

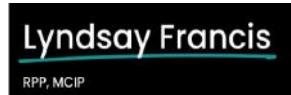
Cape Breton Regional Municipality Housing Strategy

2025 - 2030

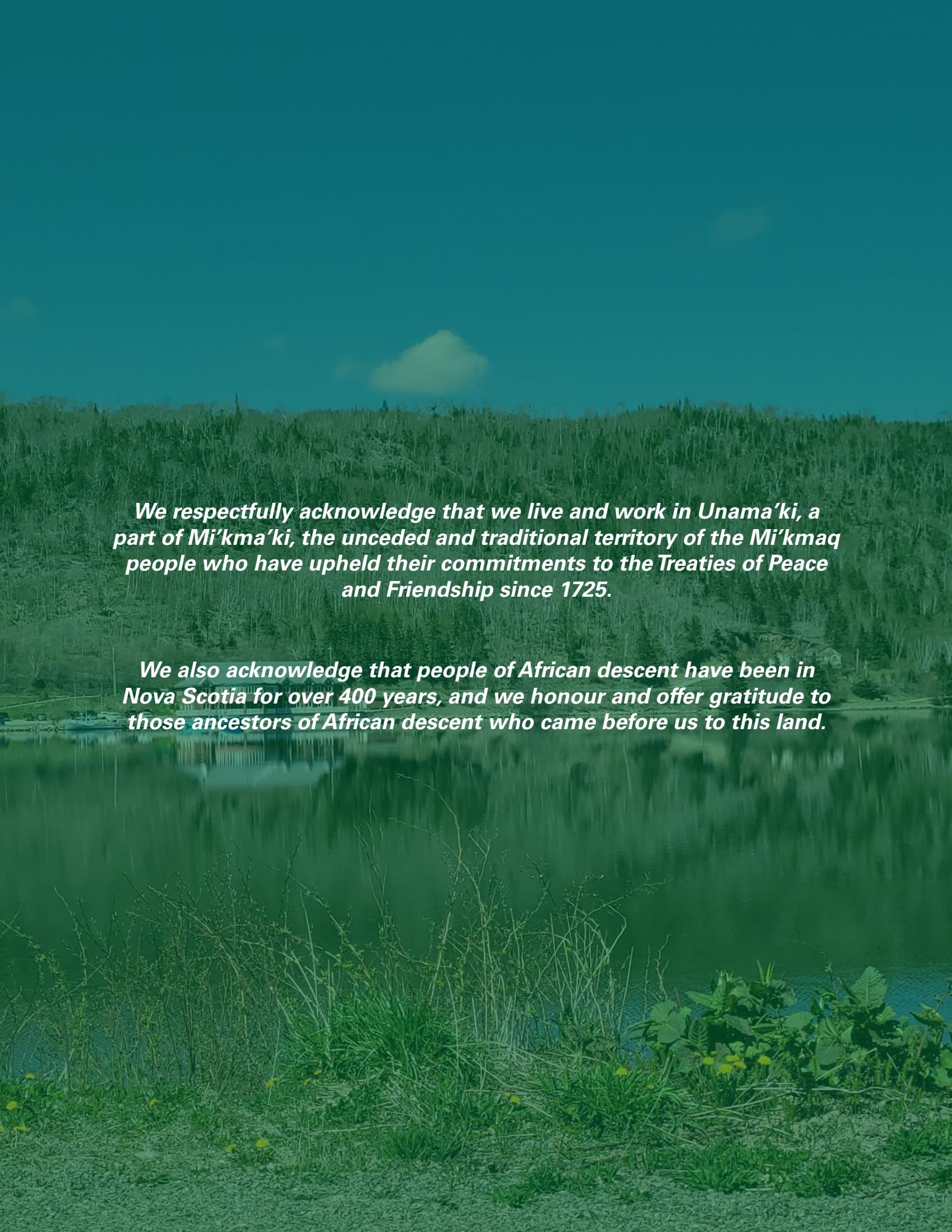
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**CAPE BRETON
REGIONAL MUNICIPALITY**



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 who came before us to this land.

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We would like to acknowledge the support and guidance of Nick Barr and Governance and Advisory Services with the provincial Department of Municipal Affairs in our research and analysis.

Finally, we would like to thank and acknowledge those who have been working for years to improve housing across CBRM. This project is built on the work of these individuals and organizations.

We are honoured to be a part of CBRM's housing story.

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Section 1: Introduction

The Cape Breton Regional Municipality (CBRM) is developing a Housing Strategy to identify opportunities and solutions to address existing housing challenges.

This project consists of four phases:

- **Phase 1 - Housing Story** examined CBRM's historical settlement patterns, current housing inventory, and population trends to identify high-level directions for the Housing Strategy. The Team conducted fieldwork and extensive background research along with open houses, focus groups, and a public survey which provided a foundational understanding of the communities' housing needs.
- **Phase 2 - Exploring Residential Incentives** analyzed case studies of comparable municipalities to explore potential development incentives that CBRM could offer to address the housing needs of its residents. The report included a financial feasibility model along with a policy and regulatory review to determine the feasibility of these potential options.

- **Phase 3 - Residential Development Incentives and Land Banking Framework** identified appropriate residential incentive options in CBRM based on community and staff feedback and proposed detailed incentive programs. This report also focused on how CBRM can strategically use its surplus lands to encourage more housing by providing a land banking framework based on a review of land bank case studies and the inventory of CBRM's current surplus land.

- **Phase 4 - Housing Strategy for CBRM** created a practical strategy for CBRM, which focused on implementation, communication, monitoring, and evaluation of the Housing Strategy.

Reports presenting findings from Phases 1 through 3, as well as *What We Heard* reports from throughout the project phases, can be found on CBRM's Housing Strategy webpage.

Using this Document

Report Structure

Section 1 - Introduction: Introduces the scope of the Housing Strategy, including the Housing Vision, Goals, and Objectives. Strategic context, such as alignment with the Housing Accelerator Fund (HAF) Initiatives, Municipal Planning Strategy (*CBRM Forward*), and the legal authority are also presented.

Section 2 - CBRM's Housing Story: Provides CBRM's housing past, present, and future to understand the local housing context shaping current housing needs in CBRM.

Section 3 - What We Heard: Summarizes the ideas and insights that were shared during a series of engagements with residents, development professionals, community organizations, and municipal staff.

Section 4 - Housing Action Plan: Presents the Housing Action Areas, each with a supporting action plan. The action plan identifies key actions, department lead and partners, required resources, desired outcomes, metrics of success, and estimated timeframes for each recommended action.

Acronyms

The following acronyms are used throughout the report:

- CAO: Chief Administrative Officer
- CBRM: The Cape Breton Regional Municipality
- CCC: Capital Cost Contributions
- CLT: Community Land Trust
- CMHC: Canada Mortgage and Housing Corporation
- GIS: Geographic Information System
- HAF: Housing Accelerator Fund
- MGA: *Municipal Government Act*

Housing Vision

Throughout the first phase of the engagement, we explored community members' vision of housing for CBRM. Key themes for housing priorities that came up were:

- Offer housing for all: a variety of housing options are available for everyone including students, seniors, families, and those who are currently experiencing homelessness.
- Provide affordable, accessible, and equitable housing stock.
- Foster a safe and welcoming living environment.
- Pursue partnerships and continue advocacy to enable affordable housing development.

