

Lead Organization
Housing Trust of Nova Scotia

Location
Nova Scotia, Canada

Tenure
Rental

Project Stage
Scaling



HOUSING TRUST OF NOVA SCOTIA

A non-profit organization dedicated to developing workforce rental housing across the province through acquisition, preservation, and new construction.

Portfolio of Workforce Housing Projects:

- 299 Main Avenue
 - 27 Evans Avenue
 - 35 Evans Avenue
 - 18 Crown Drive
 - 16 Mandaville Court
 - 23 WestGrove
 - 21 Albert Street
 - 240 Portland Street
- Healthcare specific**
- 8 Wilmot Street
 - Cutler Brook Estates
 - 31 Knickle Road
 - Glen Allan Drive
 - Trainor Drive

CASE FILE 01: HOUSING TRUST OF NOVA SCOTIA

THE CHALLENGE

In 2024, 66 per cent of Nova Scotians experienced a housing challenge related to affordability, suitability, condition, or discrimination, showcasing the wide range of residents impacted by the cost of housing. By 2025, the average rent for a two-bedroom unit had reached approximately \$1,828, placing increased pressure on moderate-income households and further exacerbating challenges caused by limited housing supply.

At the same time, healthcare labour shortages in the province were acute, especially in rural communities, prompting the government to explore new and innovative recruitment and retention strategies.

SUCCESS FROM THE FIELD

425+

affordable homes created for moderate-income workers

80+

new rentals built using innovation construction methods

700+
workers housed

THE RESPONSE

Acquisition & Preservation

HTNS was established to support Nova Scotians whose housing needs were not being met by either affordable housing programs or the private market. Initially, the organization focused on acquiring and preserving existing rental housing to protect affordability and maintain stable housing options for moderate-income residents.

New Development:

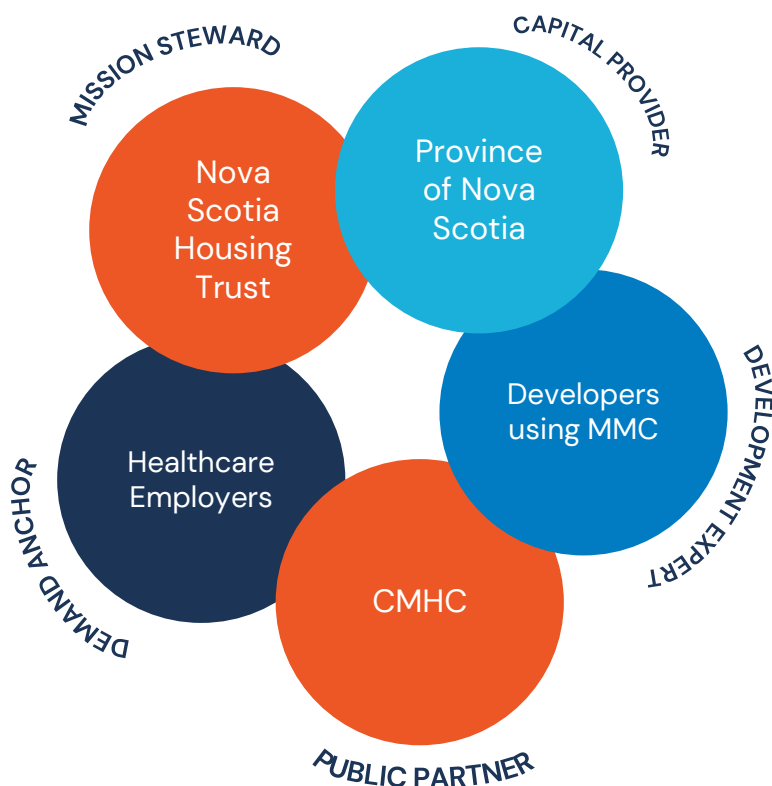
In 2023, the Province of Nova Scotia partnered with HTNS on the Housing for Healthcare initiative to create housing near healthcare facilities and support worker recruitment and retention. Provincial investment grew to \$45 million, supporting 122 workforce housing units across several communities. These projects used modern methods of construction (MMC) to improve speed, cost efficiency, and sustainability, marking HTNS's shift from preserving existing affordability to rapidly expanding new housing supply, for targeted occupations.

AFFORDABILITY MODEL

- Mixed-income model combining market and non-market units
- Rents targeted at approximately 28 to 35 per cent of household income for households earning \$42,500 - \$99,000 annually
- Certain projects are occupation-specific targeting, healthcare and skilled trades workers
- Non-profit ownership and stewardship protect affordability over time



PARTNERS IN THE FIELD



WATCH POINT

Preserving existing rental housing can protect affordability quickly, but it can also create financial challenges for mixed-income models that rely on market rents to remain financially sustainable. By limiting rent increases and avoiding tenant displacement after acquisition, HTNS preserved affordability for existing residents. However, rent control measures constrained revenue growth and reduced cash flow available for operations, maintenance, and reinvestment. When considering similar acquisition strategies in the GTHA, it is important to determine early on what proportion of non-market and market-rate units will be required to support the long-term operation of both the buildings and the overall organization.

OPTIMAL PARTNERSHIP CONFIGURATION

Mission steward: Housing Trust of Nova Scotia

Leads delivery, coordinates partners, operates buildings, protects long-term affordability, and uses revenue from market units as capital for new projects.

Development expert: Ex. Supreme Homes of New Brunswick

Uses modern construction methods to deliver homes faster and more efficiently. In Guysborough, one project moved from construction to occupancy in roughly seven months.

Public partners: Province of Nova Scotia, municipalities, CMHC

Contribute capital, land, grants, program funding, and energy-efficiency support.

Demand anchor: Local healthcare facilities

Help prioritize occupancy in units for healthcare workers employed near project sites.

INTEL FOR COMMAND CENTRAL

The Housing Trust of Nova Scotia shows what becomes possible when one trusted organization acts as the quarterback: aligning partners, protecting affordability, and moving projects from idea to occupancy while achieving meaningful scale

- A blended mix of market and non-market units allows projects to remain financially sustainable over the long term
- Affordability is tied to household income rather than discounted market rents, ensuring housing is genuinely attainable and affordable.
- Combining acquisition strategies with new construction creates access to a broader range of provincial and federal funding opportunities.

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“A healthy housing system isn't just about building more – it's about building and preserving the housing that can provide manageable rents for everyone who keeps our communities moving and prospering”

– Angela Bishop, CEO, Housing Trust of Nova Scotia

