



-COMMITTEE OF THE WHOLE MEETING AGENDA-

Meeting #: 247
Date: Tuesday, July 18, 2023, 2:30 pm
Location: Council Chambers & Zoom Webinar
7400 Prospect Street

This meeting is being recorded as authorized by the Video Recording & Broadcasting of Open Meetings Policy.

Pages

1. **CALL TO ORDER**
In honour of the Lil'wat7ul, the Village of Pemberton acknowledges that we are meeting within the unceded territory of the Lil'wat Nation
2. **ADOPTION OF AGENDA**
Recommendation:
THAT the Agenda be adopted as presented.
3. **APPROVAL OF MINUTES**
 - 3.1 **Committee of the Whole Meeting No. 246, Tuesday, June 20, 2023** 2
Recommendation:
THAT the minutes of the Committee of the Whole No. 246, held Tuesday, June 20, 2023, be adopted as circulated.
4. **DELEGATIONS**
5. **REPORTS**
 - 5.1 **Housing Accelerator Fund - Action Plan** 5
Recommendation:
THAT the Committee of the Whole recommends that Council approve the housing action plan, for the purpose of application to the Housing Accelerator Fund, generally in the form presented.

AND THAT staff are directed to make any necessary changes after further consultation with CMHC staff, to the satisfaction of the Chief Administrative Officer.
6. **ADJOURNMENT**
Recommendation:
THAT the Committee of Whole meeting be adjourned.

VILLAGE OF PEMBERTON
-COMMITTEE OF THE WHOLE MEETING MINUTES--

Meeting #: 246
 Date: Tuesday, June 20, 2023, 3:30 pm
 Location: Council Chambers & Zoom Webinar
 7400 Prospect Street

COUNCIL: Councillor Ted Craddock
 Councillor Jennie Helmer
 Councillor Katrina Nightingale

ELECTRONIC ATTENDANCE: Mayor Mike Richman
 Councillor Laura Ramsden

STAFF: Sheena Fraser, Manager of Corporate & Legislative Services
 Elizabeth Tracy, Chief Administrative Officer
 Ethan Fredeen, Deputy Corporate Officer
 Christina Burns, Manager of Recreation Services**
 Scott McRae, Manager of Development Services**

PUBLIC: 10
 MEDIA: 0

**Denotes Partial Attendance

A recording of the meeting was made available to the media and the public.

1. CALL TO ORDER

In honour of the Lil'wat7ul, the Village of Pemberton acknowledges that we are meeting within the unceded territory of the Lil'wat Nation.

At 3:33pm Mayor Richman called the June 20, 2023, Committee of Whole meeting to order.

2. APPROVAL OF AGENDA

Moved/Seconded

THAT the Agenda be approved as presented.

CARRIED

3. ADOPTION OF MINUTES

3.1 Committee of the Whole Meeting No. 245, Tuesday, May 30, 2023

Moved/Seconded

THAT the minutes of Committee of the Whole No. 245, held Tuesday, May 30, 2023, be adopted as circulated.

CARRIED

4. DELEGATIONS

There were no delegations.

5. REPORTS

5.1 Hillside Planning Study

Moved/Seconded

THAT Committee of the Whole recommend to Council that Staff be directed to initiate a comprehensive neighbourhood planning process, generally as described in the Committee of the Whole Report dated June 20, 2023;

AND THAT Staff report back to Committee of the Whole, as needed, for any additional direction regarding the project schedule and funding.

CARRIED

5.2 Daycare Project Nature Playscape Survey Results

Christine Burns, Manager of Recreation Services, presented the results of the Nature Play Park Relocation Survey advising that 246 submissions were received, and the information gathered very informative. The outcome of the survey indicated that 47% of respondents supported Option 1 (east side of the Great Lawn) with 26.8% supporting Option 2 (next to the Spray Park) and 25.6% recommending locating the play structure in another Village Park.

Discussion took place regarding the following:

- Consultation with the Pemberton Valley Utilities and Services Committee
- Demographics of those who completed the survey – does it accurately reflect the community as a whole
- Bias in survey's in general
- Value of the information collected
- Importance of exploring other options given the playground only caters to families with children
- Need to retain green space given the development or future development of the area

Moved/Seconded

THAT the Committee recommend to Council that staff explore options for an alternative location for the Nature Playscape structure;

AND THAT options be referred to the Pemberton Valley Utilities and Services Committee for consideration.

CARRIED

3

6. ADJOURNMENT

At 4:17pm the meeting was adjourned.

Moved/Seconded

THAT the Committee of Whole meeting be adjourned.

CARRIED

Mike Richman, Mayor

Sheena Fraser, Corporate Officer

Date: Tuesday, July 18, 2023
To: Elizabeth Tracy, Chief Administrative Officer
From: Colin Brown MCP, Planner II
Subject: Housing Accelerator Fund – Action Plan

PURPOSE

The purpose of this report is to introduce and seek input from Council on Pemberton's application to the Housing Accelerator Fund (HAF).

BACKGROUND

The Housing Accelerator Fund (HAF) grant program, through the provision of incentive funding, intends to enact changes to how local governments controls and develops housing. The program is a federal government initiative to kickstart actions at the local level to address the housing crisis that is affecting communities across the country. With HAF, \$4 billion is available as incentive for local governments to take actions that improve the housing system in their community.

The primary objectives of the HAF are to create housing supply at an accelerated pace while also supporting the following program objectives:

- Supporting the development of complete communities that are walkable, consisting of appropriate residential density and a diverse mix of land uses, providing access to a wide variety of amenities and services through public and active transportation.
- Supporting the development of affordable, inclusive, equitable and diverse communities that encourage clear pathways to achieving greater socio-economic inclusion largely achieved through the equitable provision of housing across the entire housing spectrum.
- Supporting the development of low-carbon and climate resilient communities.

The housing action plan prepared by staff and detailed in this report has been created for the purpose of making application by the Village of Pemberton ("Village") to the Canadian Mortgage and Housing Corporation (CMHC), who are administering the HAF. The Village of Pemberton application will be in the Small/Rural/North/Indigenous stream.

Application

The HAF Pre-Application Reference Guide is attached as **Appendix A**. The overall objective is to accelerate the supply of housing. On application, local governments must outline actions that will be undertaken to increase the housing supply by at least 10% above the annual growth rate, through a series on initiatives that are part of an action plan. To be eligible for incentive funding, the applicant must develop an action plan that contains:

- Housing Supply Growth Target,
- A minimum number of five (5) initiatives for the Small/Rural/North/Indigenous stream,
- A recent housing needs assessment or intention to complete one, and
- Commit to periodic reports to CMHC throughout the three (3) year program.

