



1. Who is Chester Builders?

- Custom home builder
- Small scale developer

2. Who are our clients?

- Nova Scotia is the place to be
- Clients are Nova Scotia born and are returning home, moving from other provinces to enjoy the quality of life, coming from outside of Canada (Germany, US, UK)

3. PDTT exempt if primary residence within 6 months after purchase

- Example for a Nova Scotia born returner or seasonal home
- Once property bought placing starts
- Laying out land 2-3 months
- Drawing plans 3-5 months
- Clearing land and driveway: 1 month
- Selections and quoting: 2 to 4 months
- Building permit 1-3 months
- Start to finish 7-12 months
- Total period: average 18 months

4. Higher PDTT does not help nor compete with low income housing

- People from outside the province want to enjoy the province and are building a seasonal home here to enjoy the beauty, the great people and the great province
- These people are buying/ building houses from \$800,000 and mostly in the millions— there is no competition with the average house buyer or even low income housing
- PDTT will decrease interest for out of province buyers/ builders

5. Higher PDTT means less business in Nova Scotia

- Talking 1st hand to clients and potential clients: not buying if deed transfer tax doubles
- Seasonal homes require property management, lawn mowing, plumbing, carpentry, cleaning, landscaping, septic and well services
- Owners of seasonal homes spend money in their area and in Nova Scotia
 - Groceries
 - Restaurants, Cafes, Bakeries
 - Gym
 - Entertainment
- Fewer seasonal homes mean less revenue for small businesses and less tax revenue for Nova Scotia

6. Higher PDTT less tax revenue for the province

- higher deed transfer tax = fewer seasonal homes = less income tax through related businesses = less property tax

7. Conclusion

- Higher PDTT does not help low income housing
- Higher PDTT damages the local economy
- Higher PDTT equals lower property and lower income tax revenue
- Higher PDTT makes Nova Scotia less equal than other provinces

8. Suggestion

- Help low income housing with mortgages that amortize in 40 to 50 years
- Make Nova Scotia more equal to other Canadian provinces and lower PDTT to 2% which will result in more interest in Nova Scotia and higher tax revenue
- Make PDTT exemption for bigger home builds

Thank you for the opportunity to speak on behalf of Chester Builders

From: Vince Calderhead <vcalderhead@pinklarkin.com>
Sent: March 17, 2025 5:14 PM
To: Office of the Legislative Counsel
Subject: Re: Bill #68 Financial Measures Act (2025) submission from Vince Calderhead
Attachments: Briefing Note on the 2025 NS Budget for people on Social Assistance and the right to an adequate income March 17 PBC.pdf

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

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Great--- see you then!

The submission is attached.
Vince

On Mar 17, 2025, at 5:08 PM, Office of the Legislative Counsel <legc.office@novascotia.ca> wrote:

Caution: This is an external email.

You are scheduled to present at 8:05 pm. If you send your submission within the next 15-20 minutes, we will ensure copies are provided to each member of the committee prior to your presentation.

<image001.png> **Nicole LeBlanc-Murray (she/her/elle)**
Senior Legislative Assistant / Adjointe législative principale
Office of the Legislative Counsel / Bureau du conseiller législatif
CIBC Building
802-1809 Barrington Street
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tel 902 424 8941
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From: Vince Calderhead <vcalderhead@pinklarkin.com>
Sent: March 17, 2025 4:59 PM
To: Office of the Legislative Counsel <legc.office@novascotia.ca>
Subject: Re: Bill #68 Financial Measures Act (2025) submission from Vince Calderhead

You don't often get email from vcalderhead@pinklarkin.com. [Learn why this is important](#)

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

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Greetings;

I am writing to confirm my in-person attendance at the Public Bills Committee this evening at 8pm.

If I send you copies of my submission shortly can you print out copies or should I arrange to bring all the copies for Committee Members?

Thanks

Vince Calderhead

On Mar 13, 2025, at 10:35 PM, Vince Calderhead <vcalderhead@pinklarkin.com> wrote:

Greetings

I am hoping to make submissions on the Financial Measures Act (2025)—Bill #68. However, in the past when I have made submissions it has been to the Law Amendments Committee. Is that process still available? If so, can you please add my name to the list of speakers for the Bill?

If, public submissions regarding Bills are now being made to another Committee (eg Public Bills), kindly add my name to the speakers list for that Committee.

Thanks in advance,

Vince Calderhead
(902). 412.8233 (cell)

Prepared by Vince Calderhead, Legal Counsel

Pink Larkin

March 17, 2025

Public Bills Committee: Briefing Note on what the NS Budget (2025-26) actually provides and doesn't provide for people receiving Social Assistance

The NS Provincial Budget (February 18, 2025) impacts the Nova Scotia government benefits available for people in receipt of social assistance as follows:

- i) **Standard Household Rate ('SHR')**: The SHR is the basic payment for people in need. It is payable regardless of actual rent/mortgage paid by the recipient. The amount of the SHR is determined by family size, accommodation type and personal circumstances (e.g., whether one has a disability, is fleeing abuse or is aged 55 or over). The current rates are found **here**. This year's Budget contains **no** increase in the basic rates, though rates have been increased by 3.1% to offset the erosional effects of inflation over the past year.¹
- ii) **The Poverty Reduction Credit ('PRC')**: The PRC is payable to only one adult within a single person or two-person household in receipt of social assistance—with no children. The Credit is \$500.00/p.a. (i.e., \$41.67/mo.). There is **no** increase announced in this year's Budget.
- iii) **The Affordable Living Tax Credit** is payable to low-income individuals or families with children: the current annual amount is \$255/p.a. for an individual, couples or a parent (i.e., \$21.25/mo.) **and** \$60.00/p.a. per child (i.e., \$5.00/mo.). The current amounts have **not** changed under this year's Budget, and
- iv) **The Nova Scotia Child Benefit**: \$127.08/mo. for a first child and each additional child. There is **no** increase announced in this year's Budget.

