

Good afternoon committee members,

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

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

This inventory is generally modest and generally very affordable.

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

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

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

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

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

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

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

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

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

Here is one recent example why:

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

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

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

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

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

So do we.

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

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

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

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

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

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

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

Thank you for your time and attention.

Shauna Boyle FRI