Peter Brinn

Sent:

September 13, 2024 4:37 PM Office of the Legislative Counsel

To: Subject:

Amendments to the Labour Standards Code

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Good afternoon,

Your email address was forwarded to me by Claudia Chender.

I understand the law amendments committee is meeting on Monday. As such, I encourage you to lower the threshold in which to receive overtime pay in general from 48 hours worked to 40 hours worked.

Thank you,

Peter Brinn

Peter Brinn

Sent:

September 13, 2024 4:43 PM

To:

Office of the Legislative Counsel

Subject:

Further Amendment Proposal to the Labour Standards Code

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Good afternoon,

I'd previously written to this panel in regards to Overtime Pay and Fixed Term Leases.

I further encourage you to reform the definition of a 'seasonal employee', including forwarding all the rights enshrined upon a regular employee to the seasonal one, within reason.

Thank you,

Peter Brinn

DAN MCEVOY

Sent:

September 16, 2024 8:26 AM

To:

Office of the Legislative Counsel

Subject:

Please forward to LAW AMENDMENTS COMMITTEE MEETING on Bill 467, Rent Cap

and changes to the RTA:

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Please Include the below for Consideration

Financialization: Article In the CBC sept 9 2024

Financializing Rental properties means big multinationals buying old properties, redeveloping them and then selling the improved income stream to investors.

"How 'financialized' landlords may be contributing to rising rents in Canada" Even the CBC recognizes this. If I sell my \$250,000 property purchased 25 years ago to an offshore aggregator for a million, that puts enormous upward pressure on those rents.

If small local landlords sell out to large multinational landlords, the profits are drained yet again out of Nova Scotia.

60 percent of employment in Nova Scotia is government related. You need a tax base. You have to stop killing the private sector remainder for the sake of the local tax base.

<u>Fixed Term Lease -Doctors, Entrepreneurs, Small Trades Business People and</u> Small landlords

Doctors and many small business people/entrepreneurs usually have no pension plan and rely on becoming small landlords to retire. Ease of administration is a key to owning rentals

Small local landlords give up and sell out to Financialized Rental corporations because of exploding costs, government indifference and zero support to We who actually PROVIDE you a solution to YOUR housing problem.

"You are the real you when no one is looking".

The Fixed Term lease is the ONLY protection small landlords have. I will sell without it. The fixed term lease encourages tenants to live in a decent manner toward their neighbors and the rules of the building. The police can be 30 min or more away. It can take 5 months for the provincial government process to put out a law breakers, or a professional non paying tenant, and not at all for rule abusers.

RENT CAP

The <u>Government of NS</u> (low income rehabilitation program) states that a low income 2 bedroom apartment rents for \$1687.

I am renting half of my apartments for less than <u>HALF</u> of that . 5% does not help much. New rents have pay for the seniors and infirm that are housed in these legacy \$ 700 apartments. Perhaps the province would like to pay for all of these seniors?

Thankyou for Your Attention

Dan McEvoy Small Landlord. halifax

LESLEY DESNOYERS

Sent:

September 16, 2024 2:09 AM

To:

Office of the Legislative Counsel

Subject:

subject of fixed term lease and capped rent

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To Whom it may concern,

I have owned 3 rental properties for 12 years now. I have worked hard all my career and have taken equity out of my family home to use as down payments for my rentals. I have loved being a landlord and my motto has always been to provide housing that I would want to live in myself. As a result, I have spent the full income every one of those 12 years to upgrade the houses and some years have borrowed money for larger renovations. This was manageable until Covid when expenses started to rise significantly. My insurance premiums alone have risen 75% in the past 5 years. Property taxes and maintenance costs have also risen significantly.

I personally have used a fixed term lease on a couple of occasions short-term to determine if a tenant was suitable when they had no or questionable references. On both of those occasions, the tenants were good long-term tenants. If you take away fixed term leases, it will be much more difficult for people on the margins to get a rental as this is a tool that can be used by landlords. I would not have given either of those tenants a chance if I did not have a fixed-term lease option. If you eliminate this, landlords will have such strict screening processes that anyone with poor credit or references will have no chance of getting housing.

The length of time it takes to get an eviction has risen significantly. That is scary because the longer a problem tenant is allowed to stay, the more damage they can create and the more money they owe. From experience, I know that the likelihood of being able to collect from a residential tenancies court award is very slim. I have only been able to collect on one case, three others are outstanding and I have no hope of collecting the \$32,000 owed.

I have always kept rents low and raised them only sporadically and minimally. Now I am stuck with some significantly undervalued rents and expenses that have increased exponentially with no way to raise rents legally beyond the 5%. I have had to raise rents for new tenants close to market value, which I hate doing because it seems exorbitant but I need to subsidize the lower rents. I would love to install heat pumps for my tenants using oil heat, but I cannot afford to. I am being forced to incur debt to subsidize the houses and with the mortgage rates increasing, I may need to sell. That will surely force my tenants to the street because no one will purchase and keep low-paying tenants. I wish I could raise the rent a higher percentage and allow them to stay in their homes. But I cannot afford to keep losing money every year. Please help good landlords provide safe,

clean housing by eliminating the rent cap or at least leveling the field by allowing an increase that is reasonable for the increased expenses.

With kind regards and hope for the future, Lesley Desnoyers Land owner in Kentville NS

Paige Lanal

Sent:

September 15, 2024 5:51 PM

To:

Office of the Legislative Counsel

Subject:

Bill No. 467 - Interim Residential Rental Increase Cap Act (amended) and Residential

Tenancies Act (amended)

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Hi there,

I was hoping to make a short written submission to the committee as I cannot be there in person but have been greatly impacted by the rent cap and fixed term lease loophole.

To the members of the law amendments committee,

My name is Paige Black and I have been living in Halifax, after relocating from Oxford Nova Scotia, since 2011. Some of you may know me from my time as a page. I hope if you do, you know I do not write today to attack any party, but to speak on an issue that is close to my heart, knowing all members at this table are capable of taking ideas from anywhere and doing what is best for Nova Scotians.

This issue is not a simple one and has been slowly getting worse over the past years. With friends who are landlords I know the issue is also not one sided. I am writing today to tell you a bit about my experience and why adjusting the regulations around regular recurring leases as well as fixed term leases is necessary to protect both landlords and tenants.

Firstly, as a tenant I have had varying landlords over the years. From those who were so hands off we couldn't get pest issues solved to lovely and responsive landlords who made sure we had a good place to live. Most recently I spent 2 years in an apartment on a fixed term lease. After the first year they were so hands off I didn't get the new lease actually signed until October (after the new roommate moved in Sept 1). The impression had long been that once you moved in, you were kinda on your own. I didn't mind, rent was cheap. I handled the mouse problem on my own, I fixed things in the apartment at my own cost. Then there was a break in in the building. The upstairs door was kicked in, their apartment trashed and belonging stolen. I just happened to be out for a run or likely would have been home and heard the whole thing.

It was a 4 unit building with a shared external door that wasn't locked. We had long asked for a lock, surely giving 4 people and Canada post keys, wouldn't be that difficult.

Apparently this was the last straw with our landlord. They said clearly we weren't happy here and should move out. This was 6 days before the end of our lease. Now, we were lucky and convinced them to give us a month and we found a new place sooner than that. But I am also lucky to have a supportive network that helped me find the new place. I had a connection that made me known to the landlord.

And if all had gone wrong, I'd have been able to move back in with my parents as my job is remote. Many people are not in this situation. But many people are living in places where their landlords would use a fixed term lease to toss them out if they didn't like them asking for basic things.

Now, I also understand there is some benefit to fixed term leases. If you might have family move in or you might move back. This is understandable, but in this model there must be protections too. And there must be a reason for a fixed term given (British Colombia does this). Equally, for landlords, I understand using a fixed term lease because annual leases can make it importable to remove a tenant, even if they are damaging property, making the other tenants feel unsafe or breaking property rules. I know landlords who are now losing money because they can't remove disruptive tenants and now it is harder to maintain the quality of building and attract other responsible tenants. Or tenants have created so much damage that may have been able to be mitigated if landlords were able to do reasonable inspections to ensure the property is being respected. Clear damage any reasonable person would say is not accidental, should receive one warning then landlords must be able to remove tenants.

Aside from leases, the rent cap needs to include more details for individuals residing in the same residence. There need to be protections regardless the type of lease, for your landlord increasing your rent. Even if a simple budget with operating cost increases was required to get this approved. Right now, too many places are simply taking advantage of the market to profit off everyday people. I understand businesses should not have to operate at a loss, but they should have to prove their costs have gone up, and we need a formula for what is acceptable profit off of housing. People should not be profiting heavily while leaving their tenants in poor conditions.

Lastly, we very much need a tenancy board to review these cases for reasonable-ness. This could be community members. Once there start to be people on both sides being held accountable, I believe renting will stop being the Wild West, and the impact on our community will be immense. A sense of a cared for safe home allows members of our community to thrive, and builds the kind of caring selfless Nova Scotian community we are proud of.

And so I write today and I hope that you will amend the tenancy act, to add some common sense accountability that we can all support.

Thank you for your time,

Paige, the former page

Paige Black (she/her)
Candidate: Masters of Philanthropy & Nonprofit Leadership, Carleton University

Simon Fraser

Sent:

Subject:

September 15, 2024 3:35 PM

To:

Office of the Legislative Counsel Amendmant on fixed term leases

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Good day,

My common-law wife and I, after being upstanding tennants in our halifax flat for several years, hold a periodic lease that gave us the impression our type of rental agreement would provide us some protection against the fixed term epidemic thats rendering many of the lowest earning residents of the province prone to having thier long held rents raised beyond affordability, with little to no options because of a multi decade lull in affordable property project development for renters in HRM coupled with a rapidly intensifying demand for rental units of any and all price ranges.

My spouse has psychological and physical conditions that comprimise her potential to increase her contributions to the household, having a meagre income from her long term disability insurance and I, after victoriosly battling a long standing subtance use addiction with a sub collegate education background and holding a minimum wage employment position, have held as strong as we could against the only yet months old pressure from our property ownerships attempt to intimidate and coherse us into assuming our impending illegitmate eviction is valid and justifiable.

The psychological toll has been vast and damaging on the two of us as individuals, and as a couple. Now entering into our 8 year old romantic partnership.

The impact on my working life has been notible to superiors and coworkers, and social aquaintences in both my spouse and my own personal lives.

High anxiety and constant distraction from our life commitments have left me and my partner a sense of insecurity and deep doubt in moving forward together with optimism for our continued success as a co-habiting couple and more generally as low income residents in Nova Scotia.

We have sought advising through multiple channels, both official and social, and to date hold only moderate expectations we will be protected against the ultimate intention of our rental units owners, which is to have our tennacy revoked, by whatever approach or application of powers they hold, in order to readjust the rent they are payed at tollerable levels currently offered in an ever-competitive rental market, which we cannot afford to compete with.

The illegitiamate implication of having to sign a fixed term lease to at all continue our tenure as renters was the most recent turn in the aggressive pursuit by property ownership, and if not for seeking out the consult of the Nova Scotia tennantcy boards advising, we may have fallen prey to the attempt. But we

know by now not to feel completly assured as the ownerships incentives are too great to expect our flat to be an exception in this era of unfair and illegitamate evictions as it continues without any forseeable intervention unless municipal and provincial governmental actions are taken to protect low periodic rents in atlantic Canada.

Many others, just as vulnerable as we, already have lost tennacies and more will follow unless fixed term leases, as they are currently structured and utilized by landlords, are much more strongly regulated and restricted. Stricter limits must be placed on the level of rent which can be reaped from the eviction of longer standing low income tennants in this province.

Please help us, we need change now.

Thank you.

Kaya Fraser

Sent:

September 15, 2024 3:16 PM

To:

Office of the Legislative Counsel

Subject:

Citizen's submission re: Bill 467

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To the members of the Law Amendments Committee:

I am writing regarding Bill no. 467, which amends both the Interim Residential Rental Increase Cap Act and the Residential Tenancies Act, introduced for first reading on September 6, 2024. I urge you to recommend revision to this bill to close the fixed-term lease loophole which defeats the purpose of the Rental Increase Cap and will allow the already-dire housing crisis in Nova Scotia to worsen.

As I am sure you are all aware, housing unaffordability is causing a crisis across the country, but as a new citizen of Nova Scotia, I am alarmed by how extreme the situation is in this province. I recently moved here from Ontario to take on a managerial role in the public sector, and I am privileged to earn a good salary in that work. Nonetheless, I almost did not move to Nova Scotia because of the state of the rental market here, and the relative lack of legal protection for tenants. As a lifelong renter with an excellent tenancy history and a reliable income, even I am concerned about finding housing that I know I can afford, not just this year, but in the years to follow. And many of my neighbours are in much more tenuous situations, seeking housing stability while they live and work here.

In particular, I was shocked to learn that Nova Scotia does not usually have any limit to annual rental increases, as other provinces do. Thankfully, the interim Rental Increase Caps that have been in place since 2020 have provided some protection to tenants--signaling the government's recognition that the housing crisis warrants this. But it concerns me that the cap is temporary, and even at 5% is high, given the affordability crisis we are facing.

Moreover, it is widely known that landlords have a simple way to avoid the temporary Rental Increase Cap in the form of the fixed-term lease. Specifically, they may increase the rent on a unit as much as they see fit, so long as they only offer fixed-term leases and seek new tenants at the end of each term. In the current market climate, and especially with financialized landlords owning more and more of Canada's rental stock (see this recent CBC article on the subject), there is a powerful incentive to keep tenancies temporary so that ever-higher rents may be charged. The current bill's amendments do nothing to address this problem.

The housing crisis is a multifaceted problem that will require many different interventions to address it, and cooperation amongst all levels of government. There is an opportunity, however, to take one step in the right direction with amendments to the Residential Tenancies Act. Nova Scotia should align more with provinces like Ontario, whose act states as follows:

Deemed renewal where no notice

38 (1) If a tenancy agreement for a fixed term ends and has not been renewed or terminated, the landlord and tenant shall be deemed to have renewed it as a monthly tenancy agreement containing

the same terms and conditions that are in the expired tenancy agreement and subject to any increases in rent charged in accordance with this Act. 2006, c. 17, s. 38 (1).

In British Columbia, the Fixed Term Tenancies guideline states:

F. Renewing a Fixed Term Tenancy Agreement

A landlord and tenant may agree to renew a fixed term tenancy agreement with or without changes, for another fixed term. If a tenancy does not end at the end of the fixed term, and if the parties do not enter into a new tenancy agreement, the tenancy automatically continues as a month-to-month tenancy on the same terms. Rent can only be increased between fixed-term tenancy agreements with the same tenant if the notice and timing requirements for rent Increases are met.

Nova Scotia's act, by contrast, reads:

10 A (2) A fixed-term lease ends on the day specified in the lease and, if a tenant remains in possession with the consent of an owner, the lease is deemed to have renewed itself on a month-to-month basis. [emphasis added]

If I understand this correctly, an owner simply has to withhold consent for the tenant to remain in possession if they (the landlord) want to prevent the lease from renewing as a month-to-month agreement. The conversion to a periodic lease (or even the signing of a new fixed-term lease with the same tenant) would make it much more difficult for the landlord to raise the rent, so most landlords will strongly prefer to withhold that consent and find a new tenant—which is easy to do, in the current market conditions. Desperation for housing creates a wide pool of prospective tenants who are willing to do whatever they have to do to secure a place to live, including signing fixed-term leases that make their tenure more precarious. Some will even agree to illegal terms, either out of ignorance or need.

I therefore suggest changing clause 10 A (2), removing the words "with the consent of an owner," and adding language similar to that in Ontario and British Columbia's acts, making fixed-term leases automatically become periodic ones after the term expires, unless specific action is taken either by the tenant or landlord. Landlords could still evict tenants if they have bona fide grounds to do so, following the prescribed process. But the fixed-term lease would no longer be an easy way for unscrupulous landlords to evade rent increase limits and exploit renters' need for housing in an increasingly squeezed market.

I also strongly advocate that the Rent Increase Cap be permanent (and set by the government annually), as it is in other provinces.

Housing is the most fundamental basis for human wellbeing, and unless all levels of government take immediate and decisive action, the crisis we are in will continue to erode our communities and threaten people's health and safety. I hope you will consider adjusting these amendments to make Nova Scotia a more secure place to live for renters like myself and my neighbours.

Sincerely,

Kaya Fraser Halifax, Nova Scotia September 15, 2024

Submission to: Law Amendments Committee, re Bill No. 479, Rental Fairness and Affordability Act

From: Joanne Lamey

I am making this submission in support of Bill No. 479.

Since I first moved to the HRM from Cape Breton in the early 1960s I have been mostly a tenant. In the early years we knew who owned the apartment building and how to contact them. We knew who was the building superintendent and what were their roles and responsibilities. We knew there was some protection from landlords "gouging" tenants and failing to keep premises in a way that ensured the health and safety of the tenants. We knew there was a Residential Tenancies Board, where we could go for help in resolving disputes.

In recent years all that seems to have changed with the consolidation of ownership through REITs and "financialized" landlords. Not only are these companies building new apartments but are acquiring pre-existing stock. They are also becoming very adept at finding ways to get around the rules and regulations in place that offer some protection to tenants. Also, it seems the government is bending over backwards to make it easier for landlords to do as they please to make more money. One of the ways to increase rents beyond the now 5% rent cap is the use of "fixed term leases".

Here is a very recent example. I have rented a 2-bedroom unit on Brookdale Court for the last 5 years. I was lucky to have rented this apartment since the REIT I lived in at the time was raising the rent to the point it was not affordable for me to stay. I could have a dog over 25 pounds if I paid an additional \$30 a month. I was assured that I wouldn't have to worry about unreasonable rent increases, "maybe \$10 or \$20 a month". Some things are getting a bit "worn out" but for the most part, serious maintenance issues are taken care of.

Everything started to change late last year. The landlord contracted a private company to manage the parking lot and the fee was increased from \$20. a month to \$57.50. There were other issues, like learning that the company would be moving to "market rents". There seemed to be new players taking charge in the office. A lot of neighbours were talking with each other about what was happening and feeling we had to keep our mouth shut or be evicted. In January, 2024 I wrote the owner at the local address provided (even though she resides in a European country) and I copied Minister John Lohr and my MLA Susan Leblanc.

Even more recently - i.e. - in the last couple of months, a couple of units became vacant in my building. It is a 1 Bedroom, 1 Bath. I noticed it posted on the company's website. It will be available Sept. 23 for \$2,150 a month and it is a "fixed term lease". I pay \$1,113.00 a month for a two bedroom apartment. It seem this is how the landlords will get to charge so-called "market" rents and enable them to get around the rent caps. It is a sad state of affairs, especially for the tenants.

Josenne Kemey

This is why I am writing to support Bill No.479. Thank You for considering my input. If you require more information you may contact me through my MLA Susan Leblanc.

Bill M

Sent:

September 14, 2024 11:25 PM

To:

Office of the Legislative Counsel

Cc:

johnlohrmla@gmail.com; Minister, DMA; DCS Minister; Brendan Maguire;

Subject:

Bill 467 - Public Comment

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To whom it may concern,

I'm writing with testimony to share as a concerned citizen looking ahead to the passage of Bill 467.

The bill as it stands extends the rent cap through 2027, but will do little to constrain skyrocketing rents in Nova Scotia. Last year, rents in our province were calculated to have risen 12.9% on average, despite the rent cap being set at 5%. This trend, which has shown no signs of stopping in 2023-2024, is because of both a severe housing shortage and an egregious flaw in current rent control legislation. Allowing uncapped increases when units are leased on a fixed-term basis is a grievous error, and if the government intends to bring the cost of living under control, it must be corrected. ACORN reports that at least 30% of Nova Scotians rent, including many seniors on fixed incomes who are being driven to homelessness by skyrocketing rents. In order for the rent cap to be effective, it MUST be tied to the unit, rather than the lease. Anything less opens the door to abuse of fixed-term leases by unethical landlords as a tool to circumvent the law--and the entirely avoidable suffering of our poor and elderly.

Regards,

Bill Macgregor

Josie Elderslie

Sent:

September 14, 2024 7:56 PM

To:

Office of the Legislative Counsel

Subject:

Residential Tenancy Act - feedback to the Law Amendments Committee

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For transparency, my current housing situation is tenuous and I have a very strained relationship with my building's Property Management company, and I am fearful of reprisals, so I am using an email alias.

I am happy to hear that the government has proposed an extension to the rent cap. Landlords have too much power in the current environment of low supply and inflated rents, and too many landlords are taking advantage of this.

Too many landlords are finding ways around the rent cap through "loopholes" in the existing legislation. I have first hand experience of a landlord separating out services that were once part of the rent (like parking), so that they can double the "service fee" (along with charging for visitor parking and increasing the cost of laundry by 150%) to circumvent the 5% cap the tenants are paying overall. Something should be done to prevent landlords from splitting out the "addons" and increasing the prices whenever they want.

Similarly, the new "norm" is to use a Fixed Term lease, rather than a year-to-year perpetual lease. This creates an enormous amount of housing insecurity, because the tenant is forced to move on a regular basis and in all likelihood pay significantly more in their next lease (more than a 5% increase). If fixed terms leases have a legitimate reason to exist (I'm not sure that they do), the legislation must better define under what circumstances they are permitted and have some form of enforcement to ensure that they are being used legitimately and not as a way around the rent cap.

Which leads me to my next point, which is that we need to have Residential Tenancy Enforcement. My understanding is that Landlord organizations and Tenancy advocacy groups are both in support of an Enforcement Agency and see it as beneficial to both sides. However, our Premiere feels it is unnecessary, despite his claims to be "listening to Nova Scotians" and "trying to find the balance".