Over the next few pages are some illustrations of the impact of the Province's 2025-2026 Budget for people in receipt of *maximum* basic needs assistance, together with the overall impact on recipients' total annual income. This information is then used to compare the total incomes to Canada's official poverty line. Canada's poverty line was formally adopted into law in 2019 and is meant to reflect 'the cost of a basket of goods and services representing a **modest, basic standard of living in Canada.**'

¹ An amendment to the regulations last year imposes a legal obligation on the Minister to adjust all Basic Needs rates & the Disability Supplement on January 1st each year in accordance with changes to the Consumer Price Index.

Single adult without disabilities (owning or renting)

	<u>2024-2025 (Monthly)</u>	<u>2025-26 (Monthly)</u>
Provincial Benefits		
Standard Household Rate	\$686.00	\$726.00
Affordable Living Tax Credit	\$21.25	\$21.25
Poverty Reduction Credit	\$41.67	\$41.67
Total	\$748.92	\$788.92
<u>Provincial Benefits year-over-year change: Adjusted for Inflation</u>		
Provincial benefits increase in fiscal year 2025-26		\$40
Percentage provincial benefits increase in fiscal year 2025-26		5.3%
Projected increase in the cost of living in fiscal year 2025-26 ²		2.2%
<u>Real (inflation-adjusted) increase for fiscal year 2025-26</u>		\$23.22/mo. or 3.1%
Federal tax credits:		
GST	\$28.33	\$29.08
Canada Carbon Rebate	\$34.33	\$0
TOTAL INCOME:	\$811.58/mo. or	\$818.00/mo. or
	\$9,738.96/p.a.	\$9,816.00/p.a.
<u>Poverty Line Reality Check</u>		
Official Poverty Line (Halifax)	\$28,003/p.a.	\$28,720/p.a. ³
Total Income minus Poverty Line ('poverty gap')	-\$18,264/p.a.	-\$18,904/p.a.
Total Income as % of Canada's Official Poverty Line	34.8%	34.2%

² Nova Scotia: *Budget 2025-26* (February 18, 2025), Table 7.3 at page 63 indicates a forecast increase in the CPI ('cost of living') during 2025 of 2.2%.

³ Canada's Official Poverty Line (aka 'Market Basket Measure') figures used here are calculated based on the Statistics Canada Market Basket Measure (MBM) thresholds for Halifax for the year 2023 ([StatsCan Table 11-10-0066-01](#), rel. April 2024) and have been indexed for inflation through this year using [NS Dep't. of Finance & Treasury Board inflation data](#) & the 2025 NS Budget CPI inflation forecast for 2025 (see note 1 above).

Single adult (Boarding)

(Note: about 22% of all Income Assistance cases are single people who are classified as 'boarders')

	<u>2024-25 (Monthly)</u>	<u>2025-26 (Monthly)</u>
Provincial Benefits		
Standard Household Rate	\$608	\$644
Affordable Living Tax Credit	\$21.25	\$21.25
Poverty Reduction Credit	\$41.67	\$41.67
Total	\$670.92	\$706.92

Provincial Benefits year-over-year change: Adjusted for Inflation

Provincial benefits increase in fiscal year 2025-26	\$36
Percentage provincial benefits increase in fiscal year 2025-26	5.4%
Projected increase in the cost of living in fiscal year 2025-26	2.2%
<u>Real (inflation-adjusted) increase for fiscal year 2025-26</u>	\$21.47/mo. or 3.2%

Federal tax credits:

GST	\$28.33	\$29.08
Canada Carbon Rebate	\$34.33	\$0
TOTAL INCOME:	\$733.58/mo. or	\$736.00/mo. or
	\$8,802.96/p.a.	\$8,832.00/p.a.

Poverty Line Reality Check

Official Poverty Line threshold (Halifax)	\$28,003/p.a.	\$28,720/p.a.
Total Income minus Poverty Line ('poverty gap')	-19,200/p.a.	-\$19,888/p.a.
Total Income as % of Canada's Official Poverty Line	31.4%	30.8%

Single adult with disabilities (owning or renting)**(Note: This group is by far the largest category of Income Assistance recipients.)**

	<u>2024-25 (Monthly)</u>	<u>2025-26 (Monthly)</u>
Provincial Benefits		
Standard Household Rate	\$1,250	\$1,323 ⁴
Affordable Living Tax Credit	\$21.25	\$21.25
Poverty Reduction Credit:	\$41.67	\$41.67
Total	\$1,312.92	\$1,385.92
<u>Provincial Benefits year-over-year change: Adjusted for Inflation</u>		
Provincial benefits increase in fiscal year 2025-26		\$73
Percentage provincial benefits increase in fiscal year 2025-26		5.6%
Projected increase in the cost of living in fiscal year 2025-26		2.2%
<u>Real (inflation-adjusted) increase for fiscal year 2025-26</u>		\$44.64/mo. or 3.4%
Federal tax credits:		
GST	\$28.93	\$35.19
Canada Carbon Rebate	\$34.33	\$0
TOTAL INCOME:	\$1,376.18/mo. or	\$1,421.11/mo., or
	\$16,514.16/p.a.	\$17,053.32/p.a.
<u>Poverty Line Reality Check</u>		
Poverty Line threshold (Halifax) ⁵	\$28,003/p.a.	\$28,720/p.a.
Total Income minus Poverty Line ('poverty gap')	-\$11,489/p.a.	-\$11,667/p.a.
Total Income as % of Canada's Official Poverty Line	59.0%	59.4%

⁴ This Standard Household Rate ('SHR') amount includes not only the current SHR of \$1,005/mo. but added to it is the monthly 'Disability Supplement' (currently, \$318/mo.) payable to recipients with a disability who board, rent or own their accommodation to arrive at the \$1,323/mo. total.

