

What We Heard Report

CBRM Housing Strategy - Phase 3
March 2025

Created for:



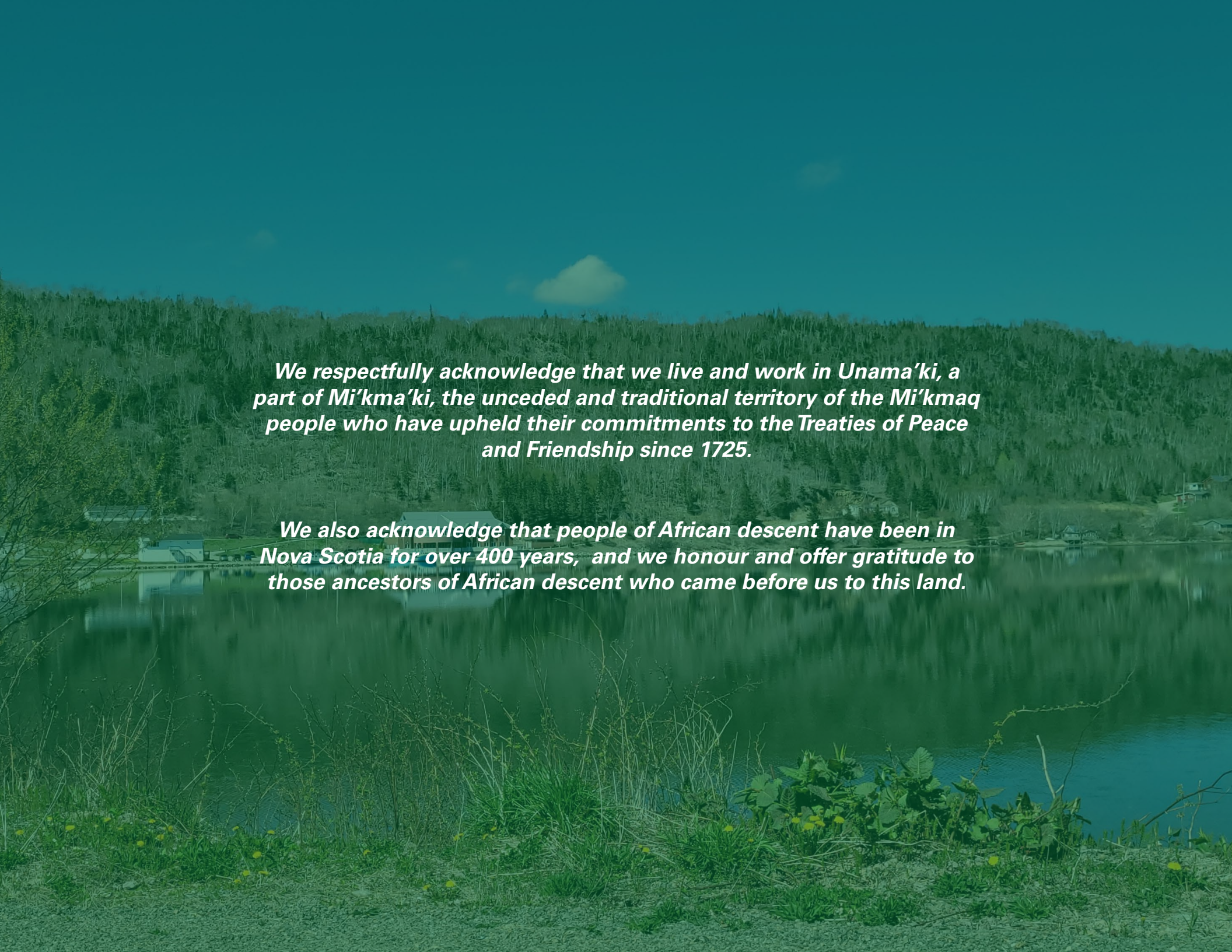
CAPE BRETON
REGIONAL MUNICIPALITY

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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.



What is this Project About?

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 public open houses and focus group meetings, which provided foundation to identify communities' housing needs.
- **Phase 2 – Exploring Residential Incentives** conducted case studies of comparable municipalities to explore potential incentives that CBRM could offer to address the housing needs of the population. The research included a financial feasibility model and a policy and regulatory review to determine the feasibility of these potential options.

(Reports from Phases 1 and 2 are now available on the CBRM's website.)

This work includes:

- Public and stakeholder engagement to inform the Housing Strategy;
- Recommendations for new residential development incentive programs;
- Identification of municipality-owned surplus lands suitable for residential development;
- Residential development incentive program analysis including a land banking framework, policy and regulatory review, and financial feasibility assessment; and
- Development of an Action Plan, including a monitoring and evaluation framework.

This Housing Strategy will provide a framework for CBRM to support housing across the municipality. It will serve as a comprehensive and measurable plan to increase the amount of housing in CBRM's communities while promoting sustainable growth and development.

This report is a summary and analysis of the ideas and insights that were shared during the engagement of Phase 3 of the Housing Strategy. This phase focuses on developing approaches to meeting housing needs in CBRM by utilizing surplus land more strategically through a proposed land banking framework and by selecting appropriate residential development incentives and presenting a more detailed program design for each.