The action plan must provide the best information available to the municipality on local housing trends, growth targets, and a series of initiatives on how these targets will be achieved.

Housing Supply Growth Target

Within the action plan, applicants must provide two projections to CMHC:

1. Total number of permitted housing units projected **without** HAF.
2. Total number of permitted housing units projected **with** HAF.

The applicant must calculate their own projections based on reasonable assumptions and data sources, including Statistics Canada and its own administrative data. There is no prescribed formula; however, applicants are expected to use the best information available to generate each projection. CMHC's definition of 'permitted housing unit' is the issuance of a building permit for a dwelling unit. The projections are required to determine if the growth target satisfies the 10% increase and exceeds 1.1% using the CMHC's formulas:

- Annual projected growth rate without HAF:
$$\text{Total \# of housing units without HAF} / 3 \text{ years} / \text{current total number of dwellings} \times 100\%$$
- Annual projected growth rate with HAF:
$$\text{Total \# of housing units with HAF} / 3 \text{ years} / \text{current total number of dwellings} \times 100\%$$

Additional targets may be based on the type of housing supply that is projected to be permitted with support afforded by the HAF program. Targets may be set for housing types that align with the following HAF priorities:

- Multi-unit housing (in close proximity to rapid transit – refers to any form of multi-unit housing in close proximity (1500m) to rapid transit, which operates frequent service with high capacity and priority over other modes of transportation typically achieved through an exclusive right-of-way)
- Multi-unit housing (missing middle – refers to ground-oriented housing types that exist between single-detached and mid-rise apartments This includes garden suites, secondary suites, duplexes, triplexes, fourplexes, row houses, courtyard housing, low-rise apartments (less than 4 stories)
- Multi-unit housing (other)
- Affordable Housing Units

Initiatives

The action plan must include initiatives that will help achieve the housing targets; however, it is expected that the initiatives will also outlive the HAF program. The Small/Rural/North/Indigenous stream, which the Village meets based on its population, requires applicants to submit at least five (5) initiatives. Additional initiatives may be included; however,

only the top five (5) will be used to evaluate the application and are eligible for funding. The applicant must indicate how each initiative will increase housing supply and associated timelines, plus other expected results. Each initiative must meet at least one (1) of the HAF program objectives listed previously. Potential initiatives may include, but are not limited to, the following common planning initiatives:

- Promoting high-density development without need for rezoning.
- Allowing additional dwellings on the same lot including promotion of “missing middle”.
- Encouraging accessory dwelling units.
- Enable mixed-use redevelopment of city-owned properties.
- Promoting infill development where appropriate.
- Implementing revised parking requirements such as reduced or eliminated parking spaces for new developments.
- Aligning development charges with the costs of infrastructure and servicing.
- Implementing new processes or systems such as case management, e-permitting, land and building modelling to streamline approvals processes.
- Updating infrastructure planning to align with OCP, growth trends, and housing needs.

Staff have attended webinars hosted by the CMHC to help applicants prepare their submissions. In the sessions, CMHC staff encouraged applicants to choose initiatives that best suited their local contexts and stressed that applicants should include a mix of supply focused initiatives and initiatives intended to have a longer term positive systemic impact on the local housing system.

Incentive Funding and Permitted Uses

The HAF is about accelerating housing supply and changing the system to create the conditions for more housing supply. The intention is to encourage applicants, like the Village, to commit to change, show progress, and be rewarded with funding in return. HAF funding is not intended to fund specific housing projects or reimbursing proponents like traditional CMHC programs; instead, it can be used to support housing in any of the following broad categories:

Investments in Housing Accelerator Fund Action Plans

- any initiative included in the proponent’s action plan and approved by CMHC

Investments in Affordable Housing

- construction of affordable housing
- repair or modernization of affordable housing
- land or building acquisition for affordable housing

Investments in Housing-related Infrastructure

- drinking water infrastructure that supports housing
- wastewater infrastructure that supports housing
- solid waste management that supports housing
- public transit that supports housing
- community energy systems that support housing
- disaster mitigation that supports housing

- brownfield redevelopment that supports housing
- broadband and connectivity that supports housing
- capacity building that supports housing
- site preparation for housing developments

Investments in Community-related Infrastructure that supports housing

- local roads and bridges
- sidewalks, lighting, bicycle lanes
- firehalls
- landscaping and green space

Evaluation

Action plans will be evaluated based on the criteria shown in the reference guide in **Appendix A** and summarized below. The criteria are broken down into four (4) areas with a point system to evaluate different elements of an application. The evaluation matrix includes specific scoring for each initiative as well as broader criteria related to the application as a whole, as listed below:

Broad application-related criteria:

1. Commitment to increase housing supply – 10 points are available that show increases in annual growth rate and annual growth rate percentage change.
2. The need for increased housing supply – 5 points are available when a current housing needs report is available to be submitted with the application.

Initiative-specific criteria:

1. The relevance of the initiative outcome(s) to one or more of the objectives of the HAF program (pass/fail)
2. The effectiveness of the initiative on increasing supply of housing. Up to 20 points are available based on:
 - a. Implementation (5 points) – time it will take to complete the initiative.
 - b. Timeliness (5 points) – time it will take to start to achieve additional permitted housing units as a result of the initiative.
 - c. Supply Impact (5 points) – the extent to which the initiative will improve housing and community outcomes.
 - d. System Impact (5 points) – the extent to which the initiative increases stability and predictability in the housing system.

The evaluation criteria are used to assess the application and to determine which applicants are selected for HAF. These criteria do not dictate funding amounts, which have a framework that is discussed next.

Funding Methodology

For successful applicants, the funding model has three (3) components:

1. *Base funding* – designed to incent all types of supply across the housing spectrum. Base funding is estimated at \$20,000 per HAF incented unit, with the amount available to an application equating to \$20,000 multiplied by the total HAF incented units. HAF incented units will be determined based on the difference between the number of permitted units without HAF and with HAF. The number of permitted units with HAF is called the Housing Growth Supply Target. Staff have included a summary chart showing the

proposed initiatives for Pemberton and the estimated number of units could be incented, with the calculation of potential funding.

2. *Top up funding* – is meant to incentivize certain housing types. Funding is topped up for housing supply that are near rapid transit, missing middle, and other multi-unit housing. Pemberton likely will not qualify for top up funding related to rapid transit; it will be very difficult for any small town to meet this definition. However, with the proposed initiatives Pemberton may be eligible for top up funding for missing middle (\$12,000/unit) and other multi-unit housing (\$7,000/unit). These numbers have been included in the calculation on the summary chart.
3. *Affordable housing bonus* - is designed to reward applications that can achieve increases in affordable housing supply resulting from HAF initiatives. The formula for this funding is in the HAF Reference Guide in **Appendix A** and included in the calculation on the summary chart.

