

Residential Development Incentives and Land Banking Framework

CBRM Housing Strategy - Phase 3
Revised in July 2025

Created for:



CAPE BRETON
REGIONAL MUNICIPALITY

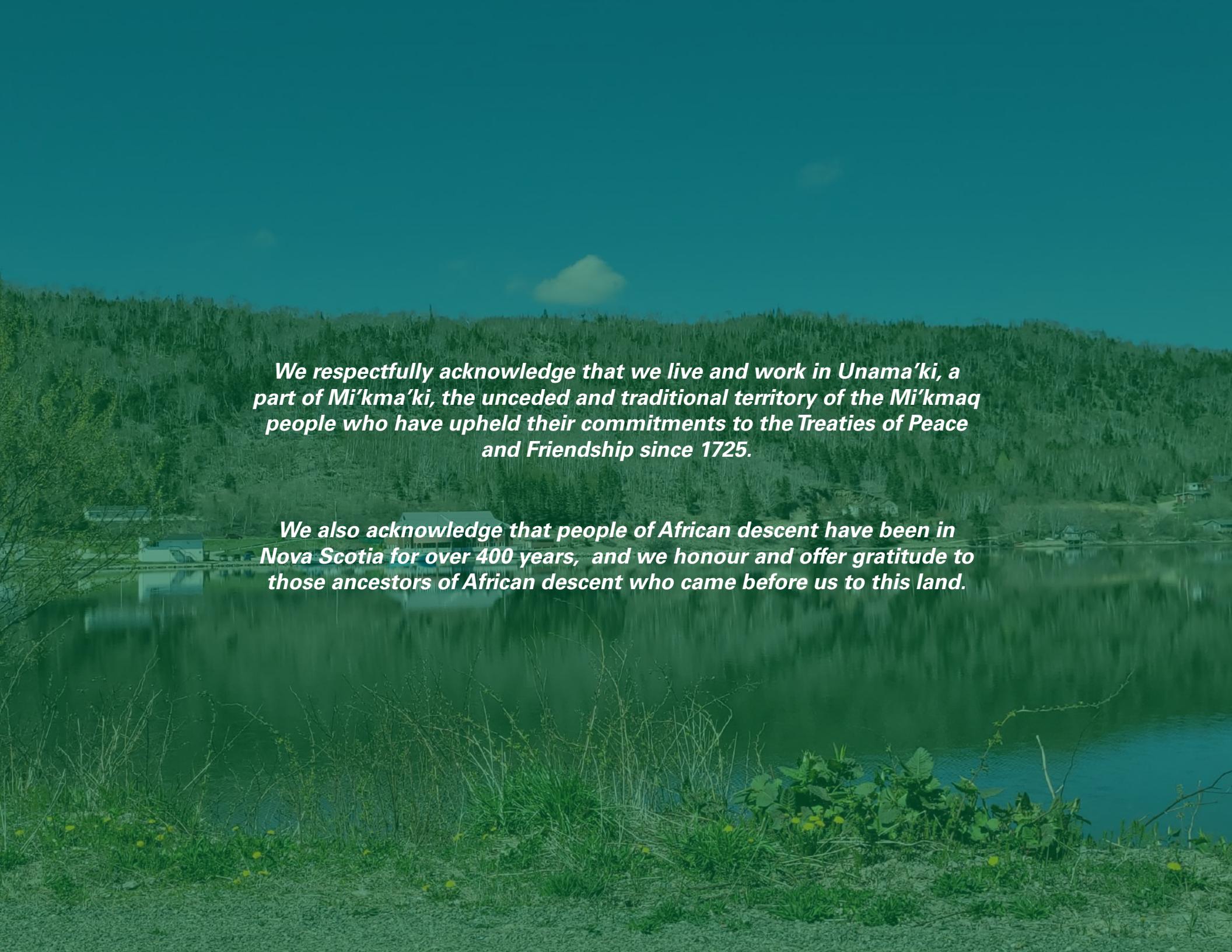
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We respectfully acknowledge that we live and work in Unama'ki, a part of Mi'kma'ki, the unceded and traditional territory of the Mi'kmaq people who have upheld their commitments to the Treaties of Peace and Friendship since 1725.

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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Thank you to everyone who has taken the time to speak with us or fill in the community survey. Your ideas, insights and experiences have been invaluable in helping us understand CBRM's housing past and present, and envision a better future. 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.

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.

Executive Summary

Based on key findings from Phases 1 and 2 of the Cape Breton Regional Municipality's (CBRM) Housing Strategy, Phase 3 focused on the following two components:

1. Refining a selection of appropriate **Residential Development Incentives** and designing these incentive programs specifically for CBRM based on community and staff feedback; and
2. Providing a **Land Banking Framework** based on a review of land bank case studies and CBRM's current surplus land inventory.

The Residential Development Incentive programs and the Land Banking Framework were developed based on the three overarching Goals identified in Phase 2:

1. Encouraging new housing
2. Maintaining existing housing stock
3. Supporting long-term financial viability

Residential Development Incentive Programs

We proposed the following six residential incentive program options to achieve the above Goals:

1. **Two (2) Property Tax Adjustment programs** to incentivize market, non-market and supportive housing development: 1) offering permanent tax relief for non-profit housing providers and charitable organizations and 2) expanding the existing *Affordable Housing Property Tax Adjustment Policy* to offer tax reductions for buildings in which 20% or more of the units meet the affordability standards.
2. **Housing Tax Rebate for Owner-Occupied Units** to offer funding for homeowners seeking to construct or purchase new dwelling units within the service boundary.

3. **Home Reinvestment Grant Program** to provide funding to homeowners who will complete housing repairs to improve safety and accessibility of existing dwelling units.
4. **Property Assessed Clean Energy (PACE) Program** to reduce the energy costs of CBRM's existing housing stock by offering low-interest loans to homeowners.
5. **Servicing Existing Lots within the Service Area Boundary** to allow CBRM to increase the supply of developable land within this boundary, applying upfront development charges to cover the cost of extending infrastructure to unserviced properties.

Land Banking Framework and CBRM's Surplus Land

The **Surplus Land Review** examined the feasibility of the existing surplus parcels in the current service boundaries based on lot sizes, lot frontages, and proximity to key community amenities. The review confirmed that most surplus properties could be good candidates for housing development. The community of Whitney Pier in Sydney offers several clusters of surplus lands located close to amenities, making it a strong candidate for improvements like servicing. Glace Bay, New Waterford, and Sydney Mines also contained surplus properties on which CBRM should consider focusing improvement efforts.

The **Land Banking Framework** provides CBRM with practical opportunities to utilize the large inventory of surplus properties. The Framework was developed based on case studies of six comparable Canadian municipalities and a careful examination of the *Municipal Government Act* (MGA) provisions related to land banking. Key considerations for a successful land banking framework include:

- **Setting Goals:** CBRM must clearly define what it hopes to achieve with its surplus lands to develop policies that align with those goals. Suitable goals for CBRM's land banking framework can include generating more revenues for the Municipality, providing better opportunities to both non-profit and for-profit housing providers to acquire municipal land, supporting other land use opportunities, and developing strategic neighbourhoods to enable more housing construction.
- **Listening to Locals:** The land banking framework must reflect the local housing context and community needs.
- **Pursuing Partnerships:** CBRM should explore opportunities to partner with different organizations (such as community land trusts, housing cooperatives, non-profit housing providers, and social enterprises) to encourage the development of affordable, supportive, and varied housing types on municipal surplus lands.

The proposed Land Banking Framework for CBRM consists of two core policies, which we recommend be combined into one policy should CBRM choose to develop both:

- **Municipal Land Banking Policy:** This policy guides both how CBRM acquires and disposes of surplus municipal land. It includes a special process that would allow CBRM to directly contact non-profit organizations for land disposal and provides a grant to cover the costs of the land transfer for affordable housing providers.
- **Surplus Land Improvement Policy:** This policy guides how CBRM strategically selects certain surplus lands for improvement before disposal and outlines procedures, including demolishing derelict buildings, rezoning to provide opportunities to create more housing, and servicing unserviced lots.

Recommendations

The following summarizes recommendations from throughout the report:

Residential Development Incentives:

1. Enhance the *Affordable Housing Property Tax Adjustment Policy*.
 - a. Provide tax relief for non-profit organizations.
 - b. Expand tax adjustments for affordable housing.
2. Provide housing tax rebate for new owner-occupied units.
3. Adopt a home reinvestment grant program.
4. Adopt a Property Assessed Clean Energy Program.
5. Service lots within service area boundary.

Surplus Land Banking Framework:

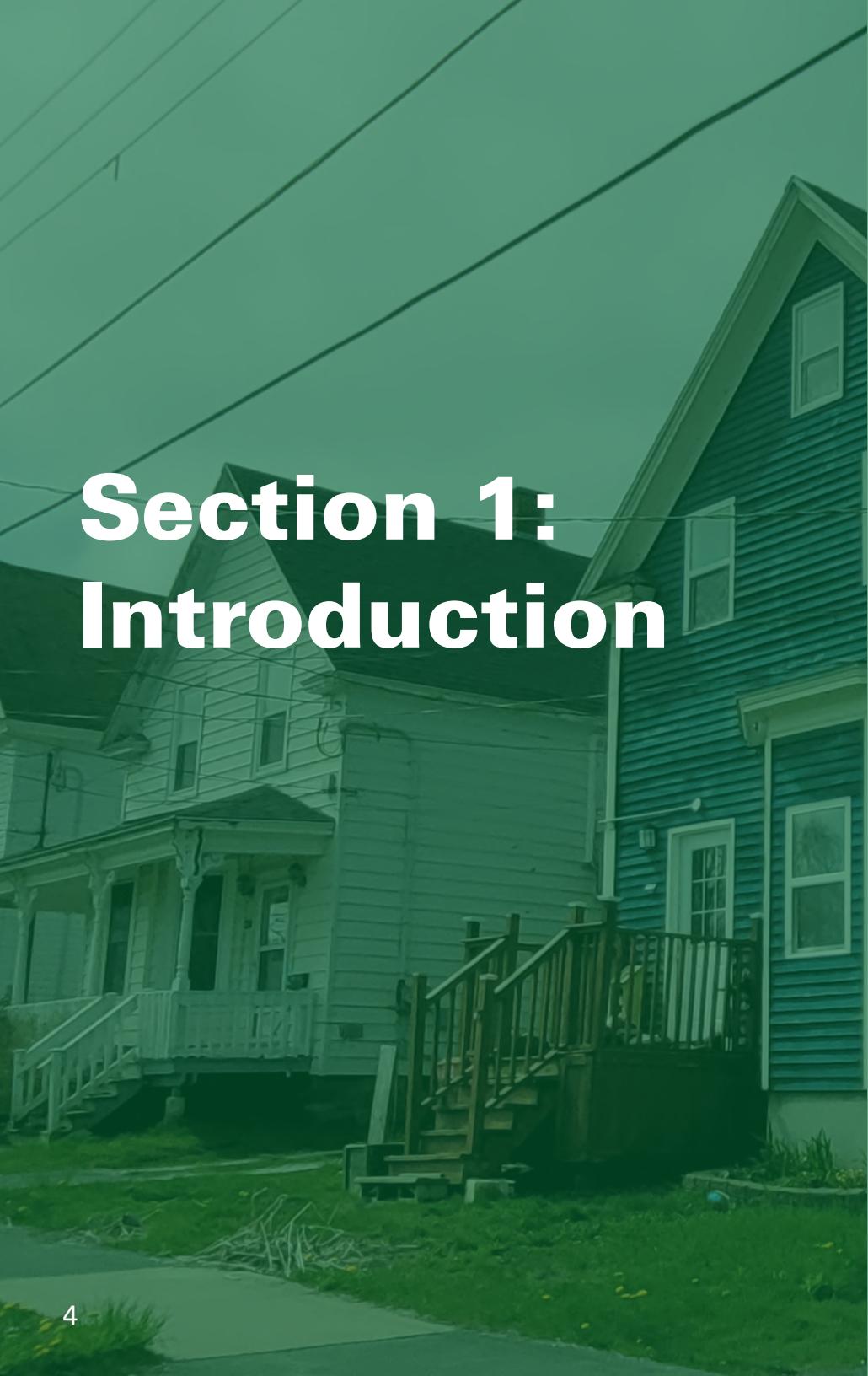
6. Adopt a Municipal Land Banking Policy, including a Surplus Land Improvement Policy.
7. Review existing *Property Management Policy*.
8. Focus improvements on select surplus land areas, starting with Whitney Pier area.

For All of the Above:

9. Ensure all programs and policies are reviewed by Legal Department to ensure compliance with legislation.

What's next for the Project?

The fourth and the final phase of the project will be to create the Housing Action Plan for CBRM based on community engagement, research, and analysis completed through Phases 1 to 3. Phase 4 will provide a practical strategy for CBRM, focusing on Plan implementation, communication, monitoring and evaluation.



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, with Phases 1 and 2 now complete:

- **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.

This report presents key findings from **Phase 3**, with one focus being on refining a selection of appropriate residential development incentives and designing more detailed program options based on community and staff feedback. The other focus is helping CBRM strategically manage its surplus lands by providing a Land Banking Framework based on a review of land bank case studies and the inventory of CBRM's current surplus land.

A separate *Phase 3: What We Heard Report* summarizes stakeholder engagement and public survey feedback from this phase. Reports from Phases 1 and 2 are available on the Municipality's website.

Using this Document

This report is designed as a toolkit containing multiple strategic options municipal staff and Council can use to address local housing needs. Though some information and explanation is provided throughout, more details can be found as needed in the **Appendices**, and much of the content leans heavily on information from the Phase 1 and 2 reports.

Acronyms

The following acronyms are used throughout the report:

- CAO: Chief Administrative Officer
- CBRM: 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
- LIC: Local Improvement Charges
- MGA: *Municipal Government Act*

Housing Vision

The vision for housing in CBRM is as follows:

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

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

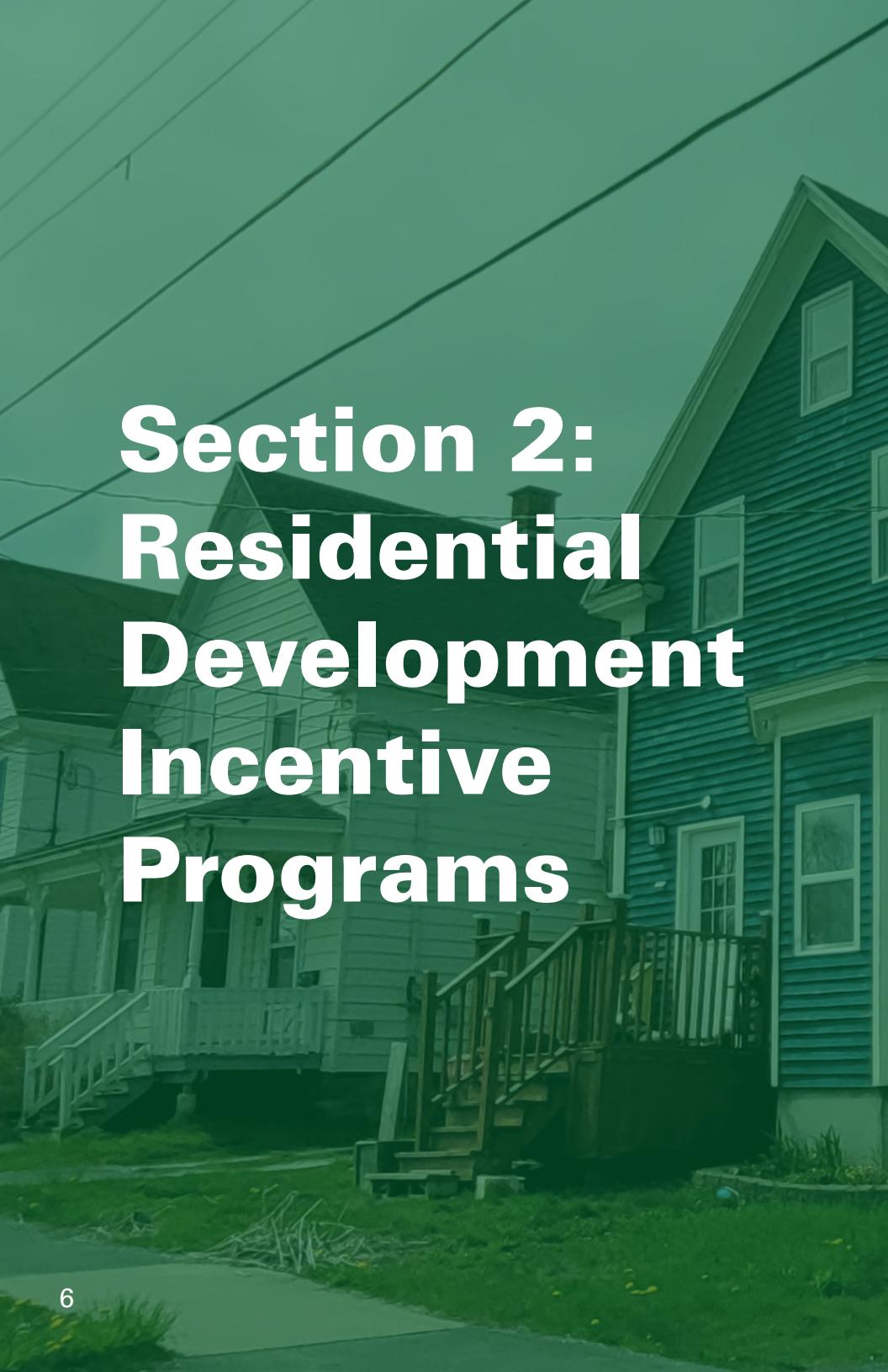
- Incentivize the development of a variety of market housing options.
- Incentivize the development of non-market / affordable housing.
- Expand incentives to encourage the creation of supportive housing.
- Strategically use the Municipality's surplus lands to support housing development along with other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

Goal 2: Maintaining existing housing stock

- 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.



Section 2: Residential Development Incentive Programs

This section provides an overview of six residential incentive programs proposed to achieve the Goals highlighted in Section 1.

CBRM has approximately 4,000 vacant lots within its existing service area boundary, representing a valuable asset that could be used for housing.¹ The proposed programs would enable efficient and integrated housing development by providing incentives that support **Goal 1 - Encouraging new housing** construction across CBRM.

Additionally, our proposed incentives would help achieve **Goal 2 - Maintaining existing housing stock**, which would contribute to increasing the stock of adequate and energy-efficient homes while taking advantage of an existing resource. Though all programs support the third goal, the sixth proposed incentive in particular would move forward **Goal 3 - Support long-term financial viability**.

Each incentive program includes the following:

- Eligibility Criteria
- Financial Details (e.g., incentive value)
- Funding
- Administration
- Support under the *Municipal Government Act* (MGA)

¹ Upland. (2024). *CBRM Housing Design Initiative*.

Encouraging New Housing

Incentives 1 and 2: Property Tax Adjustments

Based on our findings in Phase 2, property tax reductions would have the greatest impact on improving the financial feasibility of a development. The current residential property taxes in CBRM reduce the net operating income to an amount that is below what is needed for many developments to meet their required return on investment. With a 2024/2025 combined Municipal and Provincial tax rate of \$1.94 / \$100 of assessed value for a residential property in Sydney, property tax in CBRM is significantly higher than in Halifax Regional Municipality, which is \$1.11 / \$100 of assessed value in urban areas. While the effect of this tax rate is mitigated for many properties in CBRM due to the capped assessment program, new buildings and properties with more than three units pay the full rate.

Existing CBRM programs such as the *Affordable Housing Property Tax Adjustment Policy* and the Commercial District Development Support program aim to incentivize development by reducing the cost of property tax through a phase-in of taxes for affordable housing and commercial developments respectively. Instead of direct capital expenditures, these programs rely on the opportunity cost of not collecting tax revenue. Calculating the true cost of such a policy to the Municipality is difficult due to the reduction in dead weight loss* that accompanies a tax reduction, and the benefit of incentivizing development in locations that are financially efficient from a cost of servicing perspective (i.e., are located within the service area boundary).

