



Strategy for Making Town-Owned Land Available for Housing

December 2025



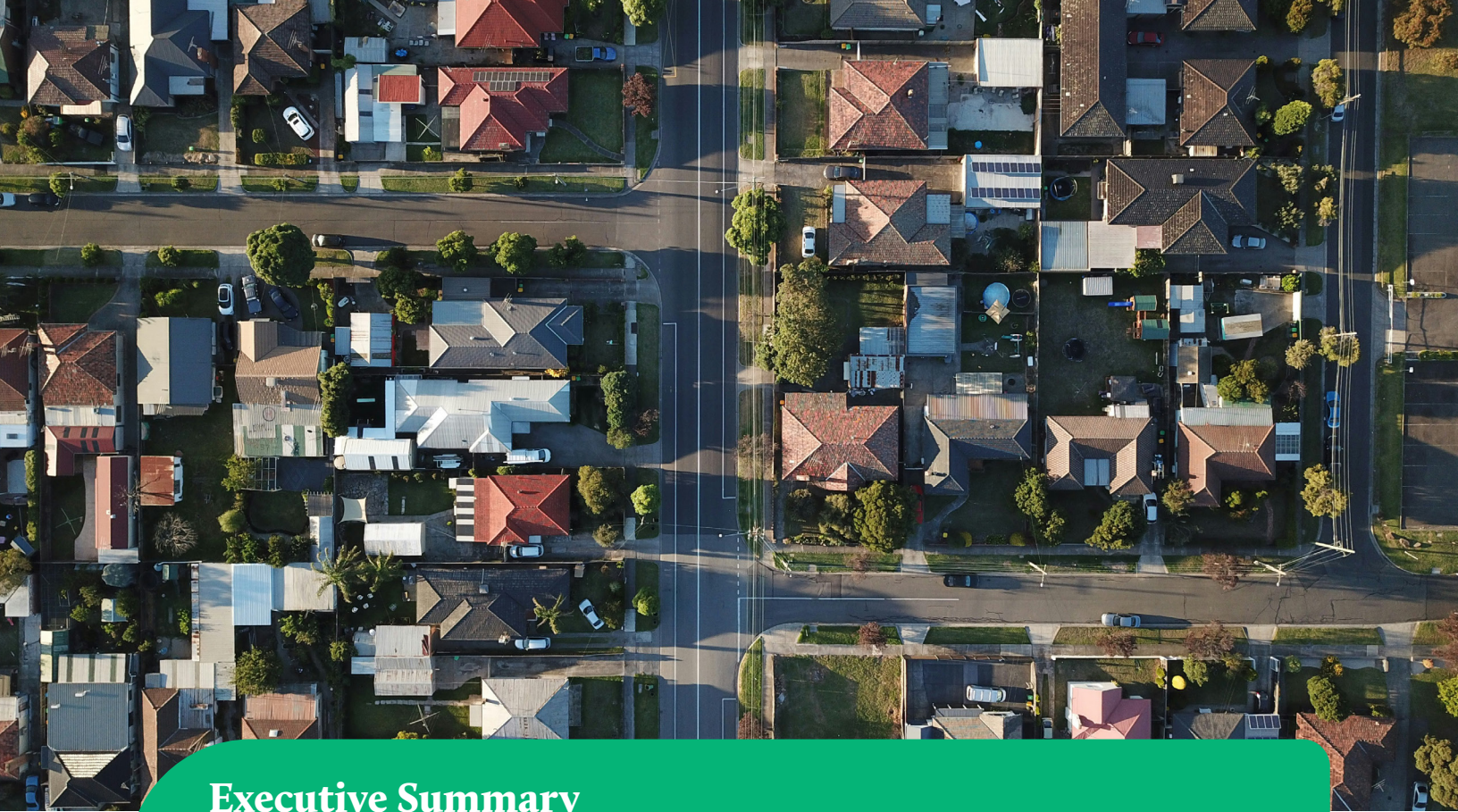
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Executive Summary

The Town of Bridgewater owns vacant lands no longer required for municipal purposes. Recognizing the need for diverse affordable and market housing options, Council commits to a strategy of land disposal that prioritized housing development. This strategy establishes priorities for the development of Town owned land for housing, while providing guidance for future land disposition and acquisition decisions.



