LAW AMENDMENTS COMMITTEE

Red Chamber, Province House

Thursday, April 14, 2022

Bill #149 - Financial Measures (2022) Act

9:00 a.m.	1.	Page Hoveling *Nova Scotia Association of Realtors*
9:15 a.m.	2.	Robert Martell
9:30 a.m.	3.	John Duckworth *Duckworth Real Estate*
9:45 a.m.	4.5	Janet Cross David Fairley
10:00 a.m.	4	Hans Böggild
10:15 a.m.	6.	Vince Calderhead *Pink Larkin*
10:30 a.m.	7.	Mary Byrne
10:45 a.m.	8.	Sara Filbee
11:00 a.m.	9.	Andrew Gross
11:10 a.m.	10.	Gerrie Masters, President *Marion Cove Association*
11:20 a.m.	11.	Francine Gingras
11:30 a.m.	12.	Clair Duff
11:40 a.m.	13.	Elizabeth Crocker
11:50 a.m.	14.	Lisa Totman
12:00 noon	15.	Tom Murphy
12:10 p.m.	16.	David McVay
12:20 p.m.	17.	Ian Lightstone

RECESS (12:30-3PM)

3:00 p.m.	18.	Tom Hoblitzell
3:10 p.m.	19.	Hugh Harper
3:20 p.m.	24 ~~20~~.	Margaret Brown
3:30 p.m.	20 ~~21~~.	Steve Whynot
3:40 p.m.	22.	Robert Helms
3:50 p.m.	21 ~~23~~.	Robert Kane
4:00 p.m.	25 ~~24~~.	Eric Milledge
4:10 p.m.	23 ~~25~~.	Richard Brown
4:20 p.m.	26.	George Cooper, Q.C.
4:30 p.m.	27.	James Mackintosh
4:40 p.m.	28.	Jay Abbass
4:50 p.m.	29.	Ford Clements
5:00 p.m.	30.	Tim Nicholas
5:10 p.m.	32 ~~31~~.	Susannah Hoffmann
5:20 p.m.	31 ~~32~~.	Bob Belliveau *McInnes Cooper*
5:30 p.m.	33.	Linda Northwood Mark Northwood
5:40 p.m.	34.	Harry Stackhouse

LAW AMENDMENTS COMMITTEE

Red Chamber, Province House

Tuesday, April 19, 2022

Bill #154 - Tourist Accommodations Registration Act (amended)
(*no representation*)

Bill #155 - Public Prosecutions Act (amended)
(*no representation*)

Bill #149 - Financial Measures (2022) Act

9:00 a.m.	1.	Monica Sontrop	DID NOT APPEAR
9:10 a.m.	2.	Robin Nicholas	
9:20 a.m.	3.	David Richardson	
9:30 a.m.	4.	Mary Lynne MacKay	
9:40 a.m.	5.	Lynda Bottoms	
9:50 a.m.	6.	Robert Bishop	
10:00 a.m.	7.	Paul Hughes	
10:10 a.m.	8.	Michael Sullivan	
10:20 a.m.	9.	Jim Bunting	
10:30 a.m.	10.	Jennifer Scott Dexter	
10:40 a.m.	11.	Sherri Bonnell	
10:50 a.m.	12.	Robert Giffin	

[redacted]

From: beth skerrett <[redacted]>
Sent: April 14, 2022 11:16 AM
To: Office of the Legislative Counsel
Cc: beth skerrett; Geoff Skerrett
Subject: Re: Hearing Tomorrow

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Perhaps my concerns could be articulated here.

This PC government who campaigned on “listening to the people “ decided that this bill 149 to increase the property tax on a 27,000 nonresident properties by 200% will be pushed through in 2 days after second reading with NO public consultation. This is not a fair and reasonable democrat process.

The Finance Ministers answer during the second reading, when this democratic process was challenged, was to the effect (and I paraphrase) "well that is what the Liberals did for the last year". But the PC campaign was centered on a different kind of government. One who consulted and listened to the people. Was that an empty campaign promise?

When faced with opposition this during the second reading of the bill, the finance minister said this:

1) They did no economic studies and have no idea of the impact of this bill. None. How can they use this "kill the mosquito in the window with a sledgehammer" approach with no idea of economic impact to Rural Nova Scotia where the greatest majority of these nonresident properties reside?

2) His other answer in the house was “PEI does it”. But what he didn’t say, or maybe doesn’t know since they failed to do the due diligence, is that PEI has a 2 part tax…municipal and provincial. The PEI non-resident tax applies a 50 cent per hundred upcharge on the municipal portion only, which then goes directly to the municipality. In the NS proposal, the rate is $2 per hundred (200% of the current tax amount) and goes directly to the province with no municipal earmark, and no allocation at the provincial level. Directly into “general funds” and out of the local economy. This is a net loss in funds for rural Nova Scotians.

3) The minister also said this bill was designed to prevent people from outside the province from driving up housing prices. I grew up in Pictou County. I bought an abandoned property nobody else wanted, which was allowed to degrade to uninhabitable state. I invested thousands of dollars locally in Pictou County to restore it. I spend 4-5 months here annually. As anyone who knows me can attest, I devoted to putting money back into the local economy. I love my hometown. I host high school reunions. Celebrate birthday and anniversaries for my friends and neighbors in big ways. In doing so support I the local economy of Pictou Country. As a retired Nova Scotian, there is a limited amount of disposable income. This bill takes that money out of Pictou County and sends it to Halifax, with the net effect of screwing the entrepreneurs in Pictou Community to who I would share that money

4) The minister said the province needs rental properties. My property is rented to locals annually for 7 to 8 months, at a very low rate, which has helped many folks in Pictou Community over the years. I still get to return for 4-5 months and support my friends and family. The non-resident owners who rent full time are not subject to this tax…..but they are the very people driving up both purchases prices AND making the resulting rental rates unaffordable for most people in rural NS. The bill makes no sense in this light. Tax those that are pushing home rental and purchase prices beyond the reach of most Nova Scotians, especially in the rural areas.

5) My property is not for sake. How in the name of heavens is it affecting the hot housing market in NS?

6) Finally, while I currently pay property taxes and goods and services taxes at a rate equal to other full-time residents, I am not eligible to use the healthcare system. I do not have children that use the school or school bus system. We have no public transit in Black Point, and many of our roads are close to impassable with potholes. I also pay higher than normal liquor tax, based purely on consumption, which is a trait most likely shared by other summer residents in my area) (while intended to add some levity, a point in fact since the province does benefit greatly from liquor taxes)

In summary, the 200% tax on long term Nova Scotians who currently live outside the province is a not a solution to the hot housing market, and I
Has the net effect of hurting many local economies more than it helps.

Finally, I would agree that NS needs help. My children and grandchildren and great granddaughter deserve affordable housing. I would think that a proven system like the one in PEI that has a marginal nonresident tax rate and puts the money directly into the local municipal economy would probably work m.

If not, then I suggest a grandfather clause that exempts properties like mine that were purchased 15+ years ago when NS desperately needed the investment.

Beth Skerrett
[redacted]
Sent from my iPhone
Please excuse any autocorrect errors...this device has a mind of its own some days!

From: Office of the Legislative Counsel <legc.office@novascotia.ca>
Sent: Thursday, April 14, 2022 9:36:44 AM
To: beth skerrett <bethskerrett@hotmail.com>
Subject: RE: Hearing Tomorrow

Thank you for your email, we have your contact information. Today's meeting is fully booked and we will contact you once we hear the next steps from the Chair of the Law Amendments Committee.

Office of the Legislative Counsel
CIBC Building, Suite 802
1809 Barrington Street
Halifax NS B3J 3K8
tel 902 424 8941
www.nslegislature.ca

From: beth skerrett [redacted]>
Sent: April 13, 2022 9:57 PM
To: Office of the Legislative Counsel <legc.office@novascotia.ca>
Subject: Hearing Tomorrow

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Dear Sirs,

I would like to present at the hearing tomorrow, which I believe is 9:00 AM Atlantic time.
Can I please be added to the agenda

Beth Skerrett
[redacted]

Sent from Mail for Windows

[redacted]

From: Deborah Rosebrugh [redacted] >
Sent: April 14, 2022 11:00 AM
To: Office of the Legislative Counsel; mlabradjohns@gmail.com; mlaritcey@bellaliant.com; Smith, Kent; Infor@trevorboudreau.ca; melissa.mlaoffice@gmail.com; info@patriciaarab.ca; office@angelasimmonds.ca; claudiachendermla@gmail.com; LisaLachanceMLA@gmail.com; susancorkumgreekmla@gmail.com; pictoueastamanda@gmail.com; nolan.young@shelburnemia.ca; brianwongmla@gmail.com; mla@northsidewestmount.ca; Tom.Taggartmla@gmail.com; michellethompsonmla@gmail.com; mla@esmithmccrossinmla.com; Minister, Natural Resources and Renewables; kelly@hellyregan.ca; infor@iainrankin.ca; chrispalmermla@gmail.com; info@loreleinicloomla.ca; MIN_maslandmla@gmail.com; brendan@brendanmaguire.ca; pictouwestmla@bellaliant.com; mlamacmaster@bellaliant.com; mlahantseast@gmail.com; susanleblancMLA@bellaliant.com; nfo@ronnieleblanc.ca; jessomemen@gmail.com; keith@irvingmla.ca; tonyince@tonyincemla.ca; arryharrisonmla@gmail.com; suzyhalifaxneedham@gmail.com; timhalmanmla@gmail.com; patdunnmla@bellaliant.com; info@alidualemla.ca; beckydruhan.mla@eastlink.ca; Rafah@rafahdicostanzo.com; tevecraigmla@gmail.com; kendracoombesmla@gmail.com; Mental Health and Addictions; infor@braedonclark.ca; ca@zachchurchill.com; garyburrillmla@gmail.com; hello@digbyannapolis.ca; keithbainmla@bellaliant.com; barbadamsmla@gmail.com
Subject: Increase Property Tax for Non-resident Property Owners
Attachments: Tax Fairness.docx

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Hello,
Please receive my attached letter addressing my concerns regarding the proposed property tax for non-resident property owners.
Sincerely,
Deborah Rosebrugh, Cottage owner
[redacted]
Northport, N.S.

11 Clara Crescent
London, Ont.
N6E3G2

To Whom It May Concern,

I am writing regarding the planned property tax increase for non-resident property owners in Nova Scotia. I have many issues with this tax which feels discriminatory and unnecessarily steep.

While I am a resident from Ontario, my family has a long history of living in Nova Scotia. My father was a LeBlanc descended from Daniel LeBlanc, one of the original Acadian settlers in Nova Scotia. My parents both grew up in Springhill Nova Scotia where my dad worked in the coal mine until he went overseas to fight in WWII. After the war he moved to Aylmer, Ontario where my brother and I grew up. Leaving the coal mine possibly saved his life. It was not a safe place to work and we lost several relatives in the Explosion and the Bump. Though my parents had moved away, every vacation we took was to Springhill where we could visit family. During those vacations Dad and I travelled to every part of Nova Scotia and looked forward to a time when we could spend more time there.

After I married and began a family, my parents bought a rustic cottage in Northport, a thirty-five minute drive from Amherst. Then I continued the tradition with my five children of spending vacations in Nova Scotia. My husband and I bought our own cottage on a private lane in Northport in 1993. This lane is gravel and is not serviced by the municipality. We pay to repair it and there is no access to our place in the winter months as the lane is not ploughed. Even if our road was ploughed, we could not spend any winter time in our cottage as it is not insulated. It also has no water during the winter.

While our cottage would not be suitable for year-round use, it is a lovely place to spend our summers now that we are retired. Over the twenty-nine years we have owned the cottage we have done many repairs totalling in well over $100 000. These repairs have been done by locals and the materials have been purchased from Nova Scotia businesses. We also pay someone to open and close our cottage, to cut the grass when we aren't there and to keep an eye out for storm damage. This is one way we contribute to the local community.

My husband and I have been tourism ambassadors for the Province of Nova Scotia during the time we have had our cottage. Many, many visitors from Ontario have come to stay with us, visit tourist sites, dine in restaurants and shop. Many of these visitors would not have travelled to Nova Scotia if they had not had our place to in which to stay and my husband and I to be their tour guides.

My husband and I already pay municipal taxes on our property. The only service we get from those taxes is garbage pick-up. Should we require health care services, our expenses are covered by OHIP. We are definitely not a drain on the Province of Nova Scotia but rather, are a source of income.

I realize that there is a housing shortage in parts of Nova Scotia. I also have watched properties in the Northport area sit empty for years with a for sale sign in the front yard. Surely if there was a need for housing in our area, those properties would have been snatched up. Perhaps the Province should be looking to build some housing in the areas that need them rather than punish seasonal property owners who are not the problem and as such, cannot be part of the solution.

I am urging the province to amend this piece of legislation. Seasonal property owners should be exempt from this tax increase. If the aim really is to increase dwelling places for Nova Scotians and is not the tax grab it appears to be, the goal will not be achieved.

Sadly, Nova Scotia has a sad history of taking property away from citizens going way back to 1755 when my Acadian ancestors had their farms stolen from them by the British. There will be many seasonal cottage owners “from away” who will not be able to afford the increased taxes on cottages that have been passed down through many decades. By forcing them to sell, you are in the process of stealing those cottages from them. You will have not learned from Nova Scotia’s shameful history.

Yours truly,
Deborah and Michael Rosebrugh

[redacted]

From: Susan Rodger <[redacted]>
Sent: April 14, 2022 10:56 AM
To: Office of the Legislative Counsel
Cc: mla@esmithmccrossinmla.com
Subject: Proposed Tax on properties owned by non-residents
Attachments: NS Cottage tax letter April 2022.docx

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To: Law Amendments Committee for the financial measures act.

Attached please find my letter to Premier Houston regarding this proposed new tax.
I am requesting that it be included in your deliberations at todays meeting.

Paul Rodger

April 14, 2022

Subject: Proposed tax on seasonal properties owned by non-residents

Dear Premier Houston,

Please allow me to tell you my story, as a father who would also describe himself "first and foremost as a dad". Much like you, my wife and I knew we wanted to raise our children close to their extended family. This decision for us meant staying in Saint John. For you it meant returning to Nova Scotia. Might you feel differently about this new tax proposal if your father had taken his final posting somewhere other than Nova Scotia and your family had settled elsewhere to be close to family?

My wife and I live in Rothesay, New Brunswick and have four daughters and seven grandchildren all of whom live within ten minutes of our home. We also own a family cottage property in Nova Scotia. It is 115 years old and un-insulated with plumbing that must be drained at the end of each season. This is where my story begins.

My great grandfather Murdock was a successful businessman in Amherst in the late 1800's. In 1899 he rode his horse and buggy out to the shores of the Northumberland Straight in search of land to build a cottage for his family. He chose a spot on the Amherst Shore near where today the Chapman Settlement Road intersects Route 366 and located on a lane that now bears the family name. So began our family's tradition of summer holidays at the shore that has continued for six generations and over 123 years. Three of the Murdock children, one being my grandmother, came to own cottages at the shore. My father, also born in Amherst, attended Dalhousie University and moved to Saint John in 1950 to open his medical practice. My mother was born in New Glasgow and graduated from the Aberdeen School of Nursing before moving to Saint John to start her nursing career. Our family continued the tradition of vacations at the shore throughout my father's career. Before my father retired he bought the cottage from my great uncle to enjoy in his retirement and to maintain our family connection to the shore. Before I retired I bought the cottage from my father, knowing that my children and grandchildren were excited to continue spending their summer vacations on the sand bars.

I am writing today to inform you of my family's story as just one of the many thousands of seasonal cottagers with deep family ties to their properties in Nova Scotia, even though they may now reside outside your province. Your government's proposal to nearly triple the annual property tax on these properties is highly punitive to all those who wish to continue their long-standing family traditions by returning to their seasonal properties each year. It is out of character with the reputation of Nova Scotians, as those who embrace fellow Canadians who wish to come to their province. It is also inconsistent with your stated promise to Nova Scotians to "make your province… a magnet for tourists while remaining proud of their traditions and heritage". I find myself a New Brunswicker with a proud Nova Scotia heritage for the same reason you find yourself a Nova Scotian with a proud

Nova Scotian heritage. You and I both wanted to raise our families near their extended family members. This is the same reason my children cherish our cottage life, as all the siblings and cousins gather together there each summer. As for tourism, I would ask, what better tourist than one who invests in the community, pays taxes and promises to return for three or four months every year? No advertising or marketing required to get us back year after year,

From what little detail that is currently available on line, it appears to be your government's intention to apply this tax equally to both seasonal properties and fully winterized residential properties. If a tax is the solution to the housing shortage in Nova Scotia, applying it to non-winterized cottages in rural areas seems unlikely to be part of the solution. Applying this tax to a seasonal dwelling that can only be used three or four months of the year at the same rate as one that can be used year round is an unfair financial burden applied to properties that do nothing to ease your housing shortage. Based on three months of available usage, this tax would be four times higher per day of use on seasonal non-winterized dwellings as it would be on a property that can be used twelve months of the year. Taxing non-resident owners with multi generational ties to Nova Scotia out of their seasonal properties will do nothing to help solve the housing shortage and will be detrimental to cottage communities throughout the province. I encourage you to reconsider this proposal and to exempt non-winterized seasonal properties if this new tax must be implemented to address housing shortages in urban areas.

I know I am not alone in these views as there have been numerous submissions to you from provincial and municipal politicians as well as Nova Scotia residents, encouraging you to reconsider the implementation of this new tax.
I join with them in sharing my concern as a father who has always wanted to pass along a piece of our family's heritage to my children to be enjoyed for many generations to come.
I fear this increased financial burden is not in the retirement budgets of many who have similar aspirations.

I look forward to your reply.

Regards

Paul Rodger
[redacted]
Rothesay, [redacted]
[redacted]

[redacted]

[redacted]

From: Bente Juul [redacted] >
Sent: April 14, 2022 10:55 AM
To: Office of the Legislative Counsel
Subject: Non Resident Property Tax

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Good Morning,

As a permanent resident of Nova Scotia, I am addressing some concerns I have with regard to the new Non Resident Property Tax.

I believe this tax will hinder individuals from other provinces from investing in Nova Scotia.
The non residents that spend their summers in Nova Scotia at their cottages do bring tourism dollars to this province. We need this income. This tax will also discourage progress including health care. I have heard people say that the non residents are clogging the health care system, however with more income for the province better health care can be provided to all. Progress will happen and with progress the possibility of a higher standard of living is attainable.

Thank you for the opportunity to express my views.

Sincerely,

Bente J. Genereux
Wallace Bridge, N.S.

[redacted]

From: Lawrence MacIsaac [redacted] >
Sent: April 14, 2022 10:48 AM
To: Premier; Finance Minister; Office of the Legislative Counsel; phoveling@nsar.ns.ca; JohnLohrMLA@gmail.com; Tammy Hines; Keith Irving
Cc: Allen Chase; Peter Morse; John MacKay
Subject: Stop the Non Resident Deed Transfer Tax & Property Tax

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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To Premier Tim Houston & Finance Minister Allan MacMaster, et al. of Nova Scotia

The Non-resident Deed Transfer Tax and Property Tax sprung on the province at the end of March 2022 with only 2 days' notice by your administration is nothing more than a cash grab by this sitting government and will do nothing to address the current unsustainable real estate market in Nova Scotia. The percentage of property owners who are non-residents is negligible, only 1% nationally in 2020 according to Bullpenn Research & Consulting in Toronto as reported in a recent BBC article on Trudeau's proposed plan to ban foreign buyers. If your real goal is to help local buyers get into their own home then kindly address the real problems at the heart of this crisis like lack of inventory and too much bureaucratic red tape on builders, out of control rental prices preventing buyers from getting the down payments together, the excessive tax burden on middle class and lower income families, unchecked inflation and spiralling cost of living expenses such as food and electricity, and all the rest.

To drop a new tax such as this, with virtually no notice, under the veil of helping to get local people into home ownership while not addressing any of those many key factors I have listed above is a despicable way to conduct the business of provincial government; you are lying to taxpayers and voters. Why you would punish those people from outside the province for coming here and bringing their money to spend in our province is unfathomable. Those are precisely the people we want coming to our province because they bring new money here, they spend money here, and they don't draw the same on the services and obligations of government the same as full-time residents do (such as health care and schooling).

You said that your decision is to help locals get out of the rental market and into the home ownership market, then put your money (which is our money, actually) where our mouth is! It is my understanding that the collective group of NSAR has already expressed its concerns with your new tax and you have gone ahead and done it anyway. That does play to our advantage, because now as you apologize and walk back this malicious tax due to overwhelming public sentiment and because your tax is plain wrong, you have already expressed your 'desires' to 'help' local buyers get into home ownership, and the only way that is going to happen is that you must streamline bureaucratic red tape on new construction, reduce lower- and middle-class taxes, and address spiralling costs of everything like food, electricity, vehicles, banking, insurance, etc, etc. Don't step on the wet paint as you try to get out of this corner…

Sincerely,

Lawrence D. MacIsaac, CD

REALTOR® and Taxpayer of Nova Scotia

MacKay Real Estate Ltd.

[redacted]

[redacted]

From: Jeff Pettigrew <J[redacted]>
Sent: April 14, 2022 10:44 AM
To: Premier; Finance Minister; Office of the Legislative Counsel; phoveling@nsar.ns.ca; JohnLohrMLA@gmail.com; Tammy Hines
Cc: Allen Chase; Peter Morse; Lawrence MacIsaac; John MacKay
Subject: Stop the Non Resident Deed Transfer Tax & Property Tax

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Sincerely,

Jeff Pettigrew

REALTOR® and Taxpayer of Nova Scotia

Annapolis Valley Real Estate Group
MacKay Real Estate Ltd.
[redacted]
Website: https://www.annapolisvalleyproperty.com
Facebook: https://www.facebook.com/annapolisvalleyrealestategroup/

[redacted]

From: Derek Grout <[redacted]>
Sent: April 14, 2022 10:47 AM
To: Office of the Legislative Counsel
Cc: Barrie Saxton; Michael O'Brien; Michele Vyge-Fraser
Subject: Financial Measures Act

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To the Committee,
I am a Nova Scotian voter in Pictou East. I have just heard from very close friends who spend five months each year at Melmerby Beach and have done for 45 years, that should the proposed changes you are reviewing pass, they will be forced to sell their summer home as the result of the unaffordable additional tax burden.
This is but one example of how this new law will impact so many extended families who try to maintain ties to their roots.
Please, on behalf of reasonable Nova Scotians, reject these changes as proposed. We are a people of " Ciad Mille Failte " not exclusionists.
Sincerely,
Derek Grout
[redacted]
New Glasgow

Sent from my iPhone Derek Grout

[redacted]

[redacted]
Sent: April 14, 2022 10:43 AM
To: Office of the Legislative Counsel
Subject: Proposed Non-Resident Tax

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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I am writing to express my outrage at your government's tax levy on non-resident property owners in Nova Scotia.

We are retired Nova Scotians living in Alberta and we spend about four months each year at our cottage in Cumberland County. We don't take up space in your schools, we don't rely on your health care, we don't take your jobs and we don't use your roads in the winter. Most summers, we have friends and family visiting from away and they spend their tourism dollars exploring the province.

Every summer there are discussions in our cottage community about the abysmal services we receive for the high property taxes we pay. Our garbage, compost and recycle bins are not collected frequently enough and our county road is so poorly maintained it is impassable. The services will never improve because to whom can we complain? We can't vote in Nova Scotia and therefore we have no voice but I feel it's important to nevertheless give our feedback to the government making this decision.

The property assessment cap gives a tremendous financial advantage to cottage owners who also have their principal residence in Nova Scotia. If Nova Scotia isn't generating enough revenue in taxes, perhaps it's time to eliminate that assessment cap so that everyone pays their share of taxes. At least that would be fair!

Until now, we have been proud to be Nova Scotians and we have been vocal supporters of the tourism industry however we will no longer encourage friends and family to spend time (and money) in Nova Scotia.

This non-resident homeowner tax levy is predatory, under-handed, short-sighted and extremely unfair and I sincerely hope that you hear from the many people who will be so negatively impacted by it.

Regards,

Eleanor Wagner

[redacted]

[redacted]

From: Andy [redacted] >
Sent: April 14, 2022 10:38 AM
To: Office of the Legislative Counsel
Subject: RE: Submisions to Law Amendments Thursday April 14, 2022
Attachments: Bill 149 - Submissions on behalf of Pure Nature Develpment Limited.pdf

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Dear Legislative Counsel

Thank you for your acknowledgement of my prior email. Further to my conversation with your office this morning please find attached the more detailed submissions we spoke of.

As indicated in the submissions, we would ask to be permitted an appearance before the Committee to provide further details and ensure that all questions are answered.

I look forward to your further procedural guidance.

Andy

Andrew S. Nickerson Q.C.
Nickerson Jacquard Russell
phone: 902-749-1995
site: yarmouthlaw.ca
email: nickerson@yarmouthlaw.ca
address: 77 Water Street | PO Box 117, Yarmouth, NS, B5A 4B1

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From: Office of the Legislative Counsel [mailto:legc.office@novascotia.ca]
Sent: April 14, 2022 9:13 AM
To: Andy
Subject: RE: Submisions to Law Amendments Thursday April 14, 2022

Thank you for your submission, it will be sent to the members of the Law Amendments Committee.

Office of the Legislative Counsel
CIBC Building, Suite 802
1809 Barrington Street
Halifax NS B3J 3K8
tel 902 424 8941
www.nslegislature.ca

From: Andy [redacted]
Sent: April 13, 2022 9:21 PM
To: Office of the Legislative Counsel <legc.office@novascotia.ca>
Subject: Submisions to Law Amendments Thursday April 14, 2022

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Dear Legislative Counsel

I request the opportunity to make submissions to the Standing Committee on Law Amendments Bill No. 149 – Financial Measures (2022) Act. I am in Yarmouth and understand that I am able to appear virtually. I ask that you provide me with information as to that facility.

I represent, Pure Nature Developments Limited, a Nova Scotia development company that develops and sells a significant number of lots on lakes in Southwestern Nova Scotia to Europeans. It is also often is contracted to build cottages. Virtually all of these buyers are financially well off and build quality cottages. They do not affect the housing market because these are seasonal dwellings and are only occupied 30 to 60 days a year. They are not used for short term rentals. In addition to providing construction jobs, these owners come here, and spend significant money on seadoos, 4-whhelers and other "toys". Many buy vehicles. They frequent restaurants and generally spend money in the local economy.

In effect, the non-resident tax in its current form, will put this company out of business. In fact, they have had lot holders decline to proceed to build. Interest in buying lots from European clients has virtually ceased.

While supportive the Government's policy in introducing the non-resident tax, we suggest that it would be appropriate, and not contrary to the policy objectives, to provide an exemption for these types of seasonal properties. These owners do not take housing away from Nova Scotians and the owners of these lots generate a significant economic activity and employment in Southwestern Nova Scotia.

Thank you

Andrew Nickerson

Andrew S. Nickerson Q.C.
Nickerson Jacquard Russell
phone: 902-749-1995
site: yarmouthlaw.ca
email: nickerson@yarmouthlaw.ca
address: 77 Water Street | PO Box 117, Yarmouth, NS, B5A 4B1

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NICKERSON
JACQUARD
RUSSELL
Barristers | Solicitors

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Sinead M. Russell
Email russell@yarmouthlaw.ca

Regan S. W. Murphy
Email murphy@yarmouthlaw.ca

Patricia E. Caldwell Q. C.
Counsel
Email caldwell@yarmouthlaw.ca

April 14, 2022

Standing Committee on Law Amendments
Red Chamber
Province House
1726 Hollis Street
Halifax

Dear Honourable Chair and Committee Members:

RE: Submissions of Pure Nature Developments Limited, Go-Canada Development Limited and Canada Dream Development Ltd. Regarding Bill No. 149 – Financial Measures (2022) Act.

I present these submissions on behalf of Pure Nature Developments Limited, Go-Canada Development Limited and Canada Dream Development Ltd., all Nova Scotia companies.

I emphasize that we do not speak in opposition to the legislation in principle. In fact, my clients support the policy objectives of Bill No. 149, but we believe there are unintended consequences that drastically affect these businesses deserving of your consideration.

These are all Nova Scotia development companies, all owned by the same group of shareholders. They engage in a unique niche market that develops and sells a significant number of lots on lakes in Southwestern Nova Scotia almost exclusively to Europeans. They are also often contracted to build cottages. They have been in business for approximately 25 years. They have sold over 225 cottage lots on lakes mostly to Europeans, generating approximately $9,000,000 in assessment ($40/lot on average). These lots are developed in subdivisions usually involving 30 or 40 lots on lakes in Yarmouth, Digby and Annapolis Counties, well away from areas used by Nova Scotians for residential purposes. They have built over 35 cottages. These are quality cottages, usually valued at $200,000 creating approximately $7,000,000 in assessment. They employ up to 20 people.

Virtually all of these European buyers are financially well off and build quality cottages. They do not affect the housing market because these are seasonal dwellings, and are only occupied 30 to 90 days a year. They are not used for short term rentals. In addition to providing construction jobs, these owners come here, and spend significant money on seadoos, 4-wheelers, boats and other “toys”. Many buy motor vehicles. They frequent restaurants and generally support local business and spend money in the local economy. Most have developed social relationships with Nova Scotians.

In effect, the non-resident tax in its current form, will put these companies out of business. In fact, they have had lot holders, who have recently purchased, decline to proceed to build due to the non-resident tax. Interest in buying lots from European clients has ceased since the announcement of this legislation. Current lot holders have expressed intent to sell their existing properties and we expect an exodus of the current property owners. These properties are generally not suitable for use as dwellings by Nova Scotians. We suggest this is an unintended consequence of Bill 149.

While supportive of the Government’s policy objectives in introducing the non-resident tax, we suggest that it would be appropriate, and not contrary to the policy objectives, to provide an exemption for these types of seasonal properties. These developments do not take housing away from Nova Scotians and they generate significant economic activity and employment in Southwestern Nova Scotia. Taxing this type of property does nothing to advance the policy objective of making housing more affordable for Nova Scotians, and does extreme harm to Nova Scotia business.

What we ask will have no impact on the policy objectives of the Bill. We only seek an exception for an industry and companies that are devastated by the Bill. The Deed Transfer Tax is an impediment, but the 2% non-resident tax virtually ends these companies’ businesses. We believe there is a way to support the bill and yet save these businesses.

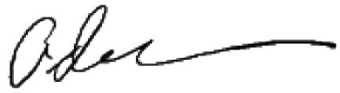
We suggest that an exemption could involve the following kinds of restrictions:

- Seasonal recreational properties only with occupancy less than 90 days per year
- No use for short term rentals like AirBnB and similar services
- A geographical restriction
- A restriction to non-urban properties
- An exemption approval procedure to ensure the specific subdivision will not harm the Nova Scotia housing market

We submit that such an exception would be consistent with the policy objectives of the Bill and at the same time save a productive Nova Scotia business that has added significant benefits to the economy of Nova Scotia.

While the above is the essence of the submissions we make, we ask that we have the opportunity to appear before the Committee to provide further information and answer the Committee's questions. I will have a principal of the companies with me at that time to ensure all questions can be answered.

Thank you for your consideration



Andrew S. Nickerson Q. C.
ASN:dlm

Street Address: 77 Water Street, Yarmouth, Nova Scotia B5A 1L4
Mailing Address: P. O. Box 117, Yarmouth, Nova Scotia B5A 4B1

Telephone: (902) 749-1995 ● Facsimile: (902) 749-1996 ● www.yarmouthlaw.ca

[redacted]

From: Lyndsay Hart [redacted] >
Sent: April 14, 2022 10:37 AM
To: Premier; Finance Minister; Office of the Legislative Counsel; Rafah@rafahdicostanzo.com
Cc: Paige Hoveling
Subject: Proposed Taxes for Non-Residents

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Good morning,

My name is Lyndsay Hart and I am a REALTOR® here in Halifax. I am writing to you today regarding the proposed taxes for non-residents.

The proposed new taxes for non-residents of Nova Scotia are regressive and negatively impact people who are an asset to the province. The message you are sending to fellow Canadians is that we do not want them here.

It is economically beneficial to have non-residents as part of Nova Scotia's housing spectrum. The impacts of non-resident construction, tourism, household purchases, and renovations are essential to businesses and create economic activity especially in smaller, rural, local economies.

These proposed new taxes will not solve the problem of the current housing shortage. Targeting vacation, retirement and seasonal homes in predominantly rural areas will not free up a meaningful amount of housing supply or have an impact on affordability. I strongly urge you to listen to stakeholder opposition to these taxes. Our non-resident community members contribute to social, cultural, recreational and other activities which creates significant economic impacts throughout rural Nova Scotia.

I am disappointed in the implementation of these taxes and urge the province to consult with REALTORS® and out-of-province owners to find a better solution. Let's avoid the decline of rural Nova Scotia and make a plan that is fair for those who love and have given so much to the province. You must work collaboratively to come up with a better plan for Nova Scotians and Canadians!

Regards,

Lyndsay Hart
REALTOR®

Century 21 All Points
5159 South Street
Halifax, Nova Scotia B3J 1A2
Email: lyndsay.hart@century21.ca
Phone: 902.401.3623
www.thinkhalifax.com

[redacted]

From: Sandra Johnson <sandra.johnson@century21.ca>
Sent: April 14, 2022 10:23 AM
To: LisaLachanceMLA@gmail.com; Finance Minister; Premier; Office of the Legislative Counsel
Cc: phoveling@nsar.ns.ca
Subject: Non-Resident Taxes

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The proposed 5 per cent Deed Transfer Tax and the annual Property Tax for non-residents discourages people considering purchasing property in our province. These taxes also add financial burden to people who currently have seasonal property here. Many of these people are Nova Scotians who have history in the province and family ties they want to maintain. These families have an economic impact in our rural communities with businesses relying on seasonal resident spending from groceries, utilities, tourism, hiring local tradespeople, and more. The message we are sending to fellow Canadians is that we do not want them here. Our tourism promotions welcome Canadians to our province, however, these taxes discourage loyal, seasonal property owners who come back year after year without any enticement.

I am disappointed in the implementation of these taxes and urge the province to consult with REALTORS® and out-of-province owners to find a better solution. Let's avoid the decline of rural Nova Scotia and make a plan that is fair for those who love and have given so much to the province.

Sandra Johnson
Owner / Manager
CENTURY 21 All Points
902-456-3192

[redacted]

From: Hebb, Gordon
Sent: April 14, 2022 10:17 AM
To: MacDonald, Heather M
Subject: Fwd: Non Resident Property Tax

Sent from my iPhone

Begin forwarded message:

> **From:** Deborah Gauthier <polishhills@hotmail.com>
> **Date:** April 14, 2022 at 9:29:33 AM ADT
> **To:** "Hebb, Gordon" <Gordon.Hebb@novascotia.ca>
> **Subject: Non Resident Property Tax**
>
> ** EXTERNAL EMAIL / COURRIEL EXTERNE **
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>
> Dear Law Makers
>
> This tax to non resident property owners is a terrible decision made by you and this government.
>
> What it does is take away from the retired, on a low fixed income. It will take from our measly retirement savings to pay this tax. Money meant to be spent also on upgrading the cottage. This cottage is not winterized and cannot be rented out. I will live in it myself when we winterize it. Nove Scotia is my birth home and we will return and make it our home.
>
> [redacted]
> Malagash, NS
>
> You really think this will fix the housing crunch? No, it's ruining retirement plans instead.
>
> Instead of taxing we poor folk, perhaps you should look elsewhere. Maybe tax the wealthy landlords and investors who created this problem.
>
> Make the wealthy landlords pay a 2% tax on every $100.00 over a normal rental rate. Give something back to the tenants as a credit. Maybe then the rental rates will come down.
>
> Tax the wealthy investors 2% for every $100.00 over a normal selling price. Maybe then they will lower the price.
>
> You are going after the wrong
> people.

Please do not impose this tax on us.

Deborah O'Neill Gauthier
[redacted]
Otter Lake, QC
[redacted]

Sent from my Bell Samsung device over Canada's largest network.

[redacted]

From: Janice Moreside [redacted] >
Sent: April 14, 2022 10:11 AM
To: Office of the Legislative Counsel
Subject: Fw: Non-resident tax

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see below.

From: Janice Moreside
Sent: April 14, 2022 9:36 AM
To: PREMIER@novascotia.ca <PREMIER@novascotia.ca>
Cc: FinanceMinister@novascotia.ca <FinanceMinister@novascotia.ca>; barkhousemla@gmail.com <barkhousemla@gmail.com>
Subject: Non-resident tax

Good morning;

I understand you have received many letters protesting the new non-resident tax, and have read many well-researched emails. While I am not a politician or business person, I want to add my name to those who find the new tax unfair.

I have 3 grown children who were all born in Nova Scotia; they are all residing and working in Ontario just now with young families. During the past 2 years, all have expressed an interest in moving back to NS for a better lifestyle. Obviously, finding housing is a problem. However, buying land and building on it as time allows is now out of the question. These are exactly the type of new residents you claim to be trying to entice: 2 engineers with graduate degrees (one forensic biomechanist, the other a software engineer with Google), a VP with Salesforce and a nationally recognized chef and author living in Niagara. This new tax precludes their ability to invest in property and housing and move here as time and family allows.

My other concerns are as follows:

- I do not see any evidence that this new tax was well researched. There seems to be a "we'll try it and see what happens" attitude. I urge you to postpone this ruling until a thorough investigation of its ramifications takes place.
- The majority of the seasonal properties in my rural area are not winterized, thus will not help with year round housing.
- Many of the seasonal residents being penalized have homes that have been in the family for many generations, or are being left in estate wills to non-resident children. There are generations of children who have summered here, contributing greatly to our local economy. Again, these homes are not winterized, thus we will lose the income that these seasonal residents impart to the community.
- Many of the non-resident properties are in rural areas. The main emphasis for increased housing needs to be aimed at Halifax, not the countryside.

- The bigger problem is lack of housing, being it rental or buying, due to the Airbnb and Vrbo companies buying up properties. In Nova Scotia, we do not have a lot of foreign buyers with properties sitting empty, as seen in other parts of Canada. Seasonal destinations such as Cape Breton or Lunenburg county have an urgent lack of housing for staff during the summer tourist season. This is not due to non-residents buying up properties, but local investors buying and turning them into short term rentals.
- This sends out a terrible message to any and all potential investors or guests to Nova Scotia. We welcome you to come and visit, but don't try to invest or buy a cottage! As a professor at Dalhousie, I have seen many families come visit their kids and fall in love with our province, eventually moving here. These are not immediate moves; most people cannot suddenly leave their jobs and home in other parts of Canada. Most are a gradual transition, which will not likely occur with this new tax.

I urge you to move slowly with this legislation. The ramifications of it are not at all clear, and I think you will find that it does not result in more affordable housing. Instead, communities such as mine will take a huge financial hit as our annual influx of seasonal residents choose to sell their summer (i.e. non-winterized) homes that may have been in the family for generations.

I did vote conservative in the last provincial election, and have been very impressed with the Health reforms you have undertaken to date. However, this sudden tax has certainly tainted my impression of your political decision-making.

Sincerely,
Janice Moreside, PhD
Assistant Professor, Faculty of Health (ret'd)
Dalhousie University

[redacted]

From: Helen Ross <helenross@kw.com>
Sent: April 14, 2022 10:03 AM
To: Office of the Legislative Counsel
Cc: NSAR
Subject: Non resident tax

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Please see letter below from a client which she requested I share with you. My client sent this to premier Houston and Susan Corkum MLA.

Dear Sir or Madam,
I am a Canadian citizen who was born and raised in Germany. My German husband and I plan to retire part time in Nova Scotia (on our own, German, pension, remaining in the German health care system). So we bought a little house in Blue Rocks in summer 2019, b e f o r e the prizes went up. It had been on the market for 512 days and had seen its last renovation in the Eisenhower area.
It is a typical house of the region and as we were told, these sturdy and charming houses were built about 100 years ago by local fishermen and ship builders. It represents their outstanding skills and we are very proud and happy to preserve a part of their heritage.
It stands pretty much exactly for what tourism boards like to attract tourists with.
Our house is located right opposite the fish shack, that is said to be the most photographed building of the province. Still – for one and a half years no Nova Scotian wanted to invest in this house. Instead, a lot of young people seem to have turned their backs on these rural, remote areas.
We didn't want to change the character of the house and carefully restored everything. In the end we spent a quarter million dollars on this little house. More money than we had planned to spend, but money that stayed in the area. Everything was executed by local contractors and craftsmen, buying their supplies in local hardware stores. After renovations we decorated the house with art from local artists. And now we pay local people to look after our house and lawn.
Besides doing ourselves a favour, this "face-lift" also contributes to the perception of the area.
Nova Scotia and its people were love at first sight for us. Locals as well as "Come from Aways", sharing our fascination for this unique spot. We instantly felt welcome.
But not by the government obviously!? We are aware of the problems Nova Scotia has to deal with and would be fine to be charged a slightly higher property tax than a permanent resident. But triple the amount and add a 5% deed transfer if we'd dare to sell to an our of province person? This is also a slap in the face to locals wanting to sell their homes, limiting their chances significantly.
We certainly don't want to strain your system and don't see ourselves doing that - pretty much the opposite, in fact.
So what do you want to tell us? What are your intentions for your maritime population? For the local contractors, building suppliers, craftsmen, hardware stores, carpenters, restaurants, artists…..? Given these circumstances we were forced to cancel our additional renovation project. Another 150 000 $ that unfortunately won't be flowing into Nova Scotias economy in 2022.
Hoping your choices are well thought through-
Regards

Best regards,
Helen

Helen Ross REALTOR ®
902.298.1159
kw SELECT REALTY
KELLERWILLIAMS.
www.thinknovascotia.com

[redacted]

From: phil clarke [redacted] >
Sent: April 14, 2022 9:55 AM
To: mlabradjohns@gmail.com; Premier; Finance Minister; Office of the Legislative Counsel
Cc: phoveling@nsar.ns.ca
Subject: Stand up to non-resident taxes

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Hey, Brad Hope all is well with you and yours kind of miss having you as our counselor however glad to see you moving forward to bigger and better things, I am sending this email in regards to the Non- Resident tax to voice my disappointment, I realize we need to curb housing and bring in taxes however as someone originally from another province and intend on someday owning property back home so my kids and grandkids could visit and enjoy where I grew up it hurts me to see that we are trying to sway people not only wanting to discover our Great Province but also keeping true Nova Scotians from hanging on or purchasing properties in their home province. The proposed new taxes for non-residents of Nova Scotia are regressive and negatively impact people who are an asset to the province. It is economically beneficial to have non-residents as part of Nova Scotia's housing spectrum. The impacts of non-resident construction, tourism, household purchases, and renovations are essential to businesses and create economic activity, especially in smaller, rural, local economies. These proposed new taxes will not solve the problem of the current housing shortage. Targeting vacation, retirement, and seasonal homes in predominantly rural areas will not free up a meaningful amount of housing supply or have an impact on affordability. I urge you to listen to stakeholder's opposition to these taxes. Our non-resident community members contribute to social, cultural, recreational, and other activities which create significant economic impacts throughout rural Nova Scotia. You must work collaboratively to come up with a better plan for Nova Scotians and Canadians.

Thanks For Doing What You Do

Phil Clarke
RE/MAX NOVA
CELL 902-220-5617
FAX 902-468-6929
www.realtyservicepro.ca

Helping People Move Forward is what I Love To Do

[redacted]

From: [redacted]
Sent: April 14, 2022 9:51 AM
To: Office of the Legislative Counsel
Cc: michaelob416@gmail.com
Subject: Proposed Tax Changes in Nova Scotia
Attachments: Nova Scotia Legislative Council.doc

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Thursday April 14th, 2022

Office of the Legislative Counsel
CIBC Building
802-1809 Barrington Street
PO Box 1116
Halifax NS B3J 2X1

By email

Re: New Property Tax Measures, Nova Scotia

Dear Members of the Legislative Council:

For my whole life the tourism department of the Government of Nova Scotia has done a masterful job of painting Nova Scotia as this warm and welcoming place that would be wonderful to visit. I know you particularly aim ad campaigns at residents of Ontario and Quebec in the hopes they will travel to Nova Scotia. You have perfected an image of this special place where all are welcome.

That image is quickly being damaged. I live in Toronto most of the year, and there is a surprising amount of discussion about the proposed tax changes in your province. In the past week I have been involved in conversations with maybe 10 people on the subject. Half have Nova Scotia connections. Half do not. But they all expressed some variation of "I'm surprised at Nova Scotia – I thought they were welcoming."

I am a non-resident property owner. Although when in Toronto I often say I'm from Nova Scotia. My only sister and about 70 cousins live in and around Pictou County. I have a small share in an old family cottage at Melmerby Beach which isn't likely to be affected. A cousin pays the tax bill. And I have vacant land on Merigomish Harbour. On that land I was in the early stages of planning to build a house. Some quick calculations suggest that with a new assessment after construction the annual tax bill between the County and the Province, could be between $20,000 and $25,000. As I edge towards retirement that is simply not doable, and my best option would be to sell the vacant land to my neighbour who covets it to add to their vacant acreage. That would mean one less new house in Nova Scotia and no new increase to the tax base. Forgone employment of builders, plumbers, carpenters, design people, septic system people, well drillers etc., etc. Lost sales of furniture, appliances and building materials.

Lastly. You are alienating your biggest cheerleaders. Us come-from-aways who have property in Nova Scotia rave about our seaside summer visits to all our friends at home. We invite guests to Nova Scotia. We perpetuate the image of this special place by the ocean. If these new policies go through, you'll instead have an irate group of people who will not be suggesting to their friends that they travel to wonderful Nova Scotia.

For most of my youth Nova Scotia had a tourism slogan: Canada’s Ocean Playground. I hope that isn’t about to change.

Michael O’Brien

Michael O'Brien

Sales Representative

BOSLEY
REAL ESTATE

Bosley Real Estate Brokerage, Ltd.
169 Danforth Avenue
Toronto, Ontario
M4K 1N2

Office: 416-465-7527
Cell: 416-904-5343

mobrienrealestate@gmail.com

www.michaelobrien.ca

Michael O'Brien

[redacted] ~ Toronto, Ontario ~ [redacted]
e-mail ~ [redacted]

Thursday April 14th, 2022

Office of the Legislative Counsel
CIBC Building
802-1809 Barrington Street
PO Box 1116
Halifax NS B3J 2X1
By email

Re: New Property Tax Measures, Nova Scotia

Dear Members of the Legislative Council:

For my whole life the tourism department of the Government of Nova Scotia has done a masterful job of painting Nova Scotia as this warm and welcoming place that would be wonderful to visit. I know you particularly aim ad campaigns at residents of Ontario and Quebec in the hopes they will travel to Nova Scotia. You have perfected an image of this special place where all are welcome.

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I am a non-resident property owner. Although when in Toronto I often say I'm from Nova Scotia. My only sister and about 70 cousins live in and around Pictou County. I have a small share in an old family cottage at Melmerby Beach which isn't likely to be affected. A cousin pays the tax bill. And I have vacant land on Merigomish Harbour. On that land I was in the early stages of planning to build a house. Some quick calculations suggest that with a new assessment after construction the annual tax bill between the County and the Province, could be between $20,000 and $25,000. As I edge towards retirement that is simply not doable, and my best option would be to sell the vacant land to my neighbour who covets it to add to their vacant acreage. That would mean one less new house in Nova Scotia and no new increase to the tax base. Forgone employment of builders, plumbers, carpenters, design people, septic system people, well drillers etc., etc. Lost sales of furniture, appliances and building materials.

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For most of my youth Nova Scotia had a tourism slogan: Canada's Ocean Playground. I hope that isn't about to change.

Michael O'Brien

[redacted]

From: Robert Emery [redacted] >
Sent: April 14, 2022 9:48 AM
To: Premier
Cc: Finance Minister; Minister, DMA; Economic Development Minister; Office of the Legislative Counsel
Subject: Non resident tax
Attachments: Blank.pdf

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The Honourab e T m Houston
M.L.A., Prem er of the Prov nce of Nova Scot a

Dear Prem er:

I ask you to recons der your approach to the non-res dent property tax.

My w fe and I have been com ng to Nova Scot a for 12 years. We ove Nova Scot a and are part way through a 5 year p an to move here from Ontar o. We purchased vacant and here 2 years ago and we are bu d ng a house 30 m nutes outs de Lunenburg. L ke many others, we are not specu ators and are n th s for the ong hau . That vacant and and our new house do not represent a cred b e so ut on to the hous ng cr s s. They do represent hundreds of thousands of do ars n wages to excavators, foundat on contractors, carpenters, p umbers, eng neers and surveyors to name a few and many thousands more n mater a s purchased from oca supp ers ke Nova Scot a Bu d ng Supp es, Kent and Turner Lumber. The prov nc a share of HST on our project a one w exceed $65,000.

We have an apartment n Toronto out of necess ty. My job rema ns n Ontar o n the fi m ndustry. An ndustry here n Nova Scot a that was gutted by the s m ar y capr c ous moves of a prev ous government. As you are now try ng to rega n the trust of the fi m ndustry and rebu d t p ease cons der the ong term effects of d sproport onate act ons ke the non res dent tax.

We are n favour of moves to e m nate hous ng specu at on and ncrease hous ng stocks. Our home s n an area where there are many second homes. In th s commun ty I have met many peop e who have a ready come from away or are n the process, none have bought here w th the ntent on of mak ng a qu ck profit and mov ng on. W th on y a few except ons the homes here have been bu t or renovated and are too d stant to represent a rea so ut on to the hous ng cr s s. They have a nvested n “br cks and mortar” and spend s gn ficant y not on y on the r homes but on the oca serv ces

Th s eg s at on s pun t ve. M staken y, the prem se s that those w th second homes can eas y absorb the ncreased expense. If th s were the case t shou d app y equa y to Nova Scot ans w th second propert es. It’s un ke y that peop e who have made ong term nvestments n these homes are go ng to se them as a resu t of the tax n the short term. What I’ve heard from peop e n our commun ty s that they w be much ess ke y to make mprovements to the r propert es and that they w have ess money to spend w th oca bus nesses. Bus nesses that are often a ready h gh y seasona and battered by Cov d. In the ong term th s w harm oca bus nesses. The move may a so resu t n more short term seasona renta s to offset the ncreased operat ng expense thereby guarantee ng that n our area no new hous ng stock w come on to the market. I a so th nk that the unequa nature of the tax needs to be cons dered n ght of the ong term. As ong term v s tors we have a ways fe t we come here and saw th s as a p ace to nvest n - some of that confidence has been eroded. As non-res dents we do not have a vo ce n government now and so represent an easy target. That w w sew the seeds of frustrat on deep y.

Th s tax s a s edge hammer.
We want to see and end to hous ng specu at on and cred b e so ut ons to the hous ng cr s s.
P ease tune the tax to cons der the property ocat on re at ve to areas where there are hous ng shortages and specu at on s rampant, the type of property, new versus ex st ng and the durat on of ownersh p. Create a mechan sm to e m nate short term specu at on not pun sh those of us who have nvested here for the ong term.

Best regards,
Robert Emery
[redacted]
K ngsburg B0J 2X0
[redacted]

Cc.
Hon. A an McMaster, Deputy Prem er, M n ster of F nance and Treasury
Hon. John Lahr, M n ster of Mun c pa affa rs and Hous ng
Hon. Susan Corkum-Greek, M n ster of Econom c Deve opment

[redacted]

From: Robert Meyer [redacted] >
Sent: April 14, 2022 9:46 AM
To: Office of the Legislative Counsel; susancorkumgreekmla@gmail.com; Economic Development Minister; Finance Minister; Premier
Cc: Bignell, Laura M; garyburrill@gmail.com
Subject: RE: BILL 149 Financial Measures (2022) Act-Non-Resident tax
Attachments: Bill 149-Personal Response.pdf

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Please consider my letter as personal input toward the evaluation of Bill149 .
Thank you
Robert

April 14, 2022

Premier Tim Houston
premier@novascotia.ca

The Honourable Allan MacMaster
Minister of Finance and Treasury Board
FinanceMinister@novascotia.ca

The Honourable Susan Corkum-Greek
Minister of Economic Development and MLA for Lunenburg
edminister@novascotia.ca
susancorkumgreekmla@gmail.com

Standing Committee on Law Amendments
Legc.office@novascotia.ca

CC:
The Honourable Iain Rankin
Leader of the NS Liberal Party
laura.bignell@novascotia.ca

Mr. Gary Burril
Leader of the NS NDP Party
garyburrill@gmail.com

RE: BILL 149 Financial Measures (2022) Act

Dear Premier, Ministers and Standing Committee on Law Amendments,

Nova Scotia is our home.

I moved to Halifax from Manitoba as a young man in1992 to attend TUNS, fell in love with the province, it's history, culture and people. I met my wife. Sadly, the economy was in malaise and like much of my graduating class, we had to leave to earn a living. From the time we left we sang praises of the place to friends and strangers alike. Our long time goal of returning became more real 5 years ago-on one of our frequent trips to NS, we purchased a small lot with a run down cape being advertised as a teardown. We diverted our annual vacations south and poured all of our available time and resources renovating this tired 18th century dwelling. Our efforts earned much praise in the community. We love our community and the local businesses and trades. The folks from away…Europeans, Americans, other provinces, also add an additional richness of diversity.

In our increasingly turbulent times, we saw Canada, and especially NS as a sane and safe place. More boosterism from us! We've had the pleasure of hosting many of our dearest friends and showing them the wonders of NS and it's people. Our plan to return was

developing nicely; meanwhile we also had a place to stay and help out as my wife's parents began to struggle with heath issues.

We've noticed with joy the long overdue revitalization of the province, Halifax's growing mojo, a new and young energy that was lacking when we left. Our plan is to return-not to retire yet but start our own business- to contribute even more of this revitalized region. Bill 149 non-resident tax threw us for a sucker-punch. We are not speculators or landlords or removing housing stock from the real estate pool. The additional excess levies are unsustainable for us and trying to uproot 20 years of living elsewhere and moving-in SIX months-is another cruel demand. I understand there is a 80,000 person waiting list for a doctor now. How does a rash sudden move to NS help any of this? Additionally, targeting non-resident investment in the construction industry will reduce the opportunities for skilled trades (also being supporting in this Bill) and the engineering and architectural fields. This is a double blow for us as our intent was to set up our own practice.

We're struggling with what to do with this uncertainty. I've put off building a new house and may need to re-evaluate our entire plan. Everyone agrees affordable housing is an urgent matter. So is healthcare. So is the reputation of NS as a welcoming and business friendly place.

Much has been said about unintended consequences. Like the recent Finance Minister's comments-I too do not know how this will affect the big picture.

I do know these actual consequences:

1. We abandon our life long goal to moving back and sell our seasonal cottage. All that money leaves the Province AND our (increasingly) yearly spending ends.
2. We uproot and move back by October. We arrive needing to find two jobs. As our cottage is neither suitable for four season habitation and nearly 2 hours from Halifax, we seek housing in or near Halifax as this would be our best hope for finding a new job.
3. We get on the waiting list for NS health.

<u>Consequence of Bill 149 as written</u>: investment and spending leaves the province forever OR net housing in HRM: minus 1; unemployment in HMR: plus 2; waiting list to medical: plus 2.

The government needs to get Bill 149 right-it is currently severely flawed. A sizable portion of the non-residents you target are Nova Scotian. Many will return and with them their skills, knowledge, wealth. I expect they-and hopefully us as well- will remember how this affected us. This is personal. Nova Scotia is our home.

Respectfully,
Robert Meyer
Beverly, Massachusetts.

[redacted]

From: Carolyn Davis Stewart <carolyn@homesinhalifax.ca>
Sent: April 14, 2022 9:36 AM
To: NSAR; Premier
Cc: Finance Minister; Office of the Legislative Counsel
Subject: Non resident tax policy and deed transfer tax

Importance: High

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As a lifelong Nova Scotian who has enjoyed a summertime cottage in rural areas of the province, and the many neighbors there who come from both the USA and other provinces, I am totally opposed to your recent property and deed transfer taxes to those who visit us annually from out of province and who own property here. This is nothing but a cheap tax grab on folks who love our " ocean playground" and who contribute significantly to the economy of our Province.

This appears to not only be a very discriminatory policy, but also one which makes us seem very unwelcoming to out of province visitors and home owners. Many of these folks who return here annually to their vacation homes have deep roots and family in our province. We should be totally ashamed of sending such a message to " come from aways"!

Historically, " first term" governments have made policy blunders in their initial budgets. Two shining examples: The McNeil Liberals in cancelling movie industry support and the Dexter NDP in cancelling the Yarmouth ferry deal!

I implore you to reconsider this ill conceived property tax policy.. rescind it!
And move on to making our "ocean playground" a summertime and year round welcoming destination for all.

Carolyn Davis Stewart, FRI

THE CAROLYN DAVIS STEWART GROUP

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[redacted]

From: Steve Shapiro [redacted] >
Sent: April 14, 2022 9:38 AM
To: Office of the Legislative Counsel
Subject: Supplemental information to letter previously submitted with respect to proposed tax on non residents

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I called to speak and they told me there were no more spots.
Here's some economic analysis - my "white paper" if you will.

Let's say there's a fellow that lives in Halifax. Say he makes, and spends, $100 a year. Economists speak of the "multiplier effect." That is how much a dollar of spending impacts the economy because if I purchase a dollar of pastries, the baker then spend some of that dollar of income on coffee, and the coffee shop owner spends some of that dollar . . . And on and on. In the real economy, economists estimate the "multiplier" at 5x, so that $100 of spending yields $500 of economic activity.

If a non Nova Scotian buys a cottage and, during the two months they live at their cottage, spends $20, then the economy will expand by $20 x 5 or an additional $100. That's 20% growth and the economy is now $600.

The same thing happens in reverse. If the summer person is forced to sell their property to the person from Halifax, that additional $100 of economic activity goes away since the new owner, who lives in Nova Scotia full time, still only spends his original $100, and the other $20 of spending is lost. It's even worse if the property is rented, as some of the "rent money" is shipped (and spent) out of province.

What is the real world impact of the proposed legislation? If all 21,000 of us spend, on average, $10,000 a year in Nova Scotia, and we all either sold or rented to Nova Scotians, then the province would lose $210,000,000 million in spending, and the economic hit would be $1.05 Billion. The Tax hit to the government in lost HST alone would be $157m dollars.

Steve Shapiro
[redacted]

[redacted]

From: Carrie Freeman <[redacted]>
Sent: April 14, 2022 9:37 AM
To: Carrie Freeman
Subject: Bill 149 - Concerns about negative impacts to Nova Scotia

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I am currently a non-resident who hopes to become a resident of Nova Scotia, and I am concerned about the negative impacts that this bill will have on Nova Scotia. While it would appear that my concern is self-serving, I also view it from the perspective of the negative impacts to Nova Scotia's economy. This tax would dissuade non-residents from building or purchasing homes in Nova Scotia, driving them to move to other areas of Canada who are more willing to accept new residents.

Non-residents help residents and the overall economy of Nova Scotia, but this relationship is being overlooked. We have friends who are residents and builders in the area. This builder is alarmed by Bill 149 and recognizes the harmful effects it will have on Nova Scotia. By building, remodeling or repairing houses for non-residents, their business provides numerous jobs in Nova Scotia and supports many Nova Scotian families. Their business also supports myriad downstream businesses, including local electricians, plumbers, carpenters, and others. They also support suppliers of building materials which they seek to source locally when building a house. This bill would directly hurt their business and all downstream businesses supporting this industry. And ironically, it would come at a time when the housing stock needs desperately to increase, not decrease, because of the high cost of housing.

In this global environment that has tended lately towards keeping people out, all economists have always indicated that the path to economic growth goes in lockstep with the willingness to accept new people. It's the addition of people that creates an economic stimulus long-term. Sadly, Bill 149 focuses only on the short-term cash while failing to see that it will have a much larger negative economic impact in the long-term.

I encourage you to consult numerous economists to study the long-term impacts of this bill on economic growth in Nova Scotia. I love Nova Scotia, and I want to see it flourish, and I know you wish for the same. Thanks for your time.

Carrie Freeman

[redacted]

From: Gerrie Masters [redacted] >
Sent: April 14, 2022 9:26 AM
To: Office of the Legislative Counsel
Subject: Presentation to Law Amendments regarding a proposed tax on non-resident property owners
Attachments: Presentation to Law Amendments Committee April 1422.docx

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Please find attached the submission I will be making to Law Amendments Committee at 11:10 this morning.
Gerrie Masters
President
Marriotts Cove Association

PRESENTATION TO LAW AMENDMENTS REGARDING LEVYING A DEED TRANSFER TAX AND PROPERTY TAX ON NON-RESIDENT PROPERTY OWNERS
THURSDAY APRIL 14, 2022

I am here today on behalf of the Marriotts Cove Association. Marriotts Cove is adjacent to the Village of Chester. The Association was established in 1994. It provides a forum for the discussion and resolution of issues that have implications for the social, economic and environmental well being of the Cove community.

It currently has over 100 members who are both permanent and seasonal residents from Nova Scotia and elsewhere. Many of our members grew up in Nova Scotia and have returned to Nova Scotia to make it their summer home. They return as often as possible to “their roots” to be close to family and friends from their childhood.

We have one seasonal owner who has been coming to Marriotts Cove from Connecticut for 87 years to the home built by his parents. He provides local farmers free access to his fields to cut hay for their own use. One of his daughters has made her home and taught in Bedford her entire adult life. The family has donated an island in Mahone Bay to the Nova Scotia Nature Trust. I am sure you have been reading and hearing stories like this since the government proposed imposing its punitive tax regime on non-resident property owners.

My comments today are focused on the Chester area but apply equally to many areas of the Province where people return each summer to make Nova Scotia their home.

Many small communities like Marriotts Cove and Chester would not survive without seasonal property owners. In our area the population almost doubles when summer residents arrive each year from places across Canada, the United States, Great Britain and Europe.

Local residents rely on this summer crowd to make a living. Many of the year round members of the Association have stories of local service people who had a very hard time when Covid kept their summer clients from being able to come to Chester. Professional trades people, house cleaners, handymen, people who take out wharf floats and put them back in and

store boats over the winter, swimming pool maintenance companies, landscaping and garden businesses and the local taxi, are just some who rely on seasonal owners to survive.

It is likely that the money spent on local services by summer residents across Nova Scotia and ends up being recovered through provincial income tax paid by local service providers exceeds the revenues the government expects to generate with its proposed punitive property taxes.

Furthermore without the generosity of the seasonal residents from Marriotts Cove and elsewhere in the area, it is quite likely that Chester would not have a local theatre, arts centre, yacht club or tennis club. The Chester Playhouse is struggling to come back from a devastating fire. The volunteer hours and generosity of summer residents have been critically important in this effort. The local golf, sailing and tennis clubs are able to provide lessons for local and summer kids because of the fees paid and generous donations by summer residents.

The government's proposal to penalize seasonal non-residents who want to spend their summers and holidays in Nova Scotia will do nothing to solve the housing shortage in Nova Scotia and more particularly HRM. Instead it jeopardizes the livelihoods of many small rural businesses and the communities in which they are located.

What exactly is the problem the government thinks will be solved by taxing seasonal non-residents in rural areas of Nova Scotia. What exactly have these seasonal home owners done specifically to contribute to the problem.

The Minister of Finance was on CBC the other morning saying that we have a chronic housing shortage in Nova Scotia that the government needs to address. Does the government hope taxing seasonal non-residents will put pressure on them to sell. It might but converting seasonal homes owned by non-residents into year round housing is not realistic. Many are not heated. Most are not insulated. Some of the older homes are so large that the cost heating them year round would be prohibitive. Others are at the end of long laneways that could not be practically kept clear in the winter.

The Minister of Finance was on CBC the other morning saying that seasonal workers cannot find a place to live in places like Chester and

when asked if he felt summer homes offered a solution the Minister replied that “we’ll take whatever we can get”. Surely he doesn’t really believe that a summer student is going to be in a position to rent one of these homes even if one was available.

If the government needs revenue and wants to effectively address the housing shortages in metro Halifax and elsewhere in the province, it should be looking at taxing those activities that adversely affect the availability of housing where the problem exists. Perhaps the government should tax the hundreds of Airbnb and VRBO properties that have displaced year round rental housing.

It should be looking to the universities for a solution. The NSCC is building 3 new residences because it knows that if it doesn’t take responsibility for housing its students they will take up housing in the communities where there is a local need.

Pre-Covid student enrolment in Halifax universities increased in 2020 to a total of 30,825 across six institutions, up from 30,485 the previous year . International student enrolment grew by nearly 10% to another record high of 7,588.

Of these 20,000 are enrolled at Dalhousie that has shown no interest in investing in new residences. Perhaps the government should be sitting down with all the universities to examine their capital spending priorities to provide more housing for their students. This would certainly make more housing available to people who can’t find a place to live in HRM.

We ask that the proposed tax be withdrawn from further consideration by the government and that other more effective tools to address the current housing shortage be explored..

Yours truly,

Gerrie Masters
President
Marriotts Cove Association

[redacted]

From: George McDaniel [redacted] >
Sent: April 14, 2022 9:20 AM
To: mlamacmaster@bellaliant.com
Cc: Premier; Finance Minister; Office of the Legislative Counsel; NSAR
Subject: NON-RESIDENT TAXES

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Hi Allan;

My principle residence is located at [redacted], Margaree Forks.

The proposed 5 per cent Deed Transfer Tax and the annual Property Tax for non-residents discourages people considering purchasing property in our province. These taxes also add financial burden to people who currently have seasonal property here. Many of these people are Nova Scotians who have history in the province and family ties they want to maintain. These families have an economic impact in our rural communities with businesses relying on seasonal resident spending from groceries, utilities, tourism, hiring local trades people, and more.
The message we are sending to fellow Canadians is that we do not want them here. Our tourism promotions welcome Canadians to our province, however, these taxes discourage loyal, seasonal property owners who come back year after year without any enticement. I am disappointed in the implementation of these taxes and urge the province to consult with REALTORS® and out-of-province owners to find a better solution. Let's avoid the decline of rural Nova Scotia and make a plan that is fair for those who love and have given so much to the province.

I understand your government needs to raise revenue to pay for necessary programs, but surely there is a better way.

Regards; George

George McDaniel
Broker/Owner
ENTER Realty Ltd
902-471-9605
www.enterrealty.ca

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[redacted]

From: John Duckworth <john@duckworthrealestate.com>
Sent: April 14, 2022 9:11 AM
To: Office of the Legislative Counsel
Subject: Presentation to Law Amendments Committee - April 14/22
Attachments: PRESENTATION TO THE LAW AMENDMENT COMMITTEE.docx

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>

PRESENTATION TO THE LAW AMENDMENT COMMITTEE REGARDING AN ACT TO PROVIDE FOR A DEED TRANSFER TAX AND TAX RESPECTING NON-RESIDENTS OF NOVA SCOTIA.
9:30 am APRIL 14, 2022

Introduce myself – name, address, full time resident and businessman.
My interest here is the welfare of the economy of rural Nova Scotia and the reputation of the Province of Nova Scotia nationally and internationally.
I will limit my comments to the proposed annual $2.00/$100 of assessment property tax.
I understand the need for the government to find new sources of revenue.
Major new taxes like this need to be supported by a cost/benefit study.
But to quote Minister McMaster "there is no way to concretely know for sure (if this will work) until the tax is implemented".
This would make it clear that no cost/benefit study has been done. And my fear is that by the time the Government realizes that the tax is not doing what it is supposed to do, the Province will have suffered irreparable damage. Which was the case when the Yarmouth Ferry and the film industry were shut down by previous governments.

So let me present my own predictions:
But first, what is not clear to me is the definition of a "resident" and a "non-resident". Perhaps those definitions could be made available a little later.
And secondly, let me say that so-called "Non-residents" should be known as "Part-time" residents. The "Non-resident" label makes it sound like they are never here, when in fact they are here a lot of the time and perhaps a majority are even Nova Scotians, who have had to leave the Province temporarily to find work and plan to return permanently.

Since the legislation was introduced, here is what has happened:

- This tax is seen as having nothing whatsoever to do with creating affordable housing where it is needed.
- This tax is seen as discriminating against, not only foreigners or other Canadians, but against Nova Scotians who don't happen to be living in Nova Scotia at this time.
- This tax is seen as a way to get revenue from a group of non-voting, politically vulnerable people, who are bringing tens of millions of dollars into the Province every year.
- This tax is seen as undemocratic.
- This tax is seen as a direct attack on the economy of rural Nova Scotia. It would have little, or no effect on the Halifax market, where it is just fine for Nova Scotians to own multiple properties, rent them on Air B&B and make them unavailable for year long rentals.
- This tax is seen as by far the most punitive of its kind in Canada.
- This tax is seen as applying to properties that are not even accessible in the winter.
- This tax is seen as applying to property owners who do not require schooling or medical services. The people being taxed just want to come here and spend money.
- .

- This tax is aimed at people who own cottages and second homes in rural Nova Scotia and live in them 'Part-time". These owners are not speculators. They use their homes on a regular basis and contribute in a big way to their communities.
- This tax is aimed at punishing the very people who have been resurrecting the economy of rural Nova Scotia for decades.
- Rural realtors have been inundated with calls from "Part time" owners, many of whom have owned their properties for decades. Some have inherited their properties. These owners are beginning to realize that their annual property taxes are about to triple.
- Almost all, if not all rural realtors are reporting that their prospective non-resident buyers, once advised of this new annual tax, are not interested in buying anymore.
- Nova Scotia is already being seen as a place where outsiders are not welcome.
- Because of the shocking way in which this tax is being implemented, it will likely have a negative effect on business investment. What is this government to going to decide to tax next?
- Part-time owners are feeling hurt and betrayed. Outsiders have always been welcome here and now they are being penalized for being here.
- Part-time owners are already canceling their plans to build on their land, or renovate their houses.
- Part-time owners, who have been the best ambassadors the Province has had, have already stopped extolling the virtues of the Province.
-

And here is what is going to happen:

- People who won't be able to pay the triple tax, will be forced to (a) become residents of Nova Scotia and lose their job, lose their community, find a new job, pay more HST and income tax and join the 88,000 Nova Scotians currently without a doctor (b) rent to Nova Scotians and lose the use of their homes, or (c) sell to a Nova Scotian resident at a discount because the market for the properties will be decimated.
- Reduced prices may sound great, but wait a minute, that will reduce the value of all rural properties, which in turn will reduce property assessments and cause municipalities to have to increase their tax rates and the taxes on every property.
- If this tax is implemented, it is so out of line and so discriminatory that it will be exposed in national and international media. Nova Scotia will lose its reputation as a welcoming place.
- The highly paid workers in the construction industry, mills, building supply dealers, tradesmen will feel the effects of cancelled residential work.
- Many community and charitable organizations will feel the loss of their supporters.
- Tourist accommodations, restaurants and cultural events will feel the loss of business from the 'Part-timers".
- Many existing "Part-time" owners will try to figure out how avoid paying this tax, resulting in a substantial policing cost to the Province.
- There will be a lot less money coming into the Province. Money that is already here will just circulate.

- This tax is going to hurt all Nova Scotians living in rural areas when it comes to selling their properties. They will realize that the market for their properties has been decimated.
- And perhaps most important is the fact that the more successful this tax is in replacing “Part time” owners with residents, the less successful the program will be in achieving its goal of bringing in tax revenue. For every time a ”Part time” property is converted to a resident property the triple tax revenue disappears. This is the first time I have ever heard of a program that achieves less of its goal the more successful it is. Taken to the extreme, if ALL the ”Part time” properties become resident properties, this tax would not generate one penny of revenue and would actually cost the municipalities.

We all know that the government needs more revenue. However, I would like to suggest that this tax not be activated until a cost/benefit study be completed. There is every indication that this tax is not going to result in any net revenue to the Province and will result in less revenue to the municipalities. The revenue the tax will generate will be more than cancelled out by the loss of business, the resulting loss of PST and income tax, the cost of policing and the harm it will do to the reputation of this Province nationally and internationally.

I would also like to suggest that the Government convene a meeting with members of the business community in an attempt to come up with a better, less shocking and discriminatory plan for raising revenues. How about taxing ALL property owners in the Province, who have more than one property. That would substantially reduce the $2.00 rate.

To sum up, this discriminatory Bill is an attack on, and will do irrepairable harm to, the economy of rural Nova Scotia. It will do a great disservice to the reputation of this Province, it will harm every Nova Scotian who plans to sell their rural property, it will do nothing to create affordable housing and it will not result in any net tax gain to the Province.

I urge this Committee to amend the Bill by deleting this tax until a comprehensive economic cost/benefit analysis shows that such a tax will somehow be of benefit to the people of this Province .

Thank you for this opportunity to present my views.

John R. Duckworth
963 Kingsburg Rd.
Kingsburg, N.S.
902-766-4670
john@duckworthrealestate.com

April 3, 2022

RE: NEW NON-RESIDENT PROPERTY TAXES IN NOVA SCOTIA

Dear Premier Houston.

I'm shocked and disappointed that the newly elected government in Nova Scotia is increasing annual property taxes on properties owned by non-residents of Nova Scotia by three times and increasing the property transfer tax on property purchases by non-residents of Nova Scotia by five times. This bit of news was disclosed in the budget, which was presented March 29. Since it is to be effective immediately, there is obviously no interest on the part of the government to hear how this will negatively affect the economy of rural Nova Scotia.

Since none of the property owners affected are voters provincially, this is a classic case of taxation without representation. In the short term, this is a political no-brainer. The general resident public, no doubt, would think that this is a great idea. But wait a minute. Isn't this discriminatory? What about Nova Scotian residents who own second homes here? Why is there a difference?

Just when Nova Scotia is being discovered as a desirable destination and people are moving here, instead of moving away, the Government decides to put up the "we don't want you here sign". This is a disastrous thing to do and needs to be undone immediately.

Economically, it is wise to have non-residents buying land and building and renovating second homes here. They bring in new money to the Province. While looking for properties to buy, they rent cars, buy gasoline, stay in rental accommodation and eat in restaurants. Once they buy a property, they have a house built or renovated and then in every subsequent year, they pay for car rentals, food, utilities, ongoing renovations, property taxes and all the other services that homeowners need. **And they do not put any strain on our school, or our medical facilities.**

All this spending of new money is good for the rural economy. And it will largely come to an end if these taxes come into effect. Ask any realtor - because we are penalizing them and telling them that we don't want them here, prospective non-resident buyers are cancelling their plans to come to Nova Scotia, At the same time, we are soiling Nova Scotia's reputation as a welcoming destination.

That the Government has opted to discourage people from buying and building properties here, while simultaneously announcing that it wants to double the population to two million people, is a rather large mystery. How does this make any sense? Seasonal residents often become permanent residents.

→

The non-resident buyers coming to Nova Scotia are not speculators. They are Nova Scotians living out of the Province, or folks who have long standing connections to the Province, or folks that have invested or want to invest in the rural paradise of our coastal Province and want to experience the lifestyle we enjoy here.

There is clearly a need to raise revenue, but in doing so, let us not penalize, discourage, discriminate against and send away the very people who have spent hundreds of millions of dollars reviving the dying economy of rural Nova Scotia over the past many years. Let us find a way that enhances the rural economy and the reputation of Nova Scotia. That would be achieved by attracting more people to rural Nova Scotia, either permanently, or seasonally and by treating non-residents in the same way as we treat residents.

There are other less damaging ways to raise revenue from the residential sector. How about taxing everyone who has a second residence of any kind in the Province. That would result in a much smaller tax increase and make non-residents feel that they are being treated fairly and not being discriminated against. And it would take down the current "you are not welcome here" sign.

If these taxes are supposed to help with the shortage of affordable housing in Nova Scotia, perhaps someone explain how. Funding for affordable housing will not be generated by these taxes. The amount of tax revenue lost because of the negative effect the taxes will have on the economy, together with the cost of administering and policing the payment of the taxes, will far outweigh the projected revenue. Furthermore, these taxes are expected to result in many non-residents opting to sell their rural properties, but that will not result in creating any affordable housing where it is needed.

New governments in this Province make their major economic mistakes as soon as they get into power. The NDP cancelled the Yarmouth Ferry. The Liberals devastated the film industry and now the Conservatives are killing the goose that has been laying golden eggs in rural nova Scotia for years, i.e. non-resident investment. Subsequent governments have tried to get the ferry and the film industry back again. Let this government not introduce this tax only to rescind it after realizing the damage it has done to the rural economy and reputation of this Province.

In closing, let me ask this - what would residents of Nova Scotia do if they woke up one morning to learn that their property taxes had tripled?

John Duckworth
Kingsburg, N.S.
902-766-4670
john@duckworthrealestate.com

[redacted]

From: Fred El Haddad [redacted]
Sent: April 14, 2022 9:03 AM
To: patdunnmla@bellaliant.com
Cc: Premier; Finance Minister; Office of the Legislative Counsel; phoveling@nsar.ns.ca; Dave Jardine
Subject: Out-of-province taxes

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Hi Pat,

I hope this email finds you well.

The proposed new taxes for non-residents of Nova Scotia are regressive and negatively impact people who are an asset to the province. It is economically beneficial to have non-residents as part of Nova Scotia's housing spectrum. The impacts of non-resident construction, tourism, household purchases, and renovations are essential to businesses and create economic activity, especially in smaller, rural, local economies.

These proposed new taxes will not solve the problem of the current housing shortage. Targeting vacation, retirement and seasonal homes in predominantly rural areas will not free- up a meaningful amount of housing supply or impact affordability.

I urge you to listen to stakeholders' opposition to these taxes. Our non-resident community members contribute to social, cultural, recreational and other activities, creating significant economic impacts throughout rural Nova Scotia. It would help if you worked collaboratively to develop a better plan for Nova Scotians and Canadians.

Fred El-Haddad
REALTOR®
Blinkhorn REAL ESTATE LTD
Cell: 902-921 1555
https://www.fredsells.ca
"Choosing The Right REALTOR® DOES Make a Difference.

[redacted]

From: Office of the Legislative Counsel
Sent: April 14, 2022 8:44 AM
To: David L Wagner
Subject: RE: Law Amendments Committee Request

Thank you for your email, we have added you to our representation list. Today's meeting is fully booked and will contact you once we hear the next steps from the Chair of the Law Amendments Committee.

Office of the Legislative Counsel
CIBC Building, Suite 802
1809 Barrington Street
Halifax NS B3J 3K8
tel 902 424 8941
www.nslegislature.ca

From: David L Wagner [redacted]
Sent: April 14, 2022 7:02 AM
To: Office of the Legislative Counsel <legc.office@novascotia.ca>
Subject: Law Amendments Committee Request
Importance: High

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Office of the Legislative Counsel
CIBC Building
802-1809 Barrington Street
PO Box 1116
Halifax NS B3J 2X1

Subject**: Tax Fairness for Nova Scotia Non-Resident Property Owners?**

Dear Legislative Counsel Office

My name is David Wagner and I am a non-resident of Nova Scotia who owns property in Pugwash, NS. I grew up in Port Hawkesbury, attended Acadia University, lived in Halifax for fourteen years before relocating to Fredericton, NB in 1989. My wife Ann, was born in Springhill and has spent every summer since she was an infant at a cottage in Pugwash that her parents purchased in 1953 and now at our cottage that we purchased in 1982. Too say that "summers in Pugwash"

are part of our life would be an understatement. Our three children and now our seven grandchildren all spend considerable amounts of time during the summer months at our Pugwash cottage.

My understanding is that the Law Amendments Committee is meeting today to discuss the “Non-Resident Tax”. I would welcome the opportunity to speak with the members of that committee on this issue and what affect it will have on families like mine who summer every year in Pugwash, NS.

I can be reached on my mobile [redacted] or home number [redacted] or via my email noted above.

Please advise.

David L Wagner
[redacted]
Fredericton, NB

[redacted]

From: Hebb, Gordon
Sent: April 14, 2022 8:30 AM
To: MacDonald, Heather M
Subject: FW: Law amendments-- re: non-resident property tax
Attachments: 1 law amendments.docx

Gordon D. Hebb QC
Chief Legislative Counsel
House of Assembly
Halifax, Nova Scotia

(902) 424-8941

From: Greg Nix [redacted]
Sent: April 13, 2022 9:25 PM
To: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Subject: Law amendments-- re: non-resident property tax

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I am submitting this letter in response to the additional property tax levied on non-resident Nova Scotians. If the letter is not acceptable, pleas schedule 5 minutes for me to present virtually to the committee…I would prefer to let this letter to the committee suffice.
Greg

Sent from Mail for Windows

RE: Non-Resident Property Tax to support new housing in Nova Scotia

4/13/2022

Dear Law Amendments Committee:

I am a father of children and family living in other parts of Canada. As with many Nova Scotians in the 80's and 90's, we had to leave the province to find work. I was fortunate to find my way back to Nova Scotia in 1989 and the rest of my family, including my middle aged children are trying to do the same.

Now that they are starting to plan retirement, or seek careers in Nova Scotia, they have been looking at or purchased land in which to build their retirement home, first to use as a summer home, and upon retirement or sooner, make it their permanent home.

In one case, this tax has made it impossible for them to return if it stays as is. They have cancelled their plans to build a summer home in Nova Scotia. The land will remain vacant, gaining our government less tax, the local community—less money. How does this improve the bottom line or provide for housing?

In a second family case, the permit was approved for a build today. To afford the new tax, within two years or sooner, they will be forced to become Nova Scotia residents, transfer their crazy cost of health care in Ontario to Nova Scotia tax payers and lose their downsized home in Ontario where they had hoped to continue to live for large block of time near their children. With health care exceeding 25k a year…any new tax will be a net loss for this government. How does this provide new housing?

Prince Edward Island has more or less a surcharge of 50 cents to 100 of assessment…is this not a sufficient penalty for wanting to be in Nova Scotia? Most non-residents agree that there should be some surcharge…this plan borders on ridiculous. Most would accept this level of tax for the privilege.

A lot of non-resident property is cottage country or homes handed down by generations of family. Many have a high price tag…encouraging non-residents to sell by taxing them to death seems unconscionable. Who is going to afford to purchase these homes? Generally it will be those not requiring housing. In the case of smaller cottages…many are not even winterized…seriously!

The speed at which this change is being implemented has left little time for processing, let alone, revise plans.

I hope you will consider the following:

-greatly reduce the current levy -consider PEI a reasonable model.

-reduce the time required to live in Nova Scotia to be exempt from 6 to five months

-phase this in over 3 years or more so that those most impacted can revise their retirement plans

I was under the impression that Nova Scotia is looking for immigrants…yet we are saying farewell to Nova Scotia to many of the very children we invested in as young Nova Scotians. They want to live here…think of all the snowbirds that spend huge amounts of money elsewhere…do we not want non-residents to spend their dollars here?

Respectfully,

Residents that wish to have their family back in the province!

Gregory A Nix

Alvina A Nix

[redacted]

From: Hebb, Gordon
Sent: April 14, 2022 8:29 AM
To: MacDonald, Heather M
Subject: FW: non-residential property tax

Gordon D. Hebb QC
Chief Legislative Counsel
House of Assembly
Halifax, Nova Scotia

(902) 424-8941

From: Alice Dupuis [redacted]
Sent: April 13, 2022 8:19 PM
To: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Subject: non-residential property tax

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Good evening, Mr. Hebb

As non-NS residents who own a small summer cottage in Lorneville, we would like to express our deep concern re this 2% additional tax being foisted on non-residents.

The property in question is located on Highway 366, #5427 in Lorneville.

This 2 acre property was given to me by my father in the 1980's. In 2002, we built a 613 sq ft 1 bedroom cottage. This building is not winterized, sits on a uninsulated crawl space which holds the water pump and pressure tank, and the driveway is basically on the field which makes it unusable in the spring and fall when the ground is too wet to support the vehicle. I can not see our 613 sq ft cottage is of any use to a family looking for a home to raise their family.

A brief history of this property is as follows:

1867 this property was purchased by the Goodwin family. Yes, this property has been in my family for 155 years! Generations of Goodwins have used the original house as a permanent residence as well as a summer home. In the early 1900's a lot from the original property was donated by the Goodwin owner at that time, and used by the community to build the Lorneville School. This school was closed possibly around 1960 and the government sold the building and lot.

In the 1980's, Millage Goodwin as the current owner, subdivided the property to give each of his 4 children a share of the property. My maiden name was Alice Goodwin and I was one of the 4 children. We never could have afforded to purchase land on our income.

In 2002, my husband Normand and myself built the above mentioned 1 bedroom cottage. Since retirement we spend summers at the cottage from May long weekend to Thanksgiving. We grow our vegetables and freeze them to last throughout the winter months.

We will not be able to afford to keep this property with this 2% additional tax which amounts to $3,878 in 2022 (not sure if the 2022 tax will be for the remaining 9 months or not but if this is the case it would be $2,908). I certainly hope that the premier and finance minister can appreciate the fact that an additional amount of close to $4,000 yearly is unstainable for lower middle class people living on pensions.

My husband and I married in 1971, bought a 3 bedroom bungalow of 864 sq ft and raised 2 children. We still live in this home. In the 1980's the mortgage interest rate was approximately 18%! We managed this by cutting back on unnecessary things. In the late 1980's during the recession, my husband's company closed and he lost his job. Again we managed this by budgeting. Fortunately I had a clerical job at Blue Cross which was not affected by this down turn in the economy. This house was paid off in 1994. We still live within our means, budget wisely and cut expenses when we can. We own 1 vehicle which was purchase second- hand from a dealer in Amherst I might add. My husband worked for Co-Op Atlantic which closed shortly after my husband retired and he lost 30% of his pension. I am stating these facts so that you are aware that we are not well off - we just manage and live on the money we have. We do not drink or smoke. To take this property from us is a grave injustice!

Our two children are now married with children of their own and of course, they love this property as well. Our son lives in NB but our daughter is married to a military man posted out of Halifax to BC. Previous to this BC posting, when they were in NB and then ON, they spend their summer vacation at the property in a travel trailer.

The thought of losing this property is weighing very heavy on my mind and my heart. To lose a property which has been in our family for 155 years is beyond my comprehension.

I would like you to visit this cottage to see for yourself that we are not taking a home away from anyone else.

I beg of you to reconsider this additional tax.

Yours truly

Alice (Goodwin) Dupuis
Normand Dupuis

[redacted]

[redacted]

From: Steve Acker [redacted]
Sent: April 14, 2022 4:06 AM
To: Premier; Finance Minister; Office of the Legislative Counsel; barkhousemla@gmail.com; letters@herald.ca
Subject: Bill No 149

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After much deliberation and consternation, I have decided to add my voice to those opposing proposed Bill No 149, the "Come From Away Tax" ("CFA"). I was raised and educated in Nova Scotia, graduating with two university degrees from a Nova Scotia university. I left Nova Scotia in 1981 because I could not find gainful employment in my chosen field. I married a local girl, moved west, raised two beautiful daughters, and never forgot where I came from. In the 41 years I have "been away", I have returned annually to Nova Scotia, sometimes several times per year … it is home. My parents, both Maritimers, longed for a "recreational" property, somewhere where they could "escape" the big city, eventually building a small place in Western Shore, Nova Scotia, a "hard scrabble" village on the South Shore. It was my father's dream spot. I have returned to this property many, many times, bringing my wife, and eventually, my daughters. My father passed away in 2006, imploring me to keep the "cottage" in the family. My mother, now 90 years old, has kept the place all these years, and has left me the property in her will. As long as she is alive, this ill conceived Come From Away Tax is moot, however, upon her passing, I will inherit this property, and now, also, a tax intended to make residential properties more accessible to "native" Nova Scotians.

It has always been my intention to retain ownership of this property, instilling in my daughters a sense of awareness and pride in what made their grandparents "tick", and where they came from. My grandfather managed the Bill Lynch Fair, and my mother spent a summer or two living on McNabb's Island, with Mrs. Lynch, while the fair travelled the Maritimes. How more "local" can our family be? This CFA Tax seems to be predicated on assuming this desire on my part to retain a tie to my family's history is in some way detrimental to the prosperous development of the Nova Scotian economy; how short sighted. When I return to Nova Scotia every year, some times for months at a time, I spend my "after tax" money, earned and taxed in another province, purchasing local goods and services. My discretionary, recreational expenses, are spent locally, all the while consuming absolutely nothing of government services available to "full time" residents.

I have spent the last 40 plus years working in the Western Canadian energy industry, and have constantly had to defend Nova Scotia to westerners who see our Province as a have not, give me more, I deserve it, poor relation … this CFA tax does nothing but reinforce that perception. If we cannot continue to make our Province a must see, must investigate, must live there destination, then what have we left, but an insular, inward looking, stay away, we don't want you, "isolated" backwater. I am not willing to accept that perception.

The affordable housing crisis is real in Nova Scotia, as it is throughout our country, but taxing and penalizing those who have come to realize the attraction of our Province, and its way of life, as a way of addressing that problem is not only short sighted, but just plain wrong. We should be doing everything possible to attract more "visitors" to our beautiful piece of the world, not chase them away. Perhaps a minimum residency period in order to avoid the CFA tax, or a documented minimum annual spend in the Province. I, for one, spend more annually in Nova Scotia than the future CFA tax on my family's property would generate, and if I sell, will the next "local" owner spend as much? Your guess is as good as mine, but my expenditure is guaranteed.

I ask only that the Government delay passing this bill until a full and thorough debate has happened, where ALL concerned parties are able to express their opinions … that is what I assumed democratically elected governments were "supposed" to do …was I wrong?

Stephen Acker

[redacted]

[redacted]

From: kim.gillies kim.gillies [redacted]
Sent: April 14, 2022 12:29 AM
To: Office of the Legislative Counsel; Smith-McCrossin, Elizabeth
Subject: Non-Resident Property Tax letter
Attachments: Non Resident Property Tax.docx

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Please accept the attached letter as a formal presentation for consideration by the Law Amendments Committee.

Respectfully,

Kimberly Gillies

Oakville, Ontario

Re: Comments re Non-Resident Property Tax to support new housing in Nova Scotia

04/13/22

To: Law Amendments Committee

Until last week any mention of the term 'Come From Away' made me smile and brought an immediate sense of warmth and pride about being a Maritimer, ready to welcome people with open arms no matter where you are from. While this has been a popular Newfoundland story, this charm includes the Maritime provinces and I have always believed it to be its greatest asset, even above the physical beauty. It is not until the last few days that I have discovered that I am actually included in this CFA term.

I have now lived in Ontario for most of my adult life, having moved here in 1985 due to the scarcity of jobs (and for a lad that I met at Acadia & later married). My response to anyone who has ever asked me where I am from is met with "I'm from Nova Scotia, but I live in Ontario". That is a common response for anyone who has deep roots in our beautiful province but has moved away. Until Covid I had not missed a summer coming home (YES, despite raising my own children in Ontario a visit to NS is simply known as 'coming home'). And for any of my friends Nova Scotia is the one destination that I have endorsed my entire life, as it is a place that I have always been proud to share with others not from here.

There are apparently 27,000 non-resident Nova Scotians – shall we label them NRNS's, or CFA's, or just call us 'low hanging fruit', ready to be picked every year to generate easy tax revenue? Many flock to Nova Scotia every summer like homing pigeons, the same way that many Nova Scotian snowbirds flock to warm destinations in the winter. Imagine the shock for many snowbirds that without warning, there is now a new tax assessed so high that they may have to sell their property and give up their retirement dreams. Many who do this aren't necessarily wealthy, and would have planned their retirement very carefully to be able to spend a few months in a warmer climate. No matter where any Nova Scotian or non-resident chooses to spend their recreational dollars it generates revenue, and in our case it will generate it in support of rural Nova Scotia. A great deal of those who come here from out of province and spend several months in the summer are also merely reconnecting with family. The emotional benefit of this for families is priceless, however the economic gain is indeed measurable.

I appreciate that the view of Nova Scotians varies depending on your own situation. If you are fortunate to have all of your children reside in the NS or the Maritimes your view may be different than the mom who has had children move away for jobs and never permanently return, always with the hope that one day they will. It is also different if you are not currently a property owner, or are struggling to find affordable rent. Unfortunately these are the same issues affecting young people and families in Ontario & the rest of the country. A direct quote from your finance minister states that "this new tax targeting non-resident property owners is necessary to help Nova Scotians gain access to housing at a time when vacancy rates are extremely low". If it is viewed by the NS government that me being a seasonal property owner in rural NS contributes to this housing problem, then logically every NS resident who currently has a cottage or second home somewhere in NS that is not being used for 12 months of the year is also guilty of the same and should be at least contributing some extra property tax if they are part of the problem. I dare to say that this would be met with more than a little opposition from voters!

We were thrilled last fall when we were unexpectedly able to purchase a parcel of undeveloped land close to my mom and other family, with the intent of building a cottage and eventually divide our time between provinces. This would allow us to still keep our connection with our grown children (and eventual possible grandkids) in Ontario in the winter months. In December (having no knowledge of this new tax) we hired a really nice builder who also has a young family. We have asked that any additional tradesman be from the local area, and source as many materials as possible from the same. It will potentially be our home for 5 months of the year, and we want to be respectful and help the community in any way that we can. Seasonal residents can contribute so much economic prosperity and other intangible benefits to smaller communities, even if it is annoying for full time residents when the local grocery store becomes so crowded in these months!

In addition to family ties here, we also have a unique situation. To be clear I am not looking for sympathy, but merely a logical view of our case. My husband has cancer, and we are very lucky to be in the care of an amazing oncology team in Toronto, at a time when healthcare in every province is being pushed to the limit. Becoming a resident of NS full time and foregoing our current health coverage doesn't seem to make sense for us or for NS. There are many in NS who believe that we should not be entitled to healthcare that we haven't paid into. I agree – let us keep our out of province residency so that we don't become a burden on your healthcare as we age. Don't force us into becoming a NS resident by taxing us excessively if we don't. I cannot fathom why the QEII would want another cancer patient that is already being cared for elsewhere, or why NS would like us to take up additional spots here one day in your long term care facilities. If you currently require healthcare in NS aren't you glad that we won't be adding to surgery wait times and the financial burden to your healthcare system?

I have no objection to a property surcharge for out of province residents if you think that we are not contributing enough financially through our upcoming build, and money that will be spent in subsequent year living here in NS for extended periods. PEI has done just that, and while non residents may not be happy with it is at least reasonable. It is the obscene rate of the NS surcharge and the urgency to implement this tax without warning to non-residents (including the rush to even write this letter after finding out about the hearing last night) that is my concern. Again I am clearly not looking for sympathy, but I am asking that the Nova Scotian government treat those that it was desperately courting to come not so long ago to be treated with a little more equity when we can only help, not hurt the economy of rural areas.

There has to be some compromise with the reduction of rates for non residents who are already property owners at April 1, or at least reductions for those who are 'permanent part-time', costing the province nothing and reaping the benefits of spending dollars. A government cannot blindside its non - residents with such a huge expense, particularly when property taxes are already increased due to changing assessments already – you are double dipping, and then dipping again. The options that could allow a non-resident to be exempt do nothing for the average non-resident who is not speculating on property values. Nor does it help the housing shortage in the urban areas as it is the short supply in these areas that is making living there unaffordable.

I do apologize that this has been lengthy, but it is very hurtful to be treated as if you are foreigners in your own country. It felt like we were true outsiders during Covid protocols when anyone residing outside of NS (and later the Maritime bubble) were not welcome, and actual 'borders' were somehow

introduced within our country. However hard that was to endure, being Canadian we accepted that these borders were necessary for the protection of all NS residents (including our own families), and the medical system could not handle an influx of new hospital patients if numbers were to increase drastically. Though I didn't see my family for almost 2 years I have a great deal of respect for how Dr Strang managed the crisis, and I watched his public addresses often. However now I feel like I am being unfairly targeted in this quest for tax dollars from someone who can't vote.

Coincidentally the news broke about this unexpected new tax on the very day that our builder submitted our building permit application. Had we been aware of this additional surcharge a few months ago we quite likely would have delayed any build until we at least knew what kind of yearly costs we could be anticipate. But being Nova Scotian AND Canadian we would never go back on our commitments to the people who are counting on our project to start two months after this tax is to become effective. We just have to believe that there is yet to be more thoughtful conversations about the final implementation and rate of this unfair surcharge.

The famous Nova Scotia ballad 'Farewell to Nova Scotia' could very well be back in the charts figuratively and literally over the next few years as no one will be able to able to afford to live there if they are a Come From Away. So sad when all we and many others have wanted to do is to finally come home for more than a short family vacation.

Respectfully,

You can take the girl from the Maritimes, but you can't take the Maritimes from the girl

Kim Gillies

[redacted]

From: Anderson, Jean [redacted]
[redacted] [redacted] 14, 2022 12:17 AM
To: Office of the Legislative Counsel
Cc: Premier
Subject: Submission to Committee re Non-Resident Property and Transfer Taxes Introduced by Bill 149
Attachments: GOODMANS-#7263330-v1-GOODMANS-#7263203-v1-Non-Resident_Submission_on_Bill_1491.pdf

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Dear Members of the Law Amendments Committee-Please accept this letter as my submission to the Committee for your consideration as you deliberate on the merits of the proposed "Act to Provide for a Deed Transfer Tax and a Property Tax Respecting Non-residents of Nova Scotia".

Thank you for your consideration.

Jean Anderson
Partner
Goodmans LLP
416.597.4297
[redacted]
goodmans.ca

***** Attention *****

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Submission on Bill 149, Part IV, Section 10: "An Act to Provide for a Deed Transfer Tax and a Property Tax Respecting Non-residents of Nova Scotia"

April 13, 2022

Dear Members of the Law Amendments Committee,

Please accept this letter as my submission to the Committee for your consideration as you deliberate on the merits of the proposed "Act to Provide for a Deed Transfer Tax and a Property Tax Respecting Non-residents of Nova Scotia" ("Bill 149").

By way of background, my husband and I are Ontario residents and purchased a home in the Kingsburg area earlier this year. We are not real estate speculators and did not buy this property for investment or long or short term rental purposes. We bought this home for recreational use because we enjoy the outdoors and Nova Scotia's beautiful scenery and rugged coastline and its relaxed and friendly atmosphere. However we are not in a position to become full-time residents at this time due to family and work commitments in Ontario. Accordingly, the proposed increase in the rate of property taxes applicable to properties owned by non-residents of Nova Scotia will have a significant financial impact on us going forward.

Our concerns regarding the impact of the enactment of Bill 149 in its current form are set out below:

1) Are the Proposed Property Tax Increases an Effective Way to Expand the Housing Supply in Nova Scotia?: The 2022-23 Nova Scotia Budget commentary indicates that the significant increases in annual property taxes on properties owned by non-residents of Nova Scotia and the property transfer tax payable on the transfer of property purchased by non-residents (collectively the "Tax Increases") were introduced to help make housing more available and attainable for Nova Scotia residents. House prices have been escalating across Canada for a number of reasons: lack of supply of suitable housing units in high demand areas due to restrictive zoning policies and rising home construction costs; low mortgage interest rates; the failure of governments at all levels to implement policies that would meaningfully increase the supply of affordable housing in a timely way and the demand created by ongoing high levels of immigration into Canada, particularly into urban areas. As noted in a recent article in The Globe & Mail, there is no publicly available data showing foreign buyers played a major role in the pandemic's real estate boom.

So how do the Tax Increases address the factors noted above and make housing more attainable and affordable for Nova Scotia residents? The Tax Increases will be levied on a relatively small group of property owners; the Finance Minister, Allan McMaster, indicated in an interview on April 8th that there are approximately 27,000 properties owned in Nova Scotia by non-residents and that the Tax Increases are expected to generate $81 million. The housing initiatives outlined in the Budget amount to approximately $25 million. One might well conclude that the balance of

the amount collected from the Tax Increases will be used to fund other provincial priorities such as health care and education rather than addressing Nova Scotia's housing crisis. Or is the government's intention to make the ownership of residential property in Nova Scotia so expensive for non-residents that they are forced to sell their properties at a discounted value to residents or lease them to full time residents? As many of these properties are recreational and seasonal in nature and are located well outside of high demand urban areas such as Halifax, it is difficult to see how this initiative will address Nova Scotia's housing issues in any meaningful way. Even the Finance Minister acknowledged that it was an open question as to whether the Tax Increases would result in non-resident property owners selling to local interests and making more housing supply available and that it was unclear whether the new taxes would help ease skyrocketing house prices.

2) Tax Fairness Issues: Equity or fairness is critically important when evaluating a tax. Broadly speaking there are two basis principles of tax equity-the benefits principle and the ability to pay principle. Under the benefits principle those who benefit from a service that is paid for by a tax should be responsible for paying the tax. Further, the tax paid by an individual should approximate the cost of the benefits received. The ability to pay principle ignores these considerations and instead judges equity based on the degree to which the amount of tax a person pays is aligned with their ability to pay. In other words, those with higher income or wealth (as reflected in the value of their property in the case of property tax) should pay more tax while those with lower income or wealth should pay less tax. The Tax Increases are not equitable or fair when assessed against either principle. Non-resident property owners generally do not benefit from provincial health, educational or other social services and non-residents make fewer demands on municipal services given the part-time nature of their residency. On the ability to pay principle, it is difficult to understand why it is fair for a non-resident with a property equivalent in value to the property of resident (say a recreational property on an adjacent lot) to pay an additional $2 on each $100 of the property's value. Each owner presumably has the equivalent ability to pay property taxes if the tax is based on property values.

3) Economic Impact on Nova Scotians: We fully intend shop locally for goods and services in connection with our new home and support the local economy when in Nova Scotia. However, like most people, we are on a budget and will be spending less in Nova Scotia given that we are facing a significant ongoing property tax increase. Our plans to do some renovations on our new home are now on hold. Other non-residents that we know are taking similar actions. The government may not view this as significant but residents in the local community may well feel differently, particularly in rural areas. Also, has the government considered the impact of the Taxes Increases on residents who are planning to sell their homes to fund their retirement or are required to move for other reasons? Any non-resident buyer, if prepared to consider a purchase in Nova Scotia at all given the treatment afforded to non-residents by the current government, can reasonably be expected to reduce the purchase price offered to reflect the significant financial impact of the Tax Increases. The reduction in house prices may make housing more

affordable for Nova Scotia residents in certain areas (which may not be where the housing is needed) at the resident seller's expense.

I would strongly urge the government to find a more equitable and effective way of achieving its goal of making housing of the type and in the locations needed more available and affordable for Nova Scotians.

Yours truly,

Jean Anderson

Toronto, Ontario

[redacted]

[redacted]

From: David McVay <[redacted]>
Sent: April 13, 2022 11:26 PM
To: Office of the Legislative Counsel
Subject: Non-Resident Tax
Attachments: Presentation to Law Amendments Committee.docx

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Attached are my remarks for the April 14th meeting.

David McVay

Our Story:

- My wife Sheila and I are Nova Scotians raised in Mahone Bay where my father was a boat builder.
- After graduating from Acadia, my career took us to Ontario where we have lived for the last 50 years.
- Every year, we returned **home** for summer holidays and to visit family and friends at Christmas.
- 25 years ago, we bought a one-bedroom cottage on Marvins Island in Chester Basin.
- After retiring 15 years ago, we are now able to spend summers at the cottage and stay there when we visit for the holidays.
- Our story is probably quite like many Nova Scotians, here and away, who have a primary residence and a vacation home.
- **I ask you, why should Canadians who chose to have their vacation home in another Province be treated any differently than Canadians who choose to have their vacation home in their own Province?**

The arguments against the tax:

- I have been impressed by the compelling arguments made to this committee by eminent Canadians about why this tax is ill advised. I

would like to focus on an area that has received little discussion.

- **I believe this tax is against Canadian Taxation Principles and may be Unconstitutional**
  - Section 91.3 of the Canadian Constitution defines the taxing authority of the Federal Government and Provinces. In short:
    - The Federal Government has exclusive authority to tax Canadians across Provinces. Income and Goods and Services taxes are the primary tools.
    - Provinces have the authority to tax their primary residents for Provincial services provided mainly using income and sales taxes.
    - While not defined in the Constitution, Municipalities have been granted authority by Provinces to fund their services through property taxes.
  - While the Provincial Government has labelled the 2% tax on the assessed value of properties held by non-residents a "Property Tax", it is not administered by Municipalities who have that authority nor do the funds flow to Municipalities for their services.
  - It is clearly a **wealth tax** on secondary real estate wealth. Yet it is not being applied against Nova Scotia residents where the

Province has the taxing authority, but to residents of other Provinces. This is in contravention of the exclusive authority of Provinces to tax their voters.

- This is also **taxation without representation** in violation of a core principle of our taxation system.

- **The issue of real estate price escalation and access to affordable housing is being dealt with by the Federal government.**
  - The recent Federal Budget:
    - prohibits foreign purchases of <u>non-recreational</u>, residential property in Canada for two years. Note their focus in non-recreational properties and there is a time limit.
    - Further, any person who sells a property they have held for less than 12 months will be taxed on the gain as business income rather than capital gains.
    - And a new housing accelerator fund is meant to stimulate the pace of housing supply growth.
  - But even more impactful, The Bank of Canada has increased the bank rate by .75% so far this year with more to come. This is sure to dampen demand as well

making real estate speculation less attractive.

In conclusion:

- I am asking the government to ditch the 5% deed transfer tax and the 2% non-resident Wealth Tax.
- At the very least, like the foreign buyers tax, recreational properties should be excluded and current owners of family homes should be grandfathered.
- The problem of real estate speculation and escalating house prices is likely to be substantially addressed by the Federal initiatives and increasing interest rates.
- The issue of affordable housing is one of supply of primary residences in urban areas which I encourage this government to address through targeted measures.

I welcome your questions.

[redacted]

From: [redacted]
[redacted]
To: Office of the Legislative Counsel
Subject: RE: Bill No. 149, Clause 10: Non-resident Property Tax

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13 April 2022

Law Amendments Committee, C/O Office of the Counsel to the Legislative Counsel
VIA EMAIL: legc.office@novascotia.ca

Dear Members of the Law Amendments Committee,

RE: Bill No. 149, Clause 10: Non-resident Property Tax

As a pensioner and Canadian, I am deeply concerned about the Government's plans for a non-resident property tax contained in Bill 149, a punitive and regressive tax that appears to have many unintended consequences and will clearly fail to achieve your stated objectives of 'cooling off the housing market' or in 'encouraging affordable housing' for Nova Scotians. The details of this proposed legislation is unique in Canada and goes against what most cognisant persons understand to be Canadian values of fairness and reasonableness.

My primary residence is not in Nova Scotia. I have owned a rural cottage property in Nova Scotia for years. I am a pensioner and a Canadian. I am not a speculator. I am not in receipt of a huge cash bonus from the sale of a house in Toronto. I live a modest lifestyle. I have spent $30K over the last few years with local contractors to make my cottage more liveable but the property is not suitable to live in year-round. I use the property so that I have a place to stay so I can see my grandchildren who live in Nova Scotia. This proposed tax increase of approximately 200% is punishing to me. I am now evaluating the selling of this property, most likely to a wealthy Nova Scotian at a distressed price and then possibly rent it back again if I want to continue to see my grandchildren during the summers. Clearly, my ownership of a rural cottage is not the source of the on-going problem in Nova Scotia of increasing house prices and this tax does not come close to addressing the stated objective of increasing affordable housing. Non-residents are an easy target as we exist without political representation. By bringing money into the province year-after-year, we are actually contributing in a significant way to the Nova Scotian economy. We are not the enemy.

Other options exist:

1. Tax all secondary residences in Nova Scotia, regardless of where a person's primary residence is in Canada. This more directly addresses the issue of a housing shortage.
2. Grandfather existing owners with an exemption to the annual non-resident tax. We are not the speculators that have created the high house prices. We are just trying to enjoy our retirement.

Dave Creber
[redacted]

[redacted]

From: Francine Gingras [redacted]
Sent: April 13, 2022 10:24 PM
To: Office of the Legislative Counsel
Subject: Francine Gingras Remarks for 4 14 2022 legislative meeting Bill No 149
Attachments: Bill No 149 Come form Away tax F Gingras.docx

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Here are my remarks for tomorrow,

Francine Gingras

Sent from Mail for Windows

Nova Scotia Legislature Bill No 149 "Come from Away Tax"
Francine Gingras April 14, 2022 remarks

Thank you for the opportunity to share my thoughts on what I believe to be a discriminatory and punitive tax for all of non-residents who own homes in Nova Scotia. Your objective to shore up the shortage of housing and affordable housing is not unique to Nova Scotia. Across Canada and the US, we see similar patterns that local officials are first trying to understand and then looking for solutions. You are not alone in your quest to find the right solution for the problem you face.

My husband is a proud Cape Bretoner. 25 years ago, we decided to make Nova Scotia our summer home to provide our children with a home base and a maritime/Canadian feel. I am both a home owner on the south shore as well as a landlord for a long term rental. I see first-hand and have heard many people's stories of not being able to find affordable rentals. If you talked to the people who seek a home for their families, you would hear the same story over and over. The homes that use to be a long term rental in many communities have become short term profit centres for short term renters, speculators and flippers. They have taken the mid-price homes out of the marketplace and made them into short term rentals where they can make as much in 4 months vs 12 months.

VRBO's and AirB&B's undermine the rental markets for locals who are looking for a bed to sleep on. In many communities, restaurants can't find help because workers can't find homes. This is but one market dynamic that has played into the housing shortage

Your proposed 2% tax on our property assessment will do nothing to change those dynamics. IN fact, I suspect they will create resentment, unfair play and distance the many of us who have been members of communities, hire locals 12 months of the year for property management, gardening, snow removal, spend monies on food and entertainment, support local causes and clubs, pay more property tax than residents and we are not a burden on healthcare or education. We pay all taxes, home, gas, food, sales tax and more.

I'm not sure what data you have to support this discriminatory and punitive tax and exactly how it will help you with your housing issue. I urge you to do some research. Understand the plight of the long term renter, understand the changes in remote work where NS come back home, understand the geographies where you have issues, surround yourself with people who can think through and look for real solutions for these problems. Understand the influx of international students and international speculators and how they affect your local housing. Look at other communities in other provinces and states who face similar issues and learn from them. There is much homework to do before you make a decision that could forever change the reputation of Nova Scotia, the income of those who work for us and the contributions that are received from us. As a good friend said to me…non-residents are the best tourist. We pay more than our fair share of taxes and don't complain, until now, we support the local economy, we hire locals, we are ambassadors to the province and are your best word of mouth, we are not a drain on your healthcare or education system, some of us who have gone to university here have been very generous in the past and have supported our alma Mata's. We love Nova Scotia and only want to be treated fairly and not be taken advantage of.

Please reconsider a tax that will forever change your reputation. The people of Nova Scotia have worked long and hard to earn this reputation. As the guardians of that reputation, you need to make sure you don't destroy it and the benefits that you get from having that reputation.

Merci.

[redacted]

From: Tom Eisenhauer [redacted]
Sent: April 13, 2022 10:11 PM
To: Office of the Legislative Counsel
Subject: Submission re non-resident tax proposal
Attachments: 2022-04-01 Letter re Proposed Prop Tax[5].pdf

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Please consider the attached letter in relation to the Law Amendments Committee's review of the non-resident tax proposal.

Thank you

Tom Eisenhauer

Tom Eisenhauer
Lunenburg NS | Toronto ON
CANADA
[redacted]

Tom Eisenhauer
[redacted] Toronto, Ontario, [redacted]
[redacted] Lunenburg, Nova Scotia, [redacted]
[redacted]

April 1, 2022

Delivered via email:

The Honourable Tim Houston, Premier of Nova Scotia, premier@novascotia.ca
The Honourable Allan MacMaster, Deputy Premier, Minister of Finance and Treasury Board, FinanceMinister@novascotia.ca
The Honourable Susan Corkum-Greek, Minister of Economic Development, MLA for Lunenburg susancorkumgreekmla@gmail.com

Dear Sirs/Madame:

I am writing to urge you to cancel your government's ill-advised plan to levy a property tax surcharge on non-resident homeowners.

The planned tax will not achieve its stated policy objective of increasing housing supply. The NS Department of Finance's own statistics show that non-resident home ownership is negligible in the primary population centres where housing supply is critically short, such as in the Halifax region. The planned tax will not materially increase housing availability in these densely populated areas for the simple reason that very few homes are owned by non-residents in these areas.

Conversely, many rural areas which have higher rates of non-resident home ownership (such as Cape Breton and Shelburne counties), do not have significant housing supply problems. Moreover, the economies of these rural areas are heavily dependent upon spending and investment from seasonal non-residents. By discouraging seasonal ownership by these non-residents, the proposed tax will cause significant harm to the economic viability of these rural areas of the province.

Not only will the planned property tax surcharge fail to increase housing supply and harm rural economies, it fails to recognize the unique historic and cultural nature of most of the non-resident home ownership in Nova Scotia. In other regions of Canada where non-resident home ownership has been a challenge (such as British Columbia and Ontario) home ownership by non-residents is typically driven by investment speculation or by tourism from non-Canadians. Non-resident home ownership in Nova Scotia, by contrast, is driven by the large, ex-pat community of people who grew up in Nova Scotia, have family connections to the province, or who have historic cultural ties to the area. This large community of ex-pat non-resident homeowners bring far greater benefits to Nova Scotia than the more transient non-resident homeowners common in other parts of Canada. The Nova Scotian ex-pat community tends to support the provincial economy and act as economic and cultural ambassadors for the province to a far great extent than non-residents elsewhere in Canada.

Take my own situation as just one such example. I am an 8th generation Lunenburger, and while I have spent most of my working life in Toronto, I have always considered myself a native Nova Scotian and have maintained a second home in the province for almost three decades. I, like many Nova Scotian ex-pats, direct the majority of my economic, philanthropic and volunteer activities back to the province. If

the proposed property tax is implemented as currently proposed, I would almost certainly cease to do so. The impact would be immediately felt by the many grass roots organizations and charities that I annually support including the Lunenburg Academy Foundation, Saint John's Anglican Church, University of King's College, Mahone Islands Conservation Association, Nova Scotia Nature Trust, Lunenburg Academy for Music Performance, South Shore Health Services Foundation, among many other local sport and community organizations. Moreover, if the proposed tax is implemented I, like many ex-pat Nova Scotians, would stop volunteering for organizations in the province. In my own case, I would no longer act as a "Scotian" ambassador for Nova Scotia Business Inc. and I would resign my long held volunteer positions with the Board of Governors of the University of King's College and as the Chair of its Investment Committee. I would also be disinclined to support the many local businesses and community facilities in the province.

In short, in my own individual case, the direct economic loss to the province of Nova Scotia from the imposition of the proposed non-resident property tax would greatly exceed the additional revenue it would generate. And this pattern would undoubtedly be multiplied many times over by the 27,000 non-resident homeowners whose economic, philanthropic, and volunteer activities are so critically important to the wellbeing of the province – especially in rural areas.

I urge your government to reconsider this tax proposal, just as British Columbia did when it proposed a similar tax in 2018 but decided against it because of the negative economic and reputational impacts it would have on their province. In BC's case, they decided instead to charge levies on non-Canadian home speculators and non-Canadians who leave properties lie vacant, but only in specific metropolitan areas that are suffering from low housing availability. BC remains open and welcoming to seasonal home ownership by other Canadians without discriminatory property taxes.

The BC example would be a much better model for Nova Scotia to adopt as it would more directly address the specific policy goal of increasing housing availability in densely populated areas without damaging the province's reputation abroad or the economies of rural areas that depend on seasonal home owners.

I urge you to cancel this ill-advised property tax proposal.

Respectfully,

Tom Eisenhauer
Toronto, ON & Lunenburg, NS

Copies to:
Brian Justice, Editor, Chronicle Herald bjustice@heraldchronicle.com
The Editor, SaltWire Magazine

[redacted]

From: Monica Hersey <monicahersey.exit@gmail.com>
Sent: April 13, 2022 9:49 PM
To: hello@digbyannapolis.ca; Premier; Finance Minister; Office of the Legislative Counsel
Cc: phoveling@nsar.ns.ca

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Good evening,

The proposed new taxes for non-residents of Nova Scotia are regressive and negatively impact people who are an asset to the province. It is economically beneficial to have non-residents as part of Nova Scotia's housing spectrum. The impacts of non-resident construction, tourism, household purchases, and renovations are essential to businesses and create economic activity especially in smaller, rural, local economies.

These proposed new taxes will not solve the problem of the current housing shortage. Targeting vacation, retirement and seasonal homes in predominantly rural areas will not free- up a meaningful amount of housing supply or have an impact on affordability.

I urge you to listen to stakeholder opposition to these taxes. Our non-resident community members contribute to social, cultural, recreational and other activity which creates significant economic impacts throughout rural Nova Scotia. You must work collaboratively to come up with a better plan for Nova Scotians and Canadians.

Kind regards,
Monica Hersey

EXIT Realty Town & Country
99 Water Street Digby NS
Cell 902-308-0737
monicahersey.exit@gmail.com

Follow me on Facebook at ***Monica Hersey - EXIT Town & Country Digby***
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[redacted]

From: Lindsay Clark <lindsay.clark@kw.com>
Sent: April 13, 2022 9:12 PM
To: brianwongmla@gmail.com
Cc: Premier; Finance Minister; Office of the Legislative Counsel; phoveling@nsar.ns.ca
Subject: Proposed new taxes

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I am writing in response to the proposed new taxes for out of province buyers and owners. The proposed 5% Deed Transfer Tax and the annual Property Tax for non-residents discourages people considering purchasing property in our province. These taxes also add financial burden to people who currently have seasonal property here.

Many of these people are Nova Scotians who have history in the province and family ties they want to maintain. These families have an economic impact in our rural communities with businesses relying on seasonal resident spending from groceries, utilities, tourism, hiring local tradespeople, and more. The message we are sending to fellow Canadians is that we do not want them here. Our tourism promotions welcome Canadians to our province, however, these taxes discourage loyal, seasonal property owners who come back year after year without any enticement.

I am very disappointed in the implementation of these taxes and urge the province to consult with REALTORS® and out-of-province owners to find a better solution. Let's avoid the decline of rural Nova Scotia and make a plan that is fair for those who love and have given so much to the province.

Sincerely,

Lindsay Clark

--
Lindsay Clark
Realtor ®
(902) 456-2912
Keller Williams Select Realty

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"The referral of your friends and family is your greatest compliment. Thank you for your trust"

[redacted]

From: Roger Sanford <rogerlsanford@gmail.com>
Sent: April 13, 2022 8:49 PM
To: Premier; Office of the Legislative Counsel; Finance Minister
Subject: Tax for Non Residents

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This is like a slap in the face to a lot of people. We spent years enticing people to move here vacation here to buy a piece of Nova Scotia. This is my 43 years in Real Estate Also I see this is not an added tax to most apartment owners
Just trying to reduce our economy and move our trades people away from the people these owners work with Carpenters , contractors, small business owners, grocery stores , hardware stores,and the list goes on but our Premier wants these people out of work and this is a great trip in the direction of unemployment.
I believe the right word would be Greed as the province wants to spend more money anyway to get a tax increase

The proposed 5 per cent Deed Transfer Tax and the annual Property Tax for non-residents discourages people from considering purchasing property in our province. These taxes also add financial burden to people who currently have seasonal property here. Many of these people are Nova Scotians who have history in the province and family ties they want to maintain. These families have an economic impact in our rural communities with businesses relying on seasonal resident spending from groceries, utilities, tourism, hiring local tradespeople, and more. The message we are sending to fellow Canadians is that we do not want them here. Our tourism promotions welcome Canadians to our province, however, these taxes discourage loyal, seasonal property owners who come back year after year without any enticement. I am disappointed in the implementation of these taxes and urge the province to consult with REALTORS® and out-of-province owners to find a better solution. Let's avoid the decline of rural Nova Scotia and make a plan that is fair for those who love and have given so much to the

Thanks
--

Roger L. Sanford
REALTOR® CIPS
Member of National Association of REALTORS®
HLM Realties Limited
Cell: 902-396-7066
Office: 902-752-8335
Fax: 902-755-3802
Email: rogerlsanford@gmail.com
www.rogerlsanford.com

[redacted]

[redacted] <leigh.downey@exitinterlake.com>
Sent: April 13, 2022 8:46 PM
To: barkhousemla@gmail.com; Premier; Finance Minister; Office of the Legislative Counsel
Cc: awebber@chester.ca; NSAR
Subject: Deed Transfer Tax/Property Tax

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Dear Premier Houston:

I am happy that the Provincial Government is trying to find solutions to the housing shortage here in Nova Scotia. I have many concerns about the proposed 5 per cent Deed Transfer Tax and the annual Property Tax for non-residents.

I feel like the Province isn't staying in their "Lane, and are encroaching on the Municipal Property Tax Revenue stream. This seems less about affordable, attainable housing and more of a gross overtax by the Provincial Government. A $2 hike is exorbitant. You will be indirectly making it harder for Municipalities to increase the taxes on a needed basis for the betterment of their communities.

Another concern I have, this discourages people considering purchasing property in our province, or keeping the ones they currently have here. Seasonal property ownership by non-residents has been a long-standing activity in our communities including generational ownership of property. Many of these property owners consider themselves **from** Nova Scotia, they are keeping their connection to their home province. Keeping their children connected to their Grandparents and family members and culture. They have an emotional connection to this province. These families have an economic impact in our rural communities with businesses relying on seasonal resident spending from groceries, utilities, tourism, hiring local tradespeople, and more. More and more people are becoming freer to live in multiple locations throughout the year, 6 months in Nova Scotia for example 6 months elsewhere.

The message we are sending to fellow Canadians is that we do not want them here. Our tourism promotions welcome Canadians to our province, however, these taxes discourage loyal, seasonal property owners who come back year after year without any enticement. I am disappointed in the implementation of these taxes and urge the province to consult with REALTORS®, Municipal Governments and out-of-province owners to find a better solution. Let's avoid the decline of rural Nova Scotia and make a plan that is fair for those who love and have given so much to the province.

Sincerely,
Leigh Downey

Sent from Mail for Windows 10

[redacted]

From: Willa Wong [redacted]
Sent: April 13, 2022 8:43 PM
To: Office of the Legislative Counsel
Subject: Bill No. 149 Letter to the Committee
Attachments: Bill 149 letter to the committee.pdf

Importance: High

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Please find attached a letter to the Committee regarding Non-Resident Property Tax and Deed Transfer Tax Bill 149.

Sincerely
Willa Wong and David Agro
[redacted] North West Cove, NS, B0J1T0

To: Nova Scotia Legislature and Legislative Committee Members Concerning Bill 149 Non-Resident Property and Deed Transfer Tax

The proposed new non-resident property tax changes raise serious concerns for us. While we understand the need to address the issues these taxes are aimed at, we feel the proposed property taxes are punitive to seasonal residents and will not achieve the economic objectives necessary to address the issue of affordable housing in Nova Scotia.

My husband and I currently live in Ontario. As a child my family used to vacation in Nova Scotia annually. My husband is an architect and he was one of the principals for the Museum of Immigration renovation in Halifax's Pier 21. We have long standing friends in both Chester and Halifax. In 2020, after years of looking along the South Shore, we purchased a lot on the Aspotogan peninsula. This is supposed to be a second home in the coming years, and our intention is to eventually move here after we retire.

The lot we purchased had been for sale on and off for many years, which is to say it was not very desirable for local residents. We are currently in the early stages of building a house on the property, and have hired local contractors and workers from the immediate area. By the time the house is finished we will have paid over $300,000.00 in HST, and injected $2,000,000.00 into the local economy. We will be employing people in the construction trades, engineering services, real estate services, hospitality, and hope to continue to contribute to the local economy with our presence in the area. This is all in jeopardy if the new Non-Resident Property Tax goes through as currently proposed.

It is important to remember that seasonal residents already contribute a higher share of the community services (schools, hospitals, fire, police etc.) through existing property taxes than permanent residents, because seasonal residents are not here long enough to use services to the same extent as permanent residents, (plus out of province Canadians have health care covered by a home province). They also contribute significantly to the local economy and make investments and establish relationships in local communities in ways that tourists do not. Many seasonal residents support local and regional arts and education projects that significantly supplement government support.

We think there are more equitable ways to implement non-resident property taxes to improve the housing prospects of Nova Scotians. In British Columbia the Non-Resident Taxes are in targeted areas, such as urban centers with high speculation and demand by local residents, not the entire province, so it's possible for more rural and vacation areas to be exempt and benefit from having seasonal residents.

We understand that property is becoming less affordable in part because values are being driven up by speculative investors (resident and non-resident). This should be targeted by some kind of additional speculation tax instead of a blanket non-resident property tax. This phenomenon is happening everywhere, not just in Nova Scotia.

In our view a new non-resident land transfer tax is reasonable, but some consideration should be given for out of province Canadians versus foreign buyers. Also, it is worth considering a graduated system because flat tax rates on lower value properties will mean only very wealthy people can afford to have second homes in Nova Scotia.

The proposed new property tax change is a blunt instrument targeting all non-residents in Nova Scotia. In the short-term it may appeal to permanent residents who face very real problems, but in the long run a tax policy that is unfriendly to non-residents is likely to cause an outflow of investment from the province.

On a personal level an additional 2% annual property tax, if implemented indiscriminately, will give us pause and make us reevaluate if it's feasible to go through with our current building and long term ownership plans for the property. We have also heard from others, Canadian and American, that they may need to sell their seasonal properties on the South Shore if this non-resident tax goes into effect as is. They all consider themselves to have extensive ties to Nova Scotia and contribute to the local economy, even though they are non-residents. Many local communities with a high number of seasonal residents will be adversely affected economically and socially if many non-residents all choose to sell in a short period of time due to the new tax.

We respectfully ask for this issue to be more carefully reviewed and considered by the government, so that a more nuanced solution can be implemented in an equitable manner.

Sincerely,

Willa Wong and David Agro
[redacted] North West Cove, NS, B0J1T0

[redacted]

From: Sieber, Stefan <stefan.sieber@engelvoelkers.com>
Sent: April 13, 2022 8:35 PM
To: Premier; Finance Minister; Office of the Legislative Counsel; beckydruhan.mla@eastlink.ca
Cc: phoveling@nsar.ca
Subject: New Tax Announcement and non-resident taxes

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Good day members of the Provincial Government,

My name is Stefan Sieber and I moved 26 years ago from Switzerland to this beautiful province and I am for the last 20 years a proud Canadian. I started as a restaurants and small hotel owner and now I am helping clients as a Real Estate Advisor for more than a decade. Due to my background and languages I work with a lot of clients from away and was lucky to be a part of multiple hardworking couples and families purchasing a lot to build on, or found the perfect house for them to spend quality time and enjoy some of our renowned hospitality.

Until now when I was traveling I was a proud advocate for our beautiful province and tried to win more fans for this amazing province. But having learned how my government is planning to treat some of their best friends and financial contributors to rural areas, just because they are non-resident, you make it not easy for me to go out there and keep promoting Nova Scotia as the place to go and be.

Those families often saved for many years to fulfill their dream to own a small piece of NS. They spend lots of money with us, employ property managers, landscapers, trades people and are some of the best advertisers for our province worldwide.
You have to take this into consideration and have to look in to some kind of a grandfathering exemption.

I know for a fact that this extra tax of $2.00 per $100.00 of the assessment will destroy the dream and ability for a significant number of these non-resident property owners to purchase or keep their secondary home here.

I was for several years a member of the Government Relations Committee with NSAR and for 4 years a member of the CREA Global Committee in an advisory role to the Canadian President for strengthening Canada in the global real estate market, so I am confident I can say I have a little bit an idea of this situation. I also hold the designation of Certified International Property Specialist.

I am extremely disappointed that our province is penalizing property owners that invested in our province when we needed it and have been a steady source of income to small communities in Nova Scotia.
The majority of them can not afford based at a $350,000 property to spend an extra $7,000 taxes a year, plus they only use a small amount of the services the taxes finance.

I understand to charge a higher deed transfer tax for a one time "entry fee" to our province, but having to purchase your home twice over a 20 year time span is under no circumstances fair and honestly not becoming to who we are.

A large part of these properties effected are not the type of properties that will help the housing crisis if they have to be sold, because the owner can not afford this extra tax.

I am more than happy to speak with you and anybody you think necessary to talk about some of the people this will badly affect, and my belief that this will have long-term negative consequences for our province.

Thank you very much.

Stefan Sieber CIPS
Real Estate Advisor

Engel & Völkers
1901 Gottinger St. Suite 2
Canada

Mobile: +1 902 233-4590
Office: +1 902 422-5552
Fax: +1 902 422-5562
Internet m: www.stefansieber.evrealestate.com
Email: Stefan.sieber@engelvoelkers.co

[redacted]

From: Wayne and Celeste Sanford - Royal LePage Atlantic [redacted]
Sent: April 13, 2022 8:04 PM
To: Finance Minister; Office of the Legislative Counsel; Premier
Cc: phoveling@nsar.ns.ca
Subject: Fwd: NS non-resident tax on real property

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Here is an email from a customer of ours regarding the non-resident tax on real property, that I agreed to forward to you and others.
Wayne

---------- Forwarded message ---------
From: **Greg Cooper** [redacted]
Date: Tue, Apr 12, 2022 at 10:54 PM
Subject: Re: NS non-resident tax on real property
To: Wayne and Celeste Sanford - Royal LePage Atlantic [redacted]

Hi Wayne,

Below is a version you may use. I cleaned up a typo or two and reworked a bit of the grammar but the points are the same.

Thanks,
Greg

In case you are interested in a non-resident's view of the Province's recent 2% tax assessment for non-resident land owners and 5% deed-transfer tax:

As a native-born Nova Scotian who hopes to spend not only 4-5 months in Nova Scotia during retirement but also a lot of money on local services and goods, I am now rethinking my plans.

This discriminatory policy will redistribute money from Nova Scotia businesses to the government. I will have to economize to pay this huge tax increase. Money I would have spent on local goods and services will instead now go to the government. To afford this tax I will also have to buy goods I can get cheaper from outside of NS rather than from local businesses, as I have done in the past.

More deeply, I am rethinking whether I, a native Nova Scotian, am welcome in my home province.

This tax policy will not alleviate the housing crunch. It will penalize thousands of seasonal dwelling owners. Many of these people make substantial purchases in the province and use minimal services. We come. We

spend. We contribute to local culture and economy. We are not using social, medical, educational, or other services. You won't help housing by taxing cottage owners whose dwellings are seasonal.

It would have been sensible to find policy solutions for HRM rather than meaninglessly penalize thousands of rural landowners. One practical, long-term solution to the housing shortage would be to lighten the regulatory burden for new construction and rental ownership. Have you tried to subdivide a large tract of land or evict a non-paying tenant? Why are long-term rural multi-unit owners selling-off their properties? Why are there so few new sub-divisions if there's such a shortage of housing?

Both taxes are discriminatory and tell non-residents - many who have deep family ties - "We don't want you here." People tend to avoid spending money in places where they're not wanted. They won't be buying from restaurants, hardware stores, flooring contractors and grocery stores.

How much has Nova Scotia spent to generate goodwill over the decades? Tens of millions of dollars? Hundreds of millions? How much bad-will has the Province has bought for $81 million dollars? A lot, according to the national and international coverage. The economic and reputation loss will be much greater than the revenue gained. Who wants to be where they aren't welcomed?

What's needed to restore good-will is relatively cheap - a reversal of this discriminatory policy.

From: Wayne and Celeste Sanford - Royal LePage Atlantic [redacted]
Sent: Tuesday, April 12, 2022 12:42 PM
To: Greg Cooper [redacted]
Subject: Re: NS non-resident tax on real property

Hi Greg
I couldn't agree more, with your permission I'll forward your email to those who need to know.
Wayne

On Sat, Apr 9, 2022 at 11:15 AM Greg Cooper [redacted] wrote:

> Hi Wayne,
>
> In case you are interested in a non-resident's view of the Province's recent 2% tax assessment for non-resident land owners and 5% deed-transfer tax:
>
> As a native-born Nova Scotian who hopes (hoped?) to spend not only 4-5 months in Nova Scotia during retirement but also a lot of money on local services, goods, etc., I am now rethinking my plans.
>
> At a minimum, this discriminatory tax will redistribute the 2% tax I have to pay from local businesses to the government. I will have to economize by importing goods which I can buy cheaper outside of NS rather than from local businesses as I have done in the past.
>
> More deeply, I am rethinking whether I, a native Nova Scotian, am welcome in my home province.
>
> This tax policy will not alleviate the housing crunch. It will penalize thousands of seasonal dwelling owners. Many of these people make substantial purchases in the province and use minimal services. We come. We

spend. We contribute to local culture and economy. We are not using social, medical, educational, or other services.

A practical, long-term solution to housing shortage would be to lighten the regulatory burden for new construction and rental ownership. Have you tried to subdivide a large tract of land or evict a non-paying tenant? Why are long-term multi-unit owners selling-off their properties? Why are there so few sub-divisions if there's such a shortage of housing?

It would have been sensible to find policy solutions for HRM rather than meaninglessly penalize thousands of rural landowners. You won't help housing by taxing cottage owners whose dwellings are seasonal.

Both taxes are discriminatory and tell non-residents - many who have deep, family ties - "We don't want you here." People tend to avoid spending money in places where they're not wanted. They won't be buying from restaurants, hardware stores, flooring contractors, grocery stores, etc.

How much has Nova Scotia spent to generate goodwill over the decades? Tens of millions of dollars? Hundreds? How much bad-will the has Province has bought for $81 million dollars? A lot, according to the national and international coverage. The cost of the economic and reputation loss will be much greater than the revenue gained. Who wants to be where they aren't welcomed?

What's needed to restore good-will is relatively cheap - a reversal of this discriminatory policy.

I hope that you are well.

Greg Cooper

--

Wayne C. Sanford **| Certified FRI,CRES,CMR**
Email: wayne.sanford@gmail.com

Royal LePage Atlantic - New Minas
902-679-7701 Wayne
902-680-6774 Celeste
902-679-0783 Fax

https://www.valleyhomesns.ca
http://www.valleyhomesns.com
Like Facebook Page

"Solid Advice when Results Matter"

--

Wayne C. Sanford **| Certified FRI,CRES,CMR**

Email: wayne.sanford@gmail.com

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902-680-6774 Celeste
902-679-0783 Fax

https://www.valleyhomesns.ca
http://www.valleyhomesns.com
Like Facebook Page

"Solid Advice when Results Matter"

[redacted]

From: Carol Alexander [redacted]
Sent: April 13, 2022 8:00 PM
To: Office of the Legislative Counsel
Cc: phoveling@nsar.ns.ca
Subject: Fwd: Proposed NS Non Resident Taxes

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Copy of email I sent Apr 5, 2022 to the Premier & Finance Minister with copies to local MLAs regarding my opinion on the proposed Non Resident taxes.

Begin forwarded message:

From: Carol Alexander [redacted]
Subject: Proposed NS Non Resident Taxes
Date: April 5, 2022 at 12:11:47 PM ADT
To: premier@novascotia.ca, FinanceMinister@novascotia.ca
Cc: Kim.maslandmla@gmail.com, beckydruhan.mla@eastlink.ca, susancorkumgreekmla@gmail.com

Good Afternoon,

I am a Realtor on the South Shore. I want to give you a perspective on who is buying vacant land. These are clients of mine who recently bought and I have also clients going to buy. All are currently non-residents. I also want to give you an example of a couple who bought a summer home several years ago in Queens County.

1. A couple from Toronto recently purchased a piece of land in Queens county. They plan to build slowly over the next few years. It will be originally a summer home and eventually a retirement property. In the meantime, they will have to put a road in & power in. This involves clearing land to put the driveway in and provide the 40' easement to NS Power. They will be hiring local contractors to do this. The significant point is that one of my clients was born in the area they bought in and her mother still lives just up the road. The reason they bought there was because of her family. Do you think putting the extra property tax on the property will get a house built sooner? The 6 month grace period is ludicrous when you have to build.

2. Another client is purchasing a vacant lot in the Mahone Bay Area and the time frame that the local builders are giving them to get a house built is a minimum of 18-24 months. This is because the contractors are so busy and because of the shortage of building supplies. My clients currently live in Ontario and their two daughters & their families live in the Lunenburg area. My clients want to retire to NS to be close to their daughters and their families. So they will be penalized with the extra deed transfer tax and because they can't build within 6 months.

3. This couple is from the US and they bought their home in 2016. Since they bought they have spent 6 months a year up here with the exception of the last two because of COVID. Over the years they added

a garage to the property, they did significant renovations to the house, built a sea wall - all using local contractors. They had wanted to move to Canada permanently but because of the US-Canada restrictions were unable to do so. Hence they spend the maximum time here that is allowed. They add to the local economy for the 6 months they are here and get very little for their taxes.

I hope you will reconsider what the impact these taxes will have on the small communities outside of the Metro area.

Sincerely,

Carol Alexander
Associate Broker
Keller Williams Select Realty -Bridgewater
902-521-1444 cell
carolalexander2014@icloud.com
www.thinknovascotia.com

Carol Alexander
Associate Broker
Keller Williams Select Realty -Bridgewater
902-521-1444 cell
carolalexander2014@icloud.com
www.thinknovascotia.com

[redacted]

From: Kingsburg Community Association <kingsburgcommunityassociation@gmail.com>
Sent: April 13, 2022 7:24 PM
To: Premier; Finance Minister; Economic Development Minister; susancorkumgreekMLA@novascotia.com; Office of the Legislative Counsel; Bignell, Laura M; gary@nsndp.ca
Subject: BILL 149 FINANCIAL MEASURES (2022) ACT
Attachments: taxlettertogovfinal13Apr2022.docx; taxletterfinal20Dec2021.docx; NS Government's Proposed Property Tax Changes_2021.pdf

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Premier Tim Houston

The Honourable Allan MacMaster
Minister of Finance & Treasury Board

The Honourable Susan Corkum-Greek
Minister of Economic Development and MLA for Lunenburg

Standing Committee on Law Amendments

The Honourable Iain Rankin
Leader of the NS Liberal Party

Mr. Gary Burrill
Leader of the NS NDP Party

Dear Premier, Ministers, Standing Committee on Law Amendments, Leader of the Liberal Party and Leader of the NDP,

Please find attached 3 documents from the Kingsburg Community Association (KCA) regarding the proposed property tax and deed transfer tax changes:

1. 13 April 2022 Letter from Debora Walsh, President, KCA

2. 20 December 2021 Letter from Debora Walsh, President, KCA

3. KCA Background Paper Proposed Tax Changes to Title Deed Transfer and Property Taxes for Non-Residents of Nova Scotia

Regards,

Debora Walsh

KINGSBURG | COMMUNITY ASSOCIATION

April 13, 2022

Premier Tim Houston
premier@novascotia.ca

The Honourable Allan MacMaster
Minister of Finance and Treasury Board
FinanceMinister@novascotia.ca

The Honourable Susan Corkum-Greek
Minister of Economic Development and MLA for Lunenburg
edminister@novascotia.ca
susancorkumgreekMLA@novascotia.com

Standing Committee on Law Amendments
Legc.office@novascotia.ca

CC:

The Honourable Iain Rankin
Leader of the NS Liberal Party
laura.bignell@novascotia.ca

Mr. Gary Burrill
Leader of the NS NDP Party
gary@nsndp.ca

RE: BILL 149 Financial Measures (2022) Act

Dear Premier, Ministers and Standing Committee on Law Amendments,

I am writing on behalf of the Kingsburg Community Association (KCA) representing over 80 households in the community of Kingsburg, Lunenburg County. The KCA advocates on behalf of all the members of our community (both residents and non-residents) to improve and strengthen the community.

Ministers claim that the impacts of the measures will improve the affordability of housing opportunities facing Nova Scotians. This seems unlikely, unless the tax measures are to collapse housing asset values across the Province, and that seems unlikely. Pressures on housing affordability in Nova Scotia are greatest in the bottom half of the regional housing market. You really need to spell out who, in relation to housing affordability, will gain, when and where from the proposed Bill.

In December 2021 we wrote to the Ministers of Finance & Treasury Board and Economic Development identifying concerns with the proposed tax changes and raising questions for the government to consider in its deliberations regarding the policy proposals. That letter included a background paper prepared by Duncan Maclennan, a housing economist and KCA Board member, to inform our Board and membership about the proposed changes. We are aware that many individuals, groups and organizations have expressed the same and related concerns. (letter and paper attached to email)

The economic analysis underpinning the beneficial impacts of the Bill claimed by the Province is seriously flawed. We are concerned that Bill 149 shows little understanding of who the non-residents are, their strong connections to the Province and the benefits that they bring in terms of local jobs, through their direct spending and its associated multiplier effects on resident jobs and incomes, as well as roles in supporting significant business start-ups.

It is clear that if the tax policy succeeds and drives out non-resident owners with minimal average service demands and replaces them with new, full-time residents paying existing taxes but with much greater service demands that there will be no net benefit to the budget of the Province.

Frankly, the government does not seem to recognise and value the diaspora of loyal and connected Nova Scotians, who don't stop being Capers or Bluenosers when they are currently earning their living in Toronto or Calgary but aiming to come back one day. They may be your best ambassadors.

We are convinced that the government does not understand these concerns and has not adequately modelled the short- and long-term impacts on individuals, families, communities and businesses of these tax changes.

We are concerned there will be no net benefit to Nova Scotia if non-residents are compelled to leave the province significantly reducing investment and expenditures in rural communities. Non-residents are a vital part of our and other communities.

We have identified below the concerns raised in our earlier letter and some additional considerations:

- What evidence and analysis are these policy changes based on?

- What will be the short- and long-term impacts on housing supply and affordability in local housing markets and the overall provincial economy?

- What are the economic and societal impacts of discouraging non-resident, former Nova Scotians and others from having new or existing secondary homes in the province? Will this reduce their possible transition to permanent residency at some point?

- What is the tax impact on resident Nova Scotians' property succession to non-resident children/heirs?

- What are the longer-term impacts on the property tax base and revenues?

- What will be the financial impacts on small businesses and local governments in towns and rural areas which have benefitted from new construction and renovation of homes?

- Will the proposed changes disproportionately impact longstanding, non-resident owners whose past investment has been significant in reinvigorating towns and villages?

- Will the impact on non-resident commercial rental property owners reduce the supply of much-needed affordable rental housing, especially in Halifax?

- What are the impacts on Nova Scotia's image as welcoming returning Nova Scotians and others to the province and as a desirable location to live and work?

We believe these questions must be addressed before the Bill moves to final approval in order that law makers can make informed, effective policy decisions and act in the interest of all Nova Scotians.

We urge you to consider how these changes will affect those directly impacted by the changes (non-resident property owners and purchasers) as well as all Nova Scotian citizens and taxpayers over the short- and long-term.

Respectfully,

Debora Walsh
President, Kingsburg Community Association
kingsburgcommunityassociation@gmail.com

KINGSBURG | COMMUNITY ASSOCIATION

December 20, 2021

The Honourable Allan MacMaster
Minister of Finance and Treasury Board
FinanceMinister@novascotia.ca

The Honourable Susan Corkum-Greek
Minister of Economic Development
edminister@novascotia.ca

Dear Ministers,

I am writing on behalf of the Kingsburg Community Association (KCA) representing over 80 households in the community of Kingsburg, Lunenburg County. The KCA Board and membership have a number of questions regarding the government's proposed tax changes affecting non-resident property owners who do not pay income taxes in Nova Scotia. Our concerns relate to the policy objectives and short- and long-term impacts of the changes. Our questions include:

- What evidence and analysis are these policy changes based on?
- What will be the short- and long-term impacts on housing supply and affordability in local housing markets as well as the overall provincial economy?
- What are the economic and societal impacts of discouraging non-resident, former Nova Scotians and others from having new or existing secondary homes in the province? Will this reduce their possible transition to permanent residency at some point?
- What are the longer-term impacts on the property tax base and revenues?
- What will be the financial impacts on small businesses and local governments in towns and rural areas which have benefitted from new construction and renovation of homes?
- Will the proposed changes disproportionately impact longstanding, non-resident owners whose past investment has been significant in reinvigorating towns and villages?
- Will the impact on non-resident commercial rental property owners reduce the supply of much-needed affordable rental housing, especially in Halifax?
- What are the impacts on Nova Scotia's image as welcoming returning Nova Scotians and others to the province and as a desirable location to live and work?

Attached you will find a background paper prepared by Duncan Maclennan, a housing economist and KCA Board member, to inform our Board and membership about the proposed changes. The paper is the basis for the questions identified in this letter.

We believe that answers to these questions are necessary to support transparent, informed and fact-based decision-making. We urge you to consider how these changes will affect both those directly impacted by the changes (non-resident property owners and purchasers) as well as all Nova Scotian citizens and taxpayers over the short- and long-term.

Respectfully,

Debora Walsh
President, Kingsburg Community Association
kingsburgcommunityassociation@gmail.com

BACKGROUND PAPER | Duncan Maclennan

Proposed Tax Changes to Title Deed Transfer and Property Taxes for Non-Residents of Nova Scotia

1. Taxing Changes!

The government of Nova Scotia has indicated that it wishes to change the tax treatment of properties purchased and owned by non-residents who do not pay income tax in Nova Scotia. The proposals for change, outlined in government papers and debates, are very general, non-transparent and unaccompanied by any evidence of their likely incidence and impact on the Nova Scotia economy. The next Provincial budget debate is scheduled to take place Jan 20 and it is possible that important decisions about how and when tax change will proceed may be taken at that meeting.

Members have asked KCA to provide relevant information about, and more detailed understanding of, what the changes might mean in terms of long-term impacts on the community and the province.

This paper, in Section 2, notes broad processes of recent housing market changes in Nova Scotia, and identifies the key housing issues concerning policymakers. The tax changes proposed by the Government are presented in Section 3. Section 4 briefly outlines the issues likely to arise in the Kingsburg context. The concluding Section is a list of questions that government should address to inform policymakers and citizens about future taxation of non-residents owning property in Nova Scotia.

2. Context and Issue

Nova Scotia: Growing at Last!

Prior to the onset of Covid-19, population, and house prices, had been increasing steadily in all of Nova Scotia's counties, except one, since 2016. Peaking numbers of retiring households with housing assets in metropolitan Canada have fuelled increasing numbers of households returning, full- or part-time, to their provinces of origin and family connection.

A second significant stream, increasing over the last decade, has been an increased flow of younger, often well-qualified households. They have found that the rapid increase of metropolitan house prices has inhibited their shift into owner-occupied housing and ability to develop family-oriented living. In consequence, they have shifted to smaller cities and well-serviced towns in rural areas. Good quality, affordable housing has become an important asset for Nova Scotia in attracting new talent. Though this group may be the main source of upward price pressure in Halifax

and the main towns of Nova Scotia they will, on becoming residents, be excluded from property tax surcharges.

Covid-19 has significantly increased inflows out of metropolitan cores and into towns and rural areas with marked price increases through 2021. In 2020, NSAR MLS® real estate sales increased dramatically with 13,923 homes sold (an increase of over one-third). 2021 has been a record-breaking year of sales and rental markets were also pressured. It must be stressed that these evident housing market pressures were despite the near disappearance of the inward flow of international immigrants (also increasing 2010-19) and sharply reduced inflows of students from outside of Nova Scotia and Canada. Nova Scotia has, in essence, become more competitive in attracting households with human capital and spending power.

The pandemic has reinforced rather than initiated the flows involved. The environmental qualities and community strengths of Nova Scotia have attracted the interest of rising numbers of households looking for lower density and greener lifestyles. It is likely that the demands for more local lifestyles, shaped by environmental preferences and reducing daily household travel, will continue after a 'new normal' of managed Covid-19 and it will be facilitated by the work practices that individuals, managers and firms, and governments, have developed since March 2020.

Arguably it is well-delivered housing supply programmes and not differential property taxes that will sustain that growing flow of new Nova Scotians. Individuals and firms do not usually shift locations based on a single factor, such as house prices or property, but on the net advantages that a move will bring. Increasingly the 'net advantage' being considered is not just to a household, but to a more extended family including parents, grandparents and siblings.

Seasonal homes play an important role in holding the past diaspora of Nova Scotia families together and in extending the sense of the Atlantic community across Canada as a whole. Family connections, and wealth too, are important in selecting new residential locations. The Province of Nova Scotia, having faced the problems of small town and rural decline for almost a century now appears to have a significant strategic opportunity to capture this new Wave of Canadian interest in its Atlantic coast. It is important than any tax policy changes for revenue today do not lose that opportunity for a more diverse and growing Nova Scotia tomorrow.

Growth Downsides

Over the last year house prices in Nova Scotia (according to RBC estimates) have increased by around a fifth, and at roughly the same rate as Ontario. Forward forecasts to the end of 2022 suggest a much lower uplift of 4 percent as monetary policy gradually raises mortgage rates.

Rising prices and transaction volumes are good news for existing property owners but bad news for younger households currently renting but intending to buy. Where

housing demand rises more sharply than supply there are varied government policy responses. Tightening rent controls or shaping taxes to favour local as opposed to new arrivals are inherently short-term rationing measures. They do not resolve long-term supply deficits; the resolution is to augment housing supply by facilitating development through faster planning, better infrastructure provision and active, supportive provincial housing policies. Long-term solutions require the latter 'growth accommodating' rather than short-term 'controlled sharing' policy approaches. The newly-elected Government of Nova Scotia appear to have leaned towards short-term, palliative measures rather than supply augmenting strategies in what they see as measures designed to make housing more affordable and increase supply. They might miss the Wave.

3. Changing Taxes of Property Transfers and Use

A key element of the Government's 'housing' strategy, and arguably its tax revenue strategy, has been to propose two, rather loosely-defined property tax measures. They are both aimed at non-residents - those who own property in Nova Scotia or who are future purchasers –who do not pay income tax in Nova Scotia.

The proposals were outlined in the government's election campaign. They noted that, according to Statistics Canada, estimates for 2018 indicate that non-residents own 3.9 per cent of Nova Scotia's housing stock (excluding purpose-built multifamily rental properties) and that this rate was higher than in either British Columbia or Ontario (although ownership rates by overseas owners are lower). There was then expressed a vague concern, unbacked by evidence, that many properties are being purchased by non-residents, who may or may not plan to spend time in those properties. Whilst the claim was vague the policy recommendation was not: "We will impose a new tax and property levy for buyers who do not pay income tax in Nova Scotia. These fees will limit purchases from non-Nova Scotia income taxpayers and, for those who do purchase, will bring in an added regular stream of revenue for the province." Again, the evidence to support these last two claims of impact was missing and is scrutinized below.

Platform quickly became policy and the September 14th mandate letter from the Premier to the new Deputy Premier and Minister of Finance, Allan MacMaster, gives him responsibility to develop a timeline and proposals to:

a) Implement an additional, provincial deed transfer tax on any Nova Scotia property purchased by individuals who do not pay taxes in Nova Scotia (a once-off tax on new non-residents purchasing property)

b) Impose a levy on every non-Nova Scotian taxpayer held property in Nova Scotia of an additional $2 per $100 of assessed property value (an annual additional property tax levy on the total stock of non-residents of Nova Scotia: ReMax note that the extra annual tax for a non-resident in a Halifax waterfront apartment, at summer 2021 values, would mean an additional $14,000 in property taxes).

The letter did not provide a timeline for implementation, and little in the way of firm details and evidence-based policy analysis has emerged. However, there has been the rapid emergence of a quite heated debate about the transparency, fairness and likely efficacy of the taxes proposed.

4. KCA Commentary

Members of the KCA, NS residents and non-residents alike, have asked the KCA to prepare this background note to inform their thinking, either because the new taxes will have a major direct incidence upon them (who formally will pay the taxes) or they will be adversely impacted by the consequences of the taxes.

It is important for policymakers and voters to have a clear understanding of the distinction between the **incidence** and **impacts** of tax. The **initial incidence** of a tax is defined by those who formally pay the tax (in this instance, non-resident property owners in Nova Scotia). It is usually relatively easy to identify. However, the final impacts of a tax are often complex. When taxes are imposed they may shift either, or both, the supply and demand for a good or asset. For example, where property taxes are levied on owners in markets that are characterized by fast and flexible supply responses (that quickly remove shortages) then owners are unable to pass the tax on to tenants. However, in rental markets with shortages, it is easy for landlords to pay the tax (incidence) but then raise tenant rents to cover the extra tax costs (impact). Tight markets allow those incurring initial incidence to shift the real burden of taxes to consumers. Non-resident commercial landlords, known to be of some importance in pressured Halifax, may then (depending on whether rent controls are in place) eventually drive up the cost of housing for younger and middle-income households. Non-resident owners who let their homes to holidaymakers for significant parts of the year in popular localities, such as the South Shore and Cape Breton, will respond by raising the cost of holidaying, and staycations, in Lunenburg and Inverness Counties.

Where suppliers and demanders change their behaviours in relation to the new taxes there may then be quite complex adjustments that reduce or entirely remove the gains in housing affordability and supply mentioned in Government debates and that have potentially wider negative economic impacts for the province.

The information available to homeowners and voters In Nova Scotia does not yet make it clear how the Government have assessed the impacts and balanced revenue raising incidence effects from longer-term economic benefits. If the broad tax measures proposed are implemented, then they may raise tax revenue in the short-term. That gain may quickly atrophy if Nova Scotia transaction flows fall and prices stabilize. It is not a clear logic chain in the new proposals running from title deed or property tax increases to more affordable housing and increased housing supply. And the balancing of increased tax revenue versus downside effects on economic activity in the province is not at all evident in the policy discussion within the Government.