With all the current unhoused (and people with housing that are struggling with the cost of living), making it "quicker" or easier for Landlords to evict tenants by lowering the timeframe from 15 days to 3 days is outrageous. If I'm living paycheck-to-paycheck, 3 days might not be enough for that next paycheck to hit my bank account. You may as well start designating more parks and public spaces for tent encampments right now.

Thank you for listening. I implore you to do what is right.

Olivia Polk

Sent:

September 14, 2024 5:03 PM Office of the Legislative Counsel

To: Subject:

Written Submission on Bill 467 to the Law Amendments Committee

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For the consideration of the law amendments committee:

My name is Olivia Polk and I am a resident of district 6 here in Kjipuktuk/Halifax. I am writing to you today to voice my concerns on Bill 467 and the various ways in which it threatens renters' housing security in Nova Scotia.

It is deeply concerning to me that the Houston government is choosing to forward these changes during an unprecedented housing crisis. As our houseless community continues to grow due to renovictions, predatory fixed term leases, and the skyrocketing cost of living, Bill 467 essentially guarantees that more and more Nova Scotians will be out on the streets, with ever dwindling options for reprieve. Paired with the fact that NS had the lowest minimum wage increase in Atlantic Canada this year, I cannot help but feel that the NS government is paving the way for a full-scale displacement of its population. I also find it particularly disturbing that the province would announce these changes around the same time that it has declared intimate partner violence an epidemic. How does the government square its position on intimate partner violence with the fact that these changes to the tenancy act will make it even more impossible for survivors to flee violence and find a safe place to call home?

The government's insistence on maintaining the rent cap at 5% -- the highest in the country, and significantly higher than the rare of inflation -- while simultaneously refusing to tie the rent cap to the rental unit has paved the way for landlords to exploit the fixed term lease loophole and raise rents far above the cap. Studies by Acorn Nova Scotia, Dalhousie Legal Aid, and the Canadian Centre for Policy Alternatives have all reported on this reality over the past two years. From personal experience in the housing and homelessness sector, I can confirm that the rate at which Nova Scotians are becoming homeless for the first time due to abuses of the current rent cap and fixed term lease system is absolutely shocking. There are clear alternatives to this system exemplified across the country, as in British Columbia, where their fixed term lease loophole was effectively closed in 2017 by introducing automatic month-to-month extensions at the end of a fixed term lease. Closing this loophole is absolutely essential if the Houston government truly wants to slow the growth of its currently ballooning population of houseless individuals and families. Yet, in spite of massive efforts by Nova Scotia reside nts and organizations to raise awareness about the impacts of this loophole, Bill 467 does not even mention it.

Furthermore, it is astounding that at a time where Nova Scotia is ranked among the poorest provinces in the country, and the highest for child poverty in Atlantic Canada, the province is increasing the speed at which renters can be evicted for rental arrears. Reducing the number of days that landlords are

allowed to start the eviction process from 15 to 3 only pushes struggling renters deeper into financial crisis and makes it almost impossible to pull themselves out before losing their housing. For those renters who may be eligible for a provincial rent subsidy, turn around time to move from application to approval is at least 4 months, if not more (in spite of what DMAH may report). As such, those renters in core need have no hope of accessing the benefit in enough time to save their housing, much less locate alternative housing.

Finally, I am disturbed by the references to new, "clearer conditions" upon which landlords can evict tenants for "bad behaviour." In particular, it is concerning to see references to "criminal behaviour" as reason for eviction without consideration for due process. How is criminal behaviour even to be determined by a landlord? On what grounds will a landlord or a tenancy officer determine that "criminal behaviour" is occurring if the tenant in question has not actually been convicted, or even charged? And what of sex workers, for example, who are already legally marginalized and whose labour is often criminalized? Are they going to be at risk of further harm and houselessness simply by virtue of their work?

Further, what constitutes "disruptive" behaviour? Is it someone being in a mental health crisis that the landlord doesn't want to deal with, or doesn't know how to? Is it a child with autism who expresses themselves loudly? Is it a tenant who is advocating for themselves repeatedly when their landlord refuses to deal with a maintenance issue? Is it the partner who is trying to flee a violent relationship and doesn't know how? How will this supposed "clarity" around acceptable and unacceptable behaviours protect vulnerable Nova Scotians from being further marginalized?

We deserve answers. We deserve care. And we deserve, more than anything, a safe place to call home. The province has the capacity to honour these needs by taking our feedback on Bill 467 seriously.

Thank you for your time and consideration.

Sincerely,

Olivia Polk

Devin Gourley

Sent:

September 14, 2024 11:05 AM

To: Subject: Office of the Legislative Counsel Close the Fixed Term Loophole!

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I am writing to implore the government of Nova Scotia to close the fixed-term lease loophole.

Thousands of Nova Scotians are at risk of becoming homeless due to the negligence of this government and the predatory tactics of landlords.

I personally have friends and family who have been affected by the inaction on this policy, and as a renter, see myself dangerously close to becoming unhoused in the future if things do not change.

Devin Gourley

Nicholle Savoie

Sent:

September 13, 2024 9:16 PM Office of the Legislative Counsel

To: Subject:

Changes to the Residential Tenancies Act

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Good morning,

I am writing to you today to urge you to close the legal loophole of fixed-term leases. I have been a renter for my whole adult life, and I have seen countless friends evicted in the last few years due to fixed term leases. Nothing else is available anymore. We know that landlords are using this as a loophole to get around the 5% rent cap, we know that tenants are being evicted into homelessness because of this, we know that the shelters are full and the encampments are full and it is nearly impossible to find an affordable place to live anywhere in this city. We know that these realities are due in no small part to fixed term leases.

I am urging the Law Amendments Committee to close this loophole by banning fixed term leases, to take a necessary step towards helping make Nova Scotia more livable for tenants.

Thank you,

Nicholle

Lou Campbell

Sent:

September 13, 2024 7:52 PM

To: Subject: Office of the Legislative Counsel
Close the Fixed term lease loophole

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Hello,

My name is Lou Campbell and I am writing to contribute to the law amendments committee and to urge Tim Houston to close the fixed term lease loophole and write it into policy on tenant laws.

Fixed term leases are being greatly taken advantage of when it comes to residential leases. When you are starting a business or a retail company, a fixed term lease makes sense to see if the business works out. In residential situations it makes feeling secure in your own home as a renter impossible. Tenants are way too vulnerable.

I have experienced this myself. I was in housing situation with a landlord who constantly broke our lease, didn't fix anything, and when we asked for help of any kind it was used against us as a reason not to renew our lease the next year. I lived in a constant state of fear and anxiety and my mental health severely declined because of it. Eventually, to no surprise, we were told we had to leave because they were "renovating" aka didn't want to respect the rental cap. It's basically impossible to enforce a landlord to use the rental cap, when they could just get a new tenant and make more money. The state of the housing crisis shows you just how bad this situation is. Please make it better and outlaw fixed term leases in residential tenancies.

A lot of landlords claim they "need" fixed term leases to prevent bad tenants. To that I say two things: use all of the other PLENTIFUL laws to protect landlords in the residential tenancies act to evict a bad tenant. Secondly, No other major cities in Canada allow them, why should we be any different?

If we are going to keep progressing towards being like larger cities with our towering condos and constant construction, can we at least have the strong tenant laws to match?

Sincerely,	
------------	--

Lou Campbell (they/them)

Lyle Quinn

Sent:

September 13, 2024 6:40 PM

To:

Office of the Legislative Counsel

Subject:

Urgent need to address fixed-term lease loophole

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To The Honourable Barbara Adams

Chair, Law Amendments Committee Attorney General and Minister of Justice Provincial Secretary Minister of Seniors and Long-Term Care

Minister Adams,

I hope this message finds you well.

I am writing to express my deep concern regarding the current legislation governing fixed-term leases in Nova Scotia. As it stands, the existing loophole allows landlords to exploit these agreements in ways that undermine the stability and security of tenants across our province.

Fixed-term leases are intended to provide clarity and predictability for both parties involved. However, the loophole currently in place permits landlords to bypass the protections typically afforded to tenants under long-term agreements. This can lead to situations where tenants are faced with unexpected and often untenable circumstances, such as sudden eviction or exorbitant rent increases upon the expiration of their lease.

The consequences of this issue are significant. Many tenants find themselves in precarious positions, with limited options for recourse. The uncertainty created by these fixed-term lease loopholes contributes to a broader housing crisis that affects the well-being of countless Nova Scotians. For many, the stress and instability of not knowing whether they will have to relocate or face an unaffordable rent hike creates an environment of insecurity that is simply unacceptable.

I strongly urge your government to take decisive action to close this loophole. Implementing measures to ensure that tenants under fixed-term leases have similar protections to those with traditional long-term agreements would make a substantial difference in safeguarding the rights and stability of residents.

We are in a housing crisis; this government's failure to close this loophole would entirely highlight a laissez-faire attitude and comfort with not helping average Nova Scotians keep a roof over their heads — a basic human right. Closing this loophole is not just a legislative change; it is a crucial step towards

ensuring fair and equitable housing practices throughout Nova Scotia. It will contribute to a more stable housing market and provide the security that every tenant deserves.

Thank you for your attention to this pressing matter. I trust that your commitment to fostering a fair and supportive housing environment will guide your efforts to address this issue effectively.

Sincerely,

Lyle Quinn

Kelsey Bennett

Sent: To: September 13, 2024 6:08 PM Office of the Legislative Counsel

Subject:

Bill No 467

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To the Law Amendments Committee.

I am writing to express my concerns regarding Bill No. 467 and the proposed changes to the Residential Tenancies Act and extension of the rent cap.

I am a renter, as are many of my friends and family. I signed a fixed-term lease for my current apartment in 2021 with the promise that after the first year, I could transition to a periodic lease. Despite multiple requests and three lease renewals, I am still on a fixed-term lease. While the rent cap has shielded me from major increases, earlier this spring I learned that my neighbors' fixed term leases are not being renewed simply because our landlord can charge new tenants more as they are unprotected by the rent cap. I now face the same anxiety, wondering if I will be forced out when my lease ends in early 2025.

Renting in Nova Scotia has become unbalanced and exploitative. With (approximately) over 300,000 renters and only 6,000 landlords, why do the profits of a few outweigh the basic housing rights of so many?

The amendments of this Bill do nothing for me as a renter, other than further incentivize my landlord to not renew my fixed term lease.

Everyone deserves a place to live. While many Nova Scotians have given up on the idea of home ownership, the least our government can do is strengthen protections for renters to make renting a viable, affordable, and secure option. I ask that this bill be sent back for further review and amendments, specifically:

- Closing loopholes by implementing stricter controls on fixed-term leases, similar to those seen in other provinces
- Tying the rent cap to the unit, not the tenant, with rent increases aligned with the consumer price
- Establishing a residential tenancies compliance and enforcement unit, which would benefit both tenants and landlords

Lastly, I urge the government to prioritize significant investments in public housing and non-profit organizations to create non-market, affordable housing. 200 new public housing units is woefully inadequate, and developers of luxury condos do not need further support from the government.

While there may be no "overnight solutions" to the housing crisis, closing loopholes on fixed-term leases is a step that can be taken to bring immediate relief to thousands of renters like myself. We need action now, or more tenants will be forced out of their homes and left struggling to find housing - if they can afford it at all.

I trust the government will act in the interest of its people by prioritizing housing security over profit and taking these essential steps to protect renters across Nova Scotia.

Submitted respectfully,

Kelsey Bennett

Richard LeBland

Sent: To: September 13, 2024 5:21 PM Office of the Legislative Counsel

Subject:

Get rid of Fixed Term Leases

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Fix this loophole helping our rental market to outpace the rest of Canada significantly, making it outrageously expensive to live here. Help make a difference and amend the law.

Thank you

Robbert Lennon

Sent: To: September 13, 2024 5:07 PM Office of the Legislative Counsel

Subject:

The Fixed Term Lease "Loophole" in the Residential Tenancy Act

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I am a very concerned renter in the HRM that is at serious risk of homelessness due to Fixed Term leases and the current loophole in the Residential Tenancy Act that is being increasingly exploited by landlords across this province, but particularly in the HRM.

I am a retiree on fixed income. My wife has a minimum wage job with hours that fluctuate week to week. We can barely afford our current rent. The rent could double overnight at the end of a fixed term lease and we will be homeless, because we cannot afford the current inflated rents in this city. The situation is tenuous and incredibly stressful for the tens (or should I say hundreds) of thousands of Nova Scotians.

The abuse of Fixed Term leases must stop. If they are to exist at all (they should be banned IMO), it must be under very strict conditions. They cannot be allowed to be the default residential lease type, which they have become.

Ignore this plea at the peril of all renters in the province and expect our soaring homeless numbers to increase exponentially for as long as Fixed Term leases are allowed to continue unrestricted.

Our Premiere is very fond of saying he listens to Nova Scotians, and that Nova Scotians deserve better. Well here's his chance to prove it.

PS - I am very afraid of retaliation by my landlord, so I will not speak publicly about this and am using an alias email account. But I need my voice to be heard, along with hopefully thousands of other voices. Please, please do something. The status quo concerning Fixed Term Leases cannot continue.

Erin Vasseur

Sent:

September 13, 2024 2:51 PM

To:

Office of the Legislative Counsel

Subject:

Fix the Fixed-Term Lease loophole

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Good day,

I write to you in fear, as in December 2025, I will likely be unhoused or leaving Nova Scotia to find cheaper housing elsewhere.

I have lived in panic for 5 years, unsure of whether my landlords would allow me to continue my tenancy. In 2023, they refused to offer me a new lease for my home, though I was fortunate enough to sign a new fixed term lease for an apartment in the same building. This new lease came at a 33% increase in rent.

Now, my landlords are selling the building, with its "undervalued rents" as a major selling point.

There is no hope that the new owners will allow me a new lease in December 2025 at the current "undervalued" price.

The only hope I have is for my government to listen to its citizens and respect their need for safe affordable housing.

Fixed term leases have ruined my mental health, are ruining my interest in staying in NS longterm, and have utterly destroyed my faith in my government to do the right thing by those who have to fight to survive here.

Please, listen to the people and close the fixed term lease loophole.

Erin Vasseur

Jessica Wilton

Sent:

September 13, 2024 1:33 PM Office of the Legislative Counsel

To: Subject:

Close the fixed-term lease loophole

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To whomever it may concern,

I am writing to the Law Amendments Committee to encourage closing the current fixed-term lease loophole in the residential tenancies act, and ask to have the Nova Scotia act put more in line with other provinces on the topic of pets. I can see the value in some of the changes made in the RTA, and balance is certainly needed.

However, the rent-cap and any other renter protections for affordability are rendered nearly useless without closing this loophole. Renters are not being protected, and it is becoming unsustainable for many to continue living in Nova Scotia because of it. Fixed-term leases have their place, but they should *not* be used to jack up the rent far above the rent-cap. People are being offered fixed-term leases as the only option, and then told to either sign another one (at whatever cost the landlord determines) or move out. This loophole needs to be closed so that people can keep surviving.

As well, the pet policy in Nova Scotia is ridiculous, other provinces like Ontario have legislation that prohibits discrimination on the basis of pets. Why have we not followed suit?

Sincerely, Jessica Wilton

AndrewMorrisey

Sent:

September 13, 2024 1:27 PM

To:

Office of the Legislative Counsel

Subject:

Landlord submission to the LAW AMENDMENTS COMMITTEE on Bill 467, Rent Cap

and changes to the RTA

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Landlord submission to the LAW AMENDMENTS COMMITTEE on Bill 467, Rent Cap and changes to the RTA:

Monday, September 16, 2024

I am a small business operator with only sixteen apartments left in our portfolio and have witnessed first hand how the rent cap has caused a huge imbalance on the rents we set for tenants. For example in two of my multi units I have four older and long term tenants who have current rents hundreds of dollars below what the market value is and now below what it costs me to operate these buildings based on increases to heating oil, property taxes [because that is not capped], and rising insurance. So because of the rent cap when I have a turn over I have to set the new rent on the vacant unit higher to "subsidize" the under market rents on the neighboring units. Before this COVID rent cap came in place I would apply a uniform and fair annual rent increase \$ amount [not %] across all the units. The Province seems to have no appreciation what their rent cap is doing and are shocked when statistics come out showing how high rents have increased in NS even with their rent controls in place.

Landlords are now reporting that market interest for the "subsidized" new rents is now resulting in a significant drop in new applicants to those units. We need to get rid of the rent cap as it is very unfair to new tenants and revert back to allow landlords to return to fair rent pricing based on market values and cost to operate the buildings. I am only a small operator and at the end of the year I do not see enough Net Operating Income (profits) to support making very many improvements to my buildings like I was able to do when I was in control of my annual budgets.

I am one of many landlords that does not want the rent cap to be extended and respectfully request it be removed from bill 467. It is doing more harm than the government acknowledges.

Andrew Morrisey
President
M2 Housing Solutions Inc.

Tax payer and provider of homes for 16 Nova Scotian families. Doing our best to address the housing crisis.

lan Henderson

Sent:

September 13, 2024 1:20 PM

To:

Office of the Legislative Counsel

Subject:

Fixed Term Leases

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Hello,

In the past few years my building has been a carousel of people being forced out due to the management company not renewing their leases. I currently have friends in the building who are paying almost 3 times what my rent is for the same size/number of bedrooms.

2 years ago, I was given 3 days notice for my rent increasing. When I tried asking about it the property manager threatened to evict me, saying I had to be gone in those 3 days if I didn't accept it. There is significant maintenance that the company knows about in my home, but I'm afraid to complain about or report to Tenancy. They would just end my lease before the board could even do anything.

Our building is infested with roaches, and the majority of the front facing units leak every time it rains. An email was sent to all of the tenants that the person who had had the worst of the infestation was having their lease terminated. If we complain or request too much maintenance we get kicked out.

Why do I have to worry every year if I'm still going to have my home? How am I supposed to plan beyond a year when I can't even guarantee my housing? Explain to me why someones profit margin is more important than becoming homeless. I'm tired of watching people lose their homes because they aren't profitable enough.

Please consider how many people rent in Nova Scotia. That is too many people to continue leaving at risk.

Ian Henderson

Angela Kinder

Sent:

September 13, 2024 12:27 PM

To:

Office of the Legislative Counsel

Subject:

Fixed-term leases

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Hello,

I'm writing in support of closing the fixed-term lease loophole. I am a former renter, and a current homeowner and "landlord" of a basement suite. I think there are legitimate reasons for having short term leases- I used one recently because I am planning to move into my suite.

However most of the time fixed term leases are used as an easy way for greedy landlords to sidestep the eviction process and raise their rent above the legal limit. Fixed term leases need to be registered with the province with specific reasons given, should not be consecutive, and based on the desire of the tenant. Year to year leases should have a probation period to allow quicker removal of bad tenants, and/or the eviction process should be simplified (although still rigorous to not allow evictions of tenants in good standing).

Thank you,



Alec Stratford

Sent:

September 13, 2024 1:51 PM

To:

Office of the Legislative Counsel

Subject:

Law Amendments Written Submission - Residential tenancy

Attachments:

Letter- Law Amendments- Residentail Tenacie Act- September 13th.pdf

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Good afternoon,

Please find attached a written submission regarding the amendments to the Residential Tenancy Act. I represent a community coalition that has been advocating for these important changes for several years. Unfortunately, no member of our organization is available on Monday to discuss this matter in person. We kindly request that you accept this letter in our stead.

Thank you for your understanding and consideration.

Best regards,

Alec Stratford.



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September 13th, 2024

Law Amendments Committee Granville Level One Government Place 1700 Granville Street Halifax

Subject: Law Amendments - Fixed Term Leases.

Sent Via: Legc.office@novascotia.ca.

Dear Law Amendments Committee,

We are submitting withis letter to express our deep concern regarding the housing crisis that has taken root in Nova Scotia. The current situation is dire with hundreds of thousands of our fellow Nova Scotians facing housing insecurity due to the increased use of fixed-term leases during this crisis.

This type of lease has become a loophole for landlords to exploit tenants by circumventing the current interim rent control cap, leaving many Nova Scotians vulnerable and without adequate protection. It's important to remember that housing is not just a commodity but a fundamental human right that should never be exploited or denied due to financial constraints or any other factor¹.

Many Nova Scotians are currently living in accommodations they cannot afford, or which are not safe, adequately maintained, or accessible. Others have no place to call their own, living on the streets, couch surfing, or staying in <u>shelters</u>. This housing insecurity leads to increased <u>stress, morbidity, mortality, social exclusion, illness, and disease</u>.

We understand and appreciate the current governments mandate to fix healthcare in Nova Scotia. However, it's crucial to recognize that housing insecurity significantly impacts physical, mental, and social health. To truly address healthcare, housing must play a central role in your strategy.

The use of fixed-term leases undermines the impact of the rent cap. The government's approach relies heavily on providing public money to private developers and debunked trickle-down economics to increase supply. Unfortunately, this approach does not address systemic barriers that create housing and income insecurity.

We, at the Nova Scotia Action Coalition for Community Well-Being call for six crucial changes to the Residential Tenancy Act. These include automatic conversion of fixed-term leases to monthto-month agreements upon expiry, penalizing landlords for illegal evictions, removal of the



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additional obligations section from the standard form lease, appropriate regulations for pet fees and appliance fees, prohibiting landlords from asking certain questions to broaden access, and protecting the rights of tenants to form unions.

We implore you to prioritize people over profit. All residents should have the right to adequate housing, and we demand that the government strengthen the Residential Tenancy Act accordingly.

It is our responsibility as citizens to hold our government accountable for ensuring that every person in Nova Scotia has a safe and secure place to call home. You will see below the strengthen of our movement as many are demand justice for all tenants and eradicate the unjust treatment of housing as a mere commodity in our society.