While the existing affordable housing property tax adjustment program has seen successful, it could be considered for an expansion and an alteration to increase the incentive to develop in CBRM. Targeted adjustments would aim to achieve the following objectives:

- Improve the feasibility of development of non-profit led affordable and supportive housing; and
- Expand the incentive for new residential developments conditional on developing within the service area and while meeting a standard of affordability.

Two programs to achieve these objectives are detailed below:

Incentive 1: Permanent Property Tax Relief for Non-Profit and Charitable Organizations

Following the model established by the Halifax Regional Municipality, and under the authority of Section 71 of the *Municipal Government Act*, CBRM should change the criteria of the existing property tax adjustment program by changing the eligibility to only allow for non-profit and charitable housing providers to receive permanent property tax relief. This program could be made available for both existing and proposed new developments. While allowing existing eligible properties to apply to this program would not directly lead to additional units, it would support the bottom line of those organizations and increase their capacity to develop additional units in the future and to provide services that their tenants may require. This tax relief would also support eligible organizations in purchasing existing buildings for use as affordable housing which otherwise would be made more difficult due to increased property tax upon the sale of the building and lifting of the cap.

***Dead weight loss** refers to the effect of increased development activity due to the reduction in tax.

Eligibility Criteria:

Eligible applicants are non-profit housing providers or charitable organizations providing housing and dedicated services for persons with special needs. The degree to which tax relief is provided can vary depending on the type of housing provided (e.g., housing with special care or an organization that provides housing affordable to low-middle income tenants). The Halifax Regional Municipality has such a program through *Administrative Order 2024-001-ADM Respecting Tax Relief to Registered Non-Profit and Registered Canadian Charitable Organizations*.

Tax Relief Policy:

- Time Frame: Indefinite
- Value:
 - » Non-profit affordable housing providers: 50%
 - » Charitable organization providing housing and dedicated services for persons with special needs: 100%

Funding: Rather than a grant program which would require budgeted spending, this program would be funded as a function of lost potential revenue for the Municipality. Financial considerations for staff time to administer the program would need to be considered and be included in the annual operating budget.

Administration: This program would require CBRM staff to manage and review applications, and to provide annual reports confirming that the property continues to be used for eligible purpose.

Support under the *Municipal Government Act*: Where this tax adjustment would be a long term decision, it is likely that 'Section 71 - Tax exemption policy for certain organizations' of the *Municipal Government Act* would be the most relevant section.

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

Under the existing program, only the dwelling unit that meets the affordability requirement is eligible for the property tax phase in. This eligibility criteria should be amended so for every affordable unit provided in a development, an additional four market units may be included within the adjustment. This would imply that a development with 20% affordable units would be completely included in the phased in tax. While the tax relief values would be reduced from the existing program, the overall value that this program provides to applicants would increase, providing an incentive to invest in housing development in areas within the existing service area boundary.

Such a program could help to make residential apartments with a mix of market and affordable units very attractive for a developer to construct - helping to overcome barriers to development in CBRM including high property tax, high construction costs, and labour supply challenges. The financial incentive this program offers could be a defining advantage for developing residential apartments, making CBRM a competitive destination for investment. This program would aim to increase the rate of housing development beyond the status quo, increasing the size of tax roll in areas that can be efficiently serviced by CBRM.

Eligibility Criteria:

- For a unit to be deemed “affordable”, a unit must align with the CMHC affordability standard under the Apartment Construction Loan Program of 30% of the median total income of all families in the subject market. Units must be maintained at that level of affordability for at least 10 years.
- For each affordable unit, allow the inclusion of an additional four market-rate units into the phased-in tax adjustment (e.g., a 10-unit development with 2 affordable units would be eligible for the phased-in taxes).
- Development must be located within the service area boundary.
- The program is applicable to residential developments with any number of dwelling units.

Tax Relief Value:

- Diminished by 50% in years 1-2
- Diminished by 40% in years 3-4
- Diminished by 30% in years 5-6
- Diminished by 20% in years 7-8
- Diminished by 10% in years 9-10

By using the affordability standard that 20% of the units in the building have rents below 30% of the median household income for all families in the subject area, this program would align with the affordability criteria of CMHC's Apartment Construction Loan Program. Further, as opposed to being geared toward 30% of a specific tenant's income, basing the affordability requirement on median household income ensures that preferential treatment isn't given towards higher income tenants whose 30% of household income would be higher.

The objective of this program is to bring a standard of affordability to every new residential development while further incentivizing the development of market-price residential units. A discounted cash-flow analysis suggests that the financial benefit to participating in such a program would adequately account for the financial cost of providing affordable dwelling units over those 10 years, thereby also providing an incentive to develop mixed affordable / market rent apartment buildings more generally.

Funding: As with the tax relief for non-profit organizations, this program would be funded through reduced revenue from property tax revenue rather than a grant from a budgeted expenditure. However, it should be noted that this program would incentivize new development that would otherwise not have taken place. Under a situation where a development occurs that would otherwise not have occurred, the financial cost of offering tax relief would be the difference between the Municipality's cost of servicing the property and the tax revenue generated. Financial considerations for staff time to administer the program would need to be included in the municipal operating budget.

Administration: Reporting would take the same form as the existing affordable housing tax incentive program, requiring annual confirmation that the affordable dwelling units continue to be rented at the required affordability standard. It is recommended that the staff review the program within 3 to 5 years to ensure it is appropriately scaled to meet the objective of increasing the supply of affordable housing units.

Support under the *Municipal Government Act*: ss. 57(4) allows for direct financial assistance to businesses for the purpose of increasing affordable housing.

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

For many residents in CBRM, home ownership is highly valued. While CBRM seeks to encourage the development of missing middle* housing, owner-occupied units will continue to be an important part of its housing stock and will continue to be in demand. However, the proposed “expanded affordable housing tax adjustment” program would only apply to properties that have a rental component. As such, there is currently no incentive program available to a property owner who constructs or purchases a newly constructed individual dwelling unit whether that be a single unit dwelling, condominium unit, or co-op housing. To ensure that this segment of the market is appropriately incentivized, a separate housing tax rebate program should be developed to support the development of owner-occupied dwelling units within the service area boundary.

Eligibility Criteria:

- The incentive only applies to the first owner occupant of a dwelling unit post construction.
- The dwelling unit must be owner-occupied.
- The dwelling unit must be within the service area boundary.
- If constructed by a developer, the property is not eligible for tax adjustment until after the title has been transferred to the first owner post-occupancy permit.

Grant Value:

- 90% of property tax in year 1
- 75% of property tax in year 2
- 60% of property tax in year 3
- 45% of property tax in year 4
- 30% of property tax in year 5

To establish a limit on the total amount of value and focus relief for modest housing rather than luxury housing, the maximum amount of assessed value eligible under this program could be \$400,000. For example, for a new home assessed at \$450,000, only \$400,000 of the assessed value would be eligible for tax adjustment under the above schedule. While developers would not be eligible for this grant, new home buyers who participate in the program would have stronger buying power, thereby improving the market conditions for constructing new housing. This provides an indirect incentive to the development of owner-occupied housing in CBRM.

Funding: As with the tax relief for non-profit organizations, this program’s funding would be from reduced revenue from property rather than a grant from a budgeted funding source. While this program would be set up as a grant to comply with the requirements of the *Municipal Government Act*, it would be offset by the property tax revenue of the new properties – effectively being revenue neutral beyond the cost of servicing properties. Financial considerations for staff time to administer the program would need to be considered and be included in the budget.

Administration: This program would require staff capacity to manage applications and review participating properties at time of tax payment to ensure that the property continues to be owner occupied and not run as a business.

Support under the *Municipal Government Act*:

- 9A (b) and (c) Municipal purposes
- 65A Spending for municipal purposes and budgets

***Missing Middle** housing refers to housing types that fall somewhere between a single-detached home and a high-rise apartment building, and can include types like a duplex, row houses, or a smaller low-rise apartment building.

Maintaining Existing Housing Stock

Incentive 4: Home Reinvestment Grant Program

As properties age, maintenance and repair costs grow. At times, these repairs can be so costly as to be prohibitive to homeowners, leading to accelerating deterioration of the building and ultimately demolition or dereliction. This program aims to support homeowners in making the essential repairs needed to ensure that the dwelling can continue to be part of the Municipality's housing supply. The proposed grant program can be used as a "top-up" to the existing *Nova Scotia Home Repair and Accessibility Program* which offers the following:

- Up to \$18,000 for emergency repairs, and health and safety upgrades; and
- Up to \$16,000 for accessibility upgrades.

The Home Reinvestment Grant Program would provide grants to homeowners to complete a limited scope of renovations that align with the Government of Nova Scotia's Home Repair and Accessibility program.

Eligibility Criteria:

- Applicants must be eligible for the *Nova Scotia Repair and Accessibility Program*, including household income limits.
- Property must be owner-occupied.
- A property is eligible to participate in the program only once.
- A building permit must be issued prior to funding being received.
- The dwelling must be a minimum of 30 years old.
- The property is in good standing with regard to municipal taxes and fees.
- An inspection confirms the scope of work is for essential repairs, safety, and accessibility upgrades including:
 - » Foundation repairs;
 - » Roof replacement;
 - » Load bearing wall/beam repairs;
 - » Building Envelope replacement;
 - » Mechanical systems; and
 - » Accessibility upgrades.

Grant Value: \$12,000

Funding: This grant program would require the Municipality include the program in the annual operating budget.

Administration: This program would require staff to evaluate applications and to ensure renovations are completed as proposed. Inspections from a municipal building official *may* be required to verify the eligibility of the proposed scope of work.

Support under the *Municipal Government Act*:

- 65A Authorized Municipal Expenditures
- 9A Purposes of a Municipality

Incentive 5: Property Assessed Clean Energy (PACE) Program

The Property Assessed Clean Energy (PACE) program helps to reduce the energy costs of CBRM's existing housing stock by offering low-interest loans to homeowners. This can help to address the significant challenge of energy poverty that many residents experience when they need to choose between budgeting for heat, electricity, and other costs like groceries. Like the Housing Reinvestment Grant Program, this incentive is intended to encourage re-investment into the existing housing stock and help to ensure the longevity of CBRM's housing.

Many municipalities across Nova Scotia currently offer this program through turnkey (i.e. ready-to-use) solution programs offered by the Clean Foundation or SwitchPACE, with program requirements being customizable to the specific community. Fundamental to any PACE program is a municipal loan to homeowners to complete any project that will improve energy efficiency or reduce greenhouse gas emissions. A municipal charge is put onto the participating property with the loan's interest and principal being repaid through regular property taxes which act as a first lien on the property. The financial savings from reduced energy and electricity costs due to the upgrades should be greater than the cost of the loan, leading the property owner to have a positive financial outcome with a comfortable and energy efficient home.

Eligibility Criteria:

A variety of projects could be eligible under this program, and general types of eligible projects include:

- Insulation
- Exterior windows and doors
- Draft proofing
- Heating and hot water systems
- Solar Systems

Applicants would need to meet the following criteria:

- Upgrades must meet a 1:1 debt to service ratio in which the cost of borrowing is equal to or less than the estimated energy savings from the efficiency improvement.
- The applicant must be a homeowner in an owner-occupied building, which may be a single-detached, semi-detached, or row house building.
- The property is in good standing with regard to municipal taxes and fees.

Financial Details:

- Interest rate: 2%
- Repayment period: 15 years
- Maximum loan amount: \$40,000 per dwelling unit or 15% of assessed property value

Funding and Administration:

Federal and provincial funding programs exist specifically to set up and run PACE programs. The Nova Scotia Department of Natural Resources offers a grant to cover start-up costs, while the Federation of Canadian Municipalities offers support to capitalize loan programs through the Community Energy Financing program.

As there are two ready-to-use programs available, SwitchPACE and Clean Energy Financing, it is recommended that CBRM participate in one of these existing programs in order to minimize the required staff time to manage the program.

Support under the *Municipal Government Act*: Section 81A By-law regarding equipment charges

Supporting Long-Term Financial Viability

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

There are currently a significant number of lots within the service area boundary without access to sewer service and as a result remain vacant. Extending services from the existing system is often cost prohibitive for developers, especially for the first developer moving into a given area. This problem can be addressed by spreading the cost-of-service expansion across properties that benefit from the service extension, either by allowing them to develop on their lot or increasing the value of their vacant property.

The *Municipal Government Act* allows for Council to make a by-law for the payment of charges respecting the cost of connecting to wastewater facilities or stormwater system.

Program Details: The Municipality covers the cost of the infrastructure extension upfront and then recoups that cost through charges on the tax bill of the properties that benefit from the extension. If desired, the charges may be proportioned based on lot frontage or lot area of the participating properties, or by a different means set out in the by-law created for the charge. The benefit to the property owners is an increased property value and ability to develop on a serviced site. Like property taxes, charges act as a first lien on properties. A specific by-law is required for each instance that a service extension is extended and requires that property owners who own more than 50% of the total frontage of the affected properties be in support of the by-law (this requirement can be altered by the by-law itself). A cost estimate for the infrastructure is typically required before the by-law can come into effect.

These charges are often referred to as a “development charge”, however, there are multiple types of development charges. Some of them can be a general tax to fund regional infrastructure while others are used to finance specific infrastructure that directly benefits the charged property. The latter type of development charges can be a powerful incentive that can finance the infrastructure needed for development that an individual property owner would not have been able to afford on their own.

The Municipality should use their ability to use Capital Cost Contributions and Local Improvement Charges (two types of development charges) to service currently unserviced lots within the service area boundary and thereby increase the supply of developable land in strategic locations. This can be combined with low-cost land sales as discussed in the **Land Banking Framework** in Section 3. This framework would allow the Municipality to facilitate the servicing of surplus lands and therefore improve the financial viability for affordable housing on the subject site.

Funding: Funding for the service extension and the capital cost of the infrastructure improvement would need to be allocated in the annual budget process.

Administration: Given that the Municipality requires the support from property owners representing 50% of the affected property frontage to create a by-law and conduct the extension, CBRM would need to proactively engage with property owners to explain the process, benefits, and the estimated impact on property taxes. This could require considerable staff time as well as the potential need for consulting services to estimate the infrastructure upgrade cost.

Support under the MGA: Section 81 By-law regarding the payment of charges



Section 3: Land Banking Framework and CBRM's Surplus Lands

As highlighted in the *Phase 2: Residential Incentives Research Report*, CBRM has a significant number of surplus properties. This land bank represents a largely untapped resource that can be strategically used to address the CBRM's housing challenges.

The Land Banking Framework presented in this section provides CBRM with practical opportunities to move forward Housing Strategy **Goal 1 - Encouraging new housing** and **Goal 3 - Supporting long-term financial viability** (see Section 1 of this report).

In this section we introduce land banking practices in Canada, including a brief look at case studies. We then turn our attention to CBRM, presenting what is legally permitted under provincial legislation followed by a review of CBRM's current surplus land supply. The report concludes by presenting a Land Banking Framework for CBRM, providing a strategic approach for how CBRM can make a greater impact using this valuable municipal asset.

Introducing Surplus Land Banking

What is a surplus land bank and how does it work?

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

Municipal Land Banks are meant to “[return] vacant, abandoned, and tax foreclosed property to productive use efficiently and strategically, while reducing the harm of vacant properties”¹.

A municipality can use a land banking framework to influence what happens on surplus lands in ways that go beyond what is required in the land use zoning, such as ensuring the development of affordable units or requiring developments to meet a higher accessible design standard.

A land bank can be easy to confuse with a community land trust (CLT). Community land trusts “are non-profit, community-based organizations whose mission is to provide affordable housing in perpetuity by owning land and leasing it to those who live in houses built on that land”². CLTs can work together with a municipal land bank to provide an affordable housing option. For further clarity about how land banks and CLTs are related, see the **Appendix A** infographic.

How does a land bank work?

Land banks can be managed by non-profits but are most often created, owned, and managed by governments, which use a variety of tools to put surplus lands back to productive use. Some use special powers enabled through legislation, such as removing back taxes or previous titles or liens,

depending on the jurisdiction’s regulations. They can make surplus lands more development-ready by remediating contamination; demolishing buildings that are no longer safe or needed; rezoning or assembling neighboring properties into one larger parcel to allow for more development options; and even providing access to services like water, electricity, and sewer. Municipalities can use their land banking framework to move forward community goals by being strategic in how they acquire, improve, and dispose of surplus lands. For example, if a goal was to increase affordable and accessible housing supply, they could donate or sell land at below-market value to an affordable or supportive housing provider^{3,4,5}.

The three basic functions and considerations of a land bank are as follows:

- **Land acquisition:** How does the municipality acquire land for the land bank?
- **Land improvement:** Will lands be altered to improve developability or target strategic goals and, if so, how? (e.g., rezoned, consolidated, remediated, serviced, etc.)
- **Land disposal:** Will the land be sold at-market price, sold below market price, leased, or donated/gifted?

1 Canadian CED (Community Economic Development) Network. (2014). *The Answer: Land Banks and Land Trusts infographic* by Shelterforce.

2 Halifax Regional Municipality. (2016, March 24). *Information Report for Council re: Municipal Involvement in Community Land Trust Models*.

3 Canadian CED (Community Economic Development) Network. (2014). *The Answer: Land Banks and Land Trusts infographic* by Shelterforce.

4 Shelterforce. (2016, November 9). *Land Banks and Community Land Trusts: Not Synonyms or Antonyms*.

5 NHC (National Housing Conference), Land Banks and Community Land Trusts

Case Studies: Land Banking Practices in Canada

Though historically more common in the United States, land banks have recently gained traction in Canada, particularly in response to the federal Housing Accelerator Fund (HAF) from the Canada Mortgage and Housing Corporation (CMHC) launched in March 2023. Canada now also has a federal land bank and several provincially-managed land banks (e.g., New Brunswick & Prince Edward Island). We have focused our case studies on municipally-managed land banks to learn how comparable communities manage their surplus lands.

Table 1 summarizes key points for each of the case study land banks. For more details on each, including how the land banks were formed, how they operate, and challenges or successes they have faced, see **Appendix B**.

The case studies include two of the longest operating land banks in Canada (Saskatoon, SK and Lethbridge, AB), with Saskatoon being the longest operating land bank in the country. The three smaller Atlantic Canada cases are more recent in establishing a formal land banking approach, and all have developed in part or entirely in response to the Housing Accelerator Fund. Halifax Regional Municipality falls in between the historic and recent cases, having passed the surplus lands *Administrative Order 50* in 2013 and 2006 being the earliest posted closed transaction for municipal land sales¹.

Though the three possible functions of a land bank are land acquisition, improvement, and disposal, not all municipalities do all three, or they may not manage all three under one comprehensive land banking strategy. Halifax, for example, does all three functions in some form but really it is focused on acquisition and disposal, with municipal servicing added mainly to industrial surplus lots.

Saskatoon and Lethbridge both have well-established comprehensive land banking approaches that manage all three functions. A municipal department is dedicated to managing each City's land bank (Saskatoon Land; Lethbridge Land). Both are fully self-financed and operate as a land developer for municipal lands. Their approach includes delineating surplus land neighborhoods, intentionally adding properties through land acquisition, scheduling areas to be serviced and implementing that servicing, and posting lots for sale at planned intervals. Saskatoon ensures quality builds on sold municipal land by requiring buyers to hire a homebuilder who meets a certain set of criteria, and they maintain a qualified homebuilders list for this purpose.

Back to Atlantic Canada, all four case study municipalities have a policy that directs surplus land disposal. Halifax, NS and Salisbury, NB's policies combine land acquisition and land disposal into one policy. O'Leary, PEI and Channel-Port aux Basques, NL mainly focus on land disposal in their approaches. Salisbury, O'Leary, and Channel-Port aux Basques have all designated certain surplus land "neighbourhoods" where the municipality is getting lots building-ready before selling (i.e., surplus land improvements). All six of the case study municipalities seek to support affordable housing development using a variety of strategies related to their surplus land banks (see **Table 1**).

Since CBRM is just beginning to refine a land banking approach, these policies from Atlantic Canada are a useful starting point and they form the basis for the Land Banking Framework presented at the end of this section. But first, let us turn our attention to CBRM itself, looking at what is permitted under Nova Scotia legislation and then at the nature of the surplus land currently owned by CBRM.