Context for this Strategy

Housing Accelerator Fund

On March 17, 2023 the Canadian Mortgage and Housing Corporation (CMHC) announced the launch of the Housing Accelerator Fund (HAF), a \$4 billion fund to accelerate the development of all types of housing, with the aim of permits being issued for an additional 100,000 housing units nationally. In December 2024, Bridgewater reached a funding agreement with the CMHC under HAF. With up to \$3.3 million in funding the Town of Bridgewater has committed to several initiatives under a Housing Action Plan (HAP) and aims to incentivize 100 additional residential units between 2025 – 2028, including 18 units of affordable housing.

Based on past permit issuance, in-process Development Agreements, and expected As-of-Right developments, staff have estimated a normal base growth of 267 units over three years (without HAF support), and accelerated growth (with HAF support) at 100 units over three years. As a result, the accelerated scenario anticipates an addition of 367 housing units over three years, assuming the HAF funding can mitigate the Town's near and mid-term infrastructure constraints and foster systemic impacts that will unlock a potentially higher housing supply in the coming years.

The approved Town's Housing Action Plan, developed under HAF, includes five key initiatives to be implemented over a three-year period (2025 – 2028):

- Developing incentives for affordable housing
- Making municipally owned land available for housing
- Fast-tracked building plans for Accessory Dwelling Units (ADUs)
- Removal of single-unit (R1) zoning in priority areas
- Increasing process efficiency with e-permitting and regional inspection services

This document supports the second initiative, to create a strategy and program to make town-owned land available for non-market and private sector housing development while ensuring the inclusion of a diversity of housing typologies and tenures. This strategy of council will guide the process and priorities of the initiative.



Housing Needs

The Town of Bridgewater completed a Municipal Housing Needs Report in 2023, identifying current and future housing needs as well as highlighting the existing and projected gaps in housing supply. By the end of 2022, Bridgewater faced a shortage of 245 units, with projections indicating the need for 450 new units by 2027 and 630 by 2032. The report suggests that, based on historical housing needs and preferences, 70% of these units must comprise 2 or more bedrooms. Data from 2021 showed that about 14% of Bridgewater's households lived in Core Housing Need (CHN), including 27% of renter households. Households in CHN are those whose housing is unaffordable (more than 30% of before-tax income), unsuitable for their households size or needs, and in need of major repair, and the household cannot find an alternative suitable housing option within their community.

The top housing challenge that residents faced, based on the Municipality's public survey, was finding housing at a price they can afford as well as finding housing that is suitable for their family needs.

