

The *Municipality* of the *County of Inverness*

HOUSING STRATEGY

FINAL REPORT

Submitted to
Municipal Council

by:

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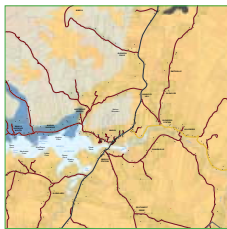
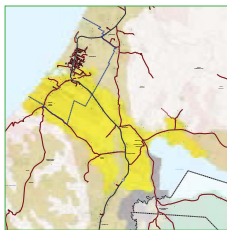


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COUNCIL MOTION

MOTION TO SUPPORT A GOAL FOR A COUNTY WIDE HOUSING STRATEGY AND IMMEDIATE REVIEW OF A HOUSING DEVELOPMENT COORDINATOR POSITION MUNICIPAL COUNCIL

OCTOBER 5, 2015

Whereas: at a December, 2014, Inverness County housing summit hosted by the municipality, numerous organizations, individuals, agencies and businesses identified urgent housing needs in communities across the county and observed that these needs— and the obstacles they present to attraction and retention of young families, care for the ill and elderly, support of developing businesses, and other county objectives—will only increase unless there is a strategic, county-wide housing plan in place and focused leadership to develop, oversee and execute that plan;

Whereas: a meeting was held with representatives of CMHC, Housing NS, and AHANS on July 2nd in Halifax to explore what was needed for the Municipality of the County of Inverness to undertake a housing strategy;

Whereas: a motion was made and carried at the monthly Inverness Council meeting on July 6th, 2015, that the Municipality of the County of Inverness strike a committee of elected officials to approach the other partners in pursuing the resources needed to undertake and carry out a housing strategy for the whole county.

Whereas: the committee drafted a contract position of Housing Development Coordinator in response to the recommendation of the advisory team of CMHC, Housing NS and AHANS,

Whereas: a second meeting of the advisory team of CMHC, Housing NS and AHANS was held on September 18th 2015, and the draft position of Housing Development Coordinator was revised and approved in principal and the potential partnerships to support this position were discussed with conditional agreement to contribute to the position being made.

Whereas: at the 2015 UNSM conference this November a workshop titled the Role of Municipalities in Housing will be held and will focus on partnerships between municipalities and the Province with respect to affordable housing and other housing options. Presenters: Mr. Dan Troke, President and Chief Executive Officer, Housing Nova Scotia; and Mr. Bob Bjerke , Chief Planner and Director, Halifax.

Whereas: we have had numerous presentations over the years made to us from the private sector, health officials and organizations ... held a housing summit in December, 2014 ... and have discussed this issue at length, it is now time to move forward.

Therefore be it resolved: that we adopt the Goal - to develop a housing strategy that accelerates and guides housing development across our county so that we can meet the needs of our

citizens, organizations and the private sector while being able to market our region as open for business.

And be it further resolved: that the Municipality of the County of Inverness meet at an audit committee meeting in the next 2 weeks to review the proposed position along with the financial commitment needed to support this Goal with a Housing Development Coordinator position.

Moved by: Councillor Jim Mustard

Seconded by: Councillor Betty Ann MacQuarrie

Carried.

That the resolution as presented be approved.

EXECUTIVE SUMMARY

Overview

In February 2016, the Municipality of the County of Inverness launched an eight-month assessment of its housing needs, challenges and opportunities. The resultant document, A Housing Strategy for the Municipality of the County of Inverness, integrates data on housing gaps and local economic and demographic trends with insight from community members and associations, realtors and other housing stakeholders, outlining key tools and approaches available to the Municipality for supporting quality attainable housing for all incomes.

This Strategy is intended to serve as a road map, guiding Municipal decisions on where best to invest housing resources and which projects to prioritize, identifying specific housing challenges across the six districts of the Municipality, suggesting programs and policies to help address those challenges, and laying out a clear plan for implementation and capacity building.

Housing Demand

Unsurprisingly, the prevailing demographic trend across the Municipality is the decline and ageing of the population, with the population dropping by 11.7% between 2001 and 2011, and a median age of 49.7 in 2011 (almost a decade older than the national median age).

There has been a particularly steep decrease of 30% in community members aged 0 to 44, key years of earning and family growth, which has a detrimental impact not only on current economies and communities but also on those of future generations, which are on track to dwindle still further, with fewer young people growing up to replace the ageing population before them. Notably, between 2001 and 2011, the number of households occupied by couples with children dropped by 27%.

At the same time, a dramatic increase of 45% in the 65-74 age bracket means a sharp uptick in the need for support and housing for seniors, almost half of whom (45.4%) are in the lower three income deciles.

Household sizes are shrinking, with total household numbers remaining largely unchanged, but one- and two-person households increasing by 11% and 18% respectively.

Within the Municipality, 85.5% of residents are homeowners, compared to a provincial average of 70%, reflecting a critical shortage in year-round rental housing.

Housing Supply

Of existing housing in the Municipality, 83% are single detached homes, with more than a quarter of all housing built before the end of World War II. There are 301 public housing units total, including 239 senior units at 62 family units. As of Winter 2016, on the waiting list for public housing there were 46 seniors, 12 families and 15 applicants under age 58.

Unfortunately, data on market housing in the Municipality is very limited, with no official tracking of sale prices, new builds or rental rates. In the Cape Breton Regional Municipality (CBRM), the closest municipality tracked by Canada Mortgage and Housing Corporation (CMHC), the average price of a single detached home is \$200,833. The average assessed value of all dwellings in the Municipality in 2011 was \$149,961. Between 2001 and 2011, average property values for dwellings increased by 78.8%, while incomes went up only 47.1% over the same time period.

Housing Gaps

CMHC considers a household to be in core housing need if it is not adequate in state of repair, suitable in size and/or affordable in cost, and if the household would have to spend more than 30% of its before-tax income to pay median rent on alternative housing in the area.

In 2011, 11.9% of all households in the Municipality were in core housing need (an increase of about 10% since 2006). 33.8% of households maintained by youth (15-29), 33.2% of all renters, and 17.4% of households maintained by seniors were in core housing need. The most pressing housing issue for those facing core housing need is affordability.

Among the groups most likely to earn within the three lowest income deciles, those struggling most to afford shelter costs, are, in declining order, one-person households, renters, senior-maintained households, lone-parent households, households including a person with a disability, and households maintained by a person between 25 and 34. 48% of all households in these deciles are spending more than 30% of their income on shelter costs, particularly renters.

Market housing rates are largely unaffordable to community members earning in the first three income deciles—and even some of those in the fourth and fifth deciles, especially those with children or household debt. With much of the Municipal housing stock aging, affording necessary home repairs or retrofits (for seniors and those with disabilities) can be a significant challenge for those in lower income deciles. Non-market housing options as well as supportive programming is needed to help this part of the population.

The parts of the Municipal population that are most struggling are its youngest and oldest members, who are also, respectively, the smallest and largest parts of its

population – and extremely important to this housing strategy for that reason. While the sum of seniors in core housing need is much higher (and rising) than that of youth in core housing need, and more total units are needed to serve that population, youth are more likely than seniors to be in core housing need, meaning that a tremendous number of the population members most crucial to the future of the Municipality are struggling to get by.

The type of housing most needed is affordable housing for single-member households (three-quarters of which fall into the three lowest income deciles), down-sizing seniors and lone-parent families, and moderate-priced family housing. With Municipal housing stock aging, support for housing renovation is needed to keep this stock a viable part of the housing market, and prevent it from deteriorating out of use or adequacy.

Year-round rental housing is extremely limited in the Municipality, with almost half of all renters spending more than 30% of their income on housing. Bolstering the affordable quality rental housing supply will not only help lift community members out of poverty but also help attract and retain new community members who aren't yet ready or able to make the leap to homeownership.

Summary of Key Housing Challenges & Recommendations

Based on data assessment and public consultation, the following housing challenges were identified and paired with a recommended action.

- **Ageing and decreasing population** >>> Increase housing and ageing-in-place options for seniors
- **Decrease in middle age bracket (20–45 years) and young families** >>> Increase housing options that are affordable and suitable for young families, and help facilitate homeownership for new homeowners
- **Deteriorating housing stock** >>> Support upgrades of ageing housing stock
- **Unstable realty market** >>> Protect market to ensure local access to housing
- **Low occupancy rate** >>> Develop policies to discourage unoccupied housing and underused land
- **Lack of year-round rental housing** >>> Increase quantity, quality and public knowledge of year-round rental housing options
- **Housing affordability gap** >>> Increase quality attainable housing options for all income brackets
- **Deteriorating public housing** >>> Take a more active municipal role in public housing

Target Housing Communities

The following resident categories have the highest level of need and would most benefit from Municipal intervention in the housing market; any housing programs or housing developments that receive Municipal support should serve at least one of these groups.

- Seniors (ages 65+)
- Low-income households
- Young working population (ages 15-34)
- Couples/lone parents with children
- People with disabilities
- Renters

Housing Interventions & Innovations

The following approaches were recommended as possible tools for achieving the housing objectives of the Municipality, based on four criteria: (1) Impact on target communities, (2) Affordability of implementation, (3) Ease of implementation, and (4) Interest expressed from local communities.

- Policies, Programs & Projects
 - Abatements of Development Fees/Taxes & Subsidization of Infrastructure Costs
 - Taxation Penalties
 - Home Ownership Program
 - Acquisition & Renovation
- Strategies
 - Housing Organization
 - Land Bank
 - Public-Private Partnership
- Tenure Models
 - Co-operative Housing
 - Co-housing
 - Community Land Trust

The New Municipal Role in Housing

Going forward, the Municipality of the County of Inverness will strive to play a direct strategic role in housing, taking active measures to ensure that all residents have access to affordable, suitable and adequate housing and to help shape balanced and prosperous communities in the years to come.

In its new housing role, the Municipality will:

ESTABLISH a subsidiary housing organization and housing coordinator dedicated to implementing the housing strategy, building capacity to meet the needs and overcome the challenges outlined in the Housing Strategy.

GUIDE local housing development, assisting community members in establishing housing groups, advising on housing needs and development process, liaising with the Municipality, and helping community members and developers access provincial and federal funds.

LEGISLATE policies, programs and taxation strategies that encourage market trends compatible with Municipal housing objectives.

PARTNER with private developers, local organizations, housing agencies, and local businesses to help develop housing that meets mutual objectives.

FUND the development of housing projects that meet Municipal objectives.

ADVOCATE for Municipal housing needs and opportunities to other levels of government.

COMMUNICATE with the public about the housing strategy and the unfolding process of implementation, available housing resources, rental housing listings and housing-related news.

ACCOUNT for housing work undertaken within the Municipality and future housing needs by tracking housing statistics, monitoring shifts in housing trends and improving Municipal records of housing-related data.

MOBILIZE local communities by fostering community-based housing working groups.

Five-Year Implementation Plan

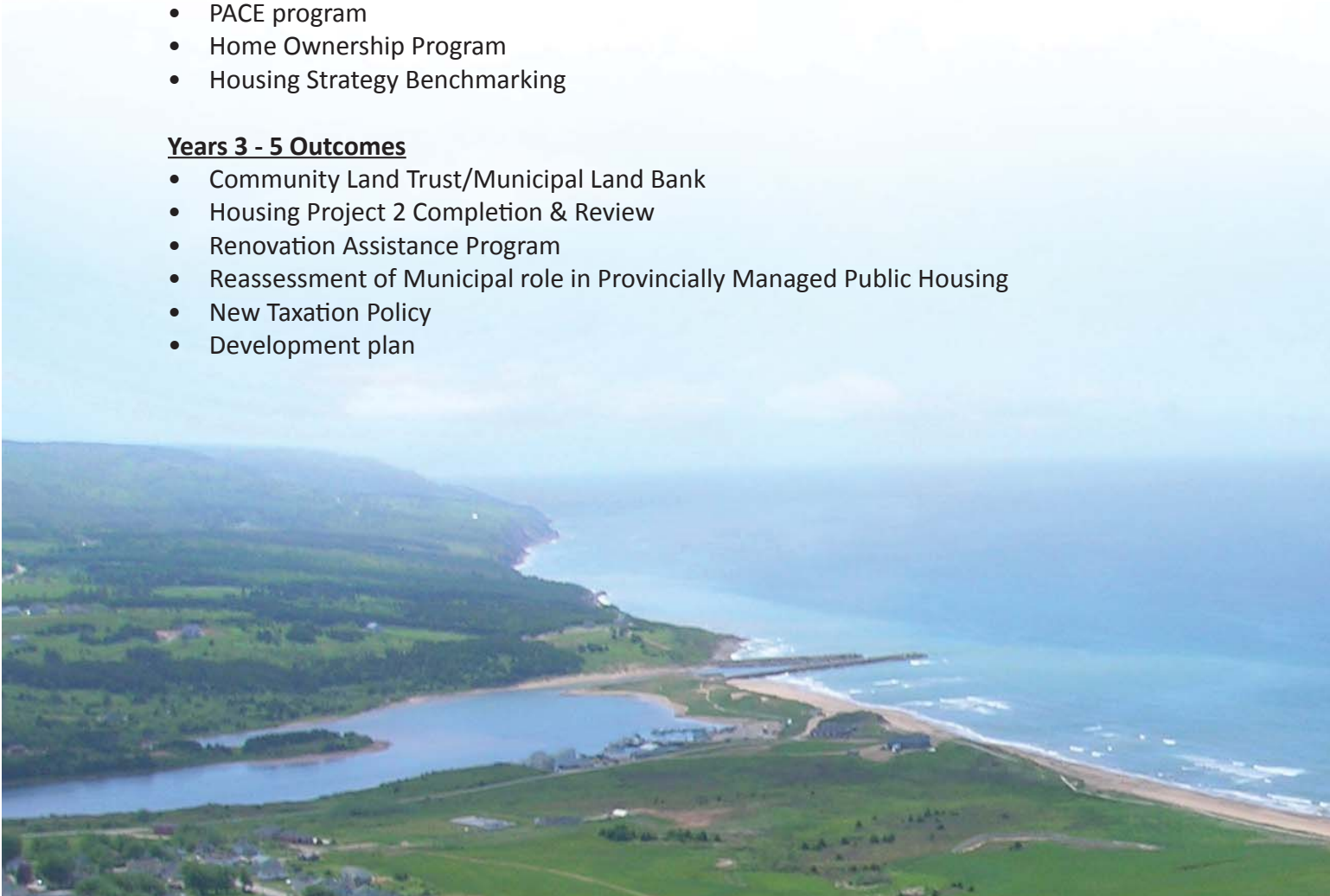
Over the next five years, the Municipality will focus on capacity building (putting in place the team, communication & data assets and other housing resources that will facilitate long-term success in meeting housing objectives), launching its first housing pilot projects, and introducing programs that will assist target housing communities.

Year 1 & 2 Outcomes

- Increased Municipal Capacity
- Municipal Housing Communication Strategy
- Municipal Housing Website
- Municipal Housing Records
- Housing Project 1 (Pilot: Development fees/tax abatement and subsidized infrastructure)
- Housing Project 2 (Pilot: Municipally led housing development)
- PACE program
- Home Ownership Program
- Housing Strategy Benchmarking

Years 3 - 5 Outcomes

- Community Land Trust/Municipal Land Bank
- Housing Project 2 Completion & Review
- Renovation Assistance Program
- Reassessment of Municipal role in Provincially Managed Public Housing
- New Taxation Policy
- Development plan



1 STUDY BACKGROUND

1.1 INTRODUCTION

The Municipality of the County of Inverness currently exists between two intersecting crises: a declining population and a weakening economy. In ways both obvious and unexpected, housing plays a critical role in both these crises.

While a lack of affordable quality housing can further fuel disappointing trends in population growth and the economy, a considered and methodical effort to provide adequate housing can help reverse those trends. By ensuring that housing meets the needs of current and future residents, the municipality is helping to attract and retain community members, while also growing the economy, one household at a time.

The strategy contained in these pages will provide a road map to achieving that goal, by interrogating the needs of the current population, identifying apposite statistical trends, analyzing the current housing stock, and laying out a plan to support development that meets the community's housing needs. It's important to remember that when you ensure all households have access to housing that meets their needs and fits their budgets, you are not just building houses, you are building a community.

The timing has never been better for the Municipality to turn its attention to housing, and increase investment of capital and effort in this key resource. As the Government of Canada launches a National Housing Strategy, at the same time that investments in housing and infrastructure are increasing, there is an opportunity to benefit greatly from associated programs, resources, and support.

But while moving forward with a reasoned housing strategy now is timely, delaying doing so could be disastrous; as the 2014 Ivany report warned about the province's economy, the time to take action is "now or never." Housing in the Municipality is facing specific threats beyond the decline in residents, as older housing stock falls into disrepair, desirable properties with access to services and community resources are being purchased by non-residents, and rising housing prices in certain regions push home ownership out of the reach of many residents.

1.2 PURPOSE

In December 2014, the Municipality hosted a housing summit attended by numerous organizations, individuals, agencies and professionals. Attendees identified urgent housing needs in communities across the county and observed that these needs—and the obstacles they present to the attraction and retention of young families, care for the elderly, support of developing businesses and other county objectives—would only increase without a comprehensive, county-wide housing strategy to guide municipal effort and investment, and unite the efforts and interests of the county's various housing organizations and stakeholders.

This strategy will help guide municipal decisions on where best to invest housing resources and which projects to prioritize, while also identifying the specific housing challenges across the county and suggesting programs and policies to help address those challenges.

Individual components of the action plan will require approval by council; in some cases, further planning and development; and in all cases, assignment of an individual or group to oversee task completion. This plan should therefore be considered a starting point, a first but crucial step in an immensely rewarding journey.

1.3 OBJECTIVES

This study aims to:

(a) Evaluate housing needs within the Municipality by:

- compiling inventory of serviced housing stock in primary areas of density
- assessing available data on local economy, population and housing
- consulting directly with community members through meetings with development associations, key stakeholders in each district, district councillors and general survey

(b) Determine the principal housing-related challenges and opportunities facing each district

(c) Identify target development areas and provide framework for evaluating potential housing projects for municipal investment or partnership

(d) Propose innovative programs and policies to help address specific housing challenges and

(e) Provide a five-year action plan for introducing new programs, policies and projects to address identified housing needs and challenges, detailing time frames and assigning responsibility for administrative oversight

1.4 STUDY APPROACH

i) Scope of Work

The eight-month span of this study included the following phases:

(a) Phase 1: Data Collection & Consultation

- established preliminary framework for assessing housing needs
- met with advisory group (CMHC, AHANS, HNS, CBIHA, CBDHA, EDPC)
- identified all available resources for county housing data
- identified shortfalls in available data
- collected preliminary data and maps; met with development associations, councillors and key stakeholders
- consulted with successful housing organizations and community land trusts across the country
- documented precedent studies for all potential housing interventions

(b) Phase 2: Review & Analysis

- Collated information from district consultations
- Analyzed information and identified overall issues, areas of overlap and gaps
- Mapped out key areas of development among the six districts
- Identified overall challenges, priorities and goals for development in the county, based on research and consultation
- Attended municipal and private sector meetings regarding potential housing developments
- Identified target development areas and potential quick-start projects
- Drafted outline of multi-phase five-year action plan with strategic goals and action items

(c) Phase 3: Documentation & Dissemination

- Reviewed draft strategic plan with advisory board
- Developed final report
- Shared findings with Council and the public to inform future development
- Presented and disseminated strategic plan
- Initiated first steps to engage strategic plan

ii) Study Collaborators

The study was completed under the supervision and advisory capacity of the following individuals:

Project Advisor/s:

Jim Mustard - District 3 Councillor, Municipality of the County of Inverness

Joe O'Connor - Chief Administrative Officer, Municipality of the County of Inverness

Advisory Group:

Jim Graham, Affordable Housing Association of Nova Scotia

Stephen Hines, Nova Scotia Housing

Jeremie LeBlanc, Canada Mortgage and Housing Corporation

John Bain, Eastern District Planning Commission

The study also benefitted from the shared research and consult from the following organizations:

Halifax Regional Municipality - Planning and Development Department

South Shore Housing Action Coalition

Southern Interior Beetle Action Coalition

Galiano Land and Community Housing Trust Society

Vernon and District Community Land Trust

Denman Community Land Trust Association

iii) Study Area

The study boundaries are the six districts within the jurisdiction of the Municipality of the County of Inverness. Jurisdictions within the county that are not included in the municipality are Whycocomagh 2 (First Nation reserve) and Port Hawkesbury.

The study assembles available statistical data to form a preliminary demographic and economic profile of each district and the communities it contains. These profiles established a platform for each district consultation session, informing discussions that revealed more qualitative and substantive information about the challenges and opportunities each district faces.

iv) Data Sources & Limitations

Primary data sources for this study include the following:

- Statistics Canada Community and Census Profiles
- Custom tabulations for 2001 Census, 2006 Census and 2011 Census and National Household Survey
- Inverness Community Sustainability Plan, 2010
- Inverness County Community-based Plan, 2003 plan
- Strait Regional School Board Outlook

Additional data and information was sourced from:

- Canada Mortgage and Housing Corporation
- Housing Nova Scotia
- Department of Community Services
- Strait-Regional School Board
- Eastern District Planning Commission, and
- Municipality of the County of Inverness
- Nova Scotia Finance & Treasury Board - Economics and Statistics Division
- Nova Scotia Property Valuation Services Corporation

It is important to note that because of the change from a mandatory to voluntary survey in the 2011 Census, data from the 2011 NHS may not be strictly comparable to those from earlier censuses.

There are unique challenges to obtaining consistent and reliable data for sparsely populated rural communities such as those within the Municipality of Inverness.

For Census Canada statistics, the defined subdivisions do not reflect in any way the political boundaries of the county districts. Subdivisions A, B, & C include multiple districts – the cost to have a custom tabulation and geocode done by Census Canada defined by political boundary was prohibitive. Samples pools are smaller, and with the switch to voluntary participation for the 2011 Census, those challenges became all the more problematic.

For the 2011 National Household Survey (NHS) estimates, the global non-response rate (GNR) is used as an indicator of data quality. This indicator combines complete non-response (household) and partial non-response (question) into a single rate. The value of the GNR is presented to users. A smaller GNR indicates a lower risk of non-response bias and as a result, lower risk of inaccuracy. The threshold used for estimates' suppression is a GNR of 50% or more.

From <<https://www12.statcan.gc.ca/nhs-enm/2011/dp-pd/prof/help-aide/gnr-tgn.cfm?Lang=E>>

For the Census Subdivisions used in this report, the GNR is as follows:

Inverness County Census Subdivision A, NHS 2011 = 29.0%

Inverness County Census Subdivision B, NHS 2011 = 38.4%

Inverness County Census Subdivision C, NHS 2011 = **53.2%**

CMHC does not track housing information on housing stock, new house construction, or rental market for the Inverness County region of the island.

Nova Scotia Property Valuation Services Corporation are launching a new information portal in 2017, which hopefully will make available information that will assist communities that are not under the radar of CMHC's Housing Information portal to better understand the conditions of their respective housing markets. Until then, the details of sold properties can only be obtained by opening each listing for each property in each individual community, one at a time, so this data was only obtained for 2015 in areas highlighted in the Community Spotlights in Section 2.

Additionally, in 2015, the province cancelled funding for the "Community Counts" web information portal, which organized Statistics Canada data by community, police or electoral district, meaning that rural areas like the Municipality no longer have access to key data points such as community population. In its absence, direct consultation (with community members, development associations, realtors, municipal councillors and other housing stakeholders) became particularly valuable. Through contacting the Director of Economics/Statistics at the Nova Scotia Department of Finance, it was possible to obtain 2011 population and household data for the communities of the Municipality. However, this will be the last year such information is available for these communities, making it a challenge in future years to measure change over time at the community level. The data we did obtain, however, proved to be problematic with regards to the way dissemination area boundaries were geocoded. Population and dwelling counts were oddly attributed, making it difficult to associate data with particular communities within each district. As a result, current population and dwelling count statistics for specific communities were not included in the district profiles - this data is available to view in the Appendix.

v) Review of prior reports & plans

In addition to consulting the community directly, devising this housing strategy required careful consideration of relevant past plans and documents, to ensure the important work and recommendations made there were carried forward. This strategy doesn't seek to "reinvent the wheel" but rather build on past efforts and help evolve and realize the vision they propose.

The following documents were among the key plans consulted:

A Plan for Community-Based Development for the Municipality of the County of Inverness, 1999

A Plan for Community-Based Development for the Municipality of the County of Inverness, 2003

Integrated Community Sustainability Plan for the Municipality of the County of Inverness, 2010

Conceptual Development Plan – Mabou, 2011

Conceptual Development Plan – Cheticamp, 2010

Conceptual Development Plan – Inverness, 2013

Conceptual Development Plan – Port Hood, 2015

Municipal Planning Strategy – Port Hastings, last revised 1997

Municipal Planning Strategy – Cheticamp, last revised 2013

Municipal Planning Strategy – Inverness, last revised 2015

Municipal Planning Strategy – Port Hood

Municipal Planning Strategy – Whycomomagh

vi) Affordable Housing & the “Housing Continuum”

The term “affordable housing” can mean different things to different people. Some think it means housing specifically for low-income earners, or that it refers exclusively to government-subsidized housing. But as housing prices soar, an issue that isn’t isolated to major urban centres, low-income households aren’t the only ones struggling to find housing to fit their budgets. And with energy, utility and maintenance costs also on the rise, purchase price isn’t the only measure of what is truly affordable.

The Canadian Mortgage Housing Corporation (CMHC) has this to say on the subject of affordability and housing:

“In Canada, housing is considered affordable if shelter costs account for less than 30 per cent of before-tax household income. The term “affordable housing” is often used interchangeably with “social housing”; however, social housing is just one category of affordable housing and usually refers to rental housing subsidized by the government. Affordable housing is a much broader term and includes housing provided by the private, public and not-for-profit sectors as well as all forms of housing tenure (ie. rental, ownership and cooperative ownership). It also includes temporary as well as permanent housing. In other words, the term “affordable housing” can refer to any part of the housing continuum from temporary emergency shelters through transition housing, supportive housing, subsidized housing, market rental housing or market homeownership.”

CMHC devised the following spectrum, called the “housing continuum,” to depict the various forms of housing, all of which have the potential to be “affordable” if the occupants’ shelter-cost-to-income-ratio (STIR) does not exceed 30 per cent.

EMERGENCY SHELTERS	TRANSITIONAL HOUSING	SUBSIDIZED HOUSING	RENTAL HOUSING	OWNERSHIP HOUSING
NON-MARKET HOUSING			MARKET HOUSING	

In his 2007 document *Review of Best Practices in Affordable Housing*, Tim Wake proposed a new housing continuum, organizing housing into three categories – government-subsidized housing, non-market housing, and market housing – to emphasize the potential of non-market affordable housing ownership through other housing providers, such as non-profit groups. Wake’s revised housing continuum is below:

EMERGENCY SHELTERS	TRANSITIONAL HOUSING	SOCIAL HOUSING	AFFORDABLE RENTAL HOUSING	AFFORDABLE HOME OWNERSHIP	AFFORDABLE RENTAL HOUSING	AFFORDABLE HOME OWNERSHIP
GOVERNMENT SUBSIDIZED HOUSING			NON-MARKET HOUSING		MARKET HOUSING	

2 WHAT ARE OUR HOUSING NEEDS?

2.1 MUNICIPALITY OF THE COUNTY OF INVERNESS - PROFILE

2.1.1 General Overview

i) History, Geography, Culture & Economy

Incorporated in 1879, the Municipality of the County of Inverness comprises six municipal districts (further detailed in Section 2.2) and sixteen local communities: Meat Cove, Pleasant Bay, Cheticamp, St. Joseph du Moine, Margaree¹, Inverness, Whycocomagh, Lake Ainslie, Mabou, Port Hood, Glendale, West Bay, Port Hastings, Judique, Marble Mountain and Orangedale.

Spread along the western coast of Cape Breton Island, the Municipality encompasses forests and shorelines, farmland, rivers and lakes, and spans over a region of approximately 3,822 km². However, though the geographic territory of the Municipality is vast, its population is comparatively small at 13,781 (a density of 3.6/km²) and has been in steady decline since the 1980s.

Inhabited for centuries by the Mi'kmaq First Nation, the region saw the arrival of European settlers in the 17th and 18th centuries, primarily of Scottish, Irish, English and French descent. These heritages continue to shape contemporary culture in the Municipality, and though English is the first language of the majority of the population, the French, Gaelic and Mi'kmaq languages are spoken in many homes and communities.

The Municipality's predominantly resource-based economy—sustained by fishing and logging, supplemented by agriculture and mining—underwent a significant shift in the 20th century, with the closing of mines in Mabou, Inverness and Port Hood; the collapse of the Atlantic groundfish fishery; and a growing trend of outmigration. Tourism has become a key economic driver, with the Municipality drawing visitors from across the continent and beyond to drive the Cabot Trail, camp in the Cape Breton Highlands National Park, enjoy the beautiful beaches and experience the region's vibrant music scene and cultural heritage.

In recent years, good-news stories for the region's economy include the arrival of the Mabou-based firm Halifax Biomedical (which offers evidence that companies not dependent on local resources or geography can succeed here, and benefit from lower operating costs relative to urban centres) and the establishment of the Cabot golf courses and associated businesses in Inverness and Dunvegan. The result of tremendous vision and effort on the part of the Inverness Development Association, Cabot has brought new jobs and opportunities to the region and had a significant impact on property values in the village of Inverness.

1. Margaree includes the communities of Belle Cote, East Margaree, Margaree Forks, Southwest Margaree, Northeast Margaree and other communities.

Geographical Boundaries (topography, water bodies)

The settlement and continued development of our communities are shaped by the following hydrological boundaries:

Oceans

- Northumberland Strait, Atlantic Ocean

Lakes

- Lake Ainslie, Bras d'Or

Harbours

- Port Hood, Mabou, Inverness, Grand Etang, Cheticamp, Pleasant Bay, Meat Cove

Rivers

There are countless rivers in the county – too many to mention. However, one system in particular, the Margarees, is notable, playing a large part in the settlements distributed along its many tributaries.

Built Environment and Settlement Areas (roads, population clusters)

As in many rural settlements, small communities are disappearing due to outmigration and a changing economy, relocating to areas of larger population concentration within the Municipality (such as Port Hastings, Whycomagh, Judique, Port Hood, Mabou, Inverness, Cheticamp) or even larger urban centres (such as Sydney or Halifax), or leaving the province altogether. As a result, in most districts, population is following an increasingly clustered pattern of densification, with the exception of District 2, whose population is still widely dispersed along the extensive Margaree river system.

The 395 cuts across the Municipality laterally, from the coast to Whycomagh, while the 105 divides the island into east and west, tracing an informal cultural/community division of the island. The west-side major routes are Route 19 (Ceilidh Trail) and the world famous Cabot Trail.



Historical photo
of Port Hood
Courthouse

ii) Governance of the Municipality of the County of Inverness

ADMINISTRATION

Federal

The southern part of the Municipality is located within the Cape Breton–Canso electoral district, currently represented by Liberal M.P. Rodger Cuzner. The northern part of the Municipality, beginning at the southern border of the Cape Breton Highlands National Park, is located within the Sydney–Victoria electoral district, currently represented by Liberal M.P. Mark Eyking.

Provincial

The Municipality, combined with Whycocomagh 2, constitutes the Inverness electoral district, currently represented by Progressive Conservative M.L.A. Allan MacMaster.

Municipal

The Municipality is divided into six districts, presided over by a Warden selected by the elected municipal councillors. Districts and/or communities are charged with the responsibility of establishing Area Advisory Groups and Development Associations to advise councillors of current issues and interests of residents (see District Profiles).

Municipal elections took place during the course of this contract, so the below list includes the outgoing and incoming council representation in the Municipality:

MUNICIPALITY OF THE COUNTY OF INVERNESS - Municipal Council

District 1 Councillor:

(Meat Cove, Pleasant Bay, Cheticamp):
Alfred Poirier - New Deputy Warden
(acclaimed)

District 2 Councillor:

(Margaree, St. Joseph du Moine)
Laurie Cranton
(incumbant Gloria LeBlanc retired)

District 3 Councillor:

(Inverness)
Jim Mustard
(seat retained)

District 4 Councillor

(Whycocomagh, Lake Ainslie, Orangedale):
John MacLennan
(def. incumbant Warden Duart MacAulay)

District 5 Councillor:

(Mabou, Port Hood)
Betty Ann MacQuarrie - New Warden
(acclaimed)

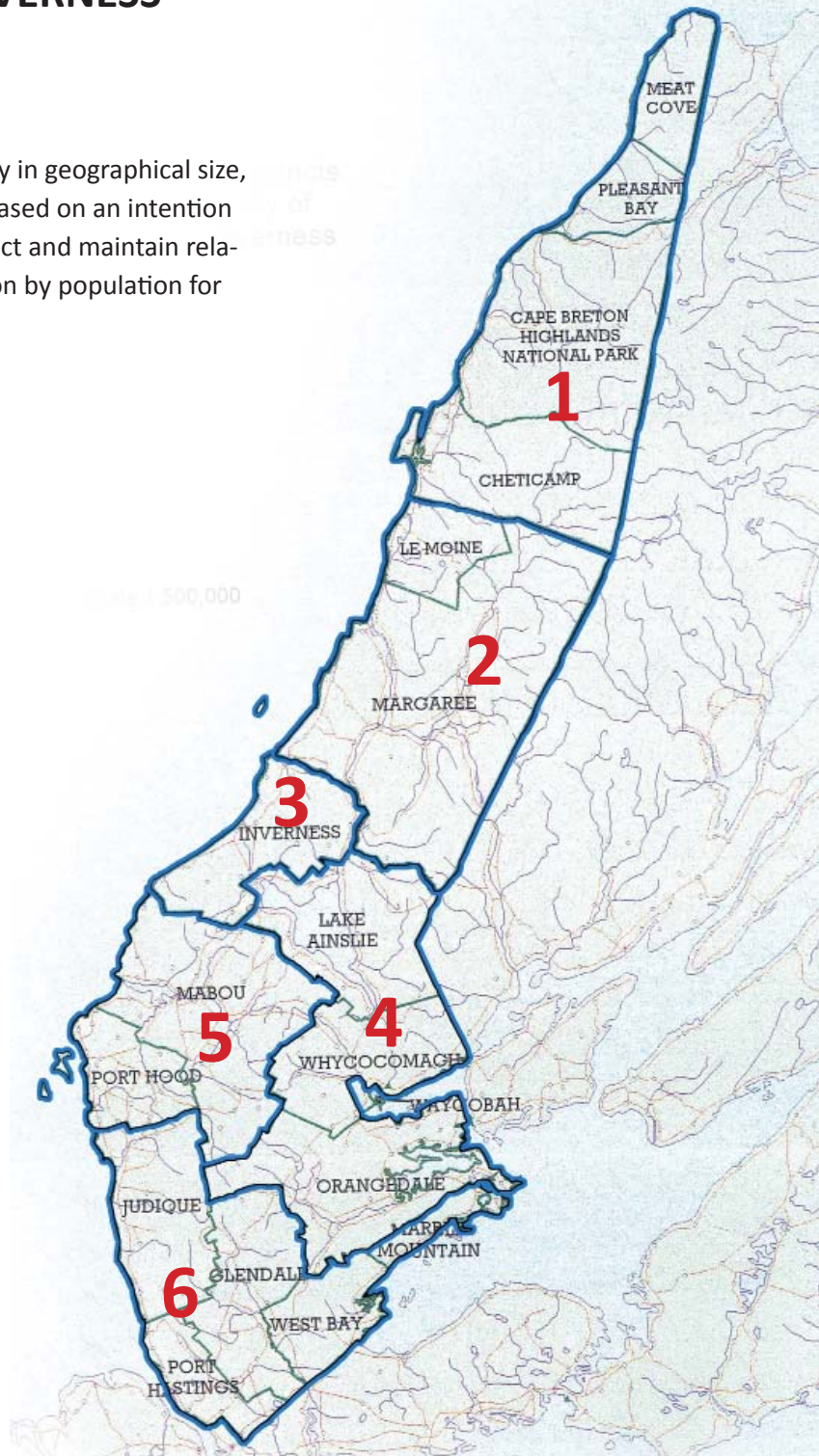
District 6 Councillor:

(Judique, Port Hastings, Glendale, West Bay Road, Marble Mountain)
John Dowling
(def. incumbant Dwayne MacDonald)

MUNICIPALITY OF THE COUNTY OF INVERNESS

Electoral Districts & Communities

The electoral districts vary in geographical size, with boundaries drawn based on an intention to keep communities intact and maintain relatively equal representation by population for councillors (within 15%)



ECONOMIC DEVELOPMENT

Federal

Economic development within the Municipality has fallen under the purview of the Atlantic Canada Opportunities Agency (ACOA) since the Crown corporation Enterprise Cape Breton Corporation (ECBC) ceased operation in 2014. ACOA helps stimulate and support economic growth in the four Atlantic provinces through its funding programs and other resources.

Provincial

Until 2013, the Strait-Highlands Regional Development Agency (S-HRDA) was the regional development authority for Inverness and Richmond Counties. The organization was dissolved when the province restructured regional development, replacing its twelve Regional Development Agencies with six Regional Enterprise Networks (RENs). Currently, the Cape Breton REN manages economic initiatives across the island, contracting Business Cape Breton and Cape Breton Partnership to deliver services.

Municipal

At one time, all sixteen communities within the Municipality were served by their own development associations. However, some of these volunteer groups have since disbanded, due to various pressures, disengagement and volunteer fatigue. Those that remain work to identify needs and opportunities within their communities, initiate and support local economic activity, and serve as their community's advocate to municipal and regional authorities.

Historical photo
of first Port Hood
Co-op, in 1945



COMMUNITY & SOCIAL SERVICES:

Health Services

Before 2015, the Municipality was divided between two regional health authorities: the Guysborough-Antigonish Strait Health Authority (southern Inverness County) and the Cape Breton District Health Authority (northern Inverness County).

On April 1, 2015, the province's nine regional health authorities were consolidated into the centralized Nova Scotia Health Authority. Within this new model, the Municipality is located in the Eastern Management Zone, which oversees management and delivery of local health services.

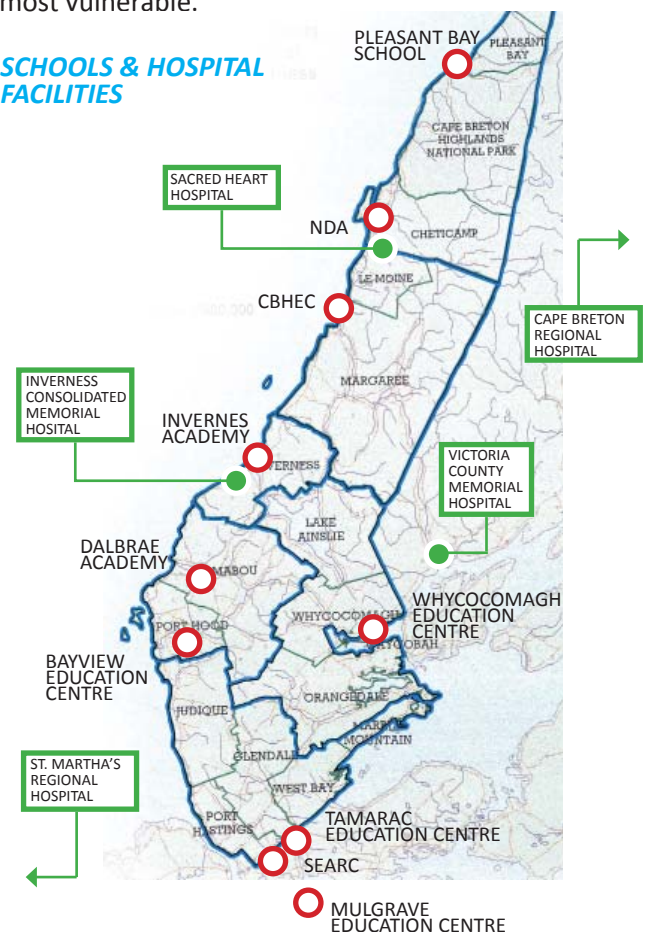
The Municipality's two hospitals are located at Cheticamp (Sacred Heart Community Health Centre) and Inverness (Inverness Consolidated Memorial Hospital), which provide limited acute and continuing care services.

Patients requiring services not available at those hospitals are typically referred to St. Martha's Regional Hospital in Antigonish or the Cape Breton Regional Hospital in Sydney, though under the Nova Scotia Health Authority, patients have access to health-care services at any location in the province.

Two additional hospitals on the island, Victoria County Memorial Hospital in Baddeck and Strait Richmond Hospital in Port Hawkesbury are situated outside of Municipal borders but within the Eastern Zone, and some Municipal residents make use of those facilities.

While the Municipality has managed to maintain regional health services at its two hospitals, supported by a tremendous community effort, it faces an ongoing struggle against a tide that has turned towards centralization. Patients requiring treatment or tests not available at either of the Municipal hospitals (which are already some distance away for many community members) must travel a considerable distance to one of the larger hospitals outside the Municipality, increasing cost, risk and hardship for ill or injured residents when they are most vulnerable.

SCHOOLS & HOSPITAL FACILITIES



Public Schools

The Strait Regional School Board (SRSB) manages the eight anglophone schools attended by students residing in the Municipality. These schools are organized into four feeder systems:

Strait Area Education Recreation Centre (SAERC) feeder system:

- SAERC, a 9-12 school in Port Hawkesbury (located outside Municipal boundaries but attended by some students who reside in the Municipality)
- Mulgrave Memorial Education Centre, a P-6 school in Mulgrave (scheduled to close in 2018; located outside Municipal boundaries but attended by some students who reside in the Municipality)
- Tamarac Education Centre, a P-8 school in Port Hawkesbury (located outside Municipal boundaries but attended by some students who reside in the Municipality)

Cape Breton Highlands Education Centre/Academy (CBHEC/A) feeder system:

- CBHEC/A, a P-12 school in Belle Cote
- Pleasant Bay School, a P-6 school in Pleasant Bay)

Inverness Education Centre/Academy feeder system:

- Inverness Education Centre/Academy, a P-12 school in Inverness

Dalbrae Academy feeder system:

- Dalbrae Academy, a 9-12 school in Mabou
- Bayview Education Centre, a P-8 school in Port Hood
- Whycocomagh Education Centre, a P-8 school in Whycocomagh

Additionally, the Conseil scolaire acadien provincial (the francophone school board) operates École NDA, a French-language P-12 school in Cheticamp, serving students of French descent.

Enrolment is in decline at all of the above-named schools, as the Municipality's population decreases among residents between 20 and 45 years of age. These are the members of the population typically raising young children (see Section 2.1.3).

With school reviews of multiple SRSB feeder systems underway (SAERC feeder system and Dalbrae Academy feeder system), and Mulgrave Memorial Education Centre already scheduled for closure, the Municipality can expect to be served by fewer schools in the years to come, with children commuting longer distances, while the board struggles to maintain quality and diversity of programming and student resources for much smaller classes.

Housing & Planning

The Eastern District Planning Commission (EDPC) serves the Municipality (in addition to the rest of Inverness County as well as Richmond, Antigonish, and Victoria County). Charged with ensuring that developments are consistent with each region's Municipal Planning Strategy and the Municipality's land-use bylaws, EDPC offers planning, subdivision and building inspection services. For more information, see District Profiles - Planning & Development sections.

The Cape Breton Island Housing Authority (CBIHA) oversees all public housing in the Municipality on behalf of Housing Nova Scotia.

Inverness Academy



iii) **Community Consultation & Feedback**

Section 2 of this report includes detailed summaries of the community feedback obtained through meetings with housing stakeholders in each district. Additionally, a housing survey was distributed across the Municipality, drawing thoughtful comments and insights on current challenges as well as opportunities.

Listed below are the survey questions, with most common answers listed in order of frequency, indicating which issues or concerns are highest in priority or prevalence.

(1) In your opinion, what are the key issues around housing affordability?

- Lack of year-round, appropriately priced rental housing — *cited by 11 respondents*
- Available housing priced out of reach for many locals (including newcomers, middle-income earners and young families) — *cited by 9 respondents*
- Lack of well-paid, year-round employment — *cited by 6 respondents*
- Not enough housing/property on the market (in general) — *cited by 5 respondents*
- Lack of seniors housing — *cited by 5 respondents*
- Poor quality of housing stock — *cited by 4 respondents*
- Lack of low-income housing — *cited by 4 respondents*
- High cost of energy, utilities and other living expenses — *cited by 3 respondents*
- High cost of building and renovation — *cited by 2 respondents*

Other concerns raised include not enough multi-unit housing options, the need for a rent-to-own option or other plan to foster homeownership for young families, lack of housing for people with disabilities, high property taxes, difficulty obtaining mortgages because houses are priced higher than assessed value or because newcomers don't have long enough employment records in their new jobs, utilities not being included in rental rates, the Cape Breton Housing Authority pricing rents too high for high earners so they are unable to transition from low-income housing to home ownership, and an aging population.

(2) What do you consider to be promising approaches/opportunities for housing?

- Municipal-led or subsidized housing developments dedicated to low-income residents — *cited by 5 respondents*
- Municipal funding, support or incentives for rental housing — *cited by 5 respondents*
- Municipal-led or subsidized housing developments dedicated to senior residents — *cited by 4 respondents*
- Co-operative housing — *cited by 4 respondents*
- Municipal-led housing developments — *cited by 3 respondents*
- Improvements to utility and telecommunication services — *cited by 3 respondents*
- Funding programs for renovation costs — *cited by 3 respondents*
- Facilities to support young families — *cited by 2 respondents*

-
-
- Assistance for first-time homeowners or newcomers – *cited by 2 respondents*
 - Market-led housing developments – *cited by 2 respondents*

Respondents also made reference to what’s already succeeding in the Municipality, including the involvement of the Municipality and housing groups in addressing housing challenges, the overall reasonable pricing of houses on the market, grassroots interest in reviving local communities, the Cabot golf courses and associated trade employment and building boom, the new subdivision behind the race track in Inverness, and strong core community assets like Mabou’s Farmer’s Market.

Some other possible positive approaches that respondents alluded to included making efforts to keep housing and land available for year-round residents, creating more economic activity in the Municipality, making better use of unproductive land and overcoming federal and provincial regulations around farming and food production, encouraging artisans who can capitalize on the Municipality’s abundant resources, focus on investing in downtown community cores, developing a direct approach to government for funding, construction of mini-homes, understanding the housing inventory and demographics for the next two decades and approaching development according to anticipated needs, and setting a higher tax rate for seasonal residents.

(3) Are you aware of any potential projects that the Municipality should be aware of?

Projects referenced by respondents include green energy upgrades (small-scale solar and wind projects), a seniors housing project being explored by Lake Ainslie Development Association, a trailer park in Deepdale, and a multi-family housing development being pursued by Earras Property Co-op in Mabou.

(4) What could the Municipality do to help?

- Facilitate better communication with the community about housing – *cited by 8 respondents*
- Develop and manage housing projects – *cited by 6 respondents*
- Provide funding for housing projects for seniors/low-income families/renters – *cited by 5 respondents*
- Improve infrastructure/services – *cited by 4 respondents*
- Seek out developers to invest in housing – *cited by 2 respondents*
- Apply a higher tax rate to seasonal rentals and homes – *cited by 2 respondents*

Respondents also cited a number of other possible Municipal interventions, such as promoting activities that would address housing needs (encouraging programs to support newcomers, encouraging rent-to-own options, encouraging affordable housing for seniors, and so on), providing financial assistance, collaborating with other counties in Cape Breton, helping homeowners finance home upgrades, offering incentives to property owners to renovate and/or rent housing, establishing a Habitat-for-Humanity-like volunteer program to build housing, surveying

senior residents about their housing needs, and offering more year-round events and programming.

(5) Would you like to be involved? If so, how?

12 people responded that they were willing to be involved. 7 wrote that they were already involved.

(6) Any additional feedback?

