



# SUPPORTING SUSTAINABLE STUDENT HOUSING

Recommendations for a Provincial  
Student Housing Strategy

students 

The logo for the organization, featuring the word "students" in a blue, lowercase, sans-serif font, followed by a blue circle containing the letters "NS" in a yellow, bold, sans-serif font.

# ABSTRACT

Although the housing crisis is one that has impacts on all Nova Scotians, a number of considerations have exacerbated existing housing challenges for postsecondary students across the province. As we strive to recruit and incentivize students from outside of the province and outside of Canada to study here, the lack of affordable, high quality student housing options in proximity to campus is an impediment to educational access and retention. Additional student concerns include a lack of regional data on housing, little informational outreach and support, and limited tenant protections and landlord accountability mechanisms.

In 2021, the Government of Nova Scotia announced plans for a province-wide Student Housing Strategy, acknowledging the unique impacts of the housing crisis upon the postsecondary population. The creation of a Student Housing Strategy was a recommendation within Student Nova Scotia's 2014 publication (Students and Off-Campus Housing in Nova Scotia) and the following report builds on this publication while contextualizing the aforementioned challenges from a student perspective. These concerns are supported by feedback received throughout Students Nova Scotia's Housing Campaign in March 2022.

This paper has been divided into several key sections based on student feedback and priorities, including availability, affordability, collaboration, data collection and evaluation. Throughout each sections, we will present student concerns and provide recommendations to address them, in the hopes that all students in Nova Scotia have access to quality, affordable housing options that meet their diverse housing needs and preferences.

**ACKNOWLEDGEMENTS:** We appreciate the support and information provided by UTILE (Unité de travail pour l'implantation de logement étudiant), Housing Nova Scotia, EduNova and Dalhousie Legal Aid.

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**With Files from** StudentsNS' Off-Campus Housing Paper (2014)

**[Approved by StudentsNS Board, April 2022](#)**

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# VALUES

Students Nova Scotia Association is built upon the belief that post-secondary education plays a fundamental role in allowing both individuals and the larger society to realize their full potential. Students Nova Scotia's values are pillars that build upon this foundation, giving direction to our work and reflecting our organizational goals.

**ACCESSIBILITY:** Every qualified Nova Scotia student who wishes to pursue post-secondary education should be able to do so, irrespective of their financial situation, socioeconomic or ethnic background, physical, psychological or mental ability, age, sexual orientation, geographic location, or any other factor exogenous to qualification.

**AFFORDABILITY:** The cost of post-secondary education in Nova Scotia should not cause undue hardship upon any student, restrict their ability to pursue the career path they choose, or make them financially unable to live in the community of their choice.

**QUALITY:** Policies, programs, and services in post-secondary education should meet student expectations to help prepare them for lifelong success, including in their citizenship, careers, and personal wellbeing.

**STUDENT VOICE:** Nova Scotia students must be empowered to actively participate in setting their post-secondary system's direction via engagement through their representative student bodies, within the post-secondary institutions themselves, and through the broader democratic process.

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# INTRODUCTION

The housing crisis across Nova Scotia continues to develop, with historically low vacancy rates and rising rental prices in both rural and urban regions of the province. In 2021, Halifax tied with Victoria and Peterborough for the lowest vacancy rate in the country (1%), down from 1.9% in 2020(1). In contrast, the average vacancy rate across Canada in the same time period was 3.1%(2). The lack of sufficient housing stock has been exacerbated by rapid population expansion, especially interprovincial migration. This in-migration is due in part to the growing recognition of Nova Scotia as an education destination, with the Canadian Mortgage and Housing Association's Rental Market Report specifically highlighting the role of postsecondary students in population growth(3).

Indeed, Nova Scotia continues to see a growing number of students coming from outside of the province to access higher education. 53% of students at Nova Scotia universities in 2021 were from out-of-province, and 24% were from outside of Canada (4). Additionally, university and college communities that successfully attract large numbers of international students see corresponding increases in domestic student mobility(5). However, increased enrolment is coupled with a concurrent increase in housing demand.

## PRINCIPLE:

Accessible, affordable housing options are among the most significant predictors of educational access, recruitment & retention.

Though universities and colleges are a key economic driver for postsecondary communities, growing student housing demand has furthered competition for limited stock, inflating costs and decreasing access among non-student demographics. Community planning efforts often fail to acknowledge the impacts of student housing on the existing housing market; indeed, a CMHA report found “very little evidence that local housing market

## CONCERN:

Institutional strategic plans - and municipal planning efforts - include little reference to student housing, especially off-campus housing.

capacities were taken into account [in] formal planning and decision-making about changes to the college system”(6). Similarly, a recent review of Canadian universities' strategic and campus plans have shown that few discuss student housing challenges, and those that do provide little in terms of recommendations for follow-up or improvement (7).

There are a number of factors that distinguish student housing from other forms of accommodation, leading it to be described by some as a “subset of the apartment industry”(8). These distinctions include the high turnover rate for student tenants (with some annual turnover rates placed at 40-60%, in contrast with 10-20% for regular purpose-built units(9)). Student housing is also hugely location-driven, with levels of demand rising as proximity to campus increases. With recent enrolment increases driven by mature and part-time students(10) and rising demand for 2-year or short-term college offerings (which typically do not have on-campus housing), the need for an increasing range of housing options is an equally important consideration.

**PRINCIPLE:**

A housing market that is responsive to student needs should provide a variety of mixed-use options, reflecting the diversity of student demand and income levels with a range of amenities & prices.

In examining the levels of student housing need, it is important to note the distinctions between rural and urban regions of the province. Six of Nova Scotia's ten universities and several of its NSCC campuses are located in Halifax, with total university enrolment in the HRM numbering over 30,000 and comprising 70% of the total university population(11). Even in 2020 when many students studied online, vacancy rates in the HRM were at a historic low of 1.6%(12). The further decline in vacancy rates for 2021-22 is no doubt in part due to the increased student presence in the urban core as schools returned to in-person learning.

In 2021, the average rent for a 2-bedroom rental apartment in Halifax was \$1,335, up by 4.8% from the year prior(13). The largest rental increases were seen in the Mainland South zone (Armdale, Herring Cove, Purcell's Cove, Sambro and Spryfield(14)), suggesting an increased demand for units at a growing distance from campus and rising student pressures within already-strained markets. Similarly, the highest rental costs across Halifax were in the Peninsula South zone (15) where several university campuses are located.