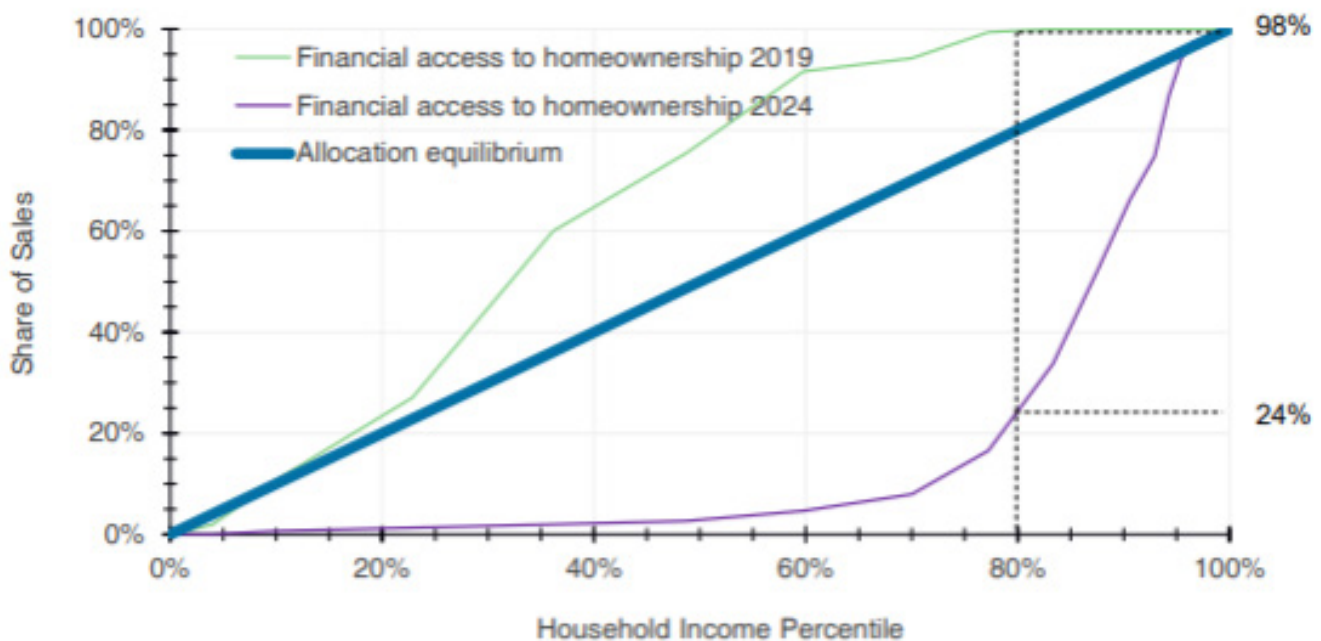
The median sale price of a home in Bridgewater increased between 2016 and 2021 by 99%, from \$136,000 to \$270,000. As of January 2023, the Town of Bridgewater had a public-housing inventory of 135 units, of which 11 are for families and 124 for seniors. Between the dramatically increasing cost of entry to homeownership and insufficient public and affordable housing inventory, this data highlights the need for an increase in the supply of affordable housing options.

In Fall 2022, South Shore Open Doors Association (SSODA) conducted a point-in-time count of persons and households experiencing homelessness across the South Shore. Although not specifically data for the Town of Bridgewater, the statistics for the South Shore demonstrated that of all 230 reporting households, 59 were from the Town of Bridgewater. This data demonstrates the dire need for an increase to the supply of deeply affordable housing supply, targeting the needs of residents in the direst need.



Rental Market Data

Bridgewater's primary market rental supply consists of 1406 units, representing 60% of rental supply within Lunenburg County. In 2025, vacancy rates remain low at just over 3%, indicating strong demand for rental housing and insufficient supply. Recent increases to the Town's population have impacted available supply for both new and existing residents, driving price inflation well beyond the pace of income growth. According to a 2025 analysis by Turner Drake, the share of affordable dwellings by income percentile has suffered dramatically since 2019, putting home ownership out of reach for a significant majority of Bridgewater residents. The ensuing pressure on the rental market indicates a strong need for a greater diversity of affordability options. With the average primary market 2-bedroom rental unit now renting for \$1,479, the opportunity for residents to achieve housing affordability continues to shrink.



Source: Turner Drake analysis derived from the Property Valuation Services Corporation

Figure 1. Share of dwellings affordable by income percentile, as compared to the equitable distribution of sales, Town of Bridgewater



Growth in Residential Units

The Town of Bridgewater is actively working to address housing needs and has experienced significant growth in residential development in recent years. As shown below in Figure 2, residential building permits have surged to 201 units in 2025, more than double the 2022-2023 average and the highest level in at least eight years. While this growth is necessary to meet housing demand, the Town's infrastructure has struggled to keep up with growth.

