | updated Nov 7, 2019, 7:35 a.m. | 8 Min Read



"If you're saving a dollar on your taxes under the cap, it's because somebody else in your community is paying a dollar more than their fair share."

Waye Mason,
President of Nova Scotia Federation of Municipalities

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Other Factors that Deserve Consideration...

• Canada Housing Statistics Program

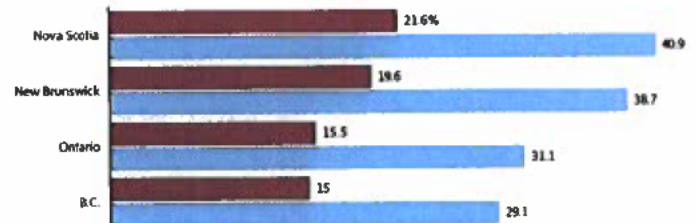
- 21.6% of homeowners in Nova Scotia...
own 40.9% of the residential real estate
- 1/5 of these multiple home owners...
held all their properties in the same census metropolitan area
- Many of these individuals benefit immensely from Capped Assessment Program (CAP)
- Definitely more DATA is needed to understand their possible impacts on the housing shortage

BUSINESS | News

Multiple-property holders own upwards of 41 per cent of housing in some provinces: StatCan

Share of homeowners who own multiple properties and what share of properties they own

● Owners who are individual multiple-property owners ● Properties owned by these owners



THE GLOBE AND MAIL, SOURCE: CANADIAN HOUSING STATISTICS PROGRAM

DATA: 19-APR

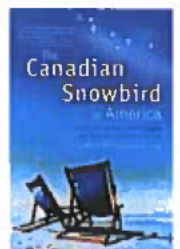
April 19, 2022

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I would also suggest that ...

Non-Resident Property Owners in NS

- **Not dissimilar to 'Nova Scotian Snowbirds'**
 - **Gross financial contributions could be similar**
 - Properties also go 'dark' for extended periods of time
 - **Net financial contributions could be potentially higher**
 - No cost to healthcare system (*total joints are expensive!!*)
 - Not adding to the list of Nova Scotians without a family doctor



#FLAATPC News

Virtual care program expanded to more than 75,000 Nova Scotians without a family doctor

April 19, 2022

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I would also suggest that ...

Non-Resident Property Owners in NS

- **Are Great Contributors to the GDP**
 - **When the 'lights' are both ON & OFF**
 - especially in smaller/ more rural municipalities
- **Pay a reasonable share of Taxes for time spent**
 - **Municipal - Uncapped Property Assessments**
 - **Provincial HST - Goods & Services**
 - **Personal Income – via Federal equalization payments**
 - As majority of non-resident owners are believed to be from Ontario
- **Not Burdens to the overstretched Healthcare System**



April 19, 2022

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My Non-Resident Property Investment

- ***Vacant land (2002-17)***

- Paid HST on purchase
- Uncapped municipal property taxes
- Association fees for common road maintenance, snow removal
- Hotel/ rent accommodations for NS trips/ vacations

- ***Additional capital investment (2017-)***

- Clearing & grubbing; road construction; seawall construction to stop shoreline erosion; septic field & well; architectural design fees; 2000 sq ft home construction; purchased home furnishings & appliances; backup generator; rudimentary landscaping
- Escalating uncapped municipal property taxes
- Property maintenance, snow removal, security monitoring, etc.



Wonders of a Mortgage



***Purchased in 2002
Had been on market for several years***

April 19, 2022

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However, I would suggest that the majority of ...

Non-Resident Property Owners in NS

- Are Significant 'Investors' of their
 - Money, Time, & Energy
 - especially in smaller municipalities
- Have remained loyal
 - In both 'good times & 'bad times'...
 - many have done so... for generations!

Most Likely
the Large Majority



Most Likely
the Small Minority



Who am I?



April 18, 2022

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Looking for New Sources of Tax Revenue

- **Non-resident property owner tax**

- Unsure what kind of revenue it will generate
- Need to build a database... take a couple of years
- Trying to be “*mindful of Nova Scotians*”

- **Potential reason(s) for additional levy**

- Potentially speculators driving up house prices
- Not contributing fair share (*no personal income tax*)
- Can afford to pay “*a little bit more*”... as it is generally perceived these owners have deep pockets
- Represent roughly 4% of property owners in province with no representation or ability to vote



April 19, 2022

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Like many places in Canada...

Nova Scotia Facing Significant Issues

Report on housing needs across Nova Scotia expected by year's end



Commissioned study will include data from the province's 49 municipalities

By [The Canadian Press](#) / [CBC News](#) / [The Canadian Press](#) / [CBC News](#) / [The Canadian Press](#) / [CBC News](#)

Nova Scotia's housing crisis: How the emergency has reached a boiling point



By [Alec Cooper](#) / [CBC News](#)

Published: 11:25 AM EDT, 2022-04-19

Address Housing Shortage

- Especially problematic in the Halifax region
- Vacancy rate for residential buildings fallen to 1%
- Need to substantially increase the housing stock.

Province Takes Action to Increase Housing, Protect Tenants

News on Health and Housing - Service Nova Scotia and Mutual Support

10/20/2022 11:36 AM

Improve Healthcare System Capacity

- Recruit and retain healthcare workers
- Creating greater access to care
- Critical need for infrastructure investments
- These Capacity limitations were at the forefront during pandemic... requiring extended shutdowns of economy



Nova Scotia - Nova Scotia Votes

Tories release full election platform, with big spending on health care

News / Health / Health / Health

Why Canada's hospital capacity was so easily overwhelmed by the COVID pandemic

For two years, COVID-19 has been highlighting a crisis of Canadian hospital capacity that has been limping along for decades

By [Wesley Hoggart](#)

10/17/2022 11:25 AM EDT, 2022-04-19

April 19, 2022

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These Deliberations have already...