Building upon these themes, the vision for housing in CBRM is as follows:

Every resident of the 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.

Figure 1: Components of the Housing Strategy



Housing Goals and Objectives

The *Phase 2 Report* categorized research on housing development incentives into the following three overarching **Housing Goals**, which are carried forward into this final Housing Strategy.

The Goals have been expanded to include specific **Objectives** which have shaped the direction of the proposed incentive programs and the surplus land banking framework.

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 area 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.

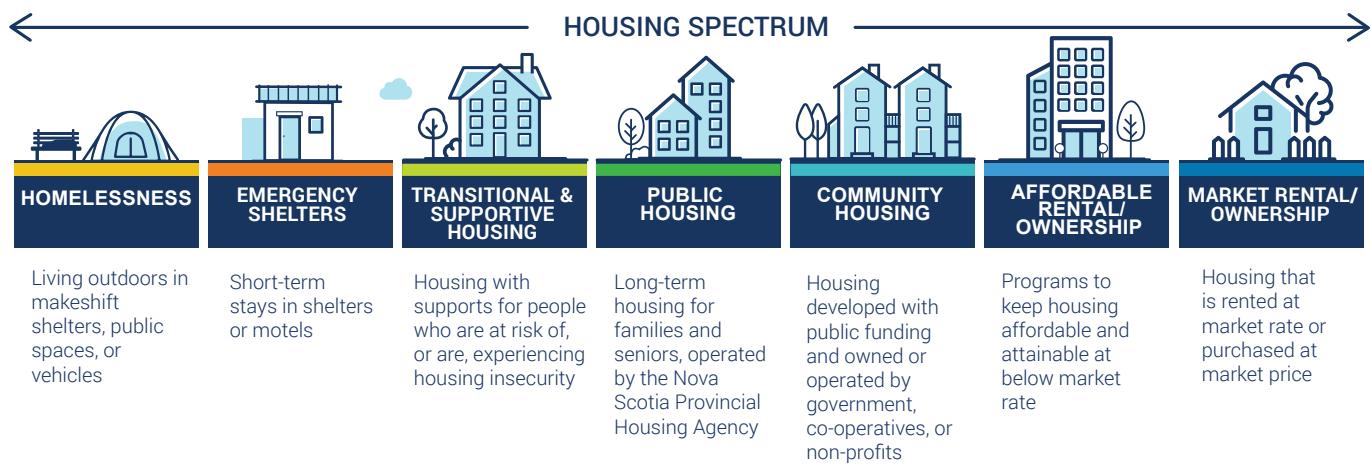
The Housing Spectrum

A principle underlying the Housing Strategy is the importance of providing housing options across the housing spectrum (see **Figure 2**) to ensure the housing offerings can meet the full diversity of housing needs. As the free market tends to naturally result in more market-priced rental and ownership housing units, it falls to government, advocacy organizations, and, to some extent, individuals to make sure other forms of housing are available.

CBRM can support all housing types using this Strategy, especially if it is able to partner with non-profit organizations involved in providing affordable and supportive* housing.

Figure 2: Housing Spectrum

(Source: *Our Homes, Action for Housing: A Five Year Housing Plan*)



*Supportive Housing in the CBRM Land Use By-law (LUB):

Supportive housing is an important housing option for communities looking to provide housing options across the complete housing spectrum (as shown in Figure 2), and so it is included in this Housing Strategy.

It should be noted that, though most forms of housing appear as a residential use in the CBRM Land Use By-law (LUB), supportive housing is regulated as a "service" use rather than a "residential" use in the LUB.

Supportive housing is currently permitted with conditions in all residential land use zones except for the Mobile Home Park (R6) zone.

Strategic Context

Housing Accelerator Fund (HAF)

In 2023, CBRM applied for and received **Housing Accelerator Funding** from the Canada Mortgage and Housing Corporation for seven initiatives aimed at encouraging efficient construction of new housing:

- 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:** Regulatory changes to promote intensification and mixed-use housing within the service area boundary.
- 3. Parking Requirement Modernization:** Creation of a parking strategy and elimination of a minimum parking requirement.
- 4. Affordable Housing Construction Program:** Provide incentives for affordable housing projects.
- 5. Infill and Gentle Density Initiative:** Create fast tracked housing plans for small-scale residential infill developments of 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.

Recent actions aimed at addressing these initiatives in CBRM include the establishment of the *Affordable Housing Grant Policy* and the development of the Fast-Tracked Housing Design Initiative.

This Housing Strategy supports the majority of the above initiatives, particularly numbers 1, 2, 4, 5, and 6 highlighted in green above.

Municipal Planning Strategy

Also in 2023, CBRM approved a new Municipal Planning Strategy (MPS) entitled *CBRM Forward*. The MPS is a guiding document for the entire Municipality with a focus on development within the service area boundary, particularly in the “Regional Centre” (i.e., Downtown Sydney). Through the MPS, CBRM aims to accommodate its share of the Province’s overall population growth and allocate new development to areas along existing services and infrastructure. The accompanying Land Use By-law (LUB) permits up to six dwelling units in an “as-of-right” approval process within the Urban Residential 2, 3, and 4 zones as well as the Small Community (R7) zone. Creating smaller scale six unit buildings help increase density without building high-rise towers.

The MPS identified the following key themes, all of which are relevant to this Housing Strategy:

- **Attracting newcomers:** Attracting a share of the Province’s population growth targets and leveraging growth in international student numbers.
- **Infrastructure liabilities:** Encouraging growth in areas with existing services to grow the tax base while offering an efficient use of the existing infrastructure.
- **Housing challenges:** Recognizing housing challenges, including aging housing stock, limited supply of rental units, fluctuating rental vacancy rates, and increase in populations experiencing housing poverty.
- **Housing opportunities:** Recognizing the potential to create a more diverse housing stock and be a partner in facilitating the development of affordable housing.

CBRM's Legal Authority

While municipalities in Nova Scotia are not mandated to provide affordable housing themselves, municipalities play a crucial role in supporting a healthy and varied supply of housing. Applicable policies and legislation were considered throughout the development of this Strategy for their impact on potential housing initiatives.

The *Municipal Government Act* (MGA) provides the primary legislative framework in CBRM. Below is a brief overview of provisions from the MGA related to housing development incentives and land banking. Specific policy references and more details are included in *Phase 3 Report (Appendix D)*.

Purposes of a Municipality

The MGA provisions outlining the purposes of a municipality are key to determining how the MGA regulates both residential development incentives and land banking. Listed municipal purposes include providing services that are necessary or desirable for all or part of the municipality, and developing and maintaining safe and viable communities. This offers Council the authority to draft policies and/or pass resolutions that declare that addressing the housing needs of residents is a municipal purpose, allowing CBRM to provide programs and policies that both maintain existing housing and create new housing.

Residential Development Incentives

Tax exemptions for non-profit and charitable organizations: Municipalities may provide tax exemptions for non-profit and charitable organizations as outlined in the Act.

Property tax adjustments: Municipalities can offer direct financial assistance to businesses for the purpose of increasing affordable housing.

Housing incentives including municipal grants: Except where prohibited, the MGA enables CBRM to spend money for municipal purposes, which can be broadly interpreted based on the purposes set out in the Act.