In what follows below questions are posed about whether the proposed changes will raise revenue in a sustained fashion, improve housing affordability and enhance

provincial economic development. Governments owe taxpayers transparent statements on the revenue potential, incidence and impact of the tax changes they propose. Outside of Nova Scotia, in the places and for the people whom the Government reaches in its Connections strategy, potential investors could see the proposed tax changes (at least until specific, well-argued tax plans are produced) as simply a tax grab on those who want to restore or make some, if not yet a full, immediate residential connection to Nova Scotia.

Debates about taxes hinge around disagreements on wider impacts and on the fairness of incidence (initial and final). The KCA does not propose to take a collective position at this time on whether the tax measures proposed are likely to be beneficial. But we can pose a series of questions about the likely impacts of the tax in relation to the goals vaguely outlined by the government.

5. Questions for Policymakers

1. Policymakers have widely referred to tax measures in other jurisdictions. Was there a systematic review completed on what our competitor provinces do and whether additional surcharges have achieved desired housing affordability and supply outcomes? Is there any conclusive evidence that the widely-reported additional surcharges for non-resident owners in Toronto and Vancouver have assuaged price increases and improved affordability? Subsequent house price and affordability measures suggest otherwise.
2. Will the tax changes discourage non-residents from buying seasonal homes as a step towards residence (gradually increasing their Atlantic involvement)? Will the Nova Scotia diaspora of the 1960s to the 80s be discouraged from coming home?
3. If the tax changes reduce external demand for Nova Scotia properties, is the income/wealth distribution in Nova Scotia likely to support current house price and land values in the upper decile of the market? Could the value of the residential property tax base, in consequence, fall and thereby reduce property tax revenues?
4. Official data suggest that non-residents currently own 4 percent of the NS housing stock. In the Kingsburg area it is around half of households. How geographically concentrated is the non-resident ownership pattern? Will concentrated effects induce potentially more damaging impacts on the smaller towns and the rural economy? A blip for Halifax may be a blot for jobs in Inverness County.
5. What proportion of current non-residents have constructed the homes they live in (augmenting supply), and strengthened the economic base of places before the onset of Covid-19 and the price rises of 2021?
6. The imposition of the additional annual property tax will have impacts on older households who bought substantial seasonal homes in earlier stages of their

earnings cycles. Will a $10,000 additional tax (not least when combined with more general revaluations and tax increases proposed) on a property valued at $500k be a real disincentive to staying in the province? Is that an intended effect of the tax?

7. If the property taxes induce existing non-resident owners to sell their homes that are then purchased by thriving Nova Scotians as holiday homes, how will this meet any of the Government's goals to increase affordable housing supply for Nova Scotians?

8. What will be the employment effects of reducing external demand for residential property in Nova Scotia? There are significant multiplier effects from housing investment arising from construction, renovation, sales, white goods, etc. How have the Government of Nova Scotia estimated these effects, what is their value to the economy and how will they be impacted by the tax changes?

9. Will non-resident owners of commercial rental property in Nova Scotia maintain their NS businesses? If new rental investors become more difficult to attract, how will this inhibit supply, especially in Halifax?

10. Will the image of Nova Scotia as 'open for business, welcoming seasonal returning Nova Scotians and hospitable to all, disappear? Do these proposed tax changes negatively impact the image of Nova Scotia held by those very parties who the Government wishes to attract to the province? What does this mean for the future prospects of all Nova Scotians?

President, KCA

[redacted]

From: Holly Leclercq <holly.leclercq@exitinterlake.com>
Sent: April 13, 2022 7:19 PM
To: beckydruhan.mla@eastlink.ca; Premier; Finance Minister; Office of the Legislative Counsel
Cc: phoveling@nsar.ns.ca
Subject: Non-Resident Taxes

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Hello,

The proposed 5 per cent Deed Transfer Tax and the annual Property Tax for non-residents discourages people considering purchasing property in our province. These taxes also add financial burden to people who currently have seasonal property here.

Many of these people are Nova Scotians who have history in the province and family ties they want to maintain. These families have an economic impact in our rural communities with businesses relying on seasonal resident spending from groceries, utilities, tourism, hiring local tradespeople, and more.

The message we are sending to fellow Canadians is that we do not want them here. Our tourism promotions welcome Canadians to our province, however, these taxes discourage loyal, seasonal property owners who come back year after year without any enticement. I am disappointed in the implementation of these taxes and urge the province to consult with REALTORS® and out-of-province owners to find a better solution.

Let's avoid the decline of rural Nova Scotia and make a plan that is fair for those who love and have given so much to the province.

Sincerely,

Holly Leclercq
REALTOR®, EXIT Realty Inter Lake

902-212-1482 | www.shesells.ca
holly.leclercq@exitinterlake.com
271 North St. Bridgewater NS

[redacted]

From: William Rose [redacted] >
Sent: April 13, 2022 7:18 PM
To: Office of the Legislative Counsel
Subject: Fwd: Non-resident real estate surcharge

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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---------- Forwarded message ---------
From: **William Rose** [redacted]
Date: Sun, Apr 3, 2022 at 4:25 PM
Subject: Non-resident real estate surcharge (Bill #149)
To: Legc.office@novascotia.ca

We are writing in response to the proposed NS provincial real estate tax surcharge. Not only is the proposed tax unfair but it will work to the overall detriment of the province.

My wife and I purchased a property on the Aspotogan Peninsula in 2003 just a week after Hurricane Juan decimated Halifax and environs. Over the next 5 years we planned and constructed our home remitting over $200,000 in HST tax. During this period Nova Scotia was certainly not in its current boom phase and we were welcomed into the community. Since 2010 we have lived there approximately 5 months per year except for 2020 when we were locked out due to Covid restrictions.

Like most who have migrated to our community, we fell in love with the South Shore and it's people. We boat there, celebrate Canada Day with our eclectic neighbors and pay our taxes on time. Now we are faced with the tripling of our real estate taxes some 10 years after our retirement. If enacted, this surcharge will force us to sell our home into a market that would likely be flooded with other non-resident sellers.

We have contributed to our community both in economic terms as we spend approximately $35,000 annually and as solid part-time residents who have been exemplary citizens of the Province. Please excerpt whatever influence you can muster to block this tax. We did not create this housing crisis and it will not be solved by forcing us out of NS. Thank you for your attention to our plight.

William & Kathy Rose
[redacted]
Northwest Cove. NS B0J1T0

--
--
Bill Rose

EMail: [redacted]

[redacted]

From: Jill Ritchie <jill@jillritchie.ca>
Sent: April 13, 2022 7:16 PM
To: LisaLachanceMLA@gmail.com; Premier; Finance Minister; Office of the Legislative Counsel
Cc: phoveling@nsar.ns.ca
Subject: Non- Resident Taxes

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To all it may concern

I have been selling real estate in Nova Scotia for over 28 years and finally Nova Scotia is a place people want to move to... and then this tax? Unbelievably thoughtless legislation! I've been contacted by many clients and friends ..not one person believes this tax makes sense.

The proposed 5 per cent Deed Transfer Tax and the annual Property Tax for non-residents discourages people considering purchasing property in our province. These taxes also add financial burden to people who currently have seasonal property here. Many of these people are Nova Scotians who have history in the province and family ties they want to maintain. These families have an economic impact in our rural communities with businesses relying on seasonal resident spending from groceries, utilities, tourism, hiring local tradespeople, and more. The message we are sending to fellow Canadians is that we do not want them here. Our tourism promotions welcome Canadians to our province, however, these taxes discourage loyal, seasonal property owners who come back year after year without any enticement. I am disappointed in the implementation of these taxes and urge the province to consult with REALTORS® and out-of-province owners to find a better solution. Let's avoid the decline of rural Nova Scotia and make a plan that is fair for those who love and have given so much to the province.

Sincerely

Jill Ritchie

The Jill Ritchie Team of Royal LePage Atlantic

Jill Ritchie 902.499.9411

MaryGwen Stackhouse 902.222.7733

jill@jillritchie.ca
jillritchie.ca

[redacted]

From: Lynn Zavitz [redacted]
Sent: April 13, 2022 7:12 PM
To: Premier; Finance Minister; Office of the Legislative Counsel
Cc: phoveling@nsar.ns.ca
Subject: Non resident property tax

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The proposed 5 per cent Deed Transfer Tax and the annual Property Tax for non-residents discourages people considering purchasing property in our province. These taxes also add financial burden to people who currently have seasonal property here. Many of these people are Nova Scotians who have history in the province and family ties they want to maintain. These families have an economic impact in our rural communities with businesses relying on seasonal resident spending from groceries, utilities, tourism, hiring local tradespeople, and more. The message we are sending to fellow Canadians is that we do not want them here. Our tourism promotions welcome Canadians to our province, however, these taxes discourage loyal, seasonal property owners who come back year after year without any enticement.
I am disappointed in the implementation of these taxes and urge the province to consult with REALTORS® and out-of-province owners to find a better solution. Let's avoid the decline of rural Nova Scotia and make a plan that is fair for those who love and have given so much to the province.

Lynn Zavitz
Sales Associate, REALTOR®
RE/MAX Banner Real Estate
nswaterfront.ca
[redacted]

[redacted]

From: A. Richard Glance [redacted]
Sent: April 13, 2022 7:06 PM
To: Office of the Legislative Counsel
Cc: A. Richard Glance
Subject: richard and karen glance [redacted] Lunenburg, NS

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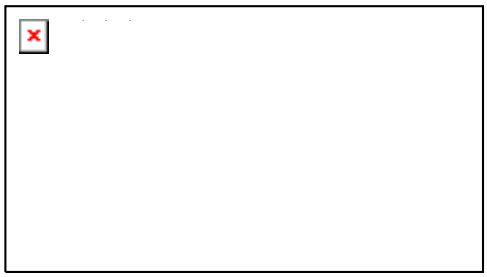
Subject: Bill #149 Financial Measures Act

" You have meddled with the primal forces of nature and the natural order of things to be."

https://www.youtube.com/watch?v=yuBe93FMiJc



Ned Beatty's NETWORK speech-by Paddy Chayefsky

As true now as it was in 1976.

www.youtube.com

Richard and Karen Glance

[redacted]

From: Dawn Bryan [redacted]
Sent: April 13, 2022 7:06 PM
To: Office of the Legislative Counsel
Subject: Fwd: Proposed Tax Bill for Non Residents

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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From: Dawn Bryan [redacted]
Date: April 5, 2022 at 7:28:39 PM CDT
To: premier@novascotia.ca, financeminister@novascotia.ca, susancorkumgreekmla@gmail.com
Subject: Proposed Tax Bill for Non Residents

Dear Honourable Tim Houston, Mr. Allan MacMaster and Ms. Susan Corkum-Greek,

I'm very upset and scared about the implications of the new tax bill that has been proposed.

I was born in New Brunswick, lived in Truro for several years and then New Glasgow. After attending University in Halifax, I sadly found that there were very very few teaching jobs in the Province and if I wanted to teach I would have to move away from my family and home. It wasn't a total shock as it was common in those days for young people to go West for employment. It was well known that Maritimes left the Province to find work but would always try to find their way back home.

Ever since I started working I began to save money for a cottage in Nova Scotia. It was where I wanted to spend my summers!!! My husband, although a Praire Boy, fell in love with the East Coast, And we spent our holidays in Northport every summer with our children. Eight years ago, we were able to purchase a piece of land in Northport and we had our "Beach House" built. It was a dream come true!! Now that we're retired we spend 4-6 months in Nova Scotia, spending time with my family and our friends and supporting the local economy.

Northport was the beach where we spent all our summers growing up with our grandparents. The same friends that I hung out with as a child are still on that same beach although many live in different Provinces or in the US. We all head to the place that makes our hearts sing every

summer!! Almost everyone has rebuilt or built new, using local builders and local Hardware stores. There are also many avid golfers on our beach that support the local golf courses. We add a lot to the local economy!

My children and grandchildren also love Nova Scotia and have already booked flights for this summer. They hope that one day they can spend their retired days at the beach in NS, like we do.

We were just having discussions a few weeks ago with other family and friends about how concerned we were about increases in our taxes…..and this was BEFORE finding out about the proposed increases! We already pay more than Nova Scotia residents, but these new increases would be unaffordable for many of us! If feels like a slap in the face and that I'm not welcome in my home province.

On our beach there are 20 cottages and at least 8 of those owners are from out of Province. Many are related, unable to live in the Province but choose to spend the summers there with family and friends. So is the intent to get some of these owners to sell to make more available for residents??? There must be a better way to accomplish your goals than by turning away Maritimers that want to be there and support your economy. Please reconsider this Bill!!!

Sincerely,
Dawn Bryan and Roger Brunet

Sent from my iPad

[redacted]

From: Donalda [redacted]
Sent: April 13, 2022 7:00 PM
To: 'Jill Balser'
Cc: Labour, Skills and Immigration Minister; Finance Minister; Premier; Office of the Legislative Counsel
Subject: Non-resident Property Tax

Importance: High

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Dear Ms. Balser Honourable Member Digby-Annapolis:

I wish to acknowledge receipt of your email of April 12, 2022. Thank you. I wish to express my frustration that your response did not address the very real and substantive issues and concerns raised in my email. These are very substantive issues that warrant discussion and debate before this tax becomes law. The Province has even indicated that they do not know what the impact of this tax will be and that they will have to wait and see. But by then it is too late and the damage is done if this tax is in the end detrimental to the Province and in particular the rural communities. You represent two counties that will be directly impacted by this legislation in a very negative way.

If this legislation drives out your summer residents, in addition to the lost employment and revenue income noted in my initial email to you there will be substantive unintended consequences starting with damage to tourism and Nova Scotia's brand of being open and welcome. A blanket punitive tax on non-resident property owners who are not voters will not play well and will most certainly drive away business and investment, this tax sends all the wrong messages. This tax will impact the municipal tax bases and there is no understanding that any of this funding will be returned to the municipalities most impacted. It will impact the support that summer residents provide for the cultural fabric of your communities; they support charities and community organizations and provide substantive funding for local initiatives.

This Bill fails to meet the standards of good government and fairness. It is imposed on those who cannot vote and have a say in the matter and to my knowledge with little or no notice, consultation or room for public input. Nor has anyone demonstrated how this will cool the hot housing market that the tax is meant to address. All Nova Scotians need to be part of the solution and yet nowhere is there any talk about a tax on multiple residential resident property owners in the province. Formal consultations and public hearings are needed to develop a sustainable solution to this problem.

I urge you and your government to hit the pause button on this Bill and to give the very real and substantive issues here the full review and analysis that is required. I am sure there is a better way to address this issue that does not punitively target your non-resident property owners in Nova Scotia.

I am copying this email to the Premier, Finance Minister and the Law Amendments Committee in the sincere hope that this submission and the many others I know have been submitted will cause reasonable judgements to prevail and invite serious discussion to take place on the issues at hand.

Respectfully submitted, Donalda MacBeath & Martin Mundry

From: Jill Balser [mailto:hello@digbyannapolis.ca]
Sent: April 12, 2022 7:28 AM
To: Donalda [redacted]
Cc: Jillbalser@ns.ca
Subject: Re: Non-resident Property Tax

Dear Donalda & Martin,

Thank you for your correspondence about the Non-Resident Provincial Deed Transfer Tax and the Nova Scotia Non-Resident Property Tax.

These measures were put in place to support the demand on Nova Scotia's housing market, and to support the possibility of home ownership for Nova Scotians. Our government took these steps to ensure housing for Nova Scotia residents is more attainable and more available. We want to make sure people can afford a place to call home and build their lives right here in our beautiful province.

We expect this legislation will reduce the number of non-Nova Scotians buying houses for investment or other speculation purposes. At the same time, it will also encourage properties that are owned by non-Nova Scotians to be offered for rent, so there are more rental opportunities for Nova Scotians.

You can find out more information about the tax measures here.

Thank you again for taking the time to email me and for sharing your concerns.

Regards,

Jill Balser
MLA | Digby-Annapolis

Constituency Office:
138 Hwy 303, Unit 2, Digby NS B0V 1A0
T: (902) 308-1992
F: (902) 245-3323

On Sun, Apr 3, 2022 at 7:32 PM Donalda [redacted] wrote:

> Dear Ms. Balser:
>
> My husband and I are long term summer residents of Smith's Cove, Nova Scotia. You may not recall but we met you on several occasions in the last couple of years at various community events. I am a graduate of Digby Regional Highschool. As a child I spent my summers growing up in Smith's Cove at my grandmother's house and my mother's childhood home. I moved west following graduation from Dalhousie Law School in 1979 to find work. Notwithstanding my relocation I returned to Smith's Cove and Nova Scotia most summers. In 2001 we made the decision to buy property in Smith's Cove and have been continuous owners since that time. As we moved into retirement we were able to spend more time in

Smith's Cove and now spend up to 7 months of the year there. All three children graduated from Acadia University and our son is in the process of relocating to Halifax as he starts works as a Mining Engineer at Voisey's Bay in Labrador. Four generations of my immediate family (including my parents) are in the Sulis-Smith Cemetery in Smith's Cove. We have deep roots in our community of Smith's Cove and in Nova Scotia.

We renovated our home in 2012 employing a local builder to do the work; all our furnishings for our home were purchased in Nova Scotia; we do all our shopping in the Digby area. We regularly bring visitors to the area. Many people in this area earn their living or augment their incomes working for summer residents. Carpenters, plumbers, electricians, gardeners, and folks who care for the homes when we are not here. We volunteer in the community. I currently serve as the President of the Smith's Cove Historical Society; I am also the current President of the Acadia Alumni Association and sit on the Board of Governors for Acadia University. We support the Smith's Cove Fire Department, the Admiral Digby Museum and the Atlantis Hospice Society to name a few others. I am currently leading the local effort to restore the Bear River Lighthouse. We pay our Municipal taxes and make none or few demands on the province and in particular the healthcare and education system. We are not absentee landlords with no connection to the area nor are we speculative investors. We live and contribute to our communities and as a result create employment opportunities for local residents. Fundraising immediately comes to mind as summer residents are often the first to open their wallets and contribute to a local initiative. I can assure you that our job of fundraising for the Bear River Lighthouse restoration project has certainly now become much more difficult.

I am angry and frustrated to think that a special punitive property tax will be levied on us because of our non-resident status in Nova Scotia. It is egregious how this tax was announced and made effective immediately without legislation in place. It is unclear but appears to be a blanket tax on non-residents regardless of how long the property has been owned and the extent of use by the owners. I understand that the legislation is driven by a need to stop speculative buying by non-resident investors and free up properties for Nova Scotiains to buy. It is also my understanding that the problem is largely in the urban areas, not in rural Nova Scotia. This blanket tax will, to our minds, do much more harm to your rural communities than resolve a need for low cost housing in urban areas.

We are just one of many families with a long connection to communities in rural Nova Scotia. I urge you to advocate for removal of, or changes to, the legislation to insure that long term non- residents in the province are not penalized simply because we do not hold a Nova Scotia licence or Health Care card.

I would be more than happy to discuss this with you and the Premier at any time. Sadly this comes across as a misguided tax grab to be absolutely honest and has been implemented with the knowledge that there are no repercussions because we are not registered voters. Like others, this blanket provincial tax levy will force us to seriously consider selling our Nova Scotia home but it will also have a significant negative impact on your rural communities which are already struggling.

Donalda MacBeath and Martin Mundry

[redacted] Smith's Cove, Nova Scotia.

[redacted]

From: Brenda Wong <brendawong@royallepage.ca>
Sent: April 13, 2022 6:55 PM
To: Premier; Finance Minister; Office of the Legislative Counsel; hello@digbyannapolis.ca
Cc: phoveling@nsar.ns.ca
Subject: Deed Transfer Tax and Property Tax for Non-residents

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To Whom it May Concern,

The proposed 5 per cent Deed Transfer Tax and the annual Property Tax for non-residents discourages people considering purchasing property in our province. These taxes also add financial burden to people who currently have seasonal property here. Many of these people are Nova Scotians who have history in the province and family ties they want to maintain. These families have an economic impact in our rural communities with businesses relying on seasonal resident spending from groceries, utilities, tourism, hiring local tradespeople, and more. The message we are sending to fellow Canadians is that we do not want them here. Our tourism promotions welcome Canadians to our province, however, these taxes discourage loyal, seasonal property owners who come back year after year without any enticement. I am disappointed in the implementation of these taxes and urge the province to consult with REALTORS® and out-of-province owners to find a better solution. Let's avoid the decline of rural Nova Scotia and make a plan that is fair for those who love and have given so much to the province.

Kind regards,

Brenda Wong REALTOR®
Servicing the Digby and Annapolis area

902-245-5128
Brendawong@royallepage.ca

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[redacted]

From: Glenna Arsenault <glenna@capebretonrealty.com>
Sent: April 13, 2022 6:46 PM
To: mla@allanmacmaster.com; Premier; Finance Minister; Office of the Legislative Counsel
Cc: NSAR
Subject: Non-resident taxes

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Good evening,

The proposed 5 per cent Deed Transfer Tax and the annual Property Tax for non-residents discourages people considering purchasing property in our province. These taxes also add financial burden to people who currently have seasonal property here. Many of these people are Nova Scotians who have history in the province and family ties they want to maintain. These families have an economic impact in our rural communities with businesses relying on seasonal resident spending from groceries, utilities, tourism, hiring local tradespeople, and more. The message we are sending to fellow Canadians is that we do not want them here. Our tourism promotions welcome Canadians to our province, however, these taxes discourage loyal, seasonal property owners who come back year after year without any enticement.
I am disappointed in the implementation of these taxes and urge the province to consult with REALTORS® and out-of-province owners to find a better solution. Let's avoid the decline of rural Nova Scotia and make a plan that is fair for those who love and have given so much to the province.

Sincerely,
Glenna Arsenault

Glenna Arsenault
REALTOR®
Cape Breton Realty
www.cheticamprealestate.com
902-224-0449

[redacted]

From: Sheila MacKinnon <sheila@valmacrealty.com>
Sent: April 13, 2022 6:45 PM
To: mla@northsidewestmount.ca; Premier; Finance Minister; Office of the Legislative Counsel
Cc: NSAR
Subject: Non-residents Property Taxes

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The proposed 5 per cent Deed Transfer Tax and the annual Property Tax for non-residents discourages people considering purchasing property in our province. These taxes also add financial burden to people who currently have seasonal property here. Many of these people are Nova Scotians who have history in the province and family ties they want to maintain. These families have an economic impact in our rural communities with businesses relying on seasonal resident spending from groceries, utilities, tourism, hiring local tradespeople, and more. The message we are sending to fellow Canadians is that we do not want them here. Our tourism promotions welcome Canadians to our province, however, these taxes discourage loyal, seasonal property owners who come back year after year without any enticement. I am disappointed in the implementation of these taxes and urge the province to consult with REALTORS® and out-of-province owners to find a better solution. Let's avoid the decline of rural Nova Scotia and make a plan that is fair for those who love and have given so much to the province.

Sincerely
Sheila

Sheila O'Neil-McKinnon
BACS/ Realtor
Senior Real Estate Specialist
VALMAC Realty Ltd
Cell 902 574 6561
Fax 902 736 8523
sheila@valmacrealty.com

[redacted]

From: Doug Mills <dougmills@royallepage.ca>
Sent: April 13, 2022 6:41 PM
To: Finance Minister; Premier; Office of the Legislative Counsel
Cc: phoveling@nsar.ns.ca
Subject: RE: out-of-province taxes

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Ministers,

The proposed new taxes for non-residents of Nova Scotia are regressive and negatively impact people who are an asset to the province. It is economically beneficial to have non-residents as part of Nova Scotia's housing spectrum. The impacts of non-resident construction, tourism, household purchases, and renovations are essential to businesses and create economic activity especially in smaller, rural, local economies.

These proposed new taxes will not solve the problem of the current housing shortage. Targeting vacation, retirement and seasonal homes in predominantly rural areas will not free up a meaningful amount of housing supply or have an impact on affordability.

I urge you to listen to stakeholder opposition to these taxes. Our non-resident community members contribute to social, cultural, recreational and other activity which creates significant economic impacts throughout rural Nova Scotia. You must work collaboratively to come up with a better plan for Nova Scotians and Canadians.

Please address accordingly,
Doug

Doug Mills | REALTOR®
Royal LePage Atlantic
102-7071 Bayers Rd., Halifax, NS
902 410-3740
dougmills.ca

[redacted]

From: [redacted]
Sent: April 13, 2022 6:40 PM
To: Office of the Legislative Counsel
Subject: Submission RE Bill 149
Attachments: Nova Scotia Tax Proposal Letter - Legislative Suibmittal 4-13-22.docx

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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We are submitting the attached letter in response to requests for comments regarding the Legislature's and Legislative Committee's consideration of Bill149, Non-Resident Property and Deed Transfer Tax. Thank you for your consideration of the issues addressed in our letter.

Edwin Ricci and Gina France
[redacted]
Northwest Cove, NS [redacted]

To: Nova Scotia Legislature and Legislative Committee Members Concerning Bill 149 Non-Resident Property and Deed Transfer Tax

With all respect, we are writing to object strenuously to the proposed $2/$100 incremental annual property tax and 5% deed transfer tax on foreign homeowners in the preliminary 2022 provincial budget. We are U.S. citizens who have been property owners in Nova Scotia for 20 years now – not speculators or short-term investors – and feel a huge sense of betrayal by the proposed legislation. This legislation will have a profoundly negative impact on the entire province, not just non-local property owners.

We purchased land on the Aspotogan peninsula in 2002 and poured our life savings into building our dream home there, with the intent of spending as much time as permissible in Nova Scotia for the remainder of our lives. Nova Scotia and its citizens have become beloved by us in every way imaginable. Gina has said repeatedly that this was the house she wants to die in.

We are not real estate speculators who buy and sell property as investment choices. And who are the main drivers of escalating real estate prices. Instead we are long term owners who bought our property with the intent, which we have manifested, to be long term non-citizen residents of the province.

Instead, we will be forced to sell our home if the legislation passes, as we cannot afford the additional annual property tax burden on top of the already-high running costs of a second property. The incremental tax burden for us would be approximately C$30,000, for a total annual property tax of approximately C$45,000. Over 5 years, we would pay property taxes of C$225,000 (excluding any increase in property assessed valuation.) If the federal tax proposal is enacted also, we would be faced with an additional 1% tax, for a total incremental annual increase of over C$45,000. Very few people can sustain that level of unbudgeted, incremental expense. We certainly cannot.

None of this counts the additional proposed 5% tax on property transfers, which will be on top of our property taxes being uncapped, and our capital gains taxes being higher as foreign owners.

To view this proposal as targeting primarily out of province property owners is absolutely incorrect. It will cause substantial economic harm to Nova Scotia citizens as well, not only in the value of their homes but in numerous other ways also.

Each year, we employ a local caretaker to oversee our house while we are gone, snowplowing and road services, landscaping maintenance services, and construction and repair contractors to maintain our house. This is money, excluding the HST taxes that go to the province, that goes directly to local Nova Scotia businesses annually. We also host friends and family visitors and spend money on restaurants, entertainment, and groceries as well as promoting Nova Scotia to our entire network of friends and business colleagues, one of whom, from Settle WA, built a lovely home near us in Nova Scotia. We have supported local charities and community fundraisers. Our friends call us walking ambassadors for Nova Scotia. Much, if not all, of this spending will disappear if we leave.

All of this, of course, is in addition to the very significant investment we paid to the local architect, construction general contractor and many sub-trades, and incremental service providers when we built our house.

Targeting non-resident property owners will have an adverse effect on the provincial budget.
The impact of this legislation will go far beyond the 25,000 – 27,000 out-of-province owners – a fact that seems to have been missed by governmental officials. **It will profoundly adversely impact the entire province, not just non-local owners.** This includes the real estate, construction, restaurant, service, and trade industries to name just a few. We hope these groups are vociferously objecting to this legislation. And ironically the tax bill will drive out residents who, like us, do not use the province's healthcare system or school system etc., and are in fact **net revenue providers to the province**…. thus driving up budget deficits!

The real irony is that there are far better ways to stimulate economic growth, budget stability and affordable housing development, as demonstrated by numerous jurisdictions in the U.S. and elsewhere in Canada.

We understand the very real budgetary financial pressures being faced by the province, and the difficulties with low-income housing availability. The cumulative message being sent by the proposed tax provisions is clear to those like us…. "Leave and Stay Away!" And to others… "Do Not Come Here". This approach however has never been successful in addressing the problems the province is facing. The solution lies in promoting economic growth, with investment from both inside and outside the province. The proposed tax legislation does exactly the opposite.

We urge you to re-consider this counter-productive legislation and to employ other more proven and successful alternatives to address Nova Scotia's budget and housing needs.

Sincerely,

Edwin Ricci and Gina France
[redacted]
Northwest Cove, Nova Scotia [redacted]

LAW AMENDMENTS COMMITTEE

Red Chamber, Province House

Tuesday, April 19, 2022

Bill #154 - Tourist Accommodations Registration Act (amended)
(*no representation*)

Bill #155 - Public Prosecutions Act (amended)
(*no representation*)

Bill #149 - Financial Measures (2022) Act

9:00 a.m.	1.	Monica Sontrop	DID NOT APPEAR
9:10 a.m.	2.	Robin Nicholas	
9:20 a.m.	3.	David Richardson	
9:30 a.m.	4.	Mary Lynne MacKay	
9:40 a.m.	5.	Lynda Bottoms	
9:50 a.m.	6.	Robert Bishop	
10:00 a.m.	7.	Paul Hughes	
10:10 a.m.	8.	Michael Sullivan	
10:20 a.m.	9.	Jim Bunting	
10:30 a.m.	10.	Jennifer Scott Dexter	
10:40 a.m.	11.	Sherri Bonnell	
10:50 a.m.	12.	Robert Giffin	

[redacted]

From: [redacted]
Sent: April 11, 2022 6:53 PM
To: Office of the Legislative Counsel
Subject: Request for a review and refinement of Nova Scotia's Non-Resident Property Tax

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Dear Law Amendments Committee Members,

We understand your committee reviews proposed legislation. We are attaching our letter sent to the Nova Scotia Premier and 2 of the NS Cabinet Ministers, requesting a review of the Non-Resident Property Tax.

We are concerned the current legislation, will have unintended economic consequences on NS. BC refined their initial planned legislation, and we are hoping your committee will consider a review of the legislation for Nova Scotia.

Thank you for considering our perspective, as out-of-province 'Nova Scotians', with an older summer cottage in Nova Scotia that we treasure and try to visit every year (except 2020).

Anne Bennett and David Aucoin

From: [redacted]
Sent: April 11, 2022 3:46 PM
To: 'premier@novascotia.ca' <premier@novascotia.ca>; 'FinanceMinister@novascotia.ca' <FinanceMinister@novascotia.ca>; 'susancorkumgreekmla@gmail.com' <susancorkumgreekmla@gmail.com>
Subject: Request for a review and refinement of Nova Scotia's Non-Resident Property Tax

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Dear Premier Tim Houston, Honorable Allan MacMaster, and Honourable Susan Corkum-Greek

Request for a review and refinement of Nova Scotia's Non-Residential Property Tax

We respect your government's need and commitment to address the housing challenges, particularly in the Halifax region. We understand the significant purchase of housing by people from out-of-country and out-of-province. We have family who are realtors in the HRM, who have shared the stories and statistics they are seeing.

Our concern is the breadth of the Non-Resident Tax, and the potential unintended consequences on the N.S. economy (with Nova Scotia heritage families taking their tourism dollars and investments elsewhere).
I have attached a recent article by Bill Black, that summarizes how other provinces have taxed homeowners, particularly out-of-country and out-of-province, including focussing on areas with housing challenges.
We are requesting that the scope of NS Non-Resident Tax be reviewed and refined similar to the legislation introduced in BC and Vancouver. BC does not put additional taxes on seasonal property owners from out-of-province.

We are both Nova Scotians, by heritage and in our hearts, though currently living in Alberta. I was born in Nova Scotia, with both sides of my family coming to Nova Scotia in the 1750's to Pictou & Lunenburg Counties. My husband is Acadian, with his family having arrived in the 1640's, then returned to the Cheticamp area years after the Expulsion.

Our Nova Scotia seasonal property is in Pentz, Lunenburg County. We own a small family cottage built in 1935. There is no insulation whatsoever, and no central heating, so the cottage cannot be occupied during late fall, winter months or early spring when the pipes will freeze. We stay at the cottage some time between mid May and mid October, hoping for at least 2 -3 months each year. The proposed Non-Resident Tax, would increase our annual taxes on our seasonal property by approximately 350%, bringing the new annual taxes to higher than the municipal taxes we pay for our home in Calgary.

Our annual economic contribution to Nova Scotia:

- We employ local Nova Scotia residents to maintain the cottage and property
- When we are at the cottage, we actively support community businesses & events, contribute tourism dollars, and have several annual memberships in the community
- We have family and friends visit us each summer, again increasing tourism dollars
- I make sizeable annual donations to Dalhousie and Acadia Universities

A concerned "Nova Scotian", hoping your government will review and refine the scope of the proposed new N.S. Non-Resident Property Tax

Anne Bennett and David Aucoin
[redacted] Calgary, AB [redacted]

Subject: Bill Black's Column

https://newstartns.ca/2022/04/the-proposed-taxes-on-out-of-province-homeowners-are-ill-considered/

McDonald, David S

From: Joan Backman [redacted]
Sent: April 11, 2022 8:10 PM
To: Office of the Legislative Counsel; Premier; susancorkumgreekmla@gmail.com; lisalachancemla@gmail.com
Subject: Out of province property tax hike

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I am writing to voice my opposition to the proposed property tax hike for non-Nova Scotians. Unlike many of the people "from away" voicing their opposition in the press, who may be seen as having a vested interest, I am a native Nova Scotian. I own a home in Halifax, and a seasonal property near Lunenburg. As such, I would not be directly affected by this proposed legislation.
However, I strongly oppose it. What we stand to gain monetarily as a province, we will lose in terms of contribution of these individuals, and our reputation as a friendly, welcoming place.
I have seen first hand the contribution that part time residents make to our province. In the Lunenburg area, we are enriched so much by the passion and commitment of these seasonal residents in our community. They contribute financially and as talented and experienced volunteers to a myriad of community events and organizations. Through employment of local tradespeople and contractors, and support of local businesses including restaurants, they bring much needed money into our community. In my experience, many of these people have deep roots and affiliations in Nova Scotia, and have been coming here for generations. Their children end up going to university here, get married here, and may settle here. Eventually, some of these people choose to retire here, but wish to maintain their seasonal property until they are able to do so.
While the image of the seasonal resident is a rich American or Ontarian with a place in Chester, in fact many of these people are pensioners on a fixed income, or middle income folks with a modest cabin on a lake, who simply will not be able to afford their new tax bill. It was not part of the budget when they acquired their property.
The "dark side" of our reputation as a friendly welcoming province is the feeling often expressed that people that move here permanently are thought of as "come from aways'. This tax hike will sour our relationship with those we seek to attract even further, perhaps beyond repair. These days we pat ourselves on the back for the migration of people from the rest of Canada during the pandemic, and are proud and optimistic that Halifax is one of the fastest growing cities in Canada. Do we really want to damage our reputation as a desirable place to live through this poorly conceived tax grab?
I see the need for affordable housing in Nova Scotia clearly. My own children in their 30's have been effectively priced out of the NS market as homeowners. Nonetheless, I fail to see how this legislation will improve that situation. My children are not going to be buying houses in Chester, or cabins on a lake in Lunenburg county to live in.
If we need to generate money to help build affordable housing, could we instead raise the tax rate on all properties assessed at over, let's say, $500,000? In that way, taxes would be collected in a more equitable way that would affect both wealthier Nova Scotians and non-residents. The fact that non-residents' taxes are not eligible for the assessment cap means they would continue to contribute more than I do, for example, but it would still be more equitable than the proposed legislation.
Another way to raise money would be to more effectively license and tax short term rentals like Airbnb, which seems to have been inconsistent and poorly enforced.
I do support a differential deed transfer tax for non-residents. This would be part of new purchases as opposed to the property tax hike which is applied retroactively. Furthermore, I would like to see any funds raised to address affordable housing placed in a designated fund that is transparent and accountable and not go into general government coffers.
Please reconsider this legislation.
Joan Backman
[redacted] Halifax

[redacted] Heckmans Island, Lunenburg County.

McDonald, David S

From: lynda bottoms / john bain [redacted]
Sent: April 13, 2022 7:49 AM
To: Office of the Legislative Counsel
Subject: Fw: Proposed Non-Resident Property Tax

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----- Forwarded Message -----
From: lynda bottoms / john bain [redacted]
To: allanmacmasterfinanceminister@novascotia.ca <allanmacmasterfinanceminister@novascotia.ca>
Cc: susancorkumgreekmla@gmail.com <susancorkumgreekmla@gmail.com>; Judy Bain <jbain@eastlink.ca>
Sent: Tuesday, April 12, 2022, 08:46:39 p.m. EDT
Subject: Proposed Non-Resident Property Tax

Dear Minister MacMaster,

I am writing this letter in response to the recent announcement of a 2% non-resident property tax that has been proposed on non-resident property owners in Nova Scotia.

By way of background, I reside in Toronto, Ontario but was born in Bridgewater, Nova Scotia. I have elderly parents in Mahone Bay, two daughters currently attending Dalhousie University, and over the past 25 years, I have spent significant time in the province for both personal and professional reasons. My spouse and I purchased a property in Mahone Bay last year in order to be closer to our family on a seasonal basis and have spent the past several months renovating the house (which lagged on the market for several years and required significant money to upgrade), including expanding a legal studio suite into a larger one-bedroom apartment in the hope of renting out the apartment.

I was surprised and dismayed when I heard about the proposed non-resident tax and wish to offer the following observations:

- First, what is the rationale for applying the non-resident tax to pre-existing homeowners? It is unclear how levying this tax against a pre-existing homeowner is going to help your current housing issue. For example, is it the government's expectation that I will now sell my property to a Nova Scotia resident? More importantly, will I sell it to a first-time home buyer? Is the expectation that I will convert my residence into a multi-unit property with at least four units (for which my property is not zoned)? It is not all clear what behaviour this tax is designed to elicit from pre-existing non-resident homeowners.

- Second, the nature on which this tax is calculated will discourage improvements to properties, as any improvements would add value and result in a higher tax burden pursuant to this 2% tax. As a result, local contractors and vendors of construction materials will suffer, and this will

result in less income tax, payroll tax and HST being collected. Finally, local municipalities will not see increases in local property taxes when decisions are made not to improve properties.

- Third, if this tax is designed to assist with the housing issue, why are the revenues generated from the tax not directly allocated to addressing this issue? The revenues from the tax appear to be destined to a consolidated revenue fund and as such available to be spent on any number of things. Moreover, would it not be preferable that any revenues generated from the tax go to local municipalities to address any housing issues within the community, rather than to a central fund?

- Fourth, implementing the non-resident tax was meant to ". . . help Nova Scotians gain access to housing at a time when vacancy rates are extremely low." There is a very small market in Nova Scotia for $1,000,000 properties in small communities (fair-market valuation, post-renovation of our property) and the required 20% down payment of $200,000. Our property has more than 1 acre of land that needed significant updating ($300,000 +) and failed to sell three times in 2013 and 2014 when listed. It is also highly unlikely that a first-time homebuyer would be considering this property, at this price point, in this smaller community. We were therefore very pleased to be able to purchase this property, in a smaller community, in order to be closer to family for 4-5 months every year.

- Fifth, this house was purchased specifically because it had a legal studio apartment in the basement of the house. The unit has now been renovated and expanded to a one-bedroom apartment to have a separate space for aging parents that live in Mahone Bay, if necessary. We had hoped to rent it out until needed by family, in order to recoup some of our renovation costs, but we can no longer consider renting it to a long-term tenant as there is a limit to what the local market allows us to charge for a one-bedroom long-term rental, and we would not be able to cover our carrying costs with the non-resident property tax now added to our costs. The better option is to list the unit as a short-term rental which can generate higher income, but would not likely cover the costs of this new tax.

- Finally, while we are only in the province five months out of the year, we do feel that we are part of the community and have spent time and resources over the past 25 years. We belong to the local tennis club, moor our boat in the local marina, have donated books to the local book sale, are lifetime members of the Mahone Bay Island Conservation Association and proudly support local businesses all over Lunenburg country. Our hope is to one day make our Nova Scotia home permanent but the implementation of this tax in the intervening years makes this more challenging. It will certainly discourage non-resident individuals from looking to make a multi-year transition to full time Nova Scotia living. This will be a real loss for Nova Scotia.

In conclusion, I would strongly request that this proposed non-resident tax measure be eliminated. The proposed tax unfairly punishes many long time non-resident home owners and the benefits they bring to many local Nova Scotia communities, as per the reasons outlined above.

Sincerely,

John Bain & (Lynda Bottoms)
[redacted]
Mahone Bay, Nova Scotia

[redacted]

From: Piers Baker [redacted]
Sent: April 12, 2022 5:11 PM
To: Office of the Legislative Counsel
Subject: Letters of complaint about the terrible tax
Attachments: Non resident tax imposed by the provincial government speech for council, April 6th, 2022.docx; chesterLetter2022.doc; Ian Rodger.pdf; David and Lois Mann letter.docx; EricMcKee.docx; Kevin Lynch letter.docx; Letter from Suzi.pdf; Letter to Houston - NS Non-Resident Tax.docx; Nova Scotia Non-Resident2.pdf; Proposed NS Property Tax is Anti-Canadian.pdf; Premier Houston re tax issue 11 April 2022.pdf; Letter to premiere from Chester Municipality.docx; George Cooper letter.pdf; Tom Eisenhauer.pdf; Tony's letter.docx

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Here is my file so far, including my speech!

Piers Baker
(902) 980-0522
Duckworth Real Estate
The Kayak Shack

Non-resident tax imposed by the provincial government is un Canadian & unwelcoming to our friends from other provinces & countries.

I have a stack of letters in my hands from folks who are totally besides themselves with this new sudden tax measure. I've never encountered anything this severe in my time here. It is totally backwards economics. I find it is embarrassing to be a Nova Scotian right now. In this very fragile world where we need to come together and help each other, Tim Houston is telling fellow Canadians and international residents to get out. In Chester these folks are the economic generator for so many businesses and it will inevitably cripple our village.

The really embarrassing part of this tax equation is how to communicate this new reality with our seasonal "folks from away". They fund our charities like the Chester Playhouse, Our Health Centre, The Art Centre, pay for landscaping services from Oceanview and All outdoors, fill restaurants like the Kiwi, Focsle and the Rope Loft, and invest in new construction and repairs to their homes. They don't use our education or health care. A vast majority have links with family, and many are returning to where they were born. They make our rural areas richer culturally and more diverse.

So, if you want to get through this, we need to stand up to Tim Houston and make ourselves heard. What is Danielle Barkhouse doing? We need action immediately to stop this unCanadian and totally unfair tax.

Speaking on the housing crisis with rising rents, owners of summer cottages in rural Nova Scotia are not the answer for a cash grab. This issue is resulting from a few entrepreneurs who are taking advantage of development incentives and low-cost housing in the city. One fifth of all Halifax properties are owned by a small number of very wealthy entrepreneurs. If you want to tax the folks who have created this mess, double the tax for secondary income homes purchased by Nova Scotians. That's how they do it in New Brunswick. That would certainly be fairer. Also, we should be putting higher tax on multiplexes and use the tax to build affordable housing.

New governments in this Province make their major economic mistakes as soon as they get into power. The NDP cancelled the Yarmouth Ferry. The Liberals devastated the film industry and now the Conservatives are killing the goose that has been laying golden eggs in rural nova Scotia for years, i.e. non-resident investment. Subsequent governments have tried to get the ferry and the film industry back again. Let this government not introduce this tax only to rescind it after realizing the damage it has done to the rural economy and reputation of this Province.

In closing, let me ask this - what would residents of Nova Scotia do if they woke up one morning to learn that their property taxes had tripled?

THE MUNICIPALITY OF
CHESTER

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The Municipality of Chester
151 King St, PO Box 369
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/ChesterMunicipality
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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 are 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

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

HOW CAN NOVA SCOTIA IMPLEMENT AN ANTI CANADIAN PROPERTY TAX WHEN IT BENEFITS GREATLY FROM EQUALIZATION PAYMENTS

Dear Mr Murphy

I am very concerned about the recent Nova Scotia budget and the impact it has on the **Canadian** non residents of Nova Scotia. It is isolationist, protectionist and nothing more than a tax grab. They are imposing a new property tax that triples the property taxes for those Canadians that own second homes in Nova Scotia. It is additional 2% to the assessed value effective immediately. If your cottage is assessed at $500,000 your new property tax is $15,000 and this is effective as of April 1. Our cottage, which we have owned for 9 years is assessed at $1.6m and our property taxes are going to $48,000. We had no notice and we have not been any time even to turn around and make it our principal residence which is what we are going to do. The tax meter started April 1. The cottagers have always had a huge economic impact on the local communities, supporting their charities, employing tradespeople and purchasing goods and services. Houston is using the argument that this will help with their housing issue in the Halifax Dartmouth area. Our cottage now has insulation but many of our American neighbours do not. How is that going to solve a housing issue in Halifax? This is nothing more than a tax grab going after those people that can't vote.

Nova Scotia advertised heavily over the last couple years to promote the benefits of living in NS and to buy property on "Canada's Atlantic Playground". What Houston is doing here in my mind is alienating the rest of Canada by imposing this exorbitant and punitive tax on fellow Canadians who have listened to their message and bought a second home in the province. Basically thanks for coming out when we really needed you and now F— off. NS Department of Finance's statistics show that non resident home ownership is negligible in HRM (Halifax Regional Municipality) where housing is critically short. According to Statistics Canada, the out of province buyers in NS make up only 3.6% of the housing stock and in Halifax it is only 2.4% This planned tax is not going to achieve its stated policy objective of increasing housing supply.

What Tim Houston is not doing is addressing the real estate investors in Nova Scotia who own thousands of real estate properties in HRM. Bank of Canada Statistics indicate that "investors" not "home owners" account for 1/5 of the purchases in Halifax and this does not include the corporations. These are the ones causing housing inflation and forcing the middle class to rent from them opposed to being able to buy their own home. It is a brilliant business model being used everywhere not just NS. But don't try and blame me for owning one cottage that sat on the market for years in a depressed housing market, I am not part of the problem and I am certainly not part of the solution. If Houston truly wanted to tackle the housing issue and have an impact on the housing market he would have addressed this. For some reason he has a hate on for the rest of Canada and I hope Canada listens. **Take your tourist dollars to Nfld, PEI or NB where you are welcome.**

Several other Provinces have a non resident property tax but they are all pro Canadian. This new tax is not pro Canadian, it is discriminatory as it taxes a minority part of the population that represents other parts of Canada. We don't have a vote so this is a taxation without representation and Houston is taking advantage of it. This isolationist, protectionist, anti Canadian approach is never good for business and it will only lead to non investment in Nova Scotia.

Before I close I just wanted to take the opportunity to address the Americans who also own property in NS. After 2 years of not being allowed into Canada to visit their cottages they too are also being assessed with an additional 2%. Letters are currently being written to Governor Ron DeSantis about

imposing a similar tax on Canadian snowbirds as Florida is also experiencing a housing shortage. Dangerous repercussions.

First and foremost, Mr Murphy I am a Canadian and a very proud Canadian. My Canada includes Nova Scotia but it is very unfortunate that the present NS Government does not look at the rest of Canada in the same way! Houston is sending a clear message to all Canadians; *“we don't want you here and you are not welcome in this Province".* It is one thing to focus on foreign, non Canadian property owners but it is another to start drawing distinctions between Canadians from different Provinces. This is the thin edge of the wedge to Provinces carving out their own little fiefdoms to the detriment of overall Confederation.

Il hope you have an opportunity to look into this as I have always valued your views and opinions! I have included 2 letters from 2 cottagers who are originally from Nova Scotia and 2 letters from local residents

Yours very truly

Tony Soares

Mr. Premier,
Mr. Finance Minister,
Ms. Barkhouse:

It is quite beyond any rationale that the Government of Nova Scotia would want to penalize non-resident property owners through this hastily proposed $2.00 per $100.00 tax rate. It is punitive, inequitable and particularly out of scale. It would represent the largest tax increase ever levied for communities in Nova Scotia.

The timing of this proposed tax takes no account of current fiscal conditions: inflation is higher than it has been since the 1980's, interest rates are rising and there are signs of a possible recession.

Have you considered that non-resident property owners contribute significantly to Nova Scotia and its municipalities? They pay taxes, employ local workers, pay for their goods and services, support churches, arts and culture organizations, are generous charitable donors and they give of their time and talent as volunteers in many ways that benefit their communities. Many of these property owners have generations long property ownership, have been born and grown up in Nova Scotia, have studied at one of Nova Scotia's many Universities, and some have extended their connections by buying more property in Nova Scotia as a continuation of the family connection for their children and grand-children. Indeed, non-resident property owners are the very un-paid good will ambassadors who generate enthusiasm for the life style of the province by enticing others to visit and then acquire properties here. Surely this is a priceless advantage every province would want to sustain. One might ask why Nova Scotia would want to gouge these contributors, especially as they are not a financial burden to health care, education or extended care costs of the Province?

We urge you to abandon this proposal. It is not worthy of this Government to penalize non-resident, non-voting property owners in this way. Many jobs and organizations will be impacted if these home owners leave the province, or others are discouraged from coming.

Take the time to continue your research, calculate the many negative consequences, discuss ideas with municipal leaders, businesses, and non-resident owners, and then achieve your goal and develop solutions and measures less punitive, more in scale and equitable.

Respectfully,

David and Lois Mann

April 3, 2022

RE: NEW NON-RESIDENT PROPERTY TAXES IN NOVA SCOTIA

Dear Premier Houston.

I'm shocked and disappointed that the newly elected government in Nova Scotia is increasing annual property taxes on properties owned by non-residents of Nova Scotia by three times and increasing the property transfer tax on property purchases by non-residents of Nova Scotia by five times. This bit of news was disclosed in the budget, which was presented March 29. Since it is to be effective immediately, there is obviously no interest on the part of the government to hear how this will negatively affect the economy of rural Nova Scotia.

Since none of the property owners affected are voters provincially, this is a classic case of taxation without representation. In the short term, this is a political no-brainer. The general resident public, no doubt, would think that this is a great idea. But wait a minute. Isn't this discriminatory? What about Nova Scotian residents who own second homes here? Why is there a difference?

Just when Nova Scotia is being discovered as a desirable destination and people are moving here, instead of moving away, the Government decides to put up the "we don't want you here sign". This is a disastrous thing to do and needs to be undone immediately.

Economically, it is wise to have non-residents buying land and building and renovating second homes here. They bring in new money to the Province. While looking for properties to buy, they rent cars, buy gasoline, stay in rental accommodation and eat in restaurants. Once they buy a property, they have a house built or renovated and then in every subsequent year, they pay for car rentals, food, utilities, ongoing renovations, property taxes and all the other services that homeowners need. **And they do not put any strain on our school, or our medical facilities.**

All this spending of new money is good for the rural economy. And it will largely come to an end if these taxes come into effect. Ask any realtor - because we are penalizing them and telling them that we don't want them here, prospective non-resident buyers are cancelling their plans to come to Nova Scotia, At the same time, we are soiling Nova Scotia's reputation as a welcoming destination.

That the Government has opted to discourage people from buying and building properties here, while simultaneously announcing that it wants to double the population to two million people, is a rather large mystery. How does this make any sense? Seasonal residents often become permanent residents.

The non-resident buyers coming to Nova Scotia are not speculators. They are Nova Scotians living out of the Province, or folks who have long standing connections to the Province, or folks that have invested or want to invest in the rural paradise of our coastal Province and want to experience the lifestyle we enjoy here.

There is clearly a need to raise revenue, but in doing so, let us not penalize, discourage, discriminate against and send away the very people who have spent hundreds of millions of dollars reviving the dying economy of rural Nova Scotia over the past many years. Let us find a way that enhances the rural economy and the reputation of Nova Scotia. That would be achieved by attracting more people to rural Nova Scotia, either permanently, or seasonally and by treating non-residents in the same way as we treat residents.

There are other less damaging ways to raise revenue from the residential sector. How about taxing everyone who has a second residence of any kind in the Province. That would result in a much smaller tax increase and make non-residents feel that they are being treated fairly and not being discriminated against. And it would take down the current "you are not welcome here" sign.

If these taxes are supposed to help with the shortage of affordable housing in Nova Scotia, perhaps someone explain how. Funding for affordable housing will not be generated by these taxes. The amount of tax revenue lost because of the negative effect the taxes will have on the economy, together with the cost of administering and policing the payment of the taxes, will far outweigh the projected revenue. Furthermore, these taxes are expected to result in many non-residents opting to sell their rural properties, but that will not result in creating any affordable housing where it is needed.

New governments in this Province make their major economic mistakes as soon as they get into power. The NDP cancelled the Yarmouth Ferry. The Liberals devastated the film industry and now the Conservatives are killing the goose that has been laying golden eggs in rural nova Scotia for years, i.e. non-resident investment. Subsequent governments have tried to get the ferry and the film industry back again. Let this government not introduce this tax only to rescind it after realizing the damage it has done to the rural economy and reputation of this Province.

In closing, let me ask this - what would residents of Nova Scotia do if they woke up one morning to learn that their property taxes had tripled?

John Duckworth
Kingsburg, N.S.
902-766-4670
john@duckworthrealestate.com

Submission on Bill 149, Part IV, Section 10: "An Act to Provide for a Deed Transfer Tax and a Property Tax Respecting Non-residents of Nova Scotia"

Dear Members of the Law Amendments Committee,

Please accept this letter as my submission to the Committee for your consideration as you deliberate on the merits of the proposed "Act to Provide for a Deed Transfer Tax and a Property Tax Respecting Non-residents of Nova Scotia."

I do not believe this proposed Act passes the minimum standards of policy analysis and review one should expect in developing government legislation. Specifically, are the proposed measures likely to achieve their stated aim of increasing the supply of affordable housing in Nova Scotia. Further, is there any analysis of the risks posed by these measures, given the highly discriminatory nature of the proposed tax, with respect to reduced spending in communities by non-residents, less business investment in Nova Scotia because of the risk of discriminatory taxation, negative reactions by other provinces to this discriminatory tax grab on their residents, a negative hit to the "welcome to Nova Scotia" brand, and the negative impact on tourism and out-of-province students.

This lack of analysis was confirmed on April 8, 2022 by none other than the Minister of Finance who said "There is no way to concretely know for sure until this is implemented". But that is simply not correct. There is an enormous amount that analysis can tell us about whether this proposed tax will achieve the government's stated aims of more affordable housing for Nova Scotians, and what its unintended consequences are likely to be.

As someone who spent many years as the federal Deputy Minister of Finance, my view is that discriminatory taxation is both bad in principle and bad in practice. And when it is introduced without grandfathering, without offsets and at punitive levels, the negative impacts are only compounded.

The first response of the recipients of the new tax will be to pay for the tax by shifting spending from local businesses, restaurants and charities to the government's coffers, money that will not be recycled back into these businesses by the government. Net loss to all except the government. The next response is to abandon property upgrades as this would only increase the non-resident tax bill. Net loss to local contractors and businesses. The next response is strategic: do the non-resident property owners sell and move to more welcoming provinces. Assuming most non-resident property owners have vacation properties, and few of these properties are in the major population centres of Nova Scotia, it is highly unlikely that this will increase the supply of affordable housing where it is most needed in the province, although it may increase the availability of second residence vacation properties. No gain to Nova Scotians seeking more affordable housing which is the government's stated policy goal.

The other missing element of analysis of this proposed measure is that it pretends to fix a Canadian problem with a Nova Scotia solution. Housing prices are soaring all across Canada, and housing affordability is an issue in Toronto, Vancouver and Ottawa just as it is in Halifax. The factors include: a surge in inflation (which only the Bank of Canada can really tackle through higher interest rates), a boost in population growth due to immigration and inter-provincial migration, of which Nova Scotia has been a beneficiary, and this leads to long term growth (where increases in the supply of housing are the key means to attenuate these pressures on housing prices), and the shock of supply chain disruptions and

labour shortages (which are constraining the pace of construction of new housing supply). No where in this list of housing affordability factors and policy responses does anyone, other than the Government of Nova Scotia, suggest that a large tax on recreational housing held by non-residents is the smart way to solve the national housing affordability problem.

The law of unintended consequences bedevils poorly thought-out policy initiatives. Is an out-of-province business, having just witnessed this discriminatory tax measure, going to plan for the possibility of higher corporate taxes on non-resident businesses and re-deploy their expansion plans to another province that does not present these risks? Would students from other provinces, who are crucial for the viability of the higher education system in the province, fear higher tuition for non-resident students and go elsewhere in Canada? In this slap to the spirit of the Interprovincial Trade Agreement, which Nova Scotia signed, would provinces like Ontario with a considerable number of their residents bearing this discriminatory tax, seek reciprocity on Nova Scotia and Nova Scotians? How might the influential New York Times, which has been an advocate of Nova Scotia, extolling its pandemic policies and its welcoming population, characterize this measure and their view of the province now? In short, do Nova Scotians really want to follow the Minister of Finance's approach of "time will tell" to the management of these considerable risks?

As Bill Black said in a perceptive article in the Chronicle Herald on April 9: "This proposal misses targets it should hit and hits targets it should miss." He goes on to say that the problem of affordable housing needs thoughtful consideration, and that this proposal should be postponed and undergo careful study of its likely impacts, risks and whether it is fit for its intended purpose. I agree. Other options should also be considered as part of this study of these measures, and I suspect a better path forward for all will be found elsewhere.

But the visceral reaction to this proposal has also demonstrated the deep connections to Nova Scotia that many non-residents feel, and how much they are hurt emotionally by its implications of separateness. I am a non resident homeowner whose family traces its Nova Scotian roots back several hundred years, as does my wife's family. Our place in Nova Scotia is more than a recreational property, it is an expression of multigenerational bonds to the people, the culture, the sea, the shared stories of our past. These ties are something that the province has wisely tapped in the past, not taxed.

That you for your consideration of my perspectives on the "Act to Provide for a Deed Transfer Tax and a Tax Respecting Non-residents of Nova Scotia.

Sincerely yours,

Kevin Lynch, Hacketts Cove, Nova Scotia and Ottawa, Ontario

The Honourable Kevin G. Lynch, P.C., O.C., PH'D., LL'D.

Former Clerk of the Privy Council and Secretary to the Cabinet, Government of Canada

March 31 2022

Premier Tim Houston
Province of Nova Scotia

Minister of Finance Allan MacMaster
Province of Nova Scotia

Dear Premier Houston and Minister McMaster,

RE : Proposed Tax Increase for Non-Resident Seasonal Property Owners

My wife, Colleen, and I own a seasonal residence in Northport, Nova Scotia where we reside for four or five months a year.

We bought the property in 1996, while we were full-time residents in Nova Scotia (we lived in Halifax for twenty-five years, from 1988 to 2013). Since buying the property, we have built a cottage, a substantial addition, a garage and a cabin, all using locally sourced materials and tradespersons. Each year we spend tens of thousands of dollars on food and other household items, NSLC products, gas, propane, electricity, telecommunication services, garden products, dining out and travel around the province (before Covid), and property improvements and maintenance. In 2021 we added a backup generator and plan to replace the roof in 2022, both using local trades and businesses.

And we pay municipal taxes, $2492 in 2021. We do not receive or use much in the way of municipal services, but we have never complained about that and pay those taxes readily and on time. Now, however, it seems that your government proposes to increase our taxes substantially, possibly to as much as $10530, or an increase of 420% depending on how the calculations are done ("further details will be shared in due course") and with virtually no notice ie as of April 1 2022.

This is justified in terms of making housing affordable for Nova Scotia residents. Escalating housing costs surely are a serious problem across Canada and in Nova Scotia. But those of us who have owned seasonal residences in the province for years are not the cause of the problem. So I cannot see how a manifestly punitive tax on us helps address the issue.

Colleen and I are not property speculators, nor are the other non-resident cottage owners we know. I do not know how many out-of-province owners of seasonal residences there are in Nova Scotia, but I suspect that they are fairly numerous. And I suspect that many of them have history in the province and family ties there, as we have, but also have history and family ties elsewhere in Canada, as we

also have, and they want to maintain both, as we do. Does Nova Scotia really want to discourage this with a heavy tax penalty? Does it make sense to invest more in tourism promotion, as the budget apparently does, while discouraging the presence of loyal seasonal property owners, who come back year after year without any enticement, and who probably spend more than many tourists?

I hope that your government will reconsider its plan to impose a tax penalty on current out-of-province owners of seasonal residences in Nova Scotia. I realize that we do not have much political leverage because we do not vote, but nonetheless your government has an obligation to be fair and reasonable with us.. What you are proposing is neither.

Sincerely,

Eric McKee
[redacted]
Toronto, Ontario
[redacted]

From: **Ian Rodger** [redacted]
Subject: FW: Nova Scotia Budget 2022/2023 - New taxes that impacting non-residents of N.S. - very, very, bad news.
Date: April 2, 2022 at 11:24 AM
To: John Duckworth john@duckworthrealestate.com
Cc: [redacted]

IR

Dear John,

Thank-you for alerting us to this. It is indeed very bad news. We have done some calculations on the impact, and it effectively trebles our tax bill this year (see attached spreadsheet). Worse, there may be a ratchet effect from the biennial revision of assessed values. Our assessment is now about $850,000 and could easily double the next time around. We think some NS municipalities have already reacted to the effect of sharply rising assessments this year by lowering mil rates, although not MODL. Otherwise, they would take in more money than they need in the process of hurting a lot of people. However, the province's proposed property tax is a rigid 2% of assessments. Very painful and likely to get much worse.

Our thoughts follow:

It is outrageous for a responsible government to spring a very large tax increase on anyone without notice and without gradual implementation. This one is even more despicable in that it is imposed solely on those who have no voice in the province's affairs. In our case, the tax will take roughly the same amount of money as provincial income tax on a resident earning about $100,000 a year. You can argue that we should be paying our share for provincial services, including roads, policing and social and health services, and we would be up for discussing the many dimensions of that issue. But to be asked to pay this much, this suddenly, with no indication of any reciprocal benefits for those paying the tax (such as less costly access to healthcare) and targeted very precisely at people who have no representation? Doesn't feel right to us.

As well as the arguments on natural justice, we wonder if there is a case to be made for the Province to recognise that many non-resident property owners are capital rich but (increasingly at a time of inflation) cash poor? We might be willing to cede the Province an annually increasing lien on our property which would come into effect when we sold or died. With such collateral, the Province could borrow at low rates a large upfront sum which it would spend or invest over the coming years, whilst imposing a more digestible immediate tax. We would guess that this would be as or more financially favourable as the present approach. You must have a banker client who could do the sums!

We would be very interested to know what other thoughts and reactions you have received, and any action that may be proposed.

Best wishes

Mary and Ian

Ian Rodger
[redacted]

From:

Ken Mosher

Karo Horticulture Inc, Oceanview Home and Garden, Oceanview Landscaping.

Chester, Nova Scotia.

To:

Tim Houston, Premier of Nova Scotia

Allan MacMaster, Deputy Premier and Minister of Finance

Danielle Barkhouse, MLA for Chester-St. Margarets.

RE: Non-Resident Property Tax.

Dear Sirs/Madame:

The roots of our Landscape and Garden Centre business date back 40+ years. In that time there have only been a few instances where I have truly worried about the future of my business. The first was the market crash of 2009. That fall all my clients started calling and cutting services. The following year I had to cut my landscape staff by half. The second time was in March of 2020 when Covid19 appeared and the uncertainty about how to maneuver through it has lasted for 2 years. The third time started when I woke up this morning and my email and text came alive with clients issuing the alarm that they will be cutting services and, in some cases, selling their properties due to this new non resident 2% property tax. I will admit to being a lot under informed on this issue when I woke up this morning. I have spent the morning educating myself.

I have the privilege to work for an amazing group of clients. Most of these clients I have worked for 15-35 years. Let's look at my 10 best clients. They will all fall into your new Non-Resident tax group. Half of the 10, while they do not live here year-round are Canadian Citizens who have come here to enjoy the beauty that most of us take for granted. Two of those Canadian citizens, one born in Nova Scotia, and one born in New Brunswick are Dalhousie graduates. The other five clients while not citizens, have ties here dating back multiple generations.

My Landscape/Maintenance revenues are close to $900,000. Non resident clients make up 70% of my landscape business. So, my non-resident clients are contributing about $600,000 to the economy of the

South Shore. (That's every year)! They are paying over $100,000 in HST on top of that. They are helping employ 10+ individuals, some seasonally and some year-round. While they are not here year-round, their houses need to be maintained year-round. Plumbers, Electricians, Carpenters, and a whole host of other service providers are benefiting from them. In addition to this they already pay significant property tax on their homes.

The group of "Non-Residents" that I work for are community minded. They contribute regularly to the Chester Playhouse (I would not be surprised if a significant percentage of the money to rebuild the playhouse comes from "Non-residents". They contribute to Natures Trust to help keep some of our Islands from being developed. They are BUY local. Requesting the use of smaller businesses in and around our communities. They brag that their second home is Nova Scotia!

Nova Scotia's "Non-Resident Tax" is unreasonable and unfair! The $2 tax on every $100 of assessment will cost Oceanview's 10 best clients over $350,000 this year. That's just 10 clients.

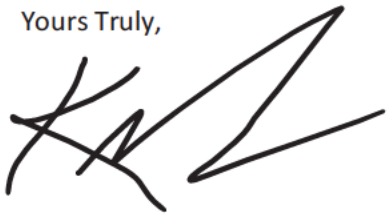
I do not feel the Government has thought through how important this group is to the small communities on every Shore. This tax will hurt rural Nova Scotians. Many "Non-Residents" will sell and move their cottages or homes to provinces with more reasonable taxes. Those who stay will re-evaluate how they maintain their properties and cut what they spend with individuals or Companies like Oceanview.

Resident, Non-Resident, Canadian or Non-Canadian you should not be making any one part of this group shoulder a bigger part of the burden to fund our communities. From what I see they already contribute far more than most to the communities in which they live.

I completely understand The Houston Government's need to raise money to fund the necessities of Nova Scotia's growing population. I feel this tax is off point and should have been aimed at those individuals buying up property in our hot housing market then renting it at unaffordable rates. Not Forced on residents who have supported our communities for Decades!

Please Re-Think this tax. It is not Nova Scotian. Tax burden should be spread across the population fairly.

Yours Truly,



Ken Mosher

President KARO Horticulture Inc.

Oceanview Home and Garden

Oceanview Landscape.

Bill Morris

[redacted]
[redacted] Chester, Nova Scotia, [redacted]
[redacted].

April 2, 2022

Delivered by email:

The Honourable Tim Houston, Premier of Nova Scotia, premier@novascotia.ca
The Honourable Allan MacMaster, Deputy Premier, Minister of Finance and Treasury Board, financeminister@novasscotia.ca
Ms. Danielle Barkhouse, MLA for Chester-St. Margarets barkhousemla@gmail.com

Dear Sirs/Madame:

I am writing this morning to share an emerging view that Nova Scotia's proposed property tax is uniquely anti-Canadian.

I am based in Toronto and have a seasonal home in Marriott's Cove, near Chester. I grew up in Halifax and my parents came from long-time Nova Scotian families with roots in Cape Breton in the early 1800's. I left Nova Scotia to pursue a career and ended up as the long-time Canadian CEO of Accenture, the global technology and consulting firm. I retired three years ago and then bought our Chester property. I visit my mother in Halifax every six weeks and one of my sons lived there through Covid and built a love for the province.

Over the last two years we donated $50,000 to the Nova Scotia Nature Trust. I am on their Campaign Cabinet for their Twice the Wild program, which recently met its $4 million fund-raising target. My role was to solicit interest from outside the province, specifically the Nova Scotian diaspora and those with seasonal properties. We have also donated to other local causes, including $5000 to the Chester Playhouse.

Housing has become unaffordable and I commend you for trying to solve the problem. I read considerable debate within Nova Scotia over whether the proposed changes will help. Some ask whether applying the tax to rural areas helps or hurts if the problem is an urban one. These arguments make sense to me, but I don't live there. My value-added is to highlight how this is seen outside the province. Over the last week I've been contacted by many who I solicited as part of the NS Nature Trust campaign. Here is a summary of these discussions:

Please consider:

- BC's non-resident property tax is pro-Canadian given that it is 0.5% for Canadians and 2% for foreigners.
- Ontario's regime is also pro-Canadian. Their discussion of a vacancy tax applies to everyone, including Ontarians, whereas the proposed NS tax would exempt Nova Scotians. Ontario's buyers' tax only applies to non-Canadians.
- New Brunswick's regime treats residents fairly relative to non-resident Canadians.
- Nova Scotia's is anti-Canadian in two ways: it exempts Nova Scotians and it treats Canadians the same as foreigners.
- What does it mean to be Canadian? Are we 12 countries or one? Can Nova Scotia continue to call itself "Canada's Ocean Playground?"
- The Nova Scotian diaspora and seasonal residents are huge ambassadors for the province. Has the economic impact of alienating 27,000 non-resident homeowners been calculated? Has their reduction in charitable contributions and local spending been considered? Has the fact that this is disproportionately directed to rural communities been considered?
- How is it in Nova Scotia's interest to implement an anti-Canadian property tax when it benefits greatly from equalization payments?

I support making housing affordable. But, please don't alienate Canadians who are great advocates for Nova Scotia. The long-term effects, while hard to quantify, would be significant.

'Please fine-tune your proposed policy so that it is not anti-Canadian.

Respectfully,

Bill Morris
Toronto and Chester

Copies to:

Brian's Justice, Editor, Chronicle-Herald bjustice@heraldchronicle.com
The Editor, SaltWire Magazine

Like many Nova Scotia residents who have written to express their shock and cry foul with regards to the non Nova Scotian residents' tax, I feel I need to add my voice. What a heinous tax grab. Non residents have no vote, therefore no voice nor do they have an assessment cap. This is taxation without representation. Non residents are already paying substantially more than locals and get little in return. They are not a drain on the medical and educational systems. The Conservative government has not explained how this fleecing will help the housing crisis in Nova Scotia.

Provincial finance minister MacMaster has said that he understands some out-of-province property owners may feel "frustrated."
Frustrated? Yes. Violated? Yes. A slap in the face? Absolutely. This will be a devastating blow to our friends and neighbours who have been part of the fabric of the village of Chester for over a century.

I grew up in Chester. I have run a bed and breakfast here for 32 years. I know what keeps this village alive - our summer residents.

They have championed, financed, supported and maintained everything in this village.
The golf club, yacht club, tennis club, hockey arena, curling rink, ball park, Zoe Valle Library, Lightfoot Tower, Lordly Park, Lordly House, Nature Conservancy, Health Centre, Chester Playhouse, parking for Tancook residents, the Art Centre and Mahone Islands Conservation Association to name a few. Without our summer residents, we would have none of these assets. These facilities draw tourism, create jobs for locals and make our village a wonderful place to live. Non-resident property ownership is the best form of tourism we could ask for.

Our summer residents employ many services in the village : property management; construction services; restaurants; grocery; labour and landscaping among others.
Their homes have been used to portray movie sets mirroring Northern USA. This brings huge revenue to the village. When "Hollywood" comes to town, the local economy flourishes.

This tax grab will not increase the housing stock in Nova Scotia. This will not create "affordable" housing on the Peninsula in Chester.

So all these properties go on the market and a gaggle of NS developers buy them up sheltered from this tax grab by the mere fact that they are Nova Scotian. Who else can afford the prices that properties will certainly go for? Global interests with unlimited funds who won't mind sitting on an empty property whilst paying exorbitant taxes.

The non resident property tax doesn't apply to buildings with more than three units or to those rented to Nova Scotia residents year-round. Most of our summer residents' homes are uninsulated. How do you propose year round rentals in unheated homes?

This tax proposal has too many unanswered questions and will create negative consequences disproportionate to the positive consequences.

This is an egregious repeat of the Liberal governments' slashing of the Film Tax credit. The Liberals did not comprehend the far reaching financial tentacles of the film industry. As soon as they pulled the tax credit, everyone left town - everywhere throughout Nova Scotia.

I am asking the Conservative government not to make the same mistake the Liberals did with an ill thought out and hastily drawn plan. Hold yourself to a higher account and look at the big picture. Rescind this tax grab and keep our communities viable.

Respectfully,

Suzan Fraser

[redacted]
Chester

GEORGE T. H. COOPER, CM, CD, QC, LLD.
[redacted] HALIFAX, N.S. [redacted]
[redacted]

April 12, 2022

Via Email

Dear Premier Houston:

Re: Non-Resident Property Tax Proposals

I attach a Position Paper on the Government's property tax proposals for non-residents. Please note that this is not intended to express the views on the non-residents, who are fully able to speak for themselves. Instead, it sets out my views of the risks faced by our Province and its one million residents if these proposals are pursued.

You might wish to seek the views of your Ministerial colleagues, and I have copied the Ministers of Finance, Housing, and Economic Development.

I have also copied the Legislative Counsel's office, and by this letter I ask that this letter and the Position Paper go forward to the Law Amendments Committee.

In summary, the Paper makes the following points:

1. Your government's desire to fix Nova Scotia's broken health care system and solve our acute housing problem are admirable.
2. Unfortunately, the property tax proposals will be seen by key decision makers in Canada's business and financial communities as highly discriminatory, and not appropriate for a modern, open, democratic and welcoming society. Nova Scoria's long standing and hard won reputation as a good place to do business will be at serious risk.
3. Business and financial confidence are fragile things. Once shaken, only hard work and time will get it back. In the meanwhile, there is a real risk that investors will pass us by, slowing our Province's growth trajectory.
4. The result will hurt our economy and finances generally. More particularly, it could impair our ability to solve the health and housing crises in a timely way, or as fully as intended.

Thank you for your attention to this important issue, and for your good work on behalf of our Province.

Yours truly,

George Cooper

cc.
Hon. Tim Houston, Premier of Nova Scotia premier@novascotia.ca
Hon. Allan MacMaster, Deputy Premier, Minister of Finance and Treasury Board FinanceMinister@novascotia.ca
Hon. John Lohr, Minister of Municipal Affairs and Housing dmamin@novascotia.ca
Hon. Susan Corkum-Greek, Minister of Economic Development edminister@novascotia.ca
Law Amendments Committee, c/o Office of the Counsel to the Legislative Counsel Legc.office@novascotia.ca

GEORGE T. H. COOPER, CM, CD, QC, LLD.
[redacted]HALIFAX, N.S. [redacted]
[redacted]

POSITION PAPER FOR PREMIER TIM HOUSTON ON NON-RESIDENT PROPERTY TAX PROPOSALS

April 12, 2022

"The law of unintended consequences is the only real law of history." Niall Ferguson

I am a life long, full time resident of Nova Scotia. I am now retired, having worked here all my life. I practiced law for 50 years, was a P.C. candidate for the Nova Scotia Legislature (1974) and a P.C. Member of Parliament (1979–80), served as President of the University of King's College (2012–16), was Managing Trustee for 23 years of the Killam Trusts ($600 million for graduate scholarships etc. at Dalhousie and five other Canadian universities and the Canada Council), and was Honorary Swedish Consul for Nova Scotia for 12 years. I was co-chair of the private sector 4Front Atlantic Conferences, which led to the Ivany Report and its follow-on adoption by the Province of Nova Scotia. I am immensely proud of our Province's growing success, and look forward to a glowing future. Our growth makes us a Canadian leader for the first time in decades. The spirit of our people is more upbeat than I have seen in my lifetime. Many new opportunities are opening up. There is every sign that your new government, working with the private sector, is committed to policies that will secure our future success.

Yet I am deeply concerned about the proposal for new Property and Deed Transfer Taxes on non-residents. I will say only a little about them; they are fully able to speak for themselves. Instead, I will say why I believe this proposal is bad for Nova Scotia and all who live here permanently.

Our non-resident guests are quickly losing heart. Not being eligible for capped rates, they already pay more than their resident Nova Scotian neighbours. They do not object to this. But they find increases of up to four times or more to be purely discriminatory. They feel they are being penalized for making the "mistake" of investing in Nova Scotia. They are our most devoted ambassadors, yet they feel like outcasts.

Apart from our non-residents, how does the proposed tax harm our Province and its one million (!) permanent residents? In thinking about this, I respectfully suggest that these time tested principles of good government should be guiding:

1. Consistent laws, reasonable taxes and security of property.
2. Opening doors, not closing them.
3. Taxing income, not wealth.
4. Open to citizens of the world, especially fellow Canadians.
5. Looking outward with confidence, not inward with trepidation.
6. Principles, not populism.

7. Discriminatory policies encourage like reactions from citizens and other governments.
8. BUSINESS AND FINANCIAL CONFIDENCE ARE FRAGILE; THEY NEED CONSTANT CARE.

Nova Scotia has always been a warm and welcoming place. Think about the Highland Clearances, the Irish Potato Famine, the Loyalists, the New England Planters, the Lunenburg Germans, the Ukrainians, Jews and other Eastern Europeans, and the Dutch farmers who came after WW II. They all escaped their old, hard, war torn lands. They yearned to live in freedom and work in our fields, on our waters, and in our coal mines and iron and steel mills. True, foreign wars and the tides of far-away history sometimes closed us down: French Acadians dispersed to parts unknown; Black Loyalists banished across the seas; our Indigenous peoples forced to abandon their way of life. But that is not who we are; and where we have gone wrong, we keep on striving to make amends.

Our public policies fit this welcoming picture. Take higher education. For decades we have been ahead of all other Provinces— by a country mile— in attracting university students from across Canada. To these we have added thousands from other countries. We encourage all of them to put down roots and become one of us, and many have. We dearly need this cohort in order to reach the top in the industries that will shape our future success. We also need them if we are to meet your uplifting goal of doubling our population by 2050.

In industry we have been just as open. Since the 1950's and 60's, we have wooed and welcomed industries and businesses from all over the world. Think of Stora Forest Industries (now Port Hawkesbury Paper) and Volvo from Sweden, and Michelin from France. More recently, IBM, EY, Lockheed Martin, and Canadian and foreign banks' back offices. A prime example is your government's commitment of $27 million to Cognizant to add 1,250 jobs here in Nova Scotia.

In the cultural sector too, we've welcomed thousands to our world famous Celtic Colours, ECMA Music Awards, Acadian Reunions, LAMP music festivals, the Royal Nova Scotia International Tattoo, the film industry, and countless others big and small.

Over the years I've been lucky to be a small part of a number of these, mostly in the industrial and educational sectors. And I have heard nothing from our people but "Welcome to Nova Scotia! Bienvenue a Nouvelle Ecosse! Ciad Mille Failte! Pjila'si Mi'kma'ki!"

In summary, working together Nova Scotians have poured sweat and resources into strong provincial policies to support our industry, education and culture. They all rest on building a warm, welcoming and open place to live and work. And it has succeeded.

So how does this new property taxation policy fit with this picture? Sadly, it doesn't. In fact, it undercuts our long tested policies and their past successes, and puts a drag on our future. If we think about it, the logic of this tax says we should double or triple university fees for our out-of-province students. Does that step lie somewhere in time to come? Probably not. But what about the parents of those students? Will they encourage their children to study elsewhere, fearing that some future Nova Scotia government, following precedent, might do just that? Will investors pass us by, apprehensive

about what they see as some future government's "wonky tax grab" that comes out of the blue—after they have made their investment? I am convinced that the present proposal may be seen by many decision makers as a monster tax grab that is punitive and discriminatory. I fear that word of it could echo and re-echo among decision makers in the office towers of our largest Canadian cities, and sour potential investors on Nova Scotia for years to come. These outcomes would be the law of unintended consequences hard at work, and with a vengeance.

No one deliberately set out to whack non-residents with a new Monster Tax just because some—but by no means all—may be well off and don't vote here. But on the street these taxes are seen as a dark form of discrimination unworthy of an open, modern, democratic, market based society. Many will sell, not to other "come from aways" who are equally repelled by what they see as "punitive" taxes, but to resident Nova Scotians. But these buyers will pay only the standard property tax, thus stripping the new tax of its stated purpose. So in addition to being seen as unworthy, this tax is also seen as unwise even on its own terms—to say nothing of the unintended consequences.

Let's consider PEI. Non-resident land owners there pay more in property taxes than residents. But the extra amount is not strictly a "tax" on them. All PEI land owners, resident and non-resident alike, receive the same property tax bill, with one portion going to the municipality and the other to the Province. However, the Province gives its residents a rebate of 50% of the Provincial portion. PEI sees this not as discrimination against non-residents, but as the payment of a benefit to Islanders. One might perhaps view this as an incentive to residents to remain in PEI, rather than migrate to "greener pastures" as many did in decades past. Either way, the rebate is a matter of the PEI government spending Islanders' own tax money on a legitimate public policy purpose. Even if this amounts in all but name to an extra tax on non-residents, at 50% of only a part of the overall bill it is still much lower than Nova Scotia is proposing.

Moving away from the previously announced non-resident tax proposal presents the government with a difficult political problem. Some Nova Scotia residents might see non-resident property owners as a distant group, and not really part of the community. Following this line of thought these residents may, understandably, be indifferent about a discriminatory tax aimed at "outsiders." Understandable also is that many of the same people might give little thought to the unanticipated adverse effects on the long term prosperity of the Province as a whole. These are, however, the very things that political leaders are called upon to think about and to struggle with on behalf of all of the people they serve. Nor would "let's go ahead and see what happens" cut it. By that time, investors' minds will have hardened. The damage will have been done.

No doubt these consequences were neither intended nor foreseen. But the law of unintended consequences is no less inexorable just because not enough thought was given to them beforehand. I am respectfully asking that the government drop this policy—one that risks great harm for the future of our Province and its permanent residents. This is apart altogether from the harm to our non-resident guests who love Nova Scotia, and whom we dearly need to keep on our side as our most outspoken external supporters. Let's remember too that with the changing nature of work the "digital nomads" among them would be spending more time here, meaning more local spending and higher HST revenues to the Province, such as occurred during the pandemic. At the very least, the

government should shelve its tax proposal for further study, with the dual aim of scaling back dramatically the rate involved, and avoiding its potential adverse consequences for Nova Scotia.

In conclusion, Premier, let it be said that you and your government wisely listened to the people and correctly identified the two most urgent problems facing Nova Scotians today: fixing a broken health care system, and solving a devastating housing shortage. These goals are highly commendable. Achieving them is vital, most of all for our fellow Nova Scotians on lower incomes who too often bear the brunt. But with respect, in an understandable desire to move forward with dispatch, the means chosen are not up to the task. If, as I believe, the property tax proposals risks grave damage to the Province's "brand" and thus its long term business and financial standing, that might even make it impossible to reach these noble goals, either in a timely way, or perhaps at all.

Thank you.

George Cooper

cc:
Hon. Tim Houston, Premier of Nova Scotia premier@novascotia.ca
Hon. Allan MacMaster, Deputy Premier, Minister of Finance and Treasury Board FinanceMinister@novascotia.ca
Hon. John Lohr, Minister of Municipal Affairs and Housing dmamin@novascotia.ca
Hon. Susan Corkum-Greek, Minister of Economic Development edminister@novascotia.ca
Law Amendments Committee, c/o Office of the Counsel to the Legislative Counsel Legc.office@novascotia.ca

Tom Eisenhauer
[redacted] Toronto, Ontario, [redacted]
[redacted] Lunenburg, Nova Scotia, [redacted]
[redacted]

April 1, 2022

Delivered via email:

The Honourable Tim Houston, Premier of Nova Scotia, premier@novascotia.ca
The Honourable Allan MacMaster, Deputy Premier, Minister of Finance and Treasury Board, FinanceMinister@novascotia.ca
The Honourable Susan Corkum-Greek, Minister of Economic Development, MLA for Lunenburg susancorkumgreekmla@gmail.com

Dear Sirs/Madame:

I am writing to urge you to cancel your government's ill-advised plan to levy a property tax surcharge on non-resident homeowners.

The planned tax will not achieve its stated policy objective of increasing housing supply. The NS Department of Finance's own statistics show that non-resident home ownership is negligible in the primary population centres where housing supply is critically short, such as in the Halifax region. The planned tax will not materially increase housing availability in these densely populated areas for the simple reason that very few homes are owned by non-residents in these areas.

Conversely, many rural areas which have higher rates of non-resident home ownership (such as Cape Breton and Shelburne counties), do not have significant housing supply problems. Moreover, the economies of these rural areas are heavily dependent upon spending and investment from seasonal non-residents. By discouraging seasonal ownership by these non-residents, the proposed tax will cause significant harm to the economic viability of these rural areas of the province.

Not only will the planned property tax surcharge fail to increase housing supply and harm rural economies, it fails to recognize the unique historic and cultural nature of most of the non-resident home ownership in Nova Scotia. In other regions of Canada where non-resident home ownership has been a challenge (such as British Columbia and Ontario) home ownership by non-residents is typically driven by investment speculation or by tourism from non-Canadians. Non-resident home ownership in Nova Scotia, by contrast, is driven by the large, ex-pat community of people who grew up in Nova Scotia, have family connections to the province, or who have historic cultural ties to the area. This large community of ex-pat non-resident homeowners bring far greater benefits to Nova Scotia than the more transient non-resident homeowners common in other parts of Canada. The Nova Scotian ex-pat community tends to support the provincial economy and act as economic and cultural ambassadors for the province to a far great extent than non-residents elsewhere in Canada.

Take my own situation as just one such example. I am an 8th generation Lunenburger, and while I have spent most of my working life in Toronto, I have always considered myself a native Nova Scotian and have maintained a second home in the province for almost three decades. I, like many Nova Scotian ex-pats, direct the majority of my economic, philanthropic and volunteer activities back to the province. If

the proposed property tax is implemented as currently proposed, I would almost certainly cease to do so. The impact would be immediately felt by the many grass roots organizations and charities that I annually support including the Lunenburg Academy Foundation, Saint John's Anglican Church, University of King's College, Mahone Islands Conservation Association, Nova Scotia Nature Trust, Lunenburg Academy for Music Performance, South Shore Health Services Foundation, among many other local sport and community organizations. Moreover, if the proposed tax is implemented I, like many ex-pat Nova Scotians, would stop volunteering for organizations in the province. In my own case, I would no longer act as a "Scotian" ambassador for Nova Scotia Business Inc. and I would resign my long held volunteer positions with the Board of Governors of the University of King's College and as the Chair of its Investment Committee. I would also be disinclined to support the many local businesses and community facilities in the province.

In short, in my own individual case, the direct economic loss to the province of Nova Scotia from the imposition of the proposed non-resident property tax would greatly exceed the additional revenue it would generate. And this pattern would undoubtedly be multiplied many times over by the 27,000 non-resident homeowners whose economic, philanthropic, and volunteer activities are so critically important to the wellbeing of the province especially in rural areas.

I urge your government to reconsider this tax proposal, just as British Columbia did when it proposed a similar tax in 2018 but decided against it because of the negative economic and reputational impacts it would have on their province. In BC's case, they decided instead to charge levies on non-Canadian home speculators and non-Canadians who leave properties lie vacant, but only in specific metropolitan areas that are suffering from low housing availability. BC remains open and welcoming to seasonal home ownership by other Canadians without discriminatory property taxes.

The BC example would be a much better model for Nova Scotia to adopt as it would more directly address the specific policy goal of increasing housing availability in densely populated areas without damaging the province's reputation abroad or the economies of rural areas that depend on seasonal home owners.

I urge you to cancel this ill-advised property tax proposal.

Respectfully,

Tom Eisenhauer
Toronto, ON & Lunenburg, NS

Copies to:
Brian Justice, Editor, Chronicle Herald bjustice@heraldchronicle.com
The Editor, SaltWire Magazine

Thelma Costello and Wilson Fitt
[redacted]
Chester, Nova Scotia
[redacted]

11 April 2022

The Honourable Tim Houston
Premier of Nova Scotia
One Government Place
Halifax, NS

Dear Premier Houston,

We are aware of the letter sent to you by the Municipality of Chester, dated 7 April, and wish to go on record as fully supporting their position with respect to the non-resident property tax measure being proposed.

There is no apparent connection between out of province owners and the shortage of affordable housing. In fact, many in-province property owners hold multiple properties which are not available to the rental market or, for that matter, to those wanting to buy.

In Chester, we are very involved with Our Health Centre as volunteers and advisors. Many out of province, seasonal residents contributed significantly to the capital campaign which led to the creation of this unique, community centred health facility which serves the entire Municipality of Chester and as far afield as Bridgewater and Windsor. Most of these seasonal residents do not benefit directly from our services but their commitment to the South Shore of Nova Scotia and their contribution to our economy cannot be discounted.

This measure strikes us as being both poor politics and poor optics. We hope you will reconsider this measure.

Yours truly,

Thelma Costello Wilson Fitt

Cc: Danielle Barkhouse, MLA, Chester-St. Margarets

Oscar S. Straus III
[redacted]
Philadelphia, PA [redacted]

April 4, 2022

The Honorable Tim Houston premier@novascotia.ca
The Honorable Alan MacMaster financeminister@novascotia.ca
Danielle Barkhouse barkhousemla@gmail.com

Dear Sirs/Madame:

I am the fourth generation of my family to come to Chester on a regular basis and there are two more generations after me who love Chester. It pains me greatly that I will have to leave Nova Scotia if the tax on foreign real estate goes through.
My great-grandparents had a summer house in Chester until their passing. My grandmother was born in Halifax and, after her marriage moved to Ingramport and then to Chester where she and my grandfather bought and rebuilt the house that I own today. My mother was born in Chester and became a skier and represented Canada in the 1936 Olympics and in 1940 became one of the first female ski teachers in Canada in the Laurention Mountains outside of Montreal. Her only sin was to marry an American diplomat and move to the US.
I have been coming to Chester for almost 75 years and now spend five months there each year. The thought of losing that enjoyment and my friends there is traumatic.
Please try and re-structure your propose taxation so as not to cause me and my family to have to leave and not return.
Sincerely,

Oscar S. Straus III

[redacted]

From: Robert Bishop [redacted]
Sent: April 13, 2022 11:46 AM
To: Office of the Legislative Counsel
Subject: Re: Law Amendments Committee: Request to Appear-Financial Measures Act 2022 - BISHOP

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Thanks for your response.
Best number to reach me is my mobile, 416-571-7100 with my home number as backup at 613-435-7975.
RB

From: Office of the Legislative Counsel <legc.office@novascotia.ca>
Sent: Wednesday, April 13, 2022 10:32:57 AM
To: Robert Bishop [redacted]
Subject: RE: Law Amendments Committee: Request to Appear-Financial Measures Act 2022 - BISHOP

Could you please send us a phone number so we can call you to set up an appointment time, once this goes to Law Amendments?
Thank you,

Office of the Legislative Counsel
CIBC Building, Suite 802
1809 Barrington Street
Halifax NS B3J 3K8
tel 902 424 8941
www.nslegislature.ca

From: Robert Bishop [redacted]
Sent: April 10, 2022 6:05 PM
To: Office of the Legislative Counsel <legc.office@novascotia.ca>
Subject: Law Amendments Committee: Request to Appear-Financial Measures Act 2022 - BISHOP

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[redacted]
Kanata, ON [redacted]
-
[redacted]
Blandford NS [redacted]
Office of the Legislative Counsel
CIBC Building
802-1809 Barrington Street
PO Box 1116
Halifax NS B3J 2X1
VIA EMAIL: Legc.office@novascotia.ca
April 10, 2022

Nova Scotia Law Amendments Committee

Request to Appear

Financial Measures Act 2022

I am writing today to request an opportunity to make a submission to the Law Amendments Committee in its consideration of the Financial Measures Act 2022. The subject of my presentation is PART IV NON-RESIDENT DEED TRANSFER AND PROPERTY TAXES ACT and the direct impact this legislation would have on our family as owners of a small cabin at Herring Point, Lunenburg County and to address the concerns we have about the broader damaging economic effects of this initiative.

I am a Canadian citizen born and raised in Nova Scotia now primarily resident in Ontario.

I would appreciate the chance to make a presentation in person, virtually, or in writing.

I look forward to your acknowledgement of this request and speaking to the Committee. Please advise if you require any further information.

Sincerely,

Robert Bishop

A copy of this message is attached as a PDF.

THE MUNICIPALITY OF
CHESTER

Office of the Warden
The Municipality of Chester
151 King St, PO Box 369
Chester, NS B0J 1J0

Phone: (902) 275-3554
Fax: (902) 275-4771
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 are 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

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

30 Lismer Crescent
Kanata, ON K2K 1A2
-
140 Herring Point Road
Blandford, NS B0J 1T0

The Honourable Tim Houston
Premier
Province of Nova Scotia
VIA EMAIL:
pictoueastamanda@gmail.com
PREMIER@novascotia.ca

The Honourable Allan MacMaster
Minister of Finance
Province of Nova Scotia

VIA EMAIL:
mlamacmaster@bellaliant.com
FinanceMinister@novascotia.ca

April 19, 2022

Financial Measures Act 2022
Impact on Non-Resident Property Owners

I write to you today as a fellow Canadian citizen with deep roots in Nova Scotia and a practical, personal and forward-looking interest in the province's affairs. Naturally I am very concerned to see proposals in the recent budget that would impose harsh measures on me and my family as property owners.
I recognize the affordable housing crisis that leaders in all jurisdictions in Canada face and support reasonable policy to improve the situation.
The imposition of a two percent levy on assessed value of property owned by people not permanently resident in Nova Scotia will have a devastating impact on our family. Other than extracting a punishing amount of tax revenue from us it will in no way add to the province's housing supply. In fact, it may have the effect of extinguishing a bright spot in the provincial economy with Nova Scotian builders and contractors losing out.
I will declare my personal interest. The proposed measures will triple my property taxes to a level we cannot afford. My current tax rate is approximately $0.95/ $100 assessed for an annual tax bill of about $2100. The new tax would take that to $2.95/$100 for an annual bill of about $6000. If we had that kind of money available, we would invest it in property improvements using local suppliers and contractors as we have over the years we have owned this property. Now, we will not have that money to invest locally. We would have to sell the property, but based on the sales history in the area, that could take a

considerable time. We listed for sale a lot that was surplus to our needs in 2010. The little interest expressed was almost entirely from out-of-province buyers. It sold in 2020 after 10 years on the market. The new tax measures effectively remove non-residents, even Canadians, from the market thus reducing the likelihood of a sale and certainly reducing value to us in a forced sale. Even if we listed it for sale, the legislation as proposed would require us to pay the extra tax indefinitely if it does not sell based on current assessment. And if it does sell in a depressed market we have the real possibility of selling below the assessed value. Some critics have described this as confiscatory. It certainly feels like a trap.
If I were a new buyer coming along in 2022 I would see this new tax and just walk away. I would have a choice. But as a current owner my choices are severely limited. I can't just walk away.
As non-residents, we already carry a disproportionate tax burden compared to our resident neighbours due to the capped assessment system. I don't like paying higher taxes than my neighbours, but I understand the problem older residents faced with rising assessments and tax bills. So that policy had a clear objective, and while unfair in a way, it eased the problem and I have never complained about it.

I was born and grew up in Kentville in that part of the Annapolis Valley where the Bishop family settled in 1760. My work in broadcasting and journalism would take me to Halifax then eventually to New Brunswick and Ontario. I have owned property in the province continuously even while living elsewhere. Today, my wife and I along with our 17-year-old son own a small cabin, or "camp" as we'd say in Lunenburg County near Blandford. I had taken shelter in the cove late one stormy night in 1978 and returned by sea a number of times over the years. Eventually a property came up for sale and in 2004 we purchased it. I have a strong bond with that little cove. We make as much use of it as we can every year.
Originally the land was inaccessible by vehicle, so we built a 700-meter road at considerable expense. This construction opened up road access for ten other locally owned properties that until then had been landlocked. We also paid to run NS Power lines. We made an expensive, tangible contribution that made additional residential development feasible for those owners.
By forcing us to give up our little getaway, no more housing will be made available. The cabin is not habitable in winter, we have no well and limited septic facilities (holding tank only) The road is not cleared in winter. It is an hour away from Halifax in summer driving conditions. It would be an impractical housing rental and even an Airbnb rental would be problematic due to the water/waste disposal setup. It could charitably be described as "rustic" and is in need of a number of upgrades. We had actually consulted with an architect and a contractor last month to explore possibilities. That investment is now on hold.
In addition, I am looking at several thousands dollars in forestry work this year made necessary by extensive blowdowns during last winter's windstorms.

I am proud of Nova Scotia and my roots. I felt privileged as a young man to have crewed on Bluenose II for two years in the early seventies. It was an honour to represent the province and our marine heritage as we sailed throughout the Maritimes and the US East Coast. My son is looking forward to joining the crew as soon as he's old enough. He's learned to sail, to fish and about marine biology along our shore and in St Margaret's Bay. I am 70 years old now, so my time is running short but I hope we can find a way for him to hold onto his Nova Scotia connection.

I approach this from a strictly non-partisan position. I have shared this letter with the Law Amendments Committee as background to my presentation April 19th. Beyond the practical and financial considerations there is another aspect I find troubling. I certainly do not expect any sympathy from current Nova Scotia residents who have their own challenges. I live in Ontario but I am not a citizen of Ontario any more than you are a citizen of Nova Scotia. We are all CANADIAN citizens with the same rights and freedoms shared across the land. Canada has a remarkable spirit of cooperation across provincial boundaries with money moving around to offset fiscal imbalances and workers seeking opportunities wherever they can be found.

Unfortunately, there are those who see benefit in stoking division whether it's over Covid measures, cultural differences or political ideology. I'm seeing divisive danger signs in the debate rising out of these non-resident taxing proposals. "Too bad for the CFAs!" seems to be a theme in some of the commentary.

Nova Scotia spends millions promoting itself as "Canada's Ocean Playground" as well it should. But unlike cruise ship passengers here for a few hours, hotel guests or AirBnB renters, we as owners have made a commitment based on our spiritual connections with this lovely province and we back it up every year with real after-tax dollars earned in Ontario and spent in Nova Scotia. Why punish that?

The province has an initiative to grow population to 2-million and in your mandate letter to the Minister of Labour, Skills and Immigration you identify several categories of prospective new residents. Nova Scotians who've moved away, students and former students, people who've come as tourists, those who love nature and the ocean. They perfectly capture our family and reflect our dreams. Yet the mandate letter to the Minister of Finance commands him to hit us with a punishing new tax that seems intended to drive us away. That hurts.

My key suggestions:

- Given the investment contributions made by non-resident <u>recreational</u> property owners, and in harmony with the new measures announced in the recent federal budget, make them exempt from this legislation or least grandfather existing owners. Alternatively, the crushing rates of tax proposed should be substantially reduced.
- Launch a full examination of the housing crisis, including a comprehensive housing inventory.
- Identify the impact of speculators, leveraged investors, flippers, launderers etc.
- Work with municipal governments on densification and other strategies to clear roadblocks to new housing construction.
- Enhance transit in key areas within commutable distance of employment centres
- Develop a comprehensive, multi-government Nova Scotia Housing Strategy with clear objectives, measurable deliverables, timeline and a budget, including tax measures.

In summary, I suggest a strategic step back now from this controversial measure. Solid research and consultation identifying what needs to be done, and how to do, it can form a rock solid strategy and the results we all want to see.

I realize you owe me no duty of representation, nor do I have any voting rights in Nova Scotia, but you do have a responsibility to make wise decisions that are lawful and fair to all those affected. To that end, today made a submission to the Law Amendments Committee studying this legislation to convey an understanding of the impact on us; the economic impact; what we see as the harmful, divisive effects in general and to propose alternatives. I would also be available to speak with you or your staff in a less formal setting.

Thank you for your consideration. I would appreciate acknowledgement of your receipt of this letter.

Sincerely,

Robert Bishop

robert.bishop@outlook.com

140 Herring Point Road
Blandford NS B0J 1T0

30 Lismer Crescent
Kanata, ON K2K 1A2

Nova Scotia Law Amendments Committee
Speaking Notes for Presentation by Robert Bishop Via Zoom
Kanata, ON / Blandford, NS
April 19, 2022

I will be as brief as possible touching on the points most important to me and invite you to follow up in the question period. I have concerns *and* suggestions. I completely recognize the very real housing crisis in Nova Scotia.

I was born and brought up in the Annapolis Valley where the Bishop family planted roots in 1760. Over a span of 50 + years my work took me from Kentville to Halifax, to New Brunswick and then Ontario. Throughout, I have maintained strong ties to the province and have continuously owned property. Currently my wife and I own a 390 square foot cabin near Blandford. We value our family ties and friendships in the province and spend as much time as possible at our favourite little spot. We are not Non-Residents. We are Part Time residents.

Today we have a government taking action against citizens in a legislature where those citizens are not directly represented. Legislators, particularly in the Official Opposition, must step up to ensure this legislation is subject to rigorous scrutiny even though those harmed by it are not able to cast a vote in provincial elections.

The principles of natural justice demand that legislators hear the views of those affected and consider them without bias. I appreciate the opportunity to be heard today.

We are all citizens of Canada, free to move and work throughout the land. I do not question a province's right to impose taxes as long as that imposition is fair and reasonable and not a capricious or arbitrary act. The non-resident taxes were part of the PC party's platform I acknowledge, but that does not alter the fact the measures in Bill 149 are clearly arbitrary as dictated to the Finance Minister in the premier's mandate letter of September 14th. To my knowledge there was no publicly disclosed research supporting the measures or detailing the extent of the problem needing to be solved. And certainly nothing on the desired objectives or other consequences. In an interview following the budget, the Minister spoke words to the effect of "We had to do something". The clear implication was he did not know what that "something" ought to be. We would have to wait and see how it turned out, to paraphrase him.

Like you, I celebrated Nova Scotia reaching the milestone of one-million population a few months ago. Now the objective is two million. And indeed, why not?

Let's look at the dynamics of getting some of these people to Nova Scotia: Jill Balsor, in her mandate letter from the premier was directed thus: As Minister of Labour, Skills and Immigration you will:

● *Focus on attracting key groups and attracting them to rural areas of our province:*

Here's the premier's list:

○ *People who grew up in Nova Scotia and would now consider moving home.* That's me.

○ *Current and former students who attend or attended university or college here and fell in love with the province.* This is my 17 year old son who is about to decide where to attend university.

○ *Individuals who love the outdoors and have always dreamed of living a more laid back lifestyle, close to the ocean.* Check. That's us.

○ *People who have visited Nova Scotia as tourists.* Unlike the folks who fly-in for a week at an Air BnB or drop in for a day on a cruise ship, we are in the province for extended periods year after year.

The people one minister is being tasked with attracting, are among those targeted by the Finance Minister's punitive measures in Bill 149.

Using and maintaining our Nova Scotia property is by far our family's largest discretionary expenditure. Dollars earned in Ontario. All spent now in Nova Scotia.

Our property taxes will triple. How would any of you deal with that kind of a financial bomb with the price of everything going up? It's not like I'm thinking about buying a Nova Scotia property and my enthusiasm will bid up prices. A buyer faced with this big tax penalty would just walk away, not make the purchase. But I bought this property 18 years ago. Now I'm faced with an unaffordable penalty I can only avoid by selling. And who's going to buy it? Non-residents will vanish from the market. It could take a long time to sell, all the while I must pay a tax I cannot afford. If I pay the tax, I can't afford to use the property. It is a virtual trap, a confiscation even, as some have said.

Nova Scotia is the foundation of our family heritage. As a father and husband, a proud Nova Scotian, I had dreamed of making it our future too. I am not ready for the heartbreak that looms.

I do have suggestions and I invite you to ask me about those in the follow-up period.

Submission to Nova Scotia Law Amendments Committee Page 2/
Robert Bishop
Kanata, ON / Blandford, NS
April 19, 2022
Note:
These are follow up notes but were not presented as time ran out at today's hearing.
I had hoped to make the following suggestions and ask that they be on the record.

Nova scotia needs to get something done on housing. I totally support that.
As a starting point the scope and nature of the problem needs to be clearly defined. There are a lot of anecdotes.
Fact-based answers are badly needed to these key questions.

- A comprehensive housing inventory: What and where are the needs?
- Who are the non-resident owners? How do they use their properties?
- What's tied up by speculators, flippers, launderers?
- What role does recreational property play in affordable housing inventory and pricing?
- How will tax measures affect the market for recreational properties and their contributions to the local economy and the municipal tax base?
- How much recreational property would be suitable to conversion to conventional residential?
- What regulatory roadblocks could be lifted to encourage development of new residential housing?
- How do the answers to these questions differ across the province?

Harmonize with Federal Government:
What opportunities are there to harmonize provincial efforts and policies with the federal government and municipalities? Ottawa's recent budget had a detailed housing package including, if I may add, in its non-resident restrictions, an exemption for recreational properties, Canadians and existing owners. Maybe Nova Scotia does not need an additional restriction on non-residents. Ottawa has it covered.

Work with Municipal Governments:
Many municipalities have their own programs and I refer you to the detailed letter Allan Webber, Warden of Chester Municipality, has written to the premier and finance minister expressing his concerns including impact on the municipal tax base. It is included with this submission.

Make a Plan:
When this information has been gathered, it will be the time for development of a plan with a clear objective, measurable deliverables, a timeline and a budget for getting it done. It need not take a long time but the principles of natural justice and responsible governance demand these steps to ensure fairness to citizens affected and that the resulting law has the proper effect.

Or Face Risks
To go ahead as proposed and without an objectively created plan will expose non-residents/part-time residents to a punishing tax in a virtual Catch-22 trap while not providing an optimal solution to the housing problems faced by the province. It will damage the province's excellent reputation and appeal;

foment division and anti-outsider/CFA sentiments; collapse property valuations for all local and non-resident owners while diminishing the municipal assessment valuations/tax base; raise questions among potential investors about government competence and reliability; and run the risk of legal challenge.

It's time to hit <pause>.

[redacted]

From: Diane Bowering [redacted]
Sent: April 13, 2022 5:44 PM
To: Office of the Legislative Counsel
Subject: Bill 149 - Financial Measure (2022) Act.

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Please accept my letter to the Law Amendment Committee in their review of the above referenced Bill (Financial Measures (2022) Act. I received only 1 response to my letter, from my MLA Danielle Barkhouse.
Thank you.

Here is the letter I wrote and sent to Tim Houston, Allan MacMaster, Minister of Finance, Danielle Barkhouse, MLA Chester-St. Margarets, Rick Perkins, MP South Shore-St. Margarets, Kelly Regan, MLA, Liberal Finance Critic and Gary Burrill, MLA and NDP leader. The only addressee to respond was Danielle Barkhouse, MLA. I received system auto-response from Premier Houston, Kelly Regan, MLA and Rick Perkins, MP.

Dear Premier, Ministers and Members,

Thank you to the Nova Scotia Legislature for presenting a budget for Nova Scotia that addresses many of the long-standing and critically important issues facing Nova Scotia residents. There is no doubt that our focus must be on healthcare, growing our population and economy, and investing in supports for our families and communities to move our province forward. While I do agree with the majority of spending items in the budget, I was outraged at the proposal for offsetting some of the costs for them by targeting a rather small group of individuals who cannot fight back through the normal channels in that they do not have the right to vote. They pay property taxes, they spend as much time as is legally possible, they invest in and support the overall economy of our province, they promote our province to their friends and families to boost Nova Scotia's tourism industry, they invest their time (and money) to support their communities and they are some of the strongest voices to help keep Nova Scotia pristine and ecologically friendly.

These people are the foreign owners, both Canadian and not, who have purchased or built homes in Nova Scotia. Most of these people were not pandemic buyers who suddenly realized that Nova Scotia was a great place to escape to, both financially and for our great quality of life, which has contributed to the current housing situation. I'm talking about people, many in my own small community (<30) on the beautiful Aspotogan Peninsula on South Shore. Many of these owners purchased their land and built their houses years ago, when Nova Scotia was not "the" place to move to—in fact more people were leaving than coming. Some invested their life savings to buy or build in Nova Scotia, despite the reality that they could only live here for a limited number of months, because 1) the government would not allow them to become permanent residents; 2) they were building their retirement homes while still working and there was no work available for them in Nova Scotia; 3) they inherited property but are not yet able to retire and move to Nova Scotia and their property in not in a high demand rental area.

For their investment in Nova Scotia, you are telling these people that you do not want **them** here. It reeks of a money-grab, in that they are a relatively small group and since they are non-resident, cannot vote you out in the next election. This small group of homeowners already pay higher property taxes than their neighbors as their taxes are not capped. Those who are retired and who are able to spend six months here contribute immeasurably to our economy, and those who still work and live in one of the wealthier provinces in Canada have larger disposable incomes to spend while they are here. When they all start selling, which they will do, this tax windfall will disappear. The pandemic buying will dry up as people get back to normal, post-Covid, and Nova Scotia will once again become "a great place for a 1- or 2-week vacation, but why would I live there, the

province with one of the highest income tax rates in the country and doesn't want outsiders there for more than a vacation. Not to mention anyone, both residents and non, who own property here will see their values plummet when this happens.

No matter how you look at it, this is a very bad tax. There seems to be an assumption that all foreign owners are rich, and that they can afford an additional $10,000 per year. Their only crime was falling in love with our beautiful province and giving her everything they could. And you have just delivered them and enormous sucker punch.

Please reconsider before you devastate them and the communities where they live. These folks are our friends and neighbors. Losing them will diminish our lives and our love of, and pride in Nova Scotia.

Thank you for taking the time to read and consider my concerns. I look forward to hearing from any or all of you.

Regards.

Diane
Diane Bowering,
[redacted]
Northwest Cove, NS [redacted]
[redacted]

[redacted]

From: Nicola Boyd [redacted]
Sent: April 12, 2022 11:20 AM
To: Office of the Legislative Counsel
Subject: Letter of concern from a NS business owner
Attachments: Letter from aconcerned Nova Scotia business owner.docx

Importance: High

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Nicola Boyd
Proprietor
White Gate Inn & Restaurant Inc.
nboyd@whitegate.ca
Ph: 902.275.4400
Cell: 902.275.7712
www.whitegate.ca

Letter for Law Amendments regarding the proposed non-resident tax levies.

To Whom it May Concern,

As a business owner in Nova Scotia, particularly one outside of the major metropolitan areas, I am writing because I am alarmed about the impact of the proposed non-resident tax levies on Nova Scotia's local business communities. While understanding there is a current, crucial housing shortage, I am not convinced that these levies will address the issue, or that they are entirely reasonable or viable. The impact on local businesses will be very severe.

It seems that the goals of these taxes are twofold: first, to force the sale of non-resident properties to make housing available to Nova Scotians and/or cool the market, and second, to raise funds for additional housing initiatives. The suggestion that non-residents become residents, or that these properties become long term rentals to Nova Scotians seem to be neither sensible nor viable. I would like to discuss the possible ramifications of each of these.

1). Force the sale of homes so that Nova Scotians can buy them.

This hardly addresses the affordable housing issue.
Many of these homes are: a) patently not "affordable", b) **unsuitable for year round occupancy** or c) located far from available work.

Additionally, while many homes being for sale all at once might "cool the market", because of the points just given that would depress only the seasonal housing market, not the general housing market. Cratering the housing market in areas that have a large proportion of seasonal residents is unlikely to help local business. People who suddenly see the value of their home plummet are unlikely to feel they have much in the way of discretionary funds, nor are they likely to invest further in these properties until the market recovers.

2). Raise funds for additional housing initiatives.
As a Nova Scotia resident, I am fully aware that steps need to be taken to address this critical issue. I note that the budget calls for $25 million, plus some capital costs, for these initiatives. Given a total housing budget of, say, $30 million, this amount could be met by the 27,000 non-residents paying on average, about $1200. However, at 2% tax, properties valued as little as $100,000 would be paying $2000 dollars in additional tax. A 500,000 home would be paying $10,000 annually. The proposed taxes are so far beyond what is required in the budget, it is shocking.

Again, from a business point of view, it would leave those non-residents who decide to" pay and stay" with far, far less discretionary income. Local business would be hard hit.

3) Become resident. While acknowledging that this would bring in additional income tax to the province and possibly also slightly increase HST revenue, consider whether this is a realistic scenario.

It is unlikely to be a viable option for non-residents who still have families in school, or business ties elsewhere. The age profile of the people most likely to choose this option would almost certainly be over 60, so the increased healthcare costs may not be offset by increased taxes to the province.

Furthermore, it would likely shift spending from tourist/vacation/luxury activities such as eating out and taking tours, to more mundane purchases such as groceries.

In municipalities, such as mine, which largely depend on discretionary purchases, businesses could be expected to suffer a downturn. Finally, when owners opt to become resident, their property assessments would become subject to capping, thus lowering the taxes the municipality currently collects.

4). Rent their properties year-round to Nova Scotians.

First, the vast majority of non-resident properties are not investment homes. Renting year-round to Nova Scotians would eliminate entirely the purpose for which they were bought, so no one is going to do that unless they cannot manage to come themselves (for example, were a pandemic to occur).

Second, how many of these homes would be rented by Nova Scotians? The same points made about selling properties also apply here. If these properties can only be occupied for part of the year, are expensive, or are in areas remote from available work, it doesn't help anyone, certainly not local business, to suggest they can simply be rented to Nova Scotians. Even if they can be rented, this would simply shift money around the province, not bring in new dollars.

In conclusion, I would say this – if you are going to insist that this tax is the only way to address the issue, at least make it a tax that non-residents can contemplate paying. Do not drive away people who bring vibrancy to our communities, not to mention contribute through volunteer work, funding of municipal campaigns and charitable giving.

Especially on the tail end of a 2 year period where non-resident property owners had either no or little access to their properties. They already feel unwanted here, which is not how the local community feels….as business owners and residents we want these people back.

Some of these families have literally had a presence in Nova Scotia for generations. Many others have strong ties here. It does business no good at all to have the province be seen in the broader world as a place that so under appreciates the contributions of the people who come here, employ locals, keep local businesses thriving, fund local charities, and make the overall community more vibrant.

Yours,

Nicola Boyd
Owner, White Gate Gourmet Inc.
46 Union Street, Chester NS

[redacted]

From: Tom Boyne <TBoyne@boyneclarke.ca>
Sent: April 12, 2022 11:24 AM
To: Office of the Legislative Counsel
Subject: Financial Measures Act - 2022. Bill B-149

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Please add my name to the list of those opposing the provisions in Bill B-149 regarding the extra taxation of non-resident land owners.

The News Release from Finance and Treasury Board, dated April 8, 2022 reads in part:

> ***"The proposed act will establish: a Non-resident Deed Transfer and Property Taxes Act, which will help make housing more available and attainable for Nova Scotia residents."***

If the intention of the Government is to find a new source of revenue then it should make that statement rather than couching such in making housing "more available and attainable". Additional revenue from these taxes will be offset by the reduced spending by non-residents who will have to direct funds to the extra taxes rather than to property improvements.

If the intention of the Government is to "make housing more available and attainable" then one would have to assume that the non-resident extra taxes will result in:

(1) more supply as non-residents sell; and
(2) reduced sale prices as non-residents sell.

Respectfully the contemplated additional supply of non-resident properties at reduced prices will not create "more available and attainable" housing for Nova Scotia residents. The issue of "available and attainable" housing is a supply problem that will be answered by the creation of new housing. Nova Scotia has builders/developers ready to build. The Government should be enabling builders/developers to build through eased regulations, land assembly, infrastructure, roads and schools and the creation of programs to train those needed to do the work.

Lastly as a Nova Scotian, I find it shameful that we would treat those "from away" so poorly and without recognizing the great benefits that they have brought to our Province.

Thomas O. Boyne, Q.C.
Retired
Cell No: [redacted]
E-mail: tboyne@boyneclarke.ca

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[redacted]

From: John Budreski [redacted]
Sent: April 11, 2022 5:26 PM
To: Office of the Legislative Counsel
Subject: Non resident property taxation

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Dear Law Amendments Committee.

As a life-long Nova Scotia patriot, former resident and now four month resident and also a non-resident property owner, I find the proposal to tax non-resident property owners to be heinous.

Attached for your consideration is a copy of a submission that I sent to the Premier and Finance Minister last November voicing my thoughts and concerns with this legislation.

In my view, this tax should never be enacted, and if it is, it should be gutted down a fraction of the currently proposed 2% of assessments and 5% transfer tax.

As stated in the closing of the submission to the Premier, my career spans over thirty five years in things financial. I have lived and worked in a wide variety of tax jurisdictions and paid lots of taxes. I also know a few highly talented tax and legal minds. If you seek additional input, or wish to form a task force or advisory group, I am all in.

With regards,

John P A Budreski
[redacted]

Begin forwarded message:

From: John Budreski [redacted]
Subject: Non resident property taxation
Date: November 4, 2021 at 1:07:22 PM PDT
To: PREMIER@novascotia.ca, tim houston <tim.houston@nspccaucus.ca>, mlamacmaster@bellaliant.com

Honourable Premier Houston and Honourable Finance Minister MacMaster;

I expect that you are receiving a fair amount of correspondence on your initiative to commence special taxation for non-residents. I too seek to add my comments and recommendations. These are set forth in two categories:

1) Why Nova Scotia should not have these taxes; and,

2) If Nova Scotia is going to tax non-residents, recommendations on how to structure them to be the least offensive.

The recently issued Minster's letter was ambiguous regarding the nature (one time or annually) of the $2.00 tax on assessed property value. For this submission, I am going to treat it as an ongoing tax.

Why Nova Scotia should not have taxes exclusive to non-resident property owners:

i) Non Nova Scotian residents import substantial wealth into the province. A short walk around my cottage neighbourhood reveals eight relatively new buildings, one complete overhaul and one overhaul underway. Additional buildings are either planned or underway across the province by a whole collection of non-residents. Capital costs for our completed local construction would exceed $10 million. As someone who has all of the cost records for my two buildings, I would estimate that at least half of these construction costs went directly into the local economy in the form of wages, equipment rentals and purchase of local goods. That is over $5 million from six neighbours, all with imported funds. And you want more?

ii) Non Nova Scotian residents are, by definition, only there for part of the year. This translates into more reliance from, and paying to, the local community for maintenance, oversight, and repairs from local suppliers. Aggregating the entire pool of non-resident properties' annual support payments would constitute a material amount of of these dollars, likely in the millions. And again, you want more?

iii) Having a second property in Nova Scotia is indicative of a higher income and/or net worth. Many of the properties are recreational in usage. Larger available funds with usage for fun translates into a higher level of spending on those needy local restaurants, marinas, entertainment venues and the like. For the third time, you want more?

iv) Residences for many non-resident part-timers are frequently located in areas that receive fewer services and supplies from local and provincial governments. In our area, many of the roads are community owned and maintained; good portions of our roads are not snow-plowed, garbage collection is required for only part of the year and there is no municipal works department looking after our water and sewerage systems. But yet, we happily pay a full year's worth of property taxes only to receive a fraction of what resident rate-payers receive.

v) A jurisdiction cannot tax and borrow its way to prosperity. Prosperity comes from exporting goods and services and importing money. In the case of non resident property ownership, the exported item is living the Nova Scotia experience. This drives the importation of wealth, whether in the form of local spending or the purchase of local property (which for the most part, goes to and stays with resident Nova Scotians). Why discourage this?

vi) To the extend that this targeted taxation reduces property values, resident Nova Scotians who sell, will receive less for what is likely their largest retirement asset, their home.

vii) Using contrary logic, if non resident taxation reduces property values, there will be less assessed value for municipalities on which to collect taxes. You would know much better that me, but I expect that mill-rate increases are popular for all of the wrong reasons.

viii) Taxation like this soils Nova Scotia's reputation. People have options - where to buy second properties, how much time to spend there, whether to invite friends and relatives to visit and the like. Nova Scotia is not the only beautiful place in North America and most other jurisdictions do not tax in this manner. I know a few people who were non-resident property owners in BC who quickly sold their properties when similar taxes were brought in.

ix) You should be acutely aware of what you do not see can hurt you. We hear often about the cost of out migration in states such as New York and California. This is typically due to high taxation and government overreach. What we do not hear about is those who could replace out-migration but choose not to. That is because they are never identified. I am not suggesting that there will be out-migration from Nova Scotia, but rest assured that many who can come, will not, and you will never know why nor share in the benefits that they might have brought.

x) There is tremendous talent in the population of non residents. There are world class medical professionals, tax and finance experts, lawyers with global expertise and been-there, done that wealth builders from the resource industries. They can contribute greatly to the betterment of Nova Scotia and would do so simply by being asked to. In a place were task forces and betterment committees are typically staffed with local car dealers, retired accountants and often lowly qualified do-gooders, expert outside advice would be a tremendous benefit to the province. But tax them onerously, and we know that the volunteer enthusiasm will wane. Further, these pros can steer prosperity to or away from Nova Scotia. I made such a contribution when I put my shoulder to the wheel for the Donkin Coal Mine and the Black Point Aggregates Project. However, I have also first hand knowledge of situations where knowledgeable non resident property owners have steered prosperity-building projects away from from Nova Scotia because of peculiarities exemplified by things such as non resident taxation.

xi) This is a clear case of taxation without representation, a vile concept that has, with only the rarest of exceptions, been completely avoided in the foundation and development of modern taxation. Does Nova Scotia want that kind of reputation?

If Nova Scotia is going to tax non-resident property owners, here are recommendations on structuring to be the least offensive:

i) Differentiate between non-Nova Scotian Canadians and non-Nova Scotian foreigners. Nova Scotia receives about $5,000 per capita in federal transfer payments. Non-Nova Scotian Canadians pay into the federal revenue pool that supplies that funding; foreigners do not. Without a demarkation here, Canadian non-Nova Scotians are, in effect, “double dipped”.

ii) Setting a tax at 2% of assessed value is off-market. British Columbia uses 1%. So should Nova Scotia. Nova Scotia has one of the highest income tax schemes in all of Canada and the USA. Don't try to be the high tax leader by two measurements.

iii) Pro-rate any tax for the time spend in NS residence. It is blatant contradiction to apply a non-resident tax to a person who is in residence and contributing to the local economy.

iv) If you must tax, orient the tax to non-resident but commercial operations. Tax “foreign owned” businesses and vacation rentals, VRBOs , AirB&Bs and the like. It is unfair to draw/increase a tax when a property owner does not have a way to collect additional funds to offset that tax.

v) Consider taxation variations on a regional basis. Some areas will be more affected by non-resident ownership that others. Think of how Oxford County would compare to HRM.

vi) Establish offsets to non-resident taxation. Items deductible against targeted taxes could include property improvements, new out-building construction, road upgrades and the like. Incent non-residents to improve and beautify Nova Scotia.

vii) Have non-resident property owners who are (still) occupying properties that they built exempt from this form of tax. As mentioned above, they have already paid their share.

There is an expression, often used by both locals and come-from-aways - that there are too many people and forces that strive to put the NO in Nova Scotia. Establishing a non-resident property tax would be shining example of why this derision continues to be in use.

My career spans over thirty five years in things financial. I have lived and worked in a wide variety of tax jurisdictions and paid lots of taxes. I also know a few highly talented tax and legal minds. If you seek additional input, or wish to form a task force or advisory group, I am all-in

With regards.

John P. A. Budreski
[redacted]
Trenton, NS
[redacted]

April 13, 2021

To the Law of Amendments Committee of the Province of Nova Scotia

Re: Proposal to Levy a Non-Resident Property Tax

My name is Mary Connolly Byrne and I am a co-owner of our family cottage in Hubbards, NS

As a proud Nova Scotian and a property owner, who is living out of province, I am appalled at the current proposed changes to the provincial taxes aimed at “non-resident” owners. I believe these changes to be unfair and punitive to the people who love the province of Nova Scotia.

Our family has deep roots in Nova Scotia. Our mother’s family, the Murphys, came to NS in the 1830s to begin a new life. My great grandfather, WD Barclay, who was the General Manager of the Halifax and Southwestern Railway, was instrumental in establishing the south shore railway and as well as many other railways throughout the Maritime provinces and western Canada. My grandfather Thomas W Murphy, who was a prominent Halifax lawyer, built our cottage in Hubbards in 1914 and this remains a cherished home in our family. My four brothers and sisters were raised in Halifax. My father, to advance his career in the federal government was transferred to Ontario but as “proud Nova Scotians” they returned each year valuing every minute they could spend at the cottage.

The fact that our cottage is not winterized limits the amount of time we are physically able to stay there. How can this tax be fair to so many who have unwinterized residences? Finance Minister Allan McMaster stated in a CBC.ca interview posted on April 8th "Our focus with this legislation has really been on the fact that so many Nova Scotians are struggling to find housing," No one could live an unwinterized residence year-round.

The fact that your government is taking aim at families like ours, who consider Nova Scotia our home, is a very low blow. We return to the province every year for 3 or more months in the summer to our cottages and occasionally at other times throughout the year. We spend time with numerous family members, including aunts, uncles, nieces, and nephews that number in the hundreds and who currently live in Nova Scotia. We were educated in the public and private schools in the province, including attending the universities of St Francis Xavier, St Mary’s, Dalhousie and Acadia. We have been paying taxes for over 100 years.

Since having moved out of the province in 1967, I have returned ***every*** year to Nova Scotia, not missing one summer in my life of over 70 years. We encourage our family and friends to vacation in the province because it is a place we love. We are your best ambassadors. While there, we support the community by shopping locally and hiring local trades people to maintain our properties. Even our grandchildren attend sailing lessons at the local sailing club. Annually we spend in excess of $25,000 while in NS and we are just one family. This attack on non-residents will be a detriment to the tourism and economy of the province. Who of the “non-residents” will encourage people to come to visit and spend their money, when they in turn do not feel welcome in this province?

I am “home” when I return to our cottage. We remain loyal to our Atlantic roots and your government is attacking this loyalty. You are attacking non-resident owners. Previous governments, in their first term of office that had misguided cash grabs, such as the Yarmouth ferry cancellation or taxing of the entertainment industries, suffered the consequences at the next election. I resent being labeled a non-resident and believe this tax to be an unfair, misguided and punitive money grab from a government that is attempting to take money from proud ex-Nova Scotians who have maintained their loyalty and financial support to the province and who are unable to vote the current government out of office.

I hope that you will see fit to rethink this proposal and find another solution while not damaging an important part of your provincial economy.

Sincerely,
Mary J Byrne
[redacted]

[redacted]
Hubbards, NS [redacted]

[redacted]
Mississauga, ON [redacted]

McDonald, David S

From: Vince Calderhead <vcalderhead@pinklarkin.com>
Sent: April 13, 2022 8:27 PM
To: Office of the Legislative Counsel
Cc: Claire McNeil
Subject: re Law Amendments Committee: Submission from Vince Calderhead re Bill 149: Financial Measures (2022) Act
Attachments: Briefing Note on the 2022 NS Budget for people on Social Assistance and the right to an adequate income rev. Apr 2022.pdf

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To Whom it May Concern;

I am attaching a copy of my Submission re Bill 149.
I have been told that I have been scheduled to make submissions to the Law Amendments Committee at 10:15am on Thursday, April 14th.

I would kindly ask that copies be provided to members of the Committee.
Thanks in advance,

Vince Calderhead
Pink Larkin

Prepared by Vince Calderhead

Pink Larkin

rev. April 13, 2022

Briefing Note on what the NS Budget (2022-23) actually provides for people on Social Assistance

The **NS Provincial Budget** (March 29, 2022) impacts the Nova Scotia government benefits available for people in receipt of social assistance as follows:

i) **Standard Household Rate** ('SHR'): The SHR is the combination of the former Personal and Shelter allowances under the Province's Income Assistance program. It is payable regardless of *actual* rent paid by the recipient. The amount of the SHR is determined by family size and living circumstances (e.g., owning/renting or boarding). The current rates are found **here**. This year's Budget contains no increase in monthly rates.

ii) The **Poverty Reduction Credit** ('PRC'): The PRC is payable to only one adult within a single person or two-person household in receipt of social assistance—with no children. The Credit is $500.00/p.a. (i.e., $41.67/mo.). There is no increase announced in this year's Budget.

iii) The **Affordable Living Tax Credit** is payable to low-income individuals or families with children: the current annual amount is $255 for an individual, couples or a parent (i.e., $21.25/mo.) **and** $60.00/p.a. per child (i.e., $5.00/mo.). The current amounts have not changed under this year's Budget, and

iv) The **Nova Scotia Child Benefit:** $106.25/mo. for a first child and each additional child. This year's Budget increased the monthly amount for the first child to $106.25 from $77.08 and increased the amount for subsequent children to the same amount.

Over the next few pages are some illustrations of the Province's announcement in its 2022-2023 Budget for people in receipt of maximum basic needs assistance and the overall impact on recipients' total annual income. This information is then used to compare the total incomes for each situation to Canada's official poverty line. Canada's poverty line was formally adopted into law in 2019 and is meant to reflect 'the cost of a basket of goods and services representing a **modest, basic standard of living in Canada**.'

Single adult without disabilities (owning or renting)

	2021-2022 (Monthly)	2022-23 (Monthly)
Provincial Benefits		
Standard Household Rate	$686	$686
Affordable Living Tax Credit	$21.25	$21.25
Poverty Reduction Credit	$41.67	$41.67
Total[1]	$748.92	$748.92
Provincial Benefits year-over-year change: Adjusted for Inflation		
Provincial benefits increase in fiscal year 2022-23		$0
Percentage provincial benefits increase in fiscal year 2022-23		0%
Projected increase in the cost of living in fiscal year 2022-23[2]		4.2%
Real (inflation-adjusted) decrease for fiscal year 2022-23		**$31.45/mo. or 4.2%**
Federal tax credits:		
GST	$24.67	$25.50
TOTAL INCOME:	**$773.59/mo.** or **$9,283.08/p.a.**	**$774.42/mo.** or **$9,293.04/p.a.**
Poverty Line Reality Check		
Official Poverty Line (Halifax)	$24,217/p.a.	$26,404/p.a.[3]
Total Income minus Poverty Line ('poverty gap')	-$14,933.92	-$17,110.96
Total Income as % of Canada's Official Poverty Line	**38.3%**	**35.2%**

[1] In these calculations of monthly allowances, no account is taken of the Province's announcement of a one-time payment of $150 per person. When announced on March 24, 2022, the payment was in the wake of increased living costs with no commitment to further payments nor increases to the base rates which is the subject of this analysis.

[2] Nova Scotia: *Budget 2022-2023* (March 29, 2022) at page 64 which indicates a forecast increase in the cost of living during 2022-23 of 4.2%

[3] The figures used here for the Official Poverty Line (Market Basket Measure) were taken from recently released Statistics Canada 2020 MBM data for Halifax and adjusted for inflation by using updated CPI data and the Budget CPI forecast for 2022-23.

Single adult (Boarding)

(**Note**: about 22% of all Income Assistance cases are single people who are classified as 'boarders')

	2021-22 (Monthly)	2022-23 (Monthly)
Provincial Benefits		
Standard Household Rate	$608	$608
Affordable Living Tax Credit	$21.25	$21.25
Poverty Reduction Credit	$41.67	$41.67
Total	$670.92	$670.92

Provincial Benefits year-over-year change: Adjusted for Inflation

Provincial benefits increase in fiscal year 2022-23	$0
Percentage provincial benefits increase in fiscal year 2022-23	0%
Projected increase in the cost of living in fiscal year 2022-23	4.2%
Real (inflation-adjusted) decrease for fiscal year 2022-23	**$28.18/mo. or 4.2%**

Federal tax credits:

GST	$24.67	$25.50
TOTAL INCOME:	**$695.59/mo.** or **$8,347.08/p.a.**	**$696.42/mo.** or **$8,357.04/p.a.**

Poverty Line Reality Check

Official Poverty Line threshold (Halifax)	$24,217/p.a.	$26,404/p.a.
Total Income minus Poverty Line ('poverty gap')	-$15,869.92/p.a.	-$18,046.96/p.a.
Total Income as % of Canada's Official Poverty Line	**34.5%**	**31.7%**

Single adult with disabilities (owning or renting)

	2021-22 (Monthly)	2022-23 (Monthly)
Provincial Benefits		
Standard Household Rate	$950	$950
Affordable Living Tax Credit	$21.25	$21.25
Poverty Reduction Credit:	$41.67	$41.67
Total	**$1,012.92**	**$1,012.92**

Provincial Benefits year-over-year change: Adjusted for Inflation	
Provincial benefits increase in fiscal year 2022-23	$0
Percentage provincial benefits increase in fiscal year 2022-23	0%
Projected increase in the cost of living in fiscal year 2022-23	4.2%
Real (inflation-adjusted) decrease for fiscal year 2022-23	**$42.54/mo. or 4.2%**

Federal tax credits:		
GST	$25.33	$27.97
TOTAL INCOME:	**$1,038.25/mo.** or **$12,459.00/p.a.**	**$1,040.89/mo.**, or **$12,490.68/p.a.**
Poverty Line Reality Check		
Poverty Line threshold (Halifax)	$24,217/p.a.	$26,404/p.a.
Total Income minus Poverty Line ('poverty gap')	-$11,758.00/p.a.	-$13,913.32/p.a.
Total Income as % of Canada's Official Poverty Line	**51.4%**	**47.3%**

Single-parent with a two-year old child (owning or renting)

	2021-22 (Monthly)	2022-23 (Monthly)
Provincial Benefits		
Standard Household Rate:	$962	$962
NS Child Benefit:	$77.08	$106.25
Affordable Living Tax Credit:	($21.25 + $ 5.00) = $26.25	($21.25 + $ 5.00) = $26.25
Total	**$1,065.33**	**$1,094.50**

Provincial Benefits year-over-year change: Adjusted for Inflation

Provincial benefits increase in fiscal year 2022-23	$29.17
Percentage provincial benefits increase in fiscal year 2022-23	2.7%
Projected increase in the cost of living in fiscal year 2022-23	4.2%
Real (inflation-adjusted) decrease for fiscal year 2022-23	**$15.98/mo. or 1.5%**

Federal tax credits:

GST	$62.92	$64.42
Canada Child Benefit	$569.41	$583.08

TOTAL INCOME:	**$1,697.67/mo.** or **$20,371.92/p.a.**	**$1,742.00/mo.** or **$20,904.00/p.a.**

Poverty Line Reality Check

Poverty Line threshold (Halifax)	$33,905/p.a.	$36,966/p.a.
Total Income minus Poverty Line ('poverty gap')	-$13,533.08/p.a.	-$16,062/p.a.
Total Income as % of Canada's Official Poverty Line	**60.1%**	**56.5%**

Couple with two children (aged 10 and 15) (owning or renting)

	2021-22 (Monthly)	2022-23 (Monthly)
Provincial Benefits		
Standard Household Rate:	$1,393	$1,393
NS Child Benefit: ($52.08 + $68.75) =	$145.83	($106.25 + $106.25) = $212.50
Affordable Living Tax Credit: ($21.25 + $ 5.00 x 2) = $31.25		($21.25 + $ 5.00 x 2) = $31.25
Total	**$1,570.08**	**$1,636.75**

Provincial Benefits year-over-year change: Adjusted for Inflation

Provincial benefits increase in fiscal year 2022-23	$66.67
Percentage provincial benefits increase in fiscal year 2022-23	4.2%
Projected increase in the cost of living in fiscal year 2022-23	4.2%
Real (inflation-adjusted) increase for fiscal year 2022-23	**$ 0/mo. or 0%**

Federal tax credits:

GST	$76.00	$77.83
Canada Child Benefit	$960.83	$983.83

TOTAL INCOME:	**$2,606.91/mo.** or **$31,282.92/p.a.**	**$2,698.41/mo.** or **$32,380.92p.a.**
Poverty Line threshold (Halifax)	$48,435/p.a.	$52,808/p.a.
Total Income minus Poverty Line ('poverty gap')	-$17,152.08/p.a.	-$20,427.08/p.a.
Total Income as % of Canada's Official Poverty Line	**64.6%**	**61.3%**

Observations

For many years, the United Nations body which monitors Canada's (and Nova Scotia's) compliance with its international human rights obligations was critical of Canada for having failed to establish an official poverty line: "The absence of an official poverty line makes it difficult to hold the federal, provincial and territorial governments accountable with respect to their obligations [to realize the right of everyone to an adequate standard of living] under the Covenant." The UN Committee on Economic, Social and Cultural Rights went on to urge Canada "to establish officially a poverty line and to establish social assistance at levels which ensure the realization of an adequate standard of living for all." (1998) Two decades later, in 2019, Canada formally enacted a poverty line—applicable to all provinces in Canada.

The results of this analysis make clear just how far Nova Scotia must go to ensure that social assistance recipients have an income which brings them to the poverty line and, therewith, able to realize their fundamental human right—and Nova Scotia's obligation to provide—an adequate standard of living. In all family scenarios analysed, this year's Provincial Budget represents a clear step *backward* in the Province's human rights obligation to provide an adequate income.

Adequacy of Social Assistance Incomes in Nova Scotia (March 2022)

Note: StatsCan considers people living at less than 75% of the poverty line to be living in 'deep poverty'.

	Single Adult (Boarding)	Single Person Considered Employable (Owning or Renting)	Single Person With A Disability	Single Parent, One Child	Couple, Two Children
Total Income	$8,357	$9,293	$12,491	$20,904	$32,381
Official Poverty Line ('OPL')					
OPL Threshold (Halifax)	$26,404[4]	$26,404	$26,404*	$36,966	$52,808
Total Income Minus OPL Threshold	-$18,047	-$17,111	-$13,913	-$16,062	-$20,427
Total Income as % of OPL (Last year's figure in brackets)	31.7% (34.5)	35.2% (38.3)	47.3% (51.4)	56.5% (60.1)	61.3% (64.6)

*Statistics Canada readily acknowledges that its Official Poverty Line fails to take into account *any* living costs experienced by persons with a disability. Accordingly, the 'Total Income as a % of the OPL' for a person with a disability is in all likelihood actually well below 50%.

[4] See footnote #3 above.

[redacted]

From: Susan Chan [redacted]
Sent: April 13, 2022 5:57 PM
To: Office of the Legislative Counsel
Subject: Bill No. 149 – Financial Measures (2022) Act

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Dear Law Amendments Committee Members:

My husband and I are Canadians residing in Ontario. Five years ago, we purchased land along the South Shore and last year we engaged a local architect and builder to design and build a second home for us for our retirement years. Due to family and health reasons, we intend to remain Ontario residents even post construction completion, although we expect to spend about six months a year in Nova Scotia.

The new non-resident property tax is a huge setback for us as it represents a major increase to our annual expenditure at a time when we will be relying on a pension. In addition, the non-resident deed transfer tax will depress the value and marketability of our property.

While we are fortunate enough to be able to contemplate a summer home in Nova Scotia, we are not so fortunate that we don't have affordability and value considerations. I believe our situation is typical of those who buy or build seasonal residences in Nova Scotia. Hence, the additional financial burden will make buying in this province much less attractive and, in many cases, unaffordable.

Seasonal residents generally buy in rural communities where there is an abundance of low cost land and limited demand from locals. Our land had sat vacant for at least 10 years when we bought it in 2017. Many of the building lots nearby have similarly been untouched for many years. Hence, increasing seasonal residents' taxes will do little to make housing more affordable in areas where there is currently a supply/demand imbalance. Instead, it will hinder economic growth in communities where local businesses rely on seasonal residents and where these residents have become integral to the economic and social fabric of the community.

To state the obvious, seasonal residents in Nova Scotia are generally NOT ostentatiously rich. They support businesses in areas where otherwise would see little economic activity. The fact that The Municipality of the District of Chester does not support the proposed taxes clearly suggests growing the number of seasonal residents has been a net benefit to their community and should be encouraged.

We urge you to consider amending the legislation to only target speculators that leave their property completely unused and limit the geographic coverage to places where there is high demand from Nova Scotians for affordable housing. These changes would better align the new taxes with the stated objective of improving housing affordability for Nova Scotians. The current legistation comes across as an unjustified tax grab that unfairly punishes many non residents who have contributed to the province and will have unintended consequences for certain communities and businesses.

Sincerely,

Mark Lau and Susan Chan
[redacted]
Coleman's Cove, [redacted]

Sent from my iPhone

April 12, 2022

To the Law Amendments Committee of the Province of Nova Scotia

Re: Proposal to Levy a Non-Resident Property Tax

I AM A NOVA SCOTIAN. I was born in the province, went to school there, spent time there every year of my life and have paid income tax to the province either personally or through my professional corporation since 1985. However, I am currently not a resident as I moved to Alberta for work and now reside there to support my children and grandchildren. My Nova Scotia home was purchased in 2009 and my wife and I have spent 3-5 months a year there since retirement in 2012 (with exception due to your rules related to COVID). After purchasing our home, we spend considerable funds on renovations, building a dock, landscaping, buying boats, etc. Each expenditure supported Nova Scotian jobs and included the payment of HST.

Despite our commitment to and support of the Province of Nova Scotia I now find that the government plans to levy a special 2% annual tax on my property believing it will help free up homes for people wanting to live and work in the province (primarily HRM) but that are unable to find housing. Presumably your thinking is that our home will become available as we will be forced to sell. Alternatively, you feel it is appropriate for us to pay the tax solely as we are non-residents for tax purposes and a non-voters. As retirees, with primarily pension income, the tax you will levy is onerous for us in comparison to provincial income tax we might pay.

I have written lengthy letters to the Premier and my MLA. The content of those letters is similar to many other letters you are receiving from residents and non-residents alike, expressing disbelief that you would impose such an egregious tax on one group of property owners. Rather than sending you another lengthy letter that likely won't be read I merely wish to appeal to your better judgement. Consider that:

- The vast majority of properties owned by non-residents are not in HRM and will not help the HRM housing crisis. Some aren't even winterized and wouldn't help with the need for year-round housing.
- Many non-residents already pay a higher tax than residents as their market valuations are not capped.
- Attacking non-residents with this tax will damage the province's reputation and ruin the relationship you have with many of your strongest ambassadors – people that draw others to the province as tourists.
- Funds raised by the tax will be offset by a reduction in Equalization payments from other provinces under the Canada Equalization Act. There will be no gain.
- To the extent non-residents keep their properties, they will look for ways to offset additional tax dollars spent. This will lead to less work for locals that do renovations and perform maintenance and there will be fewer donations to support the arts, health care, educational and other provincial needs.

- Other provinces that introduced additional land transfer tax or a special tax for non-residents focused on major centres experiencing a shortage and on taxing foreigners. They kept the annual tax low to allow non-residents to keep their properties. Nova Scotia's proposed tax is the highest non-resident property tax in Canada and one of the highest in the world.

In conclusion, please consider the many dissenting voices regarding this legislation, remove the tax from your budget papers and rethink how the province might best be able to address the current housing crisis while not damaging a significant component of the provincial economy. Since your budget was released, the federal government has announced its own proposals to help major centres like Halifax with its housing needs and to restrict foreign purchases of properties. These measures do not harm retirees such as myself but address your own stated goals.

Yours very truly,

David Connolly

[redacted]
Chester Basin, Nova Scotia [redacted]
[redacted]

[redacted]

From: Hubbards Connolly [redacted]
Sent: April 12, 2022 8:56 AM
To: Office of the Legislative Counsel
Subject: to present to Law Amendments Committee in writing - Re: BILL NO. 149 Financial Measures (2022) Act.

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April 12, 2022

TO THE Law Amendments Committee

This past week Elizabeth Smith-McCrossin MBA, BScN, Cumberland North MLA received an overwhelming number of calls and emails regarding the new Non-Resident Property Tax the Premier proposed in the Spring Budget. She said people are welcome to present at Law Amendments Committee virtually or in writing, which is the purpose of this letter.

I oppose part of BILL NO. 149 Financial Measures (2022) Act. The essence of this Measure is to apply a 2% tax on the assessed value of the taxable property owned by "non-residents" of Nova Scotia. Stated reasons for this punitive tax are to ensure people can afford a place to call home, to reduce the number of non-Nova Scotians buying houses for investment or other speculation purposes, and encourage properties owned by non-Nova Scotians to be offered for rent to Nova Scotians.

With this Bill, the Province segregates your rural communities and severely penalizes thousands of "non-residents" who enhance the Nova Scotia economy.

With this Bill rural "resident" Nova Scotia service providers lose some of their best customers.

With this Bill, you will drive away thousands of proud "non-resident" Nova Scotians, see dropping housing values as they sell their rural Nova Scotia houses and, instead of promoting "Canada's Ocean Playground", be openly criticizing how badly your government has treated them.

With this Bill you will see revenue from this punitive tax offset by a reduction in your Canada $2.64 billion annual Equalization payment.

Imagine – this Bill will drive some of your biggest spenders out of the province and damage the rural Nova Scotian economy.

You don't have to imagine it; you are doing it when you vote for this Bill.

Hollowing out of an important economic driver of the Nova Scotia economy would be the legacy of this bill.

I offer the following:

One – It Mostly Hurts rural Nova Scotia

Several rural members of the legislature need these new tax revenues for their communities.

Tourism employs over 39,000 people, and generates $2.64 billion 2019 revenues (stat from Tourism NS). Nova Scotia's private and public entities have been making a significant and collective effort over the past decade to establish tourism as a key economic driver in Nova Scotia. Nova Scotia's economy depends enormously on tourism. These "non-resident "property owners, your guaranteed return visitors, invite their friends and relatives to visit Nova Scotia, and spend their money, primarily in rural areas.

"Non-resident" seasonal property owners contribute to the local economy in many ways:

- paying municipal, HST and gas and liquor taxes, even though they do not typically consume Nova Scotia health care or education systems;
- employing local contractors to build and renovate houses;
- buying local artwork;
- contributing to social, recreational, cultural, and other activity, which creates significant positive economic impacts throughout rural Nova Scotia.

Many projects in Nova Scotia may not have gone ahead without generous assistance from "non-residents". This Bill will siphon money away from "local" expenditure that benefits rural communities.

Most people plan and budget carefully for expenses, and this punitive tax means "non-residents" will make hard decisions about how and where to spend their money, cutting back on services, charitable donations, dinners out and discretionary spending to offset the new tax. Instead of it going directly to local business and the service industries, it will go into a City of Halifax revenue pot.

Punitive taxation in primarily rural Nova Scotia will drive away "non-resident" owners and potential buyers. If this punitive tax achieves its goals, the non-residents will sell and the province loses a large group of economic drivers. Has this impact been determined by the government of Nova Scotia? How do you explain to rural Nova Scotia business why Tim Houston thinks they should lose some of their best customers?

The province is encroaching into the municipal tax base with this direct provincial property tax. Your local municipalities will be hurt because real estate values and assessment values for properties outside of Halifax will probably fall. The Village of Chester says 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.

Two - Proposed Tax Does Not work

The 2% punitive tax will be clawed back through reduction in your annual Canada Equalization payment from the federal government.

In 2021-22, Nova Scotia will receive over $2.3 billion, paid for by taxation from other provinces. Over the last twenty years the province has received over $8 billion because of the deficiency in tax capacity related to property in rural Nova Scotia (per Nova Scotians for Equalization Fairness). This punitive property tax will reduce that gap and also reduce your future Equalization payments. Your civil servants and advisors have given you bad advice.

Three - Divisive and Resentful Measure

Many of the "non-residents" subject to this tax were born and raised in the province and return each year to nurture those roots and reconnect with family and friends. This punitive tax cries out: "We don't want you here anymore." It will upset the "non-resident" owners, their families, and many close friends in Nova Scotia.

These “non-residents” promote the province and all that it has to offer, drawing family and friends to come visit and enjoy “Canada’s Ocean Playground”. “Non-residents” coming to Nova Scotia are crucial and vitally important contributors to the economy of your province. And now you insult us with this tax.

When you apply a Nova Scotia tax only to “non-residents”, you go against the whole purpose and spirit of the Canada Equalization program.

Four - A Better Solution to the Halifax City Housing Problem

The housing crisis is concentrated in Halifax. Non-residents buy vacation homes in places with distinctive scenic or cultural offerings, not downtown Halifax. The inventory of available housing accommodation for sale in Halifax is severely restricted because many Halifax homeowners do NOT want put their house on the market because they would lose the benefit of their “capped” assessment.

A better solution to free up residential housing stock in the City of Halifax is to charge a fair tax to homeowners in the City, who pay far less than a “fair’ tax. Property owners supposedly pay tax at 1.25% on their “assessed” value but, in reality, the effective rate is only about 0.55% of what the property can be sold for. “Non-residents” don’t get the “Cap”. What’s fair about charging “non-residents” 6 times the rate many “capped” Halifax homeowners pay?

“Capped Assessment” creates two classes of Halifax homeowners:

- Those who just bought a house pay tax on an assessment closer to current value, and
- Those with the "capped rate assessed value" pay tax on a (generally) 30%-43% artificially lowered property assessment value.

One recent example found in the south end of Halifax, a house with a 2022 assessed value of $835,000 recently sold for $1.9 million. As a result:

- The “selling” former owner paid about $10,400 tax;
- The new owner pays $13,600 tax;
- If the new owner were to pay based on what they just paid for the property (“fair value”), the 2022 tax would be $23,800 (128% more than paid by the former owner).

What’s fair in that?

Tax all Halifax city houses with an assessment value that approximates current fair market value and let market forces solve the Halifax city housing problem.

Five - To Reduce Property Speculation

This punitive tax does not focus on real estate speculators and will not free up residential space. I see no basis for thinking “non-residents” are buying houses for Investment or other speculation purposes. If you see that, tax that speculation, whether they be Canadian or foreign “non-residents” of Nova Scotia; but don’t carpet bomb all “non-resident” owners with a 2% annual tax.

Six - To Encourage Properties Owned by Non-Nova Scotians to be Offered for Rent to Nova Scotians

If this is the case, the proposed tax should not be applied to un-insulated seasonal buildings that are not inhabitable outside the summer season.

Yours sincerely,

Michael Connolly
[redacted]

[redacted]

From: George Cooper [redacted]
Sent: April 12, 2022 11:04 AM
To: Premier
Cc: Finance Minister; Economic Development Minister; Minister, DMA; Office of the Legislative Counsel; George Cooper
Subject: Non-Resident Property Tax Proposal
Attachments: 20220412110809657.pdf

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Please see attached

George Cooper

[redacted]

GEORGE T. H. COOPER, CM, CD, QC, LLD.
[redacted] HALIFAX, N.S. [redacted]
[redacted]

April 12, 2022

Via Email

Dear Premier Houston:

Re: Non-Resident Property Tax Proposals

I attach a Position Paper on the Government's property tax proposals for non-residents. Please note that this is not intended to express the views on the non-residents, who are fully able to speak for themselves. Instead, it sets out my views of the risks faced by our Province and its one million residents if these proposals are pursued.

You might wish to seek the views of your Ministerial colleagues, and I have copied the Ministers of Finance, Housing, and Economic Development.

I have also copied the Legislative Counsel's office, and by this letter I ask that this letter and the Position Paper go forward to the Law Amendments Committee.

In summary, the Paper makes the following points:

1. Your government's desire to fix Nova Scotia's broken health care system and solve our acute housing problem are admirable.
2. Unfortunately, the property tax proposals will be seen by key decision makers in Canada's business and financial communities as highly discriminatory, and not appropriate for a modern, open, democratic and welcoming society. Nova Scoria's long standing and hard won reputation as a good place to do business will be at serious risk.
3. Business and financial confidence are fragile things. Once shaken, only hard work and time will get it back. In the meanwhile, there is a real risk that investors will pass us by, slowing our Province's growth trajectory.
4. The result will hurt our economy and finances generally. More particularly, it could impair our ability to solve the health and housing crises in a timely way, or as fully as intended.

Thank you for your attention to this important issue, and for your good work on behalf of our Province.

Yours truly,

George Cooper

cc.
Hon. Tim Houston, Premier of Nova Scotia premier@novascotia.ca
Hon. Allan MacMaster, Deputy Premier, Minister of Finance and Treasury Board FinanceMinister@novascotia.ca
Hon. John Lohr, Minister of Municipal Affairs and Housing dmamin@novascotia.ca
Hon. Susan Corkum-Greek, Minister of Economic Development edminister@novascotia.ca
Law Amendments Committee, c/o Office of the Counsel to the Legislative Counsel Legc.office@novascotia.ca

GEORGE T. H. COOPER, CM, CD, QC, LLD.
[redacted] HALIFAX, N.S. [redacted]
[redacted]

POSITION PAPER FOR PREMIER TIM HOUSTON ON NON-RESIDENT PROPERTY TAX PROPOSALS

April 12, 2022

"The law of unintended consequences is the only real law of history." Niall Ferguson

I am a life long, full time resident of Nova Scotia. I am now retired, having worked here all my life. I practiced law for 50 years, was a P.C. candidate for the Nova Scotia Legislature (1974) and a P.C. Member of Parliament (1979–80), served as President of the University of King's College (2012–16), was Managing Trustee for 23 years of the Killam Trusts ($600 million for graduate scholarships etc. at Dalhousie and five other Canadian universities and the Canada Council), and was Honorary Swedish Consul for Nova Scotia for 12 years. I was co-chair of the private sector 4Front Atlantic Conferences, which led to the Ivany Report and its follow-on adoption by the Province of Nova Scotia. I am immensely proud of our Province's growing success, and look forward to a glowing future. Our growth makes us a Canadian leader for the first time in decades. The spirit of our people is more upbeat than I have seen in my lifetime. Many new opportunities are opening up. There is every sign that your new government, working with the private sector, is committed to policies that will secure our future success.