⁵ Statistics Canada freely acknowledges that its Official Poverty Line fails to take into account *any* disability-related living costs experienced by persons with a disability. Accordingly, the Official Poverty Line for a person with a disability is in all likelihood considerably higher than the figures cited.

Single-parent with a two-year old child (owning or renting)

	<u>2024-25 (Monthly)</u>	<u>2025-26 (Monthly)</u>
Provincial Benefits		
Standard Household Rate:	\$962	\$1,018
NS Child Benefit:	\$127.08	\$127.08
Affordable Living Tax Credit: $(\$21.25 + \$ 5.00) = \26.25	$(\$21.25 + \$ 5.00) = \26.25	$(\$21.25 + \$ 5.00) = \26.25
Total	\$1,115.33	\$1,171.33

Provincial Benefits year-over-year change: Adjusted for Inflation

Provincial benefits increase in fiscal year 2025-26	\$56
Percentage provincial benefits increase in fiscal year 2025-26	5%
Projected increase in the cost of living in fiscal year 2025-26	2.2%
<u>Real (inflation-adjusted) increase for fiscal year 2025-26</u>	\$31.23/mo. or 2.8%

Federal tax credits:

GST	\$71.58	\$73.50
Canada Child Benefit	\$648.91	\$666.41
Canada Carbon Rebate	\$51.50	\$0
TOTAL INCOME:	\$1,887.32/mo. or	\$1,911.24/mo. or
	\$21,647.84/p.a.	\$22,934.88/p.a.

Poverty Line Reality Check

Poverty Line threshold (Halifax)	\$39,204/p.a.	\$40,207/p.a.
Total Income minus Poverty Line ('poverty gap')	-\$16,556/p.a.	-\$17,272/p.a.
Total Income as % of Canada's Official Poverty Line	57.8%	57.0%

Couple with two children (aged 10 and 15) (owning or renting)

	<u>2024-25 (Monthly)</u>	<u>2025-26 (Monthly)</u>
Provincial Benefits		
Standard Household Rate:	\$1,393	\$1,473
NS Child Benefit: (\$127.08 x 2) =	\$254.16	(\$127.08 x 2) = \$254.16
Affordable Living Tax Credit: (\$21.25 + \$ 5.00 x 2) = \$31.25		(\$21.25 + \$ 5.00 x 2) = \$31.25
Total	\$1,678.41	\$1,758.41

Provincial Benefits year-over-year change: Adjusted for Inflation

Provincial benefits increase in fiscal year 2025-26	\$80
Percentage provincial benefits increase in fiscal year 2025-26	4.8%
Projected increase in the cost of living in fiscal year 2025-26	2.2%
<u>Real (inflation-adjusted) increase</u> for fiscal year 2025-26	\$43.64/mo. or 2.6%

Federal tax credits:

GST	\$86.50	\$88.83
Canada Child Benefit	\$1,095.00	\$1,124.66
Canada Carbon Rebate	\$68.67	\$68.67
TOTAL INCOME:	\$2,928.58/mo. or	\$2,971.90/mo. or
	\$35,142.96/p.a.	\$35,662.80/p.a.
Poverty Line threshold (Halifax)	\$56,005/p.a.	\$57,439/p.a.
Total Income minus Poverty Line ('poverty gap')	-\$20,862/p.a.	-\$21,776/p.a.
Total Income as % of Canada's Official Poverty Line	62.7%	62.1%

Observations

After decades of urging by the United Nations and anti-poverty groups across Canada, in 2019, Canada formally enacted a poverty line—applicable to all provinces in Canada.

The results of this year’s analysis make clear just how far Nova Scotia must go to ensure that social assistance recipients have an income which is sufficient to realize their fundamental human right to an adequate standard of living. Nova Scotia has a legal obligation to ensure that these rights are protected.

Last year’s indexation of Income Assistance rates has prevented recipients from continuing to slip deeper into poverty. However, this has done nothing to make profoundly inadequate rates any closer to the level of adequacy. As can be seen from the table below, *all* individual and family scenarios analysed are dramatically below the Official Poverty Line. Indeed, all are living in ‘Deep Poverty’ as defined by Statistics Canada. Given Canada’s (and Nova Scotia’s) human rights obligation to progress toward an adequate income, this year’s Provincial Budget failed to improve the standard of living for any recipients.

Adequacy of Social Assistance Incomes in Nova Scotia (2025-26)

Note: StatsCan considers people living at less than 75% of the poverty line to be living in ‘deep poverty’.

	Single Adult (Boarding)	Single Person Considered Employable (Owning or Renting)	Single Person With A Disability	Single Parent, One Child	Couple, Two Children
Total Income	\$8,832	\$9,816	\$17,053	\$22,935	\$35,663
Official Poverty Line (‘OPL’) Threshold (Halifax)⁶	\$28,720	\$28,720	\$28,720*	\$40,207	\$57,439
Total Income Minus OPL Threshold (‘poverty gap’)	-\$19,888	-\$18,904	-\$11,667	-\$17,272	-\$21,776
Total Income as % of OPL (Last year’s figure in brackets)	30.8% (31.4)	34.2% (34.8)	59.4% (59.0)	57.0% (57.8)	62.1% (62.7)

*Statistics Canada readily acknowledges that its Official Poverty Line fails to take into account *any* disability-related living costs experienced by persons with a disability. Accordingly, the ‘Total Income as a percentage of the OPL’ for a person with a disability is in all likelihood actually below 60%.