¹ HRM. 2025. Closed transactions for land sold.

Table 1: Land Banking Case Studies Across Canada

Location	Population	Land Area of the Municipality	Managed By	Year Began	Land Bank Staff Members	Land Banking Functions	Land Use Focus	Affordable Housing (AH) related measures	Neighbourhood Designated for Improvement (Residential only)	Key Documents and Policies
City of Lethbridge, AB	106,550 (2023)	127.2 sq km	Municipal Department (Lethbridge Land)	1940s	6 City Land staff 2 financial staff	Acquisition Improvement Disposal	Municipal Residential Commercial Industrial	-AH has its own line in the Lethbridge Lands' Operating Budget -Some parcels are designated only for non-profits	Crossings, Watermark, Riverstone, Sunridge, Airport, Sherring Business & Industrial Park	Lethbridge Land Annual Report (2018) Lethbridge Land Work Plan + Project Expenditures (2020-23)
City of Saskatoon, SK	288,311 (2022)	228.1 sq km	Municipal Department (Saskatoon Land)	1920s	6 sales staff 8 planning staff 4 real estate staff	Acquisition Improvement Disposal	Residential Institutional Industrial	-Designated 4 surplus properties for affordable rental units only in the City's 2023 Action Plan	Aspen Ridge, Brighton, Kensington, and Parkridge, plus infill and tax title properties	Saskatoon Land Annual Report (2023)
Town of Channel-Port aux Basques, NL	3,547 (2021)	38.77 sq km	Consultants (Fundamental Inc in NL)	2024	2 consultant staff	Improvement Disposal	Residential	-Requesting Expressions of Interests provides municipality more influence	Grand Bay West	First Call for Expressions of Interest (March 14, 2024): Increasing Housing Supply Housing Accelerator Fund agreement with CMHC
Town of O'Leary, PEI	876 (2021)	1.82 sq km	Chief Administrative Officer (CAO)	2018	1 CAO	Improvement Disposal	Residential	-Affordable Housing Land Disposal Grant covers up to \$5,000 per property	Pate Garden*	Town of O'Leary Land Disposal Program Policy (January 2025)
Town of Salisbury, NB	2,387 (2021)	13.56 sq km	Chief Administrative Officer (CAO)	2024	1 CAO 1 Public Works staff	Acquisition Improvement Disposal	Residential	-Special process that allows direct invitations and land sales of \$1 to non-profits -Housing Hub NB partnership 28-acres designated for this 1\$ process	28-acres of Town-owned land	Municipal Surplus Land and Land Acquisition Policy (2024)
Halifax Regional Municipality, NS	480,216 (2022)	5,476 sq km	Municipal Department (Corporate Real Estate Business Unit)	2006	6 Real Estate Specialists 2 supervisors	Acquisition Improvement Disposal	Municipal Industrial	-"Affordable Housing" and "Community Interest" surplus land designation for non-profits -Affordable Housing Grant Tax Relief for Non-Profit Organizations Program -Waiving permit fees for non-profits -Partnership with United Ways' new municipality-wide Community Land Trust		Administrative Order 50 Respecting the Disposal of Surplus Real Property Guide for the Sale of Surplus Municipal Real Property: Community Interest (2021) Property Disposal Reports (annual)

Note for comparison: CBRM's population was 101,908 people in 2023, with a municipal land area of 2,457.21 sq km, according to Manifold Data Mining Inc (2023/2024 vintage data).

*Although policy applies to any surplus municipal land in the Town of O'Leary, PEI.

Legal Authority for Land Banking in CBRM

Here we provide a brief overview of legislation from the *Municipal Government Act* (MGA) related to land banking. Specific policy references and details are in **Appendix D**.

Municipal purposes: The MGA allows for broad interpretation of "municipal purposes", which includes providing services that are necessary or desirable for all or part of the municipality, and developing and maintaining safe and viable communities. Council can therefore identify ensuring residents are housed as a municipal purpose that enables incentivizing housing development using the land bank.

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. This would involve budgetary provisions, which could be offset through future tax revenues if these properties were sold and developed.

Municipal land sales: CBRM is permitted under the MGA to acquire and own property for municipal or public purposes and these lands can be sold or leased 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, and the municipality is also permitted to hold land in trust for a charitable or public purpose.

Donating or gifting municipal lands: Municipalities are not generally allowed to provide tax concessions or direct financial assistance (such as a land donation) to private businesses, but they 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 if it is for the purpose of improving accessibility for people with

disabilities or increasing availability of affordable housing.

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.

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.

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

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). To use 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 (i.e., servicing can be covered and remediation may be if that is part of the capital budget, while zoning and other planning actions could not be covered by the capital reserve fund).

Other legislation that may be relevant to land banking and should be reviewed as CBRM continues to move forward with the Housing Strategy include the *Municipal Grants Act*, *Assessment Act*, *Housing Act*, *Housing Nova Scotia Act*, *Municipal Housing Corporations Act*, and *Municipal Loan and Building Fund Act* (all are briefly described in **Appendix D**).

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

Surplus Land Review

The Project Team conducted a review of CBRM's existing surplus properties aimed at assisting the Municipality in making informed decisions about how it may use this valuable resource in a strategic land banking approach. The review identifies parcels where residential development is most feasible and suitable. **Appendix E** provides more details about the surplus land inventory across CBRM and staff will also be provided with the GIS (Geographic Information System) mapping data created in this analysis for future reference.

Methodology

The first step of the surplus lands review was to identify surplus properties that were within the service area boundary (labelled as "*planning service boundary*" on maps). Parcels that were outside of the boundary were excluded from the analysis. The analysis then examined the lot size and the lot frontage of each surplus property. The current zoning regulations have varying lot size and lot frontage requirements depending on the number of dwelling units and types of housing. Generally, most residential zones set the minimum lot size as 225 square metres and the minimum lot frontage as nine metres. It is important to note that some parcels did not meet these requirements individually but were kept in the analysis because they were beside other surplus land(s) and combined these properties would meet the minimum lot width. Excluded parcels were stand-alone properties that did not share their parcel boundaries with any other surplus lands. Such properties were excluded from the feasibility score calculation and were labeled as "small surplus lands" on the inventory maps (See **Appendix E** for the maps).

We conducted a **multiple criteria evaluation**, which is a spatial analysis method, to identify potential candidates for residential development based on several evaluation criteria. The analysis assessed development feasibility of the surplus properties based on proximity to the key community features listed in **Table 2**. The inventory of the community features was developed based on desktop research and the CBRM's data, and it was validated by community and staff feedback.

We then added a buffer for each community feature inventory layer using the predetermined distance shown in **Table 2** to calculate the feasibility score for the surplus properties. The score from each community feature layer was added together as the final calculation of the analysis. In this analysis, each criterion was weighed equally. The highest score possible was 6, indicated the highest suitability level.

The Project Team also considered the locations of wetland areas and floodplain overlay areas in the analysis to identify parcels that may require special considerations when developing housing. A 30-metre buffer was applied around the wetland areas.

Table 2: Criteria Summary

Type of Community Features	Daily Goods and Services	Transit Stops	Community Assets	Educational Institutions
Examples	Grocery stores; Convenience stores; Hospitals; Clinics; Pharmacies; Daycare facilities	Active transportation stops	Outdoor parks; Indoor recreational facilities; Community halls; Libraries	Schools; Colleges; Adult learning centres
Score	2	0 – 500 m	0 – 250 m	N/A
	1	500 m – 1 km	250 m – 500 m	0 – 400 m

Results and Discussion

Location of Surplus Lands

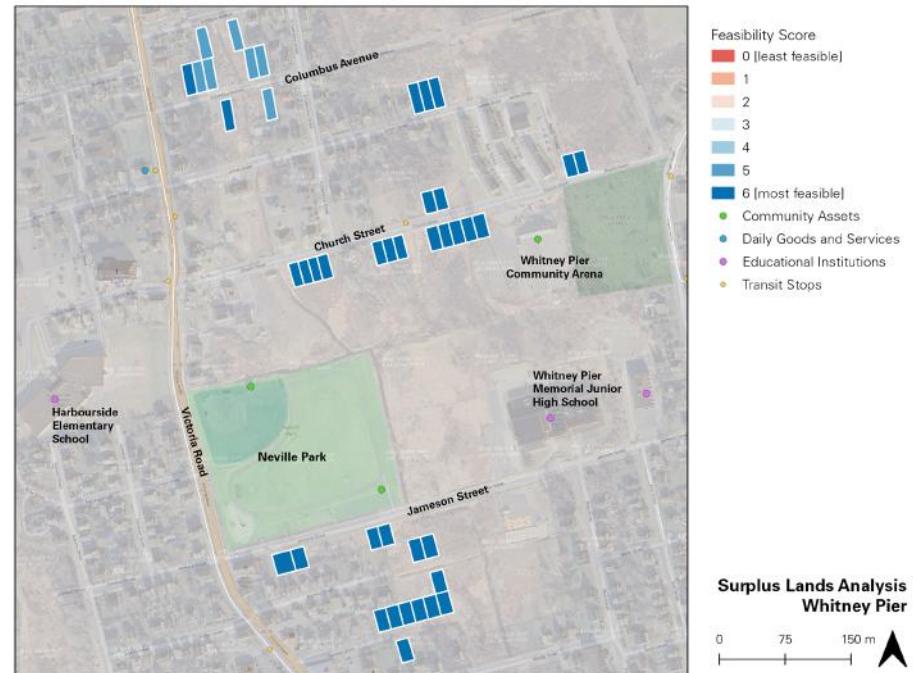
Out of 149 surplus properties across CBRM, 124 of them were within the service area boundary and met the lot size and frontage requirements. The majority of these surplus lands are located in Sydney (74 parcels), followed by Glace Bay (25), North Sydney (9), and New Waterford (7). **Figure 1** shows the number of parcels that received each feasibility score, with a score of 6 being the highest.

All 124 lots meet the minimum requirement for residential development of being appropriately sized and located within the service area boundary, but several areas that earned higher scores stand out as prime candidates for more municipal attention regarding surplus land management (including acquisition, improvements, or disposal). The community of **Whitney Pier in Sydney** offers several clusters of surplus lands, many of which scored five or six (see **Map 1**). The proximity to transit stops as well as daily goods and services make these parcels prime locations for housing development.

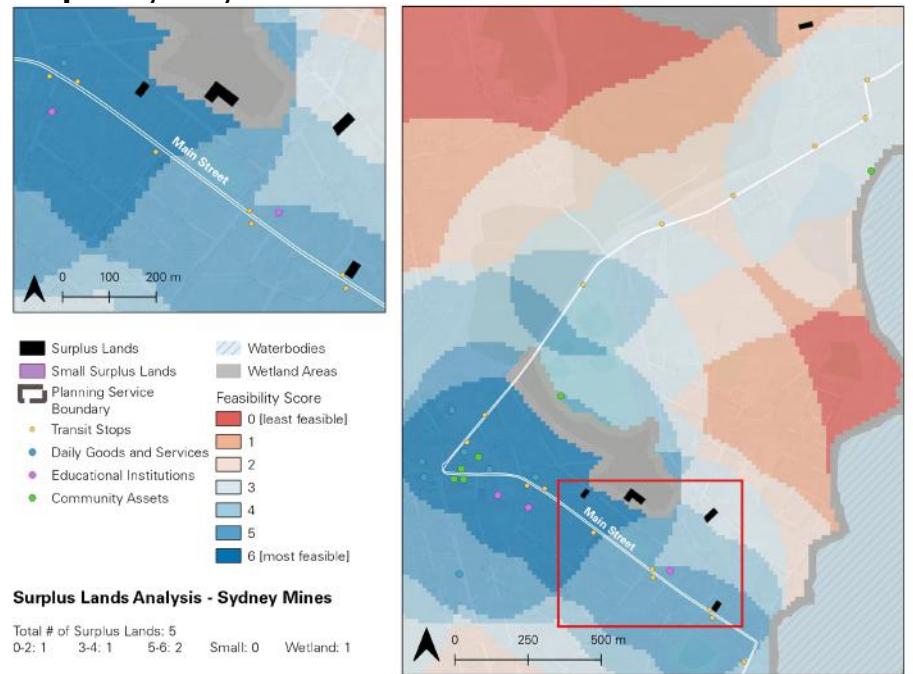
Three other higher scoring areas are shown in **Map 2**, **Map 3**, and **Map 4**. Compared to Sydney, Glace Bay has fewer parcels that had scores of five or six; however, the wide distribution of community parks across Glace Bay can be an attractive environment for potential residents. New Waterford has one surplus property with a score of five and two with a score of four, which are still relatively high scores. Although fewer in number, Sydney Mines (n=5) also offers a few potential good candidates for housing development¹.

¹ The review indicated that Sydney Mines had one parcel in the “wetland area”. According to CBRM’s GIS data, this “wetland area” was categorized as a “Shallow Marsh” area. However, this area is not designated as the Environmental Protection Zone and is in the Low Density Urban Residential zone. Although the Municipality may need to further examine the surrounding natural environment, this parcel is located near several key community features, including active transportation stops, grocery stores, and educational institutions.

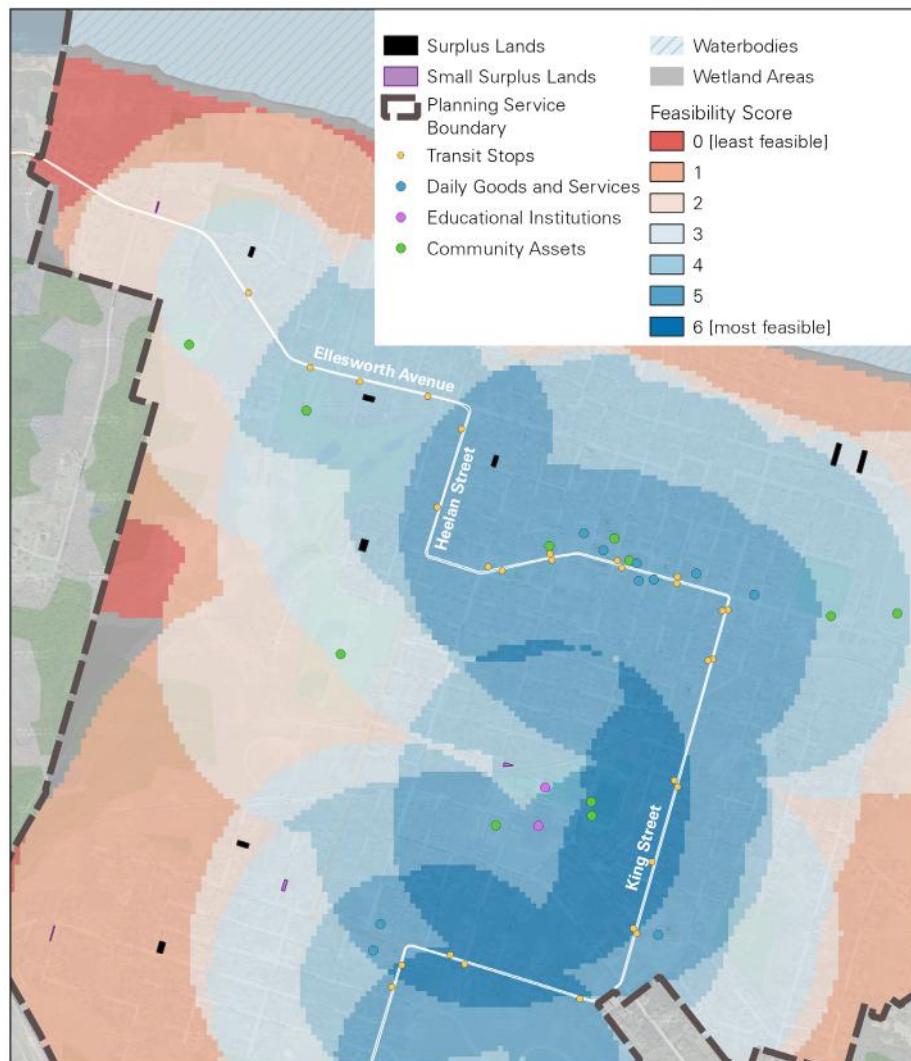
Map 1: Whitney Pier Neighbourhood, Sydney



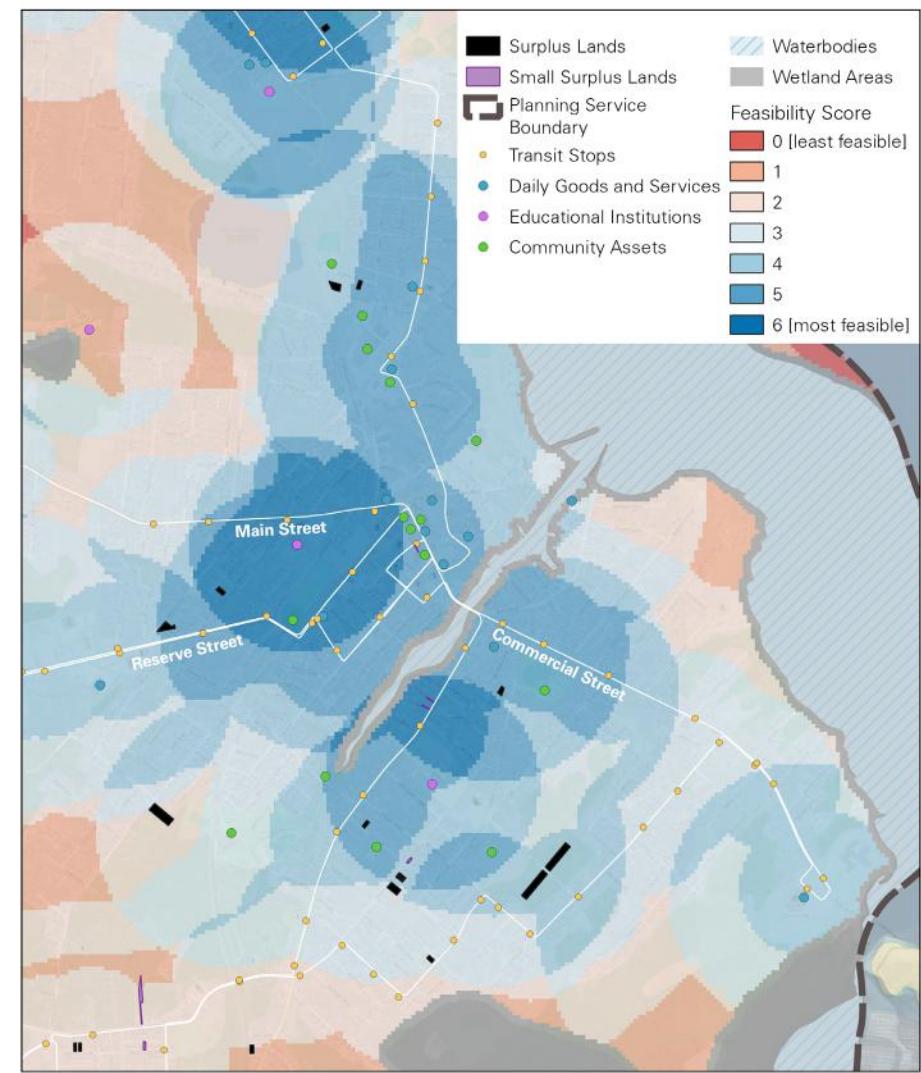
Map 2: Sydney Mines



Map 3: New Waterford



Map 4: Glace Bay



Land Use Designations

Most of the surplus properties are located in the Low Density Urban Residential (UR2) or the Medium Density Urban Residential (UR3) zones (**Figure 2**). Both zones accommodate a wide range of housing forms, providing opportunities to provide a mix of housing. However, it is important to note that the current zoning requirements vary depending on the number of dwelling units and the type of housing forms.

Key Implications to CBRM's Land Banking Framework

Ultimately, the surplus land review provides a foundation for developing the Land Banking Framework. The analysis demonstrates that the majority of the surplus lands scored four or higher, indicating that CBRM offers a large inventory of surplus properties that have potential for future residential development and supporting the need for a more strategic land banking approach.