Land Banking Framework

Tax sale properties and land banks: To move tax sale properties into the municipal land bank, CBRM must follow the same bidding process as other parties as set out in the MGA. CBRM could, by policy, seek to bid for and acquire tax sale properties to add to the land bank to promote the redevelopment of properties.

Municipal land sales: Under the MGA, CBRM can acquire and own properties for municipal or public purposes and sell or lease these lands at market value. CBRM may also follow a special set of procedures to sell or lease a property at less than market value for a purpose Council considers beneficial to the municipality. Municipality is also permitted to hold land in trust for a charitable or public purpose.

Disclaimer: While this review considers the regulations in the MGA to the extent of the consultant team's expertise as land use planners, we recommend CBRM work with the Legal Department or an external solicitor during the drafting and adoption of any municipal programs or policies to ensure all are permissible from a legal perspective.

Donating or gifting municipal lands: While municipalities are not generally allowed to provide tax concessions or direct financial assistance (such as a land donation) to private businesses, municipalities are permitted to donate or gift land to non-profits. Of particular interest to private developers, municipalities can donate or gift land to private businesses as a form of financial assistance if it is for the purpose of improving accessibility for people with disabilities or increasing availability of affordable housing.

Surplus land development by the municipality (land improvement): The municipality is permitted to act as if it were a private owner when it comes to subdividing, developing, and selling lands, all while remaining consistent with the *Municipal Planning Strategy*.

Reserve funds: The MGA requires funds received from the sale of property to go into a capital reserve fund, which may only be used for capital expenditures (which includes purchasing or improving land and buildings). Using these funds requires a Council resolution. Once revenues are added to the capital reserve fund, CBRM could have a policy that some or all of land sale proceeds are earmarked for further investment in land bank acquisitions or certain land improvements.

Development charges: Municipalities have the authority to establish development charges for various capital projects listed in the MGA.



North Sydney, Cape Breton

(Source: [Where.com](#))



Section 2: CBRM's Housing Story

The *Phase 1: Housing Story* report explored CBRM's past, present, and future housing story as the first step to developing this Housing Strategy. The following provides a high-level summary of the housing context in CBRM. Refer to the *Phase 1 Report* for a more detailed story.

Housing Past

The historical housing context in CBRM has generally been affected by population decline and challenges in offering accessible rental housing units and maintaining long-term viability of housing development. Between 2001 and 2016, CBRM experienced a **population decline** of 11%. In recent decades, CBRM has been demolishing derelict homes, many of which were company homes that had become vacant as the population dwindled with the closing of coal mining and steelmaking operations.

The Cape Breton Community Housing Association has profiled CBRM's **rental housing stock** in recent years. The report in 2016¹ highlighted that most rental units (88%) were not accessible, with most non-profit and for-profit units (82%) requiring general maintenance, and 503 units (7%) requiring major repairs. This aligns with both documented evidence and community insights that CBRM's rental stock is of low quality.

Based on the 2023/24 year-end report from Manifold Data Mining Inc., the majority of CBRM's current housing stock (67.7%) was built prior to 1980, with 9.5% in need of major repairs. After that time, new housing construction slowed, likely due to population decline. Notably, the nature of the **older housing stock** has also resulted in an increase in the need for housing improvement, in addition to new development.

Several of the recommended Residential Development Incentive Programs provided in this Strategy address this need to improve existing housing stock.

¹ Leviten-Reid, C., & Horel, B., Rental Housing in Cape Breton Regional Municipality in the Context of Homelessness and Housing First: A Research Report, 2016.

Housing Present

Emerging Trend: Population Growth

CBRM's more recent housing story has seen **population growth**, with a successful strategy of attracting international students and intra-provincial migration. Starting in 2019, CBRM had a bump in population that would mark the first period of growth in nearly 60 years (see **Figure 3**). After a slight dip in 2021, the population growth resumed again at an even faster rate, increasing by an average of 4% per year between 2021-2024. The population in 2024 was 102,529.¹

While the population growth has helped to put CBRM back on a path of viability, this fast reversal of population decline created a new challenge: a significant drop in the average **vacancy rate** – down to 0.8% in 2023 in CBRM. Until 2022, vacancy rates were generally at or above 3%, which is within the range of a typical healthy vacancy rate. To increase the supply of housing in CBRM, construction of additional dwelling units is needed.

1 Manifold Data Mining Inc., 2024/2025 Report

Current Challenges to Housing Development in CBRM

Homelessness, both visible and hidden, has been increasing in CBRM over the past decade. As of the most recent count in 2021, there are 325 individuals experiencing homelessness in CBRM.² Moreover, approximately 8.2% of CBRM's population (3,633 households) are in **core housing need**, meaning their housing does not meet suitability standards and they spend 30% or more of their pre-tax income on housing.³

Another persistent barrier to housing development in CBRM is the **high property tax** that stems from lower property assessment and higher infrastructure maintenance costs. In Sydney, the 2024/2025 combined municipal and provincial tax rate was \$1.94 / \$100 of assessed value.⁴ This is significantly higher than that of Halifax Regional Municipality (\$1.11/\$100 of assessed value in urban areas⁵). Although property tax reductions would affect municipal revenues and service delivery, it would have a significant impact on improving the financial feasibility of housing development in CBRM.

2 Affordable Housing and Homelessness Working Group (2021). *Service-Based Homelessness Count: Counting those experiencing homelessness in eastern Nova Scotia*.

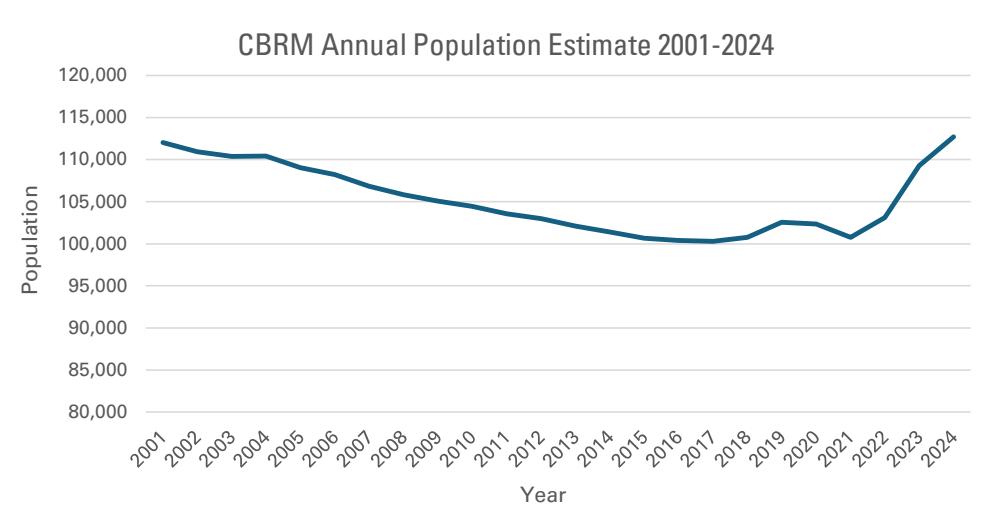
3 Manifold Data Mining Inc., 2023/2024 Report

4 Government of Nova Scotia (2024/25). *Municipal Property Tax Rates*.

5 Government of Nova Scotia (2024/25). *Municipal Property Tax Rates*.

Figure 3: CBRM Annual Population Estimate, 2001-2024

(Source: *Statistics Canada Table 17-10-0148-01 Population estimates, July 1, by census metropolitan area and census agglomeration*)



Opportunities for Housing Development in CBRM

Two factors that support development in CBRM are the **low cost of land** and **low building permitting fees**. In reviewing current availability of serviced land with zoning that permits multi-unit dwellings, it is clear that CBRM has a competitive advantage in this regard. The total cost of permits for theoretical development in CBRM would be \$11,500, while an equivalent building in HRM would cost approximately \$410,170 in building permit-related fees (See *Phase 2 Report* for financial viability model calculation).