⁶ For Official Poverty Line calculations, see footnote #2 above.

Social Assistance & Human Rights

Almost 50 years ago, Canada—and Nova Scotia—agreed to be bound by the UN International Covenant on Economic, Social and Cultural Rights, under which our governments pledged to protect everyone’s ‘right to an adequate standard of living’.

As can be seen from the family scenarios surveyed here, the failure to increase *real* rates at all means that the Provincial Cabinet has effectively chosen to maintain “deep poverty” for all individuals & families. In the face of inflation spikes over the past three years, with this Budget, Cabinet has chosen to make life worse for those most disadvantaged among us.

The Bill 68: the *Financial Measures Act (2025)* has been careful to index Income Tax brackets in order to ensure that taxpayers do not experience a reduction in their standard of living due to the erosory effects of inflation. As mentioned, while the base rates for social assistance have been indexed to increase with the cost of living, they leave the profoundly inadequate rates themselves untouched. This is a clear failure by Nova Scotia to progress toward an adequate standard of living.

I would like to bring to this Committee’s attention three further points and corresponding recommendations:

1. The Affordable Living Tax Credit has not been increased from its current value [\$255/p.a. for an individual, couples or a parent **and** \$60.00/p.a. per child] since 2011—14 years ago. In that time, inflation has eroded the 2011 value of the Affordable Living Tax Credit by over 36%.

Given the purpose of the Credit—to “help make life more affordable for low-income individuals and families”, it is simply scandalous that a measure intended to assist low-income families has not been increased with the cost of living.

Recommendation: The Government should increase the Affordable Living Tax Credit by 36% immediately and to index it to the CPI going forward as it does for a full range of benefits—including Income Assistance.

2. Similarly, the Poverty Reduction Credit (‘PRC’) has not been increased from its current value of \$500/yr. since 2018—seven years ago. This means that the Poverty Reduction Credit has lost 23% of its purchasing value.

Recommendation: The Government should immediately increase the value of the Poverty Reduction Credit by 23% and index it to the CPI going forward.

3. Finally, earlier in this session of the Legislature, a Private Members Bill was introduced (Bill 41: ‘An Act to Implement a Guaranteed Basic Income Pilot Project’) that called for the development of Basic Income Pilot Projects in areas of high child poverty areas of the Province. These projects would run for four years and be followed by proper evaluations—assessing both the costs and benefits of providing low-income people an adequate standard of living.

Many Members of the Committee will be aware that such a project was started in Ontario in 2018 and, much earlier in Manitoba in the 1970s.

Such a project would be invaluable in providing not only political leaders, but Nova Scotians more generally, invaluable lessons and insights about whether people who are *no longer* living in poverty have better health, education & justice system outcomes. This kind of pilot project has the ability to explode—once and for all—harmful myths and stereotypes about people who experience poverty.

Recommendation: The Government should immediately adopt, enact and implement Bill 41: ‘An Act to Implement a Guaranteed Basic Income Pilot Project’.

Speaking notes for Suzanne Gravel
Provincial Deed Transfer Tax
March 17, 2025
Public Bills Committee Presentation

Good morning everyone

My name is Suzanne Gravel, incoming President of the Nova Scotia Association of REALTORS® (NSAR).

We are the professional association for REALTORS® in Nova Scotia and the voice of real estate in our province.

There are 2,100 REALTORS® across the province working with thousands of property buyers and sellers each year.

REALTORS® have data and expertise on housing issues that are valuable to the government.

We work with several government departments on policies and programs related to housing, including the Down Payment Assistance Program, economic development opportunities, and increasing housing supply.

I'm here to talk to you today about the increase in Provincial Deed Transfer Tax or PDTT.

After this increase was quietly announced in the budget, NSAR heard from concerned members, clients, and partners across the province about the negative impacts it will have.

NSAR has reached out to the Premier, Minister of Finance, and Minister of Growth and Development on this but have had no response.

So, NSAR has been facilitating a letter-writing campaign to the province to help Nova Scotians express their concerns about PDTT.

If must be over 1000 by now
~~Over 500~~ people, including REALTORS®, local business people, investors, economic development partners, and municipal leaders, have sent letters to the Premier, Minister of Finance and Minister of Growth and Development opposing this tax.

We understand the province is looking for additional revenue sources; however, this punitive tax makes us the only province adding a tariff on other Canadians who want to own property in our province.

Doubling the PDTT is counterproductive to the province's efforts to reduce inter-provincial trade barriers.

It is a tariff on the trade in real estate at a time when we're actively fighting against tariffs and working to open inter-provincial trade.

Increasing the Provincial Deed Transfer Tax hurts communities outside Halifax the most.

We have heard from partners in rural Nova Scotia, including Cape Smokey Holdings, who have serious concerns about how this will negatively impact their rural projects.

Rural communities rely extensively on the economic contributions of property owners.

Seasonal homeowners already pay a higher tax rate, as they do not benefit from a cap on property assessments.

They contribute to local economies and provide increased funds for community improvements, small businesses, and local services.

They also invest in local charities, support small businesses, and bring in tourism dollars.

These contributions are substantial, and this tax will divert away potential economic benefits from these communities.

This tax will impact not only out-of-province buyers but also local sellers, particularly in rural areas.

With smaller local markets, these sellers often rely on non-residents to purchase their properties.

An increase in PDTT will drive these buyers elsewhere to purchase their seasonal and/or retirement homes, pulling revenue and buyers away from our towns and rural communities.