The four highest scoring areas (Whitney Pier, Sydney Mines, Glace Bay, and New Waterford) are four priority areas for the Framework based on this analysis. For improving affordable housing, knowing the most suitable properties for residential development (in these four areas and beyond) highlights more resources the Municipality can use to establish strategic partnerships with local housing initiatives, including non-profits, social enterprises, and housing cooperatives.

An additional opportunity is surplus properties that could be consolidated to provide opportunities for higher density or more varied housing developments. Although some of these parcels did not meet the lot size requirement individually, these parcels could be prime locations for residential developments if consolidated with adjacent properties.

Figure 1: Total Surplus Lands by Feasibility Score (Source: FBM)

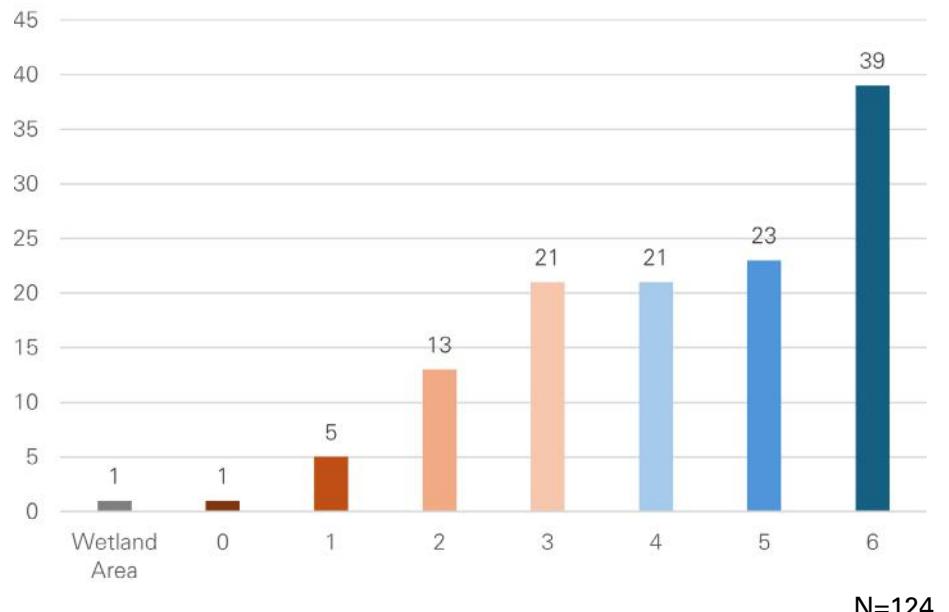
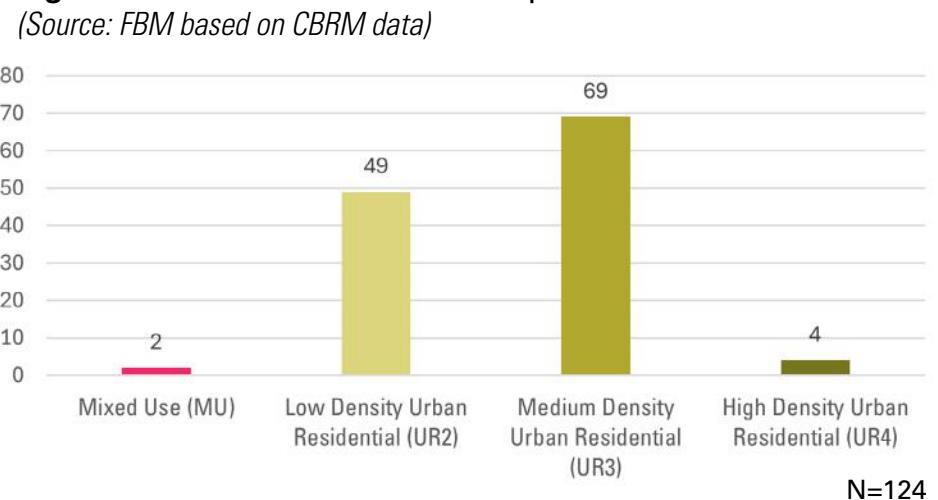


Figure 2: Which Zones are the Surplus Lands Located?



Current Surplus Land Banking Activities in CBRM

CBRM has engaged in several aspects of land banking over the years. The activities have been led by various actors and taken place on a more case-by-case basis rather than as part of a cohesive land banking approach. Nevertheless, the following examples of activities related to surplus land banking in CBRM are valuable local precedents and context for the recommended Land Banking Framework.

Land Acquisition

Land acquisition currently happens more as needed rather than proactively. For instance, CBRM absorbed surplus lands offered by the federal government several years ago. Another case was when CBRM was required to expand wastewater services, which involved expropriating land.

Land Improvement

The **Northside Business Park**, though not residential, is a case where the municipality took a proactive approach to prepare a surplus land area before selling. The lots were migrated from the old real estate ownership system into the new, subdivided into more suitable lot sizes, and provided municipal services (e.g., sewer). The case also shows CBRM working with **Cape Breton Partnership as a strategic partner** to market these prepared lots to potential buyers.

Land Disposal

Cossitt Heights Development is a case where CBRM was able to dispose of surplus land in a way that required housing development. In 2012, CBRM exchanged a large piece of surplus property outside the developed area in Sydney in exchange for a developer's land in Downtown Sydney to build a lift station (for wastewater). A condition of the exchange was an agreement that the developer would build housing on the surplus land, which is now being partially built and continues to be developed.

CBRM has an existing partnership with the non-profit **New Aberdeen Revitalization Affordable Housing Society**. The Society reaches out to CBRM on behalf of individuals or families who would like to build a home in the New Aberdeen area, CBRM conveys a property to the Society for \$1.00, and the Society in turn sells it for the assessed value to cover legal costs, under the authority of a Council motion from 2014. To ensure the lot is used for housing, the new owner must submit a building permit application within one year from the date of purchase or else the property is conveyed back to CBRM for \$1.00.

Key Needs

Property Management Team: CBRM's surplus municipal lands are currently managed within the Legal Department following the *Property Management Policies* (adopted in 2000, last amended in 2021). Based on staff consultation, a shift in municipal staff resources that would greatly assist in managing the surplus land bank would be a designated property management team or department. An ideal property management team would have its own property manager, paralegal, administrator, and real estate sales professional.

Surplus Land Preparation/Improvement: Many surplus properties are not located on built roads but rather on road reserves (which appear as roads on maps but are not actual roads). Many also have yet to be migrated from the old property ownership system into the new. Add in a lack of access to municipal services, and these comprise the three primary barriers to selling surplus lots. Municipal investment in preparing lots will go a long way in selling more surplus properties to build housing.

Land Banking Framework

As shown in the Surplus Lands Review, CBRM has a great wealth of surplus lands that are suitable for residential development. The following land banking framework is intended to provide the municipality with enough information to draft its own land banking policies as it works to more strategically use this valuable resource to address local housing needs. The framework includes Key Considerations (Setting Goals, Listening to Locals, Pursuing Partnerships) followed by suggested content for a Surplus Land Disposal and Acquisition Policy and Surplus Land Improvement Policy.

Land Banking Success Factors

Key considerations when establishing a land banking framework can be summarized in the following success factors, drawn from case study analysis presented earlier in this section.

Success Factor 1: Setting Goals

Municipalities need to be intentional about how they manage their land bank, otherwise lands are likely to simply be sold at market value and used to build whatever housing form is most profitable for the developer. CBRM must clearly define what it hopes to achieve with its surplus land banking strategy so that the Municipality can put in place policies that work toward those goals. The following are a few potential goals for a land banking framework including references to strategies used in other municipalities:

Potential Goal 1 - Increase Affordable* and Missing Middle** Housing Supply:

If creating more diverse housing types or ensuring a greater supply of affordable housing is a goal, one strategy is to select specific lands that will be dedicated to affordable housing and manage those using a different process from the rest of the inventory (e.g., Saskatoon; Halifax; Channel-Port aux Basque). Another strategy is to create a policy that gives municipal staff or Council flexibility to allow them to sell land for a lower price to non-profits with an affordable or equitable housing mandate (e.g., Salisbury; Halifax).

Potential Goal 2 - Increase Municipal Funds: If a goal for the land bank is to produce more funds for the municipality, then Saskatoon or Lethbridge are useful models. In both cases, land is improved before it is sold, an initial municipal investment which produces revenues for the municipality from higher sale prices in the near term (which can supplement the capital budget) and more property tax income over the long term (which can supplement the operating budget). Both Saskatoon Land and Lethbridge Land are self-funded by land sales.

Potential Goal 3 - Improve A Specific Neighborhood: Another way a municipality can direct the kinds of development to take place on its land is to create a site-specific strategic plan. This could be a larger master planning effort that looks at strategically planning a whole neighborhood (e.g., Town of O'Leary; Saskatoon; Lethbridge), or it could be creating a smaller site plan for only one or a handful of parcels (e.g., Channel-Port aux Basques).

***Affordable Housing** can be defined as housing that requires 30% or less of a household income.

****Missing Middle** housing refers to housing types that fall somewhere between a single-detached home and a high-rise apartment building, and can include types like a duplex, row houses, or a smaller low-rise apartment building.

How can CBRM apply Success Factor 1: Setting Goals?

Based on conversations with municipal staff and housing providers, **CBRM needs a land banking framework that is flexible and able to be used to move forward multiple goals**, including providing income to the municipality, better residential developer opportunities, and space for other land uses (e.g., commercial, industrial, institutional). Keeping the framework versatile is especially important for CBRM which is made up of many smaller communities, each with their own set of goals and priorities.

The suggested Surplus Land Acquisition and Disposal Policy outlined next is intended to provide staff and Council with flexibility to meet these varying needs, but also with special tools that can be used to move forward the affordable housing goal of the Housing Strategy.

Improving a Specific Neighbourhood is another goal CBRM should consider. The surplus land review shows CBRM has several areas where surplus properties scored highly for residential development potential, with Whitney Pier as the clear stand-out and three more high scoring areas in Glace Bay, New Waterford, and Sydney Mines (see the Surplus Land Review section of this report for details).

CBRM could consider taking on a subdivision developer role for any of these areas. Improvements efforts could be as simple as addressing the main barrier to selling these lots: a lack of access to municipal services (electric, water, sewer). Another options would be to undergo a neighborhood planning process, creating a vision, future land use concept, and 5-to-10-year strategic plan for the selected neighborhood. The approach taken will depend on Council direction, budgetary restraints, and staff capacity. See the Surplus Land Improvement Policy outlined below for suggested policies and funding options for improvements.

Success Factor 2: Listening to Locals

Each community has its own unique history, culture, and ways of doing things, and what works in one place may not work everywhere. For instance, the Town of Channel-Port aux Basque, NL leaned on the wisdom of Town Council when they expressed that their small municipality would not have the financial resources available to sustain an arms-length housing corporation to manage a land bank. The local developers in the area were also uncomfortable with the idea of leasing land from the Town, while the two potential non-market developing partners were both open to land leases. Engaging with locals as land banking policies are developed is essential to see ideas become reality.

How can CBRM apply Success Factor 2: Listening to Locals?

In CBRM, our team engaged non-profit and private developers to understand their perspective on the options for incentives and land banking measures. Both groups expressed they were looking for reasonable, specific, and meaningful actions to help address the current housing situation in CBRM, **which suggests CBRM is on the right track in looking to develop a clear, practical Housing Action Plan.**

Local municipal staff are another essential group with valuable input for the land banking approach. **Staff have expressed that not having enough hours or staff persons is a continual challenge** as they work to meet current role expectations in the best way possible and also a key barrier to taking on additional initiatives.

Success Factor 3: Pursuing Partnerships

Partnerships can be used strategically to support land acquisition, improvement, and disposal. For acquisition, private citizens can be partners. Salisbury's policy was open to acquiring or purchasing land from any private person, entity, or real estate sale, and Channel-Port aux Basque's *Call for Expressions of Interest* invited anyone willing to make their land available for residential development to put their names forward. Working with organizations with a mandate to provide housing to vulnerable populations can be an effective way to make sure some municipal lands is used to improve equitable or affordable housing access.

Salisbury is partnering with non-profit, Housing Hub of New Brunswick, to develop 28 municipally-owned acres before sale. Housing Hub is also able to work with organizations to act as a housing developer on their behalf, taking that developer role from the municipality. Halifax is working with the non-profit United Way to establish a Community Land Trust that will span the entire municipality. Habitat for Humanity and housing cooperatives are both mentioned by several case studies as land disposal partners who improve affordable housing access.

How can CBRM apply Success Factor 3: Pursuing Partnerships?

CBRM is already working with Cape Breton Partnership and with New Aberdeen Revitalization Affordable Housing Society in land bank-related activities. Which other partnerships to pursue comes down to CBRM's goals for surplus lands; existing connections; municipal staff capacity to curate and communicate with potential partners; the policies that CBRM puts in place for land banking; and the goals and capacity of potential partners. See **Appendix C** for more details on the above-mentioned groups along with additional potential partner ideas for CBRM.

Municipal Land Banking Policy

We recommend CBRM draft a strategic Municipal Land Banking Policy, as this is an essential document to strategically manage a municipal land bank. It is recommended that as part of the drafting and adoption of this policy, CBRM review and integrate the existing *Property Management Policies* (adopted in 2000, last amended in 2021) into the new policy.

The primary reference for the suggested outline is the Town of Salisbury's *Municipal Surplus Land and Land Acquisition Policy* (2024), with certain additions drawn from the Town of O'Leary (PEI)'s *Land Disposal Program Policy* (2025) (mainly the Grants and Compliance sections).

Using the **Designation of Surplus Lands section** of the proposed outline, the municipality could select lands that will be designated to receive housing infrastructure improvements (such as road and wastewater), or to be sold at below market value for the purpose of building housing.

The outline offers CBRM the option to directly contact a non-profit for land disposal ("Solicitation of proposals – by-invite for not-for-profit developers"). This is a tool staff and Council can choose to use should they wish to ensure certain surplus lands are used for affordable housing.

The outline also includes a grant section should the municipality decide to provide a grant that covers the costs of land transfers for non-profit proposals, as is done in the Town of O'Leary, PEI.

Exactly which aspects of land banking CBRM will undertake will be determined through the process of drafting the Municipal Land Banking Policy, including what goals the policy will pursue, which lands will be designated for improvements, and whether a grant will be provided.

Policy Outline

The following are suggested components for a CBRM Municipal Land Banking Policy:

- Purpose statement
- Application (includes exclusions)
- Definitions
- Administration
- Land Acquisition policies
 - » Identification of land(s) to be acquired
 - » Process for land acquisition
 - » Authorization for pre-approved land negotiations
 - » Acquisition process
- Disposal of municipal land(s) policies
 - » **Designation of surplus lands**
 - » Direct sale
 - » Public notice of solicitation of proposals – general
 - » Solicitation of proposals – by-invite for not-for-profit developers
 - » Evaluation of proposals by administration
 - » Presentation of proposals – meeting of Council
 - » Disposal of land(s)
- Grant for land transfer costs for affordable housing providers
 - » Eligible applicants, properties, projects, and costs
 - » Value of grant
 - » Disbursement
 - » Expiry of program
- Compliance
- Land sale/ Use of revenues

- Appendices

- » Appendix A: Surplus Land Disposal Proposal Assessment Criteria
- » Appendix B: Grant Application

Special Designations

Special Designations allow the municipality to manage certain surplus lands differently than others through the "Designation of surplus lands" section of the suggested outline. To ensure sales under any special designation result in construction of new housing development and not in buyers purchasing land to hold as an investment, the policy must include enforcement mechanisms, as is currently done in Section 5.5 in the *Property Management Policies*.

A key barrier to selling surplus properties identified by both the development community and staff is a lack of access to municipal roads and services. Applying a special designation to select surplus properties to receive infrastructure improvements is a strategy to make some land development-ready for any potential housing builder.

A special designation can also be used to select strategic lands for low-cost land sales. The *Municipal Government Act* (MGA) allows CBRM to follow a special set of procedures to sell or lease property at less than market value "for any purpose that the council considers to be beneficial to the municipality" (MGA 51(1)), perhaps designated as "Land for Housing". CBRM is permitted to dispose of land at below market value to private businesses if it is for the purpose of improving accessibility for people with disabilities (MGA 57(3)) or increasing affordable housing (MGA 57(4)). If focusing on affordable housing, the requirement could match that of **Incentive 1 - Program B** as described in the previous section. If focusing on accessibility, CBRM could use the Universal Design minimum requirements for eligibility to CMHC's programs (2023).

Surplus Land Improvements

As mentioned, a special designation CBRM could apply to certain surplus parcels are those selected for **improvements** before sale. If CBRM decides to create policies regarding surplus land improvements, we recommend adding this as a section to the Surplus Land Policy to keep all surplus land management policies in one place.

Components of a surplus land improvement policy could include the following:

- Circumstances under which Council may designate surplus lands for improvement, such as:
 - » Proximity to other surplus land parcels (e.g., adjacent to or within certain distance of other surplus land)
 - » Located within service boundary
 - » Suitability for residential development (can use suitability scores from this study)
 - » Location within community
 - » Alignment with Municipal Planning Strategy and other planning documents
- Procedure
 - » Council designates select surplus lands for improvement (can be result of staff recommendation).
 - » Staff conduct a review of designated parcels to determine types of improvements needed (see below) and the projected cost to the municipality.
 - » As needed, this step may include multiple types of assessments, including phase 1 environmental site assessment; wetland delineation; and biophysical, geotechnical, archaeological, and historical studies.
 - » Council approves proposed improvements.

- » Staff oversees project coordination of improvements (including permits, hiring contractors, and overseeing work to completion).
- » Staff reports to Council when improvements are complete and lands are then available to be posted for sale following the Disposal of municipal lands policy.
- » Contact departments and agencies that will be affected by expansions to areas receiving municipal services, including: waste removal, mail service, and snow removal.
- Types of Improvements that may be considered:
 - » Migrating properties from the old into the new land registration system
 - » Demolishing derelict buildings
 - » Environmental remediation (e.g., oil contamination)
 - » Rezoning (e.g., changing zone from an UR2 to UR4 zone to allow more variety in types of housing that could be built)
 - » Consolidating lots together to create larger lots or one large lot
 - » Subdividing large lots into smaller more useful lot sizes
 - » Providing municipal road access
 - » Providing access to utilities (Electrical, Water, Wastewater (sewer))

To implement a Surplus Land Improvement Policy, some amount of municipal budget would need to be designated each year to cover the cost of staff hours as well as possible studies that may need to be conducted as part of the process (e.g., environmental assessments) and, of course, the improvements themselves. CBRM will have to determine how the suggested procedures fit best within the municipal budgeting cycle.

Funding Surplus Land Improvements

The following funding options are listed in no particular order and could be used together to fund surplus land improvements.

Option A - Designating Surplus Land Sale Revenues: A component of the suggested Surplus Land Policy outline that could be used by CBRM to modify and clarify how funds earned through land sales are used in the municipal budget is the section "Land sale/Use of revenues". This may be simply designating that a certain percentage of revenues is put into a fund dedicated for surplus land improvements (covering staff hours, studies, construction costs, etc).

Option B - Development Charges: Development charges, such as capital cost contributions (CCC) or local improvement charges (LIC), are a way for future buyers (rather than the municipality) to finance the cost of preparing new lots for development when adding, for example, wastewater systems. They appear as an extra tax on a property.

Option C – Debenture*¹ Loans: The Nova Scotia Municipal Finance Corporation (NSMFC) provides loans in the form of a "debenture" to municipalities, municipal enterprises, regional school boards, and hospitals in Nova Scotia to fund capital projects². The purpose of these loans is "to provide capital infrastructure financing to clients at the lowest available cost, within acceptable risk parameters, and to provide financial management advice and assistance to clients"³. A NSMFC debenture issue takes place twice per year and the process details are described on the NSMFC website.

A **debenture is a funding option for financially stable entities (such as a municipal government), which takes the form of a loan that does not require the borrower to provide any collateral to secure the loan (e.g., a property). Both **Salisbury, NB** and **Lethbridge, AB** use debentures for their land banks.*

Option D – Grants and Funding Programs: The municipality should endeavor to stay up to date on funding programs as they become available through federal, provincial, or other funding sources. The federal Housing Accelerator Fund (HAF) was one such example, as is the Canada Housing Infrastructure Fund providing funding "for pressing drinking water, wastewater, stormwater and solid-waste infrastructure needs"⁴. The Province of Nova Scotia is offering the Provincial Capital Assistance Program⁵, covering up to 50% of municipal infrastructure project costs (including water supply, sewage disposal, and solid waste management).