Furthered by the limited residence capacity as a result of pandemic restrictions(16), many students were left scrambling to find housing units in September. These impacts were particularly felt by international students, as many arrived without accommodations in place and were forced to choose between substandard or overcrowded units or overinflated accommodation costs(17)(18).

While the CMHC collects extensive data within urban centers, there is limited research examining accommodations in rural areas, where four universities and the majority of NSCC campuses are located. Students are key economic drivers in many rural communities; in the case of Acadia and St. FX, town populations more than double during the academic year. Housing offerings in proximity to campus are often more limited in rural areas, leaving many with no option but to remain in residence beyond their first year or to seek out accommodations at a greater distance with limited institutional support. The former consideration is impacted by limited residence capacity, and the latter comes with an increased reliance on transit infrastructure which is often lacking in rural communities.

**CONCERN:**

Housing offerings in close proximity to campus are often more limited in rural areas, as is transit infrastructure.

One example that highlights the impact of changing student demographics within rural communities is Cape Breton. Cape Breton University (CBU) saw an influx of international students in 2018 that more than tripled its international enrolment over the following number of years(19).

This increase, coupled with limited housing stock close to campus, caused a number of issues. Many students arrived with no set plan as to where they would stay, or were forced to find accommodations at a greater distance from campus with no options for transportation. CBU and the CBU Students' Union worked to collect and share centralized information with students about available accommodations (20); they also included a level of oversight on the quality of those accommodations. Local infrastructure was expanded to support increased transit needs, including bussing and wider community support (21).

The Institution also created an Off-Campus Housing Office, supporting student housing needs & connecting them with community resources. As student housing demand continues to rise, so too does the need to expand similar resources province-wide.

Nova Scotia is also home to a number of NSCC campuses; 3 currently offer on-campus accommodations, with plans to build residences at 3 more (22). Given the limited on-campus housing, NSCC students are more likely to rely on off-campus housing in proximity to school.

**PRINCIPLE:** In instances institutions/unions promote housing options to students, there should be mechanisms to ensure units are of a high quality & state of repair.

**CONCERN:** Municipal legislation may limit expansion of dwellings or apartment buildings beyond a set number of units, especially in rural regions.

Ultimately, the student housing crisis - and its interactions with larger provincial housing challenges - is a complex and multifaceted issue that requires widespread stakeholder engagement to promote equitable access. Having acknowledged the benefits of increased recruitment and enrolment, institutions and governments must play a role in developing and expanding infrastructure and supports that cater to student needs while prioritizing quality and affordability.

In 2021, the Nova Scotia Government announced plans for the creation of a Student Housing Strategy, making it the first provincial jurisdiction to do so. No nationwide Student Housing Strategy currently exists in Canada; however, several jurisdictions have previously explored student housing frameworks or partnerships. This includes a research collaboration between Toronto universities (StudentDwellTO) as well as UTILE, a non-profit student-led initiative developing affordable student housing options in Montreal (23).

Notably, Oshawa's 2010 Student Accommodation Strategy (24) highlighted subgoals including:

- Understanding and quantifying student demand for accommodations (proximity to campus, range of options, affordability)
- Facilitating the creation or development of student housing, either on-campus or through partnerships
- Establishing the community, its postsecondary institutions and student unions as leaders in monitoring, planning & providing best practices.

In its strategy creation, Nova Scotia has the opportunity to act as a trailblazer in adopting a student-centred approach to housing. This includes:

- 1 | Expanding the supply & range of student housing options in proximity to campus, particularly those units offered through partnerships.
- 2 | Ensuring the cost of housing does not negatively impact student's ability to afford their education or academic & general wellbeing.
- 3 | Ensuring that tenancy rights information - including avenues to access housing advice and advocacy - is readily available & up-to-date.
- 4 | Advancing legislation of tenancy protections & accountability
- 5 | Increasing collection & sharing of regional housing data or preferences
- 6 | Facilitating collaboration between institutions, students, government and community stakeholders in planning, monitoring and identifying best practices for student housing.
- 7 | Emphasizing accountability and transparency in evaluation.



# AVAILABILITY & SUPPLY

Although numerous factors have contributed to the current housing crisis, the single biggest driver is the lack of sufficient supply. As stated by KPMG in 2021, “not only is more housing needed to meet demand, but the focus should be on delivering sustainable, affordable housing” (25). As noted by the CMHA, “rents ... in newer builders are only affordable for renters with higher incomes and savings”(26); this largely excludes students. As such, a key strategy focus must be increasing supply while maintaining affordability and quality.

## CONCERN:

As much of the new housing construction across the province targets higher-income earners, many development projects do not address the shortage of affordable housing stock.

In Nova Scotia, student housing needs are typically met through a combination of residence and off-campus accommodation (often through small private landlords). Most institutional residences are largely dedicated to first year students - St. FX University for example, highlights that over 50% of students live on campus, by choice or by necessity (27).

This is an important consideration, as housing options in proximity to campus are particularly critical for student wellbeing and retention, yielding higher GPAs and higher degree completion rates (28). Due to limited on-campus housing capacity and demand for increased diversity in housing options (many on-campus residences are little more than sleeping rooms with small areas for study), the majority of students will move off-campus in following years of study.

As government funding to institutions proportionally decreases, residences age, and enrolment climbs, the shortage of off-campus, purpose-built student housing has led to an increased reliance on the private sector in creating and providing student housing. In other regions, postsecondary institutions play a large role in off-campus housing, including partnerships with private accommodation providers. These partnerships are often summarized as Town, Gown and Capital.

## PRINCIPLE:

A coordinated effort between institutions, government, developers, landlords & students is critical in ensuring sustainable housing for students & all those residing in postsecondary communities.

## CONCERN:

On-campus housing typically does not have the capacity - or range of options - to meet student demand.

The models and types of off-campus student housing include multi-residential apartments or townhouses - which often exceed market price and over which institutions have no jurisdiction. They also include purpose-built student accommodation (PBSA), built by private companies or developers specifically for student demographics. Historically, PBSAs have been found most frequently within the United Kingdom, although they are increasing in presence across Canada, particularly within urban centers.