Respondents offered the below additional suggestions and comments:

- Reasonably priced good housing could help attract young people to our community.
- The province needs to raise the income threshold for qualification for affordable housing.
- Inverness County is a paradise that only needs a cohesive plan agreed upon by all parties (that's the hard part) to move forward to a great future.
- More beds are needed at the Manor, as the wait list is very long.
- The Municipality works very hard to keep our community vibrant, but the provincial government needs to show more foresight and planning to help keep people here.
- Municipalities all over the world are grappling with the problem of high-rate short-term rentals (through Airbnb and similar sites) creating a shortage in long-term rental housing. What solutions are the other, larger municipalities finding?
- It would be great to explore the idea of an intentional community for groups who wish to live nearby to each other and share resources, joy and chores (like Gaelic speakers).
- I would like to know what other housing projects are available.
- The Municipality must serve the needs of residents and demand in-depth planning from developers with returns to the Municipality for their contributions. When my husband and I retire, I seriously doubt that we can afford to maintain our house. What will our options be when choosing a new place to live: find a smaller place; move to a town with amenities nearer; move out of province; move in with a family member? Options are really limited at this time, if we want to remain in our community. I know we are not the only people in the county facing this issue.
- I have a residence and family in the Municipality, but I do not live there, though I may move there someday when I retire. I'd be happy to serve on a housing committee. I really care about Inverness and want to stop just talking about my ideas and actually help do something!
- Recreational facilities, like a pool, would appeal to both young families and seniors, providing for those who live here year-round instead of just vacationers.

2.1.2 Census Subdivisions Profiles




As noted in Section 1.2, one challenge in gathering statistical data on Inverness County is that Statistics Canada doesn't organize its data by the six electoral districts but rather by three distinct Census Subdivisions: A (upper), B (middle) and C (lower).

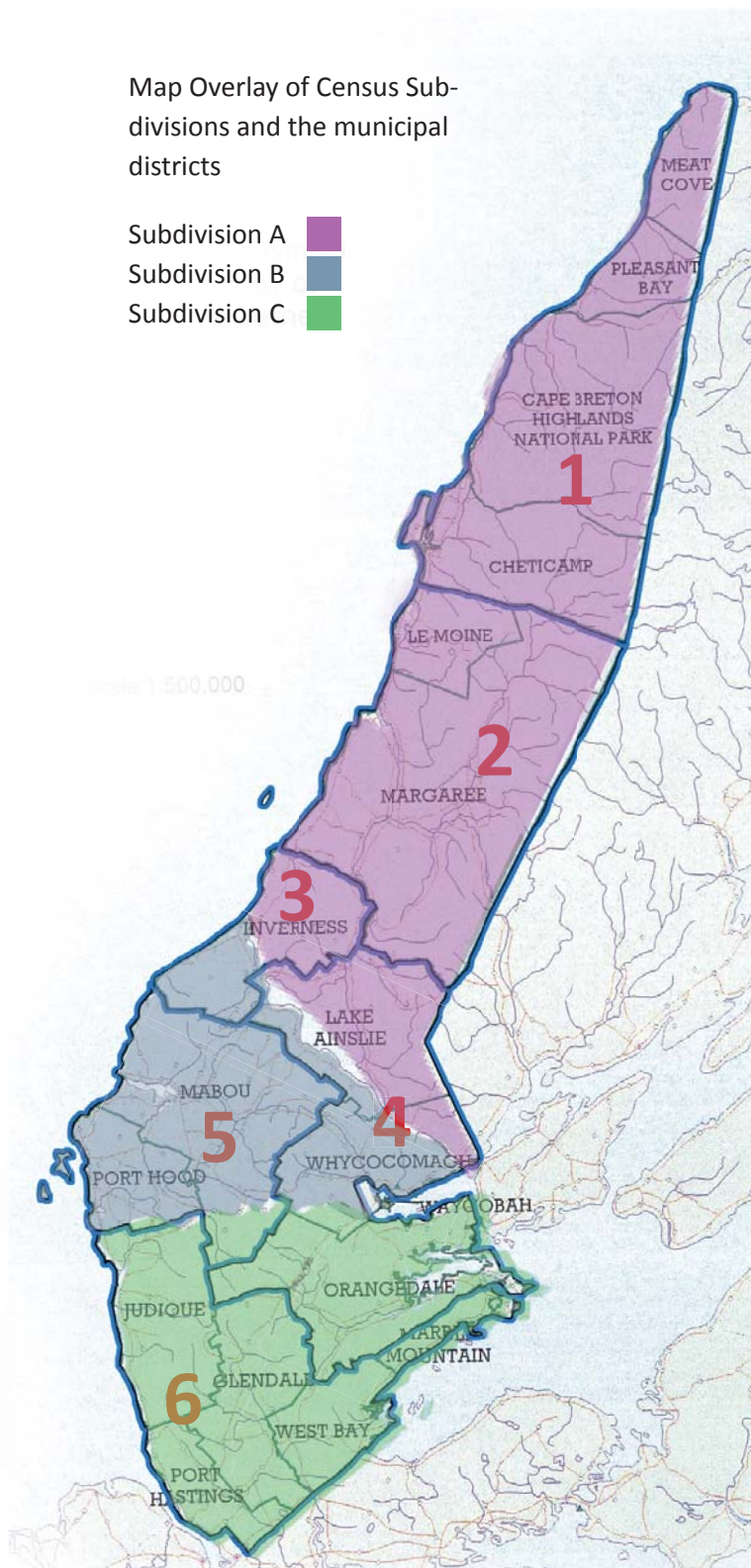
Because the six electoral districts better represent both regional governance and local community ties than the more arbitrary boundaries imposed by the Census Subdivisions, wherever possible, this housing study analyzes the Municipality by district. In pursuing the initiatives proposed in this document, councillors will represent any housing-related efforts by district to Council, so there is a practical benefit to considering each region's needs, existing resources and potential opportunities according to district boundaries.

Offered below is an overview of the three Census Subdivisions and the communities and districts they contain. Given the sparse population of the region, purchasing statistics delineated to present district-specific data was cost-prohibitive and of limited value. Therefore, in the following pages, housing-related statistics are presented by Subdivision and by the Municipality overall, and analyzed comparatively. The district profiles that follow offer complementary data on individual districts and communities, obtained from sources other than Statistics Canada.

Also shown in each Subdivision are the unique geocoded census dissemination areas by community in 2011 provided by Nova Scotia Finance and Treasury Division.

Map Overlay of Census Subdivisions and the municipal districts

Subdivision A 
Subdivision B 
Subdivision C 



i) Inverness County Subdivision A

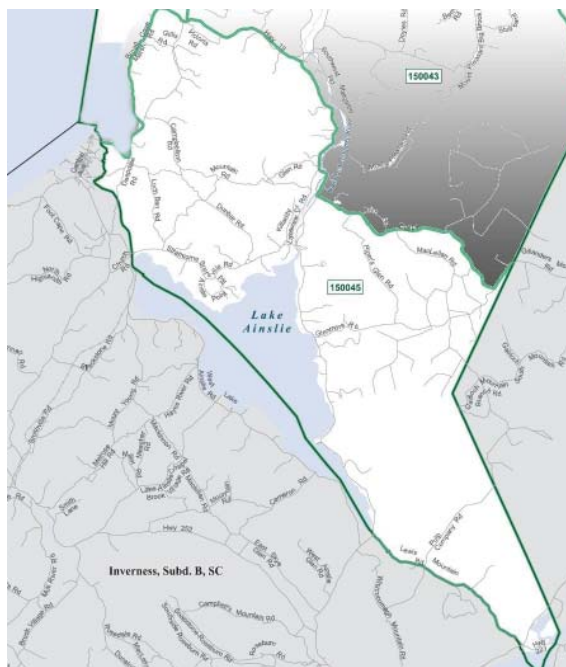
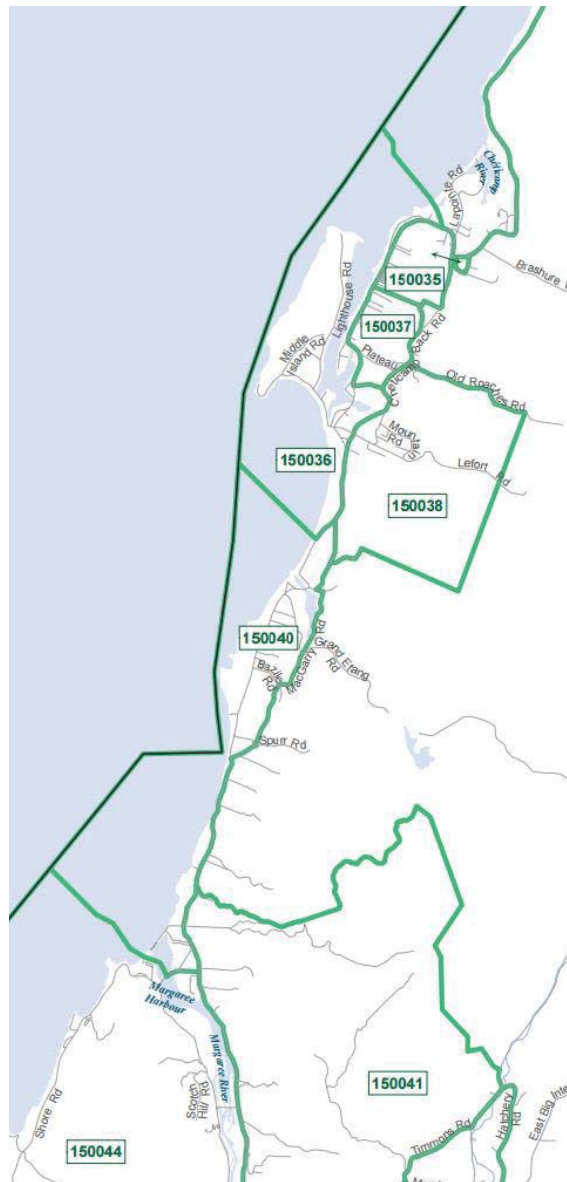
DISTRICTS & COMMUNITIES

Subdivision A includes all of District 1 and District 2, a small portion of District 3 and roughly half of District 4. The communities included in this subdivision are Meat Cove, Pleasant Bay, Cheticamp, St. Joseph du Moine, Margaree and eastern Lake Ainslie.



SUBDIVISION PROFILE

In 2011, the population of Subdivision A had dropped to 5,280, a decline of -9.9% since 2006, in comparison to a national average growth rate of +5.9%. The region contains 2,029.63 km², with a population density of 2.6 persons per km². In comparison, the province contains a total land area of 52,939.44 km² with a population density of 17.4 persons per km². In 2011, there were 2,309 private dwellings occupied by usual residents in Subdivision A, a decrease of -4.9% since 2006. In the same time period, the average change nationally was an increase of +7.1%.

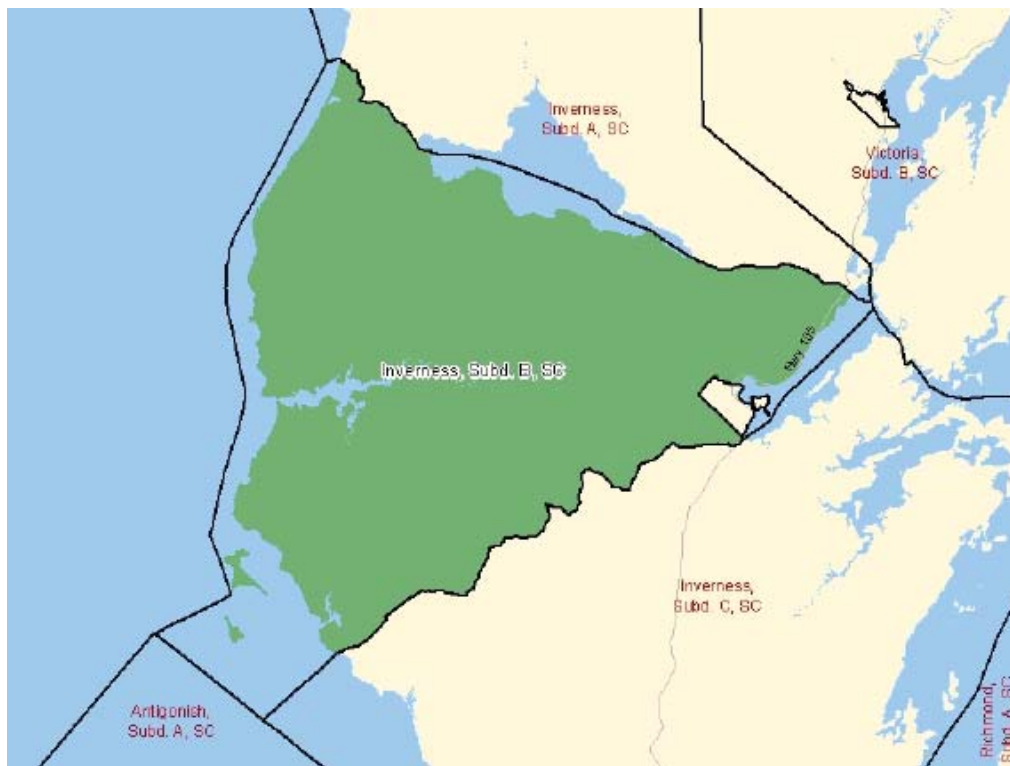


Geocoded census dissemination areas by community in 2011, provided by Nova Scotia Finance and Treasury Division.

ii) Inverness County Subdivision B

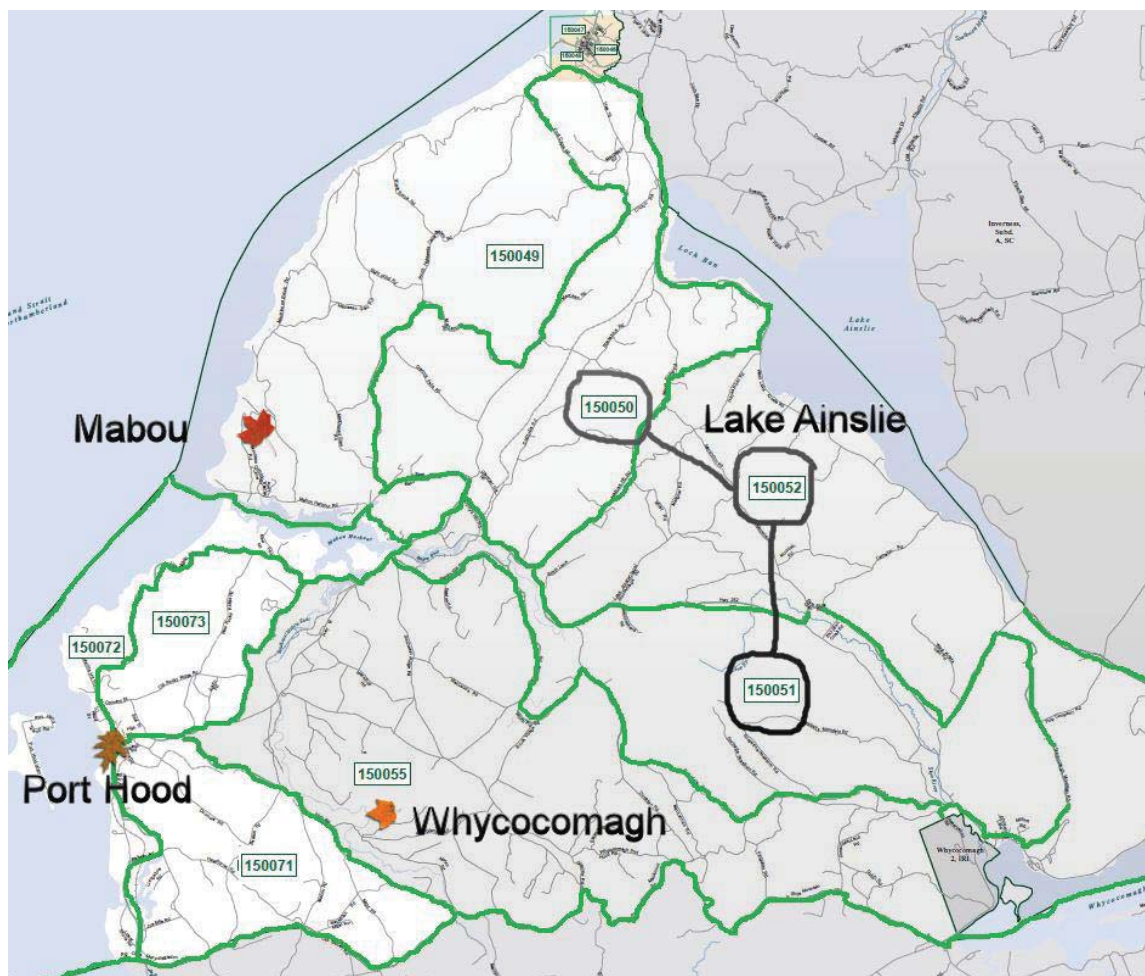
DISTRICTS & COMMUNITIES

Subdivision B includes most of District 3, half of District 4 and much of District 5. The communities included in this subdivision are Inverness, Whycocomagh, Mabou and Port Hood.



SUBDIVISION PROFILE

In 2011, the population of Subdivision B had dropped to 5,144, a decline of -4.2% since 2006, in comparison to a national average growth rate of +5.9%. The region contains 751.88 km², with a population density of 6.8 persons per km². In comparison, the province contains a total land area of 52,939.44 km² with a population density of 17.4 persons per km². In 2011, there were 2,076 private dwellings occupied by usual residents in Subdivision B, an increase of +0.2% since 2006. In the same time period, the average change nationally was an increase of +7.1%.



Geocoded census dissemination areas by community in 2011, provided by Nova Scotia Finance and Treasury Division.

iii) Inverness County Subdivision C

DISTRICTS & COMMUNITIES

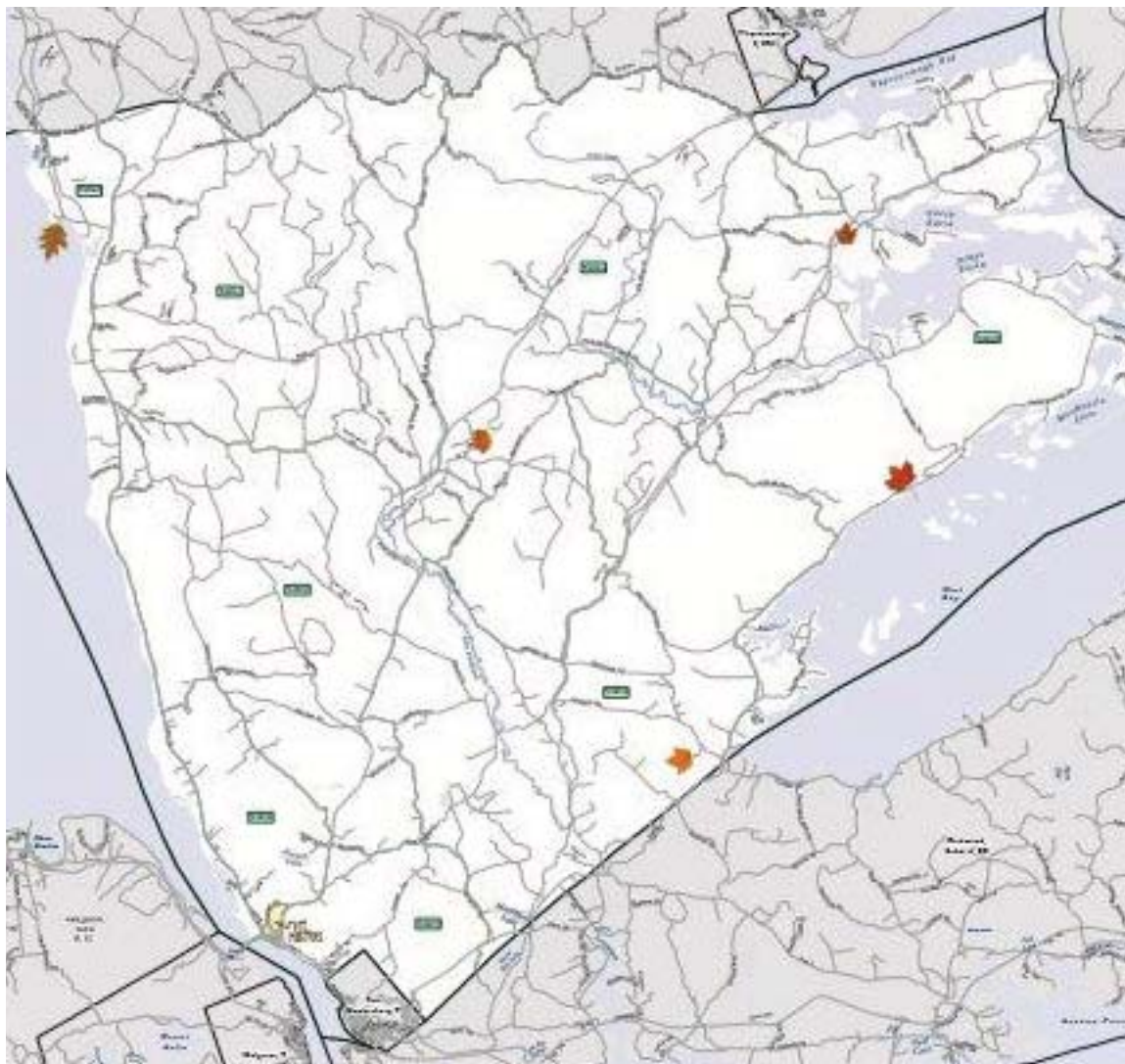
Subdivision C includes the southern third of District 4, a small portion of District 5, and all of district 6. The communities included in this subdivision are Judique and Port Hastings.



SUBDIVISION PROFILE

In 2011, the population of Subdivision C had dropped to 3,357, a decline of -8.5% since 2006, in comparison to a national average growth rate of +5.9%. The region contains 1,033.42 km², with a population density of 3.2 persons per km². In comparison, the province contains a total land area of 52,939.44 km² with a population density of 17.4 persons per km². In 2011, there were 1,398 private dwellings occupied by usual residents in Subdivision C, an increase of -1.8% since 2006. In the same time period, the average change nationally was an increase of +7.1%.

Geocoded census dissemination areas by community in 2011, provided by Nova Scotia Finance and Treasury Division.



2.1.3 Housing Demand

The following data depicts trends in demographic shifts within the Municipality that are directly related to changing housing demands, revealing where Municipal government and communities should direct their focus in the very near future.

Unless indicated, all figures in this section are limited to the Municipality of the County of Inverness, and therefore do not include the communities of Whycomomagh 2 and Port Hawkesbury, which lie outside Municipal boundaries.

i) Population Growth

Like many rural municipalities, the Municipality of the County of Inverness faces a declining population. Statistics Canada recorded the 2011 population of the Municipality at 13,781, a decrease of 11.7% since 2001. Comparatively, the population of the province overall grew very little, increasing by 1.5% over the same time span, while the Halifax Regional Municipality grew by 9%, confirming a general migration pattern toward urban centres.

Within the Municipality of the County of Inverness, population decline is largely consistent across the three Census Subdivisions; -12.1% and -12.2%, respectively, in A and C, with the central region a little better at -10.8%. Anecdotally, Subdivision B is expected to demonstrate diminished decline or even growth when the 2016 Statistics Canada data is released, due to the impact of the golf courses developed in District 3 since 2011, when the last published data was collected.

A broad trend of population decline continues across Cape Breton. In other municipalities on the island, from 2001 to 2011, the Cape Breton Regional Municipality decreased by -8.1%, Richmond County -10.1%, and Victoria County -12.2%.

FIGURE 1: POPULATION GROWTH COMPARISON, CAPE BRETON MUNICIPALITIES, HRM & NOVA SCOTIA, 2001-2011				
	2001	2006	2011	% change 2001-2011
Inverness	15,601	14,896	13,781	- 11.7 %
<i>Subdivision A</i>	6,009	5,859	5,280	- 12.1 %
<i>Subdivision B</i>	5,769	5,369	5,144	- 10.8 %
<i>Subdivision C</i>	3,823	3,517	3,357	- 12.2 %
Richmond	9,806	9,296	8,812	- 10.1 %
Victoria	7,518	7,186	6,597	- 12.2 %
CBRM	105,968	102,250	97,398	- 8.1 %
HRM	359,111	372,679	390,096	+ 8.6 %
Nova Scotia	908,001	913,462	921,727	+ 1.5 %

**FAST
FACTS**

**TOTAL
POPULATION**

**-11.7%
SINCE 2001**

FAST FACTS

CHILDREN & YOUTH

-30.7%
SINCE 2001

YOUNG WORKING ADULTS

-31.9%
SINCE 2001

+45.1%
SINCE 2001

NEWLY RETIRED

ii) Age Demographic Trends

In the demographic breakdown of the Municipal population, certain numbers demand attention. These demographic shifts have implications not only for the housing climate, but also for many other facets of community well-being, including health services and education facilities.

Fig. # shows that population in the 0-19 age bracket has decreased by -30.7% since 2001, divided relatively equal between the 0-4 bracket (-32.2%) and the 5-19 bracket (-30.4%).

Of the so-called working population age bracket, 20-64, there is a decrease of -12.2%; however, looking more closely at this category, there is an interesting split. The younger bracket, 20-45, decreased by -31.9%, while 45-64 increased +7.9%. This coincides with anecdotal reports obtained during community consultation sessions: young families are leaving the area for work, but those nearing retirement are returning, having made their careers and earned their pensions or savings elsewhere. But while the 45-64 demographic has increased over the 10-year span, it decreased between 2006 and 2011. The release of the 2016 Census data will reveal whether this trend of decrease has continued.

The second-last age demographic dominates the statistical landscape today, with the 65-74 bracket increasing by +45.1%. The 75+ age bracket shows the least change over the 10-year assessment bracket, with a slight decrease of -2.8%; it remains to be seen whether the 2011 increase in the 65-74 bracket has translated into a 2016 increase in the 75+ bracket, a question that will have significant impact on Municipal efforts to provide adequate housing for seniors.

Fig. #, # and # show the same population data, divided by Census Subdivisions. The general pattern repeats across all Subdivisions, albeit with slight variations, such as the 0-4 bracket that shows less decline in Subdivision B (in fact, the bracket increased slightly in 2011) than in the other two regions.

Amidst the overall decline of the three Census years, there are some positive trends. For example, in Subdivision A, the young working age population between 20-44 increased +13.1% from 2006-2011. In Subdivision B, as noted above, the 0-4 demographic increased slightly, by +2.1%, between 2006 and 2011.

FIGURE 2: POPULATION GROWTH IN THE MUNICIPALITY OF COUNTY OF INVERNESS, BY AGE DEMOGRAPHIC, 2001-2011					
	2001	2006	2011	% change 2001-2011	
0-4	760	585	515	- 32.2%	
5-19	3,225	2760	2,245	- 30.4%	
20-44	4,605	3315	3,135	- 31.9%	
45-64	4,505	5015	4,860	+ 7.9%	
65-74	1,265	1530	1,835	+ 45.1%	
75+	1,230	1260	1,195	- 2.8%	

FAST FACTS

FIGURE 3: POPULATION GROWTH IN MUNICIPAL SUBDIVISION A, BY AGE DEMOGRAPHIC, 2001-2011

	2001	2006	2011	% change 2001-2011
0-4	245	185	155	- 36.7%
5-19	1120	975	770	- 31.3%
20-44	1745	1030	1165	- 33.2%
45-64	1820	1990	1910	+ 4.9%
65-74	545	675	775	+ 42.2%
75+	515	555	500	- 2.9%

+13.1%
SINCE 2006
SUB. A
ADULTS
20-44

FIGURE 4: POPULATION GROWTH IN MUNICIPAL SUBDIVISION B, BY AGE DEMOGRAPHIC, 2001-2011

	2001	2006	2011	% change 2001-2011
0-4	304	235	240	- 21.1%
5-19	1310	1065	900	- 31.3%
20-44	1675	1340	1205	- 28.1%
45-64	1555	1755	1710	+ 10.0%
65-74	440	520	635	+ 44.3%
75+	490	465	465	- 5.1%

+2.1%
SINCE 2006
SUB. B
CHILDREN
0-4

FIGURE 5: POPULATION GROWTH IN MUNICIPAL SUBDIVISION C, BY AGE DEMOGRAPHIC, 2001-2011

	2001	2006	2011	% change 2001-2011
0-4	210	165	120	- 42.9%
5-19	795	720	575	- 27.7%
20-44	1185	945	765	- 35.4%
45-64	1130	1270	1240	+ 9.7%
65-74	280	335	425	+ 51.8%
75+	225	240	230	+ 2.2%

+26.9%
SINCE 2006
SUB. C
RETIRES
65-74

FAST FACTS

% POPULATION

SENIORS

65+

SUBDIVISION A

24.2%

MUNICIPALITY

22.0%

CANADA

14.8%

MEDIAN AGE

SUBDIVISION A

51.4

MUNICIPALITY

49.7

CANADA

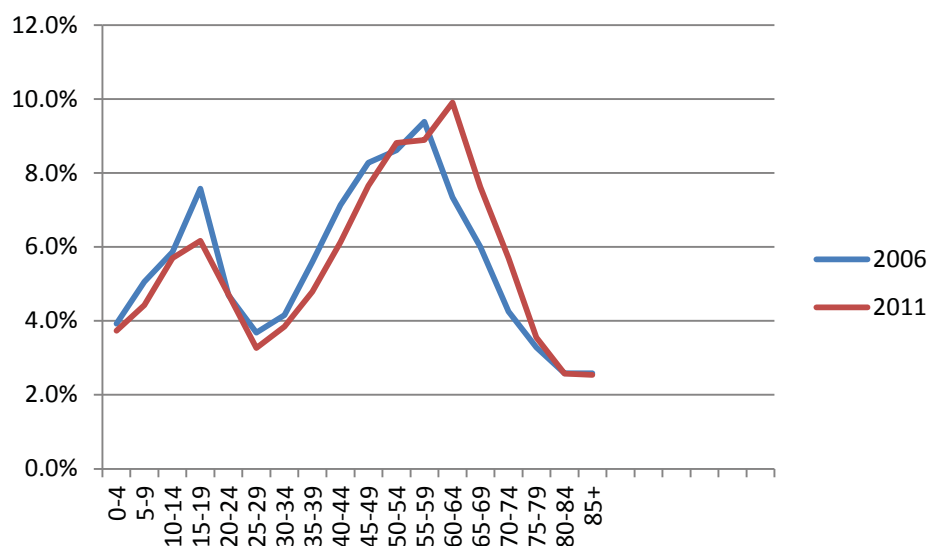
40.6

The below table shows 2011 demographic populations by percentage, in the Municipality overall and in each Subdivision within it.

FIGURE 6: 2011 POPULATION BY AGE DEMOGRAPHIC, MUNICIPALITY & SUBDIVISIONS								
	Subdiv. A	%	Subdiv. B	%	Subdiv. C	%	Municipality	%
0-4	155	2.9%	240	4.7%	120	3.6%	515	3.7%
5-9	200	3.8%	255	4.9%	155	4.6%	610	4.4%
10-14	265	5.0%	315	6.1%	205	6.1%	785	5.7%
15-19	305	5.8%	330	6.4%	215	6.4%	850	6.2%
20-24	220	4.2%	275	5.3%	155	4.6%	650	4.7%
25-29	180	3.4%	175	3.4%	95	2.8%	450	3.3%
30-34	195	3.7%	215	4.2%	120	3.6%	530	3.8%
35-39	235	4.5%	245	4.8%	180	5.4%	660	4.8%
40-44	335	6.4%	295	5.7%	215	6.4%	845	6.1%
45-49	420	8.0%	340	6.6%	295	8.8%	1055	7.7%
50-54	465	8.8%	435	8.4%	315	9.4%	1215	8.8%
55-59	490	9.3%	440	8.5%	295	8.8%	1225	8.9%
60-64	535	10.1%	495	9.6%	335	10.0%	1365	9.9%
65-69	425	8.1%	370	7.2%	255	7.6%	1050	7.6%
70-74	350	6.6%	265	5.1%	170	5.1%	785	5.7%
75-79	200	3.8%	190	3.7%	100	3.0%	490	3.6%
80-84	160	3.0%	130	2.5%	65	1.9%	355	2.6%
85+	140	2.7%	145	2.8%	65	1.9%	350	2.5%
Med. Age	51.4		48.2		48.6		49.7	

As the above chart reveals, population in the Municipality is heavily weighted in the 45-69 bracket across all Subdivisions, with Subdivision A showing the trend slightly more emphatically than the other two. This trend is corroborated by the Municipality's median age of 49.7, almost a decade older than the Canadian median of 40.6.

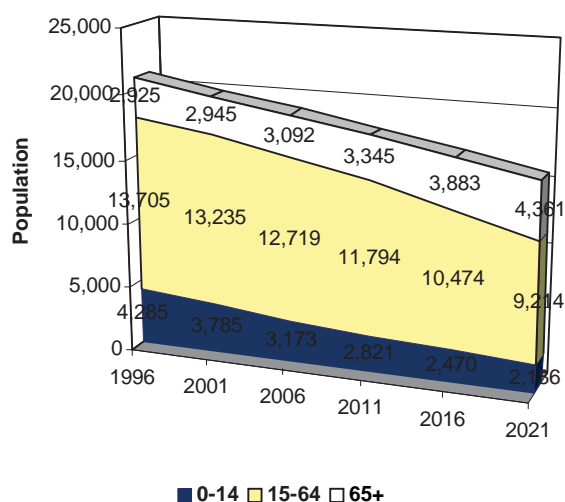
FIGURE 7: % POPULATION BY AGE DEMOGRAPHIC, MUNICIPALITY 2006 - 2011



iii) Population Projections

The below population projection is from the 2004 Terrain Group study “Population Projections for Cape Breton Municipal Units: 2001-2021.” Though current populations are not declining at as precipitous a rate as their model projects, the broad trend holds so far. The chart on the right shows projected school enrolments in educational facilities across the municipality, and corresponding % utilization of capacity, published by the Strait Regional School Board’s Long Range Outlook, May 2015.

FIGURE 8&9: POPULATION PROJECTIONS & SCHOOL ENROLMENTS FIGURES



Student Enrolment and Utilization % by School				
	2014		2024	
Cape Breton Highlands	309	44%	233	33%
Bayview	317	63%	201	40%
Dalbrae	264	43%	213	35%
Whycocomagh	178	76%	134	57%
Inverness	261	64%	257	63%
Pleasant Bay	9	-	7	15%

FAST FACTS

iv) Household Trends

HOUSEHOLD GROWTH

Examining data on household characteristics yields insight into household trends and emerging housing needs. In 2011, Statistics Canada recorded 5,745 households in the Municipality, a decrease of -1.9% from 2001.

Over the ten-year period under consideration, only Subdivision B saw an increase in total households (a slight one, of +0.5%), while Subdivision C saw a -5% decrease. These numbers are largely consistent with other municipalities on the island, but significantly lower than the growth rate of the province, which saw an +8.4% increase over the decade, largely due to a +14.3% increase in households in the Halifax Regional Municipality.

Because the average household size has shrunk (see fig. #), overall, household numbers have remained relatively static despite sharp population decline. This reflects in Municipal housing need; in light of an aging and declining population, demand for housing may now be different rather than less.

HOUSEHOLDS

5,745

-1.9%
SINCE 2001

FIGURE 10: NUMBER OF HOUSEHOLDS & GROWTH, COMPARATIVE MUNICIPALITIES & PROVINCE, 2001-2011			
	2001	2011	% change 2001-2011
Inverness	5855	5745	- 1.9 %
<i>Subdivision A</i>	2365	2310	- 2.3 %
<i>Subdivision B</i>	2065	2075	+ 0.5 %
<i>Subdivision C</i>	1425	1360	- 4.6 %
Richmond	3815	3785	- 0.8 %
Victoria	2885	2845	- 1.4 %
CBRM	41205	41120	- 0.2 %
HRM	144435	165155	+ 14.3 %
Nova Scotia	360020	390280	+ 8.4 %

Source: Statistics Canada

HOUSEHOLD SIZE

Data on household size supports anecdotal reports of a decrease in the number of children families are having in the Municipality and an increase in empty nesters. The below table portrays a changing picture of households sizes from 2001-2011. The general trend of shrinking household sizes is relatively consistent across each Census Subdivision.

FIGURE 11: NUMBER OF HOUSEHOLDS BY SIZE, MUNICIPALITY, 2001-2011

	2001		2011		Change 2001-2011	
Size	Households	% of total	households	% of total	+/-	% change
1	1420	24.3%	1575	27.4%	+ 155	+ 10.9%
2	1955	33.4%	2315	40.3%	+ 360	+ 18.4%
3	950	16.2%	760	13.2%	- 190	- 20.0%
4	815	13.9%	640	11.1%	- 175	- 21.5%
5	445	7.6%	325	5.7%	- 120	- 27.0%
6	265	4.5%	125	2.2%	- 140	- 52.8%

+15.3%
SINCE 2001

1-2 PERSON
HOUSEHOLDS

3+ PERSON
HOUSEHOLDS

-25.3%
SINCE 2001

AGE OF HOUSEHOLD MAINTAINER

The below chart sorts households by Age of Household Maintainer, reproducing the broad aging trend seen in the general population (except for a +50% increase in Household Maintainers under 25, but the sample group is too small to produce statistically significant data). An increase in Household Maintainers in the 55-64 bracket corresponds with the aging of the Household Maintainers formerly in the 45-54 bracket. In 2011, the Household Maintainers of more than 60% of all households (61%) were over 55.

FIGURE 12: NUMBER OF HOUSEHOLDS BY AGE OF MAINTAINER, MUNICIPALITY, 2001-2011

	2001		2011		Change 2001-2011	
Age	Households	% of total	households	% of total	+/-	% change
< 25	30	0.5%	45	0.8%	+ 15	+ 50.0%
25-34	575	9.8%	370	6.4%	- 205	- 35.7%
35-44	1130	19.3%	710	12.3%	- 420	- 37.2%
45-54	1345	23.0%	1120	19.5%	- 225	- 16.7%
55-64	1085	18.6%	1480	25.7%	395	+ 36.4%
65-74	855	14.6%	1195	20.8%	340	+ 39.8%
75 +	825	14.1%	830	14.5%	5	+ 0.6%

FAST FACTS

+13.2%
SINCE 2001

COUPLES W/O
CHILDREN

+10.9%
SINCE 2001

1 PERSON
HOUSEHOLD

HOUSEHOLD TYPE

The makeup of households in the Municipality is changing, as reflected in population trends, with households containing couples without children and single-person households the only household types that showed an increase over the ten-year span.

While the 2011 figures were consistent across the three subdivisions, the changes from 2001 varied. In Subdivision A, households containing couples without children actually decreased, but non-family single-person households increased by +26.6%. In Subdivision B, there was a +41.7% increase in households containing couples without children. In Subdivision C, there were significant increases in lone-parent households (+42.1%) and non-family 2+ person households, which differed from the overall Municipal trends. Because of the stated issues with the 2011 Census, data on the Multiple-family & Other category has not been considered.

FIGURE 13: NUMBER OF HOUSEHOLDS BY HOUSEHOLD TYPE, MUNICIPALITY, 2001-2011						
	2001		2011		Change 2001-2011	
Type	#	%	#	%	+/-	% change
Couples w/o Children	1625	27.8%	1840	32.0%	+ 215	+ 13.2%
Couples with Children	2000	34.2%	1460	25.4%	- 540	- 27.0%
Lone Parents	535	9.2%	470	8.2%	- 65	- 12.1%
Multiple-family & Other	85	1.5%	235	4.1%	+ 150	+ 176.5%
Non-family, 1 person	1420	24.3%	1575	27.4%	+ 155	+ 10.9%
Non-family, 2+ people	185	3.2%	160	2.8%	- 25	- 13.5%

HOUSEHOLD TENURE

According to the 2011 National Household Survey, tenure in the Municipality is predominantly homeownership, at 85.5% of all households, leaving renters at only 14.5%. This is consistent with both Richmond (82.8%:17.2%) and Victoria (85.2%:14.6%) municipalities. Comparatively, in provincial data for the same year, 70.8% of all households were owned while 28.7% were rented.

Looking across the subdivisions, household tenure in Census Subdivision A saw a slight shift towards homeownership and away from renters (84.4%:15.4%). Census Subdivision B has the highest number of renter households, maintaining the same ratio over the decade (81.2%:18.8%). Census Subdivision C saw a significant drop in renter households and an increase in homeowner households (93.8%/6.6%).

iv) Economic Context

UNEMPLOYMENT RATE AND LABOUR-FORCE STATUS

The below chart depicts labour force activity in the Municipality organized by Subdivision, and compared to provincial statistics. Overall employment in the Municipality has been relatively stable, with the labour-force participation and unemployment rates virtually unchanged since 2006. However, unemployment rates have dropped slightly in Subdivision A & B, while Subdivision C saw an unemployment rate increase of +2.9%, from 14.9% in 2006 to 17.8% in 2011.

While at 15.7% the Municipality has a significantly higher unemployment rate compared to the overall province, that rate was relatively stable from 2006-2011, while the provincial rate increased from 9.1% to 10.0% in the same time span.

**FAST
FACTS**

UNEMPLOYMENT
+15.7%

FIGURE 14: LABOUR FORCE STATUS BY COMPARISON, 2011

	Participation Rate, 2011	+/- from 2006	Unemployment Rate	+/- from 2006
Inverness	58.6%	- 0.2%	15.7%	- 0.1%
Subdivision A	58.1%	+ 0.2%	16.3%	- 0.8%
Subdivision B	56.8%	- 2.5%	13.4%	- 1.5%
Subdivision C	62.0%	+ 2.4%	17.8%	+ 2.9%
Nova Scotia	63.1%	+ 0.2%	10.0%	+ 0.9%

Cheticamp during collapse of the cod fishing industry in the 1990s.



LABOUR-FORCE STATUS BY OCCUPATION AND INDUSTRY

The below charts assess labour force participation in the Municipality by occupation and industry, identifying the key trends in the labour market. Sales and Service is the leading occupation, employing almost a quarter of the Municipality's labour force, closely followed by Trades; transport and equipment operators and related, which is the leading occupation in Subdivision C.

FIGURE 15: LABOUR FORCE STATUS BY OCCUPATION, 2011								
OCCUPATION	Subdiv. A	%	Subdiv. B	%	Subdiv. C	%	Inverness	%
Management	175	7.5%	185	7.3%	115	6.7%	475	7.2%
Business; finance and administration	195	8.4%	205	8.0%	150	8.7%	550	8.3%
Natural & Applied Science and related	75	3.2%	140	5.5%	45	2.6%	260	3.9%
Health	245	10.5%	250	9.8%	90	5.2%	585	8.9%
Education, law & social, community services	225	9.6%	240	9.4%	170	9.9%	635	9.6%
Art; culture; recreation and sport	30	1.3%	80	3.1%	0	0.0%	110	1.7%
Sales and service	530	22.7%	590	23.1%	450	26.2%	1570	23.8%
Trades; transport and equipment operators and related	475	20.3%	380	14.9%	485	28.3%	1340	20.3%
Natural resources; agriculture and related production	295	12.6%	360	14.1%	105	6.1%	760	11.5%
Manufacturing and utilities	80	3.4%	120	4.7%	80	4.7%	280	4.2%

True to the Municipality's history as a resource economy, Agriculture/forestry/fishing and hunting was the dominant industry in 2011, especially in Subdivision A, closely followed by Health care and social assistance (the leading industry in Subdivision B), and Retail trade (the leading industry in Subdivision C).

FAST FACTS

FIGURE 16: LABOUR FORCE STATUS BY INDUSTRY, 2011

INDUSTRY	Sub. A	%	Sub. B	%	Sub. C	%	Inverness	%
Agriculture; forestry; fishing and hunting	435	17.1%	320	13.7%	135	7.9%	890	13.5%
Mining; quarrying; and oil and gas extraction	20	0.8%	60	2.6%	50	2.9%	130	2.0%
Utilities	0	0.0%	20	0.9%	15	0.9%	35	0.5%
Construction	150	5.9%	210	9.0%	185	10.8%	545	8.3%
Manufacturing	215	8.4%	135	5.8%	200	11.7%	550	8.3%
Wholesale trade	35	1.4%	0	0.0%	50	2.9%	85	1.3%
Retail trade	275	10.8%	245	10.5%	250	14.6%	770	11.7%
Transportation and warehousing	70	2.7%	120	5.1%	130	7.6%	320	4.9%
Information and cultural industries	30	1.2%	0	0.0%	25	1.5%	55	0.8%
Finance, insurance	60	2.4%	40	1.7%	30	1.8%	130	2.0%
Real estate and rental and leasing	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Professional; scientific & technical services	65	2.5%	70	3.0%	40	2.3%	175	2.7%
Management of companies and enterprises	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Administration; waste management, remediation services	45	1.8%	15	0.6%	40	2.3%	100	1.5%
Educational services	225	8.8%	200	8.6%	205	12.0%	630	9.6%
Health care and social assistance	320	12.5%	375	16.1%	80	4.7%	775	11.8%
Arts; entertainment and recreation	85	3.3%	60	2.6%	0	0.0%	145	2.2%
Accommodation and food services	305	12.0%	165	7.1%	125	7.3%	595	9.0%
Other	70	2.7%	120	5.1%	45	2.6%	235	3.6%
Public administration	135	5.3%	145	6.2%	90	5.3%	370	5.6%

TOP INDUSTRIES

Agriculture, Forestry, Fishing & Hunting

Retail trade

Health care & social assistance

FAST FACTS

AVG
HOUSEHOLD
INCOME
2011
\$ 62,612

AVERAGE HOUSEHOLD INCOME

In 2011, the average family income in the Municipality of the County of Inverness was \$62,612, an increase of 41.7% over the 2001 average income. Looking more closely at the data breakdown, income disparity between Subdivisions has grown over the decade shown, with Subdivision C's 2011 average income more than 20% higher than the average income of Subdivision A, and more than 10% higher than the average income of Subdivision B.

FIGURE 17: AVERAGE HOUSEHOLD INCOME BY COMPARISON, 2001-2011

	Average Income		Change
	2001	2011	
Inverness	\$44,196	\$62,612	+ 41.7%
Subdivision A	\$42,152	\$58,042	+ 37.7%
Subdivision B	\$42,316	\$62,786	+ 48.4%
Subdivision C	\$50,311	\$70,102	+ 39.3%
Nova Scotia	\$48,457	\$66,590	+ 37.4%

HOUSEHOLD INCOME DECILES

Income deciles help illuminate the distribution of income within the context of the study area, dividing all households within the study area into 10 equal-sized groups based on income and providing more detailed insight into the economic capacity of households in the region. The below chart confirms a positive income trend over the ten-year span,

FIGURE 18: HOUSEHOLD INCOME DECILES, MUNICIPALITY OF INVERNESS 2001-2011

	2001	2011
Decile 1	< \$11,735	< \$15,732
Decile 2	\$11,735 - \$15,970	\$15,732 - \$25,152
Decile 3	\$15,971 - \$22,279	\$25,152 - \$32,407
Decile 4	\$22,280 - \$30,151	\$32,408 - \$44,603
Decile 5	\$30,152 - \$38,074	\$44,604 - \$53,354
Decile 6	\$38,075 - \$46,148	\$53,355 - \$65,797
Decile 7	\$46,149 - \$54,652	\$65,798 - \$77,953
Decile 8	\$54,653 - \$68,400	\$77,954 - \$92,383
Decile 9	\$68,401 - \$85,168	\$92,384 - \$117,823
Decile 10	> \$85,168	> \$117,823

with each decile seeing a considerable income increase, including a 34% increase in the top end of the lowest-earning decile.

Providing further detail on where lower income households reside in the Municipality, the data shows that Subdivision A & Subdivision B had more households fall within the first three deciles (32.7% and 33.7%, respectively) compared to only 19.5% for Subdivision C. Incomes in Subdivision A are somewhat more evenly distributed, while Subdivision B is weighted toward the lower and upper deciles, and Subdivision C toward the middle and upper deciles.

FIGURE 19: DISTRIBUTION OF HOUSEHOLDS BY SUBDIVISION, WITHIN MUNICIPAL DECILES, 2011				
	SUBDIVISION A	SUBDIVISION B	SUBDIVISION C	INVERNESS
Decile 1	8.9%	12.5%	8.1%	10.0%
Decile 2	12.3%	9.4%	7.7%	10.0%
Decile 3	11.4%	11.8%	3.7%	10.0%
Decile 4	8.7%	9.2%	13.6%	10.0%
Decile 5	12.1%	7.5%	11.4%	10.0%
Decile 6	10.8%	6.0%	13.2%	10.0%
Decile 7	9.1%	12.0%	8.8%	10.0%
Decile 8	12.6%	9.2%	7.7%	10.0%
Decile 9	10.1%	8.4%	15.1%	10.0%
Decile 10	7.2%	14.0%	10.7%	10.0%

In the below table, depicting household income by family type, it is manifestly evident that non-family one-person households face significantly heightened risk of financial hardship, with 75% in the first three income deciles. Affordable housing for single-person low-income households is therefore a priority need, as is affordable housing for lone-parent families, 38% of whom occupy the first three income deciles.

Note, this chart exposes a shortcoming in data from the 2011 NHS; due to a small sample pool and low voluntary response rate, several data categories (notably, “multiple family”) are listed as “0.” Numbers are rounded, with many fields zeroed out, and therefore this data should be studied with caution. When the 2016 NHS data is released, these numbers should be reviewed again.