All per unit amounts for the *base funding*, *top up funding* and *affordable housing bonus* are estimated amounts that may assist potential applicants for budgeting purposes. CMHC may adjust these amounts and this flexibility is to help ensure that CMHC can support higher than anticipated housing supply growth targets and outcomes across Canada within the overall program funding.

Funding Schedule

If successful, applicants will be expected to confirm details of initiatives and estimated impact of HAF through a contribution agreement to be signed with CMHC. This agreement will establish reporting dates and will detail funding disbursements throughout the life of HAF. Funding will be disbursed in increments with 25% in an upfront advance when the agreement is signed and intended to enable work to begin on the initiatives. Three (3) more installments for the remaining 75% of the approved funding would occur over the following three (3) years and will be based on the successful completion of the initiatives and reporting on any new housing units that are the result of HAF. CMHC will tie disbursement of the final tranche of funding to data indicating the issuance of building permits for new HAF incented units.

DISCUSSION & COMMENTS

The following action plan is presented for review by the Committee of the Whole and if supported a recommendation from the Committee to Council to approve the grant application as this is required for the Village to apply for the Housing Accelerator Fund (HAF). The action plan is drafted and draws from direction provided in existing plans and reports, multiple webinars and conference calls receiving guidance from CMHC staff, and Village staff's knowledge of the local housing market and development trends. The following sections will review background documents, present the proposed housing supply growth target, a list of eleven (11) proposed initiatives, and their details. A summary section ties all the initiatives together for a clear view of the details in one place.

This housing action plan is for the purpose of application to HAF and does not represent a complete list of priorities for the Village when it comes to housing. Initiatives are listed in an order that represents staff's assessment for the best submission based on the HAF evaluation criteria and guidance received from the CMHC to date. Staff intend to continue working with CMHC staff to test assumptions and gain additional feedback on the initiatives with a goal of preparing the best possible application with the highest likelihood of funding. The Housing

Accelerator Fund (HAF) application deadline is August 18, 2023, and CMHC staff have encouraged further engagement to continue refining the application before the deadline.

Policy Background

This housing action plan builds off several existing documents. Most relevant among these are the current Official Community Plan (OCP), Age-Friendly Affordable Action Plan, Community Climate Action Plan, and Housing Needs Report. In addition, insights gained from community engagement as part of the active project to update the OCP have also been considered. Highlights from the existing planning documents are provided below and form the basis for this action plan.

Official Community Plan (2011)

Pemberton's current OCP was completed in 2011 and recognizes that a healthy community provides and plans for housing in the present and the future. The current OCP contains several policies that provide direction for the growth of the community, including Smart Growth Principles where land is deemed appropriate for development. Smart Growth Principles include:

- Mix land uses.
- Build well-designed compact neighbourhoods.
- Provide a variety of transportation choices.
- Create diverse housing opportunities.
- Encourage growth in existing communities.
- Reserve open spaces, natural beauty, and environmentally sensitive areas.
- Protect and enhance agricultural lands.
- Utilize smarter and cheaper infrastructure and green buildings.
- Foster a unique neighbourhood identity.
- Nurture engaged citizens.

Policies specific to housing focus on residential growth that must address the needs of the local workforce and residents. Housing in the community shall:

- Facilitate the development of rental housing for residents with low to moderate incomes.
- Support a variety of affordable housing options for young families, first time home purchasers, retirees, and seniors.
- Encourage housing designed to meet changing household needs and the ability for the community to age in place.
- Encourage development of housing for seasonal workers.
- Facilitate the provision of housing services and supports for Pemberton's vulnerable populations.
- Acknowledge that housing development and redevelopment is a provider of local employment.

For the purpose of the HAF, the current OCP supports the objectives to create more housing supply at an accelerated pace and enhancing the approvals process, supports the development of complete communities (with the use of Smart Growth Principles), and supports the development of an affordable, inclusive, equitable and diverse community.

Age-Friendly Affordable Action Plan (2019)

The availability of suitable and affordable housing is vital to the economic stability, livability, and social well-being of communities. In response to notable increases in home ownership prices and market rents, the Village completed an Age-Friendly Housing Action Plan (AFHAP) in 2019. With support of funding from the Age-Friendly Communities program, provided by the province through the Union of BC Municipalities, the plan focused on the seniors housing continuum; however, the plan generated 16 strategic directions that can be applied to the community as a whole:

1. Build partnerships that can lead to the development of affordable housing projects for low- and moderate-income households in the Pemberton area.
2. Liaise and facilitate dialogue with key stakeholders and community groups regarding housing issues and solutions.
3. Provide information and outreach to community members.
4. Advocate to Senior Government for additional funding.
5. Draft and adopt affordable housing policies that provide clear and consistent direction to Council, Staff, and Developers.
6. Introduce an Adaptable Housing Policy and propose minimum adaptable or accessible unit requirements for all new multi-family residential developments.
7. Explore the possibility of establishing a Low-End Market Rental (LEMR) Housing Policy.
8. Review the Development Procedures Bylaw to identify opportunities to truly fast-track non-market, rental, and seniors housing projects.
- 9. Consider measures to support and incentivize purpose-built rental housing.**
- 10. Amend zoning regulations to facilitate the development of more secondary suites (i.e. lock-off suites) where suitable as a means of increasing the rental stock.**
- 11. Consider infill housing opportunities in existing low-density neighbourhoods such as detached garden suites (above the Flood Construction Level), or suites over detached garages.**
- 12. Support innovative housing forms, such as pocket neighbourhoods or cohousing to increase housing choice and ensure older residents can age-in-place.**
- 13. Consider the use of covenants (i.e. Housing Agreements) as a means to secure affordable rental and affordable homeownership housing for the workforce, as well as the retiring workforce.**
14. Explore the possibility of establishing an Affordable Housing Reserve Fund.
15. Explore the development of a Rent Bank Program.
16. Consider conducting a feasibility study of a Community Land Trust (CLT) and/or Housing Authority in Pemberton.

With respect to HAF, the AFHAP forms the basis for the proposed initiatives that make up the core of Pemberton's application. While all the strategic directions could be applicable, staff have highlighted directions 9-13 as the focus for the action plan in this document. These build upon the HAF objectives for developing complete and compact communities and the development of affordable, inclusive, equitable and diverse housing in the community. These will be the basis for initiatives to achieve more housing supply at an accelerated pace.

