TURNER DRAKE
& PARTNERS
Real Estate Counsellors,
Brokers & Valuers
Registration to ISO 9001:2015

Newsletter

Winter 2022/2023 Atlantic Canada Edition Vol. 2 No. 127 (ISSN. 1203-1410)

Taxing Times in Nova Scotia!

Photo Credit: Bigstock Photo

If you own commercial real estate, the Halifax Regional Municipality's (HRM) proposal to raise your property taxes by 8% this year may fail to fill you with enthusiasm. Judging by our own experience, and comments we receive from clients, the municipality is regarded with considerable skepticism by the business community. When it was first created in 1996, by the amalgamation of the Cities of Halifax and Dartmouth, the Town of Bedford and the County of Halifax, there was an expectation that taxpayers would benefit from economies of scale and the elimination of the sometimes-destructive inter-municipal rivalry. For some of us, there was also the hope that the greater efficiency demonstrated by the then City of Dartmouth would rub off on the enlarged municipality. HRM has failed to fulfil that promise. Dealing with city staff on property related issues can frequently be a frustrating process, not easily dismissed as the griping of disgruntled developers unable to get their way. We have first-hand experience of processes where city staff were obstructive, hostile, secretive, unaccountable, decision averse and in which the person or persons involved had not read their own by-laws. And where, in the words of an unusually frank HRM official, it had to be wrong because they did not initiate it! There are a few notable exceptions: unfortunately, with no way of differentiating, the good wear the mantle of the bad. We were fortunate in one case, in having the support and assistance of an excellent alderwomen, Jennifer Watts; but all too often it appears that the elected officials have a tertiary influence, even on matters of community interest. It should not be this way. Information technology, particularly the internet, could have increased transparency by identifying city staff, their responsibilities and contact information… and by benchmarking HRM departmental performance using key indicators such as quality, productivity, cost comparisons and service delivery: instead it acts as a curtain… accessing HRM's website to locate responsible staff or performance standards is an exercise in futility. The Protection of Privacy legislation too, is wielded as a shield, misapplied by city staff to neuter the Freedom of Information legislation, a Provincial (and countrywide) initiative to increase transparency, leaving unfortunate taxpayers bereft of information that rightly belongs in the public realm. Little by little, so dies democracy. But you don't have to fund it.

IN THIS ISSUE

Manage Your Tax Burden

There are two components to your property tax burden; the Property Tax Rate and the Property Assessment. Your property tax burden is the product of the two. In Nova Scotia the Property Tax Rate is set exclusively by the municipality in which your property is located and is the quantum of tax revenue raised for each one hundred dollars of the Property Assessment (sometimes the Property Tax Rate is referred to as the "Mill Rate" i.e. the tax revenue raised per one thousand dollars of Property Assessment). Thus, a property assessed at $1.0 million, located in a municipality levying a Property Tax

(Continued on page 2)

Turner Drake & Partners Ltd.
6182 North Street,
Halifax, N.S., B3K 1P5
Tel.: (902) 429-1811

St. John's, N.L.
Tel: (709) 722-1811

Charlottetown, P.E.
Tel: (902) 368-1811

Moncton, N.B.
Tel: (506) 389-1811

Saint John, N.B.
Tel.: (506) 634-1811

Toronto, ON.
Tel.: (416) 504-1811

Toll Free: (800) 567-3033
Fax.: (902) 429-1891
E-Mail: tdp@turnerdrake.com
Internet: www.turnerdrake.com

(Continued from page 1)
Rate of $3.00 will be required to pay $30,000 per annum in property taxes. Although the Property Tax Rate may vary depending on your property's location in the municipality and the services provided, the most critical difference is between the *Residential* and *Commercial* Property Tax Rates. In HRM the urban general rate for commercial property is 3.06 times the residential rate ("might" is "right"; there are less commercial than residential voters). The inequity is further exacerbated because the provincial government "capped" residential Property Assessments in 2005. The capping was "revenue neutral" for total residential tax revenue but the property tax has been redistributed depending on whether the property has changed ownership since 2005 (the capping is "reset" to Market Value if the property is sold). There is a further distortion of the tax burden since apartment buildings and seniors housing do not benefit from the capping and so increasingly bear a greater share of the residential tax burden. There appears to be no political will to abolish assessment capping despite the fact that it primarily benefits wealthy and/or older property owners such as the writer (older, not wealthier). There is not a lot you can do about the Property Tax Rate other than scream and shout. Municipalities such as HRM go through a ritual dance each year publicizing their "intended" Rate and then dialing it back somewhat to ameliorate the bad news.