FIGURE 20: INCOME DECILES BY HOUSEHOLD TYPE, MUNICIPALITY 2011

	One-family Couples without Children	One-family Couples with Chil- dren	One-family Lone Par- ents	Multiple family	Non-fam- ily One Per- son	Non- family 2 or more persons
Decile 1	1.1%	0.7%	12.8%	0.0%	29.8%	0.0%
Decile 2	4.3%	0.7%	10.6%	0.0%	27.6%	0.0%
Decile 3	10.1%	0.7%	14.9%	0.0%	17.8%	0.0%
Decile 4	16.8%	2.1%	14.9%	0.0%	7.6%	15.6%
Decile 5	12.0%	12.0%	16.0%	0.0%	5.1%	0.0%
Decile 6	9.2%	13.7%	8.5%	0.0%	6.7%	0.0%
Decile 7	13.9%	12.3%	9.6%	0.0%	2.9%	25.0%
Decile 8	14.7%	14.0%	7.4%	12.8%	1.9%	0.0%
Decile 9	11.1%	20.2%	5.3%	14.9%	0.0%	0.0%
Decile 10	7.3%	22.9%	0.0%	38.3%	0.0%	0.0%

Examining income deciles by tenure, in the below table, reveals financial challenges keeping many low-income households from homeownership, with 65.3% of renters in the first three income deciles—almost three times more than homeowners, only 23.9% of whom occupy those deciles.

FIGURE 21: INCOME DECILES BY AGE OF HOUSEHOLD TENURE, MUNICIPALITY 2011

	Owner	Renter
Decile 1	7.4%	25.1%
Decile 2	8.1%	21.6%
Decile 3	8.4%	18.6%
Decile 4	10.9%	4.2%
Decile 5	11.3%	4.2%
Decile 6	10.3%	6.0%
Decile 7	10.3%	8.4%
Decile 8	11.1%	4.2%
Decile 9	11.4%	0.0%
Decile 10	10.7%	6.0%

65.3%
RENTERS
ARE WITHIN
DECILES 1-3

INCIDENCE OF LOW INCOME

In 2011, Statistics Canada introduced a new measure to define low-income households, “low-income measure after tax” (LIM-AT); one of a number of low-income limits used by Statistics Canada, LIM-AT is “a fixed percentage (50%) of median adjusted after-tax income of households observed at the person level, where ‘adjusted’ indicates that a household’s needs are taken into account.” Statistics Canada emphasizes that “low income” does not define poverty, but rather individuals and households who are significantly worse off than average.

As evinced by the below data, seniors are almost twice as likely to fall below the low-income threshold, as do nearly a quarter of seniors in Subdivisions A and B. In the Municipality as a whole, 13.8% of residents are low-income by this measure.

A note about the data again, with Subdivision C’s low response rate in the 2011 NHS, the significant variance between their income figures and other Subdivisions’ merits further scrutiny. When the 2016 numbers are released, a clearer picture will be presented, confirming or calling into question the 2011 data.

FAST FACTS

13.8%

HOUSEHOLDS

ARE CONSIDERED
“LOW-INCOME”
VS.

17.0%

FOR THE PROVINCE

FIGURE 22: AFTER-TAX LOW INCOME MEASURE, BY SUBDIVISION & MUNICIPALITY 2011				
	Subdiv.A	Subdiv.B	Subdiv.C	Municipality
LIM-AT (%)	15%	15.7%	9.2%	13.8%
18 to 64 years (%)	12.2%	13.2%	7.1%	11.4%
65 years and over (%)	23.1%	24.5%	15.4%	21.7%

Cape Breton Island Housing Authority,
Inverness Office



Single-Family Public Housing Units Celtic Drive,
Inverness



2.1.4 Housing Supply

Where the last report section examined the people of the Municipality of the County of Inverness – by such measures as population, age, family type, and income, among others – this section examines the housing of the Municipality, in order to identify how it succeeds at serving the needs of those people, and what gaps remain between what is in demand and what is available.

After a review of general dwelling data, an assessment of housing supply follows, organized based on Tim Wake’s modified Housing Continuum, as outlined in Section 1.4, categorizing and analyzing housing as Government Subsidized Housing, Non-Market Affordable Housing, and Market Affordable Housing.

i) Dwelling Trends & Types

The total number of dwellings in the Municipality has stayed relatively static from 2001 to 2011, decreasing by 1.9% over the decade.

DWELLING TYPES

Municipal housing stock is largely composed of single detached dwellings at 83.3% – a high ratio that is consistent across all three Subdivisions. Subdivision C has a higher share of movable dwellings.



83.3%
OF DWELLINGS
ARE
**SINGLE
DETACHED
HOMES**

FIGURE 23: PROPORTIONS OF DWELLINGS BY STRUCTURAL TYPE, & BY SUBDIVISION 2011

	Municipality	Subdiv.A	Subdiv.B	Subdiv.C
Single-detached house	83.3%	86.6%	79.1%	84.3%
Semi-detached house	2.8%	2.8%	4.6%	0.0%
Row house	1.3%	0.9%	2.4%	0.4%
Apartment; duplex	1.0%	1.3%	1.2%	0.4%
Apartment; less than five storeys	4.7%	5.4%	5.5%	2.1%
Apartment; five or more storeys	0.0%	0.0%	0.0%	0.0%
Movable dwelling	6.2%	1.9%	7.0%	12.1%
Other single-attached house	0.2%	0.4%	0.0%	0.0%

FAST FACTS

196
HOUSING
STARTS SINCE
2010

25.1%
OF DWELLINGS
ARE
BUILT BEFORE
1946

HOUSING STARTS

Since 2010, there has been a steady decline in residential construction starts – a total of 196; 2016 saw less than half as many housing starts as in 2011. In that time span, District 5 and District 2 had the most activity, with 59 and 50 housing starts, respectively, and District 1 had the least, with 7. Of the 196 starts, 139 were single detached, 13 were movable, 7 were modular and 37 were registered as cottages.

FIGURE 23: MUNICIPALITY OF INVERNESS, NEW RESIDENTIAL CONSTRUCTION STARTS BY YEAR, 2010-2016

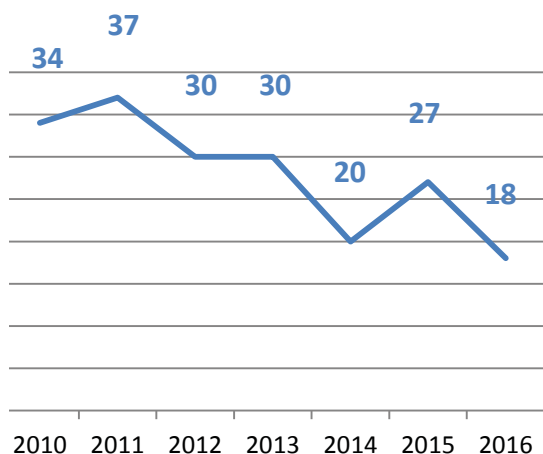
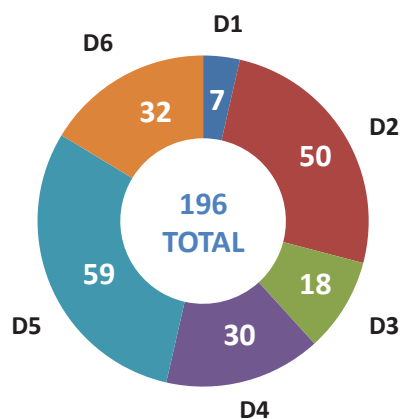


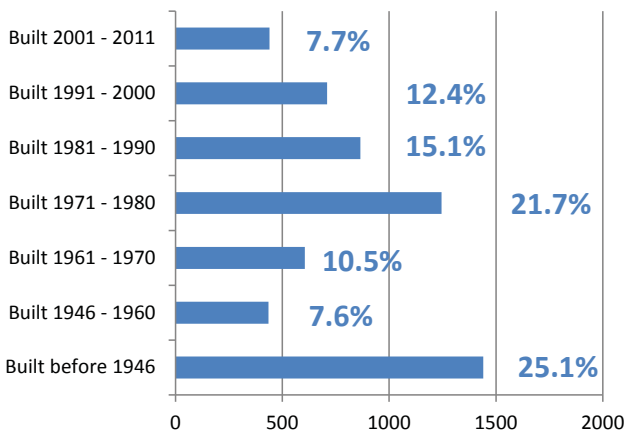
FIGURE 24: MUNICIPALITY OF INVERNESS, NEW RESIDENTIAL CONSTRUCTION STARTS BY DISTRICT, 2010-2016



AGE AND CONDITION OF DWELLING

The built environment in these rural landscapes is characterized by aging structures. A large proportion of housing has been home to multiple generations, with one quarter of the housing stock pre-dating the end of the Second World War.

FIGURE 25: MUNICIPALITY OF INVERNESS, AGE OF DWELLINGS



CONDITION OF DWELLINGS

The below table depicts the condition of dwellings as reported by Statistics Canada, showing that overall, the number of dwellings requiring major and minor repairs has decreased, with an increasing majority requiring only regular maintenance. It is difficult to reconcile this trend with the age of the housing stock; with few new houses being built and older housing only getting older, why are fewer households reporting repairs needed? It's worth noting that because housing condition is self-reported and not an objective data point, its informational value is questionable; this subjectivity may or may not account for the puzzling trend shown below.

FIGURE 26: CONDITION OF DWELLINGS IN MUNICIPALITY OF INVERNESS, BY YEAR & HOUSING TENURE			
Housing Tenure - All	2001	2006	2011
Regular maintenance only	51.4%	56.8%	64.3%
Minor repairs needed	32.5%	32.2%	26.0%
Major repairs needed	16.0%	11.1%	9.7%
Housing Tenure - Homeowners	2001	2006	2011
Regular maintenance only	49.1%	56.5%	63.4%
Minor repairs needed	34.2%	32.7%	26.1%
Major repairs needed	16.8%	10.8%	10.6%
Housing Tenure - Renters	2001	2006	2011
Regular maintenance only	64.2%	58.4%	70.5%
Minor repairs needed	24.1%	29.2%	25.9%
Major repairs needed	10.7%	12.4%	4.2%



ii) Government Subsidized Housing

Government-subsidized housing refers to emergency shelters, transitional housing, and social housing. Each subcategory is further detailed below.

SOCIAL HOUSING:

To be eligible for the provincial Public Housing program, applicants must meet income-level requirements, as well as residency criteria. Public Housing tenants drawing Income Assistance are charged a fixed rent that takes into account family size and composition, based on the shelter amounts provided by Income Assistance. Depending on the heat source, utilities may be paid by either the tenant(s) or the Housing Authority.

According to a report from the Cape Breton Housing Authority, as of March 31, 2016, 50 tenants (16.5%) within the Municipality were vacating the units, and 47 new tenants were preparing to move in. 7 seniors units were vacant, of which 5 were slated to be occupied. The waiting list for applicants as of June 2016 was as follows:

Eligible Senior Applicants: 46

Eligible Family Applicants: 12

Applicants under age 58*: 15

*Selected only if there are no eligible senior applicants on file

The most recent listing of provincially subsidized housing units managed by the Cape Breton Island Housing Authority identifies 301 total units in the Municipality. Listed below is the district-by-district breakdown of social housing units (District 3 is the district with the most units by far, at 128, followed by District 1, at 71).

FIGURE 27: PROVINCIALLY SUBSIDIZED SOCIAL HOUSING UNITS, MUNICIPALITY OF INVERNESS, 2011

	Family	Senior	Total
Municipality of Inverness	62	239	301
<i>District 1</i>	15	56	71
<i>District 2</i>	1	30	31
<i>District 3</i>	33	95	128
<i>District 4</i>	5	15	20
<i>District 5</i>	4	34	38
<i>District 6</i>	4	9	13

A special type of social housing is supportive housing, which includes design measures and a support framework to enable persons with special needs to live independently. Such provisions are designed to accommodate those with mental illness, intellectual disabilities or challenges, and/or physical disabilities, as well as elderly persons. Supportive housing facilities may be public or private, and may be operated by a non-profit. They are generally permanent accommodations, designed to meet the long-term needs of their occupants, providing both shelter and support services.

Below is a list of supportive housing in the Municipality.

FIGURE 28: SUPPORTIVE HOUSING UNITS IN THE MUNICIPALITY OF INVERNESS

	Care Type	District	Beds
Inverary Manor, Inverness	Nursing	3	60
	Elderly Residential Care	3	11
Foyer Pere Fiset, Cheticamp	Nursing	1	60
	Elderly Residential Care	1	10
Port Hood Group Home, Port Hood	Disability Residential Care	5	4
Cape Breton West Small Options, Mabou	Disability Residential Care	5	5
Koster Huis Small Options, Mabou	Disability Residential Care	5	4
Cape Breton West Small Options, Inverness	Disability Residential Care	3	4
CARES, Cheticamp	Disability Residential Care	1	16
Heritage House, Port Hood	Elderly Residential Care	5	11
MacDonald Hall Group Home, Inverness	Disability Residential Care	3	13
L'Arche Cape Breton, Whycocomagh	Disability Residential Care	4/5	25

EMERGENCY SHELTERS & TRANSITIONAL HOUSING

Both emergency shelters and transitional housing are by definition temporary housing, designed to accommodate situations of acute and specific need. Emergency shelter may be sought by those fleeing domestic abuse, natural disasters such as floods or fires, or other crisis situations, while transitional housing is intended, as the name suggests, to provide a bridge between one type of housing and another, for instance, people transitioning out of a mental-health facility, the correctional system or homelessness, who need accommodation and an opportunity to re-establish themselves before obtaining market housing. The more affordable housing can be made available and accessible, the less such temporary housing will be needed, though its role will never be entirely eliminated.

There are currently no emergency shelters or transitional housing units in the Municipality.

**FAST
FACTS**

62
FAMILY
UNITS IN COUNTY

239
SENIORS
UNITS IN COUNTY

iii) Non-Market Affordable Housing

NON-PROFIT CO-OPERATIVES

A housing co-operative is a legal association formed for the purpose of providing homes to its members on a continuing basis. A co-operative differs from other housing associations in its ownership structure and its commitment to cooperative principles. Cooperatives are defined by CMHC as follows:

“There are two main types of housing co-ops: non-profit and for-profit...many provinces require that housing co-ops operate on a non-profit basis. If the co-op is non-profit, members cannot sell their shares in the co-op. In for-profit housing co-operatives, members own a share of the co-op, but not the individual unit they live in.”

There are only two housing cooperatives in the Municipality, and both are located in the Acadian community of Cheticamp area, in District 1. More details on these are provided in District 1 profile in Section 2.2.

FIGURE 29: CO-OPERATIVE HOUSING UNITS IN THE MUNICIPALITY OF INVERNESS

	District	Units
La Manoir St-Pierre Seniors Housing Cooperative (Cheticamp)	1	24
La Residence Acadienne Seniors Cooperative (Cheticamp)	1	20

Le Manoir St-Pierre Cooperative



iv) Market Housing

Though CMHC provides an excellent resource for observing trends in the private housing market through their Housing Information Portal, it only tracks larger population centres, so assembling a picture of the non-subsidized housing market in the Municipality requires extrapolation from data in the more urban region of the Cape Breton Regional Municipality (CBRM), which is tracked by CMHC; close consideration of community feedback; and consultation of other (more limited) resources.

OWNERSHIP MARKET

Again, due to the low population density of this municipality, there is unfortunately no reliable data on housing sales and new construction within its boundaries; the closest region tracked by CMHC is the CBRM. Therefore, average housing prices in the CBRM are listed below for consideration. It is important, however, to note that though the CBRM is located on Cape Breton Island like the Municipality, and faces similar issues of outmigration, aging population, etc., its built environment is more dense, with existing municipal services.

Average price for single detached in CBRM

Oct. 2016 = \$200,833

Oct. 2015 = \$192,500

The data that is available as an indicator of market prices in the Municipality is the assessed value of properties, and their fluctuation, between 2001 and 2011. The average value of dwellings has increased 78.8% since 2001, while as observed in Section 2.1.3, average household income is up only 41.8% over that same time frame. This demonstrates a growing disparity between average earnings and housing purchase costs, which are directly influenced by assessment values – a discouraging trend for those trying to enter into ownership.

FIGURE 30: AVERAGE VALUE OF DWELLINGS IN THE MUNICIPALITY OF INVERNESS, 2001-2011			
	2001	2011	% Change
Inverness	\$83,321	\$148,961	+ 78.8%
Nova Scotia	\$101,515	\$201,991	+ 99.0%

**FAST
FACTS**

AVERAGE VALUE
OF DWELLINGS
IN 2011

\$148,961

UP 78.8%
SINCE 2001

Nova Scotia's Property Valuations Services Corporation (PVSC) provides on-line access to all details related to property assessments on property sales within the province; however, because such listings must be individually retrieved, one at a time, community by community, it was not feasible to assess sales across the entire Municipality, over a ten-year time period. Instead, all property transactions in the year 2015 within the three communities spotlighted in this report – Cheticamp, Inverness and Mabou – were examined and assembled in the chart below.

These listings provide information on parcel size, sale price, property assessment value and, if there is a dwelling, the number of storeys, condition of the building, year built, number of living units, square footage, number of bedrooms and bathrooms. In Cheticamp there were 18 total sales in 2015; Inverness, 43; and Mabou, 13. Of these listings, a high number provided no details about the dwellings (noted as "n/a" in the column). In Mabou, of the 5 listings that did include information on the dwelling, only two appeared to be sold on the open market (the other 3 listed sale price as "0", likely suggesting transfer to a family member). Inverness had 14 completed entries and Cheticamp none.

The overview of the housing market provided by this small sample pool is a widely variant one, fluctuating from \$25,000 for a pre-fab to \$350,000 for a 2,200 sq.ft. 3-bedroom, 1-bathroom split-level house. This research will be further assessed in the "Community Spotlights" in the District Profile of Section 2.2.

Though the yields of this research, which combines with the absence of CMHC records to create a considerable data gap on market housing in the Municipality, is disappointing, more substantial information may be available in future years. PVSC plans to roll out a new on-line data portal in 2017 that will enable smart searches on these transactions. The interface is yet to be revealed, but hopefully it will prove to be a means to accessing better information on the real estate market in remote Nova Scotian communities like the Municipality.

FIGURE 31: PROPERTY SALES DATA FOR CENTRAL MABOU, INVERNESS & CHETICAMP , PROPERTY VALUATION SERVICES, 2015										
Village	2016 Assessment	Sale Price	Sto- reys	Quality	Year Built	# Living units	Sq. Ft	Bed	Bath	Fin- ished Base- ment?
Mabou	\$128,300	\$205,000	2	Avg	n/a	1	1536	4	2	n
Mabou	\$113,500	0	1.5	Avg	1915	1	1418	3	1	n
Mabou	\$90,800	0	1	Fair	1977	1	1404	3	1	y
Mabou	\$48,800	0	2	Low	1899	1	1080	4	1	n
Mabou	\$21,300	\$26,000	1	Low	1968	1	612	1	1	n
Inverness	\$2,927,600	0	1	v good	2015	5	2319	4	4	n
Inverness	\$261,300	\$350,000	split	Avg	1990	1	2289	3	1	y
Inverness	\$204,000	\$170,000	2	Avg	1960	1	2044	4	1	n
Inverness	\$159,000	\$160,000	1	Fair	2008	1	1152	n/a	2	n
Inverness	\$147,800	0	2	Avg	n/a	2	1978	5	2	n
Inverness	\$134,700	0	split	Fair	1987	1	1763	4	2	y
Inverness	\$123,200	0	2	Fair	1963	1	2240	3	1	y
Inverness	\$120,700	0	1	n/a	2013	1	1056	2	1	n
Inverness	\$105,000	0	2	Fair	1948	1	1248	4	2	n
Inverness	\$101,700	\$205,000	2	Avg	2015	1	2497	3	3	n
Inverness	\$99,600	00	1	Avg	1968	1	960	3	1	n
Inverness	\$93,100	\$60,000	2	Avg	1900	1	1888	3	1	n
Inverness	\$90,900	0	1	Fair	1978	1	864	3	1	n
Inverness	\$90,900	0	1	Fair	1978	1	864	3	1	n
Inverness	\$90,100	\$108,000	2	Avg	n/a	1	960	3	1	n
Inverness	\$86,200	1	1	Fair	1977	1	864	3	1	n
Inverness	\$82,500	\$50,000	1.5	Avg	n/a	1	756	3	1	n
Inverness	\$69,400	\$80,000	1	n/a	1973	1	896	2	1	n
Inverness	\$59,800	\$3,619	1	n/a	1975	1	896	2	1	n
Inverness	\$58,600	\$100,000	1.5	Avg	n/a	1	870	2	1	n
Inverness	\$56,900	\$84,000	1	low	1967	1	768	2	1	n
Inverness	\$55,600	\$70,000	1.5	Avg	n/a	1	792	3	1	n
Inverness	\$55,200	\$32,500	2	Avg	1903	1	1444	3	1	n
Inverness	\$52,400	\$65,000	1.5	Avg	n/a	1	888	3	1	n

RENTAL MARKET

Because renters make up such a small proportion of the population, and due to the lack of any formal rental listing service, there is no reliable data available on average market rental rates in the Municipality, so again the CBRM becomes the closest basis for study. There, the average rent for a 2-bedroom in 2015 was \$749.

According to consultation with realtors and community members, local residents renting out a house or apartment do not have a firm grasp on what to charge tenants. In the District 1 consultation, one participant reported paying \$675/month for a 3-bdrm 13-year-old house, with a garage. In Cheticamp, the reported average monthly rate for a year-round apartment rental is \$500. These rates would certainly be higher the further south you travel in the county. Of course, summer rentals command a considerably higher rate, easily \$500/week or more, which contributes to the limited year-round rental market, since many landlords can earn more renting to tourists by the week through summer than they can renting all year round to locals.

Rural & Native Housing Program - Single Family Unit
Petit Etang



2.1.5 Affordability

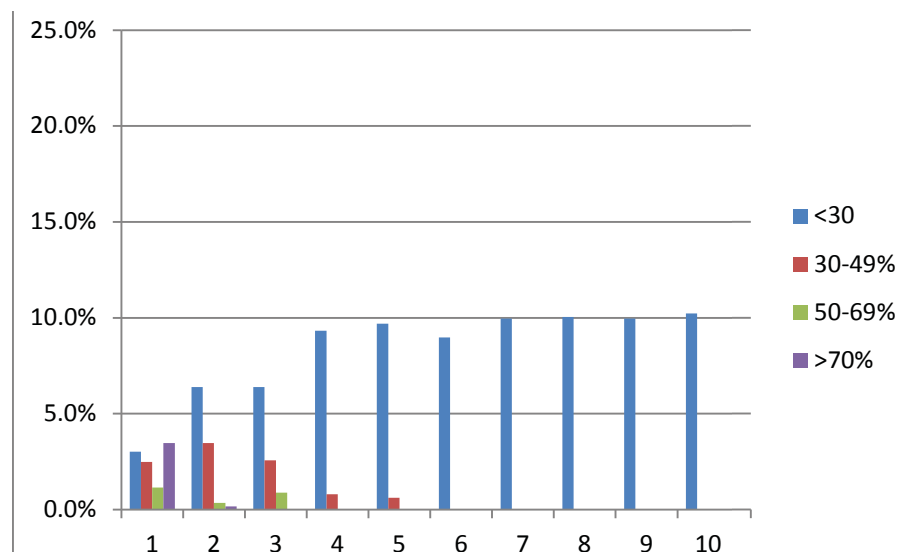
i) Shelter Cost to Income Ratios

SHELTER COST RATIO BY DECILE

Income spent on shelter is an indicator used by Statistics Canada to determine the housing affordability of households. The percentage is calculated by dividing the total shelter-related expenses by the household's total monthly income. Expenses include monthly rent, mortgage payments, and utilities such as electricity, heat, municipal services, property taxes, etc.

The chart below shows the amount of income spent on shelter by income decile in the municipality. Not surprisingly, most of the households that are spending more than 30% on shelter costs are within the first three deciles. 48% of all households in Deciles 1 to 3 (820) are spending more than 30% on shelter costs, and 20% are spending more than 50%.

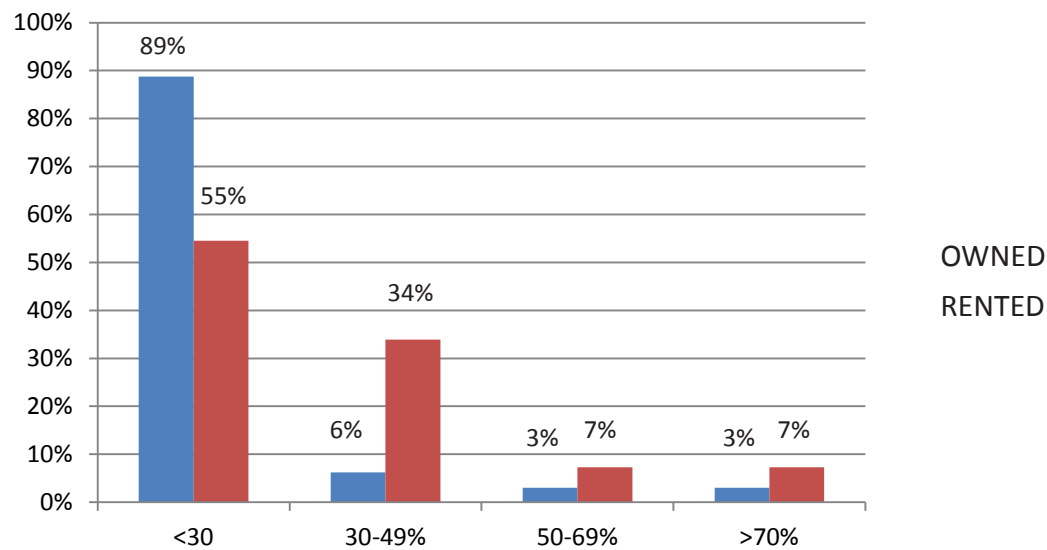
FIGURE 32: INCOME SPENT ON SHELTER COSTS BY INCOME DECILE, MUNICIPALITY OF INVERNESS, 2011



SHELTER COST RATIO BY TENURE

The chart below shows a clear economic divide between owners and renters, with a much larger percentage of renters spending more than 30% of their income on shelter costs.

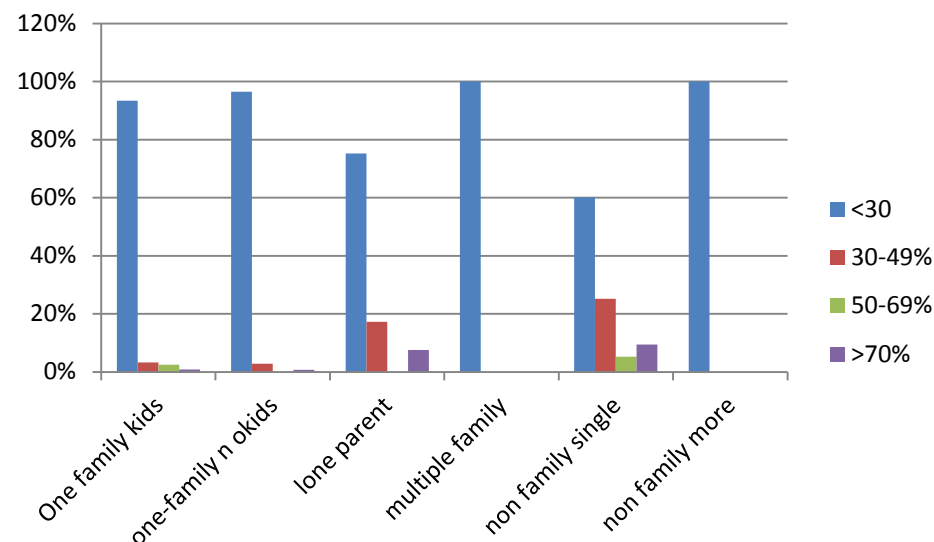
FIGURE 33: SHELTER COST RATIO BY TENURE, MUNICIPALITY OF INVERNESS, 2011



SHELTER COST BY HOUSEHOLD TYPE

25% of lone parents and 39% of non-family single households were spending more than 30% of their income on shelter costs in 2011. For non-family singles, 14% were spending more than 50%.

FIGURE 34: SHELTER COST BY HOUSEHOLD TYPE, MUNICIPALITY OF INVERNESS, 2011



ii) Core Housing Need

CMHC's definition of core housing need is as follows:

"A household is said to be in core housing need if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards)."

CMHC provides nationwide data on core housing need through its on-line interface "Housing in Canada Online" (HiCO), based on Statistics Canada data. It is important to note that because this data is organized by the Census Division of Inverness, it includes the communities of Port Hawkesbury and Whycomomagh 2, which lie within the County of Inverness but outside the Municipality of Inverness and aren't included in other demographic and housing data cited in this report. However, considering the informational value of these custom-data sets, which would otherwise not be possible to obtain, they merit close examination in this analysis, with the understanding that distinct conditions in Port Hawkesbury and Whycomomagh 2 may result in minor deviation from Municipal data.

According to HiCO, 11.9% (825) of all households in the County were defined as "in core housing need" in 2011, an increase from 10.9% (770) in 2006. Unsurprisingly, the most vulnerable populations were the youngest and oldest members of the community. 33.8% of all households maintained by a person between 15 and 29 were in core housing need in 2011, almost double the rate of 18.6% in 2006; though the youth population of the Municipality is small, they make up 13.9% of all households in core housing need. 48.2% of households in core housing need were maintained by seniors – a significant increase from 38.3% in 2006, representing 17.4% of all seniors.

Of those households in core housing need, 90.9% (750) were categorized as below the affordability standard, meaning shelter costs existed 30% of before-tax income; 15.9% (130) were below the adequacy standard, meaning residents reported that their dwellings required major repair; and 1.8% (rounded to 0) were below the suitability standard, meaning that dwellings did not include appropriate bedrooms for the size and makeup of the household. This data suggests that the primary housing issue to be addressed in the Municipality is housing cost, and secondarily housing state of repair.

FIGURE 35: HOUSEHOLDS IN CORE HOUSING NEED, THE CENSUS DIVISION (COUNTY) OF INVERNESS, 2011			
	TOTAL	OWNERS	RENTERS
Total - All households regardless of standards	11.9%	7.3%	33.2%
Below Adequacy Standard	15.8%	22.9%	8.5%
Below Affordability Standard	90.9%	83.1%	97.6%
Below Suitability Standard	1.8%	0	0

FAST FACTS

33.8%

**HOUSEHOLD
MAINTAINERS
AGE 15-29**

**ARE IN
CORE HOUSING
NEED**

48.2%

**HOUSEHOLD
MAINTAINERS
AGE 65+**

**ARE IN
CORE HOUSING
NEED**

90.9%

**HOUSEHOLDS
IN
CORE HOUSING
NEED**

**FALL BELOW
THE
AFFORDABILITY
STANDARD**

The average income in 2011 for all households in core housing need was \$16,444. For seniors in core housing need, the average household income was \$18,002. In total, 7.3% of homeowners in the Municipality were in core housing need, while one-third of all rental households (33.2%) were in core housing need. Across all demographics and household types, affordability was the main challenge.

iii) Ownership and Rental Affordability

With HiCO data confirming affordability as the number-one issue for Municipal households in core housing need, the next question is, What would be affordable to those households?

Unfortunately, due to the limitations of data on market housing in the Municipality, as discussed in Section 2.1.4 Market Housing, average sale prices for housing in the Municipality are not available at this time, so related data must be consulted and extrapolated from with the appropriate caveats: In the closest Municipality tracked by CMHC, the CBRM, the average sale price for a single detached dwelling is \$200,833, which would be unaffordable to the first three income deciles in the Municipality. The average assessed value of dwellings (of all types and locations) in the Municipality in 2011 was \$149,961, which was unaffordable to the first two income deciles.

The below table depicts what purchase price would be affordable to each income decile. However, importantly, these affordability thresholds do not account for utility costs, which also contribute to shelter costs and the affordability ratio. Additionally, households carrying debt (particularly the younger residents that the Municipality seeks

FIGURE 36: OWNERSHIP & RENTAL AFFORDABILITY BY INCOME DECILE, MUNICIPALITY OF INVERNESS, 2011			
	Upper Limit of Household Income (2011)	Upper Limit of Affordable Ownership	Upper Limit of Affordable Monthly Rent
Decile 1	\$15,731	\$74,382	\$393
Decile 2	\$25,152	\$118,927	\$629
Decile 3	\$32,407	\$153,231	\$810
Decile 4	\$44,603	\$210,898	\$1,115
Decile 5	\$53,354	\$252,274	\$1,334
Decile 6	\$65,797	\$311,109	\$1,645
Decile 7	\$77,953	\$368,586	\$1,948
Decile 8	\$92,383	\$436,816	\$2,310
Decile 9	\$117,823	\$557,103	\$2,946
Decile 10	>/\$117,824	>/\$557,104	>/\$2,947
Source: Statistics Canada Custom Tabulations, 2011; Calculations for affordability based on maintaining shelter costs below 30% of household income, a 25-year amortization period, 10% down payment, and mortgage rate of 5.0%.			

to attract and retain if they are carrying significant student loan debt) may struggle to qualify for a mortgage that strains the upper limits of the affordability ratio.

iv) Housing Gaps Along the Continuum

The table presented below defines housing affordability within the Municipality of the County of Inverness.

FIGURE 37: AFFORDABILITY BY DECILE ALONG THE HOUSING CONTINUUM, MUNICIPALITY OF INVERNESS, 2011

HOUSEHOLD INCOME DECILES											
	Decile 1	Decile 2	Decile 3	Decile 4	Decile 5	Decile 6	Decile 7	Decile 8	Decile 9	Decile 10	
	\$15,731	\$25,152	\$32,407	\$44,603	\$53,354	\$65,797	\$77,953	\$92,383	\$117,823	\$117,824	
WHAT THEY CAN AFFORD	RENT										
	\$393	\$629	\$810	\$1,115	\$1,334	\$1,645	\$1,948	\$2,310	\$2,946	>/=\$2,947	
	OWNERSHIP										
	\$74,382	\$118,927	\$153,231	\$210,898	\$252,274	\$311,109	\$368,586	\$436,816	\$557,103	>/=\$557,104	
HOUSING CONTINUUM	301 UNITS			534 UNITS				4910 UNITS			
	NON-MARKET HOUSING			MARKET HOUSING							
	Transitional Housing (none)			Market Rental Housing				Market Ownership Housing			
	Supportive Housing (see fig.28)										

HOUSEHOLDS WITH LOW INCOMES (DECILES 1 TO 3)

There are a number of measures for defining “low-income households,” such as the LIM-AF cited in Section 2.1.3 Household Trends, by which calculation more than 15 per cent (or the first decile and a half) of the Municipality is low-income. All of these measures, of course, are adjusted to household size, so the term “low income” used here in the context of income deciles should be understood as a general, comparative term; these are the lowest-earning third (approximately) of households in the Municipality. Notably, the upper income limit of Decile 3, at \$32,407.

This group, comprising 30% of Municipal households, has an upper limit of \$810/ month that they can afford to pay in shelter costs. 42.8% of the dwellings occupied by these households require major or minor repair. These households include the following:

-
-
- 38.3% of all lone parent households
 - 75.2% of all one-person households
 - 25.7% of all households maintained by a person between 25 and 34
 - 35.8% of all households with a person who has a disability
 - 45.4% of all households maintained by a senior (65+)
 - 65.9% of all renter households

The most vulnerable groups in this analysis are one-person households, renter households and senior-led households. These are the households that are most likely to be unable to afford market housing and to require some form of housing subsidization; they may also benefit from programs that provide assistance with renovation costs, clean-energy retrofits and disability retrofits.

HOUSEHOLDS WITH MODERATE INCOMES (DECILES 4 TO 6)

This group, representing the next 30% of residents in the Municipality, has an income range of between \$32,408 and \$65,797, enabling them to afford monthly shelter costs of between \$811 and \$1,645. They are likely to be able to afford market rental and ownership rates (if they are able to find suitable housing options), but they may struggle to save a down payment to transition from renting to homeownership. And for this group, factors beyond purchase price, such as utility costs (a component in shelter costs), household debt or housing repair costs, may make meeting market shelter costs even more challenging than the income deciles alone suggest. 37.9% of the dwellings occupied by these households require major or minor repair.

This group includes the following:

- 9.4% of all lone-parent households
- 27.7% of all couples with children
- 30.6% of all one-family households with children (including both couples and lone parents)
- 19.4% of all one-person households
- 34.6% of all households with a person who has a disability
- 28% of all households maintained by a person between 25 and 34
- 29.9% of all senior-led households (65+)
- 14.4% of all renter households
- 32.6% of all owner households

This group would most benefit from having reliable affordable rental options, to not only attract potential newcomers but also enable the household to save and buy into the homeownership market. Existing homes are attainable to purchase for this group but

may require significant repair, while new-builds remain out of reach for many. Keeping shelter costs down for this group would mean more of their household income can flow into the local economy, while ensuring the availability of adequate and suitable housing for these moderate-income homeowners helps attract and retain such groups as young families. Programs that assist with down payments, renovation, clean-energy retrofits and disability retrofits would benefit this group.

HOUSEHOLDS WITH HIGHER INCOMES (DECILES 7 TO 10)

This group represents 40% of residents in the Municipality and has an income exceeding \$65,798. These households include the following:

- 47.0% of all couples without children
- 69.5% of all couples with children
- 44.0% of all households led by the 45-65 age bracket
- 34.6% of all households with a person who has a disability
- 29.9% of all senior-led households (65+)
- 43.5% of all owner households

This group should be able to rent or buy a home at existing market rates, provided that suitable and adequate housing options are available.

2.1.6 Summary & Conclusions

i) Summary of Housing Demand and Need in the Municipality of the County of Inverness

The prevailing demographic trend across the Municipality is the decline and aging of the population, with a median age of 49.7, almost a decade older than the Canadian average. There has been a particularly steep drop of 30% in community members from 0 to 44, representing key years of earning and family growth, which has a detrimental impact not only on current economies and communities but also on those of future generations, which are on track to dwindle still further, with fewer young people growing up to replace the aging population before them.

At the same time, a dramatic increase in the 65-74 population of 45% means a sharp uptick in the need for support and housing for seniors, many of whom have health or disability issues requiring supportive services and almost half of whom (45.4%) are in the lowest three income deciles and 21.7% of whom are ranked as low-income households by the LIM-AF measure.

Household sizes are shrinking, with total household numbers remaining largely unchanged but 1- and 2-person households increasing by 11% and 18% respectively. This affects the type and size of housing in demand.

Household types are similar across the Municipality's three Census Subdivisions, with minor variances, such as in Subdivision A, where single-person households are up 26.6%, in Subdivision B, where couples in households without children are up 41.7%, and in Subdivision C, where lone-parent households are up 42.1%, reflecting changing needs of residents in these regions.

Within the Municipality, 85.5% of residents are homeowners, compared to a provincial average of 70%; this is largely an effect of the difficulty obtaining rental housing.

Unemployment in the Municipality is unchanged from 2006 to 2011, holding steady at 15%, with labour-force participation centred around sales/service, trades workers and those working in natural resources and agriculture (agriculture, retail and health care are the top industries in the Municipality). Municipal incomes overall are slightly below the provincial average, though they are higher in Subdivision C.

ii) Summary of Housing Supply in the Municipality of the County of Inverness

Of existing housing in the Municipality, 83% are single detached homes, with more than a quarter of all housing built before the end of World War II, and fewer houses being built in 2011 than in 2006.

As of winter 2016, on the waiting list for public housing there were 46 seniors, 12 families and 15 applicants under age 58. There are 301 public housing units total, including 239 senior units and 62 family units. Anecdotally, much of that housing stock is in questionable state of repair, but we have no documentation on behalf of the province available to confirm this allegation.

Despite interest expressed by many community members in cooperative housing, there are currently only two such organizations (both in Cheticamp), and there are no emergency or transitional housing facilities.

Unfortunately the data on market housing in the Municipality is very limited, with no official tracking of sale prices, new builds or rental rates. In the CBRM, the closest municipality tracked by CMHC, the average price of a single detached home is \$200,833. The average assessed value of dwellings (of all types and locations) in the Municipality in 2011 was \$149,961 in 2011. Average property values for dwellings have increased by 78.8%, while incomes went up only 47.1%.

iii) Summary of Housing Affordability Challenges in the Municipality of the County of Inverness

The number of households in core housing need increased by about 10% between 2006 and 2011, with 11.9% of all households in core housing need in 2011. 33.8% of households maintained by youth (15-29), 33.2% of all renters, and 17.4% of households maintained by seniors were in core housing need. The most pressing housing issue for those facing core housing need is affordability.

Among the groups most likely to earn within the three lowest income deciles, those struggling most to afford shelter costs, are, in declining order, one-person households, renters, senior-maintained households, lone-parent households, households including a person with a disability, and households maintained by a person between 25 and 34. 48% of all households in these deciles are spending more than 30% of their income on shelter costs, particularly renters.

Among the groups most likely to earn within the middle three income deciles, many of whom would benefit from some type of supportive programming, include, in declining order, lone-parent households, households including a person with a disability, one-family households with children (including both couples and lone parents), and households maintained by a person between 25 and 34.

iv) Summary of Housing Gaps in the Municipality of the County of Inverness

Reviewing the data on the households and housing of the Municipality, supplemented by consultation feedback from the community, a number of salient gaps reveal themselves.

Market housing rates are largely unaffordable to community members earning in the first three income deciles--and even some of those in the fourth and fifth deciles, especially those with children or household debt. With much of the Municipal housing stock aging, affording necessary home repairs or retrofits (for seniors and those with disabilities) can be a significant challenge for those in lower income deciles. Non-market housing options as well as supportive programming is needed to help this part of the population.

The parts of the Municipal population that are most struggling are its youngest and oldest members, who are also, respectively, the smallest and largest parts of its population – and extremely important to this housing strategy for that reason. While the sum of seniors in core housing need is much higher (and rising) than that of youth in core housing need, and more total units are needed to serve that population, youth are more likely than seniors to be in core housing need, meaning that a tremendous number of the population members most crucial to the future of the Municipality are struggling to get by. Because their numbers are smaller, their needs are easy to overlook, but the new generation of community members requires support to buy into quality affordable housing, particularly young families (including couple and lone parents).

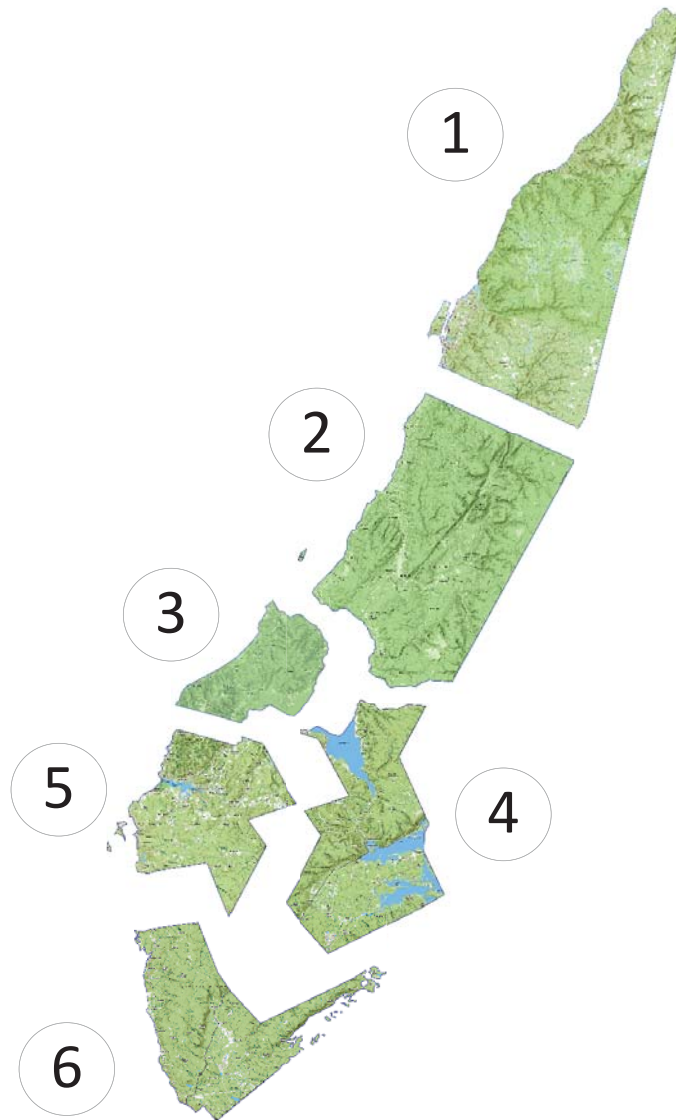
At the same time, with seniors the largest part of the population, and growing, they need housing that is affordable and matched to their particular needs, which may include downsizing, accessibility to health services and other amenities, disability retrofits and supported living options.

The type of housing most needed is affordable housing for single-member households (three-quarters of which fall into the three lowest income deciles), down-sizing seniors and lone-parent families, and moderate-priced family housing. With Municipal housing stock aging, support for housing renovation is needed to keep this stock a viable part of the housing market, and prevent it from deteriorating out of use or adequacy.

Year-round rental housing is extremely limited in the Municipality, with almost half of all renters spending more than 30% of their income on housing. A public listing service would help connect landlords with prospective tenants and enable the Municipality to better track the rental market, but subsidization and/or incentive to shift landlords from the lucrative seasonal rental market to the year-round rental market is needed. Bolstering the affordable quality rental housing supply will not only help lift community members out of poverty but help attract and retain new community members who aren't ready or able to make the leap to homeownership.

2.2 Municipal District Profiles

This next section provides a profile for each of the six districts within the Municipality of Inverness. As a supplement to the overall county Needs Assessment, these district profiles are a reference point for each district, to provide the context for housing development considerations such as local industry, key amenities, housing assets, planning & development, and in some cases, a community spotlight on a particular population cluster.



The Municipality of the
County of Inverness
DISTRICT 1



2.2.1 District 1 profile

i) Overview

District 1 is the Municipality's northernmost district, which covers the largest land mass, largely due to the inclusion of the Cape Breton-Highlands National Park. The park divides the remote northern communities of Meat Cove and Pleasant Bay from the more densely populated communities in the Cheticamp area. In addition to the main village, the Cheticamp region comprises the surrounding communities of the Plateau, Point Cross, Cheticamp Island, La Prairie, Belle Marche, and Petit Étang.

The Meat Cove and Pleasant Bay/Red River communities experience significant population increases in residents during the summer season compared with their year-round population rate.

COMMUNITIES:

Cheticamp
Pleasant Bay
Meat Cove

Registered voters for 2016 election: 2,043



Images of District 1 communities, from the top; Cheticamp boardwalk; Pleasant Bay harbour; Meat Cove

INDUSTRY

Meat Cove: Fishing and tourism

Pleasant Bay/Red River: Fishing and tourism

Cheticamp: Fishing and tourism, with some additional employment in forestry, construction, retail, service and professional jobs, and small-scale farming

KEY AMENITIES

Harbours:

- Pleasant Bay Harbour
- Cheticamp LaDigue (at the north end of the village)
- Cheticamp Town wharf (village centre)
- Cheticamp Point (Cheticamp Island)

Healthcare facilities:

- Sacred Heart Community Health Centre (Cheticamp)

A 10-bed acute-care hospital, constructed in 1998–1999. It also contains lab facilities, and visiting specialists from Inverness, Sydney, Halifax, and Antigonish see patients on site.

Schools:

- Pleasant Bay School (Pleasant Bay)
- P-6 one-room, one-teacher SRSB school (after grade 6, students can attend NDA in Cheticamp or the anglophone Cape Breton Highlands Education Centre/Academy in Terre Noire)
- École NDA (Cheticamp)
- P-12 francophone CSAP school for students of French heritage

Cultural facilities:

- Whale Interpretation Centre (Pleasant Bay)
- Les Trois Pignons (Cheticamp)
- Place des arts Père Anselme-Chiasson (Cheticamp)

Emergency services:

- Cheticamp RCMP detachment
- Pleasant Bay Volunteer Fire Department
- Cheticamp Volunteer Fire Department

Banks:

- Royal Bank (Cheticamp)
- Acadian Credit Union (Cheticamp)

Grocery stores:

- Timmons General Store (Pleasant Bay)
- LeBlanc's General Store (Petit Etang)
- Cheticamp Co-op (Cheticamp)

Gas stations:

- Wilsons gas station (Cheticamp)
- Petro-Canada gas station (Cheticamp)



ii) Housing Assets

Number of Dwelling Units:

Dwelling Unit counts were obtained from Census dissemination area data collected by Community Counts 2011. Because this data cannot conclusively determine the number of dwellings within district lines, this data was not included in the district profiles, but can be reviewed in the Appendix.