Community Climate Action Plan (2022)

Village Council adopted the Community Climate Action Plan (CCAP) in March 2022, and in doing so declared a climate emergency. CCAP carves a path towards a low carbon future, one in which residents thrive in a connected, healthy, and prosperous community and act collaboratively and individually to address the challenges of climate change. The plan puts forward six (6) Big Moves that have the biggest impact on reducing the types of emissions where the Village has influence. The Big Moves are:

1. Shift Beyond the Car
2. Electrify Passenger Transportation
3. Step Up New Buildings
4. Decarbonize Existing Buildings
5. Close the Loop on Waste
6. Organizational Leadership

Each move is broken down based on the municipal powers to invest in community infrastructure, enact changes in policy and regulation, and connect with the community through engagement and outreach.

For the purpose of the HAF, Pemberton's CCAP aligns with the objectives that support the development of low-carbon and climate-resilient communities, and the development of complete communities that are walkable consisting of appropriate density and diverse mix of land uses with access to amenities and services through public and active transportation:

SHIFT 1.1 – Optimize land use policies and bylaws for compact growth.

- a. Employ Squamish-Lillooet Regional District (SLRD) Regional Growth Strategy (RGS) strategic directions, Village Official Community Plan (OCP) policies, Development Permit Area Guidelines, Zoning Bylaw regulations and other land use policy tools that focus development in complete, compact centres and multi-modal transportation corridors and nodes.
- b. Use density bonusing in strategic areas like the hillsides and infill locations to encourage compact developments. This will help achieve densities that can support transit, commercial centres and protect more green space.
- c. Implement fast tracking as an incentive to encourage lower emissions in new, compact developments. Give processing priority to applications for compact developments that meet certain energy-efficient and sustainability criteria.

Housing Needs Report (2023)

The Province of BC requires local governments to complete a Housing Needs Report (HNR) to better understand current and anticipated housing needs. The Village is required to collect and maintain data, analyze trends, and present a new HNR every five (5) years. The Village completed an HNR in 2019 as a compatible project with the Age-Friendly Housing Action Plan; however, due to some omissions in the report a new assessment was undertaken to support the 2022-2024 OCP Review. The new HNR was completed and presented and received by Council at the Regular Meeting No. 1584, held June 20, 2023.

Pemberton is a growing and dynamic community. The population dynamics are unique in that Pemberton has experienced significant fluctuations between census periods in both the types of households and the types of challenges they face. This is reflective of a highly mobile population where residents settle for the housing supply that is available the time of need, and that supply may not be affordable or adequate or too small. This suggests that housing supply throughout the housing spectrum must be flexible, supportive, and attainable for all income levels.

The results of the HNR align with the OCP “What We Heard” report, which was presented to Council at the Regular Meeting No. 1579, held April 11, 2023, where residents are looking for flexible housing for workers and families through a variety of housing types. Flexible housing types may include infill opportunities in the form of secondary suites, carriage houses, and other forms of accessory dwelling units (ADUs) like garden suites or tiny homes. Flexibility could be built into multi-family developments with lock-off suites as another example of an ADU. Additional supply of these housing types provides more options that may be less expensive, but also provide flexibility for owners as their families change. This could represent a gentle increase in density in traditional single-family neighbourhoods and helps the Village to increase housing supply within the current development footprint.

Rental supply is identified as a housing need to provide adequate options and security for renters. Pemberton has a limited supply of primary rental units, known as purpose-built rental buildings with all units having a common landlord. These units offer more security for the renters than the secondary market where individual landowners may evict tenants (within the provisions of the *Residential Tenancy Act*) for personal use, if the property sells, or with changes to the owner’s family situation. As noted, Pemberton’s housing needs are not confined to one housing type or the needs of a particular population. This housing action plan will look to address several housing types across the continuum and will be geared towards many households and incomes.

Official Community Plan Review – What We Heard (2023)

The Village launched a review of the OCP in January 2023. During Phase One, the community was engaged at a high level, exploring how residents view Pemberton now and what they vision Pemberton should look like in the next 25 years. As anticipated, housing supply and affordability were key areas of discussion with focus on addressing housing needs for local residents and for workers in local businesses. Particularly, the lack of affordable housing options is a challenge for those born in Pemberton that are priced out of the market and may be forced to leave the community. In this case, affordability of appropriate housing for single young adults, families with children, and retirees may be different, and shows a need to address housing supply for households with low, moderate, or fixed incomes. Workforce housing requires more rental housing that are attainable for local workers who do not have the financial stability to afford high rents.

During Phase One engagement, respondents were asked to provide input on which housing types they would like to see developed in the Village. Top responses included semi-detached houses (duplex, triplex, fourplex) and townhouses, secondary suites, and carriage houses, and three or four-storey walk-up buildings. These results suggest some acceptance of additional densities to accommodate more housing supply. This will be explored more later in this document.

The outcomes from OCP engagement align with the highlights from the AFHAP strategic directions and point towards initiatives that are provided in the action plan for HAF.

Summary

Overall, Pemberton’s long-range plans provide the basis for the housing action plan as presented below. The recent Housing Needs Report and OCP Review have provided the most up to date details on Pemberton’s housing challenges and fresh insights on what the community may accept to improve the housing system. The following action plan provides a growth target to meet HAF requirements, the top five (5) initiatives to be considered, and several additional initiatives that form Pemberton’s goals for this opportunity.

Housing Supply Growth Target

Pemberton’s housing supply growth target was developed using data and projections in the recently completed Housing Needs Report, calculation of trends for building permits, and anticipated building permits from anticipated development activity in the Village over the three (3) years of the HAF program. Staff hope to have an opportunity to review these projections with CMHC staff prior to submitting the application to confirm the projections will be acceptable to the evaluation committee.

The Housing Supply Growth Target (the **bolded** projections with HAF), presented in the following table is calculated using the formula provided in the HAF reference guide in **Appendix A**.

Growth Rate without HAF	
Current number of dwelling units	1390
Total number of permitted housing units projected without HAF over 3 years	308
Annual projected growth rate without HAF	7.38%
Growth Rate with HAF	
New multi-unit housing (near rapid transit) incented by HAF	0
New multi-unit housing (missing middle) incented by HAF	50
New multi-unit housing (other) incented by HAF	135
New affordable housing incented by HAF	45
Total number of HAF incented dwelling units over 3 years	230
Total number of permitted housing units projected with HAF over 3 years	538
Annual projected growth rate with HAF (must exceed 1.1%)	12.9%
Annual projected growth rate acceleration (must exceed 10%)	74.72%

Initiatives

The listed initiatives build upon directions from existing municipal plans and policies to further the development of housing supply. The list is organized using the initiative title with descriptions that best match the application objectives using the guidance provided by CMHC. Multiple descriptions are provided when several suggested initiatives match those of the Village's. The set of initiatives are identified from the results of the housing needs report and community input received through the early stages of the OCP Review. The initiatives balance the need to provide impacts to the system and those that might add more supply.