Yet I am deeply concerned about the proposal for new Property and Deed Transfer Taxes on non-residents. I will say only a little about them; they are fully able to speak for themselves. Instead, I will say why I believe this proposal is bad for Nova Scotia and all who live here permanently.

Our non-resident guests are quickly losing heart. Not being eligible for capped rates, they already pay more than their resident Nova Scotian neighbours. They do not object to this. But they find increases of up to four times or more to be purely discriminatory. They feel they are being penalized for making the "mistake" of investing in Nova Scotia. They are our most devoted ambassadors, yet they feel like outcasts.

Apart from our non-residents, how does the proposed tax harm our Province and its one million (!) permanent residents? In thinking about this, I respectfully suggest that these time tested principles of good government should be guiding:

1. Consistent laws, reasonable taxes and security of property.
2. Opening doors, not closing them.
3. Taxing income, not wealth.
4. Open to citizens of the world, especially fellow Canadians.
5. Looking outward with confidence, not inward with trepidation.
6. Principles, not populism.

7. Discriminatory policies encourage like reactions from citizens and other governments.
8. BUSINESS AND FINANCIAL CONFIDENCE ARE FRAGILE; THEY NEED CONSTANT CARE.

Nova Scotia has always been a warm and welcoming place. Think about the Highland Clearances, the Irish Potato Famine, the Loyalists, the New England Planters, the Lunenburg Germans, the Ukrainians, Jews and other Eastern Europeans, and the Dutch farmers who came after WW II. They all escaped their old, hard, war torn lands. They yearned to live in freedom and work in our fields, on our waters, and in our coal mines and iron and steel mills. True, foreign wars and the tides of far-away history sometimes closed us down: French Acadians dispersed to parts unknown; Black Loyalists banished across the seas; our Indigenous peoples forced to abandon their way of life. But that is not who we are; and where we have gone wrong, we keep on striving to make amends.

Our public policies fit this welcoming picture. Take higher education. For decades we have been ahead of all other Provinces— by a country mile— in attracting university students from across Canada. To these we have added thousands from other countries. We encourage all of them to put down roots and become one of us, and many have. We dearly need this cohort in order to reach the top in the industries that will shape our future success. We also need them if we are to meet your uplifting goal of doubling our population by 2050.

In industry we have been just as open. Since the 1950's and 60's, we have wooed and welcomed industries and businesses from all over the world. Think of Stora Forest Industries (now Port Hawkesbury Paper) and Volvo from Sweden, and Michelin from France. More recently, IBM, EY, Lockheed Martin, and Canadian and foreign banks' back offices. A prime example is your government's commitment of $27 million to Cognizant to add 1,250 jobs here in Nova Scotia.

In the cultural sector too, we've welcomed thousands to our world famous Celtic Colours, ECMA Music Awards, Acadian Reunions, LAMP music festivals, the Royal Nova Scotia International Tattoo, the film industry, and countless others big and small.

Over the years I've been lucky to be a small part of a number of these, mostly in the industrial and educational sectors. And I have heard nothing from our people but "Welcome to Nova Scotia! Bienvenue a Nouvelle Ecosse! Ciad Mille Failte! Pjila'si Mi'kma'ki!"

In summary, working together Nova Scotians have poured sweat and resources into strong provincial policies to support our industry, education and culture. They all rest on building a warm, welcoming and open place to live and work. And it has succeeded.

So how does this new property taxation policy fit with this picture? Sadly, it doesn't. In fact, it undercuts our long tested policies and their past successes, and puts a drag on our future. If we think about it, the logic of this tax says we should double or triple university fees for our out-of-province students. Does that step lie somewhere in time to come? Probably not. But what about the parents of those students? Will they encourage their children to study elsewhere, fearing that some future Nova Scotia government, following precedent, might do just that? Will investors pass us by, apprehensive

about what they see as some future government's "wonky tax grab" that comes out of the blue—after they have made their investment? I am convinced that the present proposal may be seen by many decision makers as a monster tax grab that is punitive and discriminatory. I fear that word of it could echo and re-echo among decision makers in the office towers of our largest Canadian cities, and sour potential investors on Nova Scotia for years to come. These outcomes would be the law of unintended consequences hard at work, and with a vengeance.

No one deliberately set out to whack non-residents with a new Monster Tax just because some—but by no means all—may be well off and don't vote here. But on the street these taxes are seen as a dark form of discrimination unworthy of an open, modern, democratic, market based society. Many will sell, not to other "come from aways" who are equally repelled by what they see as "punitive" taxes, but to resident Nova Scotians. But these buyers will pay only the standard property tax, thus stripping the new tax of its stated purpose. So in addition to being seen as unworthy, this tax is also seen as unwise even on its own terms—to say nothing of the unintended consequences.

Let's consider PEI. Non-resident land owners there pay more in property taxes than residents. But the extra amount is not strictly a "tax" on them. All PEI land owners, resident and non-resident alike, receive the same property tax bill, with one portion going to the municipality and the other to the Province. However, the Province gives its residents a rebate of 50% of the Provincial portion. PEI sees this not as discrimination against non-residents, but as the payment of a benefit to Islanders. One might perhaps view this as an incentive to residents to remain in PEI, rather than migrate to "greener pastures" as many did in decades past. Either way, the rebate is a matter of the PEI government spending Islanders' own tax money on a legitimate public policy purpose. Even if this amounts in all but name to an extra tax on non-residents, at 50% of only a part of the overall bill it is still much lower than Nova Scotia is proposing.

Moving away from the previously announced non-resident tax proposal presents the government with a difficult political problem. Some Nova Scotia residents might see non-resident property owners as a distant group, and not really part of the community. Following this line of thought these residents may, understandably, be indifferent about a discriminatory tax aimed at "outsiders." Understandable also is that many of the same people might give little thought to the unanticipated adverse effects on the long term prosperity of the Province as a whole. These are, however, the very things that political leaders are called upon to think about and to struggle with on behalf of all of the people they serve. Nor would "let's go ahead and see what happens" cut it. By that time, investors' minds will have hardened. The damage will have been done.

No doubt these consequences were neither intended nor foreseen. But the law of unintended consequences is no less inexorable just because not enough thought was given to them beforehand. I am respectfully asking that the government drop this policy—one that risks great harm for the future of our Province and its permanent residents. This is apart altogether from the harm to our non-resident guests who love Nova Scotia, and whom we dearly need to keep on our side as our most outspoken external supporters. Let's remember too that with the changing nature of work the "digital nomads" among them would be spending more time here, meaning more local spending and higher HST revenues to the Province, such as occurred during the pandemic. At the very least, the

government should shelve its tax proposal for further study, with the dual aim of scaling back dramatically the rate involved, and avoiding its potential adverse consequences for Nova Scotia.

In conclusion, Premier, let it be said that you and your government wisely listened to the people and correctly identified the two most urgent problems facing Nova Scotians today: fixing a broken health care system, and solving a devastating housing shortage. These goals are highly commendable. Achieving them is vital, most of all for our fellow Nova Scotians on lower incomes who too often bear the brunt. But with respect, in an understandable desire to move forward with dispatch, the means chosen are not up to the task. If, as I believe, the property tax proposals risks grave damage to the Province's "brand" and thus its long term business and financial standing, that might even make it impossible to reach these noble goals, either in a timely way, or perhaps at all.

Thank you.

George Cooper

cc:
Hon. Tim Houston, Premier of Nova Scotia premier@novascotia.ca
Hon. Allan MacMaster, Deputy Premier, Minister of Finance and Treasury Board FinanceMinister@novascotia.ca
Hon. John Lohr, Minister of Municipal Affairs and Housing dmamin@novascotia.ca
Hon. Susan Corkum-Greek, Minister of Economic Development edminister@novascotia.ca
Law Amendments Committee, c/o Office of the Counsel to the Legislative Counsel Legc.office@novascotia.ca

[redacted]

From: Cox Francesca [redacted]
Sent: April 11, 2022 4:55 PM
To: Office of the Legislative Counsel
Cc: susancorkumgreekmla@gmail.com
Subject: Proposed annual tax for non-residents

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Good afternoon

I am writing to offer my deep concerns regarding the new proposed annual tax for non-residents. We have a number of houses around Lunenburg, where I live, that are owned and lived in, in the summer, by residents of other provinces in Canada. These residents are here for at least 4 months if not longer, they pay taxes and spend a lot of money here during the summer. They also employ Nova Scotians. This new tax will be a huge detriment to our province, Nova Scotia.

The residents you should be going after are the ones who operate their second/third homes as AirBnBs or similar.

Sincerely
Francesca Cox
[redacted]
Heckman's Island
Nova Scotia

McDonald, David S

From: Julia Creighton [redacted]
Sent: April 13, 2022 5:55 PM
To: barkhousemla@gmail.com
Cc: Office of the Legislative Counsel; info@loreleinicollmla.ca; info@iainrankin.ca; info@kellyregan.ca; mlamacmaster@bellaliant.com; susancorkumgreekmla@gmail.com; mlabradjohns@gmail.com; mlaritcey@bellalliant.com; Smith, Kent; info@trevorboudreau.ca; melissa.mlaoffice@gmail.com; infor@patricaarab.ca; claudiachendermla@gmail.com; lisalachancemla@gmail.com; pictoueastamanda@gmail.com; nolan.young@shelburnemla.ca; brianwongmla@gmail.com; ohnwhite@outlook.com; mla@northsidewestmount.ca; michellethompsonmla@gmail.com; tomtaggart@gmail.com; beckydruhan.mla@easrlink.ca; garyburrillmla@gmail.com; mla@esmithmccrossinmla.com; Minister, Natural Resources and Renewables; chrispalmermla@gmail.com; info@mombourquette.ca; kim.maslandmla@gmail.com; brendan@brendanmaguire.ca; pictouwestmla@bellaliant.com; mlahantseast@gmail.com; johnlohr@gmail.com; susanleblancmla@bellaliant.ca; info@coltonleblanc.ca; info@carmankerr.ca; jessomeben@gmail.com; keith@irvingmla.ca; tonyince@tonyincemla.ca; aryharrisonmla@gmail.com; suzyhalifaxneedam@gmail.com; info@alidualemla.ca; timhalmanmla@gmail.com; patdunnmla@bellaliant.com; rafah@rafahdicostanzo.com; tevecraigmla@gmail.com; kendracoombesmla@gmail.com; info@braedonclark.ca; ca@zachchurchill.com; hello@digbyannapolis.ca; keithbainmla@bellaliant.com; barbadamsmla@gmail.com
Subject: letter re Bill 149 Financial Measures Act
Attachments: Letter to Premier NS 04-12-2022.pdf

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Dear Ms. Barkhouse, MLA for Chester-St. Margaret's,

I'm forwarding this letter to Premier Houston and copying your colleagues at the request of its author, John W. Wurts, Jr.

I have known five generations of the Wurts family in Chester. They've made a huge impact on the community, and have mentored many local youth in the skill and art of sailing. With two years away due to COVID, I know Johnny, at 85, is hoping to be racing again this summer.

As a strong advocate for social justice who yearns for positive movement on the housing crisis, I am of two minds wrt this bill. I am sincerely hoping our government can find a solution that does not force people to sell their houses because of a drastic tax increase. Least of all, a thoughtful man with a big heart like Johnny.

Warm regards,

Julia Creighton
[redacted]
Chester, NS
[redacted] *live in Mi'kma'ki, the ancestral and unceded territory of the Mi'kmaq people*

Hayseed IV & Virginia

Elizabeth Wister Wurts

My Boathouse

John Wister Wurts

John Wister Wurts jr

My tiny motor boat

Christopher Wurts

John W. Wurts Jr

[redacted]

Oak Ridge TN and Chester, NS

[redacted]

April 12, 2022

The Honorable Tim Houston
Premier of Nova Scotia
premier@novascotia.ca

Dear Sir,

My grandmother, Elizabeth Wister Wurts, came to Chester N.S. sometime in the late 1800s. You can read about her in "Sailers & Rattling Teacups, a history of the Chester Yacht Club" by Claudette Sapp. Grandmother Wurts gave a yacht named Hayseed IV to her sons, some time in the 1920s. You can read about the boat's history in "First in Its Class, The story of the Royal Nova Scotia Yacht Squadron" by Nancie Erhard and in Claudette Sapp's book. You will find the boat's name skippered by members of my family, covering three generations on the Prince of Wales Cup and many others. In fact for over four generations my family has spent its summer vacations in Chester. The heading of this letter contains a picture of the Hayseed IV I was hoping to continue to sail/race; of the little house I built for retirement years; and of the tiny motor boat I planned to cruise around Mahone Bay.
I spent my summer vacations in Chester until I started a family in the 1960's. My sailing teacher was Herby Rafuse, and my cruising mentor was Almon Boutilier, both prominent names in Chester. More than half of my close friends come from Nova Scotia or are summer residents. When I retired, I returned to spend at least four months each year in Chester and brought both my children with me. My son, Chris, bought a small marina in Gold river, and my daughter married a very nice young man from Liverpool, NS. Not withstanding, I am neither Nova Scotian nor Canadian and, if this new tax of $2.00 per $100.00 of assessed value is levied, I will be forced to sell out. Needless to say, I am very sad to be in this predicament and can not help but wonder why the Nova Scotia government has decided to destroy all my dreams.

Very truly yours

John W. Wurts Jr.

[redacted]

From: R Cumming [redacted]
Sent: April 13, 2022 12:15 PM
To: Office of the Legislative Counsel
Cc: Premier; Finance Minister; susancorkumgreekmla@novascotia.com
Subject: Nova Scotia Bill 149

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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The Conservative government's Bill 149 is an unfortunate example of expedient political extremism. Considering how this Bill was introduced, statements by Conservative politicians, and background information presented by the press, this Bill is not about economics or helping stabilize housing prices for Nova Scotians. This Bill is about shock politics to strengthen the government's political base and to help build the image of the premier. Many credible and knowledgeable people have expressed great concern about the negative impact this Bill will likely have on the Nova Scotian economy and its people. It appears that the Premier is not listening, and other Conservative politicians have consumed too much of the Premier's Kool-Aid. If this Bill was really about stabilizing housing prices, then other more effective and thoughtful methods would have been used to ensure colateral negative impacts are minimized. The purpose of my communication is to ask the Committee to recognize that Bill 149 is seriously flawed, and to revise the Bill to achieve house price stabilization without the negative economic pacts that irrational policies cannot escape.

I will not speak to the fairness of this new level of taxation. Nor will I speak about the equality of Canadians or the well regard that all Canadians have traditionally held for Nova Scotians. Nor will I speak to the needless impact this Bill will have on non-resident heritage Nova Scotians who have left the province they love due to a provincial

economy that could not support their aspirations. I will not speak to these real and compelling issues as they have nothing to do with the raw political agenda of the Premier. What I will speak to is what this government really needs to take seriously - building a strong Nova Scotian economy by inspired, positive leadership based on creativity and getting people to work together to achieve inspired goals. More can be done to increase the supply of housing by reducing red tape in the land development approvals process and seeding investments in municipal infrastructure supporting the development of more land for housing. Let the government's actions support and lead increased market competition to take care of stabilising house prices.

There can be a brighter future for Nova Scotia, but Bill 149 is going in the wrong direction.

Sincerely,

Robert Cumming

[redacted]

From: Lauchlan Currie [redacted]
Sent: April 11, 2022 8:28 PM
To: Premier; Finance Minister; barkhousemla@gmail.com; Office of the Legislative Counsel
Subject: Letter & Table | New Property Tax for Non-Residents
Attachments: Letter and Table_New Property Tax for Non-Residents_Honorary Colonel Lauchlan Currie 20220411.pdf

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Dear Sirs/Madame:

I am writing with respect to Nova Scotia's plan to levy a property tax surcharge on non-resident homeowners.

I strongly encourage the province of Nova Scotia to consider the implications of this tax with respect to overall investment in the province.

A few alternate options to consider are:

1. The province could maintain the Deed Transfer Tax but do away with the annual Non-Resident Property Tax; and
2. The non-resident tax could apply to properties in the Halifax and Dartmouth area where a housing shortage exists, but not to the rest of the province.

See table in the attached letter - at a minimum, this tax should be no more punitive than other provincial non-resident taxes.

Sincerely yours,

Lauchlan Currie
Honorary Colonel, The Calgary Highlanders
Co-Chair, ARC Financial Corp.
[redacted]

Honorary Colonel Lauchlan Currie

[redacted] Calgary, Alberta, Canada

[redacted] East Chester, Nova Scotia, Canada

April 11, 2022

Delivered Via Email

The Honourable Tim Houston, Premier of Nova Scotia

The Honourable Allan MacMaster, Deputy Premier, Minister of Finance and Treasury Board

Danielle Barkhouse, MLA, Chester-St Margaret's Bay

Law Amendments Committee, Office of the Legislative Counsel

Dear Sirs/Madame:

Re: New Property Tax for Non-Residents

My name is Lauchlan Currie, and my family owns a home in Lunenburg County. My principal residence is in Alberta. Both my father's and mother's families have lived in Nova Scotia for close to two hundred years.

I believe that the new property tax is a short-sighted response to the Halifax housing crisis that is ill conceived and unfair for the following five reasons:

1. The tax discriminates against homeowners who are Canadian citizens, many who have deep roots in Nova Scotia;
2. **The new tax is the highest non-resident property tax in Canada and one of the highest in the world;**
3. The tax will be ineffective in providing more housing for Nova Scotians;
4. The tax will not solve the housing crisis that is centred primarily in Halifax; and
5. The benefits of higher tax revenues will be more than offset by overall lower spending on the part of non-residents, and could result in lower employment numbers, and lower income tax and provincial sales tax revenue.

1. This non-resident tax discriminates against Canadians from other provinces, many of whom have deep roots in Nova Scotia.

My home province of Alberta has enjoyed tremendous growth over the years and has welcomed with open arms other Canadians, many from Nova Scotia, to help build the province. Many of these transplanted Nova Scotians have gone on to be leaders in business, government, education, and health in Alberta and, indeed, across Canada. A number of these same people own seasonal homes or aspire to own seasonal homes in Nova Scotia. Their motivations for owning these seasonal homes range from maintaining a connection to family and friends, preserving their roots, or simply enjoying time in the province, particularly in the summer. These people from across Canada are the best ambassadors for Nova Scotia as they promote tourism to their friends, encourage their children and other students to attend Nova Scotia universities, and often make significant donations to Nova Scotia universities and provincial charities. This discriminatory tax will serve to alienate Nova Scotia's greatest champions across Canada.

2. This tax against non-residents is the most punitive of its kind in our country, and constitutes one of the highest non-resident tax rates in the world. (see attached table).

Other provinces have introduced such a tax, but at a lower rate and, significantly, have often only applied the tax against non-Canadian property owners. For example, in B.C. the tax is only assessed in certain geographic areas where a housing problem exists. In that province, non-Canadians pay a 2 percent tax on property value and out-of-province Canadians pay a 0.5 percent tax. Many provinces do not have such a tax and I am certain that Alberta, which has numerous non-resident homeowners, including Nova Scotians, will never apply this discriminatory tax. This tax is un-Canadian and counter to Nova Scotia's long-time tradition and culture of welcoming people from around the world. Furthermore, Nova Scotia does not have a monopoly on beautiful water frontage or natural scenery. Canadians have countless other alternate venues where cottages can be purchased. By reducing the number of out-of-province buyers, real estate values for properties outside of Halifax will probably fall as will the appraised value of the province's property tax base.

3. I am very skeptical that this tax will generate more housing opportunities in the province by indirectly encouraging the rental of the properties of non-resident owners.

Non-residents generally do not buy cottages in Nova Scotia as rental properties for investment purposes. They want to enjoy these properties, often many times over the year. Finding renters who are willing to vacate the property to accommodate their owners' periodic visits will be problematic if not impossible. The more likely outcome is that non-resident homeowners will choose to sell their properties instead of renting them out. Also, non-residents typically buy houses outside of Halifax in rural areas of the province. These houses are primarily seasonal cottages that are not suitable for year-round occupancy in any event and would not address the housing shortage situation.

4. Nova Scotia's housing shortage is not unique.

The pandemic and low interest rates have created a low inventory of available housing across Canada and the US. But most experts predict that rising interest rates and the end of the pandemic will mollify housing shortages. Real estate prices in Toronto have already recently softened. The housing crisis is in Halifax is partly driven by the migration of the population from rural to urban so is not an issue in other parts of the province. Nova Scotia's population was not growing for years, so a knee jerk policy response that reduces non-resident demand for homes outside of Halifax could backfire on the province.

5. Finally, it is clear that the new government's increase in spending on healthcare has led to a large provincial deficit and the need to look to more avenues of revenue.

But has the province factored in the impact that will occur if non-residents choose to sell their properties due to this onerous tax and their spending in the province consequently evaporates? The 27,000 non-resident homeowners bring incremental spending which spurs employment and ultimately results in higher provincial income and sales tax revenue. With an average spending of $10,000 per year (just my guess) on property maintenance and living expenses, this generates $270 million of spending (mostly incremental) in the province. These seasonal visitors impose a limited burden on services such as health care, education, and infrastructure. I believe tax revenues from the spending by non-residents more than offsets the revenues from this new tax, not even including the impact of a multiplier effect on consumer spending. In terms of our own property, the sum of capital improvements, maintenance and living expenses, are significantly higher per year than I would have to pay on the new tax. I personally have hired over one hundred people in the last few years, including contractors, professionals, labourers, landscapers, and trades people in Lunenburg County, all of whom pay income tax.

I strongly encourage the province of Nova Scotia to consider the implications of this tax with respect to overall investment in the province. A few alternate options to consider are:

1. The province could maintain the Deed Transfer Tax but do away with the annual Non-Resident Property Tax; and

2. The non-resident tax could apply to properties in the Halifax and Dartmouth area where a housing shortage exists, but not to the rest of the province.

At a minimum, this tax should be no more punitive than other provincial non-resident taxes.

Sincerely,
Lauchlan J. Currie

Non-Resident Provincial Property Taxes across Canada
(Additional taxes paid by non-residents)

$ of Tax per $100 Property Value (annual)

	NS	BC	PEI	NB	ON	QC	AB	SK	MB	NF
Non-Resident Additional Property Tax (above Residents)										
Foreigner	2.0	2.0[1]	0.5[2]	0[3]	0	0	0	0	0	0
Canadian (out-of-province)	**2.0**	0.5[1]	0.5[2]	0[3]	0	0	0	0	0	0
Geographic Areas	All	Note 1	All	All	N/A	N/A	N/A	N/A	N/A	N/A
Non-Resident Additional Transaction Tax (above Residents)										
Foreigner	5.0	20.0[1]	0[5]	0[5]	20.0[4]	0[5]	0	0[5]	0[5]	0[5]
Canadian (out-of-province)	**5.0**	0[5]	0[5]	0[5]	0[5]	0[5]	0	0[5]	0[5]	0[5]
Geographic Areas	All	Note 1	All	All	All	N/A	N/A	N/A	N/A	N/A

1. BC | *Speculation and Vacancy Tax* and the *Additional Property Transfer Tax on Foreign Buyers* applies to Vancouver and suburbs, Victoria and suburbs, and Kelowna and a few other areas. Vancouver also has a 3% *Empty Home Tax* but it applies to both in-province and out-of-province homeowners.
2. PEI | There is no non-resident tax, but residents receive $0.50 per $1.00 tax credit.
3. NB | There is a $1.1124 per $100 property tax on secondary properties held by residents and non-residents.
    - If the property is less than 0.5 hectares, and is owner-occupied, no provincial tax is levied.
4. ON | The *Non-Resident Speculation Tax (NRST)* is 20% on transaction value. Toronto just added a 1% *Vacant Home Tax* but it applies to both in-province and out-of-province homeowners.
5. BC, PEI, NB, ON, QC, SK, MB, NF | Residents and Non-Residents pay a *Land Transfer Tax* so there is no additional tax for Non-Residents, other than for Foreigners in BC and Ontario.

CONCLUSION: Nova Scotia has the HIGHEST Non-Resident Property Taxes and Transaction Taxes in Canada for out-of-province Canadians.

[redacted]

From: Paul Dyer [redacted]
Sent: April 12, 2022 6:39 PM
To: Office of the Legislative Counsel
Subject: Fwd: Non-resident real estate tax

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For Your Information!

Sent from my iPad

Begin forwarded message:

> **From:** Paul Dyer [redacted]
> **Date:** April 7, 2022 at 10:10:47 AM EDT
> **To:** premier@novascotia.ca, financeweb@novascotia.ca, barkhousemla@gmail.com, dwells@chester.ca
> **Cc:** office@liberal.ns.ca
> **Subject: Non-resident real estate tax**
>
> Dear Premier, Deputy Premier, MLA Barkhouse & Councillor Wells,
>
> I am writing to express my disappoint with the proposed non-resident real estate tax. As a long time Canadian/Nova Scotian and most importantly, a 75 year property owner in Chester, NS, I feel the tax is an unwarranted attack on foreign owners, be they Canadian, American or from anywhere else in the world. A significant percentage of the aforementioned are long time friends of mine who have made significant contributions to the Chester community be it by way of the purchase of goods and services or donations to local causes such as Bonnie Lee Farm, OHC Health Centre, the Chester Playhouse, the Chester Arts Centre to name a few.
>
> Appreciating the governments ever increasing need to cover the costs to cover all its areas of responsibility, perhaps the fact that tourism is no doubt the principal driver for our economic prosperity has been overlooked. I also suggest that you conduct a review of those properties on the coast that are owned by NS residents versus those owned by non-residents. I believe the majority of owners in my community are year round residents.
>
> I encourage all of you to rethink this draconian piece of legislation.
>
> Paul J. Dyer
> Proud Canadian, Nova Scotian, Chesterite and friend to non-resident property owners
>
> Sent from my iPad

[redacted]

From: Sara Filbee [redacted]
Sent: April 11, 2022 6:46 PM
To: Premier
Cc: Office of the Legislative Counsel; info@loreleinicollmla.ca; info@iainrankin.ca; info@kellyregan.ca; mlamacmaster@bellaliant.com; susancorkumgreekmla@gmail.com; barkhousemla@gmail.com; mlabradjohns@gmail.com; mlaritcey@bellalliant.com; Smith, Kent; info@trevorboudreau.ca; melissa.mlaoffice@gmail.com; infor@patricaarab.ca; claudiachendermla@gmail.com; lisalachancemla@gmail.com; pictoueastamanda@gmail.com; nolan.young@shelburnemla.ca; brianwongmla@gmail.com; ohnwhite@outlook.com; mla@northsidewestmount.ca; michellethompsonmla@gmail.com; tomtaggart@gmail.com; beckydruhan.mla@easrlink.ca; garyburrillmla@gmail.com; mla@esmithmccrossinmla.com; Minister, Natural Resources and Renewables; chrispalmermla@gmail.com; info@mombourquette.ca; kim.maslandmla@gmail.com; brendan@brendanmaguire.ca; pictouwestmla@bellaliant.com; mlahantseast@gmail.com; johnlohr@gmail.com; susanleblancmla@bellaliant.ca; info@coltonleblanc.ca; info@carmankerr.ca; jessomeben@gmail.com; keith@irvingmla.ca; tonyince@tonyincemla.ca; aryharrisonmla@gmail.com; suzyhalifaxneedam@gmail.com; info@alidualemla.ca; timhalmanmla@gmail.com; patdunnmla@bellaliant.com; rafah@rafahdicostanzo.com; tevecraigmla@gmail.com; kendracoombesmla@gmail.com; info@braedonclark.ca; ca@zachchurchill.com; hello@digbyannapolis.ca; keithbainmla@bellaliant.com; barbadamsmla@gmail.com; Sara Filbee
Subject: Letter re Bill 149 Financial Measures (2022) Non-resident deed transfer and property tax provisions
Attachments: Non-Resident Tax letter to Premier.docx

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Please find attached my letter re the above for your attention.
Thank you
Dr. Sara Filbee, Chester, NS

Dr. Sara Filbee
[redacted] Chester, NS
[redacted]

April 11, 2022

Delivered via email

The Honourable Tim Houston, Premier of Nova Scotia, premier@novascotia.ca

Dear Premier Houston:

RE: Nova Scotia Budget 2022 and Bill No. 149 Financial Measures (2022) – Non-Resident Deed Transfer and Property Tax Proposals

Let me start by congratulating you on your recent election as leader of our province. You come into power at a time that is full of opportunity for Nova Scotia and Nova Scotians; a time that makes it incumbent upon all of us to make wise and careful decisions about the many weighty issues facing our province and country.

I am a proud Nova Scotian. Born here, I lived in Ottawa for 14 years and was thrilled to be able to move back home in 2014. I have watched as Nova Scotia has become increasingly recognized for its leadership and strength of community during the Covid-19 pandemic. The reputation of the province has grown world-wide, which if nurtured carefully holds great promise for a bright future.

That is why I am writing to you to express my concerns on the recent non-resident property and land transfer taxes proposal announced in your first budget. I fear this policy if implemented as designed will cause us to snatch defeat from the jaws of victory to the great detriment of our mutual long-term prosperity, quality of life and social cohesion.

Let me be clear. The housing crisis is truly a crisis across Canada. It is however a wickedly difficult, highly complex problem that will not be easily solved. And yet, if we wish to live in a healthy and prosperous country, resolve it we must. Any policy that seeks to respond to such a difficult issue must do so in the least damaging and most effective way. Such an approach must be multi-faceted, and all Nova Scotians need to play their part. It needs to be evidence based, temperate, fair and not opportunistic and minimize the amount of inevitable collateral damage. Sadly, this policy is none of these things and, in fact, there is also every reason to suspect that it will NOT solve the problem and make housing any more accessible or affordable in our Province.

Targeting outsiders while politically popular will not work and in the result, it is likely to impact both residents and non-residents negatively through undesirable outcomes like reputational harm, lower asset values for all Nova Scotians, higher tax administration costs, lower investments in communities and reduced labour and capital mobility. Once tax measures are imposed, they are difficult to change, result in irreversible damage, and are extremely unlikely to generate the targeted amount of revenue.

There appear to be four key drivers or assumptions underlying this policy, none of which I believe are supported by either experience or evidence:

(a) We need to do something about the housing crisis and the best way to do so is to reduce non-resident ownership of housing stock in the Province.

You have said these measures are required to cool an overheated housing market and increase affordable and accessible housing. Cooling the housing market by focusing on reducing non-resident ownership will not do that. The Spring 2021 report of the Nova Scotia Affordable Housing Coalition did not identify this as a key source of the problem. Cited causes of the housing crunch have generally included population growth, the slower pace of new housing starts during the pandemic, artificially low mortgage rates, the large number of Air B&B's and investment speculation. You address none of these.

Non-resident ownership is only 4% of property, is mostly rurally based, often not winterized and not necessarily in areas which are accessible to jobs or in the HRM where the issue is the most serious. For this policy to make a dent in the crisis, it would have to cause a crash in property values rather than a cooling. A $800,000 home at a 20% drop in price is $640,000 which is still unaffordable for the housing insecure. I find it hard to believe that a responsible Progressive Conservative government would intentionally enact a policy which would lead to a crash in the housing market.

There are other options. Attached to this letter you will find just some of the other aspects of this problem that you could consider.

(b) The proposal will have no negative impact upon residents and Nova Scotia.

Non-residents are our friends, our family, and our neighbours. Many consider themselves Nova Scotian and/or or have deep roots in the Province, in some cases, for generations. Many contribute (some of them significantly) to local charities and community organizations, and cultural and recreational events both as participants, organizers and volunteers. While the assumption appears to be that they are wealthy, this is incorrect. Many are not, having inherited family properties while other have simple camps or lake cottages. Others have had their property assessments uncapped for many years and thus already pay higher property taxes than Nova Scotians on equivalent market value homes.

When many vacation properties come on to the market at the same time, the value of ALL vacation properties (and likely other properties as well), the vast majority of which are owned by Nova Scotians, will fall. This will be felt by Nova Scotia residents and, for example, those who are already fully leveraged may well find themselves holding mortgages higher than the equity in their homes, particularly if the expected mortgage rate increases are realized.

Has the government thought through how these tax measures will affect Nova Scotians who need to work elsewhere on a temporary basis but want to retain property in the province even if it's just a small cottage they can barely afford? What about residents who get transferred in the middle of your 'cooling off' market and cannot sell within the requisite six months? What about members of the Canadian Armed Forces or the RCMP? Should they be forced to pay more taxes, or rent, or sell while they are serving Canada in another province or country?

Mr. Premier, you risk setting a dangerous precedent. Many Nova Scotians over the course of time and currently have had to seek employment outside the Province. Some plan to return in retirement while others return after shorter stints working elsewhere. What if other Provinces, many of which have an even more significant housing problem, follow your example and levy a “non- resident” tax on Nova Scotia workers?

(c) We will be able to raise significant revenues from these taxes for the benefit of Nova Scotia and Nova Scotians.

The non-resident tax proposals are forecast to raise $65-$80 million, more revenue than the approximately $30 million identified for affordable housing. This suggests your motive is to generate significant funds for the public purse.

While not all are wealthy, those that have the resources to avoid the consequences of this tax will do so and thus significantly reduce revenues. Some will rent, but one cannot assume all rentals will be affordable 12-month rentals to Nova Scotians - many will use short term rentals to make up for increased taxes. Again, less revenue. I assume as well, that the large forecasts are based upon non-residents not leaving and paying the tax and do not consider the losses of revenues from those that do leave as they won’t be paying taxes or making the significant financial contribution, they, their friends and family have made in the past to businesses in their community, often over a period of 4-6 months a year.

Other non-residents will take up residency to avoid the taxes and begin to access benefits in Nova Scotia (such as healthcare). Given that we are already struggling to put in place sufficient infrastructure, these additional new residents may well out-weigh their income tax contributions (especially if they are 60 or older).

Some Nova Scotia communities have proportionally large numbers of non-residents. If they leave (and take potential visitors with them), local businesses in these areas will be hard hit - just when they might finally be recovering from pandemic related losses. I also assume you have not netted out the loss of future tax revenues from capping of property assessments which will happen for those who do become residents and for those who purchase these properties from the leaving non-residents.

(d) Non-residents are not important to Nova Scotia and as they don’t have a vote, the government doesn’t owe them a duty of care.

Nova Scotia is on its way to becoming a leading destination for talent, capital, innovation and recreation in Canada These proposals send the wrong message to potential migrants, investors and tourists. Canadians expect transparency and fair notice from governments with respect to significant tax changes. Using the budget process with no prior consultation or supporting discussion papers, other than what appears to be a hastily crafted election campaign promise, effectively makes these measures retroactive tax increases, which come following the pandemic, when some are already struggling financially, or on a fixed retirement income. Many have made significant investments in Nova Scotia, which they would never have done had these discriminatory and punitive tax measures been in place.

This lack of fundamental fairness and the readiness to bring in retroactive taxation based on limited, or no analysis, will cause the loss of trust in the provincial government amongst residents and non-residents alike which will harm the reputation of the province for being well governed with all outside investors, including those considering opening businesses here. Once trust is lost, it is almost impossible to regain. No matter how many times you, Mr. Premier say that you welcome new residents and investments in Nova Scotia, there will always be doubt that the government will treat them fairly when it is not politically convenient to do so. This is extremely damaging for the reputation of our province.

I believe you to be a smart man and I assume that you have the best interests of the Province at heart. I suspect you believe that this action is politically popular, but as I have noted in this letter, it will neither address this serious issue nor be consequence free. You have a long term ahead of you and many significant issues to deal with. I have a Doctorate in the area of managing in complexity and can assure you that actions such as this will only increase the complexity of the challenges you will face. You might want to be careful about enacting a policy whose fall out you will be managing for months and years to come and which, while popular now amongst your base, is likely to generate a negative reaction among other Nova Scotians that will far outlive the popularity of this action today and prove to be an albatross for your new government.

In closing, Mr. Premier, you now have the opportunity to demonstrate your statesmanship by being responsive to the concerns being expressed and putting a pause on this policy until it can be fully explored. These proposals, and other options to address this multi-faceted crisis need be subjected to a full cost benefit analysis and public hearings and all, residents and non-residents need to play their part. Such an action, I believe, will likely broaden your base of support and establish your credentials as a Premier for ALL of us. In addition, I believe you would be congratulated for having the wisdom of ensuring that your housing policy considers to the full the recent announcements in the Federal Budget for their potential impact upon the provincial approach.

Please think carefully before taking this momentous decision. It will inflict disproportionate and irreversible pain on individuals without the right to vote and, ultimately, damage the economy and reputation of Nova Scotia and hurt everyone. Non-residents should not be subjected to such punitive levels of taxation when their only crime is to have fallen in love with Nova Scotia.

Yours respectfully,

Dr. Sara Filbee

cc. Members of the Nova Scotia Law Amendments Committee; Provincial MLA’s

Other Options for Responsible Approach to Housing Crisis

The government of Nova Scotia can take direct, effective and fair measures to cool the housing market. A few include:

- introducing measures to reduce real estate speculation,
- prohibiting blind bidding for real estate transactions,
- streamlining municipal planning processes and eliminating dysfunctional bylaws to allow more urban density,
- Restricting or eliminating short term rentals hosted by AirBnB and other similar platforms in problematic regions such as the HRM,
- Require greater density especially in urban areas,
- Allow detached homes to be converted to multi-accommodation units,
- Make all second homes (e.g. not just non-resident properties) in the province subject to uncapped property assessment increases so that the province can collect more tax revenue to spend on affordable housing and infrastructure,
- Examine local bylaws to permit multigeneration living e.g. allow “granny flats” to be built,
- Examine laws that may limit commercial/industrial buildings also serving as residential accommodation,
- Make decision making at all government levels faster, and
- Co-ordinate any federal and provincial funding with local municipalities and groups interested in co-op living so that these groups get rewarded for their efforts.

If the government of Nova Scotia is intent on passing the proposed non-resident tax measures in Bill 149, regardless of the evidence and submissions before the Legislative Committee, there are amendments that the Committee could make to mitigate the negative impact of these proposals, such as:

- removing the retroactive application of the proposals by grandfathering existing non-resident property owners as of April 1, 2022,
- reducing the 2% rate per $100 of assessed property value to 0.5%,
- allowing non-resident property owners to cap their property assessment value as of April 1, 2022, and
- limiting the non-resident tax measure to one or two years.

Letter for Law Amendments regarding the proposed non-resident tax levies.

To Whom it May Concern,

As a business owner in Nova Scotia, particularly one outside of the major metropolitan areas, I am writing because I am concerned about the impact of the proposed non-resident tax levies on Nova Scotia's local business communities. While understanding there is a current, crucial housing shortage, I am not convinced that these levies will address the issue, or that they are entirely reasonable or viable. The impact on local businesses could be severe.

It seems that the goals of these taxes are twofold: first, to force the sale of non-resident properties to make housing available to Nova Scotians and/or cool the market, and second, to raise funds for additional housing initiatives. The suggestion that non-residents become residents, or that these properties become long term rentals to Nova Scotians seem to be neither sensible nor viable. I would like to discuss the possible ramifications of each of these.

1). Force the sale of homes so that Nova Scotians can buy them. This hardly addresses the affordable housing issue. Many of these homes are: a) patently not "affordable", b) unsuitable for year round occupancy or c) located far from available work. Additionally, while many homes being for sale all at once might "cool the market", because of the points just given that would depress only the seasonal housing market, not the general housing market. Cratering the housing market in areas that have a large proportion of seasonal residents is unlikely to help local business. People who suddenly see the value of their home plummet are unlikely to feel they have much in the way of discretionary funds, nor are they likely to invest further in these properties until the market recovers.

2). Raise funds for additional housing initiatives. As a Nova Scotia resident, I am fully aware that steps need to be taken to address this critical issue. I note that the budget calls for $25 million, plus some capital costs, for these initiatives. Given a total housing budget of, say, $30 million, this amount could be met by the 27,000 non-residents paying on average, about $1200. However, at 2% tax, properties valued as little as $100,000 would be paying $2000 dollars in additional tax. A 500,000 home would be paying $10,000 annually. The proposed taxes are so far beyond what is required in the budget, it is shocking. Again, from a business point of view, it would leave those non-residents who decide to" pay and stay" with far, far less discretionary income. Local business would be hard hit.

3) Become resident. While acknowledging that this would bring in additional income tax to the province and possibly also slightly increase HST revenue, consider whether this is a realistic scenario. It is unlikely to be a viable option for non-residents who still have families in school, or business ties elsewhere. The age profile of the people most likely to choose this option would almost certainly be over 60, so the increased healthcare costs may not be offset by increased taxes to the province.

Furthermore, it would likely shift spending from tourist/vacation/luxury activities such as eating out and taking tours, to more mundane purchases such as groceries. In municipalities, such as mine, which largely depend on discretionary purchases, businesses could be expected to suffer a downturn. Finally, when owners opt to become resident, their property assessments would become subject to capping, thus lowering the taxes the municipality currently collects.

4). Rent their properties year-round to Nova Scotians. First, the vast majority of non-resident properties are not investment homes. Renting year-round to Nova Scotians would eliminate entirely the purpose for which they were bought, so no one is going to do that unless they cannot manage to come themselves (for example, were a pandemic to occur). Second, how many of these homes would be rented by Nova Scotians? The same points made about selling properties also apply here. If these properties can only be occupied for part of the year, are expensive, or are in areas remote from available work, it doesn't help anyone, certainly not local business, to suggest they can simply be rented to Nova Scotians. Even if they can be rented, this would simply shift money around the province, not bring in new dollars.

In conclusion, I would say this – if you are going to insist that this tax is the only way to address the issue, at least make it a tax that non-residents can contemplate paying. Do not drive away people who bring vibrancy to our communities, not to mention contribute through volunteer work, funding of municipal campaigns and charitable giving.

Some of these families have literally had a presence in Nova Scotia for generations. Many others have strong ties here. It does business no good at all to have the province be seen in the broader world as a place that so underappreciates the contributions of the people who come here.

Yours,

[redacted]

From: Suzi Fraser [redacted]
Sent: April 12, 2022 6:18 PM
To: Office of the Legislative Counsel
Subject: Non Residents tax

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To Whom it May Concern,

As a business owner in Nova Scotia, particularly one outside of the major metropolitan areas, I am writing because I am concerned about the impact of the proposed non-resident tax levies on Nova Scotia's local business communities. While understanding there is a current, crucial housing shortage, I am not convinced that these levies will address the issue, or that they are entirely reasonable or viable. The impact on local businesses could be severe.

It seems that the goals of these taxes are twofold: first, to force the sale of non-resident properties to make housing available to Nova Scotians and/or cool the market, and second, to raise funds for additional housing initiatives. The suggestion that non-residents become residents, or that these properties become long term rentals to Nova Scotians seem to be neither sensible nor viable. I would like to discuss the possible ramifications of each of these.

1). Force the sale of homes so that Nova Scotians can buy them. This hardly addresses the affordable housing issue. Many of these homes are: a) patently not "affordable", b) unsuitable for year round occupancy or c) located far from available work. Additionally, while many homes being for sale all at once might "cool the market", because of the points just given that would depress only the seasonal housing market, not the general housing market. Cratering the housing market in areas that have a large proportion of seasonal residents is unlikely to help local business. People who suddenly see the value of their home plummet are unlikely to feel they have much in the way of discretionary funds, nor are they likely to invest further in these properties until the market recovers.

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Furthermore, it would likely shift spending from tourist/vacation/luxury activities such as eating out and taking tours, to more mundane purchases such as groceries. In municipalities, such as mine, which largely depend on discretionary purchases, businesses could be expected to suffer a downturn. Finally, when owners opt to become resident, their property assessments would become subject to capping, thus lowering the taxes the municipality currently collects.

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In conclusion, I would say this – if you are going to insist that this tax is the only way to address the issue, at least make it a tax that non-residents can contemplate paying. Do not drive away people who bring vibrancy to our communities, not to mention contribute through volunteer work, funding of municipal campaigns and charitable giving.

Some of these families have literally had a presence in Nova Scotia for generations. Many others have strong ties here. It does business no good at all to have the province be seen in the broader world as a place that so under appreciates the contributions of the people who come here.

Yours respectfully,

Suzan Fraser
Chester

[redacted]

From: David Freeman [redacted]
Sent: April 12, 2022 8:01 PM
To: Office of the Legislative Counsel
Subject: Law Amendments Committee, Bill # 149

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Nicole LeBlanc-Murray
Legislative assistant
Re; Non Residential 2% Tax

This tax announcement April 1 has caught almost everyone completely by surprise at a time when most of the 27,000 property owners will not be here for a short season for a couple of months or more. This really places themselves at a disadvantage to speak here on this tax on top of the Municipal taxes they already pay. These people do not expect to take advantage of our provincial free education system and when in need of medical care they do not qualify for services we as residents enjoy under MSI.
Sometimes twice or more a year we hear the Provincial and Federal governments establish massive funds for needy residents and some not in need with no real base other than invented debt. Now the nonresidents with properties with dwellings on them have many expenses every year whether they are visiting here or not including utilities, insurance, maintenance,etc.. All of these expenses employ people here benefiting NS. When they come there are more living expenses and benefit the tourist trade all paid for out of their personal earnings.
There is hopefully going to be more options to reduce this exorbitant tax burden for non resident dwelling owners if this tax is not eliminated or greatly reduced. In my opinion it is ill conceived because many of these people have ancestral connections with NS and many of these properties have been in their families for decades. Now if there is not a reasonable solution please at least allow the non residents to use their annual maintenance costs and betterments as an offsetting deduction from the applicable tax charge. In many cases this may wipe out the tax completely. There would have to be very specific receipts presentable to qualify for this tax reduction just like in our residential personal income tax filings

May wisdom prevail. Thank you,
David Freeman.

[redacted]

From: [redacted]
[redacted] April 13, 2022 11:18 AM
To: Office of the Legislative Counsel
Subject: Bill 149 - Non-Resident Deed Transfer and Property Taxes Act

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To the Members of the Committee on Law Amendments,

My husband and I are a retired couple on fixed income from a rural area in Eastern Ontario. Last year we purchased a small cottage in the Municipality of Barrington in Nova Scotia so we could spend four to five months of the year out there. We were very careful in choosing the cottage so that we could remain within our spending constraints.

We were devastated to find out that if the bill passes as is we would be subject to a non-resident property tax. This is going to have a huge financial impact on us. If we had known at the time that there was even a possibility of such a measure we would not have gone ahead with our purchase. We had purchased the property because we were having difficulties in finding cottages that we could rent for longer periods of time. It is a very long drive to go out to Nova Scotia for just a week or two.

When we had first heard about this item in the budget we thought that it was going to be a tax on foreigners similar to the taxing that is being done in some of the other provinces on foreigners. We were shocked to find out that the non-resident definition was going to be anyone not considered to be a permanent resident of Nova Scotia. It doesn't matter if you are a resident of Canada.

I know not too long ago Nova Scotia was very happy to have non-resident property owners. We found the people in Nova Scotia to be very friendly and welcoming. This proposed legislation is in stark contrast to this.

The property we purchased had been on the market in 2017 and 2018 with no buyer. When we purchased the property it had been on the market for 7 months. It wasn't like say Halifax where properties may have been moving much faster.

The $2 tax for every $100 in assessed value (2%) is a lot of money. Already the assessed value on our property has increased by over 65% in one year. We realized when we purchased the property that the assessed value was likely to increase but to have an additional assessment on that amount because we live in Ontario is disheartening.

Please consider the following options:

1) Delete the portion of the bill relating to non-resident property tax.
2) Grandfather into the legislation those already owning property in Nova Scotia prior to April 1, 2022 so that this new tax would not apply.
3) Change the definition of non-resident so that it doesn't apply to residents of Canada.
4) Drastically reduce the tax to $0.50 or less for every $100 in assessed value.

Thank you for your consideration.

Sharon Frydendahl

Sent from Mail for Windows

[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

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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 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

THE MUNICIPALITY OF
CHESTER

Office of the Warden
The Municipality of Chester
151 King St, PO Box 369
Chester, NS B0J 1J0

Phone: (902) 275-3554
Fax: (902) 275-4771
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 are 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

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

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

Generic images, clipart & emojis sourced from Google.com

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 Bundale - 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."

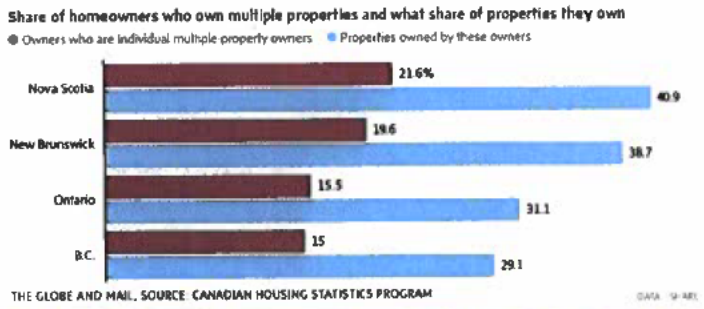
Waye Mason,
President of Nova Scotia Federation of Municipalities

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

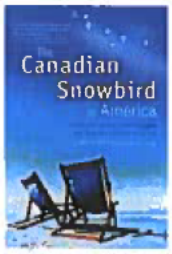
Multiple-property holders own upwards of 41 per cent of housing in some provinces: StatCan



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



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

I would also suggest that …

Non-Resident Property Owners in NS

- Are <u>Great Contributors</u> to the GDP
  - When the 'lights' are <u>both ON & OFF</u>
    - especially in smaller/ more rural municipalities
- Pay a reasonable share of <u>Taxes for time spent</u>
  - 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
- <u>Not Burdens</u> to the overstretched Healthcare System

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

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!

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

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

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

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

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

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

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

These Deliberations have already…

- Damaged *'the NS Brand'*
  - *'Unwelcoming'*… to say the very least

LETTERS — Heartbroken, overtaxed non-residents will close chapter on Nov 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'*

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

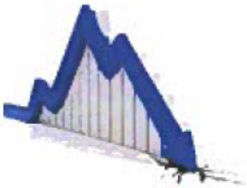
Nova Scotia › Opinion

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

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

The Financial Measures Act (2022)

- Its <u>Extremely Divisive</u>
  - *especially to all those who love Nova Scotia*
- Will be <u>Harmful</u>
  - *to long-term economic growth & prosperity*
    - *especially in rural/ smaller municipalities*



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

$2 per $100 of <u>Uncapped</u> property assessment is <u>Extremely Punishing</u>

But that all changed in an instant…

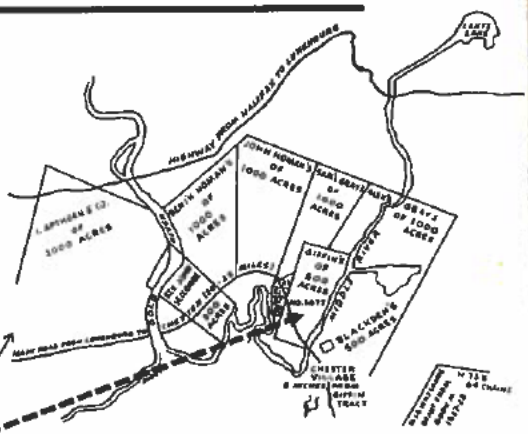
- On April 1 2022 *(… and it wasn't no April Fools Joke!)*
  - *I must accept a new identity unless I move my family back home*
- My wife and I are now… **Nova Scontarians**
  - *And it comes with a significant price tag*

- 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!*

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.)

Good People
Bad Decision
Ugly Consequences

BILL 149 – FINANCIAL MEASURES ACT (2022)

LAW AMENDMENTS COMMITTEE PRESENTATION

The Good…
The Bad…
& the Ugly

BILL 149 – FINANCIAL MEASURES ACT (2022)

LAW AMENDMENTS COMMITTEE PRESENTATION

ROBERT GIFFIN

McDonald, David S

From: Andy Gross [redacted]
Sent: April 12, 2022 9:57 PM
To: mlabradjohns@gmail.com; mlaritcey@bellaliant.com; Smith, Kent; info@trevorboudreau.ca; melissa.mlaoffice@gmail.com; tonyince@tonyincemla.ca; info@braedonclark.ca; ClaudiaChenderMLA@gmail.com; lisalachancemla@gmail.com; Office of the Legislative Counsel
Subject: Non-Resident Tax Proposal

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Good day,

I would like to start off by saying that "Seasonal Resident" is a more appropriate term to use for the group you have targeted because the term Non-Resident is typically used to talk about individuals from foreign countries. Seasonal residents in this province are largely, but not entirely, Nova Scotians born and raised in the province and who moved out for a variety of reasons, most commonly work related. They still consider themselves as Nova Scotians, and the province as home. Most still have family living in Nova Scotia and come "home" each year to be with them. Many were considering returning to the province to live out their retirement.

We agree that affordable housing supply is an issue across Canada - as evidenced by the multi-billion dollar plan to address it in the recent federal budget. But clearly this bill 149 - which was presented as Nova Scotia's policy for solving the housing problem - will not do anything of the sort. At least no one has been able to provide any analytics, data, and/or modelling to explain how it will improve on the availability of housing. What about the consequences and collateral damage of the proposal … are these understood?

Do you understand the major risk to the rural communities who rely on seasonal residents for revenues … and survival. Traffic and spending will decline, businesses will close and the exodus will start, and then continue. Retail, restaurants, construction, entertainment and much more will all suffer.

Do you know what is going to happen to the municipal property tax base in rural communities when property values drop because existing seasonal residents move out and sell their homes?

Have you studied how charities and community groups, particularly in rural settings, will be negatively impacted as contributions decline. Seasonal residents who do stay will look to cut other expenditures and discretionary spending, like charitable contributions in order to pay their tax bills. The money to pay these punitive and discriminatory taxes will have to come from somewhere.

And so let's call the present version of this proposal what it really is - a money grab to have non-voting taxpayers pay even more. It is an easy political call given the people you are hurting initially do not have a vote.

And surely you have already seen how this will harm the image of Nova Scotia – is this not supposed to be Canada's Ocean Playground? Many of the recent submissions by seasonal residents have touched on this. Why would people want to come to Nova Scotia, invest in Nova Scotia, if they are made to feel unwanted and abused?

Like so many others who have shared their long history this past week, here is our personal story... Nora, my wife, was born and raised in Halifax. Her mother was from a long standing Haligonian family. When Nora's father was promoted in the government, the family moved to Ottawa. But they kept their cottage in Hubbard's, which was in fact the very first

cottage built in Hubbard's in the early 1900's, in order to be able to return each year - and each year they did!

When Nora and I were looking to where we would want to spend our retirement we bought land in Chester, to be near family in a beautiful and vibrant community.

In doing this, we did not take property away from local residents (a supposed complaint). Our vacant land had sat on the market – and never had a home on it before ours. And when and if we sell, because of this tax grab, it surely won't open up housing for your target group.

Did we support the local community? We sure did. We bought the land, paid those taxes, hired a local architect from St. Margaret's Bay, a builder from Chester Basin, landscapers from Bridgewater and Hubbard's, a wharf builder from St. Margaret's Bay. We bought appliances from Halifax, and furniture from local artisans and stores from Dartmouth to Shelburne. That was ten years ago. Every year we hire great local people to take care of the house, gardens, grass, snow, doing repairs and more. We buy our food at local stores and farmers markets. We pay high property taxes already. On top of that, as Canadians, a portion of our federal income taxes go back to Nova Scotia through equalization payments. And we do not consume your health care, your schools, your social services, etc..

Our children both consider Nova Scotia to be home. Our daughter moved here, married here, lives and works here. Our son went to Saint Mary's University, met a girl with deep family roots here and was married here.

It is interesting to note that this meeting was not on the calendar yesterday morning, and we were advised that there was no meeting planned. More importantly we have since learned that the public consultation will not accommodate presentations from those deemed to be "non-residents". Like everything surrounding this proposal, there seems to be an air of secrecy and rushing in the hopes of pushing it through quickly. I hope I am wrong.

Having reviewed and listened to the letters, emails, articles, and voices of Nova Scotia businesses, residents and seasonal residents, and considering the multibillion dollar plan introduced in the Federal budget, you have an opportunity to take the high road, cancel this proposal, see how the Federal plan works, reach out for more input and ultimately develop a solution that can help solve the housing problem in a constructive and Pro-Canadian manner. There are clearly more effective and fairer options that could be considered if need be, with far fewer negative consequences.

We hope you take that opportunity and do what is right.

Respectfully,

Andy and Nora Gross
[redacted], Chester, NS [redacted]

[redacted]

From: Harding, Donna <donna.harding@engelvoelkers.com>
Sent: April 12, 2022 7:12 AM
To: Office of the Legislative Counsel
Subject: Non Resident Tax
Attachments: Letter to Houston - NS Non-Resident Tax.docx (version 2).pdf

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Morning - I sent the attached letter to the Premier's office last week but understand that it needs to come to you as it is now in front of you for decision.

Please confirm receipt of my email and the attached letter.

Donna

Donna Harding
License Partner / Broker/ Private Office Advisor/ FRI/CIPS
Click here to view our Brokerage video and learn more about Engel & Volkers

Engel & Völkers
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Tel: + 1 902-422-5552
Fax: + 1 902-422-5562
Mobile: + 1 902-223-1000
Internet: www.halifax.evrealestate.com
Mail to: donna.harding@evrealestate.com
App: Download my mobile real estate app: app.evrealestate.com/EVdonnaharding

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April 3, 2022

The Honourable Tim Houston, Premier of Nova Scotia

RE: NEW NON RESIDENT PROPERTY TAXES IN NOVA SCOTIA
Dear Premier Houston,

I was deeply disappointed to see the non-resident tax scheme roll out under the budget last week. I have worked with NSAR to try and talk with your government about all of the reasons why this proposed tax would have very detrimental effects on this province, socially, economically and the resulting long-reaching migratory, negative consequences. Unfortunately, we never got to sit at the table as an industry, to engage in worthwhile dialogue, which is quite frankly, appalling from a government that came into power promising to listen to Nova Scotians at all levels.

From a political perspective, this is an easy policy for the Provincial Government to implement as most Nova Scotians, while they may not immediately be impacted by these two new policies, that were rolled into a full budget announcement, will feel the impacts, on many levels, as we move forward into the future. The damage will be so far-reaching that by the time the extent of the damage is realized, so many will have lost livelihoods, and so many others will be impacted in the rural communities.

Nova Scotia needs to ask itself whether it can still put “Canada’s Ocean Playground” on its license plate. British Columbia has a similar property tax, but it is 0.5% for Canadians, and 2% for foreigners. In NS, it will be 2% for everyone. Ontario is in discussions to increase its foreign buyer's tax, but this wouldn’t impact Canadians, only foreigners. Ontario’s proposed vacancy tax applies to Ontarians. Nova Scotia doesn’t. This province is alone, an embarrassment for all of us, in targeting Canadians to the same extent as foreigners.

All of the efforts that have been made at all levels of government, including municipal and provincial, to bring in immigration to this province, and let people know that we welcome them here to work, will now be terribly overshadowed. Many people, in order to make the move, need to know that their parents can come as well (often in second properties) to assist with child care, and many others come here first to experience the province for a season or two before they make the move. Effective, April 1, 2022, we are now saying to these people, our fellow Canadians, that **we do not want them here**.

Economically, it is wise to have non-residents buying land and building and renovating second homes here. They bring in new money to the Province, especially in areas where the local economies are small and they need income coming into their towns and villages. While looking for properties to buy, these people rent cars, buy gasoline, stay in rental accommodation and eat in restaurants. Once they buy a property, they have a house built or renovated and then in every subsequent year, they pay for car rentals, food, utilities, ongoing renovations, property taxes and all the other services that homeowners need. And <u>they do not put any strain on our school, our medical facilities,</u>

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our roads, or much of our infrastructure that taxes are created to support. I know the impact first hand as I travel around this province every week, and support the small communities, and I know what damage this will do.

The most disturbing thing about this is that if you are a larger developer, purchasing property with three units or more, you will not be penalized so yet again, another example of how government supports larger corporations and penalizes the everyday people who work hard to support their dreams. This will be a dark day in the history of our province, and I am embarrassed and sickened about what this will do to our beautiful communities. We are penalizing these people, our fellow Nova Scotians at a time when they can ill afford to have any more economic loss. This tax allows foreign and large developers to come in and do what they want with our land, and our beautiful province, yet those people who would become residents, and support our communities in so many ways, are harmed.

The embarrassment to our fellow Canadians, by telling them that we don't want them here, and they are not welcome anymore. I have been told and am personally aware of so many prospective non-resident buyers who are cancelling their plans to come to Nova Scotia all ready and it has only been two days. More importantly, in what way will these "doubles taxes" on non-residents create affordable housing or new housing stock, in a responsible way? I am one of the biggest ambassadors for this province, and I am quite frankly, devastated by the short-sightedness of these new policies, that only appear to be a money grab to fill provincial coffers, instead of a plan to institute affordable housing initiatives. We need to be working with all levels of government in this province to create more housing stock, not implement taxes that harm our economy. How will this support our commitment to increasing our population to 2 Million?

The non-resident buyers coming to Nova Scotia are not speculators. They are Nova Scotians living out of the Province, folks who have long-standing connections to the Province, or folks that have invested or want to invest in the rural paradise of our coastal Province and want to experience the lifestyle we enjoy here. While there is clearly a need to raise revenue, let's do this in a fiscally responsible manner, not reduce income to communities who desperately need it, coming out of a global pandemic, when all of our local entrepreneurs were harmed while large corporations flourished? This is Nova Scotia, where we believe in supporting our neighbours, and other Canadians are our neighbours!

There are other less damaging ways to raise revenue from the residential sector. How about taxing everyone who has a second residence of any kind in the Province. That would result in a much smaller tax increase and make non-residents feel that they are being treated fairly and not being discriminated against. And it would take down the current "**you are not welcome here**" sign. We can no longer call ourselves Canada's Ocean Playground and that is an embarrassment we will never live down, I fear!

The most exasperating part of this entire situation is that this will in no way, help with the housing shortage in this province, but it is introduced as a measure in support of these

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initiatives? Why is it that time and again, new governments in this Province seem to make their major economic mistakes as soon as they get into power. The NDP cancelled the Yarmouth Ferry. The Liberals devastated the film industry and now the Conservatives are killing the goose that has been laying golden eggs in rural Nova Scotia for years, i.e. non-resident investment. Subsequent governments have tried to get the ferry and the film industry back again, but once the damage is done, it costs twice as much to correct, and yet here we go again.

If you are a government of the people, tax-paying, and proud Nova Scotians like me, you must acknowledge this colossal mistake, and short-sightedness of this new policy, before it severely impacts our rural economies. We have been a destination for so many for hundreds of years now and our communities need that income.

Listen to the stakeholders, and let's come up with a better plan, one that works for Nova Scotians, our neighbours and fellow Canadians, one that supports affordable housing and promotes the immigration that we desperately need in this province.

Donna Harding

dotloop verified
04/03/22 6:08 PM ADT
GYEJ-REBP-UM75-CRWS

Donna Harding
Owner, Broker
Engel & Völkers Nova Scotia
donna.harding@evrealestate.com/902 223-1000

CC

- The Honourable Allan MacMaster, Minister of Finance and Treasury Board,
- The Honourable Ian Rankin, MLA for Timberlea, Prospect

From: Hugh Harper [redacted]
Sent: April 13, 2022 6:01 PM
To: Office of the Legislative Counsel
Subject: Bill 149

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i did call in to reserve a short time to request a change in this new tax. Haven't heard back on when that will be.
My discussion will be centred on the fact that my cottage and many others like it could never be used to help the housing crisis.
The reasons:
-small 2 bedroom cottage with 1 bath totally off grid in the woods on Sherbrooke Lake, Chester Municipality -nearest electric pole is over a mile away -cottage is a 3 season structure at most.
-cottage is located off a 3 kilometre logging road -the road has never been plowed during the winter
- the road is owned by Wagner Forestry

thank you
hugh harper
Chester

Check Out my web page
hughharperphotography.com

From: [redacted]
Sent: April 8, 2022 2:22 PM
To: Office of the Legislative Counsel
Subject: Fwd: New tax on real estate owned by out of province residents

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Begin forwarded message:

From: Hugh Harper [redacted]
Subject: Fwd: New tax on real estate owned by out of province residents
Date: April 8, 2022 at 12:35:03 PM ADT
To: Robin McAdam <robin.mcadam@emera.com>, john@duckworthrealestate.com, wayne@venor.ca
Cc: Danielle Barkhouse <BarkhouseMLa@gmail.com>

fyi

Check Out my web page
hughharperphotography.com

Begin forwarded message:

From: Hugh Harper [redacted]
Date: April 8, 2022 at 12:25:34 PM ADT
To: PREMIER@novascotia.ca, FinanceMinister@novascotia.ca
Cc: Danielle Barkhouse <barkhousemla@gmail.com>
Subject: Fwd: New tax on real estate owned by out of province residents

Further to my letter below I want to add important detail and another recommendation.
First I pay taxes for my residence in Chester. I also pay taxes on my small cottage on Sherbrooke Lake. It is totally unfair to add $5000-$8000 to my cottage tax because my two kids (also owners),visit me once per year, a week to 10 days each. They use no provincial or municipal service for which we pay taxes except a bag or two of trash. $5000-$8000 for a couple bags of trash?
Instead they spend their hard earned money on rental cars, restaurants, groceries, attractions, gas and souvenirs.
When I pass, they will not have the income to pay this tax on top of the regular property taxes and expenses to maintain the property.
Please stop pursuing this tax it hurts so many of us in the province and provides no solution for the affordable housing crisis.
I believe the cause to try to improve upon the housing crisis is a good one. However, a different method of raising funds is needed.

Below I suggested a corporate health and welfare tax. Which would in fact benefit corporations and large companies.
Another method might be raising everyone's tax by a little. Instead of singling out non voters why not gain buy in from everyone. While this is much fairer, I'm not sure it's better than the corporate tax. They need employees and more housing would bring it to them.
Thank you for reading through my letter
hugh harper
Chester

Check Out my web page
hughharperphotography.com

Begin forwarded message:

> **From:** Hugh Harper [redacted]
> **Date:** April 7, 2022 at 6:15:09 PM ADT
> **To:** PREMIER@novascotia.ca
> **Cc:** Danielle Barkhouse <barkhousemla@gmail.com>
> **Subject: New tax on real estate owned by out of province residents**
>
> Dear Premier Houston,
> My name is Hugh Harper. I drove for Danielle Barkhouse during the campaign and was also her photographer. I have a few great pictures of both of you.
> So this new tax is going to crush me emotionally and financially. Even though I am a resident of Chester I own with my son and daughter (they live in the states)a small 2 bedroom, 1 bath cottage on Sherbrooke lake. We bought the land in 1988 and put the cottage up in 2001. My wife of 23 years passed from lung cancer and her ashes are buried near our fire pit. Mine are to be buried their too.
> This new tax has absolutely no benefit to me or my kids and grandkids. In fact it penalizes
> our families dreams and experiences over the last 34 years.
> I understand from Danielle that it will probably pass.
> I plead with you to stop and reconsider. Instead of taxing out-of-province owners, create a health and welfare tax for corporations and Llc's.
> The tax would actually benefit them! They would also be much more likely to afford the tax!
> Lastly, me and the many retired residents that face this tax burden may actually have to pay for it by taking funds from their retirement savings accounts. Which will be taxed by CRA.
> A tax on a tax!!
> Thank you for reading my request. Your proposals are great, just please change how you pay for them.
> sincerely
> hugh harper
>
> Check Out my web page
> hughharperphotography.com

[redacted]

From: Bill Polk [redacted]
Sent: April 12, 2022 7:27 PM
To: Office of the Legislative Counsel
Subject: Fwd: non-resident tax

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Begin forwarded message:

From: Joseph J Hill [redacted]
Subject: non-resident tax
Date: April 8, 2022 at 3:57:52 PM EDT
To: "primier@novascotia.ca" <primier@novascotia.ca>, "financeminister@novasotia.ca" <financeminister@novasotia.ca>, "barkhousemla@gmail.com" <barkhousemla@gmail.com>

Some sober thoughts from one who will be affected by the proposed tax:
1 – I do not whine! I am willing to pay fair and equitable taxes with all property owners. Being singled out in this inhospitable way will not solve the problem you have set out to fix. Most non-resident owners are located in the rural, coastal communities in the province.
2 – The economies of these small rural, coastal communities receive a huge boost from the summer CFAs (come-from away). This proposed tax would suck enough cash from local economies to cause serious harm. If non-residents were forced to sell to locals, the tax would disappear. The new ownership group would then be responsible to carry the economic support forward.
3 – Wonderful Nova Scotia will take a BIG reputational hit! The tourist industry on which you have heavy reliance, will have another hurdle to overcome. And if you don't know it, REPUTATION IS A VERY BIG DEAL! !!
4 – The impact of the Air BNB business on Nova Scotia real estate is not generally understood. A greater understanding of this will enhance your reconsideration of his bill.
5 – I am now 87 and at the end of my life. I have enjoyed my 56 years in Chester. My fixed income is able to cope with my current economic realities. In my case, an additional 2% tax on a property worth way over $500,000 would "Break the bank". And, of course, if required to sell to a local, the tax would disappear!!
6 – Beware, the UNINTENDED CONSEQUENSES…….
Please, please reconsider this proposal.
Sincerely,
Joe Hill
Chester,NS; USA
Sent from Mail for Windows

[redacted]

From: Tammy Hines [redacted]
Sent: April 13, 2022 6:11 PM
To: Premier; Finance Minister; Office of the Legislative Counsel
Cc: Paige Hoveling
Subject: Proposed new taxes

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I am writing you to express my extreme concern about the proposed 5 % Deed Transfer Tax and the increased Property Tax for non-residents. Nova Scotia has always been a welcoming province and now this is sending a message that we just want your money or you are not welcome.

The increased taxes also adds a financial burden to people who currently have seasonal property here. Many of these people are Nova Scotians who have a history in the province and family ties they want to maintain. These families have an economic impact in our rural communities with businesses relying on seasonal resident spending from groceries, utilities, tourism, hiring local tradespeople, and more. This will hurt the rural areas the most and we do not see how this will help add inventory as most of these properties are seasonal only or if looking at the south shore area, the prices of these homes are not the type of homes that most buyers can afford, and already bring in large tax dollars.

The message we are sending to fellow Canadians is that we do not want them here. Our tourism promotions welcome Canadians to our province, however, these taxes discourage loyal, seasonal property owners who come back year after year without any enticement. I am very disappointed in the implementation of these taxes and urge the province to consult with REALTORS® and out-of-province owners to find a better solution. Let's avoid the decline of rural Nova Scotia and make a plan that is fair for those who love and have given so much to the province.

Sincerely

Tammy Hines

[redacted]

From: John Hoyle [redacted]
Sent: April 13, 2022 5:12 PM
To: Office of the Legislative Counsel
Subject: Fw: 2022 NS Property Tax Surcharge

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I am forwarding an email I sent on 10th April for your information and attention.

Kind regards

John Hoyle

From: John Hoyle
Sent: Sunday, April 10, 2022 11:02 AM
To: premier@novascotia.ca <premier@novascotia.ca>; FinanceMinister@novascotia.ca <FinanceMinister@novascotia.ca>; susancorkumgreekmla@gmail.com <susancorkumgreekmla@gmail.com>; patdunnmla@bellaliant.com <patdunnmla@bellaliant.com>; NSPropertyTax@novascotia.ca <NSPropertyTax@novascotia.ca>
Subject: 2022 NS Property Tax Surcharge

Dear Sirs/Madame

We are writing to urge you to reconsider your Government's recently announced plan to levy a property tax surcharge on non-resident homeowners.

We are residents of the United Kingdom who spend several months of every year in Nova Scotia. We have long standing links with friends in the Province. Whilst fully recognizing the urgent need that this tax seeks to address it is hard to see how this will achieve its stated policy objective of increasing housing supply. We share with you concerns about the affordability and availability of property for working people in the Province, something with which the UK is also struggling. However, the NS Department of Finance's own statistics show that non-resident home ownership is negligible in the primary population centres where housing supply is critically short, such as in the Halifax region. The planned tax will surely not materially increase housing availability in these densely populated areas for the simple reason that very few homes are owned by non-residents in these areas.

Our own property is located in a rural area near Lunenburg, an area that is heavily dependent upon spending and investment from tourism and seasonal non-residents. We would argue that by discouraging seasonal ownership by non-residents, the proposed tax will cause significant harm to the economic viability of these areas of the Province.

We have owned our property since 2004 and have spent several months every summer in Nova Scotia with our family until the pandemic prevented our travel from the UK. This property was designed by Nova Scotian architects, built by a Nova Scotian building company using resources and materials from local suppliers and is

maintained by local companies. We have furnished it over the years with furniture, art and crafts made by local people.

On an annual basis we transfer significant funds to our bank account in the Province and this has been used to pay our not insignificant property tax to the Municipal District of Lunenburg – a tax we fully accept and understand. Our money is also used to do business with boat brokers, chandlers and boat builders, local auto repair, restaurants, vineyards, shops and occasional trips to other parts of Nova Scotia. We have become involved with, and donated funds to, community organisations like the Lunenburg Yacht Club (where both our children learnt to sail), the Mahone Bay Islands Conservation Association (MICA), the Mahone Bay Settler Museum and many local cultural events. In each of the past 18 years we will have hosted on average 4 people from the UK and the USA who have been introduced to the beauty of Nova Scotia, travelled throughout the Province and spent money in the local economy; some have returned more than once but may not be likely to if we are no longer there.

If the proposed property tax is implemented as currently proposed, we would almost certainly be forced to sell our property and sever our long-standing ties with the Province – driven out by a level of punitive taxation that is unaffordable. We find this extraordinary and disappointing from a Province that holds a special place in our hearts and that we think of as our second home.

We urge you to reconsider this punitive property tax proposal.

Yours

John and Rosemary Hoyle

Addendum to Previously submitted Letter to Law Amendments Committee.

To Whom It May Concern,

There have been many, many letters written thus far detailing the downside effects of the proposed 2% property tax levy on Nova Scotia non-residents, Nova Scotian society and Nova Scotia's economy. So many letters, that the potential financial and other implications of the proposed taxes must be clear. It should be obvious by now that more careful consideration of this policy, particularly by basing it on a detailed cost benefit analysis, is more than warranted. In this letter, therefore, I would like to address specifically the rationales (labelled a through d) that have been given by the government in interviews and in letters many of us have received from Ministers and MLA's as to what the objectives of the policy are. I will outline each objective and identify some of the problems with using a 2% property tax to achieve these objectives. I then offer some solutions that could be the basis for amendments to this legislation.

a) Designed to cool the overheated housing market by limiting non-Nova Scotia buyers

Using the 2% property tax to cool the housing market is useful only for purchases moving forward. Current residents who are not selling their properties can't help cool the market any more or less than Nova Scotia property owners. If you are trying to stop new purchases being made by non-residents there are other ways of going about it than to levy sledgehammer taxes. A brief moratorium, for example. But if you insist on using excessive taxation to help cool the market, you should not apply these taxes to current non-residents.

Furthermore, I would think the most problematic areas for the market being overheated would be in the urban and suburban areas, where most people hoping to move to Nova Scotia would be likely to find work within commuting distance. Can you actually show that limiting non-residential buyers would change the housing availability in those areas where housing is desperately needed? If so, perhaps you could consider limiting non-resident purchases going forward to those specific areas? Furthermore, there needs to be a clear mechanism to remove these taxes or a moratorium quickly. Housing markets, as I am sure you know, can crater and crater fast. This kind of tax overreach is likely to add to a downward spiral should the market begin to correct (or decline) on its own. Should the market cool too quickly, it is likely to leave at least some recent resident buyers underwater on their mortgages, and others forced to sell for less than they paid.

Solutions: apply the 2% taxes only to new non-resident buyers, or place a brief moratorium on new non-resident purchases. Make these changes targeted to areas where housing availability falls well short of demand, particularly in areas where housing shortages and new job opportunities coincide. Give the taxes an expiration date.

b) Encourage properties owned by non-residents to be offered for rent to make more housing available

This would be possible only if seasonal residents don't want to use their own homes. If their summer homes are no longer available to them because they are forced to rent them out, what would be the point of owning them? If this is being offered as a serious solution then all second homeowners in the province should be told to rent out their properties, as the 4% of homes owned by non-residents are unlikely to make a dent in housing availability. This is particularly true given that they are 1. frequently unsuitable for year-round occupancy, 2. too expensive for affordable housing and/or 3. too remote from work. Most of us did not buy our homes for income purposes. We bought them to spend time in Nova Scotia.

Solution: Keep this provision without the expectation that it will make any sort of a dent in the housing issues.

c) Raise revenue for affordable housing

This is not a question of simply "paying more". The idea that a 2% tax on our property assessments can be seen as simply "paying more" is laughable. We are being asked to pay THOUSANDS more. Even a home valued at $90,000 would have to pay $1800 more each year. If you look at the budget proposal for housing, it is somewhere around $25 million. An average additional tax payment of $1500 per non-resident property would bring in $40.5 million. How can you possibly justify a 2% tax rate - particularly in light of the fact that Nova Scotia residents with second homes are not facing any increase? Quite frankly, this proposal is a gross overreach. Lower the rate substantially and you will still have income for affordable housing

Solutions: Lower the rate substantially so the funds raised meet the budget objectives. Guarantee this money will go directly to meet the affordable housing issue. Include all second homes in addition to non-resident homes and lower the rate still further. Limit the cap on property assessment to primary homes. Property assessments on all second properties in the province would be uncapped (non-resident homes would NOT be considered primary homes).

d) To encourage non-residents to become full-time residents

This is disingenuous. It is unrealistic for anyone who still has children in school or jobs or businesses or significant ties elsewhere to live in NS full-time. People can't just randomly pick up and move permanently to a place just because they like it. The most likely population to make the choice to become full-time residents would be those over 60. Perhaps this would bring more income taxes into the province but would also lower the number of properties that currently are not capped for assessments. Also, it would increase the healthcare burden, possibly by a lot as this population ages. There are currently 88,300 people on the waiting list to get a family doctor, I doubt if you want to add many others to that, particularly an older group. I realize that, perhaps, one limitation in attracting new doctors to the province is the lack of affordable housing for sale or rent. But as a purely useless data point, I personally know one doctor who came to Nova Scotia to practice, had good accommodation, but had to leave because her husband (an engineer) couldn't get work. This single data point is included only to suggest that housing may not be the only reason we can't attract doctors or other workers.

Solution: stop citing this as an option for non-residents to avoid this tax. Look at other factors that limit movement into the province in addition to housing shortages, such as supply chain problems, job potential for spouses, or investors (including NS residents) purchasing properties for use as vacation rentals. Develop policies to address these additional limitations.

Your sincerely

Nicola Hubbard
Cc: Premier T. Houston, Finance Minister Alan McMaster

[redacted]

From: Paul Hughes [redacted]
Sent: April 12, 2022 4:31 PM
To: Office of the Legislative Counsel
Subject: NS Non-Resident Tax
Attachments: Submission on Bill 149[1].docx

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Good afternoon,

I have already sent multiple letters to the premier and finance minister on this topic, as well as the local MLA for the area in which my rural NS home is located. I expect the committee has already received many letters from similarly situated residents, so I will not attempt to write a comprehensive note on the matter. However, here are three items I believe are worth the amendments committee understanding as it considers this Bill:

1 - A short series of clips from an email exchange I had with my local MLA. I'll admit this is a rather emotional matter for me, as it is for many others who consider ourselves Nova Scotians:

Sons and daughters of Nova Scotia who spend 4-6 months a year in the province are not 'speculators or investors' as the province of Nova Scotia now seeks to frame us (no more so than anyone else who owns a home is 'investing' in their future). We are Canadians, like you, that have every right to move freely among the provinces and to own homes in the country we live in...are you taxing Nova Scotian based snowbirds who leave the province to head down to Florida in the winter, underusing their homes in NS? Are you taxing HRM residents who have a south shore cottage? No - you are not (nor am I suggesting you should) You are going after non-residents of the province that cannot vote for reasons that are either misguided or strictly for political points (I would say likely both).

...

I could go on but what's the point? Leaving aside all of its illegality and overreach, etc (which we will pursue relentlessly), this law has also just personally taken my legs out (and others like me). That is not the point - this is not a woe is me - but as someone who has literally done everything right and finally, after paying off the 100k I had to borrow to go to law school through a GRIND in this busy city, scraped together a downpayment on a house in rural Lunenburg county (the only house I own - or the bank owns, rather, through a mortgage that now must be under water thanks to this proposed tax), next to my resident and aging parents, where I have begun spending 4-6 months a year, ***I cannot afford to sell and I cannot afford to stay.*** *Who will I sell to in an amount that will satisfy the outstanding mortgage? Which of the skilled workers that want to live in Halifax that you are trying to attract will buy or rent my rural one bedroom home almost 2 hours from Spring Garden Rd. up on a hill without a paved driveway, mailbox or garbage pickup for an amount that will come close to satisfying the outstanding mortgage? None will. How will I pay the 5 figures in EXTRA annual taxes on the property? I cannot. I am not rich. I am not a speculator. I am a Nova Scotian - born and raised - and a Canadian. As Nova Scotian and Canadian as you.*

This cannot stand.

2 - I am fully in support of many of the letters I have read written to the premier and finance minister on this topic. I hope you have received them all. One which particularly resonates, which I believe you have already received, is attached hereto. I add my voice to these sentiments.

3 - I truly believe that the legislature will come around prior to enacting the legislation. I believe the Province understands the harm this punitive and discriminatory tax will do. However, in the event that this is not the case, a significant group of other residents and i have engaged with legal counsel and are putting together what we believe is a strong case that these new tax laws amount to a clear Charter violation. We intend to pursue it as necessary as, for many of us, there is no other choice. I cannot afford to sell and I cannot afford to stay if the laws come into effect...though I would very, very much prefer to stay.

Thank you,

Paul Hughes
Lunenburg County | Toronto
Dalhousie University | Queen's University
Halifax West High School | Clayton Park Junior High | Rockingham Elementary | Mount Saint Vincent Pre-School
Son of Dalhousie graduates now also living in Lunenburg County full time
Grandson of Brits who moved to the Province of Nova Scotia in the wake of WW2
NOVA SCOTIAN | CANADIAN

Submission on Bill 149, Part IV, Section 10: "An Act to Provide for a Deed Transfer Tax and a Property Tax Respecting Non-residents of Nova Scotia"

Dear Members of the Law Amendments Committee,

Please accept this letter as my submission to the Committee for your consideration as you deliberate on the merits of the proposed "Act to Provide for a Deed Transfer Tax and a Property Tax Respecting Non-residents of Nova Scotia."

I do not believe this proposed Act passes the minimum standards of policy analysis and review one should expect in developing government legislation. Specifically, are the proposed measures likely to achieve their stated aim of increasing the supply of affordable housing in Nova Scotia. Further, is there any analysis of the risks posed by these measures, given the highly discriminatory nature of the proposed tax, with respect to reduced spending in communities by non-residents, less business investment in Nova Scotia because of the risk of discriminatory taxation, negative reactions by other provinces to this discriminatory tax grab on their residents, a negative hit to the "welcome to Nova Scotia" brand, and the negative impact on tourism and out-of-province students.

This lack of analysis was confirmed on April 8, 2022 by none other than the Minister of Finance who said "There is no way to concretely know for sure until this is implemented". But that is simply not correct. There is an enormous amount that analysis can tell us about whether this proposed tax will achieve the government's stated aims of more affordable housing for Nova Scotians, and what its unintended consequences are likely to be.

As someone who spent many years as the federal Deputy Minister of Finance, my view is that discriminatory taxation is both bad in principle and bad in practice. And when it is introduced without grandfathering, without offsets and at punitive levels, the negative impacts are only compounded.

The first response of the recipients of the new tax will be to pay for the tax by shifting spending from local businesses, restaurants and charities to the government's coffers, money that will not be recycled back into these businesses by the government. Net loss to all except the government. The next response is to abandon property upgrades as this would only increase the non-resident tax bill. Net loss to local contractors and businesses. The next response is strategic: do the non-resident property owners sell and move to more welcoming provinces. Assuming most non-resident property owners have vacation properties, and few of these properties are in the major population centres of Nova Scotia, it is highly unlikely that this will increase the supply of affordable housing where it is most needed in the province, although it may increase the availability of second residence vacation properties. No gain to Nova Scotians seeking more affordable housing which is the government's stated policy goal.

The other missing element of analysis of this proposed measure is that it pretends to fix a Canadian problem with a Nova Scotia solution. Housing prices are soaring all across Canada, and housing affordability is an issue in Toronto, Vancouver and Ottawa just as it is in Halifax. The factors include: a surge in inflation (which only the Bank of Canada can really tackle through higher interest rates), a boost in population growth due to immigration and inter-provincial migration, of which Nova Scotia has been a beneficiary, and this leads to long term growth (where increases in the supply of housing are the key means to attenuate these pressures on housing prices), and the shock of supply chain disruptions and

labour shortages (which are constraining the pace of construction of new housing supply). No where in this list of housing affordability factors and policy responses does anyone, other than the Government of Nova Scotia, suggest that a large tax on recreational housing held by non-residents is the smart way to solve the national housing affordability problem.

The law of unintended consequences bedevils poorly thought-out policy initiatives. Is an out-of-province business, having just witnessed this discriminatory tax measure, going to plan for the possibility of higher corporate taxes on non-resident businesses and re-deploy their expansion plans to another province that does not present these risks? Would students from other provinces, who are crucial for the viability of the higher education system in the province, fear higher tuition for non-resident students and go elsewhere in Canada? In this slap to the spirit of the Interprovincial Trade Agreement, which Nova Scotia signed, would provinces like Ontario with a considerable number of their residents bearing this discriminatory tax, seek reciprocity on Nova Scotia and Nova Scotians? How might the influential New York Times, which has been an advocate of Nova Scotia, extolling its pandemic policies and its welcoming population, characterize this measure and their view of the province now? In short, do Nova Scotians really want to follow the Minister of Finance's approach of "time will tell" to the management of these considerable risks?

As Bill Black said in a perceptive article in the Chronicle Herald on April 9: "This proposal misses targets it should hit and hits targets it should miss." He goes on to say that the problem of affordable housing needs thoughtful consideration, and that this proposal should be postponed and undergo careful study of its likely impacts, risks and whether it is fit for its intended purpose. I agree. Other options should also be considered as part of this study of these measures, and I suspect a better path forward for all will be found elsewhere.

But the visceral reaction to this proposal has also demonstrated the deep connections to Nova Scotia that many non-residents feel, and how much they are hurt emotionally by its implications of separateness. I am a non resident homeowner whose family traces its Nova Scotian roots back several hundred years, as does my wife's family. Our place in Nova Scotia is more than a recreational property, it is an expression of multigenerational bonds to the people, the culture, the sea, the shared stories of our past. These ties are something that the province has wisely tapped in the past, not taxed.

That you for your consideration of my perspectives on the "Act to Provide for a Deed Transfer Tax and a Tax Respecting Non-residents of Nova Scotia.

Sincerely yours,

Kevin Lynch, Hacketts Cove, Nova Scotia and Ottawa, Ontario

The Honourable Kevin G. Lynch, P.C., O.C., PH'D., LL'D.

Former Clerk of the Privy Council and Secretary to the Cabinet, Government of Canada

Paul Hughes

Excerpts from

Voluntary Planning Task Force Final Report – December 2001
Non-Resident Land Ownership in Nova Scotia

On April 10, 2000, the Government of Nova Scotia introduced Bill 42 that included measures to enable municipalities to levy additional property taxes on non-resident property owners. This legislation received Royal Assent on June 8, 2000. However, the section dealing with non-resident land ownership was not enacted, as the issues were not as straightforward as originally envisioned. Cabinet then called upon Voluntary Planning to hold open discussions, conduct additional research, and provide recommendations on this topic.

During the months of April and May 2001, we held seventeen widely publicized community meetings throughout the province. We revealed the most current statistics on non-resident land ownership and held frank discussions with over 455 attendees. Two hundred and twenty six individuals chose to send us written submissions, while another 128 opted to sign a single petition. In the months following release of our interim report on September 27th, we received another 87 responses, half of which were submitting their comments for a second time. In October we also presented

The Task Force has not altered its position on the question of an extraordinary property tax on non-resident landowners. As stated before, we agree unanimously that the government should not pursue this option, as it would neither fairly, nor directly, nor adequately address the real issues of overall land stewardship raised by Nova Scotians. Accordingly, we advise the provincial government to repeal measures within Bill 42 that provide for the non-resident tax. Future governments, if they so choose, should have to bring such measures before the people, not simply proclaim a bill already on the books.

In summary, we have a lot of work to do to get our own house in order before drawing what may turn out to be unsupportable conclusions relative to non-resident activity in our province. Such a narrow approach to addressing our overall needs, in the absence of a planning strategy and the absence of any kind of trend statistics comparing local development to external factors, is highly premature, to say the least. Proposals which would have us endorse legislation which singles out non-residents in the absence of any professional study relative to the positive impact these investors have on our overall and individual economic well being is neither judicious nor prudent at this time. Furthermore, and of equal if not greater importance, as we have pointed out before, targeting non-residents in this way will not even come close to providing the solutions we require as we face up to internal challenges of our own making. There are far more constructive roads to travel to accomplish our desired goals. The time to face these realities is now.

List of Recommendations

Extraordinary Taxation on Non-Resident Land Owners See report page 17

1 Do not pursue an extraordinary tax on non-resident land owners.

Possible Limits on Acreage Owned by Non-Residents See report page 19

2 Do not pursue limits on the amount of land owned by non-residents.

Rationale for Recommendation

In our deliberations, the Task Force concluded that an extraordinary tax on non-residents would neither fairly, nor directly, nor adequately address the many important land use issues raised by Nova Scotians.

Nova Scotia gains both culturally and economically from the presence and investments made by non-resident land owners in our communities. We should not discourage such a valuable and positive influence on our economy and society.

Therefore, as mentioned before, while recognizing the very real concerns raised throughout this process, the Task Force believes that the solution to access, land use, and planning will not be resolved by imposing a tax on non-resident land owners of Nova Scotia property.

Accordingly, we advise the provincial government to repeal the measures within Bill 42 which provide for the non-resident tax. Future governments, if they so choose, should bring such measures before the people, not simply proclaim a bill already on the books

Conclusion

Numerous countries deal with non-resident land ownership in a variety of ways. Some have established a special tax while others impose limits on the amount of property that can be owned. We found that the reasons for taking these steps differ markedly from case to case, and most have no bearing on the issues we face in Nova Scotia.

[redacted]

From: [redacted]
Sent: April 11, 2022 2:56 PM
To: keithbainmla@bellaliant.com
Cc: Office of the Legislative Counsel; mlamacmaster@bellaliant.com; premier@novascotia.ca.
Subject: Proposed Non Resident Property

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Mr. Bain

My wife and I are Alberta residents.

We purchased a home within your riding, in Inlet Baddeck, in 2011. It was a house that had been listed on the market for many months and ours was the only offer.

Since our purchase, we have ensured that we purchase all goods and services locally. We support local businesses, artists, musicians, organizations and charities. We bring friends from other parts of Canada and the USA each year to experience the beauty and culture of Cape Breton.

Your government's proposed punitive tax on non resident owners is grossly unfair in that you know that none of us can vote your party out of office in the next election. However, what we can and will do, is withdraw our support of all local businesses, artists, musicians, organizations and charities - those who do vote for your party. Further, we will no longer be inviting our friends to Cape Breton.

This proposed tax on non-residents will do nothing to solve its stated intention – to solve the plight of first-time house owners. Furthermore, in our view this is primarily a HRM issue not one in rural Cape Breton.

We are also not beneficiaries of any massive increase in Nova Scotia property values. The assessed value of our house when we purchased it 11 years ago was $358K. It is now $435K an increase of $77K , an amount which does not even cover the addition of a $50K garage and a $30K bathroom renovation - both done with all materials and services purchased in Baddeck.

With the large number of seasonal residents in your consistency who are located around Baddeck and other areas we would have expected that you would be sensitive to this issue. Perhaps your new role of speaker is taking too much of your attention away from the needs of the communities within your constituency?

We are fortune to have many resident neighbours who are also dismayed with this proposed new tax and the message it sends to non-residents who contribute so much to the community. We understand that several have already been in touch with you.

Regards

Terry and Beth Hughes
[redacted]

Inlet Baddeck

[redacted]

[redacted]

From: [redacted]
Sent: April 12, 2022 11:07 PM
To: Office of the Legislative Counsel
Subject: Non-Resident Property Tax

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Please see my email below.

I have also posted it on Facebook. It has generated numerous "likes" and positive comments, including from year-round NS residents and businesses.

From: [redacted]
Sent: April 12, 2022 5:22 PM
To: pictouwestmla@bellaliant.com
Subject: Non-Resident Property Tax

Honourable Karla MacFarlane
MLA for Pictou West

While I actively follow provincial, federal and international politics, and I am a member of conservative parties, I have never before written a complaint to an elected official. I view the pending Non-Resident Property Tax as a targeted personal attack, hence this communication to you.

A bit of background is required to put the tax in context. My wife Sally and I are both from Nova Scotia. Our families have lived in Nova Scotia for 200 years. Our ancestors and living relatives (including all our siblings and many cousins) are in Halifax, Ingonish, Canso and River John. In 1989 my job with Scotiabank required that we move to Toronto and then Calgary. Every summer we returned to NS for vacation. Our two daughters graduated from Dalhousie University, and one lives in Halifax. In 2007 we purchased raw land in Marshville Pictou County, from Sally's cousins (who live outside NS) that was part of the old farm owned by her great grandparents. We have invested substantial dollars in landscaping and building a house. Since I retired in 2016, we have started migrating back to NS with a "normal" year being in Nova Scotia May-October and in Calgary November-April.

Our investment in Nova Scotia has benefitted many local businesses, such as: the primary contractor CF Construction, Phil Murray Electrical, Scotia Plumbing & Property Maintenance, and MacIntosh Landscaping. Our living expenses support numerous local businesses. We have also been shifting our philanthropic donations towards NS health care, recreation, church and social charities.

The pending non-resident surtax tax triples our property tax. I am in favour of a progressive income tax system, and actually would not be opposed to a progressive property tax system homogenously applied. This 2% property surtax unfairly targets people who have chosen to invest and live part of the year in Nova Scotia. It is being levied after people have already injected their money – it is a form of financial expropriation seen in banana republics.

I recognize the short-term economic sugar-high of the property surtax and the political gamesmanship of taxing people who come-from-away. I question the mid/long term impact of suppressing property assessments and repelling future investors.

In the past three years the government of Nova Scotia (two ruling parties) has: (i) taken away the right to vote from seasonal property owners (we were planning to vote for you in Aug'21, but the electoral officer informed us we are not eligible), (ii) created a COVID bubble whereby we could not go to our property despite having full vaccinations and commitment to quarantine, and (iii) imposed a punitive selective property tax. I suspect the government would not be levying this tax if seasonal property owners were still franchised to vote. The government has achieved something Sally and I never thought possible – we feel unwelcome in Nova Scotia.

I realize I have little immediate recourse, other than venting in this letter. Going forward our purchases in NS will be transactional, without preference for supporting local business unless it is our best interest. We will pare down investing in our property because it will increase the municipal assessment and thereby the property tax. We will re-think our charitable donations. When we do transfer our residency to NS, we will not support the conservative party (I have never voted otherwise; but I will have to given the PC's unfair tax grab).

As you may sense, Sally and I are hurt, insulted and angry.

Mike Jackson
[redacted]
Marshville NS
[redacted]

[redacted]

From: [redacted]
Sent: April 13, 2022 6:27 PM
To: Office of the Legislative Counsel
Cc: Premier; mla@esmithmccrossinmla.com
Subject: Bill 149 - Financial Measures Act 2022

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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April 13, 2022

Office of the Legislative Counsel

802-1809 Barrington Street

PO Box 1116

Halifax, NS

B3J 2X1

Attn: Standing Committee on Law Amendments

Reference: Financial Measures Act 2022 – Non-resident Property Tax

Dear Committee Members,

We are writing to you on this matter to express our deep concern regarding this proposed tax amendment. We view it as a deeply divisive and discriminatory tax that is punitive and will not solve the stated objective of increasing housing availability and affordability. It will also lead to unintended negative consequences for the Province.

As background for you, both my wife and I were born and raised in Nova Scotia. We completed our post secondary education in Nova Scotia. A few years following graduation my career took us on a cross Canada journey with stops in New Brunswick, Ontario, Alberta and British Columbia. Eventually Calgary Alberta became our “second home”. I say that, as Nova Scotia has always remained our “home”. We have been fortunate to be able to enjoy summers, or parts thereof, at our seasonal “home” in Port Howe (Heather Beach). This seasonal residence has been in my wife’s family since 1960 and since 1978 we have missed only five summers there. Two of those five years were during the pandemic.

While we appreciate the housing availability and affordability issues facing Nova Scotia residents, it is not unique to the Province. It has become a Canadian issue. Few, if any, provinces have not been impacted by this trend. The Federal government has recognized this and their recent budget outlined a few initiatives that they will implement to assist all Canadians facing housing challenges. They are united in their approach to help all that are in need without punishing others. The proposed Nova Scotia strategy is divisive and pits the majority resident taxpayers against the minority non-resident taxpayers. While we don’t have a vote our friends and family living there do. Our conversations with them indicate they are all opposed to this tax surcharge and will make their displeasure known in the next election.

Not only is it divisive and discriminatory it is very likely that it will have minimal, if any, impact on the problem. In our case, our modest 576 sq. ft. seasonal residence has no heat or running water in the winter and the road is not plowed. It would not be fit for habitation during that period. If the Government truly believes that seasonal residence ownership is a solution to housing availability then all owners should be subject to the same tax surcharge, both residents and non-residents. There are many more resident owners of seasonal properties so this would generate even more revenue for the Province.

At the other end of the spectrum are the multi-million dollar homes owned by non-residents. Taxing those owners certainly adds to the government coffers but does it in any way increase availability and affordability of those homes to Nova Scotia residents? Assuming the housing crisis affects low and middle-income residents the most, the solution needs to reflect that.

The proposed tax may also create unintended consequences. For example, when our family is at the cottage we obviously buy local for everything. This brings revenue to the Province that would not occur if the cottage were owned by a Nova Scotia resident. In that case the Provincial revenue remains the same. The only difference is the region of the province where the money is spent. Multiply this by every non-resident owner and the impact can be significant.

One of the exemptions included in the documents I reviewed enables non-resident owners that rent their property to a resident on an annual basis to avoid the $2.00/100 tax. This could, in fact, have the opposite affect on affordability and availability of housing. Investors, with deep pockets, from out of province can out-bid residents on housing sales and then turn around and rent the property to a resident at an inflated price, or use it in the short term rental market. So, not only does it remove potentially affordable housing from the stock, it could increase rents to those most unable to afford it.

We suppose if you consider the tax dollars that this new tax will raise and if those dollars were invested in a manner that would increase availability and affordability it “might” make sense. However, my cursory review of the budget indicates otherwise. This tax is estimated to generate $81 million in revenue and the projected expenditures on housing initiatives is projected to be $25 million. It would appear that the balance goes to general revenue to be spent on other government priorities. If this feedback is eventually ignored at least the Government should be honest in their communication that this is simply another tax to feed general revenue.

So what might a solution look like? On September 27, 2019 Statistics Canada released the following report: Residential property ownership: Real estate holdings by multiple-property owners. This report provides information on multiple-property owners in the provinces of BC, Ontario and NS. <u>This report excludes non-resident owners and corporate owners.</u> From what we understand the availability issue is most pronounced in the HRM. Halifax residents represent 35% of multiple-property resident owners in the province, with the balance outside HRM. Some of those properties may be leased on a 12-month basis, however a large number are likely Air BnB or VRBO properties. This removes the availability of housing for those most needing it. The Government could, and should, identify those properties and impose this tax there. Remember these are properties owned by NS residents, not non-residents, and are part of the identified problem of availability. Of course the tax would also be applied to non-resident owners of those types of property use. This is only one potential solution but it would have a meaningful impact.

As it is now, non-resident owners pay their fair share of property tax. In fact you could say that we pay more than our fair share of taxes. This occurs in a few ways. One, we pay for services for 12 months of the year and we are only receiving the services for 2-3 months of the year. Those services would include waste removal and highway maintenance. Secondly, we are already taxed higher than resident owners. In 2005 assessment increases were capped for residents only. Now, seventeen years later our taxes are approximately 50% more than a resident owner with a similar sized cottage on a similar sized lot. The difference is created by the capping system in place. Lastly, the non-residents you target reside in provinces that support Nova Scotia in the form of federal transfer payments from taxes on income earned in those provinces

Nova Scotia has historically been known as a friendly and welcoming destination for visitors from near and afar. I have personally seen this changing, particularly over the past few years. No doubt some of this has been as a result of the pandemic. With most restrictions now lifted and the pent up demand for travel evident, now is the time to encourage those from near and far to discover all that the Province has to offer. Put out the welcome mat for all. Encourage those from out of province to visit and/or move there. Encourage businesses to set up shop in the province. Encourage job creation that will enable school and university graduates to remain in Nova Scotia, rather than leave for their career like I had to.

Implementing financial penalties to those that are not residents of the Province does not address the root problem. This is particularly true for those properties that are truly seasonal residences that could not be inhabited by a resident for 12 months per year. We are convinced that there are ways and means to tackle the affordability and availability issue that will achieve that desired result, however it will take time to identify and implement the real solutions.

We respectfully ask you to please consider all consequences, both intended and unintended, that this tax will cause. Please pause the implementation of this portion of the proposed bill and take the time to thoughtfully consider the problem and solutions. We truly believe that your informed feedback to the sitting government can and will make a difference. The problems facing Nova Scotia require real leadership to resolve. True leaders seek solutions that unite rather than divide stakeholders. Please be those leaders.

Thank you for your time in considering the content of this letter.

Sincerely,

David and Mary Hannah Johnson

[redacted]

Calgary, Alberta Port Howe, NS

[redacted]

[redacted] Tim Houston

MLA Cumberland North Elizabeth Smith-McCrossin

[redacted]

From: Katharina Jost [redacted]
Sent: April 11, 2022 5:23 PM
To: Premier; Finance Minister; Minister, DMA; Minister of Communities, Culture, Tourism and Heritage; Economic Development Minister; Justice Minister; Office of the Legislative Counsel; susancorkumgreekmla@gmail.com
Subject: Letter

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To

Premier Tim Houston

Ministers of Finance, Justice, Tourism, Economic Development, Municipal Affairs and Housing and our MLA

Law Amendments Committee (LAC)

from

Katharina and Ralph Jost

Second Peninsula

[redacted]

Second Peninsula, April 11, 2022

Honorable Premier and honorable Ministers, honorable Members of the LAC

The proposed new property tax law

We do have a problem, we do have a housing crisis. That's where we agree.

With one big stroke you want to try and remedy that, a new tax law for out of province and foreign homeowners.
Just like Dexter did with the cancelling of the CAT ferry (big mistake)
like McNeill did with the film tax credit (big mistake)
you want to do this early in your term, a bold popular brushstroke, but really, just a big mistake too.

So far, I liked the seriousness and the respect with which your government worked, and I also liked the speed. Until now we thought we had the best politics in years. But now this!

We do have a huge problem with houses sitting empty for most of the year, being rented 8 weeks in July and August over Airbnb and other portals. The owners make a nice profit and can afford to let the houses empty. In the same time they push licensed vacation businesses out of business, because not the same rules apply. The so called sharing economy is completely unregulated, they don't pay business taxes, they don't have business insurance or a license, the province has no possibility to ensure quality standards, the houses are not available for permanent residents and the property prices go sky high, because it is a good investment.

In towns like our beautiful Lunenburg, the residents are the staffers in a fairy tale called „quaint, colourful fishing town“, and have to maintain infrastructure, culture, beauty, life.

Tourism is not a bad thing and it provides many workplaces and incomes. Tourists with homes here stay usually a long time, many of those from abroad stay 6 months and contribute to society.

But if the ratio short term tourists / residents gets out of balance, society suffers.

There is a handle. Why don't you tackle this problem?

Speculation is an other big problem. In our neighbourhood on beautiful Second Peninsula, an almost 200 year old Farmhouse was recently bought by an affluent couple from Halifax. They now own 5 houses between Tantallon and Second Peninsula and seemingly some more elsewhere. They keep them, rent them out on short term basis and when they get tired of it, they sell for a much higher price.

An other gentleman, just one km down from us, already owns two houses and is just now buying a third one. The houses get rented on weekends to big partying groups and sit empty most of the time.

Some big acreage was sold and will probably be developed into a subdivision, earning this Nova Scotia couple a very high profit

and it goes on and on....

This are all works of Nova Scotia residents.

So, if your law comes to pass, it will not touch this homegrown speculation. Which is understandable, those might be your voters.

The threat of the proposed law works. We already know of two homeowners from overseas who will sell. They both would have liked to move here permamently, but they don't qualify for immigration. So they made do with 6 months here, being really valuable members of our society, volunteering and all. Their houses won't sell cheap, certainly not for a price a young working couple with children can pay.

So it is still not a solution to the problem.

Affordable housing would be a solution. But if the government is not willing to invest the new tax revenue into affordable housing, nothing will happen. As long as all housing is privatized and left to developers, as long as there has to be a big return of investments and a payout to shareholders, there is no solution for the housing problem of the middle and lower income class.

Please Premier Tim Houston and Ministers, do not go this very populist and cheap route. Retract the proposed law, think again and start with some better regulations, which really tackle the problems.

With kind regards and best wishes

Katharina and Ralph Jost

retired business owners,

immigrants, Canadian citizens for almost a quarter of a century

[redacted]

From: Stephen Joyce [redacted]
Sent: April 12, 2022 2:50 PM
To: Premier; susan.corkumgreek@yahoo.com; Office of the Legislative Counsel
Cc: Stephen Joyce; barkhousemla@gmail.com
Subject: Nova Scotia Non-Resident Property Tax

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12 April 2022

Honorable Tim Houston, Premier of Nova Scotia
Honorable Susan Corkum-Greek, Minister of Economic Development
Law Amendment Committee Members
Re: Nova Scotia Non-Resident Property Tax Legislation
We write in opposition to proposed legislation which would dramatically increase property taxes on non-residents.

We recognize the housing issues facing Nova Scotia families, especially along the Atlantic coastline. Costs of purchasing and building have skyrocketed as housing stocks have dwindled. This is an issue common to many Atlantic coastal communities. We are willing to do our fair share to help solve this problem, but to fund a solution so heavily on the backs of non-residents seems punitive and inequitable.

Our love for Nova Scotia is steadfast and our roots in the province are deep. Grandfather Boggs served in the Nova Scotia regiment of the Canadian Infantry during WWII, was a Valley apple grower who became president of the Nova Scotia Fruit Growers Association in the 1950s and served Kings County in the Nova Scotia House of Assembly. He married Helen Pipon Starr whose family had settled Starr's Point and were among the early settlers of the province. They left to their three children a modest summer camp.

As he predicted, the families dispersed over time, but the property remained a touchstone and brought us back to re-connect in Nova Scotia each year. Five generations later, we return from Halifax, Toronto, Vancouver, Maine, Botswana and New Zealand.

On the original 1940s footprint, we recently rebuilt our cottage employing architects, engineers, contractors, plumbers, carpenters, masons and electricians. The materials were all locally sourced. As you might imagine, we support the local economy in a variety of ways. We purchase overnight accommodations when large family groups assemble, groceries, hardware, fuel and veterinary services. We frequent restaurants, markets, festivals, parks and historical sites. All this support, without utilizing schools, health care, or most other social services.

Our current generation (3) has been able to manage the gradually increasing property tax bill. It is not clear if our children or grandchildren will manage, especially if the tax rate is three times higher than we pay now.

We would willingly contribute to a gradual property tax increase spread equitably among residents and non-residents according to their financial means. The current legislation seems harsh, punitive and counter-productive.

Thank you for your consideration.
Stephen and Cinda Joyce
[redacted]
Marriotts Cove, Nova Scotia

[redacted]

From: Sherry Kane [redacted]
Sent: April 12, 2022 12:28 PM
To: Office of the Legislative Counsel; letters@hearald.ca; susancorkumgreekmla@gmail.com
Subject: Fwd: NEW TAX PROPOSAL

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FYI. I was just given your addresses. Please carefully read my note and those of others who are impacted by: NOVA SCOTIA BUDGET 2022 and Bill No. 149mFinancial Measures (2022) - Non-Resident Deed Transfer and Property Tax Proposals

---------- Forwarded message ---------
From: **Sherry Kane** [redacted]
Date: Tue, Apr 12, 2022 at 9:05 AM
Subject: NEW TAX PROPOSAL
To: <premier@novascotia.ca>, <financeminister@novascotia.ca>
CC: <Dbarkhouse@chester.ca>

We are willing to try and understand the tax proposal but it is like a SLEDGEHAMMER. It is excessive and poorly aimed.

We are born and bred Nova Scotians with family in Halifax, Yarmouth, St. Margaret's Bay and Musquodoboit. We grew up in Halifax and have owned a property in the Village of Chester for 15 years to which we return every summer to visit our family and friends. The place is not on the water and was considered a tear down at the time of purchase. Contractors in the Village have benefited every year as we make both small and large improvements.

This excessive tax will make us UNABLE to keep our home. What a message this sends to former Nova Scotians who have ties and love for the province. It is tasting a little sour right now.

We pay our taxes, contribute to the community, restaurants, volunteer on boards to keep Chester and the near by towns vibrant, and do not use the health or educational services.

We have read many letters and news articles on this matter. The tax hurts the rural communities in a lame attempt to appease a problem in Halifax. Shame on you! The best recommendation we have read suggests, if anything should be done, you should allow the local counties to additionally tax non-residents and totally eliminate the entire proposal announced! This way the money goes to the local towns and villages where it belongs. Regardless, the amount has to be substantially reduced or part-time residents will flee Nova Scotia.

Bob and Sherry Kane
[redacted] Chester NS

[redacted]

From: Margaret Kauffmann [redacted]
Sent: April 12, 2022 9:26 AM
To: Office of the Legislative Counsel
Subject: New Non-Resident Property Tax

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Dear Sir and Madame,

I believe the newly proposed Nova Scotian non-resident property tax proposal is shortsighted and will be damaging to the province.
I believe it will decimate the Nova Scotian tourist industry. Non-resident property owners are the real tourist base of Nova Scotia. We are the ones who come back, year after year.
My husband's family is from New Glasgow. When we first visited from our home in Boston, we fell in love with the province and bought property on Cape Breton Island. With the help of our wonderful Nova Scotian neighbors, we carved out a dirt road, built a small cabin, and created paths along the shore.
We have been coming to Cape Breton in the summers for 31 years, and now that we are retired, we come in the fall. We have befriended members of the small community of Port Hood. We spend money at the grocery store, go to restaurants, buy paint and lumber, nails, screws and furniture at the hardware store. We have paid local contractors to help us maintain our cabin, fix our dirt road, put in new windows, mow our field. We spent $30,000 to put in electricity poles which have helped our local neighbors sell their adjacent parcels of land. Our friends and family often come from the US to visit and stay at local hotels.
What Canadian services do we use? Not the healthcare system. Not the educational system. All the money we spend comes from the US. It is a plus for the local economy.
This tax could cost us up to $50,000 a year. We are retired school teachers!! We could never afford such an increase. If all the non-residents are forced to sell their properties, who will buy them? Not non-residents. Why would they? The money the government expects to make off of this increase in taxes will dry up very quickly. Have you considered that? And what if properties go unsold? Will you have abandoned and neglected properties scarring the landscape?
The government's goal with this new tax is to address the housing crunch in Nova Scotia. Will it? And if so, at what cost?
My husband and I have worked on our Cape Breton property for over three decades, hoping to pass it on to our children and our children's children. That has been our dream. We never thought Nova Scotians would dash our dreams so utterly and completely.
Please, remember your wonderful welcoming saying, "Céad Míle Fáilte." It means "*One Hundred Thousand Welcomes.*"
Marky Kauffmann and Gordon Chase,
Shirley, Massachusetts and Port Hood, Nova scotia
I

[redacted]

From: Dale Kelly [redacted]
Sent: April 13, 2022 8:20 AM
To: Premier; pictoueastamanda@gmail.com
Cc: Office of the Legislative Counsel; Justice Minister; mlaritcey@bellaliant.com; Smith, Kent; Info@trevorboudreau.ca; melissa.mlaoffice@gmail.com; Economic Development Minister; susancorkumgreekmla@gmail.com; Dale Kelly
Subject: law of unintended consequence

Importance: High

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Premier Houston,

We seek your careful reflective contemplation on the proposed new land tax for non-residents. We believe this proposed action is not well contemplated and could lead to harsh, unnecessary consequences to some of Nova Scotia's best and most committed ambassadors.

Allow me to share our story – In 2017 we purchased our first NS property and then sold this land a year later only to buy a second property, where eventually we built a home and moved into same during the 2020 year – a difficult pandemic build. In 2021 we have built a second facility, became integrated into our community and evaluated/invested in new business opportunities. My wife is a born/raised, Saskatchewan resident; I was born/raised in New Brunswick, however, invested over 35 years of my working life in SK and/or AB, in the years many Atlantic Canadians sought careers elsewhere.

We took time to move back to NS, which was my wife's first choice, however, had your proposed tax policy been in place, we would never have considered such an option. This summer we will welcome our son/daughter-in-law for their first visit along with their 8 and 6 year old daughters. They may in fact look at NS property, however it will be 15 years before they are ready to move. The proposed property tax regime is not a welcome change to favorably foster their considerations.

When we proposed moving to NS, our Saskatchewan tax accountant asked, "why?" He concluded that we will pay enhanced property taxes and significantly more in personal taxes, so did we really want to call NS home? With the present Conservative Government 2022 proposal, there will be fewer non-residents to think about this province becoming their new home, which will make capital even harder to attract. In our opinion, the course under discussion is a terrible direction. We must remain open to outside ideas/fresh capital as they provide much needed vitality and energy to enhance a vibrant community.

We do not understand how the proposed non-resident land tax charge of $2/100 of assessed value will increase affordable housing, that position is a red herring. In fact, we submit, that the law of unintended consequence could well rise and reflect poorly on Nova Scotia for at least a generation, and indeed, be very difficult to correct. As some wise person once articulated, 'Just because you can, doesn't' mean you should.' **The proposed non-resident tax assessment is punitive, and should not be advanced, or at the very least it should not be extended to existing landowners**. **If the present Government feels a need to keep the proposed land tax policy in place, then at least amend such legislation so that the new tax applies to future land owners, that's the responsible approach. To penalize existing non-resident**

landowners is simply 'bad policy' and places the 'not welcome mat' clearly on display, which is an appalling mistake. Many of our seasonal residents are true/blue NS ambassadors, and they attract friends/family to visit, which includes consideration for NS as a home. These seasonal residents search out and support local services without price dickering and generously support community not-for-profit causes such as health care, social well being organizations, etc.

Honorable Houston, please, take a moment to reconsider the consequence of the proposed tax increase for non-resident Nova Scotians. We believe the law of unintended consequence will be significant in the years ahead. No doubt the NDP and Liberals will join your government on this bill, in their eyes we are taxing the 'ultra-rich.' In our eyes, your government will be skewering some of Nova Scotia's best friends. Again, if you feel a need to bring such a tax into reality, then do so for future purchases, then the facts will be, 'buyer beware' as the operative statement, at least not a harsh penalty to those that have already taken the investment to become part of our community and spend dollars each and every year supporting our economy.

Please think thoughtfully before proceeding on the non-resident tax changes.

With much respect and support,

Dale and Jocelyn Kelly
[redacted]
Second Peninsula, NS

[redacted]

The Honourable Tim Houston, Premier of Nova Scotia

The Honourable Allan MacMaster, Deputy Premier, Minister of Finance and Treasury Board

Danielle Barkhouse, MLA, Chester-St. Margaret's Bay

Dear Sirs/Madame:

I am a Nova Scotia resident and like others I am writing to protest the proposed tax on non-resident property holders. As an economist, I would note that the tax, in addition to not being well thought-out as far as I am aware, is both discriminatory and distortionary. It is not going to do anything to address the housing shortage, which is a supply issue that has certainly not been caused by non-residents who have contributed positively to supply by employing local builder and trades people.

But the tax will have unintended negative effects (negative externalities in economist jargon) in terms of lost business for local entrepreneurs and will likely have lasting effects on the overall performance of our local economy, not to mention the province's reputation as a friendly, accepting place. That is, it is not just non-residents who will be affected, but the province as well. Let me give a personal example.

Like many maritimers (raised in Saint John and attended St Francis Xavier), I found it necessary to find employment away. That said, my wife and I always had a desire to return (as my Ontario friends say: "you guys always want to go back"). In 1992 we purchased a summer home in Marriott's Cove with the intention of retiring here. In 2009, newly retired I did just that and am now a proud "blue noser".

Somewhat before retiring, great friends from Toronto visited us for a weekend. In short order, having fallen in love with our beautiful area, they too purchased a place near by and have since become permanent residents. They both have as well made major contributions to our community in volunteer time and money. In addition we have all have had a series of visitors who have spent money in the area and the province in general.

If that non-resident tax were in place in 1992, we would not have purchased here (couldn't afford it). My friends from Toronto would not have visited and purchased their place. The funds we both spent on renovations and maintenance, as well as in the community in general would not have been spent, with missed revenues and opportunities to grow for local business. The taxes we now pay would not have been paid here. The friends who visited us would have gone elsewhere.

These negative effects need to be taken into considerations when assessing the tax's impact. Have they?

Yours sincerely

Mike Kennedy PhD (economics)

Adjunct assistant professor, Queen's University

6344 Route 217
Sandy Cove, Nova Scotia
B0V1E0

2408-99 Foxbar rd.
Toronto, Ontario
M4V0B2

April 10 2022
The Law Amendment Committee
Office of the Legislative Counsel
CIBC Building
802-1809 Barrington Street
PO Box 1116
Halifax NS B3J2X1

By email: legc.office@novascotia.ca

Re: The Nova Scotia Non-Residents Property Tax

Dear Members of the Committee
CC: Premier Houston

Presuming that the proposed Legislation passes second reading and comes to the Law Amendments Committee I make the following submission.

I purchased our property in Sandy Cove Nova Scotia 10 years ago as a retirement plan. I wanted to be part of a community where we could work with our fellow neighbours to conserve and nurture our village with arts and culture, take part in environmental projects, fund raisers for local schools and children, maybe even start a historical preservation committee to preserve the land and beautiful architecture in our rural Nova Scotia, the list goes on. We want to stay active and involved, not take advantage of public funds.

I will be 65 two years from now and was hoping to be able to spend our summers here for the rest or our lives. I am not wealthy; I was a single mother for many years until I remarried 5 years ago and have worked extremely hard for what we have now. We are currently permanent Ontario residence; we work for Canadians companies in Ontario. We do not want to give up our residency here and feel like we are now being pressured to do so if we want to keep our property. We want to maintain our residency in Ontario since we both have health issues and need a family doctor among other specialists. Our fear is, we may die prematurely if we must wait 10

years for a family physician in Nova Scotia, our health requirements require constant follow up and care.

The cottage we purchased 10 years ago does not have a furnace, it was built in 1952 by Mr. and Mrs. Wood, owners of the Wood Brother clothing store in Halifax. It passed through 3 owners the last being from New Hampshire USA, most of the homes in our village are accentual homes since the 1700's, ours is not, it was built as a summer vacation home. This home would not help the housing crunch in Nova Scotia, a wealthy Nova Scotian would buy it as a second home. When we purchased it, it had been on the market for 5 years (you can see everything on view point.ca). The cottage was left in disrepair and had a foot of water in the basement, we subsequently went through extensive and expensive renovations to make it habitable. We hired local contractors and purchased local material and yes, we applied for permits so it was all recorded with the municipality and therefore registered with the tax assessment office. I find there are many renovation projects in Nova Scotia that get done without permits and this is one of reasons the tax assessment in the province is not accurate. People are not paying what they should be in taxes therefore Nova Scotia needs to find funds from elderly retiring people? When I look at viewpoint there is a huge difference in property assessment value between locals and CFA (come from always). We have been happily paying our higher share of taxes for 10 years now, as we should be, we are happy to pay our taxes. The problem is that we will not be able to afford an additional 1,000 / month on a retirement salary, it simply won't be sustainable. Like other people say a sledgehammer has come down on us. Could you consider a smaller increase and ease us into it instead of hitting us with a huge increase from the get-go?

What you are doing will only create distress in the community between locals and come from away's. I work for a large Canadian brand "Roots Corporation" as a Senior Director of Planning and Development and our moto quite simply is
"BE NICE ". Why can't the Premier Houston BE NICE about this tax levy to their fellow Canadians and ancestral Nova Scotia's. It's bad business period.

Respectfully

Pauline Landriault
[redacted]

[redacted]

From: Ian [redacted]
Sent: April 13, 2022 4:12 PM
To: Office of the Legislative Counsel
Subject: FW: re:"Non-resident" property tax levy

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Please submit my letter below to the Law Amendments committee for their review in advance of, or during committee sitting.
Sincerely
Ian Lightstone
[redacted]
Blue Rocks, Nova Scotia

From: Ian [redacted]
Sent: Sunday, April 3, 2022 1:28 PM
To: 'premier@novascotia.ca'; 'Financeminister@novascotia.ca'; 'susancorkumgreekmla@gmail.com'
Subject: re:"Non-resident" property tax levy

The Honourable Tim Houston, Premier of Nova Scotia
The Honourable Allan MacMaster, Minister of Finance and Treasury Board
The Honourable Susan Corkum-Greek, Minister of Economic Development, MLA for Lunenburg

Dear Sirs, Madame
I am writing to urge you to reconsider your government's short sighted, poorly thought out plan to levy a property tax surcharge on ' non-resident' homeowners.

This small, inconsequential tax levy may resonate well with voters, but in the end, it will alienate a small, but significant group who have invested dollars and volunteer time in our respective Nova Scotia communities. My wife and I bought a property (a 1790's Cape house) in Blue Rocks, NS some twenty one years ago. Since then we have restored the house, added several out buildings, an up to date septic system (in place of the original straight pipe) and have planted gardens and nearly a hundred trees on what was previously scrub brush. We reside in our Blue Rocks home approximately seven months of the year. The remainder in Toronto and Sanibel Florida.

In 2021, we took out Nova Scotia Health cards, and my wife has a Nova Scotia driver's license. Our income is still derived from Ontario sources so we continue to file Ontario/Canada personal income tax returns, which unfortunately in the eyes of your government will classify us as 'non-residents'!

Needless to say we enjoy our life in Nova Scotia and proudly describe ourselves as Nova Scotia residents to our many Ontario and US friends. As residents we participate fully in the NS economy; we regularly shop at Francis Independent Grocers, Fresh Cuts, Adam & Knickle, Lunenburg Hardware, Castle Building Supplies, Dory Mates, Laughing Whale, La Vendienne bakery, Stan's Dad and Lad, Kinley Drug, Aliance Dental, Mermaid Vision, the weekly farmers market, NSLC, Esso and Irving gasoline (15.40 cents per litre provincial excise tax…fourth highest in Canada),Eastlink, West Nova home heating, Nova Scotia Power, and at a number of excellent restaurants in Lunenburg, Mahone Bay and Halifax…..which on most of the purchases we pay 15% HST (the highest rate in Canada). Additionally as a result of us being NS residents,

this past year our daughter-in-law and grandchildren bought a home and became residents of Nova Scotia. So much for attracting young, future Nova Scotians!

Not only do we participate in the economy of Nova Scotia, we volunteer our time to several local not for profit organizations such as the Lunenburg Documentary Festival, Lunenburg Waterfront Association, Lunenburg Folk Art Festival, the Health Services Foundation of the South Shore, Develop NS Zwicker Building BDO. Indeed, I was recently asked to join the Pacesetting Committee of the South Shore Hospital capital campaign with the task of reaching out to fellow 'CBC' (come by choice) Canadian and American residents in Lunenburg County….sadly now with your government's discriminatory tax levy I am not expecting a positive response!

As well, we financially support several NS based organizations and charities including the Lunenburg Documentary Festival, QEII Health Sciences Foundation, South Shore Hospital Foundation, Lunenburg Academy of Music Performance, Rotary Club of Lunenburg, Lunenburg Waterfront Association, etc.

As indicated, we participate fully in the Nova Scotia infrastructure…..and are proud and thankful to be able to do so. We are not looking for a government 'thank you'….but at the same time we do not believe it warrants us being treated like speculators and unoccupied rental income property investors. Interestingly your government did not apply the same tax levy to Haligonians who own seasonal residences in Chester, Mahone Bay, Lunenburg, Kingsburg and other areas. Surely your false premise of seasonal residents driving up housing prices would apply to them as well! Or, is this just a case of convenient discrimination.

I'm confident that your Finance Ministry recognizes that this small inconsequential tax will not put an end to the global phenomena of rapidly rising cost of housing, land, and natural resources and its impact on all Nova Scotians and Canadians. It is a result of limited supply, and migration to welcoming, safe jurisdictions. Rather than its intended outcome, your government's tax levy will alienate a small, but significant group who have invested dollars and volunteer time in our respective Nova Scotia communities.

As an aside, I first arrived in Nova Scotia in May of 1946, at Pier 21, as a war baby with my mother, a British war bride, married to my father a Canadian serviceman at the time . Needless to say we were welcomed at Pier 21…..sadly your government has decided to not continue the honourable mandate of Pier 21 of welcoming all immigrants to Nova Scotia!

I should mentioned that I have 'Bcc'ed this email to a number of likeminded Canadian and US Nova Scotia seasonal residents who are disappointed with your government's punitive and discriminatory tax levy, and to several NS influencers.

I urge you to reconsider this ill-advised, poorly thought out tax levy proposal.

Sincerely
Ian Lightstone
[redacted] Blue Rocks Nova Scotia
Toronto ON and Sanibel Fl.

Virus-free. www.avg.com

[redacted]

From: Caroline Love [redacted]
Sent: April 13, 2022 12:40 PM
To: Office of the Legislative Counsel
Cc: Kacy.Delong@modl.ca; barbadamsmla@gmail.com; barkhousemla@gmail.com; claudiachendermla@gmail.com; stevecraigmla@gmail.com; info@coltonleblanc.ca; LisaLachanceMLA@gmail.com; johnlohrmla@gmail.com; mlahantseast@gmail.com; brendan@brendanmaguire.ca; Kim.maslandmla@gmail.com; Smith, Kent; office@angelasimmonds.ca; michellethompsonmla@gmail.com; nolan.young@shelburnemla.ca
Subject: Financial Measures Act 2022 - New non resident property tax - concerns

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Good morning,

Concerned and Honest Canadian Citizen wanting to take care of my ageing mother in NS.

While I understand the need to keep foreign buyers just wanting to take advantage of the hot housing market, **please do consider adjusting this Act to really only target non-citizens who are just in this to make money** by purchasing and then selling the homes for 200,000$ more only 3 months later...**The current list of requirements** for new home buyers in Nova Scotia **is punishing honest and caring Canadian citizens** that want to contribute to the growth and well being of Nova Scotia.

My mother lives in Lunenburg, NS and is 75 years of age. I am currently in Quebec and have been looking to purchase a home in Nova Scotia to be able to care for her so she can remain a part of her community and social network and contribute to the economic growth of Nova Scotia.

While I currently work remotely, **the company I work for is in Nova Scotia and we are building and restoring homes throughout the Province.** In order to continue this work, **I must relocate to Nova Scotia,** which makes me happy there is at least some sort of regulation by the government being proposed for buyers who are not interested in actually living in NS.

However, if this Act/Bill passes, I will simply not be able to afford the annual 2$/100$ assessed value of the home annually...**on a home assessed at 500,000$, that would be an additional 10,000$ annually** not to mention any other penalties I may face if there are other fees to pay as a new home buyer in NS.

Please highly consider new residents that want to live, work and contribute to the growth of Nova Scotia, especially when needing to take care of elderly Nova Scotia residents and already work in Nova Scotia, but need to move there.

Thank you for your time,
Caroline Love
Hopeful future resident of Nova Scotia

Submission on Bill 149, Part IV, Section 10: "An Act to Provide for a Deed Transfer Tax and a Property Tax Respecting Non-residents of Nova Scotia"

Dear Members of the Law Amendments Committee,

Please accept this letter as my submission to the Committee for your consideration as you deliberate on the merits of the proposed "Act to Provide for a Deed Transfer Tax and a Property Tax Respecting Non-residents of Nova Scotia."

I do not believe this proposed Act passes the minimum standards of policy analysis and review one should expect in developing government legislation. Specifically, are the proposed measures likely to achieve their stated aim of increasing the supply of affordable housing in Nova Scotia. Further, is there any analysis of the risks posed by these measures, given the highly discriminatory nature of the proposed tax, with respect to reduced spending in communities by non-residents, less business investment in Nova Scotia because of the risk of discriminatory taxation, negative reactions by other provinces to this discriminatory tax grab on their residents, a negative hit to the "welcome to Nova Scotia" brand, and the negative impact on tourism and out-of-province students.

This lack of analysis was confirmed on April 8, 2022 by none other than the Minister of Finance who said "There is no way to concretely know for sure until this is implemented". But that is simply not correct. There is an enormous amount that analysis can tell us about whether this proposed tax will achieve the government's stated aims of more affordable housing for Nova Scotians, and what its unintended consequences are likely to be.

As someone who spent many years as the federal Deputy Minister of Finance, my view is that discriminatory taxation is both bad in principle and bad in practice. And when it is introduced without grandfathering, without offsets and at punitive levels, the negative impacts are only compounded.

The first response of the recipients of the new tax will be to pay for the tax by shifting spending from local businesses, restaurants and charities to the government's coffers, money that will not be recycled back into these businesses by the government. Net loss to all except the government. The next response is to abandon property upgrades as this would only increase the non-resident tax bill. Net loss to local contractors and businesses. The next response is strategic: do the non-resident property owners sell and move to more welcoming provinces. Assuming most non-resident property owners have vacation properties, and few of these properties are in the major population centres of Nova Scotia, it is highly unlikely that this will increase the supply of affordable housing where it is most needed in the province, although it may increase the availability of second residence vacation properties. No gain to Nova Scotians seeking more affordable housing which is the government's stated policy goal.

The other missing element of analysis of this proposed measure is that it pretends to fix a Canadian problem with a Nova Scotia solution. Housing prices are soaring all across Canada, and housing affordability is an issue in Toronto, Vancouver and Ottawa just as it is in Halifax. The factors include: a surge in inflation (which only the Bank of Canada can really tackle through higher interest rates), a boost in population growth due to immigration and inter-provincial migration, of which Nova Scotia has been a beneficiary, and this leads to long term growth (where increases in the supply of housing are the key means to attenuate these pressures on housing prices), and the shock of supply chain disruptions and

labour shortages (which are constraining the pace of construction of new housing supply). No where in this list of housing affordability factors and policy responses does anyone, other than the Government of Nova Scotia, suggest that a large tax on recreational housing held by non-residents is the smart way to solve the national housing affordability problem.

The law of unintended consequences bedevils poorly thought-out policy initiatives. Is an out-of-province business, having just witnessed this discriminatory tax measure, going to plan for the possibility of higher corporate taxes on non-resident businesses and re-deploy their expansion plans to another province that does not present these risks? Would students from other provinces, who are crucial for the viability of the higher education system in the province, fear higher tuition for non-resident students and go elsewhere in Canada? In this slap to the spirit of the Interprovincial Trade Agreement, which Nova Scotia signed, would provinces like Ontario with a considerable number of their residents bearing this discriminatory tax, seek reciprocity on Nova Scotia and Nova Scotians? How might the influential New York Times, which has been an advocate of Nova Scotia, extolling its pandemic policies and its welcoming population, characterize this measure and their view of the province now? In short, do Nova Scotians really want to follow the Minister of Finance's approach of "time will tell" to the management of these considerable risks?

As Bill Black said in a perceptive article in the Chronicle Herald on April 9: "This proposal misses targets it should hit and hits targets it should miss." He goes on to say that the problem of affordable housing needs thoughtful consideration, and that this proposal should be postponed and undergo careful study of its likely impacts, risks and whether it is fit for its intended purpose. I agree. Other options should also be considered as part of this study of these measures, and I suspect a better path forward for all will be found elsewhere.

But the visceral reaction to this proposal has also demonstrated the deep connections to Nova Scotia that many non-residents feel, and how much they are hurt emotionally by its implications of separateness. I am a non resident homeowner whose family traces its Nova Scotian roots back several hundred years, as does my wife's family. Our place in Nova Scotia is more than a recreational property, it is an expression of multigenerational bonds to the people, the culture, the sea, the shared stories of our past. These ties are something that the province has wisely tapped in the past, not taxed.

That you for your consideration of my perspectives on the "Act to Provide for a Deed Transfer Tax and a Tax Respecting Non-residents of Nova Scotia.

Sincerely yours,

Kevin Lynch, Hacketts Cove, Nova Scotia and Ottawa, Ontario

The Honourable Kevin G. Lynch, P.C., O.C., PH'D., LL'D.

Former Clerk of the Privy Council and Secretary to the Cabinet, Government of Canada

[redacted]

From: [redacted]
Sent: April 11, 2022 6:11 PM
To: Office of the Legislative Counsel
Subject: Regarding Bill 149

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Sir or Madam,

In 2003, while exploring retirement options. my husband and I came to Nova Scotia on vacation. Within hours of landing in Halifax, my husband knew we had found the place where we were meant to be. I soon found myself sharing his assessment. We were not real estate speculators or investors, nor were we looking for a place to shelter funds outside of our home country. We were an ordinary couple who were approaching retirement and were trying to decide where to spend our "golden years." We loved everything about Nova Scotia: the warmth of the people, the culture, the natural beauty, and the many close associations with our native New England. Seventy-two hours after arriving, we walked into a real estate office in Lunenburg and, by the end of that day, we found a piece of land on which to build our retirement dream home. Note that, at that time, land for sale was abundant and often languished on the market for years. We did not take any housing off the market, and our decision provided income to the seller and a commission to our Realtor thereby benefiting the local economy.
We both had ongoing careers in the States that could not be conducted remotely so we did not build immediately. Throughout the ensuing years, we visited Nova Scotia two or three times each year. During each visit we spent money on hotels, food, entertainment, car rentals and more - again, each time benefiting the local economy.
In 2008, when home sales and construction were still extremely slow, and although we were both still working, we decided that the time had come to build our home. We hired a local contractor, thus providing much needed employment for carpenters, painters, electricians, plumbers, landscapers, and many, many more local tradespeople. By Christmas of that year, our home was completed. We bought furniture and household goods and, although our time away from work was still limited, we spent as much time as possible in Nova Scotia.
We retired in 2017, and since then we have resided in our home for 5-6 months a year, the maximum allowed to us by the federal government. Our home is neither vacant nor under utilized. We support local arts, dine in local restaurants, continue to employ local tradespeople to help maintain and improve our home and land, shop in local businesses, and host friends and family whose visits also support the local economy. We continually sing the praises of Nova Scotia to anyone who will listen and they, along with visiting family and friends, have recommended the province as a vacation destination to their friends.
Through all these years, we paid property taxes and the economy of Nova Scotia has benefited from our presence by way of both the taxes paid and discretionary spending despite the fact that we are only allowed to live in our home for 6 months of the year. Our home is on a private road which the province neither built, maintains, nor even plows. Our trash is collected seasonally even though we and others (including full time Nova Scotians) are often in residence off season. We do not have children in the schools. We have never called upon the police or fire departments. When we use the medical system, which has happened only once in all these years, we pay the full costs in cash. We do not use any other social services. In other words, we are not a burden on the province and do not use most provincial services.
Despite this, we are now faced with a surcharge to our property taxes that, if my math is correct, would triple our taxes. Why? We understand that Nova Scotia is facing a housing shortage and affordability crisis. Nevertheless, imposing confiscatory taxes on people who were welcomed by the province, purchased or built their homes in good faith, who love and are ambassadors for the province, who did not purchase as investors but as residents, who are often living in their homes for the maximum time allowed to them, and who are contributing to the local economy will not solve either problem.
Almost 50% of our village is composed of non-Nova Scotians - property tax payers all. Consider what could happen if this short-sighted, punitive, confiscatory tax is enacted.
Most of the non-Nova Scotian residents are retirees who budgeted their fixed retirement incomes to pay anticipated property taxes and other routine expenses. Faced with an exorbitant surcharge/increase, many may choose to or be forced to sell. This will create a glut of homes on the market and may drive down prices and increase inventory in the short term. However, these impacts will be felt through the whole community and will impact Nova Scotian residents along with the targeted non-Nova Scotian residents. Will Nova Scotians be pleased to see the equity in their homes -

often their largest assets - disappear? These lower values will, in turn, drive down assessments and thus the property taxes collected, creating little, if any, net gain to the province. In addition, the reduction in property values will hit hardest in rural areas, like Kingsburg, which are beyond commuting range to Halifax and where there are few job opportunities, making it unlikely that Nova Scotians will rush in to snap up these newly available properties despite the lowered prices thereby setting off a downward spiral that will further reduce values in the long run especially in rural areas.

The press has extensively covered housing availability and affordability issues in Toronto and Vancouver, both of which enacted tax surcharges on non-resident owners years ago. Those surcharges, however, have done nothing to increase availability or affordability in either of those cities. Further, the rationales behind those urban surcharges do not translate to conditions in Nova Scotia or the real causes of the availability and affordability crisis in the province - and certainly not in the rural areas favored by non-Nova Scotian retirees and owners of vacation homes. The most effective way to address those issues isn't to drive people from their homes. Rather, as professor Murtaza Haider of Ryerson University recently told CBC, it is by building more homes to satisfy the need:. "If we don't address the real problem, that is construction of new housing, and we continue to build or under build. . . .then the problem will remain."

History has shown us that It is easy to blame and target "The Other" who can’t vote with the intent of forcing them from their homes and the communities which they love, and to which they have contributed, Is that the moral road Nova Scotia wants to go down? The short-sighted, punitive and confiscatory tax surcharge will do nothing to solve the housing problem as shown elsewhere in Canada. At the same time, the unintended consequences could cause long term damage to Nova Scotia’s real estate values (especially in rural areas) and hospitality and tourism sectors. Most tragically, Nova Scotia's reputation as a welcoming province could be devastated as word of forced sales and shattered dreams spreads throughout Canada, the US and the rest of the world.

Vivian Lyons

[redacted]

From: Lois Dyer Mann [redacted]
Sent: April 12, 2022 4:50 PM
To: Office of the Legislative Counsel; 'CC:'; info@iainrankin.ca; info@kellyregan.ca; Premier; mlamacmaster@bellaliant.com; susancorkumgreekmla@gmail.com; barkhousemla@gmail.com; mlabradjohns@gmail.com; mlaritcey@bellalliant.com; Smith, Kent; info@trevorboudreau.ca; melissa.mlaoffice@gmail.com; info@patricaarab.ca; claudiachendermla@gmail.com; lisalachancemla@gmail.com; pictoueastamanda@gmail.com; nolan.young@shelburnemla.ca; brianwongmla@gmail.com; ohnwhite@outlook.com; mla@northsidewestmount.ca; michellethompsonmla@gmail.com; tomtaggart@gmail.com; beckydruhan.mla@easrlink.ca; garyburrillmla@gmail.com; mla@esmithmccrossinmla.com; Minister, Natural Resources and Renewables; chrispalmermla@gmail.com; info@mombourquette.ca; kim.maslandmla@gmail.com; brendan@brendanmaguire.ca; pictouwestmla@bellaliant.com; mlahantseast@gmail.com; johnlohr@gmail.com; susanleblancmla@bellaliant.c0m; info@coltonleblanc.ca; info@carmankerr.ca; jessomeben@gmail.com; keith@irvingmla.ca; tonyince@tonyincemla.ca; larryharrisonmla@gmail.com; suzyhalifaxneedam@gmail.com; info@alidualemla.ca; timhalmanmla@gmail.com; patdunnmla@bellaliant.com; rafah@rafahdicostanzo.com; stevecraigmla@gmail.com; kendracoombesmla@gmail.com; info@braedonclark.ca; ca@zachchurchill.com; hello@digbyannapolis.ca; keithbainmla@bellaliant.com; barbadamsmla@gmail.com
Subject: FW: Bill #149 Financial Measures (2022) Act - Non -Resident Deed Transfer and Property Tax Proposals
Attachments: Proposal for increased property tax rate for Nova Scotia non-resident property owners.

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Members of the House:

We attach for you today our views on the Proposal for an increased property tax for non-resident property owners in Nova Scotia.
We have read and concur with the eloquent points made by both George Cooper and Kevin Lynch, and many others who have shared their concerns for the consequences near and far reaching this tax will have on our beloved Province. We are born in Nova Scotia, permanent residents of this Province, and have chosen to live and work here over the years. We are deeply concerned that many advantages the Province enjoys by virtue of non-resident ownership will be lost in a hasty approval of a tax Bill that has so many negative consequences.

Respectfully,

Lois and David Mann

McDonald, David S

From: Lois Dyer Mann [redacted]
Sent: April 12, 2022 3:02 PM
To: Premier; FinanceMinister@novascotia.com; barkhousemla@gmail.com
Cc: David Mann
Subject: Proposal for increased property tax rate for Nova Scotia non-resident property owners.

Mr. Premier,
Mr. Finance Minister,
Ms. Barkhouse:

It is quite beyond any rationale that the Government of Nova Scotia would want to penalize non-resident property owners through this hastily proposed $2.00 per $100.00 tax rate. It is punitive, inequitable and particularly out of scale. It would represent the largest tax increase ever levied for communities in Nova Scotia.

The timing of this proposed tax takes no account of current fiscal conditions: inflation is higher than it has been since the 1980's, interest rates are rising and there are signs of a possible recession.

Have you considered that non-resident property owners contribute significantly to Nova Scotia and its municipalities? They pay taxes, employ local workers, pay for their goods and services, support churches, arts and culture organizations, are generous charitable donors and they give of their time and talent as volunteers in many ways that benefit their communities. Many of these property owners have generations long property ownership, have been born and grown up in Nova Scotia, have studied at one of Nova Scotia's many Universities, and some have extended their connections by buying more property in Nova Scotia as a continuation of the family connection for their children and grand-children. Indeed, non-resident property owners are the very un-paid good will ambassadors who generate enthusiasm for the life style of the province by enticing others to visit and then acquire properties here. Surely this is a priceless advantage every province would want to sustain. One might ask why Nova Scotia would want to gouge these contributors, especially as they are not a financial burden to health care, education or extended care costs of the Province?

We urge you to abandon this proposal. It is not worthy of this Government to penalize non-resident, non-voting property owners in this way. Many jobs and organizations will be impacted if these home owners leave the province, or others are discouraged from coming.

Take the time to continue your research, calculate the many negative consequences, discuss ideas with municipal leaders, businesses, and non-resident owners, and then achieve your goal and develop solutions and measures less punitive, more in scale and equitable.

Respectfully,

David and Lois Mann

[redacted]

From: Gretchen McCurdy [redacted]
Sent: April 12, 2022 6:35 PM
To: Office of the Legislative Counsel
Subject: Fwd: Letter to Premier Huston re Proposed Tax on Non-Resident Property Owners
Attachments: 22-04-07 Letter to Premier Huston re Non-Resident Tax.pdf

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For your reference, the letter below was sent on April 7th to Premier Tim Huston, the Finance Minister, Minister of Economic Development and my MLA.

We were hopeful that my 2 children would move home sometime in the next decade, starting with the purchase of a home in which they could eventually live full time. The proposed Non-Resident Property Tax will mean that will never happen. Not only will my husband and I lose 2 capable couples to help us through our old age but Nova Scotia will not benefit from their knowledge, work experience and inclination to community involvement and support. How very sad for all of us.

Gretchen

Gretchen McCurdy
Chester, NS
[redacted]

Begin forwarded message:

From: Gretchen McCurdy [redacted]
Subject: Letter to Premier Huston re Proposed Tax on Non-Resident Property Owners
Date: April 7, 2022 at 1:16:01 PM PDT
To: premier@novascotia.ca

Please find attached a letter to The Honourable Tim Huston, Premier of Nova Scotia.

A similar letter is also being sent to:
The Honourable Allan MacMaster, Deputy Premier & Minister of Finance and Treasury Board
The Honourable Susan Corkum-Greek, Minister of Economic Development
The Honourable Karla MacFarlane, Minister of Community Services
The Honourable Danielle Barkhouse, M.L.A. for Chester-St. Margaret's

Sincerely,
Gretchen

Gretchen McCurdy

M. Gretchen McCurdy

[redacted]

Chester, N.S. [redacted]

April 7, 2002

The Honourable Tim Huston
Premier of Nova Scotia
Nova Scotia Government

Dear Premier Huston,

I am distressed and dismayed at the recent decision by the Nova Scotia government to significantly increase the tax burden on part time resident homeowners in our province. It has been my great hope that the 2 of our 4 children, all in their early to mid 40's, who live in western provinces would eventually make their way back home to live. This pronouncement will undoubtedly prevent that from happening.

Our daughter operated a highly respected physiotherapy clinic on the South Shore until a decade ago when she went west and was married. She and her husband, a firefighter and trades person, have been talking about buying property in NS to use on a part time basis with an eye to ultimately living here on a more permanent basis. This tax will guarantee they are unable to afford to do that.

Our son, with experience in the business and academic worlds, and his wife, a general practitioner who is also working with medical students at the university, are emotionally tied to Nova Scotia. As it has been their wish to bring their boys up with hearts rooted in Nova Scotia, they have been considering when to invest in a home in NS that may become a more full time residence. With the added tax burden for non resident home ownership, that will not happen now. I am heart sick.

Our two daughters in Nova Scotia live in rural communities on the South Shore. One has worked as a youth counsellor at the local women's centre for more than a decade. The other is in the travel busines attracting visitors to Nova Scotia. They have both are heavily involved in community activities, one of whom recently led a project that has raised over $20,000 for her local school. Their sister and brother in western Canada, also raised with a sense of community responsibility, would have added the same level of commitment to improving life in Nova Scotia. That opportunity will be lost to the province.

In 2016 I completed the leadership of a capital campaign to build Our Health Centre (OHC) in Chester, NS, a collaborative community health centre that has enriched the lives of those living in the Municipality of Chester and beyond. Over $225,000 of the funds raised to build this wonderful addition to

our community came from part time, seasonal, out of province residents of our community. These donors will not benefit from OHC in any tangible way, they simply understand that having OHC ensures healthier outcomes for everyone who lives in the area on a full time basis.

There may well be some part time residents who do not contribute to our province but the large number I know, all of whom have a heritage here going back generations, enrich the lives of our communities, participating and contributing as volunteers and donors, improving the quality of life here. What will they do now? Will they sell their homes because of this immense tax burden? Who will they find to buy properties that have such a huge financial burden attached to them? Will those buyers be participants in our lives and our communities as our present part time residents have been?

What will become of all the people in my community who make their living by caring for the properties of these part time residents? Where will the property management people, the contractors, the store keepers, the gas stations find people to sustain their businesses, and ensure retention of their employees? Where will we find the extra donations for our sports teams, our health centres, our theatres, our art centres and all of the things that enhance our lives? Who will pay memberships to help defray the cost of our golf courses and our tennis courts?

It is hard to see how these non resident property owners have caused our present housing shortage. If these people vacate their properties, will those without adequate housing move into them? How many of those suffering in the housing shortage live in our rural communities as compared to those in the urban area? How will this tax correct the housing problem that has arisen through the recent pandemic and the movement of newcomers into Nova Scotia? The problem did not exist a decade ago even while most of these non resident homeowners owned their homes in Nova Scotia.

As it is our stated objective to increase the population of Nova Scotia, wouldn't it be easier to encourage part time residents to transition here on a full time basis, especially as work patterns change, than to entice others who presently have no connection to Nova Scotia?

What is the strategy with this sizable tax burden? You must be aware of something I cannot see to allow this huge increase in taxes to remain? I'd very much appreciate understanding the wisdom of such a policy.

Sincerely,

Gretchen McCurdy

[redacted]

[redacted]

From: Wheat [redacted]
Sent: April 12, 2022 9:06 AM
To: Office of the Legislative Counsel
Subject: Bill 149

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Standing Committee on Law Amendments

My name is Wheat McDowell and I live in Richmond, VA. **My family has owned property for 22 years in Kingsburg.** If Bill 149 passes, that tenure will end. Perhaps that's your objective, but I'm shocked by the severity of the action and, frankly, by its unfairness.

McDowells have been active participants in the Nova Scotia economy in the summertime and throughout the off-season too as **we pay community association dues, road maintenance funds, Nature Conservancy grants, house-keepers, construction companies, grounds-keepers, tree companies after hurricanes, real estate taxes, insurance, and utilities.** During Covid, we were barred from visiting for 18 months and continued to pay our bills. On the heels of that difficult time, Bill 149 is insult to injury.

Should your bill pass, our real estate tax bill will go **from $13,500/year to $43,500/year**. In our wildest dreams, we never conceived that might happen. In lieu of shouldering that burden, we will be forced to sell and you will be confiscating 5% of the assessed value from the proceeds – which could be a significantly higher tax percentage should we be unable to sell at assessed value. When every "from away" resident of Kingsburg puts a "for sale" sign in their driveway, I suspect sales at assessed value will be unlikely.

We are Americans. We have no political clout in the province. But we've been proud to call Nova Scotia our second home. Bill 149 has us wondering whether we really ever had a home. Who really owns our property in Kingsburg? What does a name on a real estate title really mean in Nova Scotia?

Wheat McDowell

R. Wheatley McDowell, CFA
Managing Director, Portfolio Manager
Richmond Capital Management
[redacted] Richmond, VA [redacted]
[redacted] www.richmondcap.com

If there was any doubt that “Come from Aways’ are not welcome in Nova Scotia ---this doubt is gone.

I was born, raised and attended university in Nova Scotia. Like many others left to pursue my career as there was nothing available in NS. My dream was always to return home and 20 years ago my husband and I purchased a home in rural NS.

We purchased a property which had been on the market for over a year, never lived in and really was a fishing shack. Apparently, no other Nova Scotian was interested in putting the time, money and effort into turning it into a home. We spent well over $300,000 to make this our home. Our plan for this spring was to add another $150,000 in renovations, this we have stopped. Over the years local retailers, particularly building supply outlets have thanked us personally for contributing to the local economy. The ”housing stock” that Finance Minister Allan MacMaster refers to was indeed created by non-residents, building new homes from scratch or renovating derelict properties.

I can’t cut my connection to Ontario as I am still running a company based in Toronto. We are Canadian, and although we pay provincial taxes in Ontario, our federal tax contributions are indirectly helping Nova Scotia through transfer payments.

My husband and I have volunteered for many local service organizations and continue to help vulnerable people in rural Nova Scotia, donating between $20,000-$30,000 annually to help rural Nova Scotians. These include vulnerable families, musicians, local artists, single parents, youth, etc. If/when we leave because of this unfair tax, is the government prepared to fill this gap. Non-residents contribute immensely to local communities.

This proposed legislation targets homes that are largely located in rural areas, not in urban areas where job opportunities might be available. It will not help improve housing shortage in any way. We feel strongly that this proposal will have a major negative impact on the Nova Scotia economy. This includes local restaurants, retail shops, contractors, tourism, hospitality and the list goes on.

This proposal will KILL RURAL NOVA SCOTIA. This is a Success tax. Why is it ok for wealthy Nova Scotians to purchase multiple properties and have no tax consequences? Will these secondary homes become Airbnb's' and how will a small community benefit? This is Discrimination. To a Nova Scotian this is a slap in my face and you have put a wedge in my heart.

Yes, there is a housing problem in Nova Scotia like the rest of Canada and the world, but your proposal to turn away those that have contributed so much for so many years to NS is a not a solution.

We can no longer be true ambassadors for NS, this is sad.

In closing this ill-advised, discriminatory proposal is already having adverse effects. A very sad time for Nova Scotia and Nova Scotians. Let's stop this before any more damage is done.

Regards,

Patricia McGowan
Dennis Carter
Blue Rocks, NS
Toronto, Ontario

[redacted]

From: Philip Mitchell [redacted]
Sent: April 12, 2022 6:44 PM
To: Premier; FinanceMinister@novascotia.com; barkhousemla@gmail.com; Office of the Legislative Counsel
Subject: Re: Increased property tax rate for Nova Scotia non-resident property owners

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Mr. Premier,
Mr. Finance Minister,
Ms. Barkhouse,
Law Amendments Committee:

I am writing to urge you to reconsider the recently proposed increased property tax rate for Nova Scotia non-resident property owners.

As a previous non-resident myself, up until the end of 2021 I must voice my concern for what I feel is a detrimental mistake on the Government's part.

I originally purchased my home as a vacation property to visit periodically from my home Province of Ontario. I fell in love with the welcoming nature of the people of Nova Scotia and it was this sense of belonging that made me move here permanently.

Over the years I have contributed significantly to our Municipality of Chester by paying property taxes, employing local individuals and companies (a Housekeeper, Gardeners, Contractors & various trades to maintain my home) pay for their goods and services, financially supporting the art centre, the Playhouse, the library and various other local and community charitable organizations and personally volunteering my time and talent in many ways that benefit my own community and several beyond. I have a design firm and have a passion for historic homes and have focused my time and money on restoring two such homes here in Chester. I have been awarded the Nova Scotia Heritage Trust award twice for the restorations of both of these homes.