Subsidized seniors housing units

21 Pere Goirrior Avenue	56
TOTAL	56

This public housing development located at 21 Pere Goirrior Ave. consists of 56 1-bedroom units for seniors. It is located behind the Dollar Store in central Cheticamp. Rental rates are geared to income (between 25-30%), and the current average rent is \$510/month. Residents are required to have incomes below an amount established by Nova Scotia Housing (approx. \$30,000).

Cooperative seniors housing units

Le Manoir St-Pierre Housing Co-operative, Cheticamp	24
La Residence Acadienne Co-operative, Cheticamp	20
TOTAL	44

Le Manoir St-Pierre Housing Co-operative is a 24-unit co-operative facility located at the south end of Cheticamp village. The cooperative began its organization in 1986, and built 2 buildings - the first in 1988 and the second in 1989. There is currently a long waiting list - said to be over 100 applicants. There is no buy-in required, only monthly rents set between \$550-560 for 2 bedroom units and between \$495-505 for 1 bedroom units.

La Residence Acadienne Co-operative is a 20-unit housing development for middle-income retirees, located behind the hospital. This was a private development, financed using a CEDIF. Two offerings cumulatively raised \$537,500 from 45 investors. Residents are required to pay an initial \$17,000 buy-in, which is refunded should they move out of the facility, and they pay a monthly fee of approximately \$900 month.

Long-term care seniors facility

Foyer Père Fiset, Cheticamp	71
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The “Foyer,” as it is known locally, offers assisted living and long-term care to 71 residents - a 61-bed continuing-care facility, and a 10-unit residential care facility added in 2011.

Subsidized family units

Single Family Homes	5
Single Family Unit (Bungalow Style)	10
TOTAL	15

In the Petit Etang area there are 5 three-bedroom single family dwellings, where the average rent is \$398/month. In the community of Cheticamp proper, there are 10 three-bedroom “bungalow-style” single family units within the Rural & Native Housing Program, with average rents of \$451/month. In all cases the rent is calculated as 25% of gross family income for self supporting clients.

Supportive Housing

CARES, Cheticamp	Residential Care	16
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iii) Planning & Development

Planning:

Currently there is only formal planning documentation for the Cheticamp area within District 1. Below is a list of the municipal documents that have been developed:

- Cheticamp Village Conceptual Plan (2010)
- Cheticamp Municipal Planning Strategy
- Cheticamp Land Use By-Law
- Cheticamp Generalized Future Land Use Map
- Cheticamp Zoning Map
- Cheticamp Source Water Protection Zone Map

Roads:

The main artery servicing the region is the Cabot Trail, which continues north from the southern district boundary just before the junction with the Old Cabot Trail, passing through the Cheticamp village centre and on through the Cape Breton-Highlands National Park. Pleasant Bay is situated just off the Cabot Trail (connected to Red River by a paved coastal road), and just outside the national park, while Meat Cove is located at the end of Meat Cove Road (connected to the Cabot Trail via Bay St. Lawrence Road), which runs through Victoria County and turns to gravel at Capstick.

While in Cheticamp the area of greatest densification is along the Cabot Trail, many homes are located on residential lane offshoots, and there is also a significant number of homes along the Cheticamp Back Road, which runs behind the main village from Plateau to Petit Étang.

Sewer/Water:

The district's only municipal infrastructure is in Cheticamp; the residents of Pleasant Bay and Meat Cove rely on private wells, with some wells serving multiple homes, and sewage is managed by individual septic tanks.

Water is supplied to a majority of Cheticamp homes through a municipally operated central system. There is also a private water system (owned and maintained by individual property owners under common agreement) that services 30–40 homes using two deep wells located near the golf course. Private wells serve the remaining residents of downtown Cheticamp.

A provincially owned and operated water system, managed by the Department of Environment, provides water to the La Digue Fisheries, Paturel's International, Poirier's Fish Haven, the Laundromat, Laurie's Motel, and the school, hospital and fire department.

Cheticamp also has a central sewage treatment facility.

Tax rate:

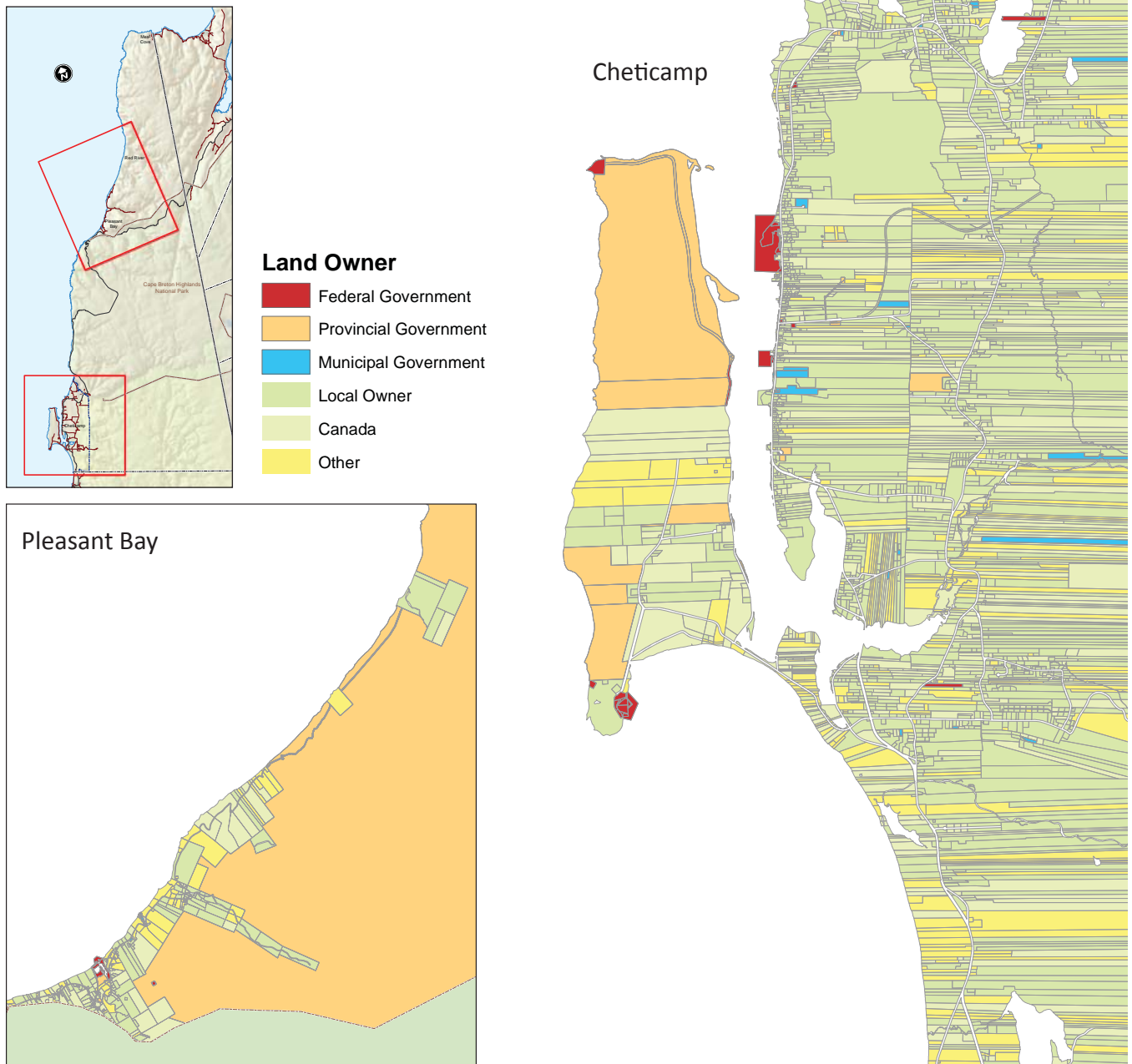
In addition to the Municipal property tax rate, detailed in Section 2.1.1, areas served by the Cheticamp Volunteer Fire Department pay a Fire Protection Area Rate of \$0.08 per \$100 of assessment value for residential properties and \$0.04 per \$100 of assessment value for commercial properties. The Fire Protection Area Rate is levied as a flat tax of \$125 for Pleasant Bay residents and \$60 for Meat Cove residents. The area rate for sewer service in Cheticamp is \$0.31 per \$100 of assessment value.

Development associations:

Meat Cove Development and CAP Association
Pleasant Bay Community Development
Le Conseil économique de Cheticamp

Land Ownership Map

Property maps identifying ownership for the Cheticamp and Pleasant Bay communities

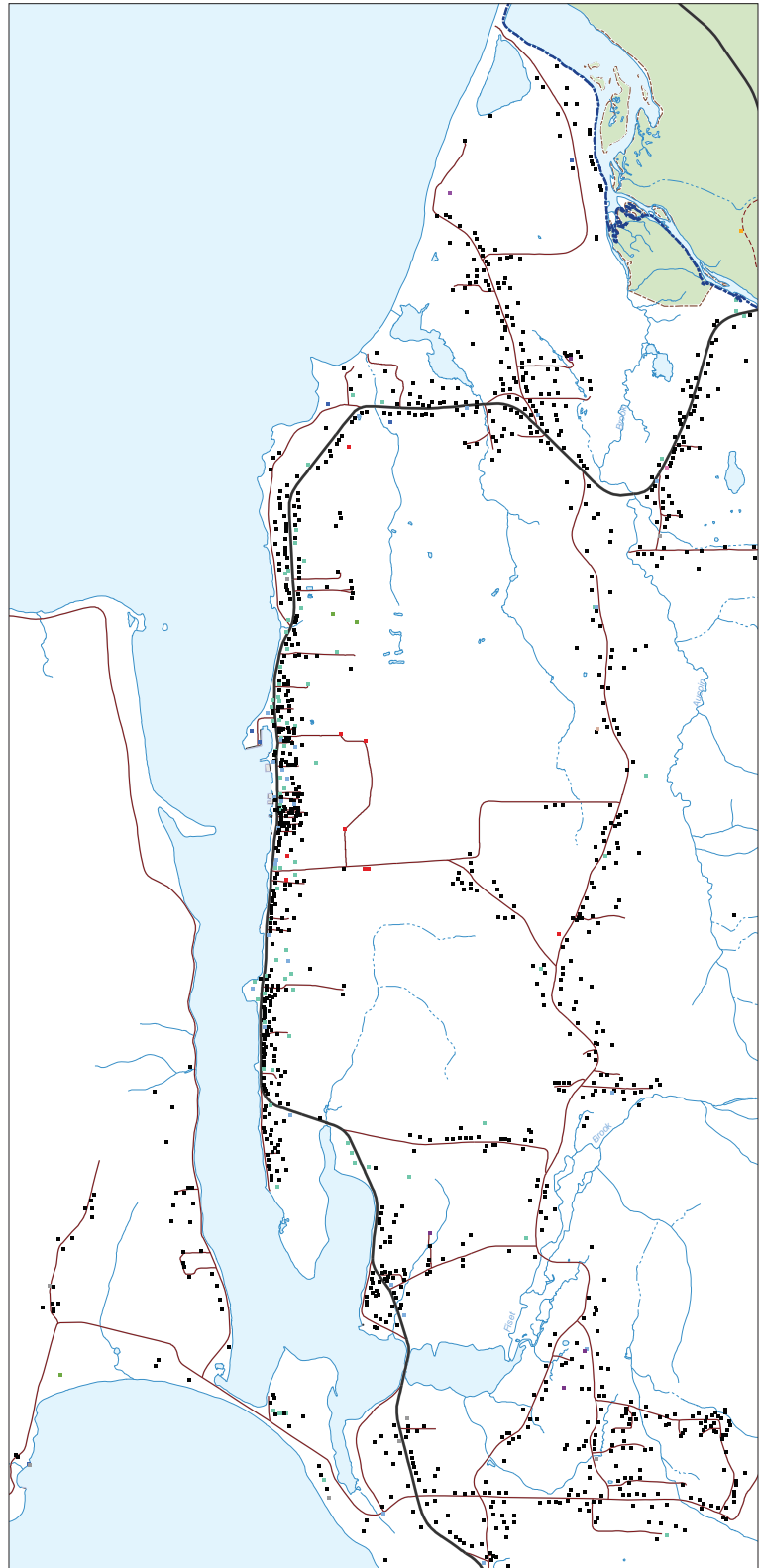


Roads & Buildings

Area map of building settlements clusters and road network of Cheticamp and surrounding community

Building Use

- Agriculture
- Fishery
- Forestry
- In Transition
- Manufacturing
- Mining
- Protected and Limited Use
- Recreation, Culture and Entertainment
- Residential
- Sales
- Services
- Storage
- Transportation, Transmission and Storage
- Residential/Commercial Construction (2010-Pres)



iv) Community Consultation

Two consultation sessions were held in District 1: an initial meeting was held in February with housing stakeholders (as identified by the District 1 councillor), and a second meeting in June with the Comité Communautaire de Chéticamp-LeMoine (CCCL), a local volunteer development group who had not been represented at the February meeting. Additionally, in September, the CCCL hosted a public meeting on housing, where the Municipal housing strategy work was outlined to local residents, among other presentations.

At the consultation sessions, discussion was held freely around the table, with the survey questions presented in section 2.1.5 shaping the conversation. The below summary outlines the responses and insights offered by those in attendance.

While participants noted that there isn't a shortage of available housing, much of the housing on the market is too old, requiring too many repairs. The cost of maintenance and renovation puts these homes out of reach for many buyers even if the purchase price is affordable.

There is a demand for rentals in the area, but there is no formal market to respond to this need. Most landlords prefer to rent to short-term, high-rate seasonal tenants (many of these rentals are unregistered, paid for in cash), leaving would-be year-round tenants struggling to find a place to live. This creates an obstacle for newcomers who aren't ready to commit to homeownership or aren't financially able to buy into the market yet.

Many older residents are interested in downsizing and living closer to amenities in the village centre. They would stay in the community if more central and accessible housing options were available, but otherwise they often relocate to more urban areas that are closer to family. Both representatives of the construc-

tion and development industries confirmed that there is significant interest in new housing options among seniors, with continued growth projected among that age bracket in the coming years.

Some senior community members resist leaving home because they fear transitioning to a small room. Participants suggested that a project that provides a smoother transition from private home to nursing care would be more attractive, as in a model such as P.E.I.'s La Coopérative de Chez Nous, which keeps seniors within the community, with someone on staff always available if needed. There is also some interest in mixed-demographic housing that creates a more integrated community.

Participants recommended a collaborative approach to the housing problem. Possible partnership suggestions include Le Conseil de développement économique de la Nouvelle-Écosse (CDÉNÉ), which could help develop a business plan, and participant and developer Raymond Deveaux, who owns a great deal of land that could be developed. Deveaux previously explored the possibility of building affordable units with assistance from the N.S. Housing Program and found the stipulated affordable rental rate was financially unviable even with the construction grants they provided; there is interest from him and other developers in municipal tax breaks as an incentive for building housing.

In terms of financing a housing development, participants were interested in ways to bypass traditional lending institutions to assist those who don't qualify for mortgages in becoming homeowners, though they also wondered whether the business loans available through the local Credit Union (up to \$900,000 with a 90% guarantee), backed by a government guarantor, might be used to establish a cooperative housing project.

Participants identified the following

housing projects currently underway in the district:

- 4-unit seniors housing project at the north end of town, built by Raymond Deveau
- Roclan Construction has managed to secure residential rates for labour and is looking into building two single-floor dwellings locally aimed at retirees, and they see potential for more such projects.
- Le Conseil des arts de Chéticamp is working on developing a quartier culturel, located around the church and school, and are currently soliciting funding that would include accommodations for special events and future programming—though this wouldn't service the residential market, it might have impact on it.

Despite these potential projects, the overall feeling among participants was that the Municipality needs to take a leadership role on the housing front, because it has the most to lose and the most to gain when it comes to investment. They discussed creating a value proposition for the Municipality, outlining the potential benefit of a collaborative approach to housing, and how it might advance the goals of the community as a whole.

At the first meeting, none of the participants were interested in representing the district to work with the Municipality on housing. There was, however, clear evidence of local capacity for a municipally-supported housing development. The second meeting, coordinated by the CCCL, brought forward motivated participants, and subsequently, Jérémie Poirier was chosen to serve as district representative (funded through the CDÉNE) in coordinating with the Municipality on housing matters and to facilitate future housing-related events within the community.

COMMUNITY SPOTLIGHT: Cheticamp

Historically, Cheticamp properties were long and narrow, often subdivided to allow rear-lot housing for family members. Thus many homes are located along short laneways (many of which are not maintained by the Provincial Department of Transportation) that run perpendicular to the Cabot Trail.

Cheticamp is characterized by a high rate of homeownership, and the housing stock consists primarily of single-family wood-frame dwellings, with an informal and very limited year-round rental market (with many properties rented only during the summer season to vacationers and left empty during the rest of the year). There are a number of mobile homes within the main village, and varied access to sewer and water.

Most of Cheticamp development is tight to the shoreline and the Cabot Trail. The potential lies in land, behind main street, where there are larger plots of land not far from main street and ideal for future development that, if not already tied, can more easily and affordably tie into municipal sewer and water than lots at the edge of town. There is also prime property located within the designated “Quartiere Culturelle”, adjacent to the school and near the hospital and grocery store that what be ideal for residential development.

A general survey was conducted on a visual tour of Cheticamp, reviewing the existing housing stock of the main village within the boundaries illustrated below. 446 residential properties were observed and with the assistance of a local tour guide, the following anecdotal information was obtained:

Occupation (Units):

Year Round = 362

Seasonal = 72

Vacant = 12

Tenure (Units):

Rented = 163

Owned = 271

Age of Household Maintainer (Year Round, Units):

<65 = 204

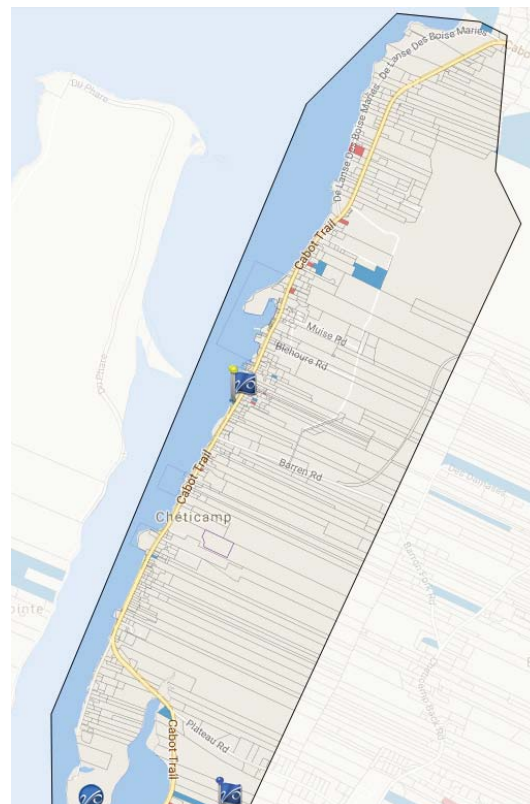
>65 = 158

Storeys (Building):

1 Storey = 187

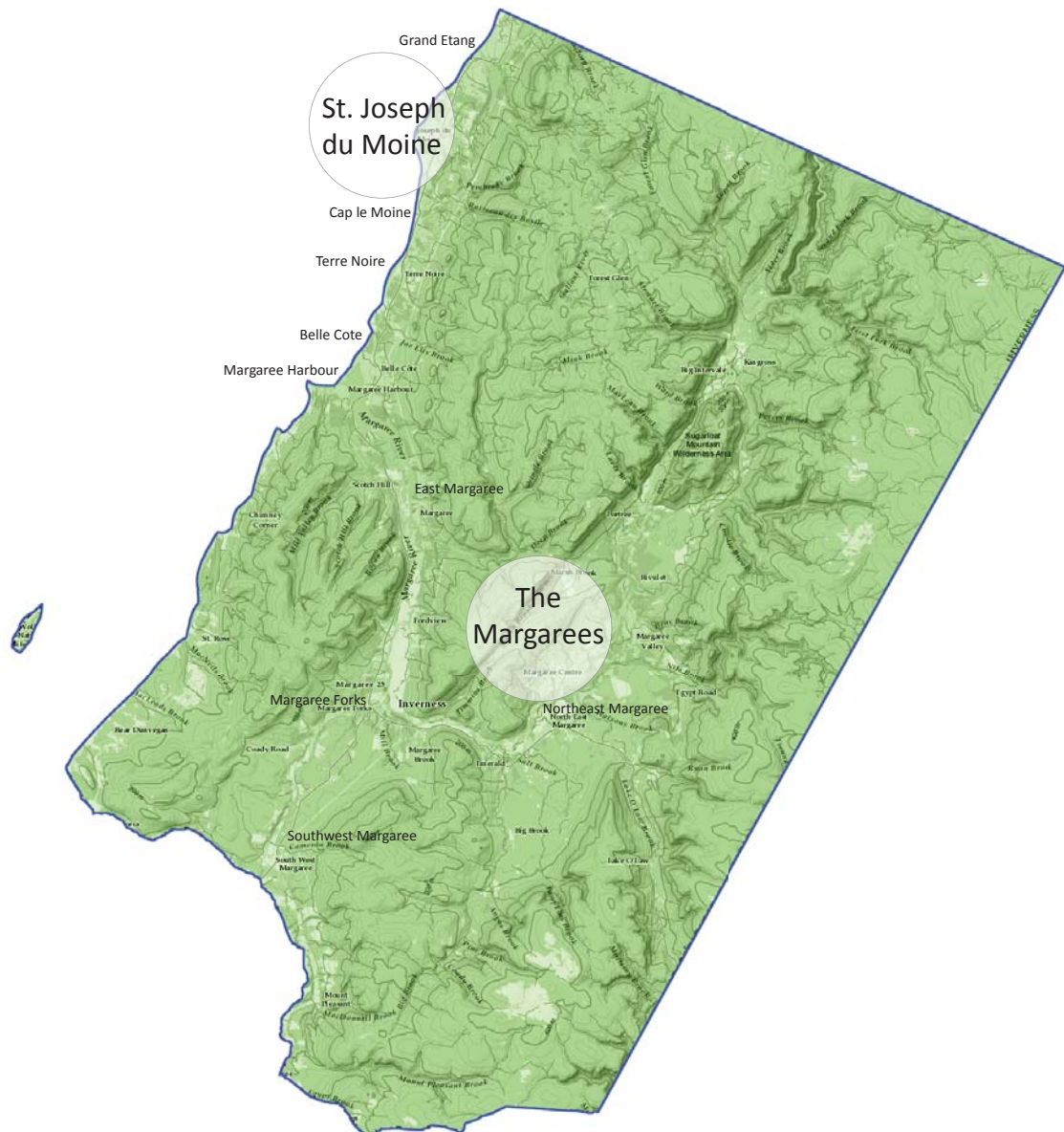
1.5 Storey = 100

2 Storey = 21



The Municipality of the
County of Inverness

DISTRICT 2



2.2.6 District 2 profile

i) Overview

District 2 continues along the shore from the southern boundary of District 1, spreading out to encompass the Margaree river valley, and all the communities that settled along it.

The Acadian region of St. Joseph du Moine, located at the northern end of the district, between the coast and the highlands, includes four Acadian communities along the Cabot Trail: Grand Etang, St. Joseph du Moine village, Cap le Moine and Terre Noire.

Margaree includes communities from the harbour mouth to either side of the Margaree River and its two northeast and southwest branches. Among these communities are Belle Cote, East Margaree, Margaree Forks, Northeast Margaree and Southwest Margaree.

COMMUNITIES

St. Joseph du Moine / Le Moine
Margarees

Registered voters for 2016 election: 1,734

Typical housing forms, both old and new,
along the coast near Margaree Harbour



INDUSTRY

St. Joseph du Moine: Fishing, with some employment in forestry, tourism and trades, and a limited amount of small-scale farming

Margaree: Farming, forestry, fishing and tourism

KEY AMENITIES

Harbours:

- Grand Etang Harbour
- Margaree Harbour

Healthcare facilities:

For health services, residents go to Cheticamp's Sacred Heart Community Health Centre or the Inverness Consolidated Memorial Hospital, or outside the Municipality.

Schools:

- Cape Breton-Highlands Education Centre/Academy (Terre Noire)
- P-12 SRSB school, serving students in the Margarees and students who prefer to study in English from as far north as Pleasant Bay

Cultural facilities:

- Centre de la Mi-Carême (Grand Etang)
- Gulf Aquarium & Marine Station Co-operative (Grand Etang)
- Coady & Tompkins Memorial Library (Margaree Forks)
- Margaree Salmon Museum (Northeast Margaree)

Emergency services:

- LeMoine Volunteer Fire Department
- Margaree Forks Volunteer Fire Department

Banks:

- East Coast Credit Union (East Margaree)

Grocery stores:

- LeMoyne Co-op (Grand Etang)
- Laurence's General Store (Margaree Harbour)
- Margaree Co-op (Margaree Forks)
- MacPherson's General Store (Margaree Valley)

Gas stations:

- Caper Gas gas station (Belle Cote)
- Irving Oil gas station (Margaree Centre)

Airport:

- Margaree Airport (Margaree Centre)

ii) Housing Assets

General observations:

The houses of St. Joseph du Moine are largely located on the Cabot Trail, or on side roads that dip into the valley alongside the region's small lakes. The predominant housing styles are the traditional farmhouse that is vernacular to the region—a four-square, 1.5-storey house with a jerkinhead roof in deference to the region's famed "suête" winds, which have been known to exceed 200 km/hr—and, increasingly, newer one-storey bungalows and mini-homes.

In the Margarees, a similar combination of traditional farmhouses (though the jerkinhead roof is far less common and the 1.5-storey farmhouse design that prevails in the rest of the county is more widely found) and modest, modern one-storey housing (bungalows and mobile) can be seen, with many homes fronting on the Cabot Trail or the other routes that follow the Margaree river and its two branches.

Number of Dwelling Units:

Dwelling Unit counts were obtained from Census dissemination area data collected by Community Counts 2011. Because this data cannot conclusively determine the number of dwellings within district lines, this data was not included in the district profiles, but can be reviewed in the Appendix.

Subsidized seniors housing units:

Bellevue Senior Complex 10 Pembroke Rd., St. Joseph du Moine	15
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Margaree Manor 1130 East Margaree Road, Margaree	15
TOTAL	30

The Bellevue Senior Complex, located just off the Cabot Trail in Grand Etang, consists of 15 1-bedroom units for seniors. Rental rates are geared to income (between 25-30%), and the current average rent is \$490/month. The Margaree Manor is located in the heart of East Margaree, and also consists of 15 1-bedroom units for seniors. Rental rates are geared to income (between 25-30%), and the current average rent is \$491/month. Residents are required to have incomes below an amount established by Nova Scotia Housing (approx. \$30,000).

Subsidized family units:

Family home, Margaree Forks	1
TOTAL	1

The subsidized family home is located in the Margaree Forks area, and grouped with six other similar 3-bedroom units where rental rates are geared to income (25% of gross family income for self-supporting clients) and the current average rent is \$398/month.

iii) Planning & Development

Planning:

There are currently no documented Plan Areas for District 2 at the Eastern District Planning Commission.

Roads:

In St. Joseph du Moine, the main artery is the Cabot Trail, which follows the coast and intersects with a number of paved and unpaved roads leading to the shore or back towards the highlands. The Cabot Trail is also the main route through Margaree, along with the Ceilidh Trail, which branches away at Margaree Forks. Other significant paved roads are the East Margaree Road, which runs parallel to the Cabot Trail on the other side of the river, and the East and West Big Intervale Roads, which line either side of the northeast branch of the river.

Sewer/Water:

Most communities in District 2 are served by private wells. The only exception is Belle Cote, which formed a co-op to develop a spring well and reservoir, which serves approximately 12 homes and the community hall. All sewage in District 2 is managed through private septic systems.

Tax Rate:

In addition to the Municipal property tax rate, detailed in Section 2.1.1, areas served by the LeMoine Volunteer Fire Department or Margaree Volunteer Fire Department pay a Fire Protection Area Rate of \$0.08 per \$100 of assessment value for residential properties and \$0.05 per \$100 of assessment value for commercial properties. Areas served by the Northeast Margaree Volunteer Fire Department or Lake Ainslie–Upper Margaree Volunteer Fire Department pay a Fire Protection Area Rate of \$0.10 per \$100 of assessment value.

Development associations:

Le Moine Development Association
Margaree Area Development Association

View across the bridge
@ East Margaree



Land Ownership & Settlement Map

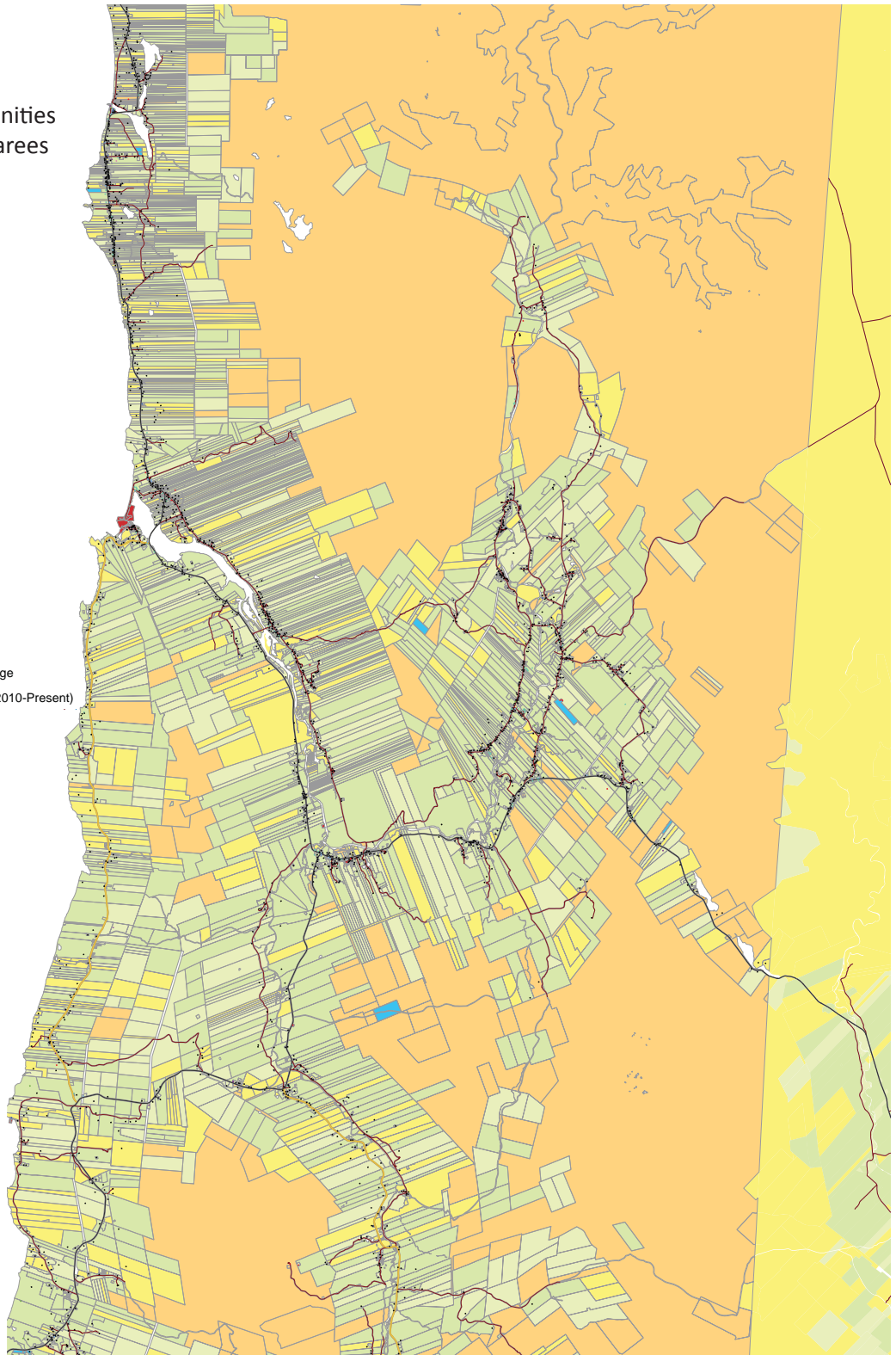
Property maps identifying ownership for the communities of Lemoine and the Margarees and surrounding area.

Building Use

- Agriculture
- Fishery
- Forestry
- In Transition
- Manufacturing
- Mining
- Protected and Limited Use
- Recreation, Culture and Entertainment
- Residential
- Sales
- Services
- Storage
- Transportation, Transmission and Storage
- Residential/Commercial Construction (2010-Present)

Land Owner

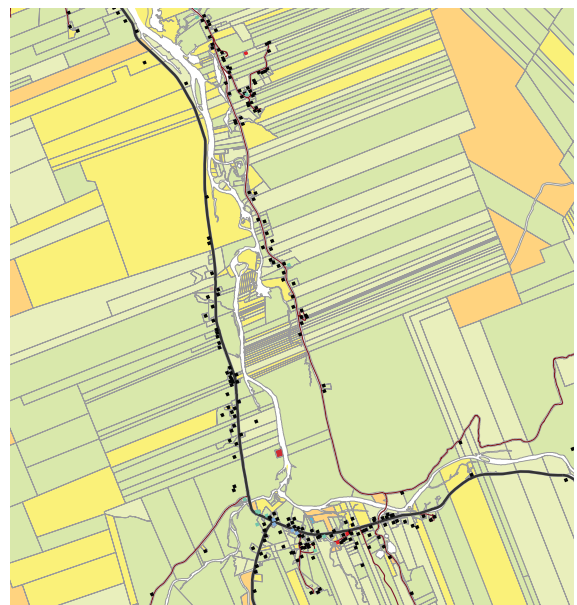
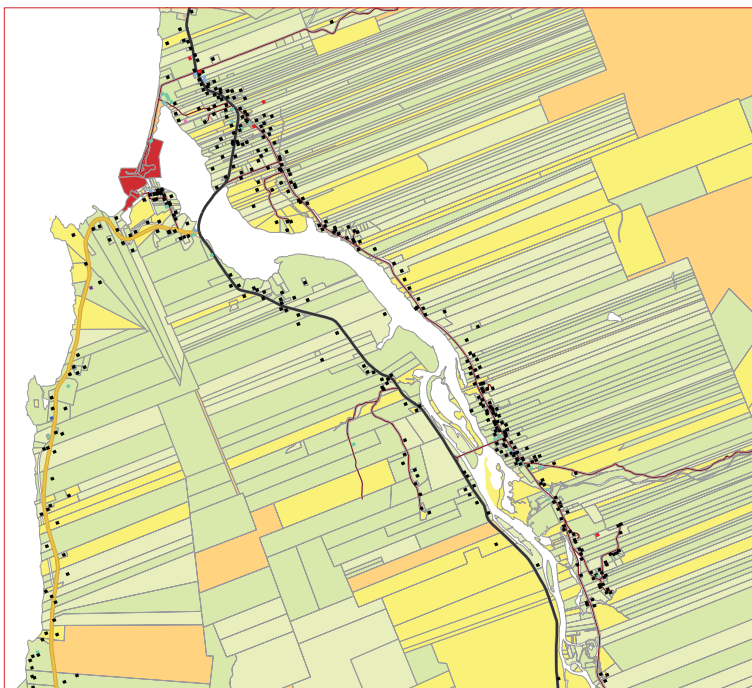
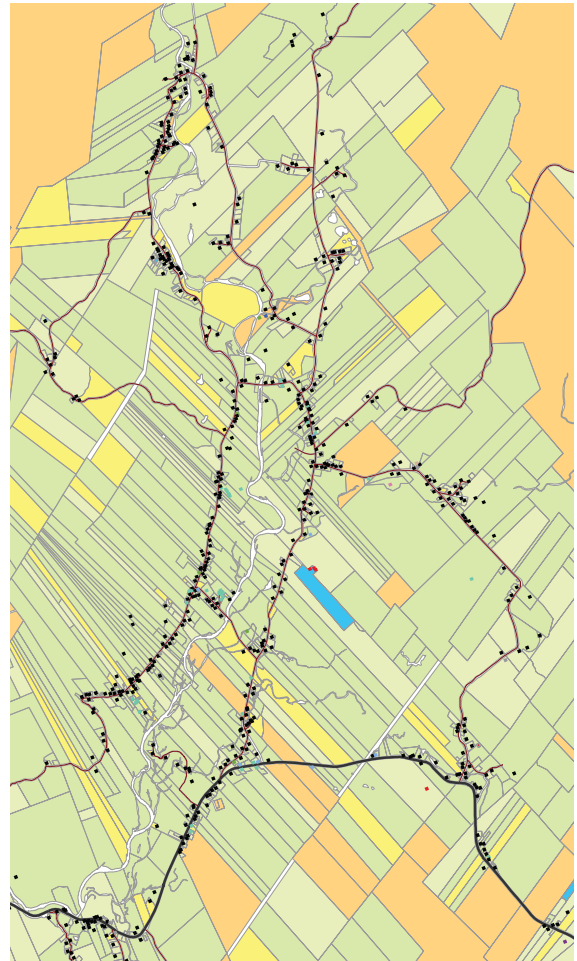
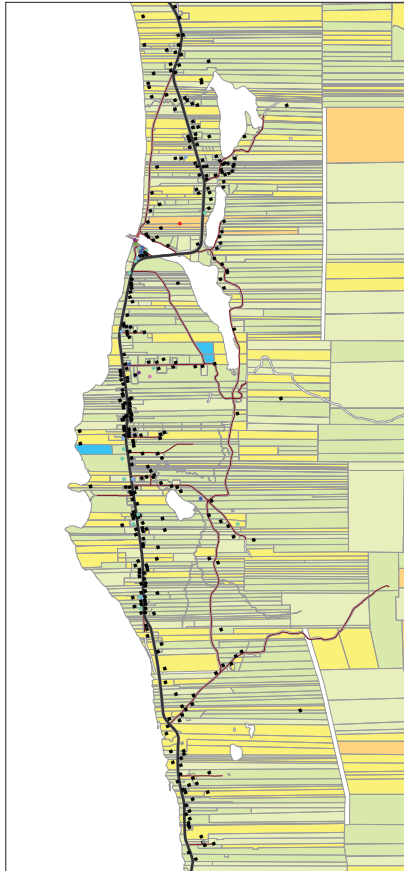
- Federal Government
- Provincial Government
- Municipal Government
- Local Owner
- Canada
- Other



Land Ownership & Settlement Maps (Closeup)

Snapshot of larger population clusters in District 2.

Roads, property ownership, and building use for the communities of (clockwise from top left) Grand Etang/St. Joseph du Moine, Margaree Valley/Margaree Centre, East Margaree/Margaree Forks, and Belle Cote/Margaree Harbour.



iv) Community Consultation

In March 2016, a well-attended District 2 consultation session was held at the Cran-ton Crossroads Community Centre. Participants were very receptive to the project and eager to form an area working group to work alongside a municipally led housing initiative.

At the consultation sessions, discussion was held freely around the table, with the survey questions presented in section 2.1.5 shaping the conversation. The below summary outlines the responses and insights offered by those in attendance.

Participants expressed concern about the same population decline seen throughout the Municipality, noting that it is an ongoing challenge to retain people in the community with employment prospects dwindling. Many former residents long to return, but need to be given an incentive to do so.

Limited housing options complicate the problem of population decline. Participants noted that there is not enough land available for housing developments, new homes are too expensive to build, and older homes are too expensive to repair and maintain.

As the population of seniors steadily on the rise, there is a growing demand for seniors housing; in the meantime, many seniors are forced to move to other communities where assisted living options are available.

The housing problem affects businesses as well as individual residents. Tourists are looking for high quality accommodations, which aren't available in the region; at the same time, finding

capable staffing is proving increasingly difficult, with staff unable to obtain suitable housing. Participants suggested that high quality accommodation could be an important component of a tourism strategy that aggressively pursued advanced reservation, diversification and high-end tourism, which would bring increased revenues and spin-off investment to the community.

Participants felt the available resources to solve housing problems were very limited, and they welcomed the idea of a coordinated, municipally led effort to address those problems, which are particularly challenging in such a spread-out community, with few areas of population density. They favoured a dynamic long-range strategy that could address the need to adapt to constantly changing socio-economic conditions, which would require innovative solutions.

To devise these solutions will require rethinking housing in the traditional sense, allowing for greater flexibility and modularity. There's an opportunity to employ innovative technologies and more sustainable development approaches, and with many innovative thinkers residing in District 2, their expertise could bring an out-of-the-box approach to both housing and repopulation efforts. Additional possibilities discussed include revising forest land taxation policies to bring underused land back into the market for development and increasing communication and collaboration within the Municipality.

Participants were not aware of any housing projects currently underway in the

community. Though there is demand for assisted living units for seniors, there was no formal group actively working on addressing that demand.

To coordinate the interests of all community stakeholders and support the Municipality's efforts in implementing a larger housing strategy for all its communities, participants expressed great interest in forming a housing working group.

Coady & Tompkins Memorial Library
(Margaree Forks)



INDUSTRY

Fishing and tourism, with some additional employment in construction, retail, service and professional jobs in Inverness, and some forestry and small-scale farming in the surrounding area

KEY AMENITIES

Harbours:

- Inverness Harbour

Healthcare facilities:

- Inverness Consolidated Memorial Hospital (Inverness)

An acute- and continuing-care hospital, which also offers lab facilities and hosts visiting specialists from Inverness, Sydney, Halifax, and Antigonish on site.

Schools:

- Inverness Education Centre/Academy P-12 school in Inverness village, serving

Inverness and surrounding area

Cultural facilities:

- Inverness County Centre for the Arts (Inverness)
- Ned MacDonald Historical Society and Museum (Inverness)

Emergency services:

- Inverness RCMP detachment
- Inverness Volunteer Fire Department

Banks:

- Royal Bank (Inverness)
- East Coast Credit Union (Inverness)

Grocery stores:

- Shean Co-op (Inverness)
- Patterson's General Store (Scotsville)

Gas stations:

- Irving Oil gas station (Inverness)
- Ultramar gas station (Inverness)

Inverary Manor, Inverness



ii) Housing Assets

General observations:

SEE COMMUNITY SPOTLIGHT

Number of Dwelling Units:

Dwelling Unit counts were obtained from Census dissemination area data collected by Community Counts 2011. Because this data cannot conclusively determine the number of dwellings within district lines, this data was not included in the district profiles, but can be reviewed in the Appendix.

Subsidized seniors housing units

Allan Court Seniors Complex 19 Forest St., Inverness	20
Boonie Doone Seniors Complex 11 Joe's Lane, Inverness	15
Namara Seniors Complex 19 Joe's Lane, Inverness	20
Green Acres Seniors Complex 21 Joe's Lane, Inverness	15
Wynn Mira Seniors Complex 98 Hillcrest St., Inverness	15
Aster Villa Seniors Complex 119 Church St., Inverness	10
TOTAL	95

All the above housing units, with the exception of Wynn Mira consist of 1-bedroom units for seniors. Wynn Mira consists of 13 1-bedroom units and 2 2-bedroom units. Rental rates are geared to income (between 25-30%), and the current average rents are as follows: Allan Court (\$471), Boonie Doone (\$409), Namara (\$451), Green Acres (\$324), Wynn Mira (\$415) and Aster Villa (\$423). Residents are required to have incomes below an amount established by Nova Scotia Housing (approx. \$30,000).

Long-term-care seniors facility

Inverary Manor, Inverness	72
---------------------------	----

The "Manor," as it is known locally, opened in 2013. Connected to the Inverness Consolidated Memorial Hospital, it contains 72 units grouped into six "villages," each with its own common living room and kitchen.

Subsidized family units

Farmily Homes, Inverness	33
--------------------------	----

Of the 33 family units located in the village of Inverness, 13 are grouped as bungalow style with twelve 3-bedroom units and one 4-bedroom unit, with an average rent of \$387/month. A grouping of fourteen duplex-style 3-bedroom units average \$554/month. Another grouping of seven Rural & Native Housing Program 3-bedroom bungalows average \$554/month. Rental rates are geared to income (25% of gross family income for self-supporting clients)

Supportive Housing units

Cape Breton West Small Options, Inverness	4
MacDonald Hall Group Home, Inverness	13

iii) Planning & Development

Planning Documents:

- Inverness Community Conceptual Plan (2010)
- Inverness Municipal Planning Strategy
- Inverness Land Use By-Law
- Inverness Generalized Future Land Use Map
- Inverness Zoning Map
- Inverness Source Water Protection Zone Map

Roads:

From Broad Cove River to the intersection with Broad Cove Banks Road/Old Deepdale Road, route 19 (or the “Ceilidh Trail”) also serves as Central Avenue, the main street of Inverness. Within the village, most streets are paved; however, many are in need of repair and/or upgrades.

Route 19 is the main travel corridor through District 3, with most commercial activity based on either side of Central Avenue. Within and beyond the village limits, smaller streets and roads branch off Route 19, connecting homes in less populated areas. The north and east borders of the district are defined by the stretch of Route 19 between its junctions with the 219 and with the 395, and by the stretch of the 395 between its junction with the 19 and Scotsville, facilitating travel to the more inland communities of District 3.

Sewer/Water:

In the larger district area, homes outside of Inverness rely on private well and septic systems. In the village of Inverness, the first sewer treatment system was installed in the 1970s and upgraded in the 1990s. Their

central water system was first installed in 1904 - they upgraded from a reservoir to two deep wells in 2010, at which point they began to experience hard water problems which are currently in the process of being resolved.

Today, both the septic and water systems require major upgrades and the issues they have faced here have become a catalyst for the Municipality to develop an approach to addressing these needs.

Tax rate:

In addition to the Municipal property tax rate, detailed in Section 2.1.1, areas served by the Inverness Volunteer Fire Department or the Ainslie/Upper Margaree Volunteer Fire Department pay a Fire Protection Area Rate of \$0.10 per \$100 of assessment value.

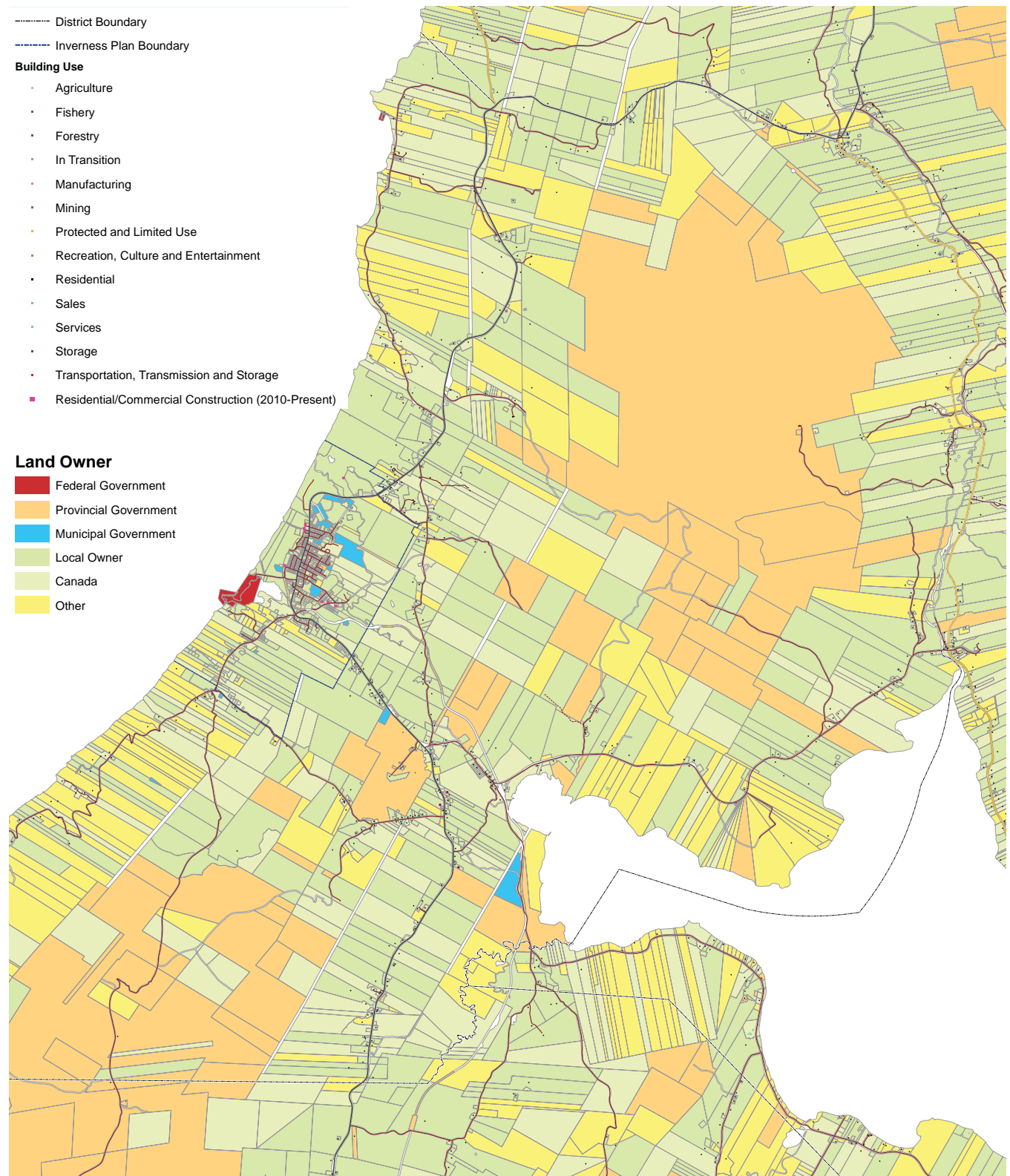
The sewer area rate in Inverness is \$0.30 per \$100 of assessment value.

