



# CBRM Housing Strategy Council Presentation

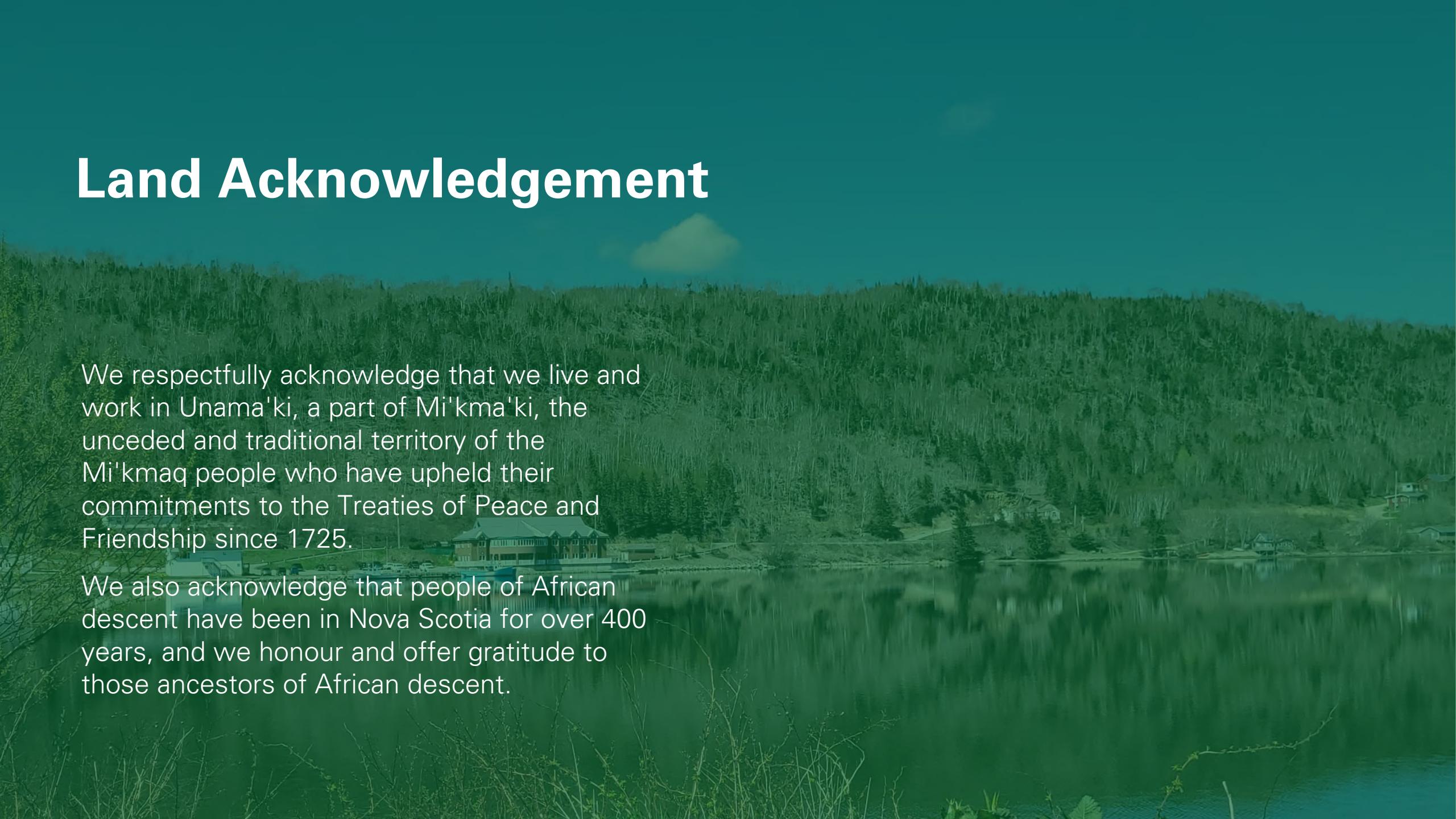
July 15, 2025

FBM

Lyndsay Francis  
RPP, MCIP



# Land Acknowledgement



We respectfully acknowledge that we live and work in Unama'ki, a part of Mi'kma'ki, the unceded and traditional territory of the Mi'kmaq people who have upheld their commitments to the Treaties of Peace and Friendship since 1725.

We also acknowledge that people of African descent have been in Nova Scotia for over 400 years, and we honour and offer gratitude to those ancestors of African descent.