You do have some control over your property's Assessment and that is where you should focus your efforts. Property Assessments in the province are determined by the Property Valuation Services Corporation (PVSC) a body which is largely independent of the municipalities, although its Board of Directors comprises municipal and provincial representatives. There are no private sector representatives on the assessment authority's Board, as there are in Ontario for example. Nevertheless, it has been our experience that PVSC appraisal staff are generally unbiased and open to negotiation if a case can be made that your property is over-assessed. The basis for your 2023 commercial assessment is the Market Value of your property on the January 1st 2022 Base Date, having regard to its physical condition on the date the Assessment Roll closed (around December 1st 2022). "Market Value" is defined as the amount which, in the opinion of the assessor, would be paid if your property was sold by a willing seller to a willing buyer. PVSC usually insist that all property is assessed at its Market Value. This is nonsense and the Appeal Board has instructed them to refrain from this type of fibbing, though without apparent effect. The impact of assessing property at less than its Market Value is to reduce appeals and make life easier for the assessing authority because it deprives the property owner of their right of appeal. However, the Nova Scotia Assessment Act does contain a "uniformity" provision which says, in effect, that all property assessments have to be discounted from Market Value to the level prevailing in the municipality: if commercial properties are assessed, on *average*, at say 70% of Market Value, then all commercial properties are entitled to the same 30% discount from Market Value. A property sold for $10 million on the Base Date would be over-assessed if its Property Assessment exceeded $7.0 million. Unfortunately, the calculation of "uniformity" precludes comparing similar properties. Instead the uniformity calculation has to be based *on all* of the commercial (or residential) properties in the municipality… in practice this entails aggregating the assessments of properties that sold within twelve months of the Base Date to calculate the ratio with the total of their sale prices. This calculation is derived from a court case now several decades old, which should be challenged. It also requires access to all of the sale prices and assessments of the properties sold around the Base Date, data that used to be solely within PVSC's possession (well, not quite solely, PVSC used to sell it to banks in Ontario for risk management determination purposes, while insisting that it could not be entrusted to Nova Scotians because it was "private"). Fortunately, our elected officials disagreed and the data is now available in the public realm. We purchase and download the sales data every month. It is in raw and limited form but we have developed clever algorithms to process and refine it. As soon as the Assessment Roll is published, our data centre downloads the property assessments. The Sales and Assessment data is captured in our CompuVal® Knowledge Base so that our Property Tax Team can utilise it for your assessment appeal.

Assessment Appeals (the exciting stuff)

The appeal period for all properties in Nova Scotia, not just HRM, started on January 9th 2023 and is open for 31 days. That is not a long period in which to determine whether your property is over-assessed. If you wish to file your own appeal we suggest the following wording "*The assessment is excessive, unfair, not uniform with other assessments, and any other grounds that may appear. Praise the Lord and pass the ammunition*". There is a danger in filing an appeal if your property is under-assessed. It is rare, but PVSC have used the opportunity to increase assessments on appeal. On the other hand, if you do not appeal, there is a one hundred percent probability that PVSC will not decrease your assessment. The municipality can also appeal assessments and have done so in the past. You can reduce your risk by contacting our Property Tax team. They have CompuVal® Knowledge Base tools available and may be able to tell you whether you have grounds for appeal during a simple telephone call. It is probably unlikely, though not impossible, that your property is assessed at more than its Market Value on the January 1st 2022 Base Date. If it is not, then you will have to rely on the "uniformity" provision (we've already explained this, were you not paying attention?). It gets a little tricky handling an appeal yourself relying on "uniformity" grounds because you cannot simply compare your property's assessment with that of a similar property… it has to be compared with *all commercial* properties (or *all residential*, if it is an apartment building). Believe us, you are doomed to fail if you do not follow the Case Law. Fortunately, our Property Tax team does have the data and the software tools to analyse and calculate the Uniform Level of Assessment. If, because of time constraints, they are unable to determine whether you are over-assessed, they will file a protective appeal. We have filed thousands of appeals in Nova Scotia, most have successfully saved clients millions of dollars. However, we will *not* file a frivolous appeal, even if you are ticked off at the way the municipality wastes your tax money. Take solace in a beer, or non-alcoholic beverage instead… you will live longer.

