

HAF Agreement and Action Plan Summary Cape Breton Regional Municipality (CBRM), Nova Scotia

Summary of Agreement Targets and Funding

Status as of March 26, 2025

Overall Permitted Unit Targets (3 years)	1,010
Units expected without HAF (baseline)	671
Units incented by HAF (HAF-incented)	339
Municipality's 10-year unit projection	3,100

Permitted Unit Targets with Breakdown	Total Target	Year 1 Forecast	Year 1 Progress
Housing Supply Growth Target	1,010	261	359
<ul style="list-style-type: none"> • Multi-Unit housing units in close proximity to rapid transit 	0	<i>Note: there are no annual forecasts for different unit types.</i>	0
<ul style="list-style-type: none"> • Missing middle housing units 	571		250
<ul style="list-style-type: none"> • Other multi-unit housing units 	86		0
Affordable Housing Units	115		47

HAF Funding Schedule and Explanatory Notes:

The total funding envelope for HAF recipients is based on the number of HAF-incented units, as described in Section 10 of the Pre-Application Reference Material. Advances are disbursed annually, subject to compliance with the terms and conditions of the HAF agreement.

Total funding eligibility	\$11,380,341.00
Annual advance amount	\$2,845,085.25

CMHC has reviewed Cape Breton's first annual report and is satisfied that the municipality is meeting its commitments under the HAF agreement. The second advance will be made in full.

Summary of Initiatives and Milestones

Initiative 1: Affordable Housing Construction Incentive

Providing incentives and fostering partnerships for affordable housing.

- An affordable housing construction grant program will offer financial support to developers, contractors, and non-profit organizations.
- New tax incentives will encourage private investment by improving financial feasibility for affordable units.
- CBRM will collaborate with Cape Breton University to train the housing industry with the skills required to develop more affordable housing.

Initiative	Due Date	Status
Affordable Housing Construction Incentive	2025-07-31	On Track
Milestones	Due Date	Status
Phase 1: Project Initiation and Planning	2024-03-31	Completed
Phase 2: Program Design and Regulatory Framework	2024-05-31	Completed
Phase 3: Capacity Building and Community Engagement	2024-07-31	Completed
Phase 4: Program Implementation and Pilot Projects	2024-12-01	Completed
Phase 5: Monitoring, Evaluation, and Adjustment	2025-07-31	On Track

Initiative 2: Community Climate Adaptation & Land Banking

Increasing the availability of land for affordable housing and enhancing community resilience to flooding and other climate risks.

- A new strategic approach for land banking will enable CBRM to assemble parcels of tax-delinquent or abandoned properties for affordable housing redevelopment. The strategy will also guide property acquisition for other uses such as retail, parks, or open space for flood mitigation.
- Once this approach is in place, CBRM will begin acquiring land parcels and select developers and/or affordable housing providers to advance redevelopment.
- CBRM will identify high-risk areas for flooding and other climate vulnerabilities and make regulatory changes to incorporate climate-resilient design principles in new housing development.

Initiative	Due Date	Status
Community Climate Adaptation & Land Banking	2025-03-31*	On Track
Milestones	Due Date	Status
Phase 1: Project Initiation and Planning	2024-03-15	Completed
Phase 4: Regulatory Implementation and Climate Resilience	2024-08-31	Completed
Phase 3: Implementation and Housing Development	2024-10-31	Completed
Phase 2: Development of Strategies and Regulations	2025-03-31*	On Track

*These dates were extended (through an approved change request) due to consultant capacity limitations.

Initiative 3: E-Permitting System Implementation

Implementing e-permitting to reduce paperwork and processing times for development applications.

- The e-permitting system will streamline the application submission, review and issuance process for construction permits, and increase transparency by offering real-time status tracking.
- Other process improvements include automated checks for compliance with zoning regulations, the building code and other relevant standards.

Initiative	Due Date	Status
E-Permitting System Implementation	2026-12-31*	On Track
Milestones	Due Date	Status
Phase 1: Project Initiation and Planning	2024-12-31*	Completed
Phase 2: System Development and Implementation	2026-02-28*	On Track
Phase 3: User Training and Rollout	2026-06-30*	Not Started
Phase 4: System Monitoring and Optimization	2026-12-31*	Not Started

*These dates were extended (through an approved change request) due to staffing challenges.

Initiative 4: Infill & Gentle Density Initiative

Creating a simplified process for infill development to unlock additional housing supply in existing neighbourhoods.

- CBRM currently allows 6 units as-of-right (removing the need for rezoning approvals) on all residential lots within serviceable boundaries, including areas outside Sydney.
- Pre-approved housing plans will accelerate approvals and lower development costs for small-scale infill housing types including accessory dwelling units (ADUs), suites, triplexes, fourplexes and sixplexes.
- CBRM will legalize rooming houses and shared accommodations.

