

To: **Richmond Planning Advisory Committee
Richmond County Council**

From: **Planning Staff (EDPC)**

Date: **October 07, 2025**

Reference: **Review of the Canadian Mortgage and Housing Corporation Housing Design Catalogue and assess compatibility with the Richmond County Land Use By-law and Secondary Plan Area Land Use By-law**

Recommendation:

That the Planning Advisory Committee and Council receive this report for information purposes only. The purpose of this best practice review is to review the Canada Mortgage and Housing Corporation Housing Design Catalogue and assess compatibility with the Richmond County Land Use By-law and Secondary Plan Area Land Use By-law. No recommendation is required currently.

Background:

Across Canada, there is a growing need for affordable housing, and Richmond County is no exception. The County has seen increased demand for housing in recent years, while new supply has grown only modestly. This imbalance has contributed to higher-than-expected housing prices and limited options for residents. In response to the national housing challenge, the Canada Mortgage and Housing Corporation has developed a Housing Design Catalogue that provides standardized designs for a range of multi-unit and “missing middle” housing types.

The catalogue includes duplexes, triplexes, fourplexes, sixplexes, rowhouses, and accessory dwelling units. For the Maritime region (Nova Scotia, New Brunswick, Prince Edward Island, and Newfoundland and Labrador), the Canada Mortgage and Housing Corporation has specifically released designs for fourplexes, sixplexes, stacked townhouses, and accessory dwelling units. These housing forms are intended to provide gentle infill, broaden housing choice, and introduce incremental density increases while maintaining neighbourhood character.

This report examines the barriers within the Land Use By-laws for Central Richmond, Isle Madame, and St. Peters, as well as broader servicing and regulatory constraints, that limit the ability to accommodate housing designs from the Canada Mortgage and Housing Corporation catalogue. The analysis focuses on fourplexes, sixplexes, and stacked townhouses, while accessory dwelling units are noted here for context but are being addressed through a separate staff report.

Analysis:

The Canada Mortgage and Housing Corporation (CMHC) is Canada's federal crown corporation responsible for administering the National Housing Act, with the mandate to improve housing and living conditions across the country. Originally established after World War II to assist returning war veterans in securing housing, CMHC's role has since expanded to improving access to housing more broadly.

As part of Canada's Housing Plan, the new Housing Design Catalogue presents a collection of low-rise residential building designs, including rowhouses, fourplexes, sixplexes, and accessory dwelling units. Developed in collaboration with local architects and engineers across each region, the catalogue provides regionally tailored, and adaptable designs that aim to address a variety of housing needs throughout Canada.

The CMHC Housing Design Catalogue includes several standardized housing typologies intended to support affordable residential development. The fourplex category includes two design variations as well. A single design is offered for the sixplex, while the townhouse typology includes two options, each representing a stacked two-unit format. Further details related to building size, height, and design specifications can be found in Appendix A.

The table below summarizes where each of these building types are permitted within Richmond County. Permissions are identified as permitted as-of-right, permitted through site plan approval, permitted by development agreement, or not permitted. Stacked townhouses represent 6 units in the charts below.

Plan Richmond

Zone	Units Permitted as of Right	Fourplex	Sixplex	Stacked Townhouse
Main Street	12	Permitted as of right	Permitted as of right	Permitted as of right
General Centre	6	Permitted as of right	Permitted as of right	Permitted as of right
Commercial Recreation	12	Permitted as of right	Permitted as of right	Permitted as of right
Residential Centre	4	Permitted as of right	Site Plan Approval	Site Plan Approval
Hamlet Residential	4	Permitted as of right	Site Plan Approval	Site Plan Approval
Hamlet Core	6	Permitted as of right	Permitted as of right	Permitted as of right
Rural General	4	Permitted as of right	No Permitted	Not Permitted

Rural Commercial	6	Permitted as of right	Permitted as of right	Permitted as of right
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Central Richmond Plan Area

In the table below, the Rural General and Rural residential Zone both permit any residential use, which is defined per the Central Richmond Land-Use Bylaw as” *The following may not constitute a complete list of uses, but they are examples of the type of use included in this category: Mobile and mini-homes, Single detached Duplex, Semi-detached, Multiple housing (three or more units) [..].*”

Zone	Units Permitted as of Right	Fourplex	Sixplex	Stacked Townhouse
Village Residential	3	Development Agreement	Development Agreement	Development Agreement
Village General	3	Development Agreement	Development Agreement	Development Agreement
Rural General	Any Residential Use	Permitted as of right	Permitted as of right	Permitted as of right
Rural Residential	Any Residential Use	Permitted as of right	Permitted as of right	Permitted as of right

Isle Madame Plan Area

In the Isle Madame Plan Area, the Village Low Density Residential, Village Agricultural and Rural Resource Zone specifically permit Townhouses/Rowhouses. The definition is: “*Dwelling, Townhouse or Row House means a building that is divided vertically into three or more dwelling units, each of which has independent entrances to a front and rear yard immediately abutting the front and rear walls of each dwelling unit*”. In the table below these zones permit 3 or more units but only for townhouses.