Thank you for your attention to this urgent matter. We would welcome a meeting on this crucial issue, this can be arranged by contacting our Coordinator Raushi Abrahams nsaccwweb@gmail.com

The NSACCW Steering Committee,

Alec Stratford
Sandra Henigar
Colleen Cameron
Amy Moonshadow
Gaidheal McIntyre
Geraldine Wright
Nan McFadgen
Danny Cavanagh
Suzanne MacNeil

Responses From Nova Scotians

"I support this! This happened to me that I was forced out of my home."

-Michael Murphy

"We need a serious strategy to deal with exploitative landlords and the housing crisis in Halifax!!!"

Solomon Nagler

"I have experienced two rennovictions and am currently living with a fixed term lease."

Cecelia Driscoll



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"I agree that residential fixed term leases need to be banned."

Robert Nash

"Publicly support accessible and affordable housing for everyone. Our governments are responsible for the health and wellbeing of its residents. We need secure housing for everyone in order to have health for all."

Janice Graham

"I'm on a fixed term lease myself and have had to dip into my retirement funds to support the cost of living. I'm paying \$750 more a month in rent in 2 years!"

Cheryl Coolen

"The interim leases need to be stopped and are turn to 'normal leases need to be enforced.' Unfortunately this does not address the unfair rent increases that landlords have been enforcing on people."

Rene Murray

"I am joining the call to limit the use of fixed-term leases and to encourage an immediate fix to end homelessness before winter by building or opening more affordable housing units."

Danny Cavanagh

"Time for action and not more lip service. Government (s) have no real consensus on how many of us are homeless. It's getting scarier than ever."

Donna Brinson

"Signing the declaration of support - Housing is a right, not a commodity."

Alison Creech

"Signing the declaration of support."

William Musgrave

"Housing is health!"



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Eric Olsen

"Stop fixed term leases; housing is a human right."

Brian Crawford

"Signing declaration of support."

Cathy Rector

"Fortifying tenants rights is essential to tackle the lack of housing options and to ensure everyone has a right to housing."

Christine Saulnier

"End fixed term leases now."

Mark Culligan

"Tenants need legislated protection."

Julia Windebank

"We are letting our community erode by refusing to address housing - this needs action."

Sheena Jamieson

"Exploitative! Housing is a social determinant of health, not a commodity!"

Joanne Sulman

"Signing the Declaration of Support for revising the Residential Tenancy Act. I am a tenant and feel unprotected by current circumstances. Please make the proposed changes."

Susanne Wise

"I support the campaign to end landlords' use of fixed term leases to exploit tenants. I personally know of multiple tenants who have been required to sign fixed term leases, only to be told they are welcome to sign on for an additional term, however the rent would be increased far higher than any rent cap has allowed for. During this housing crisis



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we must do everything we can to ensure that housing is treated as the human right that it is."

Trish McCourt

"Poverty is a political chooice - the fact that all governments across Canada have done zero expediency to remedy this situation for the last 40 years - shows that all governments have no concerns for the wasted lives living on the street, children, the elderly, young people, traumatized, mentally ill persons. When people who have come here for a better life witness the extravagant wealth of the developrs versus the reality that unless they are both partners are working two jobs each, they will never be able to afford a home, this is not rocket science - it is reality that most politicians were never refugees, never lived on the street, never were terrified of being kicked out of their residences and never were intimidated by bad landlords for stupidity, such as stealing empty toilet paper rolls."

Elizabeth Lee

"I'm currently fearful of the current rental crisis and where that leaves me and my family. I'm worried about being displaced and fear the possibility of being separated from my young doughter. The stress of it takes its toll and is greatly impacting my day-to-day. I took the security of being Canadian for granted. Is there another country or place to go to find better safety, security and stability of home. Canada is killing my very existence and my hope of creating home for my daughter. This is not a life to live, rather a curse enduring. I have no plan B."

Meaghan Morrison

"Paramount, my landlord, has many hundreds of units in Halifax/Dartmouth. I do not know about the rest of the province, but I assume that all their units (like mine) are fixed term leases.... Right now the difference between my rent and the recent market rental rate is \$2-300 but when it gets to \$5-600 will they just throw me out to make room for a tenant who wil pay more? My husband and I are 70, our income is fixed (and mostly not indexed), we worry. Please fix this."

Margaret Anne McHugh

"Support and call for changes. It's time to fill gaps and truly protect the interests and basic human right to adequate housing of renters in Nova Scotia."

Janesse Leung



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"I am signing this declaration because I firmly believe that every Nova Scotian has the right to safe housing. It is unconscionable that, due to current conditions, close to 1000 people in our province are unhoused. We must do better."

Alex Holmberg

"The current regulations are beyond ridiculous. Renters deserve protections just as much as landlords, if not more so, as many don't have a choice but to rent/lease, whereas landlords make an active choice to be in the business and could leave it if unhappy with polices. It's time for change and reasonable protections."

Pamela U

"Signing Declaration of Support. Housing is a human right."

Kassondra Torraville

" I support this declaration."

Mya Gagnon

"The Community Society to End Poverty supports the call for the Nova Scotia government to make policy changes that ensure fixed term leases do not make people homeless."

Stella Lord

"Housing is a human right; Housing is healthcare. We cannot fix healthcare without recognizing housing as a human right."

Ben Lemphers

"Signing the declaration of support - I fully support this advocacy effort."

Chloe Walls

"I support the Housing is Health cause in ensuring adequate housing and support for all Nova Scotia residents."

Ella Headrick

"I support the right to housing - A safe, accessible and affordable housing is a human right for all Nova Scotians."



Temitope Abiagom

"Declaration of support for housing as a human right. I can all on the NS Government to stop exploitative fixed term leases as per the NSACCW campaign."

Madeleine Waddington

"Calling for the six crucial changes to the Residential Tenancy Act. STOP LANDLORD LOOPHOLES - HOUSING IS A RIGHT NOT A COMMODITY."

Carla Conrod

"Consider this my declaration of support for the Nova Scotia Action Coalition for Community Well-being's recommended changes to the Tenancy Act. Nova Scotians, as with all Canadians are struggling under the housing crisis. It is within your power to make changes that will protect Nova Scotian's right to safe homes. Those most vulnerable to houselessness are the most impacted by landlord's current abuse of the Tenancy Act. This is deplorable behaviour, if you believe housing is a human right you should act within your means to protect this right."

Sydney Griffiths

"I support this declaration, as it is full of very sensible policies that help to redress the imbalance of power between landlords and tenants. People are suffering, and landlords are disproportionately profiting. These changes would make a difference to many people's lives who have been unjustly removed from their housing. I support this declaration whole-heartedly."

Joanna Bull

"The almost ubiquitous use of fixed term leases has created a crisis for renters. Being able to move people out of rental units for no other reason than to procure higher rents creates a "churn" in the local rental market, unnecessarily adding apartment seekers into the rental market, which also becomes a factor in driving average rents up, by artificially creating higher number of renters than there actually are. Long term renters have absolutely no stability, as they can be evicted at any time. This practice must stop."

Brenda MacLellan

"As someone who recently moved to Halifax from a different province, it was so hard finding an apartment because landlords hold all the power. I was asked for my SIN, banking information, annual income, and credit score all just in the application forms.



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This can be so predatory, as scammers posing as landlords or the landlords themselves can steal and sell that information - hurting vulnerable people. When I finally did find an apartment and a roommate, the landlord decided to change our lease to a fix term lease, and this left us with little room for negotiation or avenue for recourse. We signed despite not wanting a fix lease. With the population of Nova Scotia growing rapidly, the need for reform is necessary to protect current and future tenants."

Brandy Rivers

"It is high time that we prioritize people more than profit in Nova Scotia. All residents should be granted the right to adequate housing, and we must demand that the government strengthens the Residential Tenancy Act accordingly...I am joining the call to limit the use of fixed term leases."

Madelaine McGarr

"Hello, there has been some significant progress made on housing however this area continues to be a loophole which places renters in extremely vulnerable situations. With such limited housing availability, we need to be working to keep people housed and not add to the rising rates of homelessness."

Christine Johnson

"I'm a single mom and live in fear of this happening a second time to me. The fixed term lease needs to be done away with. I was given only 11/2 months notice last year."

Valerie Rafuse

"Housing is a right!"

Colleen Dowe

"Insecurity of housing is more and more prevalent. Let's stick together and cate for one another."

Peter Browne

"Signing the declaration of support. Please revise or end fixed term leases in Nova Scotia."

Judy Oleary



Poverty Impacts us All!

"The financialization of housing has become a sick, disgusting predatory practice in our communities."

Gerald Coleman

"Fixed term leases may cause tenants to be anxious about asking landlords for necessary repairs/or alterations for things which they are expecting to have provided according to the terms of their leases."

Carolyn Earle

"No pets is discriminatory. This eliminates 50% of people needing housing. No credit check. Housing is a right. If I want to spend 50% of my income on housing, That should be my choice."

Jane Wentzell

From:

Chris Bewsher

Sent:

September 16, 2024 12:11 PM

To:

Office of the Legislative Counsel

Subject:

Residential Tenancies Act/ NS Law Amendments Conmittee

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I hope this message finds you well. I am writing to you today to address some critical concerns regarding the Nova Scotia Residential Tenancies Act and to propose specific amendments aimed at improving the rental landscape for both landlords and tenants.

Firstly, I would like to advocate for the **removal of the rental cap** currently imposed under the Act. While the intention behind capping rent increases is to protect tenants, it inadvertently hampers the ability of landlords to maintain their properties and cover rising costs. By allowing for market-driven rental rates, we can foster a healthier rental market that encourages investment in housing, ultimately benefiting all parties involved.

Additionally, I propose that we **empower landlords and tenants to negotiate** and enter into tenancy agreements that are both mutually beneficial and legally binding. Such flexibility would enable landlords to offer varied terms that reflect the unique circumstances of each rental situation while allowing tenants to seek accommodations that best fit their needs. This collaborative approach would foster a more dynamic rental market and enhance the relationships between landlords and tenants.

Furthermore, I urge the Committee to consider removing barriers to evicting tenants who fail to pay rent or who do not adhere to the property rules. It is essential that landlords have the means to address non-compliance effectively. Streamlining the eviction process for valid cases will provide landlords with necessary protections and will encourage tenants to fulfill their obligations, thereby promoting responsibility and accountability.

Finally, I believe it is vital to **enhance transparency in the tenancy process** by publishing tenancy hearing outcomes and records of decisions. Making this information publicly accessible would not only inform landlords and tenants about their rights and responsibilities but also foster a greater sense of fairness in the system. Transparency is key to building trust in the rental market and ensuring that all parties are held accountable for their actions.

In conclusion, I respectfully urge the NS Law Amendments Committee to consider these amendments to the Residential Tenancies Act. By making these changes, we can create a more balanced and equitable rental environment that supports both landlords and tenants.

Thank you for your time and consideration.

Sincerely,

Chris Bewsher

From:

Karen Fitzgerald

Sent:

September 16, 2024 11:48 AM

To:

Office of the Legislative Counsel

Subject:

Bill 467

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Hello,

I'm writing about my concerns with Bill 467 as well as the extended rent cap. This bill seems to focus on corporate landlords, which is leaving small "mom and pop" landlords struggling.

My personal insurance and property taxes have both doubles over the last 3 years. My 3 bedroom semi is being rented at \$1000/month, which is breaking even only because there is no mortgage on the property. Any issue or maintenance and I'm instantly at a loss, the 5% cap does not cover nearly enough of the increasing expenses.

Please don't lump in small land lord business with giant corporations. We don't have the financial backing. We are unable to make ends meet. There are no incentives to keep rent low, and are stuck at operating at a loss with good tenured tenants.

Karen Fitzgerald

From:

Nik Balroop

Sent:

September 16, 2024 10:29 AM

To:

Office of the Legislative Counsel

Subject:

LAW AMENDMENTS COMMITTEE MEETING on Bill 467, Rent Cap and changes to the

RTA: Monday, September 16, 2024

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To Whom It May Concern,

I am writing to plead that we continue with Fix Term Leases. This is currently the ONLY safeguard for landlords and it seems that tenants continue to be favoured when it comes to rule making. This is unfair and I am demanding that we make logical decisions. I am totally in favour of punishing bad actors. Therefore, rules of law MUST be in the best interest of ALL parties.

Sincerely, Narad (Nik) Balroop

Nexus Market Research Inc.

[&]quot;Service and Quality is our Best Policy"

Written Submission: Bill 467

Julia Anctil, September 16, 2024

The proposed amendments to the Tenancy Act disproportionately favour landlords, granting them greater power over tenants and further increasing the potential to undermine tenants' rights to secure and fair housing. Here's why:

Eviction Notice After 3 Days of Late Rent

Allowing landlords to serve an eviction notice if the tenant fails to pay rent within just three days after the due date is an unfairly harsh measure. Many tenants face temporary financial setbacks or delays beyond their control. For example, Scotiabank recently faced a technical issue that delayed payday deposits for many customers, causing unexpected financial hardship. In cases like this, tenants may not receive their paychecks on time through no fault of their own, yet they could face eviction within just days of a missed payment.

This amendment does not provide enough flexibility for tenants facing minor or short-term financial difficulties. Instead, it grants landlords excessive power to quickly remove tenants and raise rents. Tenants, especially those on a fixed income, could face eviction and homelessness due to brief, unintentional delays, while landlords benefit from the ability to quickly replace tenants with minimal disruption to their cash flow.

Evictions for Health and Safety Issues - A Dangerous Loophole

While it may seem reasonable to address tenant behavior that endangers health and safety, the vague wording of this amendment could lead to abuse. For example, landlords could easily misuse the "health and safety" clause as a pretext for removing tenants for minor disturbances or disagreements.

A concerning example involves a landlord in Eastern Passage who boarded up a tenant's secondfloor bedroom egress window without consulting the tenant. By doing so, the landlord not only compromised the tenant's safety but also violated the tenant's right to a habitable living space.

Under this amendment, the tenant could face eviction for merely complaining about the landlord's unsafe actions, as landlords could argue that challenging their behavior "jeopardizes health and safety." This demonstrates a significant imbalance in power, allowing landlords to remove tenants who advocate for their own safety, while tenants may have little recourse to challenge these unjustified evictions.

Requirement to Provide Complete Contact Information - A Potential Oversight

The amendment requiring landlords to provide complete contact information to tenants is only meaningful if landlords comply. However, there is no clear penalty outlined for landlords who fail to provide this information in writing within 30 days of the legislative change.

This leaves tenants vulnerable to miscommunication, as they may be unable to reach landlords in emergencies or legal disputes. Without access to the landlord's contact details, tenants cannot

adequately address issues such as repairs or disputes, making it difficult to assert their rights.

While tenants may seek legal recourse, this process can be burdensome and expensive, once again benefitting landlords who may delay or withhold contact details without consequence.

These amendments, while appearing to address legitimate concerns, ultimately place a heavier burden on tenants while providing landlords with increased power and opportunities to evict or manipulate tenants in ways that serve their own financial interests. The potential for abuse of these provisions is high, and tenants' rights must be better protected to ensure fairness and stability in housing.

Potential Negative Impacts of 5% Rent Cap

The proposed 5% rent cap until 2027 offers vital short-term protection for tenants by limiting rent increases and providing stability. However, there is potential for unintended consequences if landlords exploit loopholes. While the cap prevents excessive rent hikes, some landlords may resort to renovictions, hidden fees, or maximizing the annual 5% increase regardless of necessity. This could undermine the goal of affordability and create housing instability.

To ensure the cap benefits tenants, it must be paired with stronger protections against renovictions, clear regulations on additional fees, and enforcement mechanisms. Without these safeguards, landlords may find ways to sidestep the cap, which could reduce the availability of affordable housing and lower the quality of rental properties as landlords cut maintenance costs.

In conclusion, the proposed amendments to the Tenancy Act, though seemingly designed to address landlord concerns, disproportionately burden tenants and increase the risk of housing instability. Allowing eviction notices after just three days of late rent fails to account for temporary financial difficulties beyond tenants' control, putting many at risk of unjust removal. The vague "health and safety" provisions open the door to potential abuse, where landlords could evict tenants for minor disputes or complaints. Similarly, the lack of penalties for landlords who withhold contact information creates further barriers to tenant rights and protections. Finally, while the 5% rent cap provides important short-term relief, without strong enforcement and protections against loopholes like renovictions or hidden fees, it may inadvertently worsen housing conditions.

To protect tenants and maintain fairness, these amendments require substantial revisions, including clearer guidelines, enforcement mechanisms, and safeguards that prevent landlord abuses. Only by addressing these concerns can the Tenancy Act truly balance the interests of landlords and tenants, ensuring stable, affordable housing for Nova Scotians.

From:

Nathaniel Loewen

Sent:

September 16, 2024 1:12 PM

To:

Office of the Legislative Counsel

Subject:

LAW AMENDMENTS COMMITTEE MEETING on Bill 467, Rent Cap and changes to the

RTA: Landlord Comment/Feedback

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Hi,

I am the owner of Anchor Property Management LTD. We currently manage 115 residential units in the greater Halifax Area.

RE: Bill 467, Rent Cap and changes to the RTA

We'd like to provide the following comments:

- 5% rent cap it is our understanding that a rent cap continues to depress investment in purpose built rental housing in the province. While we understand the need to protect pricing for tenants, we do not believe this is the most effective tool available to the province to do so. If a rent cap is to exist, then 5% annually is the minimum appropriate value. While some argue this exceeds inflations, so too do the costs to supply and maintain housing exceed inflation. We have seen the costs of tradespeople and materials increase by over 50% on many jobs over the past 4 years, let alone other rising costs faced by private owners and Residential Property Management Companies. The costs to operate rental housing are exorbitant, and without being able to at minimum recoup those costs through rent, investment in rental housing will decrease. The costs of operating housing far exceeds the rent raise limits allowed by the province since they have been in effect.
- We believe the shorter timelines to file for eviction are a positive step forward that align the province with other jurisdictions in Canada.
- We strongly object to the province not creating a tenancies enforcement unit as recommended as recommended by the report commissioned by the province. The single biggest issue facing both tenants and landlords in the province, as repeated by IPOANS, is that Residential Tenancies and the appeals process through small claims court is a broken system. It is not possible for an injured party, landlord or tenant to receive justice, let alone timely justice under the current system without radical change to both systems. The province and municipality can create and/or change as many rules as they want. When the rules are not enforceable and there is no consequence to breaking them, as is the case in the current system, then abuse of the rules will run rampant as it does currently.
- We strongly object to calls to eliminate Fixed Term Leases. Removal of Fixed Term leases will further
 decrease investment in rental property in the province and immediately impact available rental stock
 removing those who wish to offer rental housing for shorter periods. While we understand tenant
 advocates concerns regarding what they term as a "loophole" in fixed term leases, the province has other
 tools and abilities at their disposal to address tenant's concerns while continuing to allow fixed term
 leases.

Thanks,

Nathaniel Loewen Property Manager and Owner

www.anchorproperties.ca



Submission to Law Amendments Committee – September 16, 2024
RE: Bill 467 – Interim Residential Rental Increase Cap Act (amended) and Residential Tenancies Act (amended)

From: Amanda R. Knight - Small, Rural Rental Housing Provider

Pictou County, Nova Scotia

Mr. Chair and members of the Law Amendments Committee.

Thank you for the opportunity to speak today on Bill 467.

My name is Amanda Knight. I am a small rental housing provider from Pictou County.

As a small rental housing provider, I have faced significant challenges over the last number of years. While government policies like rent control are well-intentioned, they've made it increasingly more difficult for small rental housing providers, to be able to continue to provide housing.

First, the decision to extend rent control though 2027. This may make sense for government-funded housing, but for small rental housing providers offering units well below market rent since the cap began, keeping up with rising costs has been challenging.

For those offering rentals below Nova Scotia Affordable Housing guidelines, this has been an unsustainable burden since 2020.

Over the past few years, operating costs have skyrocketed, well beyond the 5% permitted in 2024. Utilities have increased, insurance, property taxes and water have all increased. Challenges finding skilled labour to stay on top of basic maintenance items have led to delays as well as increased costs. And yet, with rent control in place, we haven't had the ability to raise rents to help offset these rising costs.

In rural areas, rental housing is already limited and the situation is getting worse. Small operators are selling their properties. Single family homes and duplexes, the units that are difficult to track, are the most affordable and in the most desirable areas are being sold to new owners who are occupying these units, creating more housing insecurity for tenants.

Second, the government's decision to maintain fixed-term leases and not restrict their use benefits both tenants and the rental housing providers.

Fixed-term leases are essential, when it comes to housing medical personnel and other professionals who are coming to Nova Scotia on short-term assignments. Fixed-term leases allow rental housing providers to work with local community housing organizations to provide homes for people who would not otherwise qualify to rent.

Fixed-term leases provide a layer of protection when renting to people who may not otherwise qualify to rent the property. Whether that be people starting a new job or entering the workforce, are new to the area, have limited to no rental housing experience, have poor credit or wouldn't pass a criminal record check.

Until we have data around fixed-term leases, like we do with renovictions, any comments to their use or abuse are not factual.

I know IPOANS has tried to fill this void with two member surveys on fixed term leases - one in the spring of 2023 and more recently in January 2024.

Finally, the Residential Tenancies Act (RTA) should be a tool to resolve issues between tenants and rental housing providers, but in reality, it often works against small rental housing providers

Bad tenants know how to manipulate the RTA, using it to delay evictions and avoid paying rent.

Providing housing is the only sector that someone is allowed to use the service, not pay for it and have little to no consequence for it. You cannot do this with groceries, gas, or any other good or service and if you do take one of these items without paying, it is called theft.

That is exactly what not paying rent is. Theft.

