

# What We Heard Report

**CBRM Housing Strategy - Phase 4**  
**July 2025**

Created for:



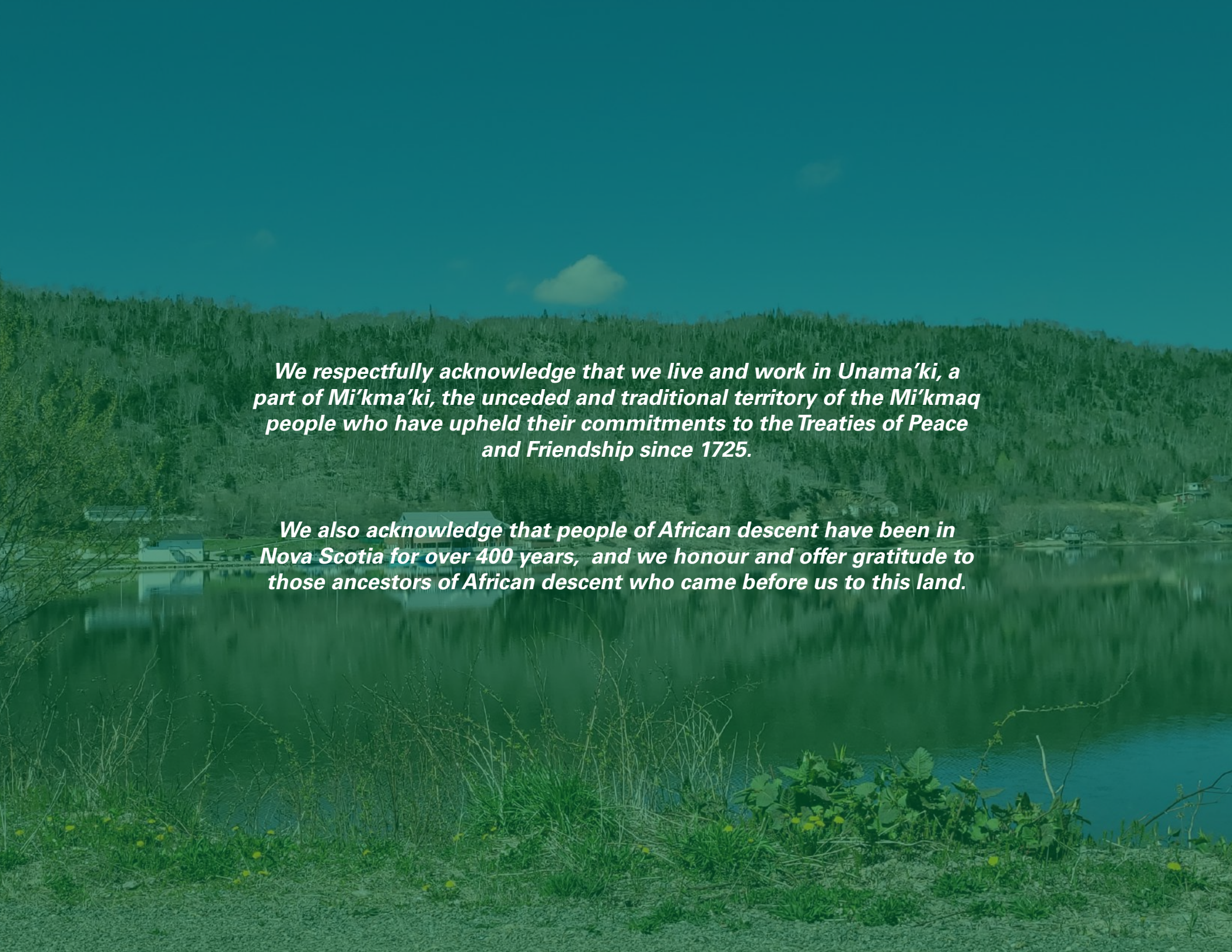
Lead Consultants:



Sub-Consultants:







*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.*

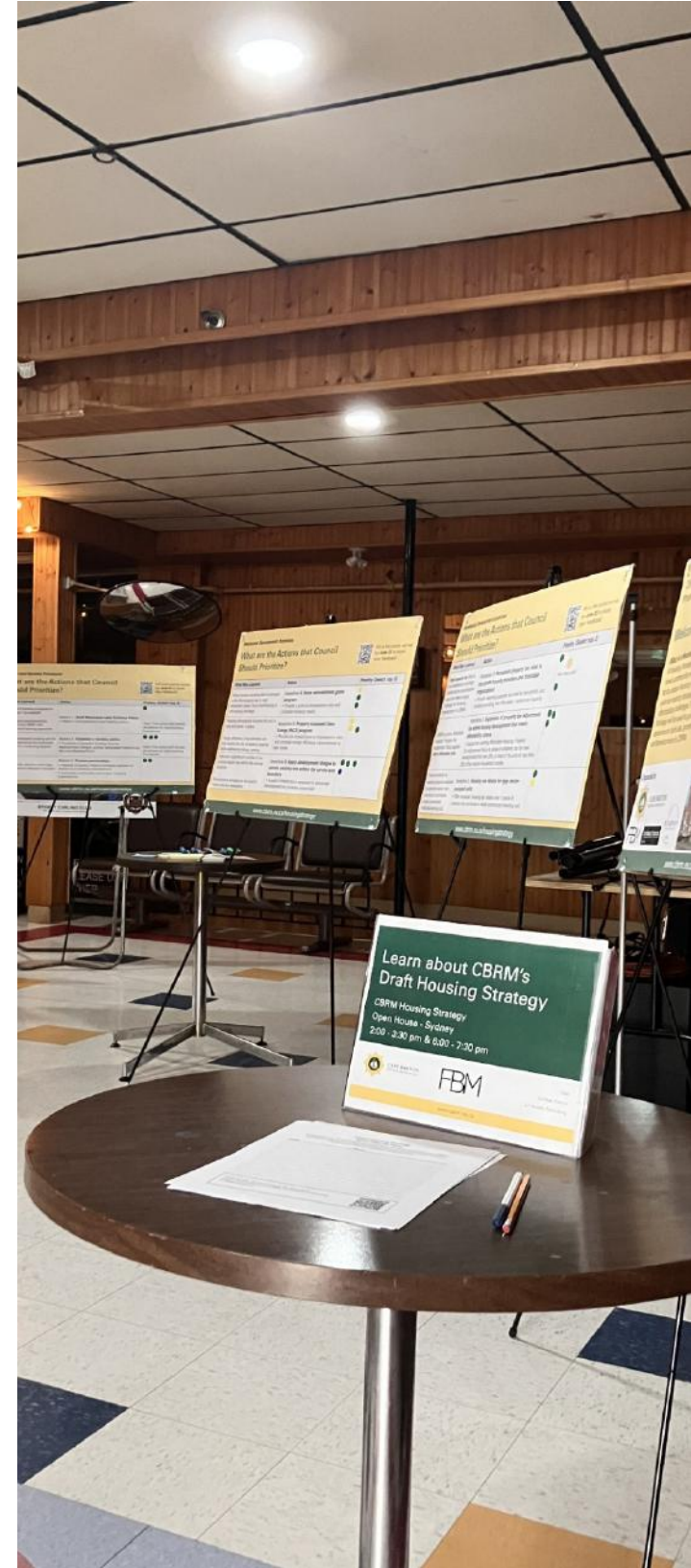
*We also acknowledge that people of African descent have been in Nova Scotia for over 400 years, and we honour and offer gratitude to those ancestors of African descent who came before us to this land.*



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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:

- **Phase 1 - Housing Story** examined CBRM's historical settlement patterns, current housing inventory, and population trends to identify high-level directions for the Housing Strategy. The Team conducted fieldwork and extensive background research along with open houses, focus groups, and a public survey which provided a foundational understanding of the communities' housing needs.
- **Phase 2 - Exploring Residential Incentives** analyzed case studies of comparable municipalities to explore potential development incentives that CBRM could offer to address the housing needs of its residents. The report included a financial feasibility model along with a policy and regulatory review to determine the feasibility of these potential options.
- **Phase 3 - Residential Development Incentives and Land Banking Framework** identified appropriate residential incentive options in CBRM based on community and staff feedback and proposed detailed incentive programs. This report also focused on how CBRM can strategically use its surplus lands to encourage more housing by providing a land banking framework based on a review of land bank case studies and the inventory of CBRM's current surplus land.
- **Phase 4 - Housing Strategy for CBRM** created a practical strategy for CBRM, which focused on implementation, communication, monitoring, and evaluation of the Housing Strategy.