Initiative	Due Date	Status
Infill & Gentle Density Initiative	2025-06-30	On Track
Milestones	Due Date	Status
Legalize 6 units as-of-right including outside Sydney	2023-08-01	Completed
Legalizing rooming or boarding houses	2023-08-01	Completed
Phase 1: Project Initiation and Planning	2024-04-01	Completed
Phase 4: Regulatory Implementation and Pilot Projects	2024-04-30	Completed
Expanding the pre-approved plans for accessory dwelling units (ADU)s to triplexes, fourplexes, or six-plexes	2024-06-01	Completed
Phase 2: Regulatory Changes and Pre-Approved Plans	2025-01-31*	Completed
Phase 3: Community Engagement and Education	2025-03-31*	On Track
Phase 5: Monitoring and Evaluation	2025-06-30	On Track

*These dates were extended (through an approved change request) due to unsuccessful first issuance of RFP and need for reissuance.

Initiative 5: Parking Requirement Modernization

Updating parking requirements to promote more affordable housing and reduce car dependency.

- CBRM will revise parking requirements for affordable housing projects and significantly reduce or eliminate parking minimums for developments near transit.
- Parking flexibility will ensure that affordable units are integrated with market-rate units in new mixed-income developments.
- Developers will be encouraged to invest in affordable housing projects by providing parking requirement reductions as incentives.

Initiative	Due Date	Status
Parking Requirement Modernization	2024-12-31	Completed
Milestones	Due Date	Status
Phase 2: Developing Incentive Framework and Regulations	2023-08-31	Completed
Phase 1: Project Initiation and Planning	2023-10-31	Completed
Phase 3: Community Engagement and Public Input	2024-06-30	Completed
Phase 4: Monitoring and Evaluation	2024-12-31	Completed

Initiative 6: Surplus Land Strategy and Incentive Program

Developing a comprehensive strategy to address housing shortages and affordability challenges and leverage municipally-owned surplus land for housing.

- An updated housing plan will be developed based on an assessment of current housing conditions, market trends and demographic data. CBRM will engage experts and stakeholders on short- and long-term strategies to address identified needs and gaps.
- A new incentive program will encourage residential development aligned with the goals of the new housing strategy.
- CBRM will create an inventory of surplus lands prioritized by redevelopment potential and alignment with the housing plan.

Initiative	Due Date	Status
Surplus Land Strategy and Incentive Program	2025-12-31	On Track
Milestones	Due Date	Status
Phase 1: Project Initiation and Planning	2024-04-01	Completed
Phase 3: Incentive Program Analysis and Design	2024-06-30	Completed
Phase 4: Surplus Lands Inventory Review and Creation	2025-03-31*	On Track
Phase 5: Public Engagement and Communication	2025-03-31*	On Track
Phase 2: Housing Plan Development	2025-07-31*	On Track
Phase 6: Regulatory Implementation and Roadmap Creation	2025-07-31*	On Track
Phase 7: Monitoring, Evaluation, and Reporting	2025-12-31	On Track

*These dates were extended (through an approved change request) due to staffing challenges and consultant capacity limitations.

Initiative 7: Transit-Oriented Development & Promotion of High-Density Development

Promoting intensification and mixed-use developments in urban serviced areas.

- CBRM will update zoning regulations to allow mixed-use developments and higher building densities in transit-oriented neighbourhoods. This approach will support urban revitalization by promoting a mix of housing types and price points near transit, including affordable housing, and by expanding active transportation and public spaces.
- CBRM will collaborate with local transit agencies on infrastructure planning to support transit-oriented development.

Initiative	Due Date	Status
Transit Oriented Development & Promotion of High-Density Development	2024-11-30	Completed
Milestones	Due Date	Status
Phase 1: Project Initiation and Planning	2023-08-31	Completed
Phase 3: Regulatory Changes and Infrastructure Planning	2023-08-31	Completed
Phase 2: Zoning Changes and TOD Framework Development	2023-10-31	Completed
Phase 4: Monitoring, Evaluation, and Reporting	2024-11-30	Completed

Initiative 8: Affordable Housing Development

Creating various programs and process improvements to ensure the success of affordable housing developments.

- CBRM is delegating approval for affordable housing development to staff to create efficiencies.
- A new affordable housing concierge will work with various stakeholders to guide projects through the planning and development process.
- As part of this initiative CBRM is waiving public consultations for affordable housing developments that align with the Official Community Plan.

Initiative	Due Date	Status
Affordable Housing development	2024-08-01	Completed
Milestones	Due Date	Status
Waive public consultations for affordable housing that fits the official plan or community plan	2023-08-01	Completed
Delegate approval for affordable housing to city staff where this could create efficiencies	2024-04-01	Completed
Creation of an affordable housing concierge	2024-08-01	Completed