A recent report identified three primary models of PBSA in Canada. The first, public, allows high institutional control (retaining ownership of the residence experience and programming), but also sees the highest associated costs. The second, private, places all of the risk upon the developer, while the third - public private partnership - is a combination of the two. In the case of P3s, both the developer and institution see associated risks through a “long-term, performance based contract”. Much of the emerging literature highlights P3 arrangements as the preferred solution of institutions in navigating the resource constraints associated with student housing development. However, it is paramount that any developer has specialized expertise with the relevant market, and landowners & developers “team up with people with expertise in student housing”(29).

**PRINCIPLE:**

Student voices should be directly involved in institutional decision-making and planning for the development of off-campus accommodations or public-private partnerships.

One local example of PBSA is Werkliv, a developer responsible for a number of student housing units in Halifax’s South End; one set to open in 2022 commits to housing for 491 students (30). This example is notable for several reasons: the company is exclusively focused on student housing, with units designed using student feedback and placed as

close as possible to campus. Furthermore, the features, design and associated amenities of are informed by direct student consultation (31).

Such a model not only offers an alternative to residence housing and the larger rental market, but is strengthened through implementation by those with a demonstrated understanding of student needs. The further emphasis upon affordability helps ensure that new units are accessible to low-income students.

**CONCERN:**

A one-size-fits-all approach in unit type and size, cost and amenities of will be unproductive in any new developments given the heterogenous nature of the student population.

Private/public partnerships pose a number of benefits as well as shortcomings. They offer modernity, quality and a range of amenity options that are often comparable - if not superior - to on-campus student residences. They also typically operate under Residential Tenancies regulation, while on-campus residences are not subject to a similar level of provincial oversight. Due to the nature of the partnership and the shared assumption of risk, they are often perceived as the safer option for both institutions and developers. However, depending on the approach taken, private-public partnerships can also pose numerous downsides.

The first concern is affordability. Off-campus housing - including purpose-built accommodation - is often subject to overinflated costs, and new developments do little to address the lack of affordable housing if offered above market price. Without inclusion of clear affordability criteria, additional housing will likely target the students with the greatest capacity to pay while doing little to support the larger student body.

CONCERN: New developments do little to support low-income students - and take into account the resources available to them - if offered at above-market prices.

In the case of new development projects, we must also distinguish between initial and long-term affordability (once the project has passed the costliest creation stage, what regulation is in place to ensure continued affordability?)

Though the current Memorandum of Understanding states residence costs cannot be raised to compensate for lost revenue in other areas, there is not a similar requirement for off-campus housing partnerships - particularly if the current provincial rental cap is removed in 2023. As such, regulation of long-term affordability must be a consideration in any new development.

A further priority is institutional transparency. Universities and colleges are uniquely positioned to collaborate and support the development of new student rental housing. However, there must be strong accountability measures in place in any instance where investments are made in student housing - particularly in ensuring financial transparency of capital projects. It is paramount that student leadership be directly involved throughout the planning and implementation processes for any new developments.

CONCERN: In potential partnerships, private sector partners may increase rental costs beyond market price/equivalent on-campus costs in the long term, pricing students out of purpose-built student accommodation.

Beyond private sector developments or partnerships, there are a number of approaches to student housing that Nova Scotia could benefit from exploring. One notable example is UTILE (Unité de travail pour l'implantation de logement étudiant), a Quebec-based non-profit developed in partnership with the Concordia Students' Union and supported by the City of Montreal (32) as well as federal funding. UTILE's focus is on the creation of cooperative student housing with a priority on affordable and accessible housing options for students in greatest need. Exploring such models alongside more traditional developments may be beneficial to supporting long-term sustainability within the student housing sector.

**RECOMMENDATION:** In any public private partnerships between institutions, government or other parties, developers should have specialized expertise with the student housing market.

**RECOMMENDATION:** Where possible, students should be offered a range of housing options, including a variety of unit styles and amenities that take into consideration the heterogeneous characteristics and needs of the student population.

**RECOMMENDATION:** The province should explore the possibility of co-operative student housing through non-profit partnerships, similar to Montreal's UTILE.

**RECOMMENDATION:** The province should work with municipalities to examine legislative changes that would increase the number of units that can exist within a dwelling or apartment building, particularly within rural regions.

**RECOMMENDATION:** Any new student housing development or partnership should clearly demonstrate how it will maintain both short- and long-term affordability for students.

**RECOMMENDATION:** If post secondary institutions are key parties in the expansion of student housing supply off-campus, there must be standardized - ideally public - financial reporting, confirming that operating revenue is not redirected towards other sources, or that any profits are not reallocated to support other institutional expenses.

# AFFORDABILITY

Beyond finding housing, the affordability of existing housing stock is the largest consideration for the majority of students. Even for the Canadian universities that discuss housing availability and affordability within campus and strategic plans, most place the emphasis on the first topic over the latter (33). This lack of focus may be based in part on the assumption that financial challenges for students are transitional and limited to their time in study. However, the snowball effects of rising costs and debt levels pose long term implications, particularly given that those entering the labor force

**CONCERN:** Housing costs are a deterrent to educational access and quality, especially for those already facing additional barriers to postsecondary participation.

during a recession often face long-lasting earning reductions. The high costs of education may further act as a deterrent to educational access in the first place, particularly among underrepresented student groups.

Although students receive funding from a variety of sources (part-time employment, education saving plans, family contributions, student loans) the reality is that many are well below the poverty line during their time in study. Financial challenges are only furthered by the increases in rent, tuition and inflation that exceed increases in wages and financial assistance maximums. The COVID-19 pandemic has also exacerbated debt for many; 55% of recent Maritime graduates reported their financial situation had changed as a result of the pandemic, with 30% using too much - or all - of their savings and 12% taking on additional debt (34). This is driven in no small part by overinflated housing costs; given the low supply, many landlords elevate prices beyond market price and still receive high levels of tenant demand.

**CONCERN:** Student debt poses long-term implications for earnings potential and employment prospects and may delay traditional adulthood milestones.

For many students, these rising costs in demographic centers require them to choose between incurring additional debt or living at a greater distance from campus. Not only does this lead to a greater reliance on limited transit options, this distance may have implications for their academic engagement and general wellbeing, as data has shown that students living in proximity to campus have a better experience and a greater level of community involvement/belonging, which is critical to wellbeing and retention.