I commend the government on shortening timelines relating to landlords seeking eviction for non-payment of rent. And shame on Mark Culligan from Dalhousie Legal Aid for his false comment, and I quote "that the government's response to the housing crisis is to make it easier to evict renters." end quote

I have tenants who are past due, more than three days past due, but they always call and they live to their agreement. I recently had a call from tenants who asked me to come to their home to have a chat.

I'm thinking they are going to move, which is incredibly costly and time-consuming contrary to popular belief. They asked for a one-week extension on their rent as they just started new jobs and there was a delay in them getting their first pay cheque.

These are responsible tenants who rental housing providers are happy to work with and will not be impacted by these latest changes to the RTA.

However, there are tenants who damage property, threaten other residents, staff, owners or who engage in criminal activity.

There are signs in most retail stores, hospitals, restaurants, that clearly state that intimidating or threatening language or behaviour will not be tolerated, yet again, as a rental housing provider, this is acceptable.

Every tenant deserves peaceful enjoyment of their home, but the system as it stands makes it incredibly difficult to remove those who threaten residents, neighbors and those providing housing.

That's why I support some of the proposed changes in Bill 467. Contrary to the negative rhetoric, these are modest administrative measures that move disputes into the residential tenancies system at a slightly earlier stage.

We face unique challenges, and any policy changes need to reflect the diverse housing landscape — whether it's small rural properties or large multi-unit buildings.

¹ Atlantic Brief's Desk. (2024, September 6). Nova Scotia extends rent cap by two years, makes it easier for landlords to evict tenants. Saltwire. https://www.saltwire.com/halifax/news/nova-scotia-extends-rent-cap-by-two-years-makes-it-easier-for-landlords-to-evict-tenants-100991937/

Let's not forget that "95% of rental housing providers in Nova Scotia are considered small²", according to a Gardiner Pinfold report in 2021.

As a small rental housing provider, I understand the need to protect tenants, but we need to recognize that policies like rent control are pushing small operators out of the market.

Without a balance that allows us to maintain our properties and stay financially viable, housing insecurity will get worse.

Maintaining fixed-term leases and reforms to the RTA are steps in the right direction, but more needs to be done to support struggling rental housing providers, particularly in rural areas. Otherwise, we risk losing even more housing in communities where it's already scare.

Your most valuable housing stock is your existing housing stock. It costs less to renovate, refurbish and maintain. Your most valuable allies are the people within the industry, big and small, rural and urban.

When you attack an industry, people with options will leave and this will leave more Nova Scotians out in the cold.

Thank you.

² Gardner Pinfold Consultants. (2021). Rental Housing Affordability in Nova Scotia. https://www.ipoans.ca/wp-content/uploads/2021/05/Rental Housing Affordability In NS Gardner Pinfold Report IPOANS.pdf

Statement by Kevin Russell
Executive Director
Investment Property Owners Association of Nova Scotia
Standing Committee on Law Amendments
Bill 467
September 16, 2024

Thank you for the opportunity to speak on Bill 467.

Bill 467 prolongs the failed policy of rent control.

Before rent control was introduced in 2020, Nova Scotia experienced lower rent increases than Canadian jurisdictions like Ontario and BC that had rent control.

Since rent control was introduced in Nova Scotia, rents have skyrocketed on newly built units, driving up the overall rental costs.

This is why the independent Affordable Housing Commission recommended in 2021 to end rent control after the COVID-19 state of emergency.

But their independent, fact-based recommendation was ignored.

Three years ago, we told this committee that legislated rent control would result in higher rents and more homelessness.

MLAs across all party lines ignored our warnings and passed a law that made the housing and homelessness crisis worse.

Rent control caused thousands of rental properties to be sold.

In our 2022-member survey, over 3,000 rental units were reported at risk of being sold—a figure confirmed again in our 2023 survey.

With the rent cap now extended to 2027, we expect an acceleration in the number of small rental properties being sold.

Thousands more being sold to avoid the financial losses caused by rent control.

To put it in perspective: for every new rental unit that comes on the market, one is being taken out.

A positive aspect of Bill 467 is that it maintains the right balance that's in place with fixed term leases.

Those who call for changes on fixed term leases are presenting a biased, unfair and incomplete account of this vital tool to providing affordable housing in Nova Scotia.

Why do I make this statement? Because we follow the data. We look at the facts.

First off, in some significant parts of the rental housing sector, fixed term leases are almost never used.

We asked our larger members – including Killam, CAPREIT, Southwest Properties, Skyline Living and Hazelview Properties – how many fixed term leases do they currently use?

Of Killam's more than to 5,700 units in Nova Scotia, only about 285 units use fixed term leases. That's 5%. Most of these fixed term leases are for Killam's work with supportive housing organizations, including Adsum, Shelter Nova Scotia and YWCA.

CAPREIT: more than 3,400 units in Nova Scotia. None use fixed term leases. That's 0%

Southwest Properties: 1,900 units in Nova Scotia. None use fixed term leases. That's 0%

Hazelview Properties' more than 800 units in Nova Scotia, none use fixed term leases. That's 0%

Skyline Living: more than 740 units in Nova Scotia, none use fixed term leases. That's 0%

Let's do the math.

Of more than 12,500 rental housing units offered by several larger companies in Nova Scotia, only 2.3% use fixed term leases.

When private sector rental housing providers are contacted by government or not-forprofit agencies to provide emergency housing, the only way these rental housing providers will agree to provide emergency housing is by using a fixed term lease.

As Michael Kabalen, Executive Director of the Affordable Housing Association of Nova Scotia noted at a December 2023 meeting of the Standing Committee on Human Resources:

QUOTE:

"As a not-for-profit provider, for example, we're often dealing with individuals who have been housing insecure for a long time. And so, we often will start with a fixed term lease... So to broadly say fixed term leases are a problem, I think there are lots of good reasons that a fixed term should be used... to say they are all bad, is also an overstep."

When we surveyed our members in January, 62 out of 185 respondents said they used fixed term leases to provide supportive housing for the following organizations:

Adsum for Women and Children
North End Community Health Centre
Elizabeth Fry Society
Shelter Nova Scotia
Tawaak Housing Association
Welcome Housing
YWCA
Phoenix for Youth
John Howard Society

Ending or restricting fixed term leases makes it harder to house Nova Scotians in need who are forced to seek help from these supportive housing groups.

So where are fixed term leases used?

Remember that more than 90 per cent of private sector rental housing providers in Nova Scotia are sole proprietors.

They are not large companies.

They carry a great deal of financial risk and pressure.

Our organization has conducted two surveys of our members – in the spring of 2023 and the winter of 2024.

The spring 2023 survey focused on how fixed term leases are used by rental housing providers.

The winter 2024 survey asked about the impact of government ending or restricting fixed term leases.

Here are the highlights of both surveys.

The first survey was conducted April 18-26, 2023, with 208 rental housing providers responsible for 43,711 rental units responding to the survey.

The findings of the spring 2023 survey are as follows

55.6% of fixed term leases are for first-time renters.

87.24% of fixed term leases are being used for reasons other than Nova Scotia's rent cap.

Top five reasons cited for rental housing providers offering fixed term leases are

- 1) risk management
- 2) allowing time to develop the tenant relationship
- 3) first time renters
- 4) limiting property damage; and
- lack of tenant credit history.

Tenants on fixed term leases are more likely to pay their rent and respect the Residential Tenancies Act.

Our second survey was conducted in January 2024 with 185 rental housing providers, representing more 37,000 rental units the province, responding.

As I mentioned, more than one-third of these respondents – 62 rental housing providers – use fixed term leases to provide emergency and supportive housing.

The survey concluded that eliminating or restricting fixed term leases would also result in rental housing providers – representing over 5,700 rental units – making the following changes in their operations:

- 24.31% would leave rental units empty;
- 55.8% would sell their property or properties;
- 29.83% would repurpose their property to another use; and
- 63.54% would stop future investments in rental properties/switching to other type of investments.

These survey results are clear: ending or restricting fixed term leases will result in less rental housing, more Nova Scotians becoming homeless and a worsening housing crisis.

We remind you that we warned this committee in the fall of 2021 that legislating rent control would increase homelessness and actually increase rental costs.

Our warnings went unheeded.

We have all witnessed the consequences of populist decisions that don't align with data or actual evidence of housing realities.

Please listen to the people and businesses that provide the overwhelming majority of affordable housing in this province.

To conclude, what are some ideas that can actually help tenants and rental housing providers?

First, government should create an emergency rent bank to help Nova Scotians in need.

Non-payment of rent is a persistent problem among the 5,000 residential tenancy hearings over the last several years. It hasn't gotten worse, but it hasn't gotten better.

IPOANS have been asking <u>FOR YEARS</u> for the government to create an emergency rent bank to provide financial help for those in need.

Second, government needs to hire more residential tenancy staff to speed up resolution of residential tenancy issues.

As we know, the government has refused to create a compliance and enforcement unit, which would have seen a budget of \$1.5 million and 10 full-time staff.

In the absence of such a unit, the government should invest that \$1.5 million towards hiring more staff at residential tenancies. This investment could go a long way to fixing a broken system and making it better for those that use it – both tenants and rental housing providers.

Thank you.

Attachment: Research Paper Rent Control: Does it Work?

Rent Control: Does it work?



Dr Konstantin A. KholodilinSenior Researcher, German Institute for Economic Research (DIW Berlin)

August 2024

Summary

- Rent controls have well-intentioned goals, including reducing rental burdens and ensuring access to affordable housing.
- But these regulations can generate unintended consequences, stifling housing supply, reducing labour mobility, and driving up rents in unregulated dwellings.
- Market distortions caused by rent controls can also lead to discrimination against marginalised groups and the emergence of black-market activities.
- Based on an analysis of 196 studies evaluating the impact of rent controls across 8 domains, this report finds that rent control has numerous negative effects.
- Though the majority of studies suggest rent controls leads to lower rents in controlled housing and higher homeownership they also result in:
 - Reduced supply of rental housing.
 - Reduced construction.
 - Reduced housing quality.
 - Reduced mobility.
 - Increased misallocation of housing.
 - Increased rents in housing not subject to rent control.
- Policymakers should conduct a comprehensive cost-benefit analysis before introducing rent controls, rather than rushing to impose them on the basis of good intentions alone.

Contents

Summary	1
About the author	3
Introduction	4
Findings	4
References	7

About the author

Dr Konstantin A. Kholodilin is a Senior Researcher at the German Institute for Economic Research (DIW Berlin). He holds a doctorate from the Universitat Autònoma de Barcelona, Spain, and the title of Doctor habilitatus from the Europa-Universität Viadrina, Frankfurt an der Oder, Germany. He previously worked as a researcher at the Université catholique de Louvain, Belgium.

IEA papers are designed to promote discussion of economic issues and the role of markets in solving economic and social problems. As with all IEA publications, the views expressed are those of the author and not those of the Institute (which has no corporate view), its managing trustees, Academic Advisory Council, or other senior staff.

Introduction

Housing is an important basic good. Unfortunately, urban areas are often characterised by a lack of affordable housing, meaning that some households face rental housing costs that are too high relative to their income. Therefore, governments are asked to intervene to alleviate the situation of households experiencing hardships. The main purpose of housing policy is to deliver affordable, decent and sustainable housing. Housing policy has at its disposal a wide set of tools, including both restrictive policies (rent control, protection from eviction, and housing rationing) and stimulating policies (support of social housing, housing allowances, and tax benefits to homeowners). Rent control occupies a prominent place among these regulations, attracting a lion's share of attention from both the general public and scholars.

Rent control, like any other governmental policy, has its intended and unintended effects. Its intended effect is to ensure affordable housing, meaning that tenants face a reasonable rental burden. The exact threshold and the definition of rental expenditure and income may be a matter of discussion, but the fact is that too high a rental burden can have devastating effects. When the rental burden is excessive, it prevents households from buying other goods and services, thus negatively affecting their quality of life. In extreme cases, it can lead to poverty and malnutrition. Therefore, it is important to guarantee the affordability of housing.

While rent control appears to alleviate the situation of tenants living in regulated dwellings, multiple other effects emerge. Rent control leads to a redistribution of income. Apart from an evident and sometimes intended effect of reducing the revenues of landlords, it can also lead to rent increases for dwellings that are not subject to control. Thus, tenants living in such dwellings pay more, which reduces their welfare. However, even tenants in the controlled dwellings can suffer from rent control, as maintenance of such dwellings can be reduced, leading to a decreased housing quality. Rent control can also negatively affect the overall supply of housing or, in particular, the supply of rental housing, which can adversely affect many market participants: both tenants and homeowners. Other effects – for example, higher homeownership rates or lower inequality – may be seen as positive by some, and negative by others: this is a matter of political value judgements rather than economics.

It is important to be conscious of the effects of rent control. Ideally, policy makers should take into account all possible relevant effects, evaluating the inherent costs and benefits. The decision to introduce rent control and its design must rest upon an objective and comprehensive cost-benefit analysis. Only when the net benefit is positive is the policy sensible; otherwise, it produces more damage than utility.

Such cost-benefit analysis can draw upon the rich literature that investigates potential effects of rent control using a robust scientific methodology and reliable data. In my paper 'Rent control effects through the lens of empirical research: An almost complete review of the literature', published in the *Journal of Housing Economics*, I recently provided a comprehensive overview of this literature (Kholodilin 2024). My objective was to summarise the evidence on the effects of rent control accumulated over the years. Although this study is far from delivering a complete picture of the net effects of rent control, it can still provide useful guidance for making decisions regarding the introduction or reformation of rent control.

Findings

To find the relevant studies, I not only used the previous literature reviews, but I also searched five online research paper databases (Google Scholar, IDEAS/RePEc, JSTOR, Social Science Research Network, and Web of Science) using the keyword 'rent control'. I tried to make the sample of rent control studies as exhaustive as possible. However, I

cannot guarantee that it is complete. Some studies, especially older and unpublished, might not have been found or accessed. Those studies written in languages other than English are also underrepresented in the sample.

Overall, I was able to find 206 works on the effects of rent control. The latter were the main focus of my study. A list of all these studies is contained in the references. This is perhaps the most comprehensive review of the rent control literature encompassing the period between 1967 and 2024.

Rent control involves the government setting a specific price level for rents, usually below the equilibrium price. The theory of rent control usually expects rent control to give rise to three main groups of effects. First, those who are able to occupy rent-controlled housing benefit financially from this arrangement. Typically, these are long-term residents of the area, and their gain comes at the expense of new residents. The latter group often ends up living in more expensive uncontrolled housing or lower-quality regulated rental units.

Second, landlords are compelled to lower their rental prices, leading to a decrease in the value of their properties. In response, landlords might take various actions, such as reducing spending on maintenance, attempting to convert their rental properties into owner-occupied homes, or constructing fewer new rental housing units.

Third, the artificially low rental prices create an excess demand for housing, resulting in a range of outcomes. For instance, there can be a mismatch between available housing units and the number of households seeking housing. This mismatch can lead to situations where, for instance, an elderly widow remains in a large rent-controlled apartment long after her family has moved out, while larger households are desperately looking for homes of an appropriate size. In addition, reduced housing mobility stemming from rent control can lead to decreased labour mobility. Discrimination can also intensify, as marginalised groups find themselves disproportionately affected by the housing shortage. Furthermore, black-market activities such as the practice of demanding 'key money' (a non-refundable deposit upon moving in) tend to emerge in response to these market distortions.

Overall, the literature on the impact of rent controls can be summarised as follows:

- Out of 65 studies that look at the effect on controlled rents, 56 find a negative effect (i.e. rent controls lower rents, as intended), 6 find no effect, and 3 find a positive effect
- Out of 16 studies that look at the impact on supply, 12 find a negative effect, 3 find none, and 1 finds a positive effect
- Out of 16 studies that look at the impact on construction, 11 find a negative effect, 4 find none, and 1 study finds a positive effect
- Out of 20 studies that look at the impact on housing quality, 15 find a negative effect, and 5 find none. No study finds a positive effect
- Out of 26 studies that look at the impact on mobility, 25 find a negative effect, and 1 finds no effect. No study finds a positive effect
- Out of 14 studies that look at the effect on misallocations, all 14 find that rent controls lead to more misallocations
- Out of 22 studies that look at the impact on home ownership, 5 find a negative effect,
 4 find none, and 13 find a positive effect
- Out of 17 studies that look at the impact on uncontrolled rents, 1 finds a negative effect, 2 find none, and 14 find a positive effect

Table 1: Effect of rent controls - all studies

	Negative	None	Positive
Controlled rents	56	6	3
Supply	12	3	1
Construction	11	4	1
Housing quality	15	5	0
Mobility	25	1	0
Misallocation	0	0	14
Home ownership	5	4	13
Uncontrolled rents	1	2	14

If we limit our analysis to published studies only, this changes as follows:

- Out of 42 studies that look at the effect on controlled rents, 37 find a negative effect,
 4 find no effect, and 1 study finds a positive effect
- Out of 10 studies that look at the impact on supply, 9 find a negative effect, and 1 finds no effect. No study finds a positive effect
- Out of 15 studies that look at the impact on construction, 10 find a negative effect, and 4 find none. One study finds a positive effect
- Out of 13 studies that look at the impact on housing quality, 11 find a negative effect, and 2 find none. No study finds a positive effect
- Out of 21 studies that look at the impact on mobility, 20 find a negative effect, and 1 finds no effect. No study finds a positive effect
- Out of 8 studies that look at the effect on misallocations, all 8 find that rent controls increase misallocations
- Out of 17 studies that look at the impact on home ownership, 4 find a negative effect,
 2 find none, and 11 find a positive effect
- Out of 12 studies that look at the impact on uncontrolled rents, 1 finds a negative one, 1 finds none, and 10 find a positive one

Table 2: Effect of rent controls - published studies only

	Negative	None	Positive
Controlled rents	37	4	1
Supply	9	1	0
Construction	10	4	1
Housing quality	11	2	0
Mobility	20	1	0
Misallocation	0	0	8
Home ownership	4	2	11
Uncontrolled rents	1	1	10

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Katerina Allan

Bill 467: Feedback to Law Amendments Committee

Clause 10 b

- Shortening the timeline to evict a tenant for non-payment of rent is not a good idea from my perspective.
- The current rules include 15 days before an eviction notice can be issued, followed by 15 days during which the eviction is voided if rent is paid.
 - This protects renters by having multiple pay periods during the 30-day window.
 - Ensuring that requiring some time off due to illness does not lead to eviction.
 - Providing time to adjust and find new work if a person is laid off or otherwise loses their work.
 - Many Nova Scotians live paycheck to paycheck, so these protections are necessary.
- The proposed change shortens the time-line to eviction to 3 days before a notice can be given, followed by 10 days' notice to quit.
 - This timeline is 13 days, which is shorter than the typical biweekly pay period.
 - The eviction for non-payment should never be less than a person's pay period.
 - A renter could be evicted even though they would have enough money the day after the eviction notice ends.
 - Many Nova Scotians are paying more than half their monthly income on rent, meaning they need more than one paycheck to cover it.

Clause 12 a

- Allowing eviction for repeated late-rent payments is not a good idea from my perspective.
 - People living paycheck to paycheck have things come up.
 - If a renter cannot pay by month's end, they can already be evicted under the current rules.

- If people are paying their rent, but life circumstances mean they cannot pay on time every month, that is not a good reason to evict someone.
- · For example:
 - Payday comes just after the first of the month on a biweekly pay cycle.
 - o Illness leads to lower pay on one pay cycle.
 - Students who do not receiving student loan funding on time to pay September and January rent.
- The wording in this bill is ambiguous about what period a landlord could look to when applying to evict someone for repeated late rent payments.
 - Could a landlord look back at rent payments that have already occurred and use them as grounds for eviction.
 - For example: A renter in the same unit for 10 years has, over the 10 years paid rent late more than once. Does this count as a repeated late rent payment?
 - It is ambiguous what the bill means by "repeated late rent payment."
- Allowing eviction for late rent payments will lead to more evictions, and those evictions are not necessary.
 - Alternatives:
 - Legislate a late fee to cover costs associated with late rent payments.
 - If a small renter (renting space in their primary residence, which they own and pay a mortgage on) cannot cover their mortgage or is risking losing their home because of the renter's late rent payments, allowing eviction in that narrow case only.

Statement by Peter Polley
Bill 467
Standing Committee on Law Amendments
September 2024

Thank you Committee members for the opportunity to speak about Bill 467.

My name is Peter Polley, owner of POLYCORP, which provides rental housing in various communities in Halifax and Wolfville.

For the better part of 30 years, we have worked hard to provide a range of housing options for Nova Scotians.

Three years ago, I came to this Committee.

Like others who provide housing, I told Committee members that rent control wouldn't work.

I won't revisit the arguments from three years ago.

You didn't listen then.

Bill 467 and the debate around it shows you won't listen now.

Many elected officials, including some members of this Committee, like to attack people like me who work in the industry.

That's the <u>real</u> power imbalance when it comes to rental housing.

There are 300,000 tenants and 6,000 rental housing providers in Nova Scotia.

The realities of math and democracy mean that politicians will always target the few to get votes from the many.

Unfortunately, this means instead of working with people who provide housing to solve the housing crisis, politicians instead choose to attack us.

People like me who provide rental housing do our very best to provide housing to hundreds of thousands of Nova Scotians.

We pay our taxes.

We spend money on our buildings.

The larger among us employ thousands of Nova Scotians.

At the heart of all of this is having a good relationship with tenants.

It's traditionally been good business to keep tenants in place, paying their rent.

Contrary to what MLAs claim, most rental housing providers prefer to keep tenants in their homes.

Evictions are almost always a last resort for rental housing providers.

We try to avoid them, because it's generally easier to keep good paying tenants in place.

Unfortunately, MLAs make retaining tenants harder through punitive rent control policy and a broken residential tenancies system.

I would also be remiss if I didn't mention how municipal governments, in particular H-R-M, that make it so hard to build new housing and build new housing that's affordable and attainable.