The PDTT does not provide affordable housing as these seasonal owners are buying cottages and other properties in remote areas that local buyers are not looking for.

You may think this only impacts wealthier Canadians in other provinces, but families in our province will feel the impact of increased PDTT.

This includes families conducting estate planning, such as transferring family cottages to children out of the province.

These children, now responsible for managing a generational property, will be burdened with increased taxation simply because they do not live here year-round.

It will also impact parents buying homes for their children to attend post-secondary institutions in Nova Scotia, whether within Halifax, Wolfville, Antigonish, Sydney or other communities.

Did you know that, on average, 10-15% of new condos and new housing developments have purchasers or investors from other parts of Canada and abroad?

These people will stop investing in our projects with this additional tariff, jeopardizing these projects and reducing housing for Nova Scotians.

PDTT is a trade barrier that drives away capital investment in our province.

At a time when we are trying to remove inter-provincial trade barriers, PDTT is counterintuitive.

And there have been no public economic studies or reviews to demonstrate that this is a financially viable solution.

The government has shown no evidence that this will improve our housing situation or contribute substantially to the economy.

In fact, today you've heard from myself and other Nova Scotians who can demonstrate that increasing the PDTT will not help increase access to housing or economic activity.

PDTT sends the message that Nova Scotia is closed.

We're closed for business.

We're closed for seasonal residents.

We're closed for children and students.

I urge you to reconsider and repeal the PDTT.

It's the right thing to do for Nova Scotians.

Thank you.

Suzanne Bravel

James Wooder

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

March 11, 2025
The Honourable Tim Houston, M.L.A.
Premier of Nova Scotia
Office of the Premier
7th Floor, One Government Place
1700 Granville Street
P.O. Box 726
Halifax, NS B3J 2T3
Canada

Via email: premier@novascotia.ca

Subject: Opposition to the Increase in the Non-Resident Deed Transfer Tax

Dear Premier Houston,

Where to start? If it was a bad idea the first time around, which was to your government's credit duly recognized and acted on, it is a demonstrably far worse idea the second time around. Somewhat ironically, this latest resurrection comes at a time when the government is pursuing a far more enlightened public policy to eliminate inter-provincial trade barriers (something widely accepted as destroying value and having negative impacts to growth) and aggressively proclaiming that the province is "open for business". Why can't the government connect these dots and maintain a policy direction that is consistent? Why risk being perceived as talking out of both sides of the proverbial mouth when proclaiming that Nova Scotia is open for business, seeking investment and welcoming of newcomers when at the same time doing something that suggests the opposite? And the inevitable conclusion we are being encouraged to draw is what, exactly? That people who don't live here on a year round basis but have chosen to invest in the province, in the vast majority of cases in relatively expensive recreational properties in RURAL Nova Scotia, are somehow responsible for a dearth of affordable housing stock in URBAN Nova Scotia? Really? Or perhaps we are to be comforted by the government's most recent effort to defend the tax, Minister's Lohr's musings that he wants Nova Scotians to have a "leg-up" when competing for properties, which of course ignores the issue of where these properties are located or the real possibility that this tax grab will depress property values with unintended consequences of negatively impacting the municipal tax base and destroying value for those property owners who may wish to sell at some point in the future. In fact, it is not at all a stretch to say that this is a tax on rural Nova Scotia property owners who will in all likelihood end up having to reduce their price to accomplish a non-resident sale (as opposed to giving a "leg-up" to Minister Lohr's non-existent buyers); the buyer gets nothing in return for the punitive tax so of course will seek to discount the purchase price to accommodate it.

5

Did the government's economic impact analysis consider the cost to municipalities for the inevitable reduction in taxable values that will result from this and from the overall reduction in demand that will be caused by the negative messaging to "come from aways"? I note that realtors are already complaining of lost sales as both the unfairness of the tax and its unwelcoming message make buyers revisit their desire to invest here.

The fact that this time around the bad idea was limited to deed transfer tax alone doesn't elevate its standing, nor that the opposition this time around is perceived by some to be less widespread make it any better an idea. As a landowner with strong connections in Kingsburg, I have been copied with some of the correspondence already sent to you and am reliably advised that there are hundreds, perhaps as many as four hundred letters sitting on your desk the sum of which make a compelling case for not proceeding with this tax. Surely public policy in the province isn't to be driven by the volume of pushback, but the cogency of its argument.

I am not going to repeat at length the well articulated points of others that have emphatically refuted the government's suggestion that this tax will do anything to increase the availability of housing for Nova Scotians or that it will do anything but negatively impact investment and economic activity in rural economies that rely on "non-resident" homeowners for local business support and job creation. Nor will I dwell on the fact that the government has offered zero support in terms of an economic analysis for its bold claim that this tax is somehow going to provide a net economic benefit to Nova Scotia; a bit like Presidents Trump's vacuous proclamation that tariffs will somehow magically create wealth for the citizens of the United States. If the detailed economic analysis exists to support the claim that this tax will somehow provide a net benefit to Nova Scotia, please produce it. In its absence, we are left with lazy, unsubstantiated public policy that would appear to be nothing more than a poor attempt at a tax grab with unhelpful messaging that Nova Scotia has created a two-tiered system that is discriminatory and discourages investment from out of province buyers.