Our Property Tax team have analysed a sample of the 2023 assessments for Nova Scotia. This is what they found:

Assessed Value Increase in 2023 over 2022			
Type of Property	**Median**	**Average**	**Double Digit Increase?**
Halifax Regional Municipality (HRM)			
Industrial	7.4%	9.0%	1 in 3
Apartments	9.2%	8.5%	1 in 2
Offices	3.5%	5.4%	1 in 3
Automobile Dealerships	9.2%	9.8%	1 in 2.5
Restaurants	9.9%	9.5%	1 in 2
Shopping Centres	9.0%	15.8%	1 in 3
Outside HRM			
Industrial	7.90%	7.60%	1 in 3
Apartments	2.40%	3.70%	1 in 4
Offices	3.90%	7.20%	1 in 4
Automobile Dealerships	7.40%	5.30%	1 in 4
Restaurants	8.40%	8.00%	1 in 2
Shopping Centres	0.60%	3.20%	1 in 3

Any increase in the Property Tax Rate has to be added to the increase in the Assessed Value shown in the table above.

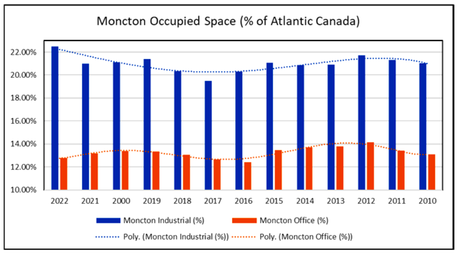
(Continued on page 3)

(Continued from page 2)

Questions? Our telephones and emails are answered by friendly Atlantic Canadians not AI. Contact any member of our Nova Scotia Tax Team, Chris, Nathan, Mark or Giselle at 902-429-1811 (HRM), or 1-800-567-3033 (elsewhere) or by email at tdp@turnerdrake.com . There is no cost or obligation unless we take your appeal.

MONCTON ON THE MOVE

City at the Crossroads



Source: TDP Economic Intelligence Unit Semi-Annual Market Survey.

A bilingual English/French workforce, and a location at the heart of the three Maritime provinces, have propelled Greater Moncton, the community consisting of the Cities of Moncton and Dieppe, and the Town of Riverview, into the largest metropolitan area in the province and the second largest in Atlantic Canada. The community has had its ups and downs over the decades but it is now very definitely on the move. With two hospitals, three universities, an international airport, strong retail and tourism sectors, and its undisputed status as the major distribution hub for Atlantic Canada, Greater Moncton is a vibrant, multicultural community that has enjoyed some of the fastest growth in the region since 1986.

Often compared to Halifax Regional Municipality (HRM), the Atlantic Region's largest city with three times the population, Greater Moncton's industrial parks contain 23% of the aggregate rentable industrial space in the six major cities in the region (St. John's, HRM, Charlottetown, Moncton, Saint John, Fredericton). This equates to 22 ft^2 per head of population versus 18 ft^2 in HRM. Moncton's supply of office space represents just 13% of the aggregate rentable area contained in the six cities and equates to 21 ft^2 per head of population versus 28 ft^2 in HRM.

In essence the Greater Moncton Area is a distribution and transportation hub with a relatively clean light industrial and warehouse base. It is an industrial centre first and a commercial centre second, though the latter should not be discounted because the city's bilingual workforce gives it a competitive edge over other cities in Atlantic Canada. As the economy waxes and wanes so does industrial space demand and to a much lesser degree demand for office space. The latter has been impacted as well by the change in work habits and the "work from home" movement which renders office demand a less reliable indicator of the underlying economy.