Zone	Units Permitted as of Right	Fourplex	Sixplex	Stacked Townhouse
Village Low Density Residential	3 or more	Not Permitted	Not Permitted	Permitted as of right
Village Residential Multiple Units	12	Permitted as of right	Permitted as of right	Permitted as of right
Village Mixed Use	12	Permitted as of right	Permitted as of right	Permitted as of right

Village Commercial	12	Permitted as of right	Permitted as of right	Permitted as of right
Village Light Industrial	12	Permitted as of right	Permitted as of right	Permitted as of right
Village Agricultural	3 or more	Not Permitted	Not Permitted	Permitted as of Right
Rural Resource	3 or more	Not Permitted	Not Permitted	Permitted as of Right
Rural General	12	Permitted as of right	Permitted as of Right	Permitted as of Right
Rural Industrial	12	Permitted as of right	Permitted as of right	Permitted as of right
Water Supply	3	Permitted by Development Agreement	Permitted by Development Agreement	Permitted by Development Agreement

St. Peters Plan Area

Zone	Units Permitted as of Right	Fourplex	Sixplex	Stacked Townhouse
Residential Village	3	Not Permitted	Not Permitted	Not Permitted
Residential Rural	2	Not permitted	Not Permitted	Not Permitted
Residential Multiple Unit	3 or more	Permitted as of right	Permitted as of right	Permitted as of right
Mixed Use	3 or more	Permitted as of right	Permitted as of right	Permitted as of right

West Richmond

Residential dwellings will not be considered for West Richmond as it is a strictly industrial plan area that only permits existing residential dwellings.

Barriers

A number of barriers continue to limit the ability of Richmond County's planning framework to support diverse and affordable housing forms.

The Land Use By-laws for St. Peters and Isle Madame contain ambiguous provisions, such as broadly permitting "any residential building" or cross-referencing permitted uses from other zones. This lack of clarity makes it difficult for members of the public and municipal staff to determine what is permitted, increases the likelihood of misinterpretation, and adds unnecessary complexity to the approval process. Beyond this ambiguity, both plan areas share similar challenges when it comes to enabling "missing middle" housing. In St. Peters, the Residential

Village and Residential Rural Zones restrict development to a maximum of three units as-of-right, while in Isle Madame the VR-1 Zone permits townhouses with no limit on the number of units but prohibits fourplexes and sixplexes. In both cases, the uneven policy prevents modest, small-scale multi-unit housing forms such as fourplexes, sixplexes, and stacked townhouses that provide gentle infill, broaden housing choice, and increase density without altering neighbourhood character. By restricting or excluding these missing-middle options, the planning framework forces a jump from low-density housing directly to larger projects, undermining the County's ability to support incremental, community-compatible growth.

In Central Richmond, both the Village Residential and Village General Zones also restrict development to three units as-of-right, with any additional units requiring a Development Agreement. While Development Agreements are effective tools for regulating complex or large-scale projects, they are overly burdensome when applied to modest density increases such as fourplexes or sixplexes. The process is costly, resource-heavy, and lengthy, which discourages smaller-scale projects that could otherwise contribute to meeting local housing needs.

Infrastructure capacity is another barrier. While much of Richmond County is serviced by municipal water and wastewater systems, coverage and capacity vary across communities, and multi-unit developments may strain existing infrastructure. In areas without municipal servicing, development depends on private systems that require approval from Nova Scotia Environment. While this review process can add time, cost, and uncertainty, it also ensures that new housing meets environmental and public health standards by requiring safe and sustainable water and wastewater solutions.

Conclusion

This report has identified barriers within the Land Use By-laws for Central Richmond, Isle Madame, and St. Peters, as well as servicing regulations, that limit the ability to accommodate the housing forms included in the CMHC Housing Design Catalogue. No recommendation is required at this time.

Appendix A. Summary Packages of CMHC Housing Designs