It's why I support the changes by the Nova Scotia government to get more housing approved and take down the roadblocks erected by H-R-M.

My only piece of advice would be that it has the power to get housing built in H-R-M, the Nova Scotia government should be more aggressive in using that power. When we can't advance a housing project in ten years of effort and, even today, there is little or no effort by HRM or the Province to assist, there is a major problem.

Fixing a housing crisis requires bold action and a team effort.

I am going to focus my remarks on the other aspects of Bill 467.

It is 100% false for elected officials and some housing activists to claim that Bill 467 makes it easier to evict tenants.

All Bill 467 does is it brings non-payment of rent issues sooner to Residential Tenancies for a hearing.

Residential Tenancies is so slow in resolving issues that tenants will still be able to go months and months and months without paying their rent.

It is shameful that some elected officials and some housing activists are scaring tenants about this part of Bill 467.

A number of the proposed administrative changes in Bill 467 are common sense changes that will be good for both tenants and rental housing providers.

For example, clause 9 will make it illegal for a tenant to charge higher rent to another tenant on a sub-lease.

Now THAT'S an actual loophole!

Other proposes changes are just common sense.

It makes sense to have Residential Tenancy decisions be made public. The more transparency the better for everyone.

It makes sense to require contact information be exchanged.

It makes sense to clarify how to deal with tenants who break the law, threaten a neighbour or someone working in an apartment, or damage or even destroy a rental unit.

Right now, if a tenant breaks the law, threatens a neighbour or someone working in a building or severely damages or even destroys a unit, there is nothing that can be done under the Residential Tenancies Act. I know this happens. We see it in our buildings too often.

If that happens, you get what I call the no-accountability runaround.

Residential Tenancies will tell you call the police, because it's a criminal matter.

The police will tell you, call Residential Tenancies, because it's a tenant matter.

And nothing gets done.

To conclude, rental housing providers are sick and tired of being blamed for the housing crisis.

We didn't create the crisis.

We warned politicians not to make the housing crisis worse with rent control. I personally started municipal and provincial government representatives more than ten years ago.. as it was entirely predictable. Everyone chose to ignore the advance warnings of the rental industry.

We have been presenting solutions to politicians for years to help – like creating an emergency rent bank for tenants in need.

The path to solving the housing crisis is work co-operatively with housing providers and stop the politically motivated attacks for votes.

Thank you.



Dalhousie Legal Aid Service
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September 16, 2024

VIA Personal Delivery

Standing Committee on Law Amendments Committee Room Granville Level One Government Place 1700 Granville Street Halifax

Honourable Committee:

RE: Bill No. 467 – interim Residential Rental Increase Cap Act (amended) and Residential Tenancies Act (amended)

My name is Mark Culligan and I am a Community Legal Worker at the Dalhousie Legal Aid Service (DLAS). At DLAS, I provide legal information and representation to low-income people who are experiencing problems with housing or income security. I began working at DLAS in 2019 and have assisted almost two thousand tenants with their legal issues. I am appearing here today to discuss Bill No. 467 and the amendments to the Residential Tenancies Act (RTA).

When the Minister responsible for the Residential Tenancies Act introduced Bill. No. 467 on September 6, 2024, he also announced that that the Province was not going forward with the creation of a Compliance and Enforcement Unit (CEU) as recommended by Davis Piers Consulting (Davis Pier Report). The Minister explained that the proposed CEU created unnecessary red tape and that the issues could be better addressed through the amendments to the RTA contained in Bill No. 467.

The Ministers characterization of Bill. 467 is misleading and inaccurate as it will do nothing to address compliance and enforcement gap for tenants.

Tenant Problems are Different than Landlord Problems

The kinds of legal problems that tenants and landlords face are different. Landlords' biggest complaints have to do with individual tenants; bad behaviour during the tenancy, non-payment of rent, and physical damage to the rental unit. These problems are relatively easily addressed through the RTA because there are clear consequences for violations. If a tenant breaks the rules of the tenancy or does not pay their rent, they can be evicted. If they are found to have damaged a unit at the end of a lease, the

landlord can retain the security deposit and claim for damages. That said a CEU, would add additional accountability by creating a system of escalating punishments for tenants who repeatedly or egregiously break the rules.

Tenants' problems are not as easily addressed through the current RTA. Tenants' complaints deal with the sweep of the tenancy relationship ranging from unlawful leasing practices to repairs and unlawful evictions. For example, the Davis Pier Report contains on page 47 to 51 a draft list of offences, which could trigger enforcement consequences. The majority relates to violations of the RTA by the landlord.

The list of tenant protections in the Davis Pier Report is longer because the Nova Scotia RTA, like every other RTA in Canada, is a piece of protective legislation, whether implicitly or explicitly. While the RTA seeks to create a balance between the rights of tenants and landlords, it also effectively provides tenants a benefit or protection which would not otherwise be available under the common law. These protections are given because there is a fundamental imbalance of power between landlord and tenants. That imbalance has only worsened as the consumer power of tenants has declined over the last decade.

Tenants need additional protections not only because they are vulnerable but because violations of their rights do not equate as easily into claims for monetary compensation. If a landlord demands an unlawful security deposit, the tenant can get their money back, but the landlord does not get punished. If a landlord forcibly removes a tenant, the tenant can win the right to return to their home but the landlord is not fined. If a landlord fails to provide a tenant with drinking water, the tenant can ask for a rent abatement, but the value of the abatement is limited to the value of the drinking water for which they have already paid. Tenants always have the threat of eviction dangling over their heads, but landlords suffer no consequences if they break the rules.

Crucially, the Davis Pier Report calls for changes to the RTA to allow for administrative fines. In Nova Scotia, unlike Ontario or British Columbia, the Director cannot order fines or general damages. The result is that tenant protections are violated regularly and with impunity. Bill No. 467 does nothing to rectify this situation.

Violation Examples

DLAS has been raising the alarm about landlord abuses for many years, but it seems that our calls have been falling on deaf ears. Now that I have the Committee's attention, I will draw your attention to some examples of landlord abuses which a CEU would be well placed to address.

Example 1

Musgrave v. Templeton Properties 2016 NSSM 6

- Templeton Properties demanded on it's tenant application form that a prospective tenant of Fenwick Towers pay the security deposit as part of their application.
- Tenant paid the security deposit before the lease was signed. The tenant also issued post-dated cheques representing the value of three months' rent.
- Templeton Properties then told the tenant that the unit was no longer available and
 offered the tenant a new unit instead. The tenant declined the alternate unit, but the
 landlord refused to return the security deposit.
- Quote from the decision;
 - [16] Mr [Matthew] Metledge argued that the \$637.50 was one of two things. First, it was a security deposit to be held against the possibility that the applicant failed to enter into a lease once the landlord offered one to him. In the alternative he suggested that it was a form of liquidated damages intended to compensate the landlord for any damages flowing from the failure of an applicant to sign a lease or take up an apartment when it was offered. He assured the court that the collection and retention of such payments from applicants who failed for whatever reason to become tenants was a common practice amongst other large landlords with multiple unit buildings. He said it was routine and long-standing practice of Templeton.
 - [17] If Mr Metledge is correct about the practice of Templeton and other large landlords in the city then it is a sad comment on their knowledge and conduct. It has long been the law in this province that a payment like the one in question—offered at the time of an application and before a lease is actually entered into—is, regardless of what it is called, an "application fee" in law and in fact. And application fees are expressly prohibited by s.6(1) of the *Residential Tenancies Act*, RSNS 1989, c.401, as amended, which provides as follows:...

Example 2

- Tenancy Application checklist given to an international student. The landlord is a very large operator, who caters to the student rental market.
- Note that the landlord has different leasing requirements for domestic and international students, which raise issues of discrimination.
- Point 5 of the International Applicants Check List requires that international students without a Canadian Guarantor are to pay 3 months rent in advance.

Canadian Applicants Check List

1	Complete rental application (be sure to sign the back) NO PENCIL		
2	Students - Must provide a Canadian Guarantor - Income must be \$45,000+		
3	Guarantor must provide proof of employment and proof of income		
4	Guarantor must provide a copy of their photo ID		
5	光 Month Security Deposit (Certified Cheque or Money Order only) Canadian Funds On		
6	Copy of Photo ID (Provincial ID Card, Drivers License or Student Card)		
7.	Tenant Questionnaire must be completed		
8	Pre-Authorized Payment Form (PAP form) - Please include void cheque or direct deposit		
	form from your bank.		
	International Applicants Check List		
1	Complete rental application (be sure to sign the back) NO PENCIL		
2	Students - Must provide a Canadian Guarantor - Income must be \$45,000+		
3	Guarantor must provide proof of employment and proof of income		
4	Guarantor must provide a copy of their photo ID		
5	If unable to get a Canadian Guarantor, you must provide 3 full months of pre-paid		
	rent to be applied to your final 3 months of tenancy.		
6	35 Month Security Deposit (Certified Cheque or Money Order only) Canadian Funds Only		
7	Copy of Student Visa or Work Permit, Passport & Student ID		
8	Tenant Questionnaire must be completed		
9	Pre-Authorized Payment Form (PAP form) - Please include void cheque or direct deposit		
	Form from your bank.		

^{**} Application handed in without all of the above information will not be processed**

Example 3

This landlord caters to international and out of province students. They require tenants who begin their leases in September to pay eights months worth of rent in advance. Deposits on the rooms must be paid within 48 hours of booking but leases do not need to be signed until five business days after bookings.

Long-Term Booking. 30 days or more. Tax exempt.



2018 - LT Double Room - Two Occupants - Bed B

TWO TWIN BEDS - DOUBLE/SHARED ROOM, LONG-TERM BOOKING, 30 DAYS OR

One-month minimum booking for summer stays (May 1 to Aug 31). 8-month minimum booking required (Sep 1 to Apr 30) for students beginning September 1.

4-month minimum booking required (Jan 1 to Apr 30) for students beginning January 1.

This price is for one person in a shared room. A second person/roommale may be staying in the room at any point during the booking period. Our spacious double rooms feature two beds, large windows and modern furniture. Meet great roommates and













\$ 38.50

Starting price per night For bookings of 30 days or more.

Details

From the landlord's FAQ Page

LONG-TERM GUESTS AND STUDENTS

A deposit is required to confirm your reservation if you're booking a room for 30 days or more. Rooms are assigned on a first-come, first serve basis. Once your payment is received and processed, you will receive an email showing that the status of your reservation has changed from "Pending Payment" to "Confirmed".

The minimum reservation period for the Fall semester is 120 days. The Fall semester deadline to submit your fees is July 1. The Winter semester deadline to submit your fees is November 1. For other start dates, fees are generally due in full at least one month prior to arrival.

If you book a room, you must pay the deposit within 48 hours and sign a lease within 5 business days of your booking. If you don't, your room will be released and another applicant may book the same room.

The deposit is non-refundable if you cancel your reservation before arrival or if you fall to submit the signed lease by the noted deadline. If you fall to show up on your check-in day without rescheduling with Granville Hall, your room will be offered to another student from the waiting list and your deposit will not be refunded.

When you arrive, the deposit becomes your damage deposit for the room and will be refunded to you at the end of your stay following a satisfactory room inspection.

Conclusion

I thank the Law Amendments Committee for their time and for their consideration of the above. Should any members of the Committee have any questions or concerns about these submissions, I would be delighted to discuss them in detail.

Mark Culligan Community Legal Worker MC

I am Jenna Ross, Real Estate Investor and owner of Happy Place Property Management Ltd.

am proud to say that my management team – manager, leasing agent and maintenance coordinator – are 100% female.

The constant attacks on our business and our industry by politicians, activists and media have been stressful and harmful.

And they support bad policies like the rent cap.

Keeping the rent cap at 5% again until 2027 is detrimental to the rental housing market in Nova Scotia.

I have seen many property owners choose to sell their home or portfolio of homes because it has been the only way for them to cope with rising costs.

Many of the investors in NS real estate are hardworking Nova Scotians (like myself and my husband Greg) who are providing long term quality housing to Nova Scotian families.

Rent is what we need to invest in properties and pay the bills.

Insurance, property taxes, mortgages - all of these costs have gone up and up and up.

Far beyond what can be raised under the rent cap.

Many including myself are having to supplement the difference in rent for rental properties we own due to these rising costs.

Others have sold their homes with tenants after the rent cap was introduced.

This is also meant that the overall inventory of rental properties diminished.

That means less affordable housing and more homelessness - all caused by the rent cap.

I manage properties for very fair property owners. They charge rents in their apartment buildings at \$800 unit.

An annual rent increase of 5% - that's \$40 - does not keep up with rising prices.

Also many investors with older buildings who bought with tenants in the units in 2018 and 2019 are stuck with tenants paying well under market value for their rents.

They are left losing money over year and not able to properly improve their buildings because of the rent cap.

Fixed Term leases must stay in place.

Our company starts tenants with a 12-month fixed term lease.

Our intention is always to renew the lease at the end of tenancy. It's best for the owners and tenants. Tenants want to have a long-term home.

With tenants who might have bad credit or a questionable renting experience or references or be between jobs, etc.

It gives us an opportunity to start with a very short-term tenancy (3 months) and renew.

Please keep in mind that all of the small landlords are small business owners and we are trying to provide places for people to live in Nova Scotia.

We cannot do that if our businesses are losing money.

My property management company saw many, many homes sell from our portfolio.

Most recently an investor in our portfolio of 10+ homes has started to sell them one by one.

We can't afford to lose more rental homes from the market with our ever-increasing population.

It's going to continue happen if the rent cap is not lifted or increased significantly.

When single family homes leave our portfolio it is leaving small families to leave their school districts to find a suitable rental home in another community.

The rent cap is hurting everyone and it needs to be ended.

Thank you.

My Name is Margaret Anne McHugh. I am co-chair of the Dartmouth ACORN Chapter, and I am appearing here today on behalf of ACORN Nova Scotia. ACORN is a member based, tenants union and social justice organization representing low and moderate income people.

We pay attention to what is going on housing, and what policies make our members, and all tenants, more precarious in their housing -- experiencing higher rents and experiencing more evictions, renovictions and non renewal of fixed term leases - every year.

I wish I could say thankyou for extending the rent cap for two years... anything else would be cruel at this point, but why can't you make it effective? Tim Houston's government has decided to make evictions easier and faster, at a time where we have record numbers of people sleeping on the streets, and after ACORN published a damning report earlier this month, showing Fixed Term Leases are making Nova Scotia the Eviction Capital of Canada.

The temporary 5% rent cap, which is the highest in the country, falls short of real rent control and is meaningless, anyway, as long as landlords can continue to get around security of tenure with a Fixed Term Lease ... And ... can raise the rents to whatever they feel the market will bear when a suite is vacated. So this bill would seem to satisfy landlords but there is nothing in it for tenants.

As Seniors on a fixed income, my husband and I have seen our rent increase by only 12% since 2018. Manageable, but we are paying just about 50% of our income in rent. But they have, every year, raised the rent the amount of the cap. 5% this year... So, in two years my rent will have increased by almost the same amount it did over the last 6. It is not tenable, when on a fixed income, to pay 10% more every two years (actually more compounded!) into the future. That 5% is the highest in the country... And ...we are better off than many because at least one of us has an actual defined benefit pension plan. What are Seniors supposed to do when almost half of us are on GIS – well 46% of us in NS ... too many, who have paid their dues, are losing their housing, without any fault, except incomes that are too low, and ending up in tents and shelters. 41 Pallet shelters just for Seniors in Dartmouth. This gov't should be ashamed.

The rent cap does not include vacancy control and Halifax has some of the fastest rising rents in the country. Why? Landlords have an incentive to evict tenants, even long term, no issue, tenants, just in order to raise the rent. 84.4% of tenants who have moved in the last 5 years are paying more in rent than they were in their previous apartment.

Can it really be considered rent control when new tenants have no option for tenure, housing is precarious, and must continue to move into apartments that only become more and more expensive as each year passes? Of those on Fixed Term Leases, that responded to our survey this year, 95.9% of respondents said that wanted and signed 12 month leases. Those 241 respondents, who reported that they wanted a standard lease, are not protected by rent control

And now, this bill makes it easier to evict people. The change in eviction guidelines for rental arrears is nothing short of cruel. 3 days is a hospital stay, or time necessary to wait for a paycheck. In a province where the average cost of a one bedroom is \$2,215, and wages remain some of the lowest in the country, with the median income at \$36,400 – not enough to rent an apt. in Halifax, or many other places in the province – it is an absolutely predictable outcome that tenants will end up in rental arrears.

What is the plan when more people, at this point potentially masses of them, become homeless as a direct result of this change in guidelines? Who are landlords going to rent to when people are living paycheck to paycheck and must struggle to make rent on time? What good could possibly come from a change like this? Nothing good but plenty of problems and many more homeless people. The gov't talks a lot about "balance but everything they have done is to make life easier for landlords-- n0t for tenants.

Submitted to Law Amendments committee Sept 16th, 2024.

By Margaret Anne McHugh, Dartmouth, NS



Application for Emergency Financial Support

To be considered for emergency support a household must: Are you eligible?

- Average monthly household income below \$2400(net) and documents must be provided to verify this. Canada Child Benefits are not considered monthly income.
- Are a family with children, or a woman or gender diverse person who is 55 years of age or older.

Date:		
Name of Applicant(s):	pa0	
Amount of Dependents in Applicants Care:		
Name of Referral Source (if applicable):		
Contact Information of Applicant:	Phone:	
Housing Status:	Rent Board Unhoused (please share for how long):	-
Amount of monthly income and source: (please include 2 most recent pay stubs and/or budget sheet)	\$ Income Source: (eg. Income Assistance, Employment Insurance, Working Income)	

Monthly Rent: (please include a copy of your lease, if applicable)	\$
Landlord Information (if applicable)	Name: Contact Information:
Contributing Factors resulting in Need for Financial Aid (check all that apply):	Unexpected Loss of Income Transitioning to Income Assistance Transitioning to Employment Insurance Delay in Subsidy due to Processing Times Change in Family Composition History of homelessness Other:
Reason for Financial Aid:	Rental Arrears Housing Acquisition (to secure housing opportunity) Utility Arrears Relocation/Diversion from Shelter Other:
Amount of Financial Aid Requested:	\$
Please share what other se	ervices or organizations have been contacted for financial assistance
Please share any additional additional addition:	al information that would be helpful to best understand your curren
Some accompanying docu utility bills, proof of arrear	ments may be required to receive diversion funds (lease if applicable s, etc.)

Please attach any documents relevant to your application to this form and submit your application to: EvictionPrevention@adsumforwomen.org

Submission to the Law Amendments Committee on Bill 467 From the Ocean Breeze Residents Association



Good morning, my name is Celine Porcheron, and I am the president of OBRA, the Ocean Breeze Residents Association. I am here today to state our deep concerns with Bill 467..

Ocean Breeze Village, previously known as Wallace Heights, has a long and proud history of welcoming families and fostering strong community bonds. Our vibrant, diverse, and inclusive neighborhood is surrounded by lush

forests teeming with wildlife and mature trees where children build forts and embark on adventures to the nearby pond. For decades, this community has been the backdrop for countless joyful gatherings, from Pride marches to festive BBQs and visits from Santa Claus. Most of the children here attend the beloved Shannon Park School, which has been a cherished institution since 1952. Ocean Breeze has grown into an affordable, urban village with a unique and cherished character.



But life in Ocean Breeze changed dramatically in 2022 when the property was purchased by a consortium of local developers. Driven by greed and disregard for our community, they have embarked on a ruthless campaign to evict the 1,200 residents, demolish the existing affordable homes, and replace them with high-end condos.

Over the past two years, as our province spiraled into a housing crisis, these unscrupulous developers have forged ahead, sending eviction notices to residents in about a dozen buildings. The first two buildings were demolished this summer, and many more of our neighbors have received notice of their imminent eviction. Despite early assurances, all hopes have been shattered as the consortium retreats



behind closed doors, communicating mainly through legal letters that move up eviction dates and offer no assurances.

My neighbor Deborah is being forced to leave earlier than originally stated by the owners. She has not been able to find anything affordable, and will now have to move in with her sister.

A retired gentleman in his 90s, whose wife is in the hospital, has also received the same devastating letter, he told me he doesn't know what he is going to do. Will they too end up in a tent on University Street hoping for a good samaritan to bail them out?

Those of us fortunate enough to be a little further down the queue for eviction and demolition still feel deep stress and despair. My neighbor Julie, with tears in her eyes, asked me to make this point: "Remind them to think of the children! These bulldozers are not just demolishing buildings, they are destroying our community. Our children are being separated from their friends, losing the green spaces where they used to play, and being forced to relocate to new schools. Every day, they walk past the ruins of the homes where their friends used to live, wondering about their own homes, their own futures."

This is our reality, and it is why we must come today and speak up against Bill 467. Housing is a basic human right, yet the current legislation and this bill has failed to effectively cap rents. Rent control must be attached to the units, not the tenants, and the cap must be tied to inflation rates. Fixed-term leases must be abolished! As they are subject to abuse by landlords who use them to abuse renters.



And the clause that enables eviction of tenants if they are just 3 days late in paying their rent? It could only have been written by someone who has never lived a day on the financial edge. We are not a "low-income community"; we are a working-class, even middle-class community, with many households having two income earners. We are the people who cook your meals in restaurants, provide security in public buildings, and collect your garbage. But many of us are scrambling at month's end to pay our bills, needing that mid-month paycheck just to pay the rent. We can only hope that our Premier and his Government will have the empathy and the courage to do the right thing. Our community, our families, and our children are counting on you. Please, please, hear our cries and take action to help Ocean Breeze residents and all Nova Scotia renters.

Thank you.

Good afternoon committee members.

My name is Shauna Boyle. I have been a rental housing provider for over 30 years and have been a Realtor(r) in the Halifax region for 35 years. Today, I am speaking for myself.