However, the need for affordable housing options among the student population does not mean that blanket student eligibility for “affordable housing” is the ideal policy response. The Canadian Mortgage and Housing Commission defines affordable housing as “adequate and suitable shelter that does not exceed 30% of gross income” (35); within this definition, the vast majority of student housing options do not qualify as affordable housing. This metric may not be as applicable for students, particularly where widespread student eligibility for publicly subsidized housing lessens availability for non-students with greater financial need. This is especially notable given that poverty and lack of affordable housing options are further impediments to postsecondary access, particularly for those already underrepresented within the postsecondary sphere.

**PRINCIPLE:** Students as a group should not automatically be eligible for publicly subsidized/affordable housing, if it limits access among other groups.

However, there are numerous exceptions, including groups that face systemic barriers to postsecondary access as well as non-traditional demographics such as mature students or those with dependents. Increasing access to affordable student housing options for those in greatest need is

central to an equitable postsecondary sphere. In pursuit of this goal, priority should be given to students from low-income backgrounds in the case of any new, student-specific housing that may be created, particularly in cases where there may be a range of options available.

The most direct mechanism providing financial support to students in-study - and, by extension, a direct representation of the resources available to low-income students - is the Financial Assistance Program. In order to accurately address student needs, the allowances of these programs must reflect the actual costs of living and education. However, both federal and

**CONCERN:** New student housing developments may reproduce inequalities in the student body, if they do not include a range of price points and prioritize applications of low-income students for its more affordable units.

provincial allowances are inadequate in comparison with the reality of the expenses faced by many students, and have increased at rates far below increases to inflation and market price.

Despite the pressures of rising educational costs, inflation, and historically low vacancy rates in student-dense areas, the Nova Scotia Student Assistance program continues to assess borrowers according to 2017 criteria with a housing allowance of \$500/month and living allowance of \$245/month. Similarly, the weekly maximum a student borrower can receive remains fixed at \$200. These maximum funding levels often fail to meet student needs; even prior to the pandemic, 17% of university borrowers faced unmet need under current provisions (36).

In 2017-18, there was an almost 25% decline in the proportion of SFA recipients with unmet need, due in part to the increase in maximum Nova Scotia assistance from \$180/week to \$200/week. Though levels of unmet need have steadily increased since, maximum assistance remains unchanged at \$200/week.

The table below highlights accommodation costs for students on- and off-campus across the province. These amounts are contrasted with the monthly living allocations through the current Student Financial Assistance Program, highlighting resulting deficits in funding.

**CONCERN:** Financial aid program allocations do not meet the costs of on-campus accommodations, especially when taking mandatory meal plans into account.

**CONCERN:** Gaps in student assistance funding and affordable housing shortages push lower income students further from campus, which adversely impacts their academic success in comparison with higher income peers.

	Residence Costs	Meals	Other Expenses	Total Living Costs	Housing and Living Allowance	Deficit
On-Campus, Wolfville (Acadia University)	Average Single <sup>1</sup> \$7,607	7-Day Plan <sup>2</sup> \$4,957/18		\$1570/month	\$745/month	-\$825/month -\$6604/8 months
On-Campus, Halifax (Saint Mary's University)	Single Room \$7,600 <sup>3</sup>	7-Day Access \$5,200 <sup>4</sup>		\$1600/month	\$745/month	-\$855/month -\$6840/8 months
Off-Campus, Halifax (1bdrm + utilities)	\$1,084/month	Grocery Estimate: 250/month <sup>5</sup>	Utilities Estimate: \$180/month <sup>6</sup>	\$1514/month	\$745/month	-\$781/month -\$6152/8 months
On-Campus, Truro (NSCC)	\$9100/yr <sup>7</sup>	Cost includes a 19 meal/week meal plan.		\$1137/month <sup>8</sup>	\$745/month	-\$392/month -\$1936/8 months

1 | Acadia Residence Life, 2021-22  
 2 | Acadia Meal Plan Costs, 2021-22  
 3 | SMU Residence Costs, 2021-22  
 4 | SMU Residence Costs, 2021-22

5 | Dalhousie Residence Fees, 2021-22  
 6 | Dalhousie Residence Fees, 2021-22  
 7 | NSCC Residence Fees, 2021-22  
 8 | Likely higher, depending on food costs

Currently, Nova Scotia universities are required to be transparent regarding the services that ancillary fees - including residence and meal plan costs - are applied against (37). Additionally, they must provide evidence that increases in fees have not exceeded increases in the costs of providing the services and goods provided. Though it is challenging to access market price data for regional communities to determine whether the costs of residence and meal plans are comparable to region-specific off-campus accommodations, some students have reported opting for off-campus housing due to lower costs than those available on campus. Similarly, for many residences, meal plans are a mandatory cost, which in many cases may similarly exceed the amount students spend on food each month.

The modernization of the financial assistance program is critical in addressing affordability of living for Nova Scotia students. Beyond increasing housing allocations, a more direct mechanism could be in collecting residence cost information directly from institutions (as is done with tuition) and use these figures to calculate needs assessments. This change would give the Province a direct financial stake in ensuring that on-campus housing costs and ancillary fees remain regulated.

**RECOMMENDATION:** Student income level should be included as a criteria when applying for new student housing, with priority for more affordable units given to low-income students.

**RECOMMENDATION** The Nova Scotia Student Assistance Program should increase its allocations for housing and utilities to meet the average costs for the types of units it expects students to inhabit in the area where the students' postsecondary institution is located.

**RECOMMENDATION:** In expanding the range of options available to students, those living in residence should be permitted flexibility in opting out of meal plans - or accessing a reduced meal plan - where other options are available.



# LEGISLATION & LANDLORDS

Beyond the affordability and availability of housing, students - who are often first time renters - face additional barriers in accessing tenancy information and supports. There are a number of legislative gaps that make students particularly vulnerable to illegal or unsafe housing conditions. Too frequently, violations of existing legislation go unaddressed without extensive self-advocacy on the part of the tenant; since the onset of the pandemic, inquiries for support and advice relating to residential tenancies has sharply increased. By strengthening and clarifying tenant protections and rights, there is an opportunity to lessen this demand, both in the total number of inquiries and in the proportion of inquiries and resources ultimately dedicated to such cases.

**CONCERN:** Student tenants face additional barriers in accessing information on tenancy rights, protections & supports.