In addition to these factors, a **large supply of surplus lands** (municipally owned lands that are no longer required for municipal services or purposes) presents an opportunity for new housing development. The surplus lands review presented in the *Phase 3 Report* highlighted that many of these surplus properties could be good candidates for housing development, given the proximity to key community amenities and convenient access to public transportation.

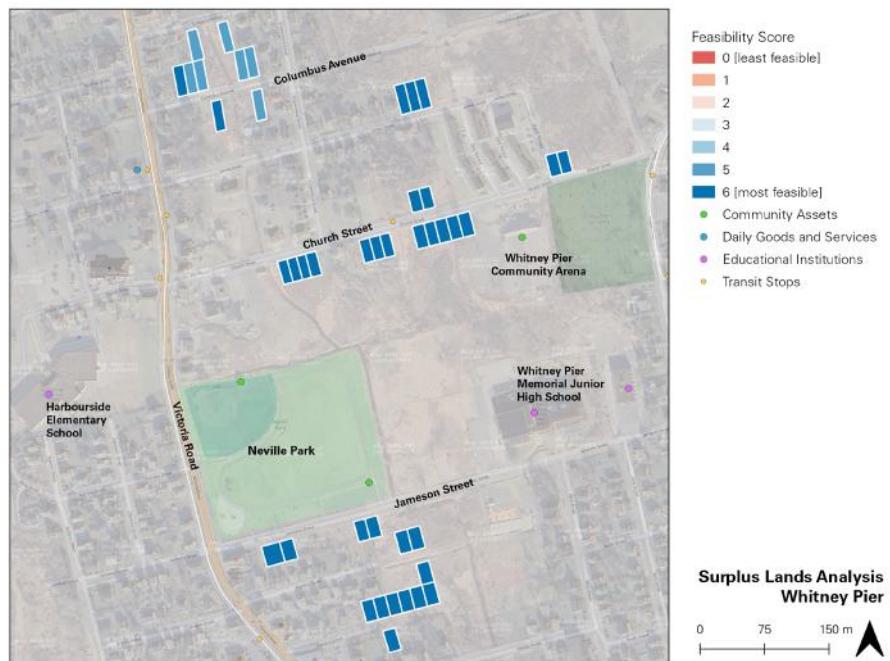
The community of Whitney Pier in Sydney, in particular, offers several clusters of surplus

properties, many of which were identified as highly suitable candidates for residential development (**Figure 4**). Other areas that received high suitability scores include Glace Bay, New Waterford, and Sydney Mines.

The *Phase 3 Report* outlined a proposed **land banking framework** that can guide CBRM in making more strategic use of its surplus lands for housing purposes in how it acquires, improves, and disposes of surplus properties. Community members and CBRM staff identified a lack of municipal servicing (e.g., sewer, electricity, water) as a main barrier to selling and developing municipal surplus properties. This suggests that developing policies for **surplus land improvements** will be critical to incentivizing housing development. Consolidating surplus parcels to provide a greater variety of development options (such as higher density housing) is another example of land improvements that CBRM can offer.

Other key components to the framework include pursuing strategic partnerships with non-profit organizations to meet more diverse housing needs and potentially establishing a procedure to sell surplus properties at below market value for the purposes of increasing the supply of accessible or affordable housing.

Figure 4: Surplus Lands in Whitney Pier, Sydney



Housing Future

While no one can be certain of the future, there are a number of changes happening federally, provincially, and across Cape Breton that are likely to impact the future of housing in CBRM.

At a **federal** level, the Canadian government announced in January 2024 that there would be a 2-year cap on international student permits in response to the housing crisis across the country, which may slow CBRM's population growth.

At a **provincial** level, the Nova Scotia Department of Municipal Affairs and Housing launched a **Business Plan** for 2023-24 which highlighted the aim of using provincial land to increase housing supply and building capacity. Separately, the Nova Scotia Provincial Housing Agency is starting the construction of 222 new housing units and targeting improvements to 120 units by year end of 2025 under their Deep Energy Retrofit Program.¹

¹ Nova Scotia Provincial Housing Agency (NSPHA). 2024-2025 Business Plan

As outlined in the **provincial housing strategy – Our Homes, Action for Housing (2023)** - the Province aims to invest over \$80 million in the next five years to achieve the goal of constructing 222 new public housing units on government-owned land. CBRM is included in the Strategy as one of the five regions where the new units will be built. The Strategy also highlights that over 200 existing public housing units in CBRM “[would] receive energy efficiency improvements”, including “installing insulation, air-sealing systems, and efficient water heaters, and converting oil-fueled heating systems to electric heat pumps” (p. 26).

At a **regional and local** level, the **Unama'ki - Cape Breton Economic Development & Population Growth Plan (2024)** recognized the need to embrace new industries and attract working-age newcomers and young families in the region to achieve targeted population growth. The Growth Plan identifies CBRM as a key location for accommodating population growth.



Sample of Existing Housing in the Cape Breton Regional Municipality

(Source: Consultant Team)

Section 3: What We Heard

Throughout the process of developing the Housing Strategy, the Project Team conducted a series of in-person and virtual engagements with residents, developers, community partners, and municipal staff.

This section provides a summary of the ideas and insights that were shared through engagement activities.

Phase 1 Engagement

Phase 1 engagement highlighted many housing related issues and needs in CBRM, which provided foundational directions to assess the feasibility of housing incentive options.

The following three were the top identified themes for housing development in CBRM:

- **Maintain and improve physical conditions of existing housing:** Participants highlighted that residents have been experiencing challenges with accessing affordable repairs and upgrading services.
- **Provide more affordable and diverse housing:** Many participants highlighted the need to explore different built forms of housing including pre-fabricated housing, mini/modular homes, and condominium apartments.

- **Ensure access to local amenities:** Participants commented on a lack of housing in communities near the existing transit network. Access to transit is critical to accessing amenities such as grocery stores to meet daily needs.

Phase 2 was primarily research-based and, therefore, did not involve engagement.

Phase 3 Engagement

Phase 3 engagement asked community partners and CBRM staff about the proposed residential development approaches that were suggested to help address community housing needs.

Overall, participants supported all the approaches for residential development incentives. There was strong support for a housing rehabilitation program, noting the large number of properties in CBRM that need renovations. Ideas for improving the Affordable Housing Tax Adjustment Incentive Program included having auto-enrollment for the program and offering a permanent tax reduction.

Creating a land banking framework - including a land acquisition policy - was also supported. Participants commented that surplus land often has not been developed due to barriers such as a lack of municipal servicing to these lands. Some improvements to the land may be required to facilitate development.