To address these constraints, the Town has developed a 10-year Wastewater Infrastructure Investment Plan, supported by \$22.8 million from the Province of Nova Scotia and \$20.4 million from the federal government. This funding will improve several pump stations, rehabilitate essential systems at the wastewater treatment plant, and replace combined sewers with separate stormwater and sanitary sewer systems. These investments will enhance public safety and enable continued residential growth.

However, in the near term, the Town must balance housing development with existing infrastructure capacity limitations until these upgrades are completed.

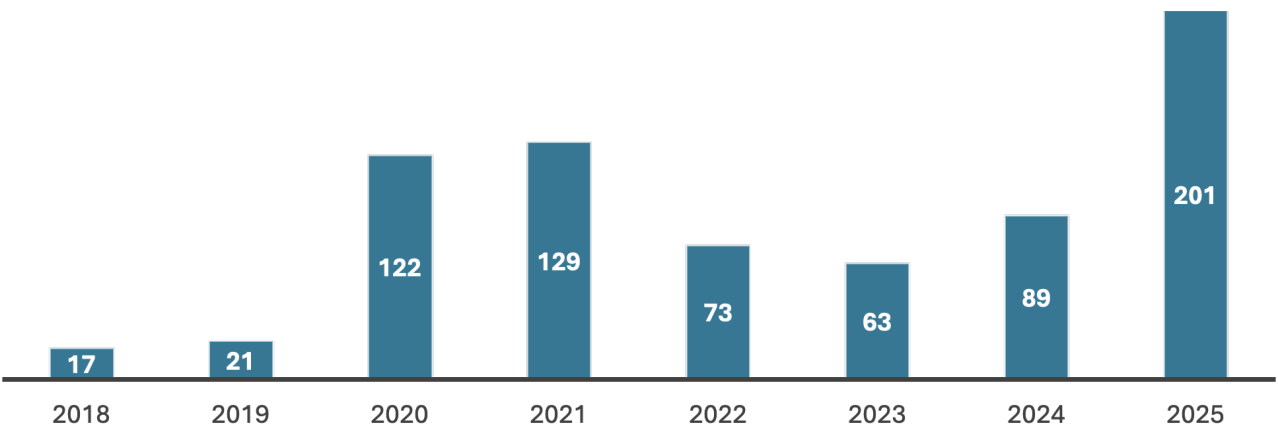


Figure 2. Residential Units (permits issued), January 2018 – November 2025, Town of Bridgewater



Vision and Guiding Principles

The following represents Council's vision and guiding principles for making Town-owned land available for housing.

Vision

Town-owned land will be strategically used to address Bridgewater's housing needs, prioritizing affordable housing while supporting a diversity of housing types, tenures, and income levels that meet the needs of current and future residents.

Guiding Principles

- Prioritize housing needs, both affordable and market, as a key consideration in land disposition decisions.
- Maximize the number and diversity of housing units created on Town lands.
- Encourage partnerships between housing providers and developers to strengthen long-term affordability commitments.
- Prioritize growth within the Town's core.
- Ensure transparent and fair evaluation processes that reflect Council priorities.
- Require timely development with clear construction milestones.
- Support development that aligns with municipal planning objectives and community character.



Existing Policies and Strategic Direction

The Town of Bridgewater has established policies and strategic priorities that provide a framework for land disposition decisions. These policies guide pricing, development timelines, and affordability commitments for Town-owned lands.

Policy 91: Land Sales Policy – Glen Allan

Policy 91 guides the development and sale of the Glen Allan Lands, Town-owned property designated for residential and commercial use. While focused on this specific area, the policy can be extended to other Town-owned lands at Council's discretion. It sets standards for pricing and land sales and includes provisions for fair market value adjustments. The policy emphasizes timely development, requiring construction to begin within one year and be completed within two years of purchase.