One of the largest areas of concern is those cases where tenants face housing situations that are illegal, unsafe or in violation of Residential Tenancies legislation. While past housing studies have focused on performance evaluation and

studentification, there has been limited research into housing safety, quality and maintenance. In many cases, off-campus housing may be a single home converted into multiple units, or one unit overcrowded with tenants. Despite high rental costs, the quality of units is often poor, & landlords may disregard necessary maintenance & upkeep (39).

Another frequently reported student tenancy concern is violation of security deposit legislation. This includes policies surrounding deposit return, as well as fees associated with application or lease signing. Landlords sometimes request deposits for an application to be considered, which is not permitted under the Act. Similarly, those without guarantors are frequently asked to pay multiple months' of rent upfront, which disadvantages international students without local connections as guarantors.

**CONCERN:** Student housing is often of substandard quality, lacking in repair & maintenance. There are limited avenues to bring forth concerns of off-campus housing quality.

**CONCERN:** Landlords often disregard security deposit legislation, including how much a deposit can be and when it can be requested.

Many tenants report challenges in accessing their security deposit upon termination of their lease, with landlords retaining part or all of the damage deposit without providing justification. Others still may not return the deposit within the legislated 10 days. In the absence of landlord accountability mechanisms, the onus is upon the tenant to follow up and collect their deposit - or to determine the reasons it has not been returned. This follow up is especially challenging for those who may be returning to their home province or country.

**CONCERN:** Landlords often retain the damage deposit beyond the legislated 10 days, or for damages that existed prior to a tenant taking possession of the unit.

New Brunswick's Residential Tenancies department sought to remedy this by requiring that security deposits be remitted to the Residential Tenancies Tribunal alongside a Security Deposit Remittance Form. The tenant must then apply for the deposit following the completion of their lease.

Should the landlord choose to request a portion of the deposit, they must submit an Inspection Report and Security Deposit Claim form highlighting the justification for this request. A Residential Tenancies Officer will then determine whether a deduction is warranted, and the sum of this deduction. Adopting a similar model in Nova Scotia would aid in limiting frequent violations or misuse of security deposit legislation by landlords.

Within existing Housing and Residential Tenancies legislation, a number of gaps place tenants at a disadvantage and limit their options for recourse. While landlords have clear mechanisms to access compensation (general damages, special penalties) for particular violations, there are no equally clear penalties for landlord violations (i.e. failure to return security deposit, illegally barring access to a unit).

As such, one of the only avenues for Nova Scotians to file complaints of Residential Tenancies Act violations is small claims court, which in itself is often a time-consuming or confusing process. In some instances, students report waiting months to see a resolution to small claims court complaints, leading to concerns that Nova Scotia's Residential Tenancies Act lacks sufficient penalties to bring an end to these practices. Beyond small claims court, the Act provides limited mechanisms for tenants to hold landlords accountable; though a monetary penalty can be applied, this is rarely pursued.

**CONCERN:** Through Residential Tenancies legislation, there are limited penalties for landlord violations of their responsibilities.

Even when pursued, these formal complaint processes further the strain on limited resources; they also serve as a retroactive - and often time-consuming - route. Indeed, despite the steady increase in demand, the cases that are presented through the Mediation, Hearing, Appeals and Collections process are typically only the most expensive/abusive of the overall number of cases. Strengthening and clarifying the anticipated response to landlords in violation of the Act allows for greater understanding of accountability mechanisms and penalties associated with particular violations.

**CONCERN:** International students are vulnerable to abuses of tenancy rights, and have limited access to information on avenues to bring forth concerns.

It should be noted that international students report greater barriers finding housing, navigating rental processes

and addressing tenancy rights violations (40). Their lack of familiarity with housing legislation in Nova Scotia also makes many international students less likely to report discrimination or violations of tenancy rights.

**CONCERN:** Resolution of discrimination claims through the Human Rights Commission can be lengthy, posing challenges for time-sensitive complaints.

For those who do choose to bring forth concerns regarding claims of discrimination, the primary avenue is the Human Rights Commission. Some report wait times of over a year; this does little to address upfront housing challenges, and many may have

ended their time in study here before a resolution is made. In order to expedite such processes, it may be prudent to amend legislation and permit Residential Tenancies to rule on cases up to a maximum amount, after which the case would be referred to the commission by default.

Another legislative gap that may limit tenant's security of tenure is the current regulation of fixed term leases, in contrast with monthly or yearly (periodic) lease options. Though student may prefer fixed term

**CONCERN:** Current lease termination legislation provides no protection for fixed-term tenants should a landlord choose not to renew their lease.

leases (allowing for short-term lease commitments), there are no provisions in fixed term legislation that prevents a landlord from choosing not to allow a fixed-term tenant to resign a lease without providing cause. In comparison, lease termination legislation dictates that a landlord can refuse a tenant's request to renew a periodic lease with just cause.

This lack of fixed term security of tenure leads tenants to feel less comfortable making complaints to or about their landlord regarding their living situations, furthering the power imbalance between the two parties. Similarly, some landlords may take advantage of this legislation in order to bring in new tenants at the end of the lease, thus allowing for an increase in rent beyond the current caps. One jurisdictional model that addresses this legislative gap is that found in British Columbia; in this case, should a tenant want to continue their lease, they must be offered either a new fixed term lease or a month-to-month (period) lease option (41).

**RECOMMENDATION:** The Province should mandate the completion of a move-in and –out form upon the start and termination of a lease to record the state of the unit as assessed by both the landlord and the tenant.

**RECOMMENDATION:** Nova Scotia should require that security deposits are collected and held by Residential Tenancies throughout a tenant’s lease, and that the landlord must report violations in order to retain a portion of the deposit.

**RECOMMENDATION:** International students should be provided with supplementary information on housing - including tenancy rights and responsibilities - prior to their arrival in Nova Scotia.

**RECOMMENDATION:** Amend current legislation in order to permit Residential Tenancies Adjudicators to make ruling on cases of discrimination, up to a maximum amount after which the case would be referred to the Human Rights Commission by default.

**RECOMMENDATION:** Modify fixed term legislation such that a tenant who wants to continue their lease beyond a fixed term must be offered either a new yearly or month-to-month lease option.

**RECOMMENDATION:** In collaboration with towns and institutions, explore mechanisms to ensure that housing options promoted to students are of a high quality and not in a state of disrepair.