Throughout these past decades, I have helped many clients buy derelict properties, to repair and offer as modest rental housing, I have seen single parents and younger people into homeownership by investing into a home with income and others who are self-employed or non-pensioned, make these investments towards their retirement. I have friends who've had work terms abroad and rented their homes while away... These are not corporate landlords, they are people with space to share IF they can do so under reasonable terms.

This inventory is generally modest and generally very affordable.

I am here today because I have grave concerns about the current climate in our housing industry. We are in a crisis, and it is our most marginalized communities that bear the brunt of these challenges.

In the past, automatic tenure was not granted to tenants until after the five-year mark. This policy allowed housing providers and tenants to get to know one another, ensuring that both parties could assess whether a rental arrangement was sustainable long-term. It offered a valuable opportunity for both sides to "test the waters" before committing to a longer-term relationship.

In 2012, our Residential Tenancy Act was amended to introduce immediate tenure on all periodic leases. While this did not impact the business model of corporate landlords, this had a major impact on the autonomy of small housing providers.

Since that significant change, many small housing providers, including myself, have increasingly explored alternative rental models, such as fixed-term leases or Airbnb, to maintain some autonomy over OUR properties.

Amid rising pressure from organizations like CBC and Acorn, which are supported by substantial government funding to advocate for tenants in legal disputes against landlords, many housing providers now feel under siege, with limited tools left to ensure our own protection and sustainability.

I urge this committee to consider the realities that small housing providers face and the impact that policies have on our ability to serve our communities effectively.

We need to work together to find fairness and balance in housing. The polarization needs to stop.

We need to work towards solutions that protect both tenants and housing providers while ensuring equitable access to safe and affordable housing.

I am requesting that you consider exemptions to the Residential Tenancies Act for small housing providers.

Here is one recent example why:

A concerning court case came to my attention involving a housing provider who had saved a rental property for his daughter. He was always transparent with his tenants about the intended future occupancy of that property. Despite this openness, a family of three who originally occupied the home expanded to a family of six. Due to the lack of affordable housing in our market, the adjudicator concluded that the tenants had more right to remain in that property than the owner's daughter.

How can we justify a system where tenants—whose arrangement is by definition temporary—are given more authority over private property than its owner?

I find this ruling to be alarming and I struggle to understand how this makes sense.

Shifting focus to the bigger picture, we must consider the kinds of housing available. In our community, we see high-rises, but what about modest housing? We used to have a variety of options, such as basement apartments and room rentals. These didn't always represent the best units but provided essential affordable housing. Unfortunately, over the last several years, codes have escalated, increasing our standards and consequently raising the costs of new construction. The old standards that once made housing possible are now deemed unacceptable, yet those older, more affordable options are better than homelessness.

We understand tenants have rights. We understand tenants need protection.

So do we.

When tenants decide they want to end the tenancy, they have a right to do so with proper notice.

When property owners decide they want to end the tenancy, they should have the comparable rights to do so.

If the government sees a need to provide tenants with tenure, you should do so but not by hijacking people like me.

We are not marrying or adopting our tenants, why would anyone expect a lease to last forever?

Fixed-term leases have become the only viable tool for housing providers to safeguard our interests in this challenging environment. **This is not a loophole.** These small housing providers do not have the tools or the means to operate under the same constraints as corporations with staff.

Adding more regulation to these small timers simply puts them out of business and leaves that many more tenants without access to affordable housing.

In conclusion, I urge this committee to consider the realities that small housing providers face and the impact that policies have on our ability to serve our communities effectively. We all can work towards solutions that protect both tenants and housing providers while ensuring equitable access to safe and affordable housing.

Thank you for your time and attention.

Shauna Boyle FRI

Gabriele Dragone

Sept. 16, 2024 @ 14:00

Re. Bill 467 (or, "Something is rotten in the state of Denmark")

Hello. My name is...

I welcome the opportunity to address our elected legislators.

I am here, as a thoughtful and very concerned citizen, to voice my opposition to the introduced Bill No. 467. I categorically reject it.

Our government has failed its citizens of HRM by providing priority to **greed**-fed corporations and thereby endangering equal, affordable, and sufficient housing for **ALL**, a basic human right, I think we can all agree. The only way to fix things properly is to **first** acknowledge it's broken. In this regard, "we" have a long way to go.

You note that the **current** eviction timeline in NS is "one of the **longest** eviction timelines in the country"; so you change it to **3** days. (source: LeBlanc's press release; Sept. 13, 2024) Landlords 1, Tenants 0.

Yet... I note: Your proposed rent cap of 5% is the highest in the country and that's far above the 3.5% inflation rate. (source: Dal Legal Aid; Sept. 2024) Landlords 2, Tenants 0.

Colton LeBlanc claims, "Introducing a residential tenancy enforcement unit would just be bringing more bureaucracy and more red tape." I don't even know what that means... but since when has any government official not embraced "red tape", or be intimidated by "bureaucracy"?! So do you mean you have to work harder??? Landlords 3, Tenants 0.

This proposed law change, in no way, shape, or form, benefits Tenants. It is shameful in its entirety. I am discouraged, deflated, and absolutely filled with despair, worried literally sick, wondering if I will have a roof over my head during this final chapter of my life. It has taken its toll. It is in this spirit, I would ask you to rethink this Bull, sorry, Bill, and do better. MUCH, MUCH, better!

Thank you.



Submission to the Standing Committee on Law Amendments

Bill 467: Interim Residential Rental Increase Cap Act (amended) and Residential Tenancies Act (amended)



General Commentary

The Student Housing Association of Nova Scotia (Student Housing Nova Scotia) is a non-profit organization that develops, operates, and advocates for housing that meets the needs of post-secondary students in Nova Scotia. For more than 50 years, we have provided secure and affordable housing to thousands of students. We also engage in research about student housing, and develop and support initiatives that deliver housing programs and resources to students.

We are pleased to see the extension of the 5% rent cap for an additional two years. However, we know that the current fixed-term lease regime erodes tenant protections and means that this extension will not protect many Nova Scotian renters. If this government truly wishes to protect students and vulnerable renters, it's vital that they explore more robust and effective forms of rent control.

We were disappointed to learn that Province has decided not to create a Residential Tenancies Enforcement Unit, which has long been called for by both tenant and landlord groups. We echo these calls for the Province and the Minister of Service Nova Scotia to take greater measures to enforce the Act and ensure a fair rental system for all Nova Scotians.

While we urge the province to explore further rent control measures to protect vulnerable Nova Scotians, this submission will focus on concerns and recommendations respecting Clauses 10 and 12 of Bill 467.

The Experience of Student Renters in Nova Scotia

Students are a uniquely vulnerable population in our province, especially when it comes to housing. Of the over 50,000 students in this province, the vast majority are renters, and make up a large proportion of the 133,000 rental households in Nova Scotia.¹

Many students are first time renters, and worryingly, more than a third (36%) of students in Nova Scotia reported being discriminated against by landlords – 7% higher than the rest of the population. Further, a national survey conducted in 2021 found that students in Canada were paying 25% higher rent than the rest of Canadian renters.²

Changes to Eviction Rules for Non-Payment and Late Payment of Rent

Clause 10 of Bill 467 shortens the window for landlords to evict tenants when they don't pay rent. Tenants can now be evicted as early as 13 days after rent was due, more than two weeks sooner than the current 30-day minimum. Section 10AF (1)(a) of Clause 12 will also allow landlords to potentially evict tenants who are repeatedly late on rent, even if rent is paid within this new 13-day window. Moreover, Bill 467 does not provide any further guidelines or stipulations respecting eviction for late rent. Without further regulation, this could conceivably mean that someone who is one day late on rent on more than one occasion could be at risk of eviction.



Student Housing Nova Scotia is both a housing provider and landlord, and we recognize the importance of maintaining a balance between protecting tenant rights and ensuring landlords can maintain their properties. However, we are deeply concerned that this new 13-day eviction time frame will disproportionately affect those most vulnerable, including students. As a landlord and advocate, we strongly feel that the changes outlined in this submission will exacerbate the power imbalance between tenants and landlords.

With rent and cost of living at record highs, many Nova Scotians are living paycheque to paycheque, and nearly 1 in 2 students go without groceries or necessities to pay rent.¹ According to the Provincial Housing Needs Assessment Report, 95% of students did not feel they could find suitable alternative housing on short notice.¹ Decreasing the eviction timeframe to 13 days means that an unexpected situation, such as a delayed student loan, job loss, or illness, could push a student into homelessness.

It's imperative that the current rules and timelines eviction due to non-payment of rent are maintained and that alternative measures that allow more flexibility are explored. With these considerations in mind, we urge the government to make the following amendments:

- Amend Bill 467 to remove Clause 10, and maintain the existing eviction timeline for non-payment of rent.
- 2) Amend Bill 467 to remove section 10AF (1)(a) from Clause 12, protecting tenants from eviction for late payment of rent even after rent is paid.

There are many aspects of Bill 467 that are positive. However, the changes outlined in Clauses 10 and Section 10AF (1)(a) of Clause 12 have the potential to further increase the housing challenges being faced by renters in this province.

Ensuring that students have access to stable and affordable housing is crucial, not only for their own success, but for the success and growth of our province.

Respectfully Submitted,

Mitchell Archibald, Executive Director

¹ Nova Scotia's Provincial Housing Needs Assessment Report (2023)

² Unité de travail pour l'implantation de logement étudiant (UTILE). On Student Housing in Canada (2022),

Good Afternoon

My name is Jonethan Brigley. I am proud resident of Nova Scotia and the founder of Talks With Nerds, a platform dedicated to fostering constructive discussions about local issues.

Today I wish to address the recent changes to the Residential Tenancy Act and express my growing concern about the disconnect between our Premier and the needs of the people he claims to represent. As a voter I find that these changes drastically fall short of addressing the many issues Nova Scotians are facing.

The recent adjustments to the Residential Tenancy Act fail to address the unstable rental rates across Nova Scotia. Currently, we rank 14th in the most expensive municipalities for one-bedroom unit with an average rent of \$2,014, and we rank 6th in the most expensive for two-bedroom unit averaging \$2,535, according to Rentals.ca. The cost of single bedroom is very troubling.

In May of this year we had property owners such as CAPREIT and Killiam celebrating that higher rents costs and lower utility cost help them make \$9.26 million and \$15.24 million in revenue in the 1st quarter of this year, with Neil Lovitt, a vice-president with real estate consultant firm Turner Drake saying "It's a good time to be a landlord"

Looking back at these changes, this does not adequately respond to the increasing number of individuals becoming unhoused, which has been reported to be growing at a rate of 4% per month—or the shelters who have been on the front lines pleading for more effective measures to prevent homelessness. They even provided strategies and suggestions to do just that, just to have them fall on deaf ears.

We have encampments filling with people who are being pushed into wooden areas far away from resources and help that they so desperately need. While the choice of location was done by the municipality the lack of affordable housing falls to the Premier.

Now if we address the 5% rental cap we can all agree it is insufficient without proper enforcement. What the Premier fails to understand is many tenants fear coming forward when issues go unresolved. We have countless cases

where tenants have been unfairly evicted due to simply raising concerns or even when their rights as a tenant were bluntly violated. The effort people have done at Dalhousie Legal Aid has been a blessing for many people who have been unaware what their rights are. They have provided updated information on Tenancy rights for people where before there was none.

There is a clear need for an enforcement department to distinguish between responsible and irresponsible landlords and tenants.

We could have had just that as Tim Houston was provided with a easy 100 page step by step guide on how to build such a department. These had everything from staffing and costs, to structure, to alternative ideas and even outreach. You couldn't ask for a better " How to " Guide. Yet Tim Houston said no in fear that it will bring to much " Bureaucracy " to this very broken system.

We even had numerous organizations, nonprofits, and businesses have offered practical solutions for immediate relief, yet nothing is done.

Finally I would like to say the issue is not about landlords versus tenants. Rather it is about establishing a robust structure to support existing bylaws, addressing significant loopholes, and implementing an enforcement mechanism to stabilize the rental market effectively.

Thank you for your attention to this critical matter

Understanding Fixed Term Lease Use in Nova Scotia

In February of 2024, the ACORN Tenant Union put out a survey of people on Fixed Term Leases to get a clearer idea of who is renting on these leases and how this practice is affecting tenants.

After receiving 243 responses from across the province, this report presents the first look at the extent and impact of Fixed Term Lease use in Nova Scotia.

Defining the Issue

Fixed Term Leases are a type of lease that allow landlords and tenants to rent for specific periods of time, at the end of which, the lease ends and a tenant must move out. While this type of lease exists in every province and territory in the country, it is only in Nova Scotia that these leases have come to dominate the rental market.

As soon as a tenant signs a Fixed Term Lease they are agreeing to leave, regardless of whether or not they actually want to continue renting. A landlord and tenant can choose to sign another lease, but in a rental market with a vacancy rate of 1.1% [1] this often means landlords decide whether or not to continue a tenancy. This allows landlords to evict tenants without cause at the end of their lease, effectively removing the right to security of tenure.

These leases erase a decade of gains in tenants' rights and force Nova Scotian tenants to live without the protections guaranteed to tenants in almost every other province in this country.

Tenant testimonials and information from rental applications show this practice is widespread, and tenants are forced to sign away their rights in order to secure rental housing because there is such a shortage of affordable housing. As our testimonials show, this is causing significant instability for tenants and exacerbating housing insecurity in our community.



Living on a fixed-term lease doesn't feel like stable housing - having a roof over my head means a lot, but without a permanent rent cap or eviction protection nothing is guaranteed

About the Report

This report and survey were prepared by members of the ACORN Tenant Union - a union of tenants and low- and moderate-income people fighting for social and economic justice.

Our survey was active from February-August 2024 and was released through posters across the Halifax Regional Municipality, promotion over social media, and via email to our Nova Scotia membership. We had responses from across Nova Scotia, giving us the first look into how widespread the use of Fixed Term Leases are across the province.

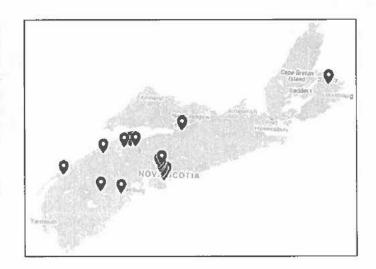
We received responses from:

- Avonport
- Bedford
- Bridgewater
- Dartmouth
- Digby
- Greenwood

- Halifax
- Kentville
- North Brookfield
- Sackville
- Spryfield
- Sydney
- Truro
- Wolfville

The survey was designed to only capture people who are currently renting on Fixed Term Leases, and not tenants on a Periodic Lease, and therefore cannot provide direct information on how widespread the use of Fixed Term Leases is. However, a survey of active rental listings showed that these leases are being used almost exclusively by landlords across all rental types. This finding is supported by tenant testimonials and data collected in our survey.

Testimonials have been edited for length and clarity, and identifying details have been obscured or removed.



Key Findings

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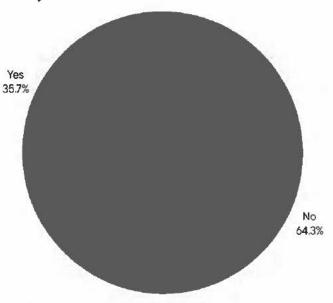
Fixed Term Leases Increase Housing Instability

Our survey shows that 35.7% of tenants who are currently on a Fixed Term Lease have been evicted on a Fixed Term Lease before. This does not account for people who are currently on a Periodic Lease or who were evicted into homelessness - though recent counts show that 1 in 5 people currently sleeping rough in Halifax were evicted on a Fixed Term Lease or renovicted [2].

To understand the magnitude of this statistic, in 2021 only 6.3% of renters in Nova Scotia reported having been evicted before [3]. In three years, this represents a 466% increase in the number of tenants who have been evicted from Fixed Term Leases alone.

The uncertainty of a fixed term lease has greatly impacted my mental health. The anxiety of whether I'll have a place to live next year is something that comes up every day. For years I've asked to switch to a periodic lease but have been denied. Now the landlord is refusing to renew the lease for anyone who isn't paying "market rate". No upgrades/updates are being done, the units are simply being rented out for more money to someone else

Have you ever been evicted on a Fixed Term Lease?



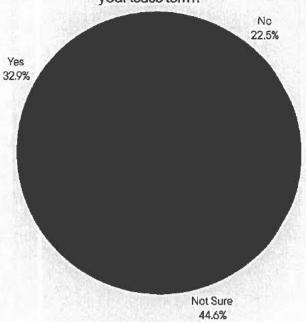
The last time I moved, the only affordable option I could find was a fixed term lease - and now I've just learned that they will not be renewing my lease so that they can raise the rent. There have been no renovations at all to justify this increase. I moved here because it was all I could afford, and now a year later I'm forced to move again when all my options are even more expensive than before. What's happening in this province is simply unjust.

This is consistent with our other survey results. When asked why they moved from their most recent apartment, 6.6% said they were evicted through the Residential Tenancy Board, but 15.4% said they were evicted on a Fixed Term Lease.

Being able to be evicted without cause is causing tremendous instability for tenants. When asked if they thought they would be forced to move at the end of their lease, only 22.5% said no; 44.6% said they weren't sure, and 32.9% of tenants said yes.

In 11 years I've lived in 10 different apartments. Every time I've moved it's because I've been renovicted or evicted on a fixed term lease.

Do you think you will be forced to move at the end of your lease term?



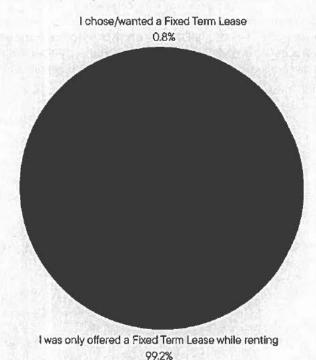
These Leases are Widespread, and Replacing Periodic Leases

Fixed Term Leases are meant to allow people to rent for limited periods of time, like in short term rentals. While this survey can't provide direct information on how widespread the use of Fixed Term Leases is - a scan of active rental listings showed that these leases are being used almost exclusively by landlords across all rental types. When asked why they signed their Fixed Term Lease, only 2 tenants out of 243 said they chose or wanted to rent on a Fixed Term Lease.

More and more these leases are being used to replace Periodic Year-to-Year Leases; 95.9% of tenants on a Fixed Term Lease are signing 12-month leases. The longest lease reported was a 36 month (3 year) fixed term, and the shortest were tenants reporting having to sign a new lease every month.

I have been living in the same apartment in Halifax for almost 10 years. I have been a great tenant. There is no reason I shouldn't have a yearly renewing lease, yet every year I have to wait to find out if I will be offered another one-year lease. What looks like rental stability feels incredibly unstable.

Why did you sign a Fixed Term Lease



Landlords claim that they need these leases to create a "trial period" to vet new tenants [4], but 64.4% of tenants on Fixed Term Leases have been living in their apartment for over a year. And 10.9% have been living in their apartment for over five years.

Our landlords decided not to re-offer our fixed term lease after we lived there for years. They said we were great tenants but just "needed" to raise the rent. We had to secure a new place, with a 3-month probationary fixed term lease, that is wildly more expensive. But we still accepted it because we don't have much choice. I had to increase my hours at work and take on a second job just to make ends meet.

5 to 10 years ago 9.3% 4 to 5 years ago 11.3% Less than a yea 35.6%

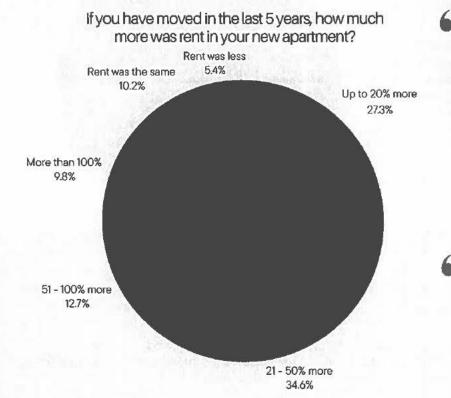
When did you move into your current apartment?

1 to 2 years ago 23.4%

Fixed Term Leases are Contributing to High Rents

The high rate of Fixed Term Lease evictions alone shows that these leases are contributing to rising rents, but our data shows just how much. Of the tenants who have moved in the last 5 years, 84.4% are paying more in rent than they were in their previous apartment. Because the rent cap does not include vacancy control and Halifax has some of the fastest rising rents in the country, landlords are incentivized to evict tenants, both long term and otherwise, to raise the rent.

2 to 3 years ago 18.8%



We moved units with our landlord and signed a Fixed Term Lease on the condition that we accept an illegal \$300 rent increase. Soon after, the landlord sold the building and we were evicted to turn it into an Airbnb. After almost being homeless we eventually found another place, also a Fixed Term Lease, but we're paying \$1000 more for a smaller apartment.

When we started renting here in 2021 the rent was under \$2000, now the landlord is saying we have to accept an increase to over \$3000 otherwise they will refuse to give us a new lease and find tenants who are willing to pay. We called the Tenancy Board and they said we have no legal recourse.

We also know that landlords are using Fixed Term Leases to avoid the rent cap. Disconcertingly, 18.7% of tenants said in their testimonial that they were forced to accept an illegal rent increase to avoid being evicted at the end of their Fixed Term Lease. Some of these rent increases were as high as \$1,200 more than they were paying before. Because this was information given voluntarily as part of a testimonial, and our survey did not explicitly ask, we suspect this number might be higher.



My landlord only uses fixed term leases, so I have had to sign one-year leases for years at a time. I have asked for year-to-year leases, as I have proved to be a long-term responsible tenant, but the landlords refuse. The rent has gone up more than the rent cap every year but we are still staying, because where else can we go? I am grateful we can afford not to leave, but these leases are exploitative. Rent caps should be tied to the property, not the tenant.