Only the top five (5) initiatives are evaluated for Pemberton's consideration into the program and will be eligible for the funding. There can be additional initiatives included however, any subsequent initiatives may not be evaluated by CMHC and will not be calculated for funding in the contribution agreement. Therefore, Initiatives 1 to 5 have been positioned by staff to represent the best submission to match the criteria for the program as currently understood and does not necessarily reflect a priority list for housing in Pemberton.

Staff hope to continue engaging with CMHC staff to gain feedback on the listed initiatives. CMHC staff have already indicated that applications which provide a mix of both supply-oriented initiatives and system-oriented initiatives will have the best chances of success. Should ongoing engagement with CMHC illuminate the need to re-prioritize, split, or combine some initiatives to produce a more compelling application, staff may need to make subtle changes to the initiatives as listed.

The initiatives are presented below in snapshots for context and clarity. The exact format of the application form provided by CMHC has changed in the lead up to the application window opening. Similarly, the exact nature of the information requested has changed as well. Staff have learned through interactions with CHMC that the application format will limit text responses to 3 – 5 sentences in each field. Staff will finalize these extremely concise responses through engagement with CMHC staff to ensure maximum information is provided.

Additional details for each initiative are provided in a format provided by CMHC in **Appendix B**. The document demonstrates the level of detail expected by CMHC, including detailed milestones, for each initiative. It is important to note that the proposed initiatives require substantial amount of work that includes multiple steps and approvals before their outcomes are decided, including by not limited to, the appropriate community engagement, additional research and development, bylaw processes, and review.

1. New Housing Strategy – Create and implement a new housing strategy in response to the Housing Needs Report and outcomes of the OCP Review.

A Housing Strategy is a natural follow-up project that builds on the recently completed Housing Needs Report (HNR). The HNR provides data and context on Pemberton's housing market and a baseline for future decisions. A new Housing Strategy takes the information and prioritizes actions for the Village to address the needs identified.

HAF funding will allow the Village to engage a consultant to assist with completing this important work. While the outcome may not result in a specific number of housing units created the impact on the stability and predictability of the housing system is anticipated to be significant to identify actions that do not otherwise fit the criteria for the HAF program.

Evaluation Criteria

Implementation – Time needed to complete the initiative:	1 year
Timeliness – Time needed before initiative will result in new housing units:	3 years
Meets HAF Objectives:	Yes
Supply Impact:	Low
System Impact:	High
Number of Units to be created:	Unknown

2. Infill Housing

- a. Allowing “missing middle” housing types less than four (4) stories and promoting infill developments with increased housing density and variety of unit types.**
- b. Encouraging accessory dwelling units, smaller dwelling units on the same lot as the primary dwelling unit.**

Pemberton has a considerable amount of its residential land zoned for single-family homes with most areas allowing for one accessory dwelling unit in either a secondary suite or a carriage house. Identified as Strategic Direction #10 and #11 in the Age-Friendly Housing Action Plan, this initiative will examine Village of Pemberton Zoning Bylaw No. 832, 2018, for opportunities to allow additional dwelling units into the traditional single-family neighbourhoods.

Gentle density increases aim to maintain the small-town character that is a priority of the residents, while adding new housing supply and flexibility for property owners. Opportunities exist to implement gentle density changes into the Zoning Bylaw. Having a third or fourth dwelling on a lot allows new property owners to live in a primary dwelling and have multiple mortgage helpers to assist with affordability. Additional supply adds to the housing stock with more options for local residents. Families will benefit from the flexibility as time passes and youths look for their own space or seniors look for a place to age-in-place.

Part b of this initiative will explore incentive programs to offer to existing property owners for the construction of new accessory dwelling units (ADUs) and those who have constructed suites without the required permits. The Village keeps records of secondary suites and carriage houses but is aware of suites that exist that are not recorded and are without proper permits and are non-conforming. Legitimizing this hidden housing stock will bring more security for tenants and ensures building code requirements have been met. The HAF funding would allow for financial incentives to cover costs to bring units up to code and potentially legal costs to address housing units with work done without permits.

The incentive program could include a series of pre-approved design options for accessory buildings that would further accelerate processing of building permits. The benefit of more ADUs provides supply and a route to affordability for homeowners where, in combination with the zoning changes, they could add up to three (3) accessory units and the revenue that comes with them. A well-designed incentive program will offer existing homeowners' reason to update and maintain their homes, which benefits the suitability of the housing stock.

The target associated with this initiative is modest and estimates uptake of how many property owners will participate. The Village anticipates the most significant uptake will be soon after the bylaws are adopted with up to 50 participants in single-family neighbourhoods adding ADUs within the three (3) years of the HAF program. An incentive program would likely live beyond the HAF program and therefore, the total number of housing units to be created has a higher total than is expected to be achieved in three (3) years.

This initiative aligns with HAF objectives to create more housing supply at an accelerated pace plus supports added diversity and clear pathways to a more secure housing supply, including some “missing middle”.

Options for ADUs and other forms of “missing middle” have been suggested through the OCP Review process. Ongoing engagement is occurring in summer 2023, including indications about the appropriate places for new density and which housing types may be acceptable. Missing middle housing types extend into multi-unit developments where lock-off suites or similar concepts could be considered. The HAF program will support additional research into building types and potential pre-approved building schemes to accelerate permitting for ADUs in the existing neighbourhoods.

Funding from HAF would allow for additional community engagement to determine the best density for each neighbourhood and address the necessary balance between more housing, green space, and parking. This initiative meets HAF objectives to support the development of complete communities with housing options across the housing spectrum and encourage clear pathways to affordability and socio-economic inclusion.

Evaluation Criteria

Implementation – Time needed to complete the initiative:	1 year
Timeliness – Time needed before initiative will result in new housing units:	3 years
Meets HAF Objectives:	Yes
Supply Impact:	High
System Impact:	High
Estimated Number of Units to be created:	50
Eligible Funding (estimate):	\$1.6 million

3. Development Approvals

- a. Affordable Housing – Waiving public hearings on all affordable housing projects that conform to the official community plan.**
- b. Implemented changes to decision-making such as delegating development approval authority to municipal staff based on established thresholds or parameters.**

This initiative will combine a review Pemberton’s approvals processes to encourage the development of affordable housing and provide recommendations to accelerate timelines by delegating approval authority to staff where eligible.