# **Presentation Agenda**

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**1. Background**

**2. Overview of the Housing Strategy**

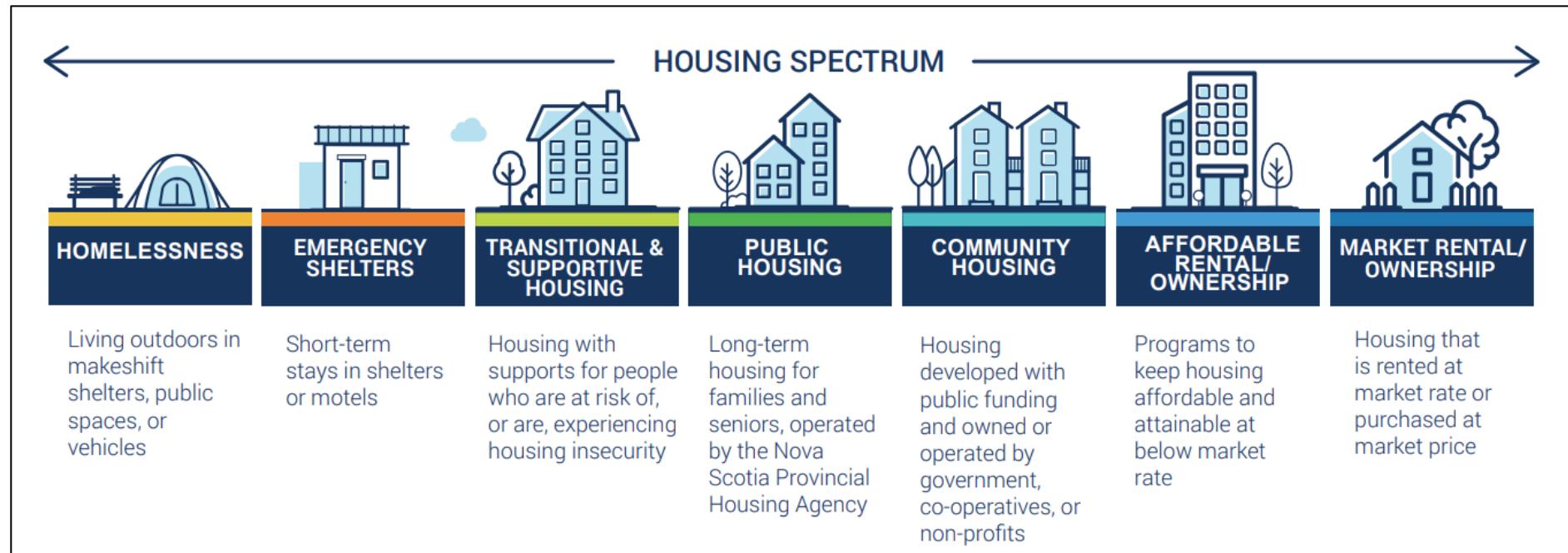
- Residential Development Incentives
- Land Banking Framework
- Implementation
- Communications

**3. Conclusion**

**4. Q & A**

# Background: Housing Spectrum

The underlying principle of the Housing Strategy is to **address diverse housing needs** by providing housing options across the housing spectrum, including market, non-market, and supportive housing.

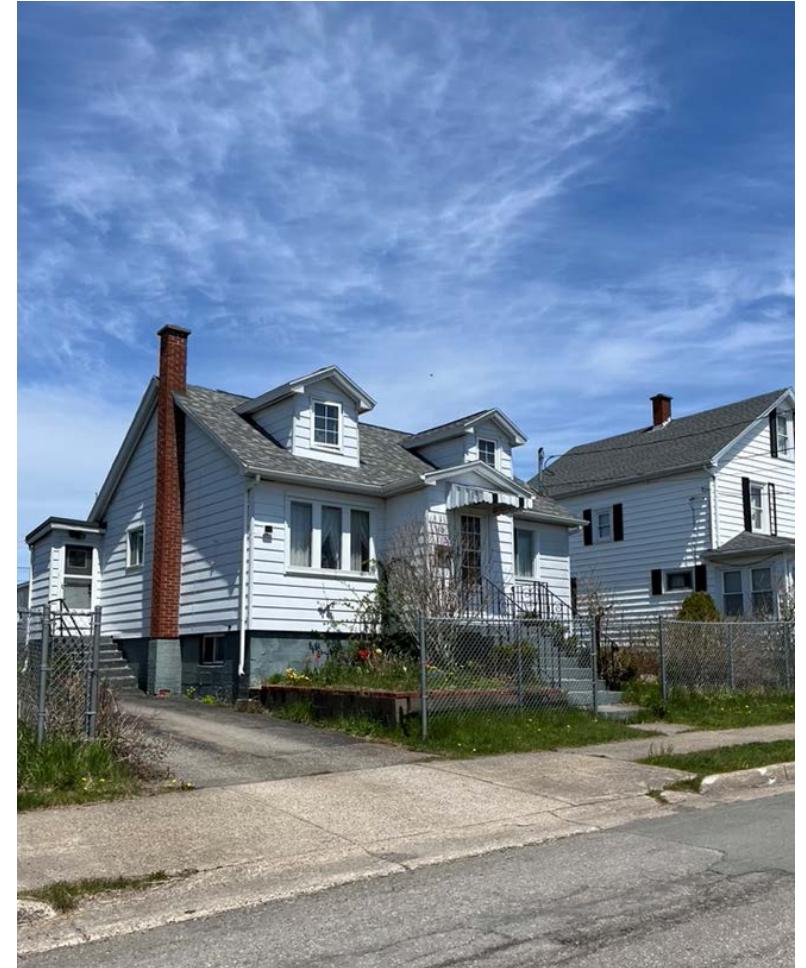


*Image source: Our Homes, Action for Housing: A Five Year Action Plan (Province of Nova Scotia)*

# What is a Housing Strategy?

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- A housing strategy outlines **how a municipality responds to its unique housing needs**, such as housing shortages and affordability challenges.
- A housing strategy is used to guide decisions on land use, growth, and development.