If this tax for non-residents had been in place prior to me purchasing my first home in Nova Scotia 12 plus years ago I would not have purchased the property. I would not have invested the finances and time into my home, the local people or the community and I would certainly not have thought of making this my permanent residence without having experienced all of the above beforehand.

It is beyond my comprehension that the Government of Nova Scotia would want to penalize non-resident property owners through new $2.00 per $100.00 tax rate. Why does Nova Scotia want to penalize these contributors, especially as they are not a financial burden to the health care system, extended care costs or education of the Province? This is a very xenophobic like approach and not at all in keeping with the open, friendly and welcoming nature the Province is know for.

I urge you to abandon this proposal. It is not right for this Government to penalize non-resident, non-voting property owners in this way. Many jobs, organizations and people of Nova Scotia will be impacted negatively if these home owners leave the Province, or others are discouraged from coming.

Take the time to research, review and calculate the many negative consequences this decision will have economically to the people of Nova Scotia.

Respectfully,

Philip Mitchell

Philip Mitchell

Philip Mitchell Design Inc.
[redacted]
Chester, Nova Scotia [redacted]
[redacted]

Website: www.philipmitchelldesign.com

[redacted]

From: JOHN MOORE [redacted]
Sent: April 12, 2022 4:30 PM
To: Office of the Legislative Counsel
Subject: Bill 149

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Dear Sir and Madam:

I am from Virginia, USA, age 74, and fourteen years ago after retirement invested in rural Nova Scotia, building a seasonal cottage in Kingsburg, where I planned to live for five or six months each year for the remainder of my life. I helped build and maintain the road to my house, and paid for power lines and infrastructure to support my home.

I have invested about one million dollars in Nova Scotia, and have convinced friends to likewise invest, all total about three million added to the Provence , paying builders, dining, and encouraging visitors because love Nova Scotia, her people, the unsurpassed beauty.

I bragged , much to the consternation of my friends here, about how the people were salt-of-the-earth, how I had my house built on a handshake, how different it was from some of the nasty business going on in politics in the USA. I considered it my home.

I honestly find it hard to continue bragging. This new tax law triples my tax, and doubles my annual living expense. I have no time to prepare, no time to sell. The house is seasonal, not insulated, and can not be rented for much of the year. But more important than the impact on my finances, is the rather strong message that I am not wanted here, that you do not want me to invest here, and a feeling there is something unintentionally nationalistic about it.

I really care about the lack of affordable housing in Nova Scotia, and would have gladly contributed in some fashion- a more equitable tax, a tax that was ratcheted up over the years to allow adjustment and alternate plans. One never knows the impact of such legislation, but my experience suggests to me it will curtail investment in rural housing construction, reduce tourism, minimize job creation, while doing little to enhance urban housing availability.

I am likely not the only person who feels this way about it. I ask that you consider this new tax with the above in mind.

John Moore
[redacted]

[redacted]

From: John Moore [redacted]
Sent: April 13, 2022 3:12 PM
To: Office of the Legislative Counsel
Cc: Bill Polk
Subject: Fwd: Non resident tax proposal

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---------- Forwarded message ---------
From: **John Moore** [redacted]
Date: Wed, Apr 13, 2022 at 1:53 PM
Subject: Non resident tax proposal
To: <premier@novascotia.ca>

Honorable Tom Houston
One Government Place, 7th Floor
1713 Barrington St.
Halifax, Nova Scotia

Dear Sir,

I am a former non-resident homeowner of Nova Scotia. My wife and I lived in Chester for more than twenty-five years. Chester is a thriving community of non-resident and resident home owners that contribute to the diverse life and economy of the Village and the Province. Chester is only one of many such villages in Nova Scotia.
I am surprised at the discriminatory deed transfer tax levelled on non-resident homeowners in the Provinces 22-23 budget.
Why take down your ,"Welcome to Nova Scotia" signs now? Why offend potential residents, visitors and tourists with a sour attitude towards residency in the Province? Many of these people are sure to end up in more welcoming locations. The news gets around quickly.
I understand the tax initiative is intended to address creation of housing supply and that is a commendable goal but surely there are more positive ways for the Province to achieve this goal. The creation of an unwelcome attitude to non-residents is a negative way for the Province to address this goal.
Please rethink this tax.

Sincerely,

John Moore

Elaine Solway
Toronto, Ontario-

John Moore
[redacted]

[redacted]

[redacted]

[redacted]

From: Bill Morris [redacted]
Sent: April 13, 2022 10:04 AM
To: Office of the Legislative Counsel
Subject: Fwd: Proposed NS Property Tax is Anti-Canadian
Attachments: Proposed NS Property Taxes are Anti-Canadian.pdf

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Good morning,

Could you please forward my April 2 letter (attached) to the Law Amendments Committee?

Many thanks,

Bill

---------- Forwarded message ---------
From: **Bill Morris** [redacted]
Date: Sat, Apr 2, 2022 at 10:37 AM
Subject: Proposed NS Property Tax is Anti-Canadian
To: <FinanceMinister@novascotia.ca>, barkhousemla@gmail.com <barkhousemla@gmail.com>, <bjustice@heraldchronicle.com>, <premier@novascotia.ca>, <steve.bartlett@saltwire.com>

Please find my attached letter:

Bill Morris

[redacted]
[redacted] Chester, Nova Scotia, [redacted]
[redacted].

April 2, 2022

Delivered by email:

The Honourable Tim Houston, Premier of Nova Scotia, premier@novascotia.ca
The Honourable Allan MacMaster, Deputy Premier, Minister of Finance and Treasury Board, financeminister@novasscotia.ca
Ms. Danielle Barkhouse, MLA for Chester-St. Margarets barkhousemla@gmail.com

Dear Sirs/Madame:

I am writing this morning to share an emerging view that Nova Scotia's proposed property taxes is uniquely anti-Canadian.

I am based in Toronto and have a seasonal home in Marriott's Cove, near Chester. I grew up in Halifax and my parents came from long-time Nova Scotian families with roots in Cape Breton in the early 1800's. I left Nova Scotia to pursue a career and ended up as the long-time Canadian CEO of Accenture, the global technology and consulting firm. I retired three years ago and then bought our Chester property. I visit my mother in Halifax every six weeks and one of my sons lived there through Covid and built a love for the province.

Over the last two years we donated $50,000 to the Nova Scotia Nature Trust. I am on their Campaign Cabinet for their Twice the Wild program, which recently met its $4 million fund-raising target. My role was to solicit interest from outside the province, specifically the Nova Scotian diaspora and those with seasonal properties. We have also donated to other local causes, including $5000 to the Chester Playhouse.

Housing has become unaffordable and I commend you for trying to solve the problem. I read considerable debate within Nova Scotia over whether the proposed changes will help. Some ask whether applying the tax to rural areas helps or hurts if the problem is an urban one. These arguments make sense to me, but I don't live there. My value-added is to highlight how this is seen outside the province. Over the last week I've been contacted by many who I solicited as part of the NS Nature Trust campaign. Here is a summary of these discussions:

Please consider:

- BC's non-resident property tax is pro-Canadian given that it is 0.5% for Canadians and 2% for foreigners.
- Ontario's regime is also pro-Canadian. Their discussion of a vacancy tax applies to everyone, including Ontarians, whereas the proposed NS tax would exempt Nova Scotians. Ontario's buyers' tax only applies to non-Canadians.
- New Brunswick's regime treats residents fairly relative to non-resident Canadians.
- Nova Scotia's is anti-Canadian in two ways: it exempts Nova Scotians and it treats Canadians the same as foreigners.
- What does it mean to be Canadian? Are we 12 countries or one? Can Nova Scotia continue to call itself "Canada's Ocean Playground?"
- The Nova Scotian diaspora and seasonal residents are huge ambassadors for the province. Has the economic impact of alienating 27,000 non-resident homeowners been calculated? Has their reduction in charitable contributions and local spending been considered? Has the fact that this is disproportionately directed to rural communities been considered?
- How is it in Nova Scotia's interest to implement an anti-Canadian property tax when it benefits greatly from equalization payments?

I support making housing affordable. But, please don't alienate Canadians who are great advocates for Nova Scotia. The long-term effects, while hard to quantify, would be significant.

'Please fine-tune your proposed policy so that it is not anti-Canadian.

Respectfully,

Bill Morris
Toronto and Chester

Copies to:

Brian's Justice, Editor, Chronicle-Herald bjustice@heraldchronicle.com
The Editor, SaltWire Magazine

[redacted]

From: Dan Moscovitch [redacted]
Sent: April 7, 2022 3:50 PM
To: Premier
Subject: Additional Property Taxation on Non-Resident Properties

Dear Mr. Houston, Premier of Nova Scotia,

I have long applauded your efforts towards seeking fairness for Nova Scotians, whether it was for supporting Dr. Gabrielle Horne's unjust treatment by the NSHA and Capital Health, for the issues of accessibility to health care and for many others.

However, I feel that in the attempt to seek fairness for Nova Scotians' ability to purchase or rent affordable housing; your governments proposed property tax policy changes are short sighted and will be both ineffective at improving housing affordability and both unfair and offensive to many property owners, both those in and out of province.

First, many non-resident home owners are originally from NS and plan to return here full time in the future. Second, many of the out of province owners view their property here as one they plan to make their full time home, once their circumstances in life permit. Many others simply view NS as a nearly ideal place that they want to spend time away from their hectic lives of the rest of the year.

Regardless of the reasons for their ownership of a residential property in NS, these owners have built lives and relationships in the communities in which they live, spend money on improvements, upkeep and routine supplies and as such are important to the local economy. These property owners are stable members of their communities, regardless of world events usually, and to a greater degree than vacation tourists, important as they are as well. However, they do not require many government services such as schooling or health care and as such are impacting government expenses to a lesser degree than full time residents.

At the upper end, these properties are not ones that would be occupied by first time or even most local home buyers. At the mid to lower end of the price range, they are often in areas too remote for access to schooling or other services that full time residents would need. Throughout the price range of homes from both modest to opulent, some are unsuitable to be lived in year round anyway, due to the difficulty accessing them in winter or they may not have heating systems.

Full disclosure: For the past 22 years, I have had the privilege of meeting many out of province home owners as a professional engineer providing design services, as well as construction, construction management and property maintenance services to varying degrees and in various combinations in each case. As a result, I have been able to subcontract many different suppiers in other professions, trades and in other fields, all of whom benefited as well. So I and many others have benefitted from out of province property owners. Though I am mostly retired now, I fear for the future of the local economy in this area as well as many others in the province if these new tax proposals proceed.

We, the full time residents, have been enriched not only economically, but culturally and through just meeting people from different backgrounds and forming lasting friendships as well.

The proposed tax increases for both purchases and annual property taxes are unjustly punitive, counter-productive, unfair and plain unfriendly. Please shelve them and seek other means of containing the rapid price inflation currently being experienced here, though it is a nationwide phenomenon, and failing that, other measures to help first time home owners and renters.

Thank you for your time.

Sincerely, Dan Moscovitch

Dan Moscovitch, P.Eng.
[redacted]
Chester Basin, Nova Scotia
[redacted]

[redacted]

[redacted]

From: brett mudford [redacted]
Sent: April 12, 2022 12:29 AM
To: Office of the Legislative Counsel
Cc: Tessa Mudford
Subject: Letter for Law Amendments Committee
Attachments: Tessa letter to Law Amendments.docx

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Please circulate my letter about the tax levies on non-residents outlined in Bill 149 to the members of the Law Amendments Committee. Thank you

Tessa Mudford

--
Sent from Gmail Mobile

To Whom it May Concern,

I am writing this letter to voice my concerns about the new tax levies on non-resident properties that have been proposed by the Nova Scotia government.

I know that people have already written extensively about the economic and social problems with these taxes. I wanted to write from a more personal perspective.

My parents are dual citizen Canadian/Americans. My mother grew up in Nova Scotia and we still have family and close friends there. We used to visit every year when I was young. I took swimming lessons at the Waeg. Did summer camps at Neptune. Took sailing lessons in Chester. Because of our ties to Nova Scotia, I decided to attend Dalhousie when I went to university. By that time, my parents owned a charming home in Chester, where they planned to spend a good portion of each year after they retired.

For myself, I envisioned having a wedding there at some point in my life (hopefully). I planned to vacation there with my own family one day, and a long time in the future, inherit it from my parents. We are the sixth family to own this 210-year-old house, and it brings tears to my eyes to think we will be forced to give it up. In my head, I could already see my children swimming in the Lido and, maybe, sailing an Opti, or playing tennis on the local courts.

It was so unthinkable that this home would not be ours forever that, when I wanted a tattoo that represented my connection to Nova Scotia, I chose the longitude and latitude of our beautiful house.

But even with all of these dreams, I cannot ask my parents to bear the cost of an additional $18k every year until they are gone. Nor can I imagine being able to afford that myself afterward. So this is what these taxes are costing me – not so much money, but the dreams of my future.

Yours sincerely,

Tessa Mudford

[redacted]

From: Northwood, Linda [redacted]
[redacted] [redacted] 12, 2022 1:50 PM
To: Office of the Legislative Counsel; 00.leek-donor@icloud.com
Cc: mnorthwood@kenwyngroup.com
Subject: RE: Bill 149: NS Property Tax for Non-Residents
Attachments: Bill 149 - NS Property Tax for Non-Residents.pdf

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Good afternoon,

Thank you for your email – please ensure the attached letter is used for the submission, in addition to the comments immediately below from Mark Northwood (email sent on April 11th).

With regards,

Mark & Linda Northwood
[redacted]

I am having difficulty understanding how increasing the property taxes for non-residents who own property in rural communities will:

- Create jobs to entice Nova Scotians to return to the province or attract new residents to rent or purchase rural properties.
- Lower the cost of housing in urban areas and target the major cities where the housing market prices do need to be addressed
- Control the speculators that are permanent NS residents who impact the urban centres. We have seen this in Toronto with many condominiums owned by full time Ontario residents purely for speculative purposes. A high number of these condos are either empty or rented for exorbitant fees. Targeting a rural area typically does not benefit a city.
- Create a rental market for permanent residents in rural areas, when employment is typically found in urban centres and not rural areas like Kingsburg, which historically has had many non-resident owners.
- Create more rental housing for permanent residents. Many rural properties are only three seasonal residences and do not have the capabilities to be rented to a Nova Scotian on a year-round basis.
- Create more employment in rural communities. Many of the jobs in the rural communities exist because of the non-resident owners.

If this Bill is passed you will see that many non-residents will be forced to sell their properties. Many of those properties in rural areas will then be bought by permanent residents as seasonal homes. So, what is achieved? Over time the prices will increase, especially as you point out that you want to increase the population of permanent residents. It's basic supply and demand. The more people you have living there increases the demand for housing. If you don't have the supply the prices will increase. I think you need to build more affordable housing in the areas where employment is rising.

My wife and I purchased our vacant Lot (that had been on the market for quite some time) in April 2021. We were attracted to the province by the lifestyle, the people, and the marketing campaign the NS government had during the pandemic to attract people. There was no mention of increasing property taxes this exorbitantly at the time. Based on the marketing campaign we feel we have been misled and that the province just wants our money and not us.

We felt that NS would be a great place to retire to in a few years (two to three). We still do, however would like to retire under our terms and not be told that we face massive property tax increases if we don't take up NS full time residency sooner. From a healthcare perspective we don't think NS is able to handle the increased residency numbers, so why would we give up our access to OHIP that could not only be detrimental to our health but also potentially cause us to be a burden on the NS healthcare overtaxed system?

I agree that property prices need to be addressed for the first-time home buyer. However, the Bill needs to be fair and equitable. Why isn't the Legislature targeting Nova Scotians that own seasonal or second homes? How many politicians' own seasonal homes, income properties etc. either by themselves, through their partners or via corporations? Why should it be non-residents that are being targeted? What happens to the non-residents that operate businesses in NS?

I empathize with first time home buyers as I was in that position in my early 20's. However, any property tax increase should target all property owners, not just non-residents. One suggestion would be to have a higher tax for people/ corporations that own more than two properties.

Regards,

Mark Northwood
President

KENWYN GROUP

Kenwyn Group Inc
207 - 50 McIntosh Drive
Markham, ON, L3R 9T3

Phone: 416-677-8835
mnorthwood@kenwyngroup.com

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From: Office of the Legislative Counsel <legc.office@novascotia.ca>
Sent: Tuesday, April 12, 2022 11:47 AM
To: 00.leek-donor@icloud.com
Cc: mnorthwood@kenwyngroup.com; Northwood, Linda [redacted]
[redacted] Bill 149: NS Property Tax for Non-Residents

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Thank you for your submission, it will be sent to the members of the Law Amendments Committee.

Office of the Legislative Counsel
CIBC Building, Suite 802

1809 Barrington Street
Halifax NS B3J 3K8
tel 902 424 8941
www.nslegislature.ca

April 11, 2022 (Amended Letter from April 5, 2022)

Honourable Tim Houston
Premier of Nova Scotia
Email: Premier@novascotia.ca

Honourable Allan MacMaster
Minister, Finance and Treasury Board
Email: financeminister@novascotia.ca

The Honourable Susan Corkum-Greek
Minister of Economic Development and MLA for Lunenburg
edminister@novascotia.ca; susancorkumgreekmla@novascotia.com

Standing Committee on Law Amendments
Email: Legc.office@novascotia.ca

1723 Hollis Street, 7th Floor
Provincial Building, PO Box 187
Halifax, NS B3J 3N3

Dear Hon. Houston, MacMaster, Corkum-Greek and Standing Committee on Law Amendments,

Re: BILL 149 – Provincial Property Tax for Non-Residents

Last year, my husband and I came to Nova Scotia on vacation and to visit family who had recently moved to the South Shore. We grew increasingly excited when driving south and absolutely fell in love with the landscape of the Kingsburg community. We bought land and are now in the process of building we break ground in June. We are not real estate speculators or investors. We are an ordinary Canadian couple who will be approaching retirement and were trying to decide where to spend our "golden years."

For years, my husband and I explored different areas of Canada in which we could retire. My husband is originally from England and grew up on the south coast. He moved to Canada and became a Canadian citizen approximately 40 years ago and never regretted the choice. His heart though was always to retire near an ocean once again.

We loved everything about Nova Scotia: the warmth of the people, the culture, the natural beauty, and the many close associations with my husband's native United Kingdom. Note that, the land for sale was on the market for years. We did not take any housing off the market, and our decision provided income to the Realtor thereby benefiting the local economy. We are employing local builders, contractors, tradesmen, and providing a lot of business to the local stores.

We both have ongoing careers in Ontario, and hope to fully retire in a few years. My husband is self-employed and was exploring the possibility of opening a branch office in NS while continuing to work in Ontario for the next two years. Throughout the ensuing build before full retirement, we will be visiting

Nova Scotia two or three times each year. During each visit we will spend money on hotels, food, entertainment, car rentals and more - again, each time this will benefit the local economy.

We have continually sung the praises of Nova Scotia to anyone who will listen and they, along with visiting family and friends, and have recommended the province as a vacation destination.

We pay property taxes, and the economy of Nova Scotia has benefited from our presence by way of both the taxes paid and discretionary spending. Our Lot and soon to be home is on a private road which the province neither built, maintains, nor even plows. Our trash is collected seasonally even though we and others (including full time Nova Scotians) are often in residence off season. We do not have children in the schools. We have never called upon the police or fire departments. We have never used the medical system. We do not use any other social services. In other words, we are not a burden on the province and do not use most provincial services.

Despite this, we are now faced with an exorbitant surcharge to our property taxes that will make our decision to build now in question. Why? We understand that Nova Scotia is facing a housing shortage and affordability crisis. Nevertheless, imposing confiscatory taxes on people who were welcomed by the province, purchased or built their homes in good faith, who love and are ambassadors for the province, who did not purchase as investors but as residents, who are often living in their homes for the maximum time allowed to them, and who are contributing to the local economy will not solve either problem.

Almost 50% of our village, Kingsburg, is composed of non-Nova Scotians property taxpayers all. Consider what could happen if this short-sighted, punitive, confiscatory tax is enacted. Many of the homes owned by non-residents could be sold. These homes are typically rented to seasonal tourists that create revenue for the province. They do not sit empty. That revenue will disappear.

Most of the non-Nova Scotian residents are retirees who budgeted their fixed retirement incomes to pay anticipated property taxes and other routine expenses. Faced with an exorbitant surcharge/increase, many may choose to or be forced to sell. This will create a glut of homes on the market and may drive down prices and increase inventory in the short term. However, these impacts will be felt through the whole community and will impact the Nova Scotian residents along with the non-Nova Scotian residents being forced to sell. Will the Nova Scotian residents be pleased to see the equity in their homes often their largest assets disappear? These lower values will, in turn, drive down assessments and this the property taxes collected, creating little, if any, net gain to the province. In addition, the reduction in property values will hit hardest in rural areas, like Kingsburg, which are beyond commuting range to Halifax and where there are few job opportunities making it unlikely that Nova Scotians will rush in to snap up these newly available properties despite the lowered prices thus setting off a downward spiral that will further reduce values in the long run.

The press has extensively covered housing availability and affordability issues in Toronto and Vancouver, both of which enacted tax surcharges on non-resident owners years ago. However, those surcharges have done nothing to increase availability or affordability in either of those cities. Further, the rationales behind those urban surcharges do not translate to conditions in Nova Scotia or the real causes of the availability and affordability crisis in the province and certainly not in the rural areas favored by non-Nova Scotian retirees and owners of vacation homes. The most effective way to address those issues isn't to drive people from their homes, rather, as Professor Murtaza Haider of Ryerson University recently told CBC, it is by building more homes to satisfy the need. "If we don't address the real problem, that is construction of new housing, and we continue to build or under build. . . .then the problem will remain."

It is easy to blame and target people who can't vote with the intent of forcing them from their homes and the communities which they love and to which they have contributed. The short-sighted, punitive, and confiscatory tax surcharge will do nothing to solve the housing problem as shown elsewhere in Canada. At the same time, the unintended consequences could cause long term damage to Nova Scotia's real estate values (especially in rural areas) and hospitality and tourism sectors. Most tragically, Nova Scotia's reputation as a welcoming province could be devastated as word of forced sales and shattered dreams spreads throughout Canada, the U.S. and the rest of the world.

We are concerned that the level of healthcare in NS does not equal that of Ontario and are reluctant to give up our OHIP access.

During the pandemic the Nova Scotian government aggressively marketed the benefits of moving to the province. We bought into this but now feel we were misled and lied to. It appears the NS government only wants our money not us.

As Canadians, we can honestly say that we are extremely ashamed by the government's blatant tax grab of non-resident Nova Scotians (and fellow Canadians). No other province has implemented a tax surcharge for Canadian citizens. Why start now when this will not resolve the housing or health care problems but rather do the reverse.

In summary, we are hoping that the huge opposition by rural communities throughout Nova Scotia, including elected municipal officials, voiced in newspaper articles, newsletters, opinion pieces, letters, etc. does not fall on "deaf ears" and that the NS government realizes that what they are proposing might provide short term gains (but not the revenue they are expecting) but this will be offset by resulting negatives and long-term pain.

Hope the government considers the following:

- Is it correct and fair to penalize fellow Canadians that do not live in the province and who are not speculators? Perhaps have a tax that is geared towards how long a person owns a property, i.e., if they own it for less than five years, they pay a larger deed transfer tax. The government should pay more attention to the speculators (both non-resident and resident) that are buying up properties in urban centres, especially if they are holding vacant properties to flip.
- Should the pre-April 1, 2022, non-resident property and landowners be grandfathered in as 1) they have been long-term historical owners, or 2) they bought based on the government's marketing plan during the pandemic that targeted non-residents who are able to work remotely.
- Should consideration be given to non-residents that operate a business in NS?
- Can the NS health care system cope with the influx of non-residents, especially those who are approaching retirement, that decide to take up full time residency, as they cannot afford to be deemed as non-residents for tax purposes in NS?
- Increasing property taxes in rural areas where there is no industry or steady employment is not productive. This will hugely impact all industries and their respective revenues that support rural communities. Rural areas do not and have not experienced the housing crunch.

To impose a huge punitive tax measure without knowing the impact will earn your government a reputation for very poor and thoughtless choices.

We look forward to your response.

With regards,

Mark & Linda

Mark & Linda Northwood
mnorthwood@kenwyngroup.com
linda.northwood@brookfield.com

McDonald, David S

From: Northwood, Linda <Linda.Northwood@brookfield.com>
Sent: April 11, 2022 8:34 PM
To: LeBlanc-Murray, Nicole M; Office of the Legislative Counsel; Economic Development Minister; susancorkumgreekmla@novascotia.com; Finance Minister; Premier
Cc: mayor@modl.ca; mnorthwood@kenwyngroup.com; John Duckworth; twilliamson@royallepage.ca; Catherine Cumming; Leigh Lewis (leigh0563@gmail.com); Carol Schechter
Subject: Bill 149: NS Property Tax for Non-Residents
Attachments: Bill 149 - NS Property Tax for Non-Residents.pdf

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Good evening,

In follow up, please find attached an amended letter that we would like presented to the Law Amendments Committee, the Premier, Minister of Finance, and Office of the Legislative Counsel for your consideration and response.

We look forward to your response.

With regards,

Mark & Linda

Mark & Linda Northwood
mnorthwood@kenwyngroup.com
linda.northwood@brookfield.com

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From: LeBlanc-Murray, Nicole M <Nicole.LeBlanc-Murray@novascotia.ca>
Sent: Sunday, April 10, 2022 6:57 PM
To: Northwood, Linda <Linda.Northwood@brookfield.com>
Subject: RE: NS Property Tax for Non-Residents

CAUTION EXTERNAL EMAIL: DO NOT CLICK ON LINKS OR OPEN ATTACHMENTS UNLESS YOU KNOW THE CONTENT IS SAFE.
Good evening Linda,

The bill was introduced on Friday, April 8th, under the *Financial Measures (2022) Act*. The bill has not yet been called for second reading. Below is a helpful link explaining each stages of bill.

https://nslegislature.ca/about/how-legislature-works/how-bills-become-law.

Should you wish to make a presentation before the Law Amendments Committee, please contact our office so your name can be added to our list of presenters.

Office of the Legislative Counsel
CIBC Building
802-1809 Barrington Street
Halifax NS B3J 3K8
tel 902 424 8941
www.nslegislature.ca

Northwood, Linda <Linda.Northwood@brookfield.com>
Sent: April 7, 2022 5:22 PM
To: Office of the Legislative Counsel <legc.office@novascotia.ca>
Subject: RE: NS Property Tax for Non-Residents

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Thank you – can you advise if the bill for $2 for $100 of value on property taxes has already been introduced and passed, and your note below is only an amendment consideration to change this? Very confused on your language below and what it means.

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From: Office of the Legislative Counsel <legc.office@novascotia.ca>
Sent: Thursday, April 7, 2022 4:13 PM
To: Northwood, Linda <Linda.Northwood@brookfield.com>
Subject: RE: NS Property Tax for Non-Residents

CAUTION EXTERNAL EMAIL: DO NOT CLICK ON LINKS OR OPEN ATTACHMENTS UNLESS YOU KNOW THE CONTENT IS SAFE.

Thank you for you written submission, a copy of which will be distributed to each member of the Law Amendments Committee if and when such a bill is introduced in the Legislature.

Office of the Legislative Counsel
CIBC Building
802-1809 Barrington Street
Halifax NS B3J 3K8
tel 902 424 8941
www.nslegislature.ca

On Apr 5, 2022, at 10:32 AM, Northwood, Linda <Linda.Northwood@brookfield.com> wrote:

Dear Honourable Tim Houston and Honourable Allan MacMaster,

Please find attached a letter and below the same for your consideration and response.

With best regards,
Linda and Mark Northwood

Letter dated: April 5, 2022

Honourable Tim Houston
Premier of Nova Scotia

Honourable Allan MacMaster
Minister, Finance and Treasury Board

1723 Hollis Street, 7th Floor
Provincial Building, PO Box 187
Halifax, NS B3J 3N3

Sent by email: financeminister@novascotia.ca; Premier@novascotia.ca

Dear Hon. Houston and MacMaster,

Re: Provincial Property Tax for Non-Residents

Last year, my husband and I came to Nova Scotia on vacation and to visit family who had recently moved to the South Shore. We grew increasingly excited when driving south and absolutely fell in love with the landscape of the Kingsburg community. We bought land and are now in the process of building – we break ground in June. We are not real estate speculators or investors. We are an ordinary Canadian couple who will be approaching retirement and were trying to decide where to spend our "golden years."

For years, my husband and I explored different areas of Canada in which we could retire. My husband is originally from England and grew up on the south coast. He moved to Canada and became a Canadian citizen approximately 40 years ago and never regretted the choice. His heart though was always to retire near an ocean once again.

We loved everything about Nova Scotia: the warmth of the people, the culture, the natural beauty, and the many close associations with my husband's native United Kingdom. Note that, the land for sale was on the market for years. We did not take any housing off the market, and our decision provided income to the Realtor thereby benefiting the local economy. We are employing local builders, contractors, tradesmen, and providing a lot of business to the local stores.

We both have ongoing careers in Ontario, and hope to fully retire in a few years. My husband is self-employed and was exploring the possibility of opening a branch office in NS while continuing to work in Ontario for the next two years. Throughout the ensuing build before full retirement, we will be visiting Nova Scotia two or three times each year. During each visit we will spend money on hotels, food, entertainment, car rentals and more - again, each time this will benefit the local economy.

We have continually sung the praises of Nova Scotia to anyone who will listen and they, along with visiting family and friends, and have recommended the province as a vacation destination.

We pay property taxes, and the economy of Nova Scotia has benefited from our presence by way of both the taxes paid and discretionary spending. Our Lot and soon to be home is on a private road which the province neither built, maintains, nor even plows. Our trash is collected seasonally even though we and others (including full time Nova Scotians) are often in residence off season. We do not have children in the schools. We have never called upon the police or fire departments. We have never used the medical system. We do not use any other social services. In other words, we are not a burden on the province and do not use most provincial services.

Despite this, we are now faced with an exorbitant surcharge to our property taxes that will make our decision to build now in question. Why? We understand that Nova Scotia is facing a housing shortage and affordability crisis. Nevertheless, imposing confiscatory taxes on people who were welcomed by the province, purchased or built their homes in good faith, who love and are ambassadors for the province, who did not purchase as investors but as residents, who are often living in their homes for the maximum time allowed to them, and who are contributing to the local economy will not solve either problem.

Almost 50% of our village, Kingsburg, is composed of non-Nova Scotians – property taxpayers all. Consider what could happen if this short-sighted, punitive, confiscatory tax is enacted. Many of the homes owned by non-residents could be sold. These homes are typically rented to seasonal tourists that create revenue for the province. They do not sit empty. That revenue will disappear.

Most of the non-Nova Scotian residents are retirees who budgeted their fixed retirement incomes to pay anticipated property taxes and other routine expenses. Faced with an exorbitant surcharge/increase, many may choose to or be forced to sell. This will create a glut of homes on the market and may drive down prices and increase inventory in the short term. However, these impacts will be felt through the whole community and will impact the Nova Scotian residents along with the non-Nova Scotian residents being forced to sell. Will the Nova Scotian residents be pleased to see the equity in their homes – often their largest assets – disappear? These lower values will, in turn, drive down assessments and this the property taxes collected, creating little, if any, net gain to the province. In addition, the reduction in property values will hit hardest in rural areas, like Kingsburg, which are beyond commuting range to Halifax and where there are few job opportunities making it unlikely that Nova Scotians will rush in to snap up these newly available properties despite the lowered prices thus setting off a downward spiral that will further reduce values in the long run.

The press has extensively covered housing availability and affordability issues in Toronto and Vancouver, both of which enacted tax surcharges on non-resident owners years ago. However, those surcharges have done nothing to increase availability or affordability in either of those cities. Further, the rationales behind those urban surcharges do not translate to conditions in Nova Scotia or the real causes of the availability and affordability crisis in the province – and certainly not in the rural areas favored by non-Nova Scotian retirees and owners of vacation homes. The most effective way to address those issues isn't to drive people from their homes, rather, as Professor Murtaza Haider of Ryerson University recently told CBC, it is by building more homes to satisfy the need.

"If we don't address the real problem, that is construction of new housing, and we continue to build or under build. . . .then the problem will remain."

It is easy to blame and target people who can't vote with the intent of forcing them from their homes and the communities which they love and to which they have contributed. The short-sighted, punitive, and confiscatory tax surcharge will do nothing to solve the housing problem as shown elsewhere in Canada. At the same time, the unintended consequences could cause long term damage to Nova Scotia's real estate values (especially in rural areas) and hospitality and tourism sectors. Most tragically, Nova Scotia's reputation as a welcoming province could be devastated as word of forced sales and shattered dreams spreads throughout Canada, the U.S. and the rest of the world.

We are concerned that the level of healthcare in NS does not equal that of Ontario and are reluctant to give up our OHIP access.

During the pandemic the Nova Scotian government aggressively marketed the benefits of moving to the province. We bought into this but now feel we were misled and lied to. It appears the NS government only wants our money—not us.

As Canadians, we can honestly say that we are extremely ashamed by the government's blatant tax grab of non-resident Nova Scotians (and fellow Canadians). No other province has implemented a tax surcharge for Canadian citizens. Why start now when this will not resolve the housing or health care problems – but rather do the reverse.

We look forward to your response.

With regards,

Mark & Linda

Mark & Linda Northwood
mnorthwood@kenwyngroup.com
linda.northwood@brookfield.com

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<NS Property Tax for Non-Residents.pdf>

[redacted]

From: Mark Northwood [redacted]
Sent: April 12, 2022 12:00 AM
To: susancorkumgreekmla@gmail.com; Office of the Legislative Counsel; LeBlanc-Murray, Nicole M; Economic Development Minister; Finance Minister; Premier
Cc: Catherine Cumming; Carol Schechter; John Duckworth; Linda Northwood
Subject: FW: Bill 149 NS Property Tax for Non-Residents

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Good evening,

Thank you for your response. I am having difficulty understanding how increasing the property taxes for non-residents who own property in rural communities will:

- Create jobs to entice Nova Scotians to return to the province or attract new residents to rent or purchase rural properties.
- Lower the cost of housing in urban areas and target the major cities where the housing market prices do need to be addressed
- Control the speculators that are permanent NS residents who impact the urban centres. We have seen this in Toronto with many condominiums owned by full time Ontario residents purely for speculative purposes. A high number of these condos are either empty or rented for exorbitant fees. Targeting a rural area typically does not benefit a city.
- Create a rental market for permanent residents in rural areas, when employment is typically found in urban centres and not rural areas like Kingsburg, which historically has had many non-resident owners.
- Create more rental housing for permanent residents. Many rural properties are only three seasonal residences and do not have the capabilities to be rented to a Nova Scotian on a year-round basis.
- Create more employment in rural communities. Many of the jobs in the rural communities exist because of the non-resident owners.

If this Bill is passed you will see that many non-residents will be forced to sell their properties. Many of those properties in rural areas will then be bought by permanent residents as seasonal homes. So, what is achieved? Over time the prices will increase, especially as you point out that you want to increase the population of permanent residents. It's basic supply and demand. The more people you have living there increases the demand for housing. If you don't have the supply the prices will increase. I think you need to build more affordable housing in the areas where employment is rising.

My wife and I purchased our vacant Lot (that had been on the market for quite some time) in April 2021. We were attracted to the province by the lifestyle, the people, and the marketing campaign the NS government had during the pandemic to attract people. There was no mention of increasing property taxes this exorbitantly at the time. Based on the marketing campaign we feel we have been misled and that the province just wants our money and not us.

We felt that NS would be a great place to retire to in a few years (two to three). We still do, however would like to retire under our terms and not be told that we face massive property tax increases if we don't take up NS full time residency sooner. From a healthcare perspective we don't think NS is able to handle the increased residency numbers, so why would we give up our access to OHIP that could not only be detrimental to our health but also potentially cause us to be a burden on the NS healthcare overtaxed system?

I agree that property prices need to be addressed for the first-time home buyer. However, the Bill needs to be fair and equitable. Why isn't the Legislature targeting Nova Scotians that own seasonal or second homes? How many politicians' own seasonal homes, income properties etc. either by themselves, through their partners or via corporations? Why should it be non-residents that are being targeted? What happens to the non-residents that operate businesses in NS?

I empathize with first time home buyers as I was in that position in my early 20's. However, any property tax increase should target all property owners, not just non-residents. One suggestion would be to have a higher tax for people/ corporations that own more than two properties.

Regards,

Mark Northwood
President

KENWYN GROUP

Kenwyn Group Inc
207 - 50 McIntosh Drive
Markham, ON, L3R 9T3

Phone: 416-677-8835
mnorthwood@kenwyngroup.com

From: Susan Corkum-Greek <susan.corkumgreek@yahoo.ca>
Sent: Monday, April 11, 2022 8:34 PM
To: Northwood, Linda <Linda.Northwood@brookfield.com>
Subject: Re: NS Property Tax for Non-Residents

CAUTION EXTERNAL EMAIL: DO NOT CLICK ON LINKS OR OPEN ATTACHMENTS UNLESS YOU KNOW THE CONTENT IS SAFE.

Dear Linda,
Thank you for reaching out to share 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 wildly 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.
We 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 in this critical period.
No one likes to pay more, and this is a substantive increase. So I cannot express surprise at the reaction of seasonal residents. 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 dividuals - their accomplishments, innovations, jobs or wealth created - were lost to our province.
All this said, I continue to encourage those who feel strongly about this proposal to take advantage of the Law Amendments process (unique to Nova Scotia) by making a written submission, personal or virtual appearance before the all-party committee.
Sincerely,

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

You can find out more information about the tax measures here

Sent from my iPhone

[redacted]

From: Christine Blair [redacted]
Sent: April 12, 2022 2:35 PM
To: Office of the Legislative Counsel
Subject: FW: Nova Scotia Non Residents Property Tax
Attachments: Letter to NS Premier Houston April 11-22.docx

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Please see the attached, as requested, and with my apologies.

Christine Blair, Mayor
Municipality of the County of Colchester

From: John Pattillo [redacted]
Sent: April 11, 2022 1:40 PM
To: premier@novascotia.ca
Cc: legc.office@novascotia.ca; Tom Taggart <Tom.taggartmla@gmail.com>; Christine Blair <CBlair@colchester.ca>; pattillo, kim <b.kimmy.p@gmail.com>; susancorkumgreekmal@gmail.com; mlamacmaster@bellaliant.com
Subject: Nova Scotia Non Residents Property Tax

Dear Premier Houston,

We have attached a letter outlining our opposition to this new tax which we feel is not only discriminatory but unfair to us as non resident property owners in Colchester County, Nova Scotia.

Thanks for reviewing and look forward to your response.

Regards

John and Kim Pattillo
This email and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed. This message contains confidential information and is intended only for the individual named. If you are not the named addressee, you should not disseminate, distribute or copy this email. Please notify the sender immediately by email if you have received this email by mistake and delete this email from your system. If you are not the intended recipient, you are notified that disclosing, copying, distributing or taking any action in reliance on the contents of this information is strictly prohibited.

11 April 2022

The Honourable Tim Houston, M.L.A.
Office of the Premier
P.O. Box 726
Halifax NS B3J 2T3

By email:premier@novascotia.ca

Re: The Nova Scotia Non Residents Property Tax

Dear Premier Houston,

We are writing to you as concerned Canadian citizens who have been invested in Colchester County, Nova Scotia. We wish to share our story in order for you to realize what Nova Scotia has meant to my family and what we thought we meant to Nova Scotia.

I was born and bred in Truro as was my father, my grandfather and great grandfather. We summered at Folly Lake in the Wentworth valley since the late 1800's. I left Nova Scotia following my graduation from Acadia University to find my way after my father sold the 3rd generation family business. However, I returned every summer as a tourist to see my family and friends. In 1996, my uncle sold me a piece property he inherited from his wife, my Aunt Joan, which was also my grandfathers at Folly Lake. I bought the property because I thought my career might bring me back to NS, to remind me of great memories and to provide a summer vacation for my children and grandchildren so they could also experience the beauty of Nova Scotia, spend time with friends and relatives, learn about family history and develop great memories if I didn't return permanently.

This seasonal cottage was pulled over the ice from one side of the lake to the peninsula where it now sits in the winter of 1935 so you can imagine the investment I have made into this little cottage.

Every season starting in 1996, my family and friends have purchased building materials from Truro, Tatamagouche, Halifax and Debert businesses, purchased food and liquor from Truro and Glenholme businesses, enjoyed dinners in restaurants and plays in local theaters all over Nova Scotia as we traveled to visit friends and family. We have hosted "People form Away" at our cottage over the years who have also spent their hard earned out of province cash in your beautiful province. We have purchased fire wood from local wood lot owners and frequented local craft people. We have played many of Nova Scotia and Cape Breton's fabulous golf courses. We have hired local contractors, plumbers, electricians from Truro. And of course I have always paid my out of province tax bill which penalizes and discriminates me from the local citizens with its annual increase.

To review the significant tax increase that is proposed with no notice and for no apparent reason other that to strong arm a non-voter base for a quick cash grab is outrageous. As a Nova Scotia land owner yourself and one that also lived out of province I wonder how you can justify such an increase to your friends and family.

I ask that you seriously reconsider this new law and either rescind it altogether or provide a grandfather clause of allow me and my fellow 27,000 out of province land owners to consider what next steps are prudent.

We thank you for your attention and would appreciate a reply at your earliest convenience.

John and Kim Pattillo

[redacted] Wasaga Beach, ON. [redacted]

[redacted]

From: Paul M [redacted]
Sent: April 12, 2022 9:13 PM
To: Office of the Legislative Counsel; Premier; Finance Minister; Economic Development Minister; susancorkumgreekmla@novascotia.com
Subject: Bill 149 - Our Nova Scotia 'dream build' story...

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My wife and I are from Ontario. We have three married adult children and several grandchildren. We vacationed in Nova Scotia for several years in the past before making a monumental life changing decision to purchase a small lot on the south shore and finally build our 'dream cottage'.

It was our short term plan to create a spot for us to enjoy along with our three included generations. An opportunity to truly have a special place out east to call home.

Our long term plan was to eventually move out to Nova Scotia and become full time residents upon retiring.

We never built our dream home/cottage with any intentions of renting it out. This was decided out of an abundance of respect for our fellow neighbors and the quiet, laid back community that surrounds us. We were adament not to become one of those 'come from aways' who was just in it for a quick profit with little to no regard for the citizens of Nova Scotia.

We ultimately made the decision to build in Nova Scotia after years of travelling around Canada and concluding like many others before us that there was just something very special about the province, it's people and how very welcoming the communities as a whole were to us. This clearly defined in our minds what Nova Scotia was all about and it was a done deal.

From the beginning of the three year build process we painstakingly sourced every single aspect of the project. It was our sincere intention to keep everything local to both the immediate surrounding communities and then to the rest of Nova Scotia proper. This would ensure that every hard earned dollar we spent to build the cottage stayed in the same province that would now become our second home.

We hired a local contractor and his crew, a local excavator, plumber, electrician and well driller. We insisted that every piece of building material, all interior finishes and furnishings were locally sourced. The cottage was built around a timber frame that was hand hewn over a nine month period by a local Nova Scotian craftsman who purchased every timber from a nearby sawmill. Our hearts and souls went into every piece of this project from start to finish to make it special for both us and generations to come.

We can truly say that our original goal of 'keeping it local' was met and even surpassed. To date we've paid over $70,000 in Provincial sales tax alone through this lengthy ongoing venture. Our local property taxes (uncapped) have gone up exponentially as expected with no issue.

As previously stated, our original intention was to someday move out to Nova Scotia from Ontario after fully retiring. Until then the plan was that our family and friends would continue to come out and visit with us, spending a great deal of money while vacationing within the local communities along the south shore and throughout the rest of the province.

All of our current and future plans have now suddenly changed on a dime.

This newly introduced punitive tax introduced by the province will collectively take our property taxes to over $10,000 dollars a year which is not sustainable for us long-term. Like many others, the initial shock of the extra cost and added financial burden couldn't have come at worst time after getting through a brutal two year long pandemic.

What hit us even harder on a personal level was the utter gut punch we felt by the way the Nova Scotia government introduced this tax levy and how they have callously tried to justify it. Regardless of their intent the actual message being received is that the NS government has made it quite clear to all of the 'come from aways' that if you don't like it then just leave, a very disappointing, dismissive and mean spirited approach. They could and should do much better. This exorbitant 'one size fits all' tax grab goes completely against everything we thought the province originally stood for.

To say we suddenly feel unwanted and tossed to the curb unless we now keep paying an unprecedented and punitive tax is an understatement. This by the same province who at one time graciously invited and humbly accepted us in.

No amount of research to date has explained to us how this new tax will somehow equate to providing more affordable homes for Nova Scotians.

We accept the fact that in order to help further sustain the economy of the province in which we are fortunate enough to own a residence, both 'out of province' and international residents should pay some kind of an elevated property tax.

To this end we were fully anticipating tax systems being envoked by Nova Scotia similar to other provinces like BC and PEI. These provinces introduced targeted and fair tax processes for both Canadians and other international property owners. Seasonal residents just like us who are quite willing to pay additional taxes when levied in a fair and incremental manner in order to help Nova Scotia with it's many fiscal needs in the current agenda and beyond.

The two percent across the board fee for both international and out of province Canadian residents is quite frankly a slap in the face. We as 'Canadians' should be treated differently than international property owners. The two other noted provinces recognize and respect this very important and distinct fact, thereby adjusting their respective out of province tax rates accordingly.

On a personal note, an example of a negative financial impact this tax will immediately have not only on us as property owners but on several local Nova Scotians and related businesses as a result of having to pay this new tax.

Originally we had plans in place this year (2022) to hire the same local contractor and utilize the same local building center for the materials to have a garage built on our property. This entire project has now been canceled due to the increased punitive tax we'll have to pay this year and in the future once our property would be reassed upon completion of the build. All future plans that involve spending money and paying taxes in Nova Scotia are also now permanently on hold if our current tax situation does not change.

As some unforeseen family issues and challenges have now forced us to postpone the option of retirement in the very near future we are forced to make some very difficult decisions moving forward.

Our cottage could not be utilized by a local Nova Scotian resident to live in and commute to work from due to it's remote location and private road seasonal access.

If we are forced to sell our cottage because of the excessively punitive new tax rules it would no doubt become just another Air BnB rental to some property owner who doesn't really care about the local community, it's history or it's engrained culture. In becoming strictly a source of rental income above all else, making a profit would be the sole focus, quite a sad outlook indeed.

We agree that in the short term under the current tax measures as they stand, the Nova Scotia government will collect tens of millions in punitive tax dollars from us 'come from aways'. Long term it's suggested by many learned economists that it will be a much different story. The loss of future investments and spending by people like us who will be forced to leave the province will only be felt in the years to come by all the local Nova Scotian's left behind. All these same people and communities whom we have tried to support over the years with our heart and soul.

I know many of our Nova Scotian neighbour's from away share the same story.....

To the Nova Scotia Government:

If you must impose this additional tax levy please just make it fair and just. Reconsider the process and how it will affect not only your own citizens but everyone who enjoys a little piece of your special province. That's what defines Nova Scotia.

[redacted]

From: Melissa Phypers [redacted]
Sent: April 12, 2022 8:51 PM
To: Premier; Finance Minister; susancorkumgreekmla@gmail.com; mlabradjohns@gmail.com; Office of the Legislative Counsel
Cc: Gilles Monvoisin
Subject: RE: Property tax surcharge on "non-resident" homeowners

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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The Honourable Tim Houston, Premier of Nova Scotia

The Honourable Allan MacMaster, Minister of Finance and Treasury Board

The Honourable Susan Corkum-Greek, Minister of Economic Development, MLA for Lunenburg

The Honourable Brad Johns, Chair, Law Amendments Committee

Law Amendments Committee

Dear Sirs/Madame:

We are writing today to express our serious concern with regards to the newly proposed property tax surcharge on non-resident homeowners in Nova Scotia. Proposed as part of a solution to a national/global housing crisis, this tax will have little to no impact on housing stock in the Province and will only serve to alienate a small but vital part of the economic and social fabric of a number of Nova Scotia communities.

We purchased our home in the beautiful community of Stonehurst, just outside of Lunenburg in 2011 (the property had been on the market for more than five years). Since that time, we have made many improvements to the home and the landscape employing local contractors and skilled trade workers. We have fully integrated into the community and spend as much time as we possibly can at our Nova Scotia home.

We are not real estate investors or speculators. We bought our house at market value and, at that time, there was no housing shortage and there were many properties on the market. This is our summer home which we enjoy and love. Our daughter has attended summer camp in Lunenburg every summer and has made many good friends and she always looks forward to her time in Nova Scotia. We ourselves have made many friends - both seasonal and year-round - and enjoy reuniting with them every summer and any other time we can be in the area.

The proposed surtax is punitive and draconian and unfairly affects all out -of-province owners in one broad stroke. The government has provided little data, no robust policy analysis or evidence to support the premise that this tax will assist in cooling off the hot housing market or provide more affordable housing for residents. There is very little evidence that it will do so, as it appears to be motivated by politics, not good policy. No consideration is given to grandfathering out-of-province owners who have owned properties for decades who have not contributed to the current housing crises. Moreover, the current housing crisis is a Canada-wide phenomenon, not just Nova Scotia. This proposal is not good economic policy that will address the current housing affordability problem. It is a discriminatory measure that affects people who do not have the right to vote in Nova Scotia, even though they make a significant contribution to the province's economy and have been doing so for decades. We strongly urge you to reconsider the implementation of this property tax surcharge, particularly at such a high rate - effectively resulting in a tripling of what out-of-province owners currently pay in property taxes.

Respectfully,

Melissa Phypers & Gilles Monvoisin

[redacted] Stonehurst NS / [redacted] Ottawa ON

[redacted]

From: David W Pippy [redacted]
Sent: April 11, 2022 2:33 PM
To: Office of the Legislative Counsel
Cc: mla@esmithmccrossinmla.com; Premier; Finance Minister
Subject: Pertaining to Non Resident Property Tax or Bill 149 - Financial Measures Act (2022).

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Members of the Law Amendments Committee,

I and my two retired sisters own an inherited cottage in Northport, on the Northumberland Strait. It has been in our family for decades. Last year we paid $2,093. in property taxes. If the proposed 2% Non Resident Tax had been in effect last year our taxes would have been $5,733. an increase of $3,640..

Our cottage is not winterized and would require proper heat, insulated flooring and water pipes and a proper road / lane in. In other words it's unsuitable for residential habitation so it would do absolutely nothing to alleviate Nova Scotia's (Halifax's) housing problems.

What this proposed tax does is discriminate our cottage ownership as opposed to residents of Nova Scotia that also owns a cottage such as ours. So I'll be a setting of cottages where some just pay the regular income tax and others, like us, are burdened with an unfair, discriminatory, nearly tripled property tax. I would hope the decision to exclude current residents from this stifling tax isn't based on multiple properties owned by members of the provincial Legislature or by a political calculation that non Nova Scotia residents lack of voting weight vs residents that could vote the current majority out of office. To us it represents nothing more that a tax grab based on flimsy reasoning..

To cut to the chase I consider this bill to be unfair, discriminatory and should be tabled so that a proper, fair and just solution can be found for the housing problem. I was born in Springhill and will be buried there at the Hillside cemetery to join my parents, grandparents, etc. unless you decide to put an unfair, out of province, death tax on the family plot too.

Sincerely,
David W. Pippy
Canadian
Native Son of Nova Scotia

[redacted]

From: Bill Polk [redacted]
Sent: April 12, 2022 7:26 PM
To: Office of the Legislative Counsel
Subject: Fwd: Gillian's letter

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Gillian's Letter

----- Forwarded Message -----
From: polk gillian [redacted]
To: primier@novascotia.ca <primier@novascotia.ca>; financeminister@novasotia.ca <financeminister@novasotia.ca>; barkhousemla@gmail.com <barkhousemla@gmail.com>
Sent: Sunday, April 10, 2022, 12:07:17 PM EDT
Subject: Tax Proposal

Dear Sir/Madame,

The proposed tax to make housing more affordable for full time residents is like painting a landscape with a wide brush and one color of paint. This plan does not take into account the different needs and wellbeing of the each community in Nova Scotia, nor does it offer additional solutions to ensure available housing.

It is beyond worrisome to read an interview with Finance Minister Allan MacMaster admitted that it is unclear if the new taxes will create housing opportunities or will impact rising house prices. Where is the process of balancing risk and reward before moving forward with such an extreme and one-size-fits all approach. To say, "There is no way to concretely know for sure until this is fully implemented," as quoted by the Canadian Press last week, seems like a cavalier attitude to a decision that likely will have serious long-term consequences. The government is gambling the welfare of communities for $82 million dollars they do not have yet. That money might not come if there is a mass exodus of people who can not afford to keep family properties or seasonal ones, or work remotely in a hybrid model.

What incentives and support does the government offer landlords to keep rents affordable, to restrict short-term rentals? The rise in Airbnb and VBRO availability is a double edged sword. On one hand, renting out a room or part of a property may allow perspective or current homeowners to afford their home. On the other hand, there may be a large number of properties that are available year-round for short term renting. Because the needs and numbers vary county to county, it would behoove each municipality to consider airbnb zoning regulations. I know

cities that have language about renting a room in a primary residence and limiting the number of rental days a year for a complete residence. Some charge taxes for each overnight stay, or require special permits to rent out homes. It would be preposterous to think that these suggestions would provide the $82 million dollars you predict the new tax will provide; however, it is a crucial consideration when investigating how much of current housing is available to Nova Scotia residents, as well as how to ensure some exiting housing could become available to full time residents.

The needs of Queens County differs from those of other counties. Some communities have large, loyal seasonal residents. The amount of money spent on house upkeep, landscaping, boat care and storage, cultural events and non-profit support, not to mention local eateries and shops, is significant. Have you considered the needs of towns where some businesses have very different hours or availability depending on the season? These communities would not benefit from the proposed taxes. This is not to say affordable housing might not be needed, but this broad-stroke tax plan not the solution.

I have seem many letters expressing personal anguish of family members who wish to return to Nova Scotia someday who will be unable to under this plan; from seasonal people who have come to Nova Scotia for generations and contribute to the arts, the sailing, the fabric of community life; and from full time residents who fear the impact of the tax burdens on their businesses and families. I hope you are reading them and taking their words into consideration. I was planing to retire half the year in Nova Scotia. As a US citizen there is a limit to how long I can stay in Canada. With these new taxes, I know there are many people who will not be in Nova Scotia, spending money there for half the year.

I live near Boston, Massachusetts. A highlight of my non-Nova Scotia time each year is the lighting of the Christmas Tree on Boston Common the first Thursday of December. It is a special tradition that speaks of the strong relationship between my home state and adopted province. The crowd is full of people with Nova Scotia ties and pride. It is a special gathering for many. If these taxes pass, any acknowledgement of the ties between Boston and Nova Scotia and how welcome those of us in the crowd are will be hollow words from a politician who risked so much for what is right now $82 million of uncertainty and lack of housing.

Available and affordable housing is a critical need. How to address this issue is far more complex than the current tax proposal can resolve. I urge you to take the time to create a more comprehensive approach that does not target one specific population, and is not weighted by so much uncertainty in terms of return.

Sincerely,

Gillian Polk

[redacted]

From: Bill Polk [redacted]
Sent: April 12, 2022 7:26 PM
To: Office of the Legislative Counsel
Subject: Fwd: non-resident tax

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Begin forwarded message:

From: William Polk [redacted]
Subject: non-resident tax
Date: April 7, 2022 at 12:55:27 PM EDT
To: primier@novascotia.ca, FinanceMinister@novascotia.ca, barkhousemla@gmail.com

Sir/madame,

A cynic would say that the new non-resident tax is a way of soaking people who don't have a vote and are therefore easy picking. I hope that is not true, as I would like to believe that the current administration is better than that. As a realist, I would submit that the non-resident tax proposal was hastily written without a thoughtful consideration of its negative impact on the government's key policy priorities.

The premier has said that he wants to double the population of the province. The tax will work against that priority. I have heard from Nova Scotian families who children live and work in other provinces and would like to buy properties in Nova Scotia. The non-resident tax will make this extremely difficult if not financial impossible. This tax will also make it difficult for young people to move to the province who are part of the hybrid work force, those who can spend some but not all of their time in Nova Scotia.

The tax plan will not achieve the stated policy of increasing the housing supply. The NS Department of Finance's own statistics show that non-resident home ownership is negligible in the in the primary population centers where housing supply is critically short. Few homes are owned by non-residents in these areas. One factor creating a housing shortage is the number of homes that have been purchased and turned into BnBs.

The tax plan does not take into account the negative economic impact that will result. One landscape businessman notes that 70% of his business comes from non-resident people. Similar reports come from construction, restaurants, and maintenance sectors. Non-profitsts will also take a big hit. Non-residents play a major role in supporting organizations such as the Chester Theater, the Chester art Center, and the Health Center. In then 48 years my wife and I have owned a summer home in Chester, we have supported a number of non profits as well as artists in Nova Scotia. The new non-resident tax play will put a damper on that support as well as to call into question our ability to maintain a summer home in Nova Scotia. Under the new tax law the generational transfer will impossible.

I urge the government to reconsider this tax proposal, just as British Columbia did when it proposed a similar tax in 2018 but decided against it because of the negative economic and reputation impacts it would have on their province. In BC's case, they decided instead to charge to charge levies on non-Canadian home speculators and non-Canadians who leave their properties lie vacant, but only in specific metropolitan areas that are experiencing a housing shortage. (Dealing with the AirBNB issue would help). BC remains open and welcoming to seasonal homeownership by other Canadians without discriminatory property taxes.

I urge you to reconsider the non-resident property tax proposal.

Sincerely,

Bill Polk

McDonald, David S

From: Kristen Rudderham von Finckenstein [redacted]
Sent: April 13, 2022 6:14 PM
To: Office of the Legislative Counsel
Cc: Premier; Finance Minister; Minister, DMA; Economic Development Minister; keithbainmla@bellaliant.com; Info@trevorboudreau.ca; briancomermla@gmail.com; kendracoombesmla@gmail.com; info@mombourquette.ca; Johnwhitemla@outlook.com
Subject: Statement RE Impact of Non-resident Tax
Attachments: Rudderham Submission RE Non-Resident Property Tax.pdf

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Good Day,

I enclose for your consideration my submission to the Law Amendments Committee regarding the Proposed Non-Resident Tax. attached as a PDF and reproduced below

I thank you for your attention,
Kristen Rudderham von Finckenstein

Kristen Rudderham von Finckenstein
[redacted] Gloucester, ON, [redacted]
Baddeck, NS, [redacted]

13 April 2022

Law Amendments Committee, C/O Office of the Counsel to the Legislative Counsel
VIA EMAIL: legc.office@novascotia.ca

Dear Members of the Law Amendments Committee,

RE: Non-resident Property Tax Proposals

Thank you for this opportunity to address your committee. I have reviewed many submissions made by parties concerned about the impact of this initiative and will not repeat those points. Those submissions are legally and fiscally nuanced and cover extensive policy approaches. I will take this opportunity to highlight the personal impact on my family as I believe it well illustrates a variety of unintended consequences of this initiative.

I appreciate the dire nature of the housing crisis that is occurring across Canada and acutely in Nova Scotia. I appreciate and commend the desire of this government to take measures to address this crisis. I believe that my family's situation is highly representative of non-resident owners and serves to highlight how the imposition of the non-resident's tax will not materially mitigate this crisis.

I was born and raised in Nova Scotia. I am committed to the betterment of the province of Nova Scotia. I have taken every opportunity to return to Nova Scotia. I was married in Nova Scotia, I baptized children in Nova Scotia, I was called to the Bar of Nova Scotia, and I even ran for Parliament in Nova Scotia. I also joined the Canadian Armed Forces in 2009. I am a proud member of the CAF and a proud Army Officer. Being in the Canadian Army also means I do not have control over where I live or what job I do. It is a sacrifice of the service and a sacrifice I am proud to make.

As a member of the CAF, my family has been posted across Canada and internationally more than ten times in less than 15 years and have endured three overseas deployments. My four children were born in two different provinces and in two different countries.

In 2012, my husband and I bought a dilapidated farmhouse on the Bay Road in Baddeck, NS. It had been on the market for three years with no interest. Its roof was falling in, its shingles leaked, and it was infested. We aspired to create for our children a sense of community and to establish roots for them despite the nomadic existence necessitated by their parents being soldiers and them never having anywhere to call “home”.

It worked! We joke that my son is surely the only “von Finckenstein” to speak Gaelic, after a summer at the Gaelic College! We are not wealthy, we are simple soldiers but we have prioritized our Cape Breton home. We have made countless sacrifices to be able to keep this homestead for our children. We have always bought the cheapest primary residence we could possibly tolerate in order to pump money into fixing up our Cape Breton home. We have invested $70,000 cash into repairs. We employ a local resident year round as a caretaker. We hire seasonal snow removal. We hire seasonal lawn care. We employ countless tradespeople. In order to do this our primary residence is extremely modest, we own only one, ten year old car for the six of us, we don’t take holidays like our peers, we limit our children’s extra-curricular activities. We do this all to be able to afford our Cape Breton house. Twice when family and friends have fallen on hard times, they have stayed for extended periods of time at the house free of charge as an act of Christian, neighbourly charity. We paid the utilities and the extra insurance. We similarly hosted Nova Scotian ex-pat Covid refugees who fled condo life in Toronto and could not find accommodation on short notice due to the housing shortage this measure is intended to address. Those friends are still in Nova Scotia two years later because we provided them refuge when they otherwise could not have relocated.

If this non-resident’s tax is implemented as initially announced it will financially devastate our simple military family and will result in the following: we will have to fire our caretaker, cancel snow service, cancel law care, and we will immediately cancel the renovations required to make it a comfortable year round home ready to accept us in our retirement in five years time. This will have an immediate impact on the three people we employ every year, the many trades people we hire, and the business from which we buy our supplies. We cannot even contemplate the worst case scenario of having to sell it. Even discussing it at our dinner table elicited tears from our eight year old.

We fully intend to become full time residents of Nova Scotia and have the capacity to do that much earlier than many Canadians due to the early retirement age of the CAF. But we cannot do it tomorrow. We signed on the dotted line and cannot turn our backs on the duty we swore.

This results in essentially one of two scenarios occurring. Most likely, we will reduce all expenditures related to our Cape Breton home and essentially leave it mothballed until we retire in order to be able to afford the new tax. This scenario will certainly not benefit Nova Scotians: not the people we normally employ, nor our neighbours who rejoiced at our rehabilitation of a forsaken and abandoned property. Worst case scenario, we cannot manage financially and are forced to sell. This house will undoubtedly be purchased by wealthy Nova Scotians as a second property. It would take a number of years and significant investment to render it a comfortable year round dwelling. Such a sale will not mitigate the housing crisis in Nova Scotia, at all, it will just change ***who*** is using the property as a seasonal property.

As it stood, previous to the introduction of this legislation we were proud to spend virtually every dime of our disposable income in Nova Scotia, a province that does not provide our health care and in a municipality that provides services to us for mere weeks a year despite us paying the

highest property taxes we have ever paid in any Canadian jurisdiction. We are happy to do it. But there is a limit to what we can bear and pushing us beyond that limit does not in any way solve the problem this legislation purports to solve.

Instead of implementing this tax, please consider implementing measures that will incentivize regular, hard working Canadians like us to prioritize spending our money in NS. Please incentivize us to retire in our beautiful province as early as possible. Please don't punish us for saving for our dream. Please don't prevent us from giving our children the gift of being proud Nova Scotians. Please consider a moderate second property tax on ***all*** second properties, which would generate significantly more income and be substantially easier to implement. We would be happy to pay our share of a tax in the range of what other jurisdictions have implemented but this proposed rate would triple our taxes and represent an astronomical increase in our expenses. Please consider grandfathering existing owners like us who have scrimped and saved to invest in our province.

Ours heart belong to Nova Scotia. Please don't break them.

Respectfully,

Kristen Rudderham von Finckenstein

CC:
Hon. Tim Houston, Premier of Nova Scotia: premier@novascotia.ca
Hon. Allan MacMaster, Deputy Premier, Minister of Finance and Treasury Board: FinanceMinister@novascotia.ca
Hon. John Lohr, Minister of Municipal Affairs and Housing: dmamin@novascotia.ca
Hon. Susan Corkum-Greek, Minister of Economic Development: edminister@novascotia.ca
Hon. Keith Bain: keithbainmla@bellaliant.com
Trevor Boudreau: Info@trevorboudreau.ca
Hon. Brian Comer: briancomermla@gmail.com
Kendra Coombes: kendracoombesmla@gmail.com
Hon. Derek Mombourquette: info@mombourquette.ca
John White: Johnwhitemla@outlook.com

Kristen Rudderham von Finckenstein
[redacted] Gloucester, ON, [redacted]
Baddeck, NS, [redacted]
[redacted]

13 April 2022

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VIA EMAIL: legc.office@novascotia.ca

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Respectfully,

Kristen Rudderham von Finckenstein

CC:
Hon. Tim Houston, Premier of Nova Scotia: premier@novascotia.ca
Hon. Allan MacMaster, Deputy Premier, Minister of Finance and Treasury Board: FinanceMinister@novascotia.ca
Hon. John Lohr, Minister of Municipal Affairs and Housing: dmamin@novascotia.ca
Hon. Susan Corkum-Greek, Minister of Economic Development: edminister@novascotia.ca
Hon. Keith Bain: keithbainmla@bellaliant.com
Trevor Boudreau: Info@trevorboudreau.ca
Hon. Brian Comer: briancomermla@gmail.com
Kendra Coombes: kendracoombesmla@gmail.com
Hon. Derek Mombourquette: info@mombourquette.ca
John White: Johnwhitemla@outlook.com

[redacted]

From: Jeff Somerville [redacted]
Sent: April 13, 2022 10:58 AM
To: Premier; Finance Minister; barkhousemla@gmail.com; Office of the Legislative Counsel
Subject: Non-Resident Property Tax Proposal

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Dear Premier Houston, Minister MacMaster, Members of the Law Amendments Committee, and MLA Barkho

We write expressing concern about the proposed new non-resident property tax bill.

We are residents of Chester Basin. In 1992 we were transferred to Nova Scotia with our work. We lived and w
While Angie's family was originally from St. Joseph-du-Moine in Cape Breton this was our first time residing i
province like so many have. We bought a piece of land on the South Shore and on transfer to Toronto in 199
We knew we would return some day to live out our lives in this beautiful, welcoming province. We just weren

As it turns out we did return to permanent resident status in 2000. Since then we have been active members
sectors in both Halifax/Dartmouth and Lunenburg County. We have never regretted our decision to move bac
until now.

This new proposed tax is not in keeping with the friendly, welcoming and caring nature of Nova Scotia that w
discriminatory, mean spirited tax grab targeting people who do not have a vote and hence do not matter in th
will be looking at for self justification of this tax burden. Had we not decided that earlier was better than later f
caught by this tax grab as well.

The intended outcomes of this bill, to raise funds to assist with an affordable housing crisis particularly in the
rental of off-season vacant properties is admirable, but will be far outweighed by the bill's unintended conseq
to sell. Not all can afford or are willing to pay a 300 to 400 percent increase in property taxes. The vast major
Scotia, not in the urban centres where the real housing crisis is most apparent. This will have the effect of do
(perhaps intended?) and a significant drop in property tax revenues for many rural Nova Scotia communities.
revenues that are brought to these rural communities, and all Nova Scotia, will be lost by the various industri
residents. Future investments and job losses will be impacted. Many of those being punished by this tax have
Nova Scotia. They have family and friends in our province. They are some of our greatest ambassadors, enc
here and their friends to visit and experience the same wonderful geography, culture and friendliness we are

Our hope is that a more measured approach will be taken. We have no difficulty with the proposed special de
even be a bit higher as a one time tax. However the imposition of a punishing 2% tax on assessed property v
by 4 times than any other jurisdiction has attempted, the consequences of which we believe have not been w
estimations that have been made indicate that the tax will raise almost three times as much as is estimated t
the affordable housing file. The vision that it will seemingly create additional housing stock through off seasor
would hope that further analysis be undertaken and if the property tax idea were to proceed a more reasonab
may not have the same level of negative results attached to it.

Respectfully submitted,

Jeff and Angie Somerville
[redacted] Chester Basin.

ReplyForward

McDonald, David S

From: Mike Sullivan [redacted]
Sent: April 11, 2022 1:40 PM
To: Office of the Legislative Counsel
Cc: info@loreleinicoll.ca; info@iainrankin.ca; info@kellyregan.ca; Premier; mlamacmaster@bellaliant.com; susancorkumgreekmla@gmail.com; barkhousemla@gmail.com; mlabradjohns@gmail.com; mlaritcey@bellalliant.com; Smith, Kent; info@trevorboudreau.ca; melissa.mlaoffice@gmail.com; infor@patricaarab.ca; claudiachendermla@gmail.com; lisalachancemla@gmail.com; pictoueastamanda@gmail.com; nolan.young@shelburnemla.ca; brianwongmla@gmail.com; ohnwhite@outlook.com; mla@northsidewestmount.ca; michellethompsonmla@gmail.com; tomtaggart@gmail.com; beckydruhan.mla@easrlink.ca; garyburrillmla@gmail.com; mla@esmithmccrossinmla.com; Minister, Natural Resources and Renewables; chrispalmermla@gmail.com; info@mombourquette.ca; kim.maslandmla@gmail.com; brendan@brendanmaguire.ca; pictouwestmla@bellaliant.com; mlahantseast@gmail.com; johnlohr@gmail.com; susanleblancmla@bellaliant.ca; info@coltonleblanc.ca; info@carmankerr.ca; jessomeben@gmail.com; keith@irvingmla.ca; tonyince@tonyincemla.ca; aryharrisonmla@gmail.com; suzyhalifaxneedam@gmail.com; info@alidualemla.ca; timhalmanmla@gmail.com; patdunnmla@bellaliant.com; rafah@rafahdicostanzo.com; tevecraigmla@gmail.com; kendracoombesmla@gmail.com; info@braedonclark.ca; ca@zachchurchill.com; hello@digbyannapolis.ca; keithbainmla@bellaliant.com; barbadamsmla@gmail.com
Subject: Bill #149 Financial Measures (2022) Act - Non -Resident Deed Transfer and Property Tax Proposals
Attachments: NSLAC letter 11 04 22 (1).pdf

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Dear Members of the Legislative Committee

Please accept the attached letter for your consideration in respect of Bill #149.

As a native Nova Scotian and a non-resident property owner in the province, I am very concerned about the treatment of current and prospective non-resident property owners under these ill-conceived, punitive and discriminatory proposals. They will not cool the housing market, and will do long term harm to the economy and reputation of the province.

Respectfully yours,

Michael Sullivan

Michael Sullivan
Ottawa, Ontario
[redacted]

April 10, 2022

Members of the Nova Scotia Law Amendments Committee

Nova Scotia Budget 2022 - Bill# 149 Financial Measures (2022) Act - Non-Resident Property and Land Transfer Taxes

I am writing to express my concerns on the above captioned matter. Many other non-resident property owners as well as business leaders in the province have also voiced similar concerns. While the proposals may be based on good intentions, making housing more affordable for Nova Scotians, in the longer term they are more likely to result in undesirable outcomes like reputational harm, lower asset values for all Nova Scotians, higher tax administration costs and reduced labour and capital mobility. Once tax measures are imposed they are difficult to change, so I respectfully ask Members of the Committee to consider my submission.

Taxation Principles

Adam Smith, the father of modern economics, in the *Wealth of Nations* (1776) argued that sound taxation policy should be based on four principles: 1. **fairness**, 2. **certainty**, 3. **convenience** and 4. **efficiency**. Fairness means that taxes are compatible with one's ability to pay and that individuals in similar economic circumstances pay similar taxes. Certainty means that taxpayers are clearly informed about why and how taxes are levied. Convenience touches on ease of compliance; how easy it is to understand how much taxes you have to pay and how they are collected and paid. Efficiency means that the cost of administering the tax isn't going to be greater than the total amount of taxes collected and that they will not distort economic activity such that society is ultimately worse off. These common sense principles from the 18th Century are still relevant today.

The non-resident land transfer and property tax proposals in the Nova Scotia 2022 Budget do not conform with Adam Smith's principles of sound taxation policy.

I understand the impulse to act in response to short term political pressures, but when a government intervenes in the economy it would be wise to consider whether short term actions will result in longer term economic harm, whether the problem will soon self-correct owing to the operation of market forces as well as whether there are other more suitable policy options available. It seems that short term political calculations have trumped sound economic policy. Minister MacMaster has admitted as much in a media interview last week when he said *"that remains to be seen"* and *"There is no way to concretely know for sure until this is implemented"* in response to questions whether this will ease skyrocketing house prices. Nova Scotia will be

poorer by the end of this Government's mandate under this type short term approach to economic issues.

Personal Impact

I grew up in Halifax, graduated from Saint Mary's with a BComm (Honours) in 1981 and obtained a Master's of Arts in Economics from Queen's in 1983 and then worked as an economist for the Federal government for 32 years. In 2008 my wife and I bought a small plot of land in Lunenburg County and in 2013/14 we built a vacation house where we spend three or four months a year (except in 2020 and 2021 when it was very difficult to travel owing to pandemic restrictions).

We have paid about $60,000 in property taxes and contributed about $1 million to the economy of the province since 2008. This I would add without using government services like healthcare and education. Non-resident property owners are already paying higher taxes on average than comparable properties owned by residents because the latter can cap their assessment. Under these proposals our property taxes will triple to over $16,000; and, as a non-resident, we face the prospect of indefinite future increases. This amount is also approximately triple what we currently pay for our home in Ottawa which is worth more than our property in Nova Scotia as a result of an overheated real estate market in Ontario.

Using the budget process with no prior consultation or supporting discussion papers, other than what appears to be a hastily crafted election campaign promise, effectively makes these measures a retroactive tax increase. We never would have invested in Nova Scotia in 2008 if these discriminatory and punative tax measures were in place at that time. Canadians expect transparency and fairness from government with respect to significant tax changes. I am not suggesting that our property taxes should never increase, but such a sudden and dramatic increase clearly designed to drive us from the province is draconian.

We could avoid the tax penalty by renting our house to a Nova Scotia for 12 months at the price of losing the enjoyment of our property. We did not build our house in order to become absentee landlords. Is it fair that I am asked to do this or suffer a financial penalty when Nova Scotians are not being required to make the same sacrifice? Nova Scotia has a population of over one million people; surely there are many more second homes owned by resident Nova Scotians than non-residents. Surely the housing crisis could be solved by applying the same tax measures to these folks according to the Houston government's logic? Is it fair that my new neighbours, a wonderful couple from Halifax, who are building a second home across from mine will pay one third of the property tax rate that I will if these proposals are enacted?

Economic Impact

When facing a steep and unexpected tax increase as set out in these proposals, non-resident property owners can sell, rent or try to avoid the tax by other means. When a large number of vacation properties come on to the market, the value of ALL vacation properties, the vast majority of which are owned by Nova Scotians will fall. The same will happen to boats and sailing vessels although some will be removed physically from the province. The latter will hurt yacht clubs and firms and individuals working in boating related industries. These burdens will be borne by Nova Scotia residents and non-residents alike. Many non-residents will be forced to sell, particularly seniors, lower income individuals, those who have inherited family cottages as well as land owners planning to build in Nova Scotia. For non-resident property owners in more remote areas it will be more difficult to find 12 month tenants or sell to Nova Scotians at a fair market price. The tax penalty is going to be a real burden for those with lower incomes and seniors on a fixed income.

The April 7, 2022 Federal budget proposes a host of measures to cool housing prices in Canada. One is a two year ban on most types of purchases of homes by non-Canadians that do not intend to relocate to Canada. This will narrow the potential market of buyers to Nova Scotia residents and those who want to move to the province. However, many non-resident owned properties are located in rural areas removed from the HRM and other more urbanized areas where the housing shortage is most acute. Of course, a few non-resident property owners have large, high priced properties outside of the HRM in Chester, in Lunenburg County and in Cape Breton and elsewhere that are not affordable for young families or most people moving to the province. In order to sell these properties, non-resident owners will have lower selling prices so they can be purchased by well-off Nova Scotians. This may be politically attractive but it will do nothing economically for the province. It's simply transferring wealth to an already wealthy elite. A predictable outcome of all the above will be fewer housing starts in rural Nova Scotia.

Some will rent, but it is a rather grand assumption that all will be affordable 12 month rentals to Nova Scotians - many will use short term rentals to make up for increased taxes. Others to be blunt will cheat. Nothing is more likely to make an honest person turn for the worst than unfair and punitive taxation. Some will falsely claim permanent residency or engage in phony rentals to friends and family. Others will challenge assessments, refuse to pay and/or challenge the government in court. This is going to tie up the courts and be a nightmare for tax officials in Nova Scotia to administer for years to come. Those that choose to pay at the new rates may cut back on other expenditures in the province. After all, why should they support local businesses in a province where they are not welcome?

Relocating your permanent residence to Nova Scotia is not a simple matter. Most non-residents have family and work commitments that keep them in another jurisdiction for part of the year. Others have complex health care needs. The bottom line is that using the tax system to alter in a non-trivial way where you live and how you use your property when you do not have the right to vote in the democratic decision making process is a gross violation of individual property rights!

Impact on Reputation

Nova Scotia is much better off today economically, socially and culturally compared to the 1970s and 1980s when I was a student. Brutal unemployment, out-migration, deindustrialization, racial and religious division were the tenor of those times. After a century of economic decline, Nova Scotia is growing, becoming more prosperous, more diverse and tolerant. These are wonderful developments, but not without challenges for healthcare, housing and young people. I would encourage members of the Committee to respond positively to these challenges in a way that will enhance Nova Scotia's reputation as a well governed province in Canada.

Nova Scotia could become a leading destination for talent, capital, innovation and recreation in Canada, but these proposals send the wrong message to potential migrants, investors and tourists. It's reminiscent of the insular Nova Scotia of old. All of the factors I mentioned above are highly mobile in the 21st Century - establishing a discriminatory land transfer and property tax regime is going to disrupt labour and capital mobility.

Has the government thought through how these tax proposals will affect Nova Scotians who need to work elsewhere on a temporary basis but want to retain property in the province even if it's just a small cottage they can barely afford? In the same vein, what about members of the Canadian Armed Forces or the RCMP? Should they be forced to pay more taxes, or rent, or sell while they are serving Canada in another province or country? Non-residents are ambassadors for Nova Scotia. Why would anyone want to alienate the goodwill of non-resident property owners, a group that actively promotes tourism by bringing friends and family to the province?

Sophisticated companies operating in multiple provinces and countries are less likely to choose Nova Scotia if tax policy in the province regarding buying and selling homes is radically different than elsewhere. The ability of large Nova Scotia based companies like Empire Company, Emera and Clearwater Seafood to rotate executives and employees in and out of Nova Scotia to enhance their business skills and experience will be impaired. There will be pressure for special treatment, from large employers from the six-month period to take up permanent residency or tax remissions. Is the Houston government going to favour large corporations with exemptions and tax remission over individuals such as nurses, oil patch workers or tech startup entrepreneurs? Maybe make up the rules as problems come along as they inevitably will? Businesses expect competitive, transparent and stable tax policies before they invest in a jurisdiction, and these calculations go well beyond looking at corporate tax rates.

The goal of continuing to increase the population of Nova Scotia depends on attracting and retaining people. Increasing the housing supply is part of the solution, but as the Association of Nova Scotia Realtors have submitted, these tax measures will not increase the supply of affordable housing in regions where it is most needed.

These tax proposals are also socially divisive because they target a small group - "come-from-aways" - who already pay higher than average property taxes and cannot vote in Nova Scotia elections. It plays into the narcissism of small differences. Yes Nova Scotia is special, but all of Canada is special. We are fortunate to live in a democratic, pluralistic country where there is rule of law and most economic activity stems from well regulated free markets. I disagree with the idea that people like me, non-residents that hail from Nova Scotia, should be exempted. These types of "Blood and Soil" arguments promote regional division. We are all Canadians. Americans are our friends and neighbors. If you enact these proposals Nova Scotia's reputation as a friendly, welcoming place will be damaged for many years to come.

The Real Estate Market

Housing affordability is a serious national issue. Both Federal and provincial governments are addressing the problem. The Federal government intends to spend more on affordable housing and, as previously mentioned, impose a two year ban on most types of residential homes purchases by non-Canadians. Ontario and British Columbia have taken measures to discourage residential property speculation by non-Canadians. The Federal government proposes to void the capital gains exemption when a person or business entity flips a residential property within a span of 12 months. I ask Members of the Legislative Committee to consider whether Nova Scotia's proposals could be put on pause or toned down to see if these new developments cool housing prices instead of pursuing such radical proposals.

I hope that the Committee has studies or more than anecdotal evidence that non-resident property owners are disproportionately involved in real estate speculation or the short term rental industry before enacting these measures. It would be surprising that non-resident property owners, who only make up about 4% of property owners in Nova Scotia, make an outsized contribution to the current shortage of affordable housing. A much more likely explanation is population growth and a slower pace of new housing starts during the pandemic. If real estate speculation and short term rentals are driving the housing price increases, then address these issues directly as many levels of government across Canada are already doing.

Ordinary economic forces may lower home prices in the near term. Inflation is forcing the Bank of Canada to increase interest rates. By 2023 the Bank of Canada is forecast to increase its lending rate to 5%. A few economists predict a recession within 18 months. Also pandemic induced construction slowdowns and supply chain disruptions are starting to ease meaning that the inventory of housing will increase over the next few years. All of the above will lower housing prices and strongly suggest that the non-resident tax proposals are far more radical than what may be necessary to cool housing prices.

The non-resident tax proposals are forecast to raise $35-$40 million more than the approximately $30 million that the province intends to spend on affordable housing. This alone clearly supports a much lower increase than that proposed in the Budget. If the additional tax revenues are intended to support healthcare, would it not be more straightforward to argue for

more Federal healthcare transfers based on Nova Scotia's greater need to service a disportionately older population?

The Federal taxes I pay in Ontario help support Federal transfer payments to Nova Scotia. Discriminatory and punative taxes will undermine support for the current transfer payment system in Ontario. In Western Canada there are loud voices, such as Premier Kenny, demanding transfer payment reform. All Canadians deserve reasonably equivalent levels of government services, but I hasten to add that the transfer payment formula can change with a change of Federal government. What if other provinces follow suit to punish Nova Scotia? Nobody wins under these scenarios.

PEI is the only province with a non-resident property tax system that discriminates against other Canadians. Non-residents pay a 50% surcharge. It also has restrictions on the size and location of land purchases to preserve land for agricultural and fishing industries for Islanders. Yet PEI continues to have the same issues with housing supply and affordability. Also the two provinces are hardly comparable. PEI is tiny, almost entirely rural, and it only produces seasonal commodities like potatoes and seafood. It's highly dependent on Federal transfers. It is so clannish that a sizable percentage of its population opposed the construction of the Confederation Bridge. Even its tourist industry centres on low value, short stay visits in July and August. It has no cultural attractions beyond a fictitious character from children's novels, Anne of Green Gables. Nova Scotia scores higher on every economic and cultural indicator. Surely Nova Scotia can do better than try to emulate PEI!

Conclusion

The government of Nova Scotia should not rush these budget measures through the legislative process. They need to be subjected to a full cost benefit analysis and public hearings before taking such a momentous decision that will inflict disproportionate pain on individuals and families which will, ultimately, damage the economy and reputation of Nova Scotia.

Recommendations

1. These proposals should be abandoned. Once taxes are imposed they are rarely eliminated or lowered. It is better to avoid a mistake than trying to correct one after it is committed.

2. The government of Nova Scotia can take direct, effective and fair measures to cool the housing market. These include:

- introducing measures to reduce real estate speculation,
- prohibiting blind bidding for real estate transactions,
- streamlining municipal planning processes and eliminating dysfunctional bylaws to allow more urban density,

- restricting or eliminating short term rentals hosted by AirBnB and other similar platforms in problematic regions such as the HRM,
- eliminating caps on real estate assessments for all second homes in Nova Scotia, and
- imposing a luxury tax on all second homes in Nova Scotia assessed at $500,000 or more for a period of one or two years.

3. If the government of Nova Scotia is intent on passing the proposed non-resident tax measures, regardless of the evidence and submissions before the Legislative Committee, there are amendments that the Committee could make to mitigate the proposals. These include:

- removing the retroactive application of the proposals by grandfathering existing non-resident property owners as of April 1, 2022; or in lieu of grandfathering,
- reducing the 2% rate per $100 of assessed property value to .5% so that the rate will be better aligned with the $30 million budgeted for affordable housing,
- allowing non-resident property owners to cap their property assessment value as of April 1, 2022,
- limiting the non-resident tax measure to one or two years, and
- exempting Canadian Armed Forces and RCMP personnel and veterans.

I recognize that some of the recommendations above involve taxing full time residents to help pay for affordable housing as well as interfering with their ability to profit from short term rentals. Citizens are willing to pay more taxes when they are broad based and fair, where the increase is modest and when they believe that the government will spend the proceeds wisely for the benefit of all. Narrowly targeting a small group of property owners with an excessive tax increase designed to drive them out of Nova Scotia will prove to be a tragic mistake.

Yours respectfully,
Michael Sullivan

[redacted]

From: Sasha Torres [redacted]
Sent: April 11, 2022 6:52 PM
To: Office of the Legislative Counsel
Cc: Matthew Rowlinson
Subject: Bill 149

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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I write as a resident of Ontario who owns property in Kingsburg, NS, about Bill 149.

My husband and I bought our property in 2018 intending to build a house and studio there which would serve first as a summer home and then as a retirement property. The studio has now been built, a project that enlisted a local architect and a local builder. It put about $500,000 into the Nova Scotia economy.

We estimate that the house project will be about the same size, and if we go forward, plan to use the same architect and builder.

Now we are questioning whether we will be able to keep the property into retirement. Having invested time, money, and much love in the Kingsburg community, we are devastated by the possibility that we may not be able to afford to live in our dream home.

We also fear that we may not be able to find a buyer for the property when we need to, because Bill 149 would dramatically limit the potential market for it.

I would happily move to Nova Scotia and become a resident, were it not for the fact that I have a serious and chronic medical problem which requires active management by my physician in Ontario. With 84,000 Nova Scotians on a waitlist to get doctors, moving is a risk I'm not able to take.

As property owners we are happy to spend our money in Nova Scotia, and happy to municipal property taxes. We love Nova Scotia, and we've put our money where our mouth is in that respect. Having invested in Kingsburg in good faith, we now find that Bill 149 threatens the future we've imagined for ourselves by abruptly and dramatically changing the cost of maintaining the property.

We fail to see how Bill 149 helps Nova Scotians. We fail to see how it creates housing for Nova Scotians. It certainly has the potential to be economically devastating to the South Shore, and to everyone in the area who relies on the resources non-residents bring.

Bill 149 would punish many people of good faith, people who love Nova Scotia, have invested in it, and want to see it thrive. It's easy to exploit us because, as non-residents, we have no say in the matter. This is a very bitter pill to swallow.

I urge you to reconsider this deeply unfair proposal.

Sincerely,

Sasha Torres

[redacted]
Kingsburg

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I sent this yesterday, and received confirmation, but am resending as I will be speaking tomorrow at 11:50. I thought a timely copy might be useful, and apologize if this is making work for you all.

Sent from my iPad

Begin forwarded message:

From: Lisa Totman [redacted]
Date: April 12, 2022 at 8:56:04 PM EDT
To: legc.office@novascotia.ca
Subject: Fwd: Nonresident Tax Law

The Honorable Tim Houston

The Honorable Allen MacMaster

Subject: Nonresident Tax Law

A few thoughts on the proposed law:

First, every place in Canada and in the United States needs affordable housing. Low interest rates, high demand, and supply issues and costs are just a start.

Second, addressing the issue is tough. I can speak only about Connecticut and Chester. CT. Is funding affordable housing in a variety of ways, public and private. The Chester Municipality letter documents how they are attempting to help.

Third, my observation of Chester, is that it does need more affordable housing, but that many of the more affordable houses have been bought by residents of Nova Scotia and turned into AirB and Bs. They get the cap, and pay no renters tax. Is that not a potential source of income?

Now to the NonResident Tax Law—

In my 75 years in Chester, I have never seen the community as united as now. Even the Municipal Council opposes this law.

Economically: Seen as a DISASTER for the community businesses——such as contracting, landscaping, property management and care, boat yards and sales, real estate, restaurants, stores (the markets, hardware store, pharmacy), personal care and the list goes on

Property values will tumble—affecting the tax base of the municipality thus necessitating a significant reduction in services

Community: Potential loss of the generational component—in both long term seasonal residents and in local residents who will no longer have work

Loss of support for Health Center, Theater, Art Center, Tennis, Golf, and Yacht Clubs, Heritage Society, Library, churches and countless other local organizations supported in the past

PR: Why would anyone want to visit or move to a Province that is so patently unwelcoming? My grandmother, raised in Wolfville, returned to NS every summer of her life, starting in 1914. She would be sad to realize the love for NS that she instilled in her descendants, the enduring friendships, and the value of supporting and respecting the community and its organizations has ended with a bang—the Conservative Party's Nonresident Tax Law.

With sadness,

Lisa F Totman

Chester

Sent from my iPad

[redacted]

From: Robert Vandenberg [redacted]
Sent: April 11, 2022 2:57 PM
To: Office of the Legislative Counsel
Cc: mlabradjohns@gmail.com; mlaritcey@bellaliant.com; Smith, Kent; Info@trevorboudreau.ca; melissa.mlaoffice@gmail.com; info@patriciaarab.ca; office@angelasimmonds.ca; claudiachendermla@gmail.com; LisaLachanceMLA@gmail.com; susancorkumgreekmla@gmail.com; pictoueastamanda@gmail.com; nolan.young@shelburnemla.ca; brianwongmla@gmail.com; ohnwhitemla@outlook.com; mla@northsidewestmount.ca; michellethompsonmla@gmail.com; Tom.Taggartmla@gmail.com; mla@esmithmccrossinmla.com; Minister, Natural Resources and Renewables; kelly@kellyregan.ca; info@iainrankin.ca; chrispalmermla@gmail.com; info@loreleinicollmla.ca; Hon. Greg (Agriculture) Morrow; info@mombourquette.ca; Kim.maslandmla@gmail.com; brendan@brendanmaguire.ca; pictouwestmla@bellaliant.com; mlamacmaster@bellaliant.com; mlahantseast@gmail.com; johnlohrmla@gmail.com; susanleblancMLA@bellaliant.com; nfo@ronnieleblanc.ca; info@coltonleblanc.ca; info@carmankerr.ca; jessomeben@gmail.com; keith@irvingmla.ca; tonyince@tonyincemla.ca; arryharrisonmla@gmail.com; suzyhalifaxneedham@gmail.com; timhalmanmla@gmail.com; patdunnmla@bellaliant.com; info@alidualemla.ca; beckydruhan.mla@eastlink.ca; Rafah@rafahdicostanzo.com; tevecraigmla@gmail.com; kendracoombesmla@gmail.com; Mental Health and Addictions; info@braedonclark.ca; ca@zachchurchill.com; garyburrillmla@gmail.com; barkhousemla@gmail.com; hello@digbyannapolis.ca; keithbainmla@bellaliant.com; barbadamsmla@gmail.com
Subject: Tax Fairness for Nova Scotia Non-Resident Property Owners? No.

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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I am a former full time resident of Nova Scotia. I attended Saint Mary's University in the late seventies and on graduation obtained employment with a multi national employer. My wife attended Dalhousie University and after graduation worked in the medical field for 8 years in Nova Scotia. We have lived in Halifax, Sydney and Dartmouth during our time in Nova Scotia. We have two children who were born in Halifax. It was always our intent to stay in Nova Scotia. However, in the mid eighties I reluctantly accepted a transfer to Toronto as that was the only opportunity for advancement within the company and opportunities for employment within my field were non existent at that time.

While we lived in the Toronto metropolitan area, we often returned to Nova Scotia in the summer and rented properties along the Northumberland shore near Pugwash. It was always our intent to purchase a seasonal property along the Northumberland shore when we retired to share with our children (Acadia graduates) and grandchildren. In October of 2021, after years of searching, we purchased a waterfront lot with plans to build in the summer of 2022. We have had a local architectural designer working on the house plans for several months now and have hired a general contractor to build the house. The plans are all set to now apply for a building permit in the next week or two. Then the announcement for Non-Resident property owners! Our projected property tax payment was estimated to be $8000 per year when we started but we are now looking at triple that amount…$24,000.00! This project is now just not economically viable for a summer property which we would plan to use for 3 months per year. Unless there is a change in this legislation this project will be cancelled and we will lose everything we have invested in this project so far.

My comments regarding the impact of this legislation are as follows:

1) How will this help the affordable housing situation in Nova Scotia? Are there renters looking for property to rent in this area during the winter months?
2) Approximately 6 construction jobs will be lost for at least one year. The local building material suppliers will lose business. Windows were to be manufactured in Debert, locally manufactured trusses etc etc.
3) We will likely be forced to sell the property as the tax burden on vacant land will also be tripled for us a non-residents.
4) We feel like second class citizens in our community. Some other provinces have introduced similar legislation but not on this scale? Is this how Canadians treat each other?
5) Is this 'pro business' conservative policy? Feels more like left wing protectionism and a tax grab to me.
6) I really believe the government needs to re-think this policy.

Robert H. Vandenberg
[redacted] Cumberland County, NS. and Thornbury, Ontario.

Rob

[redacted]

From: kinburn@eastlink.ca
Sent: April 12, 2022 8:19 AM
To: Office of the Legislative Counsel
Subject: Law Ammendments Submission
Attachments: Law Ammendments Submission - Non- resident taxation.docx

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Good morning ,

Please present the attached letter to committee members in advance of April 13 meeting.

Respectfully

Norman

Norman Whynot
Kinburn Property Company Limited
Post office Box 347, 680 Main Street,
Mahone Bay, Nova Scotia
Canada, B0J 2E0

Phone / fax 1.902.624.9521
mobile 1.902.541.0964

kinburn@eastlink.ca

www.kinburnproperty.com

Kinburn Property Company Limited

April 12, 2022

Office of the Legislative Counsel
802-1809 Barrington Street
PO Box 1116
Halifax NS B3J 2X1

Legc.office@novascotia.ca

Dear Members,

Re: Nova Scotia Non-Resident Property Tax and Non-Resident Provincial Deed Transfer Tax.

I am writing to express my concern and offer comments regarding the pending tax measures brought forward in the recently announced budget.

It is my opinion that the **unintended consequences** of this legislation will negatively impact our local economy and lifestyle in unforeseen ways and do little to generate new housing opportunities, whether affordable housing or even attainable housing outside of HRM.

Non-resident property ownership is the highest form of tourism that we as a province offer and provides a promising future to many people who wish establish a life here.

I have been very fortunate to have been able to live in Mahone Bay, a community in which we have been a part of since 1754. It was my choice to return here after university and several years of travel. Since returning in 1984, I have almost exclusively worked in the real estate, property management and for the past 24 years in residential construction industry.

I have worked creating opportunities through land development, building and maintained housing stock as well as manage properties. In life, I have welcomed non-residents as immediate neighbours. These owners have contributed in many tangible and intangible ways: as tax payers, employers, consumers and supporters of local business, charitable organizations and cultural experiences. They have willingly mentored many young Nova Scotians who have benefitted form a new point of view and respect Nova Scotia's on-going commitment to environmental and ecological practices. They have become our biggest promotors!

These owners do not burden the health care system or rely on public education. Their commitment to our communities has fueled economic growth in the service, hospitality and cultural sectors.

I assure you that any slow down in the non-resident marketplace will be felt immediately as it was for many during the COVID-19 border closures Talk to retailers, tradesman, artisans, restaurant owners and almost every creator of jobs in our region and they will share stories of the importance of non-resident, second home owners.

Many Nova Scotians had to leave the province to reach their potential. Out migration has been a challenge for Nova Scotia since confederation. Many of these Nova Scotians maintain long held properties with and plan to return or preserve properties for future generations.

As a former Mahone Bay Town councillor I know that levelling of taxation based on property valuations is a municipal matter. In my opinion this new legislation is setting a dangerous presentient at a time when the province and municipalities don't have a clear understanding on what to do with the CAP assessment model.

A property tax of $2 per $100 of assessed value of residential properties owned by non-residents on top of the existing municipal rates will more than double ownership costs and do nothing create more housing.

Properties owned by non-residents are except from the capped assessment program and many of only benefit from seasonal garbage collection and poor road maintenance. Non-resident ownership already pays more and receive less services.

Whereas the province does not have a beneficial ownership data base we will not know if owners are Nova Scotia residents. I predict that many non-resident owners and buyers will have good legal and accounting advisors to help them circumnavigate the legislation.

Many non-resident owners already have addresses in Nova Scotia and continue to benefit from capped assessments when they don't reside here. New residents of Nova Scotia are retaining addresses in other provinces to keep access to health care and to avoid disadvantaged income tax levels. The issues are many. Solutions complicated

In my opinion a more impactful and immediate measure is more regulation and expanded taxation on of vacation home rentals (Airbnb, VRBO, etc.). These measures need to apply to all ownership including Nova Scotians. It is a complex issue affecting primarily Canadian non-resident ownership as international tax law covers income earned by non-residence of Canada.

A property tax structure that would increase the burden on multi-national companies that own hundreds of thousands of acres of provincial woodlands would be another preferred place to start to raise property tax revenue.

Mahone Bay, like other municipal units in the province have benefitted from the implementation of a deed transfer tax legislation. Money raised through deed transfer tax stays in the community in which it is collected.

I support a non-resident deed transfer tax in principle, with a rate to be determined, but would direct all funds to the Western Regional Housing Authority to increase and improve their housing portfolio. Money collected in this region needs to stay here.

I feel it is a fair, equitable consumption tax and the cost of doing "business". It may impact one's ability to finance a property through a lender and will lead to downward price adjustments as the value of the hard asset may fall.

Finance Minister MacMaster and his team may think that the increased taxes will bring in enough revenue to make housing more available to Nova Scotians and support those struggling to find a place to live but more units are on their way.

If he means more subsidized housing, he should say that.

There are currently over 1,000 residential units in the planning stages in Lunenburg and Queens County. They cannot happen fast enough and due to factors out of our immediate control such as planning and zoning restrictions, increasing demands of building code regulations driving construction costs up, inflation, labour shortages and supply change issues it is going to take awhile.

As you are aware these challenges are not only a Nova Scotian problem !

Thank you for your consideration.

Norman Whynot

Fine Home Builders | Renovators | Project Management

680 Main Street | Post Office Box 347 | Mahone Bay | Nova Scotia | B0J2E0

1.90254.0964 kinburn@eastlink.ca

McDonald, David S

From: James Wright [redacted]
Sent: April 12, 2022 7:12 PM
To: Office of the Legislative Counsel
Cc: Premier
Subject: Additional Taxation on Non Resident Properties

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Premier, MLA and Committee members

We are writing to object to the above noted proposed additional taxation

We are now both 78 but have spent time every year of our life on earth in Nova Scotia .

Our families immigrated to NS over 200 years ago and all our siblings reside there on a permanent basis.

We inherited the family property on the south shore when my parents passed away 12 years ago and renovated it using local trades people .

We intend to spend as much time as we have left at this house.

We have always supported local charities , funded the local health clinic and utilized local businesses and trades people.

Otherwise we use very little of the services our property taxes are meant to support.

You will understand then that we received the proposal to more than double our property taxes with a great deal of mixed emotions.

Penalizing one class of Nova Scotians to try to solve an ill defined housing affordability situation strikes us as simplistic.

People are aware that the solution to this critical societal condition is extremely complicated .

As a real estate development architect whose practice for over 50 years was primarily focused on producing massive amounts of residential accommodation , I am well aware of the forces at play in the creation of affordable housing.

We appreciate that the province needs more taxes but we suggest that there are other ways that this can be achieved without offending one group of residents.

As it stands , we find your proposed additional tax increase poorly considered, unfair, disappointing and disrespectful.

Respectfully

Jamie and Connie Wright
[redacted]
Nova Scotia

[redacted]
Toronto
[redacted]

[redacted]
Fox River, Cumberland County
Nova Scotia [redacted]

April 11, 2022

The Honourable Tim Houston, Premier of Nova Scotia

The Honourable Pat Dunn, Minister of Tourism

The Honourable John Lohr, Minister of Housing

The Honourable Allan MacMaster, Minister of Finance

The Honourable Tory Rushton, Minister of Natural Resources and Renewables

Members of the Law Amendments Committee, Office of the Legislative Counsel

Cc to all MLAs

Re: Nova Scotia's proposed Non-Resident Property Tax

Dear Premier and Fellow Nova Scotians:

As a Canadian, I am deeply concerned about the Government's plans for a non-resident property tax. For context, I am:

- A direct descendent of the Yorke Planters who sailed up the Bay of Fundy to Nova Scotia from Quincy, Massachusetts (in their own ship), having sworn allegiance to the British king. Captain Edward Yorke was given a land grant and the family developed Yorke Settlement in Cumberland County. The Settlement still has a small community, primarily of descendants of that original Yorke family, and numerous commercial blueberry fields and forest land, plus gorgeous views
- A descendant of pre-Loyalist and Loyalist families on my maternal side
- A native Nova Scotia daughter, born and educated in Halifax – Chebucto School (1960) and Queen Elizabeth High School (1963)
- **A loyal and committed Nova Scotian**, including: building a 4-season home in Cumberland County; maintaining lifelong friendships which originated in Nova Scotia, including one dating from 1949 with a friend I met at Sunday School at St. John's United Church in Halifax; maintaining relationships with relatives primarily in Halifax and Cumberland County; investing financially in the Parrsboro Shore community as a shareholder in Two Islands Brewery and through donations to the Parrsboro International Plein Air Festival (PIPAF), The Hall's Film Festival and more modest donations to other initiatives
- A Toronto resident, living in a rented condominium apartment in the Yonge/Eglinton area

In summary, I am a perfect example of *the modern societal makeup of Nova Scotia* described in documentation about your party's Diverse Communities Committee - I live in more than one

province, have strong loyalties to both and consistently contribute to Nova Scotia's growth and prosperity.

If your Government's proposed non-resident tax is implemented, your government will significantly discriminate against me – solely because I live outside the province. If I am discriminated against, with my rich, warm, and nurturing Nova Scotia/Canadian personal history, what will happen to people who consider living to Nova Scotia – either as residents or non-residents – who do not have this secure personal identity that I and many, many other non-resident property owners share? How welcome will they be? ***How safe from discrimination will they feel, with a Government governing by discrimination?*** How confident will potential investors, shareholders, others feel that Nova Scotia is a good place to invest?

Nova Scotia's Future

The proposed *Nova Scotia Non-Resident Property Tax* does not address the real reasons for Government's perceived need for affordable housing. Rather than taxing and building, Nova Scotia should direct its efforts to:

- Develop a strong economy to support the publicly funded services that Nova Scotians want and to provide jobs for those who want them
- Ensure availability and access to employment-related skill development, so that individuals and families can support themselves to the standard of living they want
- Develop strategies to reduce a pervasive sense of entitlement in some sectors in the province - in areas such as standard of living (including standard of housing) and income maintenance programs – we all know that this exists in the province
- Develop strategies to reduce excessive dependence on Government, with emphasis on increasing a culture of individual and family self-sufficiency.

Proposed Nova Scotia Non-Resident Property Tax is Discriminatory

1 I assume that the Nova Scotia Progressive Conservative Party's Vision, Mission, Values, and Constitution guide your political leadership and the decision-making process for your MLAs. The Party's web site includes key documents that inform these policy decisions – some specifically address this proposed new tax:

"Respect – treating all citizens equally, regardless of ability, race, gender, religion, language, First Nations status, marital status and/or sexual orientation." I suggest that *citizen* is not the appropriate word, as surely the party wants to treat everyone in the province equally when they are there, not just citizens – *residents*, which typically includes refugees, permanent Canadian residents, individuals with student visas, those with Canadian citizenship who live permanently in the province, others, and those temporarily in the province – such as tourists, travellers in transition, and ***even seasonal residents*** – is probably the more appropriate word.

Your party's written value does not differentiate between citizens/residents and individuals temporarily in the province. Imposition of your proposed property tax will not align your written and agreed-upon values, yet this value was one of the reasons citizens voted for you.

2 The Nova Scotia Progressive Conservative Party's Code of Conduct includes Restorative Principles sourced from the Nova Scotia Human Rights Commission. I assume that your party integrates these principles into its leadership and decision-making processes when in Government.

Item 3 addresses collaboration, inclusion, transparency. However, the proposed tax will delineate 2 distinct classes of people – one which is included though residency and one which is excluded as their full-time address is out of the province.

3 Your party's Diverse Communities Standing Committee indicates that it is *committed to help guide the Progressive Conservative Party to be reflective of the modern societal makeup of Nova Scotia, inclusive and respectful of all demographic, cultural and ethnic diversities to advance our collective growth and prosperity*. Your Government is not adhering to this commitment by introduction of this proposed tax. All spheres of Canadian society – legal, political, cultural, others – prioritize inclusion in everyone's day to day lives, and seasonal/out of province residents are surely an integral part of modern societal makeup. If the proposed tax is implemented, Nova Scotia's collective growth and prosperity may very well be impacted by ***decreased personal trust in a Government that governs by discrimination***, reduced direct investments, decreased contributions to community development, and significant decrease in tourism and relocation.

4 Our Canadian Charter of Rights and Freedoms guarantees the rights and freedoms of everyone – key rights specific to your proposed tax are:

- Mobility Rights 6 – there is no mention of 2 classes of residents – those whose permanent address is in a province and those whose permanent address is outside it; in fact (2) ensures that every citizen of Canada and every person who has the status of a permanent resident has the right to (a) move to and take up residency in any province
- Equality Rights 15 – every individual is equal before and under the law.

5 Nova Scotia's Human Rights Act

PART I of this Act prohibits discrimination, *Section 4 describes,*

For the purpose of this Act, a person discriminates where the person makes a distinction, whether intentional or not, based on a characteristic, or perceived characteristic, referred to in clauses (h) to (v) of subsection (1) of Section 5

that has the effect of imposing burdens, obligations or disadvantages on an individual or a class of individuals not imposed upon others or which withholds or limits

The Act does not differentiate between full time and part-time residents; and surely we all recognize that proposed tax would impose a burden/disadvantage therefore is discriminatory.

Further, the Act indicates that discrimination is prohibited regarding the purchase or sale of property 5(1) c. Once again, confirmation that your proposed policy of treating non-resident property owners differently than full time residents is discriminatory.

Non-Resident Tax is Unfair

This proposed tax is unfair to non-resident homeowners:

1 Out-of-province owners of farmland, berry land, forest land, etc are taxed in the same way as fulltime residents

2 Commercial properties owned by out-of-province owners are taxed in the same way as those owned by full time residents

3 Nova Scotians who operate on a significant cash basis do not pay their full share of taxes and may also be concurrent recipients of income maintenance programs, such as welfare, EI, WCB benefits.

Proposed plan for this Tax is Incomplete
Many Nova Scotians leave the province for long term temporary work, are members of the Canadian Armed Forces, or have other reasons for living out of the province, while fully intending to return. Many keep their homes for annual holidays, family Christmases, etc – this helps develop cohesion in families, local communities and in the province. Your proposed tax does not address this issue.

Options for Resolution of Opposition to this Tax
I understand that many stakeholders are submitting comments to you and to the Law Amendments Committee. Once you and your Cabinet have had the opportunity to analyze this new information and to clarify your thinking about your proposed tax, I am hopeful that the tax will be withdrawn or modified

Your Government has not included a grandparenting clause for non-resident homeowners. Typically, when substantial changes are made in Government policy, arrangements are made to ensure current stakeholder participation – for example, when changes are made to the regulation of professionals, current practitioners tend to be grandfathered in. This approach could be applied to this tax.

I anticipate that if there are no changes, given the significant concern about the proposed tax and the risks to the province, an online and other fundraising initiatives will be organized to support applications to the Human Rights Commission and/or to instigate other legal proceedings. The risk to Nova Scotia is the potential negative identification of the province as a jurisdiction where **Government governs by discrimination**. This could very easily and quickly impact tourism marketing and plans for outside-province investments, as shareholders and other stakeholders may not tolerate investing for profit over discrimination, particularly in this politically correct world we now live in.

Your Government Disregards the Value of Non-Resident Contributions to Nova Scotia
It seems to me that your Government does not value the contributions non-resident homeowners make to the province - financially and in other ways. Alternatively, ***perhaps MLAs in general are not aware of these contributions.*** Contributions are varied and in the interest of maintaining privacy for other stakeholders, I will use my personal contributions as examples:

- Investments in local and provincial businesses – I have purchased shares in Two Islands Brewery in Parrsboro. I did this to support this warm, creative, welcoming community and to help provide new employment opportunities for people in that community. I made an initial investment of $5,000. I subsequently made two additional share purchases when the Brewery was experiencing financial challenges – both times I made the investments from Toronto. Many other non-residents make similar, or much larger, investments in local economies.
- Donations to community activities – over the last few years, I have been making a $2,000 annual donation to Parrsboro Creative specifically to support the Parrsboro International Plein Air Festival. As Parrsboro Creative does not have charitable status, I do not receive a receipt for income tax purposes. In 2021, I donated $500 to support the Parrsboro Band Association's film festival and received a receipt for income tax purposes. I have committed to provide identical donations for 2022 and intend to honour them, but if this tax is implemented, I may need to reconsider for future years.

- I generally spend about $5/600 annually for membership fees for local organizations, including modest donations of $50-100 now and again, attend community fund raisers (such as strawberry shortcake lunches), and several years ago I sponsored a Double Double Duo at The Hall and billeted the 2 performers. I have donated items to several online auctions during the pandemic and have also purchased items during these auctions – probably about $500 during 2021/22. I am aware that many non-residents are far more generous than I am.

  The Double Double Duo was a great success and tremendous fun, including serving carrot cake (kindly donated by Gillespie House Inn) and ice cream (which I donated) at intermission. I was very surprised to have a few people, whom I didn't know, stop me on the street during the days after the concert to thank me for my sponsorship. This was quite unexpected, as I hadn't given much thought to appreciation. I am confident that other non-resident homeowners have had similar rewarding experiences.

  I did billet visiting PIPAF artists (free of charge), but recently decided to invite friends to visit during PIPAF and plan to do so again in June. In 2019, I had 2 friends visit for PIPAF, and the three of us combined spent about $3,000 on paintings. My friends spent about $5/600 during miscellaneous shopping on the Parrsboro Shore. PIPAF was held remotely in 2020, and one friend bought a painting that year. Re the 2019 visit, my friends spent a few days before and after the Festival doing a bit of touring in the province, and spent about $500 in local shopping. In addition to shopping, they spent on travel and living expenses and together we visited all the local restaurants – including Black Rock Bistro, Fox Point Inn, and Wild Caraway.

In closing, I congratulate you, Premier Houston, on the significant real estate portfolio that you and your wife have created. Really – quite an accomplishment and far in excess of the average Nova Scotian family's, I assume. I respect your wife's rights to privacy and her rights to her own business affairs and therefore am not including any information about the assessed values of your properties.

As I was preparing this submission, and thinking about your interest in affordable housing, it occurred to me that you and your caucus members might be interested in using some of own your real estate assets to build affordable housing units. You would have several options – subdivision of big houses, construction of new housing on your vacant lots or granny flats on your principal residence lots, if your lots are big enough. You might know that when Jean Vanier started L'Arche, Madame his mother donated jewelry and other valuables to help it get started. This was truly inspiring – I have never forgotten it over all these many years. You and your caucus are in a unique position to inspire other national and international political leaders to do something similar for affordable housing. What a personal and political legacy this would be!! I sincerely hope that you will consider my suggestion.

Respectfully submitted,

Liz Yorke BA, MSW

Please contact me for an original signed hard copy of this submission.

E: [redacted]

McDonald, David S

From: Rob Young [redacted]
Sent: April 11, 2022 5:30 PM
To: Office of the Legislative Counsel
Subject: FW: Legislation - for review
Attachments: Premier of Nova Scotia - Young, April 4, 2022.pdf; Premier of NS - Healthcare, Real Estate - Non-resident Tax Apr 6 2022.pdf

Importance: High

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To: Law Amendments Committee (LAC)
From: Rob Young, Hermans Island
Subject: Non-resident legislation

Please consider my email response below, to the Honourable Susan Corkum-Greek, and attached letters sent to the Premier's office last week.

Sincerely,

Rob Young
[redacted]

From: Rob Young
Sent: Friday, April 8, 2022 3:46 PM
To: susan.corkumgreek@yahoo.ca
Subject: FW: In response to your communication re: punitive tax of non-residents

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From: Rob Young
Sent: Friday, April 8, 2022 3:42 PM
To: susan.corkumgreek@yahoo.com; premier@novascotia.ca; FinanceMinister@novascotia.ca; Susan Corkum-Greek <Susancorkumgreekmla@gmail.com>
Subject: In response to your communication re: punitive tax of non-residents

To: The Honourable Susan Corkum-Greek,

Thank you for your response (below) to the non-resident tax discussion. As a non-resident of 20+ years, a Nova Scotian, Canadian citizen, I agree 100% with your focus on a sustainable and advantageous climate of growth for Nova Scotia. Your comments bring to light, transitioning from the status quo.
A few comments to the topics you raise:

Cooling an overheated housing market:

A non-resident tax penalty is not a solution, nor will it do anything to abate an overheated housing and inflationary market. The Bank of Canada's monetary policy is already showing signs of cooling inflation, and will certainly slow demand, cyclical, with more to come.

Housing is obviously not the only inflation recipient of limited supply and high demand. The economic impact includes trades, materials, supplies, professional services and capital equipment investment that are a significant influence on real estate and housing affordability. With this in mind, a non-resident property tax levy is misguided. We would love to pay less for all of these recurring costs to maintain our homes and properties.

Ottawa's announcement of a two-year ban on foreign home buying will directly address speculative real estate investing from foreigners, a dead stop to foreign investment. There's no need to penalize existing non-residents who have been contributing the economic GDP and social well being of Nova Scotia communities for years, generational. The demographic and economic data of these non-residents deserves further analysis.

Reduce speculative investment:

Nova Scotia proposes to exempt a non-resident who rents their residence/units for 12 months of the year (because they are providing residence to others). This has the opposite effect, it only fuels speculative investing from out of province, rewarding or welcoming investors and penalizing a non-resident who is not an investor. It also contributes to inflating rents and house prices. Investors for rental revenue are far advantaged over the middle-class families or first-time home buyers in purchasing a home (my prior letter). They're not a net positive to increasing housing supply or affordability.

Secondly the idea that the tax may motivate a non-resident to rent their home for 12 months is seriously flawed. Our homes are not rentable for any number reasons, geographical location, price, lived in, etc. Our homes are not intended or purposed for renting. Lower priced homes in urban Halifax, owned by non-resident investors, yes, implement a one-time tax on the speculative investor, (higher, 15% - 20%) with clarity. Generalizing non-residents is too broad to achieve the intended results. Local Nova Scotia or non-resident investors have the same objective, ROI. They contribute to inflationary house prices and escalating rents.

Seasonal Non-Residents are negative to Nova Scotia population / other growth:

We object to being characterized as seasonal. We live full time, 24x7 in Nova Scotia for 6 months of the year, and purchase goods and services 12 months of the year, and we contribute to local community organizations and initiatives all year long.

Non-residents are not a healthcare burden to the province. We are not eligible for MSI insurance benefits. For example, a non-resident who lives in Ontario, and receives medical attention in Nova Scotia, via the Health Act, portability/access, Nova Scotia is reimbursed by Ontario. Foreign residents, U.S.A and other, pay for their insurance through private plans in their domain. The reality is they return to their domain for ongoing chronic health needs or specialty medical needs. They pay for NS medical services, if an emergency, through their private plans or private pay, not paid for by Nova Scotia's healthcare budget.

You state that you would like us to live in Nova Scotia 12 months of year. Those who are 65 to 70 years old, retiring, will add to Nova Scotia's healthcare burden, a higher spend for an aging population. Today, these non-residents do not add cost to Nova Scotia's annual healthcare spend. They also contribute indirectly to payroll / income tax revenue through demand purchasing.

Attracting talent, innovation and healthy businesses:

This is big, extremely important to a prosperous future for our beloved province of Nova Scotia. I think you are correct in stating that for decades young and aspiring talent left the province for opportunity, very true, both my wife's parents

and my parents did back in the early 50's. We are not speculators or investors. We will be penalized for returning to our homeland.

Attracting businesses and producing financially healthy economic growth has many elements to it. I want to address the people side of it, to your point.

Those who left are returning. No, not just retiring, not just seasonal. Many non-residents are returning, professionals in all sectors, including medical, IT, financial, engineering, research, education, etc. It should not be an on/off switch, return or not, live here full time or not. Further outbound migration may occur.

One huge influence is the digital transformation, enhancing workforce flexibility, competing for talent, and the rapid change in delivery of professional services. I urge you to look more closely at this economic and social impact. It's an opportunity for Nova Scotia to embrace and realize the changes you want to see.

I know many professionals that you would consider non-residents, but in fact they bring business and professional services to Nova Scotia's economy. Some wish to expand their financial, medical, IT, tele education, services, etc. in Nova Scotia. They are creating their own transition path, self-empowered talent. These are innovators, specialists, doctors, medical personnel, other industry professionals, etc., the very people you want in the province. The tax levy only deters them from a transitional path to return.

Others, I'm sure you know some, wish to transition, maybe retire in 5 to 10 years in Nova Scotia. The non-resident can't afford, or it just doesn't make financial sense to pay an extra $250,000 over the next 10 years in tax penalties. I'm hearing it every day. They bring ideas, real prosperity, and GDP growth to Nova Scotia now. The penalty will force Nova Scotians to sell, not wait 10 years. You may think a good thing. This is wrong, it will not provide more housing supply to local residents where geographically needed, and not at the housing price tiers to accommodate the highest impact need. it's a net dollar loss to the province, businesses and communities.

Think about the increasing PRN jobs in Canada. Nova Scotia is terrific for this opportunity, both for the employee seeking PRN, and attracting talent to the province, more inbound migration, maybe starting with a non-residence purchase in Nova Scotia.

My point is, it's not a hard red/green light path to bringing those you want to Nova Scotia. Don't penalize invested non-residents already here in Nova Scotia. Younger talent will not leave as these experienced mentors groom the up and comers, both through local organizational development, businesses, services and community participation.

I would suggest, your statement "non-residents are squeezing out our own" may in fact cause divide versus collective participation in our communities and the economic results you strive for.

Thank you for the opportunity to address your concerns and objectives. I hope the key elements of this message will be seriously considered further.

Sincerely,

Rob Young
Rob@RJYHoldings.com

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

Robert and Susan Young
Hermans Island
Lunenburg, NS [redacted]
[redacted]

U.S.A. Residence
Smyrna, GA[redacted]

April 4, 2022

Honourable Tim Houston
Premier of Nova Scotia
1700 Granville Street
Halifax NS B3J 1X5

Dear Mr. Houston,

In reviewing your biography, I would like to share with you our love for Nova Scotia, its people, communities, and heritage. My wife, Susan was born in Yarmouth (Wedgeport). Susan's father, Elson Boudreau was one of eight and Susan's mother, Eva LeBlanc was one of twelve, from Wedgeport.

Elson served in the Royal Canadian Navy, graduating from Université St. Anne, Church Point, N.S. The fishing industry was not a career path for Elson. While managing the Wedgeport Tuna Club, hosting International Tuna Tournaments, he was offered a position in Mobile, Alabama. At the age of 37 Elson relocated his family to Mobile for opportunity, returning yearly to N.S. My dad, Reginald Young, from Indian Point and Halifax, served in the Royal Canadian Air Force for over 30 years.

Susan and I just turned 70 years of age, and we have been traveling to N.S. our entire lives, never missing a year. After 49 years of full-time careers, we retired in December 2021. We had hoped to spend 5 to 6 months a year at our home on Hermans Island, beginning this summer.

As a distinguished FCPA recipient, I know that you not only understand budget planning and fiscal responsibility, but you are able to link performance and actual results to the analysis.

I can assert, as non-residents of Nova Scotia, that we contribute more dollars to the annual GDP of Nova Scotia as compared to resident per capita contribution.

Annual spend for maintenance, services, products and living cost are significantly higher for us as non-residents, versus resident per capita spend. We are net positive contributors. Additionally, non-resident capital purchases in Nova Scotia tend to be a higher than average, contributing increased dollars to the province. Our consumer dollars support local businesses, trade, church, communities, and government.

We are not utilizing Nova Scotia healthcare services, a significant cost savings to Nova Scotia's budget. Given our age, yes, we have recurring healthcare needs, which we bring into the province and pay for. We do not add $1.00 of burden to the Nova Scotia healthcare spend, but we contribute to the provincial healthcare revenue sources. It is not necessarily a good thing to motivate retired elderly people to become full time residents, adding to an aging population healthcare burden.

We currently pay approximately $11,000 per year in annual property taxes. With a new non-resident tax policy, this will increase our property taxes to over $36,000 per year (227% increase), provincial and county. Unfortunately, our budget cannot support this. We have lived very conservatively and built a modest level of assets over a lifetime.

A 2% penalty tax is not a net revenue positive for the province. Indirectly, forcing us to sell our home will reduce net revenue contribution to the province, as it will for most non-residents in similar situations.

Penalizing non-residents, Canadian citizens, who spend 5 to 6 months year at their residence in Nova Scotia is not a financial solution to the achieving the fiscal goals and objectives of the province.

For consideration:

- If new buyers/market cycles are viewed as negative, don't penalize those who pay now
- Grandfathering in Canadian citizens who currently own residence in Nova Scotia
- Tiered based on length of property/home ownership in Nova Scotia (we are 24 years of property/home ownership in N.S.)
- Tiered based, declining periods (e.g. Year-1: 2%, Year-4: 1%, Year-7 0%)
- First time buyer, a non-resident entry fee/tax, percentage on purchase price
- Evidence of spend dollars per year
- Evidence of time spent in N.S. per year
- Home price or property tax tiers
- Consider Canadian citizens versus non-citizens

Respectfully,

Rob and Susan Young

cc: Honourable Allan MacMaster, Minister of Finance and Treasury Board
Honourable Susan Corkum-Greek, Minister of Economic Development

Robert and Susan Young
Hermans Island
[redacted] NS [redacted]
[redacted]

U.S.A. Residence
Smyrna, GA [redacted]

April 6, 2022

Honourable Tim Houston
Premier of Nova Scotia
1700 Granville Street
Halifax NS B3J 1X5

Subject: **HEALTHCARE, HOUSING COST** Impact of Non-resident property tax

Sent via e-mail:

The Honourable Tim Houston, Premier of Nova Scotia
The Honourable Allan MacMaster, Deputy Premier, Minister of Finance and Treasury Board
The Honourable Susan Corkum-Greek, Minister of Economic Development, MLA for Lunenburg

Dear Mr. Houston,

Following up on my letter dated April 4, 2022, I would like to address two key subjects as it relates to achieving the goals and objectives of the non-resident tax.

HEALTHCARE

Non-residents, 27,000 families, are not eligible for NS (MSI) insurance benefits. As result, any medical services rendered in NS are paid for from other sources, not a burden to NS. Much of the ongoing healthcare needs of non-residents is sourced in their primary residence location.

For example, as non-residents, and property/homeowner's 20+ years, our personal healthcare / medical needs, while in NS are 100% paid for by our private U.S. insurance carrier, personal premiums, and private pay.

Similarly, the fiscal spend results are the same for NS non-residents who live in Ontario and receive medical treatment/services in Nova Scotia. Under CHA access / portability, Ontario reimburses Nova Scotia.

27,000 non-resident families represent a 41% net savings ($171m saved this year) per capita healthcare spend on the proposed $413.3m increase to the healthcare budget, using NS population at large. You could argue that the actual cost savings is higher if you segment the healthcare spend by age demographics for non-residents.

A 3x tax increase will influence some people to retire full time to NS. At 65 or 70+ years old, they will be in the top tier for increasing medical needs and potentially long-term care, becoming an added healthcare burden to NS, as opposed to a cost savings.

Asset transfer 3x tax rates will force a percentage of non-residents to sell. Unfortunately, we will lose precious generational asset transfer, negatively impacting future family growth and business migration to NS, especially in the areas that gain the most from social and community development.

Non-residents contribute significant dollars to the NS. Non-residents indirectly contribute to NS workforce payroll and income taxes through continuous demand purchasing. Being seasonal or partially remote, we typically have high operating cost to maintain our properties and residences. We purchase goods and services all year, supporting local businesses and a broad range of organizations and local communities. We invest/spend in local NS consumer capital purchases, generating revenue and taxes to NS. We pay for local professional services in our communities.

The majority of the 27,000 non-residents are integral participants in all aspects of NS communities, particularly rural or ancillary areas, a measurable asset to healthy and desirable growth.

HOUSING, INFLATION and AFFORDABLE HOUSING:

The non-resident tax is clearly a 100% negative, having the exact opposite effect to the stated objectives. This will fuel speculative real estate investing even further, especially during excessive inflationary periods, limited supply and high demand. Real estate investors love this climate. It will be all negative to home ownership, single and muti-family rental, and NS Affordable Housing initiatives.

For example, the non-resident tax levy is a penalty to the non-investor homeowner. Adversely, the non-resident investors are rewarded, exempt from the tax.

The non-resident investor is 100%, absolutely NOT providing affordable residency to a local Nova Scotians. In fact, they are eliminating families from being able to compete in purchasing homes.

Investors know how to easily beat out the middle-class family trying to purchase a home. Often investors are cash buyers, or they have significantly more creative ways to purchase. They will pay over appraisal, in cash, meeting lender loan requirements. They will eliminate inspection repair needs, other contingencies, less headache for the seller. Investors don't have to rely on real estate agents to create offers. Investors and their resources will beat out the local home buyer. Offers are more attractive to the seller. Investors will pay more for the property, close faster, exasperating the problems.

Real estate investors, small or large corporation love this inflationary and short supply climate. They will pay over market rate to get in, accelerate rent increases, flip properties in the short term, 1 to 3 years, inflation is a net happy to them

Secondly, investors look to diversify their portfolios during inflationary periods. Real estate has always been an alternative hedge for the prudent investor. NS real estate prices, while significantly higher, are still a bargain as compared to Toronto, Vancouver, San Francisco, Ft. Lauderdale, or Europe.

The tax exemption for 12-month rental sends a clear welcome message to the real estate speculative hunter.

I would apply a tax levy or similar fee to non-resident property investors who rent their properties / units. Do not reward the investor who actively participates in the problem.

Another solution, charge an incoming fee, higher to the investor, along with a general non-resident cap uplift (max 1.2% total, local property tax plus provincial non-resident). Or other criteria, Canadian versus non-citizen, or a one-time fee. I don't think the goal is to drive the non-resident, non-investor away or deter them from home ownership in NS. Maybe it is the intent, but the practical and dollar allocation of the non-resident tax is a net negative impact all the way around.

Additionally, on another affordable housing topic, promote cooperation between the real estate investors and the NS Affordable Housing initiatives. There are many fruitful ways to partner up with the private sector, or individual investors to provide affordable housing in new and existing single and multi-family communities. This applies throughout NS, not only urban areas.

OVERALL

I would encourage further detail analysis and scrutiny of the expected results from this tax penalty.

I currently pay $11,000 in property taxes ($35,000 with the tax levy), and we had planned to be in NS 5 to 6 months full time, starting June this year, just retired, 70 years of age. We have owned our property/home for 20 years. This is unaffordable, and it feels like a penalty. We are net positive dollar contributors to Nova Scotia, without a tax penalty.

My wife and I do not have children in schools, our community road is private, we pay for road maintenance, plowing, and other common area maintenance. This is all positive, contributing tax dollars to our local schools and services. Many of us non-residents are generational, we love to see our communities thrive, we want to attract families, services, businesses, and the like for the long term.

Respectfully,

Robert Young

cc: Honourable Allan MacMaster, Minister of Finance and Treasury Board
Honourable Susan Corkum-Greek, Minister of Economic Development

McDonald, David S

From: Natasha Boyce [redacted]
Sent: April 14, 2022 3:47 PM
To: Office of the Legislative Counsel
Subject: Financial Measures Act

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Dear Office of the Legislative Counsel,

I am writing to see if the new taxation measures in the Financial Measures Act consider the impact on military and RCMP families?

Military and RCMP leave their home province and move frequently based on national requirement. We often have strong ties to our province of birth; leaving is based on national need and not on preference. Many times, there is the intent to return when years of service are complete in the "retirement move" where you are able to return to your home province. Such a high tax on these families is disproportionately unfair as it penalizes Nova Scotians who have lost residency status as a result of choosing to serve their country and limits their ability to return.

We are an RCMP family with both my husband I being born, raised and educated in Nova Scotia until he began his service. At the time, in 2008, no openings were available in Nova Scotia. Prior to the pandemic, I spent months a year in Nova Scotia as did my three children, to build relationships with cousins and grandparents.

The longstanding plan has always been to purchase the generational family cottage so that we can continue to bring the kids in summers and have the familial property when our commitment to the RCMP concludes. The property is a rural, seasonal property that, as is, will not provide a year round home for a current Nova Scotia resident, but would have the devastating impact of forcing the sale to a stranger of the legacy my grandparents intended my children and their children to have.

I respectfully ask that the legislation consider the impact on Military and RCMP families and exclude them from this new taxation measure if they were a resident of Nova Scotia prior to enlisting.

Thank you,
Natasha Boyce Bent
[redacted]

[redacted]

From: Debbie Boudreau [redacted]
Sent: April 14, 2022 12:07 PM
To: Premier; Finance Minister; Office of the Legislative Counsel
Cc: phoveling@nsar.ns.ca
Subject: New Non-resident Tax

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Hello,

I am a licensed Realtor in the province and am very concerned how this new tax will impact my livelihood and the general economy of the province.

The proposed new taxes for non-residents of Nova Scotia are regressive and negatively impact people who are an asset to the province. It is economically beneficial to have non-residents as part of Nova Scotia's housing spectrum. The impacts of non-resident construction , tourism, household purchases, and renovations are essential to businesses and create economic activity, especially in smaller rural local economies.

These proposed new taxes will not solve the problem of the current housing shortage. Targeting vacation, retirement and seasonal homes in predominantly rural areas will not free-up a meaningful amount of housing supply or have an impact on affordability.

I urge you to listen to stakeholder opposition on these taxes. Our non-resident community members contribute to social, cultural, recreational and other activity which creates significant economic impacts throughout rural Nova Scotia. You must work collaboratively to come up with a better plan for Nova Scotia and Canadians. Let's avoid the decline of rural Nova Scotia and make a plan that is fair for those who love and have given so much to the province.

Regards,
Deborah Boudreau
SRM Realty Ltd.
Yarmouth

[redacted]

From: Yves Bourque [redacted]
Sent: April 14, 2022 5:26 PM
To: Office of the Legislative Counsel
Subject: Bill No. 149 – Financial Measures (2022) Act

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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I am writing to express my opposition to Bill No. 149 – Financial Measures (2022) Act.

My wife and I are both originally from the Maritimes—she from HRM, I from New Brunswick—but we moved to Ontario years ago to attend University and have since remained in the province because we managed to carve out careers here.

That said, our ties to the Maritimes have remained strong. We travel to the East Coast several times a year to spend time with family and friends, and have long sought to own a seasonal home in Nova Scotia. In the Spring of 2020, we did just that: we purchased a small cottage on the Amherst Shore, in Cumberland County. We chose this area because my wife spent many childhood summers there in a family-owned cottage that is sadly no longer in the family.

Since purchasing this property, we've spent two of our own summers there. We've thus contributed to the local economy: we shop in Amherst and Pugwash, we buy homegrown produce and homemade goods, we seek out local services. We also have plans to renovate the property, which would ensure that we make even greater contributions to the local economy.

Simply put, the proposed legislation casts too wide a net, impacting individuals of wildly different circumstances, while arguably doing little to tackle the issues it purports to address. In our case, for instance, we own no other property in Canada; we are renters in Toronto, and so our cottage is our one and only property. We are not speculators, nor are we investors. Moreover, our cottage is not fully winterized. It cannot therefore be said that we've "taken" a prospective home from Nova Scotians.

Were this bill to pass, the tax burden it will impose will force us to seriously consider selling our seasonal property. Quite obviously, this is not the outcome we desire. We ask that the non-resident tax clause of Bill No. 149 be reconsidered and that Canadians who wish to spend time and money in Nova Scotia on a seasonal basis not be subjected to such arbitrary, financial penalties.

Thank you for your time and consideration,

Yves Bourque, Mary Jane Noiles

Toronto, Ontario

Pauletta Starr Bowie
[redacted] **Vancouver, BC** [redacted]
[redacted] **Marriott's Cove, NS** [redacted]

April 13, 2022

Via email:

The Amendments Committee, Office of the Legislative Counsel, Legc.office@novascotia.ca
The Honourable Tim Houston, Premier of Nova Scotia, premier@novascotia.ca
The Honourable Allan MacMaster, Deputy Minister of Finance and Treasury Board, FinanceMinister@novascotia.ca
Daniele Barkhouse, MLA Chester-St. Margaret's Constituency Office, barkhousemla@gmail.com

Dear Sirs / Mesdames:

I am writing regarding the proposed incremental non-resident property tax.

Context

I own a cottage in the Marriott's Cove area. I purchased the cottage in 2000. Before that it was owned by my parents and before that it was owned by my grandparents (they acquired the property, along with adjacent properties now owned by my cousins, in 1947).

My mother (nee Boggs) was born and raised in Grenwich (close to Wolfville). My maternal grandmother (nee Starr) was also born and raised proximate to Wolfville, with the family home located at Starr's Point. I understand that one or both of my maternal great grandparents may also have been born in Nova Scotia. If not, they settled in Nova Scotia at an early age.

I was not born in Nova Scotia but I have spent 50+ of my 69 summers to date at the cottage. For the last 10 years I have had the good fortune of being able to spend 5 to 6 months at the Cottage– arriving in early May and leaving in late October.

I have four children, two born in Toronto and two in Vancouver, now ranging in age from 32 to 42. Notwithstanding living on the other side of the country, all of my children have spent most of their childhood and adult lives visiting Nova Scotia each summer – staying for as long as they can get away with – and bringing their spouses, partners and children. Currently, the 5th generation of my immediate family is enjoying the cottage every summer.

A major bonus for all of the generations has been – and will continue to be - the ability to gather with aunts and uncles, cousins, second cousins and nieces and nephews – a number of whom come from around the world. But for the cottage – most of us would likely only see each other at family weddings and funerals, if at all.

As noted above – I purchased the cottage from my parents approximately 22 years ago. Since then, we have spent over $500,000 on capital improvements – to bring the property up to date and deal with

many of the deferred maintenance issues that go along with an old family cottage. While very pleasant – the cottage is not a mansion, or a show piece, and is not habitable in the winter.

In addition to on-going capital costs - I estimate that we spend $25,000 + per year in Nova Scotia, with most of that money going to local trades people and merchants in greater Chester area, local grocery stores, liquor stores, restaurants and property taxes.

Economics

I appreciate that I am fortunate to have a cottage with an assessed value approaching $1 million and to have the ability to spend $25,000+ per year on cottage related expenditures. However, I am not wealthy and do not have additional discretionary income at my disposal.

My situation is not unique. I continue to be surprised how many people my husband and I meet in Vancouver who have family roots in Nova Scotia and have chosen to maintain a seasonal property there. They also are not wealthy.

I also appreciate and understand that Nova Scotia has a housing shortage and that housing prices have risen sharply in recent years. These problems are not unique to Nova Scotia and reflect, amongst other things, a number of historical planning shortfalls – along with some unforeseen mobility shifts related to COVID.

The Government's stated rationale for the incremental non-resident property tax is to help alleviate the housing crisis. While an admirable objective, there is no apparent link between tripling the property taxes on seasonal properties owned by people "from away" and increasing the supply of housing for people wanting to live and work in Nova Scotia, particularly when much of the shortfall is concentrated in the Greater Halifax area and many of the seasonal properties are not proximate to the Greater Halifax area.

From a practical perspective, extracting significant cash from people who have historically supported their local communities, who already pay high property taxes and who do not draw on Nova Scotia's education or healthcare systems is more likely to have a negative impact on the smaller communities around the seasonal properties than it is to have a positive impact on housing availability.

Most seasonal property owners in Nova Scotia are not wealthy and many will not be able to cover a threefold increase in their property taxes and – at the same time - spend what they have historically spent in the local community. The Government will be hurting the local economies by taking money that would otherwise go to the merchants, yet doing so will not alleviate housing shortages in the areas experiencing the most problems.

To the extent "non-residents" have to sell their properties - as a result of being unable to absorb a massive increase in their annual costs - it is likely that seasonal property values will decline. While some people in Nova Scotia might take delight in that, if prices in the more urban centres do not decline at the same relative rates – the property tax base could shift to those urban centres - exacerbating the affordability issues there.

It is not as if Nova Scotia, with its relatively large land base and its relatively small population, has a shortage of developable land – be it land proximate to the Greater Halifax area – or land in any other

part of the Province. Excessively taxing people who are perceived to be from away – notwithstanding their deep connections / roots in Nova Scotia – is not a solution to the housing problem.

British Columbia, with its NDP Provincial Government, introduced an empty home tax – with a view to dealing with the perceived problems associated with non-residents owning property that was not fully occupied by the owner, or not rented at least six months of the year. Even the NDP recognized that the incremental tax, which was intended to be punitive, was not appropriate for seasonal properties, or for properties that were not proximate to the population centres experiencing the housing shortages and rising prices.

I sincerely hope that the Nova Scotia Government, a Conservative one at that, will reconsider the merits and appropriateness of excessively taxing "non-residents", particularly those with long-standing Nova Scotia roots and on-going connections that should be maintained, encouraged and facilitated.

Thank-you for taking the time to read this and consider my input.

Yours, truly,

Pauletta (Polly) Bowie
[redacted]

[redacted]

From: Hebb, Gordon
Sent: April 14, 2022 2:21 PM
To: Office of the Legislative Counsel
Subject: FW: Financial Measures Act

Gordon D. Hebb QC
Chief Legislative Counsel
House of Assembly
Halifax, Nova Scotia

(902) 424-8941

From: Stephen Boyce <waterfrontlaw@gmail.com>
Sent: April 14, 2022 2:12 PM
To: Hebb, Gordon <Gordon.Hebb@novascotia.ca>; brianwongmla@gmail.com; toryrushtonmla@gmail.com; Elizabeth Smith <esmithmccrossin@gmail.com>; Tim Houston <tim.houston@mail.com>
Subject: Financial Measures Act

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Dear Mr. Hebb

I am writing with respect to the Financial Measures Act.

My wife and I live in Fall River. We have four adult children, all of whom have had to leave their home province of Nova Scotia to find employment.

We own two seasonal cottages in Parrsboro. One is the "family" cottage, which has been in the family for close to 50 years. The other is a cottage that we purchased about 7 years ago for our children to use when they come home in the summer. At the time none of our children were in the position to purchase a cottage in their home province.

Recently we were discussing "selling" one or more of the cottage properties to our children. To say the non-resident property tax proposed in the Act has altered our plans would be insufficient. It has completely removed the possibility of our children purchasing the cottages from us as the burden created by the proposed non-resident tax is overwhelming and unfair.

Nova Scotia has issues with affordable housing which I suspect this bill is trying to address. We could debate the effectiveness of this act in solving the issue of affordable housing for Nova Scotians or even if non Nova Scotian ownership of homes in Nova Scotia has any impact on Nova Scotia housing prices. What is irrefutable is that there is no rational connection between putting an extra tax on seasonal cottage properties for non Nova Scotians and the goal of

reducing the shortage of full time, affordable housing in the Province. It will amount to nothing more than an unfair tax on seasonal cottage owners that don't live full time in the province.

I would submit that the proposed Act is flawed, not well thought out and should be amended. I will leave the amendments to those that are given the task of preparing and approving legislation. In any event it is illogical to tax non resident cottage owners in an effort to create more long term affordable, year round housing for Nova Scotians. If this proposed legislation proceeds without amendments it will undoubtedly have a devastating effect on rural areas of Nova Scotia and Nova Scotians living outside of the Province for employment reasons.

Best regards

--
Stephen R Boyce
Waterfront Law
101-647 Bedford Highway
Halifax, Nova Scotia
B3M 0A5
Tel: 902-880-4431
Fax: 902-832-5557

The Honourable Tim Houston, M.L.A.
Premier of Nova Scotia
One Government Place,
1713 Barrington St,
Halifax, NS B3J 2A4

April 7, 2022

Re: Proposed Nova Scotia new 2% Non Resident Property/Wealth Tax Should Be Abandoned

This letter is in response to the Non-Resident Property Tax recently announced in the Nova Scotia Budget 2022-23 under Solutions for Healthcare, Solutions for Nova Scotia. I believe that the new 2% non-resident provincial property tax is in essence a wealth tax that will negatively impact rural Nova Scotia and philanthropy in Nova Scotia in general and is grossly unfair. I favour abandoning this 2% non-resident provincial tax in its entirety or only implementing it on any property purchases made after April 1, 2022.

This is a Wealth Tax

This new 2% non-resident provincial property tax is a wealth tax that is not based on earned income. There is no new service being offered to payers of this tax. Non-residents have no voting rights. The tax is simply a blatant cash grab being applied in a discriminatory and polarizing manner. More importantly, this tax is grossly unfair to existing non-resident property owners. This tax is really a form of wealth tax. Wealth taxes have been rejected by most progressive countries around the world. Residents of Nova Scotia should be concerned that its government is starting down this rabbit hole.

The new Provincial Deed Transfer tax of 5% is at least fair in that people have a choice. Potential non-resident property purchasers can decide whether they are willing to pay this tax and factor it into the purchase price they negotiate. Also, it is a one time tax.

No Choice

This is not the case with the new 2% non-resident property tax. All existing non-resident property owners will pay this tax. They will have no choice. This will pay this tax every year. They did not know about this tax when they bought their property, which is not fair. They are already paying an uncapped municipal property tax (1.19% in Cumberland County) (unlike a capped version for Nova Scotia residents). In Cumberland County, non-residents pay a disproportionate share of total municipal property taxes yet most are seasonal residents only using their property for less than 15% in any given year. It is also important to note non-residents are not a burden on the healthcare system in Nova Scotia. Their home province reimburses Nova Scotia for any health care services provided to a non-resident.

This Tax is Material

The new 2% provincial non-resident property tax, which is in addition to the municipal property tax, is very material. For example, a typical seasonal non-resident owned residential property might have an appraised value of $300,000. On this property the new tax would be $6,000 annually. This is after tax dollars. In order to cover this amount the taxpayer would likely have to generate close to an extra $10,000 in taxable income every year. A number of non-resident seasonal property owners, some of which may have owned their property for many years, may not be able to afford this significant new outlay. They could be forced to sell. This is blatantly unfair. <u>This situation could be avoided by exempting existing non-resident property owners from the new tax. This exemption should extend to immediate family members who might inherit the property. This is our strong recommendation.</u>

We favour abandoning this 2% tax in its entirety, however subjecting new buyers to this tax is at least fair in that they have a choice. Potential non-resident property buyers can decide whether they are willing to pay this extra annual tax and factor it into the purchase price they negotiate.

Impact on Property Prices. Rural Nova Scotia Loses

The new 2% provincial non-resident property tax is unlikely to materially impact property prices and resale activity in urban centres like Halifax. Instead, the impact will be felt mainly in rural areas where most seasonal, non-resident owned properties are located. Supply of these properties will increase and demand will decline together putting downward pressure on seasonal property prices. Also, new residential construction activity will likely slow in these areas. The economies of municipalities like Cumberland County, with its large number of New Brunswick seasonal property owners, could be particularly vulnerable. The wealth gap between Halifax (and surrounding area) and rural Nova Scotia will widen in the former's favour. This outcome does not appear to be in the broad public interest.

Some History

Hugh and Linda Brown were born and brought up in Amherst, Nova Scotia. After attending university in Halifax (Dalhousie and Mount Saint Vincent) they moved in 1969 to Toronto where Hugh worked for 42 years before retiring in 2011. The Brown family has owned a seasonal cottage in Amherst Shore, Cumberland County since the 1940's. Hugh and Linda spent every summer at Amherst Shore as children. Hugh and Linda built their own seasonal cottage in Amherst Shore in 1972. In 2001 they built a year round home in nearby Lorneville, which they occupy typically five months every year. Hugh and Linda have returned to Nova Scotia every summer since moving to Toronto and have many friends locally. <u>To us, Nova Scotia is still home.</u>

Hugh and Linda have three children - Michelle Stewart, Sean Brown and Lesley Brown all of whom own seasonal properties in Amherst Shore and Lorneville. Michelle and Lesley live in Toronto. Sean in Calgary. They too have spent their summers in Nova Scotia since birth. All three attended and

graduated from universities in Nova Scotia (Dalhousie and Acadia). Their seven children (Hugh and Linda's grandchildren) spend most of their summers in Nova Scotia. No doubt most of them will attend university in the Maritimes and hopefully some will end up permanently residing in Nova Scotia.

The point of the above discussion is to leave no doubt that the Brown family are true blue Nova Scotians and do their best to support the local community.

Charitable Activities

Over the last decade Hugh and Linda have greatly increased their philanthropic activities. In 2014 we formed a private foundation - the Hugh and Linda Brown Educational Foundation - whose mission is to assist financially disadvantaged individuals obtain education and employment thereby enhancing their life outcome and society in general. We have totally focussed our grant making in Nova Scotia as we attempt to give back to where we came from and where the need is great. In 2022 the foundation will make grants of $125,000 with the main beneficiaries being the Nova Scotia Community College (NSCC), Pathways to Education (Spryfield) and Cumberland Healthcare Foundation. In addition, Hugh and Linda directly make significant contributions to a scholarship fund at Mount Saint Vincent University and to the United Way of Cumberland where we believe we are the largest individual contributor. We want to keep growing these philanthropic activities in Nova Scotia.

Bottom Line

The new 2% Nova Scotia non-resident property/wealth tax, if implemented, will have a very adverse financial impact on Hugh and Linda Brown and their children. We have not bought or sold property for many years and have no intention to do so in the future. If forced to pay this tax some other expenditures will have to be cut. Sadly, most likely we will cut back our philanthropic expenditures in Nova Scotia.

Implementing this new 2% provincial non-residential property/wealth tax will tarnish Nova Scotia's reputation as a fair place to live and do business. The most logical course of action is to abandon this new tax, especially for existing non-resident property owners.

Sincerely,

Hugh and Linda Brown
[redacted]

Cc: The Honourable Allan MacMaster, Minister of Finance and Treasury Board, Elizabeth Smith-McCrossin, MLA for Cumberland North

[redacted]

From: Libby Cassidy [redacted]
Sent: April 14, 2022 3:52 PM
To: Office of the Legislative Counsel
Subject: Objection to proposed tax increase on non-resident property owners

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To The Law Amendments Committee
Nova Scotia Legislature,
Halifax, Nova Scotia
Thursday April 14, 2022

Dear Committee members,

I object to the planned tax increase for non-resident Nova Scotia homeowners. I own a vacation home on Quarry Island in Woodburn and it has been my cherished wish to leave this home to my son in my will; but the prospect of having my taxes tripled has given me considerable anxiety.

I was born in Halifax in 1945. I lived and worked in Nova Scotia from 1969 – 1975 and from 1983 to 2007. I owned a home in New Glasgow from 1994 – 2007, when I moved to Fredericton, NB.

I was fortunate enough to build my vacation dream home in 2014, and, other than the restrictions needed to combat COVID, return there for at least 2 months every year.

I urge you to modify the proposed change in the tax law to apply to only those non-residents who are purchasing property as an investment.

Libby Cassidy

(Elisabeth J. MacClement Fraser Cassidy)
[redacted]
Fredericton, NB
[redacted]

[redacted]

From: Pilar Chapman [redacted]
Sent: April 14, 2022 11:46 AM
To: Office of the Legislative Counsel
Subject: Opposition to property tax for non residents
Attachments: Protest Nova Scotia Tax proposal non residents Chapman Cash Family.docx

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Dear Committee Members:

We have sent this letter to the Premier as well as other political representatives in hopes that the new tax law for non-residents will be repealed. Cumberland county is my home and a place I visit each summer with my family. If this bill is not revised, I will no longer be building in the area, which sadness me greatly. As a non-resident I cannot vote. However, I will be withdrawing my economic support and will spend my "summer" holiday money in other communities which continue to welcome visitors.

This bill will have devasting impacts for rural communities like Amherst Shore. This antiquated view of treating people "from away" differently needs to be tossed into the Atlantic ocean. The new property tax for non-residents sends a strong message from Nova Scotians: We don't want you here – unless your pockets are mighty deep.

We implore your government to repeal this decision and create a more fair taxation proposal to solve the housing crisis

Deeply concerned and committed,

Pilar Chapman, Robert Cash – import by marriage
Born and raised in Springhill, Nova Scotia

[redacted]

From: Garth Christie [redacted]
Sent: April 14, 2022 2:10 PM
To: Office of the Legislative Counsel
Subject: Non resident tax

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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To the Law Amendments Committee:
I was born in Amherst in 1941 and have spent every summer or part thereof at Amherst Shore.The land I inherited now supports cottages owned by my three children and our nine grandchildren.Two of our children and ourselves live in NB,but have a deep abiding love for our vacation properties in N.S..It is difficult to understand the rationale of this tax grab as a means to increase housing for N.S. residents.Are you really trying to force long time tax paying residents from out of province to sell their properties?Is there no conscience behind the decision makers in this new government?Is this the best,fairest way to raise needed money for health and edu cation?
I understand your concern re preventing foreign ownership of valued N.S.land going forward,but to penalize those current non resident owners with such a heavy handed tax is totally unacceptable.
Please reconsider your legislation-as
requested by an 80 year old who was moved to write his first correspondence to a legislative body.
Garth Christie.

Sent from my iPhone

[redacted]

From: Ford Clements [redacted]
Sent: April 14, 2022 5:11 PM
To: Office of the Legislative Counsel
Cc: Premier; Finance Minister
Subject: Non-Resident Tax

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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My name is Ford Clements. I was born in Nova Scotia, as were two of my children. I lived and worked there, for 38 years. I have family who reside there. We are decedents of empire loyalist. We have been residents since long before confederation.

I own a seasonal, unwinterized house. I have owned it for 25 years. I am not present for enough days in order to qualify as a resident. However, I am as Nova Scotian, as anyone who is resident.

Based on its current assessment, the proposed tax would increase my property tax bill by150 to 200%
That feels punitive.

Your minister of finance has tied this proposed tax to the need to increase affordable housing for Nova Scotians.

The minister has acknowledged that it is unclear whether this tax will achieve his stated goal but he is reported to have said they had to do something . Notwithstanding that I appreciate the opportunity to speak to this committee, it is disquieting that important public tax policy is based on the notion or simple desire "*to do something*" without broad consultation and analysis about its impact and efficacy.

Sound public policy, depends on clear goals and objective criteria to achieve them.

Hope , that the proposed tax will achieve these goals is not objective .

The minister has said, he expects to raise $ 81 million from this new tax. The proposed Provincial budget, appears to have set aside $25 to $ 30 million for affordable housing. Given that this tax is designed to raise revenue to meet that goal, it is difficult to reconcile that revenue-expenditure discrepancy.

Moreover , the absence of any mechanism to ensure that some, if not all the money raised by this tax, will be allocated for the stated goal may undermine the public's confidence in the government's actual commitment to its stated objective.

Fair Public Policy objectives , such as affordable housing, can only be justified, if the means used to fund those objectives are equitable.
It is incumbent, on the Nova Scotia government , to devise an equitable formulation, to support tax discrimination between resident and non-resident citizens. While the legitimacy of such discrimination is, in the first instance, clearly debatable, the implementation of a differential tax , of any kind, raises other important issues of fairness and equity.

There is no evidence that all non residents are equally able to afford this extraordinary tax hike. The notion, that non-residents are able to personally absorb such a tax without sacrifice ignores and disrespects individual circumstances. Likewise, there no evidence that non resident's contributions to their communities, is insignificant or less significant, when compared to residents. Non-residents, are not a homogeneous group and should not be considered so, in crafting legitimate social policy.

There has been virtually no public discussion, as far as I can tell, about alternatives to a regressive tax, based on an archaic property assessment system, or even a consideration of a reduction in the proposed rate or a graduated rate or a so-called "grandfather" exception. The failure to consider income, retirement / employment status, citizenship or indeed,

the importance , if any , of one's birthright , undermines the legitimacy, of a public policy requiring non-residents to pay more taxes than residents.

Others who opposes this current legislation have suggested, for example , a surcharge. Assuming there are 27,000 non residents in the province, as has been suggested , then a flat surtax of $1200 would raise the money allocated in the provincial budget for affordable housing.

Surely a more equitable and less punitive taxation model could provide not only additional revenue but some measure of equity and fairness that the current proposal cannot achieve.

While no one can accurately predict the adverse impact this tax is likely to have on non-resident spending in their communities, it is reasonable to consider that the tax will cause some non-residents to donate less, use fewer services , support fewer businesses and defer capital and maintenance expenditures. That loss may be impossible to measure but you can be sure, that resident Nova Scotians who serve the non resident community will notice and feel it.