Affordability is a relative term that typically links housing costs to a household’s total income. In the Age-Friendly Affordable Housing Action Plan, affordable housing is defined as housing that a single person or household can afford to rent or purchase without spending more than 30% of the before tax income. For homeowners, these costs include mortgage payments, strata fees, mortgage, and home insurance, as well as utilities. For renters, costs

include rent and some utilities. The 30% measurement is a common standard for defining affordability nationally and provincially.

Furthermore, the Village has enacted Development Procedures Bylaw No. 887, 2020, that expedites development applications for multi-unit buildings that are subject to a housing agreement for the provision of affordable ownership or rental housing. The Village has also implemented a mechanism to waive development cost charges (DCCs) for eligible for-profit and not-for-profit development applications to provide affordable housing pursuant to a housing agreement.

Affordable Housing refers to housing units that are intended for households whose housing needs are not met by the marketplace. For the purposes of HAF, the local definition will be used. In lieu of the thresholds used in the noted documents and bylaws, the Village will consider applications for housing that costs no more than 30% of household before tax income or eligible developments with affordable dwelling units to be secured with a housing agreement as affordable housing.

Affordable housing is an ongoing issue for the Village as outlined in the background documents. This initiative would add certainty for future developments that proposed affordable housing and reduce time required to obtain the appropriate zoning and other approvals when the application conforms with the OCP. This initiative aligns with the BC *Local Government Act*, where Section 464(2) does not require a local government to hold a public hearing on a proposed zoning bylaw if an OCP is in place and the bylaw is consistent with the OCP. The Village has several potential developments that could be eligible for this initiative and would benefit from the additional certainty.

The HAF objectives are met by this initiative by creating certainty in the approvals process and by supporting the development of affordable, inclusive, equitable, and diverse communities. The potential eligible projects will also contribute to supporting compact and complete communities that meet low-carbon and climate-resilient objectives. HAF evaluation for this initiative will be mostly on the system impact for future development; however, some affordable units could be eligible within the three (3) year life of this program.

Development Procedures Bylaw No. 887, 2020, allows minor development permits to be delegated to staff; however, recent changes in BC now allow minor variances to be defined and delegated to create a streamlined process and more certainty for applicants. Other changes may be identified during the review and will be considered where appropriate.

Evaluation Criteria

Implementation – Time needed to complete the initiative:	1 year
Timeliness – Time needed before initiative will result in new housing units:	2 years
Meets HAF Objectives:	Yes
Supply Impact:	High
System Impact:	High
Estimated Number of Units to be created:	45
Eligible Funding (estimate):	\$1.44 million

4. Pre-Zoning – Allowing increased housing density without the need for rezoning (as-of-right zoning) for multi-storey housing that are in walkable distance (up to 800m) from transit stops and reducing car dependency.

In the OCP Review, engagement results indicated that some larger buildings should be considered to address the ongoing housing need. Pemberton current has a maximum building height restriction of 10.5 metres or approximately 3-storeys in most zones, with a few exceptions. The concept of larger buildings and higher density is part of ongoing OCP engagement where residents are being asked where higher densities should be considered. The HAF program will assist with the implementation of the outcome and an opportunity to pre-zone appropriate areas for higher densities. Action from the Village will eliminate the need for rezoning by the owner on selected properties and accelerate the development approval process.

The Village views the development of its downtown, main corridor (Portage Road), and gateway areas as candidates for additional densities that are necessary to support community facilities, infrastructure, and services including the local transit system. This initiative is modified slightly from the application guide and promotes higher densities within walking distance of transit stops. This acknowledges the needs of a rapidly growing town that struggles to fund improved transit service, as opposed to supporting existing rapid transit that is typical of large urban centres. More than 80% of Pemberton’s residents live within 800 metres of the main transit corridors yet the Village still needs increased density for increased transit service to be viable.

HAF funds from this initiative could provide opportunity for substantial projects including active transportation and transit improvements that would greatly benefit all residents in Pemberton. If successful, this initiative would support all objectives of the HAF program.

Evaluation Criteria

Implementation – Time needed to complete the initiative:	1 year
Timeliness – Time needed before initiative will result in new housing units:	3 years
Meets HAF Objectives:	Yes
Supply Impact:	High
System Impact:	High
Estimated Number of Units to be created:	75
Eligible Funding (estimate):	\$2.02 million

5. Primary Rental – Incentivize and encourage the development of new purpose-built housing units.

Purpose-built rentals were previously identified as a priority in Strategic Direction #9 of the 2019 Age-Friendly Housing Action Plan. This initiative will research best practices to determine how comparable communities have incentivized purpose-built rental projects. Pemberton has projects currently in-house and under review that propose much needed purpose-built rental housing units; however, there is some uncertainty on the future of these projects with the rising cost of construction and changing investment landscape challenging their viability. Incentives to keep the current projects moving or to encourage new development applications could be considered as potential outcomes of the HAF program.

The recently completed Housing Needs Assessment shows only 45 primary rental units or purpose-built rentals representing 9.5% of the renter households. A successful initiative to incentivize new purpose-built rental units will add new supply to this critical portion of the housing spectrum. Primary rentals offer residents more certainty, with multi-unit developments and a common landlord instead of individual homeowners that rent accessory dwellings in the secondary market. Renters in purpose-built rental units do not have the risk of a homeowner evicting tenants for renovations, personal, or family reasons or to transition to short term rentals.

The HAF objectives are met by this initiative by creating certainty in the approvals process and by supporting the development of affordable, inclusive, equitable, and diverse communities. The potential eligible projects will also contribute to supporting walkable, compact, and complete communities that meet low-carbon and climate-resilient objectives.

Evaluation Criteria

Implementation – Time needed to complete the initiative:	1 year
Timeliness – Time needed before initiative will result in new housing units: years	2
Meets HAF Objectives:	Yes
Supply Impact:	High
System Impact:	High
Estimated Number of Units to be created:	60
Eligible Funding (estimate):	\$1.62 million

The preceding initiatives have been evaluated by staff in accordance with the current understanding of the evaluation criteria as the top 5 to be considered for application into the HAF program. Ongoing engagement with CHMC staff may result in changes to the understanding that would prompt changes to the initiatives or their ranking to improve the likelihood of successful funding. The following are additional initiatives that have been considered by staff to date but did not rank in the top 5. These additional initiatives are included for the Committee’s consideration should further engagement with CHMC staff indicate that one or more may rank more highly than currently understood and necessitate their inclusion in the top 5.