Workshop Findings

On February 13 & 20, 2025, three virtual workshops were held, one with housing service providers, one with community organizations, and one with municipal staff. The purpose of the workshops was to share research findings and have in-depth discussions with people who may utilize or manage residential development incentives, land banking frameworks, and surplus lands in CBRM. These discussions aimed to get an understanding of what housing solutions could work for CBRM and how they could be best designed. Each workshop began with a presentation which included pauses for discussions using questions to gather feedback from participants. Eighteen people attended the workshops.

What We Asked

The following questions were asked at the external workshops to prompt discussions:

- If CBRM were to create a grant to encourage more diverse housing options, what type of housing should they incentivize?
- What should be considered in the program design for a grant for specific housing forms?
- Are there any fees in particular that CBRM could waive to make affordable housing more feasible?
- What housing type or demographic should a housing rehabilitation or energy efficiency upgrade program target?
- How could these programs be best structured to have the most impact?
- Are there any adjustments that could be made to the Housing Tax Adjustment incentive program to make it

more attractive?

- What objectives do you think CBRM should prioritize with its management and disposal of surplus lands in a land bank?
- Would your organization be interested in purchasing surplus lands?
- Would your organization be interested in leasing surplus lands?
- If yes, what purpose would your organization use the lands for?
- How important are the following factors when considering acquiring a surplus property? (undeveloped and shovel-ready, needs preparation, close to amenities, un-serviced but is within the service boundary, un-serviced and outside of the service boundary)
- What else might determine whether a piece of surplus land is a good candidate for affordable housing?
- What are the top three development incentives to housing that CBRM should focus on? Why?

What We Learned

Generally, people supported all the ideas for residential development incentives and anything the municipality could do to support housing.

When discussing grants for specific housing types, people identified that there are existing programs from other levels of governments for secondary suites. They suggested grants could be for creating **accessible units** which costs more to build, **one and two-bedroom units**, **modular homes**, and targeting **higher-density developments**.

There was **strong support for a housing rehabilitation program** with the number of properties in CBRM that need renovations. It was noted that this program should be designed to prevent renovations from causing rent increases.

Ideas for improving the Affordable Housing Tax Adjustment Incentive Program included having **auto-enrollment** into the program and making this a **permanent tax reduction**.

Additional suggestions included:

- Making housing information easy to access. For example: creating a guide with steps to build a backyard suite
- Partnering with the Province to subsidize construction
- Advocacy to the Province for changing the Municipal Government Act tax thresholds
- Grants for developing higher density within specified locations in the service boundary
- Reviewing and revising the tax rates
- Local Improvement Charges

Creating a **land banking framework** was also supported. It was noted that surplus lands often have not been developed because of barriers such as lack of municipal servicing to these lands. Some improvements to the land may be required to facilitate development. There was also support for the framework to include a land acquisition policy.

Community Survey Findings

The project team launched a community survey to explore which residential development incentives could be most effective in CBRM. The online survey was open from February 14 to March 10, 2025, and received 183 responses from across the municipality.

What We Asked

The survey contained 19 questions grouped under three headings:

- Demographics
- Housing Incentives - Questions to determine if the following incentives could work in CBRM: affordable housing grant program, grant for a specific type of housing, low-cost land sales, waiving of development fees, housing rehabilitation programs, and energy efficiency upgrades.
- Surplus Lands & Land Banking - What objectives do you think CBRM should prioritize with its management and disposal of surplus lands in a land bank? Which community features do you think are most important to be near for future housing developments? If CBRM did consider acquiring lands for a land bank, what objectives do you think should be prioritized in property acquisition? Do you think CBRM should consider acquiring properties to meet the objectives of a land bank?

What We Learned

Similar to feedback from the workshops, the majority of survey respondents supported the municipality creating residential development incentives to support housing.

61% of respondents said if they were interested in adding an additional unit to a house, they would consider participating in the affordable housing grant program. Some respondents who indicated they would not consider the program stated the incentive does not make up the lost income of keeping the unit affordable for 10 years.

Most respondents (87%) think the availability of a grant for a specific type of housing would influence the types of housing built. The top three housing types people would like to see supported by a grant are **apartments, accessory dwelling units (ex. backyard suites, garden home), and duplex/ semi-detached houses.**

Some survey respondents also suggested that co-op housing be further explored.

The majority of respondents (75%) supported both Housing Rehabilitation Programs and Energy Efficiency Upgrades as a way to help maintain the existing housing stock. Similarly, 62% supported low-cost land sales and waiving development fees to support affordable housing providers.

76% of respondents said CBRM should consider acquiring properties to meet the objectives of a land bank. Respondents indicated the objectives for both to acquiring and disposing land from a land bank should be **affordable (non-market) housing, market price (regular) housing, and public amenities** such as libraries, parks, or playgrounds.

If CBRM were to dispose of lands from a land bank for housing, respondents indicated the most important community features that should be located near the future housing development are **daily goods and services** (grocery stores, convenience stores, hospitals, pharmacies) and **transit stops.**

What's Next for the Project?

In the last phase of the project, we will draft the Housing Strategy which will outline actions for CBRM to take to support housing and detail how these actions will be implemented, monitored, and evaluated over time. The last phase will also include additional engagement opportunities to get feedback on the draft Housing Strategy. The phase will be concluded with a Final Housing Strategy and a presentation to Council.

To stay updated on the Housing Strategy please visit <https://www.cbrm.ns.ca/housing-strategy.html>.