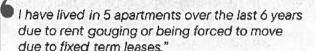
In their testimonials, six people said they had been renting on a Periodic Lease, but were coerced or tricked into signing a new Fixed Term Lease. Four of them were then forced to accept an illegal rent increase in order to stay in the unit. All four of these tenants had been renting in their unit for over 5 years. Two has been renting the same unit for over a decade. One was later evicted when their landlord refused to renew the lease.



The landlords just told everyone in our building that they will not be renewing anyone's lease. They offered to let us move into a unit in a different building, but we have to accept a \$700 rent increase.



My landlord moved me from my old unit where I paid less than \$900 a month because he said he was selling the building. I had to accept a \$350 rent increase just for moving, and the old building was never sold. Now someone is paying \$1000 more than I was for my old unit and I've been told that they won't be renewing my fixed term lease. I have never missed a rent payment or received any complaints. The landlord said they didn't have to give me any reason, and they're doing this to other tenants in my building.



Tenants are Living with Unaddressed Repairs

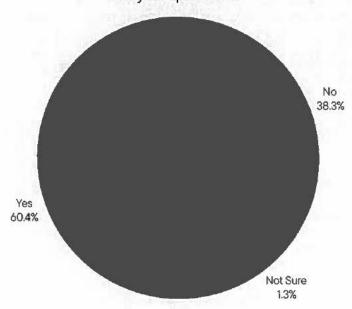
Tenants on Fixed Term Leases often say they are afraid to pursue maintenance issues because they do not want to be seen as a difficult tenant. Other times, tenants say that landlords are dismissive of maintenance issues because they know they can evict the existing tenants and find new ones who will put up with the repairs, or eventually renovict the building to do cosmetic repairs.



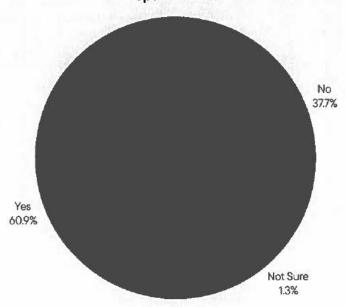
As with everyone else I know on fixed term leases, we love our apartment, we want to stay. We rarely contact our landlord with maintenance requests as we are nervous that if we are seen as "too needy", we will not be able to sign on for another year and will not be able to afford rent anywhere else.

Regardless of the reason, the data shows that landlords who use Fixed Term Leases are not doing repairs. Of the tenants surveyed, 60.4% said they had maintenance issues when they moved in, and 60.1% said they have maintenance issues now.

Did you have maintenance issues when you moved into your apartment?



Do you currently have maintenance issues in your apartment?

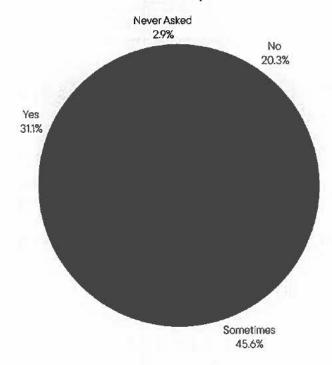


For people who had maintenance issues when they moved in - 68% still need repairs. And 16.6% developed new maintenance issues that are currently being unaddressed.

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I'm cautious to even bring maintenance requests to the landlord to avoid seeming like a "problem" and getting evicted at the end of the fixed term.

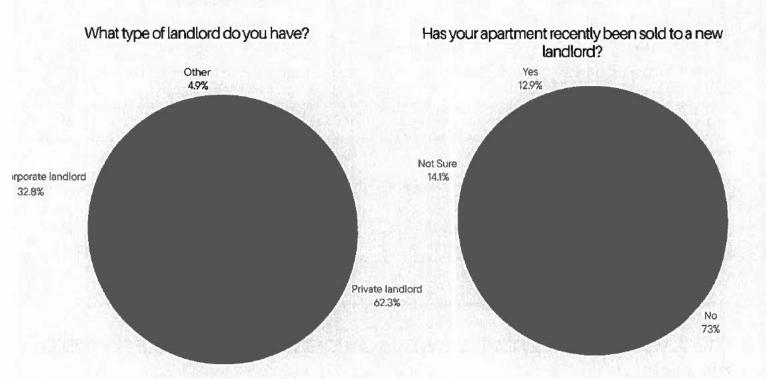
Is your landford responsive when you put in maintenance requests?

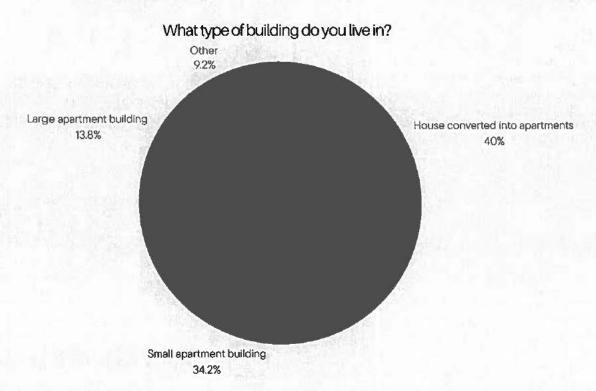


Demographics

When we look at who is renting on Fixed Term Leases, the data shows that this is widespread across rental types and landlords, and generally matches other demographic data about renting in Nova Scotia.

Luckily there is hope for renters, of the 243 people surveyed 57% wanted to learn more about organizing a tenant union in their building, and ACORN has since been in touch to organize and involve the majority.





Call to Action

What is ACORN?

Nova Scotia ACORN (Association of Community Organizations for Reform Now) is a multi-issue, membership-based community union of low- and moderate-income people. We believe that social and economic justice can best be achieved by building community power for change. Each member has a vote, and only members speak for the organization and have the authority to set the policy and determine the tactics of each group.

We are a union of people with disabilities, low-income people, community members, and the largest fighting tenants' union in the province, representing over 12,000 tenants across Nova Scotia.

Demands

ACORN is calling on the government to close the fixed-term lease loophole so that all tenants can enjoy the security of tenure and legislative rights set out in the Residential Tenancies Act. We are demanding the government pass legislation to ensure that when a Fixed Term Lease expires, the lease automatically becomes a Month-to-Month Lease unless a tenant submits a Notice to Quit. This should include all current Fixed Term Leases, to ensure existing tenants aren't evicted. Landlords seeking to evict a tenant after the fixed term would need to evict the tenant with cause, just like a tenant on a Periodic Lease.

This would bring Nova Scotia in line with provinces like BC, which closed the Fixed Term Lease loophole in 2018 after tenants were facing similar circumstances.



The stress of having the threat of homelessness always hanging over you is harrowing. It is clear that our representatives don't give a damn about us.

Thank you to the organizations who signed on in support of our demands, including...

Amanda1312
Canadian Centre for Policy Alternatives Nova Scotia
Canadian Federation of Students Nova Scotia
Dalhousie Legal Aid Service
Ecology Action Centre
Halifax Workers' Action Centre
Wellness Within



CCPA

CANADIAN CENTRE for POLICY ALTERNATIVES NOVA SCOTIA OFFICE











Understanding Fixed Term Lease Use in Nova Scotia

In February of 2024, the ACORN Tenant Union put out a survey of people on Fixed Term Leases to get a clearer idea of who is renting on these leases and how this practice is affecting tenants.

After receiving 243 responses from across the province, this report presents the first look at the extent and impact of Fixed Term Lease use in Nova Scotia.

Defining the Issue

Fixed Term Leases are a type of lease that allow landlords and tenants to rent for specific periods of time, at the end of which, the lease ends and a tenant must move out. While this type of lease exists in every province and territory in the country, it is only in Nova Scotia that these leases have come to dominate the rental market.

As soon as a tenant signs a Fixed Term Lease they are agreeing to leave, regardless of whether or not they actually want to continue renting. A landlord and tenant can choose to sign another lease, but in a rental market with a vacancy rate of 1.1% [1] this often means landlords decide whether or not to continue a tenancy. This allows landlords to evict tenants without cause at the end of their lease, effectively removing the right to security of tenure.

These leases erase a decade of gains in tenants' rights and force Nova Scotian tenants to live without the protections guaranteed to tenants in almost every other province in this country.

Tenant testimonials and information from rental applications show this practice is widespread, and tenants are forced to sign away their rights in order to secure rental housing because there is such a shortage of affordable housing. As our testimonials show, this is causing significant instability for tenants and exacerbating housing insecurity in our community.



Living on a fixed-term lease doesn't feel like stable housing - having a roof over my head means a lot, but without a permanent rent cap or eviction protection nothing is guaranteed

About the Report

This report and survey were prepared by members of the ACORN Tenant Union - a union of tenants and low- and moderate-income people fighting for social and economic justice.

Our survey was active from February-August 2024 and was released through posters across the Halifax Regional Municipality, promotion over social media, and via email to our Nova Scotia membership. We had responses from across Nova Scotia, giving us the first look into how widespread the use of Fixed Term Leases are across the province.

We received responses from:

- Avonport
- Bedford
- Bridgewater
- Dartmouth
- Digby
- Greenwood

- Halifax
- Kentville
- North Brookfield
- Sackville
- Spryfield
- Sydney
- Truro
- Wolfville

The survey was designed to only capture people who are currently renting on Fixed Term Leases, and not tenants on a Periodic Lease, and therefore cannot provide direct information on how widespread the use of Fixed Term Leases is. However, a survey of active rental listings showed that these leases are being used almost exclusively by landlords across all rental types. This finding is supported by tenant testimonials and data collected in our survey.

Testimonials have been edited for length and clarity, and identifying details have been obscured or removed.



Key Findings

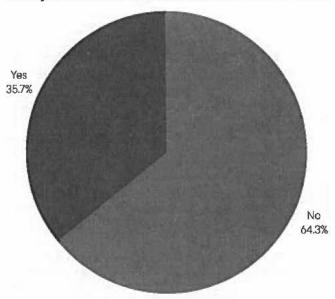
Fixed Term Leases Increase Housing Instability

Our survey shows that 35.7% of tenants who are currently on a Fixed Term Lease have been evicted on a Fixed Term Lease before. This does not account for people who are currently on a Periodic Lease or who were evicted into homelessness – though recent counts show that 1 in 5 people currently sleeping rough in Halifax were evicted on a Fixed Term Lease or renovicted [2].

To understand the magnitude of this statistic, in 2021 only 6.3% of renters in Nova Scotia reported having been evicted before [3]. In three years, this represents a 466% increase in the number of tenants who have been evicted from Fixed Term Leases alone.

The uncertainty of a fixed term lease has greatly impacted my mental health. The anxiety of whether I'll have a place to live next year is something that comes up every day. For years I've asked to switch to a periodic lease but have been denied. Now the landlord is refusing to renew the lease for anyone who isn't paying "market rate". No upgrades/updates are being done, the units are simply being rented out for more money to someone else

Have you ever been evicted on a Fixed Term Lease?

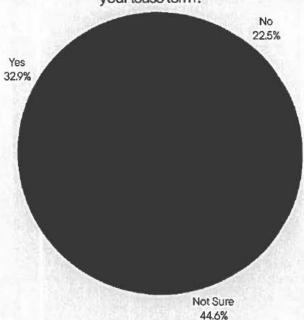


The last time I moved, the only affordable option I could find was a fixed term lease - and now I've just learned that they will not be renewing my lease so that they can raise the rent. There have been no renovations at all to justify this increase. I moved here because it was all I could afford, and now a year later I'm forced to move again when all my options are even more expensive than before. What's happening in this province is simply unjust.

This is consistent with our other survey results. When asked why they moved from their most recent apartment, 6.6% said they were evicted through the Residential Tenancy Board, but 15.4% said they were evicted on a Fixed Term Lease.

Being able to be evicted without cause is causing tremendous instability for tenants. When asked if they thought they would be forced to move at the end of their lease, only 22.5% said no; 44.6% said they weren't sure, and 32.9% of tenants said yes.

In 11 years I've lived in 10 different apartments. Every time I've moved it's because I've been renovicted or evicted on a fixed term lease. Do you think you will be forced to move at the end of your lease term?



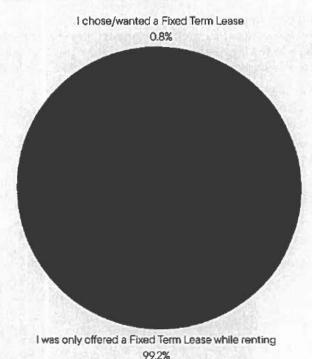
These Leases are Widespread, and Replacing Periodic Leases

Fixed Term Leases are meant to allow people to rent for limited periods of time, like in short term rentals. While this survey can't provide direct information on how widespread the use of Fixed Term Leases is - a scan of active rental listings showed that these leases are being used almost exclusively by landlords across all rental types. When asked why they signed their Fixed Term Lease, only 2 tenants out of 243 said they chose or wanted to rent on a Fixed Term Lease.

More and more these leases are being used to replace Periodic Year-to-Year Leases; 95.9% of tenants on a Fixed Term Lease are signing 12-month leases. The longest lease reported was a 36 month (3 year) fixed term, and the shortest were tenants reporting having to sign a new lease every month.

I have been living in the same apartment in Halifax for almost 10 years. I have been a great tenant. There is no reason I shouldn't have a yearly renewing lease, yet every year I have to wait to find out if I will be offered another one-year lease. What looks like rental stability feels incredibly unstable.

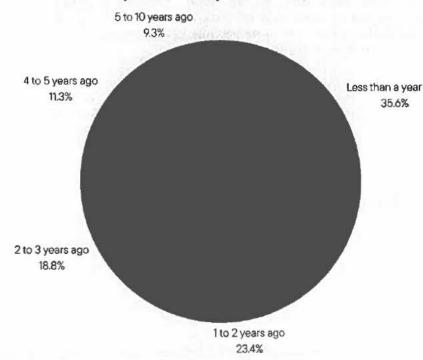
Why did you sign a Fixed Term Lease



Landlords claim that they need these leases to create a "trial period" to vet new tenants [4], but 64.4% of tenants on Fixed Term Leases have been living in their apartment for over a year. And 10.9% have been living in their apartment for over five years.

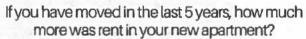
Our landlords decided not to re-offer our fixed term lease after we lived there for years. They said we were great tenants but just "needed" to raise the rent. We had to secure a new place, with a 3-month probationary fixed term lease, that is wildly more expensive. But we still accepted it because we don't have much choice. I had to increase my hours at work and take on a second job just to make ends meet.

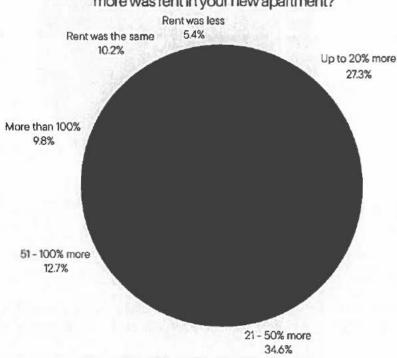
When did you move into your current apartment?



Fixed Term Leases are Contributing to High Rents

The high rate of Fixed Term Lease evictions alone shows that these leases are contributing to rising rents, but our data shows just how much. Of the tenants who have moved in the last 5 years, 84.4% are paying more in rent than they were in their previous apartment. Because the rent cap does not include vacancy control and Halifax has some of the fastest rising rents in the country, landlords are incentivized to evict tenants, both long term and otherwise, to raise the rent.





We moved units with our landlord and signed a Fixed Term Lease on the condition that we accept an illegal \$300 rent increase. Soon after, the landlord sold the building and we were evicted to turn it into an Airbnb. After almost being homeless we eventually found another place, also a Fixed Term Lease, but we're paying \$1000 more for a smaller apartment.

When we started renting here in 2021 the rent was under \$2000, now the landlord is saying we have to accept an increase to over \$3000 otherwise they will refuse to give us a new lease and find tenants who are willing to pay. We called the Tenancy Board and they said we have no legal recourse.

We also know that landlords are using Fixed Term Leases to avoid the rent cap. Disconcertingly, 18.7% of tenants said in their testimonial that they were forced to accept an illegal rent increase to avoid being evicted at the end of their Fixed Term Lease. Some of these rent increases were as high as \$1,200 more than they were paying before. Because this was information given voluntarily as part of a testimonial, and our survey did not explicitly ask, we suspect this number might be higher.



My landlord only uses fixed term leases, so I have had to sign one-year leases for years at a time. I have asked for year-to-year leases, as I have proved to be a long-term responsible tenant, but the landlords refuse. The rent has gone up more than the rent cap every year but we are still staying, because where else can we go? I am grateful we can afford not to leave, but these leases are exploitative. Rent caps should be tied to the property, not the tenant.

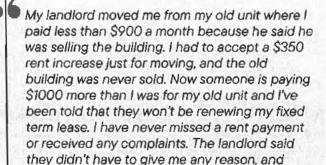
In their testimonials, six people said they had been renting on a Periodic Lease, but were coerced or tricked into signing a new Fixed Term Lease. Four of them were then forced to accept an illegal rent increase in order to stay in the unit. All four of these tenants had been renting in their unit for over 5 years. Two has been renting the same unit for over a decade. One was later evicted when their landlord refused to renew the lease.



The landlords just told everyone in our building that they will not be renewing anyone's lease. They offered to let us move into a unit in a different building, but we have to accept a \$700 rent increase.



I have lived in 5 apartments over the last 6 years due to rent gouging or being forced to move due to fixed term leases."



they're doing this to other tenants in my building.

Tenants are Living with Unaddressed Repairs

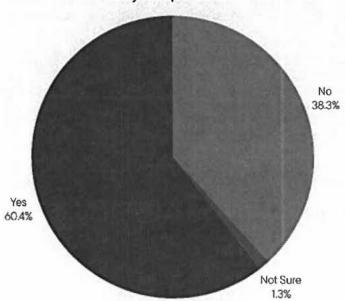
Tenants on Fixed Term Leases often say they are afraid to pursue maintenance issues because they do not want to be seen as a difficult tenant. Other times, tenants say that landlords are dismissive of maintenance issues because they know they can evict the existing tenants and find new ones who will put up with the repairs, or eventually renovict the building to do cosmetic repairs.



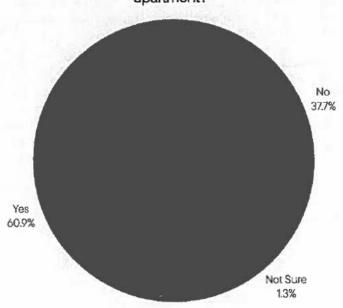
As with everyone else I know on fixed term leases, we love our apartment, we want to stay. We rarely contact our landlord with maintenance requests as we are nervous that if we are seen as "too needy", we will not be able to sign on for another year and will not be able to afford rent anywhere else.

Regardless of the reason, the data shows that landlords who use Fixed Term Leases are not doing repairs. Of the tenants surveyed, 60.4% said they had maintenance issues when they moved in, and 60.1% said they have maintenance issues now.

Did you have maintenance issues when you moved into your apartment?



Do you currently have maintenance issues in your apartment?



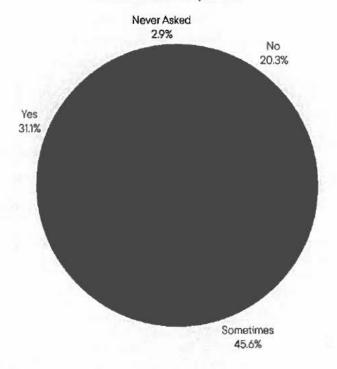
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is your landlord responsive when you put in maintenance requests?



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When we look at who is renting on Fixed Term Leases, the data shows that this is widespread across rental types and landlords, and generally matches other demographic data about renting in Nova Scotia.

Luckily there is hope for renters, of the 243 people surveyed 57% wanted to learn more about organizing a tenant union in their building, and ACORN has since been in touch to organize and involve the majority.

From: Dawn Reiss

Sent: September 16, 2024 5:43 PM

To: Office of the Legislative Counsel

Subject: Bill 467 - Input from a small Landlord

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One small landlord's opinion:

We have a 6 unit and a semi and half a semi that we rent.

Our tenants pay \$600 /mo for 2 - 1 bedroom; \$680 / mo & \$950 for 4- 2 bedroom; and \$900, \$1050, \$1150 for 3- 3 bedroom semis.

Our tenants are long term one 20 years and several over 10 years. 8 are on fixed income and 2 are working families each having 3 children.

Our rents for 6 families include heat and hot water and even with the increases, we cannot adjust the rent to compensate

Our tenants are good tenants (ie they pay rent on time and keep the properties clean and respectable)

In the past 3 years our property tax, insurance, utilities, mortgage and maintenance costs have risen significantly.

We are doing everything we can to keep our costs down however we may have to sell one or all of our properties.

The fixed term lease ensures that both our tenants and us follow the rules. It serves as a formal "check in". We have fixed term leases that are renewed each year. Our tenants meet with us yearly to discuss any issues and we work together to ensure that we are all happy. We only increase the rent as necessary. We have used efficiency NS to upgrade our older properties and in one we added heat pumps through the program.

We are dismayed that the government may remove the fixed term lease. It is a good tool for both our tenants and us.

In our opinion, at this time the government should be subsidizing our good tenants who deserve decent affordable housing and offering more subsidies to landlords to help with property tax and insurance expenses. They should also be providing supportive housing for folks who, through addiction or mental health, cannot live on their own.

We know many other landlords like us that want to provide good clean and affordable housing to decent folks while making a small profit.

Regards, Dawn Eyland-Reiss From: Clair Evers

Sent: September 16, 2024 8:20 PM

To: Office of the Legislative Counsel

Subject: Bill 467 Written Submission - C Evers

Attachments: BIll 467 Written Submission - Clair Evers.pdf

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Hi,

Please find attached my written submission for Bill 467, as I was unfortunately unable to attend or speak in person at today's committee meeting.