Additional suggestions included:

- Making housing information easy to access (e.g., creating a guide with steps to build a backyard suite)
- Partnering with the Province to subsidize construction
- Advocating to the Province to change the tax thresholds in the *Municipal Government Act*
- Providing grants for developing higher density within specified locations in the service area boundary
- Reviewing and revising the tax rates
- Implementing Local Improvement Charges (a type of development charge)

Participants indicated the objectives for both acquiring and disposing land from a land bank should be affordable (non-market) housing, market price (regular) housing, and public amenities such as libraries, parks, or playgrounds.

Phase 4 Engagement

In Phase 4, the Project Team shared the draft Housing Strategy with residents, stakeholders, and municipal staff to gather feedback on the proposed Housing Actions and the implementation of the Strategy.

Overall, participants supported the proposed Housing Actions and believed that the actions would support the Goals of the Housing Strategy. Minor adjustments were suggested to some of the incentive program designs. Many people acknowledged the opportunity to create housing on surplus lands.

Discussions with municipal staff helped to refine key details of the implementation framework and highlighted additional actions to include in the Strategy.



Section 4: Housing Action Plan

This concluding section of this Housing Strategy provides a practical **Action Plan** to guide the Municipality in making the Housing Strategy into a reality.

It is divided into four Housing Action Areas; each will be presented with a brief description and an Action Plan table.

Action Areas A and B represent the primary recommendations resulting from the Housing Strategy project; each Action Area includes a table confirming their alignment with the Housing Strategy Goals. **Action Areas C and D** provide practical supporting Actions to further guide effective implementation and communication for Action Areas A and B.

Housing Action Area A: Residential Development Incentives

A

FOCUS: Develop residential development incentive programs to encourage development of new housing, to support improvements to existing housing, and to service existing lots within the service area boundary.

Housing Action Area B: Surplus Land Banking Framework

B

FOCUS: Develop strategic land banking policies for acquiring land, improving surplus lands, and disposing of surplus lands to increase supply of properties that are suitable for housing development and support housing providers' access to lands with municipal servicing.

Housing Action Area C: Plan Implementation

C

FOCUS: Offer effective implementation of the Housing Strategy by allocating adequate staff and budget, working with relevant external consultants and community partners, and reviewing and updating the Housing Strategy in a timely manner.

Housing Action Area D: Municipal Communications Approach

D

FOCUS: Continue to promote and provide updates on the Housing Strategy to the community and advocate for changes to *Municipal Government Act* and for federal/provincial funding to support CBRM's Housing Goals.

Reading the Action Plan Tables

The action plan tables are intended to serve as a starting point for the Municipality to move forward the Housing Strategy; municipal staff and Council may decide to begin with only some of the Actions. The previous reports from Phases 1 through 3 of the project are available to support the Municipality as it works to implement any of the Housing Strategy actions, providing incentive program details, the land banking framework, and key background information.

Each Housing Action Area has its own action plan table that outlines the following key information:

- **Action**,
- **Implementation Considerations**,
- **Outcomes and Metrics of Success**, and
- **Timeframe**.

Actions

These are the recommended housing actions to be undertaken by CBRM.

Implementation Considerations

Considerations include:

- **Investment**: Municipal investment required to complete each action.
- **Department Lead**: The municipal department to lead the action.
- Additional **Resources** and **Partners** who may support the action are included when applicable.

Outcomes and Metrics of Success

This column provides:

- **Outcomes**: The expected high level housing outcomes of successfully implementing the given action.
- **Metrics of Success**: At least one measurable supporting metric of success is provided for each action.

Timeframe

The Action Plan provides a suggested time to begin implementing each action based on the following timeframes:

- Short (Less than 1 year)
- Medium (1-3)
- Long (3-5)
- Continuous

Actions assigned the "Short" timeframe are generally aligned with the timeframe presented for CBRM's Housing Accelerator Fund (HAF) initiatives.

Housing Action Area A: Residential Development Incentives

Residential development incentives are a set of programs municipalities can offer to increase the supply of a variety of housing forms. The *Phase 2 Report* presents multiple residential development incentive options from other municipalities while the *Phase 3 Report* provides a detailed program design for a strategic selection of incentives determined to be most effective in meeting the Goals and Objectives of the Housing Strategy.

The table below highlights how each incentive program works to meet the identified Goals and Objectives of the Housing Strategy.

The Action Plan table for this action area provides one recommended Action for each of the suggested incentive programs.

Overview of the Incentive Programs

Six residential incentive programs are proposed to achieve the Housing Strategy Goals. Here we provide a brief overview of the proposed incentives, with more details for each available in the *Phase 3 Report*.

Eligible applicants vary between each program but provide options for private developers, non-profit housing providers, and individual homeowners as follows:

- **Private developers:** Incentive 2; Incentive 6
- **Non-profit developers:** Incentive 1; Incentive 6
- **Homeowners:** Incentive 3; Incentive 4; Incentive 5; Incentive 6.

Housing Strategy Goal Alignment

Goal	Objectives	Relevant Incentive Program(s)
Goal 1: Encouraging new housing	Incentivize the development of a variety of market housing options	Incentives 2 and 3
	Incentivize the development of non-market / affordable housing	Incentives 1 and 2
	Expand incentives to encourage the creation of supportive housing	Incentive 1
	Strategically use the Municipality's surplus lands to support housing development along with other municipal priorities	
Goal 2: Maintaining existing housing stock	Reduce energy poverty by supporting energy efficiency upgrades	Incentive 5
	Encourage critical repairs and renovations to existing housing	Incentive 4
	Support accessibility upgrades for existing housing	Incentive 4
Goal 3: Supporting long-term financial viability	Strategically invest in infrastructure to service housing development on existing lots and surplus lands within the service area boundary	Incentive 6
	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	Incentive 6

Incentive Program Descriptions

Incentive 1: Permanent Property Tax Relief to Non-Profit Housing Providers

This incentive would require amendments to the existing *Affordable Housing Property Tax Adjustment Policy* to offer permanent tax relief for non-profit housing providers and charitable organizations.

Incentive 2: Expansion of Property Tax Adjustment for Entire Housing Development that Meets Affordability Criteria

Like Incentive 1, this incentive would also require amendment to the *Affordable Housing Property Tax Adjustment Policy*. This incentive offers 10-year tax reductions for buildings in which 20% or more of the units meet the affordability standards.

Incentive 3: Housing Tax Rebate for New Owner-Occupied Units

This tax rebate program offers a partial tax rebate over 5 years for residents seeking to purchase a newly constructed dwelling unit (such as single unit dwelling, condominium unit, or co-op housing) within the service area boundary over the first five years. Rebates would be offered to the municipal portion of property tax applicable to the first \$400,000 of a new building's assessed value.

Incentive 4: Home Reinvestment Grant Program

This incentive provides funding to homeowners who will complete housing repairs to improve safety and accessibility of existing dwelling units. The suggested grant value of the proposed program is \$12,000, bringing the combined grant value with the existing *Nova Scotia Repair and Accessibility Program* to \$30,000 for repairs and health and safety upgrades.

Incentive 5: Property Assessed Clean Energy (PACE) Program

This incentive aims to support energy efficiency upgrades and extend the lifespan of CBRM's housing stock. This is achieved by CBRM offering low-interest loans to homeowners to complete energy efficiency improvements to their home. The proposed incentive features an interest rate of 2% with a repayment period of 15 years paid through municipal property tax.

Incentive 6: Development Charges to Service Existing Lots within the Service Area Boundary

The *Municipal Government Act* allows the Municipality to use development charges such as Capital Cost Contributions and Local Improvement Charges to service currently unserviced lots within the service area boundary and thereby increase the supply of developable land in strategic locations. This incentive uses development charges to incentivize development of **privately owned land**.