As responsible public officials , I urge you to reconsider this proposed taxation. It is no dishonour to your duty or the process of governance that you serve, to do so. People consider and reconsider options and choices all the time. It is often a sign of character and strength.

More importantly it makes for better public policy and will serve the interest of all Nova Scotians, not just a few.

Thank you.

Ford Clements

McDonald, David S

From: Hebb, Gordon
Sent: April 14, 2022 2:24 PM
To: Office of the Legislative Counsel
Subject: FW: Non-resident property tax

Gordon D. Hebb QC
Chief Legislative Counsel
House of Assembly
Halifax, Nova Scotia

(902) 424-8941

From: STEVE CLOUTIER <steve.cloutier@shaw.ca>
Sent: April 14, 2022 2:03 PM
To: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Subject: Non-resident property tax

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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My wife and I live in Calgary. We own a cottage in Cumberland County near Amherst, where her family settled almost 250 years ago after arriving in Pictou on the Hector. For generations, her immediate and extended family have come to the area in the summer from other Atlantic provinces, various other Canadian regions and around the world. Many of us have a much greater affinity with Nova Scotia than with the provinces where we hold “permanent residence”.

My wife and I now face a tripling of our total tax bill on our un-winterized, 900 square foot cottage that gets garbage pick-up once every two weeks on a lane that is poorly maintained by the province in an area with spotty internet.

Housing affordability is a critical and incredibly complex issue whose components I cannot pretend to fully understand. That so many people are having extreme difficulty finding reasonably-priced rental accommodation - or even homes for purchase, if they’re fortunate - is a problem to be urgently worked on by government, social agencies, urban planners and others with the expertise to help figure this out.

But imposing a punitive tax on property owners who are not considered “residents” of Nova Scotia - especially those with seasonal cottages in rural communities - has little chance of addressing the problem, in my opinion.

In the case of Nova Scotia property, demand has been created by two things: retirees heading from other provinces (back) to NS; and the ability to now work remotely. This is purely an anecdotal assessment, based on what I have seen and heard; but it makes sense: why pay big city rates in other provinces when you can be

in “Canada’s Ocean Playground” for a fraction of the price? So people are actually moving to Nova Scotia to become residents.

If there is a speculative component to property purchases in Nova Scotia by non-residents (Canadian or foreign) - as no doubt exists in a number of other urban centers or resort destinations across Canada - my hunch is that it’s probably centered in the Halifax Regional Municipality, and not the rural communities where we and thousands of others come for the summer. I doubt that any *meaningful* number of house, apartment and cottage purchases by non-residents in the Amherst area are for investment purposes.

I don’t see any credible scenario where we sell our cottage (because we can no longer afford to be absentee owners and pay ~$6,000 per year in taxes) to a full-time resident looking for affordable housing. If anything, our property would be bought by Nova Scotians looking for a *seasonal second* home.

Likewise, I have no visibility towards how the increased tax revenue we and others would generate for the province will be used to alleviate a housing affordability problem (if it exists) in the Amherst area. If it doesn’t, then I must question its efficacy. Surely, there could have been a more surgical solution that wouldn’t result in financially penalizing rural homeowners for a problem (and a solution) that was really confined to the HRM? What does the province propose to do with the cash?

The proposed tax is simply a politically-expedient cash grab from a disenfranchised, easily-identifiable group of property owners, the vast majority of whom are significant supporters of local business yet cost the province nothing in terms of social services.

The government of Nova Scotia will not solve its housing affordability problem with this; and it will alienate thousands of cottage owners with a deep love for the province who will think twice about putting any cash into their properties. Be prepared for the unintended consequences.

Steve Cloutier

[redacted]

From: MacDonald, Heather M
Sent: April 14, 2022 12:13 PM
To: Office of the Legislative Counsel
Subject: FW: Comments on Bill 149 Financial Measures (2022) Act

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From: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Sent: April 14, 2022 12:05 PM
To: MacDonald, Heather M <Heather.M.MacDonald@novascotia.ca>
Subject: Fwd: Comments on Bill 149 Financial Measures (2022) Act

Sent from my iPhone

Begin forwarded message:

> **From:** John Erkkila <jerkkila@lssu.edu>
> **Date:** April 14, 2022 at 11:19:45 AM ADT
> **To:** "Hebb, Gordon" <Gordon.Hebb@novascotia.ca>
> **Subject: Comments on Bill 149 Financial Measures (2022) Act**
>
> ** EXTERNAL EMAIL / COURRIEL EXTERNE **
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>
> My name is Margaret Erkkila. My husband and I have a house at [redacted] Tidnish Cross Roads, Nova Scotia [redacted]. I live permanently in Florida because my husband is a US citizen. Although we are permanent residents of Florida, we spend four to five months each year in Nova Scotia. I have a strong attachment to Nova Scotia. I can trace my family roots in Nova Scotia back to the 1750s. My parents, Ross and Marion Brown, were born in Amherst more than 100 years ago. Unfortunately, they had to move to Quebec in the late 1930s to make a living. Since my father was a teacher, my family could return to Amherst every summer. When he retired in 1970, they immediately moved to Nova Scotia to occupy the house that I now own at Tidnish Cross Roads.
>
> My house is 1 and ½ stories, 1,200 square feet, has one small bathroom, no view of the water [we are two kilometers from the Strait], no garage and is very close to Highway 366 - which is busy in the summer. The current property is assessed at the ridiculously high amount of $181,400. I know this amount is out of line with reality because Rod Gilroy, a local real estate broker, assessed the market value of our house at $126,500 in 2020 which is $54,900 below the current assessed value. We have appealed the assessment but have not heard anything yet. In 2021 when the assessed value was $161,800, we paid $1,925.42 in property taxes - which is about twice as much as a Nova Scotia resident would pay because our property value is not capped as we live in Florida.

The new proposed tax of $2.00 per $100 of assessment works out to $3,628 based on the assessed value of $181,400. We do not know what our property taxes will be for 2022 yet but if our assessment is not corrected, they will be well over $2,000. So the sum of the two taxes will likely be about $6,000 for our little house without a view. This amount is likely to increase every year if our assessment continues to rise. This is a preposterously excessive amount of tax to pay for our little house. It defies common sense.

We are not wealthy. We have our house because I inherited it from my parents. We employ a neighbor to look after our house and do maintenance. Every year we make expenditures to keep the house in good condition. We spend lots of money in Amherst on groceries, gasoline, and a multitude of other things required for daily life.

Along Amherst Shore, my extended family has over 30 summer homes and cottages. Every year, my relatives come from western Canada, Ontario, Quebec, California, Massachusetts , Pennsylvania, Minnesota, Connecticut, Virginia, Texas, Louisiana, Georgia, and Florida. We have all bonded to Nova Scotia and it is this bond that brings us together. Because we are so spread out geographically, our summer bond is the only way that we get to see each other. Most of my relatives are not wealthy. They provide for their summer residences in Nova Scotia by making financial sacrifices in other areas.

Don't you think it is a wonderful feature of Nova Scotia that it provides a place to bring people together from all over Canada and the USA? It facilitates international understanding. It is not on the grand scale of Cyrus Eaton's Thinkers Conference, but it is important nonetheless for international interchange and fosters goodwill. Many of us bring friends who have never been to Nova Scotia before or they visit us while we are there. They spend a lot of money too and tend to return year-after-year because of the warmth they feel from the natural Nova Scotia friendliness.

Some of my relatives are only in Nova Scotia for a week or two because they must work. They look forward to the day when they retire and can spend more time in Nova Scotia. For some, I fear that that day may never come. This new tax may make coming to Nova Scotia unaffordable for some of them. They may have to sell their Nova Scotia residences which would make me very sad. All those who promote Nova Scotia should be sad too.

--This new tax policy is really wrong headed. Short-term it may generate lots of dollars for the provincial treasury. But long-term, will it lower the number of non-residents to the point that many of the thousands of dollars these visitors spend every summer will disappear? And those dollars employ Nova Scotians directly, not make them rely on government support. Is it the policy of the Government of Nova Scotia to limit non-residential living to only the wealthy? In addition, does the Government realize that this policy will be a barrier to families getting together for the summer? Consequently, I urge you to do everything you can to stop this new tax.

Yours truly

Margie and John Erkkila

John and Margie Erkkila
[redacted]
Ocala, FL [redacted]
[redacted]

[redacted]

From: MacDonald, Heather M
Sent: April 14, 2022 11:58 AM
To: Office of the Legislative Counsel
Subject: FW: Non-resident property tax

From: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Sent: April 14, 2022 11:56 AM
To: MacDonald, Heather M <Heather.M.MacDonald@novascotia.ca>
Subject: Fwd: Non-resident property tax

Sent from my iPhone

Begin forwarded message:

> **From:** [redacted]
> **Date:** April 14, 2022 at 11:48:04 AM ADT
> **To:** "Hebb, Gordon" <Gordon.Hebb@novascotia.ca>
> **Subject: Non-resident property tax**
>
> ** EXTERNAL EMAIL / COURRIEL EXTERNE **
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>
> When I heard about this proposal I was very surprised and disappointed that the government would try to do this. I am vehemently opposed to this tactic to extract yet more money from those who already pay substantial property taxes. We have owned a place in Cumberlandcounty for over twenty years and spend a lot when we are there. And now that we are retired we spend 4-5 months there and spend more. We employ residents to do work on our property and try to support the local businesses instead of using Amazon . We know that any contribution to the local economy is important and essential to be a good citizen. Also we grew up in the area and just happen to live out of province so it rubs us even more the wrong way because we feel like a local but are not treated as such by the government if this is approved. And it will certainly make anyone from outside the provincial border think twice about buying a place in NS.
> I am not sure what the goal is with this tax. Except more taxation.
> Regards. Cindy Gaudet
>
> Sent from my iPad

[redacted]

From: PATRICKGAUDET [redacted]
Sent: April 14, 2022 12:39 AM
To: Hebb, Gordon
Cc: Office of the Legislative Counsel; LEGCOMM
Subject: Statement and Proposed Amendment In Respect to Bill No. 149 - Financial Measures (2022) Act

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14 April 2022

Law Amendments Committee

thru Gordon Hebb
Office of the Legislative Counsel

Statement and Proposed Amendment

In Respect to Bill No. 149 - Financial Measures (2022) Act

Good Morning,

I wish to submit the following statement regarding the impact of the proposed Financial Measures (2022) Act as presently written.

My name is Patrick Gaudet, I went to school in Nova Scotia graduating from St. Francis Xavier University in 2008 and joining the Canadian Armed Forces immediately thereafter. I served the first 5 years of my career in Halifax and loved exploring the province from the Lunenburg to Louisbourg. I was married on the North Shore in small church during Hurricane Earl and had a kitchen party for a reception in Amherst. My son is a Bluenoser born just prior to my first deployment and I've still got a photo of him with then Minister National Defence Peter Mackay on the jetty.

My family has a small cottage on the North Shore near Lorneville built on land owned since before Nova Scotia confederated in 1867. The current owners of the property are my mother and father-in-law who live in Moncton, NB. They are in their 70s, have medical issues, and live there as it's the nearest major city to the cottage. They are on a fixed

income and don't have big pensions to draw on. My intent remains to move back home with my family and take over the cottage when I'm done serving, but until then they remain the “assessed owners”.

Now I understand the province has a housing shortage in Halifax, having lived it, and I agree with stopping speculative investment in the HRM as it's hurting Nova Scotians; however, the Act as it's written is overly broad and will just hurt families like mine who get swept up in this and aren't big Ontario investors who'll just price the tax into their investment.

Accordingly, I'd like to propose the following ideas be considered in fairness to those are being unfairly affected by the act:

1. Geographically limit the act to areas of economic concern such as the HRM;

2. Provide an exemption for non-residents 65+ to own a single property; and

3. Provide an exemption for serving CAF non-residents to own a single property.

Respectfully,

Major Patrick Gaudet CD

Comox, BC

McDonald, David S

From: Hebb, Gordon
Sent: April 14, 2022 2:32 PM
To: Office of the Legislative Counsel
Subject: FW: non resident tax

Gordon D. Hebb QC
Chief Legislative Counsel
House of Assembly
Halifax, Nova Scotia

(902) 424-8941

From: Rod Gilroy <rodgilroy@royallepage.ca>
Sent: April 14, 2022 9:36 AM
To: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Subject: non resident tax

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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As a life long realtor (40 years) i wanted to write and let you know how bad an idea this tax is for all Nova Scotians > It has the potential to kill our economy by driving away all the exact people we have been trying to attract for years .This law will do nothing to increase affordability for the average resident unless they intend on buying a cottage !!! It will directly impact rural Nova Scotia please do not let it pass .

--
Rod Gilroy
Royal Lepage Cumberland Realty
Broker/Owner
Cell:902-664-7201
Office:902-667-1175

[redacted]

From: Hebb, Gordon
Sent: April 14, 2022 2:32 PM
To: Office of the Legislative Counsel
Subject: FW: non resident tax

Gordon D. Hebb QC
Chief Legislative Counsel
House of Assembly
Halifax, Nova Scotia

(902) 424-8941

From: Rod Gilroy <rodgilroy@royallepage.ca>
Sent: April 14, 2022 9:36 AM
To: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Subject: non resident tax

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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As a life long realtor (40 years) i wanted to write and let you know how bad an idea this tax is for all Nova Scotians > It has the potential to kill our economy by driving away all the exact people we have been trying to attract for years .This law will do nothing to increase affordability for the average resident unless they intend on buying a cottage !!! It will directly impact rural Nova Scotia please do not let it pass .

--
Rod Gilroy
Royal Lepage Cumberland Realty
Broker/Owner
Cell:902-664-7201
Office:902-667-1175

McDonald, David S

From: MacDonald, Heather M
Sent: April 14, 2022 12:03 PM
To: Office of the Legislative Counsel
Subject: FW: Non-resident property tax

From: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Sent: April 14, 2022 12:02 PM
To: MacDonald, Heather M <Heather.M.MacDonald@novascotia.ca>
Subject: Fwd: Non-resident property tax

Sent from my iPhone

Begin forwarded message:

> **From:** Debbie Glenen [redacted]
> **Date:** April 14, 2022 at 11:58:21 AM ADT
> **To:** "Hebb, Gordon" <Gordon.Hebb@novascotia.ca>
> **Subject: Non-resident property tax**
>
> ** EXTERNAL EMAIL / COURRIEL EXTERNE **
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>
> Mr Hebb,
> Although a resident of NS, I am writing to voice my opposition to the proposed non-resident property tax.
> Many non-resident cottage owners have close family ties to NS. They support local businesses and often employ local contractors such as landscapers, builders and renovators.
> It is unfair for people who have contributed to the economy of NS for many years to be expected to pay an extra tax.
> Respectfully submitted,
> Deborah J Glenen
>
> Sent from my iPhone

[redacted]

From: Ryan Hartlen <rhartlen@remaxnova.ca>
Sent: April 14, 2022 4:17 PM
To: Finance Minister; Office of the Legislative Counsel; Paige Hoveling; Premier; brianwongmla@gmail.com
Subject: Non Resident DTT and Property Tax increase

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Good afternoon all,

I write to you this afternoon concerned about the recent announcement of the new Provincial Deed Transfer tax and Property Tax increase for non-residents. At the onset of this announcement I had concerns about its intent and its impact.

Firstly, the intent of these measures as far as I'm concerned, is simply to add a tax based revenue stream to the Province while not impacting Nova Scotia voters (at least directly). I do not think these measures will improve housing affordability or availability in any way and I strongly question the cost/benefit equation of implementing these taxes as is. I've yet to hear a "good" explanation as to the rationale of imposing such taxes. The way this program was announced and implemented was reactionary and not well planned - to put it kindly. In speaking with several lawyers who have to collect & remit the Deed Transfer tax portion were left with many more questions than answers just days before this tax was to take effect. It was simply unreasonable to propose this type of increase and add confusion to transactions that were already underway. I would expect if you questioned the lawyers and land registry office, you would get very opinionated feedback on the position it put them in. In light of the way it was rolled out it seems likely that other aspects of the tax were "overlooked" as well.

Secondly, the impact of this tax seems excessive. As a licensed Real Estate Broker since 2010, I am privy to many conversations daily, first hand and indirectly, about those that are impacted by these new measures. This is creating far more fall-out than I expect the law makers anticipated. This tax is not impacting outside investors buying up NS housing stock, this is impacting seasonal Nova Scotians and is forcing them to cut ties with our Province. Our local economies will be negatively impacted with these people removed. If you look at what other Provinces have done to mitigate foreign buyers and protect housing stock, those actions are very different from what has been done here. I also think it's important to recognize the revenue from this tax will make little impact in our overall budget situation.

I strongly recommend reconsidering this tax - not only the amount but the way it is applied so as not to harm the many seasonal Nova Scotians and loyal visitors. I am not opposed to some added cost for these people however the amount and the specific people/situations it applies to is excessive. As it stands, we are telling people as a Province "You are not welcome here". Our other neighbouring Provinces have little or no similar tax implications and thus it's easy to see that many potential buyers or seasonal residents of NS will soon look at these alternatives. This approach goes against our hospitable nature.

I have included a letter (below) from someone who will be impacted by these tax measures. I encourage you to consider the points they mention.

I appreciate your time.

****

To whom it may concern,

I'm writing on behalf of myself, my wife, and my mother-in-law, to convey our profound dissatisfaction with the Nova Scotia government's sudden property tax increase for non-residents owners of seasonal properties. This tax is not only an unjust burden to my family and many more in our situation - but more so, it misses the mark entirely as a way to control "year-round housing" costs seasonal property owners, and we ask the government make immediate adjustments to this punitive and misguided cash-grab.

In the spring of 2021 we purchased a property near Black Point in Pictou County which contains two cottages that could (at best) be described as seasonal/summer cottages. By design these dwellings are not meant for year-round occupancy. The location is entirely unsuitable as well. Kindly see the attached photos; "shacks" is a more appropriate term, given the state they were/are in. It is not hyperbole to state there is zero potential that anyone could SAFELY occupy these dwellings from November to April, and it would be cruel to our fellow humans to enable/allow it. You are forcing a tax on us when there is absolutely no possibility of safely conforming to your exemption requirements.

My mother-in-law was born and raised in Pictou County, and her siblings and many childhood friends all still live in the area. She is a widow, her husband passed away in 2020. Covid has made her grieving process hell, with her family and friends not being able to visit and help her heal. We decided to help her buy a summer property so that she could have her own place to stay when going "home" to spend time with her family during her siblings and hers senior/twilight years, and so that our children could get to know their family/aunts/uncles/cousins.

Our reason to purchase in N.S. was to spend our summers with family. We are not "investors" seeking a quick flip or profit. But we are absolutely investors in the Pictou County community. We've spent thousands of dollars this past summer on food, fuel, tradespeople, handymen, materials, upkeep, restaurants, more. And we have plans to spend thousands more this year and beyond. It all gets taxed and it all goes to your government. Let's not overlook the fact that we already pay a substantial annual property tax to your province. Your excessive taxation on people like us is simply not ever going to fix the problem you seek to fix; we are not taking year-round housing away from Nova Scotians. We are merely decent people trying to spend time with our family in the area of Canada where my mother-in-law grew up.

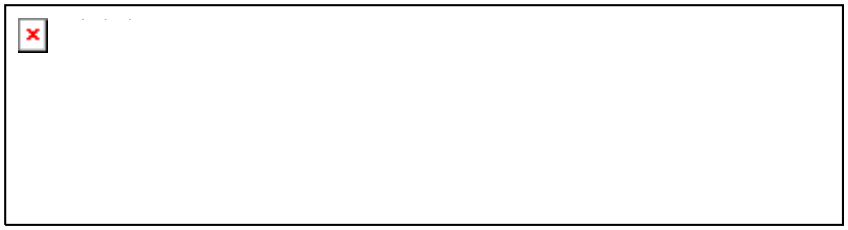
It might interest you to know that we purchased the property from a Nova Scotian - we have brought hundreds of thousands of dollars into your province, and paid taxes on that. This person had been trying to sell this property for a decade before we came along. 10 years. We did something that nobody else, not even a Nova Scotian, was willing to do.

It's unjust that you are penalizing people like us, on a property like this. We ask you to immediately repeal or amend this unjust cash grab and implement a more responsible plan to address housing affordability.

Yours truly,

Scott McLeod, Michaela Becker, and Janet Becker (née Fraser)

--



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[redacted]

From: Dave Jardine <dave@blinkhornrealestate.com>
Sent: April 14, 2022 11:34 AM
To: Minister of Communities, Culture, Tourism and Heritage; patdunnmla@bellaliant.com; Premier; Finance Minister; Office of the Legislative Counsel; Paige Hoveling
Subject: Taxes not Helpful

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Hi Pat and Tim,

I hope this email finds you well.

The proposed 5 % Deed Transfer Tax and the annual Property Tax for non-residents discourages people considering purchasing property in our province. These taxes also add financial burden to people who currently have seasonal property here. Many of these people are Nova Scotians who have history in the province and family ties they want to maintain. These families have an economic impact in our rural communities with businesses relying on seasonal resident spending from groceries, utilities, tourism, hiring local tradespeople, and more.

The message we are sending to fellow Canadians is that we do not want them here. Our tourism promotions welcome Canadians to our province, however, these taxes discourage loyal, seasonal property owners who come back year after year without any enticement. I am disappointed in the implementation of these taxes and urge the province to consult with REALTORS® and out-of-province owners to find a better solution. Let's avoid the decline of rural Nova Scotia and make a plan that is fair for those who love and have given so much to the province.

Best regards,
--
Dave Jardine
REALTOR®
Blinkhorn Real Estate Ltd
C: 902-301-3468
www.davejardine.realtor

Northern Regional Director at NSAR

[redacted]

From: Catalina Transportation Accounting <accounting@catalinatucson.com>
Sent: April 14, 2022 1:17 PM
To: Office of the Legislative Counsel
Subject: Nova Scotia Non-Resident Property Tax
Attachments: RE: Nova Scotia Non-Resident Property Tax; April 7.docx; April 11.docx

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If you have any questions or updates, please feel free to contact us at any time.

Sincerely,

Marc Kaplan

[redacted]

From: Catalina Transportation Accounting <accounting@catalinatucson.com>
Sent: April 8, 2022 12:53 PM
To: Finance Minister
Cc: Dickson, Denise
Subject: RE: Nova Scotia Non-Resident Property Tax

Dear Ms. Dickson:

Thank you for returning my email and phone message.

I do, however, have another question that I neglected to ask. How as an American citizen, according to Canadian federal law, I am only allowed to stay in Canada six (6) months unless I ask for an extension and pay a fee? In other words, it is impossible for me to become a permanent residence of Nova Scotia unless I renounce my American citizenship or apply for dual citizenship. The new non-resident law does not take this into account.

Sincerely yours,

Marc Kaplan

From: Finance Minister <FinanceMinister@novascotia.ca>
Sent: Friday, April 8, 2022 7:51 AM
To: Catalina Transportation Accounting <accounting@catalinatucson.com>
Cc: NS Non-resident Deed Transfer Tax <NSDeedTransferTax@novascotia.ca>
Subject: RE: Nova Scotia Non-Resident Property Tax

Good morning Mr. Kaplan,

Please accept my apologies for the delayed response. By way of copy on this email, I am asking our staff who are very knowledgeable with this legislation, to return your call/correspondence.

I also wish to acknowledge receipt of your voicemails and emails and to confirm that they will be shared with the Honourable Allan MacMaster.

Kind regards,
Denise

Denise Dickson
Senior Executive Administrative Assistant to the
Minister of Finance & Treasury Board

Office: 902-424-5720
Email: denise.dickson@novascotia.ca

From: Catalina Transportation Accounting <accounting@catalinatucson.com>
Sent: April 7, 2022 7:08 PM
To: Finance Minister <FinanceMinister@novascotia.ca>
Cc: Dickson, Denise <Denise.Dickson@novascotia.ca>
Subject: MARC & DANA CAPLAN - Nova Scotia Non-Resident Property Tax

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Dear Minister MacMaster:

Please read the attached letter concerning the new Nova Scotia Non-Resident Property Tax law.

Sincerely yours,

Marc & Dana Kaplan

April 7, 2022

Dear Minister MacMaster:

I am writing to you concerning the new Nova Scotia Non-Resident Property Tax and I will try and be as brief as possible.

My name is Marc Kaplan. In 2003 my wife (Dana) and I went to Nova Scotia for our vacation. Needless to say, we fell in love with the people, culture and sheer beauty of the Provence. A few months later we had a realtor start a search for a home in or near Annapolis Royal, birthplace of present-day Canada. In the same year we found a home in somewhat disrepair and purchased it. In the ensuing years, we hired local artisans to remodel and upgrade the home to 21st century standards (while never changing the original character of the home. I personally have painted the home myself several times and have done carpentry work and "cleared and cleaned" up the adjacent fields.

We have made many close relationships over the past 19 years with our neighbors and local business people. In addition, we now have a Canadian granddaughter.

We understand the need for affordable housing for Nova Scotians, however, at the same time feel penalized with the new tax law. When we first purchased the home, we were embraced by the local artisans and "hardware" stores. Everything that we did was done with the local population in mind. Everyone was happy that we came from afar and turned a failing home basically into a new home and spent our money locally.

It seems that with the onset of covid-19, Nova Scotia has become popular with Canadians and people from all over the world which has increased prices of homes.

We are not wealthy people. We have put our heart and soul into our home and are getting ready to retire and were hoping to spend 6 months per year at our Nova Scotia home.

Perhaps, there is an exemption for people who have owned their homes for a certain number of years. We purchased our home when the economy was not doing well and some homes were "begging" for new buyers who would fix them up. This was us.

We (I) are willing to come to Nova Scotia and speak before any legislative body and tell my story. We have introduced our family and friends to Nova Scotia over the years and as I have stated earlier, we now have a Canadian granddaughter.

Although we are not "full" time residents we are in spirit true Nova Scotians. This new tax law represents a true hardship for us.

Sincerely yours,

Marc & Dana Kaplan

[redacted]

Port Wade, Nova Scotia

April 11, 2022

Dear Mr. MacMaster:

I have written to your office before concerning the new Nova Scotia Non-Resident Property Tax. I do understand the need for affordable housing for Nova Scotians, however, as I have stated in my earlier correspondence, my wife and I purchased our home almost twenty (20) years ago (2003) and have spent a significant amount of money and countless hours of our time bringing our home "back to life" so to say. This was many years before the current (Covid-19) induced trend that has brought so many out of Province buyers to Nova Scotia.

Besides debating the merits of this decision, it seems to me that this decision may be going down a slippery slope based upon political considerations. Where do we draw the line on this, as affluent Nova Scotians may have second homes in the Province or in another country?

Nova Scotia and Canada in general have always been welcoming to immigrants and visitors from far away. Canada is a pluralistic society. My great grandfather escaped the wars in Europe and arrived via ship in Halifax. He was welcomed with open arms.

We live in an interconnected world now where perception can become reality. Where does it stop? Is it Nova Scotia for Nova Scotians only? Will the local municipalities now increase their assessed value of homes and each year the taxes become prohibitive?

As I mentioned earlier, amongst all the seasonal owners of homes a significant amount of money is spent yearly in the Province on all services and goods. Will they now sell their homes?

We love the people and Nova Scotia. Please do not single us out because we are not full-time residents.

Sincerely yours,

Marc Kaplan

McDonald, David S

From: Hebb, Gordon
Sent: April 14, 2022 2:31 PM
To: Office of the Legislative Counsel
Subject: FW: Tax Increase

Gordon D. Hebb QC
Chief Legislative Counsel
House of Assembly
Halifax, Nova Scotia

(902) 424-8941

From: Barb Kennedy [redacted]>
Sent: April 14, 2022 9:38 AM
To: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Subject: Fwd: Tax Increase

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Sent from my iPhone

Begin forwarded message:

From: Barb Kennedy [redacted]>
Date: April 12, 2022 at 9:06:11 AM EDT
To: premier@novascotia.ca
Cc: mlamacmaster@bellaliant.com
Subject: Fwd: Tax Increase

Sent from my iPad

Begin forwarded message:

Subject: No Resident Tax Increase

Premier Houston , I just want to bring to your attention how shocked and disappointed I was to hear of the additional tax to be applied to non resident property owners. Growing up in Cape Breton one of my lifetime goals was to own a cottage in Nova Scotia. After attending Saint Mary's in Halifax I married and we moved to Fredericton

where my husband grew up and was involved in a family business. I wasn't keen on living in NB but agreed to move if we could save and one day buy property in NS. That dream came true about 25 years ago when we purchased property on the Gulf Shore Rd outside of Pugwash. Over the years we have supported all the local NS businesses, the building materials all came from Harrison's in Amherst and it was local trades folks that built the cottage. We belong to Northumberland Links golf course and all summer long we buy our groceries at the local Co op, we support the Farmers market, I have volunteered at the local Food Bank, we donate to all the local fundraisers, gas for our vehicles is purchased at the local gas station, we employ locals to clear the snow and help with summer yard maintenance. Why am I being penalized with this tax increase? It is beyond belief someone who was born and raised in NS and lives in the sister province of NB should be expected to incur such a major tax increase. Please help those of us who were born in NS, who worked hard to fulfill the dream of owning a summer cottage in NS but who are now being hit with an unfair tax.
Thank you!!!
Barb Kennedy

Sent from my iPhone

McDonald, David S

From: Natasha Boyce [redacted]
Sent: April 14, 2022 3:47 PM
To: Office of the Legislative Counsel
Subject: Financial Measures Act

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Dear Office of the Legislative Counsel,

I am writing to see if the new taxation measures in the Financial Measures Act consider the impact on military and RCMP families?

Military and RCMP leave their home province and move frequently based on national requirement. We often have strong ties to our province of birth; leaving is based on national need and not on preference. Many times, there is the intent to return when years of service are complete in the "retirement move" where you are able to return to your home province. Such a high tax on these families is disproportionately unfair as it penalizes Nova Scotians who have lost residency status as a result of choosing to serve their country and limits their ability to return.

We are an RCMP family with both my husband I being born, raised and educated in Nova Scotia until he began his service. At the time, in 2008, no openings were available in Nova Scotia. Prior to the pandemic, I spent months a year in Nova Scotia as did my three children, to build relationships with cousins and grandparents.

The longstanding plan has always been to purchase the generational family cottage so that we can continue to bring the kids in summers and have the familial property when our commitment to the RCMP concludes. The property is a rural, seasonal property that, as is, will not provide a year round home for a current Nova Scotia resident, but would have the devastating impact of forcing the sale to a stranger of the legacy my grandparents intended my children and their children to have.

I respectfully ask that the legislation consider the impact on Military and RCMP families and exclude them from this new taxation measure if they were a resident of Nova Scotia prior to enlisting.

Thank you,
Natasha Boyce Bent
[redacted]

[redacted]

From: Debbie Boudreau [redacted]
Sent: April 14, 2022 12:07 PM
To: Premier; Finance Minister; Office of the Legislative Counsel
Cc: phoveling@nsar.ns.ca
Subject: New Non-resident Tax

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Hello,

I am a licensed Realtor in the province and am very concerned how this new tax will impact my livelihood and the general economy of the province.

The proposed new taxes for non-residents of Nova Scotia are regressive and negatively impact people who are an asset to the province. It is economically beneficial to have non-residents as part of Nova Scotia's housing spectrum. The impacts of non-resident construction , tourism, household purchases, and renovations are essential to businesses and create economic activity, especially in smaller rural local economies.

These proposed new taxes will not solve the problem of the current housing shortage. Targeting vacation, retirement and seasonal homes in predominantly rural areas will not free-up a meaningful amount of housing supply or have an impact on affordability.

I urge you to listen to stakeholder opposition on these taxes. Our non-resident community members contribute to social, cultural, recreational and other activity which creates significant economic impacts throughout rural Nova Scotia. You must work collaboratively to come up with a better plan for Nova Scotia and Canadians. Let's avoid the decline of rural Nova Scotia and make a plan that is fair for those who love and have given so much to the province.

Regards,
Deborah Boudreau
SRM Realty Ltd.
Yarmouth

[redacted]

From: Yves Bourque [redacted]
Sent: April 14, 2022 5:26 PM
To: Office of the Legislative Counsel
Subject: Bill No. 149 – Financial Measures (2022) Act

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I am writing to express my opposition to Bill No. 149 – Financial Measures (2022) Act.

My wife and I are both originally from the Maritimes—she from HRM, I from New Brunswick—but we moved to Ontario years ago to attend University and have since remained in the province because we managed to carve out careers here.

That said, our ties to the Maritimes have remained strong. We travel to the East Coast several times a year to spend time with family and friends, and have long sought to own a seasonal home in Nova Scotia. In the Spring of 2020, we did just that: we purchased a small cottage on the Amherst Shore, in Cumberland County. We chose this area because my wife spent many childhood summers there in a family-owned cottage that is sadly no longer in the family.

Since purchasing this property, we've spent two of our own summers there. We've thus contributed to the local economy: we shop in Amherst and Pugwash, we buy homegrown produce and homemade goods, we seek out local services. We also have plans to renovate the property, which would ensure that we make even greater contributions to the local economy.

Simply put, the proposed legislation casts too wide a net, impacting individuals of wildly different circumstances, while arguably doing little to tackle the issues it purports to address. In our case, for instance, we own no other property in Canada; we are renters in Toronto, and so our cottage is our one and only property. We are not speculators, nor are we investors. Moreover, our cottage is not fully winterized. It cannot therefore be said that we've "taken" a prospective home from Nova Scotians.

Were this bill to pass, the tax burden it will impose will force us to seriously consider selling our seasonal property. Quite obviously, this is not the outcome we desire. We ask that the non-resident tax clause of Bill No. 149 be reconsidered and that Canadians who wish to spend time and money in Nova Scotia on a seasonal basis not be subjected to such arbitrary, financial penalties.

Thank you for your time and consideration,

Yves Bourque, Mary Jane Noiles

Toronto, Ontario

Pauletta Starr Bowie
[redacted] **Vancouver, BC** [redacted]
[redacted] **Marriott's Cove, NS** [redacted]

April 13, 2022

Via email:

The Amendments Committee, Office of the Legislative Counsel, Legc.office@novascotia.ca
The Honourable Tim Houston, Premier of Nova Scotia, premier@novascotia.ca
The Honourable Allan MacMaster, Deputy Minister of Finance and Treasury Board, FinanceMinister@novascotia.ca
Daniele Barkhouse, MLA Chester-St. Margaret's Constituency Office, barkhousemla@gmail.com

Dear Sirs / Mesdames:

I am writing regarding the proposed incremental non-resident property tax.

Context

I own a cottage in the Marriott's Cove area. I purchased the cottage in 2000. Before that it was owned by my parents and before that it was owned by my grandparents (they acquired the property, along with adjacent properties now owned by my cousins, in 1947).

My mother (nee Boggs) was born and raised in Grenwich (close to Wolfville). My maternal grandmother (nee Starr) was also born and raised proximate to Wolfville, with the family home located at Starr's Point. I understand that one or both of my maternal great grandparents may also have been born in Nova Scotia. If not, they settled in Nova Scotia at an early age.

I was not born in Nova Scotia but I have spent 50+ of my 69 summers to date at the cottage. For the last 10 years I have had the good fortune of being able to spend 5 to 6 months at the Cottage– arriving in early May and leaving in late October.

I have four children, two born in Toronto and two in Vancouver, now ranging in age from 32 to 42. Notwithstanding living on the other side of the country, all of my children have spent most of their childhood and adult lives visiting Nova Scotia each summer – staying for as long as they can get away with – and bringing their spouses, partners and children. Currently, the 5th generation of my immediate family is enjoying the cottage every summer.

A major bonus for all of the generations has been – and will continue to be - the ability to gather with aunts and uncles, cousins, second cousins and nieces and nephews – a number of whom come from around the world. But for the cottage – most of us would likely only see each other at family weddings and funerals, if at all.

As noted above – I purchased the cottage from my parents approximately 22 years ago. Since then, we have spent over $500,000 on capital improvements – to bring the property up to date and deal with

many of the deferred maintenance issues that go along with an old family cottage. While very pleasant – the cottage is not a mansion, or a show piece, and is not habitable in the winter.

In addition to on-going capital costs - I estimate that we spend $25,000 + per year in Nova Scotia, with most of that money going to local trades people and merchants in greater Chester area, local grocery stores, liquor stores, restaurants and property taxes.

Economics

I appreciate that I am fortunate to have a cottage with an assessed value approaching $1 million and to have the ability to spend $25,000+ per year on cottage related expenditures. However, I am not wealthy and do not have additional discretionary income at my disposal.

My situation is not unique. I continue to be surprised how many people my husband and I meet in Vancouver who have family roots in Nova Scotia and have chosen to maintain a seasonal property there. They also are not wealthy.

I also appreciate and understand that Nova Scotia has a housing shortage and that housing prices have risen sharply in recent years. These problems are not unique to Nova Scotia and reflect, amongst other things, a number of historical planning shortfalls – along with some unforeseen mobility shifts related to COVID.

The Government's stated rationale for the incremental non-resident property tax is to help alleviate the housing crisis. While an admirable objective, there is no apparent link between tripling the property taxes on seasonal properties owned by people "from away" and increasing the supply of housing for people wanting to live and work in Nova Scotia, particularly when much of the shortfall is concentrated in the Greater Halifax area and many of the seasonal properties are not proximate to the Greater Halifax area.

From a practical perspective, extracting significant cash from people who have historically supported their local communities, who already pay high property taxes and who do not draw on Nova Scotia's education or healthcare systems is more likely to have a negative impact on the smaller communities around the seasonal properties than it is to have a positive impact on housing availability.

Most seasonal property owners in Nova Scotia are not wealthy and many will not be able to cover a threefold increase in their property taxes and – at the same time - spend what they have historically spent in the local community. The Government will be hurting the local economies by taking money that would otherwise go to the merchants, yet doing so will not alleviate housing shortages in the areas experiencing the most problems.

To the extent "non-residents" have to sell their properties - as a result of being unable to absorb a massive increase in their annual costs - it is likely that seasonal property values will decline. While some people in Nova Scotia might take delight in that, if prices in the more urban centres do not decline at the same relative rates – the property tax base could shift to those urban centres - exacerbating the affordability issues there.

It is not as if Nova Scotia, with its relatively large land base and its relatively small population, has a shortage of developable land – be it land proximate to the Greater Halifax area – or land in any other

part of the Province. Excessively taxing people who are perceived to be from away – notwithstanding their deep connections / roots in Nova Scotia – is not a solution to the housing problem.

British Columbia, with its NDP Provincial Government, introduced an empty home tax – with a view to dealing with the perceived problems associated with non-residents owning property that was not fully occupied by the owner, or not rented at least six months of the year. Even the NDP recognized that the incremental tax, which was intended to be punitive, was not appropriate for seasonal properties, or for properties that were not proximate to the population centres experiencing the housing shortages and rising prices.

I sincerely hope that the Nova Scotia Government, a Conservative one at that, will reconsider the merits and appropriateness of excessively taxing "non-residents", particularly those with long-standing Nova Scotia roots and on-going connections that should be maintained, encouraged and facilitated.

Thank-you for taking the time to read this and consider my input.

Yours, truly,

Pauletta (Polly) Bowie
[redacted]

[redacted]

From: Hebb, Gordon
Sent: April 14, 2022 2:21 PM
To: Office of the Legislative Counsel
Subject: FW: Financial Measures Act

Gordon D. Hebb QC
Chief Legislative Counsel
House of Assembly
Halifax, Nova Scotia

(902) 424-8941

From: Stephen Boyce <waterfrontlaw@gmail.com>
Sent: April 14, 2022 2:12 PM
To: Hebb, Gordon <Gordon.Hebb@novascotia.ca>; brianwongmla@gmail.com; toryrushtonmla@gmail.com; Elizabeth Smith <esmithmccrossin@gmail.com>; Tim Houston <tim.houston@mail.com>
Subject: Financial Measures Act

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Dear Mr. Hebb

I am writing with respect to the Financial Measures Act.

My wife and I live in Fall River. We have four adult children, all of whom have had to leave their home province of Nova Scotia to find employment.

We own two seasonal cottages in Parrsboro. One is the "family" cottage, which has been in the family for close to 50 years. The other is a cottage that we purchased about 7 years ago for our children to use when they come home in the summer. At the time none of our children were in the position to purchase a cottage in their home province.

Recently we were discussing "selling" one or more of the cottage properties to our children. To say the non-resident property tax proposed in the Act has altered our plans would be insufficient. It has completely removed the possibility of our children purchasing the cottages from us as the burden created by the proposed non-resident tax is overwhelming and unfair.

Nova Scotia has issues with affordable housing which I suspect this bill is trying to address. We could debate the effectiveness of this act in solving the issue of affordable housing for Nova Scotians or even if non Nova Scotian ownership of homes in Nova Scotia has any impact on Nova Scotia housing prices. What is irrefutable is that there is no rational connection between putting an extra tax on seasonal cottage properties for non Nova Scotians and the goal of

reducing the shortage of full time, affordable housing in the Province. It will amount to nothing more than an unfair tax on seasonal cottage owners that don't live full time in the province.

I would submit that the proposed Act is flawed, not well thought out and should be amended. I will leave the amendments to those that are given the task of preparing and approving legislation. In any event it is illogical to tax non resident cottage owners in an effort to create more long term affordable, year round housing for Nova Scotians. If this proposed legislation proceeds without amendments it will undoubtedly have a devastating effect on rural areas of Nova Scotia and Nova Scotians living outside of the Province for employment reasons.

Best regards

--
Stephen R Boyce
Waterfront Law
101-647 Bedford Highway
Halifax, Nova Scotia
B3M 0A5
Tel: 902-880-4431
Fax: 902-832-5557

The Honourable Tim Houston, M.L.A.
Premier of Nova Scotia
One Government Place,
1713 Barrington St,
Halifax, NS B3J 2A4

April 7, 2022

Re: Proposed Nova Scotia new 2% Non Resident Property/Wealth Tax Should Be Abandoned

This letter is in response to the Non-Resident Property Tax recently announced in the Nova Scotia Budget 2022-23 under Solutions for Healthcare, Solutions for Nova Scotia. I believe that the new 2% non-resident provincial property tax is in essence a wealth tax that will negatively impact rural Nova Scotia and philanthropy in Nova Scotia in general and is grossly unfair. I favour abandoning this 2% non-resident provincial tax in its entirety or only implementing it on any property purchases made after April 1, 2022.

This is a Wealth Tax

This new 2% non-resident provincial property tax is a wealth tax that is not based on earned income. There is no new service being offered to payers of this tax. Non-residents have no voting rights. The tax is simply a blatant cash grab being applied in a discriminatory and polarizing manner. More importantly, this tax is grossly unfair to existing non-resident property owners. This tax is really a form of wealth tax. Wealth taxes have been rejected by most progressive countries around the world. Residents of Nova Scotia should be concerned that its government is starting down this rabbit hole.

The new Provincial Deed Transfer tax of 5% is at least fair in that people have a choice. Potential non-resident property purchasers can decide whether they are willing to pay this tax and factor it into the purchase price they negotiate. Also, it is a one time tax.

No Choice

This is not the case with the new 2% non-resident property tax. All existing non-resident property owners will pay this tax. They will have no choice. This will pay this tax every year. They did not know about this tax when they bought their property, which is not fair. They are already paying an uncapped municipal property tax (1.19% in Cumberland County) (unlike a capped version for Nova Scotia residents). In Cumberland County, non-residents pay a disproportionate share of total municipal property taxes yet most are seasonal residents only using their property for less than 15% in any given year. It is also important to note non-residents are not a burden on the healthcare system in Nova Scotia. Their home province reimburses Nova Scotia for any health care services provided to a non-resident.

This Tax is Material

The new 2% provincial non-resident property tax, which is in addition to the municipal property tax, is very material. For example, a typical seasonal non-resident owned residential property might have an appraised value of $300,000. On this property the new tax would be $6,000 annually. This is after tax dollars. In order to cover this amount the taxpayer would likely have to generate close to an extra $10,000 in taxable income every year. A number of non-resident seasonal property owners, some of which may have owned their property for many years, may not be able to afford this significant new outlay. They could be forced to sell. This is blatantly unfair. <u>This situation could be avoided by exempting existing non-resident property owners from the new tax. This exemption should extend to immediate family members who might inherit the property. This is our strong recommendation.</u>

We favour abandoning this 2% tax in its entirety, however subjecting new buyers to this tax is at least fair in that they have a choice. Potential non-resident property buyers can decide whether they are willing to pay this extra annual tax and factor it into the purchase price they negotiate.

Impact on Property Prices. Rural Nova Scotia Loses

The new 2% provincial non-resident property tax is unlikely to materially impact property prices and resale activity in urban centres like Halifax. Instead, the impact will be felt mainly in rural areas where most seasonal, non-resident owned properties are located. Supply of these properties will increase and demand will decline together putting downward pressure on seasonal property prices. Also, new residential construction activity will likely slow in these areas. The economies of municipalities like Cumberland County, with its large number of New Brunswick seasonal property owners, could be particularly vulnerable. The wealth gap between Halifax (and surrounding area) and rural Nova Scotia will widen in the former's favour. This outcome does not appear to be in the broad public interest.

Some History

Hugh and Linda Brown were born and brought up in Amherst, Nova Scotia. After attending university in Halifax (Dalhousie and Mount Saint Vincent) they moved in 1969 to Toronto where Hugh worked for 42 years before retiring in 2011. The Brown family has owned a seasonal cottage in Amherst Shore, Cumberland County since the 1940's. Hugh and Linda spent every summer at Amherst Shore as children. Hugh and Linda built their own seasonal cottage in Amherst Shore in 1972. In 2001 they built a year round home in nearby Lorneville, which they occupy typically five months every year. Hugh and Linda have returned to Nova Scotia every summer since moving to Toronto and have many friends locally. <u>To us, Nova Scotia is still home.</u>

Hugh and Linda have three children - Michelle Stewart, Sean Brown and Lesley Brown all of whom own seasonal properties in Amherst Shore and Lorneville. Michelle and Lesley live in Toronto. Sean in Calgary. They too have spent their summers in Nova Scotia since birth. All three attended and

graduated from universities in Nova Scotia (Dalhousie and Acadia). Their seven children (Hugh and Linda's grandchildren) spend most of their summers in Nova Scotia. No doubt most of them will attend university in the Maritimes and hopefully some will end up permanently residing in Nova Scotia.

The point of the above discussion is to leave no doubt that the Brown family are true blue Nova Scotians and do their best to support the local community.

Charitable Activities

Over the last decade Hugh and Linda have greatly increased their philanthropic activities. In 2014 we formed a private foundation - the Hugh and Linda Brown Educational Foundation - whose mission is to assist financially disadvantaged individuals obtain education and employment thereby enhancing their life outcome and society in general. We have totally focussed our grant making in Nova Scotia as we attempt to give back to where we came from and where the need is great. In 2022 the foundation will make grants of $125,000 with the main beneficiaries being the Nova Scotia Community College (NSCC), Pathways to Education (Spryfield) and Cumberland Healthcare Foundation. In addition, Hugh and Linda directly make significant contributions to a scholarship fund at Mount Saint Vincent University and to the United Way of Cumberland where we believe we are the largest individual contributor. We want to keep growing these philanthropic activities in Nova Scotia.

Bottom Line

The new 2% Nova Scotia non-resident property/wealth tax, if implemented, will have a very adverse financial impact on Hugh and Linda Brown and their children. We have not bought or sold property for many years and have no intention to do so in the future. If forced to pay this tax some other expenditures will have to be cut. Sadly, most likely we will cut back our philanthropic expenditures in Nova Scotia.

Implementing this new 2% provincial non-residential property/wealth tax will tarnish Nova Scotia's reputation as a fair place to live and do business. The most logical course of action is to abandon this new tax, especially for existing non-resident property owners.

Sincerely,

Hugh and Linda Brown
[redacted]

Cc: The Honourable Allan MacMaster, Minister of Finance and Treasury Board, Elizabeth Smith-McCrossin, MLA for Cumberland North

[redacted]

From: Libby Cassidy [redacted]
Sent: April 14, 2022 3:52 PM
To: Office of the Legislative Counsel
Subject: Objection to proposed tax increase on non-resident property owners

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To The Law Amendments Committee
Nova Scotia Legislature,
Halifax, Nova Scotia
Thursday April 14, 2022

Dear Committee members,

I object to the planned tax increase for non-resident Nova Scotia homeowners. I own a vacation home on Quarry Island in Woodburn and it has been my cherished wish to leave this home to my son in my will; but the prospect of having my taxes tripled has given me considerable anxiety.

I was born in Halifax in 1945. I lived and worked in Nova Scotia from 1969 – 1975 and from 1983 to 2007. I owned a home in New Glasgow from 1994 – 2007, when I moved to Fredericton, NB.

I was fortunate enough to build my vacation dream home in 2014, and, other than the restrictions needed to combat COVID, return there for at least 2 months every year.

I urge you to modify the proposed change in the tax law to apply to only those non-residents who are purchasing property as an investment.

Libby Cassidy

(Elisabeth J. MacClement Fraser Cassidy)
[redacted]
Fredericton, NB
[redacted]

[redacted]

From: Pilar Chapman [redacted]
Sent: April 14, 2022 11:46 AM
To: Office of the Legislative Counsel
Subject: Opposition to property tax for non residents
Attachments: Protest Nova Scotia Tax proposal non residents Chapman Cash Family.docx

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Dear Committee Members:

We have sent this letter to the Premier as well as other political representatives in hopes that the new tax law for non-residents will be repealed. Cumberland county is my home and a place I visit each summer with my family. If this bill is not revised, I will no longer be building in the area, which sadness me greatly. As a non-resident I cannot vote. However, I will be withdrawing my economic support and will spend my "summer" holiday money in other communities which continue to welcome visitors.

This bill will have devasting impacts for rural communities like Amherst Shore. This antiquated view of treating people "from away" differently needs to be tossed into the Atlantic ocean. The new property tax for non-residents sends a strong message from Nova Scotians: We don't want you here – unless your pockets are mighty deep.

We implore your government to repeal this decision and create a more fair taxation proposal to solve the housing crisis

Deeply concerned and committed,

Pilar Chapman, Robert Cash – import by marriage
Born and raised in Springhill, Nova Scotia

[redacted]

From: Garth Christie [redacted]
Sent: April 14, 2022 2:10 PM
To: Office of the Legislative Counsel
Subject: Non resident tax

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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To the Law Amendments Committee:
I was born in Amherst in 1941 and have spent every summer or part thereof at Amherst Shore.The land I inherited now supports cottages owned by my three children and our nine grandchildren.Two of our children and ourselves live in NB,but have a deep abiding love for our vacation properties in N.S..It is difficult to understand the rationale of this tax grab as a means to increase housing for N.S. residents.Are you really trying to force long time tax paying residents from out of province to sell their properties?Is there no conscience behind the decision makers in this new government?Is this the best,fairest way to raise needed money for health and edu cation?
I understand your concern re preventing foreign ownership of valued N.S.land going forward,but to penalize those current non resident owners with such a heavy handed tax is totally unacceptable.
Please reconsider your legislation-as
requested by an 80 year old who was moved to write his first correspondence to a legislative body.
Garth Christie.

Sent from my iPhone

[redacted]

From: Ford Clements [redacted]
Sent: April 14, 2022 5:11 PM
To: Office of the Legislative Counsel
Cc: Premier; Finance Minister
Subject: Non-Resident Tax

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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My name is Ford Clements. I was born in Nova Scotia, as were two of my children. I lived and worked there, for 38 years. I have family who reside there. We are decedents of empire loyalist. We have been residents since long before confederation.

I own a seasonal, unwinterized house. I have owned it for 25 years. I am not present for enough days in order to qualify as a resident. However, I am as Nova Scotian, as anyone who is resident.

Based on its current assessment, the proposed tax would increase my property tax bill by150 to 200%
That feels punitive.

Your minister of finance has tied this proposed tax to the need to increase affordable housing for Nova Scotians.

The minister has acknowledged that it is unclear whether this tax will achieve his stated goal but he is reported to have said they had to do something . Notwithstanding that I appreciate the opportunity to speak to this committee, it is disquieting that important public tax policy is based on the notion or simple desire "*to do something*" without broad consultation and analysis about its impact and efficacy.

Sound public policy, depends on clear goals and objective criteria to achieve them.

Hope , that the proposed tax will achieve these goals is not objective .

The minister has said, he expects to raise $ 81 million from this new tax. The proposed Provincial budget, appears to have set aside $25 to $ 30 million for affordable housing. Given that this tax is designed to raise revenue to meet that goal, it is difficult to reconcile that revenue-expenditure discrepancy.

Moreover , the absence of any mechanism to ensure that some, if not all the money raised by this tax, will be allocated for the stated goal may undermine the public's confidence in the government's actual commitment to its stated objective.

Fair Public Policy objectives , such as affordable housing, can only be justified, if the means used to fund those objectives are equitable.
It is incumbent, on the Nova Scotia government , to devise an equitable formulation, to support tax discrimination between resident and non-resident citizens. While the legitimacy of such discrimination is, in the first instance, clearly debatable, the implementation of a differential tax , of any kind, raises other important issues of fairness and equity.

There is no evidence that all non residents are equally able to afford this extraordinary tax hike. The notion, that non-residents are able to personally absorb such a tax without sacrifice ignores and disrespects individual circumstances. Likewise, there no evidence that non resident's contributions to their communities, is insignificant or less significant, when compared to residents. Non-residents, are not a homogeneous group and should not be considered so, in crafting legitimate social policy.

There has been virtually no public discussion, as far as I can tell, about alternatives to a regressive tax, based on an archaic property assessment system, or even a consideration of a reduction in the proposed rate or a graduated rate or a so-called "grandfather" exception. The failure to consider income, retirement / employment status, citizenship or indeed,

the importance , if any , of one's birthright , undermines the legitimacy, of a public policy requiring non-residents to pay more taxes than residents.

Others who opposes this current legislation have suggested, for example , a surcharge. Assuming there are 27,000 non residents in the province, as has been suggested , then a flat surtax of $1200 would raise the money allocated in the provincial budget for affordable housing.

Surely a more equitable and less punitive taxation model could provide not only additional revenue but some measure of equity and fairness that the current proposal cannot achieve.

While no one can accurately predict the adverse impact this tax is likely to have on non-resident spending in their communities, it is reasonable to consider that the tax will cause some non-residents to donate less, use fewer services , support fewer businesses and defer capital and maintenance expenditures. That loss may be impossible to measure but you can be sure, that resident Nova Scotians who serve the non resident community will notice and feel it.

As responsible public officials , I urge you to reconsider this proposed taxation. It is no dishonour to your duty or the process of governance that you serve, to do so. People consider and reconsider options and choices all the time. It is often a sign of character and strength.

More importantly it makes for better public policy and will serve the interest of all Nova Scotians, not just a few.

Thank you.

Ford Clements

McDonald, David S

From: Hebb, Gordon
Sent: April 14, 2022 2:24 PM
To: Office of the Legislative Counsel
Subject: FW: Non-resident property tax

Gordon D. Hebb QC
Chief Legislative Counsel
House of Assembly
Halifax, Nova Scotia

(902) 424-8941

From: STEVE CLOUTIER <steve.cloutier@shaw.ca>
Sent: April 14, 2022 2:03 PM
To: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Subject: Non-resident property tax

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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My wife and I live in Calgary. We own a cottage in Cumberland County near Amherst, where her family settled almost 250 years ago after arriving in Pictou on the Hector. For generations, her immediate and extended family have come to the area in the summer from other Atlantic provinces, various other Canadian regions and around the world. Many of us have a much greater affinity with Nova Scotia than with the provinces where we hold “permanent residence”.

My wife and I now face a tripling of our total tax bill on our un-winterized, 900 square foot cottage that gets garbage pick-up once every two weeks on a lane that is poorly maintained by the province in an area with spotty internet.

Housing affordability is a critical and incredibly complex issue whose components I cannot pretend to fully understand. That so many people are having extreme difficulty finding reasonably-priced rental accommodation - or even homes for purchase, if they’re fortunate - is a problem to be urgently worked on by government, social agencies, urban planners and others with the expertise to help figure this out.

But imposing a punitive tax on property owners who are not considered “residents” of Nova Scotia - especially those with seasonal cottages in rural communities - has little chance of addressing the problem, in my opinion.

In the case of Nova Scotia property, demand has been created by two things: retirees heading from other provinces (back) to NS; and the ability to now work remotely. This is purely an anecdotal assessment, based on what I have seen and heard; but it makes sense: why pay big city rates in other provinces when you can be

in “Canada’s Ocean Playground” for a fraction of the price? So people are actually moving to Nova Scotia to become residents.

If there is a speculative component to property purchases in Nova Scotia by non-residents (Canadian or foreign) - as no doubt exists in a number of other urban centers or resort destinations across Canada - my hunch is that it’s probably centered in the Halifax Regional Municipality, and not the rural communities where we and thousands of others come for the summer. I doubt that any *meaningful* number of house, apartment and cottage purchases by non-residents in the Amherst area are for investment purposes.

I don’t see any credible scenario where we sell our cottage (because we can no longer afford to be absentee owners and pay ~$6,000 per year in taxes) to a full-time resident looking for affordable housing. If anything, our property would be bought by Nova Scotians looking for a *seasonal second* home.

Likewise, I have no visibility towards how the increased tax revenue we and others would generate for the province will be used to alleviate a housing affordability problem (if it exists) in the Amherst area. If it doesn’t, then I must question its efficacy. Surely, there could have been a more surgical solution that wouldn’t result in financially penalizing rural homeowners for a problem (and a solution) that was really confined to the HRM? What does the province propose to do with the cash?

The proposed tax is simply a politically-expedient cash grab from a disenfranchised, easily-identifiable group of property owners, the vast majority of whom are significant supporters of local business yet cost the province nothing in terms of social services.

The government of Nova Scotia will not solve its housing affordability problem with this; and it will alienate thousands of cottage owners with a deep love for the province who will think twice about putting any cash into their properties. Be prepared for the unintended consequences.

Steve Cloutier

[redacted]

From: MacDonald, Heather M
Sent: April 14, 2022 12:13 PM
To: Office of the Legislative Counsel
Subject: FW: Comments on Bill 149 Financial Measures (2022) Act

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From: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Sent: April 14, 2022 12:05 PM
To: MacDonald, Heather M <Heather.M.MacDonald@novascotia.ca>
Subject: Fwd: Comments on Bill 149 Financial Measures (2022) Act

Sent from my iPhone

Begin forwarded message:

> **From:** John Erkkila <jerkkila@lssu.edu>
> **Date:** April 14, 2022 at 11:19:45 AM ADT
> **To:** "Hebb, Gordon" <Gordon.Hebb@novascotia.ca>
> **Subject: Comments on Bill 149 Financial Measures (2022) Act**
>
> ** EXTERNAL EMAIL / COURRIEL EXTERNE **
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>
> My name is Margaret Erkkila. My husband and I have a house at [redacted] Tidnish Cross Roads, Nova Scotia [redacted]. I live permanently in Florida because my husband is a US citizen. Although we are permanent residents of Florida, we spend four to five months each year in Nova Scotia. I have a strong attachment to Nova Scotia. I can trace my family roots in Nova Scotia back to the 1750s. My parents, Ross and Marion Brown, were born in Amherst more than 100 years ago. Unfortunately, they had to move to Quebec in the late 1930s to make a living. Since my father was a teacher, my family could return to Amherst every summer. When he retired in 1970, they immediately moved to Nova Scotia to occupy the house that I now own at Tidnish Cross Roads.
>
> My house is 1 and ½ stories, 1,200 square feet, has one small bathroom, no view of the water [we are two kilometers from the Strait], no garage and is very close to Highway 366 - which is busy in the summer. The current property is assessed at the ridiculously high amount of $181,400. I know this amount is out of line with reality because Rod Gilroy, a local real estate broker, assessed the market value of our house at $126,500 in 2020 which is $54,900 below the current assessed value. We have appealed the assessment but have not heard anything yet. In 2021 when the assessed value was $161,800, we paid $1,925.42 in property taxes - which is about twice as much as a Nova Scotia resident would pay because our property value is not capped as we live in Florida.

The new proposed tax of $2.00 per $100 of assessment works out to $3,628 based on the assessed value of $181,400. We do not know what our property taxes will be for 2022 yet but if our assessment is not corrected, they will be well over $2,000. So the sum of the two taxes will likely be about $6,000 for our little house without a view. This amount is likely to increase every year if our assessment continues to rise. This is a preposterously excessive amount of tax to pay for our little house. It defies common sense.

We are not wealthy. We have our house because I inherited it from my parents. We employ a neighbor to look after our house and do maintenance. Every year we make expenditures to keep the house in good condition. We spend lots of money in Amherst on groceries, gasoline, and a multitude of other things required for daily life.

Along Amherst Shore, my extended family has over 30 summer homes and cottages. Every year, my relatives come from western Canada, Ontario, Quebec, California, Massachusetts , Pennsylvania, Minnesota, Connecticut, Virginia, Texas, Louisiana, Georgia, and Florida. We have all bonded to Nova Scotia and it is this bond that brings us together. Because we are so spread out geographically, our summer bond is the only way that we get to see each other. Most of my relatives are not wealthy. They provide for their summer residences in Nova Scotia by making financial sacrifices in other areas.

Don't you think it is a wonderful feature of Nova Scotia that it provides a place to bring people together from all over Canada and the USA? It facilitates international understanding. It is not on the grand scale of Cyrus Eaton's Thinkers Conference, but it is important nonetheless for international interchange and fosters goodwill. Many of us bring friends who have never been to Nova Scotia before or they visit us while we are there. They spend a lot of money too and tend to return year-after-year because of the warmth they feel from the natural Nova Scotia friendliness.

Some of my relatives are only in Nova Scotia for a week or two because they must work. They look forward to the day when they retire and can spend more time in Nova Scotia. For some, I fear that that day may never come. This new tax may make coming to Nova Scotia unaffordable for some of them. They may have to sell their Nova Scotia residences which would make me very sad. All those who promote Nova Scotia should be sad too.

--This new tax policy is really wrong headed. Short-term it may generate lots of dollars for the provincial treasury. But long-term, will it lower the number of non-residents to the point that many of the thousands of dollars these visitors spend every summer will disappear? And those dollars employ Nova Scotians directly, not make them rely on government support. Is it the policy of the Government of Nova Scotia to limit non-residential living to only the wealthy? In addition, does the Government realize that this policy will be a barrier to families getting together for the summer? Consequently, I urge you to do everything you can to stop this new tax.

Yours truly

Margie and John Erkkila

John and Margie Erkkila
[redacted]
Ocala, FL [redacted]
[redacted]

[redacted]

From: MacDonald, Heather M
Sent: April 14, 2022 11:58 AM
To: Office of the Legislative Counsel
Subject: FW: Non-resident property tax

From: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Sent: April 14, 2022 11:56 AM
To: MacDonald, Heather M <Heather.M.MacDonald@novascotia.ca>
Subject: Fwd: Non-resident property tax

Sent from my iPhone

Begin forwarded message:

> **From:** [redacted]
> **Date:** April 14, 2022 at 11:48:04 AM ADT
> **To:** "Hebb, Gordon" <Gordon.Hebb@novascotia.ca>
> **Subject: Non-resident property tax**
>
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>
> When I heard about this proposal I was very surprised and disappointed that the government would try to do this. I am vehemently opposed to this tactic to extract yet more money from those who already pay substantial property taxes. We have owned a place in Cumberlandcounty for over twenty years and spend a lot when we are there. And now that we are retired we spend 4-5 months there and spend more. We employ residents to do work on our property and try to support the local businesses instead of using Amazon . We know that any contribution to the local economy is important and essential to be a good citizen. Also we grew up in the area and just happen to live out of province so it rubs us even more the wrong way because we feel like a local but are not treated as such by the government if this is approved. And it will certainly make anyone from outside the provincial border think twice about buying a place in NS.
> I am not sure what the goal is with this tax. Except more taxation.
> Regards. Cindy Gaudet
>
> Sent from my iPad

[redacted]

From: PATRICKGAUDET [redacted]
Sent: April 14, 2022 12:39 AM
To: Hebb, Gordon
Cc: Office of the Legislative Counsel; LEGCOMM
Subject: Statement and Proposed Amendment In Respect to Bill No. 149 - Financial Measures (2022) Act

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14 April 2022

Law Amendments Committee

thru Gordon Hebb
Office of the Legislative Counsel

Statement and Proposed Amendment

In Respect to Bill No. 149 - Financial Measures (2022) Act

Good Morning,

I wish to submit the following statement regarding the impact of the proposed Financial Measures (2022) Act as presently written.

My name is Patrick Gaudet, I went to school in Nova Scotia graduating from St. Francis Xavier University in 2008 and joining the Canadian Armed Forces immediately thereafter. I served the first 5 years of my career in Halifax and loved exploring the province from the Lunenburg to Louisbourg. I was married on the North Shore in small church during Hurricane Earl and had a kitchen party for a reception in Amherst. My son is a Bluenoser born just prior to my first deployment and I've still got a photo of him with then Minister National Defence Peter Mackay on the jetty.

My family has a small cottage on the North Shore near Lorneville built on land owned since before Nova Scotia confederated in 1867. The current owners of the property are my mother and father-in-law who live in Moncton, NB. They are in their 70s, have medical issues, and live there as it's the nearest major city to the cottage. They are on a fixed

income and don't have big pensions to draw on. My intent remains to move back home with my family and take over the cottage when I'm done serving, but until then they remain the “assessed owners”.

Now I understand the province has a housing shortage in Halifax, having lived it, and I agree with stopping speculative investment in the HRM as it's hurting Nova Scotians; however, the Act as it's written is overly broad and will just hurt families like mine who get swept up in this and aren't big Ontario investors who'll just price the tax into their investment.

Accordingly, I'd like to propose the following ideas be considered in fairness to those are being unfairly affected by the act:

1. Geographically limit the act to areas of economic concern such as the HRM;

2. Provide an exemption for non-residents 65+ to own a single property; and

3. Provide an exemption for serving CAF non-residents to own a single property.

Respectfully,

Major Patrick Gaudet CD

Comox, BC

McDonald, David S

From: Hebb, Gordon
Sent: April 14, 2022 2:32 PM
To: Office of the Legislative Counsel
Subject: FW: non resident tax

Gordon D. Hebb QC
Chief Legislative Counsel
House of Assembly
Halifax, Nova Scotia

(902) 424-8941

From: Rod Gilroy <rodgilroy@royallepage.ca>
Sent: April 14, 2022 9:36 AM
To: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Subject: non resident tax

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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As a life long realtor (40 years) i wanted to write and let you know how bad an idea this tax is for all Nova Scotians > It has the potential to kill our economy by driving away all the exact people we have been trying to attract for years .This law will do nothing to increase affordability for the average resident unless they intend on buying a cottage !!! It will directly impact rural Nova Scotia please do not let it pass .

--
Rod Gilroy
Royal Lepage Cumberland Realty
Broker/Owner
Cell:902-664-7201
Office:902-667-1175

[redacted]

From: Hebb, Gordon
Sent: April 14, 2022 2:32 PM
To: Office of the Legislative Counsel
Subject: FW: non resident tax

Gordon D. Hebb QC
Chief Legislative Counsel
House of Assembly
Halifax, Nova Scotia

(902) 424-8941

From: Rod Gilroy <rodgilroy@royallepage.ca>
Sent: April 14, 2022 9:36 AM
To: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Subject: non resident tax

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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As a life long realtor (40 years) i wanted to write and let you know how bad an idea this tax is for all Nova Scotians > It has the potential to kill our economy by driving away all the exact people we have been trying to attract for years .This law will do nothing to increase affordability for the average resident unless they intend on buying a cottage !!! It will directly impact rural Nova Scotia please do not let it pass .

--
Rod Gilroy
Royal Lepage Cumberland Realty
Broker/Owner
Cell:902-664-7201
Office:902-667-1175

McDonald, David S

From: MacDonald, Heather M
Sent: April 14, 2022 12:03 PM
To: Office of the Legislative Counsel
Subject: FW: Non-resident property tax

From: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Sent: April 14, 2022 12:02 PM
To: MacDonald, Heather M <Heather.M.MacDonald@novascotia.ca>
Subject: Fwd: Non-resident property tax

Sent from my iPhone

Begin forwarded message:

> **From:** Debbie Glenen [redacted]
> **Date:** April 14, 2022 at 11:58:21 AM ADT
> **To:** "Hebb, Gordon" <Gordon.Hebb@novascotia.ca>
> **Subject: Non-resident property tax**
>
> ** EXTERNAL EMAIL / COURRIEL EXTERNE **
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>
> Mr Hebb,
> Although a resident of NS, I am writing to voice my opposition to the proposed non-resident property tax.
> Many non-resident cottage owners have close family ties to NS. They support local businesses and often employ local contractors such as landscapers, builders and renovators.
> It is unfair for people who have contributed to the economy of NS for many years to be expected to pay an extra tax.
> Respectfully submitted,
> Deborah J Glenen
>
> Sent from my iPhone

[redacted]

From: Ryan Hartlen <rhartlen@remaxnova.ca>
Sent: April 14, 2022 4:17 PM
To: Finance Minister; Office of the Legislative Counsel; Paige Hoveling; Premier; brianwongmla@gmail.com
Subject: Non Resident DTT and Property Tax increase

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Good afternoon all,

I write to you this afternoon concerned about the recent announcement of the new Provincial Deed Transfer tax and Property Tax increase for non-residents. At the onset of this announcement I had concerns about its intent and its impact.

Firstly, the intent of these measures as far as I'm concerned, is simply to add a tax based revenue stream to the Province while not impacting Nova Scotia voters (at least directly). I do not think these measures will improve housing affordability or availability in any way and I strongly question the cost/benefit equation of implementing these taxes as is. I've yet to hear a "good" explanation as to the rationale of imposing such taxes. The way this program was announced and implemented was reactionary and not well planned - to put it kindly. In speaking with several lawyers who have to collect & remit the Deed Transfer tax portion were left with many more questions than answers just days before this tax was to take effect. It was simply unreasonable to propose this type of increase and add confusion to transactions that were already underway. I would expect if you questioned the lawyers and land registry office, you would get very opinionated feedback on the position it put them in. In light of the way it was rolled out it seems likely that other aspects of the tax were "overlooked" as well.

Secondly, the impact of this tax seems excessive. As a licensed Real Estate Broker since 2010, I am privy to many conversations daily, first hand and indirectly, about those that are impacted by these new measures. This is creating far more fall-out than I expect the law makers anticipated. This tax is not impacting outside investors buying up NS housing stock, this is impacting seasonal Nova Scotians and is forcing them to cut ties with our Province. Our local economies will be negatively impacted with these people removed. If you look at what other Provinces have done to mitigate foreign buyers and protect housing stock, those actions are very different from what has been done here. I also think it's important to recognize the revenue from this tax will make little impact in our overall budget situation.

I strongly recommend reconsidering this tax - not only the amount but the way it is applied so as not to harm the many seasonal Nova Scotians and loyal visitors. I am not opposed to some added cost for these people however the amount and the specific people/situations it applies to is excessive. As it stands, we are telling people as a Province "You are not welcome here". Our other neighbouring Provinces have little or no similar tax implications and thus it's easy to see that many potential buyers or seasonal residents of NS will soon look at these alternatives. This approach goes against our hospitable nature.

I have included a letter (below) from someone who will be impacted by these tax measures. I encourage you to consider the points they mention.

I appreciate your time.

****

To whom it may concern,

I'm writing on behalf of myself, my wife, and my mother-in-law, to convey our profound dissatisfaction with the Nova Scotia government's sudden property tax increase for non-residents owners of seasonal properties. This tax is not only an unjust burden to my family and many more in our situation - but more so, it misses the mark entirely as a way to control "year-round housing" costs seasonal property owners, and we ask the government make immediate adjustments to this punitive and misguided cash-grab.

In the spring of 2021 we purchased a property near Black Point in Pictou County which contains two cottages that could (at best) be described as seasonal/summer cottages. By design these dwellings are not meant for year-round occupancy. The location is entirely unsuitable as well. Kindly see the attached photos; "shacks" is a more appropriate term, given the state they were/are in. It is not hyperbole to state there is zero potential that anyone could SAFELY occupy these dwellings from November to April, and it would be cruel to our fellow humans to enable/allow it. You are forcing a tax on us when there is absolutely no possibility of safely conforming to your exemption requirements.

My mother-in-law was born and raised in Pictou County, and her siblings and many childhood friends all still live in the area. She is a widow, her husband passed away in 2020. Covid has made her grieving process hell, with her family and friends not being able to visit and help her heal. We decided to help her buy a summer property so that she could have her own place to stay when going "home" to spend time with her family during her siblings and hers senior/twilight years, and so that our children could get to know their family/aunts/uncles/cousins.

Our reason to purchase in N.S. was to spend our summers with family. We are not "investors" seeking a quick flip or profit. But we are absolutely investors in the Pictou County community. We've spent thousands of dollars this past summer on food, fuel, tradespeople, handymen, materials, upkeep, restaurants, more. And we have plans to spend thousands more this year and beyond. It all gets taxed and it all goes to your government. Let's not overlook the fact that we already pay a substantial annual property tax to your province. Your excessive taxation on people like us is simply not ever going to fix the problem you seek to fix; we are not taking year-round housing away from Nova Scotians. We are merely decent people trying to spend time with our family in the area of Canada where my mother-in-law grew up.

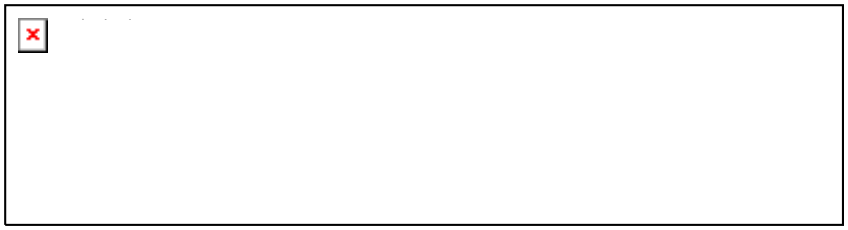
It might interest you to know that we purchased the property from a Nova Scotian - we have brought hundreds of thousands of dollars into your province, and paid taxes on that. This person had been trying to sell this property for a decade before we came along. 10 years. We did something that nobody else, not even a Nova Scotian, was willing to do.

It's unjust that you are penalizing people like us, on a property like this. We ask you to immediately repeal or amend this unjust cash grab and implement a more responsible plan to address housing affordability.

Yours truly,

Scott McLeod, Michaela Becker, and Janet Becker (née Fraser)

--



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[redacted]

From: Dave Jardine <dave@blinkhornrealestate.com>
Sent: April 14, 2022 11:34 AM
To: Minister of Communities, Culture, Tourism and Heritage; patdunnmla@bellaliant.com; Premier; Finance Minister; Office of the Legislative Counsel; Paige Hoveling
Subject: Taxes not Helpful

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Hi Pat and Tim,

I hope this email finds you well.

The proposed 5 % Deed Transfer Tax and the annual Property Tax for non-residents discourages people considering purchasing property in our province. These taxes also add financial burden to people who currently have seasonal property here. Many of these people are Nova Scotians who have history in the province and family ties they want to maintain. These families have an economic impact in our rural communities with businesses relying on seasonal resident spending from groceries, utilities, tourism, hiring local tradespeople, and more.

The message we are sending to fellow Canadians is that we do not want them here. Our tourism promotions welcome Canadians to our province, however, these taxes discourage loyal, seasonal property owners who come back year after year without any enticement. I am disappointed in the implementation of these taxes and urge the province to consult with REALTORS® and out-of-province owners to find a better solution. Let's avoid the decline of rural Nova Scotia and make a plan that is fair for those who love and have given so much to the province.

Best regards,
--
Dave Jardine
REALTOR®
Blinkhorn Real Estate Ltd
C: 902-301-3468
www.davejardine.realtor

Northern Regional Director at NSAR

[redacted]

From: Catalina Transportation Accounting <accounting@catalinatucson.com>
Sent: April 14, 2022 1:17 PM
To: Office of the Legislative Counsel
Subject: Nova Scotia Non-Resident Property Tax
Attachments: RE: Nova Scotia Non-Resident Property Tax; April 7.docx; April 11.docx

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If you have any questions or updates, please feel free to contact us at any time.

Sincerely,

Marc Kaplan

[redacted]

From: Catalina Transportation Accounting <accounting@catalinatucson.com>
Sent: April 8, 2022 12:53 PM
To: Finance Minister
Cc: Dickson, Denise
Subject: RE: Nova Scotia Non-Resident Property Tax

Dear Ms. Dickson:

Thank you for returning my email and phone message.

I do, however, have another question that I neglected to ask. How as an American citizen, according to Canadian federal law, I am only allowed to stay in Canada six (6) months unless I ask for an extension and pay a fee? In other words, it is impossible for me to become a permanent residence of Nova Scotia unless I renounce my American citizenship or apply for dual citizenship. The new non-resident law does not take this into account.

Sincerely yours,

Marc Kaplan

From: Finance Minister <FinanceMinister@novascotia.ca>
Sent: Friday, April 8, 2022 7:51 AM
To: Catalina Transportation Accounting <accounting@catalinatucson.com>
Cc: NS Non-resident Deed Transfer Tax <NSDeedTransferTax@novascotia.ca>
Subject: RE: Nova Scotia Non-Resident Property Tax

Good morning Mr. Kaplan,

Please accept my apologies for the delayed response. By way of copy on this email, I am asking our staff who are very knowledgeable with this legislation, to return your call/correspondence.

I also wish to acknowledge receipt of your voicemails and emails and to confirm that they will be shared with the Honourable Allan MacMaster.

Kind regards,
Denise

Denise Dickson
Senior Executive Administrative Assistant to the
Minister of Finance & Treasury Board

Office: 902-424-5720
Email: denise.dickson@novascotia.ca

From: Catalina Transportation Accounting <accounting@catalinatucson.com>
Sent: April 7, 2022 7:08 PM
To: Finance Minister <FinanceMinister@novascotia.ca>
Cc: Dickson, Denise <Denise.Dickson@novascotia.ca>
Subject: MARC & DANA CAPLAN - Nova Scotia Non-Resident Property Tax

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Dear Minister MacMaster:

Please read the attached letter concerning the new Nova Scotia Non-Resident Property Tax law.

Sincerely yours,

Marc & Dana Kaplan

April 7, 2022

Dear Minister MacMaster:

I am writing to you concerning the new Nova Scotia Non-Resident Property Tax and I will try and be as brief as possible.

My name is Marc Kaplan. In 2003 my wife (Dana) and I went to Nova Scotia for our vacation. Needless to say, we fell in love with the people, culture and sheer beauty of the Provence. A few months later we had a realtor start a search for a home in or near Annapolis Royal, birthplace of present-day Canada. In the same year we found a home in somewhat disrepair and purchased it. In the ensuing years, we hired local artisans to remodel and upgrade the home to 21st century standards (while never changing the original character of the home. I personally have painted the home myself several times and have done carpentry work and "cleared and cleaned" up the adjacent fields.

We have made many close relationships over the past 19 years with our neighbors and local business people. In addition, we now have a Canadian granddaughter.

We understand the need for affordable housing for Nova Scotians, however, at the same time feel penalized with the new tax law. When we first purchased the home, we were embraced by the local artisans and "hardware" stores. Everything that we did was done with the local population in mind. Everyone was happy that we came from afar and turned a failing home basically into a new home and spent our money locally.

It seems that with the onset of covid-19, Nova Scotia has become popular with Canadians and people from all over the world which has increased prices of homes.

We are not wealthy people. We have put our heart and soul into our home and are getting ready to retire and were hoping to spend 6 months per year at our Nova Scotia home.

Perhaps, there is an exemption for people who have owned their homes for a certain number of years. We purchased our home when the economy was not doing well and some homes were "begging" for new buyers who would fix them up. This was us.

We (I) are willing to come to Nova Scotia and speak before any legislative body and tell my story. We have introduced our family and friends to Nova Scotia over the years and as I have stated earlier, we now have a Canadian granddaughter.

Although we are not "full" time residents we are in spirit true Nova Scotians. This new tax law represents a true hardship for us.

Sincerely yours,

Marc & Dana Kaplan

[redacted]

Port Wade, Nova Scotia

April 11, 2022

Dear Mr. MacMaster:

I have written to your office before concerning the new Nova Scotia Non-Resident Property Tax. I do understand the need for affordable housing for Nova Scotians, however, as I have stated in my earlier correspondence, my wife and I purchased our home almost twenty (20) years ago (2003) and have spent a significant amount of money and countless hours of our time bringing our home "back to life" so to say. This was many years before the current (Covid-19) induced trend that has brought so many out of Province buyers to Nova Scotia.

Besides debating the merits of this decision, it seems to me that this decision may be going down a slippery slope based upon political considerations. Where do we draw the line on this, as affluent Nova Scotians may have second homes in the Province or in another country?

Nova Scotia and Canada in general have always been welcoming to immigrants and visitors from far away. Canada is a pluralistic society. My great grandfather escaped the wars in Europe and arrived via ship in Halifax. He was welcomed with open arms.

We live in an interconnected world now where perception can become reality. Where does it stop? Is it Nova Scotia for Nova Scotians only? Will the local municipalities now increase their assessed value of homes and each year the taxes become prohibitive?

As I mentioned earlier, amongst all the seasonal owners of homes a significant amount of money is spent yearly in the Province on all services and goods. Will they now sell their homes?

We love the people and Nova Scotia. Please do not single us out because we are not full-time residents.

Sincerely yours,

Marc Kaplan

McDonald, David S

From: Hebb, Gordon
Sent: April 14, 2022 2:31 PM
To: Office of the Legislative Counsel
Subject: FW: Tax Increase

Gordon D. Hebb QC
Chief Legislative Counsel
House of Assembly
Halifax, Nova Scotia

(902) 424-8941

From: Barb Kennedy [redacted]>
Sent: April 14, 2022 9:38 AM
To: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Subject: Fwd: Tax Increase

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Sent from my iPhone

Begin forwarded message:

From: Barb Kennedy [redacted]>
Date: April 12, 2022 at 9:06:11 AM EDT
To: premier@novascotia.ca
Cc: mlamacmaster@bellaliant.com
Subject: Fwd: Tax Increase

Sent from my iPad

Begin forwarded message:

Subject: No Resident Tax Increase

Premier Houston , I just want to bring to your attention how shocked and disappointed I was to hear of the additional tax to be applied to non resident property owners. Growing up in Cape Breton one of my lifetime goals was to own a cottage in Nova Scotia. After attending Saint Mary's in Halifax I married and we moved to Fredericton

where my husband grew up and was involved in a family business. I wasn't keen on living in NB but agreed to move if we could save and one day buy property in NS. That dream came true about 25 years ago when we purchased property on the Gulf Shore Rd outside of Pugwash. Over the years we have supported all the local NS businesses, the building materials all came from Harrison's in Amherst and it was local trades folks that built the cottage. We belong to Northumberland Links golf course and all summer long we buy our groceries at the local Co op, we support the Farmers market, I have volunteered at the local Food Bank, we donate to all the local fundraisers, gas for our vehicles is purchased at the local gas station, we employ locals to clear the snow and help with summer yard maintenance. Why am I being penalized with this tax increase? It is beyond belief someone who was born and raised in NS and lives in the sister province of NB should be expected to incur such a major tax increase. Please help those of us who were born in NS, who worked hard to fulfill the dream of owning a summer cottage in NS but who are now being hit with an unfair tax.
Thank you!!!
Barb Kennedy

Sent from my iPhone

[redacted]

From: Hebb, Gordon
Sent: April 14, 2022 2:26 PM
To: Office of the Legislative Counsel
Subject: FW: Non resident Tax

Gordon D. Hebb QC
Chief Legislative Counsel
House of Assembly
Halifax, Nova Scotia

(902) 424-8941

From: Noreen [redacted]
Sent: April 14, 2022 12:59 PM
To: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Subject: Non resident Tax

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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I wish to forward a copy of the letter we sent earlier this week to various levels of the NS Government. I was born and raised in Nova Scotia, both my husband and I attended Dalhousie and I have spent a part of every summer of my life in NS with the exception of the Covid summer of 2020. My children consider NS to be their happy place.

I feel like I have been betrayed and no one values our contribution to seasonal tourism which the province loves to promote.

Noreen & Yvon Lavallée

Premier, Minister of Finance and Cumberland MNA,

I have reviewed the new proposed 2% non-residential property - wealth tax and find it insulting and unfair for those of us Canadians that reside temporarily in Nova Scotia during the Summer months.

I do not believe this tax will help Nova Scotia achieve higher revenues in the medium and long term. People like me that have spend 3 to 4 months in Nova Scotia every year since 1987 and who invest greatly in the local economy while trying to be good citizens may have to consider alternatives.

I have owned a property in Cumberland County (my wife's place of birth) for 35 years and already pay disproportionally high property taxes compared to my Nova Scotia neighbours. I have never used

the Nova Scotia Healthcare or Education systems and rarely go to Halifax where the major discrepancies and wealth gap exist in Nova Scotia.

There are hundreds of non-residents like me that help the local economy survive either through buying all our daily needs locally, eating out in the local restaurants, hiring local professionals and trades people whenever improvements on our property are needed, shopping at the local stores and fairs, joining municipal sport facilities thereby helping them to pay their overhead and staff, and on and on. Do you see the pattern of “LOCAL”.

If the idea is to free up properties, I do not see how forcing me to sell would help anyone. Our cottage is not winterized and useless for permanent housing. Already our region is not in high demand for family living due to the lack of local schools and services. As seasonal residents we already miss out on several services such as bulk garbage pickup which is conveniently scheduled before the arrival of most cottage owners.

I am also thinking of the local entrepreneurs that will suffer greatly from the trickledown effect of this tax. There seems to be an impression that people from outside NS have money to spare. The truth is that most of us make major sacrifices throughout the year to allow us to return to our beloved Nova Scotia each summer. We did not choose to leave NS years ago, the job market forced us to move elsewhere. We are now retired and living on a fixed income. We pass on travel throughout the year knowing we will be back in NS. We do our bit to promote tourism to NS with our constant praise of the province and a steady stream of company. This unfair tax has tainted our opinion.

Your proposed non-residential property- wealth tax does not appear to offer any new services to the county or the non-residents like me. It will only take money that would usually be invested in the local economy and transfer it to the Nova Scotia government, leaving the regional counties poorer and regional trades people having to look for other work to support their families. It seems that only Halifax will benefit from this short-sited proposal.

Sincerely,

Yvon A. Lavallée & Noreen MacIntyre

McDonald, David S

From: Hebb, Gordon
Sent: April 14, 2022 2:25 PM
To: Office of the Legislative Counsel
Subject: FW: Proposed Non Resident Property Tax

Gordon D. Hebb QC
Chief Legislative Counsel
House of Assembly
Halifax, Nova Scotia

(902) 424-8941

From: Nancy LeBlanc [redacted]
Sent: April 14, 2022 1:04 PM
To: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Subject: Proposed Non Resident Property Tax

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My husband & I own a small cottage on the Gulf Shore of Nova Scotia. We are appalled at the proposed increase in property taxes on this place. It is not a year round home, yet the assessment is fairly high considering our location. I am a native Nova Scotian - have family in the area, and in fact this is why we chose to buy a summer home here...even though we live far away in Moncton. Please consider what you are doing to seasonal property owners such as ourselves....seniors, on a fixed income. You are going to price us out of the market...perhaps that is your goal...I fully comprehend the need for affordable housing....I do not believe this action will accomplish this goal. Someone with deeper pockets will simply take our place.

Nancy LeBlanc

[redacted]

From: John Linders <jlinders@remaxnova.ca>
Sent: April 14, 2022 2:05 PM
To: Office of the Legislative Counsel
Subject: New Deed Transfer Tax Bill

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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To The Legislative Office:
The proposed 5 percent Deed Transfer Tax and the annual Property Tax for non-residents discourage people from considering purchasing property in our province. These taxes also add a financial burden to people who currently have seasonal property here. Many of these people are Nova Scotians who have a history in the province and family ties they want to maintain. These families have an economic impact in our rural communities with businesses relying on seasonal resident spending from groceries, utilities, tourism, hiring local tradespeople, and more. The message we are sending to fellow Canadians is that we do not want them here. Our tourism promotions welcome Canadians to our province, however, these taxes discourage loyal, seasonal property owners who come back year after year without any enticement. I am disappointed in the implementation of these taxes and urge the province to consult with REALTORS® and out-of-province owners to find a better solution. Let's avoid the decline of rural Nova Scotia and make a plan that is fair for those who love and have given so much to the province.

Sincerely,

John

John Linders, BSc, BEd, MEd
REMAX nova
1-7 Mellor Ave.
Dartmouth, NS B3B 0E8
Cell:(902)488-4388
Text:(902)488-4388

www.HalifaxRealEstate.com

[redacted]

From: James Mackintosh [redacted]
Sent: April 14, 2022 4:48 PM
To: Office of the Legislative Counsel
Subject: Submission regarding Bill 149
Attachments: 220414 Presentation to the Nova Scotia Law Ammendments Committee.pdf

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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The attached is for submission to the Members of the Law Amendments Committee regarding Bill 149.

Thank you for giving me the opportunity to speak today at 4:30 AST. I hereby submitt my speaking notes from my presentation for your record and reference if needed – please see the attached pdf.

Thank you.

James.

James Mackintosh
[redacted]

James Mackintosh
[redacted] Toronto, ON [redacted]
Chester Basin,
[redacted]

April 14, 2022

Law Amendments Committee
c/o Office of the Legislative Counsel
Legc.office@novascotia.ca

To the Members of the Law Amendments Committee,

Thank you for giving me the opportunity to speak today at 4:30 AST. I would also like to submit my notes from my presentation for your record and reference if needed.

They were as follows:

Good afternoon Chairman and Committee members - thank you for giving me the opportunity to speak.

To give you a little background, I am married with three children and we live in Ontario and Nova Scotia. My wife's family has over 100 years of history in Nova Scotia – both of her grandfathers were apple growers in the Annapolis Valley, On her paternal Grandmother's side the family has been in Nova Scotia for over 5 generations in Annapolis Valley.

Our family inherited the 3-season family cottage in Chester Basin that has been in the family since the 1940's. I personally have been lucky enough to be in Nova Scotia every summer for the past 25 years and the cottages owned by us and our cousins are a gathering place each summer for the past 80 years for 5 generations of families from Nova Scotia and from across Canada.

Our children have spent many summers in Nova Scotia swimming, learning to sail, working summer jobs, growing up, and learning to love the province. Now that they are older, all of our children are considering Halifax and Nova Scotia as a potential place to live and work. Our daughter is who is a nurse has recently applied for jobs in the Halifax area all because of our cottage and our history in NS

For the record, we do not think ourselves as "non-residents" . This term drives a wedge between us and other Nova Scotians. We are fully committed to Nova Scotia and think of ourselves as part-time Nova Scotians with deep roots in the community.

I do not want to reiterate what others have said so eloquently throughout the day today. But I think it might be useful to put some numbers on our situation so that you can perhaps see the impact.

- The proposed tax is extremely high when compared to any other property tax situation across Canada. I have looked at many other jurisdictions around Canada and I believe that if implemented this will be the highest property tax in Canada by a large margin.

Our property was assessed at a value of $722,000 this year - this is an increase of 14% over the year before, so we will already be paying 14% more tax in a single year.

It is also interesting to note that as non-residents we are already paying more tax than a Nova Scotian would in our position because our property tax increases are not capped like they are for residents of Nova Scotia.

In our area in Marriotts Cove we will be taxed the regular rate of $6,500 for our property tax this year. Now with the added non-resident tax, we will be taxed an additional $14,400 per year for a total of $20,900! For comparison, in Montreal a house of the same value would have property tax of $5,500 per year. In Fredericton the same house would have property taxes of $10,250; in Ottawa they would pay $7,700. $20,900 for a modest non-winterized cottage is unreasonable.

- We have lived with the Nova Scotian tax system for decades and this sudden and extreme change seems very unreasonable. Increases are expected, but not so suddenly and in such a discriminatory way.

- This tax is already bringing a deep sense of hurt to people like us who have strong roots in Nova Scotia, and, not surprisingly, it feels like a betrayal. It signals that Nova Scotia will no longer welcome those from out of the province. It signals that Nova Scotia will view those from "away" not as contributors to the fabric of the province but as unwelcome interlopers who must now pay more than their fair share to remain. This tax pits Nova Scotians against the rest of Canada and the rest of Canada against Nova Scotia.

- While we already contribute more taxes than residents would in our situation, I would like to say that we would still be willing to contribute to a reasonable tax to help increase housing supply and that is spread equitably among residents and non-residents according to their financial means. The current legislation should be studied more before being enacted. It currently seems punitive and unfair and risks many unintended consequences.

  Thank you

Once again, thank you for your time and commitment to this democratic process.

Sincerely

James Mackintosh

McDonald, David S

From: John MacRitchie [redacted]
Sent: April 14, 2022 2:31 PM
To: Office of the Legislative Counsel
Subject: Submission to Law Amendments Committee - Bill 149
Attachments: NS Law Amendments Committee - Bill 149 - MacRitchie.pdf

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Dear members of the Law Amendments Committee:

I requested, by phone on April 13th, an opportunity to speak to the Law Amendments Committee regarding Bill 149 - Financial Measures (2022) Act.

I have not heard back regarding a time to speak to the committee at the session today, April 14th.

I am attaching my speaking notes as a submission to the committee should a speaking time not be available. I remain very interested in an opportunity to speak directly to the committee.

Thank you very much for the opportunity to make a submission.

Please provide a confirmation of receipt.

Sincerely yours,
John

--

John MacRitchie
[redacted], Toronto, ON [redacted]
[redacted]

Nova Scotia Legislature
Law Amendments Committee
Meeting of 14 April 2022 - Bill No. 149 – Financial Measures (2022) Act

Representation by John MacRitchie, Toronto, ON / Bucklaw, NS regarding the Non-resident Property Tax.

Thank you Mr. Chair. Members of the committee. I am grateful for the opportunity to speak to you today.

My name is John MacRitchie. I am a Canadian who grew up in Sydney and now lives in Toronto.

I am here today to express my opposition to the proposed tax of non-resident residential properties.

1. The tax will have unintended - very emotional - consequences.
2. It is unlikely to meet its stated policy objectives of making more housing available in Nova Scotia.
3. And it is simply undemocratic.

Several years ago, I took on responsibility for my family property in Bucklaw, Cape Breton, between Whycocomagh and Baddeck.

The proposed changes will triple the current tax on the property. When I consider the removal of the property tax cap when I took on the property just a couple of years ago, the tax will be increased by 426%.

The Emotional Response Impact

So let's consider the emotional response impact:

The property has been in my family for over 145 years. I am not the first to have left for work outside of Nova Scotia. My ancestors left for the Klondike and then to the Boston states (twice). We always kept the property and we always paid its taxes.

Having held property for 145 years, we can hardly be accused of "squeezing out our own" as suggested by one government Minister in the text of a letter I reviewed to another non-resident.

And we did not leave Cape Breton to "prove our mettle" as was suggested in the same letter. We left to seek opportunities and to feed our families.

In most of my lifetime, the property has been a seasonal residence and not habitable for 4 months of the year - the buildings have to be closed and are not accessible in the winter.

Don Mills, Nova Scotia resident and co-founder and former CEO of Corporate Research Associates in Halifax describes the fragility of reputation and the clear risk that he sees in alienating non-residents and potential investors in a recent article on this tax.

In my case, I have always made a specific effort to buy locally when I am in Cape Breton, typically from small, locally owned businesses such as:

In Baddeck

- Home Hardware
- Stone's Pharmacy
- The Co-Op
- Tom's Pizza
- The Outdoor Store
- McRae's Garage

My wife and I were married at the Inverary Inn in Baddeck, joined family and friends from Ontario, the United States and the UK

In Nyanza:

- The Herring Choker Deli
- Big Spruce Brewery

And in Whycocomagh:

- Charlene's Restaurant
- The Co-op
- Home Hardware
- MacAuley's Service Station
- The Farmer's Daughter store

I choose to support these businesses because I want them to be there even when it often means paying higher prices.

Mr Mills also mentioned the ambassador role that non-residents play.

To that point, I am asked often enough for advice on visits to Nova Scotia that I put together a Google map so I could share my favourite places and businesses with friends and friends of friends planning trips to the province.

And, to quote again from the Minister's letter, perhaps "home renovations, landscaping, dining and retail spending by our seasonal residents, this does not a healthy economy make."

So perhaps we can set my retail contributions aside.

But, over the past 3 years in my day job, I had the opportunity to build a collaboration with colleagues at another institution in Nova Scotia. That has led to a project that in its first phase already attracted over $1.2M in Federal funding in Nova Scotia and a similar amount in Ontario to drive economic impact and high value skills development and job creation. The project has already produced results that far exceed the investment and we are now building it out nationally with partners across Canada.

Would I have pursued this project with the same enthusiasm with a partner in Nova Scotia - a very capable team by the way - if I did not have my roots in Nova Scotia?

I am not sure.

It certainly was a plus for me to work with a team from Nova Scotia and to build something nationally with them. With the ups and downs of any complex project it certainly helps to have factors like that keep you going.

Given what I have described, I want you to consider how you would react if you faced a similar situation that this tax presents.

Ineffective in Reaching Policy Objectives

On to the policy effectiveness…

My emotional response aside, I am completely unconvinced that this will be effective from a policy standpoint. If the logic held, I might not be happy, but I could understand and I might not be standing here.

Many, if not most of the properties that are caught in this tax will be rural and seasonal residences. Many will be like ours, are neither habitable, nor accessible for several months of the year.

I cannot rent the property for 12 months to a Nova Scotian. I could sell it to a Nova Scotian who would then pay less tax, but it would still be a very rural, very seasonal property and add nothing to your housing stock.

Perhaps the committee should request more details in their review of the bill:

- How many seasonal or second home properties are in the province?
- How many of the non-resident properties are seasonal?
- How many of these seasonal properties are habitable in the winter?

Frankly, if the way to address the housing issue is through seasonal properties, why limit the tax to non-residents?

If this was effective, why not tax any seasonal properties regardless of the residency of the owner?

Further, I suspect that the migration changes we have seen in the past 2 years may be a temporary phenomena. While we will end up with more remote or hybrid work than pre-pandemic, the shift may not be as dramatic as some have predicted.

You need to look closely as to whether you are dealing with a temporary supply / demand imbalance or a trend that will continue. In either case, the market can adapt although it takes time to catch up and imposing an on-going tax like this to address a temporary situation does not make sense.

An Undemocratic Tax

Finally, and the aspect that most irritates me about this law is that it is simply taxation without representation. It is fundamentally undemocratic.

Traditionally, as Canadians we recognize the value of shared responsibilities to look out for each other. As a Canadian I do not hold individual freedoms above all else and I recognize my responsibility to look out for others.

Our federal tax transfer system, the equalization payments system, and how we approach healthcare are all macro examples of this.

Decisions to penalize other members of the country simply because they are not residents of the province threaten the trust on which these systems are based.

This tax is probably a small thing, but it feeds into the populist rhetoric that we each only have to be able to look out for ourselves (“our own”) and everything will be fine.

That is not the view I hold, and it is not how I believe we have built what is unique and wonderful about this country.

This is a bad law - it will damage the reputation of the province, it will not be effective in meeting its policy goals and it is undemocratic and inconsistent with how we have built Canada.

Simply drop it.

I know the province has fiscal, social and economic challenges. Many of us non-residents are very willing to work with you to find creative solutions and new ideas. We have been ambassadors for the province and we want to continue to contribute.

Thank you.

John MacRitchie
Toronto, ON / Bucklaw, NS

[redacted]

From: suzanne mckay [redacted]
Sent: April 14, 2022 1:36 PM
To: Office of the Legislative Counsel
Subject: Exempt current summer cottage owners

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Mr. Chairman, Law Amendments Committee:

I have just learned, literally five minutes ago, that the government's financial measures act is going through law amendments today. Am I right in thinking this is the bill which would so drastically raise taxes on out-of-province owners of summer cottages in Nova Scotia?

If so, I urge you to exempt owners of summer cottages from this ferocious tax hike. If you cannot do that, then, at the very least, exempt current owners of summer cottages from this provision, thus making it a warning to all future out-of-province cottage buyers that they are not welcome in Nova Scotia, without punishing current owners, who have invested and continue to invest lots of money in their summer properties, and who lack a vote to respond to this confiscatory legislation.

As I am sure you have heard from so many other people, these cottage owners contribute to their local communities while they are here, pay full-year taxes even while drawing upon local services for less than half the year, and often host other tourists who visit them and Nova Scotia, during the summer months. Moreover, many of these cottages are in remote, rural locations, so the notion that driving away these out-of-province cottage owners would free up housing for N.S. residents is simply wrong. Who would want to move into an uninsulated cottage in a remote, rural location lacking job opportunities or even prospects?
The bill should, instead focus on finding housing opportunities in urban or semi-urban areas, where jobs are to be found.

There are all sorts of things the Government of Nova Scotia could do to address the housing shortage for Nova Scotians; e.g., prevent conversion of current apartments into airb&bs, build more low-cost housing or provide incentives for entrepreneurs to do so, and restrict out-of-province "property flippers". Enormous tax hikes on out-of-province summer cottage owners, many of whom are in fact Nova Scotians who want to retain some connection with their home province, will not accomplish this.

Please correct this terrible mistake before you punish such innocent victims, as well as drive the tourist industry, already hard-hit by two years of COVID, further into the ground. Protect rural economies, don't harm them. Indeed, the Minister, in interviews, has come across as saying, "We won't know if this will work until we try it." Would you accept such reasoning from the mechanic who repaired your car's brakes?

- Yours sincerely, Cliff & Suzanne McKay,

Shelburne County

[redacted]

From: Scott McLeod <scott@scottmcleod.ca>
Sent: April 14, 2022 2:57 PM
To: phoveling@nsar.ns.ca; Premier; Finance Minister; Office of the Legislative Counsel
Subject: regarding the new property taxes on non-residents of Nova Scotia

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To whom it may concern,

I'm writing on behalf of myself, my wife, and my mother-in-law, to convey our profound disappointment with the Nova Scotia government's sudden property tax increase for non-resident owners of seasonal properties. This tax is not only an unjust burden to my family and many more in our situation - but more so, it misses the mark entirely as a way to create "year-round/affordable housing". It costs seasonal/recreational property owners an excessive and punitive amount of money on top of the taxes already generated by owning in and when visiting your province. We ask that the government makes immediate adjustments to this misguided cash-grab.

In the spring of 2021 we purchased 34 Sand Piper Way, a seasonal property near Black Point in Pictou County. By design this dwelling is not meant for year-round occupancy, nor is the geographical location habitable over the winter months. It is not possible for us to meet your criteria for an exemption to this tax increase. We believe that you are willingly ignoring the fact that there is zero potential for anyone to SAFELY occupy this property - and many like it - from November to April.

My mother-in-law was born and raised in Pictou County, and her siblings, their families, and many childhood friends still live in the area. She is a widow; her husband passed away in 2020. Covid has made her grieving process hell, with her family and friends not being able to visit and help her heal. We decided to help her buy a summer property so that she could have her own place to stay when going "home" to spend time with her family during her and her siblings senior/twilight years, and so that our children could get to know their family/aunts/uncles/cousins.

Our reason to purchase in N.S. was to spend our summers with family. We are not "investors" seeking a quick flip or profit. But we are absolutely investors in the Pictou County community. We've spent thousands of dollars this past summer on food, fuel, tradespeople, handymen, materials, upkeep, restaurants, and more. And we have plans to spend thousands more this year and beyond in your province. Obviously everything we buy gets taxed, and it goes to your government. Let's not overlook the fact that we already pay a substantial annual property tax to your province. You claim that you want to improve the availability of year round housing for NS residents. We do not own a property that can be lived in year round. We are not your problem. We are merely decent people trying to spend time with our family in the area of Canada where my mother-in-law grew up. Your excessive taxation on people like us is simple robbery. If you had grandfathered the annual tax hike that would at least provide knowledge and a choice for future buyers. Going after people like us, well you're truly just sticking it to us because we cannot impact your job security. We don't get to vote there, so it is easy for you to

make us a target. Imagine families that have purchased 20 years ago - how much money they've spent in your province and how much tax that has generated. You're punishing them unfairly.

It might interest you to know that we purchased the property from a Nova Scotian - we have brought hundreds of thousands of dollars into your province, and paid taxes on that. She would have paid capital gains on that sale. This person had been trying to sell this property for a decade before we came along. 10 years. We did something that nobody else, absolutely not a Nova Scotian resident, was willing to do.

It's unjust that you are penalizing people like us, on a property like this. We ask you to immediately repeal or amend this obvious cash grab and implement a more responsible plan to address housing quantity and affordability.

Yours truly,

Scott McLeod, Michaela Becker, and Janet Becker (née Fraser)

--
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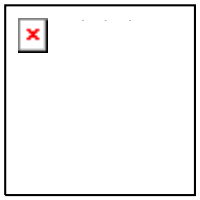
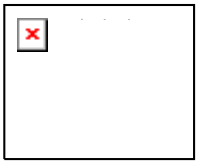

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[redacted]

From: Daniel McPherson [redacted] >
Sent: April 14, 2022 5:55 PM
To: Office of the Legislative Counsel
Cc: Jerry McPherson; Leslie Mcpherson
Subject: Submission to Legislative Amendments Committee on Bill 149 : Proposed Non-Resident Property and Deed Transfer Taxes
Attachments: Bill 149 McPherson Presentation to Standing Committee on Law Amendments.pptx

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Dear Madam/Sir

Please find attached a submission I would like to present to the Legislative Amendment Committee on the proposed Bill 149 with specific focus on Non-Resident Property and Deed Transfer Taxes.

Please do not hesitate to contact me via email or on my cell at 780-792-8014 to advise me when I can make this presentation or if more information is required.

Regards
Jerry McPherson, P.Eng.

Sent from Mail for Windows

Bill 149 : Non-Resident Tax Proposals in 2022/23 Nova Scotia Budget

Presentation to Standing Committee on Law Amendments

Jerry McPherson, P.Eng

Bill 149 : Proposed Non-Resident Taxes
Presenter Introduction

- My name is Jerry McPherson and my wife, Leslie, and I own a seasonal home at Aylesford Lake just outside of Kentville.
- We grew up in this wonderful town but had to leave Nova Scotia in the mid-1980s to find work in our professions after university.
- We have lived and worked in Alberta since 1999 and raised 3 children here. They all call Alberta home but enjoy going to Nova Scotia every summer to see their grandparents, uncles, aunts and cousins. We have done this every year since 1987.
- We built our dream summer home, using all local contractors and suppliers, in 2015. It allows us, in our retirement, to enjoy family and friends while supporting aging parents. We have many guests from across Canada and the US come to visit us and enjoy everything our beloved province has to offer.

Bill 149 : Proposed Non-Resident Taxes *Concern*

- To say we are shocked, saddened and angered by the significant and unfair taxes targeting Non-Residents…particularly Canadian Non-Residents….is an understatement.
- We feel so betrayed and unwelcomed by our "home" province….as do our family, friends and other impacted Non-Residents.
- **Canadian Non-Residents already do so much to generously support the people of Nova Scotia, primarily through federal equalization payments, a full 20% of your government's revenue according to your 2022-23 budget.**
  - In addition to this $2.5 billion in equalization support, there is a large net contribution provided by Non-Resident Canadian taxpayers to Nova Scotia through the Canada Health Transfer(CHT) and Canada Social Transfers (CST)!
  - In reviewing the transcript of Second Reading of Bill 149, I am so encouraged by the number of MLAs that recognize the inherent unfairness and negative impact this Bill will have on Non-Residents and the province. In particular, the Hon. Zach Churchill comments hit the nail on the head.
- Now the NS government wants more from Canadian Non-Residents. Our contribution to federal equalization payments, CHT and CST plus the municipal, fuel, HST and other taxes Canadian Non-Residents pay while in the province are not enough?
  - Please remember that Non-Residents don't use provincial schools or hospitals…huge costs to Resident Nova Scotians.
- Also please remember…."What government gives to one person they must first take from someone else." And a large number of "someone else" are going to be taking their money elsewhere where the NS government can't reach it, reducing what can be given to its residents. Nova Scotia is grabbing more than any other province or territory in Canada!
  - PEI has a Non-Resident Property Tax of approximately 1.2% as opposed to the proposed NS tax of 2.0%
  - Ontario only charges Non-Resident property taxes on foreign (non-Canadian) Non-Residents; Ontario currently receives no federal equalization payments
  - BC Non-Resident property taxes are 2% on foreign Non-Residents; Canadian Non-Residents pay a property tax at 0.5% annually (Speculation and Vacancy Tax); British Columbia currently receives no federal equalization payments
  - Remaining Canadian provinces/territories do not discriminate against Non-Residents with respect to property taxes; Nova Scotians face little discrimination across the rest of Canada if they choose to have seasonal properties in other provinces/territories.

Bill 149 : Proposed Non-Resident Taxes *Impact*

- The impact of this surprise on Non-Residents, especially those that have retired and are living on a fixed income, is significant!
- Just think of your own situation…how would an extra $11,500 per year in taxes impact your life or your retired parents and friends? That is the impact on Leslie and me.
  - This $958 per month tax on us is a mortgage payment for many Nova Scotians!!
- This legislation, as proposed, will reduce property value assessments, which will reduce municipalities' property tax revenue.
- The Bill will also reduce the amount of new construction and renovation in the province by prospective Non-Resident buyers that will choose to acquire seasonal properties in more tax-friendly locations.
  - I know we would not have built our property in Nova Scotia if these taxes were already in place.
  - This will further impact municipal tax potential revenues while reducing associated sales in the home building, landscaping, building supply and real estate components of the Nova Scotia economy.
- The lack of consultation on this proposal with real-estate, construction companies, municipalities and Non-Residents pre-budget is disappointing. The time to provide input is also extremely limited.

Bill 149 : Proposed Non-Resident Taxes *Housing Supply*

- Does the NS government really think targeting seasonal residences is a significant part of the solution to housing supply?
- Are Nova Scotians going to live all year around at the cottages, family farms and other properties that many Non-Residents will be forced to sell?
  - These tax actions will have a negligible impact on available affordable housing in the province.
- The Nova Scotia government is basically holding existing Non-Residents up for ransom. Sell/rent your property all year around or move to Nova Scotia….. or else we are going to punitively tax you.
- This is a tax grab, pure and simple, for those of us that choose to keep our NS seasonal properties. We will choose to pay the annual ransom. No increase in housing supply as monies go to general revenues.
- For those that choose not to pay the ransom and sell, many properties will be purchased by NS residents already with homes and used as AirBnBs and seasonal properties for themselves and their families. Minimal increase in resident housing supply.
- Some retired Non-Residents may choose to move to Nova Scotia to avoid the proposed property tax. No increase in housing supply.
  - While this will attract Nova Scotia income taxes (which will be low in many cases for retired individuals), these individuals will also bring the costs associated with supporting an aging demographic with them.

Bill 149 : Proposed Non-Resident Taxes
Proposal for Fairness to Non-Resident Canadians

- I understand the need to move toward a balanced budget in Nova Scotia and I applaud that initiative.
  - However, bureaucratic cost cutting needs to lead the way….not more taxes or increased reliance on other fellow Canadians!
- In this proposed legislation, there needs to be a distinction between Canadian and foreign Non-Residents because of the significant financial support Canadian Non-Residents already provide to Nova Scotia.
- For the proposed Non-Resident Property Tax, I recommend that Canadian Non-Residents be exempted from this tax.
- For the proposed Non-Resident Deed Transfer Tax, I recommend that Canadian Non-Residents be exempted from this tax.
- Many of us targeted by this proposed, significant, unfair tax are born and raised, proud Nova Scotians. We left the province many years ago to find work and were so excited to return to NS for a part of the year while still keeping our home where our children were raised and now live/work….their “home”.
  - This dream is now in serious jeopardy
- I trust the Committee will seriously debate and reconsider Bill 149 as it pertains to Non-Resident taxation.

Bill 149 : Proposed Non-Resident Taxes *Wrap-Up*

- Thank you for your consideration and I would gladly answer any questions or provide clarifications that would be helpful.

[redacted]

From: Karsa Melnick <info@karsamelnick.com>
Sent: April 14, 2022 12:17 PM
To: susancorkumgreekmla@gmail.com
Cc: Ann Parks; Colin Crowell; Premier; Finance Minister; Office of the Legislative Counsel; phoveling@nsar.ns.ca
Subject: Real Estate High Taxes Imposed on Non-Residents

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Hello Susan:

I voted for you, because I've known you for a number of years. I also worked with Jody for a short time back in the 1990s. I hope you enjoy this job and will be successful at it. Being a politician is not an easy job, by any means.

I've been a licensed real estate salesperson for almost 19 years now. Our NS Real Estate Association has been lobbying the government to stop this excessive tax grab announced for non-residents of NS.

We do have for many decades now, non-residents who come from Germany, United States and other provinces who enjoy seasonal properties, in some cases for half the year, that contribute greatly to our economy.

I strongly think we should do everything possible to encourage them. You know about the benefits for Nova Scotians: the newcomers bring wealth; they help shoulder the burden of our taxes; they make ordinary Nova Scotians wealthier by the increase in our property values, and not incidentally fatten the coffers of government; and as it happens they create jobs and business for people like me and lots of others.

You wouldn't think that anybody would want to disrupt this golden goose from its highly desirable nest-building, but I'm afraid that this is exactly the danger in the newly announced tax grab. In just the two weeks since the deterring word of these new taxes has gotten out, I've had several prospective clients tell me that Nova Scotia seems a lot less welcoming than we did before. Plans of buying here have been canceled or put off.

Two specific cases, one buyer from Massachusetts wishes to buy a property near Lunenburg. He was getting ready to write an offer on a $900,000 property the same week you announced this budget. I immediately emailed him on March 29th to let him know about these budget items that will affect him. Here is his reply on March 31st:

Thank you for your brilliant work- I was anticipating we would see through a purchase in NS together. The non resident tax puts property out of reach for me- the Holiday home won't work in Lunenburg now.

The property he wished to write an offer on is still sitting for sale. I'm sure it would be under contract right now. These budgeted items will affect property owners who wish to sell, without the mix of locals and non-residents as potential buyers.

Another buyer from Ontario planned to write an offer on vacant land acreage property and changed his mind when he found out about the new taxes.

I'd respectfully suggest this is not the message we should be sending to those thinking of contributing to our province. Surely we'd do better by encouraging them to come and bring their wealth rather than causing them to pause and perhaps take their business elsewhere. The path of special, discriminatory taxes is sure to do harm to our existing property owners and, by discouraging the

arrival of new taxpayers, to the very governments who hope to score by these hits on prospective newcomers.

Cheers,

Karsa Melnick
RE/MAX South Shore Realty (1989) Ltd.
Cellular: 902-212-0058
Fax to Email: 902-644-3952
Email: info@karsamelnick.com
www.karsamelnick.com

Nova Scotia Premier - Tim Houston - premier@novascotia.ca
Nova Scotia Minister of Finance - Allan MacMaster - FinanceMinister@novascotia.ca

Cc MLA Cumberland North - Elizabeth Smith-McCrossin - mla@esmithmccrossinmla.com

I am writing to add my voice to the discontent surrounding your governments recent budgetary tax grab for nonresident property owners. I wholeheartedly disagree with the newly proposed 2% non-resident provincial property tax. It will negatively impact rural Nova Scotia and is grossly unfair.

I am a property owner in rural Cumberland County, I have longstanding roots in the community, having been born in Amherst in 1965. Unfortunately, in my early 30's, my career and that of my husband, forced us to make the decision to move to Ontario. The economy of Nova Scotia did not support the needs of our careers at that time. Never has a year passed that I have not spent my vacation time in NS, we enjoyed it so much, we made the decision to purchase property and using local builders build a retirement property for our future. That future has unfortunately changed with the death of my husband in 2020, it has not, however, changed my desire to spend all the time available to me in Nova Scotia.

I am on the Board of Directors of a National charity, the Sandra Schmirler Foundation, upon my husbands passing my family was given the opportunity to make a sizable donation in any NICU in the country in my husband's memory. We choose the Cumberland County Regional Hospital.
A $20000 grant was provided in July of 2021 to purchase a needed piece of life saving equipment for their Neo Natal Intensive Care Unit. Actions like these are not done by property speculators looking to make a buck, but by concerned members of our community who happen not to have the luxury of living in the home of their heart full time.

This is only a piece of my personal story; I'm sure others have also shared their stories with you.

The following are non-personal points I would like to address

- Implementing this new 2% provincial non-residential property/wealth tax will tarnish Nova Scotia's reputation as a fair place to live and do business.
- In Cumberland County, non-residents pay a disproportionate share of total municipal property taxes, yet most are seasonal residents only using their property for less than 15% in any given year.
- Non-residents are not a burden on the healthcare system in Nova Scotia. Their home province reimburses Nova Scotia for any health care services provided to a non-resident.
- There is no new service being offered to payers of this tax.
- Non-residents have no voting rights.
- The new non-resident property tax is unlikely to materially impact property prices and resale activity in urban centers like Halifax. Instead, the impact will be felt mainly in rural areas where most seasonal, non-resident owned properties are located. Supply of these properties will increase, and demand will decline together putting downward pressure on seasonal property prices. Also, new residential construction activity will likely slow in these areas. The economies of municipalities like Cumberland County, with its large number of New Brunswick seasonal property owners, could be particularly vulnerable. The wealth gap between Halifax (and surrounding area) and rural Nova Scotia will widen in the former's favour. This outcome does not appear to be in the broad public interest.

Regards,

Janet Murphy

[redacted]

From: MacDonald, Heather M
Sent: April 14, 2022 11:59 AM
To: Office of the Legislative Counsel
Subject: FW: Non-resident Property Tax

From: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Sent: April 14, 2022 11:55 AM
To: MacDonald, Heather M <Heather.M.MacDonald@novascotia.ca>
Subject: Fwd: Non-resident Property Tax

Sent from my iPhone

Begin forwarded message:

> **From:** "Powell, Bert" <bert.powell@bmo.com>
> **Date:** April 14, 2022 at 11:45:25 AM ADT
> **To:** "Hebb, Gordon" <Gordon.Hebb@novascotia.ca>
> **Subject: Non-resident Property Tax**
>
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>
> Gordon, understand there is a committee sitting to hear views.
>
> Here are mine:
>
> 1) I am NS born and educated. Bought rural land many years ago and we have a year round home we use. I work in Toronto and NY as that is where my work is. I feel this propose change in tax is punitive and is "drawing the line behind" those of us with connections to NS who have already made the capital investment in the province as Nova Scotians.
>
> 2) We are already not protected on the yearly municipal tax increases as non-residents.
>
> 3) We consume minimal local resources. I pay for school and municipal services that we do not use.
>
> 4) We employ local people to look after and maintain our property.
>
> 5) We assist the local communities. We were part of seed capital that funded the building of a curling club, made donation to fire dept, and local senior facility.

6) We assist our relatives who live in he province.

This proposed tax unilaterally treats, or assumes, all non-residents are parasites who are there to “take” from the province. I would strongly argue at many levels this has never been the case.

I would suggest that this policy is narrow in its analysis and broad in its impact. This is very short sighted and an offense to those of us who are Nova Scotians.

Our home there is a part of our plan to retire where we would be paying taxes on our income and gains in NS. If this is the direction of travel for the government of NS we will consider other provinces who will be more welcoming of what we bring to the table both near-term and long-term.

I would strongly encourage the government to re-thing this policy in a more wholistic manner.

Bert

Bert Powell, CFA
Global Director of Research
BMO Capital Markets | 100 King St. West | 3rd Floor | Toronto, ON M5X 1H3
C: 416.560.4591
Bert.powell@bmo.com

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[redacted]

From: MacDonald, Heather M
Sent: April 14, 2022 12:13 PM
To: Office of the Legislative Counsel
Subject: FW: Feedback on increased proerty taxes

From: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Sent: April 14, 2022 12:06 PM
To: MacDonald, Heather M <Heather.M.MacDonald@novascotia.ca>
Subject: Fwd: Feedback on increased proerty taxes

Sent from my iPhone

Begin forwarded message:

> **From:** groberts@amhersttoyota.com
> **Date:** April 14, 2022 at 11:34:00 AM ADT
> **To:** "Hebb, Gordon" <Gordon.Hebb@novascotia.ca>
> **Cc:** Traci Pye-Roberts <Tpyeroberts@amhersttoyota.com>
> **Subject: Feedback on increased proerty taxes**
>
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>
> Good morning,
>
> We are writing you today to share our opinion and concerns about the proposed increase in property tax for non-resident vacation properties. As has been very obvious over the past two years during covid, government continuously make broad sweeping rules and laws without taking all regions into consideration. We are Nova Scotia business owners who have been paying over $100,000 dollars in property taxes per year. All while employing over 25 families in the region. Myself and my wife were both born and raised in Nova Scotia and have had our cottage in Nova Scotia for more than 15 years. The decision to move from Truro, to just across the border in Sackville, NB to be close to my business is now going to cost us even more to go to Nova Scotia to our cottage and spend our money there. We are not from Ontario or a long-distance residence. We contribute more than our share of tax dollars to the province, along with employing NS residents, do not force us to sell our cottage and locate somewhere other than our HOME.
>
> Thanks for your consideration.
>
> Glenn Roberts

President and Dealer Principal
Amherst Toyota

Traci Pye-Roberts
Co-owner and IT Manager
Amherst Toyota

[redacted]

From: Florence Smith [redacted]
Sent: April 14, 2022 1:45 PM
To: Office of the Legislative Counsel
Subject: Fwd: Proposed Tax Increase for Non-resident Property Owners

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Florence

[redacted]

Sent from my iPad

Begin forwarded message:

> **From:** Florence Smith <florencesmith0508@gmail.com>
> **Date:** April 14, 2022 at 12:37:51 PM EDT
> **To:** premier@novascotia.ca
> **Cc:** mla@esmithmccrossinmla.com, FinanceMinister@novascotia.ca, info@iainrankin.ca
> **Subject: Proposed Tax Increase for Non-resident Property Owners**

April 14, 2022

Honorable Tim Houston
Premier of Nova Scotia
Halifax, Nova Scotia
Premier@novascotia.ca

Dear Premier Houston:

I am writing to state my objection to your proposed tax premium to non resident Nova Scotia property owners. I know that I am not alone in my objection.

I co-own a seasonal property on the north shore of Nova Scotia with my sister. While the dwelling (designed and built with local labour and materials) is less than 20 years old, the property and the old cottage that was replaced have been in my family for more than 100 years. Like my sister, I was born and educated in Nova Scotia and for many reasons, including economic, I moved to Toronto with my

husband and our two children thirty years ago. It was not an easy decision to leave my native province and family. Thus we feel very fortunate and yes, privileged to own a property in Nova Scotia where we can gather with family and be together. Like my sister, both my husband and I are seniors, retired and live on a fixed income. We are hardly property speculators.

The tax you propose is cynical, unfair and an egregious tax grab from property owners who have no power to vote you in or out. A shameful display of disrespect for democracy. What would Joseph Howe, another proud Nova Scotian think?

I was in Nova Scotia last summer during the election and watched the results come in. You were given a mandate to make things better for all Nova Scotians. Your promises showed vision and a plan, but they are costly. Please don't burden non-residents for services and supports that Nova Scotians need and deserve. Currently our property taxes are based on MVA. Our assessment is high but we are happy and proud to pay our taxes based on that privilege. And as you know, our taxes are levied assuming year-round occupancy, independent of how much time we spend there. That is reasonable and fair. But enough is enough. Exploiting and taking advantage of non resident owners is wrong.

Thank you for reading this and reconsidering your proposal. I look forward to your reply.

Florence Smith

cc Allan MacMaster, Minister of Finance
FinanceMinister@novascotia.ca

Elizabeth Smith-McCrossin, MLA
Mla@esmithmccrossinmla.com

Iain Rankin, Leader of the Opposition
Info@iainrankin.ca

Florence Smith

[redacted]

[redacted]

Sent from my iPad

[redacted]

From: Matt Swain <matt@mattswain.ca>
Sent: April 14, 2022 12:22 PM
To: Premier; Finance Minister; Office of the Legislative Counsel; info@iainrankin.ca
Cc: phoveling@nsar.ns.ca
Subject: New Non- Resident Taxes in NS

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To whom it may concern,

The proposed new taxes for non-residents of Nova Scotia are regressive and negatively impact people who are an asset to the province. It is economically beneficial to have non-residents as part of Nova Scotia's housing spectrum. The impacts of non-resident construction, tourism, household purchases, and renovations are essential to businesses and create economic activity especially in smaller, rural, local economies.

These proposed new taxes will not solve the problem of the current housing shortage. Targeting vacation, retirement and seasonal homes in predominantly rural areas will not free- up a meaningful amount of housing supply or have an impact on affordability.

I urge you to listen to stakeholder opposition to these taxes. Our non-resident community members contribute to social, cultural, recreational and other activity which creates significant economic impacts throughout rural Nova Scotia. You must work collaboratively to come up with a better plan for Nova Scotians and Canadians.

One of my Buyer clients sent me the message below on April 13, 2022:

"Hi Matt,

It really does send a message to anyone from out of province that they're not really wanted. What a contrast to the 'Old Home Summer' tourism campaign of '82, when I worked at a tourist bureau. The whole campaign was to encourage people to come home to see their family. I have this framed poster on my hallway wall.

Some of my family immigrated to NS in the early 1800's and were shipbuilders in Lunenburg and Yarmouth. I have French Acadian background too (I didn't know until I did my Ancestry DNA!), so how much more Nova Scotian do I need to be to feel welcome by the province I grew up in? We lived in Bedford, on one street, for over 100 years.

A golfing friend of Chris' is a retired family physician. Last year, he was all set to buy a house up in the Valley, selling at $2+M, but there were issues upon inspection. He's still here in Ontario. Maybe he could have been inspired to practice on a limited basis - but I think he's given up on NS. Maybe NB will get him instead. He and Chris had big plans to golf together regularly.

5% tied up for month(s) is likely to discourage many, especially at the high end of the market. For us, it would certainly be an inconvenience and an annoyance, but not insurmountable. I do wonder if there's intel that the government has that we don't have that explains this further, and regular folks are the unintended victims of a measure needed to take some nefarious operators out of the market? Money laundering and cryptocurrency, for example, from offshore. It doesn't seem like it in NS, but maybe it's what's driving the market here, and incentivizing Ontarians to move from here? Hard to know, but waiting until I could retire to move probably wasn't the best call.

Maybe people will have to move and rent secondary suites for a few months to establish residency before occupancy of their new house if they can't swing the extra cash.

In the meantime, we're making plans to come down to visit in July.

Cheers,
Kim & Chris"

One final note, I have already lost 3 sets of buyer Clients from out of province when I shared the new tax measures. Two were retiring to NS form Ontario and One is a young family looking for a higher quality of living than they currently have in BC.

Thank you,

Matt Swain - Licensed Realtor in NS for 12 years.

Matt Swain
REALTOR®
Viewpoint Realty Services Inc.
Cell: 902-789-9099

"Home is the most important place in the world."

[redacted]

From: cynthia@spraggs.ca
Sent: April 14, 2022 1:52 PM
To: Premier
Cc: Finance Minister; 'barkhousemla@gmail.com'; Office of the Legislative Counsel; 'letters@herald.ca'
Subject: Bill No 149 Impact on Business
Attachments: Virtira and Bill No. 149 Financial Measures.docx

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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April 14, 2022
Delivered via email
The Honourable Tim Houston, Premier of Nova Scotia, premier@novascotia.ca

Dear Premier Houston:

RE: Nova Scotia Budget 2022 and Bill No. 149 Financial Measures (2022)

When I took over VIRTIRA in 2011 and merged it with my Alberta company, I had several provinces I could have headquartered the company. Nova Scotia didn't make sense from a corporate or personal tax perspective, but it did make sense because of the enormous base of bright, underemployed people and growing rural high-speed Internet initiatives.

Our clients are global IT companies. We're a leader in enabling remote work and elevating the performance of sales organizations. Before the pandemic it wasn't a strong selling point, but now it is big news and, in the fall, we'll be featured in Forbes as one of their expert remote work expert consultancies.

Our company's passion is "Work Without Boundaries". We enable individuals in smaller communities to embark on satisfying careers without commuting to an office or leaving their province. We promote location-neutral flexible work styles that can accommodate a new mother working 5 hours a week or someone who wants to work 45 hours a week.

Many our employees who commuted to Halifax to make $15 an hour, now have senior roles making over $100,000 a year in one of our clients. Others who returned to Cape Breton to take care of aging parents can make great money and still fulfil family obligations. That's the kind of transformation that gives me joy. We have dozens of these transformational stories. Even our MLA, Danielle Barkhouse, was able to kickstart her career with our company.

Many of our employees, as they've become more successful, do stints in other areas of the world, including Costa Rica, New Zealand and Israel. They kept their NS homes as a base, perhaps adding a rental unit but essentially keeping a stake in their community while they were free to work from anywhere in the world.

We've pumped over $65M into the province's economy, employed over 100 Nova Scotians and benefited from the resourcefulness and innovation of those people. In addition, we've enabled a dozen organizations and businesses through providing sponsorships, direct start-up loans and mentoring or no-cost online web and creative work.

With this newest tax, I have to consider the impact on our employees and their flexibility to live the way they want. Other provinces like BC have taken a more moderate starting approach with excellent results – it might be worth slowing down and considering these.

I don’t have solutions to solve the housing market or how to beef up the coffers to help with health care. I can only express concern as a business owner on the weakened financial health of small NS communities as summer residents choose to spend elsewhere.

Regards,

Cynthia (Spraggs) Watson
Meeting Link

VIRTIRA

Cynthia (Spraggs) Watson CEO
o.855.855.3180 c. 778.819.1957 cynthia@virtira.com
LinkedIn Twitter Facebook Instagram Virtira

[redacted]

From: Michele Vyge-Fraser <novascotiarealestate@gmail.com>
Sent: April 14, 2022 5:11 PM
To: Premier; Finance Minister; Office of the Legislative Counsel; LisaLachanceMLA@gmail.com; info@caramkerr.ca; kelly@kellyregan.ca; info@loreleinicollmla.ca; suzyhalifaxneedham@gmail.com; info@patriciaarab.ca; Smith, Kent
Cc: NSAR
Subject: Non-resident taxes - please, please vote against it and consider this alternate solution

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Dear Members of the Law Amendments Committee,

Nova Scotia is at long last becoming a version of our best selves. This is not the time to become unwelcoming and this is definitely not the time to demand a 'royalty fee' from 'non-residents'. 'Their' money is not the solution. 'They' do not contribute to the problem. They are part time Nova Scotians. *They* are **We!**

In my opinion there is a very simple solution that capitalizes on our momentum, supports the revitalization of communities and contributes to the solution for affordable housing across the province without implementing the new 'non-resident' taxes.

Mandate that each Municipality have the same property tax rate, period. This is not a new idea. It is a concept that has been bantered about for years but sadly not acted upon. As the province seeks ways to increase revenues, to find ways to increase affordable housing, to increase job opportunities and simultaneously support the ambitious goal of increasing our population by 25,000 people each year, this is the time for that change. Then, allow for all surpluses to be used for affordable housing and/or cash incentives for new buyers in each of those communities. It's a win-win for everyone across Nova Scotia! Understandably legislative amendments will be required that would include a change to the Municipalities Act, which currently mandates that municipalities cannot show a profit, but this is doable!

The new part time Nova Scotia resident taxes are both 100% counter productive and even more, discriminatory, especially to our fellow Canadians. Nobody that I know can understand why this province would impose a policy like this. It clearly threatens to slam the door shut on our province. This is not only a violation of our cultural values but it defies logic at a time when Nova Scotia is finally booming after years and years of costly growth paid for by all taxpayers, huge private and public investments and 25 plus years of costly strategic planning specifically targeted at planned growth. Collectively we have contributed to the new threshold of success that we are experiencing today right across the province. Small towns are coming back and are beginning to thrive after decades of a kind of ghost town status. Crime is decreasing across the province as the productive job producing energy, initiatives, innovation and motivation moves in. Young people are finally confident to stay here to start their lives.

Please, please, remove the new non-resident taxes from this budget. Please do not discourage any kind of coast to coast migration - even if it is part time migration. Please do not limit our growth potential and our new opportunities.

Please remember that those 'non-residents', in so many ways, contribute mightily to Nova Scotia now, and into our common future.

Sincerely,
Michele Vyge-Fraser

--

Michele Vyge-Fraser
~ Associate Broker/Agent~
Phone: 902.830-6397

www.RedDoorRealty.ca

Dear Premier Houston and MLA MacMaster:

This letter is in regards to the amendment to the property taxes for out of province individuals owing property in Nova Scotia. In 1997 my husband and I bought a little cottage on the Amherst Shore of Nova Scotia within our financial means at the time (only 40 minutes from our home in Sackville, New Brunswick). As a child my parents and I spent every summer on the Amherst Shore area with friends who lent us their cottage for my father's summer vacations. Many people from our town in New Brunswick had cottages along the Amherst Shore since it was so close. It wasn't a foreign destination for us, it's simply a drive. The area has all my childhood memories of clamming and walking the sandflats.

As an adult my husband and I had been searching for our own cottage but for 20 years managed to find properties along Amherst Shore to rent for the month of August until we found our cottage to purchase that was in our price range and was shorefront. So for some 60 years we have helped the economy of the Amherst Shore by having friends from other provinces spend time with us while spending summers in Cumberland County. They become ambassadors on return to their provinces and they return with friends to experience the beauty of the province. Now we are both retired and can spend even more months at our summer get-a-way, again supporting the economy of the county.

Sackville and Amherst are border towns and we have contributed to the Nova Scotia economy our whole lives and contribute to that economy weekly.

It is so frustrating for us as we do not have a say, a vote or input into this decision but we have paid our taxes for 25 years, have supported the economy for all these years. This seems to be a blindside as "older" owners. We did not have this knowledge when we purchased. New purchasers will be informed. For many of us retirees this may become a burden and for those of us with families, inheriting the cottages will place financial burdens on them and to what end. If cottages are considered a luxury as in some provinces, why not increase taxes universally or in small increments, why penalize only "non residential owners". It would broaden your tax base significantly. The concept that if you are not from Nova Scotia and own a cottage there makes you more affluent is not true. It is certainly not true for older cottage owners. I am sure some are wealthy but I am also sure the majority or citizens are just like us, simply looking to enjoy the beaches of the Northumberland Strait. It makes us not feel welcome and penalized and it makes us have to reconsider owing property in Nova Scotia.

For the two years of the pandemic we could not use our cottage until July even though we could bicycle to our cottage from the New Brunswick border. We paid our taxes and did not contest our tax bill even though we lost two months of prime use for two summers. We could not even check on our cottage for over 7 months but we paid taxes for 12 months in 2020 and 2021. Again we did not complain and now to add such a significant hike in taxes we feel we are being penalized simply for not being from Nova Scotia.

I believe we should have received this notice of events when our annual assessment was sent to us to at least be able to input but we are finding this out through newspaper clippings. I would like you to understand the impact this will have on the “regular” cottage owner in Nova Scotia. With the added burdens of higher inflation, higher taxes in our own provinces, this will hit even harder.

I would like you to read this and understand the feelings of many of us and I am also well aware so many have no clue this is even happening as I have informed many out of province owners who had no idea this was coming. Also an integrated plan would have been more fair as well, not a big instant surprise money grab . I am very disappointed in this decision and would like you to re-consider as I have been an admirer of your time In office previous to this and your measured decision making on many other issues. Thank you for considering our concerns.

Sincerely yours,

(a Nova Scotia property tax payer from just across the border)

Lorraine and Vaughan Wheaton
Sackville New Brunswick

[redacted]

From: Hebb, Gordon
Sent: April 14, 2022 2:25 PM
To: Office of the Legislative Counsel
Subject: FW: Non-residential Tax

Gordon D. Hebb QC
Chief Legislative Counsel
House of Assembly
Halifax, Nova Scotia

(902) 424-8941

From: Leslie White [redacted]
Sent: April 14, 2022 1:32 PM
To: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Subject: Non-residential Tax

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Mr Hebb,
My name is Leslie White from Atlanta, Georgia, and have family, relatives and friends in the Amherst Shore location. My family and I vacation up there every summer and help with the support for the locals by buying goods, services and paying taxes on the property we have.
As we all try to recover from 2 years of COVID, governments will try to find ways to cover the costs of what was hard hit by all countries.
The shut down was necessary to protect people but the loss of non-residential people visiting and stimulating the economy hurt. We all still had to pay our property taxes and other bills to help but being there did not help.
That being said, I will have to take a hard look at our financial situation (retired and set income) to see if we will be able to continue to have property. We have a summer cottage that isn't year round to sell to a resident person/family.

Your non-resident property taxes will drive many other people from the province and cut off the flow of new arrivals. Those Canadians who stay will bear a heavy and unfair financial burden.

***This attack on Canadians who love Nova Scotia is astonishing from a government that relies on other Canadians to pay one-third of the cost of the public services the province provides**, according to your own budget documents. You are actually biting the hand that feeds you. If I were you, I would be planning now for the inevitable reduction in federal transfers that this attack on Canadians will provoke. You will lose any moral authority you might have had in negotiating with other provinces and the feds.*

From: S Whynot [redacted]
Sent: April 10, 2022 1:58 PM
To: Office of the Legislative Counsel; mlabradjohns@gmail.com; mlaritcey@bellaliant.com; Smith, Kent; Info@trevorboudreau.ca; melissa.mlaoffice@gmail.com; info@patriciaarab.ca; office@angelasimmonds.ca; claudiachendermla@gmail.com; LisaLachanceMLA@gmail.com; susancorkumgreekmla@gmail.com; pictoueastamanda@gmail.com; nolan.young@shelburnemla.ca; brianwongmla@gmail.com; ohnwhitemla@outlook.com; mla@northsidewestmount.ca; michellethompsonmla@gmail.com; Tom.Taggartmla@gmail.com; mla@esmithmccrossinmla.com; Minister, Natural Resources and Renewables; kelly@kellyregan.ca; info@iainrankin.ca; chrispalmermla@gmail.com; info@loreleinicollmla.ca; Hon. Greg (Agriculture) Morrow; info@mombourquette.ca; Kim.maslandmla@gmail.com; brendan@brendanmaguire.ca; pictouwestmla@bellaliant.com; mlamacmaster@bellaliant.com; mlahantseast@gmail.com; johnlohrmla@gmail.com; susanleblancMLA@bellaliant.com; nfo@ronnieleblanc.ca; info@coltonleblanc.ca; info@carmankerr.ca; jessomeben@gmail.com; Keith Irving; tonyince@tonyincemla.ca; arryharrisonmla@gmail.com; suzyhalifaxneedham@gmail.com; timhalmanmla@gmail.com; patdunnmla@bellaliant.com; info@alidualemla.ca; beckydruhan.mla@eastlink.ca; Rafah@rafahdicostanzo.com; tevecraigmla@gmail.com; kendracoombesmla@gmail.com; Mental Health and Addictions; info@braedonclark.ca; ca@zachchurchill.com; garyburrillmla@gmail.com; barkhousemla@gmail.com; hello@digbyannapolis.ca; keithbainmla@bellaliant.com; barbadamsmla@gmail.com; Premier
Subject: Concerns regarding non-resident property tax increase - Bill 149-Financial Measures (2022)

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To whom it may concern,

I wish to express my extreme concern and dissatisfaction with the recent decision to raise property taxes for non-Nova Scotia resident property owners. I and many others feel this initiative is an unfair penalty specifically targeted at individuals in an unjustified manner. This is seen as no less than a punishment to many who already contribute so much to Nova Scotia's economy and communities. I understand the hot housing market has a negative impact on the ability for local residents to find real estate to buy and limits rental properties that may be available. However, most of this pressure affects the HRM region and other metropolitan areas. Rural properties personally owned by Canadian citizens do not influence these issues and have little to no correlation. This bill that will nearly triple rural property tax to owners (some of which have owned for decades, have paid taxes for decades and own multi-generational properties) is completely and utterly unacceptable.

I was born and raised in Nova Scotia and am a proud *(now less so)* Nova Scotian. There are several generations of Nova Scotians in my lineage. I lived the first half of my life in N.S. paying taxes and contributing to my community for many years, sacrificing my physical and mental health as a third-generation volunteer firefighter. I also served in the Canadian Armed Forces for many years which ultimately required me to relocate out of province. I mention these points, not for a pat on the back, but to try and express that the proverbial 'slap on the lips', stings and very much discourages my faith in your government.

In my particular case I accepted an early inheritance of a rural family property originally purchased nearly thirty years ago. (That's 30 years of property taxes already collected from my family) I then invested approximately $300,000 dollars into the local economy; hiring local trades and purchasing local materials to develop the property. I will let you do the math to get a general idea of how much tax revenue that generated for your distasteful, greedy provincial government. Although there was no exchange of funds in the purchase of the property (sold for one dollar to me from my aging parents) my parents incurred a large cost in taxes from capital gains on the value of the property. They had to pay taxes to your government selling a property they received no money for. Zero. That's a whole other can of worms. Unbelievable. More taxes paid (from zero personal revenue gained from either party!) You're welcome.

This property development came at a massive risk and significant investment to my family. The largest and most risky investment I will undertake in my entire lifetime. This development also more than doubled the property value which also has significantly increased the property tax amount I am required to pay completely aside from this steep, ridiculous tax hike.

I think it is also worth mentioning that this targets individuals that lack the ability to express their dissatisfaction through the democratic process. The folks you are suffocating with this tax can't even vote against your silly, disrespectful party, and you know it. Hammering non-voting citizens to please your constituents. Well played. Dirty move, real dirty move.

Also.... worth mentioning. My property is not an investment flip left vacant; I developed this property with the intent to move back to my home province to again, contribute to my community, local economy, and, yep, ultimately pay more taxes. This property development endeavour only remains possible by renting it out. To leave vacant, in my personal situation, is simply not affordable. Because my heart is in N.S. my family decided to rent this property out as a short term rental (AirBnB) so we could continue to visit and have a place to stay and share with our family and friends. Aaaaand... YES! You nailed it! You're doing GREAT! ... pay more taxes for goods and services during our stay!! With the exception of a few weeks, our rental property is available all year round to anyone to residents and non-residents alike. Unlike your party's platform we do not discriminate against people based on where they choose to live.

My short-term rental property employs a property manager and a cleaner which ... generates tax revenue. I also purchase goods and supplies for my tenants from local businesses, which ... contributes tax revenue. My rental property, like so many others, also contributes to the tourism industry; attracting travellers from out of province and even out of the country to visit N.S. and, to, yes, you guessed it, pay tax revenue on goods and services during their vacation. Do you see where I am going with this? I think you squeeze enough tax out of us!! So far, on at least two occasions local residents have used my property to live in to bridge gaps between closing on homes. Another one of my guests even said their family lives exclusively in short term rentals, going from one to another. This also shows my property contributes in a positive way in helping N.S. residents acquire living arrangements. You're welcome.

Although I understand governments at every level carry operating deficits, the tactics of trying to correct years of governmental budgetary mismanagement and overspending should not fall on non-resident property owners. On a side note, the simple fact that this has been put forward by a CONSERVATIVE government absolutely blows my mind. Shocked. You should be ashamed. I encourage you and your party members to take a careful look at this policy and dissect the negative fallout of such a poor and short-sighted approach.

The steep hike of two dollars per hundred dollars of value is asinine. An overly ambitious, very bold and intrusive move. This could encourage financial ruin for many people.

Given this punishes folks like myself who have owned prior to this decision is incredibly insensitive. My family was barely able to afford this endeavour especially given the past two challenging years. Much careful planning and research was put into our development with budgetary concerns at the forefront. I am sure you can at least consider how negatively impactful having this new added significant expense would be to a family household. This could lead to our family, and many like us, to be forced into selling our property, which would likely be bought up by large, ultra-wealthy property buying companies that can afford to absorb these added taxes. Some of these companies will be multinational or at least non-Canadian corporations. In essence, your policies could encourage a mass migration of property and wealth transfer from Nova Scotians, who for many different circumstances happen to be presently working out of province, into the portfolio of large corporations. This would ultimately lead to negative socio-economic impacts on the culture and sovereignty of Nova Scotia. This will also lead to the skepticism of your government's ability to properly handle and manage current economic challenges at the expense of the working middle class of citizens across Canada.

This discriminatory action sickens so many people. I can assure you I will be making as much

noise as possible in every way I can. I have a large network of family, friends, and professional colleagues that I will be echoing on repeat my dissatisfaction for this and your governments lack of professionalism and consideration.

I ask that the responsible elected officials and committee members overseeing this initiative take a closer look at the associated negative impacts of this policy. I wish to see this motion repealed and that your caucus cease efforts to impose this unjust and unfair tax hike on your fellow Canadian citizens.

Thank you for your time in reading my concerns. Please contact me at your convenience if you wish to discuss in further detail. [redacted]

Respectfully (sorta),

--

Steve Whynot

From: S Whynot [redacted]
Sent: April 14, 2022 1:42 PM
To: Office of the Legislative Counsel
Subject: Attn: Law Amendments Committee [Reg: Bill 149-Financial Measures 2022]
Attachments: Steve Whynot - N.S. Non-Resident Tax Increase attn - committe members.docx

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Please see attached document for a transcript I plan to present to the committee scheduled for 15:30 hrs your local time.

Thank you,
--

Steve Whynot

Attn: Legislative Office Council

Law Amendments Committee [Reg: Bill 149-Financial Measures 2022] April 14, 2022

Committee members,

I wish to express my extreme concern and dissatisfaction with the recent decision to raise taxes for non-resident property owners. I and many others feel this initiative is an unfair penalty specifically targeted at individuals in an unjustified manner. This is seen as no less than a punishment to many who already contribute so much to Nova Scotia's economy and communities. I understand the hot housing market has a negative impact on the ability for residents to secure real estate, however, most of this pressure affects HRM and other metropolitan areas. Privately owned rural properties have little to no correlation to these issues.

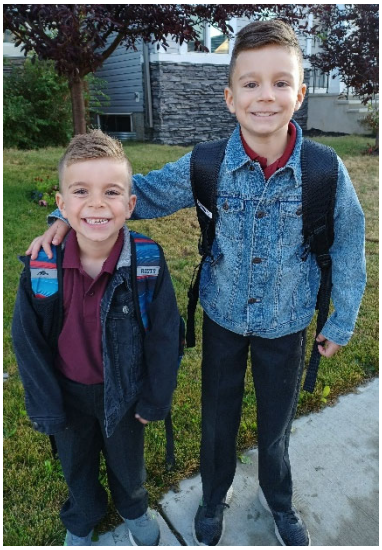
This bill will nearly triple property tax to owners, some of which have owned properties that have been handed down several generations To expect these folks who have paid taxes for years or even decades to pay this harsh increase is completely unacceptable. This biased and unwarranted approach would result in many being required to pay much higher property tax than their resident neighbours with no added service or benefit. My neighbour and I would still receive the same municipal services, which doesn't include anything outside of rare road grading and garbage pick up.

I'm a proud Nova Scotia native with several generations of Nova Scotians in my lineage. I lived the first half of my life in N.S. paying taxes and contributing to my community for many years, sacrificing my physical and mental health as a third-generation volunteer firefighter. I also served in the Canadian Armed Forces for many years which ultimately required me to relocate out of province. I mention these points, not for a pat on the back, but to express that the proverbial 'slap on the lips', stings and very much discourages faith in your government.

In my case, I accepted an early inheritance of a rural family property originally purchased nearly thirty years ago. That's 30 years of property taxes already collected from my family. I then made the largest investment in my life into the local economy; I hired local trades and I purchased local materials to develop my property. This generated a significant amount of tax revenue to your greedy government.

My parents generously gifted me a living inheritance so that they could see me and my family, their grandkids more often in the last stage of their lives.

These precious little turkeys right here…



The main motivation to keep a piece of home in my family was to allow my sons to know and love Grammie and GranDaddy.

I fail to see how residents who own or purchase a second property are immune to these unreasonable fees. Nova Scotians who currently reside in the province that own more than one property are interestingly not included in this new penalty. According to your vein, unproven theory, they too would equally contribute to inflated real estate prices and lack of availability.

Many of their properties are left vacant just as much, or in some cases, more than those from out of province. Are they excluded perhaps because it would upset them, and influence their political voting decisions? I think so.

This policy interestingly targets individuals that lack the ability to express their dissatisfaction through the democratic process. Folks like me faced with this suffocating tax can't vote against the greedy government officials involved in this overreaching policy. This aspect favours you immensely, but you know that. Dropping the hammer on non-voting citizens to please your constituents (voters). Well played. Dirty, immoral, discriminatory, and unfair but a favorable tactic for your desperate, short-sighted caucus.

My property is not an investment flip left vacant; I developed this property with the intent to move back to my home province to once again, contribute to my community, support the local economy, and, yes, ultimately pay more taxes. It was the largest, most risky investment my family will ever undertake.
We made great sacrifices completing this project, through my own blood, sweat and tears, increasing the property value, which of course results in, higher tax rates I 'm required to pay completely aside from this steep, ridiculous tax hike. But I knew that going in. I budgeted for that. I did not budget for an unjustified tax this extreme.

My property development only remains possible by renting it out. Because my heart is still in N.S. we decided to rent this property out as a short-term rental so we could continue to visit and have a place to stay to share with our extended family. Aaaaand…yes, pay taxes for goods and services supporting the local economy during our visits. Local residents have used my property to live in, to

bridge gaps between closing on homes. One of my guests even said their family lives exclusively in short term rentals.

My rental property employs a property manager and a cleaner. I also purchase goods and supplies for my tenants from local businesses, which … contributes to the local economy, generating tax revenue. It also supports the tourism industry; (maybe you've heard of it) attracting travellers from out of province and even out of the country to visit, and, pay taxes on goods and services during their stay. With the exception of a few weeks, our rental property is available all year round, to anyone, residents and non-residents alike because unlike your caucus we do not discriminate against people based on where they live. But alas, this doesn't provide us immunity to this unaffordable tax grab. I, like many, feel you squeeze enough tax out of us already.

Governments at every level carry operating deficits, but the tactics of trying to correct years of budgetary mismanagement and overspending should not fall on Nova Scotia alumni and Nova Scotia hopefuls. This steep two percent hike with no grandfather clause is asinine. Punishing folks like myself who have owned prior to this decision is incredibly insensitive. An overambitious, intrusive move. This could lead to financial ruin for a lot of people.

I trust this committee is aware, many families will be forced to sell their properties to large, ultra-wealthy property acquiring companies able absorb these added taxes. Some of these companies will be multinational, non-Canadian corporations. In essence, your policies will encourage a mass property transfer from fellow Canadians to the portfolio of large corporations. This will have negative socio-economic impacts on the culture and sovereignty of Nova Scotia. This policy will also highlight the government's approach to manage current economic challenges at the expense of the working class of citizens of Canada.

I ask that you consider how impactful this new added expense would be to a fellow Canadian family. I encourage the committee to take a careful look at this policy and conceive the negative fallout of such a poor, short-sighted approach. I demand better from the representatives of our province. Yes, our province, no one can take that from me. Life and opportunity can take me away from Nova Scotia, but you can't take the Nova Scotian out of me.

Thank you for your time, our most precious commodity.

Steve Whynot

[redacted]

From: Hebb, Gordon
Sent: April 14, 2022 2:26 PM
To: Office of the Legislative Counsel
Subject: FW: Non resident Tax

Gordon D. Hebb QC
Chief Legislative Counsel
House of Assembly
Halifax, Nova Scotia

(902) 424-8941

From: Noreen [redacted]
Sent: April 14, 2022 12:59 PM
To: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Subject: Non resident Tax

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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I wish to forward a copy of the letter we sent earlier this week to various levels of the NS Government. I was born and raised in Nova Scotia, both my husband and I attended Dalhousie and I have spent a part of every summer of my life in NS with the exception of the Covid summer of 2020. My children consider NS to be their happy place.

I feel like I have been betrayed and no one values our contribution to seasonal tourism which the province loves to promote.

Noreen & Yvon Lavallée

Premier, Minister of Finance and Cumberland MNA,

I have reviewed the new proposed 2% non-residential property - wealth tax and find it insulting and unfair for those of us Canadians that reside temporarily in Nova Scotia during the Summer months.

I do not believe this tax will help Nova Scotia achieve higher revenues in the medium and long term. People like me that have spend 3 to 4 months in Nova Scotia every year since 1987 and who invest greatly in the local economy while trying to be good citizens may have to consider alternatives.

I have owned a property in Cumberland County (my wife's place of birth) for 35 years and already pay disproportionally high property taxes compared to my Nova Scotia neighbours. I have never used

the Nova Scotia Healthcare or Education systems and rarely go to Halifax where the major discrepancies and wealth gap exist in Nova Scotia.

There are hundreds of non-residents like me that help the local economy survive either through buying all our daily needs locally, eating out in the local restaurants, hiring local professionals and trades people whenever improvements on our property are needed, shopping at the local stores and fairs, joining municipal sport facilities thereby helping them to pay their overhead and staff, and on and on. Do you see the pattern of “LOCAL”.