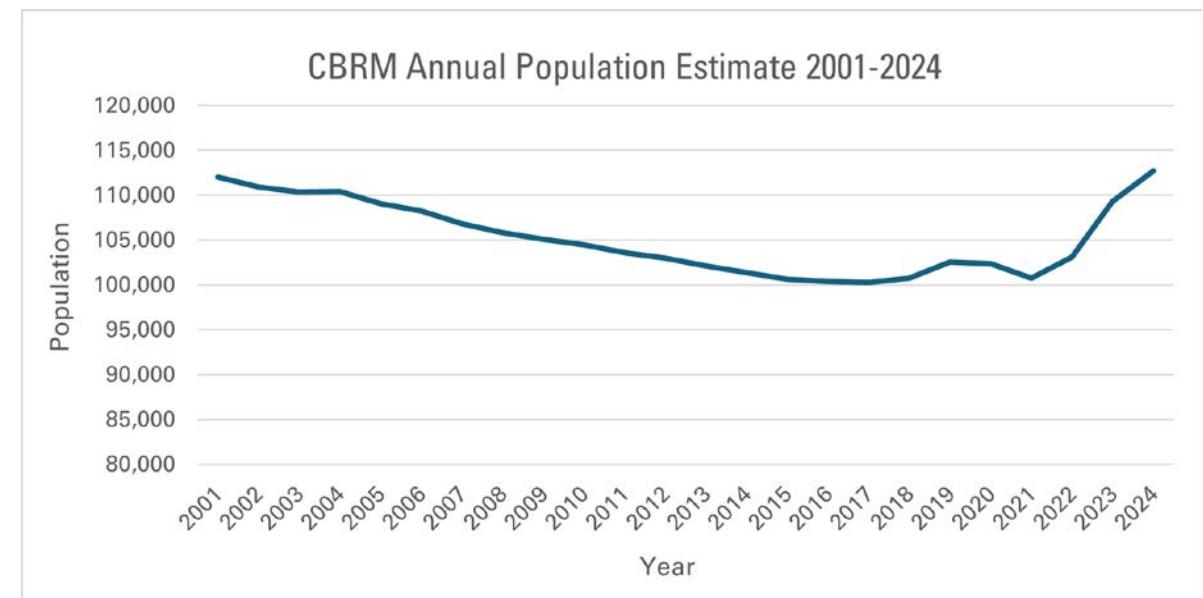
# Why Do We Need a Housing Strategy?

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People within CBRM are having difficulty finding adequate, suitable, and affordable housing.

## CBRM's Housing Strategy will:

- Provide an implementable road map to address housing shortages and affordability challenges; and
- Promote sustainable growth and development in CBRM.



*Image source: Statistics Canada  
Table 17-10-0148-01 Population estimates*

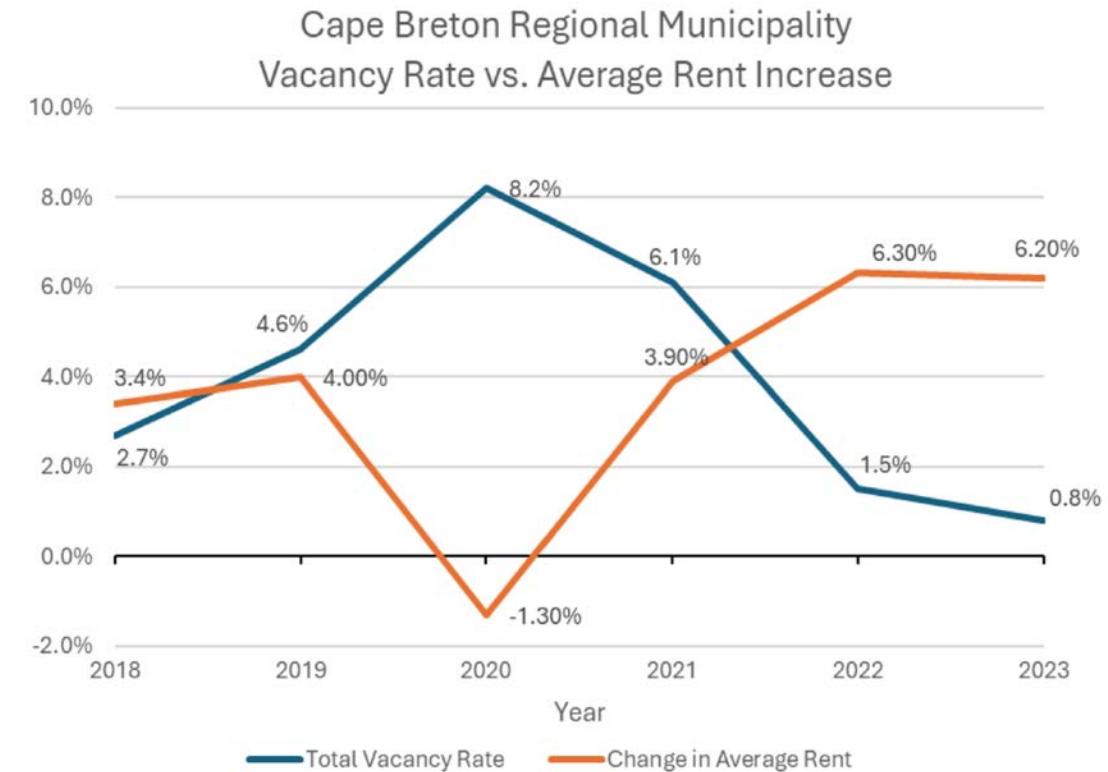
# Why Do We Need a Housing Strategy?