Municipalities establish development charges through the adoption or amendment of by-laws, which can give the CBRM a means to apply for more funding opportunities.

Development charges are also an option presented in the land banking framework to aid in servicing **municipally-owned surplus lands** to make it more feasible for municipal properties to be used for housing development. This is included in 'Housing Action Area B: Surplus Land Banking Framework' under Actions 1, 2, and 5.

Action Plan - Housing Action Area A: Residential Development Incentives

Action	Implementation Considerations	Outcomes and Metrics of Success	Timeframe
1 Incentive 1: Permanent Property Tax Relief to Non-Profit and Charitable Organizations Amend the <i>Affordable Housing Property Tax Adjustment Policy</i> to offer property tax relief for non-profit organizations to increase their capacity to develop additional dwelling units.	Investment: <ul style="list-style-type: none"> • Staff time to manage applications • Long-term reduction of tax revenue from non-profit affordable housing providers • Annual reporting to ensure the property continues to be used for eligible purposes Department Lead: Planning, Finance Partner: Province, Registry for Charities, Non-Profit Organizations	Outcome: Non-profit and charitable housing providers increase construction of affordable or supportive housing. Metrics of Success: <ul style="list-style-type: none"> • Increase in the number of housing units provided by non-profit organizations in CBRM • Reduction in waitlists for public housing. • CBRM has new non-profit partnerships. 	Short
2 Incentive 2: Expansion of Property Tax Adjustment for Entire Housing Development that Meets Affordability Criteria Amend the <i>Affordable Housing Property Tax Adjustment Policy</i> to offer phase in of the property tax for a housing development that includes 20% or more affordable units.	Investment: <ul style="list-style-type: none"> • Staff time to manage applications • Annual reporting to ensure the affordable dwelling units continue to be rented at the required affordability standard • Short-medium term reduction of tax revenue from new private sector developments (May be partially offset by increase in new infill development within the service area boundary) Department Lead: Planning, Finance	Outcome: Developers are encouraged to develop new housing with a variety of dwelling units, including market and affordable dwelling units. Metrics of Success: <ul style="list-style-type: none"> • Increased number of mixed affordable / market rent apartment buildings. 	Short
3 Incentive 3: Housing Tax Rebate for New Owner-Occupied Units Offer a housing tax rebate on municipal property tax for newly constructed owner-occupied dwellings over the first five years.	Investment: <ul style="list-style-type: none"> • Staff time to manage applications • Reviewing of participating properties to ensure the property continues to be owner-occupied and not run as a business • Short-term reduction of tax revenues Department Lead: Planning, Finance	Outcome: Homeowners are encouraged to construct new homes on their properties. Metrics of Success: <ul style="list-style-type: none"> • Increased number of new infill housing development by homeowners. • Increased number of new housing stock within the service area boundary. 	Medium
4 Incentive 4: Home Reinvestment Grant Program Provide grants for homeowners making essential repairs and accessibility upgrades to their homes to support maintaining existing housing stock.	Investment: <ul style="list-style-type: none"> • Staff time for administration and monitoring • Budget for the grants • Additional budget for inspections by a municipal building official <i>may</i> be required Department Lead: Planning (Buildings Team), Finance Partners: Cape Breton's Affordable Housing Renovation Partnership for funding	Outcome: Homeowners are encouraged to make repairs and accessibility upgrades to their homes. Metrics of Success: <ul style="list-style-type: none"> • Reduction in number of dwelling units that require general or major repair. • Reduction in number of households in core housing need. • Increase in adequate housing stock (as defined by CMHC). 	Medium
5 Incentive 5: Property Assessed Clean Energy (PACE) Program Adopt a PACE Program to provide low-interest loans to homeowners completing energy efficiency upgrades to improve existing housing stock.	Investment: <ul style="list-style-type: none"> • Staff time • Financing arrangements to fund the program Department Lead: Housing Lead (<i>if established</i>) Partners: Operating organization (e.g., Clean Foundation, SwitchPace); Federal and/or provincial government for funding	Outcome: Homeowners are encouraged to make energy efficiency upgrades to their homes. Metrics of Success: <ul style="list-style-type: none"> • Reduced energy costs of CBRM's existing housing stock. • Increased average number of years existing dwellings remain in the housing stock. 	Medium
6 Incentive 6: Development Charges to Service Existing Lots within the Service Area Boundary Incentivize housing development on privately owned land by covering the cost of infrastructure extension.	Investment: <ul style="list-style-type: none"> • Staff time • Budget for service extension and capital cost of infrastructure improvement • Development of a specific by-law for each instance of a service extension Department Lead: Engineering & Public Works, Finance Partners: External consultants to estimate the infrastructure upgrade cost <i>may</i> be required	Outcome: Property owners are encouraged to construct new homes on their properties. Metrics of Success: <ul style="list-style-type: none"> • Increase in number of fully serviced properties. • Increase in number of developments on newly serviced properties. • Increased property value on properties that used this incentive program. • Reduced year-over-year costs to add municipal infrastructure. 	Medium

Housing Action Area B: Surplus Land Banking Framework

CBRM has a large inventory of surplus land that is suitable for residential development, offering a valuable resource that can be used to encourage new housing developments, including affordable housing. The Actions here provide a road map for how CBRM can proceed in implementing the proposed surplus land banking framework. The alignment with Housing Strategy Goals and Objectives is provided in the table below.

Drafting a comprehensive Municipal Land Banking Policy that builds on policies already in place in the current *Property Management Policy* (2021), will be the first step for Action Area B. Once approved, the Municipal Land Banking Policy will guide CBRM as it strategically puts municipal surplus properties to work for housing.

The *Phase 3 Report* provides a proposed Surplus Land Banking Framework with key success factors, suggested policy objectives, and policy outline, along with the following key sections:

- **Surplus Land Review:** Together with the separate surplus land inventory file, the review can support the strategic selection of surplus properties that should receive the most focus for marketing and municipal infrastructure provision.
- **Funding for Surplus Land Improvements:** Engagement throughout the development of this Housing Strategy highlighted that a lack of municipal services is a primary barrier to disposing of surplus lands to build housing. CBRM has an opportunity to address this barrier by providing these services (e.g., roads, sewer, water) to selected strategic properties to create more development-ready land for housing. A brief overview of the following funding options for such improvements is provided in the *Phase 3 Report*: designating surplus land sale revenues, development charges, debenture loans, and grants/funding programs.
- **Partnership Opportunities:** The *Phase 3 Report* includes a detailed list of common partners from other municipalities' land bank programs, along with existing partners and additional partnership opportunities.