This report is a summary of the ideas and insights that were shared during the community and stakeholder engagement activities that took place during Phase 4 of the Housing Strategy.

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



Sample of Existing Housing: Glace Bay

(Source: Consultant Team)

# Staff Workshop Findings

On June 4, 2025, a virtual workshop was held with municipal staff. The purpose of the workshop was to share the draft Housing Strategy and have in-depth discussions with municipal staff who would be responsible for the administration of the residential development incentives, land banking framework, implementation of the Housing Strategy, and municipal communications.

The workshop began with a presentation which included pauses for staff to provide both individual input and to participate in group discussion on an online collaboration platform to gather feedback from participants. Seven staff from CBRM attended the workshop.

## What We Asked

The following questions were asked at the workshop to prompt discussions. Follow-up questions were asked as necessary to obtain additional feedback.

- If Council directs staff to pursue any of the proposed actions included in the Housing Strategy:
  - » Which department would be leading each action (i.e., residential development incentives, land banking framework, plan implementation, and communication)?
  - » Are there any additional implementation requirements that Council should consider?
  - » What organizations could be partners to support each action?
  - » What would the metrics of success be for each action?

## What We Learned

During the workshop, staff identified department leads, potential partners, and metrics of success for each action in the Strategy.

Staff noted the following implementation considerations:

- **Additional Staff Requirements:** Undertaking the Housing Strategy actions would require additional staff. Potential solutions could include creating a Housing Lead position to oversee the Housing Strategy initiatives and establishing a Property Division to implement the land banking framework. It was suggested that implementing the Housing Strategy would result in an increased tax base which could support the cost of additional staff.
- **Existing Incentives Reaching Capacity:** It was anticipated that the existing incentives would use designated funds prior to the original end date of the incentives. To sustain these incentives, additional funding might be required.
- **Direct Funds from Land Sales to Land Banking Actions:** Funds that the Municipality would receive from selling surplus lands could be designated for land improvement, acquisition, or disposal.

Staff suggested a few new actions be added to the Housing Strategy:

- Develop a communication plan for the Housing Strategy to guide the communications and updates on the Strategy.
- Adopt an online engagement platform to keep residents informed on the Housing Strategy.
- Create an interdepartmental committee to aid in the implementation of the Land Banking Framework.



# Community Survey Findings

The project team launched two online surveys to gain specific feedback from the public as well as local non-profit and for-profit development sector representatives to refine the Housing Strategy. The online surveys were open from June 4 to June 23, 2025, and received 114 responses from the public and 9 responses from development sector representatives across the Municipality.

## What We Asked

The survey included the following questions:

- **Demographics:**
  - » Which community do you live in?
  - » What is your age?
  - » I identify as a: (e.g., resident, developer, builder, non-profit organization representative, homeowner, renter)
- **Residential Development Incentives:**
  - » Do you support each incentive?
  - » Do you believe this incentive will be effective in meeting the Goal of creating new housing / improving existing housing?
  - » Would you consider participating in the incentive program?
  - » Would you consider purchasing a fully serviced lot if the property had an additional property tax to finance the cost of extending services?
- **Surplus Land Banking Framework:**
  - » Do you support the idea of CBRM selling surplus land at a reduced price if it would increase the supply of accessible or affordable housing?

- **Municipal Communications Approach:**

- » Which housing related topic area would you like to learn more?
- » How often do you hope to be engaged with updates about the Housing Strategy?

## What We Learned

### Residential Development Incentives

The Housing Strategy includes the following six incentives:

- Incentive 1: Permanent Property Tax to Non-Profit Housing Providers and Charitable Organizations;
- Incentive 2: Expansion of Property Tax Adjustment for Entire Housing Development that Meets Affordability Criteria;
- Incentive 3: Housing Tax Rebate for New Owner-Occupied Units;
- Incentive 4: Home Reinvestment Grant Program;
- Incentive 5: Property Assessed Clean Energy (PACE) Program; and
- Incentive 6: Development Charges to Service Existing Lots within the Service Area Boundary.