## Housing Past

- The historical housing context in CBRM has generally been affected by population decline.
  - Resulted in demolition of vacant derelict homes (e.g., company homes)
  - New housing construction slowed after 1980.

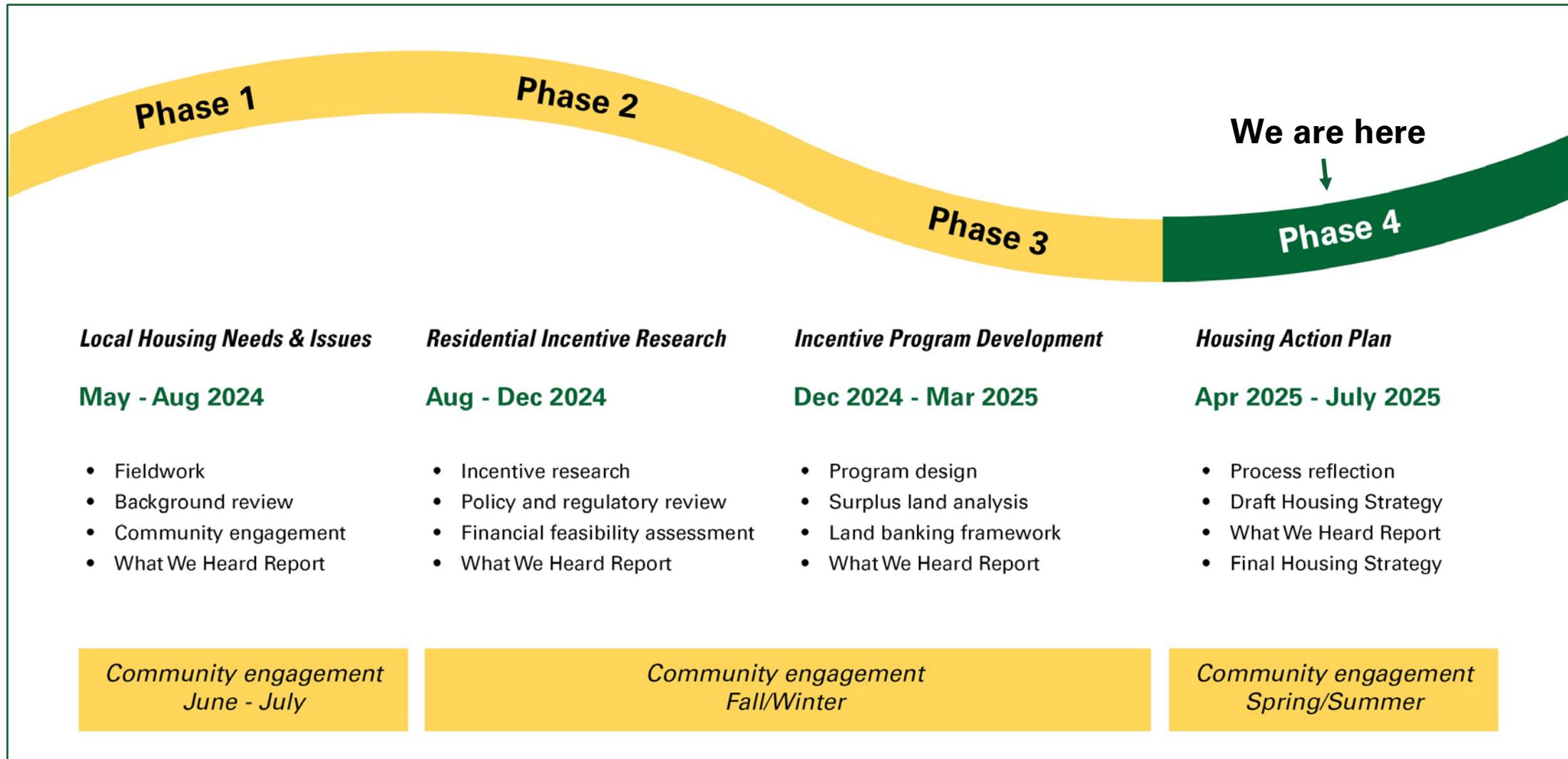
## Housing Present

- CBRM is back on a path of viability with recent **population growth**.
  - Factor: successful strategy of attracting international students and intra-provincial migration.
- However, this also resulted in a very **low vacancy rate** (0.8% in 2023).
- **Homelessness**, both visible and hidden, have been increasing in CBRM.
- Approximately 8.2% of CBRM's population are in **core housing need**.



Data source: CMHC (2023)

# What We Have Done So Far



# Housing Accelerator Fund (HAF) Initiatives

In 2023, CBRM received HAF Funding from CMHC for eight initiatives aimed at encouraging efficient construction of new housing.

**The Housing Strategy supports initiatives 1, 2, 4, 5, and 6.**

## **1. Community Climate Adaptation & Land Banking**

Develop a land banking approach that supports affordable housing development and climate sensitive design.

## **2. Transit Oriented Development & Promotion of High-Density Development**

Promote intensification and mixed-use housing within the service area boundary through regulatory changes.

## **3. Parking Requirement Modernization**

Create a parking strategy and eliminate a minimum parking requirement.

## **4. Affordable Housing Construction Program**

Provide incentives for affordable housing projects.

## **5. Infill and Gentle Density Initiative**

Create fast-track housing plans for small-scale residential infill developments (up to six units).

## **6. Housing Incentives Initiative**

Analyze and implement tax incentive program for residential development.

## **7. E-Permitting System**

Design and implement new online permitting system.

# Cape Breton Regional Municipality Housing Strategy

2025 - 2030

## Overview of Draft Housing Strategy

Final Report Submitted: July 8, 2025

Prepared for:  
The Cape Breton Regional Municipality

Prepared by:  
FBM Architecture Ltd.  
Lyndsay Francis  
SJ Murphy Consulting



# Housing Strategy - Vision

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## CBRM Housing Strategy Vision

"Every resident of Cape Breton Regional Municipality has access to safe, adequate, welcoming, accessible, and affordable housing that meets their diverse needs and supports a high quality of life. The Municipality partners with all sectors and levels of government to strategically support housing where it is needed most."



# Housing Strategy - Goals & Objectives

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## Goal 1: Encouraging new housing