If the idea is to free up properties, I do not see how forcing me to sell would help anyone. Our cottage is not winterized and useless for permanent housing. Already our region is not in high demand for family living due to the lack of local schools and services. As seasonal residents we already miss out on several services such as bulk garbage pickup which is conveniently scheduled before the arrival of most cottage owners.

I am also thinking of the local entrepreneurs that will suffer greatly from the trickledown effect of this tax. There seems to be an impression that people from outside NS have money to spare. The truth is that most of us make major sacrifices throughout the year to allow us to return to our beloved Nova Scotia each summer. We did not choose to leave NS years ago, the job market forced us to move elsewhere. We are now retired and living on a fixed income. We pass on travel throughout the year knowing we will be back in NS. We do our bit to promote tourism to NS with our constant praise of the province and a steady stream of company. This unfair tax has tainted our opinion.

Your proposed non-residential property- wealth tax does not appear to offer any new services to the county or the non-residents like me. It will only take money that would usually be invested in the local economy and transfer it to the Nova Scotia government, leaving the regional counties poorer and regional trades people having to look for other work to support their families. It seems that only Halifax will benefit from this short-sited proposal.

Sincerely,

Yvon A. Lavallée & Noreen MacIntyre

McDonald, David S

From: Hebb, Gordon
Sent: April 14, 2022 2:25 PM
To: Office of the Legislative Counsel
Subject: FW: Proposed Non Resident Property Tax

Gordon D. Hebb QC
Chief Legislative Counsel
House of Assembly
Halifax, Nova Scotia

(902) 424-8941

From: Nancy LeBlanc [redacted]
Sent: April 14, 2022 1:04 PM
To: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Subject: Proposed Non Resident Property Tax

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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My husband & I own a small cottage on the Gulf Shore of Nova Scotia. We are appalled at the proposed increase in property taxes on this place. It is not a year round home, yet the assessment is fairly high considering our location. I am a native Nova Scotian - have family in the area, and in fact this is why we chose to buy a summer home here...even though we live far away in Moncton. Please consider what you are doing to seasonal property owners such as ourselves....seniors, on a fixed income. You are going to price us out of the market...perhaps that is your goal...I fully comprehend the need for affordable housing....I do not believe this action will accomplish this goal. Someone with deeper pockets will simply take our place.

Nancy LeBlanc

[redacted]

From: John Linders <jlinders@remaxnova.ca>
Sent: April 14, 2022 2:05 PM
To: Office of the Legislative Counsel
Subject: New Deed Transfer Tax Bill

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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To The Legislative Office:
The proposed 5 percent Deed Transfer Tax and the annual Property Tax for non-residents discourage people from considering purchasing property in our province. These taxes also add a financial burden to people who currently have seasonal property here. Many of these people are Nova Scotians who have a history in the province and family ties they want to maintain. These families have an economic impact in our rural communities with businesses relying on seasonal resident spending from groceries, utilities, tourism, hiring local tradespeople, and more. The message we are sending to fellow Canadians is that we do not want them here. Our tourism promotions welcome Canadians to our province, however, these taxes discourage loyal, seasonal property owners who come back year after year without any enticement. I am disappointed in the implementation of these taxes and urge the province to consult with REALTORS® and out-of-province owners to find a better solution. Let's avoid the decline of rural Nova Scotia and make a plan that is fair for those who love and have given so much to the province.

Sincerely,

John

John Linders, BSc, BEd, MEd
REMAX nova
1-7 Mellor Ave.
Dartmouth, NS B3B 0E8
Cell:(902)488-4388
Text:(902)488-4388

www.HalifaxRealEstate.com

[redacted]

From: James Mackintosh [redacted]
Sent: April 14, 2022 4:48 PM
To: Office of the Legislative Counsel
Subject: Submission regarding Bill 149
Attachments: 220414 Presentation to the Nova Scotia Law Ammendments Committee.pdf

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The attached is for submission to the Members of the Law Amendments Committee regarding Bill 149.

Thank you for giving me the opportunity to speak today at 4:30 AST. I hereby submitt my speaking notes from my presentation for your record and reference if needed – please see the attached pdf.

Thank you.

James.

James Mackintosh
[redacted]

James Mackintosh
[redacted] Toronto, ON [redacted]
Chester Basin,
[redacted]

April 14, 2022

Law Amendments Committee
c/o Office of the Legislative Counsel
Legc.office@novascotia.ca

To the Members of the Law Amendments Committee,

Thank you for giving me the opportunity to speak today at 4:30 AST. I would also like to submit my notes from my presentation for your record and reference if needed.

They were as follows:

Good afternoon Chairman and Committee members - thank you for giving me the opportunity to speak.

To give you a little background, I am married with three children and we live in Ontario and Nova Scotia. My wife's family has over 100 years of history in Nova Scotia – both of her grandfathers were apple growers in the Annapolis Valley, On her paternal Grandmother's side the family has been in Nova Scotia for over 5 generations in Annapolis Valley.

Our family inherited the 3-season family cottage in Chester Basin that has been in the family since the 1940's. I personally have been lucky enough to be in Nova Scotia every summer for the past 25 years and the cottages owned by us and our cousins are a gathering place each summer for the past 80 years for 5 generations of families from Nova Scotia and from across Canada.

Our children have spent many summers in Nova Scotia swimming, learning to sail, working summer jobs, growing up, and learning to love the province. Now that they are older, all of our children are considering Halifax and Nova Scotia as a potential place to live and work. Our daughter is who is a nurse has recently applied for jobs in the Halifax area all because of our cottage and our history in NS

For the record, we do not think ourselves as "non-residents" . This term drives a wedge between us and other Nova Scotians. We are fully committed to Nova Scotia and think of ourselves as part-time Nova Scotians with deep roots in the community.

I do not want to reiterate what others have said so eloquently throughout the day today. But I think it might be useful to put some numbers on our situation so that you can perhaps see the impact.

- The proposed tax is extremely high when compared to any other property tax situation across Canada. I have looked at many other jurisdictions around Canada and I believe that if implemented this will be the highest property tax in Canada by a large margin.

Our property was assessed at a value of $722,000 this year - this is an increase of 14% over the year before, so we will already be paying 14% more tax in a single year.

It is also interesting to note that as non-residents we are already paying more tax than a Nova Scotian would in our position because our property tax increases are not capped like they are for residents of Nova Scotia.

In our area in Marriotts Cove we will be taxed the regular rate of $6,500 for our property tax this year. Now with the added non-resident tax, we will be taxed an additional $14,400 per year for a total of $20,900! For comparison, in Montreal a house of the same value would have property tax of $5,500 per year. In Fredericton the same house would have property taxes of $10,250; in Ottawa they would pay $7,700. $20,900 for a modest non-winterized cottage is unreasonable.

- We have lived with the Nova Scotian tax system for decades and this sudden and extreme change seems very unreasonable. Increases are expected, but not so suddenly and in such a discriminatory way.

- This tax is already bringing a deep sense of hurt to people like us who have strong roots in Nova Scotia, and, not surprisingly, it feels like a betrayal. It signals that Nova Scotia will no longer welcome those from out of the province. It signals that Nova Scotia will view those from "away" not as contributors to the fabric of the province but as unwelcome interlopers who must now pay more than their fair share to remain. This tax pits Nova Scotians against the rest of Canada and the rest of Canada against Nova Scotia.

- While we already contribute more taxes than residents would in our situation, I would like to say that we would still be willing to contribute to a reasonable tax to help increase housing supply and that is spread equitably among residents and non-residents according to their financial means. The current legislation should be studied more before being enacted. It currently seems punitive and unfair and risks many unintended consequences.

  Thank you

Once again, thank you for your time and commitment to this democratic process.

Sincerely

James Mackintosh

McDonald, David S

From: John MacRitchie [redacted]
Sent: April 14, 2022 2:31 PM
To: Office of the Legislative Counsel
Subject: Submission to Law Amendments Committee - Bill 149
Attachments: NS Law Amendments Committee - Bill 149 - MacRitchie.pdf

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Dear members of the Law Amendments Committee:

I requested, by phone on April 13th, an opportunity to speak to the Law Amendments Committee regarding Bill 149 - Financial Measures (2022) Act.

I have not heard back regarding a time to speak to the committee at the session today, April 14th.

I am attaching my speaking notes as a submission to the committee should a speaking time not be available. I remain very interested in an opportunity to speak directly to the committee.

Thank you very much for the opportunity to make a submission.

Please provide a confirmation of receipt.

Sincerely yours,
John

--

John MacRitchie
[redacted], Toronto, ON [redacted]
[redacted]

Nova Scotia Legislature
Law Amendments Committee
Meeting of 14 April 2022 - Bill No. 149 – Financial Measures (2022) Act

Representation by John MacRitchie, Toronto, ON / Bucklaw, NS regarding the Non-resident Property Tax.

Thank you Mr. Chair. Members of the committee. I am grateful for the opportunity to speak to you today.

My name is John MacRitchie. I am a Canadian who grew up in Sydney and now lives in Toronto.

I am here today to express my opposition to the proposed tax of non-resident residential properties.

1. The tax will have unintended - very emotional - consequences.
2. It is unlikely to meet its stated policy objectives of making more housing available in Nova Scotia.
3. And it is simply undemocratic.

Several years ago, I took on responsibility for my family property in Bucklaw, Cape Breton, between Whycocomagh and Baddeck.

The proposed changes will triple the current tax on the property. When I consider the removal of the property tax cap when I took on the property just a couple of years ago, the tax will be increased by 426%.

The Emotional Response Impact

So let's consider the emotional response impact:

The property has been in my family for over 145 years. I am not the first to have left for work outside of Nova Scotia. My ancestors left for the Klondike and then to the Boston states (twice). We always kept the property and we always paid its taxes.

Having held property for 145 years, we can hardly be accused of "squeezing out our own" as suggested by one government Minister in the text of a letter I reviewed to another non-resident.

And we did not leave Cape Breton to "prove our mettle" as was suggested in the same letter. We left to seek opportunities and to feed our families.

In most of my lifetime, the property has been a seasonal residence and not habitable for 4 months of the year - the buildings have to be closed and are not accessible in the winter.

Don Mills, Nova Scotia resident and co-founder and former CEO of Corporate Research Associates in Halifax describes the fragility of reputation and the clear risk that he sees in alienating non-residents and potential investors in a recent article on this tax.

In my case, I have always made a specific effort to buy locally when I am in Cape Breton, typically from small, locally owned businesses such as:

In Baddeck

- Home Hardware
- Stone's Pharmacy
- The Co-Op
- Tom's Pizza
- The Outdoor Store
- McRae's Garage

My wife and I were married at the Inverary Inn in Baddeck, joined family and friends from Ontario, the United States and the UK

In Nyanza:

- The Herring Choker Deli
- Big Spruce Brewery

And in Whycocomagh:

- Charlene's Restaurant
- The Co-op
- Home Hardware
- MacAuley's Service Station
- The Farmer's Daughter store

I choose to support these businesses because I want them to be there even when it often means paying higher prices.

Mr Mills also mentioned the ambassador role that non-residents play.

To that point, I am asked often enough for advice on visits to Nova Scotia that I put together a Google map so I could share my favourite places and businesses with friends and friends of friends planning trips to the province.

And, to quote again from the Minister's letter, perhaps "home renovations, landscaping, dining and retail spending by our seasonal residents, this does not a healthy economy make."

So perhaps we can set my retail contributions aside.

But, over the past 3 years in my day job, I had the opportunity to build a collaboration with colleagues at another institution in Nova Scotia. That has led to a project that in its first phase already attracted over $1.2M in Federal funding in Nova Scotia and a similar amount in Ontario to drive economic impact and high value skills development and job creation. The project has already produced results that far exceed the investment and we are now building it out nationally with partners across Canada.

Would I have pursued this project with the same enthusiasm with a partner in Nova Scotia - a very capable team by the way - if I did not have my roots in Nova Scotia?

I am not sure.

It certainly was a plus for me to work with a team from Nova Scotia and to build something nationally with them. With the ups and downs of any complex project it certainly helps to have factors like that keep you going.

Given what I have described, I want you to consider how you would react if you faced a similar situation that this tax presents.

Ineffective in Reaching Policy Objectives

On to the policy effectiveness…

My emotional response aside, I am completely unconvinced that this will be effective from a policy standpoint. If the logic held, I might not be happy, but I could understand and I might not be standing here.

Many, if not most of the properties that are caught in this tax will be rural and seasonal residences. Many will be like ours, are neither habitable, nor accessible for several months of the year.

I cannot rent the property for 12 months to a Nova Scotian. I could sell it to a Nova Scotian who would then pay less tax, but it would still be a very rural, very seasonal property and add nothing to your housing stock.

Perhaps the committee should request more details in their review of the bill:

- How many seasonal or second home properties are in the province?
- How many of the non-resident properties are seasonal?
- How many of these seasonal properties are habitable in the winter?

Frankly, if the way to address the housing issue is through seasonal properties, why limit the tax to non-residents?

If this was effective, why not tax any seasonal properties regardless of the residency of the owner?

Further, I suspect that the migration changes we have seen in the past 2 years may be a temporary phenomena. While we will end up with more remote or hybrid work than pre-pandemic, the shift may not be as dramatic as some have predicted.

You need to look closely as to whether you are dealing with a temporary supply / demand imbalance or a trend that will continue. In either case, the market can adapt although it takes time to catch up and imposing an on-going tax like this to address a temporary situation does not make sense.

An Undemocratic Tax

Finally, and the aspect that most irritates me about this law is that it is simply taxation without representation. It is fundamentally undemocratic.

Traditionally, as Canadians we recognize the value of shared responsibilities to look out for each other. As a Canadian I do not hold individual freedoms above all else and I recognize my responsibility to look out for others.

Our federal tax transfer system, the equalization payments system, and how we approach healthcare are all macro examples of this.

Decisions to penalize other members of the country simply because they are not residents of the province threaten the trust on which these systems are based.

This tax is probably a small thing, but it feeds into the populist rhetoric that we each only have to be able to look out for ourselves (“our own”) and everything will be fine.

That is not the view I hold, and it is not how I believe we have built what is unique and wonderful about this country.

This is a bad law - it will damage the reputation of the province, it will not be effective in meeting its policy goals and it is undemocratic and inconsistent with how we have built Canada.

Simply drop it.

I know the province has fiscal, social and economic challenges. Many of us non-residents are very willing to work with you to find creative solutions and new ideas. We have been ambassadors for the province and we want to continue to contribute.

Thank you.

John MacRitchie
Toronto, ON / Bucklaw, NS

[redacted]

From: suzanne mckay [redacted]
Sent: April 14, 2022 1:36 PM
To: Office of the Legislative Counsel
Subject: Exempt current summer cottage owners

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Mr. Chairman, Law Amendments Committee:

I have just learned, literally five minutes ago, that the government's financial measures act is going through law amendments today. Am I right in thinking this is the bill which would so drastically raise taxes on out-of-province owners of summer cottages in Nova Scotia?

If so, I urge you to exempt owners of summer cottages from this ferocious tax hike. If you cannot do that, then, at the very least, exempt current owners of summer cottages from this provision, thus making it a warning to all future out-of-province cottage buyers that they are not welcome in Nova Scotia, without punishing current owners, who have invested and continue to invest lots of money in their summer properties, and who lack a vote to respond to this confiscatory legislation.

As I am sure you have heard from so many other people, these cottage owners contribute to their local communities while they are here, pay full-year taxes even while drawing upon local services for less than half the year, and often host other tourists who visit them and Nova Scotia, during the summer months. Moreover, many of these cottages are in remote, rural locations, so the notion that driving away these out-of-province cottage owners would free up housing for N.S. residents is simply wrong. Who would want to move into an uninsulated cottage in a remote, rural location lacking job opportunities or even prospects?
The bill should, instead focus on finding housing opportunities in urban or semi-urban areas, where jobs are to be found.

There are all sorts of things the Government of Nova Scotia could do to address the housing shortage for Nova Scotians; e.g., prevent conversion of current apartments into airb&bs, build more low-cost housing or provide incentives for entrepreneurs to do so, and restrict out-of-province "property flippers". Enormous tax hikes on out-of-province summer cottage owners, many of whom are in fact Nova Scotians who want to retain some connection with their home province, will not accomplish this.

Please correct this terrible mistake before you punish such innocent victims, as well as drive the tourist industry, already hard-hit by two years of COVID, further into the ground. Protect rural economies, don't harm them. Indeed, the Minister, in interviews, has come across as saying, "We won't know if this will work until we try it." Would you accept such reasoning from the mechanic who repaired your car's brakes?

- Yours sincerely, Cliff & Suzanne McKay,

Shelburne County

[redacted]

From: Scott McLeod <scott@scottmcleod.ca>
Sent: April 14, 2022 2:57 PM
To: phoveling@nsar.ns.ca; Premier; Finance Minister; Office of the Legislative Counsel
Subject: regarding the new property taxes on non-residents of Nova Scotia

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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To whom it may concern,

I'm writing on behalf of myself, my wife, and my mother-in-law, to convey our profound disappointment with the Nova Scotia government's sudden property tax increase for non-resident owners of seasonal properties. This tax is not only an unjust burden to my family and many more in our situation - but more so, it misses the mark entirely as a way to create "year-round/affordable housing". It costs seasonal/recreational property owners an excessive and punitive amount of money on top of the taxes already generated by owning in and when visiting your province. We ask that the government makes immediate adjustments to this misguided cash-grab.

In the spring of 2021 we purchased 34 Sand Piper Way, a seasonal property near Black Point in Pictou County. By design this dwelling is not meant for year-round occupancy, nor is the geographical location habitable over the winter months. It is not possible for us to meet your criteria for an exemption to this tax increase. We believe that you are willingly ignoring the fact that there is zero potential for anyone to SAFELY occupy this property - and many like it - from November to April.

My mother-in-law was born and raised in Pictou County, and her siblings, their families, and many childhood friends still live in the area. She is a widow; her husband passed away in 2020. Covid has made her grieving process hell, with her family and friends not being able to visit and help her heal. We decided to help her buy a summer property so that she could have her own place to stay when going "home" to spend time with her family during her and her siblings senior/twilight years, and so that our children could get to know their family/aunts/uncles/cousins.

Our reason to purchase in N.S. was to spend our summers with family. We are not "investors" seeking a quick flip or profit. But we are absolutely investors in the Pictou County community. We've spent thousands of dollars this past summer on food, fuel, tradespeople, handymen, materials, upkeep, restaurants, and more. And we have plans to spend thousands more this year and beyond in your province. Obviously everything we buy gets taxed, and it goes to your government. Let's not overlook the fact that we already pay a substantial annual property tax to your province. You claim that you want to improve the availability of year round housing for NS residents. We do not own a property that can be lived in year round. We are not your problem. We are merely decent people trying to spend time with our family in the area of Canada where my mother-in-law grew up. Your excessive taxation on people like us is simple robbery. If you had grandfathered the annual tax hike that would at least provide knowledge and a choice for future buyers. Going after people like us, well you're truly just sticking it to us because we cannot impact your job security. We don't get to vote there, so it is easy for you to

make us a target. Imagine families that have purchased 20 years ago - how much money they've spent in your province and how much tax that has generated. You're punishing them unfairly.

It might interest you to know that we purchased the property from a Nova Scotian - we have brought hundreds of thousands of dollars into your province, and paid taxes on that. She would have paid capital gains on that sale. This person had been trying to sell this property for a decade before we came along. 10 years. We did something that nobody else, absolutely not a Nova Scotian resident, was willing to do.

It's unjust that you are penalizing people like us, on a property like this. We ask you to immediately repeal or amend this obvious cash grab and implement a more responsible plan to address housing quantity and affordability.

Yours truly,

Scott McLeod, Michaela Becker, and Janet Becker (née Fraser)

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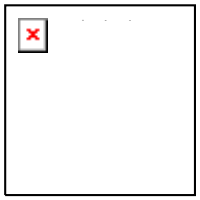
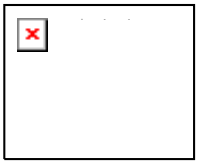

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[redacted]

From: Daniel McPherson [redacted] >
Sent: April 14, 2022 5:55 PM
To: Office of the Legislative Counsel
Cc: Jerry McPherson; Leslie Mcpherson
Subject: Submission to Legislative Amendments Committee on Bill 149 : Proposed Non-Resident Property and Deed Transfer Taxes
Attachments: Bill 149 McPherson Presentation to Standing Committee on Law Amendments.pptx

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Dear Madam/Sir

Please find attached a submission I would like to present to the Legislative Amendment Committee on the proposed Bill 149 with specific focus on Non-Resident Property and Deed Transfer Taxes.

Please do not hesitate to contact me via email or on my cell at 780-792-8014 to advise me when I can make this presentation or if more information is required.

Regards
Jerry McPherson, P.Eng.

Sent from Mail for Windows

Bill 149 : Non-Resident Tax Proposals in 2022/23 Nova Scotia Budget

Presentation to Standing Committee on Law Amendments

Jerry McPherson, P.Eng

Bill 149 : Proposed Non-Resident Taxes
Presenter Introduction

- My name is Jerry McPherson and my wife, Leslie, and I own a seasonal home at Aylesford Lake just outside of Kentville.
- We grew up in this wonderful town but had to leave Nova Scotia in the mid-1980s to find work in our professions after university.
- We have lived and worked in Alberta since 1999 and raised 3 children here. They all call Alberta home but enjoy going to Nova Scotia every summer to see their grandparents, uncles, aunts and cousins. We have done this every year since 1987.
- We built our dream summer home, using all local contractors and suppliers, in 2015. It allows us, in our retirement, to enjoy family and friends while supporting aging parents. We have many guests from across Canada and the US come to visit us and enjoy everything our beloved province has to offer.

Bill 149 : Proposed Non-Resident Taxes *Concern*

- To say we are shocked, saddened and angered by the significant and unfair taxes targeting Non-Residents…particularly Canadian Non-Residents….is an understatement.
- We feel so betrayed and unwelcomed by our "home" province….as do our family, friends and other impacted Non-Residents.
- **Canadian Non-Residents already do so much to generously support the people of Nova Scotia, primarily through federal equalization payments, a full 20% of your government's revenue according to your 2022-23 budget.**
  - In addition to this $2.5 billion in equalization support, there is a large net contribution provided by Non-Resident Canadian taxpayers to Nova Scotia through the Canada Health Transfer(CHT) and Canada Social Transfers (CST)!
  - In reviewing the transcript of Second Reading of Bill 149, I am so encouraged by the number of MLAs that recognize the inherent unfairness and negative impact this Bill will have on Non-Residents and the province. In particular, the Hon. Zach Churchill comments hit the nail on the head.
- Now the NS government wants more from Canadian Non-Residents. Our contribution to federal equalization payments, CHT and CST plus the municipal, fuel, HST and other taxes Canadian Non-Residents pay while in the province are not enough?
  - Please remember that Non-Residents don't use provincial schools or hospitals…huge costs to Resident Nova Scotians.
- Also please remember…."What government gives to one person they must first take from someone else." And a large number of "someone else" are going to be taking their money elsewhere where the NS government can't reach it, reducing what can be given to its residents. Nova Scotia is grabbing more than any other province or territory in Canada!
  - PEI has a Non-Resident Property Tax of approximately 1.2% as opposed to the proposed NS tax of 2.0%
  - Ontario only charges Non-Resident property taxes on foreign (non-Canadian) Non-Residents; Ontario currently receives no federal equalization payments
  - BC Non-Resident property taxes are 2% on foreign Non-Residents; Canadian Non-Residents pay a property tax at 0.5% annually (Speculation and Vacancy Tax); British Columbia currently receives no federal equalization payments
  - Remaining Canadian provinces/territories do not discriminate against Non-Residents with respect to property taxes; Nova Scotians face little discrimination across the rest of Canada if they choose to have seasonal properties in other provinces/territories.

Bill 149 : Proposed Non-Resident Taxes *Impact*

- The impact of this surprise on Non-Residents, especially those that have retired and are living on a fixed income, is significant!
- Just think of your own situation…how would an extra $11,500 per year in taxes impact your life or your retired parents and friends? That is the impact on Leslie and me.
  - This $958 per month tax on us is a mortgage payment for many Nova Scotians!!
- This legislation, as proposed, will reduce property value assessments, which will reduce municipalities' property tax revenue.
- The Bill will also reduce the amount of new construction and renovation in the province by prospective Non-Resident buyers that will choose to acquire seasonal properties in more tax-friendly locations.
  - I know we would not have built our property in Nova Scotia if these taxes were already in place.
  - This will further impact municipal tax potential revenues while reducing associated sales in the home building, landscaping, building supply and real estate components of the Nova Scotia economy.
- The lack of consultation on this proposal with real-estate, construction companies, municipalities and Non-Residents pre-budget is disappointing. The time to provide input is also extremely limited.

Bill 149 : Proposed Non-Resident Taxes *Housing Supply*

- Does the NS government really think targeting seasonal residences is a significant part of the solution to housing supply?
- Are Nova Scotians going to live all year around at the cottages, family farms and other properties that many Non-Residents will be forced to sell?
  - These tax actions will have a negligible impact on available affordable housing in the province.
- The Nova Scotia government is basically holding existing Non-Residents up for ransom. Sell/rent your property all year around or move to Nova Scotia….. or else we are going to punitively tax you.
- This is a tax grab, pure and simple, for those of us that choose to keep our NS seasonal properties. We will choose to pay the annual ransom. No increase in housing supply as monies go to general revenues.
- For those that choose not to pay the ransom and sell, many properties will be purchased by NS residents already with homes and used as AirBnBs and seasonal properties for themselves and their families. Minimal increase in resident housing supply.
- Some retired Non-Residents may choose to move to Nova Scotia to avoid the proposed property tax. No increase in housing supply.
  - While this will attract Nova Scotia income taxes (which will be low in many cases for retired individuals), these individuals will also bring the costs associated with supporting an aging demographic with them.

Bill 149 : Proposed Non-Resident Taxes
Proposal for Fairness to Non-Resident Canadians

- I understand the need to move toward a balanced budget in Nova Scotia and I applaud that initiative.
  - However, bureaucratic cost cutting needs to lead the way….not more taxes or increased reliance on other fellow Canadians!
- In this proposed legislation, there needs to be a distinction between Canadian and foreign Non-Residents because of the significant financial support Canadian Non-Residents already provide to Nova Scotia.
- For the proposed Non-Resident Property Tax, I recommend that Canadian Non-Residents be exempted from this tax.
- For the proposed Non-Resident Deed Transfer Tax, I recommend that Canadian Non-Residents be exempted from this tax.
- Many of us targeted by this proposed, significant, unfair tax are born and raised, proud Nova Scotians. We left the province many years ago to find work and were so excited to return to NS for a part of the year while still keeping our home where our children were raised and now live/work….their “home”.
  - This dream is now in serious jeopardy
- I trust the Committee will seriously debate and reconsider Bill 149 as it pertains to Non-Resident taxation.

Bill 149 : Proposed Non-Resident Taxes *Wrap-Up*

- Thank you for your consideration and I would gladly answer any questions or provide clarifications that would be helpful.

[redacted]

From: Karsa Melnick <info@karsamelnick.com>
Sent: April 14, 2022 12:17 PM
To: susancorkumgreekmla@gmail.com
Cc: Ann Parks; Colin Crowell; Premier; Finance Minister; Office of the Legislative Counsel; phoveling@nsar.ns.ca
Subject: Real Estate High Taxes Imposed on Non-Residents

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Hello Susan:

I voted for you, because I've known you for a number of years. I also worked with Jody for a short time back in the 1990s. I hope you enjoy this job and will be successful at it. Being a politician is not an easy job, by any means.

I've been a licensed real estate salesperson for almost 19 years now. Our NS Real Estate Association has been lobbying the government to stop this excessive tax grab announced for non-residents of NS.

We do have for many decades now, non-residents who come from Germany, United States and other provinces who enjoy seasonal properties, in some cases for half the year, that contribute greatly to our economy.

I strongly think we should do everything possible to encourage them. You know about the benefits for Nova Scotians: the newcomers bring wealth; they help shoulder the burden of our taxes; they make ordinary Nova Scotians wealthier by the increase in our property values, and not incidentally fatten the coffers of government; and as it happens they create jobs and business for people like me and lots of others.

You wouldn't think that anybody would want to disrupt this golden goose from its highly desirable nest-building, but I'm afraid that this is exactly the danger in the newly announced tax grab. In just the two weeks since the deterring word of these new taxes has gotten out, I've had several prospective clients tell me that Nova Scotia seems a lot less welcoming than we did before. Plans of buying here have been canceled or put off.

Two specific cases, one buyer from Massachusetts wishes to buy a property near Lunenburg. He was getting ready to write an offer on a $900,000 property the same week you announced this budget. I immediately emailed him on March 29th to let him know about these budget items that will affect him. Here is his reply on March 31st:

Thank you for your brilliant work- I was anticipating we would see through a purchase in NS together. The non resident tax puts property out of reach for me- the Holiday home won't work in Lunenburg now.

The property he wished to write an offer on is still sitting for sale. I'm sure it would be under contract right now. These budgeted items will affect property owners who wish to sell, without the mix of locals and non-residents as potential buyers.

Another buyer from Ontario planned to write an offer on vacant land acreage property and changed his mind when he found out about the new taxes.

I'd respectfully suggest this is not the message we should be sending to those thinking of contributing to our province. Surely we'd do better by encouraging them to come and bring their wealth rather than causing them to pause and perhaps take their business elsewhere. The path of special, discriminatory taxes is sure to do harm to our existing property owners and, by discouraging the

arrival of new taxpayers, to the very governments who hope to score by these hits on prospective newcomers.

Cheers,

Karsa Melnick
RE/MAX South Shore Realty (1989) Ltd.
Cellular: 902-212-0058
Fax to Email: 902-644-3952
Email: info@karsamelnick.com
www.karsamelnick.com

Nova Scotia Premier - Tim Houston - premier@novascotia.ca
Nova Scotia Minister of Finance - Allan MacMaster - FinanceMinister@novascotia.ca

Cc MLA Cumberland North - Elizabeth Smith-McCrossin - mla@esmithmccrossinmla.com

I am writing to add my voice to the discontent surrounding your governments recent budgetary tax grab for nonresident property owners. I wholeheartedly disagree with the newly proposed 2% non-resident provincial property tax. It will negatively impact rural Nova Scotia and is grossly unfair.

I am a property owner in rural Cumberland County, I have longstanding roots in the community, having been born in Amherst in 1965. Unfortunately, in my early 30's, my career and that of my husband, forced us to make the decision to move to Ontario. The economy of Nova Scotia did not support the needs of our careers at that time. Never has a year passed that I have not spent my vacation time in NS, we enjoyed it so much, we made the decision to purchase property and using local builders build a retirement property for our future. That future has unfortunately changed with the death of my husband in 2020, it has not, however, changed my desire to spend all the time available to me in Nova Scotia.

I am on the Board of Directors of a National charity, the Sandra Schmirler Foundation, upon my husbands passing my family was given the opportunity to make a sizable donation in any NICU in the country in my husband's memory. We choose the Cumberland County Regional Hospital.
A $20000 grant was provided in July of 2021 to purchase a needed piece of life saving equipment for their Neo Natal Intensive Care Unit. Actions like these are not done by property speculators looking to make a buck, but by concerned members of our community who happen not to have the luxury of living in the home of their heart full time.

This is only a piece of my personal story; I'm sure others have also shared their stories with you.

The following are non-personal points I would like to address

- Implementing this new 2% provincial non-residential property/wealth tax will tarnish Nova Scotia's reputation as a fair place to live and do business.
- In Cumberland County, non-residents pay a disproportionate share of total municipal property taxes, yet most are seasonal residents only using their property for less than 15% in any given year.
- Non-residents are not a burden on the healthcare system in Nova Scotia. Their home province reimburses Nova Scotia for any health care services provided to a non-resident.
- There is no new service being offered to payers of this tax.
- Non-residents have no voting rights.
- The new non-resident property tax is unlikely to materially impact property prices and resale activity in urban centers like Halifax. Instead, the impact will be felt mainly in rural areas where most seasonal, non-resident owned properties are located. Supply of these properties will increase, and demand will decline together putting downward pressure on seasonal property prices. Also, new residential construction activity will likely slow in these areas. The economies of municipalities like Cumberland County, with its large number of New Brunswick seasonal property owners, could be particularly vulnerable. The wealth gap between Halifax (and surrounding area) and rural Nova Scotia will widen in the former's favour. This outcome does not appear to be in the broad public interest.

Regards,

Janet Murphy

[redacted]

From: MacDonald, Heather M
Sent: April 14, 2022 11:59 AM
To: Office of the Legislative Counsel
Subject: FW: Non-resident Property Tax

From: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Sent: April 14, 2022 11:55 AM
To: MacDonald, Heather M <Heather.M.MacDonald@novascotia.ca>
Subject: Fwd: Non-resident Property Tax

Sent from my iPhone

Begin forwarded message:

> **From:** "Powell, Bert" <bert.powell@bmo.com>
> **Date:** April 14, 2022 at 11:45:25 AM ADT
> **To:** "Hebb, Gordon" <Gordon.Hebb@novascotia.ca>
> **Subject: Non-resident Property Tax**
>
> ** EXTERNAL EMAIL / COURRIEL EXTERNE **
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>
> Gordon, understand there is a committee sitting to hear views.
>
> Here are mine:
>
> 1) I am NS born and educated. Bought rural land many years ago and we have a year round home we use. I work in Toronto and NY as that is where my work is. I feel this propose change in tax is punitive and is "drawing the line behind" those of us with connections to NS who have already made the capital investment in the province as Nova Scotians.
>
> 2) We are already not protected on the yearly municipal tax increases as non-residents.
>
> 3) We consume minimal local resources. I pay for school and municipal services that we do not use.
>
> 4) We employ local people to look after and maintain our property.
>
> 5) We assist the local communities. We were part of seed capital that funded the building of a curling club, made donation to fire dept, and local senior facility.

6) We assist our relatives who live in he province.

This proposed tax unilaterally treats, or assumes, all non-residents are parasites who are there to “take” from the province. I would strongly argue at many levels this has never been the case.

I would suggest that this policy is narrow in its analysis and broad in its impact. This is very short sighted and an offense to those of us who are Nova Scotians.

Our home there is a part of our plan to retire where we would be paying taxes on our income and gains in NS. If this is the direction of travel for the government of NS we will consider other provinces who will be more welcoming of what we bring to the table both near-term and long-term.

I would strongly encourage the government to re-thing this policy in a more wholistic manner.

Bert

Bert Powell, CFA
Global Director of Research
BMO Capital Markets | 100 King St. West | 3rd Floor | Toronto, ON M5X 1H3
C: 416.560.4591
Bert.powell@bmo.com

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[redacted]

From: MacDonald, Heather M
Sent: April 14, 2022 12:13 PM
To: Office of the Legislative Counsel
Subject: FW: Feedback on increased proerty taxes

From: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Sent: April 14, 2022 12:06 PM
To: MacDonald, Heather M <Heather.M.MacDonald@novascotia.ca>
Subject: Fwd: Feedback on increased proerty taxes

Sent from my iPhone

Begin forwarded message:

> **From:** groberts@amhersttoyota.com
> **Date:** April 14, 2022 at 11:34:00 AM ADT
> **To:** "Hebb, Gordon" <Gordon.Hebb@novascotia.ca>
> **Cc:** Traci Pye-Roberts <Tpyeroberts@amhersttoyota.com>
> **Subject: Feedback on increased proerty taxes**
>
> ** EXTERNAL EMAIL / COURRIEL EXTERNE **
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>
> Good morning,
>
> We are writing you today to share our opinion and concerns about the proposed increase in property tax for non-resident vacation properties. As has been very obvious over the past two years during covid, government continuously make broad sweeping rules and laws without taking all regions into consideration. We are Nova Scotia business owners who have been paying over $100,000 dollars in property taxes per year. All while employing over 25 families in the region. Myself and my wife were both born and raised in Nova Scotia and have had our cottage in Nova Scotia for more than 15 years. The decision to move from Truro, to just across the border in Sackville, NB to be close to my business is now going to cost us even more to go to Nova Scotia to our cottage and spend our money there. We are not from Ontario or a long-distance residence. We contribute more than our share of tax dollars to the province, along with employing NS residents, do not force us to sell our cottage and locate somewhere other than our HOME.
>
> Thanks for your consideration.
>
> Glenn Roberts

President and Dealer Principal
Amherst Toyota

Traci Pye-Roberts
Co-owner and IT Manager
Amherst Toyota

[redacted]

From: Florence Smith [redacted]
Sent: April 14, 2022 1:45 PM
To: Office of the Legislative Counsel
Subject: Fwd: Proposed Tax Increase for Non-resident Property Owners

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Florence

[redacted]

Sent from my iPad

Begin forwarded message:

> **From:** Florence Smith <florencesmith0508@gmail.com>
> **Date:** April 14, 2022 at 12:37:51 PM EDT
> **To:** premier@novascotia.ca
> **Cc:** mla@esmithmccrossinmla.com, FinanceMinister@novascotia.ca, info@iainrankin.ca
> **Subject: Proposed Tax Increase for Non-resident Property Owners**

April 14, 2022

Honorable Tim Houston
Premier of Nova Scotia
Halifax, Nova Scotia
Premier@novascotia.ca

Dear Premier Houston:

I am writing to state my objection to your proposed tax premium to non resident Nova Scotia property owners. I know that I am not alone in my objection.

I co-own a seasonal property on the north shore of Nova Scotia with my sister. While the dwelling (designed and built with local labour and materials) is less than 20 years old, the property and the old cottage that was replaced have been in my family for more than 100 years. Like my sister, I was born and educated in Nova Scotia and for many reasons, including economic, I moved to Toronto with my

husband and our two children thirty years ago. It was not an easy decision to leave my native province and family. Thus we feel very fortunate and yes, privileged to own a property in Nova Scotia where we can gather with family and be together. Like my sister, both my husband and I are seniors, retired and live on a fixed income. We are hardly property speculators.

The tax you propose is cynical, unfair and an egregious tax grab from property owners who have no power to vote you in or out. A shameful display of disrespect for democracy. What would Joseph Howe, another proud Nova Scotian think?

I was in Nova Scotia last summer during the election and watched the results come in. You were given a mandate to make things better for all Nova Scotians. Your promises showed vision and a plan, but they are costly. Please don't burden non-residents for services and supports that Nova Scotians need and deserve. Currently our property taxes are based on MVA. Our assessment is high but we are happy and proud to pay our taxes based on that privilege. And as you know, our taxes are levied assuming year-round occupancy, independent of how much time we spend there. That is reasonable and fair. But enough is enough. Exploiting and taking advantage of non resident owners is wrong.

Thank you for reading this and reconsidering your proposal. I look forward to your reply.

Florence Smith

cc Allan MacMaster, Minister of Finance
FinanceMinister@novascotia.ca

Elizabeth Smith-McCrossin, MLA
Mla@esmithmccrossinmla.com

Iain Rankin, Leader of the Opposition
Info@iainrankin.ca

Florence Smith

[redacted]

[redacted]

Sent from my iPad

[redacted]

From: Matt Swain <matt@mattswain.ca>
Sent: April 14, 2022 12:22 PM
To: Premier; Finance Minister; Office of the Legislative Counsel; info@iainrankin.ca
Cc: phoveling@nsar.ns.ca
Subject: New Non- Resident Taxes in NS

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To whom it may concern,

The proposed new taxes for non-residents of Nova Scotia are regressive and negatively impact people who are an asset to the province. It is economically beneficial to have non-residents as part of Nova Scotia's housing spectrum. The impacts of non-resident construction, tourism, household purchases, and renovations are essential to businesses and create economic activity especially in smaller, rural, local economies.

These proposed new taxes will not solve the problem of the current housing shortage. Targeting vacation, retirement and seasonal homes in predominantly rural areas will not free- up a meaningful amount of housing supply or have an impact on affordability.

I urge you to listen to stakeholder opposition to these taxes. Our non-resident community members contribute to social, cultural, recreational and other activity which creates significant economic impacts throughout rural Nova Scotia. You must work collaboratively to come up with a better plan for Nova Scotians and Canadians.

One of my Buyer clients sent me the message below on April 13, 2022:

"Hi Matt,

It really does send a message to anyone from out of province that they're not really wanted. What a contrast to the 'Old Home Summer' tourism campaign of '82, when I worked at a tourist bureau. The whole campaign was to encourage people to come home to see their family. I have this framed poster on my hallway wall.

Some of my family immigrated to NS in the early 1800's and were shipbuilders in Lunenburg and Yarmouth. I have French Acadian background too (I didn't know until I did my Ancestry DNA!), so how much more Nova Scotian do I need to be to feel welcome by the province I grew up in? We lived in Bedford, on one street, for over 100 years.

A golfing friend of Chris' is a retired family physician. Last year, he was all set to buy a house up in the Valley, selling at $2+M, but there were issues upon inspection. He's still here in Ontario. Maybe he could have been inspired to practice on a limited basis - but I think he's given up on NS. Maybe NB will get him instead. He and Chris had big plans to golf together regularly.

5% tied up for month(s) is likely to discourage many, especially at the high end of the market. For us, it would certainly be an inconvenience and an annoyance, but not insurmountable. I do wonder if there's intel that the government has that we don't have that explains this further, and regular folks are the unintended victims of a measure needed to take some nefarious operators out of the market? Money laundering and cryptocurrency, for example, from offshore. It doesn't seem like it in NS, but maybe it's what's driving the market here, and incentivizing Ontarians to move from here? Hard to know, but waiting until I could retire to move probably wasn't the best call.

Maybe people will have to move and rent secondary suites for a few months to establish residency before occupancy of their new house if they can't swing the extra cash.

In the meantime, we're making plans to come down to visit in July.

Cheers,
Kim & Chris"

One final note, I have already lost 3 sets of buyer Clients from out of province when I shared the new tax measures. Two were retiring to NS form Ontario and One is a young family looking for a higher quality of living than they currently have in BC.

Thank you,

Matt Swain - Licensed Realtor in NS for 12 years.

Matt Swain
REALTOR®
Viewpoint Realty Services Inc.
Cell: 902-789-9099

"Home is the most important place in the world."

[redacted]

From: cynthia@spraggs.ca
Sent: April 14, 2022 1:52 PM
To: Premier
Cc: Finance Minister; 'barkhousemla@gmail.com'; Office of the Legislative Counsel; 'letters@herald.ca'
Subject: Bill No 149 Impact on Business
Attachments: Virtira and Bill No. 149 Financial Measures.docx

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April 14, 2022
Delivered via email
The Honourable Tim Houston, Premier of Nova Scotia, premier@novascotia.ca

Dear Premier Houston:

RE: Nova Scotia Budget 2022 and Bill No. 149 Financial Measures (2022)

When I took over VIRTIRA in 2011 and merged it with my Alberta company, I had several provinces I could have headquartered the company. Nova Scotia didn't make sense from a corporate or personal tax perspective, but it did make sense because of the enormous base of bright, underemployed people and growing rural high-speed Internet initiatives.

Our clients are global IT companies. We're a leader in enabling remote work and elevating the performance of sales organizations. Before the pandemic it wasn't a strong selling point, but now it is big news and, in the fall, we'll be featured in Forbes as one of their expert remote work expert consultancies.

Our company's passion is "Work Without Boundaries". We enable individuals in smaller communities to embark on satisfying careers without commuting to an office or leaving their province. We promote location-neutral flexible work styles that can accommodate a new mother working 5 hours a week or someone who wants to work 45 hours a week.

Many our employees who commuted to Halifax to make $15 an hour, now have senior roles making over $100,000 a year in one of our clients. Others who returned to Cape Breton to take care of aging parents can make great money and still fulfil family obligations. That's the kind of transformation that gives me joy. We have dozens of these transformational stories. Even our MLA, Danielle Barkhouse, was able to kickstart her career with our company.

Many of our employees, as they've become more successful, do stints in other areas of the world, including Costa Rica, New Zealand and Israel. They kept their NS homes as a base, perhaps adding a rental unit but essentially keeping a stake in their community while they were free to work from anywhere in the world.

We've pumped over $65M into the province's economy, employed over 100 Nova Scotians and benefited from the resourcefulness and innovation of those people. In addition, we've enabled a dozen organizations and businesses through providing sponsorships, direct start-up loans and mentoring or no-cost online web and creative work.

With this newest tax, I have to consider the impact on our employees and their flexibility to live the way they want. Other provinces like BC have taken a more moderate starting approach with excellent results – it might be worth slowing down and considering these.

I don’t have solutions to solve the housing market or how to beef up the coffers to help with health care. I can only express concern as a business owner on the weakened financial health of small NS communities as summer residents choose to spend elsewhere.

Regards,

Cynthia (Spraggs) Watson
Meeting Link

VIRTIRA

Cynthia (Spraggs) Watson CEO
o.855.855.3180 c. 778.819.1957 cynthia@virtira.com
LinkedIn Twitter Facebook Instagram Virtira

[redacted]

From: Michele Vyge-Fraser <novascotiarealestate@gmail.com>
Sent: April 14, 2022 5:11 PM
To: Premier; Finance Minister; Office of the Legislative Counsel; LisaLachanceMLA@gmail.com; info@caramkerr.ca; kelly@kellyregan.ca; info@loreleinicollmla.ca; suzyhalifaxneedham@gmail.com; info@patriciaarab.ca; Smith, Kent
Cc: NSAR
Subject: Non-resident taxes - please, please vote against it and consider this alternate solution

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Dear Members of the Law Amendments Committee,

Nova Scotia is at long last becoming a version of our best selves. This is not the time to become unwelcoming and this is definitely not the time to demand a 'royalty fee' from 'non-residents'. 'Their' money is not the solution. 'They' do not contribute to the problem. They are part time Nova Scotians. *They* are **We!**

In my opinion there is a very simple solution that capitalizes on our momentum, supports the revitalization of communities and contributes to the solution for affordable housing across the province without implementing the new 'non-resident' taxes.

Mandate that each Municipality have the same property tax rate, period. This is not a new idea. It is a concept that has been bantered about for years but sadly not acted upon. As the province seeks ways to increase revenues, to find ways to increase affordable housing, to increase job opportunities and simultaneously support the ambitious goal of increasing our population by 25,000 people each year, this is the time for that change. Then, allow for all surpluses to be used for affordable housing and/or cash incentives for new buyers in each of those communities. It's a win-win for everyone across Nova Scotia! Understandably legislative amendments will be required that would include a change to the Municipalities Act, which currently mandates that municipalities cannot show a profit, but this is doable!

The new part time Nova Scotia resident taxes are both 100% counter productive and even more, discriminatory, especially to our fellow Canadians. Nobody that I know can understand why this province would impose a policy like this. It clearly threatens to slam the door shut on our province. This is not only a violation of our cultural values but it defies logic at a time when Nova Scotia is finally booming after years and years of costly growth paid for by all taxpayers, huge private and public investments and 25 plus years of costly strategic planning specifically targeted at planned growth. Collectively we have contributed to the new threshold of success that we are experiencing today right across the province. Small towns are coming back and are beginning to thrive after decades of a kind of ghost town status. Crime is decreasing across the province as the productive job producing energy, initiatives, innovation and motivation moves in. Young people are finally confident to stay here to start their lives.

Please, please, remove the new non-resident taxes from this budget. Please do not discourage any kind of coast to coast migration - even if it is part time migration. Please do not limit our growth potential and our new opportunities.

Please remember that those 'non-residents', in so many ways, contribute mightily to Nova Scotia now, and into our common future.

Sincerely,
Michele Vyge-Fraser

--

Michele Vyge-Fraser
~ Associate Broker/Agent~
Phone: 902.830-6397

www.RedDoorRealty.ca

Dear Premier Houston and MLA MacMaster:

This letter is in regards to the amendment to the property taxes for out of province individuals owing property in Nova Scotia. In 1997 my husband and I bought a little cottage on the Amherst Shore of Nova Scotia within our financial means at the time (only 40 minutes from our home in Sackville, New Brunswick). As a child my parents and I spent every summer on the Amherst Shore area with friends who lent us their cottage for my father's summer vacations. Many people from our town in New Brunswick had cottages along the Amherst Shore since it was so close. It wasn't a foreign destination for us, it's simply a drive. The area has all my childhood memories of clamming and walking the sandflats.

As an adult my husband and I had been searching for our own cottage but for 20 years managed to find properties along Amherst Shore to rent for the month of August until we found our cottage to purchase that was in our price range and was shorefront. So for some 60 years we have helped the economy of the Amherst Shore by having friends from other provinces spend time with us while spending summers in Cumberland County. They become ambassadors on return to their provinces and they return with friends to experience the beauty of the province. Now we are both retired and can spend even more months at our summer get-a-way, again supporting the economy of the county.

Sackville and Amherst are border towns and we have contributed to the Nova Scotia economy our whole lives and contribute to that economy weekly.

It is so frustrating for us as we do not have a say, a vote or input into this decision but we have paid our taxes for 25 years, have supported the economy for all these years. This seems to be a blindside as "older" owners. We did not have this knowledge when we purchased. New purchasers will be informed. For many of us retirees this may become a burden and for those of us with families, inheriting the cottages will place financial burdens on them and to what end. If cottages are considered a luxury as in some provinces, why not increase taxes universally or in small increments, why penalize only "non residential owners". It would broaden your tax base significantly. The concept that if you are not from Nova Scotia and own a cottage there makes you more affluent is not true. It is certainly not true for older cottage owners. I am sure some are wealthy but I am also sure the majority or citizens are just like us, simply looking to enjoy the beaches of the Northumberland Strait. It makes us not feel welcome and penalized and it makes us have to reconsider owing property in Nova Scotia.

For the two years of the pandemic we could not use our cottage until July even though we could bicycle to our cottage from the New Brunswick border. We paid our taxes and did not contest our tax bill even though we lost two months of prime use for two summers. We could not even check on our cottage for over 7 months but we paid taxes for 12 months in 2020 and 2021. Again we did not complain and now to add such a significant hike in taxes we feel we are being penalized simply for not being from Nova Scotia.

I believe we should have received this notice of events when our annual assessment was sent to us to at least be able to input but we are finding this out through newspaper clippings. I would like you to understand the impact this will have on the “regular” cottage owner in Nova Scotia. With the added burdens of higher inflation, higher taxes in our own provinces, this will hit even harder.

I would like you to read this and understand the feelings of many of us and I am also well aware so many have no clue this is even happening as I have informed many out of province owners who had no idea this was coming. Also an integrated plan would have been more fair as well, not a big instant surprise money grab . I am very disappointed in this decision and would like you to re-consider as I have been an admirer of your time In office previous to this and your measured decision making on many other issues. Thank you for considering our concerns.

Sincerely yours,

(a Nova Scotia property tax payer from just across the border)

Lorraine and Vaughan Wheaton
Sackville New Brunswick

[redacted]

From: Hebb, Gordon
Sent: April 14, 2022 2:25 PM
To: Office of the Legislative Counsel
Subject: FW: Non-residential Tax

Gordon D. Hebb QC
Chief Legislative Counsel
House of Assembly
Halifax, Nova Scotia

(902) 424-8941

From: Leslie White [redacted]
Sent: April 14, 2022 1:32 PM
To: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Subject: Non-residential Tax

** EXTERNAL EMAIL / COURRIEL EXTERNE **
Exercise caution when opening attachments or clicking on links / Faites preuve de prudence si vous ouvrez une pièce jointe ou cliquez sur un lien

Mr Hebb,
My name is Leslie White from Atlanta, Georgia, and have family, relatives and friends in the Amherst Shore location. My family and I vacation up there every summer and help with the support for the locals by buying goods, services and paying taxes on the property we have.
As we all try to recover from 2 years of COVID, governments will try to find ways to cover the costs of what was hard hit by all countries.
The shut down was necessary to protect people but the loss of non-residential people visiting and stimulating the economy hurt. We all still had to pay our property taxes and other bills to help but being there did not help.
That being said, I will have to take a hard look at our financial situation (retired and set income) to see if we will be able to continue to have property. We have a summer cottage that isn't year round to sell to a resident person/family.

Your non-resident property taxes will drive many other people from the province and cut off the flow of new arrivals. Those Canadians who stay will bear a heavy and unfair financial burden.

***This attack on Canadians who love Nova Scotia is astonishing from a government that relies on other Canadians to pay one-third of the cost of the public services the province provides**, according to your own budget documents. You are actually biting the hand that feeds you. If I were you, I would be planning now for the inevitable reduction in federal transfers that this attack on Canadians will provoke. You will lose any moral authority you might have had in negotiating with other provinces and the feds.*

Attn: Legislative Office Council

Law Amendments Committee [Reg: Bill 149-Financial Measures 2022] April 14, 2022

Committee members,

I wish to express my extreme concern and dissatisfaction with the recent decision to raise taxes for non-resident property owners. I and many others feel this initiative is an unfair penalty specifically targeted at individuals in an unjustified manner. This is seen as no less than a punishment to many who already contribute so much to Nova Scotia's economy and communities. I understand the hot housing market has a negative impact on the ability for residents to secure real estate, however, most of this pressure affects HRM and other metropolitan areas. Privately owned rural properties have little to no correlation to these issues.

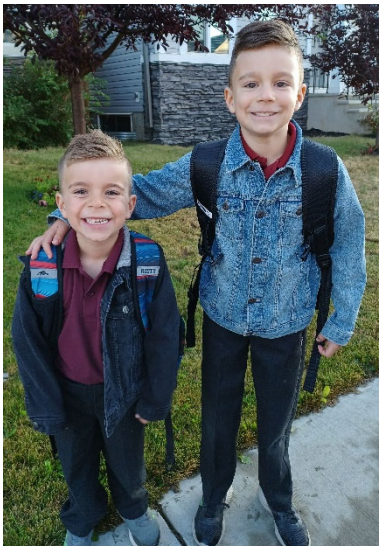
This bill will nearly triple property tax to owners, some of which have owned properties that have been handed down several generations To expect these folks who have paid taxes for years or even decades to pay this harsh increase is completely unacceptable. This biased and unwarranted approach would result in many being required to pay much higher property tax than their resident neighbours with no added service or benefit. My neighbour and I would still receive the same municipal services, which doesn't include anything outside of rare road grading and garbage pick up.

I'm a proud Nova Scotia native with several generations of Nova Scotians in my lineage. I lived the first half of my life in N.S. paying taxes and contributing to my community for many years, sacrificing my physical and mental health as a third-generation volunteer firefighter. I also served in the Canadian Armed Forces for many years which ultimately required me to relocate out of province. I mention these points, not for a pat on the back, but to express that the proverbial 'slap on the lips', stings and very much discourages faith in your government.

In my case, I accepted an early inheritance of a rural family property originally purchased nearly thirty years ago. That's 30 years of property taxes already collected from my family. I then made the largest investment in my life into the local economy; I hired local trades and I purchased local materials to develop my property. This generated a significant amount of tax revenue to your greedy government.

My parents generously gifted me a living inheritance so that they could see me and my family, their grandkids more often in the last stage of their lives.

These precious little turkeys right here…



The main motivation to keep a piece of home in my family was to allow my sons to know and love Grammie and GranDaddy.

I fail to see how residents who own or purchase a second property are immune to these unreasonable fees. Nova Scotians who currently reside in the province that own more than one property are interestingly not included in this new penalty. According to your vein, unproven theory, they too would equally contribute to inflated real estate prices and lack of availability.

Many of their properties are left vacant just as much, or in some cases, more than those from out of province. Are they excluded perhaps because it would upset them, and influence their political voting decisions? I think so.

This policy interestingly targets individuals that lack the ability to express their dissatisfaction through the democratic process. Folks like me faced with this suffocating tax can't vote against the greedy government officials involved in this overreaching policy. This aspect favours you immensely, but you know that. Dropping the hammer on non-voting citizens to please your constituents (voters). Well played. Dirty, immoral, discriminatory, and unfair but a favorable tactic for your desperate, short-sighted caucus.

My property is not an investment flip left vacant; I developed this property with the intent to move back to my home province to once again, contribute to my community, support the local economy, and, yes, ultimately pay more taxes. It was the largest, most risky investment my family will ever undertake.
We made great sacrifices completing this project, through my own blood, sweat and tears, increasing the property value, which of course results in, higher tax rates I 'm required to pay completely aside from this steep, ridiculous tax hike. But I knew that going in. I budgeted for that. I did not budget for an unjustified tax this extreme.

My property development only remains possible by renting it out. Because my heart is still in N.S. we decided to rent this property out as a short-term rental so we could continue to visit and have a place to stay to share with our extended family. Aaaaand…yes, pay taxes for goods and services supporting the local economy during our visits. Local residents have used my property to live in, to

bridge gaps between closing on homes. One of my guests even said their family lives exclusively in short term rentals.

My rental property employs a property manager and a cleaner. I also purchase goods and supplies for my tenants from local businesses, which … contributes to the local economy, generating tax revenue. It also supports the tourism industry; (maybe you've heard of it) attracting travellers from out of province and even out of the country to visit, and, pay taxes on goods and services during their stay. With the exception of a few weeks, our rental property is available all year round, to anyone, residents and non-residents alike because unlike your caucus we do not discriminate against people based on where they live. But alas, this doesn't provide us immunity to this unaffordable tax grab. I, like many, feel you squeeze enough tax out of us already.

Governments at every level carry operating deficits, but the tactics of trying to correct years of budgetary mismanagement and overspending should not fall on Nova Scotia alumni and Nova Scotia hopefuls. This steep two percent hike with no grandfather clause is asinine. Punishing folks like myself who have owned prior to this decision is incredibly insensitive. An overambitious, intrusive move. This could lead to financial ruin for a lot of people.

I trust this committee is aware, many families will be forced to sell their properties to large, ultra-wealthy property acquiring companies able absorb these added taxes. Some of these companies will be multinational, non-Canadian corporations. In essence, your policies will encourage a mass property transfer from fellow Canadians to the portfolio of large corporations. This will have negative socio-economic impacts on the culture and sovereignty of Nova Scotia. This policy will also highlight the government's approach to manage current economic challenges at the expense of the working class of citizens of Canada.

I ask that you consider how impactful this new added expense would be to a fellow Canadian family. I encourage the committee to take a careful look at this policy and conceive the negative fallout of such a poor, short-sighted approach. I demand better from the representatives of our province. Yes, our province, no one can take that from me. Life and opportunity can take me away from Nova Scotia, but you can't take the Nova Scotian out of me.

Thank you for your time, our most precious commodity.

Steve Whynot

[redacted]

From: Carmel Avery-MacDonald [redacted]
Sent: April 15, 2022 10:51 AM
To: gregmorrow4gt@gmail.com
Cc: Premier; Finance Minister; Office of the Legislative Counsel; phoveling@nsar.ns.ca
Subject: New Tax

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Dear Greg,

The proposed 5 per cent Deed Transfer Tax and the annual Property Tax for non-residents discourages people considering purchasing property in our province. These taxes also add financial burden to people who currently have seasonal property here. Many of these people are Nova Scotians who have history in the province and family ties they want to maintain. These families have an economic impact in our rural communities with businesses relying on seasonal resident spending from groceries, utilities, tourism, hiring local tradespeople, and more. The message we are sending to fellow Canadians is that we do not want them here. Our tourism promotions welcome Canadians to our province, however, these taxes discourage loyal, seasonal property owners who come back year after year without any enticement. I am disappointed in the implementation of these taxes and urge the province to consult with REALTORS® and out-of-province owners to find a better solution. Let's avoid the decline of rural Nova Scotia and make a plan that is fair for those who love and have given so much to the province.

Regards,
Carmel

--
Carmel Avery-MacDonald
Sales Associate, ViewPoint Realty Ltd.
902-870-4880

[redacted]

From: Hebb, Gordon
Sent: April 14, 2022 6:32 PM
To: Office of the Legislative Counsel
Subject: FW: Taxes

Gordon D. Hebb QC
Chief Legislative Counsel
House of Assembly
Halifax, Nova Scotia

(902) 424-8941

-----Original Message-----
From: Wayne Cameron [redacted]
Sent: April 14, 2022 5:56 PM
To: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Subject: Taxes

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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We need a change of government in ns soon

[redacted]

From: Hebb, Gordon
Sent: April 16, 2022 11:48 AM
To: Office of the Legislative Counsel
Subject: FW: Tax on cottagers

Gordon D. Hebb QC
Chief Legislative Counsel
House of Assembly
Halifax, Nova Scotia

(902) 424-8941

From: jeanscarr1[redacted]
Sent: April 15, 2022 8:55 PM
To: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Subject: Tax on cottagers

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Dear Gordon,

This tax is a bit of insanity. Did your people think it through ? Cottagers demand very little of government, yet they contribute greatly with their shopping for six months each summer.

Speaking from a personal situation...my daughter who lives in Calgery built a fine cottage 15 years ago. With her family she enjoyed these years home to Nova Scotia. This year they are building a bunk house to help with sleeping space for her grandchildren, in spite of HST and increased prices of building supplies.

Just imagine how much money they have contributed to the economy. Our sales tax of 15% is hard to bear, they pay only 5% in Alberta.
They are only one example of how important cottagers are to our economy.
Amherst Shore comes alive this time of year with all our visitors and their shopping needs that benefit the economy.

I trust that our Government will think this through and cancel this hurtful tax.

Respectfully,

Jean Carr
93 year old Nova Scotian

Sent from my Galaxy Tab® E

[redacted]

From: Anita Chaput <anitachaput400@gmail.com>
Sent: April 15, 2022 7:08 AM
To: jessomeben@gmail.com
Cc: phoveling@nsar.ns.ca; Finance Minister; Office of the Legislative Counsel
Subject: Deed Transfer Tax & Property Tax for non-residents

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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The proposed 5 per cent Deed Transfer Tax and the annual Property Tax for non-residents discourages people considering purchasing property in our province. These taxes also add financial burden to people who currently have seasonal property here. Many of these people are Nova Scotians who have history in the province and family ties they want to maintain. These families have an economic impact in our rural communities with businesses relying on seasonal resident spending from groceries, utilities, tourism, hiring local tradespeople, and more. The message we are sending to fellow Canadians is that we do not want them here. Our tourism promotions welcome Canadians to our province, however, these taxes discourage loyal, seasonal property owners who come back year after year without any enticement. I am disappointed in the implementation of these taxes and urge the province to consult with REALTORS® and out-of-province owners to find a better solution. Let's avoid the decline of rural Nova Scotia and make a plan that is fair for those who love and have given so much to the province.

Anita Chaput
Keller Williams Select Realty
902-221-6308
anitachaput400@gmail.com

My job as your REALTOR
is to help you with all your needs -
before, during and after the sale

[redacted]

From: Renee Clark [redacted]
Sent: April 17, 2022 6:22 PM
To: Office of the Legislative Counsel
Subject: Objection to Bill 149

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Hello,

I am writing today to protest elements contained within the 2022-23 provincial budget, specifically the clauses in Bill 149 that will impose a further 2% per annum tax on non-residents who own seasonal properties here in Nova Scotia, whether purchased or passed down through generations.

Provincial interference in municipal affairs aside, I see this move as incredibly short-sighted. Since the government has framed this in terms of the economics, I will first do the same. Non-residents who have second homes here are an economic boon to the province. They give far more than they take, paying taxes, but without normally having children requiring education in Nova Scotia schools or needing ongoing health care from the ailing Nova Scotia system, nor making fulltime use of municipal services (though they still pay for them year round). When they are here, they purchase goods and services, eat at restaurants, patronize cultural events, and invite others "from away" to come to visit our province and share in all the good things they've found here. Some choose to operate their properties as short term rentals when they are not here, continuing the flow of tourism dollars into our communities. All of these activities are to our benefit and spin off into the local economy, especially in rural areas where seasonal residents tend to choose to be… areas like Digby Neck and Long and Brier Islands, where I spent several blessed years as the pastor, and where I continue to maintain connections with people who have become dear friends. People who are, yes, among those about to be deeply impacted by this tax grab. People who because of this measure I may well see this summer for the last time as they see no viable alternative to selling.

There is an illusion of the wealthy come-from-away that is being used to justify this measure. And though it may be true for some, it is certainly not so for all. Many people who by choice or necessity are not permanent residents of Nova Scotia but who are Nova Scotian by choice are simply not going to be able to absorb a tax of this kind. It will force them to leave, taking all the economic benefits of their time spent here with them. Their properties, many of them seasonal dwellings not suitable for year-round habitation or located in areas where there are few available jobs, will flood the market in these areas and lower property values for the remaining permanent residents and Nova Scotian recreational property owners of the communities in which these seasonal properties are located. Lowering property values and assessments leads to less tax revenue for municipalities, entities that are already struggling especially in rural areas.

For me though, this issue is even more about the rending of the social fabric. The people who are affected by this tax grab are our friends and neighbours, and in many cases our family. They are people who have chosen to put down or maintain roots here among us, either by purchasing properties or by maintaining homes that have been in their families for generations. This tax exploits an "us versus them" sentiment, blindsiding people who had no idea this was coming, and who further have limited voice and no vote with which to protest or defend themselves.

To be clear, I am a born and bred Bluenoser and the owner of a single residence… my modest WWII era prefab in North Dartmouth. Some might argue that I have no skin in this game. But I very much believe I do. People I love dearly and cherish spending time with, people who make positive contributions to our communities when they are here, are being blindsided by a misguided effort by this government to increase revenue on the backs of people who have no voice -

people who may well be forced to sell their Nova Scotia seasonal homes as the suddenness and scale of this measure (the highest in the country!) is simply more than they are financially able to sustain. What they are hearing us say is "Nova Scotia does not value you or want you here." They cannot be blamed for feeling that way. My assurances otherwise doubtless ring hollow.

It is one thing to introduce a modified deed transfer tax which would apply to transactions on a go-forward basis, a measure of which people would be made aware in the process of considering buying a second home in Nova Scotia. In that case, they are entering into the purchase fully aware of the financial penalty that we will impose on them for not being 'one of us'. Though still distasteful, I could perhaps stomach that. But Bill 149 goes beyond that, taking aim - retroactively at that! - at people who have in good faith chosen to be among us for as much of their time as they can manage, with no notion that we would do such a thing.

What has happened here is a shameless betrayal of trust for political gain. I have never been more ashamed to call myself a Nova Scotian, or more bitterly disappointed in a provincial government that in pursuing this avenue of generating revenue has proven to be unworthy of our trust… or our votes.

It is not too late for sober second thought, and for the light of reason to shine over our fair province once again. Think again. Please.

Sincerely,
Renée Clark
Dartmouth

Sent from my iPhone

[redacted]

From: John Duckworth [redacted]
Sent: April 16, 2022 1:49 PM
To: Office of the Legislative Counsel
Subject: Prosed Provincial tax on vacant land

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Hello,
How could tripling the property tax on vacant land owned by non-residents possibly result in increasing the amount of affordable housing?
You should be encouraging the owners to build housing on their land, not penalizing them for owning it.
They probably plan to build on it one day anyway.
The construction of housing on vacant land will generate jobs and taxes.

John R. Duckworth, B.Eng., Broker
Duckworth Real Estate
963 Kingsburg Beach Road
Kingsburg, N.S., B0J 2X0
Office: 902-766-4670
Cell: 902-521-2688
https://can01.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.duckworthrealestate.com%2F&data=04%7C01%7Clegc.office%40novascotia.ca%7Cf8ad300bbe904c9a91fa08da1fc909c2%7C8eb23313ce754345a56a297a2412b4db%7C0%7C0%7C637857245658814809%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000&sdata=WnPOaPZ4kPOk1S7oEDyKHWCoAzFh%2FAkYyErigtK7ShM%3D&reserved=0

[redacted]

From: Hebb, Gordon
Sent: April 16, 2022 11:52 AM
To: Office of the Legislative Counsel
Subject: FW: Non-resident tax levy

Gordon D. Hebb QC
Chief Legislative Counsel
House of Assembly
Halifax, Nova Scotia

(902) 424-8941

From: Clarence Felderhof [redacted]
Sent: April 14, 2022 7:29 PM
To: Hebb, Gordon <Gordon.Hebb@novascotia.ca>; Clarence Felderhof [redacted]
Subject: Non-resident tax levy

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Dear Sir/Madam, April 14, 2022

I wish to express my strong concerns about the non-resident property tax levy--the 5% deed transfer tax and the additional 2% real estate property tax.
It is ill considered.There are many former Nova Scotians, including my sons and daughter, who wish to return to Nova Scotia in their retirement , either permanently or part time. Most of these former Nova Scotians left to seek employment elsewhere because none was available locally. It is an insult to punish them for the initiative that they undertook to earn a living and raise a family. Many of them already have purchased land or a cottage to implement their intent.This excessive taxation will force them to reconsider their long held dreams of returning to the culture they loved.
This proposed action will hurt the rural economy and will have a negligible effect in changing the housing accessibility in rural areas of Nova Scotia. The marked increase in property taxation will significantly impact the middle class workers while it will go unnoticed by the wealthy and the money launderers.
I have had conversations with my wide circle of friends who concur wholeheartedly with my concerns. I would appreciate it if your legislative members would reconsider this punitive approach, and limit your targeted action to the foreign speculative buyers.
Sincerely,

Clarence Felderhof, B.Sc., M.D., F.R.C.P., (C)

[redacted]

From: Hebb, Gordon
Sent: April 14, 2022 6:33 PM
To: Office of the Legislative Counsel
Subject: FW: Non-Resident Property Tax

Gordon D. Hebb QC
Chief Legislative Counsel
House of Assembly
Halifax, Nova Scotia

(902) 424-8941

From: Maureen Grady [redacted]
Sent: April 14, 2022 4:07 PM
To: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Cc: mla@esmithmccrossinmla.com; Raymond Grady <raymond.grady67@gmail.com>

Subject: Non-Resident Property Tax

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Good afternoon. I am writing today to express my extreme distress caused by this proposed tax.

We have been coming to Nova Scotia almost every summer for close to 20 years. We were always very respectful and always chose to shop local and support local, smaller businesses.

In 2020, we finally found our dream property after many years of looking and waiting. We are not wealthy people but rather very hard working. We have always been careful, frugal and modest in our expenditures. This was the one luxury we afforded ourselves outside of providing for our children. This is a very modest, 3 season cottage - not an expensive mansion and definitely not habitable year round.

Although we have excellent construction folks in our family, we chose to totally support the local contractors near our property on Malagash Point. We are in the process of investing in the following: new well (installed 2021); ICF foundation, new septic system, new plumbing, electrical work, upgraded driveway, landscaping, engineered designs, etc. All of this work was kept local, including all construction supplies and fixtures. We are about half way through and may have to reconsider and cancel contracts if this tax goes through. It would be a loss to us but also to the local contractors.

We were planning to spend several months there a year once we are able to retire and become even more involved in the community.

In addition to that, we have 2 children who have been attending University in NS. One is finishing up at St. Fx and the other is at Dalhousie. We have been paying extra tuition (as non residents), all living expenses including rents to local

landlords, etc and supporting both the economies in Antigonish and Halifax, on top of the local economy in Cumberland County. We have been supporting them in NS for 3 and 5 years at $25,000 each a year.

I am sure you can appreciate that after contributing literally TENS of THOUSANDS of dollars into the NS economy, this new tax has not only caused us to reconsider improving the property (which will only increase the tax even further), but has left us feeling entirely unwelcome. We feel like we have been made out to be rich villains from Away. We are neither rich, nor villains. We have only contributed, not taken anything away from Nova Scotians. We have loved it as though it were our full time home.

Lastly, I would say that it seems almost criminal to charge 3x the tax for not living at our property 12 months a year when that is not even possible. It is a tiny, 3 season cottage. We could not live there all year even if we wanted to so how can we be penalized for that? We do not even use the services for which we have happily paid in our current taxes. No Nova Scotian could live there year round either so we are not preventing someone else from using it as their home. It is not suitable for winter and is extremely isolated in a very rural area which would be difficult in bad weather.

We hope that logic will prevail and that rather than chasing away good people wanting to invest in your province you will re-focus on addressing the housing shortage in the city in a more appropriate way.

Respectfully,
Maureen Grady

[redacted]

From: Hebb, Gordon
Sent: April 14, 2022 6:33 PM
To: Office of the Legislative Counsel
Subject: FW: Non resident property surtax for Nova Scotia

Gordon D. Hebb QC
Chief Legislative Counsel
House of Assembly
Halifax, Nova Scotia

(902) 424-8941

From: Bud Greene [redacted]
Sent: April 14, 2022 5:49 PM
To: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Subject: Fwd: Non resident property surtax for Nova Scotia

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Dear Mr. Hebb,

The attached email was sent to Elizabeth Smith-McCrossin today regarding the outrageous plan of the Nova Scotia government to impose an additional $2 per 100 assessment on out of province property owners. I listened in today at the committee meeting and many of the presentations made by concerned property owners. The points made were all well thought out and well presented. As many pointed out, the cottages being assessed this additional tax could not possibly be occupied for more than three seasons since they are not insulated and water supply would not be possible in cold weather. It would seem that those who drafted this bill have not thought it out very well. Assuming that some would swallow the tax because of their love for their province, you would because many are on fixed income, be diverting money from local economies to the provincial treasury. Not a wise idea. So please listen to those who have communicated to you and rethink this decision.

Regards

Bud Greene

Begin forwarded message:

From: Bud Greene [redacted]
Subject: Non resident property surtax for Nova Scotia
Date: April 13, 2022 at 10:40:06 AM EDT
To: Elizabeth.Smith-McCrossin@novascotia.ca

Hi Elizabeth,

Like many other From Away Nova Scotians I have become aware of the shocking decision to impose an additional 2% property tax on those of us who have property in the province. I'm sure you will find that a significant segment of this group are cottage owners who are coming back home for the summer. Maritimers always come back home as you know. Both my wife and I are Nova Scotians having moved away in 1960 when I graduated from Dal. I grew up in Springhill and as a kid spent summers at my grandmothers cottage at Heather Beach and my wife grew up in Musquodoboit. My cottage life started when I was a small child and as I am now in my 85th year you can see that I have a long history of being in the province and supporting the local economy. We purchased our cottage at Heather's in 1983 so have been property owners for 39 years and have returned there every year since then. For the past 29 years that I have been retired we are in the province from May until October supporting the local economy. So you can imagine our shock when we realized that we will be penalized with an extra property tax. This is particularly shocking when we realize that resident Nova Scotian millionaires are exempt from this tax in addition to being under a regular tax increases being controlled to no higher than the cost of living. We come from away Nova Scotians have seen annual tax increases of as much as 20%.

I am hoping that during the budget deliberations you will go to bat for those of us who love coming back home in the summer. On another topic I really enjoy getting your regular updates on what is happening in the legislature and around the area. Keep up the good work.

Regards,
Bud Greene

[redacted]

From: susannah hoffmann [redacted]
Sent: April 16, 2022 6:01 PM
To: Office of the Legislative Counsel
Subject: non resident tax

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Hello,

I spoke on friday.

Again, my late husband Maury Chaykin bought a home in Aspotogan over 30 years ago. It was his favourite place on earth.

We have struggled to maintain the land's natural beauty, and not subdivided it like a developer did next door. Something that sat empty for 15 years!
That's what brings tourism to the coast. The scenic drives and heritage homes and lakes.

Now we are being lumped into the crazy greed of non residents buying everything up to airb ect at the highest price (not to rent to locals!) with no desire to use the places themselves. I know a few of them and I find it really bad. Creating an imbalance of local folks and non residents that was not there for years.

I understand that that would seem very unfair to people looking for housing in Nova Scotia and getting out bid.

I also know there is a terrible housing crisis in Halifax and Dartmouth ect. I don't believe this tax will help that.

My home is not going to fill that void. It's not a winter rental ect.. rugged and remote to some.

Could it not be a tax on airbnb's ? They could absorb it into their income. I am not making an income on mine!

Yours truly,

Susannah

[redacted]

From: Smith, Kent
Sent: April 16, 2022 9:25 AM
To: Office of the Legislative Counsel
Subject: Submission re: 149

Please see below in response to bill 149.

Hi Kent,

As a follow up to our conversation on April 11th, Shelley and I have put forward a number of proposals to alter the impact of Bill 149. A few thoughts first, however.

Our position regarding this bill has not changed since you and I spoke. Bill 149 as it stands is a flawed, unfair, unbalanced and highly discriminatory piece of legislation that will do nothing towards alleviating the lack of housing in Nova Scotia and in particular the Metro Halifax area. Your own Premier is on record as stating that the problem in Nova Scotia, similar to other areas of Canada, is an under supply of housing.

Your provincial government's attempt to spin the punitive tax to be applied to non resident property owners in Nova Scotia as a solution to the housing shortage in Nova Scotia is a bold faced, disingenuous distortion of reality and nothing more than a brazen tax grab against, very conveniently, a minority group that does not have the right to vote in Nova Scotia.

Further maddening is the fact that $65 million raised by this penalty tax is slated for health and education which out of province property owners like ourselves do not use. Our property tax on Merson Hill Lane is going to increase by 206% going from $1600 to $4900 for a 950 square foot home. That is outrageous! This is legislation we would expect from a socialist tax and spend party like the NDP, not a Conservative government.

Why are Canadian seasonal out of province property owners being treated the same as foreign property owners? Ontario has a 20% tax on foreign property owners, it does not target Canadian citizens who live in another province like Nova Scotia is planning to do. Welcome to the new Nova Scotia!

Statistics Canada just released an analysis of housing ownership in Canada and 22% of housing stock in Nova Scotia is owned by multiple owners but nothing in Bill 149 addresses this fact but instead unfairly targets seasonal home owners like Shelley and I with family in Nova Scotia. Why aren't resident Nova Scotians with a second property in the province that is not rented out also subject to this tax? We both know the answer to that question Kent.

This legislation is a disincentive for out of province potential seasonal buyers to purchase property with the intent to renovate or build with an eye to eventual relocation due to the excessive additional property tax cost. Rural Nova scotia is dying and the Nova Scotia government should be providing incentives for those "from away" to bring their dollars to these areas of the province. Instead your government is intent on introducing this backward thinking punitive tax which will have the opposite effect on these areas. The ballot box is not the only place individuals vote Kent, they also vote with their wallets by taking their money to other provinces. Bill 149 as it stands is short term gain for long term pain.

Nova Scotia is renowned world wide for the hospitality, generosity and strong family connections of its people. The message your government is sending to individuals like Shelley and I is the polar opposite of that Kent. Why should out of province seasonal property owners be solely made to pay for the massive shortfall in funding for health care, education and housing in Nova Scotia due to decades of poor management of the economy by previous provincial governments of all political stripes?

Summary and Proposals

Kent, in our conversation on Monday, you indicated in response to my concern about governments not listening to the electorate that your government is listening. Here is your opportunity to put forward to the Finance Minister what Shelley and I feel are a variety of balanced and reasonable suggestions to counter the unfair and discriminatory legislation that Bill 149 in its current form represents.

Proposals

Withdraw the legislation and find other ways to raise the $65 million through reduced government spending and taxation that treats all the tax base in Nova Scotia fairly. This would include medium and large size corporations who also contribute to the housing shortage, particularly in HRM, by hiring employees from outside the HRM and the province who then seek housing.

Similar to Prince Edward Island, non resident seasonal property owners in Nova Scotia who were born in Nova Scotia should be exempt from the punitive tax such as Shelley.

Current non resident property owners should be “grandfathered” and exempt from the punitive tax if they have owned their property prior to April 1 2022. We have owned our property in Lawrencetown since Oct.1, 2005.

Non resident seasonal property owners in Nova Scotia who have a parent that was born in Nova Scotia should be exempt from the punitive tax. Surely if the Republic of Ireland grants Irish citizenship to individuals who have a parent or a grandparent born in Ireland then Nova Scotia can apply property tax relief to those individuals who have a parental birth connection to the province.

Exempt future out of province property owners from the punitive tax for 5 years from their closing date after April 1, 2022 allowing these owners proper time to plan to relocate permanently. If they do not relocate permanently within 5 years, then they will be subject to the tax retroactively to their closing date. In the case of current out of province property owners, their 5 year grace exemption begins on April 1, 2022.

If the government is not prepared to exempt out of province seasonal owners then the Provincial government can commit to returning all tax paid with interest to those individuals who relocated permanently to their property within 5 years of first being taxed.

Like in PEI, cap the mill rate at a maximum of 50% of what the normal property tax assessment would be. This is fair and a far cry from the impact Bill 149 would have in its current form at 206% in our case.

In the interest of fairness, raise the $65 million dollars by reducing the mill rate from 2% to .5% and apply it to all property owners in Nova Scotia, resident and non resident.

Apply the tax to only out of province investment property owners who would not be regarded as seasonal by any stretch of the imagination. These would be the owners who never set foot in Nova Scotia and don’t have

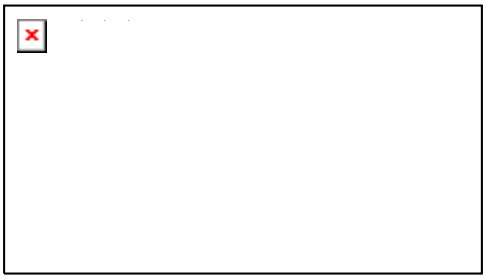
the same ripple effect as seasonal property owners like Shelley and I who spend thousands of dollars in the local economy each year during the 3-4 months we are in Lawrencetown.

This legislation should have an extended time frame for those subject to the tax to overcome the draconian sticker shock and pay the penalty tax by Dec.31/2022.

Bill 149 should have a defined expiry date of April 1, 2024 instead of being a never ending discriminatory ATM machine for reckless government spending.

Designate zones in the province and install a 3-5 year property tax moratorium in those zones to encourage new home construction or significant renovations to abandoned dwellings.

Get creative like Smooth Rock Falls. ON did.
https://www.cbc.ca/news/canada/sudbury/smooth-rock-falls-growth-1.6213265



Selling lots for $500 helped Smooth Rock Falls attract families | CBC News

A northern Ontario town that was decimated when its local mill shut down in 2006, has seen a recent comeback. Sue Perras, the mayor of Smooth Rock Falls, north of Timmins, said 60 families moved ...

www.cbc.ca

I will follow up with you to ensure that our input has been shared with the Finance Minister.

Thanks Kent,

Joel Brown & Shelley MacKinnon
[redacted]

From: Corkery, Kelly <Kelly.Corkery@novascotia.ca>
Sent: April 11, 2022 10:04 AM
To: picker65@hotmail.com <picker65@hotmail.com>
Cc: Smith, Kent <Kent.Smith@novascotia.ca>
Subject: Financial Measures 2022 Act

Hi Joel,

I sourced some information for you on the Nova Scotia Provincial Non-Resident Deed Transfer Tax and the proposed Non-Resident Property Tax, please see attached.

Legislation was introduced in the Financial Measures Act 2022 on Friday, April 8th, 2022. See link to Bill and status below:

Nova Scotia Legislature - Bill 149 - Financial Measures (2022) Act (nslegislature.ca)

Additionally, I have forwarded your requests for a call to MLA Kent Smith as a priority to contact.

Sincerely,
Kelly

Kelly Corkery
Constituency Assistant
(902) 989-3772

Office of Kent Smith-MLA Eastern Shore
6321 Hwy 7, Unit 104
Head of Chezzetcook
Nova Scotia, B0J 1N0
kent.smith@novascotia.ca

I acknowledge the Eastern Shore Riding is located in Mi'kma'ki, the ancestral and unceded territory of the Mi'kmaw People. This land is bound by the spirit and intent of the Peace and Friendship Treaties signed between the British Crown and the Mi'kmaq People. I also recognize and acknowledge the histories, contributions, and legacies of the African Nova Scotian people, who have been here for over 400 years.

Kent Smith
Member of the Legislative Assembly, Eastern Shore
Député à l'Assemblée legislative de la Nouvelle-Écosse, Eastern Shore
6321 Highway 7, Unit 104
Head of Chezzetcook, NS
B0J 1N0
902-989-3772
kent.smith@novascotia.ca

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[redacted]

From: Hebb, Gordon
Sent: April 16, 2022 11:51 AM
To: Office of the Legislative Counsel
Subject: FW: New Property Tax

Gordon D. Hebb QC
Chief Legislative Counsel
House of Assembly
Halifax, Nova Scotia

(902) 424-8941

From: Lorraine Wheaton [redacted]
Sent: April 15, 2022 10:48 AM
To: Hebb, Gordon <Gordon.Hebb@novascotia.ca>; mla@esmithmccrossinmla.com
Subject: New Property Tax

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From: Cora Nelson [redacted]
Date: April 11, 2022 at 12:16:03 PM ADT
To: mlamacmaster@bellaliant.com
Subject: New Property Tax

April 11, 2022

Dear Mr. MacMaster:

This letter is to request that you reconsider the new tax on non-residential property owners.

I, as a native Nova Scotian, and my husband have returned to Nova Scotia every summer for the past 40 years. We rented cottages until 1999, at which time an elderly neighbour decided that her days at the shore were coming to an end and she asked if we would like to buy her cottage. We said yes, of course, as this would give us a summer place of our own where we could instill in our young daughters their Nova Scotian heritage. For our first 19 years, we were able to spend only two weeks at our cottage in the summer. Now retired, we spend five lovely months in residence. Regardless of the

length of time we've been able to stay at our cottage, we've paid our rural Cumberland County property taxes in full every year. We do realize that while we pay the full annual rate, we make use of services for just the minority of each year.

It appears that the goal of the new tax is first, to increase the supply of homes and second, to reduce the cost of housing. Surely you don't believe that rural or seasonal cottages are a good supply of housing. Most cottages are not insulated and cannot be lived in for more than the warmest summer months. Are you thinking that there are employment opportunities in cottage country and therefore more housing would allow more businesses to blossom? If so, we do not believe you are correct. Instead, we cottage owners are investing in our little places, renovating them and thereby increasing the tax base in many counties where population drain and abandoned homes is more the norm. The housing crisis is clearly most critical in Halifax and in larger towns in the province.

We're generally not cynical individuals, but we do have to wonder why this new tax is being imposed only on the folks who are ineligible to vote in provincial elections. Perhaps, as a representative of the people, you could suggest a way of generating funds to help with the province's housing situation and put these ideas out to your voters. You may find that residents of Nova Scotia would be in favour of reasonable proposals, even when they would have to dip into their pocketbooks, to help fellow Nova Scotians. You'd certainly know whether your fellow voting citizens thought such policies were fair and made sense as a solution to housing issues, something I think that as the peoples' representative you'd be keen to learn.

We would like to offer two suggestions.

First, as you know, many residents of Nova Scotia, often urban, own a seasonal home in the province. We suggest spreading out the opportunity to help reduce the cost of housing by including these folks, as well, for this tax. The staggering tax burden you are proposing on only non-residents would then be reduced and shared by all individuals owning a seasonal or second home. If you proposed this, you would once again be provided with the opportunity to have your constituents' feedback, through their vote.

As a second suggestion, with this new taxation law coming at non-residents out of the blue, giving us no time to scramble and adjust our household budgets to find thousands of dollars more for taxes, you could implement this new tax to come into effect on a go-forward basis only. Then, instead of imposing a tax on long-standing, tax paying non-residents, new buyers would be informed of this law and could make their purchasing decisions accordingly. Non-residents would have all of the facts and figures in front of them and then be able to make informed decisions regarding purchasing a property in Nova Scotia.

These ideas seem like possible solutions. You'll have taken on the housing crisis by providing funding, you'll not have upset and alienated long-time, tax

paying non-residents and you'll be fairly disclosing the full cost of purchasing a non-residential home in Nova Scotia.

As a final thought, please remember that we non-residents are the best ambassadors for Nova Scotia tourism. As an example, as hikers, we've invited friends to join us for the "Hike the Highlands Festival" in Cape Breton this coming September. A number of them are flying to the province from afar, renting cars, booking accommodations, eating at restaurants, enjoying the beauty of the province, and then going home full of love for our province. You might think of us as the real lifeblood of Nova Scotia's tourist industry – the boots on the ground, the spokespersons, the advocates. And, you get all of this from us for free, simply because we think so highly of our province. While we truly love our home in Nova Scotia, this new tax is a substantial financial burden and it is beginning to make us think long and hard about our future in the province. How would you feel if you were placed in this position?

Please withdraw this new taxation law. Instead, let's work together to find answers to the housing issue in meaningful ways that are fair to everyone.

Thank you for considering our concerns.

Jeff and Cora Nelson

[redacted]

From: Peter Reeves <peter@remaxchester.com>
Sent: April 14, 2022 2:15 PM
To: Premier; Finance Minister; Office of the Legislative Counsel; susancorkumgreekmla@gmail.com
Subject: Proposed taxes for non residents

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Dear Premier,

I'm writing this email to voice my objection to the proposed new taxes for non-residents of Nova Scotia. As a business owner who sells new modular homes, and who is also a licensed REALTOR, I employ a full staff and I hire a wide range of local businesses in the course of my work. These taxes will be detrimental to my bottom line and, in my opinion, are nothing more than blatant tax grabs.

These taxes are regressive and negatively impact people who are an asset to the province. It is economically beneficial to have non-residents as part of Nova Scotia's housing spectrum. The impacts of non-resident construction, tourism, household purchases, and renovations are essential to businesses and create economic activity, especially in smaller, rural, local economies. **These proposed new taxes will not solve the problem of the current housing shortage.** Targeting vacation, retirement and seasonal homes in predominantly rural areas will not free up a meaningful amount of housing supply or have an impact on affordability. I urge you to listen to stakeholders opposition to these taxes. Our non-resident community members contribute to social, cultural, recreational and other activities which creates significant economic impacts throughout rural Nova Scotia. You must work collaboratively to come up with a better plan for Nova Scotians and Canadians.

Peter Reeves
Re/Max South Shore Realty (1989) LTD
Gold River Homes
902 275 8988
preeves@eastlink.ca

[redacted]

From: Hebb, Gordon
Sent: April 14, 2022 6:31 PM
To: Office of the Legislative Counsel
Subject: FW: Property taxes for out of province residents

Gordon D. Hebb QC
Chief Legislative Counsel
House of Assembly
Halifax, Nova Scotia

(902) 424-8941

-----Original Message-----
From: Villy reid veltkamp [redacted]
Sent: April 14, 2022 6:17 PM
To: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Subject: Property taxes for out of province residents

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Sent from my iPad
Villy Reid Veltkamp
Hi Elizabeth. Thanks for who you are standing up for Cumberland county. Like other Nova Scotians i live away, the 2% tax N.S. Government like to levy on our cottages is like a make or break problem. We have been coming to N.S. Since 1998 when we purchased the cottage, i am on a fixed income and may have to sell . N.S is a beautiful Province and we have promoted it to others and have had many friends come to N.S. I have talked to business owners and they are happy when cottage peoples are back. We spend app. 4to 5 months a year there ,i have family there. Try to stop this tax grab. Regards

Jack Reid

Sent from my iPhone

[redacted]

From: Dan Tonner [redacted]
Sent: April 17, 2022 5:37 PM
To: Office of the Legislative Counsel; mla@esmithmccrossinmla.com; Premier; Finance Minister
Subject: non-resident property tax

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To whom it may concern;

My name is Dan Tonner, I live in Nova Scotia and own a home and a seasonal property here in the province. I write because I am offended and embarrassed by the proposed actions of the Provincial Government.

I refer to the 2022 N.S. budget item inflicting non-residents with hefty deed transfer surtaxes along with annual property surtaxes further widening the tax burden rift between non-resident friends, relatives and neighbors and their resident friends, relatives and neighbors. One might ask : “Who’s next when this well runs dry?”

Notwithstanding that property tax is inherently flawed and unfair for many reasons, these taxes are unethical and will prove fiscally short-sighted in the long run. For starters: normally, there is a buffer against property tax spikes. Property tax rates come from ***regional*** needs divided by ***regional*** assessment totals. When assessments increase, tax rates will reduce, hold fast or increase more slowly. The provincial surtax is *fixed* at 2%: increased assessment = increased tax.

Non-resident owners of seasonal dwellings pay regional taxes for services used for only a few months; yet, in many cases, these assessments are the highest in their regions and are without the protection of the assessment cap.

The housing shortage in the province will not be affected one way or the other by:

- dwellings unsuited for year-round use or located in areas that are too remote to be family homes;
- tax penalties on non-resident homes will not make inflated housing prices any more *affordable* for Nova Scotia residents. (In fact, it could inflate housing prices further as non-residents bite the bullet.)
-

The housing shortage has become a political chant by politicians to pick the pockets of non-residents without any plan to address the issue. It is a tax grab levied against

those with no voice. The Finance Minister has publicly stated these funds will go to "General Revenues. And, may we ask, to where from there?

As a matter of courtesy:

- Seasonal and rural properties already owned by non-residents should be grandfathered against any provincial surtax. Period.
- The consequences of adding *any* surtax, *ever,* needs more thought.
-

Further to this:

- The Deed Transfer surtax on non-resident purchases of any property after April 1st, 2022 may become a reality; but call it what it is: a tax grab.
- Property taxes, unfair as they are, need not become more so. Saddling 27,000 non-resident owned properties instead of the resident-owned 270,000 registered single family dwellings (2016 census) plus vacant land, duplexes, triplexes and apartment buildings in Nova Scotia, smells bad. Make it fair and let's see if the *voters* are ready to tolerate this kind of bullying.

Many seasonal properties have been in the same Nova Scotia families for generations and have passed to decendents who left the province for work. Making the province less attractive to non-residents does not promote investment, welcome newcomers or grow the economy. What's keeping this generation here? What will be the legacy of this government? "Come-from-aways - stay away"? "Nova Scotia for Nova Scotians"?

The high demand for property in Nova Scotia means people want to come here, work here, invest here – *live* here. We should be focusing on that; building on that; encouraging the influx. Home building will continue, demand will continue and property values will rise - more slowly as supply approaches demand. Growth and prosperity does that.

Finally; there are two strategies that work together to manage a budget - a fact that seems lost in government: increase revenue and decrease spending. Government can't fix everything, nor should it try. Nova Scotia needs to tighten its proverbial belt.

[redacted]

From: Amelia Howard Vance [redacted]
Sent: April 15, 2022 1:36 AM
To: Office of the Legislative Counsel
Subject: Non-residential property tax increase

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Honourable Tim Houston,

'Effective April 1, 2022, the Province of Nova Scotia announced that it would be implementing new property taxes impacting non-resident property owners. As a part of the 2022-2023 provincial budget, the Province of Nova Scotia is introducing the Nova Scotia Non-Resident Property Tax and Non-Resident Provincial Deed Transfer Tax.'

I understand that the various municipalities will be coming to you with their input on this policy's detrimental impact on our rural communities. Realtors are being asked for input. However, the effect of such a policy should have been evident to your office beforehand. Seeking feedback and collaboration from all affected levels of our communities should have been sought before making such an economically impactful decision. Collaboration and cooperation are not the forte of this administration. I learned this by speaking with various NS Emergency Management office individuals.

I want to provide some first-hand insight. After hearing this news, my friends, husband, and wife listed their million-dollar property in Meteghan. Even though they love our province and spend over three-quarters of the year here, they feel betrayed by our government. After spending millions on constructing several homes, employing our skilled labor, and contributing heavily to our GDP, they think they are being "kicked out." Asked by the realtor why they would choose to maintain their Alberta address instead of their Nova Scotia address, they promptly said that health care in Alberta is of higher quality and far more accessible than in Nova Scotia. We have NOT given them sufficient reason to stay here instead.

Additionally, a 500 million dollar business investment coming from Europe is now lost to Nova Scotia with their departure. Our anti-democratic federal and provincial leadership surrounding "covid" inspired that decision. I wonder how much more investment has been sabotaged by measures implemented beyond reasonable limits. Europeans, as much as they have been affected, look to our management of this crisis with justifiable concerns.

As mentioned, I understand now that your government is not inclined to consult before making what does appear to be even more rash decisions. The mayor of my town said that although the provincial government refers to municipal leaders as "partners," they are not consulted with or given respectful notice of decisions that affect their citizens. The Finance Minister openly claims to be unable to foresee the outcome of such decisions by stating that "there is no way to concretely know for sure until this is implemented". He should have been forced to consult with realtors, construction industry experts, municipalities and mayors in order to foresee any outcomes of consequence. Again, what were you all thinking?

The government estimates the new taxes will generate $81 million in revenue in the 2022-23 fiscal year. Why are you counting on this? What if they all leave? What is the percentage of non-resident property ownership in RURAL Nova Scotia? We cannot afford a dilution of our tax base. The affected have already begun listing their properties. What exactly did you think would happen? Did you believe that part-time residents of our province would go along with this

tax grab? Did you honestly believe they would simply CHOOSE to live here full time to avoid the penalties? Why are "punitive measures" this province's consistent modus operandi?

What is your motivation for this? Apparently, a motivator is the lack of housing in the METRO area. "MacMaster said the housing shortage has a knock-on effect for businesses looking to expand because it's hard for companies to grow when potential workers can't find accommodations." If they cannot find a place to live, it is primarily due to lack of accommodation - lack of buildings - lack of low-income and reasonably priced housing, and not due to the small percentage of non-resident property owners in the metro area. The answer to our housing shortage in the city and rural areas is affordable housing, not inflated real estate, unaffordable by Nova Scotian workers and retirees. There will be a slew of properties on the market now. The price of real estate is already inflated. Do not assume that increasing property inventory will bring housing prices down. Nova Scotians will never be able to own real estate at this rate. How does this benefit our economy? The properties in question will be out of reach for average Nova Scotians and you will still not have affordable or low income housing.

If this is your platform, my colleagues and I will begin to lobby your government to prevent Nova Scotians from going south in the winter - no more snowbird exodus of money. No, they must be held hostage right here and not allowed to own property anywhere else. Let's lobby Florida's state government to prevent Nova Scotians from owning property there. That makes just about as much sense.

Kind regards,

Amelia Howard Vance
[redacted]

To: Mr. Allen MacMaster 14 /04/2022

15759 Central Ave.

Inverness, N.S.

B0E 1N0

From: RA Watt

31 Prospect St

Tilbury, Ont.

N0P 2L0

Dear Mr. MacMaster:

We have just been informed that there is a proposed tax hike for Nova Scotia's non-resident cottage owners. We were completely surprised and shocked by these plans.

We are aware of the need for more housing in Nova Scotia's larger centers, however, I don't believe there is a need in areas like Amherst Shore and Cumberland Co. It would seem that your government is looking at non-resident cottage owners as some sort of "cash cow". This is blatantly unfair. If owning a cottage in Nova Scotia is considered a luxury, then all cottage owners should be treated equally. The revised tax structure should be applied to all cottage owners both resident and non-resident. If all 27,000 non-resident cottage owners were to sell their cottages tomorrow, it would not solve your housing issues around Halifax and other urban centers.

Of the cottage owners on Aggermore Point approximately one third are non-residents of Nova Scotia. All however, have a former connection with the area. Personally, our family has a 65 year history with the area. My father & brother built our family cottage in 1957. Since that time, I have stayed in the family cottage every summer. After I got married my wife & I and our children have used the family cottage until 1992.

In 1993 we built our own cottage on the lot behind my parent's old cottage and have used it every summer up to the present. Our cottage was built by local contractors and all the lumber, windows, paint, nails etc. were purchased locally. Every summer I have continued to upgrade the cottage, as when we initially moved in it was not finished on the inside. Again, all of the materials were purchased locally.

As our up grades were completed our assessment rose, unlike Nova Scotia residents whose assessment was capped. As a result, we (non-residents) pay higher taxes than our neighbours. Each year we spend between $ 5 t 10 K for such things as groceries, gas, building supplies, grass cutting, which goes straight into the local economy.

I realize that tourism is important to Nova Scotia. We see lots of advertisements promoting NS on National TV. We are also ambassadors for the province, as we invite friends and relatives from other parts of Canada and the US to visit us at the cottage. While they are visiting we take them around to see the local sites, wineries, restaurants, festivals, theatre etc. We encourage them to visit other parts of the province and the Maritimes in general. I expect that we, through our local spending, and our visitors spending, contribute more to the local economy than individuals who visit N.S. on cruise ships and bus tours.

The cottage owners both resident and non-resident have maintained all of the infrastructure on Aggermore Point. The original road was put in by Levi Ogden (the farmer who owned the property). The cottagers have maintained the lane way with no help from the county. Similarly, the cottage owners have maintained the shoreline by adding rock to prevent shoreline erosion. The only amenity that Cumberland County has provided cottagers with, is garbage pick up, which they started less than ten years ago. We already pay more taxes to Cumberland Co. than we do to our town in Ontario.

Now that we are retired, we hoped to spend 5 – 6 months every year at Amherst Shore. On a pension it will be a struggle to keep up with the proposed taxes. There has been no consultation with non-residents, which has not given us time to prepare to make any decisions regarding our future at Amherst Shore. There are few jobs along Amherst Shore other than those supported by cottage owners.

I would like to propose a solution to the issue. That non-resident cottage owners be grand fathered in, and not required to pay the proposed increased taxes. Then if and when the cottages were sold outside of the family, the new buyers would know what their taxes would be going forward.

I hope that Nova Scotia can turn things around financially, without pitting one group who cannot vote against the rest of the residents. Your proposal of raising taxes on non-residents is not right and it will not solve your housing problems.

Rob Watt

[redacted]

From: Hebb, Gordon
Sent: April 16, 2022 11:51 AM
To: Office of the Legislative Counsel
Subject: FW: Non Resident property tax

Gordon D. Hebb QC
Chief Legislative Counsel
House of Assembly
Halifax, Nova Scotia

(902) 424-8941

-----Original Message-----
From: David Way [redacted]
Sent: April 15, 2022 1:04 PM
To: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Subject: Non Resident property tax

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As a resident of Cumberland County living in an area(Heather Beach) heavily populated by non resident property owners I am extremely unhappy with the proposed amendment that will substantially increase non resident property taxes for the following reasons.
1. While millions of dollars are spent promoting the tourist industry, these property owners come here year after year and bring family and friends who are a tremendous boost to local economies. They are paying property taxes, gas taxes and taxes on almost every good and service they employ.

2. Most, if not all are not receiving municipal services such as water and sewer and certainly don't need much intervention by police. If they need medical attention, the Province is reimbursed by their province of residence. Garbage collection is only on a seasonal basis.
3. The large majority of these people are former Nova Scotians who like ourselves end up living here permanently.
4. It is morally reprehensible to place an extra tax burden on any citizen merely because you can, knowing that those same citizens are actually receiving less return for their taxes than the rest of us.
5. An unjustified tax grab can never be tolerated in a free society.

David Way(Rev)
[redacted]
Port Howe
[redacted]

[redacted]

From: Hebb, Gordon
Sent: April 16, 2022 11:53 AM
To: Office of the Legislative Counsel
Subject: FW: Proposed tax

Gordon D. Hebb QC
Chief Legislative Counsel
House of Assembly
Halifax, Nova Scotia

(902) 424-8941

-----Original Message-----
From: Doug White [redacted]
Sent: April 14, 2022 2:57 PM
To: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Subject: Proposed tax

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Mr Hebb, My name is Doug White I'm an American citizen that married into a wonderful Nova Scotian family. We purchased land at Amherst shore 20 years ago to one day have a cottage on our land. My wife's family has been in this area for a 100 years or more. Descendants of Walter Dixon. This family has multiplied to many families that have summer cottages and second homes in the area. During all this time supporting the local community with our purchases and services of the local tradesman and merchants stimulating your economy We pay taxes on our land and cottages and only get to stay for only a short time in this beautiful part of the world. We finally did put a cottage on our land. These proposed taxes are unfair and are completely not going to accomplish what they are trying to do. Unfortunately I think you will have a surplus of properties that are not year around places that will be overpriced for people you are

trying provide affordable homes. Thank you for your time. Hopefully you will not decide to impose these unfair and completely irrational taxes.
Doug White
American Citizen that loves Nova Scotia

Sent from my iPhone

[redacted]

From: Hebb, Gordon
Sent: April 19, 2022 12:50 PM
To: Office of the Legislative Counsel
Subject: FW: Good morning Mr Gordon Hebb,

Gordon D. Hebb QC
Chief Legislative Counsel
House of Assembly
Halifax, Nova Scotia

(902) 424-8941

From: Chad Agombar [redacted]
Sent: April 19, 2022 5:56 AM
To: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Subject: Good morning Mr Gordon Hebb,

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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First and foremost, I would like to thank you and MLA Elizabeth Smith McCrossin for reaching out and keeping me in mind on this matter.
I'm not completely upto par with all the details and would greatly appreciate some information or the proposed non-resident property tax.
After watching the attached video, I really do appreciate Elizabeth raising those concerns on my behalf and those of many others.
I also must agree with some of the points raised by the finance minister in regards to foreign investment. In my defense, I do not consider myself as a foreign investor. I purchased my land over 10 years ago with intent to build our very own dream home. To classify me in said category is troubling. For most hard working folks like myself, we all dream of owning our own little oasis of the sweat of our brows and blisters on our hands. Frankly speaking, I feel it an insult to be categorized in the same matter as a foreign investor. I currently live with my wife and 2 older children in the village of Port Elgin, NB as Elizabeth mentioned a neighboring community. I am a little concerned with being egregiously tax just because I'm included in a generalized category to be know as a foreign investor.
To conclude, I would like to add that over the last ten years +, I have paid my taxes. Even, like Elizabeth mentioned and contrary to my core beliefs, while being denied access to something I have personally owned for ten years.
Please keep that in mind when including me and so many other boarder community residences.
Thank you for your time,
Sincerely,
Chad Agombar
[redacted]

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April 18, 2022

DELIVERED VIA EMAIL

Office of the Legislative Counsel
CIBC Building
802-1809 Barrington Street
PO Box 1116
Halifax NS B3J 2X1
Email: Legc.office@novascotia.ca
Fax: 902-424-0547

Dear Members of the Standing Committee on Law Amendments:

Re: The Unconstitutionality of the Non-Resident Deed Transfer and Property Taxes in Bill 149, *Financial Measures (2022) Act*

We are co-counsel, along with McInnes Cooper (copied), to a consortium of Canadian citizens who own residential property in Nova Scotia and will be subjected to the Non-Resident Property Tax introduced in Bill 149, the *Financial Measures (2022) Act* ("**Bill 149**").

All Canadians are equal in the eyes of our law, regardless of the colour of their skin, hair, eyes, ethnic background or where they live within our country. Canada is a federation, with a diverse but unified population and economy. Proposed Bill 149 in its current form will erode that unity. The Non-Resident Property Tax and the Non-Resident Deed Transfer Tax treat Canadians differently and create two-different classes of Canadians within Nova Scotia, penalizing those who do not live a majority of the time within Nova Scotia. This is so regardless of whether these people were born and raised in Nova Scotia and/or are very much Nova Scotians at heart. Canadian citizens should be treated equally throughout our country, and it is not fair or reasonable to limit Canadians' residency and mobility rights based on where they live for part or a majority of the time.

This has always been the case, but is even more so today with the advent of virtual and hybrid work options, where individuals are less and less likely to be exclusively 'of' one place. As Canadians, we are connected across the Country, from sea to sea to sea. Decades of effort has been undertaken to unite and bind us, and to stamp out issues that seek to sow divisions and disunity. It will only hold us back as a nation if we attempt to differentiate (or penalize) those who physically spend less than the majority of their time

in one province as compared to another. We urge this Committee to consider what it means to be a Canadian citizen, and what it means to be a unified people. Bill 149 must be amended to treat all Canadian citizens equally by ensuring that the Non-Resident Property and Non-Resident Deed Transfer Taxes apply only to individuals and persons who are not Canadian citizens or who do not have permanent resident status.

This is the only fair and just result. This is the result that is consistent with our values as Canadians as reflected in the *Canadian Charter of Rights and Freedoms* (the "**Charter**"). Indeed, if the discriminatory measures in Bill 149 are passed into law in their current form, the legislation will breach the Charter. These breaches are not and cannot be justified within our society.

As Canadian targets of the discriminatory laws proposed by Bill 149, our clients intend to bring a legal action to have Bill 149 declared unconstitutional. The Charter violations are summarized below in a general manner to assist this Committee with its deliberations and to demonstrate not only the profound unfairness of Bill 149, but also its unconstitutionality.

Section 6(2)(a) Right Infringement

Section 6(2)(a) of the Charter gives every Canadian citizen and permanent resident "the right to move to and take up residence in any province."[1]

This right must be interpreted broadly and purposively.[2] The Supreme Court has indicated that section 6(2) of the Charter was intended to protect the ability of a citizen or permanent resident "to move about the country, to reside where he or she wishes and to pursue his or her livelihood without regard to provincial boundaries."[3] Understood in this light, section 6(2)(a) protects the freedom of Canadians to take up residence in each province and in different parts of the country. Put differently, the Charter does not protect only the right of Canadians to take up residence in one province at a time, but it also reflects the freedom afforded to Canadians to move, live, and own property fairly and unrestricted across the country without discrimination as to their present or past residence. To find otherwise would be contrary to the federalism and what it means to be a Canadian.

---

[1] *Canadian Charter of Rights and Freedoms,* s 6(2)(a), Part 1 of the *Constitution Act, 1982,* being Schedule B to the *Canada Act 1982* (UK), 1982, c 11.

[2] *Hunter et al v Southam Inc*, [1984] 2 SCR 145 at 156.

[3] *Black v Law Society (Alberta),* [1989] 1 SCR 591 at para 74.

The Non-Resident Property Tax and the Non-Resident Deed Transfer Tax levy discriminatory taxes on Canadian citizens who do not qualify as "residents" of Nova Scotia for income tax purposes. These taxation measures impose significant and unreasonable restrictions on the ability of Canadians to take up residence in Nova Scotia, contrary to section 6(2)(a) of the Charter.

The clear and deliberate distinctions drawn by Bill 149 between Canadians from inside and outside of Nova Scotia are not permitted under section 6 of the Charter. Although section 6 allows Provinces to pass certain laws affecting residency through laws of general application, they cannot discriminate against individuals based on present or previous residence unless that discrimination falls squarely within the exceptions in sections 6(3) and 6(4), none of which apply here.[4]

Section 15(1) Infringement

The Non-Resident Deed Transfer and Non-Resident Property Taxes also infringe the right to equal treatment under the law guaranteed by section 15(1) of the Charter.[5] The Non-Resident Deed Transfer and Non-Resident Property Taxes impose restrictions (excess taxes) based solely on the length of a person's domicile within Nova Scotia.

Section 15(1) protects individuals against discrimination based on personal characteristics and prohibits Canadian governments from discrimination against Canadians based on the location of their primary home, which is exactly what Bill 149 proposes to do. In this respect, the location of a person's primary residence constitutes an immutable personal characteristic that is protected from discrimination under the Charter.[6] A change to a person's primary place of residence is a matter that is highly personal that is impacted by that person's family, employment, healthcare needs and community connections. Indeed, many Nova Scotians have lived in other parts of the country not because of a desire to leave Nova Scotia, but rather because of the necessities arising from employment or family circumstances. It is both un-Canadian and

[4] *Canadian Charter of Rights and Freedoms,* ss 6(3) and (4), Part 1 of the *Constitution Act, 1982,* being Schedule B to the *Canada Act 1982* (UK), 1982, c 11.

[5] *Canadian Charter of Rights and Freedoms,* s 15(1), Part 1 of the *Constitution Act, 1982,* being Schedule B to the *Canada Act 1982* (UK), 1982, c 11.

[6] *Corbiere v Canada (Minister of Indian & Northern Affairs),* [1999] 2 SCR 203 at para 13.

unconstitutional for the Nova Scotia government to impost a punitive tax on these people when they are fortunate enough to own a dwelling ‘back home’ in Nova Scotia.

The impact of these new taxes in Bill 149 will be to force these people to sell their Nova Scotia homes and leave Nova Scotia, or to not live part time in the province, in the mistaken belief that this is a constitutional way to address housing affordability issues.[7] Increased revenues for the government will not and cannot have any impact on housing affordability. It was hard enough for many people to have to leave Nova Scotia in the first place, it is another thing for these people to now be actively forced out of Nova Scotia by the government because of an ill-conceived attempt to make it appear that the government is doing something on housing affordability.

The Non-Resident Deed Transfer and Non-Resident Property Taxes have the effect of restricting Canadians from taking up residence in Nova Scotia and imposing restrictions on individuals, like our clients, who reside in Nova Scotia on a part time basis. This will force some people to sell their property in Nova Scotia at a considerable loss, given the expected impact on rural property home values caused by Bill 149, effectively prohibiting all sales other than to Nova Scotian residents. For the reasons stated (which will be further articulated in any subsequent legal proceedings that are required) these measures in Bill 149 infringe sections 6(2)(a) and 15(1) in a manner that is not justifiable under section 1 of the Charter. These taxes are overbroad in their application to Canadian citizens and permanent residents, not rationally connected to any legitimate objective and wholly disproportionate. We ask this Committee to amend the legislation to ensure that all Canadian citizen and permanent residents are treated equally.

Nova Scotians and maritimers have long been known for representing the best of the Canadian spirit. We recognize that Nova Scotia is now grappling with the same housing affordability concerns that other provinces are and have been grappling with. However, discriminating against fellow Canadians is not the answer. It will never be the answer. While we may stand together against the impact of foreign influences on our nation, we cannot use these challenges to justify treating some Canadians differently than others.

Thank you for your consideration.

---

[7] Nova Scotia, *Legislative Assembly,* Hansard, 64th Parl, 1st Sess, No 22-30 (12 April 2022) at 2293 (Hon Allan MacMaster).

Yours very truly,

James Bunting

cc: Jane O'Neill, Michael Richards, *McInnis Cooper*
Jason Wadden, Eileen Church Carson, *Tyr LLP*

[redacted]

From: Marian R. Cameron [redacted]
Sent: April 19, 2022 11:43 AM
To: Premier
Cc: Finance Minister; Economic Development Minister; susancorkumgreekmla@gmail.com; Office of the Legislative Counsel; Bignell, Laura M; garyburrill@gmail.com
Subject: Property Tax

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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To : Premier Tim Houston,

Re: SeasonalResident/Cottage Taxes

This letter from MLA Susan Crock-Greek, is now showing exactly the motive for the new property tax. It is Social Cleansing and it is deeply un-Canadian. Nova Scotia is saying that the new tax policy is specifically designed to push out the undesirable seasonal residents and have their property sold below value to "…Nova Scotia's own". Really, this is just so disappointing . I now have to cancel local service to pay these extortionate Seasonal Resident/Cottage Taxes, I will still be contributing to Nova Scotia's economy

I take particular objection to Ms Corkum-Greeks depiction of Kingsburg as a place where "…even a decade ago there were full time residents, including families…" I have been in Kingsburg since the mid 1990's and built my little cottage there 17 years ago. There were mostly boarded up deserted houses owned by "Nova Scotia's Own", local families who were sitting on their inherited land until they got the highest price, selling as much of their land and old houses as they could. They are Nova Scotia's own Land speculators.

Instead of "Social Cleansing" experiments, why is your government not coming up with innovative solutions and incentives so that as Hon Susan Corkum-Greek states…"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." Surely you can come up with a better solution than forcing out the very people who did come to Nova Scotia from Canada, the USA and all parts of the world. we did have the vision and did make it a great place to be even when "Nova Scotia's Own" were only too happy to sell at a substantial profit.

I have very old and long family roots in Nova Scotia, I have always prioritised spending time there with my family and introducing my friends to Nova Scotia's charms. I will return but it will never be the same.

The hurt is going to last for a very long time.

You, Tim Houston, as the Premier of Nova Scotia are a disgrace.

Marian R. Cameron
[redacted]

This is the letter from MLA Susan Corkum-Greek:

Thank you for reaching out to share 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 wildly 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.

We 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 in this critical period.

I realize the timing of this legislation is very unfortunate for you. You were about to embark on your coastal dream cottage and now you must decide whether to proceed. I take no pleasure in that, nor do I diminish the value of new construction and vacation spending.

However what Nova Scotia truly needs right now is to grow our population. Our year-round population. We need to fill 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.

The clamour for seasonal homes by the sea 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.

Kingsburg is absolutely beautiful. A true piece of paradise. And, as you note, it has largely become a vacation community, inhabited during the summer months and weekends in the shoulder season. But this was not always so. Even a decade ago there were full-time residents, including families here.

Moreover non-resident ownership, which has traditionally resided on the coast, has moved inland during the pandemic, crossing Highway 103 where once-affordable homes are scooped up sight unseen amidst bidding wars.

This action is being taken to cool these hurtful trends. A deed transfer tax alone would not be sufficient.

Sincerely,

Susan

Hon. Susan Corkum-Greek

Minister of Economic Development

and MLA for Lunenburg

You can find out more information about the tax measures [here](https://novascotia.ca/budget/) .

[redacted]

From: Hebb, Gordon
Sent: April 19, 2022 12:51 PM
To: Office of the Legislative Counsel
Subject: FW: URGENT LETTER, April 16, 2022.
Attachments: Teri Chace to Jill Balser etc PDF.pdf

Gordon D. Hebb QC
Chief Legislative Counsel
House of Assembly
Halifax, Nova Scotia

(902) 424-8941

From: Teri Chace [redacted]
Sent: April 18, 2022 9:20 PM
To: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Subject: Fwd: URGENT LETTER, April 16, 2022.

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Mr. Hebb,
We protest this sudden, without-notice, unprecedented, and ill-conceived tax increase.

April 16, 2022

Hello, Jill Balser:
cc: Tim Houston, Allan MacMaster, Editor/Chronicle-Herald, and many, many others:

I am writing about the impending tax increase on non-resident property owners, a small group of which my husband and I are a part (evidently 4% overall).

Our story, in brief: we are middle-class Americans who bought a modest house in Digby County in 2016; it had sat unsold and decaying for three years till we came along. We fixed it up and furnished it; all supplies and contractor help were paid for locally. Occasionally we rented it out (a local kindergarten teacher; contractors doing extended local-infrastructure work; a family whose own house wasn't ready to move into, etc) and plowed that money right back into the house and community. We also spent many happy times there, made what we believed would be lifelong friends, participated in beach cleanups, the community newsletter, jam sessions, contributed to community fundraisers and the food bank, etc.

Every year since we arrived, friends and family visited, made extended vacations, and spent a lot of money locally and also in places like Annapolis Royal, Yarmouth, Halifax and Cape Breton—now, however, four separate groups have canceled for this summer in the wake of the current news. Significant ripple effects in a province that relies on tourism as a major contributor to the economy.

We just want you to know the sort of ordinary, non-rich but investing, community-embracing, province-promoting people this policy is alienating and ejecting. “Canada’s Ocean Playground” will see a downturn, so unfortunate at a time when many communities are struggling to recover from the Covid shutdowns.

An aside: during the pandemic, we were legally barred from coming (despite being vaxxed to the max). When we politely appealed to our local rep about perhaps helping us to mitigate our property tax bill "even a little bit," his reply was curt. "No. Why don't you sell it?" Turns out that dismissive remark was not an anomaly and foreshadowed the current situation we are now in. We cannot picture now how we can ever feel the same about our Nova Scotia home.

Please, slow down the process here, and do some thorough scenario planning on the risks and unintended consequences. Consider, too, the differences between and unique needs of HRM versus the rural areas. A tenable cost-benefit analysis needs to be done. People like us will readily demonstrate what we already realize: there will be a net loss to the province that the new tax revenue will not begin to cover.

Certainly, less harmful, less divisive ways tacks can be determined, limiting collateral damage and unintended consequences. Can the new taxes be reduced to a more reasonable level (say, from 2% to .5%), in line with what other provinces have done? Can increases be phased in over several years? Can existing homeowners be grandfathered? *Is there a way to target and deter real-estate speculators? What about those properties that are only rented out as Airbnbs and never occupied by their actual owners?* Can you look at raising interest rates? Build more? Etc.

The housing crisis is undeniable, and a national issue, not one Nova Scotia can solve on its own. This initial stab at the problem is dishearteningly poorly thought-out and distracting the province from a genuine analysis and effective problem-solving for all.

Last but not least, and referring back to our feeling unwelcome now—this is more than a feeling, Ms. Balser. The tax is discriminatory; is this really the Nova Scotia we know and love? It discourages social/cultural and economic diversity and outside investment, which is not always or by definition bad—a risky message indeed to send to the country and the world, Nova Scotia.

“Us vs. them” leads to discord, breakdown, and bitterness, never to peace and prosperity. Please, look again.

Sincerely, and sadly,

Teri Chace
[redacted]
soon-to-be formerly of Freeport, Long Island, Digby County

--
Teri Dunn Chace
writer * editor * consultant * speaker
[redacted]
Little Falls, NY [redacted]
978.317.2357
[redacted]
terichacewriter.com

[redacted]

From: Hebb, Gordon
Sent: April 19, 2022 12:43 PM
To: Office of the Legislative Counsel
Subject: FW: do the math!

Gordon D. Hebb QC
Chief Legislative Counsel
House of Assembly
Halifax, Nova Scotia

(902) 424-8941

From: Teri Chace [redacted]
Sent: April 19, 2022 9:18 AM
To: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Subject: do the math!

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Sir:

I am writing today to protest elements contained within the 2022-23 provincial budget, specifically the clauses in Bill 149 that will impose a further 2% per annum tax on non-residents who own seasonal properties here in Nova Scotia, whether purchased or passed down through generations.

Provincial interference in municipal affairs aside, I see this move as incredibly short-sighted. Since the government has framed this in terms of the economics, I will first do the same.

Non-residents who have second homes here are an economic boon to the province. They give far more than they take, paying taxes, but without normally having children requiring education in Nova Scotia schools or needing ongoing health care from the ailing Nova Scotia system, nor making fulltime use of municipal services (though they still pay for them year round). When they are here, they purchase goods and services, eat at restaurants, patronize cultural events, and invite others “from away” to come to visit our province and share in all the good things they’ve found here.

Some choose to operate their properties as short term rentals when they are not here, continuing the flow of tourism dollars into our communities.

All of these activities are to our benefit and spin off into the local economy, especially in rural areas where seasonal residents tend to choose to be.

There is an illusion of the wealthy come-from-away that is being used to justify this measure. And though it may be true for some, it is certainly not so for all. Many people who by choice or necessity are not permanent residents of Nova Scotia but who are Nova Scotian by choice are simply not going to be able to absorb a tax of this kind.

It will force them to leave, taking all the economic benefits of their time spent here with them.

Their properties, many of them seasonal dwellings not suitable for year-round habitation or located in areas where there are few available jobs, will flood the market in these areas.....and lower property values for the remaining permanent residents and Nova Scotian recreational property owners of the communities in which these seasonal properties are located. Lowering property values and assessments leads to less tax revenue for municipalities, entities that are already struggling especially in rural areas.

Look again, please.

PS - How ugly, to approach the province's problems by going after people who do not and cannot vote. How ugly, to divide "us" and "them," which, hello? Includes native Nova Scotians with deep historical roots in the province.

--
Teri Dunn Chace
writer * editor * consultant * speaker
[redacted]
Little Falls, NY 13365
[redacted]
terichacewriter.com

[redacted]

From: John Curry [redacted]
Sent: April 19, 2022 10:56 AM
To: Office of the Legislative Counsel
Subject: Presentation to Law Amendments
Attachments: Submission to Law Ammendments April, 2022.docx

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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To Whom it may Concern,

I have attached a copy of an abbreviated version of the presentation that I would make to the Law Amendments Committee regarding the proposed legislation increasing, I think, outrageously the property taxes on non-resident property owners in Nova Scotia.
If the opportunity presents itself for me to make this presentation in person, virtually, I would be pleased to do so.

Best regards,

John P. Curry

Ladies and Gentlemen.

Thank you very much for the opportunity to make this presentation to this Committee.
My name is John Curry. I am a retired surgeon and my principal residence is at [redacted] in Chester. My family have been summer residents of Chester since 1902, and I have spent my summers here since 1954.

The Curry family have been privileged to occupy the property at 27 Prince St., Chester since 1960. My wife and I assumed ownership of the property from my parents in 1985. Our children, now in their late 40's and early 50's, have spent their summers here – two working at the then Captain's House and one being a sailing instructor at the Yacht Club.

Our five grandchildren and their parents all look forward with eager anticipation to spending 3 – 4 weeks in August in Chester.

The property is left in our wills to the three children. None of them are residents of Nova Scotia, and it is doubtful that they could afford to continue to own the property if the proposed tax increases go through.

That would be very sad and something that neither my wife nor I want to contemplate.

The house was built in 1904 as a summer home, and it is still, 120 years later, a summer house. It has no basement, it is not insulated and the wind blows through the window and door frames. Because of its location on the site, it is not accessible during the winter.

Warden Webber was correct. Raising the property taxes on this property is not going to help the housing shortage in the Municipality of Chester or Nova Scotia one little bit.

On the contrary, regrettably, t will drive away summer residents from the US and the rest of Canada who have been coming to Chester for generations. They have employed local tradespeople to look after their properties and their boats. They have patronised the local grocery stores, farmers markets, the NSLC and restaurants. These people who this legislation will drive away support, enthusiastically, our cultural events and local crafts. They truly care about the community.

We had a taste of what life was like in Chester without our summer friends in 2020 and 2021 because of the travel restrictions brought on by Covid 19, and we didn't like it

As we look out at Little Fish Island, if the owners were to decide to sell it, it would be bought very quickly. That sale would have absolutely no impact on the housing shortage in Nova Scotia, and we would lose lifelong friends.

I do think that without extensive modification to this legislation, it will be yet another example of killing the goose that lays the golden egg.

[redacted]

From: Hebb, Gordon
Sent: April 19, 2022 12:49 PM
To: Office of the Legislative Counsel
Subject: FW: Law Amendments Committee-Non-resident property taxes

Gordon D. Hebb QC
Chief Legislative Counsel
House of Assembly
Halifax, Nova Scotia

(902) 424-8941

From: Geoffrey de Gannes [redacted]
Sent: April 19, 2022 12:42 PM
To: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Subject: Law Amendments Committee-Non-resident property taxes

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To Members of the Law Amendments Committee,
I would like to speak to the issue of the new non-residential property tax contained in the recently released Financial Measures Act. I believe this is an absolutely ridiculous and unfair tax grab that will come back to bite us as a province. Placing this significant added financial burden on these non-resident property owners (many of whom are seniors on limited pensions or fixed incomes) is not only unfair and unjustified, but un-Canadian. Our non-resident property owners are our best tourism ambassadors who are promoting Nova Scotia year around to all their families, neighbours and friends. They also make a significant contribution to our economy when they do come to stay each season. I should add that many of us have family members who also own property here and one day plan to return to NS to retire. I have spoken with a number of out-of-province cottage owners in my cottage community who are extremely upset and hurt by this unnecessary tax grab and are giving serious consideration to putting their properties on the market. I consider this to be a very regressive and shortsighted move that will in fact have a negative impact on the province's bottom line by eroding property values and driving investment out of Nova Scotia.

Sincerely,
Geoff de Gannes
Amherst, N.S.

To members of the Law Amendments Committee,

The new property tax applied to non-residents, in **Bill 149**, is deemed necessary to help Nova Scotians gain access to housing at a time when vacancy rates are extremely low and house prices are soaring. While this is a laudable objective, it is unclear how this measure will help the situation. Instead, it is likely to have unintended, negative consequences.

A note on our personal situation. Our family has had a continuous presence in the Guysborough area since 1782. Our great, great, great, great, great grandfather fought for the British during the American Revolution, was captured and imprisoned. After the war, like many soldiers on the British side, he was given a land grant, in Guysborough County, Nova Scotia. While most of the soldiers eventually left, our ancestor stayed, and the family has had a presence here ever since.

Family members moved to central Canada three generations ago to find work, yet they always returned each summer. We continue this tradition, and hope that our children will do the same. Our parents were determined to make this a place where they could see their children and grandchildren during the summers. Such was their love for, and connection to, this place, that they chose to be buried in the tiny cemetery at the top of the hill, at the edge of the property. Our sister is also buried there.

We own an unheated, uninsulated cottage on Chedabucto Bay. No one could live here during the winter. Because it is not winterized, the property cannot be rented out on a year-round basis.

The new measure will more than triple our property taxes, which will certainly be a hardship for our family members. We may eventually have to sell the property as a result. However, it defies understanding as to how our selling an unwinterized cottage, with no highspeed Internet access, perched on a rapidly eroding shore on Chedabucto Bay, will augment the housing stock for Nova Scotia families, especially those living in cities such as Halifax where the impact of the shortage is most deeply felt.

Although, the new tax was proposed as a way to cool the overheated housing market, presumably by increasing availability, even Finance Minister Allan MacMaster now admits that it is unclear whether it will achieve these goals. On the other hand, if the tax is considered a source of government revenue, why set it so high that it forces people to sell, ultimately drying up this revenue stream?

In conclusion, while government action to improve the housing situation is necessary, the property tax on non-residents is not the way forward.

1. The tax is unjust and punitive, tripling property taxes for non-residents in one stroke.

2. With this tax, Nova Scotia becomes one of only three provinces to have such a tax for out-of-province Canadian residents, along with Prince Edward Island and British Columbia. Shockingly, the proposed Nova Scotia tax is *four times the rate of those provinces* ($2.00 / $100 compared with $0.5 / $100). This rate is excessive and unjust.

3. It will penalize those many Nova Scotians with property who moved west to find work, and whose life-dream is to return home as soon as their economic situation permits, to live in the province full-time.

4. There is no logic in applying this tax to unheated, unwinterized cottages, in areas far from the major job markets. How would increasing the availability of such seasonal housing help the present housing shortage for Nova Scotia families who need a home, not a cottage, and at a reasonable price?

5. While residents may acquire cottage properties as second homes that are freed up by non-residents forced to sell, there will be a net economic loss to the province by the drying up of money brought in by seasonal residents; at the same time, the revenue from the tax will decline.

6. There seems to be little or no solid research and no consultation behind the proposed tax and little understanding of what the unintended consequences may be, including:

    - Drastically tarnishing Nova Scotia's exceptional reputation as a welcoming place, which could have a very negative, long-term effect on the tourism industry.

    - Gradually drying-up of the (often substantial) charitable and philanthropic contributions of seasonal residents, possibly including gifts by corporations to universities and cultural institutions.

    - Negative economic impacts on many rural Nova Scotia communities which depend on the revenue related to the seasonal residents.

We strongly feel that the proposed tax should be abandoned or put on hold, pending additional research and consultations to better determine the possible impacts. It would be appropriate to look at alternative measures that would be more effective and fairer, including the application of an across-the-board property tax for second houses / recreational properties, applicable to residents and non-residents alike, albeit at a lower rate.

However, if the government proceeds with this legislation, despite the potential far-reaching, negative consequences, the following amendments should be seriously examined:

1. Lowering the tax rate to $0.5 / $100, which would be less punitive, would not have the effect of driving seasonal residents away and would represent a long-term source of revenue for the province.

2. Adopting an approach similar to that of PEI, where residents and non-residents receive the same property tax bill, but residents receive a tax credit.

3. Excluding non-winterized cottages from the tax.

4. Defining geographic areas of the province for the application of the property tax, or, conversely, areas that should be excluded, especially areas most dependent on income from seasonal residents.

5. Making the tax a temporary measure, for a single year only, to provide short-term revenue aimed at managing the current housing problem.

Signed,

David Denton, Val-d'Or, Quebec
Kirk Denton, Columbus, Ohio (USA)
Elizabeth Denton, Charlottesville, Virginia (USA)
Margaret Denton, Berlin, Vermont (USA)
Marshall Denton, Salt Lake City, Utah (USA)

[redacted]

From: Jeremy D [redacted]
Sent: April 19, 2022 12:42 PM
To: Office of the Legislative Counsel; LEGCOMM; kim.maslandmla@gmail.com
Subject: Bill 149 Financial Measures Act - Non-resident property tax

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Dear Chief Legislative Counsel for Nova Scotia.

Below is an email I sent to both the Premier of Nova Scotia as well as the Minister of Finance and the member for Queens County. The original letter I sent on March 31 summarizes my general opinion and opposition to the proposed non-resident property tax proposal.

In addition to this letter, I would like to add the following example and points to highlight why I feel this policy proposal is unfair and will be ineffective in achieving the stated objectives and will likely cause more economic harm than benefit to rural Nova Scotia.

As noted in my original letter below, we purchased our property in the spring of 2021. At that time the property was being used as a private medical thearpy clininc. The owners of our property lived in their home diretly across the road.

The owners decided to move to Moncton and listed both of their properties for sale at the same time. We purchased the clinic property, while the primary residence across the street was purchased by a couple from Halifax. They are now using the property as a weekend and summer get away. They are not renting their property nor are they supporting local businesses to the degree that we are through our use and rental of our property. Our purchase did not result in the loss of an existing residential property, whereas their purchase of the house across the road has resulted in that property no longer being used as a primary residence.

Within the immediate vicinity of our property there are at least 4 additional properties that are being used as seasonal or year round cottages by Nova Scotia residents, thus making those properties unavailable as primary residences for Nova Scotians.

Since becoming aware of this proposal, I have contacted realtors based in Queens County and Halifax to better understand what the potental sale of our property would look like. They have both indicated that we would have no issue selling our property as there are plenty of Halifax and Bridgewater residents who would purchase it for use as a seasonal cottage.

In terms of the government's stated policy objectives as they apply to our situation if we sell:
1. Increase housing availability for Nova Scotia residents
2. Increase revenues to the province to support affordable housing (questionable as funds will be directed to general revenues)
3. Decrease the cost of housing in Nova Scotia

Additional Budget objectives:
4. Increase economic growth in rural Nova Scotia
5 Supporting small businesses in rural Nova Scotia.

This policy proposal fails on all of the points above, as the sale of our property to a Nova Scotia resident for use as a cottage would not support the primary objectives and would reduce support of the additional Budget objectives. There is still time for the government of Nova Scotia to reconsider this misguided proposal and I would encourage the exploration of options that would actually address the policy intent. At this time, it feels like we are being fined for investing in Nova Scotia and for wanting to spend more time there with family.

If this proposal is approved, than I expect that we will sell our property, as we will no longer be able to afford the total costs. The reality for us is that we saved for many years to realize this dream and made the decision to purchase based on a budget and costs as we understood them to be at the time and relative to what we felt we could afford. I must admit I will miss the Acadian Seafood Stew at the Grand Banker, the Fish and Chips at the Quarter Deck and the Clams and Fries at the Seascape restaurant as well as walking and playing on the South Shores beaches.

Sincerely,
Jeremy Downe

---------- Forwarded message ---------
From: **Jeremy D** [redacted]
Date: Thu, Mar 31, 2022 at 3:44 PM
Subject: Non-resident property tax
To: <FinanceMinister@novascotia.ca>, <kim.maslandmla@gmail.com>

Dear Minister,

I am writing to express my significant dismay with the proposal to levy a $2 per $100 property tax on non-residents of Nova Scotia. I grew up in Nova Scotia, but moved to Ontario for education and employment reasons in my early 20s. Last year, my wife and I realized a long term dream and we were able to purchase a recreational property in Nova Scotia, near where I grew up and near my family who still lives in Nova Scotia.

I understand the housing challenges that exist in Nova Scotia and across Canada. However, I cannot understand how targeting owners of properties like ours will help address these issues as our property is in an area traditionally dominated by mixed resident and recreational/seasonal use and is not subject to growth pressures. Further to this point, I cannot understand how our ownership and use of our property is any different than if the property were owned and used in the same manner by someone who lives in Nova Scotia which is the case for several of our neighbours.

The simple reality for us is that if this proposal proceeds, we will not be able to afford to keep the property and the local individuals who have benefitted from our ownership (i.e. property manager, cleaning company, lawn care company, snow removal company, carpenter) will loose the economic benefit they have received through our ownership. We have also rented the property when it is not being used by us or my family, which has resulted in economic benefits to the local community through the purchase of groceries, gas and visits to local restaurants and businesses by renters.

I encourage you to reconsider the broad brush approach you are proposing with this policy and instead focus on areas of the province where there is an acute housing shortage and focus on increasing housing availability and diversity in areas of population and employment growth i.e., HRM area.

If you decide to proceed with this approach, then at a minimum resident and non-resident owners of secondary properties should be treated equally, as your rationale that these properties are contributing to a housing shortage in Nova Scotia would apply equally to non-resident and resident owners.

I would also guess that if we are forced to sell our property as a result of this policy, the purchaser will use the property in the exact same manner that we are, with the exception that there would be less reliance on local businesses, thus having no impact on the problems you are trying to address. This would also undermine the secondary objective of

increasing tax revenue as the likely purchaser would be a resident of Nova Scotia and therefore not subject to the increased tax rate.

I request a clear explanation as to how your proposal in the context of our property will address the housing shortage in Nova Scotia and is not just a money grab from non-residents, many of whom have long term ties to the province.

Sincerely,
Jeremy Downe

[redacted]

From: Robert Drolet [redacted]
Sent: April 18, 2022 2:05 PM
To: Office of the Legislative Counsel
Subject: Non Resident Tax

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Dear Sirs, for your information. The Government's motives are clearly disclosed in this letter from the MLA for Lunenburg and Minister for Economic Development: the Government's intent is to reduce property values and selectively target non residents. She also specifically dismisses the seasonal economy and low value jobs in property services as not valuable to Nova Scotia.

Since we do not have the vote and no consultation was called, we seasonal residents (note that we are not non resident speculators!) do not have any way to have our voice heard on this matter. And the anti sentiments against those from away apparently prevents the Opposition from protecting our interests or challenging the planned policy.

I call on the professionals in Government service to point out the shaky legal grounds for this discriminatory, cynical and disproportionate tax on non residents, and inform the Assembly on the real economic impact that it will have. This proposal is also confiscatory, as its level is disproportionate and unsustainable. If a wealth tax is to be imposed it should be on rational classes of property, and with due regard to its impact and fairness.

This proposal is unfair in the utmost. It targets a group with no representation with a tax burden higher than what most Nova Scotians suffer, and there is no evidence that its impact on the real problem will be significant.

ROBERT DROLET

Begin forwarded message:

From: Robert Drolet [redacted]
Subject: Re: Non Resident Tax
Date: 18 April 2022 at 17:37:37 BST
To: Susan Corkum-Greek <susan.corkumgreek@yahoo.ca>

With respect your form response does not address any of my comments and concerns. Let me be clearer:

1- Your mail makes it clear that the message is absolutely that you do not want seasonal residents
2- if you are truly concerned that second home ownership squeezes out young families, then the solution is to tax all second homes in Nova Scotia
3- we are neither speculators or investors, unlike many Nova Scotia residents
4- if the real estate market is overheated in Nova Scotia, it is not because of people like us who bought undeveloped land and build a cottage on it; it is a function of low interest rate and the greed of local land speculators and builders who have been demanding ever increasing prices; the first factor is in the process of being resolved, the second could be solved by appropriate measures against speculators in those areas of the Province where over heating occurs. A cottage in a village miles away from any job is

not contributing to housing shortage, it is providing additional seasonal residents contributing to the economy.

Your response shows that you are not interested in any real discussion, consultation or debate. And your and your colleagues continue to repeat unsubstantiated claims that this will cool the real estate market, a fact that knowledgeable professionals refute absolutely, and suggest that it will be accretive to the Province, a contention that basic economics contradict: the money spent albeit seasonally and the inward investment from non residents in significant property in the Province are valuable inflows, and reducing them is damaging. The way in which you are conducting this absurd policy without debate or regards to facts will discourage investment in the Province: an irrational government is not one that investors will trust.

This is a naked, cynical tax grab against Canadians from away who do not have a right to vote, including some with roots in the Province who have chosen to make their life elsewhere, as is their absolute right, as is recognised in other provinces that have taken action against speculation. The level of taxation is a confiscation of our properties and cannot be explained by any of the factors you quote, and is being effected without mitigation or consultation. Furthermore as we will be among the largest taxpayers in the Province, we should have representation at the municipal and provincial level. These are elementary human rights in a civilised society and are being trampled.

Taxation reduces consumption. I am in the process of reducing my local expenses as we speak, not out of spite but of necessity and basic economics. I will also ensure that our property is valued for what it is now worth; since this is your explicit wish, you should be pleased with that. It will also be interesting to see how actively you explain to your voters that you are deliberately looking substantially to reduce the value of their property. I am not sure they understand that and will be pleased with the result.

I also believe that your actions are illegal on several grounds and will actively participate in judicial review if the measure is passed in anything like the proposal you are making. It is unfortunate that civil debate cannot be conducted in the way tax policy normally evolves, and I am particularly saddened by the violent xenophobic attacks on non residents that your populist discourse has unleashed. I would at least expect your government to take legal advice on its proposed policies and manage real consultations with people affected by your policies.

ROBERT DROLET

> On 18 Apr 2022, at 16:07, Susan Corkum-Greek <susan.corkumgreek@yahoo.ca> wrote:
>
> Dear Mr. Drolet,
> Thank you for reaching out to share 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 wildly 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.
> We 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 in this critical period.

I understand the various concerns that have been raised. I count many seasonal resident 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 young Nova Scotians, as well as working-age people from other areas of the country and abroad, just as they 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.
Again, I do thank you for reaching out.
Sincerely,

Susan
Hon. Susan Corkum-Greek
MLA for Lunenburg

Sent from Mail for Windows

[redacted]

From: Charles Fraser [redacted]
Sent: April 19, 2022 12:35 PM
To: Office of the Legislative Counsel
Cc: Premier; Finance Minister; mla@esmithmmcrossinmla.com; Hebb, Gordon
Subject: Nova Scotia nonresident tax

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In 1908, my grandfather A.J Crease of Amherst N.S., built a cottage on Amherst Shore which my family has enjoyed every summer since. After generations expanded the number of relatives using it, in 1994 I purchased a cottage nearby.
I'm a Nova Scotian, born in Halifax in 1946, and I drive to N.S.from Alberta every summer to spend two months at our cottage
It is my belief that this new tax on foreign ownership is ill conceived and lacks sensitivity to regional, historical and cultural concerns.

Canadians are not foreigners.
Nova Scotians who live elsewhere in Canada are not foreigners.
Seasonal cottages which have been passed down through generations
should be grandfathered, as their owners are descendants of Nova Scotians.

Foreign ownership taxation has to be regionally targeted and sensitive to the character of the province. This type of taxation has not worked well in B.C. It has not created any increased housing availability and has substantially increased rental rates. (e.i. new potential buyers rent instead of buying to avoid the tax.)

Please reconsider this unfair, inappropriate and potentially damaging tax, it is a slight on our province and should never have been considered by a Conservative government.

respectfully yours,

Charles Fraser
[redacted]

The Law Amendments Committee

Nova Scotia Legislature

Halifax, Nova Scotia

April 18, 2022

Dear Committee Members,

Growing up in Nova Scotia in the 50's and 60's I experienced a relatively strong Nova Scotia. New industries were growing, downtowns were vibrant and healthy. Eventually the economic tides turned, and apart from the offshore oil bubble and the fishery, our rural economy and population growth were stagnant.

The past few years have seen change. People from across Canada are discovering Nova Scotia and becoming permanent or non permanent residents. Both are contributing significantly, not only economically, but often socially/culturally to the large and small communities in which they live. Case in point: Guysborough has been rejuvenated by a non resident's vision and commitment to that unique, scenic and interesting community.

Years ago, Richard Florida (renown American urban studies theorist/ University of Toronto professor) spoke to a Halifax business group encouraging Nova Scotia to attract the "creative classes" to the province. I suggest that a good portion of newcomers to Nova Scotia, be they permanent or seasonal, fall in the creative class. Such people may not bring mega industry, but they do bring ideas and entrepreneurship, yielding new jobs and reopening downtown storefronts. In recent times we're seeing that. There's a buzz out there that finally, after a long pause, Nova Scotia is building a stronger economy, province wide.

Nova Scotia has always welcomed visitors. And we've delighted in welcoming home Nova Scotian "ex - pats", who, due to our previous lagging economy were forced to move away for gainful employment. Some of the fortunate ones eventually acquired seasonal residences. They, despite their long absence from this province, still, understandably so, consider themselves Nova Scotian.

Canada is a federation of ten provinces and three territories. All residents of Canada should be able to relocate anywhere in Canada, seasonally or permanently, without penalty.

These new taxes are punitive, and to many seasonal residents, life altering. I urge the members of the Committee and in turn, the provincial Cabinet, to reconsider and withdraw these new taxes.

Yours truly,

Brien E. Fraser

April 19, 2022

Law Amendments Committee
Office of Legislative Counsel
CIBC Building
PO Box 1116
Halifax
Nova Scotia
B3J 2X1

Attention: Honourable Brad Johns and Committee Members

Re: Financial Measures Act 2022 – Non-Resident Property Tax

Dear Members of the Committee:

My family has very deep roots in Atlantic Canada

Centuries before my ancestors were settlers in Acadia and Western Newfoundland.

My uncle at the age of eleven lived with my grandparents in Cape Breton and was an early victim of the deadly Spanish Flu in 1918.

My family served our country during the Second World War effort – my Dad and his brother oversees – and my two aunts moved from Corner Brook to Halifax to serve in the Canadian military.

Fast forward to 2015 and although we were making a living in another province, my wife and I had the unique opportunity to purchase a small home in Wolfville.

Since that time our home has provided much needed temporary housing for a university professor and her family, several family members who have attended Acadia and Dalhousie Universities, a transition home for my son and his young family as they awaited the purchase of a new home and increasingly a home for my wife and myself.

More recently, during the pandemic, our little home and the "Atlantic Bubble" provided us with a refuge and a place to help support my family and contribute to the local community.

As a national affordable housing expert, who also volunteer my time and expertise to the Nova Scotia Affordable Housing Commission, I recommend that prior to proceeding with the non-resident property tax that the government more closely consider the full range of social and economic implications of the tax beyond the estimated revenue it is intended to generate.

Given the government's stated intention to make sure people can afford a place to call home and build their lives in Nova Scotia I recommend that the government adopt a targeted intergovernmental strategy to take advantage of the billions of dollars in affordable housing funding which is being made unilaterally available by the federal government through the National Housing Strategy.

As a family that will shortly be living on a fixed pension income, I'm writing to ask you to deeply listen to the many voices who have asked your government to show consideration and restraint by reconsidering and moderating the amount of the proposed property tax increase on seasonal Nova Scotia residents.

While we are not at the moment permanent residents of Nova Scotia, we believe we make a positive contribution to the province and will for many years to come.

Yours truly,

Sean Gadon

[redacted]

Wolfville
Nova Scotia

[redacted]

[redacted]

From: Hebb, Gordon
Sent: April 19, 2022 12:38 PM
To: Office of the Legislative Counsel
Subject: FW: Discriminatory tax (cash grab) against non resident property owners.

Gordon D. Hebb QC
Chief Legislative Counsel
House of Assembly
Halifax, Nova Scotia

(902) 424-8941

-----Original Message-----
From: Grady, Raymond [redacted]
Sent: April 19, 2022 10:09 AM
To: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Subject: FW: Discriminatory tax (cash grab) against non resident property owners.

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-----Original Message-----
From: Grady, Raymond
Sent: Thursday, April 7, 2022 10:22 AM
To: financeminister@novascotia.ca
Cc: [redacted]
Subject: Discriminatory tax (cash grab) against non resident property owners.

Good morning Mr. McMaster.

Below is the letter that I sent to Premier Houston....regarding Nova Scotia's modern day version of a shakedown.

I have to think the proposed arbitrary and discriminatory tax will not help the investment climate within NS.

I work with a number of people born and raised in the East Coast but whom have pursued careers and lives outside of the East Coast.

Their commentary is very consistent....the East Coast is a great place to grow up and spend summers....but the opportunities for young professionals are few.

How about dealing with the root cause of the problem instead of the easy and short sighted option of taxing "foreigners" whom have chosen to invest their hard earned dollars in NS?

Raymond Grady
Crysler, ON

-----Original Message-----
From: Grady, Raymond
Sent: Wednesday, April 6, 2022 9:47 PM
To: premier@novascotia.ca
Subject: Discriminatory tax (cash grab) against non resident property owners.

Good evening Mr. Houston
>
> My name is Raymond Grady and my wife and I bought a summer cottage property in Malagash Point in 2020.
>
> The purchase of the property culminated in a dream of owning property in NS after spending a number of summers in the area over the past 20 years.
>
> We also have two kids attending university in NS (Dal and STFX).
>
> When we bought the property, it did not have a functioning well, no septic system, no foundation and no insulation in the cottage.
>
> Since acquiring the property we have spent or in process of spending an additional $100,000 on a new well, new driveway, foundation, septic system, electrical and plumbing work.
>
> All of the aforementioned work was given to local contractors and trades people.
>
> After all of the above, the property will remain a seasonal property as it’s not liveable from mid fall to mid spring as the cottage is not constructed to be lived in during winter. It has no insulation and no furnace or duct work.
>
> We had thought that we were being good citizens in buying property and spending our hard earned money locally in beautifying it
>
> I was shocked to find out this morning of your government’s plans to ease affordability of housing by introducing a tax on a summer non resident property owner.
>

> Our property tax is expected to triple (and very likely more) as a result of your discriminatory tax and by our efforts to beautify the property.
>
> Note, our friends just down the road from our cottage own a much more expensive cottage that can be lived in year round…but they are not subject to the tax on their vacation property because they are year round residents of Halifax.
>
> How is this fair…..I had thought a Canadian is a Canadian in Canada and how does tripling our tax bill on our seasonal property help in easing housing affordability in NS?
>
> We do not have unlimited $$$ to deal with the cash grab so the only option that we are left with is to significantly alter our plans in further improving the property at the expense of local contractors.
>
> Why would we spend any more $$$ on the property which will only drive up the amount of your cash grab?
>
> Surely common sense will prevail at some point within your government and the cash grab will be rethought.
>
> Thank you for your attention to this matter.
>
> Raymond Grady
> Crysler, On
>
>
>
>
> Sent from my iPhone
This email, and any attachment, is confidential and may contain privileged information. If you are not an intended recipient, please delete this email and all copies and notify us immediately. Any unauthorized use or disclosure is prohibited.
As well, EDC values your privacy. Please see our Privacy Practice<https://can01.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.edc.ca%2Fen%2Fprivacy-policy.html&data=05%7C01%7Clegc.office%40novascotia.ca%7Ce710d82d3dd34191ebd108da221a9a38%7C8eb23313ce754345a56a297a2412b4db%7C0%7C0%7C637859794884081967%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=2ldOekupUMF6h5%2F61%2Bs4XZ2PDL3aqY%2BgpHrU3D2Q9FA%3D&reserved=0> for information about how we handle your personal information.
Ce message et tout document joint sont confidentiels et peuvent contenir de l'information ne pouvant être divulguée. Si vous n'en êtes pas le destinataire, veuillez supprimer ce message et toute copie de celui-ci et nous avertir immédiatement. Toute utilisation ou communication non autorisée est interdite.
De plus, EDC attache une grande importance au respect de votre vieprivée. Veuillez consulter notre énoncé de confidentialité<https://can01.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.edc.ca%2Ffr%2Fabout-us%2Fpages%2Fprivacy-policy.aspx&data=05%7C01%7Clegc.office%40novascotia.ca%7Ce710d82d3dd34191ebd108da221a9a38%7C8eb23313ce754345a56a297a2412b4db%7C0%7C0%7C637859794884081967%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=iLfpERoKKkmlsf9H5dlFW%2B%2B7V8HesZh2sO1pTX8UFbY%3D&reserved=0> afin de connaître nos pratiques en matière de protection des renseignement personnels.

[redacted]

From: Hebb, Gordon
Sent: April 19, 2022 12:38 PM
To: Office of the Legislative Counsel
Subject: FW: Non resident property owner cash grab

Gordon D. Hebb QC
Chief Legislative Counsel
House of Assembly
Halifax, Nova Scotia

(902) 424-8941

From: Raymond Grady <raymond.grady67@gmail.com>
Sent: April 19, 2022 10:12 AM
To: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Subject: Fwd: Non resident property owner cash grab

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---------- Forwarded message ---------
From: **Raymond Grady** <raymond.grady67@gmail.com>
Date: Fri, Apr 15, 2022 at 8:09 AM
Subject: Re: Non resident property owner cash grab
To: <premier@novascotia.ca>

Good morning Mr. Houston.

Here is a little example of our response to the Nova Scotia's proposed discriminatory cash grab.

These chairs are $200 plus HST per chair.

Up until last week, we would have purchased the chairs at Home Hardware in either Wallace or Tatamagouche….but instead they were bought in Ontario.

Next up, we are now in the process of buying furniture in Ontario for our cottage in Malagash Point.

We are fortunate enough to own a pick-up truck and cargo trailer therefore buying in Ontario or NB and hauling goods to our cottage is absolutely no problem for us.

Lastly, we are now in the process of curtailing our plans for further construction given that we do not want to drive up the value of our property only to be subject to your tax grab.

Regards,

Raymond Grady

[redacted]

From: Andy Gross [redacted]
Sent: April 18, 2022 10:55 PM
To: Amanda van Veen; Premier; Finance Minister; barkhousemla@gmail.com; dwells@chester.ca; Office of the Legislative Counsel; kelly@kellyregan.ca; info@iainrankin.ca; ClaudiaChenderMLA@gmail.com; info@braedonclark.ca; kendracoombesmla@gmail.com; tonyince@tonyincemla.ca; melissa.mlaoffice@gmail.com; mlabradjohns@gmail.com; mlaritcey@bellaliant.com; mla@northsidewestmount.ca
Subject: Addressing Housing Supply and Bill 149
Attachments: Non-Resident Land Owners 2001.pdf

** EXTERNAL EMAIL / COURRIEL EXTERNE **
Exercise caution when opening attachments or clicking on links / Faites preuve de prudence si vous ouvrez une pièce jointe ou cliquez sur un lien

Respectfully asking … is there truth to this post?

https://www.facebook.com/572565565/posts/10158288546665566/

In addition, please see the attached study that was conducted in 2001 under the oversight of the Conservative Party, which concluded additional discriminatory taxing of Non-Residents was not advised, for all of the reasons given in the past few weeks, and was subsequently cancelled. This report presents a process that seems to have been far more comprehensive and thorough than today's events.