Housing Strategy Goal Alignment

Goal	Objectives	Alignment with Objectives
Goal 1: Encouraging new housing	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	✓
Goal 2: Maintaining existing housing stock	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	Strategically invest in infrastructure to service housing development on existing lots and surplus lands within the service area 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	✓

Action Plan - Housing Action Area B: Surplus Land Banking Framework

Action	Implementation Considerations	Outcomes and Metrics of Success	Timeframe
1 Draft Municipal Land Banking Policy Draft and adopt a comprehensive Municipal Land Banking Policy, including a Surplus Land Improvement section.	Investment: Staff time Resources: <ul style="list-style-type: none">• Surplus land inventory file (from Phase 3) Department Lead: Legal Partner: Engineering, Planning	Outcome: CBRM has a Municipal Land Banking Policy that strategically guides land acquisition, improvements, and disposal. Metrics of Success: <ul style="list-style-type: none">• The Policy is adopted.	Short
2 Establish a Funding Strategy Establish funding strategy for surplus land improvements (e.g., designating land revenue for improvements; development charges; debenture loans; funding programs)	Investment: Staff time, budget Department Lead: Legal, Finance	Outcome: CBRM is able to implement each component of the new Land Banking Policy. Metrics of Success: <ul style="list-style-type: none">• CBRM has a budget assigned for each component of the Land Banking Framework, including ample staff hours and capital budget.	Short
3 Create a Property Division Create a dedicated staff team, ideally including a property manager, paralegal, administrator, and real estate sales professional, to lead the land banking framework.	Investment: Staff time, budget Department Lead: Council or Chief Administrative Officer Partner: Legal, Planning, Engineering & Public Works	Outcome: One staff team manages CBRM's Land Banking approach. Metrics of Success: <ul style="list-style-type: none">• CBRM has a staff team with appropriate expertise to implement the recommended Land Banking actions.	Short
4 Pursue Partnerships Dispose of surplus lands to strategic partners, especially non-profit organizations to enable more affordable, accessible, or supportive housing development.	Investment: Staff time Department Lead: Legal or new Property Division (if established) Partner: Cape Breton Partnership (REN), Non-profit organizations	Outcome: CBRM has disposed of surplus land to partners for the purpose of building housing. Metrics of Success: <ul style="list-style-type: none">• CBRM has a preferred contact list of at least three organizations for surplus land disposal.	Continuous
5 Improve Designated Surplus Lands for Housing Implement surplus land improvements in designated areas, including servicing lots within the service area boundary and shovel-ready projects that have already received permits on municipally-owned lands.	Investment: Staff time, budget, by-law amendments Department Lead: Engineering & Public Works, Planning Partner: Contractors, consultants	Outcome: More people are living in new housing units built on previously municipal surplus properties. Metrics of Success: <ul style="list-style-type: none">• Increase in number of new housing units built on previously surplus municipal properties.• Occupancy permits received for improved surplus municipal properties.	Continuous
6 Acquire Land for Housing Build land bank as needed to support more housing development within the service area boundary, acquiring land from tax sale properties, the provincial or federal land banks, or other strategically-located properties (e.g., adjacent to a surplus property).	Investment: Staff time, budget, purchase of tax sale properties Department Lead: Legal or new Property Division (if established) Partners: All municipal departments, Provincial and/or Federal Land Bank, landowners	Outcome: More housing is built within the service area boundary. Metrics of Success: <ul style="list-style-type: none">• CBRM acquires new surplus municipal properties that are suitable for housing development.	Continuous
7 Dispose of Surplus Lands for Housing Promote certain surplus lands for residential development using new Policy, especially those that scored as highly suitable in the surplus land review and those that received municipal infrastructure improvements.	Investment: Staff time, budget (for marketing) Resources: <ul style="list-style-type: none">• Surplus land inventory file (from Phase 3)• CBRM <i>Fast Tracked Housing Design Initiative</i> (2025) Department Lead: Legal or new Property Division (if established) Partner: Cape Breton Partnership (REN), Non-profit organizations, Real estate agency	Outcome: More housing is built on previously municipal surplus land. Metrics of Success: <ul style="list-style-type: none">• At least 10 municipal surplus properties are sold for housing development.• Increase in revenue from municipal land sales.• Occupancy permits received for previously surplus municipal properties.	Continuous

Housing Action Area C: Plan Implementation

The Actions recommended under this Action Area provide further structure and guidance to the Municipality as it undertakes the Housing Strategy. The Actions below provide a guide for the practical decisions about staffing, budgeting, and plan review, with the overall goal of assisting CBRM in providing excellent municipal management and ensuring that the implementation of the Housing Strategy is a success.

A significant underlying factor that will make-or-break whether most of the Housing Strategy actions are implemented is adequate **staff capacity and hours**. A recurring theme through engagement with municipal staff was the challenge of not having enough staff time to take on new initiatives. Additional staff will be required to implement most of the Housing Strategy actions, which will require an increase to the staffing budget; however, the increase in development resulting from the recommended initiatives will increase the municipal tax base and that boost to municipal revenue should offset the increase in staffing costs.

Two specific staffing recommendations to support the Housing Strategy are as follows:

- Create a **Housing Lead** staff position who will oversee all Housing Strategy initiatives. Since inter-departmental coordination is essential for many of the actions, this role is highly recommended. The position could be incorporated into the recommended Property Division (described next) or the Planning Department.
- Create a **Property Division**, a staff team that ideally includes a property manager, paralegal, administrator, and real estate sales professional. This team will implement the Land Banking Framework as outlined in the previous 'Action Area B: Surplus Land Banking Framework'.

Providing **adequate budget** is the second foundational factor that will dictate Housing Strategy success. As the municipality considers how the recommended actions will be incorporated into the municipal budget, it should consider that the current offering of incentive programs that CBRM is already running in recent years are oversubscribed, suggesting there is demand among the community for such programs and that more funding allocated to both existing and future incentive programs could be impactful.

There is also the opportunity to designate funds gained through surplus land sales to be reinvested in the municipal Land Bank, as opposed to going into the general fund as is currently done (keeping in mind how the *Municipal Government Act* requires that land sale proceeds go into a fund for capital expenditures, as outlined in Section 1 of this report).

Key logistical information that supports the below Actions can be found in the *Phase 3 Report*, particularly the "Land Banking Success Factors" and the "Funding Surplus Land Improvements" sections.