### Objectives:

- Incentivize the development of a variety of market housing options.
- Incentivize the development of non-market / affordable housing.
- Expand incentives to encourage the creation of supportive housing.
- Strategically use the Municipality's surplus lands to support housing development along with other municipal priorities.

## Goal 2: Maintaining existing housing stock

### Objectives:

- Reduce energy poverty by supporting energy efficiency upgrades.
- Encourage critical repairs and renovations to existing housing.
- Support accessibility upgrades for existing housing.

## Goal 3: Supporting long-term financial viability

### Objectives:

- Strategically invest in infrastructure to service housing development on existing lots and surplus lands within the service boundary.
- Encourage the development of new housing to increase municipal revenues and to support municipal services, programs, and infrastructure.
- Incentivize development of new housing in locations where municipal services, amenities, and transportation are available.

# Housing Strategy - Housing Action Areas

## Action Area A

### **Residential Development Incentives**

Develop residential incentive programs to:

- 1) Encourage development of new housing.
- 2) Support improvements to existing housing.
- 3) Service existing lots within the service area boundary.

## Action Area B

### **Surplus Land Banking Framework**

Develop more robust land banking policies for surplus land acquisition, improvement, and disposal to encourage more residential development on CBRM's surplus properties.

## Action Area C

### **Plan Implementation**

Offer effective implementation of the Housing Strategy by:

- Allocating adequate staff & budget.
- Working with experts and community partners.
- Reviewing & updating the Strategy.

## Action Area D

### **Municipal Communications Approach**

- Continue to promote and provide updates on the Housing Strategy.
- Work with all levels of government for more funding and changes to the *Municipal Government Act*.

Represent the **primary actions** to achieve the Goals of the Housing Strategy.

Provide **practical supporting actions** to further guide effective implementation and communication for Action Areas A and B.

# Housing Strategy - Housing Action Plan

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Each Housing Action Area will have a **Housing Action Plan**, which outlines the key information shown here:

Action	Implementation	Timeframe	Metrics of Success
Key recommended action to be undertaken by CBRM.	Required resources and department lead(s).	Suggested timeframe for taking each action.	Expected outcomes with metrics to evaluate success.