6. Infrastructure, Facilities and Services – Updating infrastructure, facilities, and service planning and delivery to align with official community plans, growth targets, and housing needs assessment.

Infrastructure planning is a critical element of growth management. As one of the fastest growing communities in the country (32% increase between the 2016 and 2021 census), Pemberton must address servicing capacity with new development. In concert with initiatives to increase densities, water and sanitary systems must keep pace when the costs are not necessarily covered by major new developments. For example, initiatives to increase “missing middle” options and those to encourage more ADUs, the cost burden could be prohibitive if individual property owners must pay to upgrade a municipal lift station or in-ground infrastructure. HAF funds would allow the Village to proactively complete planning

work and contribute with construction costs associated with adding more residential units into municipal systems.

Several projects are currently proposed where major infrastructure upgrades will be needed that may unduly burden the project and possibly prevent construction from commencing. This initiative will facilitate the delivery of the new housing units by updating infrastructure plans to align with recent growth trends and funding municipal contribution to project required today to support new housing construction. Eligible projects may include, but are not limited to, upgrades of lift stations, planning for a new water source and other means of adding water capacity to the municipal system, and planning for the eventuality of a new wastewater treatment facility. Estimated costs for this initiative is set to cover the planning and engineering work ahead of the capital projects which can also assist with establishing shovel ready projects to support making application for other granting programs. If successful, a portion of HAF funds is allocated to infrastructure projects that support housing and could contribute to the capital costs.

The HAF program would incent proposed projects that may not otherwise be feasible by covering some of the cost for infrastructure upgrades. In addition, more units would be incented in the longer-term thanks to the improved understanding of infrastructure needs. Targets take a practical view of the current situation and should be reviewed in later years of the HAF program to include any changes to support growth in the community.

Evaluation Criteria

Implementation – Time needed to complete the initiative:	2-3 years
Timeliness – Time needed before initiative will result in new housing units:	2-3 years
Meets HAF Objectives:	Yes
Supply Impact:	High
System Impact:	High
Estimated Number of Units to be created:	70
Eligible Funding (estimate):	\$1.89 million

7. Innovative Housing Types

- a. Promoting and allowing more housing types that serve vulnerable populations, seniors, assisted-living, persons living with disabilities, and other needs.**
- b. Promoting regulated multi-tenanted housing forms (e.g. boarding houses or single room occupancy).**
- c. Encouraging alternative housing including but not limited to co-housing, housing co-ops, pocket neighbourhoods, and tiny homes.**

Pemberton is dominated by a few housing types; single-family homes, townhouses, and apartments. A few others are sprinkled in with a mobile home park, senior's villa, and the one purpose-built rental building. More innovative housing concepts could have a role including, but not limited to, pocket neighbourhoods, allowing for recreational vehicles to be used as housing, permitting co-housing, co-ops, and others forms.

The HAF program would allow the Village to explore new options and development incentives for the development of housing types that are not currently available in Pemberton. Senior-specific housing, assisted-living facilities, and care-based homes are much needed in Pemberton. The initiative will encourage strategic directions from the

previous Age-Friendly Housing Action Plan to build a more complete and inclusive community, aligning with HAF objectives.

Evaluation Criteria

Implementation – Time needed to complete the initiative:	2 years
Timeliness – Time needed before initiative will result in new housing units:	3 years
Meets HAF Objectives:	Yes
Supply Impact:	High
System Impact:	High
Estimated Number of Units to be created:	79
Eligible Funding (estimate):	\$2.13 million

8. Mixed-Use Development with municipal land uses – Enable mixed-use development or redevelopment of city-owned properties, while where appropriate maintaining the current government use, e.g., housing built on top of a library or municipal office.

This initiative is somewhat contingent on available municipal land that could be used for mixed-use development that combines housing with a municipal facility. The Village has limited land holdings; however, the Village has recently been exploring possible locations for a new fire hall and municipal office. Mixed-use developments that include housing over municipal facilities have been done in other, similar communities and is a concept worth exploring for Pemberton. The estimated number of permitted units this initiative will incent is based on examples of similar projects in other communities. Cost estimates are for completion through Milestone 4 – Feasibility Evaluation (see **Appendix B**), after which Council direction will be required for next steps.

This initiative will use HAF funding to undertake feasibility studies to evaluate the Village’s ability to deliver affordable housing attached or on the same site as a new municipal facility. If successful, such a development would meet HAF objectives to support complete communities and the development of affordable and diverse housing. The impact to housing supply and system may be limited within the timeframe of the HAF program; however, the long-term impacts could be significant.

Evaluation Criteria

Implementation – Time needed to complete the initiative:	3+ years
Timeliness – Time needed before initiative will result in new housing units:	3+ years
Meets HAF Objectives:	Yes
Supply Impact:	Medium
System Impact:	Medium
Estimated Number of Units to be created:	Unknown
Eligible Funding (estimate):	Unknown

9. Parking Minimum Requirements – Implementing revised parking requirements such as reduced or eliminated parking space requirements for new developments.

Minimum Parking Requirements are one of the trade-offs that are often considered for new developments. The requirements to supply off-street parking is a significant cost, with as much as 25% of the total cost of a project earmarked to build parking. Zoning bylaws have

contributed to excess parking being built in urban areas resulting in approximately eight (8) parking spaces available for every vehicle on the road in North America.

This initiative would review off-street parking requirements in the Village and propose options to reduce or eliminate requirements for new development or redevelopment of a site. The goal is to allow flexibility for developers to supply parking that is tailored to their target market and avoid building parking simply to meet the minimum standard. The outcome may result in a required zoning amendment to update off-street parking minimum requirements. A zoning amendment can run concurrently with those proposed Initiatives Pre-Zoning for Higher Density and Infill Housing.

All HAF objectives would be met with a flexible standard enhancing the approvals process, fewer parking spaces promoting walkability, reducing costs to development, and supporting low-carbon transportation options. The system impact may be significant with new flexibility. Supply impact is estimated from application information and inquiries received by Village staff.

Evaluation Criteria

Implementation – Time needed to complete the initiative:	1 year
Timeliness – Time needed before initiative will result in new housing units:	2 years
Meets HAF Objectives:	Yes
Supply Impact:	High
System Impact:	High
Estimated Number of Units to be created:	Unknown
Eligible Funding (estimate):	Unknown

10. Implementing new processes or systems

Village staff have successfully implemented an online software system called Cloudpermit to manage building permit applications that has enabled applicants and staff to track everything from additional information required through to inspections. Cloudpermit has expanded to offer a similar platform for development applications. Initial conversations with Cloudpermit suggests that Pemberton could be a candidate for the new system, particularly with the success of the building permit system.