Development associations:

Inverness Development Association

Land Ownership & Settlement Map

Property maps identifying ownership for the community of Inverness and surrounding area.



Land Ownership Map (Close up)

Snapshot of concreated population in District 3, primarily in village of Inverness.

Roads, property ownership



iv) Community Consultation

A well-attended consultation sessions was held in District 3 in the winter of 2016. Those in attendance seemed receptive to the project and eager to discuss the many issues around housing that their district faces.

During the consultation session, discussion was held freely around the table, with the survey questions presented in section 2.1.5 shaping the conversation. The below summary outlines the responses and insights offered by those in attendance.

While District 3 faces many of the same challenges as other regions of the Municipality, since the opening of the Cabot Links golf course in Inverness, rapidly rising housing prices have created some additional challenges.

One participant noted that in the end, cost is always the biggest hurdle for housing. With the inflating local realty market putting many properties out of reach for many local budgets, new home construction for a one-storey home ranging from approximately \$175–200 per square foot, and some locals asking unrealistic prices for their houses due to an exaggerated impression of the current realty market—leaving those houses to sit on the market, unoccupied—homeownership has become unattainable for many local residents and potential newcomers.

And housing challenges affect tourism and local business as well as local residents. Cabot Links is struggling to find housing for seasonal staff, as they are unable to afford seasonal rental rates with the wages Cabot Links pays them, even if

there was enough rental housing. With 30 full-time permanent employees (with 3–5 more added each year), and 300 seasonal employees plus 200 caddies planned for the 2016 season (and more for 2017), Cabot purchased the Gables motel and two Kent homes to help address this issue. So housing seasonal residents has become a problem, while at the same time, the prevalence of seasonal residents has almost eliminated year-round rental housing.

Participants suggested that Municipal involvement in the housing market might help overcome some of these housing problems. It's important to keep housing development local and accessible. With the speculative market profiting from inflating prices, there is no incentive for those developers to pursue the objective of building affordable quality housing. And young families aren't driving the market, so someone needs to take on the risk if housing is to be developed to target this demographic; it's not in the interest of for-profit developers, but it is in the interest of the Municipality and it's up to them to take that risk.

There is some land at play for development, but assistance is needed in mitigating the risk of developing it and of building housing that responds to the needs of the community, helping to stimulate revitalization. This is where the Municipality could intervene to help build or support such housing. Right now is a good time to invest in affordable housing, with interest rates very low.

In terms of what role the Municipality might play, participants were interested

in using Municipal land to help mitigate development costs, since for many locals, after financing land, they can't afford the cost of construction; the cost of that land could potentially be amortized through property taxes. They also discussed the possibility of establishing a support system or program that would assist first-time home buyers in securing mortgages, potentially repaying any Municipal investment through Municipal taxes. Gas tax resources could be put towards housing development costs, realizing payback through the revival of local communities. Municipal involvement should be limited to projects that promote innovative and sustainable developments that advance the larger agenda of repopulation.

Participants discussed a number of different development approaches, from a Municipal ownership model to a cooperative model. The latter allows a collaborative homeownership effort, with only one mortgage needed, and would help to mitigate the inflated market, enabling residents to keep equity and carry it with them, avoiding the inclination towards escalating prices of the speculative market. One participant mentioned an Antigonish subdivision triplex, where units have largely failed to sell but rent easily, particularly to seniors who have sold their former homes but want to keep the sale funds and live as renters.

Discussing different housing models and types, participants noted that it's hard to compete with the \$120,000 mini-home model, in terms of allowing affordable entry into ownership, but the benefits are short-term. Some saw potential for multi-unit buildings in District 3, for rentals,

condos or seasonal use, noting that there are efficiencies in minimizing building footprints by building up instead of out. Others felt there was little interest in attached housing, which has negative connotations within the community due to the company housing; however, because there are few examples of types of dwellings beyond the single-family, fully detached home, it's hard to assess interest level in other options. There may also be ways to adapt existing housing to support strategic objectives; for instance, helping homeowners develop basement apartment units to rent to seasonal workers at affordable rates.

Participants weren't aware of any housing projects currently in development other than high-end units being built by Cabot Links, but saw a number of opportunities for development within Inverness. A Municipal-owned lot at Hillcrest Extension is ideally situated for a Community-Land-Trust-type development; if the land purchase price is removed from the development cost equation, it would lower the price per unit, making quality affordable housing available to new homeowners and potentially setting a precedent for similar developments in other serviced areas of the Municipality. The Municipality has paid for a geotechnical assessment of a large lot behind the Inverness school, and the cost of providing necessary infrastructure is estimated at \$1 million. This would put the at-cost purchase price for individual lots at \$30,000. If the Municipality took on this cost, they could implement some type of development partnership. There is also potential for residential development up on the Banks Road if the Municipality was willing to extend water/sewer services that far.

However, participants were open to exploring avenues for a greater Municipal role in housing, they were also wary about the government's involvement, commenting that the Municipality is hard to work with, it is difficult getting funding from upper levels of government (though the province collects money from citizens and allocates funding back into the community, there is little accountability for where that funding goes and how it is spent), and there are issues with regulations. And some housing challenges aren't easily solved by funding and incentives: for instance, some participants felt that it would be hard to succession residents out of old CMHC homes and old company homes into new accommodations, even if they were available.

Participants concluded that the ideal approach would involve strong community leadership as well as Municipal effort and investment. At this time, they explained, the Municipality may have to drive it for now, to prove its potential and operate with fairness and transparency in its decision-making. The first step will be to establish an area advisory capacity across the Municipality that represents the districts and can take ownership of the process. To support this process, the Municipality will need access to real-time reliable data, for instance, information on demographics, Municipal taxation rates, and geographic indicators of where revenues are generated. This information will help the Municipality, in coordination with local advisory groups, undertake smart, evidence-based decision-making when it comes to investments and housing-related developments.

Overall, the consultation session with District 3 indicated a great deal of interest in the subject of housing and support for a coordinated effort to address housing issues within the Municipality. Many participants were willing to take part in a local advisory capacity. Cabot Links also offered to provide the Municipality with useful demographic information for the dramatic influx of newcomers and seasonal employees that arrive every year.

COMMUNITY SPOTLIGHT: Inverness

General observations:

The iconic houses of Inverness village are the former company homes that line the western side of Central Avenue and streets west, towards the shoreline. Eighty-four of these duplexes, known as the “Red Rows,” were built to house the families of the men that once mined the Inverness coal seam, in addition to the twelve detached houses built for company officials, called the “Grey Houses.” Most of the former mineworkers models were built without foundations - wood sills rested directly on the ground, and resulting in the many crooked, sloping lines that we recall when thinking of the company homes on main street. In some of the better maintained houses, owners took the initiative and built foundations underneath - the “management” houses all had foundations. Many of those company homes have since been torn down or have fallen into disrepair, but those that remain are emblematic of the village’s heritage and its industrial past.

In marked contrast to the aging company homes, over the years modern vacation housing has sprung up along the western side of town, accelerated by the arrival of the Cabot Links golf course and its own high-design, minimalist hotel and condo units. Like the housing—much of it seasonal—that occupies Sight Point, a cape south of the village, these properties command much higher purchase prices due to the beautiful ocean views available from the western side of Central Avenue.

Development on the eastern side is notably older and more modest, and the primary occupants of this area of the village are year-round residents. Seniors housing units and a nursing home contribute to the residential density of Forest and Hillcrest Streets. New single family dwellings are found along Maple Street Extension, Lochness Avenue and Bonnie Brae Avenue.

Housing in the rest of District 3, outside of the village of Inverness, varies from older homesteads to typically modest modern housing, bungalows and mini homes.

Company Houses, Inverness



A general survey was conducted on a visual tour of Inverness, reviewing the existing housing stock of the main village within the boundaries illustrated below. 539 residential properties were observed and with the assistance of a local tour guide, the following anecdotal information was obtained:

Occupation (Units):

Year Round = 454

Seasonal = 47

Vacant = 38

Tenure (Units):

Rented = 140

Owned = 361

Age of Household Maintainer:

<65 = 324

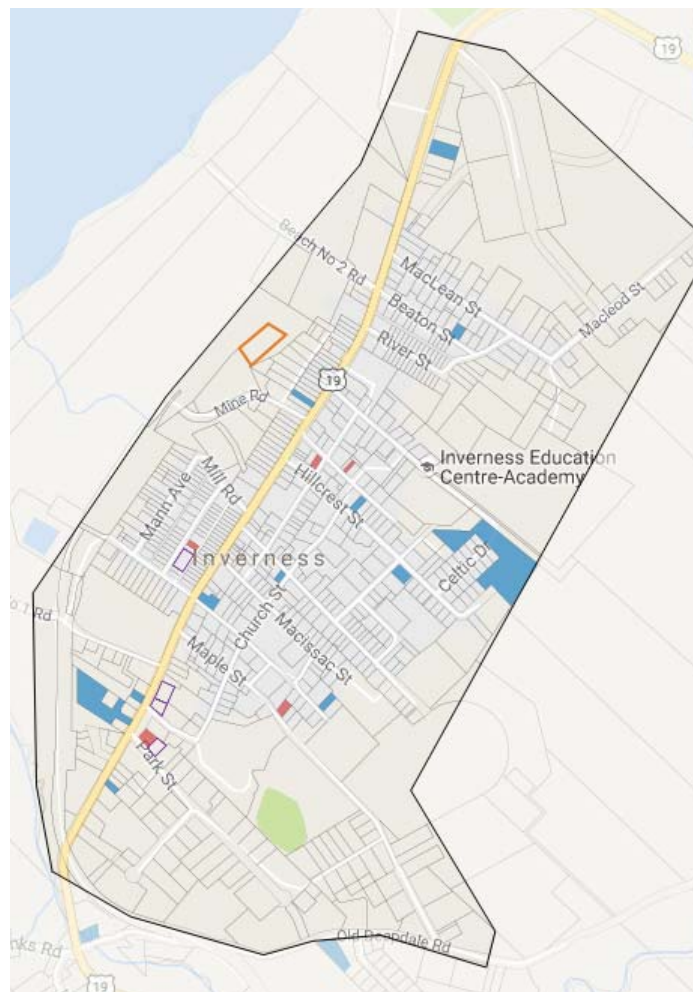
>65 = 177

Storeys (Building):

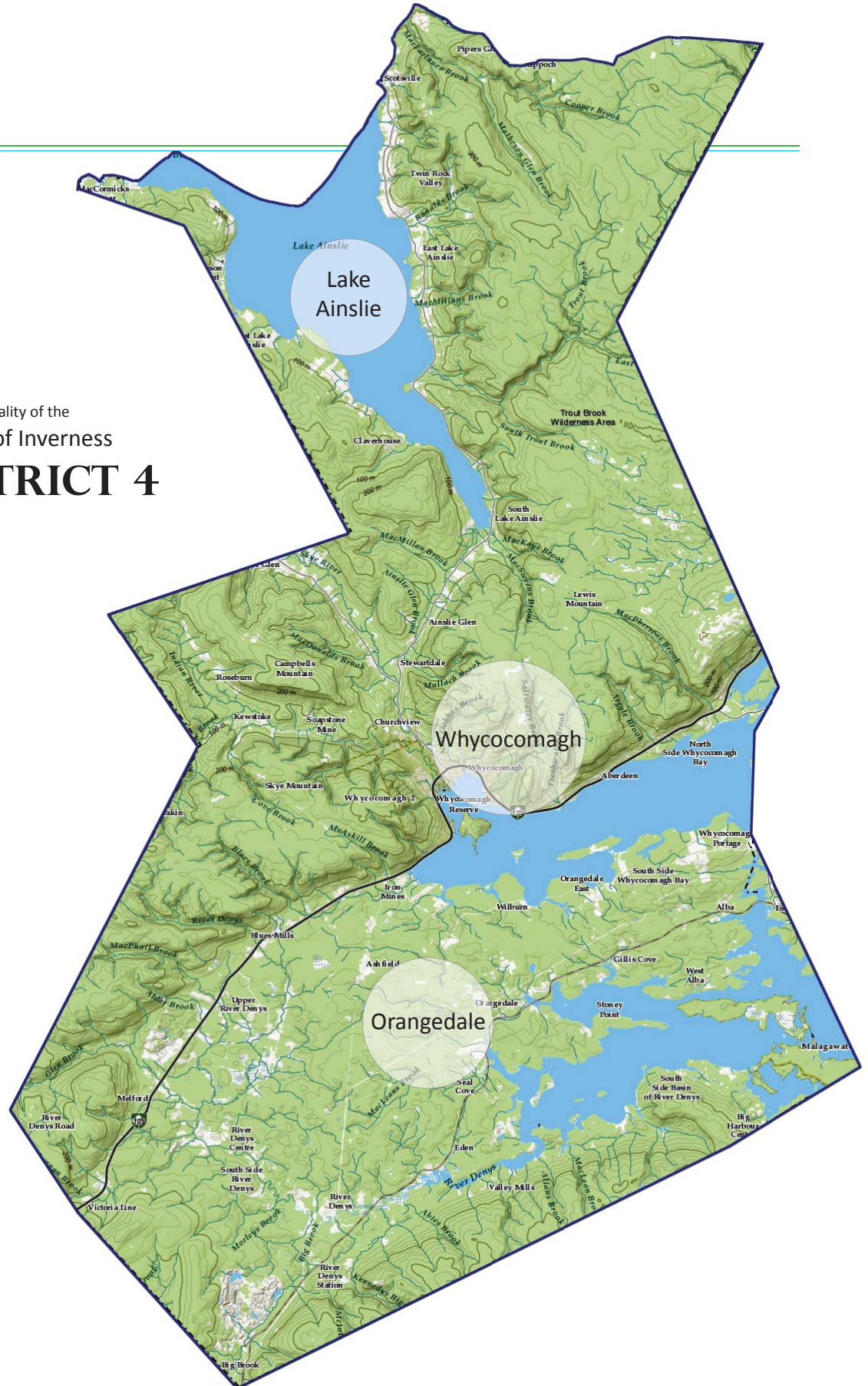
1 Storey = 298

1.5 Storey = 154

2 Storey = 14



The Municipality of the
County of Inverness
DISTRICT 4



2.2.8 District 4 profile

i. Overview

District 4 is the only district in the Municipality that doesn't extend to the coast. Nestled inland, to the east of districts 3 and 5, south of district 2 and north of district 6, District 4 encompasses most of Lake Ainslie and reaches to the western shores of Bras d'Or Lake. With several smaller highways connecting with the 105 near Whycocomagh, the area provides a service stop for travellers passing through, and attracts some commerce from its situation as a sort of crossroads community.

COMMUNITIES

Whycocomagh
West Lake Ainslie
Orangedale

Registered voters for 2016 municipal election: 1,624

Aerial view of Whycocomagh



INDUSTRY

Whycocomagh: Service and retail, gypsum mining (in decline)

Lake Ainslie: Forestry, fishing and tourism, some small-scale farming

Orangedale: Forestry

KEY AMENITIES

Harbours: None

Healthcare facilities:

For health services, residents go to Inverness Consolidated Memorial Hospital, or outside the Municipality to Victoria County Memorial Hospital in Baddeck.

Schools:

- Whycocomagh Education Centre (Whycocomagh)
P-8 school

District 4 students attend Whycocomagh Education Centre for P-8 and then continue their high school education at Mabou's Dalbrae Academy in District 5. Lake Ainslie Area students also have the alternative option of attending Inverness Education Centre for P-8 and Inverness Academy for high school.

Cultural facilities:

- Whycocomagh Waterfront Centre (Whycocomagh)
- MacDonald House Museum (East Lake Ainslie)
- Orangedale Station Museum (Orangedale)

Emergency services:

- Lake Ainslie Volunteer Fire Department
- Whycocomagh Volunteer Fire Department
- Valley Mills Volunteer Fire Department (River Denys)
- Blues Mills Volunteer Fire Department

Banks:

- Royal Bank (Whycocomagh)

Grocery stores:

- The Farmer's Daughter Country Market (Whycocomagh)
- Whycocomagh Co-op and Liquor Agency Store (Whycocomagh)
- Smith GH and Son General Store (Orangedale)

Gas stations:

- Irving Oil gas station (Whycocomagh)
- Esso gas station (Whycocomagh)

Lake Ainslie Fire Hall, Route 395, Scotsville



ii) Housing Assets

General observations:

This district includes a mixture of old 1.5 storey farmstead homes, modern bungalows and mini homes. In Whycocomagh area, there are a significant number of mobile homes, which make up approximately 8% of existing homes, according to Whycocomagh's Municipal Planning Strategy. Most are located along Johnson Lane, but the remaining ones are located throughout the village. In Lake Ainslie there are a significant number of the signature 1.5 storey farmhouse located within a generously sized parcel of land, running down toward Lake Ainslie. Interspersed are single-storey bungalows and mini homes. The majority of the population is spread out in Lake Ainslie area and Orangedale, for which there is no data.

Number of Dwelling Units:

Dwelling Unit counts were obtained from Census dissemination area data collected by Community Counts 2011. Because this data cannot conclusively determine the number of dwellings within district lines, this data was not included in the district profiles, but can be reviewed in the Appendix.

Subsidized seniors housing units

1385 Orangedale Road	15
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The Orangedale Road Seniors Complex consists of 15 one-bedroom units. Rental rates are geared to income (between 25-30%), and the current average is \$368/month. The Margaree Manor is located in the heart of East Margaree, and also consists of 15 1-bedroom units for seniors. Rental rates are

geared to income (between 25-30%), and the current average rent is \$491/month. Residents are required to have incomes below an amount established by Nova Scotia Housing (approx. \$30,000).

Subsidized family units

Family Home, Orangedale	2
Family Home, Portage	1
Family Home, Whycocomagh	1
Family Home, River Denys	1
TOTAL	5

The five subsidized family units belong in grouping of Rural and Native Housing Single Family dwellings, all 3-bedroom units with an average rent of \$430/month. Rental rates are geared to income (25% of gross family income for self-supporting clients)

Supportive Housing units

L'Arche Cape Breton, Whycocomagh	17
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iii) Planning & Development

Planning:

Whycocomagh:

- Municipal Planning Strategy
- Land Use By-Law
- Generalized Future Land Use Map
- Zoning Map
- Source Water Protection Zone Map

Roads:

District 4 is bisected by the NS 104, the Cape Breton leg of the TransCanada Highway, and the island's main arterial route. Two paved inland roads—both of which include stretches where the pavement is in poor condition—connect with the well-maintained 104 from the west, drawing traffic from Mabou, along the 252, and Lake Ainslie and points north, along the 395, into this main travel corridor between Sydney area and the causeway.

The local communities of Orange-dale and River Denys are connected by local roads that branch off to the east from the 104.

Sewer/Water:

The district's only municipal infrastructure is in the village of Whycocomagh. The rest of District 4 relies on private wells and septic systems.

Tax rate:

In addition to the Municipal property tax rate, detailed in Section 2.1.1, areas served by the Blues Mills Volunteer Fire Department pay a Fire Protection Area Rate of \$0.10 per \$100 of assessment value for residential properties and \$0.05 per \$100 of assessment value for commercial properties.

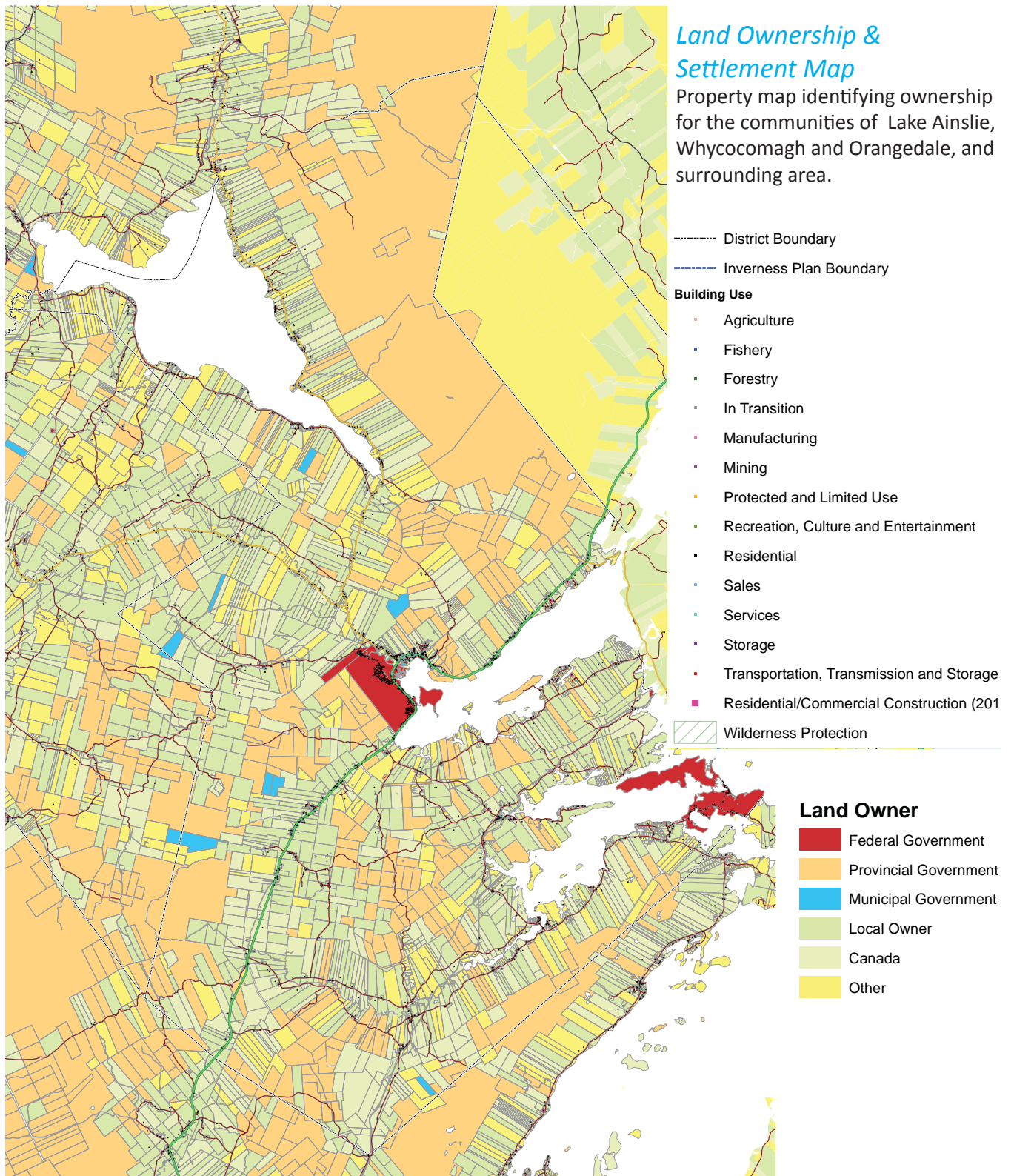
Areas served by the Lake Ainslie—Upper Margaree Volunteer Fire Department, Whycocomagh Volunteer Fire Department, or Valley Mills Volunteer Fire Department pay a Fire Protection Area Rate of \$0.10 per \$100 of assessment value.

Development associations:

Lake Ainslie Development Association
Whycocomagh Development Association

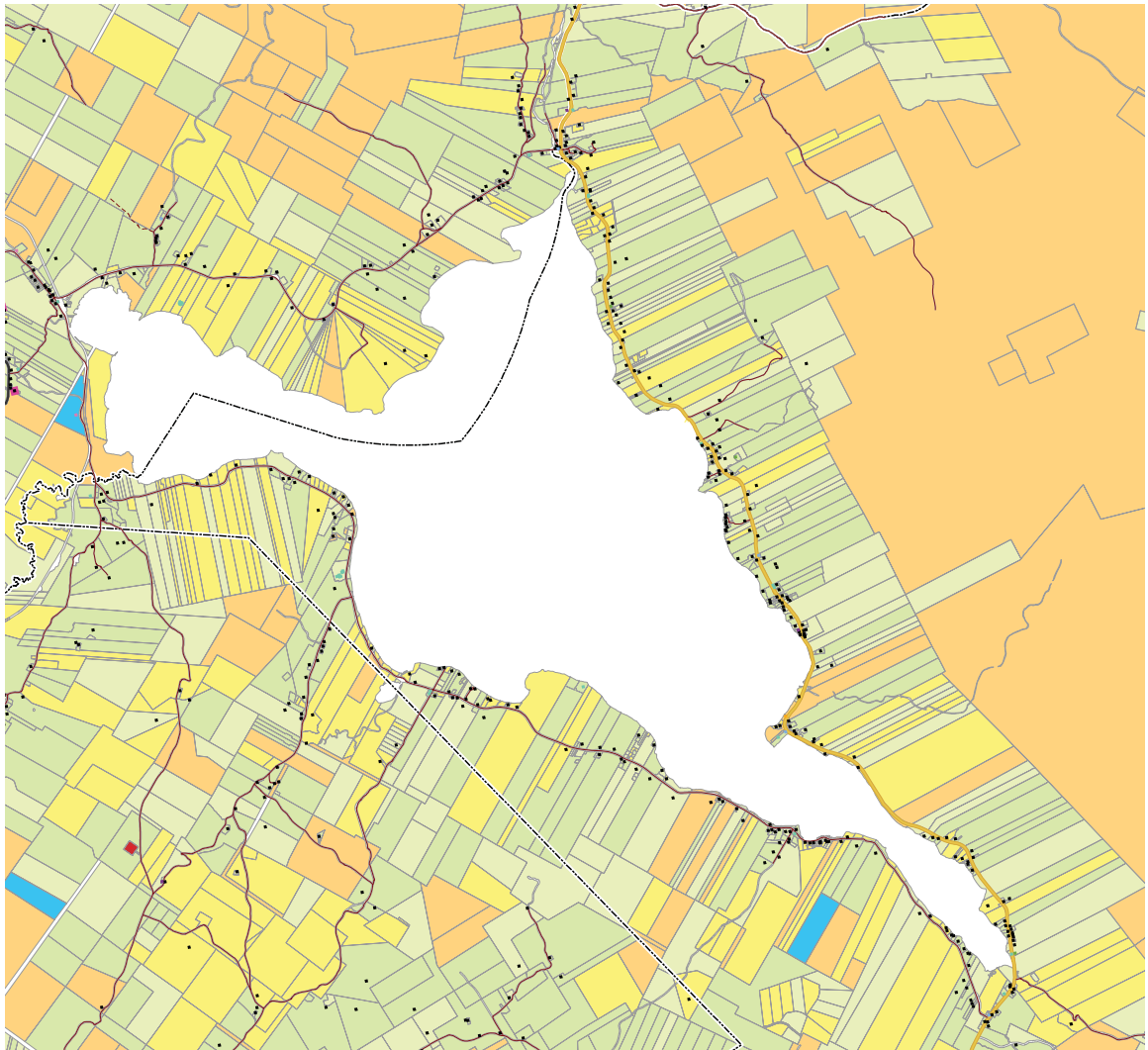
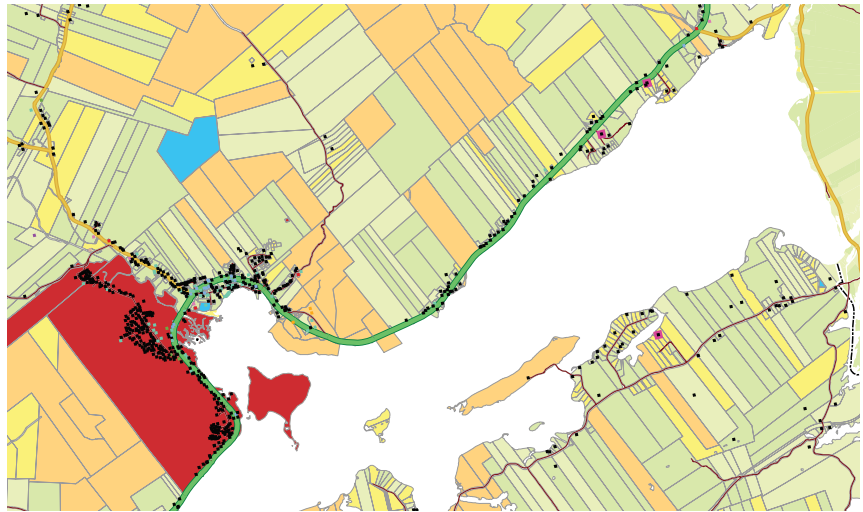
East Lake Ainslie Farmstead





*Land Ownership &
Settlement Maps
(Closeup)*

Roads, property ownership,
and building use for the com-
munities of Whycocomagh
(top) and Lake Ainslie (bot-
tom)



iv) Community Consultation

The March 2016 consultation session in District 4 was poorly attended, with only two participants present outside of the project coordinator and project advisor. Although this of course means a broad cross-section of industry stakeholders was not obtained, the two community members in attendance offered a great deal of insight and a valuable overview of housing issues, challenges and opportunities in their district.

At the consultation session, discussion was held freely around the table, with the survey questions presented in section 2.1.5 shaping the conversation. The below summary outlines the responses and insights offered by those in attendance.

Participants cited local economic challenges among the major issues around housing. In the past few years, the area has lost three major businesses, the gypsum plant has scaled back staff and threatens closure, and with the opening of a Tim Horton's off the 104, locals fear successful stopping places like Vi's restaurant and The Farmer's Daughter market may suffer. There are seasonal work opportunities in the district, but few year-round employment options, and many District 4 residents commute to jobs in Port Hawkesbury, which is a 35–40-minute drive away. There is also a shortage of rental housing; such units exist in the area, but are all full.

Participants welcomed the prospect of Municipal involvement in housing, which might enable a project of higher quality and greater attention to community needs than most local housing options, perhaps inspiring similar developments. A CLT

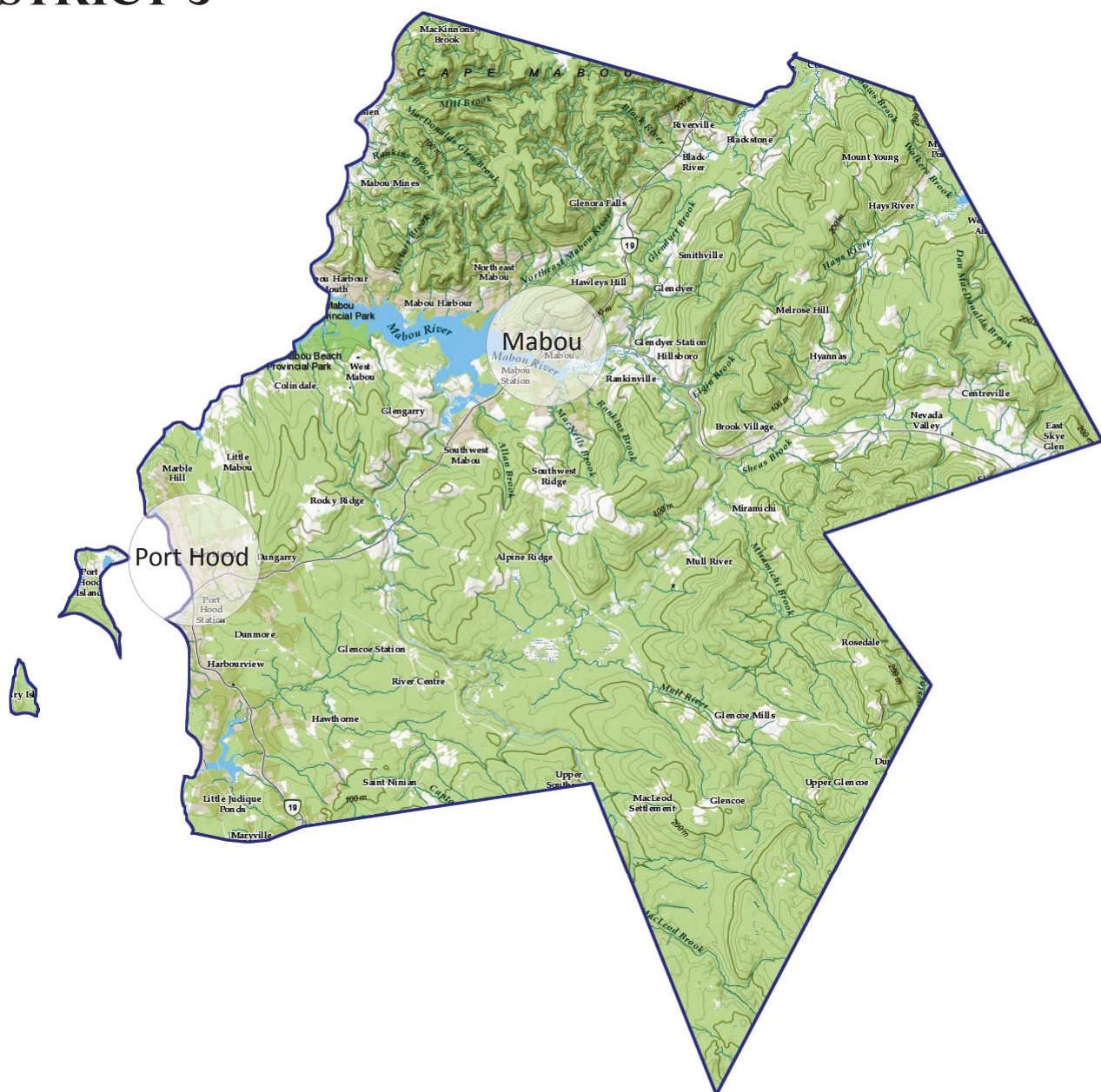
model might be a good fit, utilizing land within the serviced area of Whycocomagh, and a CEDIF would be an ideal approach to raising funds, though it would need to be managed by a larger entity (ie. New Dawn). Participants thought any potential housing projects should be developed in partnership with the Waycobah First Nation, enabling the sharing of resources and the forging of connections between the two communities, goals the Municipal and First Nation leadership pledged to pursue at the last Engage Inverness conference.

Regarding housing projects currently under way, participants noted that the Lake Ainslie Development Association has been actively pursuing a seniors housing development. They were not aware of any housing projects planned in Whycocomagh. Participants felt there might be potential in the community for a condo building with two to four 1,000-square-foot units. They also identified a good location for a 10- to 12-unit project, on Sidney Smith Road, which has access to municipal services, and suggested that local builders like might be receptive project partners.

Participants in attendance were intrigued by the municipal initiative and expressed interest in helping to build an advisory capacity within the district, with support from local development associations.

The Municipality of the
County of Inverness

DISTRICT 5



2.2.9 District 5 profile

i) Overview

District 5 comprises the coastal communities south of District 3 and north of District 6, reaching inland as far as the western border of District 4.

COMMUNITIES

Mabou

Port Hood

West Lake Ainslie

Registered voters for 2016 municipal election: 1,956



Aerial view of
Mabou, and
village of Port
Hood from the
beach

INDUSTRY

Fishing, tourism, agriculture, retail, forestry, agriculture, service and professional jobs

KEY AMENITIES

Harbours:

- Mabou Harbour
- Finlay Point (Mabou)
- Murphy's Pond (Port Hood)
- Port Hood Island Wharf
- "Government Wharf" on mainland to Port Hood Island

Healthcare facilities:

- Medical Centre (Port Hood)

For additional health services, residents go to Inverness Consolidated Memorial Hospital, or outside the Municipality to Victoria County Memorial Hospital in Baddeck.

Schools:

- Dalbrae Academy (Mabou)
9-12 school
- Bayview Education Centre (Port Hood)
P-8 school

Cultural facilities:

- Mabou Gaelic and Historical Society – An Drochaid (Mabou)
- Strathspey Performing Arts Centre (Mabou)
- Alexander Doyle Public Library (Mabou)
- Port Hood Library (Port Hood & Area Resource Society)
- Chestico Museum and Historical Society (Port Hood)

Emergency services:

- Port Hood Volunteer Fire Department
- Mabou Volunteer Fire Department

Banks:

- East Coast Credit Union (Mabou)
- East Coast Credit Union (Port Hood)

Grocery stores:

- Freshmart (Mabou)
- Port Hood Co-op (Port Hood)
- Galloping Cows Fine Foods (Port Hood)

Gas stations:

- Esso service station (Mabou)
- Ultramar gas station (Port Hood)

Historic home in Mabou



ii) Housing Assets

Number of Dwelling Units:

Dwelling Unit counts were obtained from Census dissemination area data collected by Community Counts 2011. Because this data cannot conclusively determine the number of dwellings within district lines, this data was not included in the district profiles, but can be reviewed in the Appendix.

Below is an account of all non-market units in District 5:

Subsidized seniors housing units

21 Reynolds Road, Port Hood	11
23 Reynolds Road, Port Hood	9
31 Birch St., Mabou	10
35 Birch St., Mabou	4
TOTAL	34

All the above housing units are multi-unit buildings with 1-bedroom units. The average rent at 31 Reynolds is \$490/month, and while the rates at 21 Reynolds and 23 Reynolds are 330/month and 413/month. Rental rates are geared to income (between 25-30%), and given the current average rents are as follows: Allan Court (\$471), Boonie Doone (\$409), Namara (\$451), Green Acres (\$324), Wyn Mira (415) and Aster Villa (\$423). Residents are required to have incomes below an amount established by Nova Scotia Housing (approx. \$30,000).

Subsidized family units

Family Homes, Port Hood	3
TOTAL	3

One of the subsidized family units in Port Hood has an average rent of \$390/month, and 2 other units Rural & Native Housing Single Family homes with average rents of \$430/month. Rental rates are geared to income (25% of gross family income for self-supporting clients)

Supportive Housing

Port Hood Group Home	4
Koster Huis Group Home	4
Cape Breton West Small Options	5
Heritage House For Elderly	11
L'Arche Cape Breton	3

iii) Planning & Development

Planning

Port Hood plans:

- Port Hood Conceptual Development Plan 2015
- Municipal Planning Strategy
- Land Use By-Law
- Generalized Future Land Use Map
- Zoning Map
- Map 2 Well Head Protection Zone Map
- Source Water Protection Zone Map

Mabou plans:

- Village Conceptual Plan 2008

Port Hood's Area Planning Advisory Committee has been working since fall 2015 to review the current Municipal Planning Strategy and Land Use By-Law, in part to reflect recommendations of the Port Hood Conceptual Development Plan and the Port Hood façade program. Anticipated changes include updates to the Highway Commercial (C-2) and Marine Industrial (M-1) zones.

In Mabou, there are currently no documented Plan Areas designated by the Eastern District Planning Commission.

Both Mabou and Port Hood have Conceptual Plan completed, from which each has undertaken the first phase of Façade & Streetscape program improvements.

Roads:

The major highway servicing District 5 is the 19, which runs right through Mabou, serving as its main street. Port Hood is located off the 19, comprising a small network of local streets. While the 19 is the main conduit between the district's coastal villages, smaller communities and rural ar-

eas are accessed by secondary roads, with the unpaved roads sometimes in better repair than the paved ones.

Sewer/Water:

Since 1970, the majority of Port Hood homes have been serviced by municipal water and sewage systems (which were updated in 1996). 2015 upgrades extend municipal services to Harbourview. Mabou village has a central water supply and sewer system that are now at capacity and in need of upgrade. Funding has been allocated to upgrade the existing core plant, and the water is being monitored (now at 95% capacity) with a second well ready when required. District 5 residents outside of these two service areas use private wells and septic systems.

Tax rate:

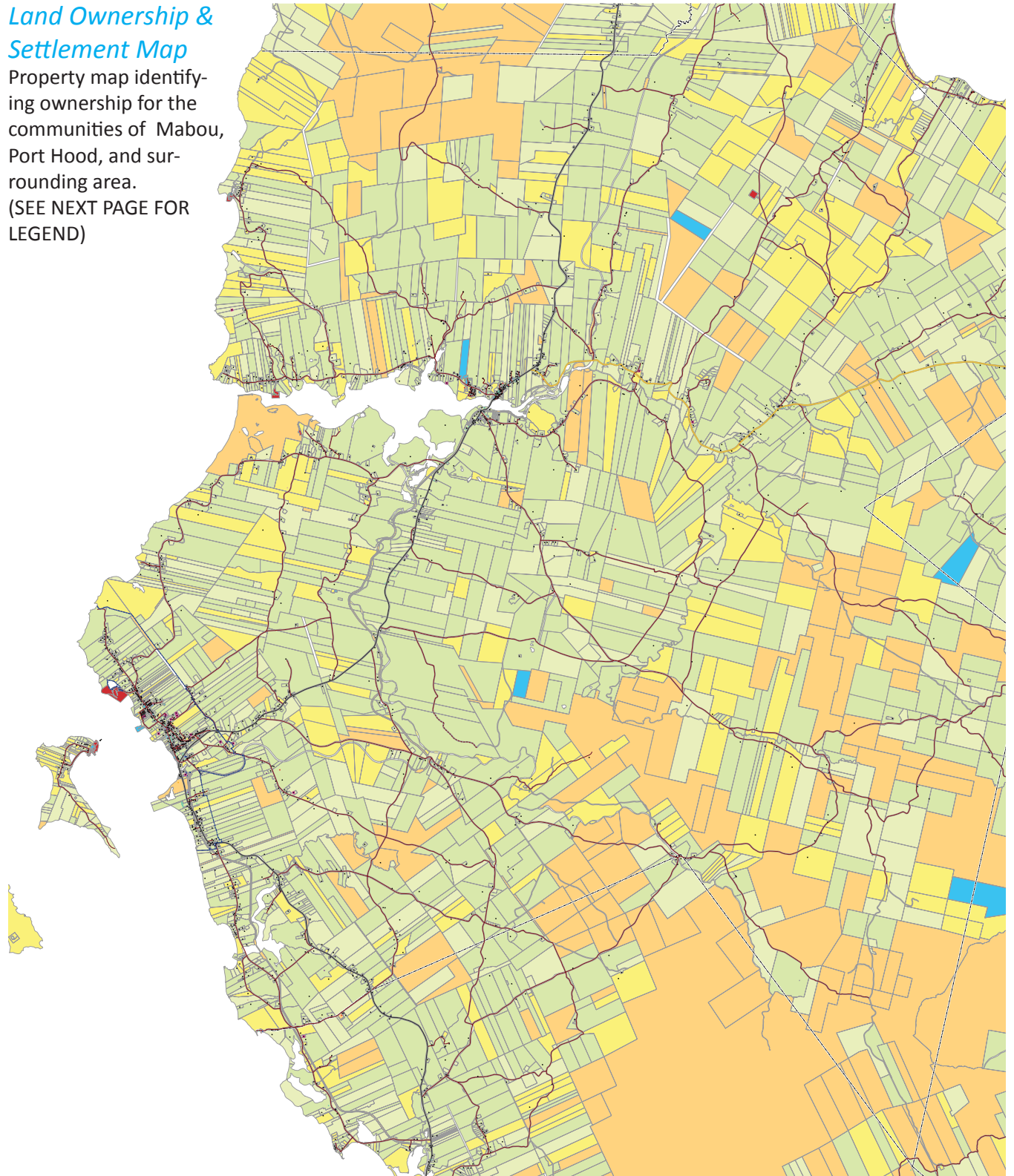
In addition to the Municipal property tax rate, detailed in Section 2.1.1, areas served by the Port Hood Volunteer Fire Department pay a Fire Protection Area Rate of \$0.10 per \$100 of assessment value for residential properties and \$0.06 per \$100 of assessment value for commercial properties, while areas served by the Port Hood Fire Department pay a Fire Protection Rate of \$0.10 per \$100 of assessment value for all properties. In Mabou, the Fire Protection Area Rate is levied as a flat tax of \$100 for 1 dwelling and \$200 for 2 dwellings. The area rate for sewer service in Mabou and Port Hood is \$0.30 per \$100 of assessment value.

Development associations:

Port Hood Area Development Society
Mabou & District Community Development Association

Land Ownership & Settlement Map

Property map identifying ownership for the communities of Mabou, Port Hood, and surrounding area.
(SEE NEXT PAGE FOR LEGEND)





Land Ownership & Settlement Map (Closeups)

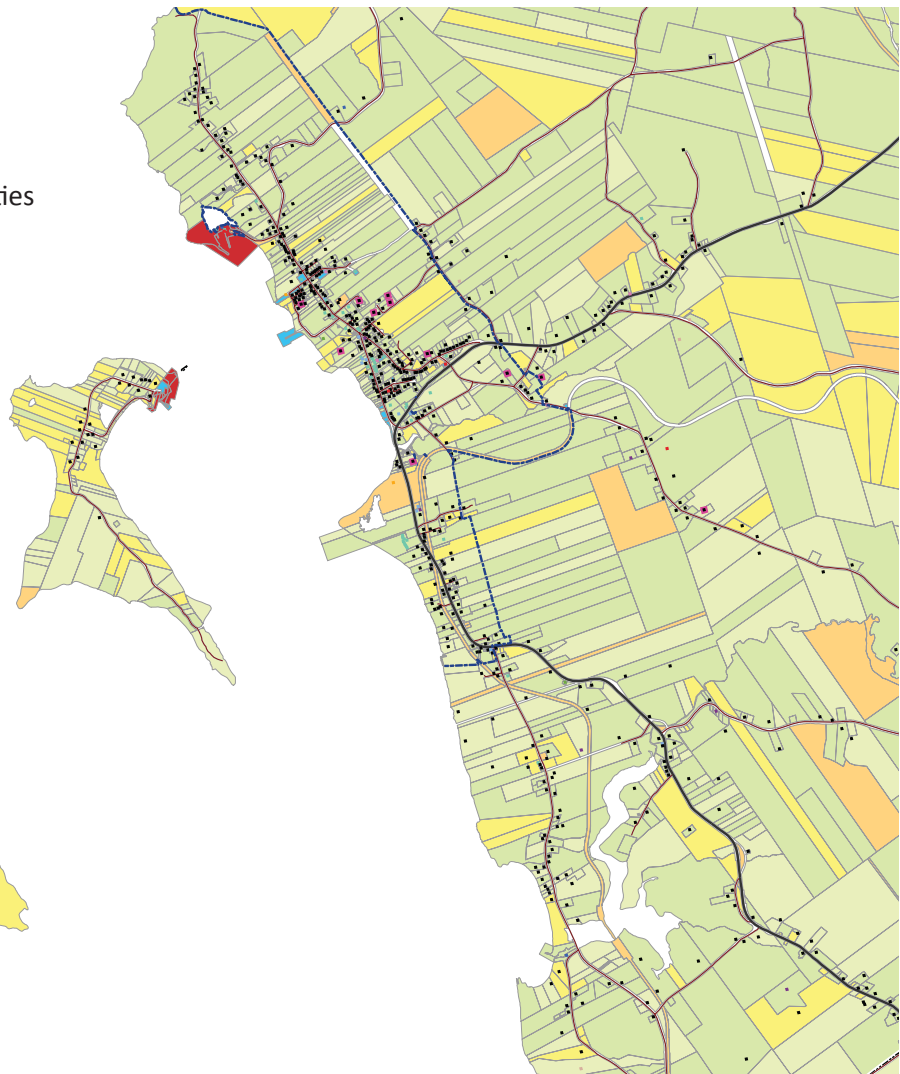
Property map identifying ownership
buildings and roads for the communities
of Mabou & Port Hood

Building Use

- Agriculture
- Fishery
- Forestry
- In Transition
- Manufacturing
- Mining
- Protected and Limited Use
- Recreation, Culture and Entertainment
- Residential
- Sales
- Services
- Storage
- Transportation, Transmission and Storage
- Residential/Commercial Construction (2010)

Land Owner

- Federal Government
- Provincial Government
- Municipal Government
- Local Owner
- Canada
- Other



iv) Community Consultation

The District 5 consultation session was well-attended and included a diverse range of community and industry representatives from Mabou and Port Hood areas. They were knowledgeable of the many housing issues in their district, and eager to get to work on addressing them, with efforts already under way.