Though application deadlines for the above examples have passed for this year, these programs may be renewed or similar programs may become available in the future. Such programs can be leveraged to support surplus land development, particularly should the municipality pre-select certain surplus lands for future improvements.

1 bdc.ca/en/articles-tools/entrepreneur-toolkit/templates-business-guides/glossary/debenture

2 Nova Scotia Municipal Finance Corporation. (n.d.). *Debenture Issue Process*.

3 Nova Scotia Municipal Finance Corporation, 2021, *Debenture Process Policy*.

4 Government of Canada. 2025. Canada Housing Infrastructure Fund.

5 Province of Nova Scotia. 2025-2026. Provincial Capital Assistance Program.



Section 4: Summary & What's Next?

This report presented the findings from Phase 3 of the CBRM Housing Strategy. To provide a toolkit to address local housing needs, we proposed six residential development incentive approaches selected and designed based on community and staff feedback. To enable the Municipality to more strategically use its surplus lands, we then presented a Land Banking Framework based on case study land banks from across Canada and the Municipality's surplus land inventory.

Recommendations Summary

The following summarizes recommendations from throughout the report:

Residential Development Incentives:

1. Enhance the *Affordable Housing Property Tax Adjustment Policy*.
 - a. Provide tax relief for non-profit organizations.
 - b. Expand tax adjustments for affordable housing.
2. Provide housing tax rebate for new owner-occupied units.
3. Adopt a home reinvestment grant program.
4. Adopt a Property Assessed Clean Energy Program.
5. Service lots within service area boundary.

Surplus Land Banking Framework:

6. Adopt a Municipal Land Banking Policy, including a Surplus Land Improvement Policy.
7. Review existing *Property Management Policy*.
8. Focus improvements on select surplus land areas, starting with Whitney Pier area.

For All of the Above:

9. Ensure all programs and policies are reviewed by Legal Department to ensure compliance with legislation.

What's Next for this Project?

The fourth and the final phase of the project will be to create the Housing Action Plan for CBRM. The Plan will be based on community engagement, research, and analysis completed through Phases 1 to 3 and it will consolidate all recommendations into one practical, measurable strategy.

The final product of Phase 4 will focus on how the Housing Vision, Goals, and Objectives will be implemented, including specific actions, who will be responsible for each action, suggested timelines, and monitoring and evaluation measures.



For ongoing project updates or to contact the project team, visit
www.cbrm.ns.ca/housing-strategy



Appendices

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Appendix A: Land Bank vs. Community Land Trust Infographic

The Answer

SHELTERFORCE

Q: Is a land bank the same thing as a land trust?

A: No!! They are totally different, though complementary, tools.

MUNICIPAL LAND BANKS



LAND BANKS IN U.S.: 120
Return vacant, abandoned, and tax foreclosed property to productive use efficiently and strategically, while reducing the harm of vacant properties.



COMMUNITY LAND TRUSTS



CLTS IN U.S.: 230
Enable community control over land and create community assets, including permanently affordable housing.

PURPOSE

Quasi-governmental authorities.



Using a range of special powers, such as ability to acquire and hold property tax free, clear title and back taxes, and dispose of property intentionally, not just to the highest bidder. They may, for example, demolish obsolete structures; remediate soil; give side lots to neighboring owners, donate land to nonprofits, or assemble properties for larger developers.



No, a land bank typically does not maintain any long-term interest in or restrictions on land it sells.

Land banks are more common or more active in weaker or mixed markets where there is more vacancy.

STRUCTURE



Membership-based nonprofits, usually, sometimes municipally-created.



HOW DO THEY DO IT?



CLTs retain ownership of land, sell the structures on it, and offer long-term ground leases to those structures' owners. To create permanently affordable homeownership CLTs sell houses with a resale price restriction. CLTs also develop and maintain affordable rental housing, commercial spaces, gardens, and community facilities.

DO THEY STAY INVOLVED WITH THE PROPERTIES?



Yes, a CLT holds land in "trust" and uses its ownership to keep an eye on how it is used, its condition, and its affordability.

MARKETS

Land trusts operate in all markets, though they are best known for their goal of preventing displacement in appreciating markets.

BONUS QUESTION:

Can they work together? Yes!

Land banks are in need of ways to dispose of land that will help the community and keep it out of the speculative cycle so it is less likely to end up vacant again. Land trusts are often looking for either land to develop on or buildings to bring into their portfolio. Land out, land in.

The Answer is for you to use. Please distribute freely for non-commercial purposes as long as Shelterforce's credit remains on it and you write to us about how you used it at theanswer@nhi.org. You can also download a PDF to print at www.nhi.org/go/theanswer. What do you find yourself explaining over and over? Send suggestions for The Answer to theanswer@nhi.org.

IMAGE CREDITS FOR "HOW DO THEY DO IT?" ARE © ISTOCKPHOTO/STUDIOPHOTO (L) AND © ISTOCKPHOTO/SI GAL (R).



(Image Source: Shelterforce via the Canada Community Economic Development Network)

Appendix B: Land Banking Case Studies

The case studies selected for this report are intended to illustrate the variety of land banking approaches Canadian municipalities are taking. Over the next few pages we present each community one at a time, focusing on Land Bank Origin (why and how each land bank was created, how it operates, and lessons learned (challenges and successes)).

As shown in **Map B-1**, the case studies included are Channel-Port aux Basques, NL; Town of O'Leary, PEI; Halifax Regional Municipality, NS; Town of Salisbury, NB; City of Saskatoon, SK; and City of Lethbridge, AB.



Map B-1: Locations of Land Banking Case Studies
(Source: FBM with base map image from Wikimedia Commons)

Case Study 1: City of Lethbridge, Alberta

Land Bank Origin

Saskatoon Land is the longest continuously operating municipal land bank in Canada¹. The City has been involved in land banking since the 1940s and its involvement has shaped the direction of the city's historic development. Through the 1990s this role evolved into that of a land developer, with the City making organizational changes that have allowed them to become more and more competitive in the real estate market².

How It Operates

Lethbridge Lands' operations are summarized as follows: "We develop land to provide industrial, residential and commercial land opportunities. We also administer land holdings to create opportunities for the orderly assembly of land for effective community planning. Lethbridge Land demonstrates leadership through innovation in support of the Integrated Community Sustainability Plan/Municipal Development Plan, and we create revenue to be reinvested into other projects"³.

Lethbridge Land is a department of the City of Lethbridge with a General Manager who reports to the City Manager and City Council. Revenue from municipal land sales covers all operating expenses, including land development levies, fees, staff, overhead, marketing, and property taxes in lieu, making the department a fully self-financed municipal land developer⁴.

In the 2023 *Municipal Annual Report*, the City reported that 3% of municipal revenue came from Sale of Land, with revenue totaling \$15.2 million in 2023. Other revenue sources include net taxes and special municipal levies, sales and user charges, and governmental transfers. About 3% of the total revenue went back into Development Services, which includes economic development, planning, public housing, and land development. The proceeds are also used to buy more land for land banking. The City also borrows money from the Government of Alberta in the form of debenture debt to fund capital projects; in 2023 much of the loan was used to fund offsites (roads and utilities located off parcels)⁵.

Table B-1: Lethbridge Land Bank Summary

Population	106,550 (2023)
Land Area of the Municipality	127.2 sq km
Administered By	City department (Lethbridge Land)
Year Began	1940s
Land Bank Staff Members	6 Lethbridge Land staff 2 financial staff
Land Banking Functions	Acquisition, Improvement, Disposal
Land Use Focus	Municipal, Residential, Commercial, Industrial
Affordable Housing (AH) Related Measures	AH has its own line in the Lethbridge Lands' Operating Budget. Some parcels are designated only for non-profits.
Neighbourhood Designated for Improvement (Residential Only)	Crossings, Watermark, Riverstone, Sunridge, Airport, Sherring Business & Industrial Park
Key Documents and Policies	Lethbridge Land Annual Report (2018) Lethbridge Land Work Plan + Project Expenditures (2020-23)

Certain surplus properties managed by Lethbridge Land are occasionally designated for lease to non-profits only, as was done for the Bowman building toward the end of 2023⁶.

Challenges and Successes

Lethbridge Lands' property sales has produced \$76 million allocated back into the City's capital projects and operating budget since 2008⁷. Affordable Housing is one line item under the Operating Budget.

Lethbridge Lands faces the same challenges as any developer company, noting in their most recently available Work Plan that the effects of the COVID-19 pandemic and market conditions required delays or modifications to planned projects and budget adjustments⁸.

1 Halifax Regional Municipality. (2016, March 24). *Information Report for Council re: Municipal Involvement in Community Land Trust Models*.

2 Lethbridge Land. (n.d.). Our History.

3 Lethbridge Land. (n.d.). What We Do.

4 Lethbridge Land. (2018). *Annual Report*.

5 City of Lethbridge. (2023). *Municipal Annual Report*.

6 Lethbridge Land. (2023). *Bowman Pre-call Survey*.

7 Lethbridge Land. (2018). *Annual Report*.

8 Lethbridge Land. (2020-2023). *Work Plan + Project Expenditures*.

Case Study 2: City of Saskatoon, Saskatchewan

Land Bank Origin

The Saskatoon Land Bank is the longest continuously operating municipal land bank in Canada¹. Though the City had been involved in land development and sales since the 1920s, in 1954 it established a formal Land Bank - now called Saskatoon Land - to intentionally acquire land for development. Their mandate has now evolved to: "provide an adequate supply of serviced land, but also to initiate creativity and innovation in urban design, generate profits for allocation to civic projects and programs, and influence urban growth"².

How It Operates

Saskatoon Land operates under the City's Corporate Financial Services division³. As of March 2025, it has 6 sales staff, 8 planning staff, and 4 real estate staff. They operate similarly to private developers, sell land at market value, and provide an annual report summarizing sales and project progress⁴. The Saskatoon land bank is fully self-financed and for-profit (not relying on property taxes), with land sale profits used to cover land bank operations, invest in land development, and strategically purchase additional land. It also maintains and leases municipally-owned lands designated for future development and coordinates municipal service installations on surplus lands before selling. Saskatoon Land manages and sells land on four planned residential communities (Aspen Ridge, Brighton, Kensington, and Parkridge)⁵, developed and sold using a phased approach, as well as infill/tax title properties throughout the City⁶. Saskatoon Land requires developers to hire homebuilders who meet specific criteria and it maintains a list of approved builders for this purpose. They manage four properties designated in the City's Housing Action Plan 2023 (HAF) available only for proposals that will provide new affordable rental units. Successful applicants enter into a legal agreement with the City that includes strict monitoring, and they can receive up to \$50,000 per unit through Capital Grants, a five-year incremental tax abatement, and permit fee rebate⁷.

Table B-2: Saskatoon Land Bank Summary

Population	288,311 (2022)
Land Area of the Municipality	228.1 sq km
Administered By	City department (Saskatoon Land)
Year Began	1920s
Land Bank Staff Members	6 sales staff 8 planning staff 4 real estate staff
Land Banking Functions	Acquisition, Improvement, Disposal
Land Use Focus	Residential, Institutional, Industrial
Affordable Housing (AH) Related Measures	Designated 4 surplus properties for affordable rental units only in the City's 2023 Action Plan
Neighbourhood Designated for Improvement (Residential Only)	Aspen Ridge, Brighton, Kensington, and Parkridge, plus infill and tax title properties
Key Documents and Policies	Saskatoon Land Annual Report (2023)

Challenges and Successes

The 2016 Internal Audit Report detailed areas for improvement which included clearer explanations of how its work is consistent with City policies, creating a conflict-of-interest policy for staff, ensuring buyers pay for lands purchased in a timeline manner, and improving transparency by increasing the frequency of publicly available reports⁸. For successes, Saskatoon Land has contributed to keeping municipal property taxes lower than most communities in western Canada and has earned the city a top credit rating when it seeks to borrow funds⁹. The Audit found Saskatoon's policy context is stricter than other similar municipalities, which the report noted has proven to be a positive feature "because it ensures consistency from sale to sale"¹⁰. It found Saskatoon Land effectively mitigates the risks inherent in land sales and management using "upfront due diligence, continual market monitoring, development phasing and cost monitoring/ management"¹¹.

1 Halifax Regional Municipality. (2016). *Information Report for Council*.

2 City of Saskatoon, Saskatoon Land (n.d.). *About Us*.

3 City of Saskatoon. (2025). *Organization Chart*.

4 Saskatoon Land. (2023). *Annual Report*.

5 City of Saskatoon, Saskatoon Land (n.d.). *Welcome to Saskatoon Land*.

6 City of Saskatoon, Saskatoon Land (n.d.). *Infill and Tax Title*.

7 City of Saskatoon. (n.d.). *Affordable Housing Incentives*.

8 Saskatoon Land. (2016). *Internal Audit Report Summary*.

9 Saskatoon Land. (2023). *Annual Report*.

10 Saskatoon Land. (2016). *Internal Audit Report Summary*. Page 3.

11 Ibid, Page 24.

Case Study 3: Town of Channel-Port aux Basques, Newfoundland & Labrador

Land Bank Origin

An existing housing shortage in the Town of Channel-Port aux Basques (CPAB) was exacerbated by Hurricane Fiona's property destruction in 2022. A resulting Housing Needs Assessment led the Town to the federal Housing Accelerator Fund (HAF). The municipal land bank is established through a Call for Expressions of Interest (EOI) issued in March 2024¹ as part of the HAF agreement with the goal "to eliminate barriers to building the housing we need, faster"². Land bank properties are earmarked only for residential development, and the Town is keeping lands that are considered at-risk to climate impacts out of the land bank. The Town plans to add land acquisition to the strategy in the future.

How It Operates

Expression of interest may come from three different avenues: 1) any entity (individual or group) willing to make privately owned properties available for housing development, 2) contractors or developers interesting in taking on housing development projects, and 3) contractors or developers with a proposal to develop housing on specific Town-owned properties. These invitations represent both land acquisition and land disposal actions for the land bank. The Call for EOI requires that the land bank properties will be "developed by private entities in a way that aligns with the purpose and requirements of the land bank as defined by the municipality/organization"³. Surplus land improvement is part of avenue number 3 above, with four residential building lots in Grand Bay West area available for sale that now have access to municipal water and sewer services, garbage and snow removal services, and paved roads, with plans to add sidewalks.

Challenges and Successes

A challenge the Town is bearing in mind is the uncertain future of the HAF due to the possible upcoming change in federal leadership, so they are working as quickly as possible to complete initiatives. Navigating local input has been a challenging but important part of the land banking process.

Table B-3: Channel-Port aux Basques Land Bank Summary

Population	3,547 (2021)
Land Area of the Municipality	38.77 sq km
Administered By	Consultants (Fundamental Inc in NL)
Year Began	2024
Land Bank Staff Members	2 consultant staff
Land Banking Functions	Improvement, Disposal
Land Use Focus	Residential
Affordable Housing (AH) Related Measures	Requesting Expressions of Interests provides municipality more influence
Neighbourhood Designated for Improvement (Residential Only)	Grand Bay West
Key Documents and Policies	First Call for Expressions of Interest (March 14, 2024); Increasing Housing Supply Housing Accelerator Fund agreement with CMHC

Developers were not keen on the idea of leasing land from the Town because they understood banks would not be willing to give them a loan without owning the land. Landlords were concerned that the Town would become competition; however, educating landlords could reduce this challenge, as the Town is hoping to provide non-market housing to people who would not be able to afford the at-market rental units. Municipalities will also sometimes set up an arms-length housing corporation to manage land banks, but Council was not confident that a small Town like CPAB could sustain operating that kind of entity with the existing municipal funding.

Taking an open and innovative posture to land bank partners is a success factor for the Town that has allowed for creative partnership discussions with a housing cooperative developer, Habitat for Humanity, and the Carpentry College. Putting out a broad Call for Expressions of Interest was a successful method to ensure the process of using the municipal lands remained transparent and it also allows the Town a degree of influence to encourage the building of more diverse housing types and prevent developers from simply build what will be most profitable (the Housing Needs Assessment found there was a need for more housing options, from tiny homes to three-bedroom apartments).

1 Town of Channel-Port aux Basques. (2024, March 13). *First Call for Expressions of Interest*.

2 CMHC. (2024, February 19). *Helping build more homes, faster in Channel-Port aux Basques*.

3 Town of Channel-Port aux Basques. (2024, March 13). *First Call...*, Page 2.

Case Study 4: Town of O'Leary, Prince Edward Island

Land Bank Origin

The Town of O'Leary's Land Disposal Program Policy is the most recent land bank case study in this report, approved by Council on January 9, 2025. Land banking is part of the Town's Housing Accelerator Fund (HAF) agreement, specifically Initiative #4 (focused on creating a municipal land banking policy that enables affordable housing development of Town land) and Initiative #7 (seeking to help people to grow home equity and access rent-to-own opportunities by working with community partners like Habitat for Humanity and by making land available through the land bank)¹.

How It Operates

The Policy, administered by the Chief Administrative Officer, uses a Request for Proposals (RFP) process to dispose of land and includes the *Affordable Housing Lands Disposal Grant* to supplement land transfer costs if the buyer is an affordable housing provider. Though funding currently comes from HAF, the intention is for the grant to continue after the HAF funding period through Council's annual budgeting process. The process for surplus land disposal is outlined through the Policy and includes Council declaring lands as surplus, determining fair market value, an RFP process that includes a Proposal Review Committee and a set of Assessment Criteria.

The Grant is available to non-profit or other recognized housing providers as long as the proposal features affordable or non-market housing and covers any costs associated with transferring land ownership (incl. issuing the public notice, legal fees, surveys, and environmental assessments). Up to 100% of eligible costs can be covered to a maximum of \$5,000 per property to a maximum of \$20,000 for the Program. The grant is provided once the land transfer is complete and the applicant submits proper documentation. In earlier land improvement efforts, the Town developed just under 20 lots in the Pate Garden Subdivision to the building-ready stage, building roads and providing access to a municipal sewage treatment system with the goal of expanding residential options in the Town.

Table B-4: O'Leary Land Bank Summary

Population	876 (2021)
Land Area of the Municipality	1.82 sq km
Administered By	Chief Administrative Officer (CAO)
Year Began	2018
Land Bank Staff Members	Chief Administrative Officer (CAO)
Land Banking Functions	Improvement, Disposal
Land Use Focus	Residential
Affordable Housing (AH) Related Measures	Affordable Housing Land Disposal Grant covers up to \$5,000 per property.
Neighbourhood Designated for Improvement (Residential Only)	Existing completed subdivision: Pate Garden, future opportunities yet to be identified
Key Documents and Policies	Town of O'Leary Land Disposal Program Policy (January 2025)

Challenges and Successes

The Town's public investment in the creation of housing lots was a strategic choice in the area's economic environment where the private sector is not readily creating build-ready housing lots. The RFP process provides a clearer process for land disposal and allows the Town to consider factors beyond simply who offered the highest bid, which gives them the opportunity to move forward the goal of creating more affordable housing. Including the Grant within the surplus land policy keeps all surplus land administration as straightforward as possible.

A challenge O'Leary continues to navigate is how to avoid speculation purchases (purchasing land as an investment without plans to build), looking for how to ensure prompt lot development through enforceable mechanisms or a procedure for how the Town can actively pursue lot re-acquisition. Restrictive zoning and covenants were also a challenge. Lots in Pate Garden Subdivision sold slowly until the zoning was changed in the recent plan review to offer more development options and restrictive covenants were removed in 2024 in recognition of the affordability impacts of the minimum square footage requirements. A number of lots have since sold.