The graph shows Moncton's competitive position in the Atlantic Region (or that part of it represented by the area's six largest cities) over the past twelve years. We have plotted the percentage of total regional demand, for industrial and office space, captured by the Greater Moncton Area. Since industrial space demand is the more significant indictor of economic activity than office demand we have added a polynomial trend line (Google it) to show how it has ebbed and flowed. Greater Moncton hit its peak in 2012 and then started on a downward trajectory which bottomed out in 2017. Industrial space occupancy peaked again in 2019 and started on another downward cycle. It recovered its swagger in 2022, but one swallow doesn't make a summer. However, now that the Covid-19 pandemic is largely behind us, industrial demand appears to be increasing again. Existing industrial parks are at capacity so Moncton Industrial Development and the City of Dieppe have both secured additional lands and expect to bring serviced lots on-line shortly. A similar picture is painted by office demand; it too peaked in 2012, hit its nadir in 2016, started to recover until 2019 and then fell off again. So, what is going on? Because space is leased, usually on two to five-year terms, space occupancy is a trailing indicator of economic activity so we also took a look at space absorption, the net amount of additional space leased each year. Greater Moncton has had positive industrial space absorption since June 2018 and there is an upward trend. This is in marked contrast to the prior five-year period, when more space became vacant each year than was rented. Office space absorption however does not have the same happy face, though our preliminary December 2022 figures show a market recovery after negative absorption in the prior two years. Mixed signals then, but there is reason to be optimistic so long as things are not derailed by a recession in 2023.

Residential

The City of Moncton's Central Business District (CBD) continues to evolve. In 2007 Assomption Boulevard was opened to relieve traffic congestion on Main Street by running roughly parallel and south of it along the Petitcodiac River. At present, the area behind the commercial buildings fronting the south side of Main Street, between it and Assomption Boulevard, is largely devoted to on-site parking. There are active proposals to redevelop a large portion of that land to capitalise both on the desire of people to live downtown, and the scarcity of housing. Although investment in all types of housing has been impressive since 2018 (see Construction Value Table above), Canada Mortgage and Housing Corporation's (CMHC) latest published survey (October 2021) shows an average Apartment/Row Housing vacancy rate of 1.50%; effectively full occupancy. In response, Lafford Properties is building the first of three 15 storey towers, of what will be a 450-unit development, on their Foundry Street/Assomption Boulevard site and have just announced the purchase of other lands nearby for redevelopment in 2025. Ashford Properties expect to create a mixed-use development on lands they purchased in 2019, south of their Assumption Place office building on Main Street (purchased that same year). The development will include apartments, restaurants, retail and office space. Development of about 80% of the site is contingent on the City of Moncton undertaking infrastructure upgrades, including a new street to run parallel with Main Street, which will require Federal Government participatory funding. The remainder of the site redevelopment can proceed without this work and can accommodate roughly 150 apartments and some commercial space. Over the next decade, these and other developments will continue to transform the downtown into a vibrant twenty-four-hour community. The City of Moncton and the greater community is on a roll!

Total Construction Value ($ thousands)					
Type	**2018**	**2019**	**2020**	**2021**	**2022***
Residential	$135,556	$190,516	$279,499	$325,946	$372,592
Industrial	$75,813	$86,495	$13,834	$12,465	$32,628
Commercial	$99,349	$109,733	$56,079	$117,505	$58,394
Institutional	$43,952	$19,839	$71,617	$23,861	$83,045
Total	$354,670	$406,583	$421,029	$479,777	$546,659

Source: Statistics Canada Table 34-10-0066-01 (*2022 Jan. - Nov. inclusive).

*Our Economic Intelligence Unit conducts semi-annual industrial and office occupancy surveys on every building available for rent, 5,000 ft^2 or greater in size, in the six major metropolitan areas in Atlantic Canada. For more information contact Alexandra by email at ABairdAllen@turnerdrake.com or by phone 902-429-1811 Ext. 323 in HRM, or toll free at 1-800-567-3033 (this is **not** a call centre, nor will we record*

(Continued on page 4)

(Continued from page 3)
you for training purposes. If, heaven forbid, you are placed on hold, a choir of nuns will sooth your savage breast). Not to point any fingers, but ground truthing material for this article was provided by Louis Poirier, our VP Moncton Office. He can be reached at lpoirier@turnerdrake.com or by phone at 506-389-1811.

LASERCAD® DIVISION

We Haven't Measured This, Yet!