I would also ask you to further consider the more qualitative impacts of penalizing not only Canadian citizens but discouraging Americans from continuing their longstanding tradition of investing in Nova Scotia. Fintan O'Toole's recent opinion piece in the Irish Times references the substantial America brain trust driving science and innovation that is being systematically disenfranchised by Musk's great government efficiency strategy and makes a compelling case for rolling out the carpet and literally "picking American brains". Rather than putting up barriers to Americans looking to establish a part time residency here, why not do something really progressive and consistent that tangibly demonstrates your "open for business" proclamation and ELIMINATE the deed transfer tax for out of province buyers altogether? If the province of Nova Scotia is serious about doubling its population, finding the labour that will allow the province to successfully embrace new labour-intensive industries like offshore wind and doing everything reasonably possible to reverse the demographic train wreck we have in this province, then we should be encouraging all comers. The fact that they may initially choose to live here on a part-time basis as a justification for discouraging them seems enormously short-sighted. As others have fairly stated, their contributions to the province extend far beyond the substantial financial stake they take by investing here. And to be honest Mr. Premier, as highlighted in a webinar last Thursday hosted by Marine Renewables Canada that demonstrated the need for an alliance with New England to create a coordinated electricity transmission grid that will

help drive investment in our offshore wind assets, Nova Scotia is simply too small a player to go it alone on almost anything. Your proposed elimination of inter-provincial trade barriers is an exemplar of that. We need all the help we can get. New ideas, new contacts, new alliances, new investments (examples being the incredible transformations happening in Ingonish at Cape Smokey and Inverness at Cabot Links - where did the vision and money originate for these investments and who is buying up the associated properties rejuvenating the local economies?), a big tent approach that extolls the virtues of this wonderful place. We should applaud and encourage those who want to take a stake in and become vested in Nova Scotia, not present them with an additional tax that has yet to be demonstrated as capable of achieving its stated objectives and which sends a message that we don't really mean what we say about being open and welcoming. Given what is going on south of the border, how you are perceived matters, especially at a time like this.

Please consider pausing the implementation of this tax, undertake an appropriate economic impact analysis in partnership with the Nova Scotia Association of Relators that considers all relevant aspects of the issue and make it available to Nova Scotians with the rationale for your ultimate decision.

Your truly,
James Wooder

Suzanne Gravel

Dear XXXX

The increase of the Provincial Deed Transfer Tax (PDTT) is a Tariff against our fellow Canadians and is egregious and needs to be dealt with as soon as possible. This change was slid into the budget without consultation.

The PDTT should be cancelled for Canadians as we are the only province doing this against our fellow Canadians at a time when we should be opening our borders to interprovincial trade, which should include the trade in real estate.

For foreigners - the PDTT should be reduced to 2.5% like other provinces (Ontario and Quebec). NS has long been home to many foreigners from the time our history began, and they give back to these communities in such far-reaching ways and often have generational ties to NS.

As you will see when you review the below arguments, this is not a matter of politics or real estate; this is an economic matter which will harm not just rural NS but urban centres as well.

The PDTT does not provide affordable housing as these seasonal owners are buying cottages, and other properties in remote areas that our NS buyers are not looking for. This will only further hurt the economies of NS communities and sends a message to our fellow Canadians (many with roots in NS) and our European partners that they are not welcome.

At a time when we are trying to remove inter-provincial trade barriers, this is counterintuitive and so harmful not just to the rural economies, but to our secondary institutions, charity organizations, affordable housing development, small business owners and to our reputation as an open province. All of this having been done without evidence as to why, no statistical facts and from a fiscal perspective, will likely reduce the amount that the PDTT brings in from the 11.5 million in the past year to a much lesser amount.

Please review the multiple reasons below why the government needs to cancel the PDTT for Canadians and reduce it to 2.5% for foreigners as other provinces do.

NS is placing a Tariff on our Fellow Canadians - First and foremost, **we are the ONLY province taxing our fellow Canadians who wish to buy seasonal real estate**, at a time when the Premier is opening the border to trade?

NS is placing an exorbitant Tariff on Europeans and other Foreigners - These folks who support our rural communities, and who are a huge part of our heritage, many of whom have significant ties to NS and the communities they support. If we must levy a tax on them, **let it be commensurate with other provinces at 2.5% NOT 10%.**

Economic Ramifications to Rural NS - Whether it is from the revenue generated from the initial purchase of land and housing, the devastation to rural economies is far-reaching and moves into every sector of rural NS harming municipalities who collect taxes and businesses as these owners contribute to the local economies from restaurants, property improvements, grocery stores, (every facet of rural NS economies).

Our Reputation – This egregious taxation (tariff) simply sends the message that we are not “open for business” and is contrary to everything we stand for.

Fellow Nova Scotians - Many buyers who purchase have strong ties to NS, many of which grew up here or plan to move back here from other Canadian cities, and other countries where they currently live and work. So this tax punishes Nova Scotians who may not, at present, live and work in Nova Scotia.

The PDTT does not open housing for Nova Scotians - This tax was meant to open more housing for Nova Scotians, but it does not. It is a money grab that has gone too far. These buyers are purchasing seasonal properties in rural NS communities, and not affordable housing.

Post Secondary Institutions - Many parents must purchase housing (due to lack of rentals) for their children to come to NS and take their post-secondary education. This happens both inside HRM and in rural NS. This 10% PDTT will turn those students (and parents) to other provinces, reducing attendance and tuitions at our post-secondary institutions.

Seasonal Owners Pay Higher Taxes - Let's not forget that these seasonal residents pay a higher tax rate already, (no cap on assessment) yet they do not use schools, local infrastructure and many other services like healthcare. Yet, their tax dollars benefit Nova Scotians.

Charity - Many of these "seasonal residents" (whether Canadian or out of country) are active members in their communities and very generous with local charities that need help. Not only do they donate their time and energy, but they also generously give to the communities they belong to.