Policy 110: Land Sales & Pricing Policy for Commercial and Industrial Lands

Policy 110 supports economic development by regulating the sale and development of lots within the Town's business park. It ensures sale prices reflect market value and cover associated development costs, with pricing subject to Council approval and annual review. The policy allows limited pricing flexibility by the Chief Administrative Officer(CAO) and emphasizes meeting construction timelines to encourage timely development.

Policy 117: Affordable Housing Pre-Construction Grant Program

Policy 117 acknowledges the importance of affordable housing for Bridgewater's future, providing financial assistance for applicants wanting to increase the supply of affordable units in Bridgewater. This policy demonstrates Council's commitment to the goals outlined in the Housing Accelerator Fund agreement, while supporting non-market housing providers in achieving these goals.

Strategic Plan Priorities

As part of the Town's Strategic Plan, Council has committed to exploring how Town-owned lands, including the 150 acres off Glen Allan Drive (PID 60044997 and 60643442), can be utilized for future residential growth, including affordable housing. This priority reflects Council's recognition of growing housing development needs within the Town.

Municipal Planning Strategy (MPS) Commitments

Section 3 of the Town's Municipal Planning Strategy outlines 'Smart Growth' – including the promotion of equitable and affordable housing – as a guiding principle for development. Subsidiary to this principle, Bridgewater's Planning Objectives outline a commitment to "enable[ing] the development of a full range of housing options so that all people can live out their lives in Bridgewater."



Town-Owned Lands

The Town of Bridgewater owns 15 vacant properties (excluding parks and parking lots) ranging in zoning from residential (R1, R2, R3) to industrial and highway commercial (M1, C9). Ten of these properties are currently zoned residential and may be suitable for housing development subject to detailed site assessment.