# Action Area A: Residential Development Incentives

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We examined which residential development incentive options would be most feasible in CBRM based on:

## 1) CBRM's Housing Context

- CBRM's current incentives
- Key findings from engagement

## 2) Financial Feasibility

- Evaluated development economics for a in the CBRM context

## 3) Case Studies Research

- Explored key elements to offer successful incentive programs.

## 4) Legislative Authority

- Assessed the current legislation (e.g., *Municipal Government Act*).

# Action Area A: Residential Development Incentives

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## Strengths:

- Low land costs
- Low permit fees
- Sewer and water service capacity
- Progressive zoning

## Challenges:

- High labour and construction costs
- High tax rate
- Lower Incomes
- Aging housing stock, disrepair



## *Housing Action Area A*

# Affordable Housing Property Tax Adjustments

### Key Context:

- Incentive 1 supports the development of deeply affordable units by the organizations best suited to provide it.
- Tax adjustments for non-profits will help to make new projects financially viable, while allowing organizations to build equity for new projects.
- Cost Estimate = ~\$5,000 – 50,000 / year for each non-profit housing provider (depending on size)

**Incentive 1:** Offer permanent property tax relief to non-profit housing providers and charitable organizations providing new affordable / supportive housing.



### *Suggested Policy Details*

Organization	Tax Relief %
Non-Profit housing providers	50%
Charitable organizations providing housing and dedicated services for persons with special needs	100%

## *Housing Action Area A*

# Affordable Housing Property Tax Adjustments

### Key Context:

- **Property tax** is a major challenge for housing development in CBRM as it heavily impacts Net Operating Income.
- **Incentive 2** Incentivizes residential development while requiring CMHC program affordability standards.
- Cost Estimate: ~\$12,000 per unit (total over 10 years)

**Incentive 2:** Expand phase-in of property tax reduction to include entire development when 20% or more of the units meet the affordability standard as defined by CMHC.



### *Suggested Policy Details*

Eligibility Criteria	Year	Tax Relief %
• 20% of dwelling units need to be affordable units.	1-2	50%
• Align with CMHC 30% of the subject market household income	3-4	40%
• Development must be located within the service area boundary.	5-6	30%
	7-8	20%
	9-10	10%

## Housing Action Area A

# Housing Tax Rebate for New Owner-Occupied Units

### Key Context:

- Property tax is often significantly higher for new units because there is no capped assessment.
- Making it more affordable to purchase a new home will support new home construction.
- This will help to soften the 'sticker shock' of new un-capped tax rates.
- Cost Estimate = ~\$12,000 per home (total over 5 years)

**Incentive 3** Offer a municipal tax rebate over 5 years of residents seeking to purchase a newly constructed dwelling units.



### *Suggested Policy Details*

Eligibility	Year	Proposed Tax Rebate %
The dwelling must be: <ul style="list-style-type: none"><li>• Owner-occupied</li><li>• Within the service area boundary</li><li>• Applicable to the first \$400,000 of a new building's assessed value.</li></ul>	1	90% of Property Tax
	2	75% of Property Tax
	3	60% of Property Tax
	4	45% of Property Tax
	5	30% of Property Tax

## Housing Action Area A

# Home Reinvestment Grant Program

### Key Context:

- Residents showed strong interest in an incentive to **support renovation efforts**.
- Improving existing housing stock contributes to maintaining the **housing supply in CBRM**, which is more affordable than building new housing.
- Grant Value = \$12,000 / Home

### Incentive 4

- This incentive provides funding to homeowners who will complete essential repair, safety, and accessibility upgrades.
- This will offer additional financial support with the existing *Nova Scotia Repair and Accessibility Program*.



### Suggested Policy Details

Eligibility	Grant Value	Example of Eligible Projects
<p>The dwelling must be:</p> <ul style="list-style-type: none"><li>Owner-occupied</li><li>Within household income limit</li><li>Within the service area boundary</li><li>At least 30 years old</li><li>In good standing with municipal taxes and fees</li></ul>	\$12,000	<ul style="list-style-type: none"><li>Foundation repairs</li><li>Roof replacement</li><li>Load bearing wall / beam repairs</li><li>Building envelope replacement</li><li>Mechanical systems</li><li>Accessibility upgrades</li></ul>

## Housing Action Area A

# Property Assessed Clean Energy (PACE) Program

### Key Context:

- Many municipalities in NS offer the Property Assessed Clean Energy (PACE) program to address **energy poverty**.
- Improving existing housing stock contributes to ensuring the **longevity of CBRM's housing**.

### Incentive 5

- This incentive offers low-interest loans to homeowners who will complete energy efficiency improvements to their home.
- The loan is paid back through property tax.