Tourism - This 10% PDTT will harm tourism directly, as individuals will not want to invest their tourism dollars in a province that shuts its housing borders. Moreover, when word gets out that NS has closed its borders, there will be fewer folks coming to experience our province **just on principle**.

Closing our Border to Canadians - This 10% PDTT comes at a time when Canadians are coming together all over our beautiful country to eliminate interprovincial barriers to trade. Our history and our heritage have been one of welcoming our Canadian neighbours and foreigners in.

Violation of the Canadian Charter of Rights - Isn't this a violation of Charter 6 which should allow Canadians to move freely within our country, and not be discriminated against?

New Developments – On average, 10-15% of new condo and new housing developments have purchasers/investors from other parts of Canada and abroad. These purchasers will stop investing in our projects with this additional tariff of 10%, putting these often-affordable housing projects in jeopardy and reducing affordable housing for Nova Scotians. This is a **trade barrier** that drives away capital investment in our province.

Existing Homeowners - The homes that the 10% PDTT targets are not typical NS homes, but seasonal properties located primarily in rural NS. This tax will now seriously harm those owners from selling their properties, so the people paying the price will be Nova Scotian home sellers.

Transfer of Property Ownership – Many Nova Scotian seniors wish to transfer their properties to their children and if they do not work in NS at present, they too are taxed 10%. These children are Nova Scotian's and their rights are ignored.

PDTT Increase Will Provide Less than the 5% - The government is anticipating revenues of 26M versus 11.5M under the 5% tax previously levied, but these funds will not be realized. For a \$250,000.00 seasonal home, that equates to \$25,000.00 on top of the Municipality's Deed Transfer Tax. Make no mistake, this will stop the movement of property.

The government needs to re-visit this egregious policy which will harm ALL Nova Scotians, and detrimentally affect the small rural communities economically, culturally, and socially.

The PDTT should be abolished for Canadians, not increased to 10%, and reduced to 2.5% for foreigners. When word gets out and Nova Scotian's realize what effect this policy will have, not to mention our provincial counterparts, the damage to the province will be done and very difficult to reverse.

March 17, 2025

The Honorable Becky Druhan
MLA Lunenburg West
Minister of Justice and Attorney General
Chair: Standing Committee on Public Bills

Madam Chair and Honorable Committee Members:

I am here this evening to address proposed changes to the Nova Scotia Financial Measures Act, specifically the proposal to amend the Non-Resident Deed Transfer Tax (PDDT) to 10 percent for non-Nova Scotians buying residential property within our province.

My name is Don Kyte and I have a home at 784 Shore Road in Egerton, Pictou County. For those who are unaware of Egerton, it is a suburb of Merigomish, which is a suburb of Lower Barney's River. We are located on Highway 245 between Sutherland's River and Antigonish.

On March 6, 2025 I wrote Premier Tim Houston, who is also MLA for Pictou East, to express my concerns about doubling the Non-Resident Deed Transfer Tax to 10 percent. I would like to briefly review a summary of this letter for this committee.

British Columbia introduced their Non-resident Provincial Deed Transfer tax in 2007 for what appears to be legitimate concerns about foreign purchases of residential property. **I am not sure this same concern currently exists in Nova Scotia.** This PDDT "tariff" appears to be a political viewpoint rather than a business issue. **Thus, as is noted in the press, a potential tax gain is miniscule on a \$16.5 BILLION dollar revenue expectation for fiscal 2026.** Why invoke the ire of Nova Scotians at a time when externally imposed tariffs are forcing both uncertainty and a change of buying habits that support the slogan, "Buy Canadian"?

As you have heard from others, this proposed PDDT tax increase could affect multiple areas within Nova Scotia, INCLUDING estate planning. As older Nova Scotians prepare to transition from an owner occupied home to an apartment, or a nursing home, conditions may not permit a family member to move back to Nova Scotia within the six-month reprieve period. Additionally, potential purchasers of rural homes are often seasonal residents who then use local trades for repairs, upkeep and security. These potential purchasers may eventually move to Nova Scotia but timing may not be on their side to avoid this unnecessary tax increase. This also applies to non-rural areas as well.

Thus, implementation of this proposed tariff should be at least delayed until

1. There is more clarity on the effect of the USA imposed tariffs
2. Specific facts on NS housing trends can be obtained from the Canadian Real Estate Report on average resale prices.
3. The stock market has stabilized. The past 7 weeks have seen a stock market tumble due mostly to uncertainty. The stock market hates uncertainty.
4. **There is no need to exacerbate this uncertainty by imposing a non-resident Provincial Deed transfer Tax that would be considered less than a rounding error in government spending.** Like a mosquito, this tax could be more of an irritant than a source of tax revenue.
5. A change until the next fiscal period would not be untoward.

Our Nova Scotia government has taken the lead to adjust barriers to interprovincial trade. Let us open Nova Scotia housing free of a non-resident Deed Transfer Tax to **ALL Canadians**

Madam Chair, NOW is the time to take a stand and either eliminate, change or delay implementation of the proposed hike in the non-resident Deed Transfer Tax. **Nova Scotians also seek free trade on Nova Scotia house purchases by our fellow Canadians.**

Thank you for your time and attention.

Respectfully,


Don Kyte


[REDACTED]

From: Alexandra Stokal [REDACTED]
Sent: March 12, 2025 10:39 AM
To: Office of the Legislative Counsel
Subject: Deed transfer tax

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Dear Mr Mombourquette,

I am writing to express my concern regarding the recent increase in the Provincial Deed Transfer Tax (PDTT) from 5 per cent to 10 per cent. This tax places an additional financial burden on our fellow Canadians seeking to invest in seasonal real estate within our province.