Surely there is good reason to cancel Bill 149, and review the entire process.

Andy Gross

VOLUNTARY PLANNING TASK FORCE

NON-RESIDENT LAND OWNERSHIP IN NOVA SCOTIA

FINAL REPORT - DECEMBER 2001

VOLUNTARY PLANNING

A Citizens' Policy Forum

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ACKNOWLEDGMENTS

Our thoughts and hearts are with Arthur Bull and his family for the loss of their son Alex in a tragic vehicle pedestrian accident on Digby Neck. Though Arthur was unable to continue with the Task Force, we are truly grateful for his contribution to this and numerous other volunteer efforts on behalf of all Nova Scotians.

The Task Force wishes to thank all those who participated in this process. Everyone who took time out of their very busy schedules to attend meetings, or to thoughtfully express their views in writing, has enhanced the process of democracy in a valuable way. Each of you has made a large contribution toward making Nova Scotia a better place for all of us.

We would also like to thank the many dedicated government officials who reacted in a timely and professional manner to our various requests for information. We now have a greater appreciation for the challenging positions you occupy.

At the same time, it is with pleasure that we acknowledge the contribution of both the university system and individual graduates for the excellent quality of research they provided on this important subject.

Appreciation is also extended to the staff of Voluntary Planning for their tremendous support and guidance to our team, especially those working most closely on this project: Leo Dillman, CEO; Heather LaRoche-Mills, Office Manager; Audrey Gay, IT and Logistics Coordinator; Laura Campbell, Research Intern; and Charles McKenna, Project Manager, who assisted our efforts in such an extraordinary fashion.

FOREWORD

On April 10, 2000, the Government of Nova Scotia introduced Bill 42 that included measures to enable municipalities to levy additional property taxes on non-resident property owners. This legislation received Royal Assent on June 8, 2000. However, the section dealing with non-resident land ownership was not enacted, as the issues were not as straightforward as originally envisioned. Cabinet then called upon Voluntary Planning to hold open discussions, conduct additional research, and provide recommendations on this topic.

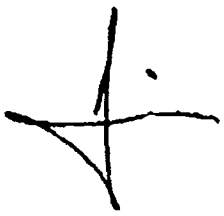
Voluntary Planning has a 38-year history in policy development and has earned a strong reputation for quality work and non-partisanship. The organization operates at arms length from government, obtains information on each subject from around the globe, and works toward achieving the best possible future for our province. Having said this, neither our Task Force nor Voluntary Planning sets policy in Nova Scotia. We have only the power of influence through our recommendations. In the end, elected officials make the decisions.

In this case, as in the past, Voluntary Planning assembled a dedicated team of volunteers from the private sector who could bring valuable perspectives to the topic at hand. We met first as a group on March 21, 2001, and immediately began to receive briefings from government officials. Research by Voluntary Planning staff further prepared us for an extensive series of community consultations across Nova Scotia. Over the ensuing months, we reviewed practices in other provinces, the United States, and many other countries throughout the world. We consulted with experts in this field and spent countless hours analyzing documents that were prepared for a wide range of governments, even the United Nations.

Fortunately, we also received assistance in our deliberations from literally hundreds of our fellow Nova Scotians, both before and after our interim report. Their creative suggestions served us well, and we are confident that our final report truly reflects the sense of fairness and understanding so often expressed during our consultations. Indeed, this has been the highlight of our entire experience and has reinforced our pride in the society in which we reside.

On a final note, I would like to express my most sincere appreciation for the work of all of the members of our Task Force. Their commitment to our province is second to none, and it is their collective wisdom that has made this report possible.

Sincerely,



Mr. James W. Moir, Jr.
Chair, Voluntary Planning's Task Force on
Non-Resident Land Ownership

Executive Summary

Introduction

Voluntary Planning's Task Force on Non-Resident Land Ownership assembled in March 2001 to address the question of allowing municipalities to impose an extraordinary tax on non-resident property assets.

During the months of April and May 2001, we held seventeen widely publicized community meetings throughout the province. We revealed the most current statistics on non-resident land ownership and held frank discussions with over 455 attendees. Two hundred and twenty six individuals chose to send us written submissions, while another 128 opted to sign a single petition. In the months following release of our interim report on September 27th, we received another 87 responses, half of which were submitting their comments for a second time. In October we also presented our preliminary findings to each of the provincial political caucuses, municipal government officials, the Coastal Community Network, and the Nova Scotia Association of Tax Collectors.

Upon publication of this final report, it is important to note the much broader range of land stewardship issues that have come to our attention during these deliberations. While our original mandate called upon us to focus on matters related to the possibility of imposing higher taxes on non-resident property owners, it soon became evident that Nova Scotians in general are far more interested in overall land management practices, the need to create a long-term access strategy, and protection from escalating taxes on their own homesteads. To the extent that all of these subjects are related, it was obviously necessary to broaden our dialogue so as to allow for a thorough examination of each of these concerns. This was of paramount importance in order to make certain that our final recommendations were directly related to meeting the real needs of our society, as opposed to following those who would penalize non-residents, regardless of whether or not such measures would address those challenges we face.

We would like to issue a word of caution relative to the strong focus on non-residents, when it comes to seeking the answers to drafting a well-thought-out approach to managing our land resources in the years ahead. In short, based on a detailed analysis of all the facts at hand, we are convinced that practices that single out these visitors, will damage our reputation beyond repair. We believe such measures will fail to address the requirements of our society when it comes to meeting our overall access needs, reviewing assessment and municipal taxation, developing a visionary coastal strategy, and better utilizing the vast untapped resources already in the public domain. In other words, it is time we turn our attention to the many significant, positive, and productive steps we can take in order to accomplish the much more worthwhile objective of creating an ideal environment for all who live here or visit our shores.

When drafting recommendations, however, we must recognize factors over which we have no control, such as a devalued dollar. People who are fortunate enough to live in countries with stronger currencies than ours do have an advantage over us in our own marketplace. While this reality is frustrating to many of us, there is no "made in Nova Scotia" solution. Suggestions to create regional policies to compensate for national and international phenomena are simply unrealistic.

Abridged Recommendations

With reference to the enclosed detailed analysis of our findings, we draw your attention to one significant revision. We have added a 21st recommendation calling for an immediate examination of the current assessment process and the related use of this information by municipalities in calculating property tax bills. In our interim report, we did highlight concerns about inequities in the assessment and municipal taxation systems, so as to bring this matter to the attention of the provincial government. However, our comments on this subject were not incorporated as a specific recommendation. We now believe a recommendation is warranted, given the advice we have subsequently received.

The Task Force has not altered its position on the question of an extraordinary property tax on non-resident landowners. As stated before, we agree unanimously that the government should not pursue this option, as it would neither fairly, nor directly, nor adequately address the real issues of overall land stewardship raised by Nova Scotians. Accordingly, we advise the provincial government to repeal measures within Bill 42 that provide for the non-resident tax. Future governments, if they so choose, should have to bring such measures before the people, not simply proclaim a bill already on the books.

The Task Force has also not altered its position of rejecting the option of limiting the quantity of land owned by non-residents for similar reasons. As we point out in our main body of work, we found no evidence that this type of restriction in any other jurisdiction has proven to influence the total number of non-residents, the ultimate collective acreage they own, or land prices. Indeed, it is our conclusion that this approach to visitors would actually lead to more development in prime areas, not less. After all, the greater the number of lots that must be created on any one parcel of land, the greater the congestion that will result. This type of legislation would be tantamount to forcing the creation of subdivisions in the precise locations we value so highly in their present state. This is not conducive to preserving our current environment.

When it comes to the gathering of statistics pertaining to land ownership and usage in general, we repeat, the Land Holdings and Disclosure Act needs to be amended, strengthened, and expanded. Our detailed report contains four recommendations as guidelines for this enhanced service. We have given suggestions to the appropriate government departments concerning both the actual methodology to be used in order to accomplish the desired objective and possible measures to be taken to ensure compliance. We understand that this project is well under way. Our other recommendations in this report are not dependent on the need for additional data of this nature.

We continue to recommend that a non-resident landowner be defined as a person who resides in the province of Nova Scotia for less than 183 days in any given calendar year. Properties jointly owned or held by corporations should be assigned residency status based on the location of the majority owner or owners. We want to remind our readers, however, that the compilation of statistical information relative to property ownership and usage needs to encompass all Nova Scotian public and private land activity. Wise decisions on land stewardship cannot and should not be made in the absence of a complete dossier of all of the resources at our disposal.

The balance of our report contains numerous additional recommendations relative to the development of a specific access strategy, protection of traditional access ways, the acquisition of important properties to be held in the public trust, improved use of Crown lands, and the clarification of legal rights and ownership liability. Behind these proposals lies a huge volume of pertinent and supportive information, all of which is referenced in our bibliography. We encourage those who truly wish to become conversant with the depth of national and international research used in formulating each of these approaches, to take the time to study this material on their own. This information represents an integral part of our report. It is available to support the drafting and implementation of these progressive policies, encompasses a

wealth of detail, and includes world models of excellence in coastal planning in California and a prototype for a practical partnership between landowners and citizens in the United Kingdom.

As a catalyst to achieving these exciting objectives, we have proposed the establishment of an arms-length agency to work closely with various departments of government and community groups to develop a province wide land-use planning guide for the first time in our history. This body would also spearhead the creation of a definitive provincial interest statement on coastal utilization in particular, and take a lead role in conducting an audit of all Crown land assets and usage, resulting in the design of a plan for greater public enjoyment of these resources, which total over 3,000,000 acres. In addition, the Agency would work with our government in jointly creating educational documents for all citizens and landowners, so as to enhance our knowledge of access points and existing rights of way. All of these steps need to be taken in order to lay the groundwork for the building of a sustainable foundation on which we can base future decisions.

In summary, we have a lot of work to do to get our own house in order before drawing what may turn out to be unsupportable conclusions relative to non-resident activity in our province. Such a narrow approach to addressing our overall needs, in the absence of a planning strategy and the absence of any kind of trend statistics comparing local development to external factors, is highly premature, to say the least. Proposals which would have us endorse legislation which singles out non-residents in the absence of any professional study relative to the positive impact these investors have on our overall and individual economic well being is neither judicious nor prudent at this time. Furthermore, and of equal if not greater importance, as we have pointed out before, targeting non-residents in this way will not even come close to providing the solutions we require as we face up to internal challenges of our own making. There are far more constructive roads to travel to accomplish our desired goals. The time to face these realities is now.

What We Heard and What Was Changed

What We Heard

Since the release of our interim report on September 27th, 2001, we have received an additional eighty-seven responses, half of which were from people and organizations who had approached us in the past. This new round of submissions provided us with a fresh perspective and a number of creative suggestions for follow-up. Many comments were forthcoming in anticipation of the adoption of our recommendations.

Our work also received a lot of attention from the media, and we were pleased to see several balanced articles that captured the essence of our message. Others reflected the thoughts of individuals or communities. In addition to written responses, the Task Force members reviewed dozens of editorials and listened to call-in radio programs airing the opinions of Nova Scotians.

During this second consultation period we also took the opportunity to make several presentations. We spoke at the annual meeting of both the Union of Nova Scotia Municipalities and the Association of Municipal Tax Collectors. We appeared at a monthly meeting of the Coastal Community Network. And we briefed caucus representatives of the Progressive Conservative, New Democratic, and Liberal parties of Nova Scotia.

Many of those who responded to the interim report agreed that allowing municipalities to place an extraordinary property tax on non-residents does nothing to address the underlying need for better land use planning, or for the protection and enhancement of access to our shoreline. Some felt, however, that taxing non-residents would somehow address these problems, or that perhaps there was a reason to do this so as to establish a price on the less tangible benefits that Nova Scotia has to offer—our safe and secure environment, for example.

A great deal of concern was expressed on the subject of assessments. These comments have been reflected in the media and the political arena. For obvious reasons, everyone seems to agree that we need to examine the way in which assessments and

real estate taxes impact homestead property owners on fixed incomes. There is a growing concern that a number of our fellow citizens may be forced to sell some or all of these assets due to an escalation in certain tax bills.

As to the cause of this dilemma, there is much confusion. Some feel the blame lies with an unfair assessment system. Others attribute the cause to be non-resident demand for property. Many recognize a new level of real estate activity by Nova Scotians and point to massive development in the outlying areas of Halifax. Still others refer to new retirees moving into their rural communities. Nonetheless, the consensus is that we need to examine these growing concerns. We have addressed this matter in greater depth in this final report.

Our recommendation to establish an arms-length agency to coordinate and spearhead many of the initiatives we are proposing was received positively. On the other hand, we did garner a few comments requesting greater clarification of the role to be played by this body. It was also suggested that we try and group all of its responsibilities in one section of our report.

And finally, it was brought to our attention that the Task Force had not considered its recommendations in relation to the aboriginal people in Nova Scotia.

The Task Force has taken note of all of these key concerns. We highlight below how the final report has been changed to reflect what we have been told.

For the purpose of clarity and a complete understanding of all of our recommendations, we urge a reading of our report in its entirety. Our carefully researched conclusions should be considered in the context of the facts and rationale that support our findings.

What was Changed

Inequity in Assessment and Municipal Taxation

We did attempt to highlight the need to examine the current assessment system in our original publication, by noting an overwhelming dissatisfaction with the methods being used today. We reported that Nova Scotians are gravely concerned about the very real possibility of those on fixed incomes being forced off their properties.

In response to additional comments we have received since that time, however, the Task Force decided to strengthen its message to government by including a new rec-

ommendation on this subject in the final report. Quite clearly, while only a few take strong exception to the actual market value assessment of their property, almost all say that such increases in assessment should not automatically translate into large property tax increases. Many questions need to be answered. The time has come for a complete review of what many feel are inequitable and unfair aspects of our assessment and municipal taxation systems.

The Agency

In our final report to government, we reinforce our opinion that such an arms-length policy and planning body is required. We also bring together, under the heading "Planning–The Need For Greater Long-Term Vision," all the recommendations on land use planning and those that focus on the acquisition of land to be held in the public domain.

Few appreciate the need to control the cost of bureaucracy in Nova Scotia more than Voluntary Planning. Our Voluntary Planning Fiscal Management Task Force, lead by Allan Shaw, advised government to eliminate many of the agencies, boards, and commissions now on the books. Our decision to recommend the establishment of this new agency was not made lightly.

The need for such an agency can best be explained by looking at the specific objectives we hope to achieve:

- increased public participation and shared responsibility for land use planning
- a cohesive provincial approach and framework for land stewardship
- the creation of a vehicle for the development of comprehensive strategies in the future
- the permanent establishment of an advocate, educator, and promoter of best practice in Crown land usage
- an audit of all desirable properties in the entire province, and the establishment of an acquisition fund for the purpose of purchasing many of these lands when available
- the founding of a single non-governmental authority to administer a Community Right of First Refusal to acquire essential land assets for the benefit of future generations
- a coordinated approach to lending assistance to organizations promoting conservation projects and attempting to promote additional environmental protection

We believe that without an agency to focus attention, coordinate efforts, and engage the public, many of these objectives may not be accomplished.

Aboriginal Context

Although we invited all Nova Scotians to participate in our public meetings, we did not make special arrangements to consult aboriginal people. Our agenda was set by those who did participate.

In hindsight, we realize that when we broadened our initial mandate to include recommendations dealing with land use, ownership, and rights, the relationship between these recommendations and the concerns of the aboriginal community needed to be considered. Complicating this, however, are the circumstances within the aboriginal community that are currently subject to ongoing negotiation and court proceedings.

That being said, we wish to issue the following statement:

With this report, it is not our intention to ignore or diminish any existing rights or claims of aboriginal people to land title or land use.

Other Notable Changes

We have amended Recommendation 14, which advised government to increase the Department of Natural Resources budget for acquiring recreational and conservation land from $80,000 to $3,000,000. We now recommend that the Departments of the Environment and Labour and Tourism and Culture share the management of this fund.

In the section on taxation, we have advised the provincial government to repeal the section of Bill 42 which proposed the extraordinary non-resident tax as a mechanism for municipalities.

In association with Recommendation 20, we have advised the provincial government to be more aggressive in acquiring properties such as lighthouses, if they do happen to be divested by the federal government.

List of Recommendations

Extraordinary Taxation on Non-Resident Land Owners

See report page 17

1 Do not pursue an extraordinary tax on non-resident land owners.

Possible Limits on Acreage Owned by Non-Residents

See report page 19

2 Do not pursue limits on the amount of land owned by non-residents.

Tracking Land Ownership (3 through 6)

See report page 23

3 Amend and enforce the Land Holdings Disclosure Act, R.S.N.S. 1989, c.248 (introduced in 1970 and amended in 1989) and ensure a mechanism to update information as properties change hands is put in place in a timely fashion. This would ensure that an accurate and comprehensive database on non-residency status is available upon which to base future decisions.

4 Define an individual non-resident land owner as a person who resides in Nova Scotia for less than 183 days in any given calendar year. Properties jointly owned or held by corporations should be assigned residency status based on the location of the majority owner or owners.

5 The amended Land Holdings Disclosure Act should track whether a land owner is a resident of Nova Scotia, resident of another province or territory of Canada, or resident of another country. It should also capture information on property size, land use, and taxation category in order to make the database more useful for planning purposes and, in particular, to establish trends.

6 The Department of Service Nova Scotia and Municipal Relations should take full responsibility for administering and enforcing the amended Act. This department should report publicly each year on the status of non-resident land ownership in Nova Scotia.

NOTE: Any analysis of statistical information for the purpose of land use policy formulation should not take place without corresponding information on the property holdings of the Crown and citizens of Nova Scotia.

See report page 27

Planning: A Need for Greater Long Term Vision (7 through 10)

7 Establish or designate an agency at arms length from government (referred to as "the Agency") to advise on land use planning and policy with a particular emphasis on the coastal zone. This should involve ongoing consultations with citizens.

In so far as planning is concerned, the mandate of the Agency should include but not be limited to the following:

(a) to develop a provincial interest statement on coastal coordination and planning which would offer guidance from the province to municipalities on this issue

(b) to conduct an access audit of prime recreational areas and then to develop a long-term access strategy for the benefit of both citizens of and visitors to the province

(c) to take a lead role in completing a study on current Crown land assets and usage and then to design a plan that results in greater public enjoyment of these important resources

We are proposing that this Agency would also spearhead the acquisition of additional lands, or assist other groups in making such acquisitions, once a Right of First Refusal mechanism has been put in place. These duties are described in recommendations 8 through 10.

8 Working with and on behalf of communities, the Agency should be responsible for identifying and exercising a Right of First Refusal for properties deemed essential to the quality of life and well being of the province.

9 The Agency should be responsible for seeking private funding for the purpose of either directly acquiring land or conservation easements to be held in the public domain, or providing assistance to other community organizations wishing to do so.

10 The Agency should also be provided with fixed funding mechanisms to support both its own efforts and those of other conservancy groups.

Access

See report page 33

11 As part of its study of overall Crown assets, the Agency, in cooperation with the relevant departments of government, should first undertake a thorough analysis of current Crown-owned recreation and conservation property for the purpose of developing a coordinated communications strategy. This would improve the level of knowledge among both Nova Scotians and visitors about existing opportunities for access to these prime recreational venues.

12 The provincial government should communicate all pertinent information about access rights and privileges on both private and Crown land for the benefit of citizens, visitors, and land owners alike.

13 The provincial government should commission a province-wide inventory of important traditional access paths and roads that have been used historically by community members to access prime recreational venues. The province should then vigorously pursue both legal and voluntary avenues to permanently entrench these rights of access wherever possible.

14 The provincial government should immediately increase the Department of Natural Resources' budget for acquiring Crown Land in the form of recreational and conservation land from the current $80,000 to $3,000,000. The Department of Environment & Labour and the Department of Tourism & Culture should share in the administration of this fund.

15 The provincial government should encourage private land conservation in Nova Scotia by identifying and eliminating all possible financial and administrative obstacles that currently discourage this practice.

16 The provincial government should establish a tax-exempt status or other tax incentives, to select properties that provide valuable contributions to either recreational pursuits or ecological protection through permanent easements.

17 The provincial government should support and encourage municipalities to create access easements to the coast and other waterfront areas in Nova Scotia, both through legislation and in other ways.

18 Both provincial and municipal governments should make every effort to strengthen enforcement of existing laws dealing with vandalism, littering, or other abuse of property in Nova Scotia and, if necessary, to toughen these laws. This would encourage private land owners to allow access to their property.

19 The provincial government should review liability laws, should simplify such rules wherever possible, and should clearly explain these regulations to Nova Scotians who are willing to open up their properties. The intent is to reassure private land owners that they will not be responsible for the actions of those granted the privilege of using their land.

20 The provincial government should request a two-year moratorium on privatization of federal properties.

See report page 44

Inequity in Assessment and Municipal Taxation

21 Our provincial and municipal governments should conduct an immediate review of the assessment and municipal taxation systems to address aspects of inequity and purpose.

Extraordinary Taxation on Non-Resident Land Owners

Recommendation

1 **Do not pursue an extraordinary tax on non-resident land owners.**

Background

Bill 42, the Municipal Law Amendment Act (2000), received Royal Assent on June 8, 2000. This legislation includes a controversial proposal in Section 38 that enables municipalities to impose additional taxes on residential and resource property owned by non-residents.

The provincial government decided not to enact Bill 42 as passed and put Section 38 on hold pending further review. It created this Task Force to find out if Nova Scotians support extraordinary taxation, to receive input regarding the definition of non-resident, and to consider the potential reaction of the international community.

What We Heard

Non-resident land ownership is an emotional issue for many Nova Scotians. While this was certainly evident during our consultations, the vast majority of comments revealed the utmost respect for residents and non-residents alike. In fact, the Task Force listened to many Nova Scotians who very clearly wanted all land owners treated fairly and equally, with no distinction based on place of residence.

"A non-resident tax will be an engine, not for economic growth, but for a flight of capital."

Non-residents spoke or wrote descriptively about the many contributions they make despite their limited stays in our province. Their submissions frequently pointed out that non-residents use fewer municipal services than permanent residents and, therefore, already pay a premium on property tax.

Some Nova Scotians who were in favour of imposing a non-resident tax provision were concerned about diminishing access to favorite recreation areas, while others expressed frustration about skyrocketing land values and reduced availability of property. Some cited unfair competition due to unequal values in wealth and currency, and others simply saw an extraordinary tax as a good way to raise money for one or more causes.

"I feel higher property tax is a must because a non-resident doesn't pay income tax or HST."

As we travelled throughout the province and heard from more people, however, we were drawn into discussions about broader concerns related to the overall matter of land stewardship. It soon became apparent that this subject is very complex and more multi-dimensional than originally contemplated. Thus, while the original mandate of this Task Force was to focus exclusively on the taxation issue, we felt obliged to expand our efforts into other areas of consideration.

Rationale for Recommendation

In our deliberations, the Task Force concluded that an extraordinary tax on non-residents would neither fairly, nor directly, nor adequately address the many important land use issues raised by Nova Scotians.

Detailed maps and charts were available on our web site and also displayed at community consultations. Although we have serious concerns with the accuracy of data presented on behalf of the provincial government, it is nonetheless useful to consider this information in broad terms. Of the 550,000 properties in our province, 32,027 were identified as being owned by non-residents. We understand that more than half of these properties are in the possession of other Canadians, and of this majority, a great number are former Nova Scotians. As a result, we are left with approximately 16,000 properties, or 2.9 per cent of those 550,000 parcels being owned by non-Canadians.

A large majority of those we heard from felt that other Canadians and, especially, Nova Scotians living and working abroad should be exempt from the new tax. Accordingly, the Task Force concluded that it would not be fair to single out the small remaining number of non-Canadian land owners as the sole contributors to all problems related to access, escalating assessments, or the lack of available shore-front property.

Nova Scotia gains both culturally and economically from the presence and investments made by non-resident land owners in our communities. We should not discourage such a valuable and positive influence on our economy and society.

Therefore, as mentioned before, while recognizing the very real concerns raised throughout this process, the Task Force believes that the solution to access, land use, and planning will not be resolved by imposing a tax on non-resident land owners of Nova Scotia property.

Accordingly, we advise the provincial government to repeal the measures within Bill 42 which provide for the non-resident tax. Future governments, if they so choose, should bring such measures before the people, not simply proclaim a bill already on the books

Possible Limits on Acreage Owned by Non-Residents

Recommendation

2 **Do not pursue limits on the amount of land owned by non-residents.**

Background

Of the approximately 13,000,000 acres of land in our province, about 25 per cent, or over 3,000,000 acres, is owned by the provincial government (Crown Land). The remaining 75 per cent is privately owned by residents and non-residents. Approximately 5 per cent of our coast is owned by the Province of Nova Scotia. The rest is privately held.

The provincial government's background information on non-resident land ownership in Nova Scotia identified non-residents as owning 6.4 per cent of the Province, 16 per cent of the coastline and 6.8 per cent of non-coastal waterfront land. On the high side of the range, Digby, Annapolis, and Shelburne counties report non-resident ownership approaching 30 per cent of the coastline.

Another way of looking at these figures is to recognize that those of us who live in Nova Scotia still own over 94 per cent of all private and public property in the Province, 84 per cent of the coastline, and 93 per cent of non-coastal waterfront land.

It is interesting to note again that 56 per cent of properties identified as being owned by those outside of the province belong to other Canadians. In other words, less than 2.9 per cent of the individual properties existing in Nova Scotia are owned by non-Canadians. Unfortunately, we do not have a complete picture of past years that we could compare with today's figures. Having said this, historical data that did come into our possession appears to indicate little change in overall ownership levels during the past two decades, with the possible exception of one or two areas of the province.

Our Task Force reviewed the Prince Edward Island approach to controlling non-resident land ownership. On the Island, a non-resident person or corporation or a resident corporation must make application for purchases in excess of 5 acres or having

a shore frontage in excess of 165 feet. No person can hold more than 1,000 acres, while a corporation can hold a maximum amount of 3,000 acres of land (PEI Lands Protection Act, 1982).

During conversation with the Island Regulatory and Appeals Commission (IRAC), the Task Force discovered that, while the upper limits on both individual and corporate land holdings are strictly enforced, few applications for more than 5 acres are rejected. Indeed, between the years 1992 and 2001, non-residents submitted 907 applications to IRAC. Of these, only 37 were denied, a 4 per cent rejection rate.

The Task Force reviewed many other jurisdictions with wide ranging methods to control non-resident ownership. Many of those locations have restrictions that are unrelated to concerns expressed by Nova Scotians (security of borders, for example, in Spain and Italy, or restraints on the ownership of agricultural lands in a number of states and provinces). Readers seeking more detailed information should review our bibliography for comprehensive reports that contain excellent descriptions of approaches used by other countries.

What We Heard

"It appears that some local people would like to see the cost of waterfront properties remain low, that is until they want to sell their property."

Of those seeking limits on the amount of land owned by non-residents, many worried about a future where their children could no longer afford to buy land that they feel is their cultural birthright. In these comments, many attributed concerns about access, high prices, and a limited selection of properties to non-resident land owners. We found no evidence to confirm that non-residents are creating these problems. We were told by the Provincial Assessment Office that a great number of transactions, at least within a two hour drive of Halifax, are conducted by Nova Scotians.

A number of those responding to the Task Force looked at the issue from an impact perspective. They suggested that residents and non-residents alike cause the same effect when it comes to the above issues. Many said it was not fair to target non-residents alone.

A theme on speculation also emerged among those favouring limitations. Some identified speculators as those who purchased large tracts of land with no immediate development plans. They perceived this as negative because the land was then not available to local residents and could not be expected to generate any increase in tax revenue for the municipality in the near future. Ironically, others defined speculators as those who also buy large tracts of land and immediately launch into subdivision and housing developments. This could be considered either a positive or negative thing, depending on the community's need or desire for economic development. Still

others maintain that large pieces of undeveloped land actually contribute to the preservation of the pristine environment we love so much.

"Our community has become a summer residence for the affluent."

Economic factors were certainly on the minds of those in the real estate industry, people directly working in the construction industry, retailers, restaurateurs, and others who felt that non-residents were an integral and irreplaceable part of the rural economy. They believe any punitive measures directed toward this vital business, either through higher taxes or limitations on acreage, would have serious negative implications.

Those who advised the Task Force to look to the Prince Edward Island approach felt that non-residents should not be permitted to purchase property larger than a specified acreage. The recommended limit varied from 5 to 25 acres, with the most common response being 10 acres.

Rationale for Recommendation

The Task Force concluded that no limitations should be placed on the amount of land owned by non-residents. While the question of how much land an individual needs for a home or a retreat was discussed, no single answer emerged, and opinions ranged all over the map. While some prefer non-resident ownership to be restricted to about 5 acres, many others are adamantly opposed to government interference in the freedom to buy and sell land.

The following points should also be noted:

- Restricting the purchase of land by non-residents could reduce the liquidity or value of land owned by Nova Scotians.

- We found no empirical evidence that restrictions of this type in other jurisdictions have influenced the number of non-residents, the ultimate collective acreage they own, or land prices. This includes Prince Edward Island where authorities enforce upper limits on acreage owned by individuals and corporations, but no direct control is placed on the purchase of smaller properties, and few requests to purchase properties up to the upper limit are denied.

- Restrictions of this type will ultimately lead to more development in prime recreational areas, not less. The smaller the size allowed, the greater the number of lots which must be created in any one area, and the greater the congestion which will result. This does not seem conducive to preserving our current environment.

- We have no accurate or reliable statistics to assess the current acreage size of private non-resident land holdings in Nova Scotia. Therefore, we feel it would be entirely unprofessional to even consider this type of legislation in the absence of facts.

- We saw no evidence to support the belief that the purchase and hoarding of land purely for investment or speculation is a problem, no evidence to support the belief that non-residents are hoarding land, and no evidence to support the belief that non-residents have less respect for the environment than Nova Scotians.

Tracking Land Ownership

Recommendations

3 **Amend and enforce the Land Holdings Disclosure Act, R.S.N.S. 1989, c.248 (introduced in 1970 and amended in 1989) and ensure a mechanism to update information as properties change hands is put in place in a timely fashion. This would ensure that an accurate and comprehensive database on non-residency status is available upon which to base future decisions.**

4 **Define an individual non-resident land owner as a person who resides in Nova Scotia for less than 183 days in any given calendar year. Properties jointly owned or held by corporations should be assigned residency status based on the location of the majority owner or owners.**

5 **The amended Land Holdings Disclosure Act should track whether a land owner is a resident of Nova Scotia, resident of another province or territory of Canada, or resident of another country. It should also capture information on property size, land use, and taxation category in order to make the database more useful for planning purposes and, in particular, to establish trends.**

6 **The Department of Service Nova Scotia and Municipal Relations should take full responsibility for administering and enforcing the amended Act. This department should report publicly each year on the status of non-resident land ownership in Nova Scotia.**

NOTE: Any analysis of statistical information for the purpose of land use policy formulation should not take place without corresponding information on the property holdings of the Crown and citizens of Nova Scotia.

Background

The Task Force had concerns about the accuracy of maps and statistics that were provided to share with citizens.

The reasons for this concern are twofold. First, we had to use the Assessment database to identify a non-resident. This meant that a non-resident land owner was anyone who received a property tax assessment at an address outside Nova Scotia. However, some non-residents have their assessment notices sent to a local address and were not, therefore, distinguished as non-residents. Second, there was a database coding flaw that caused information gaps when the mapping centre merged its evidence with the Assessment rolls. Because of this technicality, a number of non-resident properties did not get mapped.

The Land Holdings Disclosure Act, which has been in place for over 30 years, was designed to collect the information our Task Force needed, the land holdings of non-residents. However, since the information was not being collected in accordance with the Act, we had to use the incomplete information that was available through assessment data. In any case, the Act has been widely analyzed and criticized in numerous government and academic reports. Each source identifies a common set of loopholes and administrative weaknesses.

The following list points out those flaws commonly referred to by others:

- No method of tracking subsequent sales by non-residents was included.
- A good complete base of information was never established at the outset.
- Penalties are light and prosecution for non-compliance has never been pursued primarily because the Crown has to show willful noncompliance.
- The Act never applied to cities, areas now covering large sections of the province due to the creation of regional municipalities
- The Act does not apply to corporations incorporated in Nova Scotia, those registered under the Corporations Registration Act, or those that carry on business on their land holding.
- There is no requirement to file a statement at the time of document conveyance
- Definition of non-resident is not specific.
- Definition of a non-resident corporation is not included.

What We Heard

We displayed the maps and statistics on our web site and at the community consultations. People we spoke to in every community seemed genuinely pleased to have this first-time opportunity to view a graphic depiction of the non-resident land owner situation. Despite the flaws previously mentioned, everyone felt that this was a good beginning, and the maps held up fairly well to public scrutiny. They now had at least a few pertinent facts that helped them to formulate a more meaningful perspective on a subject that they had discussed amongst themselves on numerous occasions in the past.

"The only acceptable manner to determine whether there is an issue is to produce accurate data."

The following written submission from Chris Atwood of the South West Shore Development Authority gives a valuable description for the need to know more about non-resident land ownership:

> *Given that the present data is correct, only 6.4 per cent of the land area of Nova Scotia is owned by "non-residents." This small percentage does not constitute a problem of foreign ownership of the province. However, if marked increases in the number of properties owned by non-residents are noted in the future, then the issue should be readdressed. Proper and accurate statistics on the number of non-residents owning property in the province, or in any particular region, county, or municipal unit would be important. An accurate and updated database of information that is reviewed on a regular basis would be important in identifying potential issues in the future.*

We listened at the community hearings and reviewed written submissions for comments related to current information and previous attempts to track non-resident land ownership. Beyond the most common point, that more accurate data should be collected, we identify the following as representing the views of a number of respondents:

"The definition of a non-resident in our mobile society is rapidly losing its meaning."

- the maps are a good starting point
- corporate forestry holdings distort the picture
- trend analysis is needed

Rationale for Recommendations

The Task Force recommends that the Land Holdings Disclosure Act be amended to secure an accurate base of data on non-resident land ownership as soon as possible. The provincial government should also ensure a mechanism is in place to enable the

information to be updated as properties change ownership. We understand that the Land Registration Act expected to be proclaimed in the fall of 2002 contains such a mechanism. Using the address list from the assessment database does not provide the complete evidence we need to make informed policy decisions.

Of equal, if not greater, importance, is the rate of change we observe. Reliable data collected over time will give us the information we need to address issues of societal concern when they arise. People will also be better informed when sharing their opinions with elected officials.

With respect to trends in real estate, for example, it is interesting to note that our research did reveal what appears to be a fairly comprehensive study on land ownership in Nova Scotia as far back as 1983. This information was obtained from provincial government files. Once again, as is the case with today's data, there are some who question the accuracy of these figures. Perhaps this is so. For what it's worth, we compared this body of work with current statistics and noted what appears to be an actual decline in non-resident ownership over this span of 18 years. While we did not use this information as the basis for any of our recommendations, if nothing else, it highlights the need for reliable trend data so as to put these and like matters in the proper perspective.

We believe a non-resident should be defined as a person who resides in the province of Nova Scotia for less than 183 days in any given calendar year. Properties jointly owned or held by corporations should be assigned residency status based on the location of the majority owners. We recognize there is a challenge for those attempting to validate this residency standard, but it is a task that needs to be addressed.

We recommend that an additional range of information be captured as part of the revised Disclosure Act. While it is important to be able to identify if a property owner is a permanent resident of Nova Scotia, another province or territory, or another country, it can be equally valuable to know about land use, taxation category, and property size. By collecting this information, the reasons for tracking non-resident land ownership become more evident. In fact, planning at all levels could benefit from the ability to tap into such records for every property in Nova Scotia.

It is the opinion of the Task Force that Service Nova Scotia and Municipal Relations is in the best position to administer and enforce the amended Act. We believe that annual reports on non-resident land ownership should be produced and trends reported. The Department should also undertake more focused research to answer specific questions and to look at regions with already high or increasing levels of non-resident land ownership.

PLANNING: THE NEED FOR GREATER LONG-TERM VISION

Recommendations – Planning

7 **Establish or designate an agency at arms length from government (referred to as "the Agency") to advise on land use planning and policy with a particular emphasis on the coastal zone. This should involve ongoing consultations with citizens.**

In so far as planning is concerned, the mandate of the Agency should include but not be limited to the following:

(a) to develop a provincial interest statement on coastal coordination and planning which would offer guidance from the province to municipalities on this issue

(b) to conduct an access audit of prime recreational areas and then to develop a long-term access strategy for the benefit of both citizens of and visitors to the province

(c) to take a lead role in completing a study on current Crown land assets and usage and then to design a plan that results in greater public enjoyment of these important resources

Background

In the early 1970s, a select committee chaired by the Honourable Leonard Pace Q.C. conducted a review of non-resident land ownership. The Committee resolved that better planning was the real issue:

> *"...It is the conclusion of the Committee that the problem is not one of the purchase and sale of land but the use of land (Pace, 1974)."*

In Nova Scotia land-related planning is primarily the jurisdiction of the municipal level of government. There is some question about the capacity now in place and the resources available for comprehensive policy development and land use planning. This capacity varies across the municipalities. We understand that Kings County

employs four planners and has made concerted efforts on a countywide land use policy. Some other municipal units do not employ professional planners at all.

"There should be a master plan for development which is reviewed periodically and money should be set aside for the acquisition of property which is unique to an area ..."

The lack of jurisdiction does not mean the province cannot provide leadership and direction. One such effort initiated by the province was Coastal 2000. This policy and planning document embodied a vision of sustainable development as it pertains to our vital coastal resources; conservation and preservation of the critical coastal environments that support those resources; a community-based approach to managing and developing these assets; and an integrated, sound environmental management path to the planning and economic development process.

This valuable effort attempted to address the fact that Nova Scotia, with its 9,000 kilometers of coastline, has no accepted coastal strategy nor a vehicle through which such a strategy could be deployed. Perhaps this work could be revisited as part of any future coastal planning efforts.

What We Heard

A number of those participating in the consultation process cautioned us that municipal planning capacity across the board is not sufficient. Others called for the need for a greater provincial role in planning.

Additional speakers and written submissions commented that we, as a province, need to do a better job of protecting the environment. We were repeatedly bombarded with complaints with regards to clear cutting on forestry land, for example. While citizens are supportive of those in the lumber industry in general, there can be no doubt about the anger expressed over the manner in which clear cutting practices are destroying the beauty of our land along highways and within sight of many communities. Again, better planning was identified as a necessity.

"Please work on zoning and coastal protection. Instead of lashing out– move ahead with clear zoning and environment protection plans."

Words like vision, coordination, and strategy were mentioned over and over again in conjunction with better access and overall protection of the coastal zone.

From the response to our Interim Report, it appears that our recommendation for a planning agency was well received. People generally felt that this new organization is needed and important.

Rationale for Recommendation

By far the majority of the people speaking on this subject of planning feel that land stewardship is the responsibility of all members of our society. Who owns the land is

not as important as planning for long-term land use, understanding the nature of the resources that are already in the public domain, and establishing a strategy to enhance these assets as time goes by.

Our research identified working models such as the California Coastal Commission and the Countryside Agency in England. These organizations have successfully developed coordinated approaches to access strategies and comprehensive land use planning. We believe this is a valuable source of information and a positive direction for Nova Scotia to follow.

The Task Force agrees that a coordinating mechanism has been a missing link in attempting to deal with issues related to land planning. Thus, we recommend that the provincial government establish the Agency to advise on all policy, research, and planning related to land, with a particular emphasis on the coastal zone.

The Task Force believes that creating this Agency as an advocate, educator, and promoter of best practice in overall land use will achieve the following objectives:

- increased public participation and shared responsibility for land use planning
- a cohesive provincial approach and framework for managing our public lands
- the development of comprehensive strategies for the future
- a Crown land management and acquisition plan that is in the best interest of all Nova Scotians
- an increased awareness of the tremendous resources we have in Nova Scotia for recreational use through high-quality educational and promotional material

The Task Force believes that without an Agency to focus attention, coordinate efforts, engage the public, and work with community groups, many of these objectives will not be accomplished.

At the municipal level, the Agency should advise and support. At the provincial level, the Agency should lead strategic efforts such as the creating of a vision for the coastal zone and developing access strategies. In doing so, one priority for this agency should be to investigate the possibility of enhanced public rights to enjoy access to our beautiful coastline.

As one of its first steps, the Agency should develop a provincial Interest Statement for coastal coordination and planning. This would establish a clear role for the organization and define provincial expectations for municipalities with respect to land planning overall.

It is clear that access ranked very high on the scale of important issues for Nova Scotians. We recommend that a comprehensive audit on access be conducted and an access strategy be developed. Furthermore, in the next section of the report we make several specific recommendations on access based on what we think should happen.

We believe the Agency should continue efforts and take the lead role in analyzing what recreational venues now exist on Crown land. This work should also look at further opportunities to develop existing Crown land for recreational purposes.

As part of this process, the Task Force suggests the Agency hire an expert in coastal planning and coordination as a senior executive. Coastal issues will most certainly be front and centre as the Agency gets up and running. The balance of this administrative body must have related qualifications in additional fields, as their mandate applies to all other land masses as well.

In conclusion, we believe good planning throughout the province will go a long way toward eliminating potential conflicts between residents and those from away, perhaps even between government bodies and the citizens they represent. Visionary planning will protect visitors and Nova Scotians alike, all of whom appreciate the environment in which we live. A lack of planning, however, leads to finger pointing, whether properly directed or not. Non-residents seem to bear the brunt of our frustration in this regard, despite the fact that they represent only a small fraction of Nova Scotia's land owners.

We are proposing that this agency would also spearhead the acquisition of additional lands, or assist other groups in making such acquisitions, once a Right of First Refusal mechanism has been put in place. These duties are described in recommendations 8 through 10.

8 **Working with and on behalf of communities, the Agency should be responsible for identifying and exercising a Right of First Refusal for properties deemed essential to the quality of life and well being of the province.**

9 **The Agency should be responsible for seeking private funding for the purpose of either directly acquiring land or conservation easements to be held in the public domain, or providing assistance to other community organizations wishing to do so.**

10 **The Agency should also be provided with fixed funding mechanisms to support both its own efforts and those of other conservancy groups.**

Background

There are properties in communities throughout Nova Scotia that ideally belong in the public domain.These are generally those areas offering significant recreational or conservation value. In many cases, communities have little knowledge of the sale of such properties.

The first step to be taken, therefore, is to identify these locations as part of the planning process. Knowledge is the key to action. Without this type of information we are left to react to events long after they have occurred.

Once this inventory has been created, provisions should be made to require notice to the Agency whenever a sale is likely to take place. To the extent that funds are available, the Agency, acting directly on behalf of the Crown, or in tandem with community groups such as the Nature Conservancy, will facilitate the purchase of lands to be held in the public trust.

These transactions are not intended to interfere with the normal functioning of the marketplace.The Agency will simply have a Right of First Refusal.

"Too short a view of the future of land use in the province could see us sell out to the highest bidder without encouraging or protecting our most valuable assets and investments."

Research revealed a Scottish policy proposal that gives accredited community organizations special rights to enable localities to regain control of important property. That proposal attempts to guarantee notice of sales and give communities, or individuals within the community, a fair shot at making the purchase (Scottish Executive, 2001).

Our approach would guarantee notice of sales through a coordinating authority, thereby providing a level playing field in Nova Scotia for the benefit of future generations, including those who come to visit our shores.

What We Heard

At several of the community consultations, Task Force members listened to individuals frustrated by a lack of notice when important properties in their communities were being put up for sale. People referred to companies that advertise Nova Scotia exclusively on the international market. Some even suggested that the Task Force recommend that all properties be offered locally before being offered to outsiders.

"I think the $20 fee for a land bank fund is a great idea, but those with multiple properties should only have to pay on a single parcel each year. I also believe that some portion of lottery funds or a similar mechanism should be found so as to include all Nova Scotians in this wonderful concept, as it benefits everyone."

Many people we spoke to around the province favoured the idea of putting in place creative ways to raise money for the purchase of property on behalf of the public. This included a positive response to a $20.00 per property fee collected annually to develop such a fund. Even this small fee would raise over $10,000,000 a year for this cause. However, people were in favour of this fee only if the fund would not be administered directly by government. Many also felt that the current provincial government would not likely back such an idea due to an earlier statement that taxes would not be raised.

Rationale for Recommendation

While it is important that the market determines the value of land in Nova Scotia, the Task Force believes that giving the Agency the Right of First Refusal on select properties is a positive way to give communities and citizens a significant opportunity to invest in their environmental future.

The Task Force believes that the Agency should be authorized to raise and distribute external funds to acquire additional prime recreational and conservation property. In addition, some sort of public mechanism ought to be considered. Creativity is needed. We suggest a $20.00 annual per property fee as a source for such a fund. Other ideas include a portion of lottery dollars, custom license plates, or a per property listing fee for the real estate industry.

ACCESS

Recommendations

11 As part of its study of overall Crown assets, the Agency, in cooperation with the relevant departments of government, should first undertake a thorough analysis of current Crown-owned recreation and conservation property for the purpose of developing a coordinated communications strategy. This would improve the level of knowledge among both Nova Scotians and visitors about existing opportunities for access to these prime recreational venues.

12 The provincial government should communicate all pertinent information about access rights and privileges on both private and Crown land for the benefit of citizens, visitors, and land owners alike.

13 The provincial government should commission a province-wide inventory of important traditional access paths and roads that have been used historically by community members to access prime recreational venues. The province should then vigorously pursue both legal and voluntary avenues to permanently entrench these rights of access wherever possible.

14 The provincial government should immediately increase the Department of Natural Resources' budget for acquiring Crown land in the form of recreational and conservation land from the current $80,000 to $3,000,000. The Department of Environment & Labour and the Department of Tourism & Culture should share in the administration of this fund.

15 The provincial government should encourage private land conservation in Nova Scotia by identifying and eliminating all possible financial and administrative obstacles that currently discourage this practice.

16 The provincial government should establish a tax-exempt status or other tax incentives, to select properties that provide valuable contributions to either recreational pursuits or ecological protection through permanent easements.

17 **The provincial government should support and encourage municipalities to create access easements to the coast and other waterfront areas in Nova Scotia, both through legislation and in other ways.**

18 **Both provincial and municipal governments should make every effort to strengthen enforcement of existing laws dealing with vandalism, littering, or other abuse of property in Nova Scotia and, if necessary, to toughen these laws. This would encourage private land owners to allow access to their property.**

19 **The provincial government should review liability laws, should simplify such rules wherever possible, and should clearly explain these regulations to Nova Scotians who are willing to open up their properties. The intent is to reassure private land owners that they will not be responsible for the actions of those granted the privilege of using their land.**

20 **The provincial government should request a two-year moratorium on privatization of federal properties.**

Background

The subject of access to prime coastal areas was not a prominent issue when we started as a Task Force. We quickly learned, through the community consultations and the other ways by which we conferred with citizens, that access to prime recreational areas is of utmost importance to Nova Scotians. What also became clear is that we, as a province, do not have an accurate understanding of the level or degree of our current access opportunities. So, without hard, objective facts and numbers, it is difficult to develop clear recommendations on this topic.

There are also complex legal issues surrounding this term "access." While we were inundated with information addressing these points, the more we read, the greater our appreciation became for the confusion in the minds of the public.

But despite the lack of objective information, the vast majority of people who communicated with our Task Force maintained the unmistakable viewpoint that access is a huge issue, and those citizens are really worried about what they feel is a declining trend.

We also noted that, for a variety of possible reasons, there seemed to be a clear lack of appreciation for the amount of recreational resources that have already been set

aside for public use to date. We were unable to determine whether these feelings should be attributed to poor communications on the part of the government, or to demands on the part of Nova Scotians that go beyond the realm of possibilities, no matter how hard we try to accommodate everyone's needs.

For example, people living in large urban cities like Halifax do not expect to have access to wilderness areas to the same extent as those who live in the country. Indeed, city folk may have good reason to be envious of those who live fifteen minutes or so from a public beach or a federal park. On the other hand, while certain individuals living in rural areas expressed the view that there were ample opportunities for access, many others disagreed strongly. This posed a real dilemma for the Task Force.

What We Heard

A written submission by Mr. John Janmaat, with the Department of Economics, Acadia University, offered this advice:

> *The provincial government has stated that it wants to make this province the best place in Canada to live, in terms of quality of life. I submit that easy and accessible land which is open to the public for recreational purposes—hiking, swimming, skiing, snow mobiling, etc.—makes a great contribution to the quality of life for the average Nova Scotian. If we are to protect access to this valuable resource then we must act both quickly and wisely.*

"People need to know what access is available and what their rights are to access waterfront."

Increasing the amount of Crown land held by the province on behalf of citizens was raised as a solution to access on many occasions. Although nobody advocated a wild spending spree, many lamented the missed opportunity to add a few world-class signature properties to existing Crown holdings.

The degree of uncertainty and confusion on the subject of access rights initially surprised the members of the Task Force. People were unsure of what rights they had to legally cross private land. People referred many times to the Angling Act, the Private Lands Protection Act, and traditional rights of access. In most cases, confusion and uncertainty dominated much of the conversation on this subject.

A number of people suggested that traditional pathways across private lands were increasingly being gated. One person gave us a long list of sites which in recent years have seen land owners withdraw, in one way or another, public access privileges. In his submission, he noted that it was the permanent residents that pose the most difficult problems.

As a rationale for trying to keep people off their properties, several presenters mentioned worries about being held liable for injuries incurred by welcome or unwelcome visitors. Others voiced reservations due to those who vandalize property intentionally or cause harm through inattention or lack of respect for the environment.

We heard, a number of times, about private land conservation being part of the solution. At the same time, people described a variety of reasons as to why private land conservation in Nova Scotia is not an attractive option for all but the most determined and, for that matter, well-off land owners.

Others identified the abandonment by the federal government of long-standing wharves, public roads, and lighthouse properties as a cause for great concern. Many people felt powerless to change the course of events that would have lighthouse properties (perhaps the most identifiable symbol of this province) shifted from public to private hands.

The story of what we heard on access would not be complete without referencing more than a few of the respondents who challenge the provincial government to follow the lead of European countries by legislating access rights in undeveloped and uncultivated areas over private land. One submission identified the solution as simple—expand the Angling Act to allow passage to all coastal lands, waterfront areas, and other recreational areas on foot. Others felt increased rights should be extended along the coast to some point above the ordinary high water mark.

One suggestion we received on our Interim Report told us to take a look at how the Crown land acquisition budget should be administered. The contributor advised us to make provision for shared administration of the recommended three million dollar fund. He advised that other departments like Environment and Labour and Tourism and Culture should be at the table.

Another comment on the Interim Report suggested that in light of many upcoming divestitures of lighthouses, that we advise the provincial government itself to be more aggressive in acquiring these properties on behalf of citizens.

Rationale for Recommendations

The Task Force concluded that a number of immediate and longer-term initiatives should be undertaken to address many of the issues related to recreational access and land conservation. We believe that doing a good job in this area goes hand in hand with quality of life.

We all need to get a better handle on how much recreation and conservation property we have already, how it is distributed, and the potential for further development of existing Crown land. Concerted efforts must be made to make this type of information available to the general public. This educational awareness campaign should also include information to clarify access rights.

The Task Force strongly agrees with those who hope existing access can be protected. We suggest that an inventory of traditional public access ways throughout the Province be recorded. Every possible effort should be undertaken to entrench these rights for the benefit of the general public. We believe this step alone would alleviate much of the concern we heard expressed throughout the province on the subject of land ownership.

Crown acquisition of vital recreational and conservation property must continue on a scale that gives the Department of Natural Resources the ability to make an impact. We believe this can be accomplished by allocating $3,000,000 to the Department of Natural Resource's annual budget for this purpose. If we act quickly, a number of important Crown properties can be secured for the future at very reasonable prices. It has been suggested and the Task Force agrees that both the Department of Environment and Labour and the Department of Tourism and Culture should share in the administration of this fund.

In other jurisdictions, private land conservation has played an important role to improve both the environment and quality of life. The potential exists here as well, but we must identify and eliminate the obstacles that prevent people from doing great things for their communities.

We agree that a tax-exempt status or other tax incentives, should be created for both private land conservation and offers to dedicate access. This need not cost a fortune, in that selectivity can be practiced. For that matter, the tax-free status, in most cases, need only apply to the portion of a property being dedicated in a permanent way. This would go a long way toward protecting ecologically sensitive areas and opening up access in those areas deemed most important.

The Task Force believes that municipalities should be provided with whatever support is required to create access ways in their communities. An example of one tool that already exists is the provision for acquiring a portion of subdivided land for green space. This right to acquire property should be exercised to the greatest extent possible for coastal waterfront development, so as to provide access to areas of high recreational value.

A number of times during our discussions, and in the written submissions, the issue of vandalism was raised as a reason for not wanting anyone to cross private property. This is unfortunate. The Task Force asks that the provincial government keep in mind the implications unchecked vandalism has on access and take every available opportunity to increase enforcement and toughen existing laws. The Task Force also believes that liability laws should be reviewed, simplified if necessary, and clearly explained, so as to reassure private land owners that they will not be responsible for the actions of those granted the privilege of using their land.

On the subject of federal privatization of infrastructure such as lighthouses and wharves, we suggest that the province seriously consider calling for a two-year moratorium. This moratorium is needed to allow sufficient time for Nova Scotia to develop a comprehensive plan of action for the acquisition of properties in line with the proposed access strategy.

Privatization of these landmarks affects the very identity of certain communities, and the Task Force concluded that, in many cases, the public doesn't have sufficient information. Disposal or privatization should only proceed with full disclosure and strong community participation. Opportunity for broader public input is being sought by both communities and this Task Force.

The Task Force also believes the province itself must be more aggressive in the acquisition of these important properties that are targeted for divestment by the federal government. In cases where permanent owership is not possible, the province should consider taking over control on a short-term basis. These properties can be sold, if necessary, after the appropriate easements have been put in place to protect traditional public access.

The Task Force believes it is useful to include the following information regarding Access due to the tremendous interest in this area.

A Preliminary Examination of Existing Recreational Opportunities

For recreation opportunities, many look to Crown holdings for venues. The Task Force understands that approximately 95 per cent of Nova Scotia's 9,000 kilometers of coastal shoreline is privately owned. We also have learned that Nova Scotia ranks second lowest in Canada when it comes to the amount of land owned by the Crown, only 25 per cent. That having been said, some of our citizens told us this is a good thing. It is their belief that the bulk of our land should be held in private hands.

It is also interesting to note that Nova Scotia has 25 times the amount of Crown land held by Prince Edward Island, a marked difference since Nova Scotia has only 7 times the population. The real issue we face in our province, therefore, may not be a lack of public resources, but a matter of how we are using these assets.

FIGURE 1

Cape Breton Island

Cape Breton Island, we are told, rates fairly well for recreational opportunities on Crown land, at least in relative terms. Figure 1, on page 39, shows the location of private, provincial, and federal property. Figure 2, below, highlights the locations of coastal and major inland shoreline where the Crown is the landowner.

We need to examine this entire issue more closely, in every county of Nova Scotia, to determine where these Crown lands are located, how accessible they are to the public at large, and how we can turn this 3,000,000 plus acres into recreational havens that will become the envy of the world. Integrated Resource Management currently being carried out by the Department of Natural Resources is an example of initial steps being undertaken.

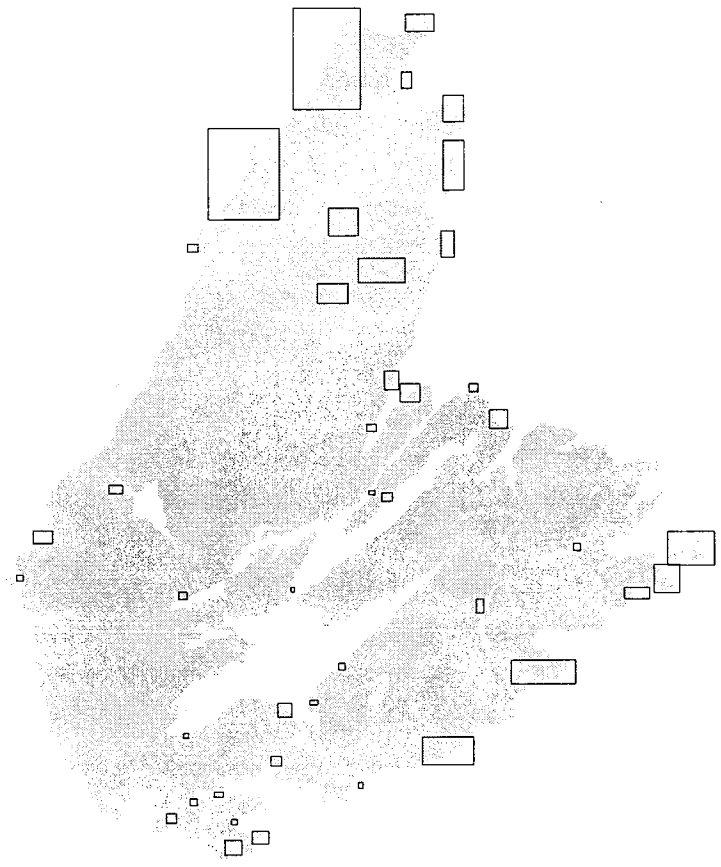
What We Discovered

At the present time in Nova Scotia, legislation that permits a person to enter on another's property is very limited. Entering on any private property without permission or statutory authority is trespassing. The following discussion attempts to shed some further light on the subject of access rights.

FIGURE 2

Cape Breton Island

Shoreline access
(Crown owned land)



Alex Cameron, in his book (1993) *Your Land and the Law: A Landowner's Guide to Real Property Law in Nova Scotia*, explains the basis for land ownership, what you can do on your land, and what others can do on your land:

> *It may be surprising to some that ownership of land does not include ownership of the water on that land; the Crown owns the water. In addition, the Water Act (now the Environment Act) provides that natural watercourses are vested in the Crown, including all sorts of brooks, streams, and ponds. In the words of one judge, almost every conceivable description of water sources is owned by the Crown. As a result, your property extends no further than the shore of any natural stream, swamp, lake or pond on your land.*
>
> *... The tidal shore was always treated differently by common law. The shore below the ordinary highwater mark belonged to the Crown, while the shore above the ordinary high water mark was presumed to belong to the adjoining owner. The Beaches Act carries on this distinction; it dedicates all beaches below the high-water mark for the benefit of Nova Scotians. It also permits the Government to designate land beside the beach as a beach. Such a designation restricts the owner's activities on the designated land. (Cameron, 1993)*

In addition, the text *Anger and Hornsberger Law of Real Property* (1985) by A.H. Oosterhoff and W.B. Rayner explains the following:

> *The seashore up to the point of the high water of medium tides ... is called the foreshore and is ordinarily ... vested in the Crown ...*
>
> *The public have a right to pass along or across the foreshore only in order to exercise a right of navigation or fishing, or to land from or embark on boats in cases of emergency.*
>
> *There is no public highway along the foreshore and while there is a public belief that there is a right of access to the foreshore for purposes of recreation and bathing in the sea, this belief is fallacious [which means false].*

The Task Force understands from this information that, for all intents and purposes, no public rights (only privileges) exist in law along the shores of our coast, with the exceptions of the right to fish and navigate along the Crown-owned foreshore.

The Task Force also considered the rights under the Angling Act. The Angling Act is described by Mr. Cameron as follows:

> *Nova Scotia statutes give people rights to enter private lands. One of the most important is the Angling Act, which permits residents of Nova Scotia to go on foot along the banks of rivers, steams, or lakes and across uncultivated lands and Crown Lands, for the purpose of lawful fishing. Owners and occupants of those lands are expressly prohibited from interfering with the angler's right of entry. This is not to say, however, that anglers are permitted to camp or drive vehicles over your land. The right of anglers is strictly limited to going on foot along watercourses and across uncultivated lands. Unlike fishermen, hunters have no rights of trespass. They must get your permission to hunt on your lands. (Cameron, 1993)*

A number of people also brought to our attention a clause in the Protection of Private Property Act, suggesting it gives people rights of access on private forest land. As it turns out this is not true, as can be understood from the following passage from Mr. Cameron's book:

> *The Protection of Property Act makes it an offence for persons to enter certain private lands without permission or lawful authority, and provides for fines of up to $500 ... In general, the statute applies to persons who trespass in buildings, upon lawns, cultivated lands, or enclosed fields, and upon other lands where entry is prohibited by notice.*
>
> *The statute does not apply to persons who trespass upon unused forest lands for the purpose of hunting, fishing, picnicking, camping, hiking, skiing, or other recreational activity, even where entry is prohibited by notice.*
>
> *That does not mean, however, that you cannot prevent hunters and other recreational users from trespassing upon your woodlands. If they enter without your permission they are trespassers. You may not be able to use the Protection of Property Act against them, but you can demand that they leave, and you can sue them, if necessary, to enforce your right to privacy. (Cameron, 1993)*

Nova Scotia also has a long tradition of tolerance when it comes to individuals crossing private land on foot to get to a traditional recreational area. However, according to Oosterhoff and Rayner (1985), public rights of way are not created by 20 years of use the way that private or individual rights of way can be. In the case of long pub-

lic usage, a public right of way may be created by a court finding that by permitting the long-term public usage, the owner no longer can claim not to have dedicated the right of way for use by the public. However, these court decisions would be based on each fact and situation. Elaboration on this particular area of law is beyond the scope of our report.

Inequity in Assessment and Municipal Taxation

Recommendation

21 **Our provincial and municipal governments should conduct an immediate review of the assessment and municipal taxation systems to address aspects of inequity and purpose.**

Background

The Provincial Assessment Division of the Department of Service Nova Scotia and Municipal Affairs calculates assessments based on market value. This is common practice throughout North America. However, due to the methods historically used by municipal governments in assigning taxes to individual properties, owners in certain parts of our province are now faced with yearly bills which have gone up much more rapidly than those of the majority of their fellow citizens.

We suspect that most, if not all, Nova Scotians accept the need for small annual property tax increases, as costs escalate in line with inflation and in order to meet the reasonable needs of our municipal governments who are doing their best to deliver the services we require in a professional manner. Having said this, however, due to the relatively recent phenomenon of escalating property values in select areas, we are now entering a new era in our province. And while this brings positive benefits to those of us who are selling properties, we must also recognize the impact on those who simply wish to peacefully occupy their family homes.

Indeed, there is a strong case to be made that those of us who are not selling our properties and have made no improvements to our land or buildings, ought not to be negatively impacted by events beyond our control. Thus, the challenge becomes one of working together to find a solution to these evolutionary trends that are relatively new to all of us in Nova Scotia.

What We Heard

There was considerable discussion during our consultations on the entire subject of assessments and property taxation. The Task Force has heard from many citizens who are upset about rising assessments.

For most, the argument that the assessment process is unfair relates to a situation where a non-resident, or a Nova Scotian buys the property next door to a modest family homestead. Higher values may be established for the land purchased, improvements are made and possibly a new home is erected. Obviously, the newly purchased property attracts a higher assessment. While it is unlikely that the buyer has any difficulty with this recognition of the value he or she has created, the balance of the community, who have not changed their lifestyle, are often faced with higher assessments as well.

Most people we heard from automatically equate these higher assessments with higher tax bills. But there is a fair amount of confusion about how assessments are linked to levels of taxation. In theory at least, when the assessment base goes up, mill rates can be lowered to the point of having little or no impact on these neighboring citizens. The mill rate is the basic tax rate in a municipality before area rates are added. Lowered mill rates would no doubt result if all neighborhoods experienced similar demand and new construction. But in many cases in Nova Scotia, such activity is extremely localized. Therefore, assessments in select neighborhoods are going up more rapidly than elsewhere in these municipalities. Inevitably, unless accommodations are made, people living in these areas see their tax bills going up at a much faster relative rate than those anywhere else in the county. This lies at the heart of concerns which have come before our Task Force.

Various opinions have been expressed as to what must be done to protect the owners of these homestead properties, particularly those held by families on fixed incomes. Some suggest a more proactive use of that portion of The Municipal Government Act which already gives municipalities the power to grant relief to citizens based on a means test. Some municipalities have utilized this exemption mechanism.

Another suggestion was to freeze assessments after the purchase of a property. This idea was extended to allow for increases in assessment for household improvements or cost of living increases, or both, if municipalities need extra funds to continue to deliver the current level of services. It should also be pointed out that new developments and property sales would continue to build on the overall assessment base of each municipal unit and allow these governments to derive additional benefits from this type of activity.

A third suggestion, a slight variation on the above theme, deserves serious consideration. It allows for a continuation of market-based assessment on the assumption that this type of tracking of economic activity provides useful information to government bodies for analyzing trends or comparing our own statistics to like figures in other jurisdictions. There may be numerous reasons for gathering this type of information.

Perhaps it even serves as a useful guide to property owners for estate planning or other purposes. But in this case, while the assessment process continues to unfold as it has in the past, municipal tax bills would be based on values established in a single base year. If renovations take place or a sale occurs, a new assessment base would then be established for these properties.

Reference has also been made to various examples to be found in the US where yearly property tax increases have been limited to the rate of inflation, or by granting what are referred to as "homestead exemptions." Homestead exemptions are a form of tax relief for those who have lived in their homes for a long time and have no wish to sell.

Suffice to say, since the release of our Interim Report the topic of assessment has continued to receive a great deal of media coverage. We have also been directly approached by those who believe the Task Force should have prefaced its commentary on this topic with a specific recommendation. This has now been done.

Rationale for Recommendation

We did attempt, in our Interim Report, to highlight the need to examine the current assessment system, by noting an "overwhelming dissatisfaction" with the methods being used today. We went on to say that "families should not be hit with skyrocketing assessments over a short time frame." And we reflected on the fact that "Nova Scotians are gravely concerned about the very real possibility of those on fixed incomes being forced off their properties."

The Task Force decided to strengthen its message to government by including a new recommendation on this subject. Our recommendation calls for a complete review of the assessment and municipal tax system in the province to address aspects of inequity and purpose.

Quite clearly, while only few take strong exception to the actual market value assessment of their property, almost all say that such increases in assessment should not automatically translate into large property tax increases. While there is a wide range of opinions regarding the many other facets of land ownership, dissatisfaction with the way in which tax bills are directly connected to the market value assessment process prevails throughout the province.

At the same time, it is of paramount importance to point out that while the value of properties in certain areas have escalated due to the activity of people from away, there are many additional local forces at work that are having an equally dramatic

influence on rural assessments. Within an hour's drive of Halifax, for example, there is a huge amount of real estate development occurring to accommodate those who now seem far more willing to commute than ever before. Full-time Nova Scotian residents are moving to outlying areas like Peggy's Cove, well past Windsor, as far away as Lunenburg, and along the Eastern Shore. In many other communities retirees are arriving, renovating, and building new homes.

Thus, a word of caution is clearly in order. This issue of rising assessments and escalating tax bills is far more complex than one of non-resident versus resident real estate activity. It is extremely important to recognize this fact, and to make certain we see the larger, more complex character of this particular challenge. The answer, in this case, lies in separating the two issues entirely, at least for the time being. Certainly, non-residents bear no responsibility for any inequity built into our assessment and municipal taxation system. We repeat our earlier assertion that it is the province-wide assessment and taxation systems that need to be revised.

Conclusion

Numerous countries deal with non-resident land ownership in a variety of ways. Some have established a special tax while others impose limits on the amount of property that can be owned. We found that the reasons for taking these steps differ markedly from case to case, and most have no bearing on the issues we face in Nova Scotia.

It is the consensus of the Task Force that such measures do not speak to the core issues our society needs to address. In truth, the concerns we heard are as a result of challenges created equally by all land owners. We believe these issues can be better addressed through improved land planning, improved stewardship, greater access to existing Crown lands, improved information on resources currently available, and the development of an acquisition strategy which will add to current public resources. We also concur with those who are calling for an immediate review of the assessment and municipal taxation process.

Finally, it should be noted that while our report includes recommendations which have an impact on land management and ownership, we have not examined this subject in the context of historical concerns expressed by the aboriginal community. Neither our recommendations nor our commentary are intended to have any impact on the existing rights or claims of aboriginal people to land title or land use.

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Schedule of Community Consultations

APPENDIX 2

Monday, April 30, 2001	**Cornwallis Park** Kespuwick Training Centre Theater, Clock Tower Building
Monday, April 30, 2001	**Antigonish Fire Hall** Beech Hill Road
Tuesday, May 1, 2001	**Yarmouth** Yarmouth United Church, 25 Beacon Street
Tuesday, May1, 2001	**Port Hawkesbury Nautical Institute Theater** Strait Area Campus, 226 Reeves Street
Wednesday, May 2, 2001	**Shelburne** Trinity United Church Hall
Thursday, May 3, 2001	**Lunenburg Fire Hall** 25 Medway Street
Thursday, May 3, 2001	**Pictou** Pictou United Church
Monday, May 7, 2001	**NS Community College (Halifax)** 1825 Bell Road, Lecture Theater
Monday, May 7, 2001	**Tatamagouche** Tatamagouche Centre
Tuesday, May 8, 2001	**Musquodoboit Valley Bicentennial Cultural Theater** Main Floor, 12690 Highway #224
Wednesday, May 9, 2001	**Windsor** Windsor Community Recreation Centre, Thomas Street
Monday, May 14, 2001	**Parrsboro** Parrsboro Fire Hall
Tuesday, May 15, 2001	**Upper Tantallon** St. Luke's United Church, 5374 Highway 3, 4 Westwood Blvd.
Tuesday, May 15, 2001	**Baddeck** Greenwood United Church, Lower Hall, Twining Street
Thursday, May 17, 2001	**Sheet Harbour** Masonic Hall
Thursday, May 17, 2001	**Whitney Pier** Trinity United Church Hall, 15 Matilda Street
Thursday, May 24, 2001	**Liverpool** The Royal Canadian Legion, Branch 38, 64 Henry Hensey Dr.

List of Those Who Made Written Submissions

APPENDIX 3

Acton Roth, Nancy
Antoft, Kell
Arthur, Michael
Atkinson, Jesse Duffy
Atkinson, John and Peggy
Atwood, Chris, South West Shore Dev. Authority
Austen, Janet and Walter
Ayer, Loman M.
Bacon, Crystal
Bailey, Annabelle
Balch, Toby
Basler, Heidy
Baxter, John, Athol Forestry Cooperative Limited
Bayer, H. Fulton
Beaton, Elizabeth, Whitney Pier and Area Development Association
Bell, Martin E. and Cheryl
Benard, Kathi
Bernard, A.J.
Berry, Paul R.
Brooks, Dr. Kent
Brown, Kathy, Nova Scotia Lighthouse Preservation Society
Brown, Mary M.
Buchanan, Jessie C.
Buchanan, Brian and Linda
Buechter, Eva Marie, Athol Forestry Cooperative Limited
Bullerwell, Randy
Burch, Judy
Burch, Dana
Burtt, M. Edward
Bush, Sharri—First Name on a Petition signed by 128 individuals
Bush, Sharri, Friends of Crescent Beach Grey Bay and Area Society
Bustin, Marion
Butlin, David, Sell-Tech Coastal Realty
Calder, Clarence
Carmichael, Frank
Carthew, Haig
Case-Harlow, Joyce, Joyce Case Realty
Castonguay Rosati, Diane
Chisholm, Blair
Cleary, Charles L.
Collins, Quincy, Rev.
Comerford, Sally and Tony
Cook, Matthew
Cope, Karin and Finlay-de Monchy, Marike
Costello, Candy
Craig, Rod, Athol Forestry Cooperative Limited
Creighton, Hugh
Crimp, Mike
Croft, E.
Cross, John and Nicole
Crouse, Lowell and Edna
Croxall, Peter
Curry, David
DeBay, Alex
Dell, Auriel
deVries, Peter
Dickie, Kenneth

Dinn, Bill
Dolbel, Fred
Driver, Derek
Duffy, Jesse, Athol Forestry Cooperative Limited
Dunford, Allan
Durnford, Matt
Dykens, Robert
Eisele, Helmut, Christa, Alexandra and Felix
Enslow, Steven
Estabrooks, MLA Timberlea-Prospect
Fawson, Frank
Ferguson, Craig and Mary
Fischer, Ruediger
Fisher, Gordon
Fitz-Gerald, Maureen
Fletcher, Alison
Folkins, Mr.
Fownes, Allen C.
Fraser, Charlotte
Fulton, Lorna, Annapolis Valley Real Estate Board
Gilbert, Bordillon
Goff, Paula
Goldman, Steve
Goodwin, Shelley
Greco, Phyllis and Paul
Greek, Jody
Green, John A.
Harris, Bob, Admiral Cove Realty
Haugg, Morris J., QC
Hebb, Richard J.
Hebb, Ann
Hertneck, S
Hines, Don
Holmes, Kenneth
Hoskins, Fred and Susan
Hyson, Lindy
Ineson, Peter
Ingram, Daryl
Irwin, Elizabeth, Royal LePage Atlantic
James, Terry
Jameson, Pat & Dick
Janmaat, John
Jelleau, Lynn
Johnson, H.F.B. (Duke)
Jollimore, Warren L.
Joseph, Charles
Kahn, Arnold
Kennedy, W. Forbes
Kerr, Bruce
Kerr, Barb
Kitz, John
Leary, Charles L.
Leefe, John G., DCL
Leighton, Eric
Lewis, Peter J.
Lux, Gabor
MacDonald, Walt, Walt MacDonald Real Estate Limited
MacDonald, Mary, Nova Scotia Association Realtors
MacDonald, Buddy
MacDonald, Ned, District#3, Inverness County
MacInnis, Veronica
MacKay, Lloyd P., HLM Realties Limited
MacLean, John OS
MacLeod, Jessie
MacNeil, Donald
MacRae, Donald and Beverly
Magee, Willa
Mann, Lane H.
Manuge, Bob
Marshall, Robin, Kings CED Agency
Mathers, Harry I., I.H. Mathers & Sons Ltd.
Meisner, Sharri
Meisner, Burpee
Merkle, Fritz and Ingrid
Mestel, Dr. Peter and Renate

Mickle, Helen
Miller, John F., Nova Developments Ltd.
Miller, Patricia L.
Montag, Walter
Morin, Richard and Vickie
Morton, Birgit and Günther
Mossman, Norman
Moyer, Paula and Daniel and McCormick, Bill & Cheryl
Mueller-Sparenberg, Holger
Muise, Tom
Municipality of Annapolis
Municipality of Chester
Municipality of Cumberland
Municipality of Digby
Municipality of Inverness
Municipality of Kings
Municipality of Lunenburg
Municipality of Richmond
Municipality of Victoria
Murley, G. Warren, Athol Forestry Cooperative Limited
Murray, Peter
Murray, Vernon
Nelles, Jim and Reid, B.J.
Nichols, Beatrice
Nicholson, Ruth Anne
Ohnrich, Walter
Oickle, Brian
Outhouse, Laurence
Page, Judith L.
Parant, Jean-Pierre
Payzant, Roy
Pierce, Hugh and Patricia
Pierce, Maxwell R. (Rick)
Policastro, Nancy
Porter, Faye, Athol Forestry Cooperative Limited
Price, Phyllis
Publicover, Elizabeth
Quinn, Robert
Raymond, Anne and Bruce
Read, Gordon and Catherine
Richter, Ronald D.
Robicheau, George
Rohdsters, Mr. & Mrs.
Rose, Stan, Mariner-Verfina Real Estate Ltd.
Rosenthal, Roger and Sara
Rosner, Sara
Sanford, Shaun
Schneider, Heinz and Sieglinde
Schofield, Irene
Schuster, Stefan
Schwind, Henry
Scott, Andrew M. and Anne F.
Seaman, Nina and Robert
Shears, George
Sheehan, Peter
Shelton, Carol Ann and Anthony
Shluker, Steve
Skopp, Dr. K.
Snow, Garnet and Bonita
Sommer, Petra and Johannes
Soudek, Dusan, Canoe Kayak NS
Stephenson, Joan B.
Stone, Lloyd M.
Sutherland, Frank and Landry, Eva, Richmond PC Assoc. and Richmond PC Women's Assoc.
Tanner, Geoffrey
Terpin, Ralph
Thompson, Mike
Thomson, Anne, Anne Thomson Realty Ltd.
Tinkham, Hugh, Yarmouth Real Estate Board
Tomlinson Peach, Nora
Town of Shelburne
Town of Yarmouth
Treger, Neil, Treger & Associates
Turpin, Eileen

Turpin, Neil

Tutty, W. Yorke, Q.C.

Ulrich

Van Dyke, Stanley

vanDriel, Menno

Veinot, Richard

Walker, George R., Planning Advisory
District 3

Wallace, Perry

Walmark, David

Weagle, Anthony

Wells, Dennis, Athol Forestry
Cooperative Limited

Wentzell, Kay

White, Doug, Exit Inter Lake Realty

Whitehorne, Mary Lou

Whynot, Rhonda, Coldwell Banker, C.R.
Cook's Real Estate

Wilneff, Alan

Wolfe, Phyllis A.

Wright-Tousignant, Christine

Young, F.E.

Young, David H.

Zhola, Tikta

Zondler, Matthias and Sabine

List of Those Who Responded to Interim Report

APPENDIX 4

Allen, Rick
Amos, Greg, Kingsburg Coastal Conservancy
Atkinson, Jesse Duffy
Bailey, Annabelle
Barss, Robert
Bell, Cheryl
Bookchin, Sue
Bowron, Tony M., Coastal Issues Committee—Ecology Action Centre
Breeze, Heather
Brown, Kathy, Nova Scotia Lighthouse Preservation Society
Bush, Sharri, Crescent Beach Cottages/Friends of Crescent Beach Green Bay & Area
Calder, Clarence
Carthew, Haigh
Charles, John, Halifax Regional Municipality Parks and Open Spaces Division
Cleather, Ted
Collins, Martha L.
Collins, Quincy
Conrad, Craig
Copelin, Charles
Creaser, Greg
Dagley, David
Driver, Derek
Dunford, Allan
Estabrooks, Bill, MLA, Timberlea-Prospect
Fawson, Frank
Finnigan, Elizabeth
Fischer, Ruediger
Fisher, Gordon
Fries, Lucien and Brigitte
Gibson, Gary L.
Giffin, David M.
Hattie, Brenda
Hebb, Ann
Hutchinson, Bruce
Ineson, Peter
Johnson, H.F.B. (Duke)
Jollimore, Warren L.
Kelley, Elizabeth
Kennedy, W.F.
King, Peter
Kitz, John
Kueng, Rene
Lachance, Joyce, Eastern Shore Forest Watch
MacDonald, Walter R.D., MacDonald Real Estate Ltd.
MacLean, B.
MacNeil, Chris
MacNeil, Frankie
MacPhee, Joseph
Mason, Linda
Meisner, B.A.
Merkle, Ingrid & Fritz
Montag, Walter & Eva
Morin, Richard L. Sr.
Muise, Tom
Mullen, Marsha (1st of 35 names on a petition)
Municipality of Antigonish

Municipality of Chester
Municipality of Digby
Municipality of Inverness
Municipality of Lunenburg
Municipality of Queens
Nichols, Beatrice
Nicholson, Ruth Anne
Oickle, Brian
Outhouse, Laurence
Peters, Allen, Colchester Trails Association
Publicover, Elizabeth L.
Rideout, Rosemary
Robinson, Gerry
Rodie, Gillian
Schneider, Heinz & Sieglinde
Schuster, Stefan
Scott, Susan
Slakov, Jan, Enviro-Clare
Snow, Garnet & Bonita
Stokes, Margaret J.
Stowbridge, Sidney
Sweeney, Duff
Tanner, Geoffrey
Veinot, Richard
Walker, George R.
Weatherbee, Robert
Wentzell, Bernard
Whitehorne, Mary Lou
Wilson, Mary Ann
Young, F.E.
Zondler, Sabine & Matthias

Task Force Members

APPENDIX 5

JAMES W. MOIR, JR., Chairman, Mill Village, Lunenburg County

Jim is a retired businessman who grew up in the Annapolis Valley and now lives in Lunenburg County, Nova Scotia. Having been a Senior Vice-President, Director, and member of the executive committee of Merrill Lynch Canada Inc. in Toronto, he then became the Chairman, President and CEO of Midland Capital Corporation and was the principal architect in the creation of the investment banking firm known as Midland Walwyn Inc. Upon fulfilling his dream of returning to his roots in Nova Scotia in early 1993, Jim assumed the role of President and CEO of Maritime Medical Care Inc., a position he held until the fall of 1998. He is past Chairman of the Board of Directors of a number of community organizations including the Greater Halifax Economic Development Partnership, the Halifax Dartmouth Metro United Way, and the HeartWood Institute. In addition to having been Vice-Chair of the IWK-Grace Health Centre Foundation, he has been a director of the Atlantic Institute of Market Studies, Calmeadow Nova Scotia, and the QEII Health Sciences Centre. Jim has also been a member of the Board of Governors of Acadia University and served on the advisory board of the Dalhousie University School of Business. He has held 11 Corporate Directorships and retains three such positions in his retirement.

ARTHUR BULL, Digby, Digby County

Arthur is the Outreach Coordinator for the Bay of Fundy Marine Resource Centre. He also works as the Coordinator of the Fundy Fixed Gear Council and the Bay of Fundy Inshore Fishermen's Association. He is a Director of the Digby Neck Community Development Association and Chairperson of the Coastal Communities Network. Before becoming an Inshore Fishermen's Representative, he was involved in community-based adult literacy field for 15 years. Arthur is also a musician who has recorded and toured with various groups since the 1970s and is a published poet.

PAM HARRISON, River Hebert, Cumberland County

Pam has chaired the Land Resource Coordinating Council of Voluntary Planning for several years. For the last three years, she chaired the Regional Advisory Council for Lighthouse Alternative Uses in Atlantic Canada. She is the Vice-Chair of the Coastal Community Network and past President of the Rotary Club of Sackville, New Brunswick. Since 1985, she has been involved with Community Economic

Development, both as a Development Officer and Volunteer. Pam is the mother of three and a grandmother of four. Upon graduation from River Hebert Rural High, she enjoyed additional studies at St. Mary's University, St. Francis Xavier University, and the Atlantic School of Theology. Pam works for the United Church of Canada as a gift planner and is responsible for Atlantic Canada and Bermuda. She has traveled extensively to 49 countries, including Russia, Japan, Peru, Australia, New Zealand, Argentina, Europe, Asia, the Scandinavian countries, and the Antartic.

LLOYD GILLIS, Inverness, Inverness County

A former educator, Lloyd taught high school and was a Principal and a Curriculum Supervisor for 31 years. He has a Bachelor of Science, and both a Bachelor and Masters of Education. Lloyd has played an active role in his community in many ways. He was a Councillor for the Municipality of Inverness County for two terms, the founding Chairman of the Inverness Development Association, and a member of the Strait and Area Regional Development Commission. Lloyd was also the Receiving Committee Chairman in Inverness for the Rural and Native Housing Commission, an organization that has built 50 homes. He also served as Deputy Governor of the Kinsmen Clubs of Canada, Zone 3. Lloyd and his wife, Judith, a registered nurse, have two sons.

LAURENCE NASON, Truro, Colchester County

Laurence is currently the Chief Executive Officer of the Nova Scotia Federation of Agriculture, an umbrella farm organization representing the interests of Nova Scotia's 2500 farm businesses. Before assuming that position, he owned and operated Pembrook Farms, a 500-hectare seed stock and forestry business in the Stewiacke Valley. During his years as a farmer, Laurence was involved in the agricultural policy community at both the provincial and national level, and is a past President of the Canadian Angus Association. He also served as Warden of Colchester County for 11 years and is a past President of the Union of Nova Scotia Municipalities. Laurence has an Undergraduate Degree in Recreation from Dalhousie University and Graduate Degrees from the University of Loughbrough (U.K.) and the University of Tilburg (Netherlands).

PAT NELDER, Big Pond, Cape Breton Regional Municipality

Originally from Britain, Pat moved to Montreal in 1967 where she attended school and graduated from Concordia University with a BFA. In 1979, she and her husband lived on the Netherlands Antilles Island of St. Maarten where they ran a successful marine chandlery. Pat moved to Cape Breton in 1989. She runs her own seasonal charter boat company and assists her husband with a boat design and construction operation. Pat is also pursuing MBA studies in Community Economic Development at the University College of Cape Breton. She is currently working on a national recre-

ational marine marketing project with several provincial associations across the country. Pat has two children.

ALASDAIR SINCLAIR, Halifax, Halifax County

Alasdair Sinclair was born in Prince Edward Island and moved to Nova Scotia at an early age. He attended schools in Whitney Pier and Halifax and Dalhousie, Oxford, and Harvard Universities. He obtained a Ph.D in Economics from the latter and taught economics at Dalhousie for more than 30 years, with a focus on Macroeconomics and International Trade. From 1983 to 1988, he was a Vice-President of the University and retired from Dalhousie in 1994. Alasdair has travelled extensively as an Economist, working on assignments for the World Bank, the Canadian International Development Agency, and several Canadian universities. At present, he is involved in a trade policy project in the Caribbean. He has also written on Canadian and regional economic issues and is a past President of the Atlantic Canada Economics Association.

DIANNE THERIAULT, Waterford, Digby County

Dianne is the Owner/Operator of Petite Passage Whale Watch in East Ferry. She is a Director and past Chair of the Digby Neck Community Development Association, a volunteer group. As well, Dianne is the Executive Secretary of Digby Area Learning Association (DALA) and the Vice-Chair the Digby Area Theater Society, a community-based group to look after the theater in the new High School in Digby. She is a member of the Tourism Industry Association of Nova Scotia and the Evangeline Trail Tourism Association. Dianne is a past Member of the Western Valley Tourism Action Committee and currently the Chair of the Digby Neck and Islands Eco-Tourism Committee. She also sits on some ad hoc committees, including one concerning oil and gas exploration in the Bay of Fundy, the Bay of Fundy Product Club, and the Bay of Fundy Whale Watchers Association.

TONY WALTERS, Lunenburg, Lunenburg County

Best known in Nova Scotia for his 20-year career in real estate and his reputation for International Marketing, Tony Walters was born in Melbourne, Florida, in 1947 and raised in the mountains of North Carolina. He first came to Nova Scotia in 1965 to attend St. Francis Xavier University for a year before spending a year at the University of the Americas in Mexico City. After serving four years in the United States Marine Corps—including service in Viet Nam—Tony studied for two years at Montana State University. He returned to Nova Scotia in 1974 and moved to the South Shore around 1981. Tony and his wife, Barbara Claussen, are Partners in Claussen Walters & Associates, the exclusive Nova Scotia affiliates of Sotheby's International Realty. The firm has offices in Lunenburg and Chester. Tony has five children.

VOLUNTARY
PLANNING

A Citizens' Policy Forum

APPENDIX 6

About Voluntary Planning

Mission

To measurably improve the social and economic well-being of all Nova Scotians by providing the Premier and Cabinet with valuable volunteer and citizen-based advice on relevant policy issues for today and the future.

Our History

Voluntary Planning was established in 1963 as the Government's sole economic planning agency. It was created based on a European model which was then modified for implementation in Nova Scotia. Among other responsibilities at that time, Voluntary Planning members took on the challenge of business planning for a variety of economic sectors culminating in a Provincial Economic Strategy.

By 1970 individual government departments had to a large extent internalized the function of economic planning, and Voluntary Planning's mandate shifted to that of policy advisor, arm's length to government. For the next number of years the organization has made valuable contributions by providing a partnership platform for business and labour in the policy arena.

Today the relationship between government and the people is again shifting. And accordingly so has Voluntary Planning. Citizens increasingly want to participate in shaping their future. Perhaps this comes from a sense of frustration posed by globalization and the need to gain more control over their own destiny. If so, this desire has been encouraged and supported by the increased flow of information and the access that information technology provides.

The Voluntary Planning of today provides an access platform to public policy development for business, labour, academe, social planners, those concerned with the environment, and citizens throughout Nova Scotia. The organization includes the tag line ... a Citizens' Policy Forum. Through an independent Board, we bring forward the concerns and desires of Nova Scotians in shaping policy advice to Government.

Structure & Reporting Relationship

The Voluntary Planning organization consists of an independent Board of leading citizens from the private and non-governmental sectors. Mr. Jim Eisenhauer, President of ABCO Industries and resident of Lunenburg, is currently our Board Chairperson.

Strategic and administrative leadership is provided by Voluntary Planning's CEO Mr. Leo Dillman. A full time staff of three sector coordinators and two administrative personnel support the work of hundreds of loyal volunteer members.

Members participate in policy discussions important to the future of the Province through their participation on Task Forces, Project Teams, and Sector committees representing a broad spectrum of society.

The Voluntary Planning Board reports to the Premier and Executive Council through the Ministry of Treasury & Policy Board—Nova Scotia's central planning agency.

Our organization receives its core funding from the Province of Nova Scotia.

Voluntary Planning consists of three main elements:

- Volunteerism - Nova Scotians giving back to society
- Citizen Participation - Planning is a democratic process
- Outcome Measures - What really matters and impacts on quality of life

In our work we hold in high regard and adhere to
the following principles of operation:

- Consensus
- Inclusiveness
- Arm's Length
- Non-partisan
- Collaborative
- Consultative

Our Current Priorities:

- Non-Resident Land Ownership Task Force
- Promotion of Lifelong Learning
- Promotion of a Long Term Vision for Nova Scotia
- Expansion of organization's influence to areas of social concern

Contacts

Jim Eisenhauer, Chair
Phone: 424-5682
E-mail: volplan@gov.ns.ca
The Chair of Voluntary Planning provides leadership and direction to the Board and the organization at large.

Leo Dillman, CEO
Phone: 424-8643
E-mail: dillmalg@gov.ns.ca
The CEO leads Voluntary Planning at both the strategic and operational levels

Voluntary Planning

Joseph Howe Building
6th Floor, Suite 600
1690 Hollis Street
Halifax, NS
B3J 3J9

Tel:	424-5682
Fax:	424-0580
E-mail:	volplan@gov.ns.ca
Web Site:	www.gov.ns.ca/vp

[redacted]

From: Ben Higham [redacted]
Sent: April 19, 2022 10:46 AM
To: Office of the Legislative Counsel
Subject: Comment on Non Resident Tax

** EXTERNAL EMAIL / COURRIEL EXTERNE **
Exercise caution when opening attachments or clicking on links / Faites preuve de prudence si vous ouvrez une pièce jointe ou cliquez sur un lien

Hounourable Members of the Standing Committee on Law Amendments:

By way of introduction, my name is Benjamin Higham. I am a lawyer in the Province of Ontario. I own a home in Ontario and Nova Scotia. I purchased the home in Nova Scotia for my elderly parents to reside permanently as residents of Nova Scotia once they are granted Permanent Residency in Canada. I was approved as a sponsor and the residency application process is ongoing.

I will likely be caught by this tax, despite not being a speculator, and one who answered your government call to "Rediscover Nova Scotia."

We planned our family retirement down to the dollar.

I invested my life savings into Nova Scotia during the Covid pandemic.

- My home in Nova Scotia was recently purchased from Nova Scotia residents for about 300k.
- I have spent 250k on renovations with builders, building suppliers, various trades in Nova Scotia.
- Because of the logistical delay caused by the pandemic, the home renovations are not yet completed.
- Also because of the delay caused by the pandemic, my parent's permanent residency in Nova Scotia is delayed.

The Hounourable Prime Minister has commented publicly that the government "has to do what it has to do" and "no one likes taxes." I suggest that governing requires more than passing the buck to those who: 1) are not responsible for the circumstances: 2) are a providing considerable long and short-term financial benefit to local communities and the region as a whole.

This tax represents about 10% of my gross annual income - it is not de minimus. It will be harder for seniors on a fixed income to withstand. You know in your hearts that this is unjust.

In the very least, before such a drastic measure is taken, some thoughtful research should be conducted.

I suggest that this proposed tax will result in a short-term benefit that will have longstanding negative consequences:

- Increased health care costs for the Province (those who cannot pay the tax are more likely to change their residency to avoid the tax and likely will require more health care than those who can pay the tax);
- Lower land taxes for municipalities (every home will be worth less):
- Fewer dollars invested in the local and regional economy (less tax revenue as every dollar in gets passed between 10 people and taxed at each transaction);
- Lower home sale prices for retiring and relocating Nova Scotians

And all this with a negligible effect on the local housing stock.

Sincerely,
Ben Higham

Ben Higham
B.S., JD., LL.M.
Managing Partner
Cartel Inc.
One, First Canadian Place, Suite 2550
100 King Street West
Toronto, Ontario, Canada M5X 1A4
Tel. 416.359.1983
URL. www.cartelinc.com
Toronto | Vancouver | Montreal | Halifax | Calgary | Ottawa

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[redacted]

From: Todd Khattar [redacted]
Sent: April 19, 2022 11:36 AM
To: Office of the Legislative Counsel
Subject: New Non Resident Tax

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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I'm writing you in response to the new property taxes being levied on non-residents in Nova Scotia. I'm a Nova Scotia born and raised Canadian citizen that was displaced in the 90's because I couldn't find work anywhere in the province. I moved to Calgary and received a teaching position on the 2nd day after arriving. I've been in Alberta ever since. Over the past 25 years, I've spent every summer in Sydney and I never saw any other place in Canada as my home. I'm now a few years from retirement; saving like a madman and getting ready for retirement. Last summer I bought an old rural farm property in Victoria County… a farm that I've known all my life and dreamed of owning since I had to move away all those years ago. It was not in my budget but I was scared I wouldn't get another chance if I waited. We bought it and are struggling to pay our bills, save for retirement and pay for the upkeep on a property we don't consider our primary residence yet. Now we find out that we are going to have to pay $2000 for every $100,000 of valuation on this property???? I can't tell you how devastated we are to learn about this. It's not fair. We couldn't have bought it if we knew this was coming. We are now going to be forced to sell this and then try to find a house when we do retire and after we sell our primary residence. Please reconsider this ill conceived and unfair tax. It will not accomplish what you intend but it will have detrimental consequences for not only people like me but all Nova Scotians. I still consider myself a Nova Scotian… always will.

Todd Khattar

[redacted]

From: Patrick Korhonen [redacted]
Sent: April 19, 2022 6:16 AM
To: Office of the Legislative Counsel
Cc: ellen@loreleinicollmla.ca
Subject: Fwd: Out of province homeowner tax concern for military family

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Good day,

I was instructed to email this address by my MLA office regarding the out of province homeowner tax which is to be implemented in Nova Scotia.

For background: We are a military family and I have recently learned that I will be posted (moving) to Moosejaw, Saskatchewan for 3-4 years to train new pilots for the air force. Our plan was to rent the home we currently own in Dartmouth while we are away for a few years, move back to Nova Scotia, and continue our plans to raise a family.

I understand that the new bill will not apply these taxes to us if we rent our home "full time".

I am looking for clarification on details - our intent is to rent full time, but what happens if there is an eviction or the tenant breaks the lease? Does this mean I have to pay the inflated taxes for the year? What happens if the tenant leaves and it takes me a few months to get a new one?

Thank you,

Pat Korhonen

---------- Forwarded message ---------
From: **Admin** <info@loreleinicollmla.ca>
Date: Mon, Apr 18, 2022 at 5:55 PM
Subject: Re: Out of province homeowner tax concern for military family
To: Patrick Korhonen [redacted]
Cc: ellen@loreleinicollmla.ca <ellen@loreleinicollmla.ca>

Hello Patrick,

Currently Bill 149 remains at Law Amendments.

Law Amendments will meet tomorrow, Tuesday April 19th to consider Bills 149 (includes non residents tax) , 154 and 155.

There are still the next steps of “Committee of the Whole”, third reading and then Royal Assent. You can submit your input by email and / or appear as a presenter at Law Amendments.

It may be too late to do so , but here is the contact email :

Legc.office@novascotia.ca

Regards,

Ellen F.

From: Patrick Korhonen [redacted]
Date: Monday, April 18, 2022 at 10:37 AM
To: Admin <info@loreleinicollmla.ca>
Cc: Finance Minister <FinanceMinister@novascotia.ca>, <premier@novascotia.ca>
Subject: Re: Out of province homeowner tax concern for military family

Right… but that is an incredibly ambiguous definition for something that can have a massive financial impact on a middle class family. My intent IS to rent year round. What happens if that doesn’t occur for reasons outside my control? The details matter.

Thanks very much, I am looking forward to a reply.

Sent from my iPhone

> On Apr 18, 2022, at 4:04 PM, Admin <info@loreleinicollmla.ca> wrote:
>
> Good Morning Patrick,
>
> I am forwarding your letter again to the Premier’s office and the Minister of Finance to see if they can clarify the details for you.

All that I can confirm is that the tax does not apply to houses rented to Nova Scotia residents year-round.

Regards,

Ellen Fleming

902-701-2245

From: Patrick Korhonen [redacted]
Date: Monday, April 18, 2022 at 7:15 AM
To: Admin <info@loreleinicollmla.ca>
Subject: Fwd: Out of province homeowner tax concern for military family

Good day,

I have seen the news and understand that the tax will not apply if we rent the home year round.

Could you clarify what would happen in the event that we rent the home and then the tenants leave for some reason ? Would I have to pay a years worth of extra taxes on the home ? Our intent is to rent it full time but if for some reason a renter is not in there what are the implications of that? What if they are evicted? What if they break the lease? Will we have a grace period to find a new tenant?

The details of how this might apply to us will affect our decision - we want to keep our home for when we return but we absolutely cannot afford to pay these taxes based on not understanding the new law. What is the specific wording of it?

Thank you

Pat

Sent from my iPhone

Begin forwarded message:

From: Patrick Korhonen [redacted]
Date: April 18, 2022 at 1:01:56 PM GMT+3
To: Julia Cottreau [redacted]
Subject: Re: Out of province homeowner tax concern for military family

Good day,

I have seen the news and understand that the tax will not apply if we rent the home year round.

Could you clarify what would happen in the event that we rent the home and then the tenants leave for some reason ? Would I have to pay a years worth of extra taxes on the home ? Our intent is to rent it full time but if for some reason a renter is not in there what are the implications of that?

Thank you

Pat

[redacted]

From: Hebb, Gordon
Sent: April 19, 2022 8:36 AM
To: Office of the Legislative Counsel
Subject: FW: non-resident property tax

Gordon D. Hebb QC
Chief Legislative Counsel
House of Assembly
Halifax, Nova Scotia

(902) 424-8941

From: Wolfgang Lorenz [redacted]
Sent: April 19, 2022 8:27 AM
To: Hebb, Gordon <Gordon.Hebb@novascotia.ca>; dandphoto@gmail.com
Subject: non-resident property tax

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Ladies and Gentlemen

My name is Dr. Wolfgang Lorenz. I live in Germany and own a beautiful holiday home in 39 Zinck Road, East Dover, Nova Scotia. This holiday home is fullfilling our livelong dream of living near to the sea. To me and my family this us the most wonderful place on earth.

The provincial government of Nova Scotia now wants to implement a 2 % annual tax on the assessed value of the residential property that are owned by non-residents.

The governments obviously assumes that this measure helps to increase the supply of housing in Nova Scotia. That is certainly not the case. I doubt that the number of houses owned by non-residentials is high enough to significantly ease the housing market. To me this seems like a simple tax grab against wealthy people who cannot defend themselves as their are not allowed to vote, because they live in a foreign country. Why not just beeing honest and telling the truth?

Most of these holiday homes belong to rather wealthy people and are thus rather spacious and remotely located in scenic areas of the province. The average citizen will probably not be able to afford homes of this size and will probably not be willing to travel large distances to work.

Many of the holiday homes owned by non-residentials are beeing rented out to holiday guests during the time the owners do not use them themselves. These tourists bring money to the province and give Nova Scotia the reputation of beeing a hospitable, beautiful holday region to the outside.

I am sure that the number of holiday homes owned by non-residentials in the province is rather small. The additional

tax money would definitiv not increase the budget of the province remarkably and considerably. But I am sure that this tax is causing a lot of misunderstanding and annoyance amongst the non-residential house owners.

A property worth 500000 $ induces costs of about 4500 $ property tax and 4500 $ property insurance, per year. Internet and electric power take onother 5000 $ per year. Even for wealthy people this is a considerable amount of money to spent for a place you visit for 4-6 weeks per year only. You only pay this money when your heart is attached to the country and its people. If you add an additional 2 % tax worth 10000 $ per year it will only be the very rich that will be able keep their holiday homes. The rest will sell and the properties will remain empty. I can spent a wonderful, long and luxurious holiday in Nova Scotia for much less than 23000 $ and I will not have to deal with all the work and hastle to maintain a house on my own.

To implement the above mentioned tax is definitiv not a good idea. Please stop it and let the non-residential people enjoy their homes, the beautiful country and the friendship of their neighbours! The non-residentials bring money to the country, spent a lot of money when they are there and help to keep the country attractive for tourists.

Yours sincerely

Dr. Wolfgang Lorenz
Ladenburg
Germany

--
Diese Nachricht wurde von meinem Android Mobiltelefon mit GMX Mail gesendet.

[redacted]

From: Hebb, Gordon
Sent: April 19, 2022 8:25 AM
To: Office of the Legislative Counsel
Subject: FW: Out of Province Landowners Tax

Gordon D. Hebb QC
Chief Legislative Counsel
House of Assembly
Halifax, Nova Scotia

(902) 424-8941

From: Damian MacInnis <colindaleconsulting@gmail.com>
Sent: April 19, 2022 8:20 AM
To: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Subject: Out of Province Landowners Tax

** EXTERNAL EMAIL / COURRIEL EXTERNE **
Exercise caution when opening attachments or clicking on links / Faites preuve de prudence si vous ouvrez une pièce jointe ou cliquez sur un lien

Solutions to the out of province landowners tax regime

I'm writing in response to the recent tax regime the Conservative government has put on out of province home owners. My company is a Solutions company developed to help businesses and organizations with development, strategy and management.

Recently, I have been contacted by a number of homeowners that are living outside of Nova Scotia. It seems just like yesterday we were crying for people to move to our province. Then the pandemic hit and we had a surge of people flock into our backyards. We have been seeing real estate boom. People from everywhere now want to have a piece of the special place we have always known we had. They came here, purchased and renovated homes, built new ones and visited here throughout the year contributing millions of dollars to the economy. The government are now pointing fingers at these individuals for the reason to the shortage of rentals in the province, specifically affordable housing. As someone who has devoted his entire career to finding solutions to rental shortages, particularly in Rural Cape Breton, I can assure you that this is not a realistic view. The shortage has everything to do with the cost of building and the ability to build a business case that works to charge an affordable rate. Others like to put blame on small business owners who use homes for short term rentals and focus on the property management online platform Airbnb. What government and local residents need to understand, these property management online platforms are a tool to run these small businesses. It helps bring people from across the world to our local grocery stores, shops, restaurants and potentially exposing people to become future Nova Scotia residents. Some of these small business owners that purchase these homes are from out of province, no different than an out of province investor who purchases a hotel, motel, cottages or traditional B&B. The Nova Scotia government has already made these small business owners who purchased homes to use as short term rentals to register their units no different than hotel, motels, cottages or traditional B&Bs. Now they are adding more taxes which cuts into their business profits. All that extra cash they were making is now being used to pay the tax instead of completing upgrades to their rental, taking away from local contractors, and taking away any

opportunity for expansions to add more units to their property. Do you see the government doing this to any other business?

It's not just short term rental businesses that are feeling this. It is former Nova Scotians and seasonal residents that spend every summer here. I personally know hundreds of people who live in Ontario, Alberta and abroad that either own a property or are planning to own a property in Nova Scotia and they have come out and said that they are either planning to sell or not build or purchase a home here any more because it does not make sense. The misconception of out of province property owners is that they have lots of money. This is not always the case. Some property owners were handed down a family home and the only way they can pay for it is to rent it out while they are living and working in another location. This allows them to upkeep the home and come back to their family home when they book their vacation.

This is a very short sighted policy imposed by a new government. Some are saying that they needed to find an answer to pay for promises made to fix the healthcare issues, some say they think this will fix the rental shortages. Whatever it is, this is not a solution. I've been paying close attention to the Facebook group "Tax Fairness for Nova Scotia Non-Resident Property Owners" and there are a number of solutions being presented as well as some grim realities of people not wanting to live or buy here. If our current government wants to hit a population of 2 million, how is this welcoming? One solution that made the most sense was to tax out of province individuals who own vacant land. If they do not develop a piece of land within the year after purchasing it, or the deed being transferred, then the tax that they are implementing should be imposed. At least this will continue to help stimulate the economy.

The other major concern is the provincial government dipping into the role of municipal government. Historically, it has always been the municipalities jurisdiction to collect land and property tax. If the tax was going directly back to the municipality, that would allow each municipality to transfer that new tax to non profits focused on the development of affordable rentals in that area. If the provincial government are truly concerned about housing, then this money should be directly allocated to the cause.

With the amount of work being lost for local contractors, property managers, and the hit this will make on tourism, I am asking that either the Bill be rescinded or at the very least adjusted to meet the needs of our rural communities across Nova Scotia.

Kind regards,

Damian MacInnis
--
Damian MacInnis
President & CEO
Colindale Business Solutions
C- (902) 631-3525
E- colindaleconsulting@gmail.com
151 Little Mabou Rd., Port Hood, NS B0E2W0

[redacted]

From: Maggie Mackenzie [redacted]
Sent: April 18, 2022 9:10 PM
To: Office of the Legislative Counsel; Premier
Cc: johnlohrmla@gmail.com; Finance Minister; mlamacmaster@bellaliant.com
Subject: Proposed Non-Resident Taxes. First Q: who are the non-residents??

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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The Law Amendments Committee
Premier Tim Houston
Finance Minister Allan MacMaster
Housing Minister John Lohr

————————————————————

Good Morning Everyone:

Wait a minute - has an analysis been completed to tell you ***who*** comprises all these non-residents? Are you lumping them all into one group? Should you take another look?

Many are born and bred Nova Scotians who were educated locally and in turn, often send their children to be educated at these same local institutions. All the while, spending lots of money in NS, increasing growth in NS and creating even more "natural ambassadors" for Nova Scotia.
These natural ambassadors are not to be discounted in any small or large ways.
Friends and relatives of mine, who left Nova Scotia for work are unbelievable in their steadfast love and promotion of Nova Scotia. I have a sister, for eg, who has given so many marked destination maps & instructions to visiting tourists, from her work in TO … she should have her name on a brick at the very least!

Why would you ever want to penalize, in any way, natural ambassadors for this province when they never bill NS for their services??
They are now being targeted for owning a ppty in NS while living & working elsewhere.

What aboutisms:

What about the wealthy developers who own many properties in Nova Scotia? You can stand at the Willow tree and look in every direction. Blasting has been an ever-present shock for the past 8+ years. There are multiple new high-rise developments; counting them is becoming a real challenge.
These developers lease/rent to hundreds of Nova Scotians. Is there a limit on how much they can own or how rich they can become renting/leasing to Nova Scotians? Should NS taxing be taking a targeted look here instead??

Nothing seems to happen faster in this province than the demolition of well built & textured Victorian houses. In their place, rising at alarming rates are these expensive towers . But who can afford either the condos and or the apartments in these towers? Housing solutions for Nova Scotians?

Talk about “supply” issues *not* being resolved by faith & trust in developers.

What about looking at something very quick and very simple?? What about blind bidding in real estate deals? How is blind bidding helping Nova Scotians buying their first house? It’s such a simple solution to assist Nova Scotians and yet it remains a money grab for all parties that are *not* the buyers.

Come on now. We can do better than targeting friends & family whose return visits & stays only enhance & enrich all Nova Scotians.
Let’s not breed divisiveness & resentment. Let’s keep our faith & trust in these tried & trues.
Thank you.

Yours truly,

Maggie MacKenzie
Halifax, NS

[redacted]

From: Muggah, Henry [redacted]
Sent: April 18, 2022 5:00 PM
To: Finance Minister; Premier; Office of the Legislative Counsel
Cc: Keith Bain MLA; Martin and Bev Myers; Clarence Barrett; Athol Grant; Rollie Thornhill [failte@ns.sympatico.ca]
Subject: Fw: Progressive Conservative Governments Non Residents Tax Review 2001 Plus ca change!
Attachments: Excerpts from 2001 Non-Resident Task Force.pdf

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Dear Minister MacMaster

I have forwarded the letter below to my MLA but understand he is not part of caucus and as such may not advocate for the citizens of Victoria County actively on this matter. As a Cape Bretoner yourself I would expect you to understand the distress that we, both seasonal and Nova Scotia rooted citizens are experiencing to this pending legislation.

We bring the matter of your party's similar legislation re. taxation of seasonal residents contemplated and then rejected in 2000 as an unsubstantiated solution to a non-existing problem.

The current legislation deserves the same treatment.

Yours Sincerely
Henry Muggah
Baddeck N.S.
Hamilton On.

From: Muggah, Henry [redacted]
Sent: April 18, 2022 9:41 AM
To: Keith Bain MLA <keithbainmla@bellaliant.com>; premier@novascotia.ca <premier@novascotia.ca>; larry.dauphinee@countyvictoria.ns.ca <larry.dauphinee@countyvictoria.ns.ca>; 'Paul MacNeil' <paul.macneil@countyvictoria.ns.ca>; Barbara Longva <barbara.longva@countyvictoria.ns.ca>; fraser.patterson@countyvictoria.ns.ca <fraser.patterson@countyvictoria.ns.ca>; jackie.organ@countyvictoria.ns.ca <jackie.organ@countyvictoria.ns.ca>; norman.macdonald@countyvictoria.ns.ca <norman.macdonald@countyvictoria.ns.ca>
Cc: Martin and Bev Myers <mnbmyers@gmail.com>; Rollie Thornhill [failte@ns.sympatico.ca] <failte@ns.sympatico.ca>; Clarence Barrett <c.barrett@ns.sympatico.ca>; Chuck Thompson <charlesthompson7747@gmail.com>; Chris King <chris.king.baddeck@gmail.com>; Tom Eisenhauer <tom.eisenhauer@gmail.com>; Parker Donham <parker@donham.ca>; Athol Grant <rareearthventures@gmail.com>; susan.corkumgreek@yahoo.com <susan.corkumgreek@yahoo.com>
Subject: Progressive Conservative Governments Non Residents Tax Review 2001 Plus ca change!

Dear Keith

The Government of Nova Scotia brought in legislation during the 2000 Session to enable taxation of non-resident owners. This was before your time in the House, beginning I believe in 2003. We do have very short memories!

If you would please take a look at the Excerpts noted above and the Adobe link below you will see the outrage that ensued and your government's subsequent decision to revoke the legislation.

We would argue and the evidence does support that the same conditions of 2001 are present today and if there is benefit to the provision of affordable housing or indeed to any aspect of taxing non-resident housing ownership it has yet to be demonstrated to either the general public or to those who may be affected by such a levy.

I urge you to bring this past experience forward at caucus and would wish that wiser heads prevail with a robust and open discussion of this new legislation by all parties and IF a tax is to be enacted it should be an appropriate one for all the taxpayers of Nova Scotia.

Regards
Henry Muggah
Hamilton, On
Baddeck N.S.

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Adobe Acrobat

Adobe Acrobat

acrobat.adobe.com

From: Tom Eisenhauer [redacted]
Date: April 17, 2022 at 7:14:48 PM PDT
To: Tom Eisenhauer [redacted]
Subject: Previous NS non-resident property tax repealed in 2001 after Task Force report

Thank you to Tony Sales for forwarding a link to a 2001 study titled "Non-Resident Land Ownership in Nova Scotia" see link below. **This study is potentially explosive and should convince the government to abandon its plan for discriminatory property and deed transfer taxes on non-residents.** The short story is that a non-resident tax was enacted by the province in 2000, but was repealed before it was enforced, after a provincial Task Force unanimously concluded it would not reach its objectives and would damage the province's reputation beyond repair.

The essential facts are as follows:

- In April 2000, the government of former PC Premier John Hamm introduced Bill 42 that included measures to enable municipalities [redacted] levy additional property taxes on non-resident land owners.
- The legislation received Royal Assent on June 8, 2000, however, the section dealing with non-resident land ownership was not enacted as "the issues were not as straightforward as originally envisioned"
- Cabinet struck a Task Force to hold open discussions, hold public hearings across the province, conduct additional research and provide recommendations.

- In December 2001, the Task Force unanimously recommended that the government repeal the measures in the Bill dealing with non-resident tax measures.

The Task Force summarized its conclusions as follows:

> ***"In summary, we have a lot of work to do to get our own house in order before drawing what may turn out to be unsupportable conclusions relative to non-resident activity... Proposals which would have us endorse legislation which singles out non-residents in the absence of professional study relative to the positive impact these investors have on our overall and individual economic well being is neither judicious nor prudent at this time… There are far more constructive roads to travel to accomplish our desired goals…. In short, based on a detailed analysis of the facts at hand, we are convinced that practices that single out these visitors, will damage our reputation beyond repair"***

The full report is quite lengthy (see link in Tony's email below), so I have attached a pdf which provides excerpts of some of the more relevant paragraphs of the report.

Regards,

Tom

Tom Eisenhauer
Toronto ON | Lunenburg NS
CANADA
+1.416.319.9101

On 2022-04-17, 6:35 PM, "Tony Sales" <fredaspt@gmail.com> wrote:

Study done 2001 by a previous PC party to tax NR
And the conclusion it doesn't work

https://acrobat.adobe.com/link/track?uri=urn%3Aaaid%3Ascds%3AUS%3A60c4cf8d-3eb0-3827-99bf-83d6d6fc6ee0

Sent from my iPhone

[redacted]

From: Amanda Paige [redacted]
Sent: April 19, 2022 10:06 AM
To: brianwongmla@gmail.com
Cc: Premier; Finance Minister; Office of the Legislative Counsel; phoveling@nsar.ns.ca
Subject: Out-of-province taxes

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Good morning,

The proposed new taxes for non-residents of Nova Scotia are regressive and negatively impact people who are an asset to the province. It is economically beneficial to have non-residents as part of Nova Scotia's housing spectrum. The impacts of non-resident construction, tourism, household purchases, and renovations are essential to businesses and create economic activity especially in smaller, rural, local economies.

These proposed new taxes will not solve the problem of the current housing shortage. Targeting vacation, retirement and seasonal homes in predominantly rural areas will not free- up a meaningful amount of housing supply or have an impact on affordability.

I urge you to listen to stakeholder opposition to these taxes. Our non-resident community members contribute to social, cultural, recreational and other activity which creates significant economic impacts throughout rural Nova Scotia. You must work collaboratively to come up with a better plan for Nova Scotians and Canadians.

--

[redacted]

From: Hebb, Gordon
Sent: April 19, 2022 12:37 PM
To: Office of the Legislative Counsel
Subject: FW: Non resident seasonal property tax

Gordon D. Hebb QC
Chief Legislative Counsel
House of Assembly
Halifax, Nova Scotia

(902) 424-8941

From: Ron Patterson [redacted]
Sent: April 19, 2022 10:21 AM
To: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Subject: Non resident seasonal property tax

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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To all honorable members of the Nova Scotia legislature.

We own a seasonal residence in New Brunswick and this year my tax bill has been reduced by 6% as the NB Provincial Government , having heard the protests from seasonal property owners, begins to recognize the valuable contribution seasonal residents make to the local economy.

I have no trouble with your proposed increase in the deed transfer tax but I strongly object to the increase in the annual tax levy for non resident seasonal property owners .

PLEASE pay attention to the voices of protest you are hearing on this issue and amend this bill by deleting this unjust annual tax levy.

Best regards to all

Ron Patterson P. Eng.
[redacted]
Amherst NS. [redacted]
[redacted]

To The Legislative Amendments Committee,

The purpose of this letter is to voice my strong opposition to the proposed Bill 149, specifically I would like to draw your attention to the damage this will cause to Nova Scotia's brand.

I am well placed to comment on the brand. I have been working with Canada's top branding companies for 30 years. I am part of a strong group of Canadians who make money outside Nova Scotia and invest it in Nova Scotia. This generates revenue for the province. We all understand Nova Scotia needs new revenue to pay for healthcare and housing. That is not in question. But when people like me gain maximum earning power outside the province and invest our surplus inside the province, we represent a net gain for the provincial revenues.

Bill 149 is seen as an ambush tax. It chases away investment and entrepreneurial brainpower.

Nova Scotia's strategy for recruiting and retaining talent has been a success. Nova Scotia's greatest asset is its people. Nova Scotians understand the province needs to attract and retain talent and I am living proof of how convincing Nova Scotians can be.

I have been coming to Nova Scotia since 1995 to visit my mother-in-law in Kingsburg. I have become immersed in my community. In 2009, a friend and neighbour in the home next door to her suggested she would need to leave the village to seek work. She offered us the opportunity to buy the house because she knew we would invest in the community and move permanently. For 13 years we have earned money outside the province and invested in the province so that we could launch a business in Nova Scotia. This new tax will triple our tax bill and threaten our business plan. It is upturning our lives. We have been recruiting others to join us and bring new ideas, investment, talent and energy to the Nova Scotian economy.

Upon graduating from high school, our son immediately moved to Nova Scotia to become a resident, attending university in Halifax and working summers in Lunenburg County in businesses created by out-of-province entrepreneurs who moved to Nova Scotia. The strategy for attracting talent, investment and ideas has taken a long time for Nova Scotia to realize. It is working. Why impose an ambush tax on the one strategic asset guaranteed to generate new revenues for the province?

I was born and raised in Thunder Bay where my father was an entrepreneur. I know how hard it is for a resource economy to build a brand able to attract new economy investment and talent. I have worked on some of Canada's most important branding initiatives. Please think carefully about your position on this tax. It will drive away investment and tarnish the unique brand Nova Scotians have worked so creatively to build.

Sincerely,

Deborah Prenger
Kingsburg, NS

[redacted]

From: Hebb, Gordon
Sent: April 19, 2022 12:44 PM
To: Office of the Legislative Counsel
Subject: FW: Non resident tax

Gordon D. Hebb QC
Chief Legislative Counsel
House of Assembly
Halifax, Nova Scotia

(902) 424-8941

-----Original Message-----
From: Frances Purdy [redacted]
Sent: April 19, 2022 9:12 AM
To: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Subject: Non resident tax

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Dear Gordon Hebb,

As a couple who were born and raised in Nova Scotia and who have returned every summer for 50 years now to enjoy our Nova Scotia roots, we find it hard to accept the fact that our taxes may now triple knowing that we have never impacted the health care system nor the education system. We feel in many ways we contribute to the economy of Nova Scotia. Our dream to have our children carry on our Nova Scotia traditions will not even be an option.

It seems there is nothing about this tax that is fair. Would it make more sense to triple tax Nova Scotia residents on their cottages as they do have many more benefits than we do. Our taxes have been higher here over the past few years, than in ON.
But we have paid them without question.
It would be an easier decision to be permanent residents if we could be assured good health care.
We are hoping that good common sense will prevail.

Regards,
Bruce and Frances Purdy

Sent from my iPad

Testimony of David Richardson on Bill 149
April 19, 2022
[redacted] Deep Cover [redacted]
[redacted]
Chapel Hill, North Carolina, [redacted]
[redacted]

I am David Richardson. My in-season address is 58 Upper Blandford Road, Deep Cove. I was born in Detroit, but my direct ancestor landed at Port Royal NS in 1683.

I have testified many times in front of US State Legislatures and the US Congress. I know civility is expected and how to practice it But when politicians adopt socially dangerous tactics and lie to their constituency civility has limits. So I will speak bluntly to Nova Scotia's newly elected Progressive Conservatives.

Scapegoating

Scapegoating has been used by tyrants from Stalin to Donald Trump. It is the most central and insidious feature of the PCs c plan.

To callously get votes, you intentionally poked a hornet's nest of anger about "elite Ontario and "rich Americans" speculators. You cultivated the minority of backward Nova Scotian's who still resent the "come from away." Congratulations on your evil genius.

You then baked scapegoating into this bill's ridiculous and hypocritical design. So, you tax "the other" but exclude Nova Scotians who own 95% of unoccupied homes. Of course, if you had admitted that Nova Scotians themselves are primarily responsible for their housing dilemma and proposed to equitably tax your own voters , you would not be sitting in your paid for chair today.

You continue to scapegoat in these hearings. You sit like bumps on a log unmoved by gut wrenching stories of your neighbors, or compelling evidence of nuclear economic fallout. We are not fooled. Your silence is a planned political stunt to show angry constituents you have absolutely no sympathy for those evil "speculators" from outside the Province.

Decades of experience worldwide show that once you let the scapegoat genie out of the bottle you can't put it back in. Ask the people of Quebec. Ask Americans about January 6th and countless attacks on the many groups scapegoated by US conservatives. The same is beginning to happen in Nova Scotia.

An enthusiastic young couple from Toronto bought a modest house in the Valley to start a business and posted a Tic Toc video. Within days they had hundreds of hateful responses from

the Nova Scotian voters you cultivated. I quote one such comment: "You are exactly the people we do not want in our Province."

Nova Scotians have vandalized cars with US plates. How long before the rocks go thru windows of unoccupied seasonal residents?

You will of course deny you intend or support these effects, just as Donald Trump stands up and says he is the least racist person in the world. But thoughtful Nova Scotia voters will pay attention to what you do, and not what you say. And what you have done is to unleash the Kraken. Unless you change course drastically you will not be able to control it.

We seasonal residents with longtime friends know that the true heart of Nova Scotians is not represented in Bill 149.

But, to the world at large this bill will represent what all Nova Scotian's they stand for. And that means you will be seen as clones of uneducated and dangerous American Trumpsters chanting "Lets' Make Nova Scotia provincial Again." With a small p.

With any time remaining, I will try to cover the many falsehoods upon which your scapegoating plan is based.

1 "This Bill was carefully analyzed by the Progressive Conservatives" So said PC Susan Corkam in a letter to constituents. This is simply a lie. There is no analysis.

2. "There are no affordable homes in rural areas" Within 25 minutes of my Blandford home there are 173 active listings under $350K, 150 under $250K and many far less expensive.

3 "You don't pay your fair share" We pay higher uncapped property taxes and capital gains. Ineligible for your health care, we actually subsidize your hospitals with exorbitant fees. My wife was charged $12,000 for minimal 24 care in the ED. I have a related solution that works better than your property tax and would raise you millions. Ask me about it.

4 "We want you to move here full time" Another falsehood. You cannot gain permanent status if, like so many seasonal residents, you are foreign and older.

5 "You can rent your house" Astonishing. The PCs, led by accountant Bermuda Tim, don't understand tax policy? If you convert a home from personal to business use (i.e. full time rental) you are hit with a 15% HST tax. No one is going to pay 15% to avoid 2%.

6 "Stop crying, you will make tons when you sell." We bought when Nova Scotia was the worst investment in North America and spent thousands on rehab. We didn't plan to sell prematurely. We are still underwater at least two hundred thousand.

7 “This measure will improve the housing stock “ Most speakers said they will not sell nor no rent full time. A few with multimillion dollar properties said they would leave Their mansions don’t add to the “affordable” housing stock-- unless this bill is really about some of you finally getting that bargain in Chester.

8 “This measure will raise revenue” Seasonal residents testified they will cut back dramatically on expenditures. Millions in charitable contributions will cease as has a potential investment in the billions. Every penny you grab will be offset by lower economic activity and associated reductions in income taxes and HST. The PCs brilliant accountants and entrepreneurs make these arguments against every tax they don’t like, but are hypocrites on the impact of this bill.

9 “Foreigners do not have the rights of Nova Scotians ” Of course not. But citizens from all democratic countries have a right to protection of property that is lawfully acquired. Will Snowbirds accept a 2% tax on their Sunbelt homes? Be careful, Ron DeSantis Florida voters hate “socialist Canadians” but love your money.

[redacted]

From: Hebb, Gordon
Sent: April 19, 2022 12:44 PM
To: Office of the Legislative Counsel
Subject: FW: Proposed Non-Resident Property Tax

Gordon D. Hebb QC
Chief Legislative Counsel
House of Assembly
Halifax, Nova Scotia

(902) 424-8941

From: Roger Roome [redacted]
Sent: April 19, 2022 9:13 AM
To: Hebb, Gordon <Gordon.Hebb@novascotia.ca>; Premier <PREMIER@novascotia.ca>
Subject: Proposed Non-Resident Property Tax

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Dear Premier Houston and Mr Hebb,

I am writing to strenuously oppose the proposed non-resident tax hike. I am a resident of Nova Scotia and am lucky enough that my son and his wife also live in Nova Scotia. They are a young professional couple and in the last two years they have seen any hope of owning a house slip out of their grasp. I am acutely aware of the impact that surging house prices have on Nova Scotians, but especially young Nova Scotians who are locked out of home-owning.

But this proposed tax hike (which effectively approximately triples a tax bill overnight) is ill-conceived, poorly studied, and entirely ineffective as a response to the problem of rising house costs.

The vast majority of non-resident homeowners in Nova Scotia are people with Nova Scotia roots whose lives, marriages or careers took them outside the province. A large percentage of them are retired seniors, who spend up to 6 months a year in Nova Scotia, bringing with them considerable spending in the form of fuel, groceries, internet, restaurants, handyman and maintenance services. Their seasonal residences are not the cause behind the soaring cost of regular year-round housing in towns and cities, so putting a huge brake/deterrent on their coming to Nova Scotia, or actually causing them to sell and leave, a) can have no impact on the problem you hope to target, b) will cause many to leave Nova Scotia and take their spending with them.

I realize that it is embarrassing for your government to admit that the proposed tax hike was not adequately studied before launching, but in the long run your government's reputation will be better served by doing so, and committing to a review of what actions could effectively address the problem. A heavier tax on property-owners who own more than 5 properties which they do not occupy (exempting apartment building owners and owners of 5 or fewer single residences, both of whom provide rental housing which is also essential to Nova Scotians) might have a better chance of limiting the speculation in the housing market that you are trying to deter.

I really hope that this proposed non-resident bill will not pass. It could only have negative consequences for the province.

Sincerely,

Roger Roome
[redacted]
Halifax, NS
[redacted]

[redacted]

From: Hebb, Gordon
Sent: April 19, 2022 12:47 PM
To: Office of the Legislative Counsel
Subject: FW: Non-Resident Property Tax

Gordon D. Hebb QC
Chief Legislative Counsel
House of Assembly
Halifax, Nova Scotia

(902) 424-8941

-----Original Message-----
From: Bert Seely [redacted]
Sent: April 19, 2022 7:35 AM
To: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Subject: Non-Resident Property Tax

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I want to make the Government aware Iam strongly opposed to the proposed legislation for the Non-Resident Property Tax.
I believe any benefits realized are very small and is outweighed by a number of negative consequences that will result from this legislation.
Bert Seely
Amherst, NS

SPEAKING TO THE LEGISLATURE : APRIL 19, 2022 9 AM (Note, I did not receive a zoom link. I spoke to someone on Thursday morning and afternoon that I had not received one. She said I was re-scheduled for this morning and to call in about 15 minutes before my turn. No zoom link received.)

My name is Monica Sontrop. I live in Chester Basin and you may call me Monica

- I am a first generation Canadian whose parents came to Canada from the Netherlands after the Second World War in 1951 to a land of opportunity. This was before social assistance. You had to work hard to get ahead but you were not penalized for doing so. Centuries ago our first settlers came here from Europe to get away from excessive taxes, rules, and serfdom, a chance for freedom.
- I have been a partner in creating and running several successful small businesses in the past including a chain of retail shops and a successful restaurant written up in Where to Eat in Canada. I have been a real estate agent on the South shore for the last 30 years.
- My husband reminded me of how we came here and if these taxes had been in place 30 years ago, we would not have moved here because it was a gradual transition and we initially bought a lake front lot a few years before we were ready to move here. Our children and grandchildren come to visit every summer and spend money while they are here.
- Part-time residents consider NS a second home, not a place to park money.
- Whoever came up with this idea has no idea of the fabric of Nova Scotia, who spends money and brings money to the province. As a CFA, I have never felt unwelcome and this tax will jeopardize our reputation for years.
- Affordable housing is not a NS phenomena. There is an affordable housing shortage across North America and even in parts of Europe.
- John Duckworth gave an excellent recap of all the points last Thursdaay morning of why this tax is regressive, will adversely affect our province's reputation and why it will not accomplish what you think it will. As John said, the more successful this tax is the more it will fail and the damage it will do to our tourism and reputation will take years to repair.
- This is as short sighted in my view as when the Liberal government got rid of the movie tax credit. We lost talented people, their extended families and people who gave their time and talent to our community. The dollars that bolstered especially the rural economy disappeared.
- Contrary to one of the legislative members comments on Thursday, that agents in his area are not opposed to a 5% tax, I can confirm that not one person that I have spoken to has felt the 5% tax and/or tripling property taxes for part-time residents is anything but punitive and discriminatory.
- I have read copies of numerous letters that were sent to the government as to why this is a discriminatory tax so I don't need to repeat anything in them. Many small business owners are busy working and don't have time to write letters – carpenters, painters, plumbers, electricians, lumber yard owners… Others don't realize the trickle down effect this will have on the economy – retail employees, car salesmen, furniture stores, clothing stores.
- As Nova Scotians, we receive $2000 per person in equalization payments from the rest of Canada and now we are shutting the doors to our neighbours and extended families in other provinces? Are we one country or 12 little countries and what about our global community? The Germans years ago spent money to build homes in rural areas and contributed to our economy here. Americans have had family homes here for generations.

- Who is going to keep tourism and our restaurants alive in our rural areas?
- How is taxing vacant land for non-residents going to provide affordable housing to Nova Scotians ? How is taxing cottages in our hinterland lakes going to provide homes for Nova Scotians? At a minimum if you plan to implement this insane tax, I would recommend grandfathering existing part-time home owners that own properties as of June 1, 2022 but my recommendation is to totally scrap this tax and look at cutting a bloated government. Why do government employees get pensions over and above our Canada Pension and Old Age Pension when the majority of workers have to save in RRSPs or build up equity in their homes?
- I would suggest that rather than being worried about creating affordable housing, fixing our broken health system and trying to attract more doctors to the province, that this is easiest tax grab that someone could think of that is not going to upset Nova Scotians and will keep you in power.
- I would suggest people would consider this a success tax. People that have worked hard to scrimp and save to buy a cottage or a second home here whether to spend time with their NS families or because they love the province and feel this is their second home.
- Regarding meeting with small business and other front line business people, I would suggest that it takes courage and hard work to find real solutions. Our real estate board tried for months to set up a meeting with the government to discuss recommendations but were stone walled until March 24th when the proposed budget was already put together.
- We are a province of a million people and we are paying three levels of government. As I have stated previously in my emails to the finance minister and our MLA, we need to streamline systems, reduce red tape and cut back government overlap. 25 years ago it took 2 weeks to get a piece of land subdivided through the government. Now it takes 12 weeks in Lunenburg County and 5 months or more in Halifax County. I would be happy to speak to the powers that be about some sensible changes.
- OUR ONLY PROBLEM IS THERE IS NO INVENTORY OF HOMES. STREAMLINE REGULATIONS.

[redacted]

From: Hebb, Gordon
Sent: April 19, 2022 12:52 PM
To: Office of the Legislative Counsel
Subject: FW: Complaint: Unfair and Unjust Property/Non-Resident Tax Targeting Atlantic Canadians

Gordon D. Hebb QC
Chief Legislative Counsel
House of Assembly
Halifax, Nova Scotia

(902) 424-8941

From: Abigail Spicer [redacted]
Sent: April 18, 2022 9:51 PM
To: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Subject: Complaint: Unfair and Unjust Property/Non-Resident Tax Targeting Atlantic Canadians

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Dear Mr. Gordon Hebb,

The Nova Scotia government is currently considering the following bills/acts and this email is being sent to you, Mr. Hebb, as a plea for reconsideration:

1) Bill No. 149 - Financial Measures (2022) Act (deferred from previous meeting)
2) Bill No. 154 - Tourist Accommodations Registration Act (amended) (no representation)
3) Bill No. 155 - Public Prosecutions Act (amended) (no representation)

You don't know me and, from what I have seen circulating about the bills/acts, the Nova Scotia government doesn't seem to care about the individuals who would be impacted by the legislative changes listed above. And, even though I don't know what power you have in all of this, I will tell you who I am (because I hope that at least you will listen) so that you might better understand what is at stake for me and my family if these changes go through:

I am 25 and my father died in 2019 after a sudden, quick and brutal battle with cancer. I was only 23, he was 51. His dream was to own a cottage with my mother and — if he hadn't died 4 years before a full retirement from the Federal Public Service — he would have spent every living minute with her and our family by the beach relaxing after a long, hard life. Before passing, my parents bought the land in Northport NS and, while grieving his loss, my mother poured her sadness into building the cottage we have lovingly dubbed "Honeydoo Retreat" after the nickname she called my father. Before the construction was even finished, my mother spent every day she possibly could at our cottage. Even during the pandemic, the moment the borders were open, she would be gone to the Honeydoo Retreat until she was forced back home again by pandemic restrictions. This is not just a vacation home to her or our family, it is everything my father dreamed and worked for and never got to have because he died before he had the chance to experience it

with us. And, after years being stuck in a pandemic, we are finally able to really be with our family and friends and celebrate what this cottage means to us, but the Nova Scotia government has chosen to senelessly target people like us who have vacation homes in the province by weaponizing property tax increases that will do nothing, but bankrupt us or force us to sell. For families like us, for my mother especially, you would be forcing us to decide if we will live broke to keep this last bit of joy my father gave us or make us grieve again for the loss of yet another one of my father's dreams and hopes.

My mother has informed me that the law amendments committee will meet on Tuesday, April 19, at 9 a.m. Conveniently and likely purposefully, WE WERE NEITHER INFORMED IN WRITING NOR DIRECTLY IN ANY WAY to know that this meeting would occur or to understand how best to combat these proposed changes. Democracy, the foundation of a fair and just society, is only able to function when the citizens impacted by law are informed and able to act (and yes, even though we aren't "Nova Scotians", we are fully impacted by these proposals).

My mother, me, and my family have spent considerable time and money in the province of Nova Scotia while at our cottage. My mother is there full time in the spring, summer, and fall for as long as she is able to stay there without the threat of being snowed in during the winter. We may earn our money in New Brunswick (your neighboring province and friend during this horrible pandemic), but we SPEND both considerable amounts of money and time (several months over the past 2 years) in Nova Scotia.

We aren't foreign investors or offshore, overseas millionaires profiting off of desperate Canadians by monopolizing the housing market. We are normal, everyday Atlantic Canadians who live and breathe the coast. We love Nova Scotia as much as we do New Brunswick, but we feel victimized and unfairly targeted by predatory, under-the-table legislative changes that seek to other us and push us away from a cottage that means more to us that just walls and a foundation.

Please reconsider these changes or make them less unfair and volatile for those of us who are just trying to be happy in a world that has just been cruel and unkind for years.

I look forward to a reply in writing.

Sincerely,

Abigail Spicer

[redacted]

[redacted]

From: Hebb, Gordon
Sent: April 18, 2022 9:16 PM
To: Office of the Legislative Counsel
Subject: Fwd: Issue with new tax law introduced on April 1st for non-residents who own property in NS

Sent from my iPhone

Begin forwarded message:

From: RJ [redacted]
Date: April 18, 2022 at 8:55:15 PM ADT
To: "Hebb, Gordon" <Gordon.Hebb@novascotia.ca>
Subject: Issue with new tax law introduced on April 1st for non-residents who own property in NS
Reply-To: RJ [redacted]

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Good Evening Mr. Hebb,

My name is Rachel Tupper, and I currently live in Ottawa, ON. I was born and raised in NS, and many of my extended family members still live there. Just prior to Covid, I lost my husband to a lengthy battle of cancer (he was also a Maritimer but was an active CF member). After losing my husband, my extended family has become even more important to me. As a result, I bought a cottage in Lorneville, just outside of Amherst, last fall so I could spend more time during the summer to be near family. I was quite disturbed when I was told that NS introduced a new property tax on April 1st that would penalize individuals such as myself. Obviously if I own a property I expect to pay tax even though I gain no real benefit from it except garbage pickup. However, I feel that paying an additional rate of 2% on top of what residents pay, is very unfair. In fact, when I am at my cottage, I will be shopping at local retailers, purchasing gasoline, eating in local restaurants and adding to the economy. I hired a local contractor from Amherst last Fall, and spent 12,000 dollars to have my cottage leveled. That same contractor is scheduled to start 25,000 dollars of Renos to the cottage in a few weeks. Again I am supporting the local economy. It feels unfair that I own a property but because I don't live in NS, and am only able to be there during the summer months, I am penalized. I pay considerable tax on my home here in Ottawa, which is worth four times as much as my cottage, but with this new tax introduced by the NS government, I will be paying more property tax on my cottage then I do on my home. I am quite frustrated and I was given your name by Elizabeth McCrossin, who suggested I offer my comments as a submission to Law Amendments. I would appreciate if your office could consider revising this new law, considering individuals as myself, who want to

reside in Nova Scotia during the summer months, and who in fact add to local economies.

Thank you for your consideration to this email.
Sincerely
Rachel

To: Mr. Allen MacMaster 14 /04/2022

15759 Central Ave.

Inverness, N.S.

B0E 1N0

From: RA Watt

[redacted]

Dear Mr. MacMaster:

We have just been informed that there is a proposed tax hike for Nova Scotia's non-resident cottage owners. We were completely surprised and shocked by these plans.

We are aware of the need for more housing in Nova Scotia's larger centers, however, I don't believe there is a need in areas like Amherst Shore and Cumberland Co. It would seem that your government is looking at non-resident cottage owners as some sort of "cash cow". This is blatantly unfair. If owning a cottage in Nova Scotia is considered a luxury, then all cottage owners should be treated equally. The revised tax structure should be applied to all cottage owners both resident and non-resident. If all 27,000 non-resident cottage owners were to sell their cottages tomorrow, it would not solve your housing issues around Halifax and other urban centers.

Of the cottage owners on Aggermore Point approximately one third are non-residents of Nova Scotia. All however, have a former connection with the area. Personally, our family has a 65 year history with the area. My father & brother built our family cottage in 1957. Since that time, I have stayed in the family cottage every summer. After I got married my wife & I and our children have used the family cottage until 1992.

In 1993 we built our own cottage on the lot behind my parent's old cottage and have used it every summer up to the present. Our cottage was built by local contractors and all the lumber, windows, paint, nails etc. were purchased locally. Every summer I have continued to upgrade the cottage, as when we initially moved in it was not finished on the inside. Again, all of the materials were purchased locally.

As our up grades were completed our assessment rose, unlike Nova Scotia residents whose assessment was capped. As a result, we (non-residents) pay higher taxes than our neighbours. Each year we spend between $ 5 t 10 K for such things as groceries, gas, building supplies, grass cutting, which goes straight into the local economy.

I realize that tourism is important to Nova Scotia. We see lots of advertisements promoting NS on National TV. We are also ambassadors for the province, as we invite friends and relatives from other parts of Canada and the US to visit us at the cottage. While they are visiting we take them around to see the local sites, wineries, restaurants, festivals, theatre etc. We encourage them to visit other parts of the province and the Maritimes in general. I expect that we, through our local spending, and our visitors spending, contribute more to the local economy than individuals who visit N.S. on cruise ships and bus tours.

The cottage owners both resident and non-resident have maintained all of the infrastructure on Aggermore Point. The original road was put in by Levi Ogden (the farmer who owned the property). The cottagers have maintained the lane way with no help from the county. Similarly, the cottage owners have maintained the shoreline by adding rock to prevent shoreline erosion. The only amenity that Cumberland County has provided cottagers with, is garbage pick up, which they started less than ten years ago. We already pay more taxes to Cumberland Co. than we do to our town in Ontario.

Now that we are retired, we hoped to spend 5 – 6 months every year at Amherst Shore. On a pension it will be a struggle to keep up with the proposed taxes. There has been no consultation with non-residents, which has not given us time to prepare to make any decisions regarding our future at Amherst Shore. There are few jobs along Amherst Shore other than those supported by cottage owners.

I would like to propose a solution to the issue. That non-resident cottage owners be grand fathered in, and not required to pay the proposed increased taxes. Then if and when the cottages were sold outside of the family, the new buyers would know what their taxes would be going forward.

I hope that Nova Scotia can turn things around financially, without pitting one group who cannot vote against the rest of the residents. Your proposal of raising taxes on non-residents is not right and it will not solve your housing problems.

Rob Watt

LAW AMENDMENTS COMMITTEE

Red Chamber, Province House

Thursday, April 14, 2022

Bill #149 - Financial Measures (2022) Act

9:00 a.m.	1.	Page Hoveling *Nova Scotia Association of Realtors*
9:15 a.m.	2.	Robert Martell
9:30 a.m.	3.	John Duckworth *Duckworth Real Estate*
9:45 a.m.	4.5	Janet Cross David Fairley
10:00 a.m.	4	Hans Böggild
10:15 a.m.	6.	Vince Calderhead *Pink Larkin*
10:30 a.m.	7.	Mary Byrne
10:45 a.m.	8.	Sara Filbee
11:00 a.m.	9.	Andrew Gross
11:10 a.m.	10.	Gerrie Masters, President *Marion Cove Association*
11:20 a.m.	11.	Francine Gingras
11:30 a.m.	12.	Clair Duff
11:40 a.m.	13.	Elizabeth Crocker
11:50 a.m.	14.	Lisa Totman
12:00 noon	15.	Tom Murphy
12:10 p.m.	16.	David McVay
12:20 p.m.	17.	Ian Lightstone

RECESS (12:30-3PM)

3:00 p.m.	18.	Tom Hoblitzell
3:10 p.m.	19.	Hugh Harper
3:20 p.m.	24 ~~20.~~	Margaret Brown
3:30 p.m.	20 ~~21.~~	Steve Whynot
3:40 p.m.	22.	Robert Helms
3:50 p.m.	21 ~~23.~~	Robert Kane
4:00 p.m.	25 ~~24.~~	Eric Milledge
4:10 p.m.	23 ~~25.~~	Richard Brown
4:20 p.m.	26.	George Cooper, Q.C.
4:30 p.m.	27.	James Mackintosh
4:40 p.m.	28.	Jay Abbass
4:50 p.m.	29.	Ford Clements
5:00 p.m.	30.	Tim Nicholas
5:10 p.m.	32 ~~31.~~	Susannah Hoffmann
5:20 p.m.	31 ~~32.~~	Bob Belliveau *McInnes Cooper*
5:30 p.m.	33.	Linda Northwood Mark Northwood
5:40 p.m.	34.	Harry Stackhouse

April 3, 2022

RE: NEW NON-RESIDENT PROPERTY TAXES IN NOVA SCOTIA

Dear Premier Houston.

I'm shocked and disappointed that the newly elected government in Nova Scotia is increasing annual property taxes on properties owned by non-residents of Nova Scotia by three times and increasing the property transfer tax on property purchases by non-residents of Nova Scotia by five times. This bit of news was disclosed in the budget, which was presented March 29. Since it is to be effective immediately, there is obviously no interest on the part of the government to hear how this will negatively affect the economy of rural Nova Scotia.

Since none of the property owners affected are voters provincially, this is a classic case of taxation without representation. In the short term, this is a political no-brainer. The general resident public, no doubt, would think that this is a great idea. But wait a minute. Isn't this discriminatory? What about Nova Scotian residents who own second homes here? Why is there a difference?

Just when Nova Scotia is being discovered as a desirable destination and people are moving here, instead of moving away, the Government decides to put up the "we don't want you here sign". This is a disastrous thing to do and needs to be undone immediately.

Economically, it is wise to have non-residents buying land and building and renovating second homes here. They bring in new money to the Province. While looking for properties to buy, they rent cars, buy gasoline, stay in rental accommodation and eat in restaurants. Once they buy a property, they have a house built or renovated and then in every subsequent year, they pay for car rentals, food, utilities, ongoing renovations, property taxes and all the other services that homeowners need. **And they do not put any strain on our school, or our medical facilities.**

All this spending of new money is good for the rural economy. And it will largely come to an end if these taxes come into effect. Ask any realtor - because we are penalizing them and telling them that we don't want them here, prospective non-resident buyers are cancelling their plans to come to Nova Scotia, At the same time, we are soiling Nova Scotia's reputation as a welcoming destination.

That the Government has opted to discourage people from buying and building properties here, while simultaneously announcing that it wants to double the population to two million people, is a rather large mystery. How does this make any sense? Seasonal residents often become permanent residents.

The non-resident buyers coming to Nova Scotia are not speculators. They are Nova Scotians living out of the Province, or folks who have long standing connections to the Province, or folks that have invested or want to invest in the rural paradise of our coastal Province and want to experience the lifestyle we enjoy here.

There is clearly a need to raise revenue, but in doing so, let us not penalize, discourage, discriminate against and send away the very people who have spent hundreds of millions of dollars reviving the dying economy of rural Nova Scotia over the past many years. Let us find a way that enhances the rural economy and the reputation of Nova Scotia. That would be achieved by attracting more people to rural Nova Scotia, either permanently, or seasonally and by treating non-residents in the same way as we treat residents.

There are other less damaging ways to raise revenue from the residential sector. How about taxing everyone who has a second residence of any kind in the Province. That would result in a much smaller tax increase and make non-residents feel that they are being treated fairly and not being discriminated against. And it would take down the current "you are not welcome here" sign.

If these taxes are supposed to help with the shortage of affordable housing in Nova Scotia, perhaps someone explain how. Funding for affordable housing will not be generated by these taxes. The amount of tax revenue lost because of the negative effect the taxes will have on the economy, together with the cost of administering and policing the payment of the taxes, will far outweigh the projected revenue. Furthermore, these taxes are expected to result in many non-residents opting to sell their rural properties, but that will not result in creating any affordable housing where it is needed.

New governments in this Province make their major economic mistakes as soon as they get into power. The NDP cancelled the Yarmouth Ferry. The Liberals devastated the film industry and now the Conservatives are killing the goose that has been laying golden eggs in rural nova Scotia for years, i.e. non-resident investment. Subsequent governments have tried to get the ferry and the film industry back again. Let this government not introduce this tax only to rescind it after realizing the damage it has done to the rural economy and reputation of this Province.

In closing, let me ask this - what would residents of Nova Scotia do if they woke up one morning to learn that their property taxes had tripled?

John Duckworth
Kingsburg, N.S.
902-766-4670
john@duckworthrealestate.com

PRESENTATION TO THE LAW AMENDMENT COMMITTEE REGARDING AN ACT TO PROVIDE FOR A DEED TRANSFER TAX AND TAX RESPECTING NON-RESIDENTS OF NOVA SCOTIA.
9:30 am APRIL 14, 2022

Introduce myself – name, address, full time resident and businessman.
My interest here is the welfare of the economy of rural Nova Scotia and the reputation of the Province of Nova Scotia nationally and internationally.
I will limit my comments to the proposed annual $2.00/$100 of assessment property tax.
I understand the need for the government to find new sources of revenue.
Major new taxes like this need to be supported by a cost/benefit study.
But to quote Minister McMaster "there is no way to concretely know for sure (if this will work) until the tax is implemented".
This would make it clear that no cost/benefit study has been done. And my fear is that by the time the Government realizes that the tax is not doing what it is supposed to do, the Province will have suffered irreparable damage. Which was the case when the Yarmouth Ferry and the film industry were shut down by previous governments.

So let me present my own predictions:
But first, what is not clear to me is the definition of a "resident" and a "non-resident". Perhaps those definitions could be made available a little later.
And secondly, let me say that so-called "Non-residents" should be known as "Part-time" residents. The "Non-resident" label makes it sound like they are never here, when in fact they are here a lot of the time and perhaps a majority are even Nova Scotians, who have had to leave the Province temporarily to find work and plan to return permanently.

Since the legislation was introduced, here is what has happened:

- This tax is seen as having nothing whatsoever to do with creating affordable housing where it is needed.
- This tax is seen as discriminating against, not only foreigners or other Canadians, but against Nova Scotians who don't happen to be living in Nova Scotia at this time.
- This tax is seen as a way to get revenue from a group of non-voting, politically vulnerable people, who are bringing tens of millions of dollars into the Province every year.
- This tax is seen as undemocratic.
- This tax is seen as a direct attack on the economy of rural Nova Scotia. It would have little, or no effect on the Halifax market, where it is just fine for Nova Scotians to own multiple properties, rent them on Air B&B and make them unavailable for year long rentals.
- This tax is seen as by far the most punitive of its kind in Canada.
- This tax is seen as applying to properties that are not even accessible in the winter.
- This tax is seen as applying to property owners who do not require schooling or medical services. The people being taxed just want to come here and spend money.
- .

- This tax is aimed at people who own cottages and second homes in rural Nova Scotia and live in them 'Part-time". These owners are not speculators. They use their homes on a regular basis and contribute in a big way to their communities.
- This tax is aimed at punishing the very people who have been resurrecting the economy of rural Nova Scotia for decades.
- Rural realtors have been inundated with calls from "Part time" owners, many of whom have owned their properties for decades. Some have inherited their properties. These owners are beginning to realize that their annual property taxes are about to triple.
- Almost all, if not all rural realtors are reporting that their prospective non-resident buyers, once advised of this new annual tax, are not interested in buying anymore.
- Nova Scotia is already being seen as a place where outsiders are not welcome.
- Because of the shocking way in which this tax is being implemented, it will likely have a negative effect on business investment. What is this government to going to decide to tax next?
- Part-time owners are feeling hurt and betrayed. Outsiders have always been welcome here and now they are being penalized for being here.
- Part-time owners are already canceling their plans to build on their land, or renovate their houses.
- Part-time owners, who have been the best ambassadors the Province has had, have already stopped extolling the virtues of the Province.
-

And here is what is going to happen:

- People who won't be able to pay the triple tax, will be forced to (a) become residents of Nova Scotia and lose their job, lose their community, find a new job, pay more HST and income tax and join the 88,000 Nova Scotians currently without a doctor (b) rent to Nova Scotians and lose the use of their homes, or (c) sell to a Nova Scotian resident at a discount because the market for the properties will be decimated.
- Reduced prices may sound great, but wait a minute, that will reduce the value of all rural properties, which in turn will reduce property assessments and cause municipalities to have to increase their tax rates and the taxes on every property.
- If this tax is implemented, it is so out of line and so discriminatory that it will be exposed in national and international media. Nova Scotia will lose its reputation as a welcoming place.
- The highly paid workers in the construction industry, mills, building supply dealers, tradesmen will feel the effects of cancelled residential work.
- Many community and charitable organizations will feel the loss of their supporters.
- Tourist accommodations, restaurants and cultural events will feel the loss of business from the 'Part-timers".
- Many existing "Part-time" owners will try to figure out how avoid paying this tax, resulting in a substantial policing cost to the Province.
- There will be a lot less money coming into the Province. Money that is already here will just circulate.

- This tax is going to hurt all Nova Scotians living in rural areas when it comes to selling their properties. They will realize that the market for their properties has been decimated.
- And perhaps most important is the fact that the more successful this tax is in replacing "Part time" owners with residents, the less successful the program will be in achieving its goal of bringing in tax revenue. For every time a "Part time" property is converted to a resident property the triple tax revenue disappears. This is the first time I have ever heard of a program that achieves less of its goal the more successful it is. Taken to the extreme, if ALL the "Part time" properties become resident properties, this tax would not generate one penny of revenue and would actually cost the municipalities.

We all know that the government needs more revenue. However, I would like to suggest that this tax not be activated until a cost/benefit study be completed. There is every indication that this tax is not going to result in any net revenue to the Province and will result in less revenue to the municipalities. The revenue the tax will generate will be more than cancelled out by the loss of business, the resulting loss of PST and income tax, the cost of policing and the harm it will do to the reputation of this Province nationally and internationally.

I would also like to suggest that the Government convene a meeting with members of the business community in an attempt to come up with a better, less shocking and discriminatory plan for raising revenues. How about taxing ALL property owners in the Province, who have more than one property. That would substantially reduce the $2.00 rate.

To sum up, this discriminatory Bill is an attack on, and will do irrepairable harm to, the economy of rural Nova Scotia. It will do a great disservice to the reputation of this Province, it will harm every Nova Scotian who plans to sell their rural property, it will do nothing to create affordable housing and it will not result in any net tax gain to the Province.

I urge this Committee to amend the Bill by deleting this tax until a comprehensive economic cost/benefit analysis shows that such a tax will somehow be of benefit to the people of this Province .

Thank you for this opportunity to present my views.

John R. Duckworth
963 Kingsburg Rd.
Kingsburg, N.S.
902-766-4670
john@duckworthrealestate.com

From: Vince Calderhead <vcalderhead@pinklarkin.com>
Sent: April 13, 2022 8:27 PM
To: Office of the Legislative Counsel
Cc: Claire McNeil
Subject: re Law Amendments Committee: Submission from Vince Calderhead re Bill 149: Financial Measures (2022) Act
Attachments: Briefing Note on the 2022 NS Budget for people on Social Assistance and the right to an adequate income rev. Apr 2022.pdf

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To Whom it May Concern;

I am attaching a copy of my Submission re Bill 149.
I have been told that I have been scheduled to make submissions to the Law Amendments Committee at 10:15am on Thursday, April 14th.