¹ Town of O'Leary. (2024, October 9). *Annexation Zoning & Housing Accelerator Fund – potential edits to the Official Plan and Bylaw. Info Package for Public Meeting.*

Case Study 5: Town of Salisbury, New Brunswick

Land Bank Origin

Developing a land acquisition and management strategy, maintaining a land inventory, incentivizing residential development, and exploring partnerships for affordable housing are all action items in the Town of Salisbury's 2023-2026 Strategic Plan under the pillar to "Create an environment that is attractive for developers and where affordable housing is accessible". Salisbury's *Municipal Surplus Land and Land Acquisition Policy*, approved in February 2024, moves forward all four of these actions¹. The policy was developed in part to guide plans for 28-acres of municipally owned land.

How It Operates

The policy is administered primarily by the Chief Administrative Officer (CAO) and the Public Works Manager, with support from Planning Services provided by the area's Regional Service Commission. The list of who or what may identify lands for acquisition under the policy is broad and can include Council; a third party; a municipal plan, report, or strategy; real estate listings; or another department. The Municipality has recently also added formerly provincial lands to the land bank, expanding Salisbury's municipal boundaries following the Province's disposal processes. For land disposal, Town-owned land must first be designated as "surplus land" by Council, then disposed of by direct sale or a public solicitation of proposals process. The policy adds a special process that allows the Municipality to invite non-profit developers interested in developing housing to submit a proposal without the Town publishing a public post. Non-profit proposals are evaluated by the CAO's office and top contenders are presented in a closed session to Council, with lands sold for only \$1 to the successful proposal. Funds from land sales go to the General Operating Budget to be used within the fiscal year of the transaction, with any funds remaining at the end of that year transferred to a Reserve Fund. At least 50% of revenue from lands sold for housing or economic development must be used for development related to housing (e.g., land purchases, developer agreement incentives). In April 2023, Salisbury announced a new partnership with Housing Hub of NB, which is conducting a financial feasibility study for municipal development plans on the 28 acres². The land will be divided so that one portion can be sold to a non-profit for \$1 and provide a variety of low-rise residential options targeted specifically for seniors, and the other portion sold

1 Town of Salisbury. (2024, January 22). *Council Meeting Minutes*.

2 Town of Salisbury. (2024, April 16). *Town Partnering with Housing Hub of New Brunswick to Explore Residential Development on Municipal Lands*.

Table B-5: Salisbury Land Bank Summary

Population	2,387 (2021)
Land Area of the Municipality	13.56 sq km
Administered By	Chief Administrative Officer (CAO)
Year Began	2024
Land Bank Staff Members	CAO and a Public Works Manager
Land Banking Functions	Acquisition, Improvement, Disposal
Land Use Focus	Residential
Affordable Housing (AH) Related Measures	Special process that allows direct invitations and land sales of \$1 to non-profits Housing Hub NB partnership 28-acres designated for this \$1 process.
Neighbourhood Designated for Improvement (Residential Only)	28-acres of Town-owned land
Key Documents and Policies	Municipal Surplus Land and Land Acquisition Policy (2024)

following the 'General' surplus land disposal procedures. The plan is to install services before lots are sold, including roads, sewer, laterals (e.g., ditches), and power polls. The majority of the cost for pre-infrastructure (i.e., studies) and infrastructure servicing work is planned to be covered by funding administered through the Regional Development Corporation, while Council has also committed to funding remaining costs through debenture debt as identified in Council's 5-year strategic plan.

Challenges and Successes

There is significant developer interest in the area given its proximity to Moncton, but a reluctance to buy unserviced surplus lots; this approach both allows the municipality to create lots that are build-ready that can be sold to private developers to earn revenue for the municipality while allowing the Town to influence the type of development that will take place on another part of the land to achieve certain housing objectives. An intentional strategic component for developing the surplus land policy was to ensure there was a mechanism to allow them to sell surplus lands to non-profit affordable housing providers for only \$1. Another practical note was to ensure there was a motion of Council to direct staff to prepare and issue a Request for Proposals. A challenge that has delayed preparing the 28 acres is the discovery of wetland that occupies about a quarter of the land (over 7 acres) which have required additional measures be taken before the land could be prepared for sale.

Case Study 6: Halifax Regional Municipality, Nova Scotia

Land Bank Origin

Though the Halifax Regional Municipality (HRM) would have had surplus properties since amalgamation (and early as separate municipalities), the earliest surplus land sale posted on the municipal website was in 2006. In April 2013, the Halifax Regional Council approved *Administrative Order Number 50 Respecting the Disposal of Surplus Real Property* to establish a consistent approach for surplus land disposal. Its most recent amendment in March 2021 added Affordable Housing as a new interpretation and surplus land category to further enable the municipality to support affordable housing development. The municipality is also looking to use some surplus land for a Community Land Trust (CLT), with a report on the topic presented to Council in 2016¹, and current work taking place with the non-profit United Way to develop a municipality-wide CLT on municipal surplus, Crown, and privately donated lands (municipal CLTs already exist in Edmonton, Calgary, and Vancouver).

How It Operates

Administrative Order 50 is enabled under sections 61 and 63 respecting property sales and section 79 respecting grants and contributions in the *Halifax Charter*, which shares multiple similarities with the *Municipal Government Act* that governs CBRM. The policy is administered by the Corporate Real Estate Division by Real Estate Specialist staff, which falls under the larger Property, Fleet, and Environment Unit (department)². The policy governs surplus land acquisition and disposal (sold as is, where is), and though HRM does not yet have land improvement policies, staff are working to have a policy on rezoning surplus land ready in 2026.

Surplus properties designated for “Affordable Housing” are disposed of through direct sales or call for submissions open only to not-for-profit organizations, evaluated using criteria established by the planning and development department, which will change as needed. “Community Interest” surplus lands also may only be sold to a non-profit through either direct sale or a call for submissions, with processes that vary depending on whether the lands are considered highly valued (>\$250,000) or moderately valued (<=\$250,000). Council can consider selling Community Interest land at below market value in accordance with section 63 of the *Charter*, and the purchase price is required to include the deed transfer tax and the transaction fees. To make this opportunity

Table B-6: Halifax Land Bank Summary

Population	480,216 (2022)
Land Area of the Municipality	5,476 sq km
Administered By	City department (Corporate Real Estate Business Unit)
Year Began	2006
Land Bank Staff Members	6 Real Estate Specialists, 2 Supervisors
Land Banking Functions	Acquisition, Improvement*, Disposal
Land Use Focus	Municipal, Industrial
Affordable Housing (AH) Related Measures	<ul style="list-style-type: none">“Affordable Housing” and “Community Interest” surplus land designation for non-profitsAffordable Housing GrantTax Relief for Non-Profit Organizations ProgramWaiving permit fees for non-profitsPartnership with United Ways’ new municipality-wide Community Land Trust
Neighbourhood Designated for Improvement (Residential Only)	N/A
Key Documents and Policies	<ul style="list-style-type: none">Administrative Order 50 Respecting the Disposal of Surplus Real PropertyGuide for the Sale of Surplus Municipal Real Property: Community Interest (2021)Property Disposal Reports (annual)

* Halifax focuses improvements on only surplus industrial lands right now.

for non-profits clearer, HRM published the *Sale of Surplus Municipal Real Property: Community Interest (Administrative Order 50), A Guide to Less than Market Value Property Sales to Non-Profit and Charitable Organizations* (2021). If no suitable non-profit proposals are received, Council has the option to dispose of these properties in another way.

Challenges and Successes

HRM is working to use its surplus lands to meet community housing needs through the Corporate Real Estate Business Unit (through *Administrative Order 50*) and the United Way-led municipal CLT. The case study shows that a municipality can strategically use surplus lands to improve access to housing using multiple approaches, although HRM may benefit from creating one high level land banking framework that unifies and guides all surplus land initiatives, as CBRM is considering.

1 HRM. March 24, 2016. *Information Report: Municipal Involvement in Community Land Trust Models*

2 HRM. 2023-34 Annual Workforce Report.

Appendix C: Partner Opportunities for CBRM's Surplus Lands

Existing Partners

Cape Breton Partnership, also known as the Cape Breton Regional Enterprise Network, as well as the New Aberdeen Revitalization Affordable Housing Society are existing partners for aspects of CBRM's surplus land. These partnerships could be continued and even expanded.

Potential Partners

The following are types of partnerships found throughout the case studies that CBRM can consider as it moves forward with a land banking framework, particularly for surplus land disposal.

Community Land Trusts

An opportunity for CBRM to support affordable housing with the land bank is to work with a group interested in forming a Community Land Trust, as Halifax is doing with United Way. All CLTs in NS are currently located on the mainland, giving CBRM an opportunity to host the first on the island. The Canadian Network of Community Land Trusts interactive map shows current CLTs across Canada and can be a useful resource should this be a type of partnership CBRM wishes to pursue further.

Habitat for Humanity

The non-profit, Habitat for Humanity, was mentioned by multiple sources as a partner for disposing of surplus lands (e.g., Channel-Port aux Basque; Town of O'Leary). Habitat for Humanity offers those who cannot afford to buy a home at market value the opportunity to get a mortgage, allowing them to begin building their own real estate wealth that can then be passed on to future generations.

A Housing Cooperative

Housing Cooperatives are another potential partner CBRM could consider. Co-ops were one of the official designations that the Halifax land disposal policy considered to be a "non-profit organization". A housing co-op is a legal incorporated association that provides members with at-cost housing along with a vote on decisions¹. More information about co-ops, including how they can be created, can be found on the Co-Operative Federation's resource page and CMHC's Guide to Co-op Housing.

More Partnerships Options

For strategic land acquisition, the Government of Canada has curated a list of federally-owned lands selected because they were suitable for housing development that CBRM should review and consider purchasing if located near or next to CBRM's current surplus lands or other strategic locations.

For affordable housing and housing vulnerable populations, organizations to consider for land improvement or disposal are:

- Cape Breton Partnership (i.e., REN) (an existing surplus land partner)
- Affordable Housing Association of Nova Scotia
- Rooted
- New Dawn Enterprises
- Transition House Association of Nova Scotia
- Cape Breton Community Housing Association
- YMCA/YWCA of Cape Breton
- Teen Challenge Canada
- Souls Harbour Rescue Mission
- Elizabeth Fry Society
- John Howard Society
- Shelter Nova Scotia
- Everbloom Homes (a social enterprise*)

**Social enterprises are a hybrid model that merges business and social purposes.*

For disposing of environmentally sensitive lands, the Nature Conservancy of Canada will buy lands that are vulnerable to climate change effects, such as wetlands and other lands vulnerable to flooding (e.g., within high tide marks or storm surge zones). They are a resource if CBRM is looking to dispose of certain parcels that cannot be developed due to environmental risks, such as the surplus parcel located in a wetland area in Sydney Mines.

¹ Co-operative Housing Federation of Canada.

Appendix D: Legal Authority for Land Banking in CBRM

Here we provide a more detailed review of the *Municipal Government Act* (MGA) legislation related to land banking with specific policy references.

Municipal Purposes

- The MGA provisions outlining the purposes of a municipality are key to determining how the Act regulates both residential development incentives and land banking policies: the purposes listed in **s. 9A** grant councils the flexibility to make choices that are most suitable to their community and **s. 14A** requires a broad interpretation of those purposes, while **s. 65A** allows councils to spend money for municipal purposes.
- Listed municipal purposes include providing services and “other things” 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 identifying both the maintenance of existing housing and the creating of new housing as municipal priorities in ensuring residents are housed, which can be supported by CBRM programs.

Tax sale properties and land banks

- Municipalities cannot unilaterally move tax sale properties into a municipal land bank. Under **MGA ss. 140(1)**, the land must be sold at public auction unless the arrears of taxes, interest and expense are paid, or tenders may be called for the property instead of auction under **ss. (2)**.
- Municipalities may seek to acquire tax sale properties, after following legislated requirements for seeking payment from the property owners, through the same process as any other party might (**MGA ss. 143(1)**). This would involve appointing an official or agent to bid for and purchase the land. Under **(2)**, if no bid is received sufficient to satisfy the full amount of the taxes, interest and expenses due in respect of the land, the treasurer appointed to manage the tax sale may bid the amount of the taxes, interest and expenses and purchase the land for the municipality.
- **MGA s. 172A** also allows Councils to acquire a property that contains a vacant building under certain conditions, using the power of expropriation under **s. 52**.

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

Municipal Land Sales

- **MGA s. 50** sets out the authority for municipalities to acquire and own property for its purposes or for the use of the public and includes the authority to dispose of the land when no longer required for the purposes of the municipalities by sale or lease at market value (**ss. (5)**).
- **MGA s. 50** also includes options for holding land in trust for a charitable or public purpose.
- **MGA s. 51B** sets out the procedures to be taken when the Cape Breton Regional Municipality intends to sell or lease a property at a price less than market value for a purpose that the Council considers to be beneficial to the municipality. This involves:
 - » Resolution to sell or lease, passed by at least a two thirds majority of Council present and voting (**51B(2)**)
 - » Public hearing held if the property is valued at more than \$10,000 and public notice at least 14 days for the date of the public hearing. (**MGA ss. 51B(3)-(5)**)
 - » The requirement under **s. 51B** of the MGA for public notice when selling or leasing land at a price less than market value, and a public hearing if the property is valued at more than \$10,000 would need to be built into any process timeline.
- The provisions around acquiring or selling lands include references to leasing land at market value, with the requirements regarding below market value in **MGA s. 51B** also applying to leases. There are no restrictions on who the properties can be leased to.

Donating or gifting municipal lands

- As a donation or gift of land counts as direct financial assistance, **MGA ss. 57(2)** bars municipalities from granting a tax concession or other form of direct financial assistance to a business or industry, with the exception of the purpose of improving accessibility for people with disabilities (3), increasing the availability of affordable housing (4), or body corporates promoting the municipality for establishment and expansion of institutions, industries and businesses (1).
 - » There are no similar prohibitions on non-profit organizations, unless non-profit organizations have been deemed to fall within the definition of ‘business’.
 - » ‘Body corporate’ is defined under the *NS Companies Act* as

“body corporate” a company or other body corporate wherever or however incorporated and a “company” as a company formed and registered or continued under this Act, or an existing company, that has not been discontinued under [the *Companies Act*].

- » It is assumed in this case, based on a broad reading of the MGA, that non-profits are not generally considered to be ‘businesses’ in the context of the MGA.

Municipal grants

- A number of MGA provisions support grants and provide for broad interpretation of municipal powers in relation to the purposes of a municipality. (**MGA s. 9A, 14, 14A, 2**). Further, **section 65A** speaks to municipalities being able to spend money for municipal purposes, subject to conditions and criteria primarily relating to process, budgeting and financing procedures.

Surplus land development by the municipality

- **MGA s. 9A** sets out the purposes of a municipality, which include services, facilities and other things that, in the opinion of the Council, are necessary or desirable for all or part of the municipality. **Section 14A** mandates that **s. 9A** and **s. 2** be interpreted broadly.
- **MGA s. 218** also clearly states that a municipality may acquire and assemble land for the purpose of carrying out a development consistent with the Municipal Planning Strategy (MPS), including subdividing, rearranging, and dealing with the lands as if it were a private owner, and selling the lands subject to any building restrictions or easements.

Development charges

- **MGA s. 81** sets out the authority to establish development charges, and a list identifies which types of capital projects may be included in the by-law establishing the charges.

Reserve funds

- Under **ss. 99(1)**, municipalities must have a capital reserve fund and under (3) it would include funds received from the sale of property. Under (4), a withdrawal from the capital reserve fund requires a Council resolution and may only be used for, among unrelated things, (a) capital expenditures for which the municipality may borrow. **Subsection (6)** further allows a municipality to maintain other reserve funds for such purposes as the Council may determine.

- Therefore, CBRM must put the proceeds of any land sales into the capital reserve and can only spend it on capital expenditures, repayment of capital debt, landfill related expenses, and asset retirement. 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.

Other legislation

Other legislation that may be relevant to land banking and should be reviewed as CBRM moves forward with the Housing Strategy include:

- **Municipal Grants Act** – regarding grants to municipalities, grants in lieu of property assessment taxes from the Province, financial capacity grants, town foundation grants
- **Assessment Act** – regarding how and when property is assessed, and about appeals and liens
- **Housing Act** – regarding the provincial role in relation to housing corporations, acquiring land, disposing of properties. Of relevance to municipalities, **s. 19** deals with municipal powers respecting taxation and **s. 21-24** deal with municipal housing authorities and provincial authority in relation to municipal housing authorities. (Feb 6, 2025 – repealed but repeal not yet proclaimed into force.)
- **Housing Nova Scotia Act** – regarding incorporation of Housing Nova Scotia, enables agreements between municipalities and municipal housing corporations
- **Municipal Housing Corporations Act** – regarding operations of municipal housing corporations, appears to be largely focused on municipal corporations to construct, hold and manage accommodations for the ‘aged, mentally handicapped or physically disabled or others requiring nursing or custodial care’ and ‘to provide personal-care programs and rehabilitative programs for the aged, mentally handicapped or physically disabled.’
- **Municipal Loan and Building Fund Act** – regarding how the Province can loan funds to municipalities. Funds can be for the purpose of constructing, altering, extending, or improving the water system or public sewers in the municipality, as well as acquiring or purchasing materials and equipment needed to erect, acquire, purchase, or add to buildings for public schools, city or town halls, county court houses, county jails, or municipal buildings. This Act can be applied to make grants to any city or town for the purpose of aiding the construction or extension of buildings for junior or senior high schools as well.

Appendix E: Additional Details for the Surplus Land Inventory

Table E-1: CBRM's Surplus Land Inventory Summary

		(Small Lands)*	0 [Least Feasible]	1	2	3	4	5	6 [Most feasible]
Total number of surplus lands	149								
Within service area boundary	138								
Met lot size/lot frontage requirements	124	N/A	1	5	13	21	21	23	39 (1)
Size: 300 sq m or above** Frontage: 10 m+	120	N/A							
Size: 225 sq m or above Frontage: 9 m+	4	N/A							
Did not meet lot size/frontage requirements (Small Lands)	14								
Community									
Sydney	74	4	0	0	3	10	8	16	36
Glace Bay	25	6	0	1	4	3	11	4	2
North Sydney	9	0	1	1	4	3	0	0	0
New Waterford	7	2	0	0	1	3	2	1	0
Sydney Mines	5	0	0	1	0	1	0	1	1 (1)
Dominion	1	0	0	1	0	0	0	0	0
Florence	1	0	0	0	1	0	0	0	0
Louisbourg	1	0	0	0	0	1	0	0	0
Scotchtown	1	1	0	1	0	0	0	0	0
New Victoria	0	1	0	0	0	0	0	0	0

Note: Number in brackets shows the number of parcels in the wetland as provided in CBRM's Geographic Information System (GIS) data.

Additional Notes for Table E-1

*Small lands refer to surplus lands that did not meet the typical zoning requirements (i.e. minimum lot size of 225 square metres and minimum lot frontage of 9 metres) and are not adjacent with another surplus property to be consolidated. These surplus lands were excluded from the feasibility score calculation and were labelled as "small surplus lands" on the inventory maps.

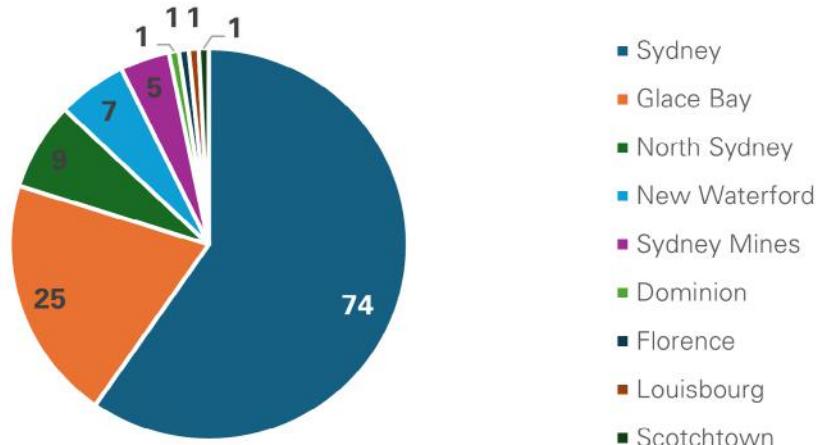
**For the lot size and the lot frontage requirements, we used the following threshold to determine parcels that could be potentially good candidates:

- Parcels need to be at least 300 square metres; and
- Parcels need to have a lot frontage of ten metres or wider.