Over the past two and a half years, many of us (especially those who live and work in urban areas) have become more cognizant of the need to be in communities where we can operate our day-to-day activities without straying too far from home. Perhaps this has been born out of necessity for those who faced multiple lockdowns, or perhaps out of convenience for others who discovered that working from home meant more time to fit in those mundane daily tasks between the sixth and seventh Zoom calls of the day. We've all heard stories of the lunch break gym sessions, popping in a load of laundry while your computer runs its weekly update, and using the previously-typical evening commute time to visit the neighbourhood grocery store for that night's dinner necessities. Saving time and checking off the to-do list is a win-win!

So, how can current real estate development make all of these habits even more accessible and convenient? Enter the Mixed-Use building. By common definition, a Mixed-Use development is "any building, or series of buildings in a complex or estate, which incorporates both residential and commercial units, often with common or shared facilities". Take a drive down virtually any street in an urban centre and you'll doubtless see a number of newly-constructed or recently-renovated multi-level buildings with one or two lower levels of commercial space (typically occupied by retail or service tenants), and several floors of residential units stretching into the sky above. Developers and tenants are becoming increasingly drawn to this type of building because of the convenience of amenities, and numerous other benefits they tend to offer. Commercial units in Mixed-Use buildings help create a sense of community for building residents, but also serve those who make their daily commute into the business district. Mixed-Use buildings located in densely-populated areas often make more efficient use of their land footprint, help improve the walkability score of the neighbourhood, and provide residents with greater levels of convenience and variety which otherwise would be out of reach.

Mixed-Use developments are by no means a new concept, one of the earliest recorded examples is the Ancient Roman Trajan's Market; a multi-level complex built in 110 AD comprising retail shops, offices, and apartments, however more and more iterations of the concept are cropping up in our markets. It is crucial for both landlord and tenant that space within these buildings be accurately measured and accounted for. Over the past several years, our Lasercad® Division has been contracted to undertake the measurement of tenant spaces in these unique developments, with particular focus on the lower-level commercial portions. However, accurate measurements can only be achieved with proper tools, and most notably *an established and an internationally recognised Measurement Standard.*

The Building Owners and Managers Association (BOMA) is the most recognized name in the field of space Measurement Standards. Though most commonly known for their Office Standard, BOMA has developed a series of Measurements Standards which are designed to address the need for accurate measurement within many classes of building. In 2012, BOMA released its first Mixed-Use Measurement Standard. In the simplest of terms, the Mixed-Use Standard worked as follows:

> Step 1: Split the building up into its various single use components (i.e. office, retail, residential, etc.).
>
> Step 2: Identify the various common areas which service multiple uses within the building.
>
> Step 3: Allocate the Mixed-Use Common Area amongst the various uses.
>
> Step 4: Apply the single use Measurement Standard to each of the various building uses.

For example, let's consider a Mixed-Use building which has office and retail levels, and apartments above. The Standard works by breaking this building into three buildings: a retail building, an office building, and an apartment building, allocates the common areas between those three "buildings", and then applies a Retail Measurement Standard to the retail building, the Office Standard to the office building, and the Apartment Standard to the apartment building.

Of particular note with the Mixed-Use Standard, is that it is designed to allocate each common area only to those spaces that benefit from it. For example, if a building containing office, retail, and residential tenants has an elevator room on the roof, which only services the residential units, but not the lower-level office and retail tenants, the elevator mechanical room would only be allocated amongst the residential tenants. Similarly, if that same building has a loading bay which only services the retail units on the lower level, the area occupied by the loading bay will only be allocated to the retail tenants, and not to the office and residential tenants.

After years of exposure and use within the industry,

(Continued on page 5)

(Continued from page 4)

the need for refinements to the Standard became evident. And so in 2021, BOMA released an updated version of their Mixed-Use Measurement Standard. The updated Standard has simplified the methodology for determining the allocation of Mixed-Use Common Area and provided greater capability to ensure space is being fairly and accurately distributed amongst tenants. The simplification and clarity of the 2021 Standard also enhances the ability of our Lasercad® team to provide advice to building owners and managers faced with challenging building layouts and the division of space.

If you are a building owner or manager interested in ensuring your space is used efficiently and common areas are allocated accurately, reach out to our Lasercad® Division. We would be happy to provide advice, or schedule an on-site visit to certify your property to the latest BOMA Standard Method of Measurement.