### *Suggested Policy Details*

Eligibility	Financial Details	Example Projects
<ul style="list-style-type: none"><li>• The cost of borrowing must be equal to or less than the estimated energy savings.</li><li>• Applicants must be a homeowner in an owner-occupied building.</li><li>• The property is in good standing with municipal taxes and fees.</li></ul>	<ul style="list-style-type: none"><li>• Interest rate: 2%</li><li>• Repayment period: 15 years</li><li>• Max loan amount: \$40,000 per dwelling unit <u>or</u> 15% of assessed property value</li></ul>	<ul style="list-style-type: none"><li>• Insulation</li><li>• Exterior windows and doors</li><li>• Draft proofing</li><li>• Heating and hot water systems</li><li>• Solar systems</li></ul>

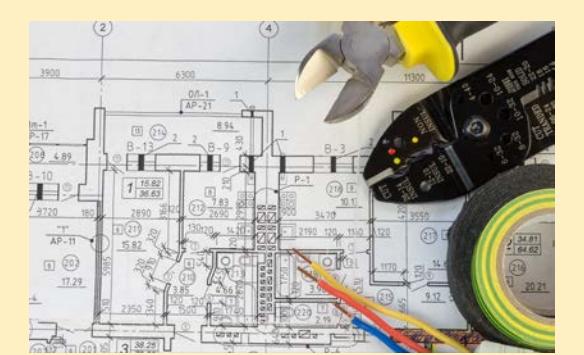
## Housing Action Area A

# Development Charges to Service Existing Lots

### Key Context:

- There are a significant number of **un-serviced** vacant lots within the service area boundary.
- Extending services to these lots is often a barrier for an individual developer.
- The Municipal Government Act allows **Capital Cost Contributions (CCC)** and **Local Improvement Charges (LIC)** to finance service extensions.

**Incentive 6:** Apply development charges to service existing lots within the service area boundary to support development on privately owned land.



### *Suggested Policy Details*

Role of the Municipality	Additional Requirements
<p>Municipality builds the infrastructure extension and recoups the cost through a CCC or LIC.</p> <p>Charges may be proportional based on size of the participating properties.</p>	<ul style="list-style-type: none"><li>• A specific by-law is required for each instance of a service extension (LIC).</li><li>• Typically requires support from property owners representing more than 50% of the total frontage of the affected street.</li></ul>

# Phase 3: Surplus Land Banking Research

**Surplus lands:** municipally-owned lands that are no longer required for municipal services or purposes.

**Municipal Land Banking:** an approach for an efficient and strategic use of municipal surplus lands.

Three basic functions of municipal land banking:

### 1. Land Acquisition:

- How should the municipality acquire land?

### 2. Land Improvement:

- How can the municipality contribute to making surplus lands more suitable for development?

### 3. Land Disposal:

- How should the surplus lands be sold? (e.g., at-market price, below market price, leased, or donated/gifted)

To develop a comprehensive land banking framework, we conducted:

- A review of existing surplus lands in CBRM
- Case studies of municipalities with land banking policies
- Meetings with CBRM's municipal staff