# DATA COLLECTION

One of the most critical barriers to the creation of evidence-based housing recommendations is the current dearth of data on housing in the province, especially within smaller geographies and across specific subgroups such as postsecondary students. This lack of readily accessible data on students' living arrangements presents a serious obstacle to informed analysis and policy-making in the private and public affordable housing sectors.

Currently, the Canadian Mortgage and Housing Corporation (CMHC) is one of the primary groups collecting data on housing patterns across the country. However, the CMHC has limited capacity to track trends such as regional rental costs and vacancy rates in areas outside of urban centres

**PRINCIPLE:** Robust, up-to-date data collection and inclusion of students as a demographic of interest in housing research, is vital to understanding the priorities and needs of students in accessing accommodations.

such as the HRM. This is of particular note as a one-size-fits-all approach will not be successful in addressing housing need; rural communities, particularly those with large student populations, are often privy to unique challenges and similarly elevated costs beyond “market price” due to demand for limited housing resources.

Beyond examining residence numbers and the number of students coming from out of province to study here, it is almost impossible to accurately quantify the level of student housing demand in various communities across Nova Scotia. Existing data on postsecondary student housing arrangements - where available - is expensive and challenging to access; similarly, students are removed from current numbers on Core Housing Need.

Finally, little data exists to quantify housing stock - or housing need - by unit type within the secondary housing market. This fails to capture many students living in illegal basement apartments, split houses and room-rental arrangements, wherein multiple individuals may inhabit a space designed for fewer inhabitants. These factors further complicate accurate representations of the actual levels of housing need and paint an incomplete picture of student housing trends.

**CONCERN:** Statistics on the number of students living at home versus in temporary rental arrangements is challenging to access, with students excluded from Core Housing Need data.

**CONCERN:** Limited data exists quantifying the level of student housing demand in various communities across Nova Scotia, or by unit type.

As highlighted, differing demographics and challenges across the province lead to wide variations in regional context. These factors include income levels, diversifying populations, and increased conversion of permanent housing to short term accommodations. The lack of basis for a one-size fits all approach across postsecondary communities (HRM, Antigonish, Wolfville, Cape Breton) demonstrate the need for comprehensive baseline data collection to make targeted recommendations.

Currently, Nova Scotia is in the early stages of Housing Needs Assessments to be conducted at the regional level with provincial support; this provides a unique opportunity for data collection on student housing to inform institutional, municipal and provincial decision making, which in turn allows for planning of a sufficient amount and diversity of housing supply to meet projected needs.

Notably, British Columbia recently completed comparable Housing Need Reports, to be re-created every 5 years after (42). These reports focused on collecting data highlighting existing and projected gaps in housing supply through considerations including local demographics, economics and other relevant factors. They also provided statements on key areas of need, the # of units required to meet needs for the next 5 years by housing type, and the percentage of households in core housing need.

Beyond the collection of additional data, it is paramount that information on regional housing accessibility and affordability be made more widely available to renters, especially those outside of urban areas. Although of value to all renters (many who face barriers in accessing rental market information in comparison with property owners), such a resource is of particular value for students, given that housing is one of the key factors influencing many students' academic decision-making. By making information readily available, we ensure that students are making informed decisions regarding their accommodations while in study.

Although less variable in terms of quality than off-campus housing, there are currently few metrics that assess the quality of on-campus housing options available to students (who are likely to be in their first year of study). Given that students pay high costs for

**CONCERN:** No mechanisms currently exist to assess the quality of on-campus housing offerings, and the extent to which it meets student demands or needs.

on-campus housing options intended to give them a high quality experience, it is crucial that external quality assurance mechanisms exist to determine the quality of these services. This could include collaborations with a group such as the Maritime Provinces Higher Education Commission.

RECOMMENDATION: In order to adequately capture current student housing needs across postsecondary communities, Housing Needs Assessments should contain student housing metrics, including demographics, demand, current access patterns, and key student needs.

RECOMMENDATION: The Maritime Provinces Higher Education Commission evaluates the performance of university housing services. These metrics could be the affordability and range of housing options, the extent to which available accommodations address the range of student needs and priorities, the accessibility and quality of food services and the extent of collaboration with surrounding communities with high levels of off-campus student housing, supporting safe, suitable and affordable housing for all community members, including students living off-campus.

RECOMMENDATION: Develop a publicly accessible rental housing database, that includes regional data on the rental housing market by province, including demand, supply and costs.

# COLLABORATION & OUTREACH

As referenced in the earlier section, the largest challenge facing student tenants in effective self-advocacy continues to be unavailability of informational resources. Although outreach efforts to increase awareness of tenant rights and navigating appeals have improved in recent years - largely driven by students - many remain under-informed on their rights and responsibilities as tenants in Nova Scotia.

Student tenants are a uniquely vulnerable group, likely to be first time tenants with limited understanding of tenancy rights or the current rental market. As such, direct and targeted outreach on the part of student unions and institutions is critical in ensuring resources are readily available.

**CONCERN:** There is currently a widespread under-informing of students on their rights and responsibilities as tenants across Nova Scotia, particularly at the outset of their degree.

Providing all students with residential tenancy education information at the outset of their degree may greatly alleviate these concerns, especially within many communities where leases are signed a year in advance due to high demand. Additionally, there are often redundancies in resource creation wherein a number of institutions are creating similar or identical supports (i.e., within the HRM, where a number of postsecondary institutions are located). Developing shared online housing resources increases opportunity for inter-institution collaboration, reduces service duplication and provides students with better-quality provincial housing information.

**CONCERN:** International students are uniquely vulnerable to abuses of their rights as tenants, with limited access to information on available supports.

As mentioned, international students are particularly vulnerable to housing challenges, due in part to their unfamiliarity with Nova Scotia rental legislation (43). This is exacerbated by the fact that many

commit to accommodations before being physically present in the province (44). Due to low availability, many international students commit to housing options before coming to Canada - or settle for substandard options upon arrival due to the need for immediate accommodation. The challenges of navigating rental markets from afar highlights the need for student-specific housing resources to be included in application & acceptance materials along with general information on immigration & other supports (45).



Due to their lack of familiarity with Nova Scotia’s housing landscape, international students are also more likely to opt for on-campus accommodations in their first years of study. In subsequent years, the majority transition to off-campus student housing - or, even more long-term options should they choose to stay upon graduation. As such, tenancy rights and rental literacy education should be available to students - especially international students - while in residence, preparing them for the transition into off-campus housing options.