The Project Team identified that those numbers are usually required for compatible residential development. There were four parcels that met these minimum requirements but did not meet the criteria mentioned above. These parcels were still included in the analysis; however, these parcels may have limited space for future residential development.

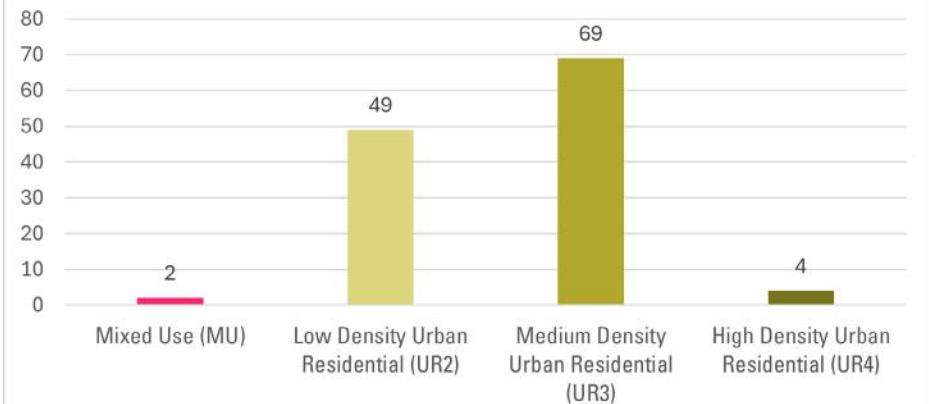
Figure E-1: CBRM's Surplus Land Inventory Key Statistics Charts

Which Communities are the Surplus Lands Located?



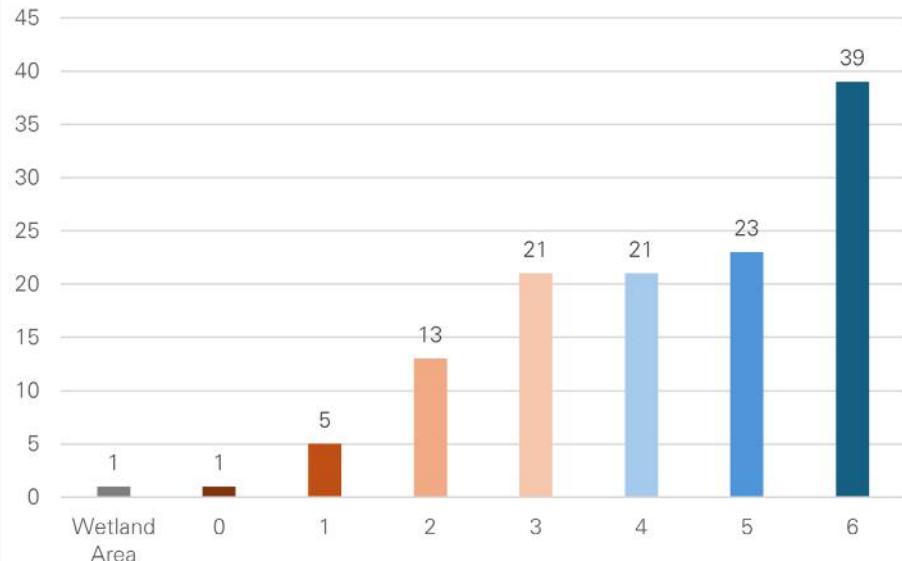
N=124

Which Zones are the Surplus Lands Located?



N=124

Feasibility Score on Surplus Lands

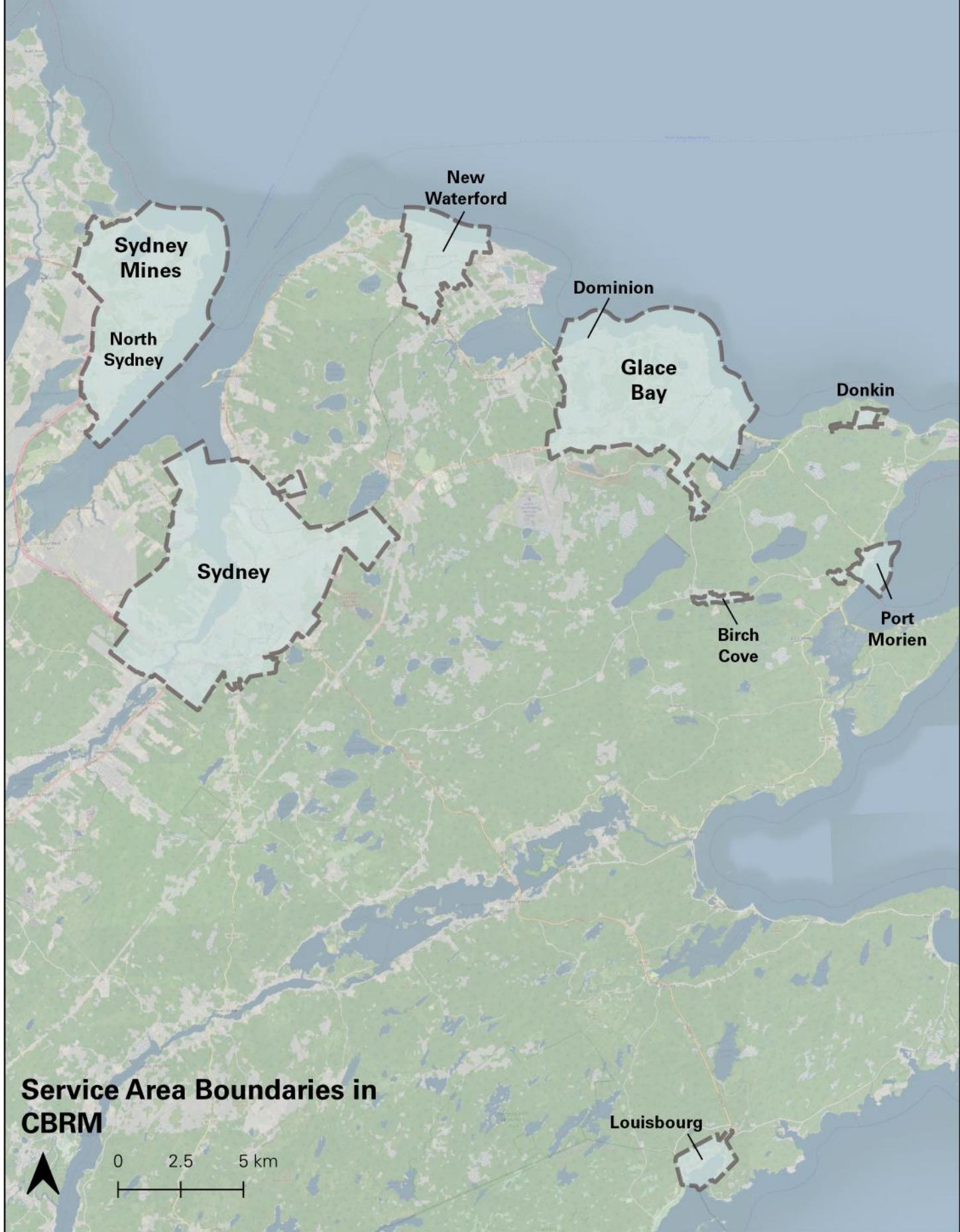


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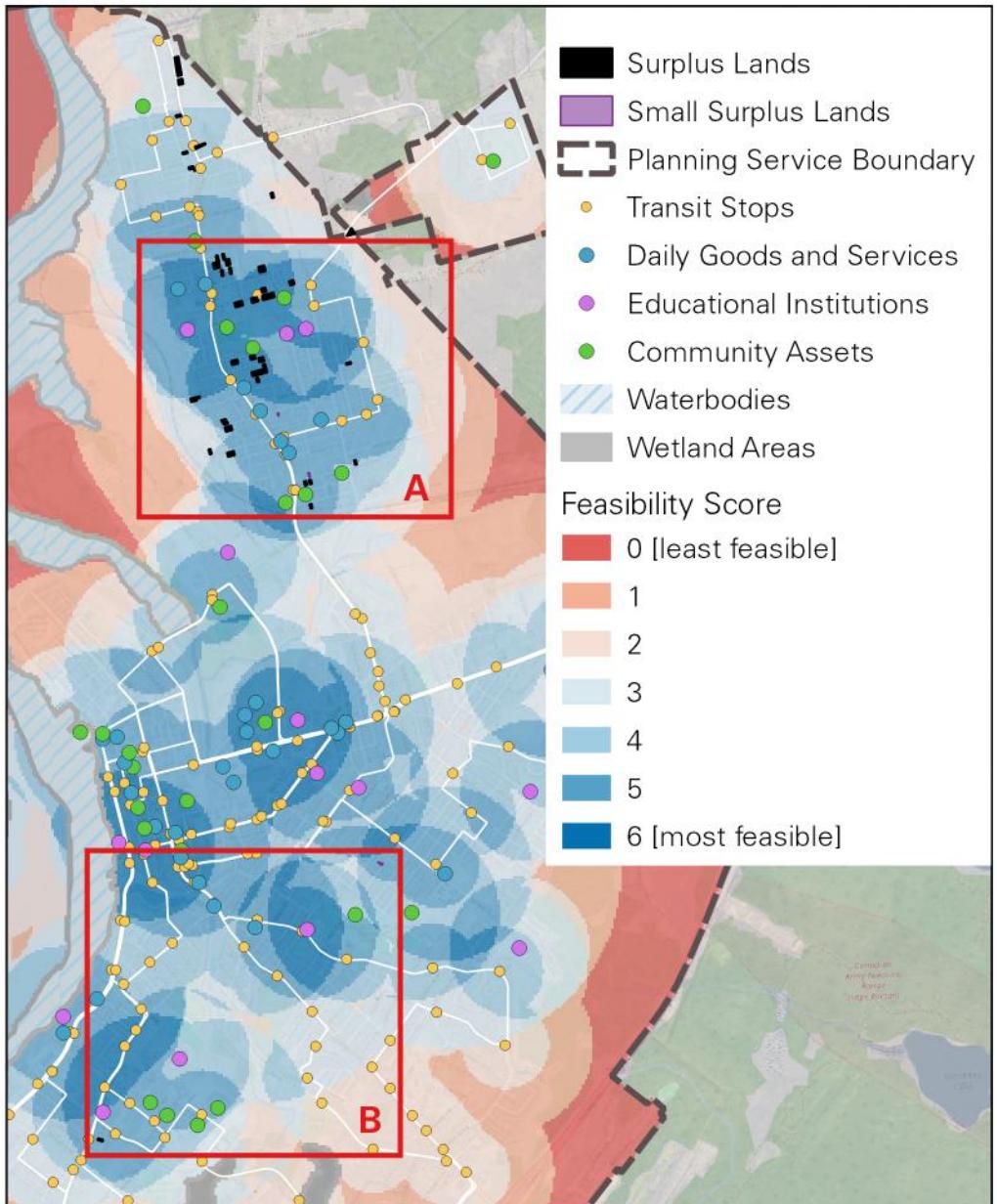
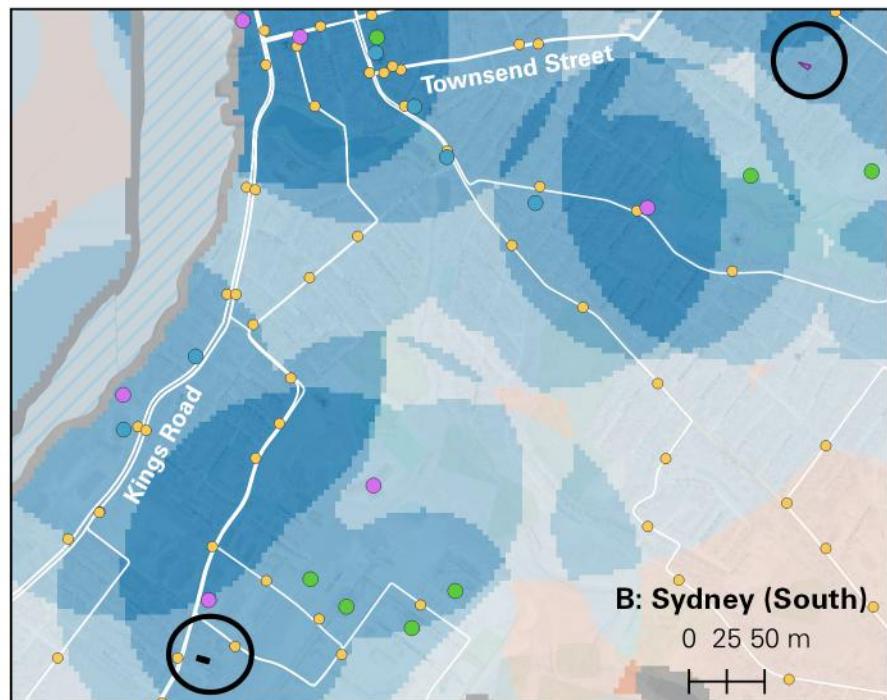
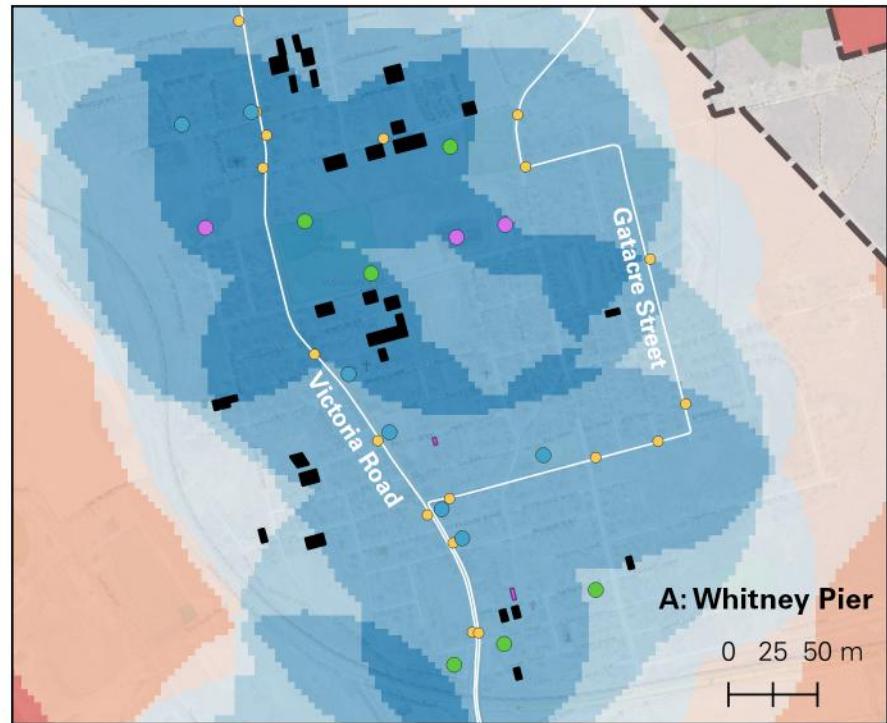
Number of Key Community Features in CBRM:

- **Daily Goods and Services** (Grocery stores, convenience stores, hospitals, clinics, daycare services): 91
- **Community Assets** (Outdoor parks, recreational facilities, community halls, libraries): 77
- **Educational Institutions** (schools, colleges, adult learning centres): 35
- **Transit stops**: 499

Map E-1: Service Area Boundaries in CBRM



Map E-2: Multiple Criteria Analysis Mapping Results for Highly Suitable Areas

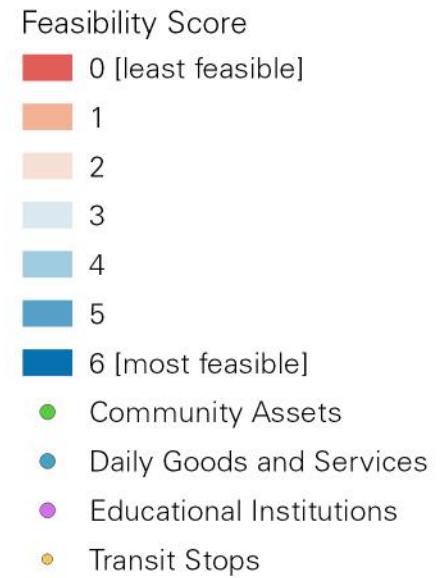
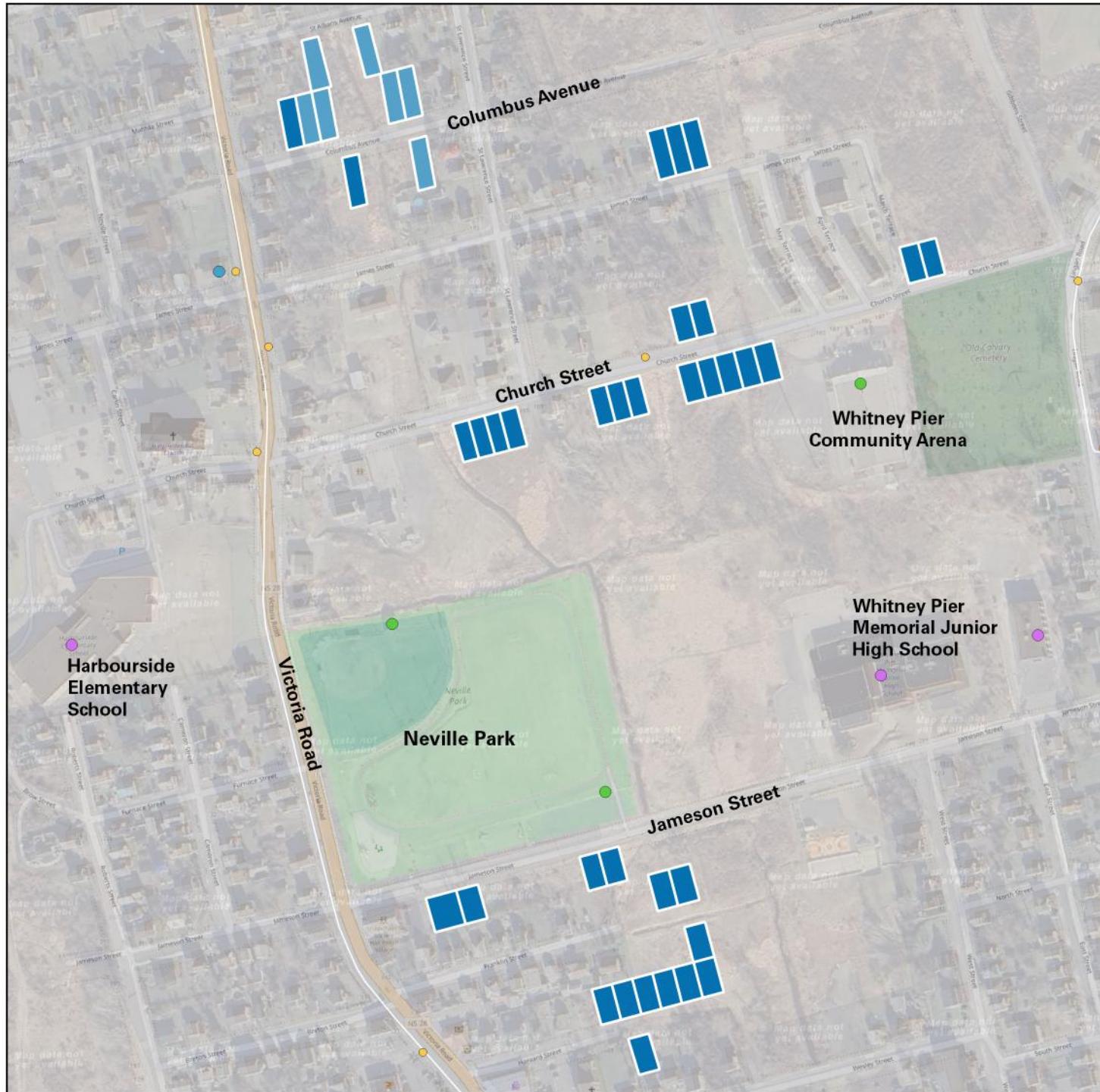