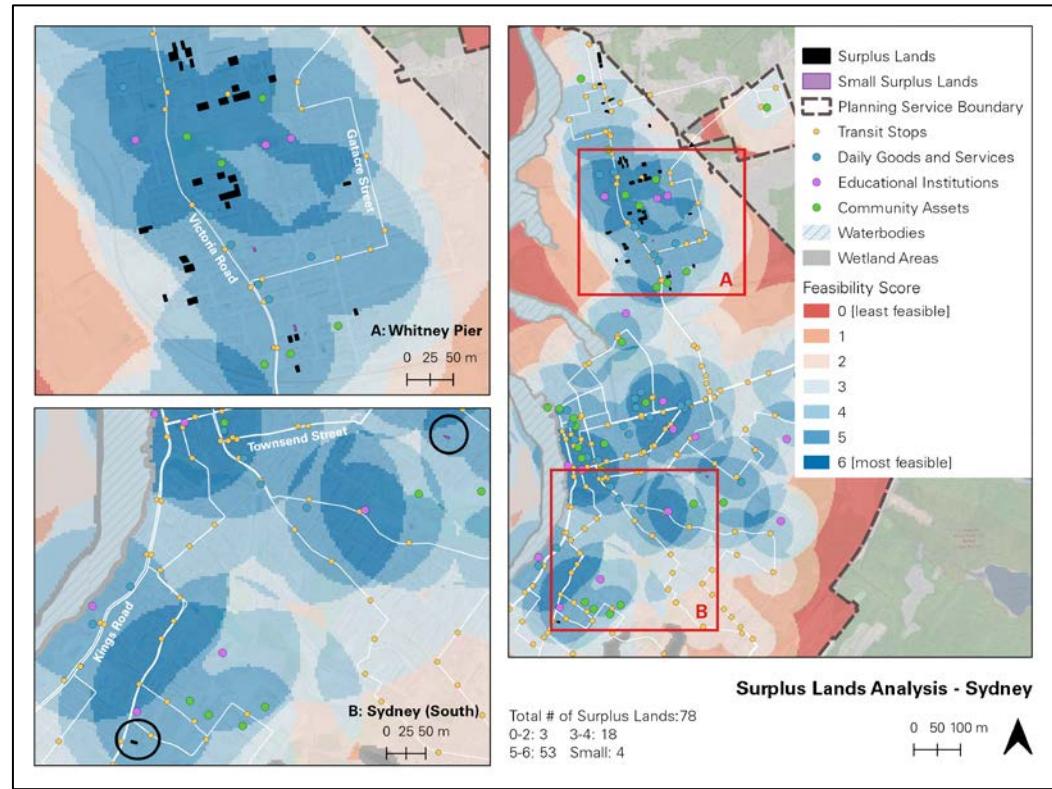
# Phase 3: Surplus Lands Analysis

Purpose: to assist the Municipality to identify parcels where residential development is most feasible and suitable based on:

1. Lot sizes;
2. Access to municipal water and sewer services; and
3. Proximity to community features.

## Key Findings

- Many of the surplus lands have **potential for residential development**.
- Whitney Pier, Sydney Mines, Glace Bay, and New Waterford could be **priority areas** for focused land improvements and marketing.
- Surplus properties could be **consolidated with adjacent properties** to provide opportunities for higher density or more varied housing developments.



## Key Community Features

- Daily goods and services (grocery & convenience stores, hospitals, clinics, pharmacies, daycare facilities)
- Public transportation stops
- Educational institutions
- Community assets (parks, recreational facilities, libraries)

# Housing Action Area B

## Surplus Land Banking Framework

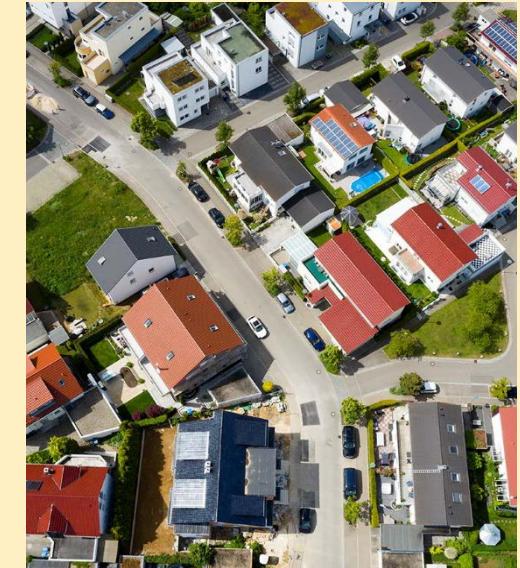
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### Key context:

- Land acquisition in CBRM currently happens "*as needed*" rather than in a proactive manner.
- Land improvement is an opportunity: CBRM has a **large inventory of surplus land** suitable for residential development.
  - A **lack of municipal servicing** is the main barrier to disposing of lands for housing.
- Land disposal also happens as needed and CBRM already **partners with certain organizations** and continue to partner with more to encourage housing types across the full housing spectrum.

### Actions for Surplus Land Banking Framework:

1. Draft a Municipal Land Banking Policy
2. Establish a Funding Strategy
3. Create a Property Division
4. Pursue Partnerships
5. Improve Designated Surplus Lands for Housing
6. Acquire Land for Housing
7. Dispose of Surplus Lands for Housing



# Housing Action Area C

## Plan Implementation

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### Key Context:

- Developing a **consistent framework for implementation** is critical to ensuring that proposed incentives and the land banking framework operate efficiently and effectively in CBRM.

### Actions for Plan Implementation:

1. Allocate Adequate Staff Hours
2. Work with Legal Experts
3. Set a Budget
4. Monitor Funding Opportunities
5. Review Metrics of Success
6. Leverage CBRM's *Fast-Tracked Housing Design Initiative*
7. Coordinate between Departments
8. Review Housing Strategy



## Housing Action Area D

# Municipal Communications Approach

### Key Context:

- Keeping the community informed on Strategy progress and updates will remain essential.
- CBRM should work with all levels of government to continue advocating for additional funding opportunities.
- Changes to *Municipal Government Act* can allow CBRM to provide more residential incentives, including offering more flexible tax rates to encourage housing to be built.

### Actions for Municipal Communications Approach:

1. Develop a Housing Strategy Communication Plan
2. Update the Public Consistently
3. Promote Residential Incentive Programs
4. Provide Updates on Incentive Programs
5. Advocate for Changes to *Municipal Government Act*
6. Advocate for Federal and Provincial Funding



# Conclusion

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This is a bold Housing Strategy with many actions that will help to meet the vision that:

**"Every resident of Cape Breton Regional Municipality has access to safe, adequate, welcoming, accessible, and affordable housing that meets their diverse needs and supports a high quality of life. The Municipality partners with all sectors and levels of government to strategically support housing where it is needed most."**

# Thank you.

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James Coons  
Senior Planner, Associate  
FBM