When asked about Incentives 1 through 5, most respondents believed that Incentives 1, 3, 4, and 5 would be effective in meeting the Goals of the Housing Strategy and supported CBRM offering these Incentives. 44% of public respondents and 11% of stakeholder respondents believed that Incentive 2 would be effective in meeting the goal of creating new housing.

Reasons people did not believe Incentive 2 would be effective or were unsure included:

- They did not support tax relief for developers who would make a profit;
- 20% of affordable units would not be enough to receive property tax reduction;
- They did not support this type of development.

However, 55% of public respondents and 33% of stakeholder respondents did support CBRM implementing Incentive 2.

### Surplus Land Banking Framework

When asked about Incentive 6, 32% of public survey respondents said they would consider purchasing a fully serviced lot if the property had an additional property tax to finance the cost of extending services, while 37% said they would not, and 31% were unsure. People stated that taxes in CBRM are already high and therefore this would not be affordable.

The majority of respondents (76%) supported CBRM selling surplus land at a reduced price if it would increase the supply of accessible or affordable housing. 75% of the stakeholder responses indicated that they would be interested in purchasing surplus land from the Municipality at a below-market price if doing so required meeting a higher affordability or accessibility standard.

### Municipal Communications Approach

Public survey respondents were most interested in learning more about residential incentive options and new housing initiatives, while development group representatives were interested in new housing initiatives and current housing programs that CBRM offers.

Most respondents wanted to be engaged on updates about the Housing Strategy either monthly or quarterly.



Sample of Existing Housing: New Waterford

*(Source: Consultant Team)*

# Open House Findings

On June 18 and 19, 2025, four public open houses were held with two being in Sydney, one in North Sydney, and one in Glace Bay. Approximately 25 people attended the open houses.

The purpose of the open house sessions was to:

- Share the overview of the draft Housing Strategy;
- Share key findings from previous phases;
- Gather feedback on the draft Housing Strategy; and
- Identify priority actions for Council to pursue.

The first open house began with a presentation and was followed by discussions using prompts on display boards to gather feedback from participants. The other three open houses were one-on-one discussions with participants as this was more strategic approach considering the smaller number of attendees.

## What We Asked

The following questions were asked during the open houses to prompt discussions.

- Do you believe the proposed actions will meet the Goals of the Housing Strategy?
- From the proposed actions in the draft Housing Strategy, what will be the top three primary actions that the Council should pursue?
- Which action will offer the greatest impact on housing development in CBRM?

## What We Learned

The Goals of the draft Housing Strategy are to 1) encourage new housing, 2) improve existing housing stock, and 3) support long-term financial viability. Open house participants indicated that they believed the proposed Actions would meet all three goals of the Housing Strategy.

Participants generally showed support for the proposed incentives and the surplus land banking framework. The top three incentives that attendees thought should be prioritized by Council were:

- Incentive 1 – Permanent property tax relief to non-profit housing providers and charitable organizations;
- Incentive 2 – Expansion of property tax adjustment for entire housing development that meets affordability criteria; and
- Incentive 6 – Apply development charges to service existing lots within the service area boundary.

The top three land banking framework actions that participants felt Council should prioritize were:

- Establish a funding strategy;
- Dispose of surplus lands for housing; and
- Improve designated surplus lands for housing.



Some participants commented on the specifics of the proposed incentives, including:

- Incentive 2 – Suggested using 30% of tenant's income instead of 30% of median household income as an affordability measure.
- Incentive 3 – Suggested reducing the assessed value that is eligible for a tax rebate for new owner-occupied units from \$400,000 to \$200,000.
- Incentive 3 – Suggested adding criterion to not allow homes over the identified cap to apply for the housing tax rebate.

Additionally, a few participants commented on the importance of sustaining the labour force population, communicating with community members to ensure that housing could be built, and continuing advocacy for changes to the *Municipal Government Act*.

### Sample of Existing Housing in Cape Breton Regional Municipality

(Source: Consultant Team)



## What's Next for the Project?

Findings from this engagement will be used to refine the draft Housing Strategy. The final Housing Strategy will be presented to Council in July 2025. The strategy will then be implemented over the next 5 years as directed by Council.

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

*We again extend our sincerest thanks to anyone who has shared thoughts or insights throughout all phases of the Housing Strategy project.*

*Thank you for being part of CBRM's housing story.*