The limited availability of land is an ongoing challenge to development projects in the area. In Mabou, large pieces of property within the village core are tied up in family estates sitting unused, or subdivided into smaller lots that are inaccessible or otherwise unfavourable for development. These properties would otherwise be ideal housing development sites, as they are central and have access to municipal sewer and water systems. Some such properties belong to owners who live away and are asking for a sale price that is unrealistic for the local market, while others are being held indefinitely by a family who hopes their children or grandchildren will one day return to the community or by multiple heirs in disagreement about what to do with the property. Some of these lots are used seasonally and some not at all, and many locals are critical of attempts to subdivide them, perceiving development as a threat to the heritage and traditional structure of the community.

The high price and limited availability of land, combined with the high cost of construction (estimated to start at \$180–200 per square foot), makes investment in development a risky undertaking. Additionally, local sewer infrastructure in Mabou is in dire need of repair, and recent media

coverage of the problem has been bad PR for attracting new development. Given all the variables at play, it is challenging for communities to effectively identify housing need (seniors/seasonal residents/families) and organize the necessary resources to develop projects that will meet it.

Participants weren't sure what is the right business model for housing development. Non-ownership models require ongoing management, and ownership models struggle to lower costs to a price that is feasible for potential buyers (typically downsizing seniors or new homeowners). While Cheticamp's Manoir St-Pierre Housing Co-operative was cited as a successful CEDIF-funded housing project, the developer behind it has noted that the effort of organizing and building it was herculean, and District 5 community members worried that coordinating the initial buy-in and developing the cooperative model would be very challenging. The condo model has not undergone much testing in a rural context, leaving many questions unanswered about building regulations and requirements, setbacks, etc. Participants were interested in looking at precedent cases for housing models in other communities, such as those implemented in Saskatoon and New Zealand, to identify an innovative approach to municipally led housing projects.

There are other potential partners, such as New Dawn, who could help realize community housing projects, for example by supplying an umbrella CEDIF to provide the initial capital investment. However, they would be more likely to take on this

risk if a municipally led pilot project has already proven a success, enabling local communities to pursue such partnerships for future projects, based on the demonstrated return on investment of this initial project.

Participants suggested other ways the Municipality might facilitate local housing efforts, such as with new municipal taxation policies, increasing tax rates for non-local property owners, providing incentives for succession of family estate lands, asserting stipulations on transfers etc. By placing stipulations on future property sales, the Municipality can encourage better use, effective taxation and the return of unused land to the property market. Participants cited legislation in Prince Edward Island that enables municipalities to tax foreign-owned properties at a higher rate, increasing overall tax revenue and/or encouraging foreign owners to release unused property. The non-resident area rate is an example of this type of policy.

Another way the Municipality can motivate housing development is by investing in infrastructure - this investment has long term benefits for future developments.

Communities like those in District 5 are looking to the Municipality for assistance in developing housing, but the Municipality currently has no capacity to help. By building capacity in such key areas as housing, land development, energy, and so on, the Municipality can collaborate with community groups to provide the support needed to develop housing. Participants felt that a land-use committee formed by the Municipality would be very beneficial in their district, given its issues with land,

and that body could then investigate options like community land trusts, forest land taxation, and so on.

The only housing project participants were aware of in the district is one currently being developed by Earras Co-operative. Though the design is not yet determined, this project will likely consist of semi-detached duplexes. They would contain 1,000-sq-ft one-bedroom or one-bedroom-plus units, with or without garages and with no basements. Earras doesn't intend to gear the project towards a specific demographic, but rather to keep the design flexible, to accommodate all types of residents. Earras estimates the project would garner \$3-million in new property assessment values, and participants suggested that anticipated revenue might be an incentive for municipal support in realizing the project.

Participants in the District 5 consultation were eager to become active partners in the municipal housing initiative, providing local support to a municipal coordinator in developing and implementing a Municipality-wide strategy.

COMMUNITY SPOTLIGHT: Mabou

The village of Mabou is generally considered one of the more picturesque towns in Cape Breton - quaint and intimate, nestled at the end of a long inlet within the landscape of rolling hills. It is less populated than nearby Port Hood, however in the last 5 years there has been a group very active in pursuing the development of a housing because of the particular difficulty a local business (Halifax Biomedical) was having with new employees finding suitable accommodations.

There are a number of historic homes in town, and dwellings are made up mostly of single family dwellings and mobile homes. There are a significant number of dwellings on large agricultural holdings, in relatively close proximity to the central plan area.

A general survey was conducted on a visual tour of Mabou, reviewing the existing housing stock of the main village, within the boundaries illustrated below. 134 residential properties were observed and with the assistance of a local tour guide, the following anecdotal information was obtained:

Occupation (Units):

Year Round = 100

Seasonal = 18

Vacant = 16

Tenure (Units):

Rented = 22

Owned = 96

Age of Household Maintainer (Units):

<65 = 52

>65 = 48

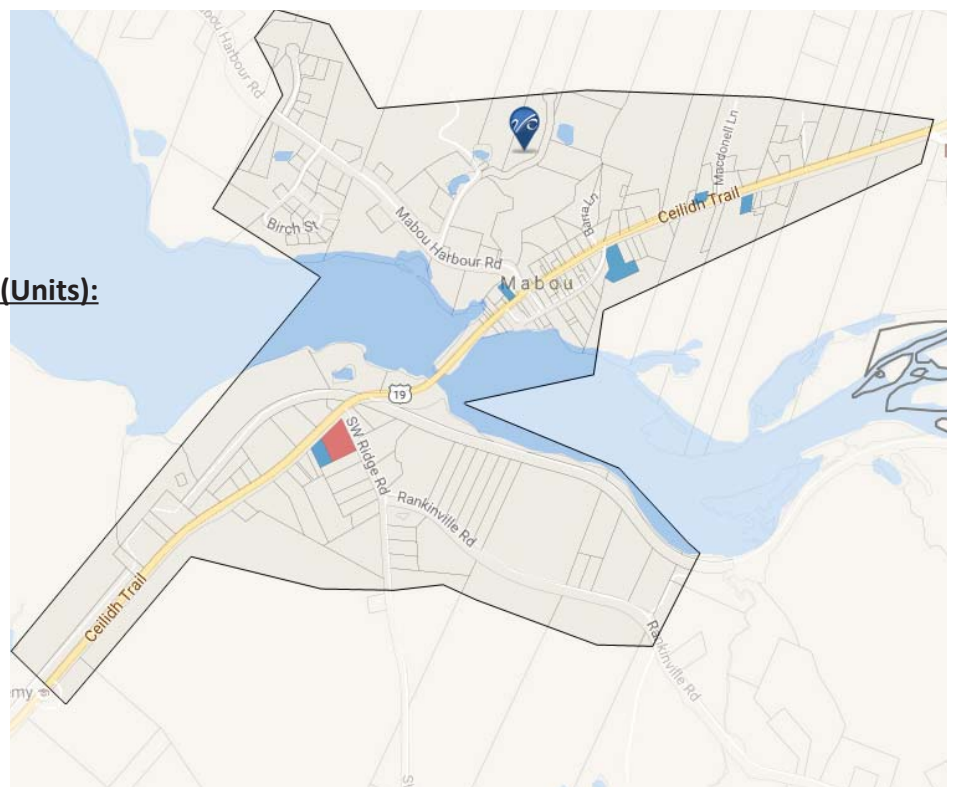
Storeys (Building):

1 Storey = 58

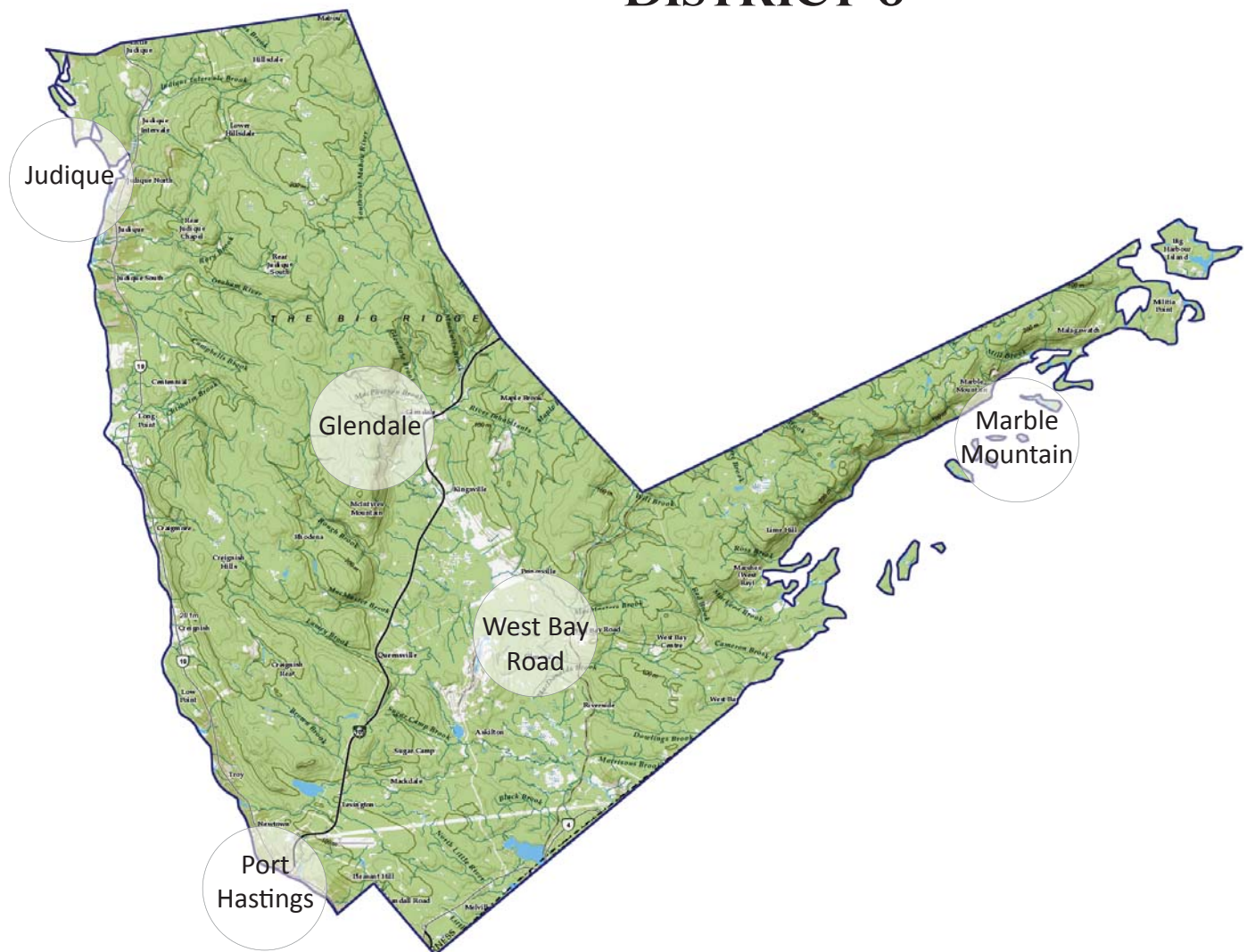
1.5 Storey = 40

2 Storey = 21

26 apt units



The Municipality of the
County of Inverness
DISTRICT 6



2.2.10 District 6 profile

i) Overview

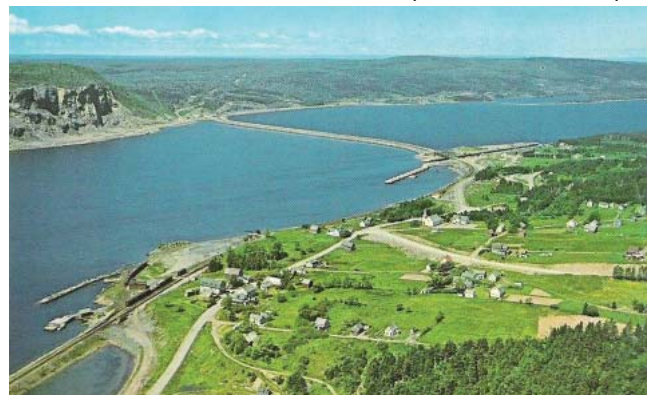
District 6 is the Municipality's southernmost district, incorporating a series of coastal communities and smaller inland communities. The district encompasses the southern segment of Inverness county, excluding only the town of Port Hawkesbury, which lies within the county but outside the Municipality. However, many District 6 residents work or make use of services based in that town.

COMMUNITIES

Judique
Port Hastings
Glendale
West Bay Road
Marble Mountain

Registered voters for 2016 municipal election: 2,157

Aerial view of Marble Mountain wharf,
Port Hastings & the Causeway, and
streetview of central public area in Judique



INDUSTRY

Judique and area: Fishing, some tourism
Port Hastings: Forestry, fishing
Glendale: Forestry, small-scale farming, trades, professional jobs
West Bay Road and area: Forestry, small-scale farming, trades
Marble Mountain: Forestry, wine industry, trades, some professional jobs

KEY AMENITIES

Harbours:

- Little Judique Ponds
- Judique (Baxters Cove)

Healthcare facilities:

Residents can see doctors at the Dr. John Waters Medical Clinic in Port Hood, or for hospital services, go to Inverness Consolidated Memorial Hospital, or outside the Municipality to Strait Richmond Hospital in Evanston, Richmond County or Saint Martha's hospital in Antigonish.

Schools:

There are no schools located in District 5. Depending on their location, students attend schools in other districts or municipalities as follows:

Judique and area: P-8 students attend Bayview Education Centre (Port Hood), and grades 9-12 students attend Dalbrae Academy (Mabou) or SAERC (Port Hawkesbury).

Port Hastings: P-8 students attend Bayview Education Centre (Port Hood) or Tamarac Education Centre (Port Hawkesbury) and grades 9-12 students attend SAERC (Port

Hawkesbury).

Glendale: P-8 students attend Tamarac Education Centre (Port Hawkesbury) and grades 9-12 students attend SAERC (Port Hawkesbury).

West Bay Road and area: P-8 students attend Tamarac Education Centre (Port Hawkesbury) and grades 9-12 students attend SAERC (Port Hawkesbury).

Marble Mountain: P-8 students attend Whycocomagh Education Centre (Whycocomagh), and grades 9-12 students attend Dalbrae Academy (Mabou) or SAERC (Port Hawkesbury).

Cultural facilities:

- Celtic Music Interpretive Centre (Judique)
- Siudaic Air An Urlar Historical-Cultural Society (Judique)
- Father John Angus Rankin Cultural Centre (Glendale)
- Port Hastings Museum & Archives (Port Hastings)

Emergency services:

- Port Hastings Volunteer Fire Department
- West Bay Road Volunteer Fire Department
- Judique Volunteer Fire Department

Banks: None

Grocery stores:

- Wayne's Variety (Judique)

Gas stations:

- A & A Auto Sales and Service gas station (Judique)

ii) Housing Assets

Number of Dwelling Units:

Dwelling Unit counts were obtained from Census dissemination area data collected by Community Counts 2011. Because this data cannot conclusively determine the number of dwellings within district lines, this data was not included in the district profiles, but can be reviewed in the Appendix.

Subsidized seniors housing units

16 Keltic Drive, Judique	9
--------------------------	---

The average rent at 16 Keilteris \$490/month, and while the rates at 21 Reynolds and 23 Reynolds are 330/month and 413/month. Rental rates are geared to income (between 25-30%), and

Subsidized family units

Family Home, Port Hastings	1
Family Homes, Judique	3
TOTAL	4

Rearview of old general store in Marble Mountain



iii) Planning & Development

Planning:

Port Hastings documents

- Municipal Planning Strategy
- Land Use By-Law
- Generalized Future Land Use Map
- Zoning Map

Development associations:

Glendale and Area Community Cooperative
West Bay Road Community Association
Marble Mountain Community Club

Roads:

The two major highways servicing southwestern Cape Breton, the coastal route 19 and TransCanada leg route 105, converge at Port Hastings and connect with provincial highway 104, which joins Port Hawkesbury to the main land. Additional secondary roads of varying states of repair, paved and unpaved, cross between these two roads, linking with communities not served by the 19 or 105.

Sewer/Water:

Both Port Hastings and Judique are served by central water and wastewater systems, while the rest of the district relies on private well and septic systems.

Tax rate:

In addition to the Municipal property tax rate, detailed in Section 2.1.1, areas served by the West Bay Road Volunteer Fire Department, Judique Volunteer Fire Department or Port Hastings Volunteer Fire Department pay a Fire Protection Area Rate of \$0.10 per \$100 of assessment value.

The area rate for sewer service in Port Hastings and Judique is \$0.30 per \$100 of assessment value.



Land Ownership & Settlement Map

Property map identifying ownership buildings and roads for the communities of Judique, Port Hastings, Glendale, West Bay Road, and Marble Mountain and surrounding areas.

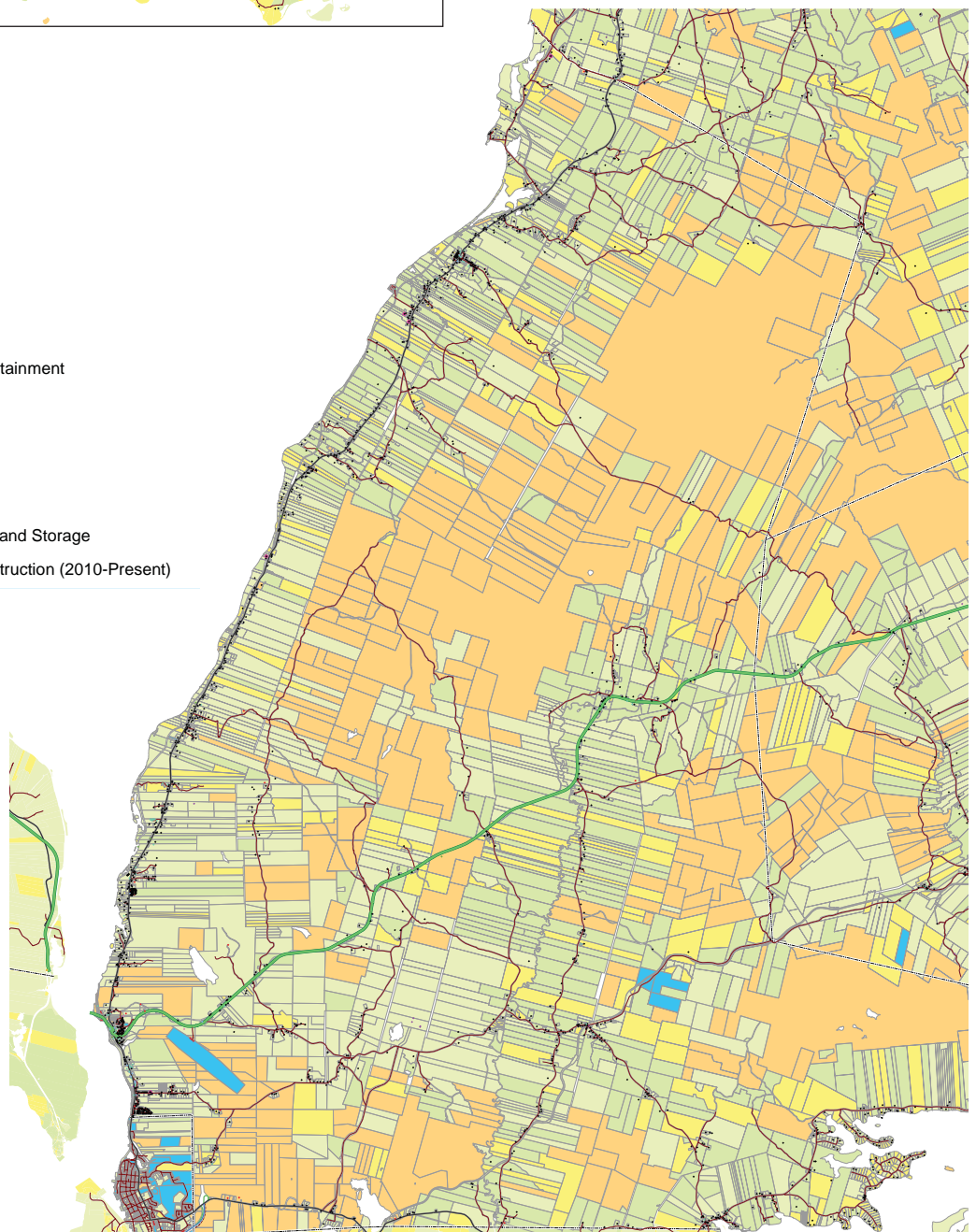
----- District Boundary

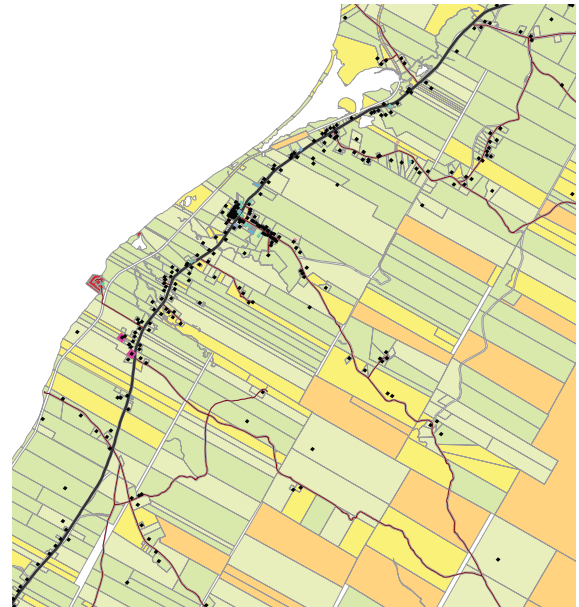
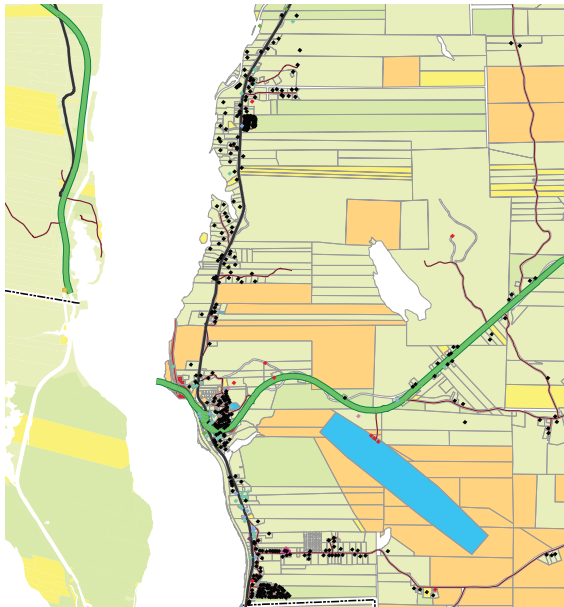
Building Use

- Agriculture
- Fishery
- Forestry
- In Transition
- Manufacturing
- Mining
- Protected and Limited Use
- Recreation, Culture and Entertainment
- Residential
- Sales
- Services
- Storage
- Transportation, Transmission and Storage
- Residential/Commercial Construction (2010-Present)

Land Owner

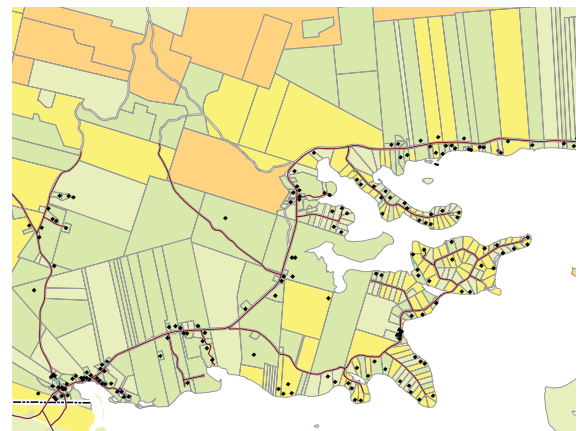
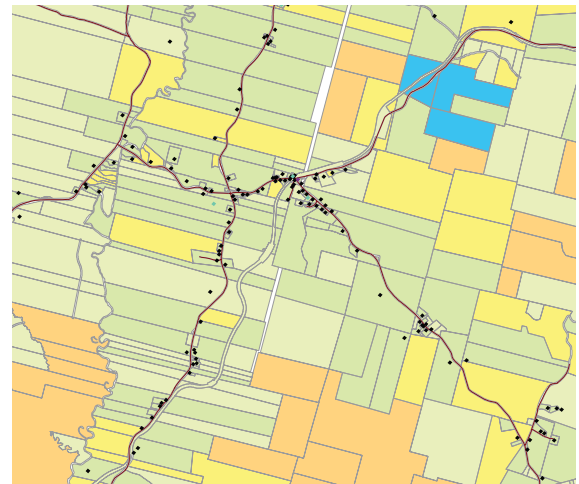
- Federal Government
- Provincial Government
- Municipal Government
- Local Owner
- Canada
- Other





Land Ownership & Settlement Map (Closeups)

Roads, property ownership, and building use for the communities of (clockwise from above) Port Hastings, Judique, West Bay Road and Marble Mountain.



Building Use

- Agriculture
- Fishery
- Forestry
- In Transition
- Manufacturing
- Mining
- Protected and Limited Use
- Recreation, Culture and Entertainment
- Residential
- Sales
- Services
- Storage
- Transportation, Transmission and Storage
- Residential/Commercial Construction (2010-Present)

Land Owner

- Federal Government
- Provincial Government
- Municipal Government
- Local Owner
- Canada
- Other

iv) Community Consultation

The District 6 consultation session proved a challenge to organize, with the meeting date considerably delayed, and when the meeting at last took place, it was very poorly attended. However, some useful insight and information was gleaned through the consultation.

At the consultation session, discussion was guided by the survey questions presented in section 2.1.5. The below summary outlines the responses.

In Port Hastings, municipal water and sewer infrastructure is a big concern; a potential housing project has been stalled due to a challenge with extending water lines to it. Rental housing is also in short supply but high demand, particularly with students coming to the region in order to attend the Strait Area Campus of the Nova Scotia Community College, in Port Hawkesbury. Rental housing would also help attract new residents to the area who are not yet ready to build or buy a house.

Port Hastings's location next to Port Hawkesbury has a tremendous impact on residents. Port Hawkesbury serves as a service hub for District 6, but is outside of the Municipality. There is no low-income housing in Port Hastings, and to qualify for low-income housing in Port Hawkesbury, applicants must have lived in the town for five years.

The provincial PACE (Property-Assessed Clean Energy) program introduced to the Municipality by the former District 6 councillor is not only an effective program to help implement sustainable housing upgrades, but also a potential model for how the Municipality can assert itself to

remove barriers between residents and housing that is suitable in size, adequate in condition and affordable. Within the Municipality, there are numerous deteriorating homes that renovation and retrofit programs like PACE could restore as viable housing options, effectively increasing the local housing stock.

In general, the Municipality needs to take the lead in tackling housing issues, helping to access financial support from the provincial and federal governments. A more formal partnership with neighbouring municipalities would also be beneficial, enabling communities to work together to address issues that cross municipal borders. Many people—in District 6 particularly—live in on municipality and work in another, and housing is a shared concern across the island.

There may also be opportunities for local community members to show initiative in solving housing problems; for instance, one District 6 resident found her home was too large for her, so she opened it up to independent seniors units, with shared household tasks. Such examples should be considered for wider application, and presented to communities as a possible small-scale approach to housing shortages.

The only current housing project cited during the consultation session is a developer-driven market housing project geared towards seniors. The plan was to build four units, but the project has halted after just two were finished due to difficulties accessing municipal water lines.

Because of the low turnout, it was

hard to assess how interested local community members might be in working with the Municipality on housing. The former councillor noted that the local development association has become less active over time, but said that community engagement tends to wax and wane and suggested it might be time to engage again.

Historic home in Judique, old farmstead in Marble Mountain area, and railroad crossing in West Bay



2.3. Summary & Recommendations

2.3.1 Summary of Community Consultation on Housing Challenges

>>> *Ageing and decreasing population*

Though it is far from surprising news that the demographic balance of the Municipality, as in the rest of rural Nova Scotia, is tipping towards the upper age brackets, the speed and significance of the shift, as revealed by the data and projections presented in Sections 2.1 and 2.2, is staggering. In virtually all the community survey responses and consultation sessions, the subject of the ageing population came up—as the population area showing most growth, seniors’ housing needs are most evident.

>>> *Missing middle age bracket (20–45 years)*

The increase in the older segment of the population cited above also puts in stark relief the decrease in the younger segment, and the additional need to develop housing that will foster growth in that demographic. While it may seem counterintuitive to gear housing towards a demographic that is in decline, the 20–45 age bracket is a crucial one to the success of any community, as these are not only prime earning years but also the years when households expand their families. That new generation of residents is critical to maintain tax base, preserve local schools, foster a vital and energetic community and secure the future of the Municipality. Consultation participants and survey respondents spoke fervently about the need to attract and retain young families in the Municipality. Because lack of adequate housing can be an obstacle to putting down roots, while availability of quality attainable housing can be an incentive to do so, housing has a key role to play in restoring the missing middle age bracket to the Municipality.

>>> *Deteriorating housing stock*

Consultation participants and survey respondents referred often to the numerous houses within the Municipality that have fallen into disrepair. These ageing houses skew an initial assessment of market affordability, as many houses listed at an affordable price would require substantial additional investment to bring to adequate living condition or entail considerable ongoing maintenance costs, due to insufficient insulation or inefficient heating systems. Homeowners can become trapped in a bad housing situation where they can’t afford to move into better housing because high energy costs or recurrent emergency repairs impede their ability to save.

>>> *Unstable realty market*

Like many Nova Scotian communities, the Municipality faces a disconnect between the high housing demand and financial means of its seasonal residents and tourists, and the diminishing population and financial limitations of its year-round residents. This conflict has a direct impact on the housing market, with properties that are attractive to seasonal residents priced far out of reach of most local residents. Over time, this trend can be observed having dramatic effect on the ownership of coastal properties (most of which sell for many times the price of inland properties, and belong to non-residents) and other desirable housing types and locations. Since the opening of Cabot Links in Inverness, this dynamic has intensified within the village, with properties on the south side of Central Avenue, particularly those with an ocean view, selling for sometimes exponentially higher prices and causing property taxes to soar for nearby homes. On the north side of Central Avenue, housing prices are rising at a much slower rate, but the village in general has seen a major shift in the cost and availability of housing in recent years. The Municipality may need to intervene to ensure local housing remains accessible to local residents, and prevent communities from becoming ghost towns in the offseason.

>>> *Low occupancy rate*

Related to the above point is the low occupancy rate for properties within the Municipality. Some of these, as noted by District 5 residents who saw the issue as a particular challenge in their region, are properties that have been bequeathed to non-residents, divided between family members who aren't able to reach agreement to sell or retained in hopes that a younger generation of the family will one day return to occupy them. In the meantime, they wait, unused or underused, often falling into disrepair over the years until the potential cost of restoration begins to outpace the value of the property.

Additionally, many properties in the Municipality are owned by or rented to seasonal occupants and sit empty but off the market the rest of the year while many year-round residents struggle to find suitable housing to buy or rent. After October, one can pass through many communities and see a series of empty driveways and darkened windows, leaving the remaining residents increasingly isolated and fracturing the sense of community that once connected all these homes.

Another subset of homes, often ones of high quality and attractive location, languish on the market, priced out of reach of local residents but failing to achieve the would-be sellers asking price and perhaps inflated sense of the property's worth, and so they remain vacant for years, until the right buyer happens along or the seller lowers the listed price.

In addition to unoccupied housing, many large tracts of land officially classified as agriculture properties, are no longer farmed or otherwise used, but remain off the market, taxed at the lower agricultural rate, while homeowners and housing groups struggle to find appropriate and affordable land to develop.

>>> *Lack of rental housing*

Virtually every survey respondent and consultation participant cited the shortage of year-round rental housing in the Municipality as a significant problem. This is likely a major factor in the high rate of home ownership within the Municipality, which is normally considered a positive housing trend; however, a lack of rental housing availability can discourage newcomers from relocating to a community, if they are not ready or able to purchase a home yet. And newcomers who are forced to live in locations or conditions that are not suited to their needs, due to lack of rental options, may be less likely to put down roots and aspire to homeownership in the Municipality.

But with seasonal housing rentals commanding an extremely high rate (the typical seasonal weekly rate often exceeding the monthly rate for year-round rentals), there is little incentive for property owners to rent year-round, especially given the additional costs and risks of operating heating systems during the winter months. And with no-where listing or tracking rental housing availabilities, it is difficult for residents to find what rental housing is available, relying instead only on word of mouth and chance.

>>> *Housing affordability gap*

Market housing rates are largely unaffordable to community members earning in the first three income deciles – and even some of those in the fourth and fifth deciles, especially those with children or household debt. The parts of the Municipal population that are most struggling are its youngest and oldest members, who are also, respectively, the smallest and largest parts of its population – and extremely important to this housing strategy for that reason. While the sum of seniors in core housing need is much higher (and rising) than that of youth in core housing need, and more total units are needed to serve that population, youth are more likely than seniors to be in core housing need, meaning that a tremendous number of the population members most crucial to the future of the Municipality are struggling to get by. At the same time, with seniors the largest part of the population, and growing, they need housing that is affordable and matched to their particular needs, which may include downsizing, accessibility to health services and other amenities, disability retrofits and supported living options.

Other target groups in need of affordable housing are single-member households (three-quarters of which fall into the three lowest income deciles), lone-parent families, and people with disabilities.

>>> *Deteriorating public housing*

Pursuant to the above point, with the average market house unaffordable for households in the first three income deciles, subsidized housing is intended to serve and provide shelter to those households. But in addition to the limited number of available public housing units in certain communities what public housing is available is typically of substandard condition. Many residents of public housing have to contend with wet basements, mould, and other troubling housing issues. And some survey respondents and consultation participants reported that once in public housing, it can be difficult to buy into market housing, because rent is scaled to income, so as incomes increase, it becomes a challenge to save up a down payment with rent deducting a larger and larger portion of earnings, and meantime, residents are forced to inhabit substandard housing, while paying market rates.

Farmers Daughter in
Whycocomagh



2.3.3 Recommendations

Ageing and decreasing population

- >>> Increase housing and ageing-in-place options for seniors

Decrease in middle age bracket (20–45 years) and young families

- >>> Increase housing options that are affordable and suitable for young families, and help facilitate homeownership for new homeowners

Deteriorating housing stock

- >>> Support upgrades of ageing housing stock

Unstable realty market

- >>> Protect market to ensure local access to housing

Low occupancy rate

- >>> Develop policies to discourage unoccupied housing and underused land

Lack of year-round rental housing

- >>> Increase quantity, quality and public knowledge of year-round rental housing options

Housing affordability gap

- >>> Increase quality attainable housing options for all income brackets

Deteriorating public housing

- >>> Take a more active municipal role in public housing

2.3.4 Target housing communities

- >>> Seniors (ages 65+)
- >>> Low-income households
- >>> Young working population (ages 15-34)
- >>> Couples/lone parents with children
- >>> People with disabilities
- >>> Renters

3 WHAT CAN WE DO?

3.1. HOUSING MARKET INTERVENTIONS & INNOVATIONS

3.1.1 Overview

To the question of how communities can facilitate local access to attainable, quality housing, there are innumerable answers. While more comprehensive catalogs of housing policies, resources and approaches can be consulted elsewhere, the following pages focus on approaches that are best suited to the circumstances and objectives of the Municipality, based on four criteria: (1) Impact on target communities, (2) Affordability of implementation, (3) Ease of implementation, and (4) Interest expressed from local communities.

Of course the most straightforward—and most costly and demanding—action the Municipality could take to address housing need is simply to build and manage housing itself or make a direct financial contribution to approved housing developments. Should the resources to do so become available, these can be very effective components of a housing solution, and the housing and financing models listed below may be employed in that effort. However, in the shorter term, there are many ways to encourage positive change in the housing market without expending large sums of time or money.

Most of the below options were suggested or met with enthusiasm by community members during consultation sessions. In the years to come, the Municipality may choose to review its strategic approach, conducting an overview of other options, as greater financial and organizational capacities may make additional measures more feasible.

3.1.2 Policies, Programs and Projects

a) Abatements of development fees/ taxes & subsidization of infrastructure costs

Municipalities can encourage the development of attainable housing geared towards target communities by reducing or waiving permit fees, property taxes and even infrastructure costs for qualifying projects. This policy enables municipalities to offset some of the construction costs as an incentive to developers to build units that meet municipal housing objectives, and the cost savings enables those units to be sold or rented at rates that might be otherwise unfeasible for private developers.

Many municipalities use development levies to fund affordable housing,

Grant, Ross. (2015.) Affordable Housing on Nova Scotia's South Shore: A Policy Toolkit for Lunenburg and Queens.

CMHC and Wake, Tim. (2010.) A Guide for Canadian Municipalities for the Development of a Housing Action Plan.

Wake, Tim. (2007.) Review of Best Practices in Affordable Housing. Smart Growth BC, Vancouver.

Curran, Deborah and Wake, Tim. (2008.) Creating Market and Non-Market Affordable Housing: A Smart Growth Toolkit for BC Municipalities.

Southern Interior Beetle Action Coalition. (2015.) Resource Compendium on Rural Housing.

<https://www.cmhc-schl.gc.ca/en/inpr/afhoce/afhoce/afhostcast/afhoid/index.cfm>

essentially charging developers for not including units that meet affordability requirements (but waiving levies for those that do), and applying those funds towards the cost of building affordable housing projects. However, given the sluggish nature of the housing market in most of the Municipality, introducing further costs and obstacles to development is not advised; in these circumstances, the “carrot” approach is favoured over that of the “stick,” lowering fees for projects that meet municipal objectives rather than hiking fees for those that don’t. That being said, specific communities within the Municipality that are seeing substantial new development, such as the village of Inverness, may wish to consider introducing development levies as an additional measure.

In addition (or as an alternative) to lowering fees and taxes for eligible developments, the Municipality could consider reducing or eliminating land transfer taxes for target residents like first-time homeowners, as British Columbia does through its First Time Home Buyers’ program, which helps make homeownership affordable to those buying into the market for the first time by exempting qualifying applicants from all or part of the property transfer tax (which helped more than 10,470 families buy their first home in 2016).

Yet another possible application of a tax exemption or tax abatement program is to help offset the cost of renovating ageing housing stock. For instance, in New York City, the J51 Tax Incentive Program exempts property owners from any increase in property taxes resulting from rehabilitation of multi-unit housing or 14 years

(or 34 years if the property is considered affordable housing). Additionally, existing property taxes are reduced by a percentage of the cost of the work for up to 20 years. Rental units that receive the J51 tax abatement are required to stabilize rental rates for as long as the benefits apply.

Another significant cost to developers in rural areas is the cost of sewer/water hookups (if such services are municipally available nearby) and paving new roads. To encourage particular types of projects and/or the development of key areas (that are relatively near a serviced area and other amenities), the Municipality may choose to subsidize infrastructure costs so they don’t have to be borne by developers.

Precedent:

In the beginning of 2005, the province of New Brunswick introduced the New Brunswick Property Tax Exemption for Not-for-Profit Low Rental Housing, a policy that exempts qualifying non-profit housing developers from paying the provincial portion of property tax on low-income rental housing facilities.

The exemption is only available to housing organizations that are non-profit corporations or non-profit co-operative associations, and only to projects that provide affordable rental housing to low-income households. Applicants complete a simple one-page form, outlining details of the housing facility and granting the province access to the organization’s properties, books, records and accounts upon request.

The province of New Brunswick additionally offers a Residential Property Tax Credit to qualifying property owners on their principal residence. Applicants who occupy their residence for 100 per cent of the year are eligible for a tax credit against the provincial portion of their property tax bill (smaller credits are available to applicants who reside in their home for a portion of the year), and only need to apply for the credit once; they will continue to receive it for as long as they own and occupy their home. Low-income applicants are also eligible for a Property Tax Allowance, which offers a further rebate.

Impact:

- >>> Increase housing and ageing-in-place options for seniors
- >>> Increase housing options that are affordable and suitable for young families, and help facilitate homeownership for new homeowners
- >>> Increase quantity, quality and public knowledge of year-round rental housing options
- >>> Increase quality attainable housing options for all income brackets
- >>> Support upgrades of ageing housing stock

b) Taxation penalties

To discourage trends in development and property acquisition that run counter to municipal (or provincial or national) interests, higher rates of taxation can be applied to particular types of projects or land holdings. Cities like Hong Kong and countries like Singapore have used taxation in this way as part of a strategy to prevent dominance of their real estate markets by foreign property owners. Closer to home, British Columbia introduced tax measures this summer that require foreign nationals, corporations and trusts to pay an additional 15 per cent property transfer tax in Metro Vancouver. The measures are intended to help slow the city's runaway housing market, which saw sale prices for a benchmark single-family home in shoot up by more than 30 per cent over the last year. During a study of Metro Vancouver property sales during a 19-day period last June, 5.1 per cent of sales were to foreign owners. It remains to be seen whether this policy change will have the intended effect.

Many consultation participants and survey respondents mentioned concerns about the impact of non-residents on the housing market in the Municipality. Foreign owners can drive up housing prices, pushing them out of reach for local residents, while dwellings that are unused and unoccupied for the majority of the year are detrimental to the security and vitality of their communities.

Due to restrictions in Nova Scotia's Municipal Government Act, it is not possible for the Municipality to set differing rates for residents and non-residents.

However, the area rate for all properties could be raised and refunds issued to property owners who reside in the Municipality; though administratively challenging, the tax hike for non-residents could cover administrative costs. Effectively increasing the tax rate on foreign or non-resident property owners could help keep the realty market around particular property types or locations from overheating, without thwarting such investment altogether, while also increasing municipal resources to invest in affordable housing and other important initiatives aimed at the well-being of local residents.

Precedent:

Since 1859, Prince Edward Island has restricted foreign land ownership in its legislation, limiting foreign holdings to 200 acres or less. With an influx of vacationers and ensuing purchases of large swaths of agricultural and oceanfront land in the 1960s and 1970s, Islanders became uneasy and took action. The province established a special committee to investigate land issues, which found that at the end of 1970, about 5 per cent of the island was foreign owned, and that if the existing trend continued, by the year 2000, that figure would swell to 14.5 percent.

Alarmed by these findings, the province established additional legislation, which has been further tightened over the years, today requiring non-resident property owners (defined as owners who inhabit their property for fewer than 365 days over 24 months) to pay 50 per cent more in property tax than local residents (non-residents pay 1.5 per cent of their

properties' assessed value, while residents pay 1 per cent).

Furthermore, non-residents cannot buy more than 5 acres of property or 165 feet of shoreline without an approved application to the provincial cabinet, which costs 1 per cent of the purchase price to submit. Among the stipulations considered in reviewing such applications is that no more than 30 per cent of any given community can be owned by non-Islanders.

While the majority of these land purchase applications are approved (of approximately 500 applications in 2015, only 17 were rejected, and 42 previous approvals were rescinded, usually because the approved purchase did not go through), today only 10 per cent of the province's land (but 18 per cent of coastal land) is owned by non-residents—almost 50 per cent less than the original projection for 2000, 16 years later (and that projection did not include Canadian non-residents). Even more importantly, according to the Canadian Real Estate Association, as of July 2016, the average price of a PEI house was \$180,000, making PEI the second least expensive province to live in.

Impact:

>>> Protect market to ensure local access to housing

>>> Increase quality attainable housing options for all income brackets

>>> Develop policies to discourage unoccupied housing and underused land

c) Home ownership program

An affordable home ownership program (as it is known in Ontario, where it is funded through the Canada–Ontario Affordable Housing Agreement) helps low- or moderate-income individuals and families buy into the housing market for the first time, by contributing a down payment.

Many prospective first-time homeowners are able to carry the monthly cost of a mortgage, but struggle to save up a down payment. With an affordable home ownership program, such individuals can apply for a loan or grant from the municipality to cover the cost of the down payment, enabling them to purchase their own home, and spend their shelter budget on building equity instead of on paying rent.

New Brunswick's provincial government goes even farther, with a home ownership program aimed at residents with annual incomes under \$40,000 that provides a repayable loan of up to 40 per cent of the house purchase price (to a maximum of \$75,000). Eligible applicants must be first-time homeowners or living in substandard housing, must have a good credit rating, and must meet all requirements of a private mortgage lender to cover the remaining cost of home purchase or construction, after the loan from the province. Loans are amortized over a maximum period of 25 years, on the basis of one-year terms. Households with incomes under \$30,000 pay 0 per cent interest, with a 0.5 per cent interest increase applied for every \$1,000 of adjusted income above \$30,000, until it reaches the provincial interest rate.

To finance home ownership programs, many municipalities use a revolving loan fund—a one-time, fixed allocation of capital earmarked for a short-term, low-interest or even interest-free loan, which can be loaned again for the same purpose once it is repaid.

In the Municipality of the County of Inverness, which looks to attract and retain young families, a program to facilitate home ownership would not only help house those who are already here (but hesitating to commit to the area due to limited rental options) but also provide an additional enticement to those considering relocating from more expensive communities where home ownership is less attainable.

Precedent:

The City of Saskatoon provides two distinct programs to help facilitate home ownership for its residents. The first, called the Mortgage Flexibilities Support Program, provides a 5 per cent down payment grant to individuals purchasing homes in designated housing projects who earn less than \$70,900 (for households without dependents) or \$78,400 (for those with dependents), with mortgage loan insurance supplied by CMHC or Genworth Financial. Applicants must be in good financial standing and able to cover closing costs on their own.

The homes available through the program are new or rebuilt units, privately developed but priced to be affordable to moderate-income households. Currently, designated projects are all townhouses or

multi-unit buildings, as single-family homes are beyond the means of moderate-income households, even with down payment assistance. The city of Saskatoon aims to designate up to 80 units per year in projects located in a wide range of neighbourhoods.

Once a prospective homebuyer has chosen the unit they wish to purchase, they apply to the mortgage lender of their choice for pre-approval, while the City of Saskatoon assesses their income eligibility. If they qualify, the homebuyer must take a Homeownership Training course and then, after the builder has accepted their offer, the homebuyer completes their mortgage application. The lender notifies the city of the approved mortgage, and the city issues a commitment letter to the builder, reserving a 5 per cent down payment grant. The purchase is then completed and the city dispenses the grant to the homebuyer's lawyer.

In addition to the Mortgage Flexibilities Support Program, Saskatoon uses equity financing (a loan to cover the cost of a down payment, to be repaid after an agreed-upon time frame, when either the dwelling will have appreciated in value or family income risen to cover the difference) to provide an Equity Building Program. Through this program, prospective home buyers who are currently renting in Saskatoon, and whose annual income doesn't exceed \$84,000, are eligible for a down payment loan of up to 5 per cent of the purchase price. The loan must be repaid over five years, and is offered through a partnership between the city and a credit union.

Impact:

>>>> Increase housing options that are affordable and suitable for young families, and help facilitate homeownership for new homeowners

>>>> Increase quality attainable housing options for all income brackets

d) Acquisition and renovation

A more affordable (if not necessarily less complicated) alternative to building new housing to meet Municipal needs is acquiring and renovating existing housing. This approach is particularly effective in the context of places where the cost of housing is comparatively low, as in the Municipality of the County of Inverness. Instead of—or in addition to—developing new housing projects, the Municipality can purchase low-priced market housing and renovate it to suit the needs of one of the target communities identified in this report. The renovated home can then be sold at an affordable price, or a single-family home can be converted to multiple units, to create affordable rental opportunities.

Renovating an existing building can save as much as 40 per cent of the costs of new construction, and also offers environmental benefits (using older building materials, where possible, instead of manufacturing and shipping new ones), community benefits (revitalizing neighbourhoods with the upgrade of deteriorating buildings and inspiring local residents with a sense of pride of place), and potentially heritage benefits (preserving homes that have his-

toric value, such as the company homes in Inverness village). Housing made available due to tax default or mortgage foreclosure may be purchased at a particularly low price, especially if substantial renovation is required.

The acquisition and renovation approach has long been used by public and private non-profit and cooperative housing groups, but more recently, municipalities like Edmonton have begun to take this approach as well. A housing trust fund (see below entry) can be used to fund strategic building acquisitions, selected and assessed by a housing organization (see below entry).