Emily McClelland, is the Manager of our Lasercad® Division. She can be reached by email at emcclelland@turnerdrake.com or by phone at (902) 429-1811 Ext.345 in HRM, or toll free 1-800-567-3033 elsewhere (this is ***not*** *a call centre. Cheerful knowledgeable people will answer your call. While they redirect your enquiry a superfluity of nuns will sooth your fevered brow with Gregorian chants).*

BROKERAGE DIVISION

New Figures for New Times

Picture this: your business is booming, clients who have held off on visiting your office over the past two years are comfortable with meeting in-person again, and your business projections for the next few years look promising. Sounds great, right? But with all of this positivity comes a fairly significant challenge: your current lease is soon coming to an end, and you need to upsize your spatial footprint to keep up with rapidly-increasing business demands.

After setting aside some time in your busy schedule to scout out new locations, you find the building you think may be the perfect place for your company's new home. It's a brand-new building (the last sheet of gyproc was just put up yesterday), close to all amenities and complementary services, and you'd be located in a great part of town. All you need to do is decide how you'd like to demise the space for offices and your showroom, find suppliers for your furniture and lighting needs, hire a contractor to put up a few demising walls and install a staff kitchenette and bathroom. You have the names of some reliable contacts for all the services you think you'll need, so you're confident that the finishing process will move quickly and everything will fall into place. A couple weeks later, however, after spending far too many hours of valuable time researching all your options, you reach the conclusion that you're just a little bit outside of your comfort zone and need a professional to carry some of the load.

That's where a broker can step in to help. First, they will review your space wish list. They'll provide you with any other space options they believe will match your wish list, and can enquire as to the details of any vacancies you've had your eye on. Some of the options they suggest may currently be built-out with full offices, boardrooms, meeting rooms, kitchens, washrooms etc., but when you review your options, you may decide that none of them completely suit your needs, especially compared to your original choice: the brand-new space, fresh on the market, that's ready to be built-out in such a way that you can achieve the exact layout desired to maximise efficiency in your space.

Brokers will tour through the space with you, taking stock of all the key components that will need attention: they notice the unfinished concrete floor, exposed ceiling, unpainted gyproc walls, and anything else that catches their trained eyes. They'll notice the HVAC, plumbing, and electrical that is only running to your unit, not yet throughout the whole building. They will discuss potential layouts based on your needs, and the landlord may provide a space planner to help bring to life your vision for the space. Once a solid plan is in place, you're feeling confident that the price of the project will be pretty manageable. When the space plan comes back and the budget is calculated, you are shocked with the quote from the general contractor… "I could build a new house for that price!".

According to recent research, the average cost to fully build out a typical office space ranges between $221 and $323 per square foot, depending on geographical location and the desired quality of finishes. This figure has increased significantly over recent years, due in part to supply-chain shortages, rising costs of materials, general fluctuations within the market, and inflation; however, we can use it as a starting point. Typically, a landlord will include a tenant improvement allowance within the asking net rent to help offset these costs. The remainder is to be paid by the tenant. There are a few options for handling these costs: a tenant can cut a cheque for the entire amount (this may have an accounting benefit), the tenant may amortise the amount over the lease term and pay it back to the landlord as part of the rental payments (this helps spread the costs over the lease term, but the landlord typically charges interest on this amount) and/or a combination of both options. The landlord will make these concessions based on the strength of the covenant of the tenant and the length of the lease term. This is where an experienced real estate broker can help.

Our Brokerage Team has extensive experience in handling complex leasing and sales transactions, which often include assisting clients in navigating the sometimes-complex build-out and fit-up process. If you need help with your commercial property acquisition or leasing requirements, a member of our Brokerage

(Continued on page 6)

(Continued from page 5)
Team will be happy to assist you through every step of the transaction. Call 902-429-1811 or email: tdp@turnerdrake.com.