The PDTT disproportionately affects our people by punishing Nova Scotians who, for the moment, may reside or work outside the province. Many Canadians have deep roots in our province, whether they grew up in Nova Scotia or have family members who did. This tax indiscriminately affects their ability to own property in our province.

You may think this only impacts wealthier Canadians in other provinces, but families in our province will feel the impact. This includes families conducting estate planning, such as transferring family cottages to children out of the province. These children, now responsible for the management of a generational property, will be burdened with increased taxation simply because they do not live here year-round.

It will also impact parents buying homes for their children to attend post-secondary institutions in Nova Scotia, whether within the Halifax Regional Municipality or in rural areas. Consequently, we risk losing students—and, by extension, post-secondary funding, research and innovation — to other provinces.

This tax raises serious questions about its compliance with the Canadian Charter of Rights and Freedoms, specifically regarding the freedom to move and live anywhere in Canada without facing undue discriminatory taxes.

I urge you to reconsider and repeal the PDTT. It's the right thing to do for Nova Scotians.

Sincerely,

Alexandra Stokal
[REDACTED]

Alexandra Stokal
O'Donnell Group
RE/MAX Park Place
Realtor/ Interior Designer
Platinum Team Award Winner
902-549-4559

[REDACTED]

From: [REDACTED]
Sent: March 16, 2025 6:01 PM
To: Office of the Legislative Counsel
Cc: Claudia Chender; 'Danielle Barkhouse'
Subject: submission by Lisa Wolfe to the Public Bills Committee
Attachments: Submission to the Public Bills Committee March 17 2025 by Lisa Wolfe.docx

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Submission to the **Public Bills Committee** March 17, 2025

By Lisa Wolfe, [REDACTED]

Citizen of a Democratic Society living in the Province of Nova Scotia, Country of CANADA

*Cc: Nova Scotia NDP Leader Claudia Chender, Leader of the Official Opposition; Danielle Barkhouse, MLA
Chester St. Margarets*

On Monday, March 17, 2025 your Committee is tasked with hearing from the citizens of Nova Scotia regarding Bills 1, 6, 11, 12, 21, 36 and 68. You were once the "Law Amendments Committee". Now, as the "Public Bills Committee" you no longer have the ability to propose amendments to these Bills based on the feedback and suggestions presented to you (Resolution 5). The Public can state their opinions, but you have no power to act. This is not democracy.

All of the above Bills are being introduced without meaningful public consultation which is the basis for our democracy. Each Bill covers a range of amendments that reduce transparency, dissolve government departments, repeal and revoke moratoriums, bans and Acts, and grant unprecedented autocratic powers to our government.

This is government overreach at its worst. This government is tabling a barrage of Bills in which it hides substantial authoritarian power grabs amidst supposedly legitimate policy changes. We need a transparent government that does not try and blindside its constituency by burying its real agenda in bureaucratic government-speak.

I am ashamed of our Provincial Government and especially our Premier for even attempting to propose these Bills in such an undemocratic way. In no way were these sweeping changes a part of the Conservative Government's election platform. This is not the Premier's mandate. This is a particularly despicable move on the part of the government, given the power grab south of our border. It is taking advantage of the distractions and uncertainty of our future as Nova Scotians and Canadians to push through these Bills into Law. We, as Nova Scotians, should not have to enter into a fight against an authoritarian government in our home Province. Canada is a democracy. Nova Scotia is part of Canada. What is happening here is undemocratic and does a disservice to us, your constituents.

I ask that you make recommendation to our Government to take these Bills off the table and re-submit them to the citizens of Nova Scotia in a democratic manner.

These are the changes being proposed without meaningful public consultation which will grant overreaching powers to the government and reduce transparency and accountability (Bills 21 and 68 are particularly overwhelming and totally lacking in transparency):

Bill 1:

- Grants authority to fire non-unionized civil servants without cause
- Will reduce transparency by enabling the government to reject freedom of information requests deemed “frivolous or vexatious”
- Will dissolve Communications Nova Scotia
- Will repeal fixed election dates
- **Important to note that this Bill also would have given the government the authority to fire the Auditor General without cause and keep the Auditor General’s reports secret (The Premier promised to change this, but it is not as yet out of the Bill)**

Bill 6:

- Will revoke the moratorium on fracking
- Will revoke the ban on uranium exploration

Bill 11:

- Amends the Health Services and Insurance Act
- Amends the Human Organ and Tissue Donation Act
- Repeals the Emergency Department Accountability Act

Bill 12:

- Gives the Provincial government more control over universities, colleges and research

Bill 21:

- Abolishes the Family Court Act
- Amends Oil and Gas Operations Act
- Amends Adult Capacity and Decision Making Act
- Amends Powers of Attorney Act
- Amends Provincial Court Act

Bill 36:

- Makes amendments to remove interprovincial trade barriers

Bill 68:

- Introduces Entertainment and Classification Act
- Makes changes to:
 - Beneficiaries Designation
 - Income Tax Act
 - Halifax-Dartmouth Bridge Commission
 - Halifax Municipality Charter
 - Financial Act
 - International Recovery of Child Support and Family Maintenance
 - Non-residence Deed Transfer Tax Act
 - Public Service Superannuation Act
 - Provides for the exclusion of Temporary Wage Subsidy retroactive to March 25, 2020

It is a disgrace for the citizens of Nova Scotia to be given this agenda at any time but especially in the current atmosphere of global instability. Do your jobs as representatives of Nova Scotians and conduct yourselves in a

manner conducive to a democratic government. Reprimand our government and make sure these Bills go out to meaningful public consultation before they are passed into Law. To do anything less is unconscionable.

Submitted by
Lisa Wolfe



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Lisa Wolfe