The Municipality or municipal housing organization can monitor tax sales and the real estate market for appropriate listings—maintaining a realtor contact can be useful to help identify viable prospects. Once a building is under consideration, it should be thoroughly inspected by a building professional to estimate renovation requirements and costs and determine whether it is a cost-efficient candidate for acquisition and renovation (CMHC offers interest-free loans to fund feasibility studies through its Proposal Development Funding program). Of course, renovation projects often exceed expected budgets due to revelations made during the work process, so cost overruns should be anticipated and planned for.

A similar approach can be used to repurpose non-residential buildings (converting former schools, industrial facilities or community-owned properties) or develop non-residential sites (using municipally

owned lands or decreasing costs by using existing infrastructure) for affordable housing.

Precedent:

In Sydney, Nova Scotia, Supportive Housing for Individuals with Mental Illness (SHIMI) has used acquisition and renovation to create 22 housing units for renters with mental health challenges who require affordable housing and supportive services.

Sponsored by New Dawn Enterprises, through the Cape Breton Association for Housing Development, SHIMI identified available and appropriate sites in downtown Sydney with access to key amenities. CMHC provided interest-free Proposal Development Funding for site assessment and design plans. Numerous funding partners contributed to the project, including the province of Nova Scotia, CMHC, Service Canada, the Mental Health Services Charitable Foundation and New Dawn Enterprises. The province also donated a three-unit building to SHIMI, while Service Canada gave \$500,000 to renovation costs for the first two projects, through the Supporting Communities Partnership Initiative. The Cape Breton Mental Health Services Charitable Foundation funded appliances and furniture, and the Department of Community Services offered income support. Property management is provided by New Dawn Enterprises, the Cape Breton Health Authority and the Canadian Mental Health Association.

With rents, including utilities, kept at the maximum provincial shelter allowance amount available to single recipients

of Nova Scotia Income Assistance (\$535), tenants are able to dedicate their remaining income to other living expenses. An expansive collective of volunteers, family members, health care professionals and other agency representatives provide support to tenants of the SHIMI projects, enabling them to live safely and independently in the community.

Impact:

- >>> Increase housing options that are affordable and suitable for young families, and help facilitate homeownership for new homeowners
- >>> Support upgrades of ageing housing stock
- >>> Develop policies to discourage unoccupied housing and underused land
- >>> Increase quantity, quality and public knowledge of year-round rental housing options
- >>> Increase quality attainable housing options for all income brackets

STRATEGIES

a) Housing Organization

A housing organization is a non-profit agency created to build and manage non-market housing for eligible residents. It may be overseen by municipal or regional government, or may operate independently. When the private housing market is failing to meet the needs of local residents, a housing organization can take charge of providing attainable quality housing for those struggling to access or afford shelter. Without a housing organization in place, that function falls to the regional planning department, developers or social housing providers, who may lack the resources or direction to address broad housing goals.

Among the responsibilities that a housing organization can assume are creating and managing or selling affordable housing units; liaising with the private sector to encourage development of affordable housing; assessing housing need; devising and implementing procedures to evaluate and process candidates hoping to purchase or rent affordable housing units; developing and implementing all contractual arrangements pertinent to housing tenure; and providing affordable housing information and support to the community.

When a local government establishes a housing organization, it will typically provide an initial investment of capital or land to fund or be leveraged to create housing opportunities, but the housing organization is expected to ultimately sustain itself, independent of government support.

Precedent: In 1982, the local government of the Capital Regional District in B.C. created a Capital Region Housing Corporation (CRHC). The goal was to provide safe, attainable housing for low- and moderate-income families, seniors and individuals receiving a disability pension. With its initial projects, the CRHC tackled family housing, building 15 rental facilities for families, aided by funding for operation expenses from the federal government.

Federal funding ended in the early 1990s, but the CRHC has continued, today maintaining more than 1,200 rental units. In addition to serving seniors, individuals with special needs, and low- and moderate-income families, the CRHC provides low-end market rental housing for families whose annual income strand them between being able to qualify for price-restricted housing and being able to afford to purchase market housing in the extremely expensive housing market of the Victoria area.

In addition to maintaining and expanding its portfolio of affordable housing, the CRHC also provides public education opportunities, such as a financial literacy and asset-building skills development program for low-income families (in partnership with a local community group); researches housing best practices, strategic innovations and municipal demand to meet core housing need as the municipal and federal governments reduce their former roles in housing; strengthens and develops productive partnerships to address housing in the region.

Still owned by the Capital Regional District, the CRHC is overseen by a seven-member board of directors, which includes two community members, one tenant and four representatives from the Capital Regional District Board.

Impact:

>>> Increase housing and ageing-in-place options for seniors

>>> Increase housing options that are affordable and suitable for young families, and help facilitate homeownership for new homeowners

>>> Increase quantity, quality and public knowledge of year-round rental housing options

>>> Increase quality attainable housing options for all income brackets

>>> Take a more active municipal role in public housing

b) Land Bank

Land banking is the strategic acquisition, maintenance and allocation of property by a local government to meet defined housing objectives. Using land transferred from municipal holdings, converted from Crown land, repurposed from industrial use, purchased at a tax sale, traded or otherwise obtained at below-market price, a municipality or municipally-sanctioned organization is empowered to offer a below-market lease or grant of property

for the construction of affordable housing, offsetting development costs.

Land banks are often confused or conflated with community land trusts (see below entry) as both can be used to procure low-priced land for affordable housing; however, they are distinct tools. While a community land trust is a private non-profit holding land in trust indefinitely to ensure “permanent affordable housing,” a land bank is a public entity (usually public non-profit or governmental) and typically holds land only temporarily, until an optimal owner can be found. By virtue of their operation by local government, often land banks are authorized to resolve legal or bureaucratic obstructions to avail property for use, through zoning changes, title clearance or dismissal of back taxes.

A common view is that land banks are better tools in the context of “cold markets” like much of the Municipality, where land is comparatively affordable, while community land trusts better serve high-demand, high-priced housing markets. However, the two tools can often work together and address housing challenges in both types of markets. In strong markets, land banks can ensure vacant or abandoned lands are used for affordable housing, while in weak markets, community land trusts can bring a revitalizing investment to neighbourhoods in need, ensuring long-term affordability even if the market later becomes more competitive. In some communities, a dual market exists, with house sales and prices stagnating in some areas stagnating and escalating in others; in such cases, the two tools can be employed in complement.

In some cases, municipalities bank land with plans not (or not only) to turn it over for future development, but to sell at a later date, investing the profit in housing. Saskatoon, SK, for instance, operates the largest self-financed land bank in Canada. Launched with the proceeds of a profitable sale of building sites acquired by the city during three decades of economic hardship to house returning World War Two veterans and their families, the Saskatoon Municipal Land Bank Program sold more than \$123 million of land in 2010. Funds from property sales and leases are reinvested in new land acquisitions, affordable housing, urban renewal projects, and other municipal expenditures.

Precedent:

Squamish, B.C., was once an affordable alternative for Whistler renters who couldn’t afford to buy into the high-priced Whistler market. Between 2003 and 2007, however, Squamish housing prices soared. Fortunately, Squamish had begun banking land before the market heated up, and in 2004, the district government was able to acquire 60 acres of land and 40 acres of water lot from the province on a former waterfront industrial site.

The property underwent significant remediation and then a design team worked with the community to develop a multi-use plan, combining diverse, multi-unit housing with commercial, industrial and cultural facilities. The district of Squamish created the Squamish Oceanfront Development Corporation (SODC), which remains under their ownership and entrusted with creating a vibrant and sus-

tainable community on the property. The mixed-use approach to creating affordable housing is unusual, but may prove successful at establishing better-integrated communities.

In early 2016, the property was sold to developers for \$15 million plus construction of the proposed multi-use plan for the property, including an oceanfront park estimated to cost \$10 million, a sailing centre, public walkway, community open space, pedestrian and greenway connections, a public art contribution of \$150,000 and a number of other community amenities. The complete plan is expected to unfold over the next twenty years, with creation of the ocean park preceding residential development (planned to accommodate 6,500 residents).

Impact:

- >>> Increase housing and ageing-in-place options for seniors
- >>> Increase housing options that are affordable and suitable for young families, and help facilitate homeownership for new homeowners
- >>> Protect market to ensure local access to housing
- >>> Develop policies to discourage unoccupied housing and underused land
- >>> Increase quantity, quality and public knowledge of year-round rental housing options
- >>> Increase quality attainable housing options for all income brackets

c) Public-private partnership

Partnerships between for-profit and government or non-profit organizations can be used to address municipal housing needs, employing the expertise and capacity of the former to meet the objectives of the latter. Typically a public agency entrusts a private company with the designing and building of a housing project, while contributing land or flexible zoning or another incentive. The private-sector partner earns sufficient profit on the market component of the project to offset the reduced profit of the non-market component. In such a collaboration, both parties contribute to and benefit from the venture, sharing in the risk.

Public-private partnerships offer an opportunity to create attainable housing in the absence of significant government funding, leveraging municipal assets or authority to motivate private development of affordable housing opportunities. The government determines the project location, concept and budget and uses a competitive process to assemble the best possible team of private sector professionals to design, construct, finance, maintain and/or manage the project. Members of this team might include architects, engineers, builders, financial institutions and project managers.

While clear communication and agreement among all partners is paramount to a successful project, and defining project parameters can be an immensely time-consuming process, public-private partnerships often yield tremendous advantages in reducing project costs and

delays by virtue of the experience and capacity of the private sector partner. Additionally, lenders and donors are often more amenable to financing such projects.

Precedent:

The city of Victoria, B.C., acquired a 15-acre brownfield site next to downtown in the 1980s. After failing to sell the site, the city engaged the local community to develop a plan for the land in the early 2000s. Through public meetings and consultation with community groups, the city devised a sustainability mandate for the site, known as Dockside Green, which became the basis of an RFP released in 2004. The mandate required developers to meet a complex set of environmental, social and economic specifications and to ensure the project was built to meet at least a silver LEED rating.

Proposals were reviewed by a steering community that included a non-voting community association representative and a fairness auditor, to ensure transparency. The committee narrowed the submissions down to two, and then the two teams presented their proposals to the public at an open City Hall meeting, which allowed for community questions and comments. After the city selected the winning team—a partnership between a developer and a real estate development arm of a local credit union—they created a master development agreement, which mandated up to 31 per cent of the residential units to be built as affordable housing. This commitment since decreased to 13 per cent, after cost analysis, due to inflation construction costs, but the developer

put \$3 million aside for affordable housing delivery.

The agreement defined affordable housing as non-market units or market affordable units geared towards families with incomes between \$30,000 and \$60,000. The project partners created a Housing Affordability Strategy that planned for construction of 26 affordable ownership units and 40-45 affordable rental units, out of a total of 1,000 residential units built.

Twenty-five ownership units have since been sold at 25 per cent below market value, with a price restriction and housing agreement registered on title to ensure future resales are limited to 25 per cent below assessed value. A crown corporation, BC Housing, is responsible for enforcing this restriction. To date, the developers are still searching for additional funding to build the affordable rental units. A 2011 article in *The Atlantic Monthly* referred to Dockside Green as “the greenest development in the world.”

Impact:

>>> Increase housing and ageing-in-place options for seniors

>>> Increase housing options that are affordable and suitable for young families, and help facilitate homeownership for new homeowners

>>> Protect market to ensure local access to housing

>>> Increase quantity, quality and public knowledge of year-round rental housing options

>>> Increase quality attainable housing options for all income brackets

TENURE MODELS

a) Co-operative housing

A typical housing co-operative is a multi-unit, apartment-style building with the property title in the name of the cooperative. Members buy into the co-operative by purchasing shares and thus earning the right to occupy a single housing unit. The mortgage and other expenses are covered by member-paid monthly fees, with federal funding (start-up loans or low-cost mortgages) often assisting in meeting construction costs, though the latter funding has been reduced over recent years. By pooling the resources of its members, a cooperative is able to leverage its buying power, resulting in better quality housing at a lower cost.

There are two possible tenure options for housing co-operatives: non-ownership (or non-equity) and ownership (equity). In non-ownership co-operatives, a lease-like agreement grants occupancy rights, while in an ownership co-operative, occupancy rights are granted by a purchase agreement. In large co-operatives, members elect a board of directors to oversee governance and management, while in small cooperatives, all members compose the board. Most cooperatives are de facto non-profit, since their earnings are paid by their members, who therefore aren't motivated to hike their own expenses in order to run a surplus. This is another rea-

son why co-operatives are able to provide affordable housing.

Co-operative members form a kind of intentional community, connected by shared social values, operating according to democratic principles. Unlike in a condominium, where occupants retain no rights over the rental or sale of other units, members elect representatives to screen and choose prospective members.

Precedent:

The Bowen Island Senior Housing Co-operative (BISHC) is a traditional co-operative on Bowen Island, B.C. Developed in 1982, it serves local seniors, who occupy 18 units of attached rental housing in a rural setting.

BISHC provides an idyllic, active, community-focused home and lifestyle to its members. One-storey row houses surround a landscaped courtyard overlooking the mountains. Each unit includes a front and back yard, with opportunities for gardening. A separate community building contains a lounge, event space, office, storage, guest accommodation and caretaker's living quarters. The amenities of nearby Snug Cove are only walking distance away or accessible by public transit.

Prospective BISHC members must be between 55 and 85 years of age, and meet specific criteria in terms of family size, income and ability to participate in management of the community. Upon acceptance, members make a share purchase of \$1,000 (for a one-bedroom unit) or \$1,250 (for a two-bedroom unit), which

is fully refundable should they choose to relocate. At this time, the monthly charge for a one-bedroom unit is \$773 and a two-bedroom is \$941. Members pay their own insurance and utility costs.

A five-member board oversees operating costs, which are ratified by all members, and rules are instated based on a majority member vote. In consultation with general membership and volunteer committees, the board handles the running of the co-op, controlling and minimizing expenses.

Impact:

- >>> Increase housing and ageing-in-place
- >>> Increase housing and ageing-in-place options for seniors
- >>> Increase housing options that are affordable and suitable for young families, and help facilitate homeownership for new homeowners
- >>> Protect market to ensure local access to housing
- >>> Increase quantity, quality and public knowledge of year-round rental housing options
- >>> Increase quality attainable housing options for all income brackets

b) Co-housing

In a co-housing development, residents retain ownership of individual and self-sufficient housing units that are assembled around a common space featuring shared amenities, such as workshops, cooking and dining facilities, children's playrooms and guest accommodations. These intentional communities strive to combine privacy for independent households with a strong sense of connectedness with other residents. The basis of such projects is often shared social and environmental values, with many built and operated according to green practices, and managed democratically, with every resident getting a say in how the development is managed.

Residents of a co-housing development may hold title only to their own units and a portion of the common area (typical forms of such developments include multi-unit construction like apartments/condominiums, townhouses or other attached dwellings); or to their units, a portion of the common area, and an area of land (such developments include both detached single-family dwellings and attached units like townhouses).

To create a co-housing development, a group of founding investors who share a common vision form a development corporation and draft a design concept. This concept may be shown to potential future buyers, with modifications made to accommodate their feedback. After sufficient capital is raised, the development corporation then purchases land and begins construction of infrastructure and

eventually of the units that have been sold to co-housing participants.

Cohousing projects are not necessarily more affordable than traditional housing, though sharing common facilities usually reduces the footprint, construction and operation costs of individual dwellings. But they foster secure, well-integrated, active and civic-minded communities.

Precedent:

Groundswell Cohousing, in Yarrow, B.C., is one of three legal entities operated by Yarrow Eco-Village (YEV), an intentional community that also includes a 20-acre organic farm and a mixed-use development. Groundswell is YEV's multi-generational co-housing development, bringing together 35 households of varying family size, cultural background, and income level.

Back in 2002, a group of eco-minded individuals procured the YEV site, a former dairy farm that had fallen into disuse. Together the group planned development of the site, pursuing common environmental, agricultural and social goals. The plan included preservation or reuse and repurposing of existing buildings, and construction of a learning centre and a waste-water system with wetland marsh. Over the years that followed, a series of eco-friendly residential buildings were built.

Major decisions are made by all residents at community meetings that are held regularly. Decisions are made through a seven-step consensus process and are binding. The day-to-day operations of Groundswell are managed by more than

15 "teams," whose domains run the gamut from finance to conflict resolution, and all members are encouraged to join at least one team (but no more than three).

Dwellings range from 1,000 square feet for the low \$200,000 range to 2,000 square feet in the low \$400,000 range. They are energy-efficient, built with non-toxic materials, and designed to facilitate both community interaction and household privacy. Residents share access to a 3,600-square-foot common house that contains a kitchen, dining room, children's area, crafts space, laundry room, guest accommodation, patio and more; fully-stocked workshop; community garden; organic farm; creek; children's play areas; storage; and "gathering nodes."

Though Groundswell homes are a little smaller than average, sharing common space makes it easy to get by with less (for instance, residents use a common workshop and optional parking instead of owning individual garages). A communal approach to resources means smaller building footprints and a smaller ecological footprint, while at the same time creating a close-knit, supportive and compassionate community.

Impact:

>>> Increase housing and ageing-in-place options for seniors

>>> Increase housing options that are affordable and suitable for young families, and help facilitate homeownership for new homeowners

>>> Increase quality attainable housing options for all income brackets

c) Community land trust

As discussed above, Community Land Trusts (CLTs) bear some resemblance to land banks: in similar fashion, they acquire and hold property in order to develop affordable housing. However, unlike land banks, which are owned by governments or public non-profits and which hold land temporarily, CLTs are private non-profits that retain permanent ownership of the properties they lease, ensuring that housing developed on the properties is permanently affordable.

Incorporated as societies or corporations (and some registered as charities), CLTs are generally grassroots, member-controlled organizations that grant use of land to third parties on the basis of long-term leases. Because the price of land has been factored out of development costs, third-party developers are able to build and rent or sell housing units at a below-market price, and the terms of the land lease ensure resale value is similarly limited. A leasehold agreement defines the CLT role in controlling housing transactions and retaining a portion of any house appreciation.

CLTs are flexible, offering a range of possible housing and tenure models: co-operative CLTs (which help preserve the affordability and non-profit status of co-op housing), lease-to-own CLTs (which help low-income individuals and families achieve home ownership, with a portion

of rent paid towards purchase of the unit they occupy) and facilitative CLTs (which assemble the resources to provide affordable housing but entrust local partner groups with developing and managing housing).

Precedent:

In 2010, a group of community members in Knowlesville, N.B., came together with the goal of creating affordable access to land for individuals and families with shared social and environmental values. They formed the South Knowlesville CLT, acquiring a 120-acre parcel of land through donation and designating 20 acres of hayfield for farming and 29 acres of wood, pasture and wetland for mixed commercial and residential construction. They call the site the South Knowlesville Neighbourhood.

Aberdeen Parish, which includes Knowlesville and other communities, saw a population decline of more than 15 per cent between 1991 and 2011. With land available for a comparatively low price in this rural region, founding members looked to create the sense of a close-knit neighbourhood on formerly unoccupied land, and help revive this rural community.

Currently, the original recipients of the donated land are the sole owners and operators of the CLT, but they intend to incorporate the CLT as a non-profit housing co-operative, where members share ownership of the land and management of its resources. Because mortgages require some rights to be transferred to the financial institution, endangering the community, the CLT stipulates in its lease

agreements that residents cannot apply for outside financing; instead the CLT provides funding and fundraising support. Currently, interest-free loans are offered informally by individual community members, but the CLT plans to create a formal funding mechanism to provide up to \$30,000 towards building materials but not labour costs: residents would be required to invest “sweat equity” in home construction. This sweat equity creates additional cost savings, and community members are encouraged to volunteer their time assisting fellow residents with building projects. At monthly building workshops, community members have the opportunity to further develop their skill sets.

Because the CLT wishes the South Knowlesville Neighbourhood to grow slowly, shaped by the community that inhabits it, housing is built as demand presents itself. Because residents don’t have to purchase land, building a home is more affordable. The CLT encourages residents to engage sustainable and community-oriented practices in designing and building their homes.

The CLT offers 99-year renewable leases to residents, who have to live in the area for a year before they are granted leasehold. If they leave, they can sell only at the assessed value of the buildings and improvements to ensure future affordability. As of 2013, 11 adults and 5 children had joined or planned to join the community.

Impact:

- >>> Increase housing and ageing-in-place options for seniors
- >>> Increase housing options that are affordable and suitable for young families, and help facilitate homeownership for new homeowners
- >>> Protect market to ensure local access to housing
- >>> Increase quantity, quality and public knowledge of year-round rental housing options
- >>> Increase quality attainable housing options for all income brackets

3.1.3 Funding Programs

PROGRAM NAME	TARGET	DESCRIPTION
Parent Apartment Program	Homeowners - Seniors	This program provides low interest loans for additions or renovations to existing single family homes. The maximum loan available is \$25,000
Small Loans Assistance Program	Homeowners	This is a provincially funded program to improve housing conditions through providing low interest loans to qualified applicants. The maximum loan amount is \$20,000.
Family Modest Housing Program	Low & Middle Income families	This program provides funds for lower and middle income families to help build or buy modest housing. A mortgage of up to \$70,000 is available.
Home Ownership Preservation	Homeowners	This program provides assistance to homeowners to make major repairs or renovations to their homes to meet the minimum level of health and safety standards
Provincial Housing Emergency Repair Program	Homeowners	This program is equally funded by the federal and provincial governments and offers financial assistance for homeowners to make emergency repairs to their homes.
Emergency Repair Program	Rural Residents	This program provides funding for homeowners and residents in rural areas in need of emergency repairs to continue to safely live in their homes.
Disabled Residential Rehabilitation Program	Disabled Homeowners	This program is equally funded by the federal and provincial governments and offers financial assistance for homeowners to make their homes more accessible for persons with disabilities
Homeowner Residential Rehabilitation Assistance Program	Homeowners	This program provides financial assistance to people who own and occupy homes that do not meet minimum levels of health and safety. The maximum amount of funding available is \$16,000.
Home Adaptations for Seniors' Independencies	Homeowners and Landlords	This program helps homeowners and landlords pay for home adaptations so seniors with lower incomes can stay in their homes independently for longer periods of time. A one-time forgivable grant of up to \$3,500 is available and does not need to be repaid as long as the landlord agrees that the unit will be occupied for a minimum of six months.
Rooming House Residential Assistance Program	Landlords	This program provides financial assistance to owners of rooming houses with accessible rent for people with lower incomes. This program is available across Nova Scotia in both rural and urban areas.
Rental Residential	Landlords	This program provides financial assistance for landlords with affordable housing to make mandatory repairs to self contained units with lower income tenants. This program is available across Nova Scotia in both rural and urban areas.
Access-A-Home Program	Disabled Homeowners	This program helps people adapt their homes to become wheelchair accessible. The maximum amount available is \$5,000 forgivable grant

The Senior Citizens Assistance Program	Seniors	This program provides assistance to senior homeowners (age 65+) who would like to remain in their own homes, but cannot afford necessary repairs. A forgivable grant of up to \$6,500 is available.
Public Housing for Seniors	Seniors	This program provides affordable rental housing to seniors (age 58 and older) with low incomes. Rent is determined by your annual income.
Landlord Rent Supplement Program	Landlords	The Rent Supplement Program provides safe, affordable rental accommodation for low-income families and individuals in the private rental market. Housing Nova Scotia enters directly into an agreement with a property owner to subsidize a portion of the rent.
Neighbourhood Improvement Initiative	Landlords and Homeowners	Through the program, landlords and homeowners can apply for a non-repayable grant. These grants are made available for exterior, street facing improvements on the property and can be used for repairs, replacements, or the installation of new items.
Rental Housing Preservation	Developers	This program provides up to \$25,000 per unit in up-front capital funding and up to \$25,000 per unit in rent supplement funding over 10 years to rehabilitate existing affordable rental housing
New Rental Housing	Developers	This program provides up to \$25,000 per unit in up-front capital funding and up to \$25,000 per unit in rent supplement funding over 10 years to build new affordable rental units in areas where the population is growing or there is a shortage of housing. It.
Lone Parent Student Affordable Rental Housing	Low Income Single Parents attending school	This program offers through the Rent Supplement Program a limited number of subsidized rental units in privately owned apartment buildings or cooperative housing projects for low income single parents who are attending university.
Cooperative and Non-profit Housing	Coop and Non-profit housing low to med household income	If you have a low monthly income, you may be able to receive subsidy from your cooperative or through a rent supplement provided by Housing Nova Scotia.
Rent Supplement Program	low income households	This program provides affordable rental housing to low income families, seniors and individuals. A rental subsidy is paid to landlords or cooperative/non-profit housing projects and is based on how much you can afford.
Public housing for families	low income households	This program provides affordable rental housing to families in need and offers rental rates based on income.
Shelter Enhancement	Shelters	This program provides funding to improve existing shelter for women, children and youth who have experienced family violence. The program also helps to acquire and build new shelters and second stage housing where needed. For newly developed projects, funding of up to 100 per cent of the project's capital cost is available.
Property Tax Rebate Program	Seniors	This program is designed to help eligible seniors remain in their homes by providing them with an annual rebate on their municipal property taxes.

4 STRATEGIC PLAN

4.1 Overview

This chapter of the Housing Strategy should be considered a starting point for the work to come. Mapped out in the ensuing pages is a vision of how the Municipality can help meet the housing needs of its changing communities, and a broad plan to realize that vision.

A significant first step in initiating this plan is capacity building, putting in place a housing team (Housing Coordinator and Housing Organization) to drive the plan forward. The members of that team should feel empowered to make any necessary revisions to the plan, based on their own expertise and insights, and on changing circumstances and opportunities within the Municipality. This plan should in no way obstruct but instead help shape the decisions the housing team will make together.

With housing strategic plan, as with any endeavour, it's necessary to pursue goals that are within reach but still lofty enough to make meaningful change. To aim to accomplish too much too fast is to court failure, and falling short of an overly ambitious plan could demoralize the housing team and local community, derailing the entire undertaking. But to get mired in bureaucracy is to lose momentum and discourage potential funders and collaborators. Housing outcomes must show immediate measurable return on the investment of Council and other funding partners, which will help inspire faith and support among the public.

The following plan therefore aims to balance long-term and short-term objectives, prioritizing projects that can yield quick results and make immediate difference in the lives of community members, but also putting in place a system and team that will support the work to come, laying the groundwork for long-term success.

A detailed plan, including deliverables and action items, has been devised for Year 1-2, with broad goals defined for a five year period. Each year the housing team will conduct an annual process of planning and review, revisiting these broad goals and defining the next steps to be taken in the year(s) ahead.

4.2 Vision statement

The Municipality of the County of Inverness strives to play an active, strategic role in housing, taking active measures to ensure that all residents have access to affordable, suitable and adequate housing and to help shape balanced and prosperous communities in the years to come.

4.3 New Municipal Role in Housing:

INSTITUTE a new subdepartment/branch/subsidiary of the Municipality dedicated to implementing the housing strategy, building capacity to meet the needs and overcome the challenges outlined in this report.

GUIDE local housing development, assisting community members in establishing housing groups, advising on housing needs and development process, liaising with the Municipality, and helping community members and developers access provincial and federal funds.

LEGISLATE policies and taxation strategies that encourage market trends compatible with Municipal housing objectives

PARTNER with private developers, local organizations, housing agencies, and local businesses to help develop housing that meets mutual housing needs.

FUND the development of housing projects that meet municipal objectives, young families purchasing their first home, and homeowners in core housing need undertaking renovations that will bring their home to a state of adequate condition.

ADVOCATE for municipal housing needs and opportunities to other levels of government and housing agencies.

COMMUNICATE housing needs and opportunities, implementation of housing strategy, process for forming housing co-operative or housing project, housing funding and program options and rental housing listings. [i.e. promotion through press, housing page of municipal website, housing facebook page, rentals listings, mail out that community members can sign up for, and ongoing liaising with development groups and housing groups.]

ACCOUNT for housing work undertaken within the Municipality and future housing needs by tracking statistical housing data, monitoring shifts in housing trends, and improving Municipal records of housing-related data.

MOBILIZE local communities by helping to establish an area advisory group, a Community Land Trust, and community-based housing groups and/or cooperatives.

4.4 Capacity Building

Though there is no shortage of housing challenges within the Municipality of the County of Inverness, neither is there a shortage of solutions. Throughout the long process of community consultation and data analysis that resulted in this report, what was repeatedly made evident is that there a great number of projects, initiatives and strategies are possible—local residents and associations offer countless ideas, and enthusiasm to support their execution. However, there is no individual or organization in place to realize these ideas.

To ensure the successful implementation of this housing strategy, responsibility for oversight and execution must be clearly assigned to a team explicitly dedicated to that purpose. Relying on the volunteer hours of community groups results in burnout, slow and unsteady progress of larger objectives, lack of focus and purpose, and failure to achieve goals due to inadequate resources. Hiring a professional and experienced individual solely devoted to doing the legwork of developing and implementing housing policy and projects, while also establishing a housing organization populated by skilled and committed stakeholders and community members, will allow that organization to focus on providing guidance, insight and supervision instead of expending their efforts on day-to-day housing and planning work to the point of exhaustion.

Housing Development Coordinator:

A Housing Coordinator will continue the work begun with the Municipal housing strategy, leading and facilitating housing projects and programs within the Municipality; advocating for the Municipal housing agenda to other levels of government; liaising with community groups, developers, local organizations and individual community members; creating and maintaining a housing website; promoting all Municipal housing initiatives, including the Municipal housing strategy; advising Council on housing matters and reporting on Housing Organization activities; keeping detailed records of all Municipal housing data and tracking trends in house sales, dwelling and population counts and other data points; and serving the Housing Organization as both consultant and agent, offering additional assistance with administration, research, and communications.

Housing Development Organization:

The Housing Organization will represent the housing interests of the Municipality and its communities, working together to advance objectives of the Municipal housing strategy and oversee project and program development; coordinate financial, legal, and property resources in service of the housing strategy; and advise on all other housing-related efforts and initiatives. Its members should include various housing stakeholders, with representation from Municipal Council, local communities, the construction industry, and community organizations; they should pool expertise on the construction and development industry, business planning, finance, project management and other relevant skills. Together, the Housing Organization will preside over the establishment of major housing mechanisms such as a Community Land Trust, a Housing Trust Fund, and/or a housing CEDIF.

4.5 Five Year Plan

Below is a preliminary outline of short-term and long-term objectives over the next five years, with an overview of the initial two-year pilot period itemizing the actions required to realize those objectives, as well as assigned responsibility to move those actions forward.

SHORT TERM OBJECTIVES (Years 1-2)

- Increased Municipal Capacity
- Municipal Housing Communication Strategy
- Municipal Housing Website
- Municipal Housing Records
- Housing Project 1 (Pilot: Development fees/tax abatement and subsidized infrastructure)
- Housing Project 2 (Pilot: Municipally led housing development)
- PACE program
- Home Ownership Program
- Housing Strategy Benchmarking

LONG TERM OBJECTIVES (Years 3 - 5)

- Community Land Trust/Municipal Land Bank
- Housing Project 2 Completion & Review
- Renovation Assistance Program
- Reassessment of Municipal role in provincially managed Public Housing
- New Taxation Policy
- Development plan and initiation of Housing Project 3

Year 1-2 Action Plan

DELIVERABLE	ACTION	RESPONSIBILITY
Increased Municipal Capacity	Approve Housing Strategy	Council
	Hire Housing Coordinator	Council
	Assemble Housing Organization	Council, Housing Coordinator
	Establish Housing Fund	Council, Housing Coordinator, Housing Organization
	Review and pursue all potential funding sources	Housing Coordinator, Housing Organization
	Present Housing Strategy to Housing Organization	Housing Coordinator
Communication Strategy for Municipal Housing	Present Housing Strategy to development associations and local organizations	Housing Coordinator
	Initiate community-based housing working groups	Housing Coordinator
	Provide ongoing support to developers, potential homeowners and housing organizations	Housing Coordinator
	Liaise with realtors and community groups	Housing Coordinator
	Update Council on all important developments in housing market	Housing Coordinator
	Advocate for local housing to upper levels of government	Housing Coordinator
Municipal Housing Website & Rental Listing	Create, promote, and maintain housing website	Housing Coordinator
	Post rental listing service on housing website and promote widely	Housing Coordinator
Municipal Housing Records	Create inventory of housing resources, assets, and opportunity sites	Housing Coordinator, Housing Organization
	Create and maintain Municipal housing records, incorporating new Stats Can and PVSC data as released	Housing Coordinator
	Conduct year-end review of PVSC reported house sales in largest Municipal communities and incorporate in housing records	Housing Coordinator

Housing Project 1 (Pilot: Development fees/tax abatement and subsidized infrastructure)	Determine budget, screening and funding process for Housing Project 1	Council, Housing Coordinator, Housing Organization
	Solicit, assess and select applicant(s) for Housing Project 1	Housing Coordinator, Housing Organization
	Distribute funding for Housing Project 1	Housing Organization
	Year-end review of Housing Project 1	Council, Housing Coordinator, Housing Organization
Housing Project 2 (Pilot: Municipally led housing development)	Assemble Housing Project 2 Development Team	Housing Coordinator, Housing Organization
	Produce Housing Project 2 Development Plan	Housing Coordinator, Housing Organization, Development Team
	Choose Housing Project 2 Site	Council, Housing Coordinator, Housing Organization, Development Team
	Write Housing Project 2 business plan	Housing Organization, Development Team
PACE program	Work with Efficiency One to design, approve, and implement program	Council, Housing Coordinator, Housing Organization
	Work with Efficiency One to promote program	Housing Coordinator, Housing Organization
	Launch program	Housing Coordinator, Housing Organization
Home Ownership Program	Consult with province about program requirements	Housing Coordinator, Housing Organization
	Develop implementation plan for program	Housing Coordinator, Housing Organization
	Consult with local bank or credit union about setting up revolving loan fund to support program	Housing Coordinator, Housing Organization

4.6 Target Development Areas & Potential Pilot Projects

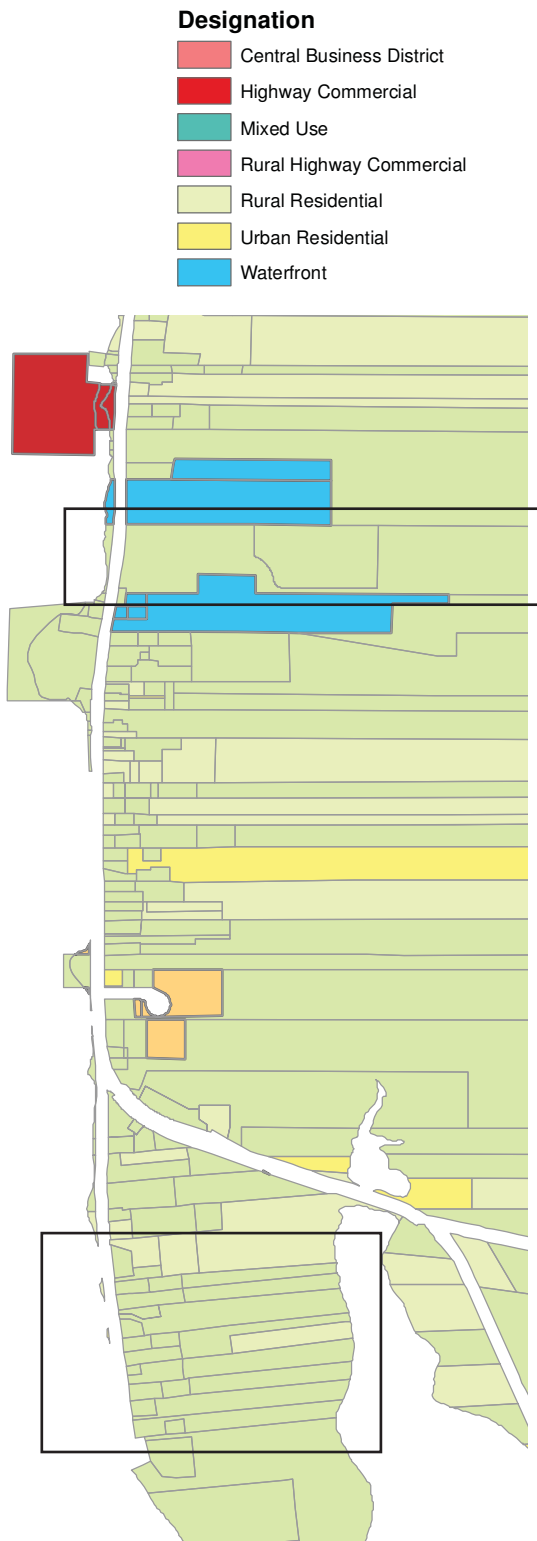
i) Cheticamp

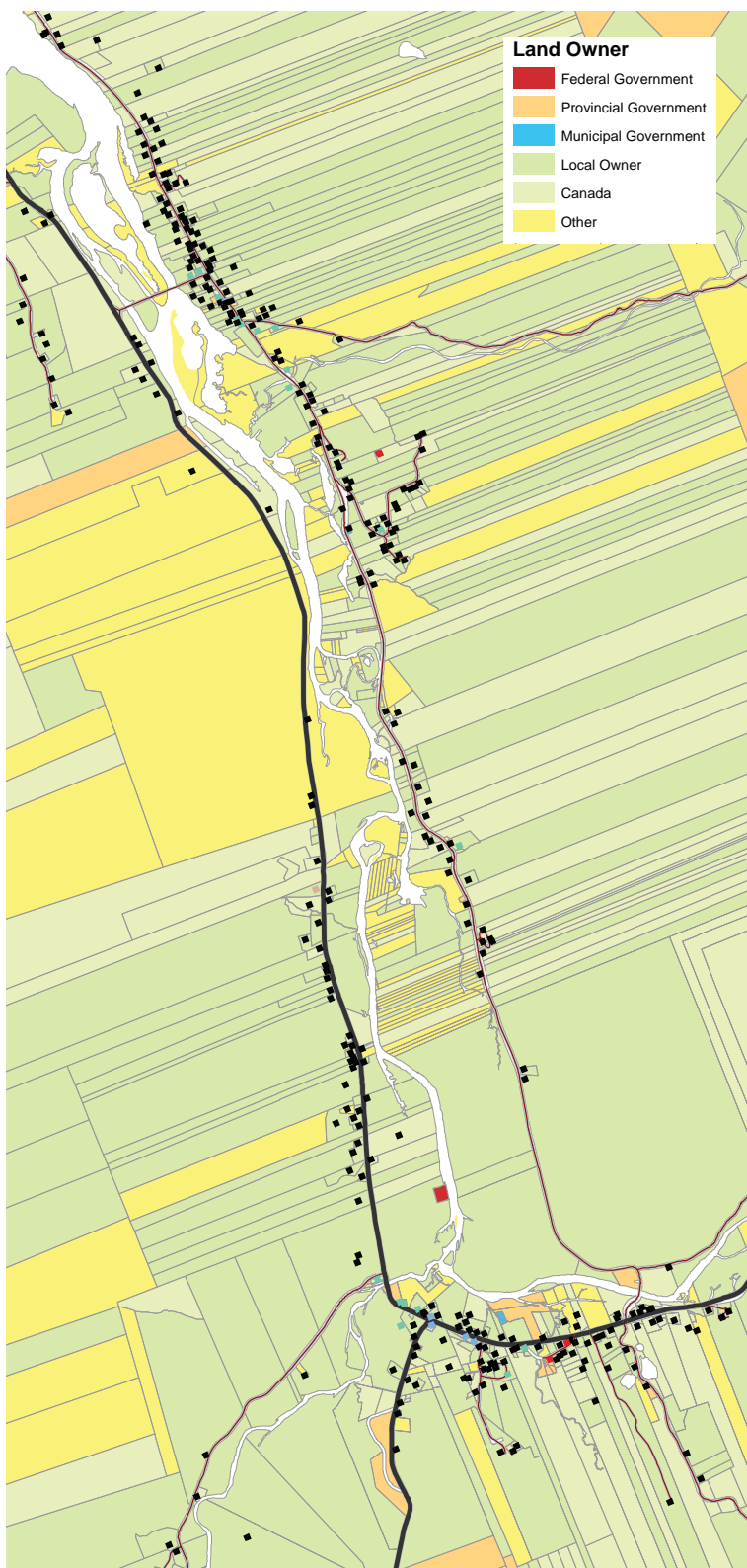
There is a lot of potential for project development within the “Urban Residential” zone in the Cheticamp Plan Area. There is plenty of open land behind main street, however land ownership is the key. This is a long waiting list of seniors eager to downsize somewhere in or close to town. Two areas were highlighted as potential development sites for housing. The first area is an ideal location for higher density development in the designated “Quartiere Culturel”, adjacent to the NDA and the local hospital. The second area is located at the south end of the village on Pointe du Havre, where there are several generous parcels of land for development.

POTENTIAL PILOT PROJECTS:

A housing working group has been assembled, and are actively seeking solutions to their housing issues, such as meeting the strong demand from its aging population for seniors housing, as well as suitable housing options for young families, either rental or homeownership.

With its active organization and willing local developer, there is potential for the municipality to provide support for housing developments and/or a municipally-led pilot project. No site has been confirmed, but they are currently reviewing potential properties that might be available and suitable for an affordable housing project.





ii) Margaree Forks

There are no zoning guidelines established for the communities of Margaree, and there are many small clusters of dwellings - ideal areas to build would be in Belle Cote, East Margaree, Margaree Forks or Margaree Centre.

POTENTIAL PILOT PROJECTS:

While there is no group currently active in developing a housing project, there is a very eager group of residents in this district interested in doing so, in response to the needs of local seniors looking to downsize and stay in the community. The adaptive reuse of the former school into the Cranton Crossroads Community Centre is demonstrative of the local residents' willingness to develop a community-centred residential development project.

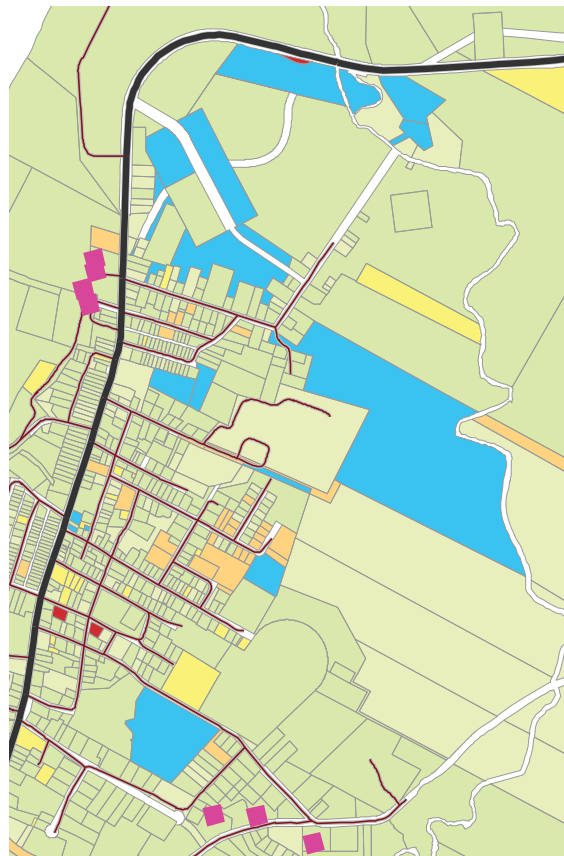
Amenities in Margaree Forks and East Margaree provide attract locations, on or just off the Cabot Trail, for housing projects to be built.

Settlement areas of East Margaree (above), and Margaree Forks (below).

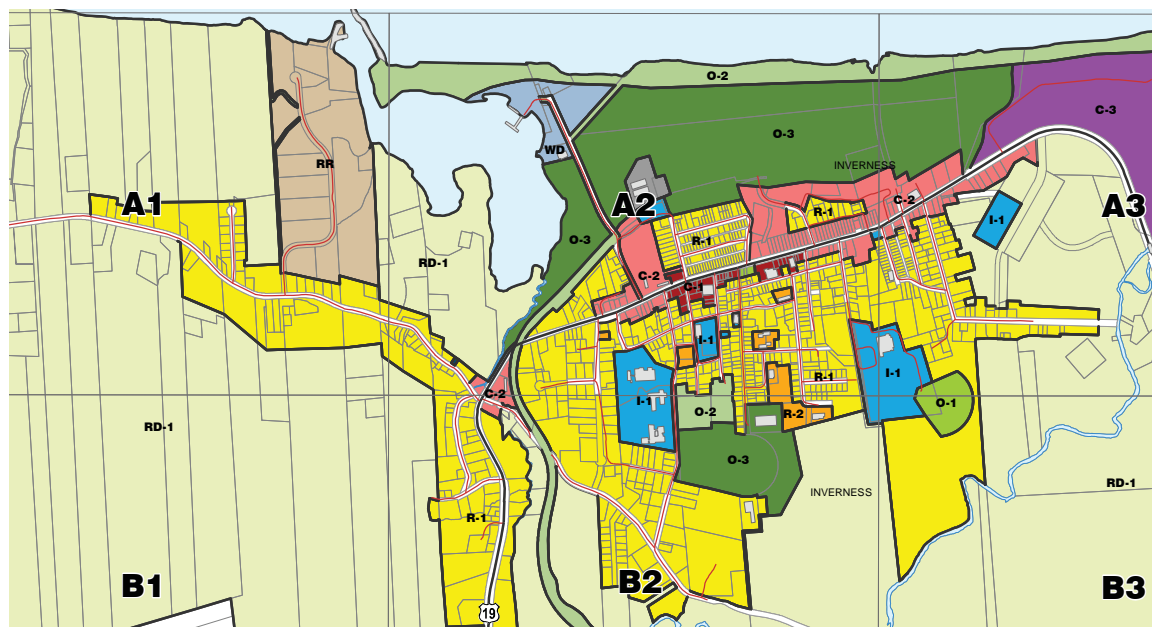
iii) Inverness

The community of Inverness is experiencing significant transformations in recent years, which coincide with the success of two new world-class golf courses developed by Cabot Links. The increase of high-end residential developments, seasonal occupation and employment have put pressures on the local market, such as little to no vacancies and inflated property values. Affordable housing has become a big issue given that seasonal residents (either tourists or employees) are making year-round affordable accommodation difficult to find.

In response to these pressures, the Inverness Municipal Planning Strategy and Land Use By-laws were revised and approved in 2015. In addition to the designated Residential Urban (R-1) zone, the Land Use By-laws identify a new Residential Multiple-Unit (R-2) zone, which allows Senior's Residential Complexes and resi-



Municipally-owned properties in blue, located around the Arts Centre, behind the school.



Zoning Map Index

- R-1 Residential Urban
- R-2 Residential Multiple Unit
- RD-1 Rural Development
- RR Rural Residential
- I-1 Institutional
- O-1 Public Park
- O-2 Open Space
- O-3 Intensive Recreation
- C-1 Commercial Business District
- C-2 Commercial Mixed Use
- C-3 Commercial Tourism
- WD Waterfront Development
- M-1 Industrial
- WHD Wellhead Protection

dential projects consisting of up to four dwelling units, with the added provision that five or more units may receive approval by Development Agreement, subject to review for general compliance to the guidelines in the MPS.

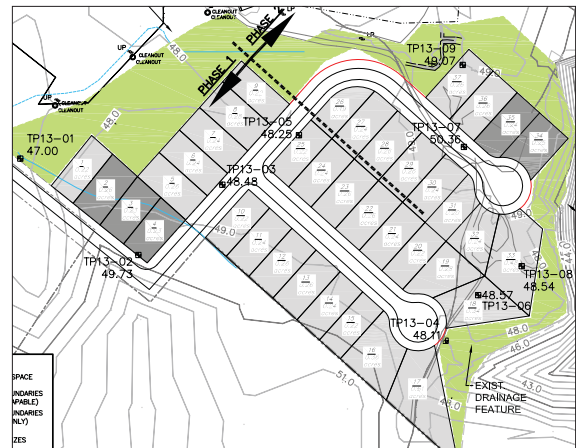
There is currently a subdivision in development behind the racetrack off Maple St. extension, which will have 35 fully serviced lots. Lots are starting in the range of \$60,000. The municipality has also contracted out a geotechnical survey to be completed for municipal property behind the school, with schematic scenarios of potential lot development.

POTENTIAL PILOT PROJECTS:

A 1.7 acre municipally-owned lot on Hillcrest Extension has been earmarked in recent years by a local housing organization for the development of 8 affordable housing units.

The municipal property behind the school has the potential for approx. 38 lots, however it could also be an ideal location for a more innovative approach. Considering the size of the property, proximity to the school, arena and Arts Centre, it is a unique opportunity to avoid conventional subdivision and see a greater return with a well thought out approach to its development.