Action Plan - Housing Action Area C: Plan Implementation

	Action	Implementation Considerations	Outcomes and Metrics of Success	Timeframe
1	Ensure Adequate Staff Capacity Assign staff to champion and monitor each program and policy, including creating a dedicated Housing Lead staff position to coordinate all Housing Strategy implementation.	Investment: Staff time, budget, new staff (as required) Department Lead: Council, Chief Administrative Office Partner: Planning, Property Division (<i>if established</i>)	Outcome: Staff have enough hours to make each Housing Action happen. Metrics of Success: <ul style="list-style-type: none">Champions (staff) are assigned to each Action of the Housing Action Plan.Reduction in time to process residential incentive applications.	Continuous
2	Work with Legal Experts Seek legal advice for all programs and policies to ensure compliance with legislative requirements.	Investment: Staff time, budget Department Lead: Legal Partner: Specialized legal consultants, such as a solicitor	Outcome: All programs and policies are supported under the current legislation. Metrics of Success: <ul style="list-style-type: none">All housing programs and policies have been reviewed and approved by the Legal Department.	Continuous
3	Set a Budget Set an annual budget for the residential incentives. Create a phased approach as necessary (e.g., start with one, add another following budget cycle).	Investment: Staff time Department Lead: Finance Partners: All other municipal departments leading Housing Strategy actions; funding organizations	Outcome: All housing incentive programs continue to operate with budget being allocated annually. Metrics of Success: <ul style="list-style-type: none">Have budgets distributed annually for all residential incentive programs.	Continuous
4	Monitor Funding Opportunities Support all incentive programs and surplus land improvements with additional funding options as they become available.	Investment: Staff time, budget Department Lead: Planning or Housing Lead (<i>if established</i>) Partner: Funding partners, agencies, or other levels of government	Outcome: CBRM is able to take advantage of funding opportunities when they become available to meet the Housing Strategy Goals to a greater extent. Metrics of Success: <ul style="list-style-type: none">All incentive programs continue to operate with funding source(s).	Continuous
5	Review Metrics of Success Review the metrics of success for all actions annually to track the progress of the Housing Strategy, amending as needed to ensure relevance, and present as Annual Report to Council.	Investment: Staff time, budget Department Lead: Planning or Housing Lead (<i>if established</i>)	Outcome: CBRM is able to successfully track progress towards achieving each Housing Action. Metrics of Success: <ul style="list-style-type: none">Housing Strategy's measures of success are reviewed and presented in an annual report to Council every year.	Continuous
6	Use CBRM's Fast-Tracked Housing Design Initiative Support incentive programs and developments on surplus municipal lands by promoting CBRM's fast tracked housing design initiative to applicants and buyers.	Investment: Staff time Resources: <ul style="list-style-type: none">CBRM Fast-Tracked Housing Design Initiative ReportSurplus land inventory file Department Lead: Planning or Housing Lead (<i>if established</i>)	Outcome: New housing can be built more quickly. Metrics of Success: <ul style="list-style-type: none">Increased number of dwelling units that used a Fast Tracked Housing Design.Reduction in time to process applications for development incentives.Reduction in time to approve development permits.	Medium
7	Coordinate between Departments Ensure coordination with other strategies, such as workforce attraction and retention efforts in the <i>Economic Development Strategy</i> , and departments, establishing inter-departmental committees as needed.	Investment: Staff time, budget Department Lead: Planning or Housing Lead (<i>if established</i>)	Outcome: Housing initiatives are coordinated with other municipal strategies and initiatives. Metrics of Success: <ul style="list-style-type: none">Housing Strategy is able to support other municipal strategies, such as the <i>Economic Development Strategy</i>.	Continuous
8	Review Housing Strategy Review the Housing Strategy in 5 years, including the Housing Needs Assessment required in the <i>Economic Development Strategy</i> and community engagement.	Investment: Staff time, budget Department Lead: Planning or Housing Lead (<i>if established</i>) Partners: Consultants, housing providers, community members	Outcome: The Housing Strategy continues to reflect the evolving housing needs of the population and provide effective initiatives. Metrics of Success: <ul style="list-style-type: none">The Housing Strategy is updated every 5 years.	Long

Housing Action Area D: Municipal Communications Approach

Housing Action Area D provides a Municipal Communications Approach with a two-fold focus: community engagement and municipal advocacy.

Public and stakeholder engagement was an integral part of the process that created this Housing Strategy, and keeping the community informed on Strategy progress and updates will remain essential. This Housing Action Area provides CBRM with practical steps to ensure the community is kept in the loop about this important Strategy that they helped to develop.

The communications approach will also need to be translated onto the Municipality's new website when it is ready to launch.

The municipal communications approach also provides advocacy-focused actions that CBRM may choose to pursue to further support the implementation of the Housing Strategy. One is focused on advocating for funding to enhance what CBRM is able to accomplish through the Strategy. The other is advocating for changes to the *Municipal Government Act*, which can help CBRM offer more flexible tax rates to housing developers as an additional way to incentivize new housing to be built.



Photo from Public Open House, Sydney

(Source: Consultant Team)

Action Plan - Housing Action Area D: Municipal Communications Approach

Action	Implementation Considerations	Outcomes and Metrics of Success	Timeframe
1 Develop a Housing Strategy Communication Plan To guide the orderly implementation of the following recommended actions, develop a communication plan for the Housing Strategy.	Investment: Staff time, budget Department Lead: Communications, Housing Lead (<i>if established</i>) Partner: Consultants	Outcome: The Municipal Communications Approach actions from the Housing Strategy are implemented in a coordinated manner. Metrics of Success: <ul style="list-style-type: none">• CBRM has a Housing Strategy Communication Plan.• The below actions are implemented.	Short
2 Update the Public Consistently Ensure the webpage for the Housing Strategy is maintained and updated with reports, program updates, and provide educational resources (e.g., infographic, videos) in a way that is accessible, and consider creating and using a communications platform.	Investment: Staff time, budget (for creating infographics and videos) Department Lead: Communications, Housing Lead (<i>if established</i>) Partner: Consultants	Outcome: The public has access to accurate and up-to-date information about the Housing Strategy. Metrics of Success: <ul style="list-style-type: none">• Increased number of visitors to the webpage.• New content is added to the webpage at least twice per year, preferably quarterly.	Continuous
3 Promote Residential Incentive Programs Promote the programs when ready to launch across all Municipal social media platforms and local news media (e.g., radio, bulletins, newspaper)	Investment: Staff time, budget (for creating materials for promotions and manage social media platforms) Department Lead: Communications, Housing Lead (<i>if established</i>) Partners: Cape Breton Partnership (REN), Consultants, News media providers	Outcome: Private developers, non-profit and charitable housing providers, and homeowners are using the residential development incentive programs for housing maintenance and new housing construction. Metrics of Success: <ul style="list-style-type: none">• Increased number of applications submitted to residential incentive programs.• All available funding allocated to residential development incentive programs is used by program applicants.	Continuous
4 Provide Updates on Incentive Programs As long as programs are not oversubscribed, continue to promote programs on social and print media platforms at regular intervals throughout the duration of program lifespan or until available funding is depleted.	Investment: Staff time, budget (to monitor updates on the residential incentive programs and manage social media platforms) Department Lead: Communications, Housing Lead (<i>if established</i>) Partners: Cape Breton Partnership (REN); News media providers	Outcome: The public has access to accurate and up-to-date information about the status of available incentive programs. Metrics of Success: <ul style="list-style-type: none">• Residential incentives are promoted across the Municipality quarterly (or at another specified time interval).	Continuous
5 Advocate for Changes to Municipal Government Act Advocate for reduced tax restrictions in <i>Municipal Government Act</i> to allow CBRM to provide greater tax incentives to for-profit housing developers.	Investment: Staff time, budget Resources: <ul style="list-style-type: none">• <i>What We Heard Report</i> (Phase 3)• Phase 2 Report Department Lead: Council Partners: Legal, Planning, all departments, other municipalities, NS Federation of Municipalities	Outcome: <i>Municipal Government Act</i> (MGA) is amended to allow CBRM to offer more residential development incentives. Metrics of Success: <ul style="list-style-type: none">• The MGA allows redevelopment incentives for residential use (as is currently permitted for commercial uses in CBRM).• The MGA allows CBRM to offer a separate tax rates to incentivize affordable housing.• A charter is established for CBRM.	Continuous
6 Advocate for Federal and Provincial Funding Advocate for Federal and Provincial funding to help fund the implementation of the Housing Action Plan.	Investment: Staff time Department Lead: Engineering & Public Works (Federal-Provincial Liaison) Partners: All departments, Council, community members, other municipalities, NS Federation of Municipalities	Outcome: CBRM is able to meet the Housing Strategy Goals with increased funding. Metrics of Success: <ul style="list-style-type: none">• CBRM is able to offer the residential development incentives to more applicants.• CBRM is able to make more surplus properties development-ready before selling.	Continuous