- **Damaged 'the NS Brand'**

- 'Unwelcoming'... to say the very least



LETTERS – Heartbroken, overtaxed non-residents will close chapter on Nova Scotia

- **Alienating true 'Provincial Ambassadors'**

- Feelings of 'Shock, Hurt, Anger, Insult, Betrayal'
- Although not as prominent/ famous as the Bluenose II
 - Their magnitude is significant in their many 'Ports of Call' all over the world
 - It would be a grave error to financially coerce them to... abandon their 'Nova Scotian roots'



April 19, 2022

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These Concerns Highlighted by

• Nova Scotia Residents

• Opinion columnists

- Bill Black, Don Mills

• Business Owners

- Nicola Boyd

• Other Presenters to the LAC

- George Cooper, Jay Abbass, Robert Belliveau

Atlantic Canada • Opinion

BILL BLACK: Nova Scotia takes wild swing at out-of-province homeowners

DON MILLS: OPINION: NON-RESIDENT TAX LEVY THREATENS UNINTENDED CONSEQUENCES

Nova Scotia • Opinion

NICOLA BOYD: Seasonal-resident surtax will sideswipe Nova Scotia small businesses

April 19, 2022

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I am completely opposed to Clause 10 in the...

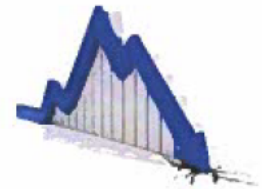
The Financial Measures Act (2022)

- Its Extremely Divisive

- especially to all those who love Nova Scotia

- Will be Harmful

- to long-term economic growth & prosperity
 - especially in rural/ smaller municipalities



April 19, 2022

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I am completely opposed to Clause 10 in the...

The Financial Measures Act (2022)

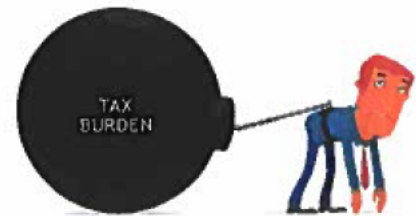
- **Discriminatory in Nature**
 - *against people without representation*
- **Extremely Punitive**
 - *in both measure & scope*
- **Was Poorly Designed**
 - *with insufficient research & consultation*



Nova Scotia to introduce tax measures targeting non-resident property owners

Scarcity of lower-cost housing has emerged as an issue in the province

By Matt, and Mrs. Beth (aka Facebook Post) March 30, 2022 1:01 PM



**\$2 per \$100 of
Uncapped property assessment
is Extremely Punishing**

April 19, 2022

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But that all changed in an instant...

- On April 1 2022 (... and it wasn't no April Fools Joke!)
 - I must accept a new identity unless I move my family back home
- My wife and I are now... **Nova Scontarians**
 - And it comes with a significant price tag
- We find ourselves between a rock & a hard place...
 - No viable employment opportunities for an academic orthopaedic surgeon in NS
 - She is not keen on me just collecting POGEY.. and her continuing to work as an emergency medicine physician
 - to raise of our five children and to fund our retirement!



April 19, 2022

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I always believed... I was a Nova Scotian!

- Place of birth

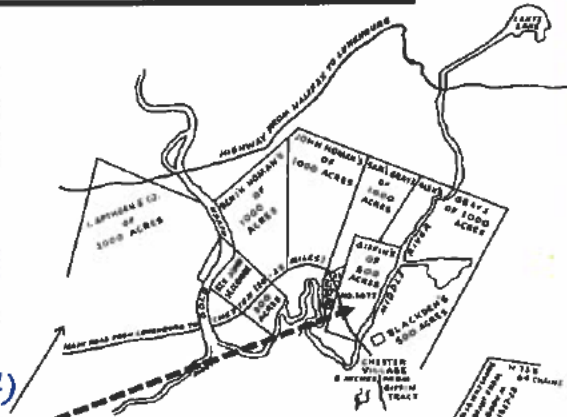
- Amherst



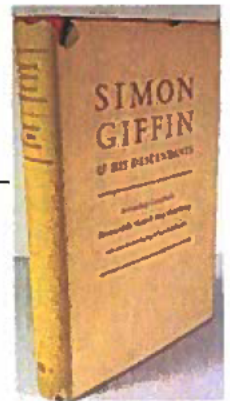
- Ninth Generation

- Descendent of Simon Giffin (c.1711-1774)

- Distiller, property owner Halifax & Chester Basin
 - Remains resting in Old Burying Ground



A plan of the townships of New Dublin, Lunenburg, and Chester, taken from a map, made in 1834, on file in Lunenburg County Registry of Deeds office. (References: See Chs E. Church, at Chester; see Chs Smith, M.P.P., 1 mile West Chester, Adm. of Thompson, Dec'd Surveyor.)



April 19, 2022

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***Good People
Bad Decision
Ugly Consequences***

**BILL 149 – FINANCIAL MEASURES ACT (2022)
LAW AMENDMENTS COMMITTEE PRESENTATION**

April 18, 2022

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***The Good...
The Bad...
& the Ugly***

BILL 149 – FINANCIAL MEASURES ACT (2022)
LAW AMENDMENTS COMMITTEE PRESENTATION
ROBERT GIFFIN

April 19, 2022

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