Beyond educating student tenants on expectations - such as the importance of finding accommodations before they arrive - there must be follow-up mechanisms to provide avenues for them to do so. Many students, especially international students, struggle to find accommodations due to the lack of a centralized space for landlords and tenants to connect.. In some jurisdictions, this has led to the creation or adoption of centralized resources to connect students with housing options. One of the more frequently used is Places4Students, a “one stop shop” (46) connecting tenants with landlords or other individuals offering accommodations.

**PRINCIPLE:** Direct, targeted outreach by student unions and institutions is critical in ensuring resources are readily available and that students are aware of how to access housing information when they require it.

A similar approach was taken at Cape Breton University , including development of a housing website where people could post “information about rooms, apartments or houses they have available to rent” (47).

Such resources may do little to address supply issues, but aid in alleviating the challenges of finding housing options and provide a metric of quality, especially for those seeking out options while not physically in the region.

Across regions and institution type, there is a continued demand for campus-specific housing supports, particularly for off-campus housing. Although some groups have suggested general tenant resource centres

**CONCERN:** Institutional supports for student housing, including in advice/support/advocacy, are limited, and where they do exist, often lack sufficient promotion.

(and these centers are a positive step), they still put the onus on tenants to coordinate outreach. It is critical that institutions create student-specific housing supports that exist independently of other groups, who can advise and direct students to resources, collect data & connect with stakeholders.

A number of institution-specific positions have been created in recent years to support this mandate, including Off-Campus Housing Officers or Housing Support Workers. Several other institutions have created similar offices or online portals, yet there is little consistency in the resource levels, associated expectations, or promotion of these roles, where they do exist.

In addressing these gaps, all post-secondary institutions should establish Housing Offices responsible for student housing on and off campus. The housing offices would provide resources for both on and off-campus housing. This Housing Office / Officer would:

- Direct students towards resources to find housing
- Provide students with information and advice on Residential Tenancies and protections
- Build connections with the larger off-campus community (including non-students).
- Coordinate opportunities for centralized, student-specific resources and education/outreach relating to tenancy rights
- Maintain university/college-held housing properties where applicable
- Monitor regional student housing trends
- coordinate with other stakeholders
- Possess some degree of legal training or awareness to advise on legal matters or guide students through the mediation, Hearing, Appeals and Collections processes.

Housing in Nova Scotia is an area that involves various groups and jurisdictions, including municipal and provincial governments and departments. Comparatively, on-campus housing does not fall clearly within either jurisdiction, with much of the responsibility for regulation falling upon the institution itself. Given that strategy creation requires collaboration among a range of parties, so too should the implementation and evaluation.

Given that students are the key stakeholders of any new housing stock, involving them directly in decision-making is paramount. This can be accomplished through wider consultation of the on- and off-campus student body, as well as engagement with the student union.

CONCERN: There is currently a lack of consistent, collaborative mechanisms within postsecondary communities to plan and monitor the quality and affordability of student housing, and areas for improvement.

Students must be directly involved in the development of institutional housing policies and the inclusion of housing within campus strategic plans.

As students constitute an increasing proportion of the population within their university and college communities, they inevitably compete with low-income and marginalized groups for limited housing stock. As such, municipal governments and their planning departments must also be centrally involved in conversations on student housing availability. Alongside collaborations with institutions and landlords, this could also include alteration of current legislation to allow for the creation of secondary suites as well as working to promote the rights and responsibilities of both landlords and tenants.

Some examples of student - community collaboration include Acadia University's Town and Gown committee, which involves members of the student union, university and town. Implementing similar models focused on

**CONCERN:**

Despite the large number of universities in Halifax, there is limited collaboration across institutions or with municipal planners to develop plans to support the growing student housing demand within the HRM and surrounding area.

relationship building, sharing resources and knowledge will further strengthen off-campus housing services. Important stakeholders to engage in the context of a Student Housing Advisory Committee also include representation from landlords or tenancy groups. Through building strong regional networks of support, this strategy could readily lead to the eventual establishment of an external agency supporting student housing.

Given that each community faces unique challenges, it follows that regional coordination and collaboration will be critical to advance goals and priorities set forth within the Student Housing Strategy. As such, each region or institution should be tasked with creating an student housing or accommodation plan, reflecting the provincial strategy framework and the results of the Housing Needs Assessment. This work should be done in collaboration with students, the municipality and landlords with support from the provincial and/or federal government.

**RECOMMENDATION:** Student housing availability and affordability should be embedded in institutional academic and strategic planning.

**RECOMMENDATION:** All towns with large postsecondary populations should create a committee or group with an emphasis on off-campus housing, including relevant student and administrative groups, landlords and community stakeholders.

RECOMMENDATION: Each institution should develop an Off-Campus Housing Office, providing education and support in finding quality housing

RECOMMENDATION: Institutions should work with the municipality and landlords to develop a platform for students to access information on available housing options, such as Places4Students.

RECOMMENDATION: In collaboration with towns and institutions, explore mechanisms to ensure that housing options promoted to students are of a high quality and not in a state of disrepair.

RECOMMENDATION: Institutions should create and disburse information packages with information on how to find housing and understand tenant rights and responsibilities from the outset of one's degree. These could be shared through acceptance letters or Welcome Week packages.

RECOMMENDATION: International students should be provided with supplementary information on housing - including tenancy rights and responsibilities - prior to their arrival in Nova Scotia.

RECOMMENDATION: Institutions, in collaboration with municipal and/or provincial government, should work to create a common web portal of centralized off-campus housing resources and community information for all students.

# STRATEGY EVALUATION

In order to ensure that progress can be addressed over time following the administration of Housing Needs Assessments, the Strategy should include a [clear framework for evaluating and assessing progress on set goals](#). Following the creation of the strategy, there should be [annual reviews of progress](#) to date in institutions and communities across the province to further identify areas of demand for increased support.

These [results should also be accessible to the public](#), as it may shape student decisions on housing and accommodations. In the case of the British Columbia Assessments, data was reported at council meetings open to the public and published in report format on a site that is public and freely accessible. Similarly, evaluations of strategy progress should be made publicly available on a set, predetermined schedule.

Finally, decisions at the provincial level may have far-reaching implications for students across the province. Given that provincial student representation exists to bring forth student concerns to the province and to disseminate information to students regionally, [expanding provincial housing advisory committee membership to include students](#) is critical in ensuring a student lens is involved in future housing decisions.