Thank you, Clair Evers

Written Submission by Clair Evers for BIII 467 - September 16th 2024

I am writing to express my strong opposition to Bill 467 as it does not address the critical issues within our rental system. Instead of enacting this bill, I urge the establishment of a dedicated residential tenancies compliance and enforcement unit. Since September 2023, I have been fighting the fifth illegal eviction in the 18 unit rental complex where I live, and have represented myself at the Residential Tenancy Board (RTB), an appeal to Small Claims Court, and next week I will be appearing in front of the Supreme Court of NS as my landlord has appealed the Small Claims decision.

I. One-Sided Reforms Favoring Landlords

The changes proposed in Bill 467 are one-sided and do not "make it better and fairer for both tenants and landlords," as LeBlanc has tried to state. They make the eviction process easier for landlords rather than upholding tenant rights or ensuring accountability from landlords.

5% Rent Cap & Fixed Term Leases

The 5% cap is so high that it only benefits landlords - it is way above inflation and there is no evidence or justification for this number. There is no requirement for landlords to justify this increase, and it allows them to continue exploiting tenants by increasing rent without being held accountable for completing even basic regular maintenance work. Landlords are already exploiting the rent cap by coercing tenants into agreeing to higher illegal rents, or using fixed term leases to bypass the rent cap. Case law shows that fixed term leases are being abused in a way that contradicts the purpose of the Residential Tenancy Act (RTA; see for example Harris v. Wade, 2023 NSSM 94).

Problem Tenants

LeBlanc said the changes will address "problem tenants" - but it fails to address "problem landlords". Our landlord's own admission of previous unlawful evictions, which they described as a "stupid idea," during our Small Claims hearing highlights a systemic issue. Even if tenants successfully contest evictions at the RTB and again at appeals in the Small Claims Court, the landlord can continue unlawful practices. There is nothing to prevent them from targeting new tenants in the hopes that they lack the knowledge or resources to fight back.

Jeopardization of Landlord Health and Safety

Bill 467 will address serious issues related to "landlord health and safety" by making it easier to evict tenants who disturb or seriously jeopardize the health and safety of another occupant or the landlord. Again - it fails to address serious issues related to "tenant health and safety". Given how outdated NS's RTA is compared to other provinces in Canada, this change is counterproductive.

My current rental experience has involved extreme safety violations where my partner and I awoke to find that our only bedroom window had been boarded over with wood and nails. We removed the wood panels and immediately consulted with a building code inspector to address this extreme violation of the fire code and obstruction of proper egress in our second story apartment. The landlord then reported us to the police accusing us of vandalizing his personal property. When the police arrived, they promptly asked us "why don't we just move?". This

question is a reflection of the systematic issues faced by tenants and underscores a disturbing trend in tenant exploitation where there are no repercussions, penalties, or accountability for unlawful landlords. It is no wonder more tenants do not try to pursue their rights, as there is an expectation from even the Halifax Regional Police that tenants should simply just move.

The decision from our Small Claims Adjudicator concluded as a finding of fact based on evidence that our landlord was "inappropriately emotional". In 2023, our landlord threatened us with eviction after requesting necessary repairs to a leaking window and roof that had been ongoing and unrepaired for years. He intimidated us by stating that evicting us was a simple and easy process, and we were subsequently served an eviction notice in retaliation. His ongoing behaviour and actions mean that myself and some of our neighbours do not even feel comfortable being in our units alone with him as we are subject to endless unprovoked 'inspections'. These accounts demonstrate the need for stronger enforcement and protections for tenants.

II. Ineffective Enforcement and Lack of Accountability or Consequences for Landlords

LeBlanc's assertion that the proposed changes to the RTA will close enforcement gaps by "achieving the same aims as a compliance and enforcement unit" is unfounded. The bill's provisions, rather than improving enforcement, are irrelevant to the real issues and will undoubtedly worsen the situation.

Despite providing evidence of ongoing property maintenance failures and repeated unlawful evictions, there is no effective enforcement and landlords are able to continue without repercussions. The RTB and small claims process are ineffective. Our landlord's repeated violations, including tenant abuse and harassment (from boarding up egress windows to multiple accounts of mail theft), remain unchecked. The current system is not equipped to handle repeat offenders or ensure any level of enforcement for repairs requiring immediate resolution, ongoing basic property maintenance, or rectifying building code violations and ensuring rental units meet municipal standards. Even the HRM permitting and bylaw units are ineffective - our landlord has knowingly carried out illegal construction without required permits with no consequences. Our landlord has begun to repeatedly misuse the HRM bylaw inspections as a new intimidation tactic. For example, one of our neighbours recently underwent a Small Claims appeal hearing where our landlord had reported himself to the HRM bylaw inspectors as being in violation, received a notice of violation, and attempted to use it to intimidate the tenant, while falsifying the comments in the inspector's written notice, to try to get the tenant to vacate and pay their HRM fines. Our landlord also abused the HRM bylaw inspection process during our legal proceedings. Intended tenant protections under the RTA are increasingly undermined by this lack of landlord enforcement.

The lack of public access to RTB and Small Claims decisions further hinders tenants. Publicizing these decisions would support transparency and help other tenants in similar situations. The system should not rely on tenants having to actively seek out and share information about their landlord's history. While permitting the province to publish all or part of the residential tenancies director's orders issued after a hearing, this needs to extend to Small Claims Court. I reached out to the courts after receiving my Small Claims decision and asked for it to be made public so that it could help my neighbours fight their evictions, but was told only some are made public and this is lower priority than resolving active cases.

Further, our landlord has failed to comply with the RTB, Small Claims, and Supreme Court procedures and rules for which there are no repercussions. For instance, they repeatedly show up late to hearings, fail to submit evidence by the deadlines, and even served us our notice of Supreme Court appeal a month late.

III. Systemic Challenges and Burden on Tenants

The current system places an undue burden on tenants, requiring them to navigate a complex and often inaccessible process. Since September 2023, we have spent a significant amount of time learning to interpret the RTA and understanding court procedures, gathering evidence of our landlord's bad faith evictions dating back to 2021, learning how to represent ourselves in court, seeking legal advice, etc. Even with a strong legal case, tenants face immense challenges, including time, family, and work constraints on top of increasing financial pressures. This disparity is exacerbated by landlords who repeatedly exploit procedural errors and fail to meet deadlines without facing repercussions. The ongoing struggle with landlord harassment and abuse has profound mental health implications for tenants. The stress and hardships associated with fighting for tenant rights are immense and often overlooked.

Conclusion

Bill 467 does not resolve the fundamental issues within the rental system and fails to protect tenants adequately. Instead, I advocate for the creation of a residential tenancies compliance and enforcement unit to ensure that landlord misconduct is addressed effectively and tenant rights are upheld.

I regret that I could not present these concerns in person today and answer any questions from the committee, as it was not possible with the tight timelines, my full-time job, and necessary preparations for my supreme court hearing which have taken immediate priority, but I hope this written submission conveys the urgency and importance of these issues. Please feel free to reach out if there are any questions or if further information is needed.

Sincerely,

Clair Evers

902 880 1703 evers.clair@gmail.com From: Emma Marotte

Sent: September 16, 2024 5:45 PM

To: Office of the Legislative Counsel

Subject: Bill 467

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I am writing to let you know of my opposition to the new proposed amendments to the Residential Tenancies Act (Bill 467). A close friend of mine has been dealing with abuse, intimidation and threats from her landlord over the course of two years, because her landlord wishes to "renovict" her and her partner. The amendments put forth in Bill 467 will only make it easier for landlords like hers who don't respect tenants rights to act in bad faith and get away with treating tenants poorly. These amendments should not pass.

Specifically,

- I oppose the shortened timeline for evictions due to rental arrears. The proposed 13 days is far
 too short for people to try to find a solution and with the current housing shortage and lack of
 affordability, we should not be making it harder to expel people from their homes.
- I call for rent control that is below the level of inflation. If landlords cannot afford to maintain their buildings in good working order and cannot pay the requisite taxes on their properties, then they should reconsider taking on the role of landlord. We cannot help landlords get richer at the expense of people losing homes.

We are facing a homelessness, affordability, and housing crisis in Nova Scotia. It is unbelievable to me that the current government would then move to exacerbate those things by introducing these amendments. Now is not the time.

Sincerely,

Emma Marotte



From: Melvin So

Sent: September 16, 2024 5:23 PM **To:** Office of the Legislative Counsel

Subject: Bill 467

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Good day,

I would like to add my point of view as a small landlord in Nova Scotia with regards to Bill 467.

I understand that the housing situation is putting significant stresses on many people in the province. I agree that something needs to be done to address the housing shortage and the lack of affordable housing.

However I am in disagreement with how the narrative appears to demonize landlords which I consider unfair. In addition, some proposals such as removing fixed term leases is especially devastating to small landlords as it is the last safeguard against problematic tenants.

No landlord in their right mind seeks to terminate a lease with a cooperative tenant. In many cases, having a tenant who takes good care of a rental unit at below market rent is preferable to one who causes damage at market rent.

I am fortunate to have excellent tenants at the moment but it is a matter of time when a professional tenant gets through background checks. This is where the fixed term lease serves as a balance in case the tenants turns out to be a nightmare.

Being a small landlord, I do not operate with a large contingency budget. One tenant who does not pay rent and causes thousands of dollars in damages and abuses the tenancy hearing process can remain for months on end on appeals. While a tenant with less stable financial means has low cost or free legal representation, landlords will likely have to deplete their own savings to fight.

Small landlords who are pushed to financial ruin will have no choice but to sell their properties possibly to large international REITs that are only concerned with profit and have seemingly unlimited funds to fight in court regardless of their rental conditions and practices.

I hope that the provincial government will develop concrete plans to develop low cost social housing so that this burden is not on small landlords. Social housing will have to be subsidized housing which landlords cannot be expected to bear. Unlike government, we cannot operate on a deficit while maintaining the buildings to code and feeding our families.

I write as a small landlord looking to stay in business providing quality housing to quality tenants. My wish is that, despite the hatred and divisive language being displayed at these hearings, that reason will prevail and that the members of the legislature recognizes the importance of small local landlords to Nova Scotia's housing strategy.

Respectfully,

Melvin So

From: Martha Minder

Sent: September 16, 2024 6:31 PM

To: Office of the Legislative Counsel

Subject: Fixed term leases

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I am a landlord and I have provided and do provide reasonably priced housing to Nova Scotians.

I now have long term tenants and am happy to rent to them and will continue to do so for as long as they want to stay.

However, they, like all of my tenants, have a fixed term lease. The reason for this is as follows:

- I want to make sure they will respect my property and will pay rent.
- If excessive damage to the property is made, I must protect my investment. I am self employed and this is my retirement fund.
- If the tenant doesn't pay rent, I MUST have an alternative to the tenancy board wait time which could exceed the fixed term lease timeline.

Fix the problem with the tenancy board instead of penalizing small landlords.

- -Would you pay out of your own pocket to let a stranger stay in your house?
- -Would you pay from your pocket for damages to your own property that were done by a stranger?

The ineffectiveness of the tenancy board and the long wait times means small landlords could lose their properties. And even if a landlord wins, there is no enforceable recourse.

I've had enough. I don't work long hours to provide public housing. That is the governments job.

Fix the tenancy board before you start taking food from my table.

From:

Sent: September 16, 2024 5:57 PM

To: Office of the Legislative Counsel

Subject: If you eliminate fixed term leases I will sell all my buildings except the triplex I live in

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I'm in Yarmouth, btw.

I've already started, so if you want to make the housing crisis worse....

Angela Goodwin

From: Mark Lummis

Sent: September 16, 2024 5:27 PM

To: Office of the Legislative Counsel

Subject: Landlord legislation.

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This is to point out som glaring fla s in the rent control legislation and changes to the tenancy act.

While shortening time frames for giving notice is a small step it doesn't change a whole lot. It doesn't change backlogs for hearings which are a the real issue affecting landlords and tenants. The rent cap has been going on for 4 years and will continue for 3 more, stifling landlords ability to have a fair and equitable business. Expenses like interest charges. Property taxes, insurance, maintenance and utilities have all skyrocketed well beyond what a 2 or 5% increase can cover. The federal government has raised capital gains that will add tens to hundreds of thousands of dollars to small landlords tax bills. Not the big or rich ones which have corporate shell companies and tax shelters to hide their gains.

The fixed term lease is the last protection left for landlords in a changing market and to protect from questionable tenants without ideal references or credit history. If it's taken away, marginal people will never be accepted into an apartment. Why would a landlord take a chance on someone if they could become a problem and be next to impossible to evict? We won't.

If you do eliminate fixed term leases, then bring back 5 year security of tenure where a landlord can give 4 months notice that they won't be renewing a lease. Shorten the tenancy hearing process. Eliminate appeals without a valid cause for appeal. Increase damage deposits. Ensure that we can refuse pets.

On the pet front, I can relate a couple of examples that would make your hair curl.

I've encountered nightmare pets. One tenant had cats. Instead of a litter box, she dumped a layer of litter under the basement stairs on top of the concrete. She layered it up to a foot deep before I evicted her and had to shovel the shit and litter into buckets to take outside. Despite all my cleaning, the smell lingered for years after. Another one: tenant moved out and left the dog behind. Dog chewed edge of the hardwood stairs, bedroom door and kitchen cupboard. It shit and pissed on the hardwood floors which turned black deep down into the wood. Had to install laminate on top. It was ruined. I've got a lot more I could share but these come quickly to mind. I've found cats living inside the walls. Another abandond dog. Abandoned lizards, snakes, pet rats and more. It can be a real nightmare to clean up after costing thousands in damages.

Many landlords, myself included, are charging rents below half what comparable places are renting for with no chance to charge more or catching up to the market. Houses in Halifax and Dartmouth's renting for under \$1000 per month when the market is well over \$2000.

How are we going to catch up? How are we going to be able to afford to repair or renovate our units when we can't recoup those costs?

I'm willing to concede that maybe i shouldn't be able to charge full market rent to my existing tenants, but I should be able to charge more than half the going rate. Maybe 3/4 without being hamstrung by a 5% cap.

If this continues, I will be selling my rental units as semi detached homes that will be owner occupied. These units will be removed from the available rental pool as will countless other small landlord units around the province.

I know there's nothing quite like a good sound bite on the news to make the government of the day look like they're doing something when In actuality, they're doing very little.

Premier Houston campaigned on not putting in a rent cap and immediately did an about face. The premier of New Brunswick didn't put one in and the housing crisis is no worse there than it is here.

The cap doesn't work. It stifles small business. The increased capital gains tax hurts small business, especially those who have built equity over several decades who are hit the hardest. Small mom and pop investors who built a nest egg over an entire career who now have to work a few mor years to make up for the losses imposed by all levels of government regulations.

Use common sense and give landlords the ability to catch up and charge a little closer to market rents.

Sent from Mark Lummis

From: Westend halifax

Sent: September 16, 2024 6:55 PM

To: Office of the Legislative Counsel

Subject: Law Amendments Committee Bill 467

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Law Amendments Committee - bill 467

A bit about myself - I am self-employed and have no pension plan - My rental properties were meant to be my retirement and am nearing that stage of life in the next 10 years.

I have 2 issues that relate to Residential Tenancy and possible changes to the Act:

- 1. I own a house on the Halifax peninsula that was divided into 2 units prior to me buying it over 20 years ago. I used to live in front portion (main house). The back portion is a small 2 bedroom unit leaving the front occupant with no exit / access to backyard or driveway. I always planned on moving back into the house / putting it back together as one single dwelling and enjoying my own house with access to backyard and driveway. The back unit has always been affordable / suitable for student, young singleton or couple. The back unit is coming vacant for the first time in 10 years and I would like to re-rent it until end of school year 2025 (maybe a bit longer) on a Fixed Term lease so that I can be assured I am to have my house back when I'm ready for it, except I'm afraid that I somehow will have that Fixed Term right taken from me after I rent it and be forced to keep the new tenant forever. Recent events in small claims court have denied owners their right to take back their property for their own use and if I can not have the assurance that I can rent for Fixed Term, I will have to leave it vacant. I prefer to fill the vacancy but unless I have the right as a property owner to have a termination date I can count on / not an automatic renewal, I can not re-lease it as a long term option.
- 2. My second issue is the other property that I bought as a rental in 2012, also affordable rents as I inherited the tenants and their periodic leases one of the original tenants is still there. It is 3 units however only one furnace / oil tank which serves the 3 units (each with their own thermostat). As well the hot water heaters are oil-fired and as is usual there is only one Halifax water / sewer service for the 3 units. Suffice to say the rents / leases include Heat / hot water and water / sewer service. I obviously have property taxes and insurance costs. I have a sizeable closed variable rate mortgage on this property. For more than a year I have been in a negative amortization position. As you no doubt know, negative amortization happens when your monthly set mortgage payments are no longer enough to cover the cost of the interest. The unpaid interest is added to the mortgage balance, increasing rather than decreasing, the amount owed on the property. Added to this equation are

repairs / maintenance and any other unforeseen happenstance. I feel that the rent caps are unfair to small landlords (particularly those who's leases include heat / hot water / water). The mounting costs (heating fuel / water / insurance / property taxes / increased mortgage rates) do not afford me the ability to float this property while tied to a 5% max increase on already low rents. Had I known prepandemic (2020) that a crippling 2% rent cap was in the cards for me,(followed by 5% cap til 2027), I would have adjusted the rents accordingly when I had the ability to do so. It was often the custom for small landlords - in an effort to keep good tenants - to not increase the rents until costs dictated such or the unit turned over. Units do not turn over as they once did because tenants will not vacate the under-market rents they are enjoying - regardless of whether the unit suits their current living situation or not. Oddly enough, all of my tenants in both my rental properties currently make more money than I do - yet I am legislated to subsidize them.

At the very least - the percentage of the rent cap should be a 2 tiered amount - 5% for leases with nothing included and a higher percentage for those where heat / hot water / water etc. are included.

I believe the system would inevitably become more balanced if the cap were removed - tenants would again move freely on to another rental as their needs changed or those who can afford it would buy their own homes instead of being incentivized, by low rent caps, to remain renters forever.

Thank you for your consideration,

Leah Sinnott

From: yariv gadish

Sent: September 16, 2024 3:36 PM

To: Office of the Legislative Counsel

Subject: LAW AMENDMENTS COMMITTEE MEETING on Bill 467, Rent Cap and changes to the

RTA:Monday, September 16, 2024

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Hi!

Thank you for allowing me to present today. I'm sending my presentation so that could be on file:

I want to share with you my experience as a landlord. One of my tenants, who's relationship started fair, went sour. He started demanding more and more things that were not in the lease, and I tried to comply, but nevertheless, his tone went more and more demeaning. At one point, I told him that neighbours were complaining that he throws the garbage trash into the recyclable. From that point he went ballistic, stopped paying rent, and started sending threatening messages to my phone. Neighbours told me that they heard loud banging noises coming from the apartment, and I was also beginning to get worried that he might be trashing the place. Together with who was at the time my property manager we called the police. The two arrived armed to the teeth, and went downstairs to talk to him. They came back and told me he would not let them in, because he knows his rights with the tenancy. I was in tears, I just want to see if he is not damaging the property. "There's nothing we can do", they said, and then they advised me — "just pay him to get rid of him". I was in shock. We sent him an eviction note, to which he waited almost a month before eloping from the place. He stole the smaller furniture he could take, the TV and the small fridge, After a month of horrible smell, I found he put fruit in the hanging ceiling so they would rot there

Still - I consider myself lucky

even to today, where I do my utmost best to be vigilant in choosing tenants, I can easily fall, and there'll be no one there to help. I might sustain significant losses, which is my family's income, and there will be no one to compensate me

Some time ago – my wife forgot to pay at the pump. It did not take long to receive a threatening call from a constable. You are not allowed to steal at the pump. But stealing rent is OK

That is because we are portrayed as grubby, unconscienced lot of people. It does not matter how pro-tenant I'm – what you will hear in the news when it comes to landlord is those stories that will vilify and demonize them

when I heard about the bill reading process, I encouraged landlords to join. I received dozens of feedback from people who gave me talking points, but were too afraid to be on the call, and feeling the game is not going to have them in mind.

We have costs in heating and mainly in property taxes that are not even close to the 5% cap. In some cases, property tax has almost doubled.

If fixed terms will be cancelled —I will not be able to renovate, keep place up to code, improve the place and its neighbourhood. Only the best of best tenants will be taken into account. And even than - I will not be able anymore to be in the market, and I'm a goof landlord. I love my house, It is essential for me to keep it safe and in the best condition. These type of decisions - footing the bill for the landlords will only leave the big sharks in the market - is not something that a thriving free economy does.

Kind regards,

Yariv

From: Jordan Valcourt

Sent: September 16, 2024 2:32 PM **To:** Office of the Legislative Counsel

Subject: Rental legislation

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Rules in place make it too risky for me to be a landlord anymore. In what other business would it be allowed to:

- have a tenant lie on their initial application.
- -break rules set out in the contract (ie no smoking, no pets, etc) -be late or not pay rent -damage the unit beyond their damage deposit. (If it's a person off the street, the damage is criminal. If it's a tenant, it's a civil issue) -stay in the unit while waiting for a tenancy board hearing without paying more rent
- dispute the ruling thus extending their free stay while we wait for another hearing -possibly have all my expenses increase without limits yet I cannot pass the increases onto the tenant. Utilities may increase 17% yet rent capped at 2-5%. Who is capping my utility?????
- -and finally......should I want to move myself or a family member into MY property, possibly have the tenancy board rule in favour of the tenant and not allow me to!!!!!!

Private landlords should not have to fix a public housing crisis. My unit will stay empty....its too scary to do anything else.

Jordan

Jordan Valcourt Keller Williams Select Realty