I would kindly ask that copies be provided to members of the Committee.
Thanks in advance,

Vince Calderhead
Pink Larkin

Prepared by Vince Calderhead

Pink Larkin

rev. April 13, 2022

Briefing Note on what the NS Budget (2022-23) actually provides for people on Social Assistance

The **NS Provincial Budget** (March 29, 2022) impacts the Nova Scotia government benefits available for people in receipt of social assistance as follows:

i) **Standard Household Rate** ('SHR'): The SHR is the combination of the former Personal and Shelter allowances under the Province's Income Assistance program. It is payable regardless of *actual* rent paid by the recipient. The amount of the SHR is determined by family size and living circumstances (e.g., owning/renting or boarding). The current rates are found **here**. This year's Budget contains no increase in monthly rates.

ii) The **Poverty Reduction Credit** ('PRC'): The PRC is payable to only one adult within a single person or two-person household in receipt of social assistance—with no children. The Credit is $500.00/p.a. (i.e., $41.67/mo.). There is no increase announced in this year's Budget.

iii) The **Affordable Living Tax Credit** is payable to low-income individuals or families with children: the current annual amount is $255 for an individual, couples or a parent (i.e., $21.25/mo.) **and** $60.00/p.a. per child (i.e., $5.00/mo.). The current amounts have not changed under this year's Budget, and

iv) The **Nova Scotia Child Benefit:** $106.25/mo. for a first child and each additional child. This year's Budget increased the monthly amount for the first child to $106.25 from $77.08 and increased the amount for subsequent children to the same amount.

Over the next few pages are some illustrations of the Province's announcement in its 2022-2023 Budget for people in receipt of maximum basic needs assistance and the overall impact on recipients' total annual income. This information is then used to compare the total incomes for each situation to Canada's official poverty line. Canada's poverty line was formally adopted into law in 2019 and is meant to reflect 'the cost of a basket of goods and services representing a **modest, basic standard of living in Canada**.'

Single adult without disabilities (owning or renting)

	2021-2022 (Monthly)	2022-23 (Monthly)
Provincial Benefits		
Standard Household Rate	$686	$686
Affordable Living Tax Credit	$21.25	$21.25
Poverty Reduction Credit	$41.67	$41.67
Total[1]	$748.92	$748.92
Provincial Benefits year-over-year change: Adjusted for Inflation		
Provincial benefits increase in fiscal year 2022-23		$0
Percentage provincial benefits increase in fiscal year 2022-23		0%
Projected increase in the cost of living in fiscal year 2022-23[2]		4.2%
Real (inflation-adjusted) decrease for fiscal year 2022-23		**$31.45/mo. or 4.2%**
Federal tax credits:		
GST	$24.67	$25.50
TOTAL INCOME:	**$773.59/mo.** or **$9,283.08/p.a.**	**$774.42/mo.** or **$9,293.04/p.a.**
Poverty Line Reality Check		
Official Poverty Line (Halifax)	$24,217/p.a.	$26,404/p.a.[3]
Total Income minus Poverty Line ('poverty gap')	-$14,933.92	-$17,110.96
Total Income as % of Canada's Official Poverty Line	**38.3%**	**35.2%**

[1] In these calculations of monthly allowances, no account is taken of the Province's announcement of a one-time payment of $150 per person. When announced on March 24, 2022, the payment was in the wake of increased living costs with no commitment to further payments nor increases to the base rates which is the subject of this analysis.

[2] Nova Scotia: *Budget 2022-2023* (March 29, 2022) at page 64 which indicates a forecast increase in the cost of living during 2022-23 of 4.2%

[3] The figures used here for the Official Poverty Line (Market Basket Measure) were taken from recently released Statistics Canada 2020 MBM data for Halifax and adjusted for inflation by using updated CPI data and the Budget CPI forecast for 2022-23.

Single adult (Boarding)

(**Note**: about 22% of all Income Assistance cases are single people who are classified as 'boarders')

	2021-22 (Monthly)	2022-23 (Monthly)
Provincial Benefits		
Standard Household Rate	$608	$608
Affordable Living Tax Credit	$21.25	$21.25
Poverty Reduction Credit	$41.67	$41.67
Total	$670.92	$670.92

Provincial Benefits year-over-year change: Adjusted for Inflation

Provincial benefits increase in fiscal year 2022-23	$0
Percentage provincial benefits increase in fiscal year 2022-23	0%
Projected increase in the cost of living in fiscal year 2022-23	4.2%
Real (inflation-adjusted) decrease for fiscal year 2022-23	**$28.18/mo. or 4.2%**

Federal tax credits:		
GST	$24.67	$25.50
TOTAL INCOME:	**$695.59/mo.** or **$8,347.08/p.a.**	**$696.42/mo.** or **$8,357.04/p.a.**

Poverty Line Reality Check

Official Poverty Line threshold (Halifax)	$24,217/p.a.	$26,404/p.a.
Total Income minus Poverty Line ('poverty gap')	-$15,869.92/p.a.	-$18,046.96/p.a.
Total Income as % of Canada's Official Poverty Line	**34.5%**	**31.7%**

Single adult with disabilities (owning or renting)

	2021-22 (Monthly)	2022-23 (Monthly)
Provincial Benefits		
Standard Household Rate	$950	$950
Affordable Living Tax Credit	$21.25	$21.25
Poverty Reduction Credit:	$41.67	$41.67
Total	**$1,012.92**	**$1,012.92**

Provincial Benefits year-over-year change: Adjusted for Inflation	
Provincial benefits increase in fiscal year 2022-23	$0
Percentage provincial benefits increase in fiscal year 2022-23	0%
Projected increase in the cost of living in fiscal year 2022-23	4.2%
Real (inflation-adjusted) decrease for fiscal year 2022-23	**$42.54/mo. or 4.2%**

Federal tax credits:		
GST	$25.33	$27.97
TOTAL INCOME:	**$1,038.25/mo.** or **$12,459.00/p.a.**	**$1,040.89/mo.**, or **$12,490.68/p.a.**
Poverty Line Reality Check		
Poverty Line threshold (Halifax)	$24,217/p.a.	$26,404/p.a.
Total Income minus Poverty Line ('poverty gap')	-$11,758.00/p.a.	-$13,913.32/p.a.
Total Income as % of Canada's Official Poverty Line	**51.4%**	**47.3%**

Single-parent with a two-year old child (owning or renting)

	2021-22 (Monthly)	2022-23 (Monthly)
Provincial Benefits		
Standard Household Rate:	$962	$962
NS Child Benefit:	$77.08	$106.25
Affordable Living Tax Credit: ($21.25 + $ 5.00) =	$26.25 ($21.25 + $ 5.00) =	$26.25
Total	**$1,065.33**	**$1,094.50**

Provincial Benefits year-over-year change: Adjusted for Inflation

Provincial benefits increase in fiscal year 2022-23	$29.17
Percentage provincial benefits increase in fiscal year 2022-23	2.7%
Projected increase in the cost of living in fiscal year 2022-23	4.2%
Real (inflation-adjusted) decrease for fiscal year 2022-23	**$15.98/mo. or 1.5%**

Federal tax credits:

GST	$62.92	$64.42
Canada Child Benefit	$569.41	$583.08
TOTAL INCOME:	**$1,697.67/mo.** or **$20,371.92/p.a.**	**$1,742.00/mo.** or **$20,904.00/p.a.**

Poverty Line Reality Check

Poverty Line threshold (Halifax)	$33,905/p.a.	$36,966/p.a.
Total Income minus Poverty Line ('poverty gap')	-$13,533.08/p.a.	-$16,062/p.a.
Total Income as % of Canada's Official Poverty Line	**60.1%**	**56.5%**

Couple with two children (aged 10 and 15) (owning or renting)

	2021-22 (Monthly)	2022-23 (Monthly)
Provincial Benefits		
Standard Household Rate:	$1,393	$1,393
NS Child Benefit: ($52.08 + $68.75) =	$145.83	($106.25 + $106.25) = $212.50
Affordable Living Tax Credit: ($21.25 + $ 5.00 x 2) = $31.25		($21.25 + $ 5.00 x 2) = $31.25
Total	**$1,570.08**	**$1,636.75**

Provincial Benefits year-over-year change: Adjusted for Inflation

Provincial benefits increase in fiscal year 2022-23	$66.67
Percentage provincial benefits increase in fiscal year 2022-23	4.2%
Projected increase in the cost of living in fiscal year 2022-23	4.2%
Real (inflation-adjusted) increase for fiscal year 2022-23	**$ 0/mo. or 0%**

Federal tax credits:

GST	$76.00	$77.83
Canada Child Benefit	$960.83	$983.83
TOTAL INCOME:	**$2,606.91/mo.** or **$31,282.92/p.a.**	**$2,698.41/mo.** or **$32,380.92p.a.**
Poverty Line threshold (Halifax)	$48,435/p.a.	$52,808/p.a.
Total Income minus Poverty Line ('poverty gap')	-$17,152.08/p.a.	-$20,427.08/p.a.
Total Income as % of Canada's Official Poverty Line	**64.6%**	**61.3%**

Observations

For many years, the United Nations body which monitors Canada's (and Nova Scotia's) compliance with its international human rights obligations was critical of Canada for having failed to establish an official poverty line: "The absence of an official poverty line makes it difficult to hold the federal, provincial and territorial governments accountable with respect to their obligations [to realize the right of everyone to an adequate standard of living] under the Covenant." The UN Committee on Economic, Social and Cultural Rights went on to urge Canada "to establish officially a poverty line and to establish social assistance at levels which ensure the realization of an adequate standard of living for all." (1998) Two decades later, in 2019, Canada formally enacted a poverty line—applicable to all provinces in Canada.

The results of this analysis make clear just how far Nova Scotia must go to ensure that social assistance recipients have an income which brings them to the poverty line and, therewith, able to realize their fundamental human right—and Nova Scotia's obligation to provide—an adequate standard of living. In all family scenarios analysed, this year's Provincial Budget represents a clear step *backward* in the Province's human rights obligation to provide an adequate income.

Adequacy of Social Assistance Incomes in Nova Scotia (March 2022)

Note: StatsCan considers people living at less than 75% of the poverty line to be living in 'deep poverty'.

	Single Adult (Boarding)	Single Person Considered Employable (Owning or Renting)	Single Person With A Disability	Single Parent, One Child	Couple, Two Children
Total Income Official Poverty Line ('OPL')	$8,357	$9,293	$12,491	$20,904	$32,381
OPL Threshold (Halifax)	$26,404[4]	$26,404	$26,404*	$36,966	$52,808
Total Income Minus OPL Threshold	-$18,047	-$17,111	-$13,913	-$16,062	-$20,427
Total Income as % of OPL (Last year's figure in brackets)	31.7% (34.5)	35.2% (38.3)	47.3% (51.4)	56.5% (60.1)	61.3% (64.6)

*Statistics Canada readily acknowledges that its Official Poverty Line fails to take into account *any* living costs experienced by persons with a disability. Accordingly, the 'Total Income as a % of the OPL' for a person with a disability is in all likelihood actually well below 50%.

[4] See footnote #3 above.

From: Mary J Byrne [redacted]
Sent: April 13, 2022 9:27 AM
To: mlabradjohns@gmail.com; mlaritcey@bellaliant.com; Smith, Kent; info@trevorboudreau.ca; melissa.mlaoffice@gmail.com; tonyince@tonyincemla.ca; info@braedonclark.ca; ClaudiaChenderMLA@gmail.com; lisalachancemla@gmail.com; Office of the Legislative Counsel
Subject: Proposed Changes to Property Tax
Attachments: Proposed Changes to Property Tax

** EXTERNAL EMAIL / COURRIEL EXTERNE **
Exercise caution when opening attachments or clicking on links / Faites preuve de prudence si vous ouvrez une pièce jointe ou cliquez sur un lien

April 13, 2021

To the Law of Amendments Committee of the Province of Nova Scotia

Re: Proposal to Levy a Non-Resident Property Tax

My name is Mary Connolly Byrne and I am a co-owner of our family cottage in Hubbards, NS

As a proud Nova Scotian and a property owner, who is living out of province, I am appalled at the current proposed changes to the provincial taxes aimed at "non-resident" owners. I believe these changes to be unfair and punitive to the people who love the province of Nova Scotia.

Our family has deep roots in Nova Scotia. Our mother's family, the Murphys, came to NS in the 1830s to begin a new life. My great grandfather, WD Barclay, who was the General Manager of the Halifax and Southwestern Railway, was instrumental in establishing the south shore railway and as well as many other railways throughout the Maritime provinces and western Canada. My grandfather Thomas W Murphy, who was a prominent Halifax lawyer, built our cottage in Hubbards in 1914 and this remains a cherished home in our family. My four brothers and sisters were raised in Halifax. My father, to advance his career in the federal government was transferred to Ontario but as "proud Nova Scotians" they returned each year valuing every minute they could spend at the cottage.

The fact that our cottage is not winterized limits the amount of time we are physically able to stay there. How can this tax be fair to so many who have unwinterized residences? Finance Minister Allan McMaster stated in a CBC.ca interview posted on April 8th "Our focus with this legislation has really been on the fact that so many Nova Scotians are struggling to find housing," No one could live an unwinterized residence year-round.

The fact that your government is taking aim at families like ours, who consider Nova Scotia our home, is a very low blow. We return to the province every year for 3 or more months in the summer to our cottages and occasionally at other times throughout the year. We spend time with numerous family members, including aunts, uncles, nieces, and nephews that number in the hundreds and who currently live in Nova Scotia. We were educated in the public and private schools in the province, including attending the universities of St Francis Xavier, St Mary's, Dalhousie and Acadia. We have been paying taxes for over 100 years.

Since having moved out of the province in 1967, I have returned *every* year to Nova Scotia, not missing one summer in my life of over 70 years. We encourage our family and friends to vacation in the province because it is a place we love. We are your best ambassadors. While there, we support the community by shopping locally and hiring local trades people to maintain our properties. Even our grandchildren attend sailing lessons at the local sailing club. Annually we spend in excess of $25,000 while in NS and we are just one family. This attack on non-residents will be a detriment to the tourism and economy of the province. Who of the "non-residents" will encourage people to come to visit and spend their money, when they in turn do not feel welcome in this province?

I am "home" when I return to our cottage. We remain loyal to our Atlantic roots and your government is attacking this loyalty. You are attacking non-resident owners. Previous governments, in their first term of office that had misguided cash grabs, such as the Yarmouth ferry cancellation or taxing of the entertainment industries, suffered the consequences at the next election. I resent being labeled a non-resident and believe this tax to be an unfair, misguided and punitive money grab from a government that is attempting to take money from proud ex-Nova Scotians who have maintained their loyalty and financial support to the province and who are unable to vote the current government out of office.

I hope that you will see fit to rethink this proposal and find another solution while not damaging an important part of your provincial economy.

Sincerely,
Mary J Byrne
[redacted]

[redacted]
Hubbards, NS [redacted]

[redacted]
Mississauga, ON [redacted]

Dr. Sara Filbee
PO Box 363, 3 Pleasant Street, Chester, NS
[redacted]

April 11, 2022

Delivered via email

The Honourable Tim Houston, Premier of Nova Scotia, premier@novascotia.ca

Dear Premier Houston:

RE: Nova Scotia Budget 2022 and Bill No. 149 Financial Measures (2022) – Non-Resident Deed Transfer and Property Tax Proposals

Let me start by congratulating you on your recent election as leader of our province. You come into power at a time that is full of opportunity for Nova Scotia and Nova Scotians; a time that makes it incumbent upon all of us to make wise and careful decisions about the many weighty issues facing our province and country.

I am a proud Nova Scotian. Born here, I lived in Ottawa for 14 years and was thrilled to be able to move back home in 2014. I have watched as Nova Scotia has become increasingly recognized for its leadership and strength of community during the Covid-19 pandemic. The reputation of the province has grown world-wide, which if nurtured carefully holds great promise for a bright future.

That is why I am writing to you to express my concerns on the recent non-resident property and land transfer taxes proposal announced in your first budget. I fear this policy if implemented as designed will cause us to snatch defeat from the jaws of victory to the great detriment of our mutual long-term prosperity, quality of life and social cohesion.

Let me be clear. The housing crisis is truly a crisis across Canada. It is however a wickedly difficult, highly complex problem that will not be easily solved. And yet, if we wish to live in a healthy and prosperous country, resolve it we must. Any policy that seeks to respond to such a difficult issue must do so in the least damaging and most effective way. Such an approach must be multi-faceted, and all Nova Scotians need to play their part. It needs to be evidence based, temperate, fair and not opportunistic and minimize the amount of inevitable collateral damage. Sadly, this policy is none of these things and, in fact, there is also every reason to suspect that it will NOT solve the problem and make housing any more accessible or affordable in our Province.

Targeting outsiders while politically popular will not work and in the result, it is likely to impact both residents and non-residents negatively through undesirable outcomes like reputational harm, lower asset values for all Nova Scotians, higher tax administration costs, lower investments in communities and reduced labour and capital mobility. Once tax measures are imposed, they are difficult to change, result in irreversible damage, and are extremely unlikely to generate the targeted amount of revenue.

There appear to be four key drivers or assumptions underlying this policy, none of which I believe are supported by either experience or evidence:

(a) We need to do something about the housing crisis and the best way to do so is to reduce non-resident ownership of housing stock in the Province.

You have said these measures are required to cool an overheated housing market and increase affordable and accessible housing. Cooling the housing market by focusing on reducing non-resident ownership will not do that. The Spring 2021 report of the Nova Scotia Affordable Housing Coalition did not identify this as a key source of the problem. Cited causes of the housing crunch have generally included population growth, the slower pace of new housing starts during the pandemic, artificially low mortgage rates, the large number of Air B&B's and investment speculation. You address none of these.

Non-resident ownership is only 4% of property, is mostly rurally based, often not winterized and not necessarily in areas which are accessible to jobs or in the HRM where the issue is the most serious. For this policy to make a dent in the crisis, it would have to cause a crash in property values rather than a cooling. A $800,000 home at a 20% drop in price is $640,000 which is still unaffordable for the housing insecure. I find it hard to believe that a responsible Progressive Conservative government would intentionally enact a policy which would lead to a crash in the housing market.

There are other options. Attached to this letter you will find just some of the other aspects of this problem that you could consider.

(b) The proposal will have no negative impact upon residents and Nova Scotia.

Non-residents are our friends, our family, and our neighbours. Many consider themselves Nova Scotian and/or or have deep roots in the Province, in some cases, for generations. Many contribute (some of them significantly) to local charities and community organizations, and cultural and recreational events both as participants, organizers and volunteers. While the assumption appears to be that they are wealthy, this is incorrect. Many are not, having inherited family properties while other have simple camps or lake cottages. Others have had their property assessments uncapped for many years and thus already pay higher property taxes than Nova Scotians on equivalent market value homes.

When many vacation properties come on to the market at the same time, the value of ALL vacation properties (and likely other properties as well), the vast majority of which are owned by Nova Scotians, will fall. This will be felt by Nova Scotia residents and, for example, those who are already fully leveraged may well find themselves holding mortgages higher than the equity in their homes, particularly if the expected mortgage rate increases are realized.

Has the government thought through how these tax measures will affect Nova Scotians who need to work elsewhere on a temporary basis but want to retain property in the province even if it's just a small cottage they can barely afford? What about residents who get transferred in the middle of your 'cooling off' market and cannot sell within the requisite six months? What about members of the Canadian Armed Forces or the RCMP? Should they be forced to pay more taxes, or rent, or sell while they are serving Canada in another province or country?

Mr. Premier, you risk setting a dangerous precedent. Many Nova Scotians over the course of time and currently have had to seek employment outside the Province. Some plan to return in retirement while others return after shorter stints working elsewhere. What if other Provinces, many of which have an even more significant housing problem, follow your example and levy a "non- resident" tax on Nova Scotia workers?

(c) We will be able to raise significant revenues from these taxes for the benefit of Nova Scotia and Nova Scotians.

The non-resident tax proposals are forecast to raise $65-$80 million, more revenue than the approximately $30 million identified for affordable housing. This suggests your motive is to generate significant funds for the public purse.

While not all are wealthy, those that have the resources to avoid the consequences of this tax will do so and thus significantly reduce revenues. Some will rent, but one cannot assume all rentals will be affordable 12-month rentals to Nova Scotians - many will use short term rentals to make up for increased taxes. Again, less revenue. I assume as well, that the large forecasts are based upon non-residents not leaving and paying the tax and do not consider the losses of revenues from those that do leave as they won't be paying taxes or making the significant financial contribution, they, their friends and family have made in the past to businesses in their community, often over a period of 4-6 months a year.

Other non-residents will take up residency to avoid the taxes and begin to access benefits in Nova Scotia (such as healthcare). Given that we are already struggling to put in place sufficient infrastructure, these additional new residents may well out-weigh their income tax contributions (especially if they are 60 or older).

Some Nova Scotia communities have proportionally large numbers of non-residents. If they leave (and take potential visitors with them), local businesses in these areas will be hard hit - just when they might finally be recovering from pandemic related losses. I also assume you have not netted out the loss of future tax revenues from capping of property assessments which will happen for those who do become residents and for those who purchase these properties from the leaving non-residents.

(d) Non-residents are not important to Nova Scotia and as they don't have a vote, the government doesn't owe them a duty of care.

Nova Scotia is on its way to becoming a leading destination for talent, capital, innovation and recreation in Canada These proposals send the wrong message to potential migrants, investors and tourists. Canadians expect transparency and fair notice from governments with respect to significant tax changes. Using the budget process with no prior consultation or supporting discussion papers, other than what appears to be a hastily crafted election campaign promise, effectively makes these measures retroactive tax increases, which come following the pandemic, when some are already struggling financially, or on a fixed retirement income. Many have made significant investments in Nova Scotia, which they would never have done had these discriminatory and punitive tax measures been in place.

This lack of fundamental fairness and the readiness to bring in retroactive taxation based on limited, or no analysis, will cause the loss of trust in the provincial government amongst residents and non-residents alike which will harm the reputation of the province for being well governed with all outside investors, including those considering opening businesses here. Once trust is lost, it is almost impossible to regain. No matter how many times you, Mr. Premier say that you welcome new residents and investments in Nova Scotia, there will always be doubt that the government will treat them fairly when it is not politically convenient to do so. This is extremely damaging for the reputation of our province.

I believe you to be a smart man and I assume that you have the best interests of the Province at heart. I suspect you believe that this action is politically popular, but as I have noted in this letter, it will neither address this serious issue nor be consequence free. You have a long term ahead of you and many significant issues to deal with. I have a Doctorate in the area of managing in complexity and can assure you that actions such as this will only increase the complexity of the challenges you will face. You might want to be careful about enacting a policy whose fall out you will be managing for months and years to come and which, while popular now amongst your base, is likely to generate a negative reaction among other Nova Scotians that will far outlive the popularity of this action today and prove to be an albatross for your new government.

In closing, Mr. Premier, you now have the opportunity to demonstrate your statesmanship by being responsive to the concerns being expressed and putting a pause on this policy until it can be fully explored. These proposals, and other options to address this multi-faceted crisis need be subjected to a full cost benefit analysis and public hearings and all, residents and non-residents need to play their part. Such an action, I believe, will likely broaden your base of support and establish your credentials as a Premier for ALL of us. In addition, I believe you would be congratulated for having the wisdom of ensuring that your housing policy considers to the full the recent announcements in the Federal Budget for their potential impact upon the provincial approach.

Please think carefully before taking this momentous decision. It will inflict disproportionate and irreversible pain on individuals without the right to vote and, ultimately, damage the economy and reputation of Nova Scotia and hurt everyone. Non-residents should not be subjected to such punitive levels of taxation when their only crime is to have fallen in love with Nova Scotia.

Yours respectfully,

Dr. Sara Filbee

cc. Members of the Nova Scotia Law Amendments Committee; Provincial MLA's

Other Options for Responsible Approach to Housing Crisis

The government of Nova Scotia can take direct, effective and fair measures to cool the housing market. A few include:

- introducing measures to reduce real estate speculation,
- prohibiting blind bidding for real estate transactions,
- streamlining municipal planning processes and eliminating dysfunctional bylaws to allow more urban density,
- Restricting or eliminating short term rentals hosted by AirBnB and other similar platforms in problematic regions such as the HRM,
- Require greater density especially in urban areas,
- Allow detached homes to be converted to multi-accommodation units,
- Make all second homes (e.g. not just non-resident properties) in the province subject to uncapped property assessment increases so that the province can collect more tax revenue to spend on affordable housing and infrastructure,
- Examine local bylaws to permit multigeneration living e.g. allow "granny flats" to be built,
- Examine laws that may limit commercial/industrial buildings also serving as residential accommodation,
- Make decision making at all government levels faster, and
- Co-ordinate any federal and provincial funding with local municipalities and groups interested in co-op living so that these groups get rewarded for their efforts.

If the government of Nova Scotia is intent on passing the proposed non-resident tax measures in Bill 149, regardless of the evidence and submissions before the Legislative Committee, there are amendments that the Committee could make to mitigate the negative impact of these proposals, such as:

- removing the retroactive application of the proposals by grandfathering existing non-resident property owners as of April 1, 2022,
- reducing the 2% rate per $100 of assessed property value to 0.5%,
- allowing non-resident property owners to cap their property assessment value as of April 1, 2022, and
- limiting the non-resident tax measure to one or two years.

Dr. Sara Filbee
PO Box 363, 3 Pleasant Street, Chester, NS
[redacted]

April 11, 2022

Delivered via email

The Honourable Tim Houston, Premier of Nova Scotia, premier@novascotia.ca

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Mr. Premier, you risk setting a dangerous precedent. Many Nova Scotians over the course of time and currently have had to seek employment outside the Province. Some plan to return in retirement while others return after shorter stints working elsewhere. What if other Provinces, many of which have an even more significant housing problem, follow your example and levy a "non- resident" tax on Nova Scotia workers?

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The non-resident tax proposals are forecast to raise $65-$80 million, more revenue than the approximately $30 million identified for affordable housing. This suggests your motive is to generate significant funds for the public purse.

While not all are wealthy, those that have the resources to avoid the consequences of this tax will do so and thus significantly reduce revenues. Some will rent, but one cannot assume all rentals will be affordable 12-month rentals to Nova Scotians - many will use short term rentals to make up for increased taxes. Again, less revenue. I assume as well, that the large forecasts are based upon non-residents not leaving and paying the tax and do not consider the losses of revenues from those that do leave as they won't be paying taxes or making the significant financial contribution, they, their friends and family have made in the past to businesses in their community, often over a period of 4-6 months a year.

Other non-residents will take up residency to avoid the taxes and begin to access benefits in Nova Scotia (such as healthcare). Given that we are already struggling to put in place sufficient infrastructure, these additional new residents may well out-weigh their income tax contributions (especially if they are 60 or older).

Some Nova Scotia communities have proportionally large numbers of non-residents. If they leave (and take potential visitors with them), local businesses in these areas will be hard hit - just when they might finally be recovering from pandemic related losses. I also assume you have not netted out the loss of future tax revenues from capping of property assessments which will happen for those who do become residents and for those who purchase these properties from the leaving non-residents.

(d) Non-residents are not important to Nova Scotia and as they don't have a vote, the government doesn't owe them a duty of care.

Nova Scotia is on its way to becoming a leading destination for talent, capital, innovation and recreation in Canada These proposals send the wrong message to potential migrants, investors and tourists. Canadians expect transparency and fair notice from governments with respect to significant tax changes. Using the budget process with no prior consultation or supporting discussion papers, other than what appears to be a hastily crafted election campaign promise, effectively makes these measures retroactive tax increases, which come following the pandemic, when some are already struggling financially, or on a fixed retirement income. Many have made significant investments in Nova Scotia, which they would never have done had these discriminatory and punitive tax measures been in place.

This lack of fundamental fairness and the readiness to bring in retroactive taxation based on limited, or no analysis, will cause the loss of trust in the provincial government amongst residents and non-residents alike which will harm the reputation of the province for being well governed with all outside investors, including those considering opening businesses here. Once trust is lost, it is almost impossible to regain. No matter how many times you, Mr. Premier say that you welcome new residents and investments in Nova Scotia, there will always be doubt that the government will treat them fairly when it is not politically convenient to do so. This is extremely damaging for the reputation of our province.

I believe you to be a smart man and I assume that you have the best interests of the Province at heart. I suspect you believe that this action is politically popular, but as I have noted in this letter, it will neither address this serious issue nor be consequence free. You have a long term ahead of you and many significant issues to deal with. I have a Doctorate in the area of managing in complexity and can assure you that actions such as this will only increase the complexity of the challenges you will face. You might want to be careful about enacting a policy whose fall out you will be managing for months and years to come and which, while popular now amongst your base, is likely to generate a negative reaction among other Nova Scotians that will far outlive the popularity of this action today and prove to be an albatross for your new government.

In closing, Mr. Premier, you now have the opportunity to demonstrate your statesmanship by being responsive to the concerns being expressed and putting a pause on this policy until it can be fully explored. These proposals, and other options to address this multi-faceted crisis need be subjected to a full cost benefit analysis and public hearings and all, residents and non-residents need to play their part. Such an action, I believe, will likely broaden your base of support and establish your credentials as a Premier for ALL of us. In addition, I believe you would be congratulated for having the wisdom of ensuring that your housing policy considers to the full the recent announcements in the Federal Budget for their potential impact upon the provincial approach.

Please think carefully before taking this momentous decision. It will inflict disproportionate and irreversible pain on individuals without the right to vote and, ultimately, damage the economy and reputation of Nova Scotia and hurt everyone. Non-residents should not be subjected to such punitive levels of taxation when their only crime is to have fallen in love with Nova Scotia.

Yours respectfully,

Dr. Sara Filbee

cc. Members of the Nova Scotia Law Amendments Committee; Provincial MLA's

Other Options for Responsible Approach to Housing Crisis

The government of Nova Scotia can take direct, effective and fair measures to cool the housing market. A few include:

- introducing measures to reduce real estate speculation,
- prohibiting blind bidding for real estate transactions,
- streamlining municipal planning processes and eliminating dysfunctional bylaws to allow more urban density,
- Restricting or eliminating short term rentals hosted by AirBnB and other similar platforms in problematic regions such as the HRM,
- Require greater density especially in urban areas,
- Allow detached homes to be converted to multi-accommodation units,
- Make all second homes (e.g. not just non-resident properties) in the province subject to uncapped property assessment increases so that the province can collect more tax revenue to spend on affordable housing and infrastructure,
- Examine local bylaws to permit multigeneration living e.g. allow "granny flats" to be built,
- Examine laws that may limit commercial/industrial buildings also serving as residential accommodation,
- Make decision making at all government levels faster, and
- Co-ordinate any federal and provincial funding with local municipalities and groups interested in co-op living so that these groups get rewarded for their efforts.

If the government of Nova Scotia is intent on passing the proposed non-resident tax measures in Bill 149, regardless of the evidence and submissions before the Legislative Committee, there are amendments that the Committee could make to mitigate the negative impact of these proposals, such as:

- removing the retroactive application of the proposals by grandfathering existing non-resident property owners as of April 1, 2022,
- reducing the 2% rate per $100 of assessed property value to 0.5%,
- allowing non-resident property owners to cap their property assessment value as of April 1, 2022, and
- limiting the non-resident tax measure to one or two years.

From: Andy Gross [redacted]
Sent: April 12, 2022 9:57 PM
To: mlabradjohns@gmail.com; mlaritcey@bellaliant.com; Smith, Kent; info@trevorboudreau.ca; melissa.mlaoffice@gmail.com; tonyince@tonyincemla.ca; info@braedonclark.ca; ClaudiaChenderMLA@gmail.com; lisalachancemla@gmail.com; Office of the Legislative Counsel
Subject: Non-Resident Tax Proposal

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Good day,

I would like to start off by saying that "Seasonal Resident" is a more appropriate term to use for the group you have targeted because the term Non-Resident is typically used to talk about individuals from foreign countries. Seasonal residents in this province are largely, but not entirely, Nova Scotians born and raised in the province and who moved out for a variety of reasons, most commonly work related. They still consider themselves as Nova Scotians, and the province as home. Most still have family living in Nova Scotia and come "home" each year to be with them. Many were considering returning to the province to live out their retirement.

We agree that affordable housing supply is an issue across Canada - as evidenced by the multi-billion dollar plan to address it in the recent federal budget. But clearly this bill 149 - which was presented as Nova Scotia's policy for solving the housing problem - will not do anything of the sort. At least no one has been able to provide any analytics, data, and/or modelling to explain how it will improve on the availability of housing. What about the consequences and collateral damage of the proposal ... are these understood?

Do you understand the major risk to the rural communities who rely on seasonal residents for revenues ... and survival. Traffic and spending will decline, businesses will close and the exodus will start, and then continue. Retail, restaurants, construction, entertainment and much more will all suffer.

Do you know what is going to happen to the municipal property tax base in rural communities when property values drop because existing seasonal residents move out and sell their homes?

Have you studied how charities and community groups, particularly in rural settings, will be negatively impacted as contributions decline. Seasonal residents who do stay will look to cut other expenditures and discretionary spending, like charitable contributions in order to pay their tax bills. The money to pay these punitive and discriminatory taxes will have to come from somewhere.

And so let's call the present version of this proposal what it really is - a money grab to have non-voting taxpayers pay even more. It is an easy political call given the people you are hurting initially do not have a vote.

And surely you have already seen how this will harm the image of Nova Scotia – is this not supposed to be Canada's Ocean Playground? Many of the recent submissions by seasonal residents have touched on this. Why would people want to come to Nova Scotia, invest in Nova Scotia, if they are made to feel unwanted and abused?

Like so many others who have shared their long history this past week, here is our personal story... Nora, my wife, was born and raised in Halifax. Her mother was from a long standing Haligonian family. When Nora's father was promoted in the government, the family moved to Ottawa. But they kept their cottage in Hubbard's, which was in fact the very first cottage built in Hubbard's in the early 1900's, in order to be able to return each year - and each year they did!

When Nora and I were looking to where we would want to spend our retirement we bought land in Chester, to be near family

in a beautiful and vibrant community.

In doing this, we did not take property away from local residents (a supposed complaint). Our vacant land had sat on the market – and never had a home on it before ours. And when and if we sell, because of this tax grab, it surely won't open up housing for your target group.

Did we support the local community? We sure did. We bought the land, paid those taxes, hired a local architect from St. Margaret's Bay, a builder from Chester Basin, landscapers from Bridgewater and Hubbard's, a wharf builder from St. Margaret's Bay. We bought appliances from Halifax, and furniture from local artisans and stores from Dartmouth to Shelburne. That was ten years ago. Every year we hire great local people to take care of the house, gardens, grass, snow, doing repairs and more. We buy our food at local stores and farmers markets. We pay high property taxes already. On top of that, as Canadians, a portion of our federal income taxes go back to Nova Scotia through equalization payments. And we do not consume your health care, your schools, your social services, etc..

Our children both consider Nova Scotia to be home. Our daughter moved here, married here, lives and works here. Our son went to Saint Mary's University, met a girl with deep family roots here and was married here.

It is interesting to note that this meeting was not on the calendar yesterday morning, and we were advised that there was no meeting planned. More importantly we have since learned that the public consultation will not accommodate presentations from those deemed to be "non-residents". Like everything surrounding this proposal, there seems to be an air of secrecy and rushing in the hopes of pushing it through quickly. I hope I am wrong.

Having reviewed and listened to the letters, emails, articles, and voices of Nova Scotia businesses, residents and seasonal residents, and considering the multibillion dollar plan introduced in the Federal budget, you have an opportunity to take the high road, cancel this proposal, see how the Federal plan works, reach out for more input and ultimately develop a solution that can help solve the housing problem in a constructive and Pro-Canadian manner. There are clearly more effective and fairer options that could be considered if need be, with far fewer negative consequences.

We hope you take that opportunity and do what is right.

Respectfully,

Andy and Nora Gross
[redacted]Chester, NS [redacted]

PRESENTATION TO LAW AMENDMENTS REGARDING LEVYING A DEED TRANSFER TAX AND PROPERTY TAX ON NON-RESIDENT PROPERTY OWNERS
THURSDAY APRIL 14, 2022

I am here today on behalf of the Marriotts Cove Association. Marriotts Cove is adjacent to the Village of Chester. The Association was established in 1994. It provides a forum for the discussion and resolution of issues that have implications for the social, economic and environmental well being of the Cove community.

It currently has over 100 members who are both permanent and seasonal residents from Nova Scotia and elsewhere. Many of our members grew up in Nova Scotia and have returned to Nova Scotia to make it their summer home. They return as often as possible to "their roots" to be close to family and friends from their childhood.

We have one seasonal owner who has been coming to Marriotts Cove from Connecticut for 87 years to the home built by his parents. He provides local farmers free access to his fields to cut hay for their own use. One of his daughters has made her home and taught in Bedford her entire adult life. The family has donated an island in Mahone Bay to the Nova Scotia Nature Trust. I am sure you have been reading and hearing stories like this since the government proposed imposing its punitive tax regime on non-resident property owners.

My comments today are focused on the Chester area but apply equally to many areas of the Province where people return each summer to make Nova Scotia their home.

Many small communities like Marriotts Cove and Chester would not survive without seasonal property owners. In our area the population almost doubles when summer residents arrive each year from places across Canada, the United States, Great Britain and Europe.

Local residents rely on this summer crowd to make a living. Many of the year round members of the Association have stories of local service people who had a very hard time when Covid kept their summer clients from being able to come to Chester. Professional trades people, house cleaners, handymen, people who take out wharf floats and put them back in and

store boats over the winter, swimming pool maintenance companies, landscaping and garden businesses and the local taxi, are just some who rely on seasonal owners to survive.

It is likely that the money spent on local services by summer residents across Nova Scotia and ends up being recovered through provincial income tax paid by local service providers exceeds the revenues the government expects to generate with its proposed punitive property taxes.

Furthermore without the generosity of the seasonal residents from Marriotts Cove and elsewhere in the area, it is quite likely that Chester would not have a local theatre, arts centre, yacht club or tennis club. The Chester Playhouse is struggling to come back from a devastating fire. The volunteer hours and generosity of summer residents have been critically important in this effort. The local golf, sailing and tennis clubs are able to provide lessons for local and summer kids because of the fees paid and generous donations by summer residents.

The government's proposal to penalize seasonal non-residents who want to spend their summers and holidays in Nova Scotia will do nothing to solve the housing shortage in Nova Scotia and more particularly HRM. Instead it jeopardizes the livelihoods of many small rural businesses and the communities in which they are located.

What exactly is the problem the government thinks will be solved by taxing seasonal non-residents in rural areas of Nova Scotia. What exactly have these seasonal home owners done specifically to contribute to the problem.

The Minister of Finance was on CBC the other morning saying that we have a chronic housing shortage in Nova Scotia that the government needs to address. Does the government hope taxing seasonal non-residents will put pressure on them to sell. It might but converting seasonal homes owned by non-residents into year round housing is not realistic. Many are not heated. Most are not insulated. Some of the older homes are so large that the cost heating them year round would be prohibitive. Others are at the end of long laneways that could not be practically kept clear in the winter.

The Minister of Finance was on CBC the other morning saying that seasonal workers cannot find a place to live in places like Chester and

when asked if he felt summer homes offered a solution the Minister replied that "we'll take whatever we can get". Surely he doesn't really believe that a summer student is going to be in a position to rent one of these homes even if one was available.

If the government needs revenue and wants to effectively address the housing shortages in metro Halifax and elsewhere in the province, it should be looking at taxing those activities that adversely affect the availability of housing where the problem exists. Perhaps the government should tax the hundreds of Airbnb and VRBO properties that have displaced year round rental housing.

It should be looking to the universities for a solution. The NSCC is building 3 new residences because it knows that if it doesn't take responsibility for housing its students they will take up housing in the communities where there is a local need.

Pre-Covid student enrolment in Halifax universities increased in 2020 to a total of 30,825 across six institutions, up from 30,485 the previous year . International student enrolment grew by nearly 10% to another record high of 7,588.

Of these 20,000 are enrolled at Dalhousie that has shown no interest in investing in new residences. Perhaps the government should be sitting down with all the universities to examine their capital spending priorities to provide more housing for their students. This would certainly make more housing available to people who can't find a place to live in HRM.

We ask that the proposed tax be withdrawn from further consideration by the government and that other more effective tools to address the current housing shortage be explored..

Yours truly,

Gerrie Masters
President
Marriotts Cove Association

From: Francine Gingras [redacted]
Sent: April 13, 2022 10:24 PM
To: Office of the Legislative Counsel
Subject: Francine Gingras Remarks for 4 14 2022 legislative meeting Bill No 149
Attachments: Bill No 149 Come form Away tax F Gingras.docx

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Here are my remarks for tomorrow,

Francine Gingras

Sent from Mail for Windows

Nova Scotia Legislature Bill No 149 "Come from Away Tax"
Francine Gingras April 14, 2022 remarks

Thank you for the opportunity to share my thoughts on what I believe to be a discriminatory and punitive tax for all of non-residents who own homes in Nova Scotia. Your objective to shore up the shortage of housing and affordable housing is not unique to Nova Scotia. Across Canada and the US, we see similar patterns that local officials are first trying to understand and then looking for solutions. You are not alone in your quest to find the right solution for the problem you face.

My husband is a proud Cape Bretoner. 25 years ago, we decided to make Nova Scotia our summer home to provide our children with a home base and a maritime/Canadian feel. I am both a home owner on the south shore as well as a landlord for a long term rental. I see first-hand and have heard many people's stories of not being able to find affordable rentals. If you talked to the people who seek a home for their families, you would hear the same story over and over. The homes that use to be a long term rental in many communities have become short term profit centres for short term renters, speculators and flippers. They have taken the mid-price homes out of the marketplace and made them into short term rentals where they can make as much in 4 months vs 12 months.

VRBO's and AirB&B's undermine the rental markets for locals who are looking for a bed to sleep on. In many communities, restaurants can't find help because workers can't find homes. This is but one market dynamic that has played into the housing shortage

Your proposed 2% tax on our property assessment will do nothing to change those dynamics. IN fact, I suspect they will create resentment, unfair play and distance the many of us who have been members of communities, hire locals 12 months of the year for property management, gardening, snow removal, spend monies on food and entertainment, support local causes and clubs, pay more property tax than residents and we are not a burden on healthcare or education. We pay all taxes, home, gas, food, sales tax and more.

I'm not sure what data you have to support this discriminatory and punitive tax and exactly how it will help you with your housing issue. I urge you to do some research. Understand the plight of the long term renter, understand the changes in remote work where NS come back home, understand the geographies where you have issues, surround yourself with people who can think through and look for real solutions for these problems. Understand the influx of international students and international speculators and how they affect your local housing. Look at other communities in other provinces and states who face similar issues and learn from them. There is much homework to do before you make a decision that could forever change the reputation of Nova Scotia, the income of those who work for us and the contributions that are received from us. As a good friend said to me...non-residents are the best tourist. We pay more than our fair share of taxes and don't complain, until now, we support the local economy, we hire locals, we are ambassadors to the province and are your best word of mouth, we are not a drain on your healthcare or education system, some of us who have gone to university here have been very generous in the past and have supported our alma Mata's. We love Nova Scotia and only want to be treated fairly and not be taken advantage of.

Please reconsider a tax that will forever change your reputation. The people of Nova Scotia have worked long and hard to earn this reputation. As the guardians of that reputation, you need to make sure you don't destroy it and the benefits that you get from having that reputation.

Merci.

From: Lisa Totman
To: Office of the Legislative Counsel
Subject: Fwd: Nonresident Tax Law
Date: April 12, 2022 9:56:11 PM

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The Honorable Tim Houston

The Honorable Allen MacMaster

Subject:
Nonresident Tax Law

A few thoughts on the proposed law:

First, every place in Canada and in the United States needs affordable housing. Low interest rates, high demand, and supply issues and costs are just a start.

Second, addressing the issue is tough. I can speak only about Connecticut and Chester. CT. Is funding affordable housing in a variety of ways, public and private. The Chester

Municipality letter documents how they are attempting to help.

Third, my observation of Chester, is that it does need more affordable housing, but that many of the more affordable houses have been bought by residents of Nova Scotia and turned into AirB and Bs. They get the cap, and pay no renters tax. Is that not a potential source of income?

Now to the NonResident Tax Law—

In my 75 years in Chester, I have never seen the community as united as now. Even the Municipal Council opposes this law.

Economically:
Seen as a DISASTER for the community businesses—— such as contracting, landscaping, property management and care, boat yards and sales, real estate, restaurants, stores (the markets, hardware store, pharmacy), personal care and

the list goes on

Property values will tumble —affecting the tax base of the municipality thus necessitating a significant reduction in services

Community:
Potential loss of the generational component—in both long term seasonal residents and in local residents who will no longer have work

Loss of support for Health Center, Theater, Art Center, Tennis, Golf, and Yacht Clubs, Heritage Society, Library, churches and countless other local organizations supported in the past

PR: Why would anyone want to visit or move to a Province that is so patently unwelcoming? My grandmother, raised in Wolfville, returned to NS every summer of her life, starting in 1914. She would be sad to realize the love for NS that she instilled in her

descendants, the enduring friendships, and the value of supporting and respecting the community and its organizations has ended with a bang —the Conservative Party's Nonresident Tax Law.

With sadness,

Lisa F Totman

Chester

Sent from my iPad

From: David McVay [redacted]
Sent: April 13, 2022 11:26 PM
To: Office of the Legislative Counsel
Subject: Non-Resident Tax
Attachments: Presentation to Law Amendments Committee.docx

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Attached are my remarks for the April 14th meeting.

David McVay

Our Story:

- My wife Sheila and I are Nova Scotians raised in Mahone Bay where my father was a boat builder.
- After graduating from Acadia, my career took us to Ontario where we have lived for the last 50 years.
- Every year, we returned **home** for summer holidays and to visit family and friends at Christmas.
- 25 years ago, we bought a one-bedroom cottage on Marvins Island in Chester Basin.
- After retiring 15 years ago, we are now able to spend summers at the cottage and stay there when we visit for the holidays.
- Our story is probably quite like many Nova Scotians, here and away, who have a primary residence and a vacation home.
- **I ask you, why should Canadians who chose to have their vacation home in another Province be treated any differently than Canadians who choose to have their vacation home in their own Province?**

The arguments against the tax:

- I have been impressed by the compelling arguments made to this committee by eminent Canadians about why this tax is ill advised. I

would like to focus on an area that has received little discussion.

- **I believe this tax is against Canadian Taxation Principles and may be Unconstitutional**
  - Section 91.3 of the Canadian Constitution defines the taxing authority of the Federal Government and Provinces. In short:
    - The Federal Government has exclusive authority to tax Canadians across Provinces. Income and Goods and Services taxes are the primary tools.
    - Provinces have the authority to tax their primary residents for Provincial services provided mainly using income and sales taxes.
    - While not defined in the Constitution, Municipalities have been granted authority by Provinces to fund their services through property taxes.
  - While the Provincial Government has labelled the 2% tax on the assessed value of properties held by non-residents a "Property Tax", it is not administered by Municipalities who have that authority nor do the funds flow to Municipalities for their services.
  - It is clearly a **wealth tax** on secondary real estate wealth. Yet it is not being applied against Nova Scotia residents where the

Province has the taxing authority, but to residents of other Provinces. This is in contravention of the exclusive authority of Provinces to tax their voters.

- This is also **taxation without representation** in violation of a core principle of our taxation system.

- **The issue of real estate price escalation and access to affordable housing is being dealt with by the Federal government.**
  - The recent Federal Budget:
    - prohibits foreign purchases of <u>non-recreational</u>, residential property in Canada for two years. Note their focus in non-recreational properties and there is a time limit.
    - Further, any person who sells a property they have held for less than 12 months will be taxed on the gain as business income rather than capital gains.
    - And a new housing accelerator fund is meant to stimulate the pace of housing supply growth.
  - But even more impactful, The Bank of Canada has increased the bank rate by .75% so far this year with more to come. This is sure to dampen demand as well

making real estate speculation less attractive.

In conclusion:

- I am asking the government to ditch the 5% deed transfer tax and the 2% non-resident Wealth Tax.
- At the very least, like the foreign buyers tax, recreational properties should be excluded and current owners of family homes should be grandfathered.
- The problem of real estate speculation and escalating house prices is likely to be substantially addressed by the Federal initiatives and increasing interest rates.
- The issue of affordable housing is one of supply of primary residences in urban areas which I encourage this government to address through targeted measures.

I welcome your questions.

From: [redacted]
Sent: April 12, 2022 10:26 AM
To: Office of the Legislative Counsel
Subject: "Non-resident" property tax levy

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From: Ian [redacted]
Sent: Sunday, April 3, 2022 2:28 PM
To: premier@novascotia.ca; Financeminister@novascotia.ca; susancorkumgreekmla@gmail.com
Subject: re:"Non-resident" property tax levy

The Honourable Tim Houston, Premier of Nova Scotia
The Honourable Allan MacMaster, Minister of Finance and Treasury Board
The Honourable Susan Corkum-Greek, Minister of Economic Development, MLA for Lunenburg

Dear Sirs, Madame
I am writing to urge you to reconsider your government's short sighted, poorly thought out plan to levy a property tax surcharge on ' non-resident' homeowners.

This small, inconsequential tax levy may resonate well with voters, but in the end, it will alienate a small, but significant group who have invested dollars and volunteer time in our respective Nova Scotia communities. My wife and I bought a property (a 1790's Cape house) in Blue Rocks, NS some twenty one years ago. Since then we have restored the house, added several out buildings, an up to date septic system (in place of the original straight pipe) and have planted gardens and nearly a hundred trees on what was previously scrub brush. We reside in our Blue Rocks home approximately seven months of the year. The remainder in Toronto and Sanibel Florida.

In 2021, we took out Nova Scotia Health cards, and my wife has a Nova Scotia driver's license. Our income is still derived from Ontario sources so we continue to file Ontario/Canada personal income tax returns, which unfortunately in the eyes of your government will classify us as 'non-residents'!

Needless to say we enjoy our life in Nova Scotia and proudly describe ourselves as Nova Scotia residents to our many Ontario and US friends. As residents we participate fully in the NS economy; we regularly shop at Francis Independent Grocers, Fresh Cuts, Adam & Knickle, Lunenburg Hardware, Castle Building Supplies, Dory Mates, Laughing Whale, La Vendienne bakery, Stan's Dad and Lad, Kinley Drug, Aliance Dental, Mermaid Vision, the weekly farmers market, NSLC, Esso and Irving gasoline (15.40 cents per litre provincial excise tax...fourth highest in Canada),Eastlink, West Nova home heating, Nova Scotia Power, and at a number of excellent restaurants in Lunenburg, Mahone Bay and Halifax.....which on most of the purchases we pay 15% HST (the highest rate in Canada). Additionally as a result of us being NS residents, this past year our daughter-in-law and grandchildren bought a home and became residents of Nova Scotia. So much for attracting young, future Nova Scotians!

Not only do we participate in the economy of Nova Scotia, we volunteer our time to several local not for profit organizations such as the Lunenburg Documentary Festival, Lunenburg Waterfront Association, Lunenburg Folk Art Festival, the Health Services Foundation of the South Shore, Develop

NS Zwicker Building BDO. Indeed, I was recently asked to join the Pacesetting Committee of the South Shore Hospital capital campaign with the task of reaching out to fellow 'CBC' (come by choice) Canadian and American residents in Lunenburg County....sadly now with your government's discriminatory tax levy I am not expecting a positive response!

As well, we financially support several NS based organizations and charities including the Lunenburg Documentary Festival, QEII Health Sciences Foundation, South Shore Hospital Foundation, Lunenburg Academy of Music Performance, Rotary Club of Lunenburg, Lunenburg Waterfront Association, etc.

As indicated, we participate fully in the Nova Scotia infrastructure.....and are proud and thankful to be able to do so. We are not looking for a government 'thank you'....but at the same time we do not believe it warrants us being treated like speculators and unoccupied rental income property investors. Interestingly your government did not apply the same tax levy to Haligonians who own seasonal residences in Chester, Mahone Bay, Lunenburg, Kingsburg and other areas. Surely your false premise of seasonal residents driving up housing prices would apply to them as well! Or, is this just a case of convenient discrimination.

I'm confident that your Finance Ministry recognizes that this small inconsequential tax will not put an end to the global phenomena of rapidly rising cost of housing, land, and natural resources and its impact on all Nova Scotians and Canadians. It is a result of limited supply, and migration to welcoming, safe jurisdictions. Rather than its intended outcome, your government's tax levy will alienate a small, but significant group who have invested dollars and volunteer time in our respective Nova Scotia communities.

As an aside, I first arrived in Nova Scotia in May of 1946, at Pier 21, as a war baby with my mother, a British war bride, married to my father a Canadian serviceman at the time . Needless to say we were welcomed at Pier 21.....sadly your government has decided to not continue the honourable mandate of Pier 21 of welcoming all immigrants to Nova Scotia!

I should mentioned that I have 'Bcc'ed this email to a number of likeminded Canadian and US Nova Scotia seasonal residents who are disappointed with your government's punitive and discriminatory tax levy, and to several NS influencers.

I urge you to reconsider this ill-advised, poorly thought out tax levy proposal.

Sincerely
Ian Lightstone
[redacted]Blue Rocks Nova Scotia
Toronto ON and Sanibel Fl.

Virus-free. www.avg.com

From: [redacted]
Sent: April 12, 2022 10:26 AM
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The Honourable Susan Corkum-Greek, Minister of Economic Development, MLA for Lunenburg

Dear Sirs, Madame
I am writing to urge you to reconsider your government's short sighted, poorly thought out plan to levy a property tax surcharge on ' non-resident' homeowners.

This small, inconsequential tax levy may resonate well with voters, but in the end, it will alienate a small, but significant group who have invested dollars and volunteer time in our respective Nova Scotia communities. My wife and I bought a property (a 1790's Cape house) in Blue Rocks, NS some twenty one years ago. Since then we have restored the house, added several out buildings, an up to date septic system (in place of the original straight pipe) and have planted gardens and nearly a hundred trees on what was previously scrub brush. We reside in our Blue Rocks home approximately seven months of the year. The remainder in Toronto and Sanibel Florida.

In 2021, we took out Nova Scotia Health cards, and my wife has a Nova Scotia driver's license. Our income is still derived from Ontario sources so we continue to file Ontario/Canada personal income tax returns, which unfortunately in the eyes of your government will classify us as 'non-residents'!

Needless to say we enjoy our life in Nova Scotia and proudly describe ourselves as Nova Scotia residents to our many Ontario and US friends. As residents we participate fully in the NS economy; we regularly shop at Francis Independent Grocers, Fresh Cuts, Adam & Knickle, Lunenburg Hardware, Castle Building Supplies, Dory Mates, Laughing Whale, La Vendienne bakery, Stan's Dad and Lad, Kinley Drug, Aliance Dental, Mermaid Vision, the weekly farmers market, NSLC, Esso and Irving gasoline (15.40 cents per litre provincial excise tax...fourth highest in Canada),Eastlink, West Nova home heating, Nova Scotia Power, and at a number of excellent restaurants in Lunenburg, Mahone Bay and Halifax.....which on most of the purchases we pay 15% HST (the highest rate in Canada). Additionally as a result of us being NS residents, this past year our daughter-in-law and grandchildren bought a home and became residents of Nova Scotia. So much for attracting young, future Nova Scotians!

Not only do we participate in the economy of Nova Scotia, we volunteer our time to several local not for profit organizations such as the Lunenburg Documentary Festival, Lunenburg Waterfront Association, Lunenburg Folk Art Festival, the Health Services Foundation of the South Shore, Develop

NS Zwicker Building BDO. Indeed, I was recently asked to join the Pacesetting Committee of the South Shore Hospital capital campaign with the task of reaching out to fellow 'CBC' (come by choice) Canadian and American residents in Lunenburg County....sadly now with your government's discriminatory tax levy I am not expecting a positive response!

As well, we financially support several NS based organizations and charities including the Lunenburg Documentary Festival, QEII Health Sciences Foundation, South Shore Hospital Foundation, Lunenburg Academy of Music Performance, Rotary Club of Lunenburg, Lunenburg Waterfront Association, etc.

As indicated, we participate fully in the Nova Scotia infrastructure.....and are proud and thankful to be able to do so. We are not looking for a government 'thank you'....but at the same time we do not believe it warrants us being treated like speculators and unoccupied rental income property investors. Interestingly your government did not apply the same tax levy to Haligonians who own seasonal residences in Chester, Mahone Bay, Lunenburg, Kingsburg and other areas. Surely your false premise of seasonal residents driving up housing prices would apply to them as well! Or, is this just a case of convenient discrimination.

I'm confident that your Finance Ministry recognizes that this small inconsequential tax will not put an end to the global phenomena of rapidly rising cost of housing, land, and natural resources and its impact on all Nova Scotians and Canadians. It is a result of limited supply, and migration to welcoming, safe jurisdictions. Rather than its intended outcome, your government's tax levy will alienate a small, but significant group who have invested dollars and volunteer time in our respective Nova Scotia communities.

As an aside, I first arrived in Nova Scotia in May of 1946, at Pier 21, as a war baby with my mother, a British war bride, married to my father a Canadian serviceman at the time . Needless to say we were welcomed at Pier 21.....sadly your government has decided to not continue the honourable mandate of Pier 21 of welcoming all immigrants to Nova Scotia!

I should mentioned that I have 'Bcc'ed this email to a number of likeminded Canadian and US Nova Scotia seasonal residents who are disappointed with your government's punitive and discriminatory tax levy, and to several NS influencers.

I urge you to reconsider this ill-advised, poorly thought out tax levy proposal.

Sincerely
Ian Lightstone
[redacted] Blue Rocks Nova Scotia
Toronto ON and Sanibel Fl.

Virus-free. www.avg.com

From: Hugh Harper [redacted]
Sent: April 13, 2022 6:01 PM
To: Office of the Legislative Counsel
Subject: Bill 149

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i did call in to reserve a short time to request a change in this new tax. Haven't heard back on when that will be.
My discussion will be centred on the fact that my cottage and many others like it could never be used to help the housing crisis.
The reasons:
-small 2 bedroom cottage with 1 bath totally off grid in the woods on Sherbrooke Lake, Chester Municipality -nearest electric pole is over a mile away -cottage is a 3 season structure at most.
-cottage is located off a 3 kilometre logging road -the road has never been plowed during the winter
- the road is owned by Wagner Forestry

thank you
hugh harper
Chester

Check Out my web page
hughharperphotography.com

From: [redacted]
Sent: April 8, 2022 2:22 PM
To: Office of the Legislative Counsel
Subject: Fwd: New tax on real estate owned by out of province residents

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Begin forwarded message:

From: Hugh Harper [redacted]
Subject: Fwd: New tax on real estate owned by out of province residents
Date: April 8, 2022 at 12:35:03 PM ADT
To: Robin McAdam <robin.mcadam@emera.com>, john@duckworthrealestate.com, wayne@venor.ca
Cc: Danielle Barkhouse <BarkhouseMLa@gmail.com>

fyi

Check Out my web page
hughharperphotography.com

Begin forwarded message:

From: Hugh Harper [redacted]
Date: April 8, 2022 at 12:25:34 PM ADT
To: PREMIER@novascotia.ca, FinanceMinister@novascotia.ca
Cc: Danielle Barkhouse <barkhousemla@gmail.com>
Subject: Fwd: New tax on real estate owned by out of province residents

Further to my letter below I want to add important detail and another recommendation.
First I pay taxes for my residence in Chester. I also pay taxes on my small cottage on Sherbrooke Lake. It is totally unfair to add $5000-$8000 to my cottage tax because my two kids (also owners),visit me once per year, a week to 10 days each. They use no provincial or municipal service for which we pay taxes except a bag or two of trash. $5000-$8000 for a couple bags of trash?
Instead they spend their hard earned money on rental cars, restaurants, groceries, attractions, gas and souvenirs.
When I pass, they will not have the income to pay this tax on top of the regular property taxes and expenses to maintain the property.
Please stop pursuing this tax it hurts so many of us in the province and provides no solution for the affordable housing crisis.
I believe the cause to try to improve upon the housing crisis is a good one. However, a different method of raising funds is needed.

Below I suggested a corporate health and welfare tax. Which would in fact benefit corporations and large companies.
Another method might be raising everyone's tax by a little. Instead of singling out non voters why not gain buy in from everyone. While this is much fairer, I'm not sure it's better than the corporate tax. They need employees and more housing would bring it to them.
Thank you for reading through my letter
hugh harper
Chester

Check Out my web page
hughharperphotography.com

Begin forwarded message:

> **From:** Hugh Harper [redacted]
> **Date:** April 7, 2022 at 6:15:09 PM ADT
> **To:** PREMIER@novascotia.ca
> **Cc:** Danielle Barkhouse <barkhousemla@gmail.com>
> **Subject: New tax on real estate owned by out of province residents**
>
> Dear Premier Houston,
> My name is Hugh Harper. I drove for Danielle Barkhouse during the campaign and was also her photographer. I have a few great pictures of both of you.
> So this new tax is going to crush me emotionally and financially. Even though I am a resident of Chester I own with my son and daughter (they live in the states)a small 2 bedroom, 1 bath cottage on Sherbrooke lake. We bought the land in 1988 and put the cottage up in 2001. My wife of 23 years passed from lung cancer and her ashes are buried near our fire pit. Mine are to be buried their too.
> This new tax has absolutely no benefit to me or my kids and grandkids. In fact it penalizes
> our families dreams and experiences over the last 34 years.
> I understand from Danielle that it will probably pass.
> I plead with you to stop and reconsider. Instead of taxing out-of-province owners, create a health and welfare tax for corporations and Llc's.
> The tax would actually benefit them! They would also be much more likely to afford the tax!
> Lastly, me and the many retired residents that face this tax burden may actually have to pay for it by taking funds from their retirement savings accounts. Which will be taxed by CRA.
> A tax on a tax!!
> Thank you for reading my request. Your proposals are great, just please change how you pay for them.
> sincerely
> hugh harper
>
> Check Out my web page
> hughharperphotography.com

From: S Whynot [redacted]
Sent: April 10, 2022 1:58 PM
To: Office of the Legislative Counsel; mlabradjohns@gmail.com; mlaritcey@bellaliant.com; Smith, Kent; Info@trevorboudreau.ca; melissa.mlaoffice@gmail.com; info@patriciaarab.ca; office@angelasimmonds.ca; claudiachendermla@gmail.com; LisaLachanceMLA@gmail.com; susancorkumgreekmla@gmail.com; pictoueastamanda@gmail.com; nolan.young@shelburnemla.ca; brianwongmla@gmail.com; ohnwhitemla@outlook.com; mla@northsidewestmount.ca; michellethompsonmla@gmail.com; Tom.Taggartmla@gmail.com; mla@esmithmccrossinmla.com; Minister, Natural Resources and Renewables; kelly@kellyregan.ca; info@iainrankin.ca; chrispalmermla@gmail.com; info@loreleinicollmla.ca; Hon. Greg (Agriculture) Morrow; info@mombourquette.ca; Kim.maslandmla@gmail.com; brendan@brendanmaguire.ca; pictouwestmla@bellaliant.com; mlamacmaster@bellaliant.com; mlahantseast@gmail.com; johnlohrmla@gmail.com; susanleblancMLA@bellaliant.com; nfo@ronnieleblanc.ca; info@coltonleblanc.ca; info@carmankerr.ca; jessomeben@gmail.com; Keith Irving; tonyince@tonyincemla.ca; arryharrisonmla@gmail.com; suzyhalifaxneedham@gmail.com; timhalmanmla@gmail.com; patdunnmla@bellaliant.com; info@alidualemla.ca; beckydruhan.mla@eastlink.ca; Rafah@rafahdicostanzo.com; tevecraigmla@gmail.com; kendracoombesmla@gmail.com; Mental Health and Addictions; info@braedonclark.ca; ca@zachchurchill.com; garyburrillmla@gmail.com; barkhousemla@gmail.com; hello@digbyannapolis.ca; keithbainmla@bellaliant.com; barbadamsmla@gmail.com; Premier
Subject: Concerns regarding non-resident property tax increase - Bill 149-Financial Measures (2022)

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To whom it may concern,

I wish to express my extreme concern and dissatisfaction with the recent decision to raise property taxes for non-Nova Scotia resident property owners. I and many others feel this initiative is an unfair penalty specifically targeted at individuals in an unjustified manner. This is seen as no less than a punishment to many who already contribute so much to Nova Scotia's economy and communities. I understand the hot housing market has a negative impact on the ability for local residents to find real estate to buy and limits rental properties that may be available. However, most of this pressure affects the HRM region and other metropolitan areas. Rural properties personally owned by Canadian citizens do not influence these issues and have little to no correlation. This bill that will nearly triple rural property tax to owners (some of which have owned for decades, have paid taxes for decades and own multi-generational properties) is completely and utterly unacceptable.

I was born and raised in Nova Scotia and am a proud *(now less so)* Nova Scotian. There are several generations of Nova Scotians in my lineage. I lived the first half of my life in N.S. paying taxes and contributing to my community for many years, sacrificing my physical and mental health as a third-generation volunteer firefighter. I also served in the Canadian Armed Forces for many years which ultimately required me to relocate out of province. I mention these points, not for a pat on the back, but to try and express that the proverbial 'slap on the lips', stings and very much discourages my faith in your government.

In my particular case I accepted an early inheritance of a rural family property originally purchased nearly thirty years ago. (That's 30 years of property taxes already collected from my family) I then invested approximately $300,000 dollars into the local economy; hiring local trades and purchasing local materials to develop the property. I will let you do the math to get a general idea of how much tax revenue that generated for your distasteful, greedy provincial government. Although there was no exchange of funds in the purchase of the property (sold for one dollar to me from my aging parents) my parents incurred a large cost in taxes from capital gains on the value of the property. They had to pay taxes to your government selling a property they received no money for. Zero. That's a whole other can of worms. Unbelievable. More taxes paid (from zero personal revenue gained from either party!) You're welcome.

This property development came at a massive risk and significant investment to my family. The largest and most risky investment I will undertake in my entire lifetime. This development also more than doubled the property value which also has significantly increased the property tax amount I am required to pay completely aside from this steep, ridiculous tax hike.

I think it is also worth mentioning that this targets individuals that lack the ability to express their dissatisfaction through the democratic process. The folks you are suffocating with this tax can't even vote against your silly, disrespectful party, and you know it. Hammering non-voting citizens to please your constituents. Well played. Dirty move, real dirty move.

Also.... worth mentioning. My property is not an investment flip left vacant; I developed this property with the intent to move back to my home province to again, contribute to my community, local economy, and, yep, ultimately pay more taxes. This property development endeavour only remains possible by renting it out. To leave vacant, in my personal situation, is simply not affordable. Because my heart is in N.S. my family decided to rent this property out as a short term rental (AirBnB) so we could continue to visit and have a place to stay and share with our family and friends. Aaaaand... YES! You nailed it! You're doing GREAT! ... pay more taxes for goods and services during our stay!! With the exception of a few weeks, our rental property is available all year round to anyone to residents and non-residents alike. Unlike your party's platform we do not discriminate against people based on where they choose to live.

My short-term rental property employs a property manager and a cleaner which ... generates tax revenue. I also purchase goods and supplies for my tenants from local businesses, which ... contributes tax revenue. My rental property, like so many others, also contributes to the tourism industry; attracting travellers from out of province and even out of the country to visit N.S. and, to, yes, you guessed it, pay tax revenue on goods and services during their vacation. Do you see where I am going with this? I think you squeeze enough tax out of us!! So far, on at least two occasions local residents have used my property to live in to bridge gaps between closing on homes. Another one of my guests even said their family lives exclusively in short term rentals, going from one to another. This also shows my property contributes in a positive way in helping N.S. residents acquire living arrangements. You're welcome.

Although I understand governments at every level carry operating deficits, the tactics of trying to correct years of governmental budgetary mismanagement and overspending should not fall on non-resident property owners. On a side note, the simple fact that this has been put forward by a CONSERVATIVE government absolutely blows my mind. Shocked. You should be ashamed. I encourage you and your party members to take a careful look at this policy and dissect the negative fallout of such a poor and short-sighted approach.

The steep hike of two dollars per hundred dollars of value is asinine. An overly ambitious, very bold and intrusive move. This could encourage financial ruin for many people.

Given this punishes folks like myself who have owned prior to this decision is incredibly insensitive. My family was barely able to afford this endeavour especially given the past two challenging years. Much careful planning and research was put into our development with budgetary concerns at the forefront. I am sure you can at least consider how negatively impactful having this new added significant expense would be to a family household. This could lead to our family, and many like us, to be forced into selling our property, which would likely be bought up by large, ultra-wealthy property buying companies that can afford to absorb these added taxes. Some of these companies will be multinational or at least non-Canadian corporations. In essence, your policies could encourage a mass migration of property and wealth transfer from Nova Scotians, who for many different circumstances happen to be presently working out of province, into the portfolio of large corporations. This would ultimately lead to negative socio-economic impacts on the culture and sovereignty of Nova Scotia. This will also lead to the skepticism of your government's ability to properly handle and manage current economic challenges at the expense of the working middle class of citizens across Canada.

This discriminatory action sickens so many people. I can assure you I will be making as much

noise as possible in every way I can. I have a large network of family, friends, and professional colleagues that I will be echoing on repeat my dissatisfaction for this and your governments lack of professionalism and consideration.

I ask that the responsible elected officials and committee members overseeing this initiative take a closer look at the associated negative impacts of this policy. I wish to see this motion repealed and that your caucus cease efforts to impose this unjust and unfair tax hike on your fellow Canadian citizens.

Thank you for your time in reading my concerns. Please contact me at your convenience if you wish to discuss in further detail. (403)797-1015

Respectfully (sorta),

--

Steve Whynot

From: S Whynot [redacted]
Sent: April 14, 2022 1:42 PM
To: Office of the Legislative Counsel
Subject: Attn: Law Amendments Committee [Reg: Bill 149-Financial Measures 2022]
Attachments: Steve Whynot - N.S. Non-Resident Tax Increase attn - committe members.docx

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Please see attached document for a transcript I plan to present to the committee scheduled for 15:30 hrs your local time.

Thank you,
--

Steve Whynot

Attn: Legislative Office Council
Law Amendments Committee [Reg: Bill 149-Financial Measures 2022] April 14, 2022

Committee members,

I wish to express my extreme concern and dissatisfaction with the recent decision to raise taxes for non-resident property owners. I and many others feel this initiative is an unfair penalty specifically targeted at individuals in an unjustified manner. This is seen as no less than a punishment to many who already contribute so much to Nova Scotia's economy and communities. I understand the hot housing market has a negative impact on the ability for residents to secure real estate, however, most of this pressure affects HRM and other metropolitan areas. Privately owned rural properties have little to no correlation to these issues.

This bill will nearly triple property tax to owners, some of which have owned properties that have been handed down several generations To expect these folks who have paid taxes for years or even decades to pay this harsh increase is completely unacceptable. This biased and unwarranted approach would result in many being required to pay much higher property tax than their resident neighbours with no added service or benefit. My neighbour and I would still receive the same municipal services, which doesn't include anything outside of rare road grading and garbage pick up.

I'm a proud Nova Scotia native with several generations of Nova Scotians in my lineage. I lived the first half of my life in N.S. paying taxes and contributing to my community for many years, sacrificing my physical and mental health as a third-generation volunteer firefighter. I also served in the Canadian Armed Forces for many years which ultimately required me to relocate out of province. I mention these points, not for a pat on the back, but to express that the proverbial 'slap on the lips', stings and very much discourages faith in your government.

In my case, I accepted an early inheritance of a rural family property originally purchased nearly thirty years ago. That's 30 years of property taxes already collected from my family. I then made the largest investment in my life into the local economy; I hired local trades and I purchased local materials to develop my property. This generated a significant amount of tax revenue to your greedy government.

My parents generously gifted me a living inheritance so that they could see me and my family, their grandkids more often in the last stage of their lives.

These precious little turkeys right here...

The main motivation to keep a piece of home in my family was to allow my sons to know and love Grammie and GranDaddy.

I fail to see how residents who own or purchase a second property are immune to these unreasonable fees. Nova Scotians who currently reside in the province that own more than one property are interestingly not included in this new penalty. According to your vein, unproven theory, they too would equally contribute to inflated real estate prices and lack of availability.

Many of their properties are left vacant just as much, or in some cases, more than those from out of province. Are they excluded perhaps because it would upset them, and influence their political voting decisions? I think so.

This policy interestingly targets individuals that lack the ability to express their dissatisfaction through the democratic process. Folks like me faced with this suffocating tax can't vote against the greedy government officials involved in this overreaching policy. This aspect favours you immensely, but you know that. Dropping the hammer on non-voting citizens to please your constituents (voters). Well played. Dirty, immoral, discriminatory, and unfair but a favorable tactic for your desperate, short-sighted caucus.

My property is not an investment flip left vacant; I developed this property with the intent to move back to my home province to once again, contribute to my community, support the local economy, and, yes, ultimately pay more taxes. It was the largest, most risky investment my family will ever undertake.
We made great sacrifices completing this project, through my own blood, sweat and tears, increasing the property value, which of course results in, higher tax rates I 'm required to pay completely aside from this steep, ridiculous tax hike. But I knew that going in. I budgeted for that. I did not budget for an unjustified tax this extreme.

My property development only remains possible by renting it out. Because my heart is still in N.S. we decided to rent this property out as a short-term rental so we could continue to visit and have a place to stay to share with our extended family. Aaaaand...yes, pay taxes for goods and services supporting the local economy during our visits. Local residents have used my property to live in, to

bridge gaps between closing on homes. One of my guests even said their family lives exclusively in short term rentals.

My rental property employs a property manager and a cleaner. I also purchase goods and supplies for my tenants from local businesses, which ... contributes to the local economy, generating tax revenue. It also supports the tourism industry; (maybe you've heard of it) attracting travellers from out of province and even out of the country to visit, and, pay taxes on goods and services during their stay. With the exception of a few weeks, our rental property is available all year round, to anyone, residents and non-residents alike because unlike your caucus we do not discriminate against people based on where they live. But alas, this doesn't provide us immunity to this unaffordable tax grab. I, like many, feel you squeeze enough tax out of us already.

Governments at every level carry operating deficits, but the tactics of trying to correct years of budgetary mismanagement and overspending should not fall on Nova Scotia alumni and Nova Scotia hopefuls. This steep two percent hike with no grandfather clause is asinine. Punishing folks like myself who have owned prior to this decision is incredibly insensitive. An overambitious, intrusive move. This could lead to financial ruin for a lot of people.

I trust this committee is aware, many families will be forced to sell their properties to large, ultra-wealthy property acquiring companies able absorb these added taxes. Some of these companies will be multinational, non-Canadian corporations. In essence, your policies will encourage a mass property transfer from fellow Canadians to the portfolio of large corporations. This will have negative socio-economic impacts on the culture and sovereignty of Nova Scotia. This policy will also highlight the government's approach to manage current economic challenges at the expense of the working class of citizens of Canada.

I ask that you consider how impactful this new added expense would be to a fellow Canadian family. I encourage the committee to take a careful look at this policy and conceive the negative fallout of such a poor, short-sighted approach. I demand better from the representatives of our province. Yes, our province, no one can take that from me. Life and opportunity can take me away from Nova Scotia, but you can't take the Nova Scotian out of me.

Thank you for your time, our most precious commodity.

Steve Whynot

From: Sherry Kane [redacted]
Sent: April 12, 2022 12:28 PM
To: Office of the Legislative Counsel; letters@hearald.ca; susancorkumgreekmla@gmail.com
Subject: Fwd: NEW TAX PROPOSAL

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FYI. I was just given your addresses. Please carefully read my note and those of others who are impacted by: NOVA SCOTIA BUDGET 2022 and Bill No. 149mFinancial Measures (2022) - Non-Resident Deed Transfer and Property Tax Proposals

--------- Forwarded message ---------
From: **Sherry Kane** [redacted]
Date: Tue, Apr 12, 2022 at 9:05 AM
Subject: NEW TAX PROPOSAL
To: <premier@novascotia.ca>, <financeminister@novascotia.ca>
CC: <Dbarkhouse@chester.ca>

We are willing to try and understand the tax proposal but it is like a SLEDGEHAMMER. It is excessive and poorly aimed.

We are born and bred Nova Scotians with family in Halifax, Yarmouth, St. Margaret's Bay and Musquodoboit. We grew up in Halifax and have owned a property in the Village of Chester for 15 years to which we return every summer to visit our family and friends. The place is not on the water and was considered a tear down at the time of purchase. Contractors in the Village have benefited every year as we make both small and large improvements.

This excessive tax will make us UNABLE to keep our home. What a message this sends to former Nova Scotians who have ties and love for the province. It is tasting a little sour right now.

We pay our taxes, contribute to the community, restaurants, volunteer on boards to keep Chester and the near by towns vibrant, and do not use the health or educational services.

We have read many letters and news articles on this matter. The tax hurts the rural communities in a lame attempt to appease a problem in Halifax. Shame on you! The best recommendation we have read suggests, if anything should be done, you should allow the local counties to additionally tax non-residents and totally eliminate the entire proposal announced! This way the money goes to the local towns and villages where it belongs. Regardless, the amount has to be substantially reduced or part-time residents will flee Nova Scotia.

Bob and Sherry Kane
[redacted] Chester NS

GEORGE T. H. COOPER, CM, CD, QC, LLD.
[redacted]HALIFAX, N.S. [redacted]
Email: [redacted]

April 12, 2022

Via Email

Dear Premier Houston:

Re: Non-Resident Property Tax Proposals

I attach a Position Paper on the Government's property tax proposals for non-residents. Please note that this is not intended to express the views on the non-residents, who are fully able to speak for themselves. Instead, it sets out my views of the risks faced by our Province and its one million residents if these proposals are pursued.

You might wish to seek the views of your Ministerial colleagues, and I have copied the Ministers of Finance, Housing, and Economic Development.

I have also copied the Legislative Counsel's office, and by this letter I ask that this letter and the Position Paper go forward to the Law Amendments Committee.

In summary, the Paper makes the following points:

1. Your government's desire to fix Nova Scotia's broken health care system and solve our acute housing problem are admirable.
2. Unfortunately, the property tax proposals will be seen by key decision makers in Canada's business and financial communities as highly discriminatory, and not appropriate for a modern, open, democratic and welcoming society. Nova Scoria's long standing and hard won reputation as a good place to do business will be at serious risk.
3. Business and financial confidence are fragile things. Once shaken, only hard work and time will get it back. In the meanwhile, there is a real risk that investors will pass us by, slowing our Province's growth trajectory.
4. The result will hurt our economy and finances generally. More particularly, it could impair our ability to solve the health and housing crises in a timely way, or as fully as intended.

Thank you for your attention to this important issue, and for your good work on behalf of our Province.

Yours truly,

George Cooper

cc.
Hon. Tim Houston, Premier of Nova Scotia premier@novascotia.ca
Hon. Allan MacMaster, Deputy Premier, Minister of Finance and Treasury Board FinanceMinister@novascotia.ca
Hon. John Lohr, Minister of Municipal Affairs and Housing dmamin@novascotia.ca
Hon. Susan Corkum-Greek, Minister of Economic Development edminister@novascotia.ca
Law Amendments Committee, c/o Office of the Counsel to the Legislative Counsel Legc.office@novascotia.ca

GEORGE T. H. COOPER, CM, CD, QC, LLD.
[redacted] HALIFAX, N.S. [redacted]
[redacted]

POSITION PAPER FOR PREMIER TIM HOUSTON ON NON-RESIDENT PROPERTY TAX PROPOSALS

April 12, 2022

"The law of unintended consequences is the only real law of history." Niall Ferguson

I am a life long, full time resident of Nova Scotia. I am now retired, having worked here all my life. I practiced law for 50 years, was a P.C. candidate for the Nova Scotia Legislature (1974) and a P.C. Member of Parliament (1979–80), served as President of the University of King's College (2012–16), was Managing Trustee for 23 years of the Killam Trusts ($600 million for graduate scholarships etc. at Dalhousie and five other Canadian universities and the Canada Council), and was Honorary Swedish Consul for Nova Scotia for 12 years. I was co-chair of the private sector 4Front Atlantic Conferences, which led to the Ivany Report and its follow-on adoption by the Province of Nova Scotia. I am immensely proud of our Province's growing success, and look forward to a glowing future. Our growth makes us a Canadian leader for the first time in decades. The spirit of our people is more upbeat than I have seen in my lifetime. Many new opportunities are opening up. There is every sign that your new government, working with the private sector, is committed to policies that will secure our future success.

Yet I am deeply concerned about the proposal for new Property and Deed Transfer Taxes on non-residents. I will say only a little about them; they are fully able to speak for themselves. Instead, I will say why I believe this proposal is bad for Nova Scotia and all who live here permanently.

Our non-resident guests are quickly losing heart. Not being eligible for capped rates, they already pay more than their resident Nova Scotian neighbours. They do not object to this. But they find increases of up to four times or more to be purely discriminatory. They feel they are being penalized for making the "mistake" of investing in Nova Scotia. They are our most devoted ambassadors, yet they feel like outcasts.

Apart from our non-residents, how does the proposed tax harm our Province and its one million (!) permanent residents? In thinking about this, I respectfully suggest that these time tested principles of good government should be guiding:

1. Consistent laws, reasonable taxes and security of property.
2. Opening doors, not closing them.
3. Taxing income, not wealth.
4. Open to citizens of the world, especially fellow Canadians.
5. Looking outward with confidence, not inward with trepidation.
6. Principles, not populism.

→

7. Discriminatory policies encourage like reactions from citizens and other governments.
8. BUSINESS AND FINANCIAL CONFIDENCE ARE FRAGILE; THEY NEED CONSTANT CARE.

Nova Scotia has always been a warm and welcoming place. Think about the Highland Clearances, the Irish Potato Famine, the Loyalists, the New England Planters, the Lunenburg Germans, the Ukrainians, Jews and other Eastern Europeans, and the Dutch farmers who came after WW II. They all escaped their old, hard, war torn lands. They yearned to live in freedom and work in our fields, on our waters, and in our coal mines and iron and steel mills. True, foreign wars and the tides of far-away history sometimes closed us down: French Acadians dispersed to parts unknown; Black Loyalists banished across the seas; our Indigenous peoples forced to abandon their way of life. But that is not who we are; and where we have gone wrong, we keep on striving to make amends.

Our public policies fit this welcoming picture. Take higher education. For decades we have been ahead of all other Provinces— by a country mile— in attracting university students from across Canada. To these we have added thousands from other countries. We encourage all of them to put down roots and become one of us, and many have. We dearly need this cohort in order to reach the top in the industries that will shape our future success. We also need them if we are to meet your uplifting goal of doubling our population by 2050.

In industry we have been just as open. Since the 1950's and 60's, we have wooed and welcomed industries and businesses from all over the world. Think of Stora Forest Industries (now Port Hawkesbury Paper) and Volvo from Sweden, and Michelin from France. More recently, IBM, EY, Lockheed Martin, and Canadian and foreign banks' back offices. A prime example is your government's commitment of $27 million to Cognizant to add 1,250 jobs here in Nova Scotia.

In the cultural sector too, we've welcomed thousands to our world famous Celtic Colours, ECMA Music Awards, Acadian Reunions, LAMP music festivals, the Royal Nova Scotia International Tattoo, the film industry, and countless others big and small.

Over the years I've been lucky to be a small part of a number of these, mostly in the industrial and educational sectors. And I have heard nothing from our people but "Welcome to Nova Scotia! Bienvenue a Nouvelle Ecosse! Ciad Mille Failte! Pjila'si Mi'kma'ki!"

In summary, working together Nova Scotians have poured sweat and resources into strong provincial policies to support our industry, education and culture. They all rest on building a warm, welcoming and open place to live and work. And it has succeeded.

So how does this new property taxation policy fit with this picture? Sadly, it doesn't. In fact, it undercuts our long tested policies and their past successes, and puts a drag on our future. If we think about it, the logic of this tax says we should double or triple university fees for our out-of-province students. Does that step lie somewhere in time to come? Probably not. But what about the parents of those students? Will they encourage their children to study elsewhere, fearing that some future Nova Scotia government, following precedent, might do just that? Will investors pass us by, apprehensive

about what they see as some future government's "wonky tax grab" that comes out of the blue—after they have made their investment? I am convinced that the present proposal may be seen by many decision makers as a monster tax grab that is punitive and discriminatory. I fear that word of it could echo and re-echo among decision makers in the office towers of our largest Canadian cities, and sour potential investors on Nova Scotia for years to come. These outcomes would be the law of unintended consequences hard at work, and with a vengeance.

No one deliberately set out to whack non-residents with a new Monster Tax just because some—but by no means all—may be well off and don't vote here. But on the street these taxes are seen as a dark form of discrimination unworthy of an open, modern, democratic, market based society. Many will sell, not to other "come from aways" who are equally repelled by what they see as "punitive" taxes, but to resident Nova Scotians. But these buyers will pay only the standard property tax, thus stripping the new tax of its stated purpose. So in addition to being seen as unworthy, this tax is also seen as unwise even on its own terms—to say nothing of the unintended consequences.

Let's consider PEI. Non-resident land owners there pay more in property taxes than residents. But the extra amount is not strictly a "tax" on them. All PEI land owners, resident and non-resident alike, receive the same property tax bill, with one portion going to the municipality and the other to the Province. However, the Province gives its residents a rebate of 50% of the Provincial portion. PEI sees this not as discrimination against non-residents, but as the payment of a benefit to Islanders. One might perhaps view this as an incentive to residents to remain in PEI, rather than migrate to "greener pastures" as many did in decades past. Either way, the rebate is a matter of the PEI government spending Islanders' own tax money on a legitimate public policy purpose. Even if this amounts in all but name to an extra tax on non-residents, at 50% of only a part of the overall bill it is still much lower than Nova Scotia is proposing.

Moving away from the previously announced non-resident tax proposal presents the government with a difficult political problem. Some Nova Scotia residents might see non-resident property owners as a distant group, and not really part of the community. Following this line of thought these residents may, understandably, be indifferent about a discriminatory tax aimed at "outsiders." Understandable also is that many of the same people might give little thought to the unanticipated adverse effects on the long term prosperity of the Province as a whole. These are, however, the very things that political leaders are called upon to think about and to struggle with on behalf of all of the people they serve. Nor would "let's go ahead and see what happens" cut it. By that time, investors' minds will have hardened. The damage will have been done.

No doubt these consequences were neither intended nor foreseen. But the law of unintended consequences is no less inexorable just because not enough thought was given to them beforehand. I am respectfully asking that the government drop this policy—one that risks great harm for the future of our Province and its permanent residents. This is apart altogether from the harm to our non-resident guests who love Nova Scotia, and whom we dearly need to keep on our side as our most outspoken external supporters. Let's remember too that with the changing nature of work the "digital nomads" among them would be spending more time here, meaning more local spending and higher HST revenues to the Province, such as occurred during the pandemic. At the very least, the

government should shelve its tax proposal for further study, with the dual aim of scaling back dramatically the rate involved, and avoiding its potential adverse consequences for Nova Scotia.

In conclusion, Premier, let it be said that you and your government wisely listened to the people and correctly identified the two most urgent problems facing Nova Scotians today: fixing a broken health care system, and solving a devastating housing shortage. These goals are highly commendable. Achieving them is vital, most of all for our fellow Nova Scotians on lower incomes who too often bear the brunt. But with respect, in an understandable desire to move forward with dispatch, the means chosen are not up to the task. If, as I believe, the property tax proposals risks grave damage to the Province's "brand" and thus its long term business and financial standing, that might even make it impossible to reach these noble goals, either in a timely way, or perhaps at all.

Thank you.

George Cooper

cc:
Hon. Tim Houston, Premier of Nova Scotia premier@novascotia.ca
Hon. Allan MacMaster, Deputy Premier, Minister of Finance and Treasury Board FinanceMinister@novascotia.ca
Hon. John Lohr, Minister of Municipal Affairs and Housing dmamin@novascotia.ca
Hon. Susan Corkum-Greek, Minister of Economic Development edminister@novascotia.ca
Law Amendments Committee, c/o Office of the Counsel to the Legislative Counsel Legc.office@novascotia.ca

April 4 2022

Honourable Tim Houston
Premier,
Province of Nova Scotia,
Premier@novascotia.ca

Honourable Allan MacMaster,
Minster of Finance,
Province of Nova Scotia,
financeminister@novascotia.ca

Honourable Susan Corkum-Greek
Minister of Economic Development,
MLA Lunenburg.
susancorkumgreekmla@gmail.com

Mr. Brian Justice,
Editor,
Chronicle Herald,
bjustice@heraldchronicle.com

Re: Proposed Tax Increase for Non-Resident Property Owners

Dear Sirs and Madams

I am extremely dismayed by the proposed Non-Resident Property Tax tabled in the Nova Scotian budget of 2022. My understanding that this tax will be $2.00/$100.00 of assessed value of the property starting April 1, 2022. This may increase the property taxes up to three times from the amount paid in 2021.

I have travelled and stayed in Nova Scotia every summer my entire life to our summer cottage in Parrsboro Nova Scotia. Much expense has occurred with maintaining a seasonal residence, eating at the local restaurants and supporting the arts purchasing art works from local artists and enjoyed many shows at the Ships Theatre in Parrsboro. In 2021 I sold the summer cottage in Parrsboro and purchased one in Kingsburg planning to spend the majority of my time.

The rural economy has been supported by non resident owners. One purchases supplies, utilize locally skilled tradesmen, and shop at the local stores. The theatres, and restaurants have always been supported financially by us and our non resident neighbours.

I have always paid my property taxes with minimal benefit. The two largest items in the budget namely health care and education have never been utilized by us. As a non resident one would never contribute to wait times for semi urgent and elective surgeries in Nova Scotia.

I would ask that you reconsider this tax as part of your budget. Although the revenue generated by this tax may help fund affordable housing in Halifax and surrounding communities, the result may be a mass exodus of non-Nova Scotian property owners maintaining residences in rural communities. This would result in the following

1. Decrease in the overall revenue from this tax as the non-Nova Scotian Property owners leave Nova Scotia
2. Possible decrease revenue and demand for the local trades personnel, entertainment sector and hospitality industry.
3. Act as a disincentive to come to and invest in rural Nova Scotia.
4. Closure of some rural towns that relay on the summer revenue from the Non-Resident summer dwellers to carry them through the winter months.

I am unable to see that this will benefit all Nova Scotians and may lead to a mass exodus in rural Nova Scotia. In my case I would not have purchased a summer residence in Kingsburg and would have not planned the added investment which is required for this property.

Sincerely

Tim Nicholas [redacted]

Cindy Nicholas

From: [redacted]
Sent: April 6, 2022 6:44 AM
To: Office of the Legislative Counsel
Subject: Proposed taxes
Attachments: Nova Scotia Property tax increase..docx

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From: Tim Nicholas [redacted]
Subject: Nova Scotia taxes
Date: April 4, 2022 at 12:48:35 PM ADT

April 11, 2022 (Amended Letter from April 5, 2022)

Honourable Tim Houston
Premier of Nova Scotia
Email: Premier@novascotia.ca

Honourable Allan MacMaster
Minister, Finance and Treasury Board
Email: financeminister@novascotia.ca

The Honourable Susan Corkum-Greek
Minister of Economic Development and MLA for Lunenburg
edminister@novascotia.ca; susancorkumgreekmla@novascotia.com

Standing Committee on Law Amendments
Email: Legc.office@novascotia.ca

1723 Hollis Street, 7th Floor
Provincial Building, PO Box 187
Halifax, NS B3J 3N3

Dear Hon. Houston, MacMaster, Corkum-Greek and Standing Committee on Law Amendments,

Re: BILL 149 – Provincial Property Tax for Non-Residents

Last year, my husband and I came to Nova Scotia on vacation and to visit family who had recently moved to the South Shore. We grew increasingly excited when driving south and absolutely fell in love with the landscape of the Kingsburg community. We bought land and are now in the process of building – we break ground in June. We are not real estate speculators or investors. We are an ordinary Canadian couple who will be approaching retirement and were trying to decide where to spend our "golden years."

For years, my husband and I explored different areas of Canada in which we could retire. My husband is originally from England and grew up on the south coast. He moved to Canada and became a Canadian citizen approximately 40 years ago and never regretted the choice. His heart though was always to retire near an ocean once again.

We loved everything about Nova Scotia: the warmth of the people, the culture, the natural beauty, and the many close associations with my husband's native United Kingdom. Note that, the land for sale was on the market for years. We did not take any housing off the market, and our decision provided income to the Realtor thereby benefiting the local economy. We are employing local builders, contractors, tradesmen, and providing a lot of business to the local stores.

We both have ongoing careers in Ontario, and hope to fully retire in a few years. My husband is self-employed and was exploring the possibility of opening a branch office in NS while continuing to work in Ontario for the next two years. Throughout the ensuing build before full retirement, we will be visiting

Nova Scotia two or three times each year. During each visit we will spend money on hotels, food, entertainment, car rentals and more - again, each time this will benefit the local economy.

We have continually sung the praises of Nova Scotia to anyone who will listen and they, along with visiting family and friends, and have recommended the province as a vacation destination.

We pay property taxes, and the economy of Nova Scotia has benefited from our presence by way of both the taxes paid and discretionary spending. Our Lot and soon to be home is on a private road which the province neither built, maintains, nor even plows. Our trash is collected seasonally even though we and others (including full time Nova Scotians) are often in residence off season. We do not have children in the schools. We have never called upon the police or fire departments. We have never used the medical system. We do not use any other social services. In other words, we are not a burden on the province and do not use most provincial services.

Despite this, we are now faced with an exorbitant surcharge to our property taxes that will make our decision to build now in question. Why? We understand that Nova Scotia is facing a housing shortage and affordability crisis. Nevertheless, imposing confiscatory taxes on people who were welcomed by the province, purchased or built their homes in good faith, who love and are ambassadors for the province, who did not purchase as investors but as residents, who are often living in their homes for the maximum time allowed to them, and who are contributing to the local economy will not solve either problem.

Almost 50% of our village, Kingsburg, is composed of non-Nova Scotians – property taxpayers all. Consider what could happen if this short-sighted, punitive, confiscatory tax is enacted. Many of the homes owned by non-residents could be sold. These homes are typically rented to seasonal tourists that create revenue for the province. They do not sit empty. That revenue will disappear.

Most of the non-Nova Scotian residents are retirees who budgeted their fixed retirement incomes to pay anticipated property taxes and other routine expenses. Faced with an exorbitant surcharge/increase, many may choose to or be forced to sell. This will create a glut of homes on the market and may drive down prices and increase inventory in the short term. However, these impacts will be felt through the whole community and will impact the Nova Scotian residents along with the non-Nova Scotian residents being forced to sell. Will the Nova Scotian residents be pleased to see the equity in their homes – often their largest assets – disappear? These lower values will, in turn, drive down assessments and this the property taxes collected, creating little, if any, net gain to the province. In addition, the reduction in property values will hit hardest in rural areas, like Kingsburg, which are beyond commuting range to Halifax and where there are few job opportunities making it unlikely that Nova Scotians will rush in to snap up these newly available properties despite the lowered prices thus setting off a downward spiral that will further reduce values in the long run.

The press has extensively covered housing availability and affordability issues in Toronto and Vancouver, both of which enacted tax surcharges on non-resident owners years ago. However, those surcharges have done nothing to increase availability or affordability in either of those cities. Further, the rationales behind those urban surcharges do not translate to conditions in Nova Scotia or the real causes of the availability and affordability crisis in the province – and certainly not in the rural areas favored by non-Nova Scotian retirees and owners of vacation homes. The most effective way to address those issues isn't to drive people from their homes, rather, as Professor Murtaza Haider of Ryerson University recently told CBC, it is by building more homes to satisfy the need. "If we don't address the real problem, that is construction of new housing, and we continue to build or under build. . . .then the problem will remain."

It is easy to blame and target people who can't vote with the intent of forcing them from their homes and the communities which they love and to which they have contributed. The short-sighted, punitive, and confiscatory tax surcharge will do nothing to solve the housing problem as shown elsewhere in Canada. At the same time, the unintended consequences could cause long term damage to Nova Scotia's real estate values (especially in rural areas) and hospitality and tourism sectors. Most tragically, Nova Scotia's reputation as a welcoming province could be devastated as word of forced sales and shattered dreams spreads throughout Canada, the U.S. and the rest of the world.

We are concerned that the level of healthcare in NS does not equal that of Ontario and are reluctant to give up our OHIP access.

During the pandemic the Nova Scotian government aggressively marketed the benefits of moving to the province. We bought into this but now feel we were misled and lied to. It appears the NS government only wants our money—not us.

As Canadians, we can honestly say that we are extremely ashamed by the government's blatant tax grab of non-resident Nova Scotians (and fellow Canadians). No other province has implemented a tax surcharge for Canadian citizens. Why start now when this will not resolve the housing or health care problems – but rather do the reverse.

In summary, we are hoping that the huge opposition by rural communities throughout Nova Scotia, including elected municipal officials, voiced in newspaper articles, newsletters, opinion pieces, letters, etc. does not fall on "deaf ears" and that the NS government realizes that what they are proposing might provide short term gains (but not the revenue they are expecting) but this will be offset by resulting negatives and long-term pain.

Hope the government considers the following:

- Is it correct and fair to penalize fellow Canadians that do not live in the province and who are not speculators? Perhaps have a tax that is geared towards how long a person owns a property, i.e., if they own it for less than five years, they pay a larger deed transfer tax. The government should pay more attention to the speculators (both non-resident and resident) that are buying up properties in urban centres, especially if they are holding vacant properties to flip.
- Should the pre-April 1, 2022, non-resident property and landowners be grandfathered in as 1) they have been long-term historical owners, or 2) they bought based on the government's marketing plan during the pandemic that targeted non-residents who are able to work remotely.
- Should consideration be given to non-residents that operate a business in NS?
- Can the NS health care system cope with the influx of non-residents, especially those who are approaching retirement, that decide to take up full time residency, as they cannot afford to be deemed as non-residents for tax purposes in NS?
- Increasing property taxes in rural areas where there is no industry or steady employment is not productive. This will hugely impact all industries and their respective revenues that support rural communities. Rural areas do not and have not experienced the housing crunch.

To impose a huge punitive tax measure without knowing the impact will earn your government a reputation for very poor and thoughtless choices.

We look forward to your response.

With regards,

Mark & Linda

Mark & Linda Northwood

[redacted]

From: Mark Northwood [redacted]
Sent: April 12, 2022 12:00 AM
To: susancorkumgreekmla@gmail.com; Office of the Legislative Counsel; LeBlanc-Murray, Nicole M; Economic Development Minister; Finance Minister; Premier
Cc: Catherine Cumming; Carol Schechter; John Duckworth; Linda Northwood
Subject: FW: Bill 149 NS Property Tax for Non-Residents

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Good evening,

Thank you for your response. I am having difficulty understanding how increasing the property taxes for non-residents who own property in rural communities will:

- Create jobs to entice Nova Scotians to return to the province or attract new residents to rent or purchase rural properties.
- Lower the cost of housing in urban areas and target the major cities where the housing market prices do need to be addressed
- Control the speculators that are permanent NS residents who impact the urban centres. We have seen this in Toronto with many condominiums owned by full time Ontario residents purely for speculative purposes. A high number of these condos are either empty or rented for exorbitant fees. Targeting a rural area typically does not benefit a city.
- Create a rental market for permanent residents in rural areas, when employment is typically found in urban centres and not rural areas like Kingsburg, which historically has had many non-resident owners.
- Create more rental housing for permanent residents. Many rural properties are only three seasonal residences and do not have the capabilities to be rented to a Nova Scotian on a year-round basis.
- Create more employment in rural communities. Many of the jobs in the rural communities exist because of the non-resident owners.

If this Bill is passed you will see that many non-residents will be forced to sell their properties. Many of those properties in rural areas will then be bought by permanent residents as seasonal homes. So, what is achieved? Over time the prices will increase, especially as you point out that you want to increase the population of permanent residents. It's basic supply and demand. The more people you have living there increases the demand for housing. If you don't have the supply the prices will increase. I think you need to build more affordable housing in the areas where employment is rising.

My wife and I purchased our vacant Lot (that had been on the market for quite some time) in April 2021. We were attracted to the province by the lifestyle, the people, and the marketing campaign the NS government had during the pandemic to attract people. There was no mention of increasing property taxes this exorbitantly at the time. Based on the marketing campaign we feel we have been misled and that the province just wants our money and not us.

We felt that NS would be a great place to retire to in a few years (two to three). We still do, however would like to retire under our terms and not be told that we face massive property tax increases if we don't take up NS full time residency sooner. From a healthcare perspective we don't think NS is able to handle the increased residency numbers, so why would we give up our access to OHIP that could not only be detrimental to our health but also potentially cause us to be a burden on the NS healthcare overtaxed system?

I agree that property prices need to be addressed for the first-time home buyer. However, the Bill needs to be fair and equitable. Why isn't the Legislature targeting Nova Scotians that own seasonal or second homes? How many politicians' own seasonal homes, income properties etc. either by themselves, through their partners or via corporations? Why should it be non-residents that are being targeted? What happens to the non-residents that operate businesses in NS?

I empathize with first time home buyers as I was in that position in my early 20's. However, any property tax increase should target all property owners, not just non-residents. One suggestion would be to have a higher tax for people/ corporations that own more than two properties.

Regards,

Mark Northwood
President

KENWYN GROUP
GLOBAL INVESTIGATION SERVICES

Kenwyn Group Inc
207 - 50 McIntosh Drive
Markham, ON, L3R 9T3

Phone: 416-677-8835
[redacted]

From: Susan Corkum-Greek <susan.corkumgreek@yahoo.ca>
Sent: Monday, April 11, 2022 8:34 PM
To: Northwood, Linda [redacted]
Subject: Re: NS Property Tax for Non-Residents

CAUTION EXTERNAL EMAIL: DO NOT CLICK ON LINKS OR OPEN ATTACHMENTS UNLESS YOU KNOW THE CONTENT IS SAFE.

Dear Linda,
Thank you for reaching out to share 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 wildly 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.
We 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 in this critical period.
No one likes to pay more, and this is a substantive increase. So I cannot express surprise at the reaction of seasonal residents. 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 dividuals - their accomplishments, innovations, jobs or wealth created - were lost to our province.

All this said, I continue to encourage those who feel strongly about this proposal to take advantage of the Law Amendments process (unique to Nova Scotia) by making a written submission, personal or virtual appearance before the all-party committee.

Sincerely,

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

You can find out more information about the tax measures here

Sent from my iPhone

From: Mark Northwood [redacted]
Sent: April 8, 2022 9:37 AM
To: Office of the Legislative Counsel; Premier; Finance Minister
Cc: Catherine Cumming; Tina Williamson; susancorkumgreekmla@gmail.com; John Duckworth; Carol Schechter; Leigh Lewis (leigh0563@gmail.com)
Subject: RE: NS Property Tax for Non-Residents

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Good morning,

Thank you for the below email.

We have put our concerns in writing, and you have confirmed receipt, but we are unclear as to the next steps as your email does not really outline the next stage of our complaint/ concerns.

With respect to your comment "a copy of which will be distributed to each member of the Law Amendments Committee if and when such a bill is introduced in the Legislature." Can you please answer the following:

- What "bill" are you referring to? The original bill that was passed pertaining to property tax increases / deed transfer tax, or is this a separate bill dealing with amendments?
- What are the next steps to the original bills process? Has this bill been passed?
- Please identify the members of the Law Amendments Committee

We would like confirmation that our letter and the following points (copied below for ease or reference) have been received and are being acted on. Simply saying that copies will be distributed to the LAC "if and when such a bill is introduced" does not provide us with the comfort level in knowing that our concerns are being taken seriously and are being addressed.

Points:

The government should consider the following:

- Is it correct and fair to penalize fellow Canadians that do not live in the province and who are not speculators? Perhaps have a tax that is geared towards how long a person owns a property i.e., if they own it for less than five years, they pay a larger deed transfer tax.
- Target the speculators that buy and sell a property within a 12 month period.
- Should the pre-April 1, 2022 non-resident property and landowners be grandfathered in as 1) they have been long-term historical owners, or 2) they bought based on the governments marketing plan during the pandemic that targeted non-residents who are able to work remotely.
- Should consideration be given to non-residents that operate a business in NS?
- Can the NS health care system cope with the influx of non-residents that decide to take up full time residency?
- The government should pay more attention to the speculators (both non-resident and resident) that are buying up properties in urban centres. Increasing property taxes in rural areas where there is no industry or steady employment is not productive.
- As the federal government have their own plan to address housing and speculators would it not be prudent for the NS provincial government to wait and see what transpires. The federal government is considering a ban on

foreign investors (speculators) that purchase non-recreational residential property. From this we see that the federal government realize the benefits of non-resident property owners owning recreational residential property.

Regards

Mark Northwood
President

KENWYN GROUP
GLOBAL INVESTIGATION SERVICES

Kenwyn Group Inc
207 - 50 McIntosh Drive
Markham, ON, L3R 9T3

Phone: 416-677-8835
[redacted]

From: Office of the Legislative Counsel <legc.office@novascotia.ca>
Date: April 7, 2022 at 4:13:03 PM EDT
To: "Northwood, Linda" [redacted]
Subject: RE: NS Property Tax for Non-Residents

CAUTION EXTERNAL EMAIL: DO NOT CLICK ON LINKS OR OPEN ATTACHMENTS UNLESS YOU KNOW THE CONTENT IS SAFE.

Thank you for you written submission, a copy of which will be distributed to each member of the Law Amendments Committee if and when such a bill is introduced in the Legislature.

Office of the Legislative Counsel
CIBC Building
802-1809 Barrington Street
Halifax NS B3J 3K8
tel 902 424 8941
www.nslegislature.ca

From: John Duckworth <john@duckworthrealestate.com>
Sent: April 6, 2022 6:12 AM
To: Office of the Legislative Counsel <legc.office@novascotia.ca>
Subject: NS Property Tax for Non-Residents

The government should consider the following:

- Is it correct and fair to penalize fellow Canadians that do not live in the province and who are not speculators? Perhaps have a tax that is geared towards how long a person owns a property i.e., if they own it for less than five years, they pay a larger deed transfer tax.

- Should the pre-April 1, 2022 non-resident property and landowners be grandfathered in as 1) they have been long-term historical owners, or 2) they bought based on the governments marketing plan during the pandemic that targeted non-residents who are able to work remotely.
- Should consideration be given to non-residents that operate a business in NS?
- Can the NS health care system cope with the influx of non-residents that decide to take up full time residency?
- The government should pay more attention to the speculators (both non-resident and resident) that are buying up properties in urban centres. Increasing property taxes in rural areas where there is no industry or steady employment is not productive.

Feel free to share the letter.

Regards,
Mark

Mark Northwood
President

Kenwyn Group Inc
207 - 50 McIntosh Drive
Markham, ON, L3R 9T3

Phone: 416-677-8835
[redacted]

From: razzle.cumming@gmail.com [redacted]
Sent: Tuesday, April 5, 2022 11:35 AM
To: Northwood, Linda [redacted]
Cc: Premier@novascotia.ca; Financeminister@novascotia.ca; twilliamson@royallepage.ca; susancorkumgreekmla@gmail.com; Carol Schechter <cschechter4@nyc.rr.com>; John Duckworth <john@duckworthrealestate.com>; Taylor & Silver <mail@taylorandsilver.ca>; Leigh Lewis (leigh0563@gmail.com) <leigh0563@gmail.com>; Mark Northwood <mnorthwood@kenwyngroup.com>
Subject: Re: NS Property Tax for Non-Residents

Superb letter. Bravo.

Catherine

Sent from my iPhone

> On Apr 5, 2022, at 10:32 AM, Northwood, Linda <Linda.Northwood@brookfield.com> wrote:

Dear Honourable Tim Houston and Honourable Allan MacMaster,

Please find attached a letter and below the same for your consideration and response.

With best regards,
Linda and Mark Northwood

Letter dated: April 5, 2022

Honourable Tim Houston
Premier of Nova Scotia

Honourable Allan MacMaster
Minister, Finance and Treasury Board

1723 Hollis Street, 7th Floor
Provincial Building, PO Box 187
Halifax, NS B3J 3N3

Sent by email: financeminister@novascotia.ca; Premier@novascotia.ca

Dear Hon. Houston and MacMaster,

Re: Provincial Property Tax for Non-Residents

Last year, my husband and I came to Nova Scotia on vacation and to visit family who had recently moved to the South Shore. We grew increasingly excited when driving south and absolutely fell in love with the landscape of the Kingsburg community. We bought land and are now in the process of building – we break ground in June. We are not real estate speculators or investors. We are an ordinary Canadian couple who will be approaching retirement and were trying to decide where to spend our "golden years."

For years, my husband and I explored different areas of Canada in which we could retire. My husband is originally from England and grew up on the south coast. He moved to Canada and became a Canadian citizen approximately 40 years ago and never regretted the choice. His heart though was always to retire near an ocean once again.

We loved everything about Nova Scotia: the warmth of the people, the culture, the natural beauty, and the many close associations with my husband's native United Kingdom. Note that, the land for sale was on the market for years. We did not take any housing off the market, and our decision provided income to the Realtor thereby benefiting the local economy. We are employing local builders, contractors, tradesmen, and providing a lot of business to the local stores.

We both have ongoing careers in Ontario, and hope to fully retire in a few years. My husband is self-employed and was exploring the possibility of opening a branch office in NS while continuing to work in Ontario for

the next two years. Throughout the ensuing build before full retirement, we will be visiting Nova Scotia two or three times each year. During each visit we will spend money on hotels, food, entertainment, car rentals and more - again, each time this will benefit the local economy.

We have continually sung the praises of Nova Scotia to anyone who will listen and they, along with visiting family and friends, and have recommended the province as a vacation destination.

We pay property taxes, and the economy of Nova Scotia has benefited from our presence by way of both the taxes paid and discretionary spending. Our Lot and soon to be home is on a private road which the province neither built, maintains, nor even plows. Our trash is collected seasonally even though we and others (including full time Nova Scotians) are often in residence off season. We do not have children in the schools. We have never called upon the police or fire departments. We have never used the medical system. We do not use any other social services. In other words, we are not a burden on the province and do not use most provincial services.

Despite this, we are now faced with an exorbitant surcharge to our property taxes that will make our decision to build now in question. Why? We understand that Nova Scotia is facing a housing shortage and affordability crisis. Nevertheless, imposing confiscatory taxes on people who were welcomed by the province, purchased or built their homes in good faith, who love and are ambassadors for the province, who did not purchase as investors but as residents, who are often living in their homes for the maximum time allowed to them, and who are contributing to the local economy will not solve either problem.

Almost 50% of our village, Kingsburg, is composed of non-Nova Scotians – property taxpayers all. Consider what could happen if this short-sighted, punitive, confiscatory tax is enacted. Many of the homes owned by non-residents could be sold. These homes are typically rented to seasonal tourists that create revenue for the province. They do not sit empty. That revenue will disappear.

Most of the non-Nova Scotian residents are retirees who budgeted their fixed retirement incomes to pay anticipated property taxes and other routine expenses. Faced with an exorbitant surcharge/increase, many may choose to or be forced to sell. This will create a glut of homes on the market and may drive down prices and increase inventory in the short term. However, these impacts will be felt through the whole community and will impact the Nova Scotian residents along with the non-Nova Scotian residents being forced to sell. Will the Nova Scotian residents be pleased to see the equity in their homes – often their largest assets – disappear? These lower values will, in turn, drive down assessments and this the property taxes collected, creating little, if any, net gain to the province. In addition, the reduction in property values will hit hardest in rural areas, like Kingsburg, which are beyond commuting range to Halifax and where there are few job opportunities making it unlikely that Nova Scotians will rush in to snap up these newly available properties despite

the lowered prices thus setting off a downward spiral that will further reduce values in the long run.

The press has extensively covered housing availability and affordability issues in Toronto and Vancouver, both of which enacted tax surcharges on non-resident owners years ago. However, those surcharges have done nothing to increase availability or affordability in either of those cities. Further, the rationales behind those urban surcharges do not translate to conditions in Nova Scotia or the real causes of the availability and affordability crisis in the province – and certainly not in the rural areas favored by non-Nova Scotian retirees and owners of vacation homes. The most effective way to address those issues isn't to drive people from their homes, rather, as Professor Murtaza Haider of Ryerson University recently told CBC, it is by building more homes to satisfy the need. "If we don't address the real problem, that is construction of new housing, and we continue to build or under build. . . .then the problem will remain."

It is easy to blame and target people who can't vote with the intent of forcing them from their homes and the communities which they love and to which they have contributed. The short-sighted, punitive, and confiscatory tax surcharge will do nothing to solve the housing problem as shown elsewhere in Canada. At the same time, the unintended consequences could cause long term damage to Nova Scotia's real estate values (especially in rural areas) and hospitality and tourism sectors. Most tragically, Nova Scotia's reputation as a welcoming province could be devastated as word of forced sales and shattered dreams spreads throughout Canada, the U.S. and the rest of the world.

We are concerned that the level of healthcare in NS does not equal that of Ontario and are reluctant to give up our OHIP access.

During the pandemic the Nova Scotian government aggressively marketed the benefits of moving to the province. We bought into this but now feel we were misled and lied to. It appears the NS government only wants our money—not us.

As Canadians, we can honestly say that we are extremely ashamed by the government's blatant tax grab of non-resident Nova Scotians (and fellow Canadians). No other province has implemented a tax surcharge for Canadian citizens. Why start now when this will not resolve the housing or health care problems – but rather do the reverse.

We look forward to your response.

With regards,

Mark & Linda

Mark & Linda Northwood

[redacted]

View Important disclosures and information about our e-mail policies here.

<NS Property Tax for Non-Residents.pdf>

[redacted]
Caribou Island, Nova Scotia
[redacted]

9 April 2022

The Law Amendments Committee

Office of the Legislative Counsel
CIBC Building
802-1809 Barrington Street
PO Box 1116
Halifax NS B3J 2X1

By email:legc.office@novascotia.ca

Re: The Nova Scotia Non Residents Property Tax

Dear Members of the Committee

We are writing to you as concerned Canadian citizens who have been invested in Nova Scotia for nearly a quarter century. We wish to share our story in order for you to realize what Nova Scotia has meant to us and what we thought we meant to Nova Scotia.

In 1998 while a permanent resident of Halifax, Nova Scotia, my wife and I purchased a plot of land on Caribou Island in Pictou County and started our dream to build our home away from home. Working with a local contractor from New Glasgow and Beaver Lumber in Stellarton we had our cottage constructed.

We enjoyed our cottage just like every other Nova Scotian resident did; on weekends and throughout summers. In 2000 we were transferred to Toronto and while we were now 2000 km away, we had not built our cottage as a speculative investment but due to the location and a strong connection with our neighours and community. My wife and two sons continued to spend each summer at our cottage in Pictou County while I joined them during my yearly vacations.

In 2012 I retired and as both our sons had grown and settled in Ontario we remained here to be close to them for part of the year and to expand our cottage to accommodate the demands of a full adult family during the balance of the year.

We returned to our contractor, and went back to our local community for all of our supply needs, including Pictou Home Hardware for lumber and Polytech windows in Cape Breton for windows in the new addition.

Since full retirement my wife and I have spent up to 6 months in Pictou County each and every year. We have built a network of close friends in our community and have personally toured and introduced scores of visitors from across Canada to Pictou County and the rest of Nova Scotia. We ourselves have visited every single region of Nova Scotia multiple times.

We have played our ongoing part in supporting the local economy. Not only involving daily living but through significant purchases such as vehicles (9 in total since building in Nova Scotia); replacement of our original windows; significant shore erosion mitigation and through the end of life replacement of our septic system, to name a few. All supplied and serviced through local businesses.

We are trying to understand the logic of these changes in taxation against Canadian non Nova Scotia residents. We understand that you are trying to address the housing crisis that exists across Canada, particularly since the pandemic, but in doing so you have chosen to penalize those that have already been significantly invested in Nova Scotia. You have chosen to penalize the majority of those that have invested in rural communities where the summer economy is the life blood of so many small business operators.

In a time when costs are rising all across Canada making it especially difficult for the retired population; with the additional tax, you have added a 222% increase to our yearly taxes. We ask that you look forward with your solutions, not backwards. by implementing *a grandfather clause* to recognize those that have been invested in Nova Scotia for the long term.

We thank you for your attention and would appreciate a reply at your earliest convenience.

Harry (Hank) and Cyndi Stackhouse
[redacted] Caribou Island, NS [redacted]
[redacted]

[redacted]

From: [redacted]
Sent: April 18, 2022 1:50 PM
To: Premier; Finance Minister; Economic Development Minister; susancorkumgreekmla@gmail.com; Office of the Legislative Counsel
Cc: Bignell, Laura M; garyburrill@gmail.com
Subject: Objection to Bill 149 Financial Measures 2022 Act

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Dear Premier, Ministers and Standing Committee on Law Amendments,

I am writing to ask that you reconsider, reduce or eliminate the proposed property tax increase on non-resident property owners in Nova Scotia (or at least delay the proposed implementation).

Over the last couple of years, my wife and I fulfilled a lifelong dream by purchasing land and building a seasonal cottage in Kingsburg in Lunenburg County. We spent our honeymoon in Nova Scotia 35 years ago and have returned regularly for vacations. Although it was a big stretch financially, we wanted to build a vacation home in Nova Scotia that we could share with our children and grandchildren for generations to come. We hired local Nova Scotia residents to design and build our new home and a local craftsman to build some of our furniture. We purchased almost all of our materials locally because we wanted to support the local Nova Scotia economy.

Now we are uncertain whether we can keep our dream home in Nova Scotia because of the dramatic increase in property and transfer taxes that you are planning to impose on non-resident property owners. Since the tax is being imposed retroactively in a weakening real estate market, our options are limited and we may lose a significant portion of our investment.

The proposed change also leaves us feeling unwanted and unwelcome in a province we once thought of as our "home away from home".

Since little or no research has been provided to support the claims that this legislation will promote the availability of affordable housing in Nova Scotia, it appears likely that the legislation is simply a "money grab" aimed at non-residents because they are also non-voters. Over the long term, that policy is likely to force the departure of non-resident property owners like us who currently provide significant investment, spending and taxes while making only minimal use of government services. If Nova Scotia aims to be unfriendly to non-residents, then its growth will slow and its tourism, building and real estate industries will suffer.

Please reduce or eliminate the proposed property tax increase on non-resident property owners – or at least delay the implementation to allow us time to minimize the adverse financial impact.

Thanks,
Charlie Allred
[redacted]

[redacted]

From: [redacted]
Sent: April 18, 2022 12:42 PM
To: Office of the Legislative Counsel
Subject: Bill 149 - NS Non-Residents Property Tax
Attachments: Letter to NS Law Amendments Committee April 18 2022.pdf

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Attached please find my letter to the Law Amendments Committee.

Yours sincerely,
Judith Shane

226 Byron Avenue
Ottawa, Ontario
K1Z 6Y7

April 18, 2022.

The Law Amendments Committee
Office of the Legislative Counsel
CIBC Building
802-1809 Barrington Street
PO Box 1116
Halifax NS B3J 2X1

By email:legc.office@novascotia.ca

Re: The Nova Scotia Non-Residents Property Tax (Bill 149 – Financial Measures (2022) Act

Dear Members of the Committee,

My mother died at the beginning of Covid in March 2020. Her resolute wish in her final years was to remain at home throughout her illness and to die in her own home just as my father had done a decade previously. To honour her wish and make it a reality, two mortgages on the family home were required as other resources had already been exhausted and home care costs were extensive.

Right until her last breath my mother knew she was in the home she so loved. This gave her peace.

My husband and I wished to purchase my family home of sixty years. It is the smallest home on the smallest lot on the street. We were informed that it would otherwise be sold, razed to the ground and a much larger single-family house constructed in this area of Halifax with R1 zoning.

Our wish is to retire to Halifax and my family home, a place with deeply personal and historic meaning. Dipping heavily into our retirement savings, we purchased the property. Our property tax rose in 2021 by 25%, then another 12.5% in 2022. If Bill 149 is passed, our property tax will have increased by 268%. This will be financially unsustainable.

We will have to consider selling before we even live there. This will break my heart.

Moving to Halifax is not a current consideration as we need to continue employment in Ontario until we are able to retire. We are also concerned about making the move without having a family doctor in Halifax. While we have not rented out the house, since March 2020 we have had a caretaker living in the house and this continues to this day. As this is someone currently

unable to work and who has no home of her own, she lives in the house rent and utilities free with use of the family car. We also pay her a small weekly stipend.

To fall under the proposed exemption of a continuous 12-month rental, we will be faced with the choice of 1) having the caretaker remove herself and find another place to live for which she will have to pay rent or 2) renting out the house full time to strangers. In either scenario, we will be unable to live in the house ourselves for at least part of the year until we retire and can move to Halifax on a permanent basis. Visiting the house and Halifax while staying in a hotel room seems an absurd and unmanageable solution.

The rapidity with which this bill is being passed is seems unnecessary. Surely further research and study would ascertain whether targeting out of province residents with this excessive tax and, its consequent detrimental effects on tourism, is the best choice. No other province implementing non-resident property taxes chose to penalize fellow Canadians to this extent.

Please consider providing additional, more realistic exemptions and amendments to ease this proposition for those of us who wish to return home. These might include: grandfathering current seasonal homeowners; not making this a retroactive tax; reducing the tax amount from 2% to .5% such as is the case in British Columbia; targeting the legislation towards foreign buyers and investors, flippers, and Airbnb rentals.

This non-residents property tax will have deeply impactful, divisive, and permanent consequences for those of us who call Nova Scotia home but cannot live there full time. A century ago, both sets of my grandparents immigrated to Nova Scotia from Europe to flee severe persecution. Nova Scotia has always been a welcoming place for us through three generations. Please do not force this sense of belonging and community to come to an end.

Yours respectfully,

Judith Shane

[redacted]

From: Isabelle Laforest-Ouimet [redacted]
Sent: April 15, 2022 9:21 AM
To: Premier; Finance Minister; Office of the Legislative Counsel; jillbalserpc2021@gmail.com
Cc: NSAR
Subject: proposed 5 per cent Deed Transfer Tax and the annual Property Tax for non-residents

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Hello all,

The proposed 5 per cent Deed Transfer Tax and the annual Property Tax for non-residents discourages people considering purchasing property in our province. These taxes also add financial burden to people who currently have seasonal property here. Many of these people are Nova Scotians who have history in the province and family ties they want to maintain. These families have an economic impact in our rural communities with businesses relying on seasonal resident spending from groceries, utilities, tourism, hiring local tradespeople, and more. The message we are sending to fellow Canadians is that we do not want them here. Our tourism promotions welcome Canadians to our province, however, these taxes discourage loyal, seasonal property owners who come back year after year without any enticement. I am disappointed in the implementation of these taxes and urge the province to consult with REALTORS® and out-of-province owners to find a better solution. Let's avoid the decline of rural Nova Scotia and make a plan that is fair for those who love and have given so much to the province.

--
Isabelle Laforest-Ouimet
Exit Realty Town & Country
1-902-308-1833

[redacted]

From: Barbara Read [redacted]
Sent: April 14, 2022 8:25 PM
To: Office of the Legislative Counsel
Subject: Non resident property tax legislation

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Dear members of the Nova Scotia Law Amendments Committee,,

This letter is in response to the recent tax legislation for out of province property owners.
My purpose for this letter is to offer my perspective and hope you can see how this might affect people such as myself.

I was born and raised in Nova Scotia. My family roots in N.S. go as far back as the 1760's, when the first settlers arrived. After finishing university (Dalhousie) in 1978, I left the province to pursue employment and have been living in Ontario ever since. Every summer without fail, my husband (whose family roots are also from Nova Scotia) and I make the pilgrimage back to Nova Scotia to reconnect with family and friends. Our grown children and grandchildren have also been making the trek to what I have always referred to as "back home". One of our children even got married here, where guests came from all over the world.

My father built a lakeside basic seasonal summer cottage in 1969 in Lunenburg County and it was his dream that his family would enjoy it for generations. After he passed away in 2013, my husband and I took over ownership of the cottage. Since then we have done some much needed renovations, utilizing a local contractor, with all building materials purchased locally. Every year, we hire him to open and close the cottage as well as look after any repairs/upgrades. We also hire a local couple to keep watch over the cottage and look after property maintenance (i.e. tree cutting, etc).

Since owning the cottage, we have had several guests come and stay with us. We have enjoyed showing them the beauty of the province, and they have enjoyed partaking in some of what the area has to offer (kayak tours, whale watching, dining out, etc). Many of them have continued on to other parts of the province to explore.

I understand that the new tax legislation is intended to deter speculators from purchasing property as well as generate income towards new housing in areas such as Halifax/Dartmouth. I can't see how a seasonal, unheated cottage on an unplowed road in an isolated rural area would be of any benefit as a year round home or rental accommodation.

As it stands now, we don't see many benefits to the tax we now pay. To basically triple the tax rate is incredibly unfair, and to do it without any notice whatsoever is atrocious. If you feel that cottages take up valuable housing, then triple the tax rate for ALL cottagers, not just those that "come from away". This new measure is incredibly short sighted, and will have a big impact on the economy, not to mention the ill feelings that have already been created. It's not likely that any of the 27,000 non-resident property owners will continue to promote the province, and many of them, including myself; may have to resort to selling.
We had plans to do some further upgrades, but now are unsure.

Please reconsider this legislation and refocus the tax to those out of country investors/ speculators who are only concerned with lining their own pockets; and don't punish us who have strong N.S. roots and have a true love of the province.

Sincerely,
Barb Read

[redacted]

From: Sandy [redacted]
Sent: April 14, 2022 2:50 PM
To: Office of the Legislative Counsel

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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I am writing concerning proposed tax on property owned by people who live outside of Canada I am a Canadian citizen living in the US I have a small cottage in Nova Scotia on land which has been in my family for approximately 200 years I feel this is a huge burden to anyone living on a fixed income I have been going to this property for 79 years and hope to continue this practice and not be forced to sell I would appreciate that situations like mine would be taken into consideration before passing this bill Thank you. Sandra Munroe

[redacted]

From: Martin Dowse [redacted]
Sent: April 14, 2022 1:45 PM
To: susancorkumgreekmla@gmail.com
Cc: Premier; Finance Minister; Office of the Legislative Counsel; phoveling@nsar.ns.ca
Subject: 2% tax

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Dear Ms. Corkum Greek,

I am writing this email in response to your party's proposed implementation of a 2% (per 100 of assessment) for owners of property who don't reside in the province. I am a REALTOR® and I also sell modular homes. As such, I am extremely disappointed in the implementation of this particular tax and urge the province to consult with REALTORS® and out-of-province owners to find a better solution.

These taxes won't ease the housing problems in this province. All they will do is add financial burden to people who currently have seasonal property here. Many of these people are Nova Scotians who have history in the province and family ties they want to maintain. These families have an economic impact in our rural communities with businesses relying on seasonal resident spending from groceries, utilities, tourism, hiring local tradespeople, and more.

For example, my three siblings own a property in Indian Point that has been in our family for 50 years. They all reside out of province but visit numerous times a year and, as such, contribute greatly to the economy of this province. Why should they be penalized?

At best this tax is misguided and at worst a blatant tax grab which will be remembered come election time.

Martin Dowse
Gold River Homes
219 Highway 12
Chester Basin, NS
Office - 902 273 3033
Cell - 902 521 6176

www.goldriverhomes.ca
Like us on Facebook!

[redacted]

From: janet becker [redacted]
Sent: April 13, 2022 10:03 PM
To: Premier; Finance Minister; Office of the Legislative Counsel
Subject: Out of Province Taxes

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Hello. I am writing to protest the out of province tax for property owners. I am a proud Nova Scotian living in British Columbia. I feel cheated and annoyed by this tax. My family and I purchased property in rural Pictou County in May 2021. The cottage property, which is seasonal and not habitable in winter, had been on the market for four years. We paid a considerable amount of money for the property. It was an emotional purchase as I wanted a place to go home to and to show my grandchildren the Nova Scotia way. We support the local economy. We have used plumbers and roofers and carpenters and landscapers and we shop locally, pay strict attention to the environment and respect every rule of the law. We want to be able to keep this property.
In a nutshell, this burdensome tax will be extremely challenging to us. Please help by reconsidering. Thank you. -
Janet Becker
[redacted] Black Point

[redacted]

From: Bev Bennett [redacted]
Sent: April 13, 2022 9:50 PM
To: Office of the Legislative Counsel
Subject: Fwd: Tax increase for non-permanent Nova Scotia residents

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Ref. Bill 149

Sent from my iPhone

Begin forwarded message:

> **From:** Bev Bennett [redacted]
> **Date:** April 5, 2022 at 10:57:48 AM ADT
> **To:** PREMIER@novascotia.ca, FinanceMinister@novascotia.ca
> **Cc:** barkhousemla@gmail.com, garyburrillmla@gmail.com, kelly@kellyregan.ca
> **Subject: Tax increase for non-permanent Nova Scotia residents**
>
> Honourable Premier, Ministers and Members,
>
> I am writing to express my outrage over the new property tax imposed on Nova Scotian part time residents. As a full time Nova Scotian who resides on the South Shore of Nova Scotia, I believe this new tax is incredibly unfair to individuals who, along with tourism, provide great financial benefits to our economy, as well as, diversity. Most of our American neighbours have been living in our communities for years and many for decades. As retirees they are not allowed full time residency and must limit themselves to 6 months. They bought here with the understanding that our beautiful province is a fair and just one. As part time residents their property taxes are already higher due to the fact that they are not eligible to be capped. To propose a property tax increase from .81% (Lunenburg County) to 2% is excessive, **especially since they are not eligible to utilize our MSI healthcare system, which consumes almost 40% of our provincial budget!** Likewise, other part time residents from across Canada provide many more economic benefits to our province than do even short term vacationers. While I commend the current government for taking substantial steps towards addressing healthcare and housing, gouging a limited number of individuals who have no voting rights and no possibility of accessing our healthcare, smacks of an unfair tax grab, that will do more harm to our economy and reputation as wonderful province of Canada, than this shortsighted legislation.
>
> Bev Bennett
> [redacted]
> Northwest Cove
> Nova Scotia

[redacted]

From: Ed Bewley [redacted]
Sent: April 13, 2022 3:18 PM
To: Office of the Legislative Counsel
Subject: Don't pass non-resident taxes

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Poorly thought through, discriminatory and shortsighted. Doesn't help create affordable housing where it's needed. Will encourage 27,000 non-residents to rethink their commitment to Nova Scotia. Big loss to province long term.--
Regards,

Ed Bewley
Owner/Manager
[redacted]

[redacted]

From: Christina Smith [redacted]
Sent: April 13, 2022 1:26 PM
To: Office of the Legislative Counsel
Cc: Brian Smith
Subject: Proposed Tax
Attachments: Nova Scotia Tax.docx

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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To whom it may concern,

Please see attached the letter that we sent to Premier Houston and others in the provincial cabinet. We look forward to a response.

Thank you,
Christina

Christina Smith (she/her) | Chief Executive Officer
[redacted]

April 8, 2022

The Honourable Tim Houston
MLA Pictou East
Premier of Nova Scotia

Dear Premier Houston:

As property owners in your home riding of Pictou East, we are writing to express our alarm regarding the proposed property tax and land-transfer tax on non-residents contained in the recent provincial budget.

I and my husband, Brian Smith, who is a native Nova Scotian raised in Pictou County, own a home in Lismore, where we have been spending a good portion of the year since 2013. We might already have made the property our full-time residence if we were able to acquire high-speed internet service, which, despite all effort, we still lack.

Nevertheless, we continue to spend significant stretches of time in our beloved community on the Northumberland Shore.

As part-time residents, we feel we make a significant contribution to the economy and welfare of the community. We generously support local businesses, utilize local services, participate in community events and contribute in as many ways as we can to the energy and spirit of our rural neighbourhood.

We accept the current tax we pay as a fair and just return for the privilege of living on our land, even though, as part-time residents, we don't draw on significant government services such as education and health care to the extent that full-time residents are likely to do.

However, the proposed radical increase in property tax on non-residents strikes us as unjust and short-sighted. My husband is a retired professor of drama and experienced theatre artist/educator, and I am CEO of a national charity with years of experience in fundraising, leadership and community engagement. We feel that we have enduring value to add to the culture and livelihood of rural Pictou County, and are dismayed that the unfair proposed tax might discourage us from continuing to consider rural Nova Scotia our home.

We respectfully request that as Pictou East MLA and Premier of Nova Scotia you consider our voice as you and your government weigh the implications and consequences of the proposed tax burden on non-residents.

Yours sincerely
Christina Smith

[redacted]

From: Claudia Franz [redacted]
Sent: April 11, 2022 12:13 PM
To: Office of the Legislative Counsel
Subject: complaint about the Property tax surcharge on non-resident homeowners
Attachments: Scan_0022.pdf

** EXTERNAL EMAIL / COURRIEL EXTERNE **
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Dear Committee Members,

you find enclosed a letter that my husband and I wrote to the Prime Minister of Nova Scotia in regard of the above mentioned matter. Needless to say that we are devastated and feel treated condescendingly and discriminated.

We have never taken away a home from a Nova Scotian, we bought a property that was on sale for years in Blue Rocks and no one was interested in. We built a little house/cottage and since than we spent a few month annualy in the Lunenburg Municipality, taking part in community life , paying taxes , living costs and not complaining when your government closed the borders for all out-of-province home owners because of the pandemic but claimed the property tax without any reduction. Even worse, when we finaly were allowed to visit our property again in September 2021, we were charged additional fees and had additional costs for regular affairs (car, license, gardening etc.) that we couldn't take care of involuntary. We paid it all, never said a word.

Now we feel unwelcomed , cheated on. Honestly, together with the 2 years ban of not being allowed to sell our property to out-of- province buyers, we are partly expropriated. Canadian homes only for Canadians is the the saying of your most important politicians. Is this the new attitude towards foreigner, even the own Canadian people?

Please reconsider these unfair plans and remind yourself of the economic and social effects on the long run.

For sure we as foreigners, Germans and not even Canadians are of no influence to the future elections but you know very well that we bring a lot of money to Nova Scotian communities each year that is urgently needed by small buisinesses, associations, church communities.

We would appreciate receiving an short acknowledging receipt of this email. Thank you.

Sincerely yours
Claudia and Rudolf Franz

RUDOLF W. FRANZ

- Germany -
[redacted]

Germany April 4th 2022

- Canada -
[redacted]
Blue Rocks / Lunenburg
[redacted]

Delivered via Email

The Honourable Tim Houston, Premier of Nova Scotia
The Honourable Allan MacMaster, Deputy Premier, Minister of Finance and Treasury Board
The Honourable Susan Corkum-Greek, Minister of Economic Development, MLA for Lunenburg

Dear Sirs / Madame

I am writing to urge you to reconsider your goverments plan to levy a property tax surcharge on non-resident homeowners.

Please find our arguments in short words as follows:

- In 2013 we became owners of a site in Blue Rocks with help of local real estate agents
- In 2015 we started to build our own house with local companies and the help of a local lawyer
- In 2017 we moved in.
- In 2020 / 2021 we where not allowed to visit NS due to the Covid Pandemie
- In 2022 we visited our house in NS the first time after two years

Tax payments:

- Assessment value tax on our site from 2013 till 2015
- Assessment value tax on site and house under construction from 2015 till 2016
- Assessment value tax on completed house and site 2017 till 2022

The total assessment tax payment amount 2013 - 2022 is ca. 33.900,00 CAD

The HST tax payment from 2013 - 2022 on our investments is ca. 105.000,00 CAD
(all invoices are available)

The total tax payment amount is 2013 - 2022 ca. 138.900,00 CAD

In addition we spend ca. 2.000 CAD per month for living costs for the period we have been visiting NS. From 2013 till 2022 ist about 38 month amounting to 76.000,00 CAD.

++

For your information:

- We investigated the permanent residency with the help of a lawyer in Halifax but we were told it would not be possible due to our age. (my age is 66 and my wifes is 61). So unfortunately we can not move to NS.

- We stay not longer then 6 month a year, but we pay our taxes for 12 month.

- We do not use any health care in NS and if it is necessary we pay those services by ourselves.

- We built our own house for our own use. We are no speculaters, just a retired couple who loves to life in NS.

- We paid full taxes on house and site during the construction period, even so we could not live in our house till it was completed.

- We paid full taxes during the Pandemie 2020/2021 and we did not claim any repayment or even complained.

- We are supporting local companies, we employ a caretaker and we support the Anglican Church congregation in Blue Rocks by donation and volunteer work. We are attending sports activities, supporting the Lunenburg Academy, the Opera House and attending events from the Rotary Club and others.

++

Short spoken : we take most of our money to a Nova Scotia community.

Sincerely yours

Claudia and Rudolf Franz

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++

Short spoken : we take most of our money to a Nova Scotia community.

Sincerely yours

Claudia and Rudolf Franz

[redacted]

From: Clair DUFF [redacted]
Sent: April 11, 2022 9:59 AM
To: Office of the Legislative Counsel
Subject: Letter re: non-resident tax
Attachments: 11 April Letter to Premier Houston .pdf

** EXTERNAL EMAIL / COURRIEL EXTERNE **
Exercise caution when opening attachments or clicking on links / Faites preuve de prudence si vous ouvrez une pièce jointe ou cliquez sur un lien

Good morning,

Please see my letter attached for distribution to the Law Amendment Committee members.

I would also like to request time to address the committee. Please advise the timing of the meeting to speak to this bill and your process.

Thank you.

Clair Duff

Clair S. Duff
[redacted] Toronto [redacted]
[redacted] Mahone Bay [redacted]
[redacted]

11 April, 2022

Delivered via email:

The Honourable Tim Houston, Premier of Nova Scotia, premier@novascotia.ca

Dear Premier Houston,

Congratulations on your win last summer. To be the Premier of NS is a huge honour and privilege, and I look forward to you leading with the inspiration, courage and creativity that all Nova Scotia deserves. I also hope that you will look to the interests of all Nova Scotians, those here and away, to make sure that you govern this province to help it reach its potential. We're counting on you to do things right, do the right thing and do all of us proud.

I am writing regarding the proposed non-resident tax introduced in your budget on 29 March. I understand the issue that you must address by way of housing availability and affordability in the province is a mammoth task, particularly in HRM. It's a complex issue that needs a great deal of thought and planning. Risks need to be considered and weighed against alternatives. This first crack at addressing the issue seems to have become a bit of a lightning rod for many Nova Scotians.

I am a Nova Scotian who, like many, left after graduating from Dalhousie for opportunities not available in this province. I didn't choose to go because I wanted to leave Halifax or NS, it's dear to me, but to do what I wanted, to reach my best potential, I had to leave. I spent my entire career in Toronto and in 2016, my partner and I managed to build a cottage in NS. A dream brought to reality. Now retired, we spend upward of 5 months in NS each year and during Covid, we were here for 16 months. That gave us great insight into the realities of living full-time in NS. One of the reasons we live here seasonally is to try it out while we decide if we should move here permanently. Eyes from away and objectivity clarifies things and crystallizes the magical thinking often brought to decisions like "let's move full time to the cottage". We knew the people were great and the scenery beautiful, those were givens. And we love our house. Winter is a sobering time in NS, with its snow and rain/freeze cycle, not to mention the frequent NSPC power outages, the potholes, and the tick issue. That's only a wee bit of what informs how folks like us make decisions like these. It also includes things like political stability, accessible health care, rates of taxation, predictable leadership and trust. Before we bought, we tried out two other parts of Ontario before

opting for NS. Now, with the non-resident tax and the message it sends, we are wondering if we made the right decision.

I have been keenly interested in the aspirations of Nova Scotia's leaders to galvanize the economy, grow the population and attract businesses. That's a noble and daunting objective worthy of chasing down. I really wanted to help and had many thoughts and ideas on what needed attention and support. I chatted about some of the structural and other challenges with Scott Brison and others in government and hoped I could somehow make a contribution. I might still be interested in helping, if someone will restore my trust. Because right now, I am hurt and embarrassed to be from NS.

You plan to raise $81,000,000 from non-residents by taxing them. What will this money be used for and how much money is required? When a plan to remedy the housing crisis comes forward and this isn't enough money, will you come back to us again? Or will it fall to people in NS, the voters, let's say, to supply the next tranche? And if you get enough money, will the tax go away? Lack of clarity is not good for anyone, voters or not. Addressing and fixing housing availability and affordability is a wickedly difficult issue, in NS and Canada more broadly. Taxing those who can't vote for you feels like a craven attempt to solve this quickly and without requisite thought. Further consultation might lead to hitting it out of the park.

NS showed great leadership throughout the scourge of Covid. The frequent Globe and Mail columns on how the province led the country on how to manage a pandemic are testament to how we can get things done. Pump up that pride and accomplishment! Ladder it to business, to entrepreneurs and all Nova Scotians who are so proud of this province! I would assert that the province and its people know the right thing to do; the creative work required here is well within our grasp.

There is "power with" and "power over", Premier Houston. Barrelling through and brooking no dissent is a difficult position to hold if you need to find creative and consultative solutions. Which is pretty well all the time. A strong leader knows there is almost always wisdom in dissent. It takes great courage to say "let's step back, listen, and re-assess. Maybe we missed something?!" And that's what we're asking you to do now. Pump the brakes, slow down a bit and think carefully about this policy. There's more than one way to solve for "x" and you'd be well served by engaging those of us in *and* outside the province to help solve this *with* you. That's a tougher thing to do when you have a majority, to reach out to many; but if you want to lead to inspire, to release potential and reach for competitive excellence, that will be required. Learning to be vulnerable and building trust inside and outside your party will take you to incredible heights.

As leaders, we have to use heart AND head to make decisions. This is one of those times Premier Houston, that it might be wise to bring a wee bit more heart to bear on this issue. Walking back this policy for further consultation would show the degree of openness, circumspection and ability to hold opposable views that is a hallmark of world class leadership.

Show the resilience and strength of character to move to that level. It will serve you very well now and in the future to resolve this constructively for all. This is a wonderful learning opportunity for all of us in NS.

There is no right answer to this housing issue and how to pay for it. There are, however, many possibilities that will get you much closer to serving the interests of the many stakeholders involved with considerably less collateral damage.

In closing, it is my deepest fear that many of us non-residents will be forced to leave. We will rise up, literally and metaphorically, in a chorus of "Farewell to Nova Scotia" that will do irreparable economic, social, reputational and cultural harm to a province we all hold dear.

Let's help one another, Premier Houston.

Respectfully,

Clair S. Duff
Mahone Bay, NS and Toronto, ON

Cc'ed:

Members of the Nova Scotia Law Amendments Committee; Legc.office@novascotia.ca
Provincial MLA's

[redacted]
Caribou Island, Nova Scotia
[redacted]

9 April 2022

The Law Amendments Committee

Office of the Legislative Counsel
CIBC Building
802-1809 Barrington Street
PO Box 1116
Halifax NS B3J 2X1

By email:legc.office@novascotia.ca

Re: The Nova Scotia Non Residents Property Tax

Dear Members of the Committee

We are writing to you as concerned Canadian citizens who have been invested in Nova Scotia for nearly a quarter century. We wish to share our story in order for you to realize what Nova Scotia has meant to us and what we thought we meant to Nova Scotia.

In 1998 while a permanent resident of Halifax, Nova Scotia, my wife and I purchased a plot of land on Caribou Island in Pictou County and started our dream to build our home away from home. Working with a local contractor from New Glasgow and Beaver Lumber in Stellarton we had our cottage constructed.

We enjoyed our cottage just like every other Nova Scotian resident did; on weekends and throughout summers. In 2000 we were transferred to Toronto and while we were now 2000 km away, we had not built our cottage as a speculative investment but due to the location and a strong connection with our neighours and community. My wife and two sons continued to spend each summer at our cottage in Pictou County while I joined them during my yearly vacations.

In 2012 I retired and as both our sons had grown and settled in Ontario we remained here to be close to them for part of the year and to expand our cottage to accommodate the demands of a full adult family during the balance of the year.

We returned to our contractor, and went back to our local community for all of our supply needs, including Pictou Home Hardware for lumber and Polytech windows in Cape Breton for windows in the new addition.

Since full retirement my wife and I have spent up to 6 months in Pictou County each and every year. We have built a network of close friends in our community and have personally toured and introduced scores of visitors from across Canada to Pictou County and the rest of Nova Scotia. We ourselves have visited every single region of Nova Scotia multiple times.

We have played our ongoing part in supporting the local economy. Not only involving daily living but through significant purchases such as vehicles (9 in total since building in Nova Scotia); replacement of our original windows; significant shore erosion mitigation and through the end of life replacement of our septic system, to name a few. All supplied and serviced through local businesses.

We are trying to understand the logic of these changes in taxation against Canadian non Nova Scotia residents. We understand that you are trying to address the housing crisis that exists across Canada, particularly since the pandemic, but in doing so you have chosen to penalize those that have already been significantly invested in Nova Scotia. You have chosen to penalize the majority of those that have invested in rural communities where the summer economy is the life blood of so many small business operators.

In a time when costs are rising all across Canada making it especially difficult for the retired population; with the additional tax, you have added a 222% increase to our yearly taxes. We ask that you look forward with your solutions, not backwards. by implementing *a grandfather clause* to recognize those that have been invested in Nova Scotia for the long term.

We thank you for your attention and would appreciate a reply at your earliest convenience.

Harry (Hank) and Cyndi Stackhouse
Owner - [redacted] Caribou Island, NS [redacted]
[redacted]

-----Original Message-----
From: Donna Hutchinson
Sent: April 14, 2022 12:07 PM
To: Donna Hutchinson; Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Subject: Tax for non residents

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Yes, death and taxes are the only guarantees in this world, but the joy of cottage living is one that so many friends share and look forward to each year. This influx of new energy, new dreams, new money that fuels a cottage country county is what we full time residents look forward to each year. Without this input, our economy in Cumberland county would struggle and decline. Businesses such as the COOP, the wee stores, the hardware stores, the trade personnel would suffer greatly.

These cottage properties are most often not suitable for year round occupancy and thus are not properties that NS residents would or could occupy. These cottagers often bring life to our golf courses, our restaurants, our libraries, our gas stations, our bakeries, our hair salons, our festivals, our lobster industry, etc.

We NEED these out of province summer folk, so many who have generational cottages. Their families gather every year to celebrate life at the beach or tucked into wooded glens of solace and beauty.

I thought that we were aiming to grow our province's population and economy.

This tax is so very wrong and I will not be voting again for this government if this bill passes.

Vote NO today.

Sincerely,
Donna Hutchinson
Gulf Shore, NS

-----Original Message-----
From: The Grays
Sent: April 14, 2022 5:34 PM
To: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Subject: CFA PROPERTY TAX

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Mr Hebb,
I just now (14 Apr, 4:30 pm) became aware that the Law Amendments Committee is debating The Financial Measures Act today. I request that the following comments re the non-resident property tax be put to the committee if it is no too late to do so. To wit:
This tax is wrong-headed, callous, off-putting and hurtful to thousands of cottage/seasonal resident owners who are net contributors to the economic, social, health and recreational fabric of the communities in which they own property. Many, many of them are Nova Scotian born and raised, but are living away due to employment and vocation circumstances. Their seasonal properties are critical to them for maintaining contact with aging parents and other family members, to provide "bonding" time between grand-children and grand-parents and to provide love, support and purpose to widowed or widowered parents suffering grief and loneliness. I can see five such properties from my deck, and I would wager there are thousands more throughout the province. In many cases, this added tax burden will be a very significant financial strain with unfortunate consequences, while having no benefit to the housing shortage in the province. It is punitive where no transgression has occurred. I am saddened, angered and embarrassed that our government would do such a thing.
RM Gray
Gulf Shore NS

-----Original Message-----
From: Mark Williams
Sent: April 15, 2022 4:42 PM
To: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Cc: Smith-McCrossin, Elizabeth <Elizabeth.Smith-McCrossin@novascotia.ca>
Subject: Municipal Tax Increase - Against

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Dear Sir,

As a non-resident of Cumberland County living in an area(Heather Beach) I am extremely unhappy with the proposed amendment that will substantially increase non resident property taxes for the following reasons.

1. Millions of dollars are spent promoting the tourist industry, and property owners such as myself come here year after year and bring family and friends who are a tremendous boost to local economies. In fact, we are pro-Canadian and would prefer to spend our entertainment dollars here in Canada even as we travel across Canada to Nova Scotia. Increasing property taxes means less money to spend and if pushed too far may result in us foregoing our property and spending our vacation in our current province or even outside of Canada.

2.From what I can gather, most, if not all are not receiving municipal services such as water and sewer and certainly don't need much intervention by police. If they need medical attention, the Province is reimbursed by their province of residence. Garbage collection is only on a seasonal basis. Thus my services are minimal.

3. We are considering retiring to Nova Scotia at our current property. My wife is Nova Scotian and grew up in the area.

4. I believe it is morally reprehensible to place an extra tax burden on any citizen merely because you can, knowing that those same citizens are actually receiving in less return for their taxes than others. This feels like discrimination and I think it is potentially unconstitutional, at the very least unCanadian.

Mark Williams
Port Howe

-----Original Message-----
From: Bill Digdon
Sent: April 19, 2022 9:53 AM
To: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Cc: Elizabeth Smith (mla@esmithmccrossinmla.com) <mla@esmithmccrossinmla.com>
Subject: Proposed Property Tax

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Dera Mr. Hebb

I am sending this email in the hopes that someone will read it and get back to me with some clear explanation as to what is happening here.

I am reminded of the Dexter government destroying the developing movie industry in this province and the livelihoods of many people here who depended on that industry. The MacNeil government shutting down Scott Paper and the livelihoods of thousands of direct and indirect jobs to say nothing of the destroyed tax base. Now we have this government hanging up a sign on Nova Scotia basically telling anyone from outside the province unless you live here you will be penalized for owning property in Nova Scotia. My family goes back many generations in Nova Scotia and Atlantic Canadians have always been viewed as friendly and open to people and I for one resent the negative attitude that this bill would have on our province. Why are our elected officials so intent on destroying our future income and tax bases?

To bring this home more closely to my own concerns I was in the process of planning the construction of a cottage in Nova Scotia. As I am what you would be referred to as a Senior Citizen, I had planned to sell this property in a few years likely to a “Non-Resident”. That being someone who does not necessarily live in Nova Scotia. With a buyers’ market limited mainly to only people who live in the province, I would be very limited with the ability to spreading a wider net for possible buyers outside this province and thus would put a damper on anyone’s plans for such an investment.

Also, as I am a landowner with a fair amount of land to develop and would most certainly spread my net outside Nova Scotia for investment this restrictive bill would hamper investment from outside the province thus severely limiting or eliminating any possibility of future developments and further tax bases for the province, (short term thinking). My concern is why does the present Conservative government continue to follow the draconian policies of the former governments without realizing the pitfalls of making our province unfriendly to non-residents. Do those nonresidents not pay taxes currently? Do they not spend dollars and property investments withing Nova Scotia when they are here?

It was hard to watch the MacNeil government destroy industry, doing so much damage to the provincial economy and placing the taxpayers on the hook for a 450-million-dollar lawsuit, one which Scott Paper is rightfully pursuing. As a reward for all the poor decisions he made and the tax dollars that are lost we the taxpayers of Nova Scotia are forced to reward him with what I heard to be a $120,000 per year pension, (most likely indexed) which the very taxpayers he has wronged are stuck with paying him. Why then is this government continuing the legacy of negative attitudes to outside people and investment that were practiced by the Dexter and MacNeil governments?

This attitude reminds me of the story I heard when I was a child called "The Goose that laid the Golden Egg". The goose owner (Conservative Government in this case) who owned the goose (Province of Nova Scotia) which laid the golden eggs (outside taxpayers within the province) on a regular basis decided that if he killed the Golden Goose (the outside taxpayer) he would get all the gold immediately. This is flawed thinking at best and reckless short-term decision making at worst, no more goose, no more golden egg.

Someone in the Conservative government should take a lesson from that child's story and stop killing a tax revenue which will go on and likely increase for years in favor of a shot term windfall which will eventually go away. The province of Nova Scotia is the biggest business in the province, and you would be hard pressed to have a businessperson make such a short-term decision as that. Should we as Nova Scotian taxpayers not be entitled to better longer term decision planning rather the short-term planning that seems to be the flavor of the day?

Now as I have likely succeeded in alienating all three political parties at once here, you can see that I am not making patrician political statements. What I am attempting to do is to speak up for that section of our society who pay the bills in this Province and thus keep the wheels turning in Nova Scotia and who deserve much better decision making from the CEO's of this province of Nova Scotia.

Respectfully,

William A. Digdon

Amherst N.S.

From: Lesley Baker
Sent: April 19, 2022 12:26 AM
To: Hebb, Gordon <Gordon.Hebb@novascotia.ca>
Subject: Bill #54

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As a cottage owners in Lorneville, N.S. we are strongly opposed to this piece of legislation. It will in no way impact the housing crisis in our cities and towns. What it will do is drive our property values down as out of province owners, who face skyrocketing taxes, sell off. We can't even will our property to our children as they also live out of province. So once again, seniors in our province are being penalized to make up revenue that you refuse to generate from wealthy businesses and individuals. Not getting our votes ever again.