# RECOMMENDATIONS

## Supply and Availability

RECOMMENDATION: In any public private partnerships between institutions, government or other parties, developers should have specialized expertise with the student housing market.

RECOMMENDATION: Where possible, students should be offered a range of housing options, including a variety of unit styles and amenities that take into consideration the heterogeneous characteristics and needs of the student population.

RECOMMENDATION: The province & institutions should explore co-operative student housing through non-profit partnerships, similar to Montreal's UTILE.

RECOMMENDATION: Any new student housing development or partnership should clearly demonstrate how it will maintain both short- and long-term affordability for students.

RECOMMENDATION: If post secondary institutions are key parties in the expansion of student housing supply off-campus, there must be standardized - ideally public - financial reporting, confirming that operating revenue is not redirected towards other sources, or that any profits are not reallocated to support other institutional expenses.

## Affordability

RECOMMENDATION: Student income level should be considered as a key factor in eligibility for new housing developments.

RECOMMENDATION: The Nova Scotia Student Assistance Program should increase its allocations for housing and utilities to meet the average costs for the types of units it expects students to inhabit in the area where the students' postsecondary institution is located.

RECOMMENDATION: In expanding the range of options available to students, those living in residence should be permitted flexibility in opting out of meal plans - or accessing a reduced meal plan - where other options are available.

# RECOMMENDATIONS

## Legislation and Landlord Accountability

RECOMMENDATION: The Province should mandate the completion of a move-in and –out form upon the start and termination of a lease to record the state of the unit as assessed by both the landlord and the tenant.

RECOMMENDATION: Nova Scotia should require that security deposits are collected and held by Residential Tenancies throughout a tenant’s lease, and that the landlord must report violations in order to retain a portion of the deposit.

RECOMMENDATION: Amend current legislation in order to permit Residential Tenancies Adjudicators to make ruling on cases of discrimination, up to a maximum amount after which the case would be referred to the Human Rights Commission by default.

RECOMMENDATION: Modify fixed term legislation such that a tenant who wants to continue their lease beyond a fixed term must be offered either a new yearly or month-to-month lease option.

## Data Collection and Research

RECOMMENDATION: In order to adequately capture current student housing needs across postsecondary communities, Housing Needs Assessments should contain student housing metrics, including demographics, demand, current access patterns, and key student needs.

RECOMMENDATION: Given that on-campus housing is not regulated by the Residential Tenancies Act, the Maritime Provinces Higher Education Commission should evaluate university housing services. These metrics could include affordability and range of options, the extent to which accommodations address the range of student needs and priorities, the accessibility and quality of food services and the extent of collaboration with surrounding communities in supporting safe, suitable and affordable housing for all community members.

RECOMMENDATION: Develop a publicly accessible rental housing database, that includes regional data on the rental housing market, including demand, supply and costs.

# RECOMMENDATIONS

## Collaboration and Outreach

RECOMMENDATION: Institutions should create and disburse information packages with information on how to find housing and understand tenant rights and responsibilities from the outset of one's degree. These could be shared through acceptance letters or Welcome Week packages.

RECOMMENDATION: International students should be provided with supplementary information on housing - including tenancy rights and responsibilities - prior to their arrival in Nova Scotia.

RECOMMENDATION: Institutions, in collaboration with municipal and/or provincial government, should work to create a common web portal of centralized off-campus housing resources and community information for all students, such as Places4Students. This platform could also require a baseline assessment of unit quality, preventing access to substandard housing options.

RECOMMENDATION: Student housing availability and affordability should be embedded in institutional academic and strategic planning.

RECOMMENDATION: All towns with large postsecondary populations should create a committee or group with an emphasis on off-campus housing, including relevant student & administrative groups, landlords & stakeholders.

RECOMMENDATION: Each institution should develop an Off-Campus Housing Office. This Housing Office / Officer should ....

- Direct students towards resources to find housing
- Provide students with information on Residential Tenancies and protections
- Build connections with off-campus community (including non-students)
- Coordinate opportunities for centralized, student-specific resources and education/outreach relating to tenancy rights
- Maintain university/college-held housing properties where applicable
- Monitor regional student housing trends
- Possess some degree of legal training or awareness to guide students through the mediation, Hearing, Appeals and Collections processes.

RECOMMENDATION: Institutions should work with the municipality and landlords to share a platform with students (such as Places4Students) to find information on housing options. The platform could require a prior assessment of unit quality, helping students avoid substandard accommodations.



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[www.researchgate.net/publication/258216870\\_Research\\_Article\\_Developing\\_Student\\_Housing\\_Quality\\_Scale\\_in\\_Higher\\_Institutions\\_of\\_Learning\\_A\\_Factor\\_Analysis\\_Approach](http://www.researchgate.net/publication/258216870_Research_Article_Developing_Student_Housing_Quality_Scale_in_Higher_Institutions_of_Learning_A_Factor_Analysis_Approach).
42. Snan, N. "Desperate for housing: International students struggle amid shortage of affordable options in Halifax". Saltwire, 2021. Retrieved from [www.saltwire.com/atlantic-canada/news/desperate-for-housing-international-students-struggle-amid-shortage-of-affordable-options-in-halifax-100630544/](http://www.saltwire.com/atlantic-canada/news/desperate-for-housing-international-students-struggle-amid-shortage-of-affordable-options-in-halifax-100630544/)
43. MacPhee, N. "CBU International students say make a plan, avoid scams in housing search". CBC News, 2019. Retrieved from [www.cbc.ca/news/canada/nova-scotia/cape-breton-university-housing-international-students-1.4998456](http://www.cbc.ca/news/canada/nova-scotia/cape-breton-university-housing-international-students-1.4998456)
44. Consultation with EduNova, March 2022.
45. Turcato, M. "UBC Okanagan launching website to help tackle student housing crunch". Global News. August 2021. Retrieved from <https://globalnews.ca/news/8246274/ubc-okanagan-launching-website-student-housing-crunch/>
46. MacPhee, N. "CBU International students say make a plan, avoid scams in housing search". CBC News, 2019. Retrieved from [www.cbc.ca/news/canada/nova-scotia/cape-breton-university-housing-international-students-1.4998456](http://www.cbc.ca/news/canada/nova-scotia/cape-breton-university-housing-international-students-1.4998456)