The big challenge for this community is that the rental market cannot accommodate the influx of seasonal employees, let alone new residents looking to migrate here, nor existing residents looking for affordable housing and building equity.



Top, municipal property behind the school; middle, 1.7 ac municipally-owned property at the top of Hillcrest Ave; bottom a schematic rendering of community greenspace in 8-unit development

iv) Whycocomagh & Lake Ainslie

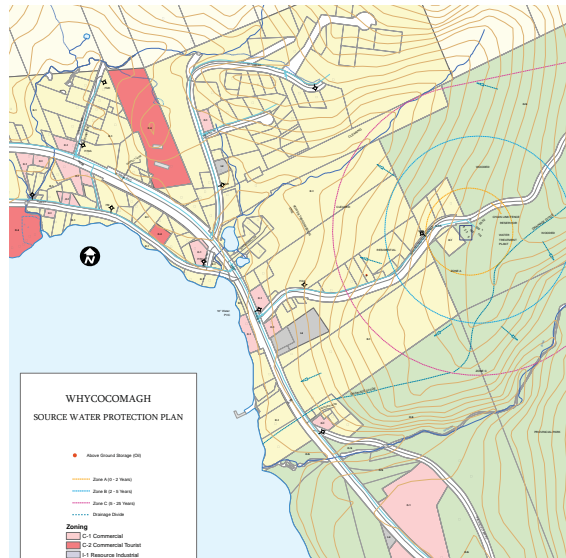
Whycocomagh is the only community that has established zoning guidelines in District 4. There is a shortage of rental housing, where existing rentals are full and much of the community commutes to work elsewhere. There is potential for partnership with the Waycobah First Nation, which is experiencing a population increase.

POTENTIAL PILOT PROJECTS:

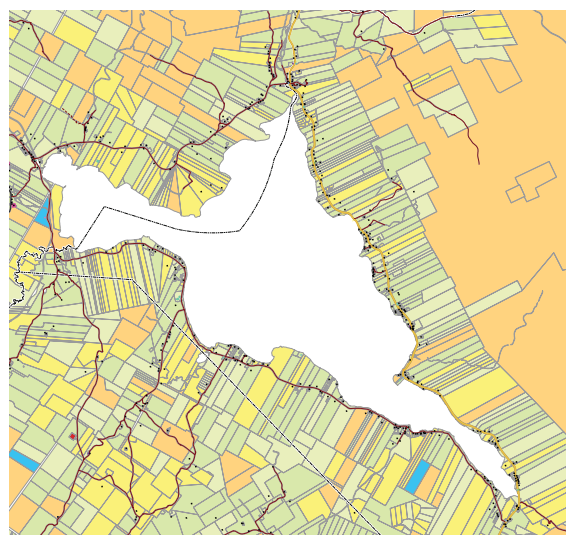
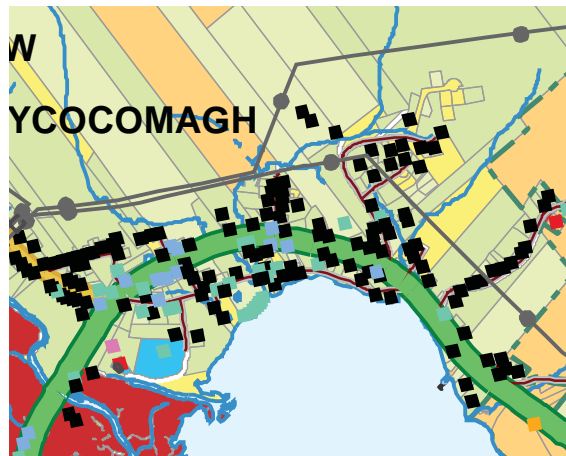
At the time of the community consultation, there were no organizations actively looking to develop affordable housing. Participants did identify land in Whycocomagh, on Sidney Smith Road, that has access to municipal services and would suit a 10-12 unit project.

A volunteer group within the Lake Ainslie Development Association is working towards having a seniors housing development. The group is currently focusing on finding an appropriate piece of land, as well as crafting a business plan so they can apply for funding.

They are interested in establishing a non-profit the potential of rental apartments for seniors - 2 bedroom units with shared facilities. Although yet to be determined, it is possible that a percentage of the units will be allocated for low-income earners and possible secure some funding available.



Municipal services map of Whycocomagh (top), land ownership map of Whycocomagh (middle) and settlements around East & West Lake Ainslie (below).



v) Mabou

The Mabou area has great potential for residential development, however has suffered from much of its valuable land being locked up in family estates. These properties are ideal for development given their access to municipal water and sewer services. The community does not currently have a Municipal Planning Strategy nor zoning guidelines, which prove problematic for facilitating development.

POTENTIAL PILOT PROJECTS:

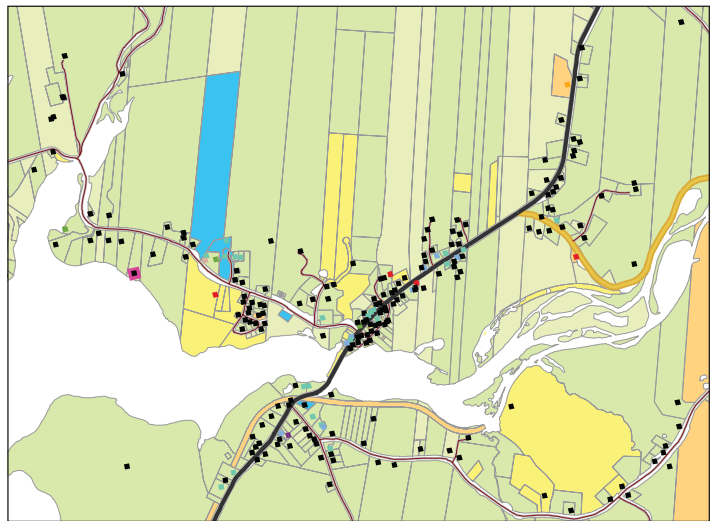
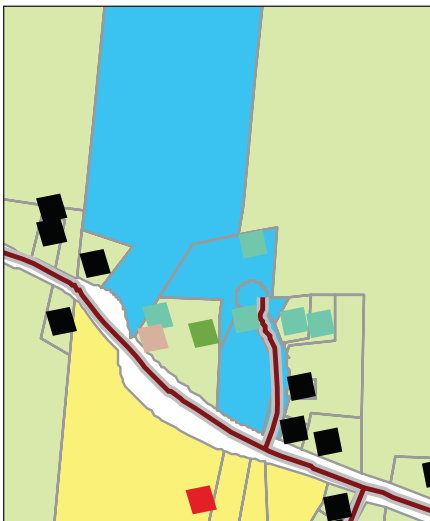
A local non-profit development group, Earras Property Group, has been very active in recent years attempting to bring a residential development to the Mabou area, since the Halifax Biomedical company set up shop in the village. The business owner found one of the problems it experienced was attracting new employees - mainly because of the lack of suitable housing options. The Earras Property Group serves as an action arm within the Mabou Growth Fund, borrowing the funds to facilitate the

development of new residential housing projects.

Financing has been in place for some time, but finding land to develop has been the difficult part of development effort. They now have land that is ideal for residential development - it is municipally serviced and adjacent to a large plot of municipal land which includes the Arena and community playground. The plan is to build 8 duplexes - for a total of 16 two-bedroom units. A developer is currently preparing estimates and, should it be feasible, they will look to begin development in 2017.

As a non-profit group they may seek some assistance from the county in the form of infrastructure development/costs and possibly design/planning costs of the project. What this project may need from the county to assist them in moving forward is help with infrastructure costs/development, such as rerouting water lines, road development/re-paving.

Site of potential new housing development by Earras Property Group (left) and settlements in the Mabou community (right).



vi) Port Hood

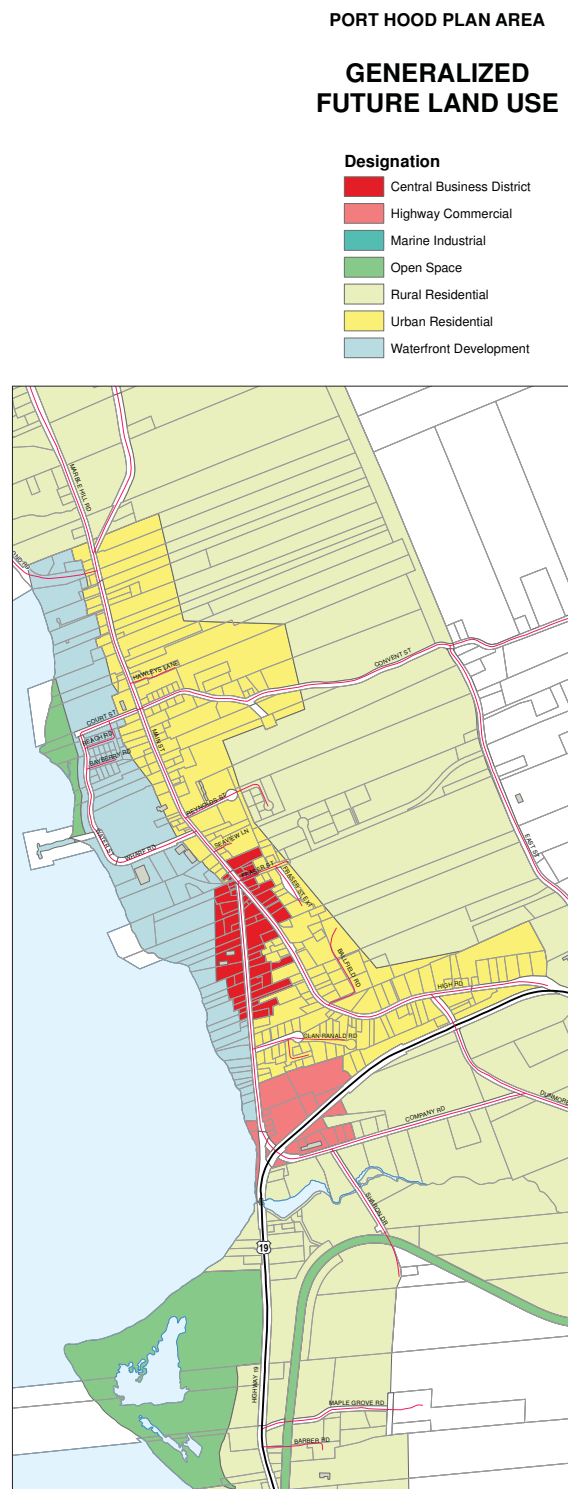
The Port Hood area is primed for new development - with its recently updated Municipal Planning Strategy (MPS), upgraded municipal services, 2014 Conceptual Development Plan and Facade & Streetscape improvements underway.

The newly updated MPS has established a Residential Urban (R-1) Zone designated R1 “Urban Residential”, as residential development areas within the serviced area of the community. Multiple family dwellings are not yet pre-zoned, but are to be processed as amendments and reviewed for general compliance to the guidelines in the MPS.

Promoting higher density along the main street, such as multiple family dwellings that have access to municipal services, provides a great opportunity for the development of affordable multiple family dwellings. The challenge this community has, like other communities in the county with a high seasonal occupancy, is the lure for market housing development that only provides high end and/or seasonal housing development.

POTENTIAL PILOT PROJECTS:

There are no activities on record to bring affordable housing development to this community, however, the community development group has been very active with its recent projects, and with the completion of the Facade program approaching, it would be a good time for the municipality to work with this group as it looks to dedicate its efforts on the next project.



vii. Port Hastings

The Port Hasting area consists mostly of residential properties - mostly in service to residents that commute to work elsewhere, such as Port Hawkesbury or towards Antigonish. The prime area designated for future residential development is located directly adjacent to the Port Hawkesbury town line.

The MPS is dated 1997, and in need of updating. As of now the R-1 area is listed as serviced, with R-2 listed as future residential development area, which are adjacent to existing residential areas and would require extension of municipal services.

POTENTIAL PILOT PROJECTS:

There are currently no community groups active in developing affordable housing projects, however there has been a developer-driven market housing project

to build 4 units for seniors. The project was stalled because of issues bringing municipal services across the highway to the site, but hopefully with municipal assistance this can be resolved, as well as set precedent for viability of more affordable units in the future.

There was also a recent development in Port Hawkesbury that set an example for the district and the municipality as a whole for the repurposing of aging building into affordable housing, with the renovation of the former Canso Court buildings. The property consists of 4 buildings that will be developed in phases, and result in 48 units, half of which will be designated as affordable.

Property development in the Port Hastings Plan Area.



4.7 Conclusion

In the years to come, the details of the plan outlined in this chapter—and even of the overall housing strategy—will evolve in response to experience, changing circumstances and new challenges and opportunities. But the larger vision that is presented here is one that has the power to make real and lasting positive change in the communities of the Municipality of the County of Inverness.

In recent years, as corroborated by the data and consultation responses presented in this report, the Municipality has undergone a great deal of change, as whole industries flourish or fail, and the makeup of the population shifts dramatically. With older residents constituting an ever greater part of the Municipality, while the younger population dwindles, steps must be taken to ensure the ability of both these important and vulnerable groups to thrive. Housing is a powerful tool, and this document aims to help the Municipality make skilled and purposeful use of it, shaping secure and prosperous communities for generations to come.

5 APPENDIX

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Municipal Planning Strategy – Inverness, last revised 2015

Municipal Planning Strategy – Port Hood

Municipal Planning Strategy – Whycomomagh

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5.2.1 Inverness County Dissemination Areas and Selected Communities

The following information was provided by Nova Scotia Department of Finance, Economics and Statistics Division. 2016. Inverness County Dissemination Areas and Selected Communities.

Originally collected by the former Nova Scotia Community Counts - Community Data Program, the following data provides more detailed data on dwellings in selected communities. However, this data was not utilized in the District Profiles because the geoded areas for each community did not accurately reflect the actual geographical settlement boundaries. Council agreed that such information was better suited for reference in the Appendix.

The following pages have been prepared by the Department of Finance, Economics and Statistics Division. It shows these geocoded areas, followed by a list of dwelling counts in those areas for the years 2001, 2006 and 2011. The data was collected from the following sources:

CENSUS 2001 Population and Dwelling Counts

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<http://www12.statcan.gc.ca/datasets/Alternative.cfm?PID=53395>

CENSUS 2006

97-554-XCB2006029

[http://www12.statcan.gc.ca/datasets/Index-eng.cfm?Temporal=2006&Theme=69&VNAMEE=Household%20size%20\(9\)&GA=53087&S=2](http://www12.statcan.gc.ca/datasets/Index-eng.cfm?Temporal=2006&Theme=69&VNAMEE=Household%20size%20(9)&GA=53087&S=2)

CENSUS PROFILE 2011

98-314-XCB2011007.IVT

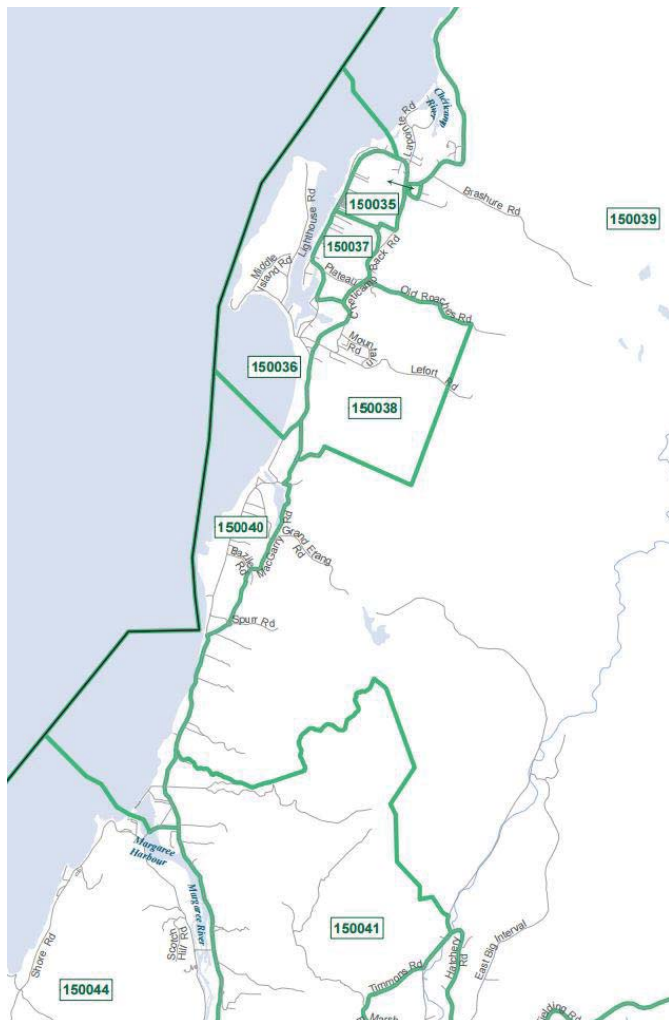
<http://www12.statcan.gc.ca/datasets/Alternative.cfm?PID=104351>



SUBDIVISION A

DA 150034

In the designated area 150034 there are two areas of interest – Meat Cove and Pleasant Bay. These two communities combined do not include all population and dwellings. There is another community (Petit Etang) at the south end of the DA that is close to Cheticamp. It probably has a significant share of population and dwellings for the DA.



DA 150035 to DA 150039

With reference to the Google map of Cheticamp, the town is narrowly defined as DA150035 and DA 150037. Others may differ and include the peninsula DA 150036 and parts and DA 150039 and DA 150038.

DA 150040

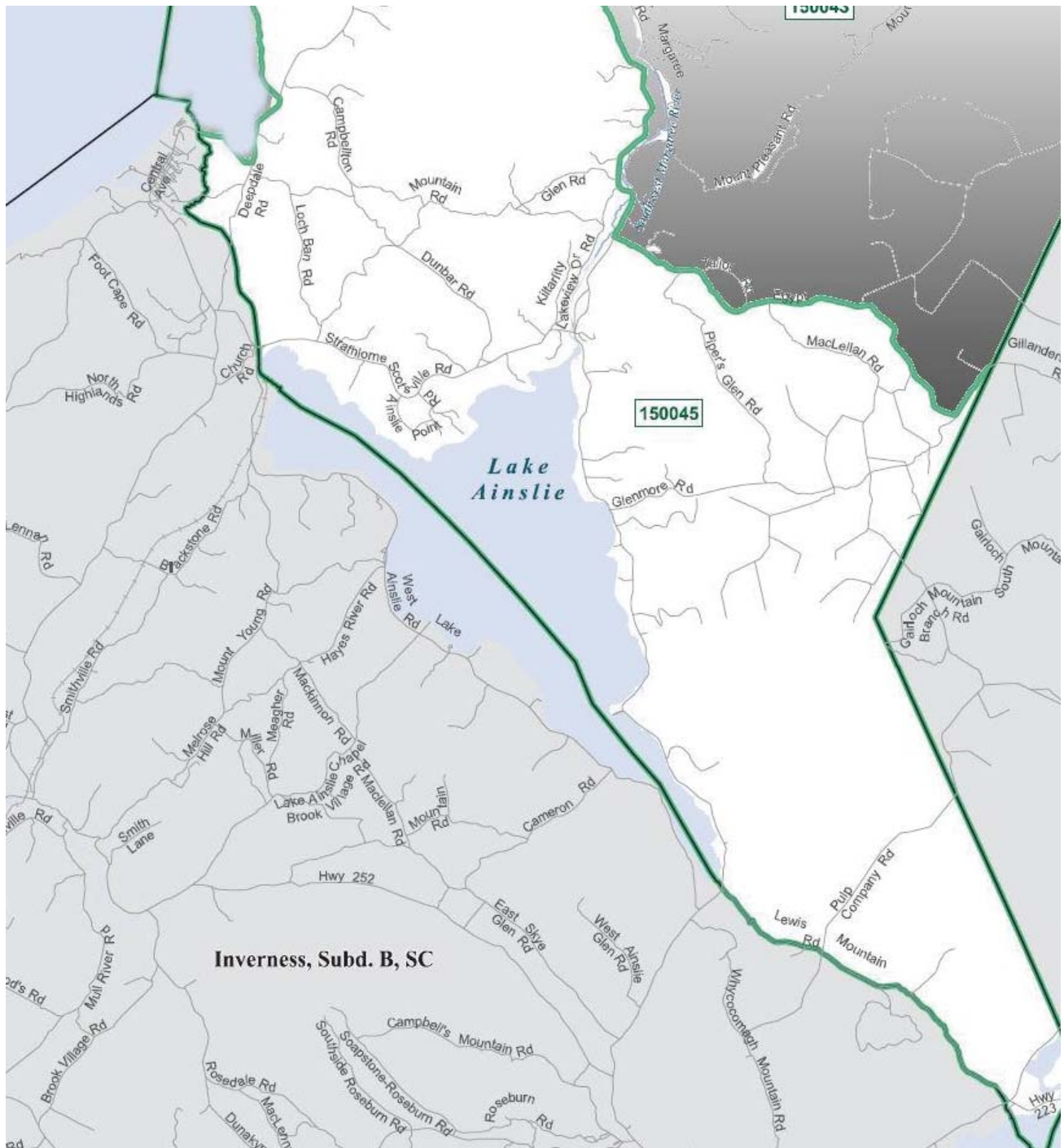
St Joseph de Moine is clearly in this DA, but dwellings and population at the southern end come close to being considered part of Margaree. IT could also be argued that parts of DA150039 may include St Joseph residents and dwellings.

DA 150041 to DA 150044

These four DA's have been identified as Margaree but the choice is somewhat arbitrary. DA 150044 is the main element while the others are part of the valley or hinterland.

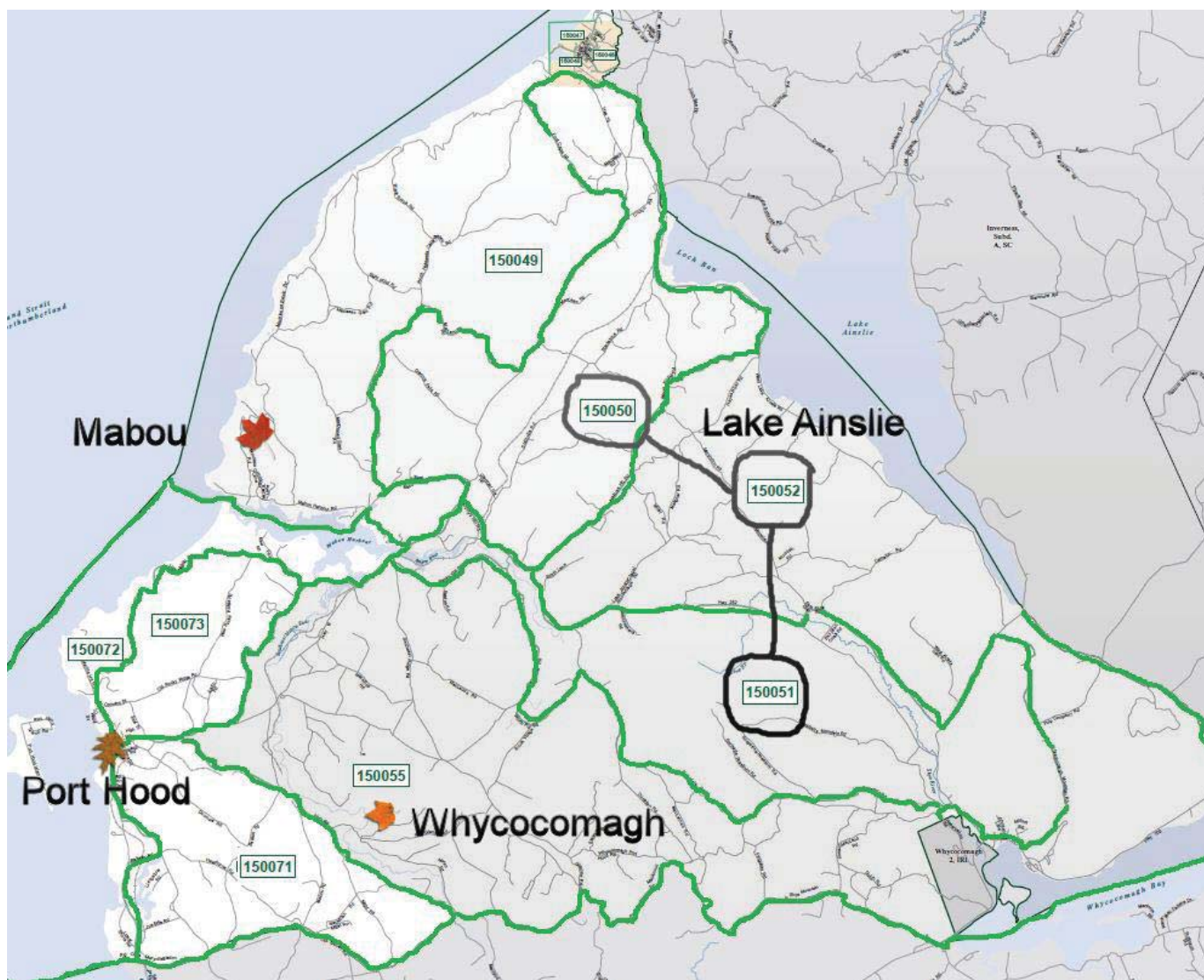
DA 150045

This DA is the south east part of Inverness SubB A and includes that part of the county north and east of Lake Ainslie



INVERNESS SUB DIVISION B

OverView



In this section we have notes on Inverness (town), Mabou, Port Hood, the area south and west of Lake Ainslie and Whycocomagh

DA150046 to DA 150048

Here we have a Statistics Canada definition. The definition of the town Inverness may be narrow. Actually part of DA 150050 is also within the shaded boundary yet parts of DA 150049 are excluded.

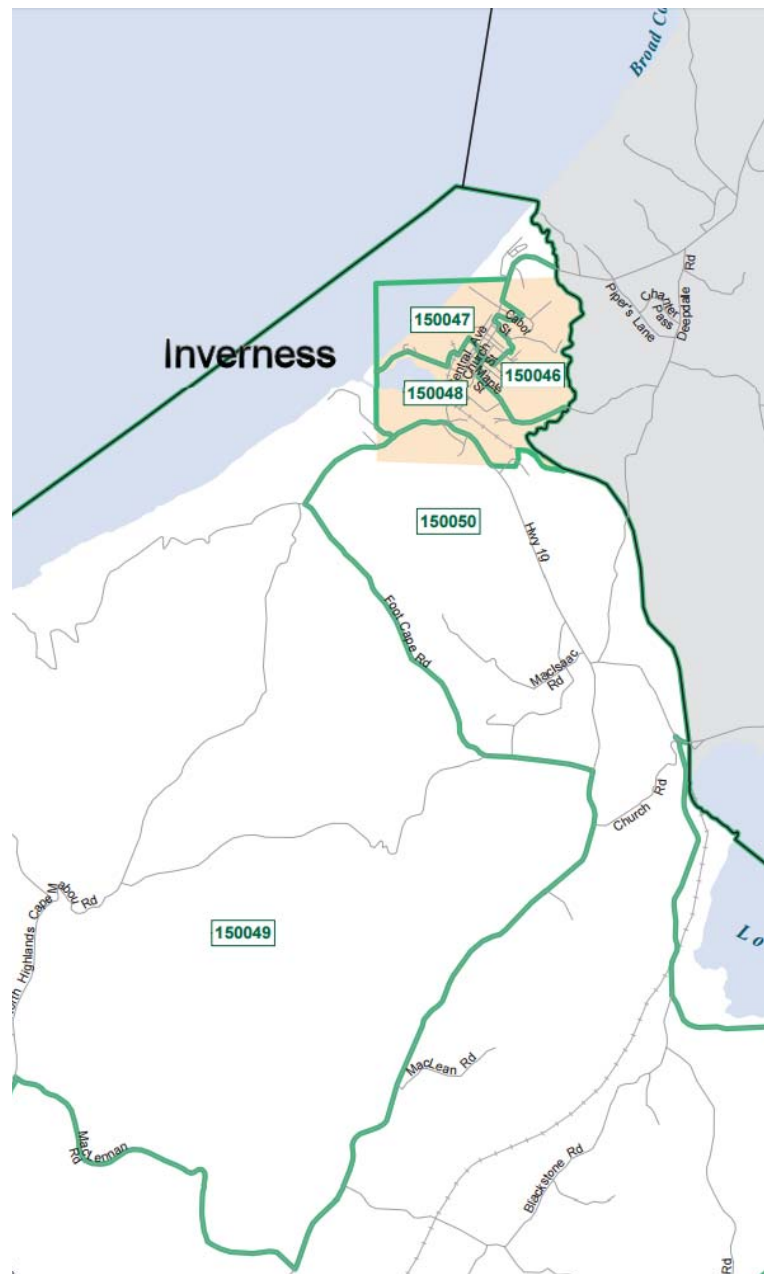
Also excluded are parts of DA 150045 that area is within Inverness SubD A. Google maps definition of the town of Inverness is also somewhat different parts DA 150048 and all of DA 150050 and DA 150049 would be excluded.

DA 150050 to DA150052

Assigned to the area of the county south and west of Lake Ainsley.

DA 150053 to DA 150055

Assigned to Whycocomagh 2 and Whycocomagh.





DA 150049

Where is Mabou?

Google maps has Mabou at the head of Mabou Harbour, STC with the DA 150049 which includes the coast line up to Inverness. If Mabou is at the head of Mabou harbor, then both sides (and DA's) may be part of the community of Mabou. Included DA are 150049, 150072, 150051 and 150055.

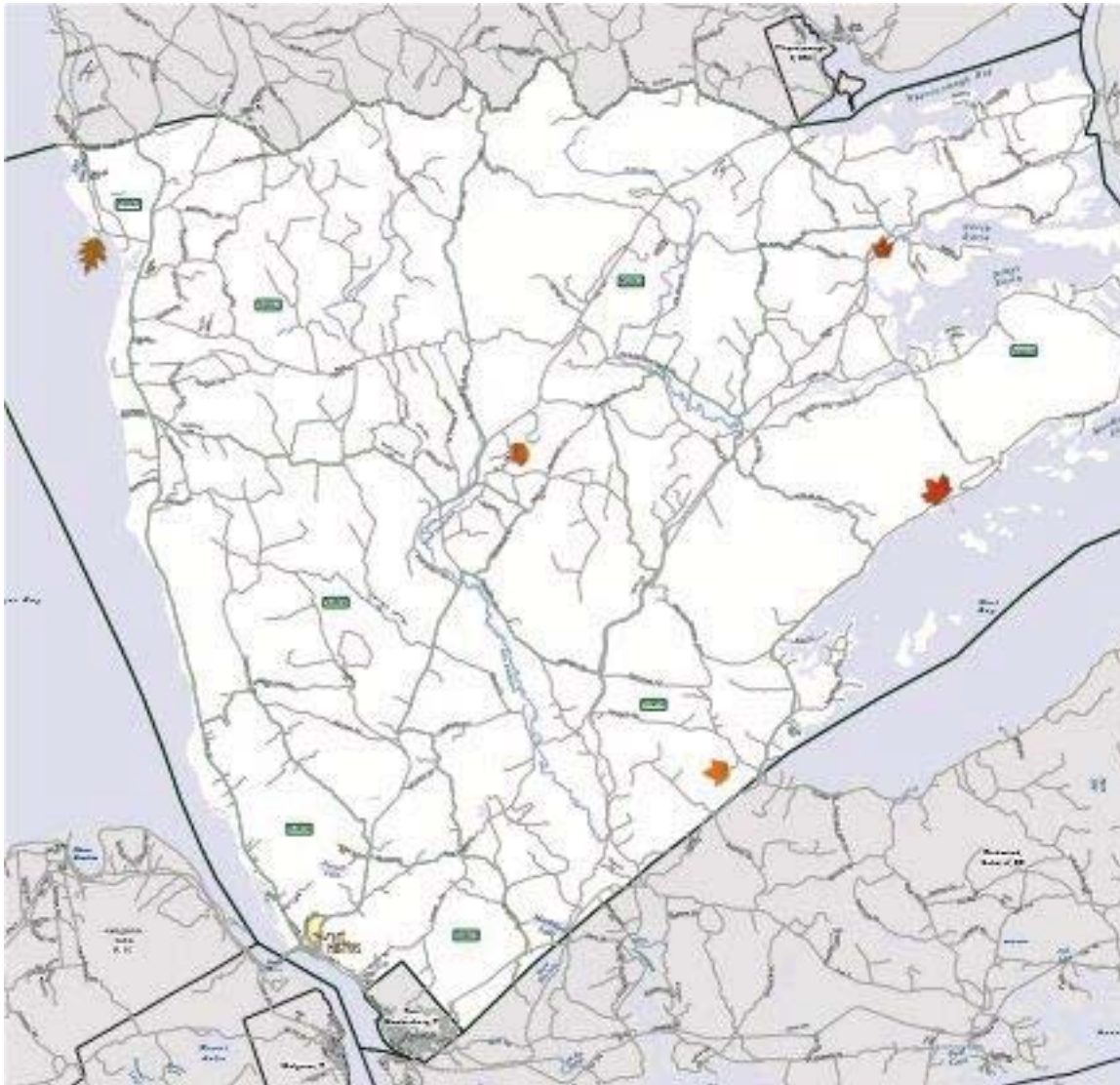
DA 150071 to DA 150072

Assigned to Port Hood

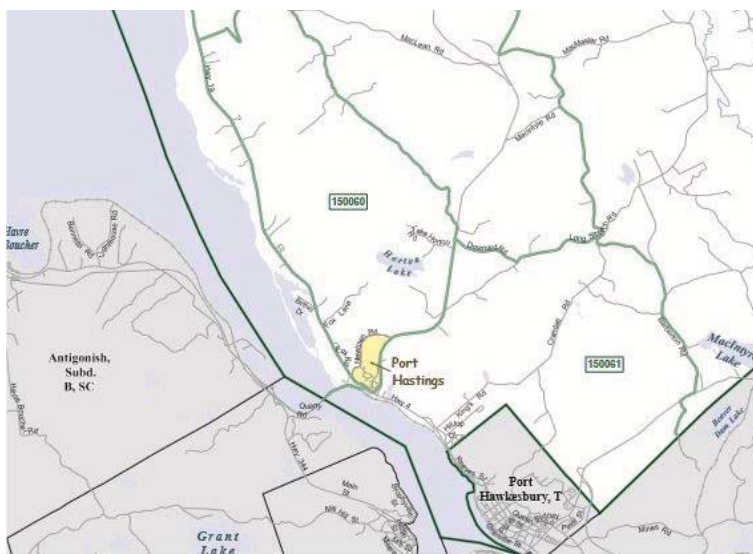


INVERNESS SUB DIVISION C

Overview



In this section Port Hastings, Port Hawksbury, Judique, Glendale, and Marble Mountain et al.



DA 150060

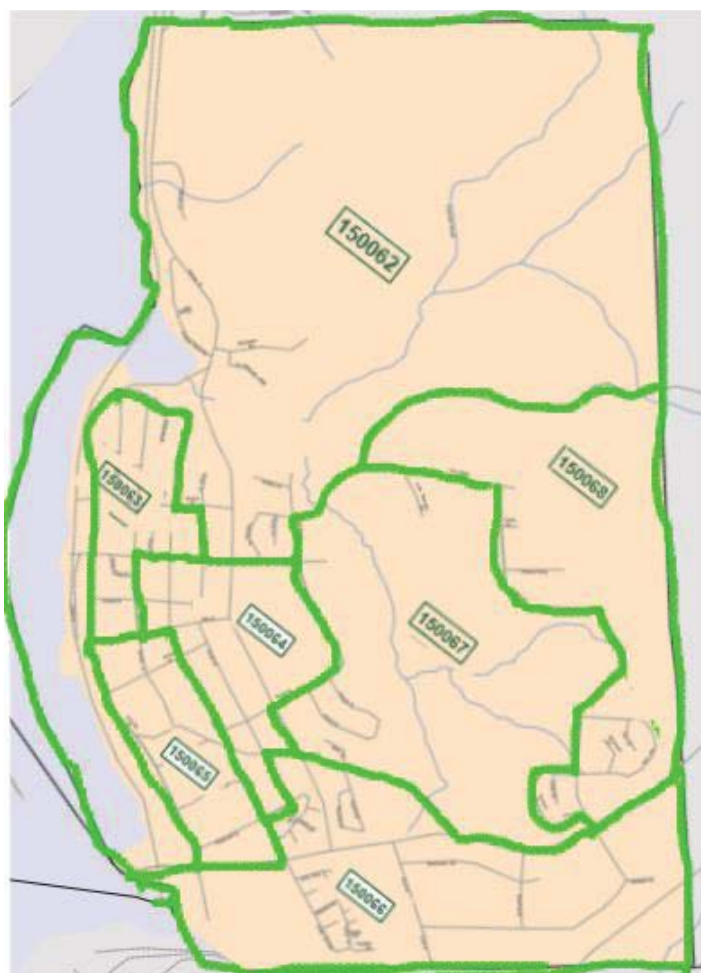
The STC map shows Port Hastings as part of DA0060.

DA 150061

Is it part of Port Hastings? or Part of Port Hawksbury?

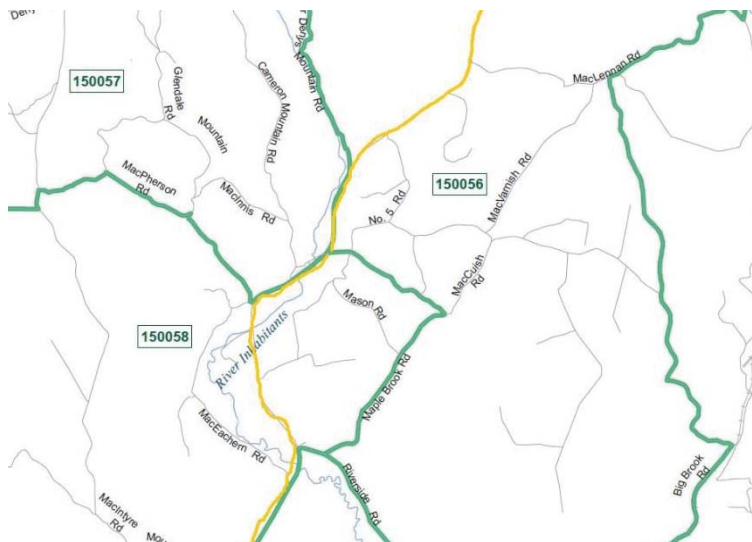
DA 150062 to 150068

STC identified these designated areas was part of Port Hawksbury



DA 150057 to 150059 (opposite page)
These designated areas have been assigned to Judique even though the town is located near the top of DA 150059. As the area covers the coast from Maryville Station Road to Port Hastings, and the eastern border of DA 150059 is the western border of DA 150057 and DA 150058, all or part of the population and dwelling counts could form a part of Judique statistics. The community of Judique is about 20km south of PortHood.

Note: Yellow line is the Trans Canada Highway.

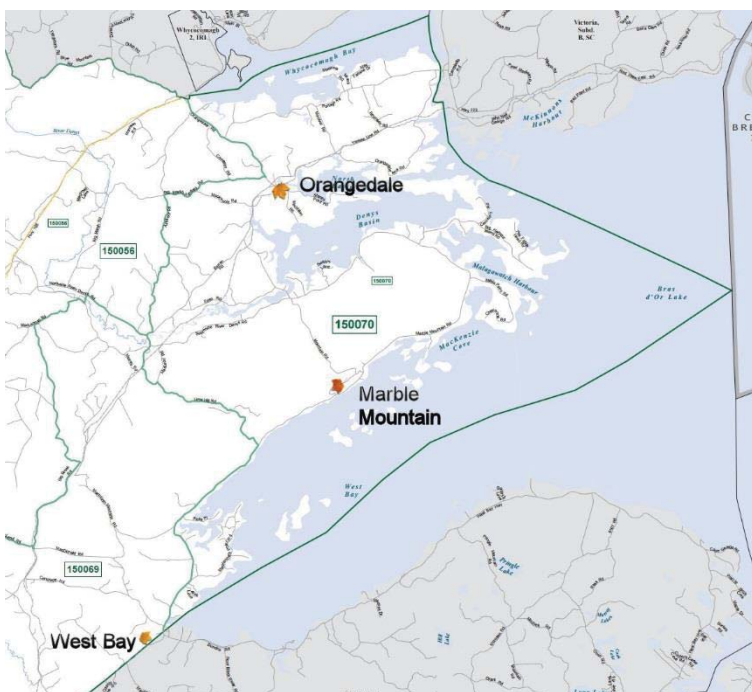


DA 150056

To the east of Judique (25km) is the community of Glendale. It has been assigned to DA 150056. However, part of the population and dwelling counts of DA 150057 and DA 150058 could be part of Glendale as the Trans Canada highway and secondary roads serve as common boundaries of the three designated areas.

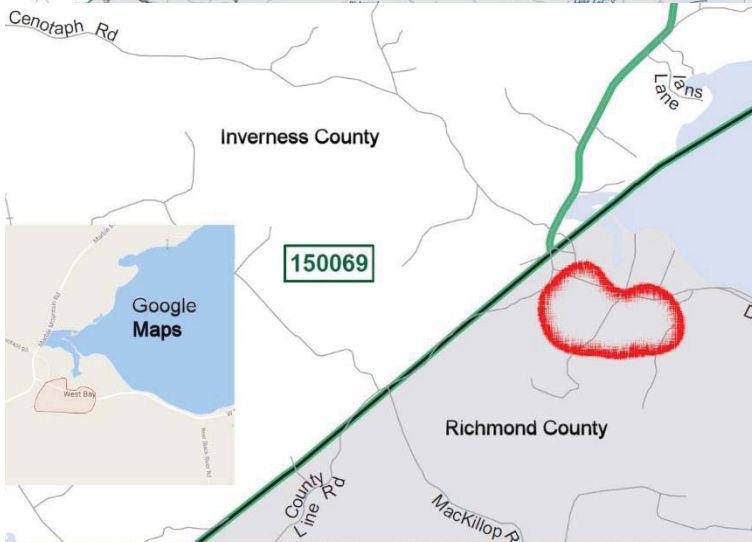
DA 150070

This DA serves two and possibly more communities. They share 425 in 2011 and 506 in 2006. In the north, Orangedale is close to the DA 150056 which serves Glendale. In 1991, Orangedale is reported to have a population of 129 persons. In 2006 and 2011 we don't report any statistics for Orangedale, as there are none available. Marble Mountain reported a population in 1991. For 2006 and 2011 there are no numbers available



DA 150069

STC has assigned West Bay to this designated area. However, Google maps has West Bay in Richmond County. So, only part of "West Bay" may be in Inverness County, but the majority in Richmond County.



Inverness, Nova Scotia Population and Dwelling Counts, Selected Designated Areas
Census Years: 2001, 2006, 2011

	Census Sub Division	Census Definiti on	Dissemina tion Area	1991	DA2006	
				CONTROL Pop	Pop	Private Dwellings
Pleasant Bay	subD A		150034	334	512	195
Meat Cove	subD A		150034	34	0	0
Cheticamp	subD A		150035	979	454	200
Cheticamp	subD A		150036		492	220
Cheticamp	subD A		150037		559	240
Cheticamp	subD A		150038		513	210
Cheticamp	subD A		150039		428	180
St. Joseph du Moine/Le Moine	subD A		150040	186	552	240
Margaree	subD A		150041	228	514	210
Margaree	subD A		150042	234	483	170
Margaree	subD A		150043	269	404	160
Margaree	subD A		150044	81	463	200
Lake Ainslie (East Lake Ainslie)	subD A		150045	150	485	195
Inverness	subD B		150046	1935	458	220
Inverness	subD B		150047		390	175
Inverness	subD B		150048		491	170
Mabou	subD B		150049	412	462	170
Lake Ainslie (West of Lake Ainslie)	subD B		150050	72	542	215
Lake Ainslie (West of Lake Ainslie)	subD B		150051		551	215
Lake Ainslie (West of Lake Ainslie)	subD B		150052		521	220
Whycocomagh 2		IRI	150053		0	0
Whycocomagh 2		IRI	150054		623	170
Whycocomagh (DA to west of Whycomagh) [excluding Whi	subD B		150055	349	440	140
Port Hood	subD B		150071	835	441	160
Port Hood	subD B		150072		528	185
Port Hood	subD B		150073		545	200
Glendale	subD C		150056	129	478	165
Judique	subD C		150057	90	396	145
Judique	subD C		150058	199	348	145
Judique	subD C		150059	444	531	200
Port Hastings*	subD C	CFA	150060		489	185
between Port Hawksbury and Port Hastings	subD C		150061		507	185
Port Hawksbury*,**		T	150062		523	185
Port Hawksbury		T	150063		537	230
Port Hawksbury		T	150064		493	215
Port Hawksbury		T	150065		480	195
Port Hawksbury		T	150066		526	215
Port Hawksbury		T	150067		494	185
Port Hawksbury		T	150068		464	165
West Bay***,****	subD C		150069	132	413	175
Marble Mountain****	subD C		150070	53	506	230
Orangedale****	subD C		150070	129	0	0
Sub Totals	subD A			2495	5859	2420
Sub Totals	subD B			3603	5992	2240
Sub Totals	subD C			1176	3668	1430
Sub Totals	T (town)			0	3517	1390
Sub Totals	IRI (Reserve)			0	623	170
				7274	19659	7650

DA2011				DA2001		
	Pop	Total Dwellings	Private Dwellings		Pop	Private Dwellings
Pleasant Bay	429	240	165	12150001 (SubD A	258	133
Meat Cove	0	0	0	12150002 (SubD A	940	449
Cheticamp	437	226	197	12150003 (SubD A	978	473
Cheticamp	510	293	247	12150004 (SubD A	733	319
Cheticamp	526	266	242	12150005 (SubD A	499	270
Cheticamp	471	239	211	12150006 (SubD A	0	0
Cheticamp	468	270	196	12150007 (SubD A	562	299
St. Joseph du Moine/Le Moine	389	250	176	12150008 (SubD A	713	442
Margaree	489	278	205	12150009 (SubD A	462	241
Margaree	400	221	155	12150010 (SubD A	590	376
Margaree	316	214	131	12150011 (SubD A	0	0
Margaree	428	346	195	12150021 (SubD A	274	151
Lake Ainslie (East Lake Ainslie)	417	284	189	12150022 (SubD A	0	0
Inverness	406	226	205	12150015 (SubD B	702	310
Inverness	415	198	177	12150016 (SubD B	429	222
Inverness	522	214	190	12150017 (SubD B	822	287
Mabou	498	268	196	12150018 (SubD B	474	250
Lake Ainslie (West of Lake Ainslie)	489	242	200	12150019 (SubD B	237	143
Lake Ainslie (West of Lake Ainslie)	495	257	213	12150032 (SubD B	596	252
Lake Ainslie (West of Lake Ainslie)	518	308	215	12150033 (SubD B	807	352
Whycocomagh 2	0	0	0			
Whycocomagh 2	800	249	239	12150020 (Whycocom	635	165
Whycocomagh (DA to west of Whycc	403	185	142			
Port Hood	389	218	157	12150012 (Port Hood	678	327
Port Hood	472	293	187	12150013 (Port Hood	1014	392
Port Hood	537	274	194	12150014 (Port Hood	10	0
Glendale	421	198	151	12150023 (SubD C	264	175
Judique	385	198	157	12150024 (SubD C	530	236
Judique	349	175	147	12150025 (SubD C	560	521
Judique	484	244	196	12150026 (SubD C	774	330
Port Hastings*	462	215	192	12150027 (SubD C	952	400
between Port Hawksbury and Port H	474	224	190	12150028 (Port Hawke	1212	488
Port Hawksbury*,**	496	226	199	12150029 (Port Hawke	1274	457
Port Hawksbury	479	252	212	12150030 (Port Hawke	1215	533
Port Hawksbury	472	254	233			
Port Hawksbury	470	233	205			
Port Hawksbury	494	221	206			
Port Hawksbury	486	195	189			
Port Hawksbury	469	181	171			
West Bay***,****	347	213	169			
Marble Mountain****	435	489	196	12150031 (SubD C	743	333
Orangedale****	0	0	0			
Sub Totals	5280	3127	2309	subD A	6009	3153
Sub Totals	5144	2683	2076	subD B	5769	2535
Sub Totals	3357	1956	1398	subD C	3823	1995
Sub Totals	3366	1562	1415	T	3701	1478
Sub Totals	800	249	239	IRI	635	165
	17947	9577	7437		19937	9326

- * 92-200-XPB, P.69
- ** 95-217-XPB P.99
- *** West Bay is in Richmond County according to Google. It could also be part of 150070
- **** Same designated area

1991 Control Population: Provided as an indication of relative population size in 1991 when information at greater detail was available.