Surplus Lands Analysis - Sydney

Total # of Surplus Lands: 78
 0-2: 3 3-4: 18
 5-6: 53 Small: 4

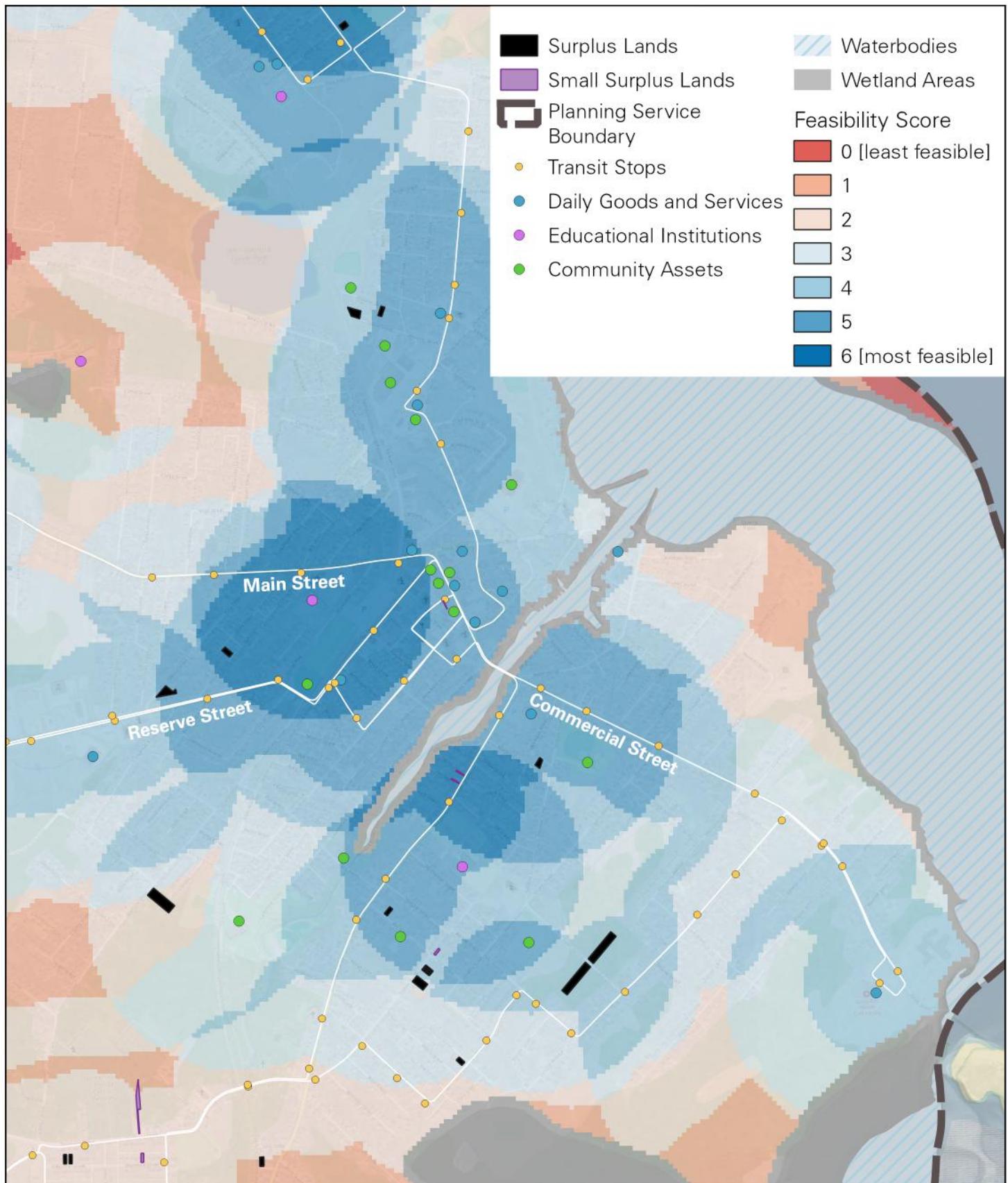
0 50 100 m





Surplus Lands Analysis Whitney Pier





Total # of Surplus Lands: 31

0-2: 5

3-4: 14

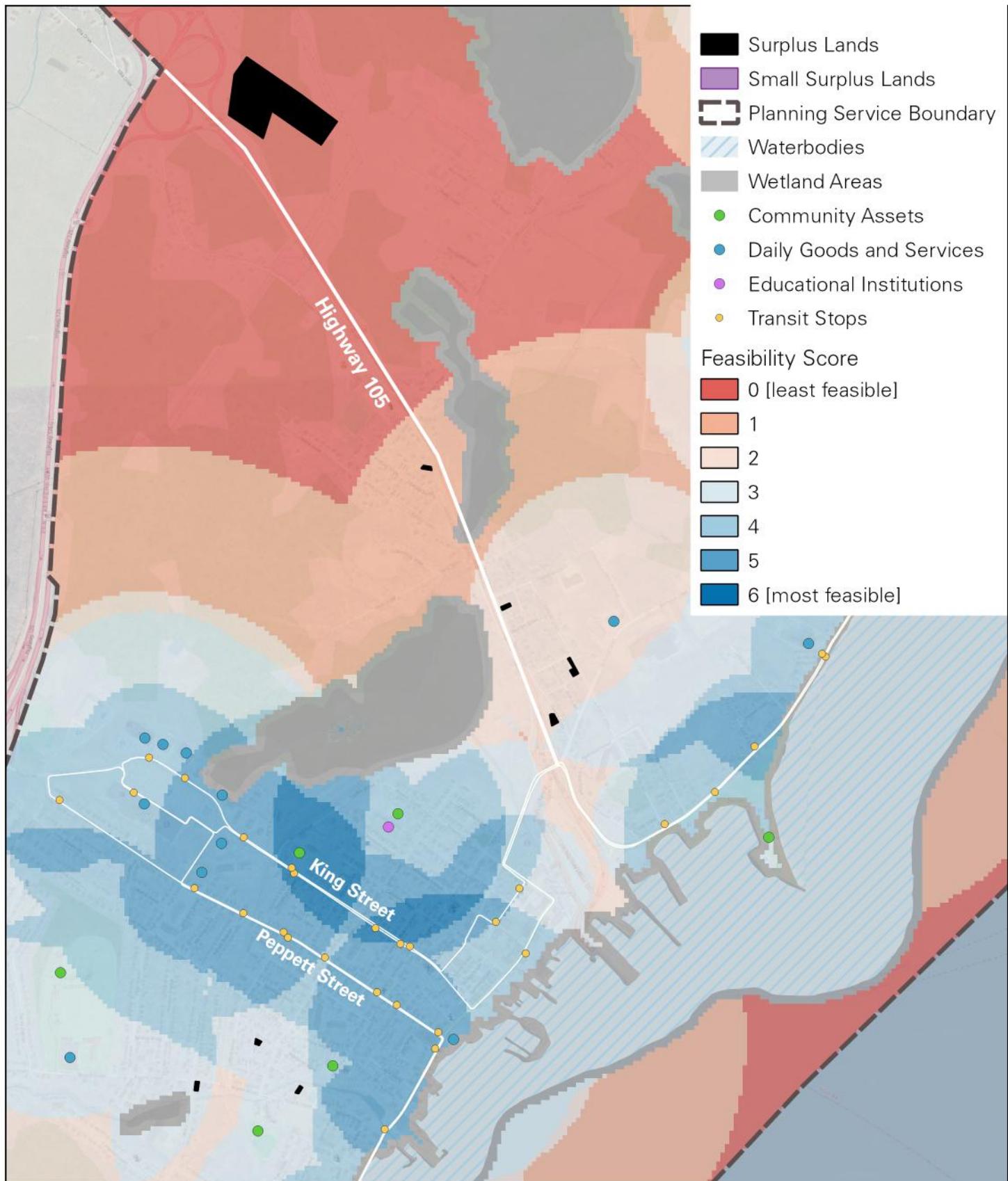
5-6: 6

Small: 6

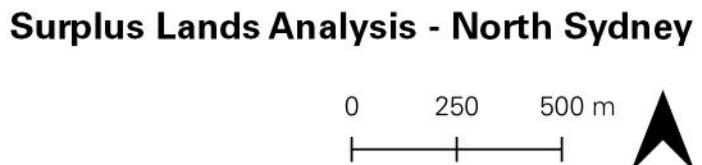
Surplus Lands Analysis - Glace Bay

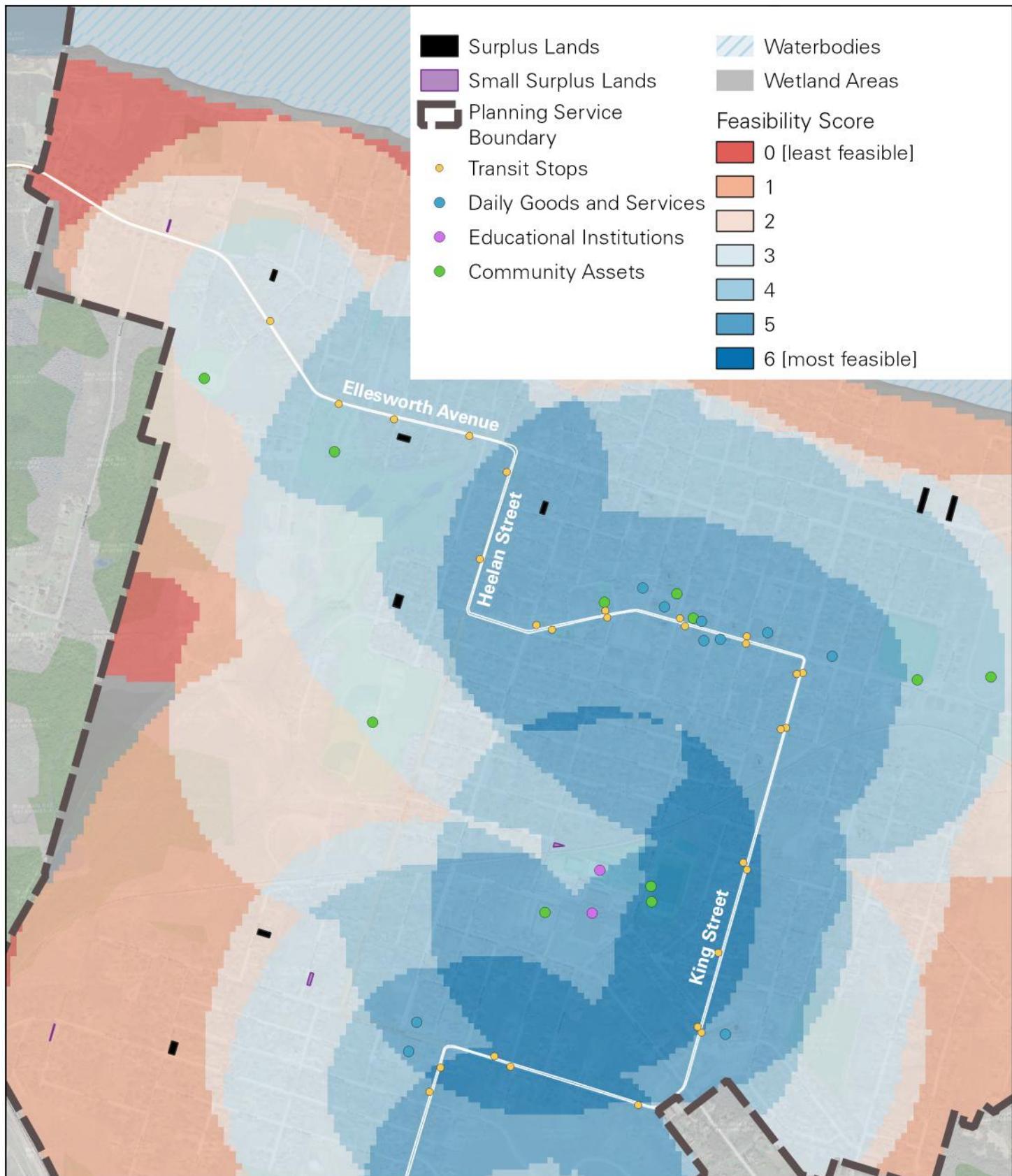
0 250 500 m





Surplus Lands Analysis - North Sydney

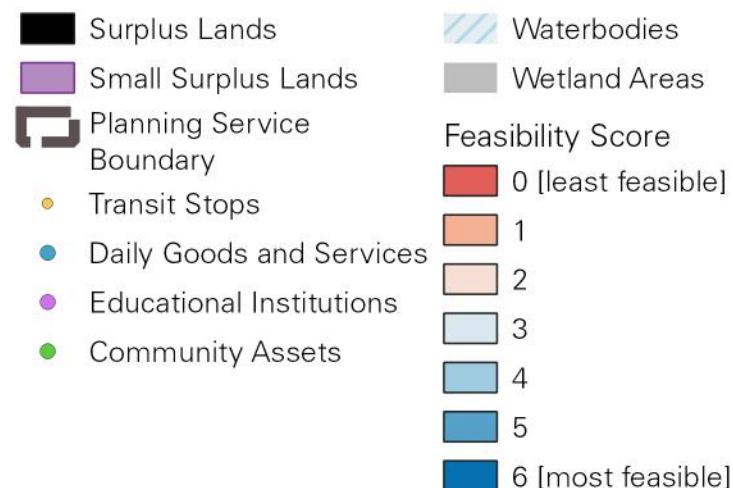
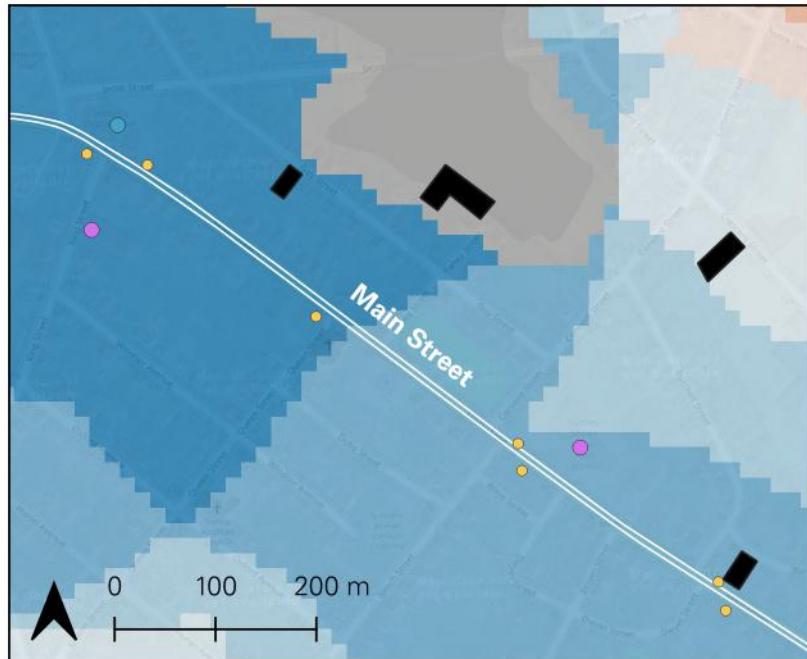




Surplus Lands Analysis - New Waterford

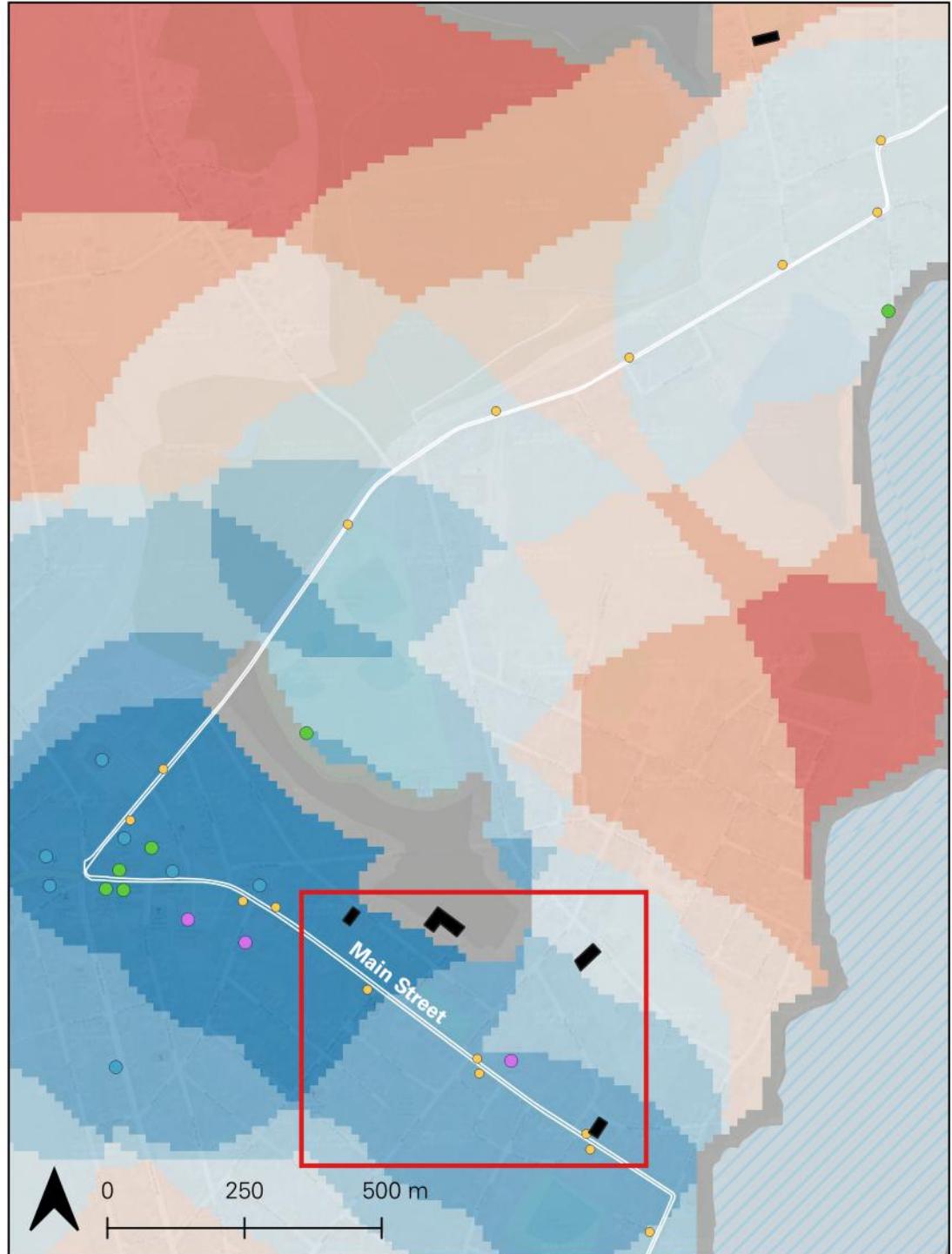
0 250 500 m





Surplus Lands Analysis - Sydney Mines

Total # of Surplus Lands: 5
 0-2: 1 3-4: 1 5-6: 2 Small: 0 Wetland: 1



Other Surplus Properties (From properties that meet the lot size and lot frontage requirements)

Dominion (1)

- PID: 15493877
 - » LU Zone: Low Density Urban Residential (UR2)

Florence (1)

- PID: 15253867
 - » LU Zone: Low Density Urban Residential (UR2)

Louisbourg (1)

- PID: 15506991
 - » LU Zone: Mixed Use (MU)

Scotchtown (1)

- PID: 15273543
 - » LU Zone: Low Density Urban Residential (UR2)

Surplus lands that met the LUB requirements but were under

300 square metres of lot size and the minimum lot frontage of 9 metres:

Sydney (1)

- PID: 15137466 (Feasibility Score: 4)
 - » LU Zone: Medium Density Urban Residential (UR3)

Glace Bay (2)

- PID: 15431430 (Score: 2)
 - » LU Zone: Low Density Urban Residential (UR2)
- PID: 15431455 (Score: 2)
 - » LU Zone: Low Density Urban Residential (UR2)

New Waterford (1)

- PID: 15489867 (Score: 3)
 - » LU Zone: Low Density Urban Residential (UR2)



Created for:



CAPE BRETON
REGIONAL MUNICIPALITY

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