FROM SUN TO SNOW

Sandeep Karani, B.Comm., M.Comm., PGDBM, PD. DIP., MRICS

We would like to welcome Sandeep (and his sweater) to our valuation team. Sandeep is a Chartered Valuation Surveyor (MRICS). Prior to joining us he was the manager of the Valuation Department of Hamptons International in Dubai. He has fourteen years' valuation experience in the United Arab Emirates undertaking a wide range of valuation assignments in the Persian Gulf on residential apartments and villas, mixed-use buildings, apartment properties, commercial real estate, labour and staff accommodation, light and heavy industrial facilities, hotel and resort properties, schools, etc. for financing, foreclosure, sale, purchase, IFRS audit, financial planning and other purposes. He also undertook feasibility studies, general and client market research reports. Prior to that he worked in banking and finance for Standard Chartered Bank and Kotak Securities in Mumbai, India. Sandeep gained his Bachelor of Commerce (Major in Finance and Accounting) and a Master of Commerce degrees from the University of Mumbai. He holds post graduate diplomas in Business Management (Finance) from Wigan & Leigh College, and in Valuation from the University of Reading College of Estate Management, both in the United Kingdom. A cricketer and avid movie fan, Sandeep and his charming wife Mehnaz now call Halifax home. We had rather hoped their arrival would coincide with the beginning of summer, rather than winter, but had not factored in the glacial pace of the immigration process. So please join us in giving them both an extra warm Atlantic Canada welcome.

IN THE BLEAK MIDWINTER

Photo Credit: Matt Kok, Brunswick Street Mission, Halifax, N.S.

It's January, in Halifax a Nor'easter threatens. Tonight, as snow gusts in from the Atlantic, over 700 shivering souls will huddle in tents, below tarpaulins, beneath dank underpasses, in shop doorways, anywhere that offers some shelter from the storm. The lucky ones will find a bed in an emergency shelter… and face the same challenge again tomorrow. You and I know some, perhaps many, of them; former university or high school classmates, colleagues, neighbours, friends, relatives, enemies even… but may not immediately recognise them in their present straits. That was the case with the writer recently. Neil Lovitt our Planning VP and author of many recent studies on housing needs, observes that he now appreciates *"just how much closer we are to those dire situations than we realise, and how difficult it can be to extract oneself from it once we've fallen through the cracks"*. Halifax is not unique, in 2021 Statistics Canada recorded that *"more than 235,000 Canadians experience homelessness in any given year and 25,000 to 35,000 may be experiencing it on any given night"*. The situation is overwhelming and many charities help mitigate the situation by providing some food, clothing, shelter and personal hygiene. Needs are widespread and most charities depend on you and I, not government, for all but a tiny portion of their operating budgets. This year our Halifax office is partnering with Brunswick Street Mission in Halifax. They do not provide shelter but do offer a hot take-out breakfast six days a week, a "choice model" food bank Tuesday through Thursday, tax clinic and outreach program. The tax clinic is available to individuals earning $35,000 or less a year: amongst other things filing a tax return is necessary to access benefits such as Unemployment Insurance and Social Security. It is worth noting that the provincial minimum wage is only about half the Living Wage for Halifax according to the Canadian Centre for Policy Alternatives. In similar train the ID Drop-in, part of their Outreach program, helps clients acquire, renew or replace the MSI cards necessary to access health care. The Outreach program also helps people get back into the work force by identifying and providing protective clothing such as steel toed boots when they are a necessary pre-requisite to starting a job. The Mission has recently employed a part time, second Outreach worker to relieve their current staff member and allow them to get out into the community to identify immediate survival or other needs on an individual basis. Our (self described) role is to assist the Mission source funds, equipment and clothing, that are required on an immediate, emergency, basis. With winter on us their Outreach worker has identified a rather formidable needs list including winter sleeping bags, tarps, flashlights, tents, camping stoves, fuel lanterns, can openers, gloves, coats, etc. If you would like to contribute as well, financial donations can be made through the Mission's web site at www.brunswickstreetmission.org/turnerdrake and we will match donations up to an aggregate amount of $5,000… or perhaps you may prefer to donate to a charity of your choice closer to home. What amount? How much would *you* spend to avoid *one* winter's night sleeping outdoors? Think of it as insurance, you hope never to use.

WE ARE STILL PRUNING OUR MAILING LIST

Many readers have already chosen to receive our Newsletter by email. Due to printing and mail delivery challenges it appears likely that we will have to discontinue our hard copy version. If you do not yet receive the email version and wish to do so please email us at tdp@turnerdrake.com . If you are not yet a regular subscriber but wish to rectify that sorry circumstance, you can register for your free subscription at https://sub.turnerdrake.com/Signup.

You can follow us on:

www.twitter.com/TurnerDrakeLtd
www.facebook.com/TurnerDrakeLtd
www.linkedin.com/company/TurnerDrakeLtd