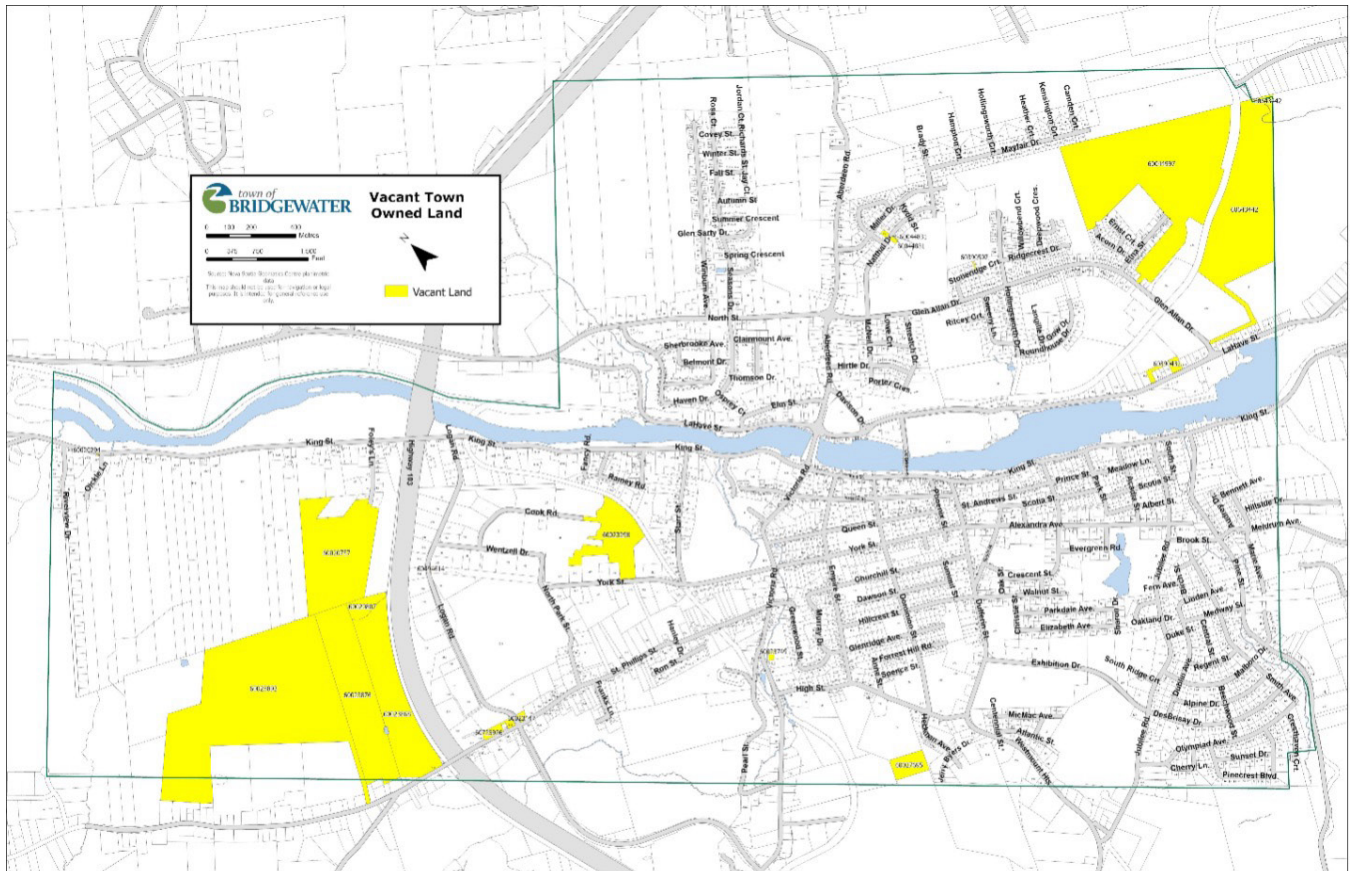


Figure 3. Vacant Lands Owned by the Town of Bridgewater, November 2025

Priority Site: Glen Allan Lands

The Town's largest and highest-priority land parcel for housing development is located off Glen Allan Drive, comprising PID 60044997 (72.9 acres) and PID 60643442 (48.15 acres), totaling 121.05 acres. The site is located within a primarily residential area with nearby commercial and institutional uses. Within walking distance to South Shore Regional Hospital and South Shore Centre shopping mall, bisected by the Bridgewater Centennial Trail, and with nearby park access, the Glen Allan Lands offer excellent opportunities for diverse residential development. These lands have been designated for development and sale by Policy of Council and will be brought forward under this strategy as wastewater infrastructure and capacity become available.



Land Assessment Process for Sites

Before bringing Town-owned lands forward for housing development, staff will conduct an assessment to determine suitability. This assessment will consider:

- Zoning and land use compatibility: Current zoning, permitted uses, and alignment with Municipal Planning Strategy
- Servicing capacity: Availability of water, wastewater, stormwater, and transportation infrastructure
- Site characteristics: Size, topography, environmental constraints, and development potential
- Market viability: Development costs, market conditions, and potential to attract qualified proponents
- Municipal priorities: Alignment with housing needs, strategic location, and community benefit

Lands determined to be suitable for housing will be brought forward to Council with recommendations for disposition approach, pricing, and evaluation criteria.

Community Engagement

For major land disposition decisions, particularly those involving significant affordable housing components or large-scale developments, the Town will conduct appropriate community engagement to gather input on community priorities and concerns. This may include public information sessions, online surveys, or stakeholder consultations with housing advocates and service providers. Community input will help ensure proposed developments align with community needs and expectations.



Evaluation Criteria and Selection Process

When Town lands are made available for housing development, the Town will issue an Expression of Interest (EOI) that clearly outlines Council's priorities and evaluation criteria. The evaluation framework will be tailored to the specific site and development objectives but will generally include the following core criteria:

Criteria	Description
Housing Impact	Number of units proposed, density, diversity of housing types, unit sizes and bedroom counts, affordability levels for both rental and ownership, accessibility features and universal design, and timeline for delivering housing.
Implementation Readiness	Proponent reputation and track record, development timeline and milestones, financial capacity and confirmed financing, demonstrated organizational capacity and experience with similar projects, and project team qualifications.
Economic Development	Job creation during construction and ongoing operations, use of local suppliers and contractors, and contribution to local economy.
Financial Return	Purchase price or lease terms offered, appraised final property value and tax assessment, recovery of Town costs for servicing and infrastructure, and overall financial return to the Town.
Community Benefit	Priority populations served, amenities and connections to existing infrastructure, attainable housing options, diversity and mix of uses, and broader community benefits.
Environmental Sustainability	Energy-efficient building designs, low-impact development stormwater management, protection of natural features, electric vehicle charging infrastructure, bicycle and active transportation connections, and durable construction.
Strategic Alignment	Compliance with Municipal Planning Strategy (MPS) and Land Use By-law (LUB), alignment with Council's strategic priorities and provincial direction, articulation of how proposal meets Town objectives, and value-added elements.
Risk Level	Dependency on zoning or policy changes, proponent's legal and project history, development commitment with phased performance requirements, ongoing financial capacity, and level of reliance on external funding sources.



Specific weightings for each criterion will be established for individual EOI processes based on site characteristics and Council priorities. Generally, housing need addressed and affordability commitment will receive the highest weighting, followed by organizational capacity and project readiness. The Town will establish minimum thresholds for each criterion to ensure only qualified, viable proposals are considered.

Selection Process

The typical selection process will include:

1. Release of EOI with clear evaluation criteria, submission requirements, and timelines.
2. Optional information session for potential proponents to ask questions and view the site.
3. Receipt and initial screening of submissions for completeness and eligibility.
4. Detailed evaluation by staff and/or evaluation committee using established criteria.
5. Staff report to Council with evaluation results and recommendation.
6. Council decision on preferred proponent.
7. Negotiation of final terms and execution of land sale/lease agreement and housing agreement.

Council retains final decision-making authority and may select a proponent other than the highest-scoring submission if justified by broader community benefit or strategic considerations.

Legal Mechanisms and Affordability Protection

To ensure affordability commitments are legally binding and enforceable over the long term, the Town will utilize appropriate legal mechanisms when disposing of land for affordable housing purposes.

Housing Agreements

For projects with significant affordability components, the Town will enter into housing agreements with the developer/housing provider that specify:

- Number of affordable units and their affordability levels (rent or sale price relative to area median income)
- Duration of affordability requirements (typically 20+ years or in perpetuity)
- Annual reporting requirements to verify ongoing compliance
- Remedies for non-compliance, including financial penalties or land reversion clauses
- Construction timelines and development milestones



Pricing and Financial Considerations

The Town recognizes that achieving deep affordability often requires land cost concessions to make projects financially viable. The Town will consider pricing approaches that balance municipal interests with affordability objectives.

Pricing Approaches

- Market value: Full fair market value based on appraisal, appropriate for primarily market housing projects.
- Reduced pricing: Below-market pricing tied to specific affordability commitments.
- Nominal pricing: Nominal value (\$1-\$10) for 100% affordable housing projects by qualified non-market housing providers.
- Long-term lease: Ground lease at nominal or reduced rates with land reverting to Town ownership after lease term.

Strategy Review

This strategy will be reviewed and updated as needed to reflect lessons learned from land disposition processes and to respond to changing housing needs and market conditions. Any significant changes to the strategy will be brought forward to Council for consideration.



Conclusion

This strategy provides a clear framework for using Town-owned lands to address Bridgewater's critical housing needs. By prioritizing affordability while supporting diverse housing types, and ensuring transparent evaluation processes, the Town can maximize the public benefit of its land assets. The strategy balances the need for affordable housing with fiscal responsibility, community engagement, and quality development outcomes. Through careful implementation and ongoing monitoring, the Town will work toward its goal of enabling all residents to find suitable, affordable housing in Bridgewater.