The new system would match the HAF objective to improve the approvals process. While it is difficult to estimate the number of housing units that will be accelerated due to using Cloudpermit, since the new tool would help process every subsequent application from concept to occupancy, the system impact could be significant.

Evaluation Criteria

Implementation – Time needed to complete the initiative:	1 years
Timeliness – Time needed before initiative will result in new housing units:	3 years
Meets HAF Objectives:	Yes
Supply Impact:	Low
System Impact:	High
Estimated Number of Units to be created:	Unknown
Eligible Funding (estimate):	Unknown

11. Housing Authority – Completing a feasibility study into a potential housing authority or housing society that could manage and operate non-market housing in Pemberton.

During OCP engagement, several suggestions have been received that the Village should consider a housing organization like the Whistler Housing Authority. There are several models for such an organization in BC, from standalone not-for-profits to housing societies that are owned and controlled by municipalities.

Funding from HAF would allow the Village to hire a consultant to complete a feasibility study to evaluate if there is a model that could be viable for Pemberton. This initiative meets HAF objectives to support the development of affordable, inclusive, equitable, and diverse communities. The path to a new supply of housing under a housing organization may be quite lengthy and may not show results within the 3-year term of the HAF program.

Evaluation Criteria

Implementation – Time needed to complete the initiative:	2 years
Timeliness – Time needed before initiative will result in new housing units:	+3 years
Meets HAF Objectives:	Yes
Supply Impact:	Medium
System Impact:	Medium
Estimated Number of Units to be created:	Unknown
Eligible Funding (estimate):	Unknown

Summary

Village staff have drafted this action plan based on the best information available in the HAF pre-application documents and consultations with CMHC staff. As mentioned, the key initiatives are numbered 1 to 5. These will be evaluated and will be eligible for funding if Pemberton has a successful application and is awarded inclusion in the HAF program. Instructions from CMHC is to have a top 5 with a mix of initiatives that have some systems impacts and some that will result in supply impacts with new housing units. Therefore, the top 5 reflects this advice with a mix including a housing strategy that may not be directly linked to new housing units but would have significant system impact, with several other initiatives that would be expected to provide new housing supply.

Figure 1, below, shows the full list of eleven (11) initiatives, with the top 5 highlighted. The chart breaks down each initiative, showing supply and system impacts, potential new housing units to be incentivized by HAF, potential funding calculations, and estimated costs for the initiatives. Cost estimates include fees for consultants, staff costs, and costs to fund incentive programs.

Initiative Number	Initiative Name	Initiative Completion (years)	Time to New Units (years)	Supply Impact	System Impact	HAF Incented Units in 3 years	Total Funding Possible	Initiative Cost
1	New Housing Strategy	1	3	low	high	0	\$ -	\$ 50,000
2	Infill Housing	1	3	high	high	50	\$ 1,600,000	\$ 1,015,000
3	Development Approvals	1	2	medium	High	45	\$ 1,443,000	\$ 15,000
4	Pre-zoning for higher density	1	3	high	high	75	\$ 2,025,000	\$ 15,000
5	Primary Rental	1	2	high	high	60	\$ 1,620,000	\$ 615,000
6	Infrastructure	2	2	High	medium	70	\$ 1,890,000	\$ 250,000
7	Innovative Housing	2	3	high	high	79	\$ 2,133,000	\$ 1,130,000
8	Mixed use Development	2	4	medium	medium	0	\$ -	\$ 50,000
9	Parking Minimums	1	3	high	high	0	\$ -	\$ 15,000
10	New processes and systems	1	2	low	high	0	\$ -	\$ 25,000
11	Housing Authority	2	3	medium	medium	0	\$ -	\$ 30,000

Figure 1: Summary Table

As presented, the top 5 initiatives would produce a total of 230 additional housing units with HAF, that could result in an estimated \$6.67 million in grant revenue that must be spent on projects that support housing within the 3-year program term. The HAF requires the Village to estimate spending amounts for funds received as part of the application. Staff have provided a calculation based on the criteria provided in the HAF reference guide in **Appendix A**.

Total HAF Funding (estimate)		\$6,688,000
Investments in HAF Action Plan	34.5%	\$2,310,000
Investments in Affordable Housing	20%	\$1,337,600
Investments in Housing-related Infrastructure	40%	\$2,675,200
Investments in Community Infrastructure that supports Housing	5.5%	\$365,200

Next Steps

The Committee is asked to consider the proposed housing action plan and endorse the initiatives listed. While staff are relatively confident in the top 5 initiatives presented as representing Pemberton’s most competitive offering for the program, further engagement with CMHC staff may necessitate changes to the initiatives or their rankings to improve the likelihood of successful funding. The initiatives that are currently on the list and not in the top 5 are provided as potential options that, through endorsement by Council, provide additional flexibility for the content of the final application package. Additional initiatives identified by the Committee can be considered and added to the list with Council’s direction.

The HAF application window is open with a **deadline of August 18, 2023**, for final submissions. Staff have drafted options for Committee recommendations to Council to accept the housing action plan as presented or to amend the housing action plan based on the Committee's discussion, with each resolution allowing for details to be ironed out in consultation with CMHC staff. This will allow staff to continue refining the application before the deadline.

COMMUNICATIONS

There are no communications considerations at this time.

LEGAL CONSIDERATIONS

There are no legal, legislative or regulatory considerations at this time.

IMPACT ON BUDGET & STAFFING

If the Village is successful in its application into the HAF program, some staff time will be required to complete the contribution agreement and supply reports to the CMHC that will be absorbed into the Development Services operating budget. Some costs will be associated with the initiatives as they are actioned, although will be offset by HAF funding which is anticipated to be in place to cover costs of consultants and to support the implementation of the programs. More information will come forward if a successful application is awarded.

INTERDEPARTMENTAL IMPACT & APPROVAL

The HAF application requires submission of the most recent audited financial statements and an attestation from the Village's Manager of Finance to confirm the viability of the plan. The Manager of Finance will be consulted as needed to complete these requirements.

COMMUNITY CLIMATE ACTION PLAN

A core program objective of HAF is supporting the development of low-carbon and climate resilient communities. In the drafted initiatives, links to the Community Climate Action Plan are noted. It is expected that that CCAP will guide decisions as initiatives evolve into new programs or policies. These details will be highlighted in future reports.

IMPACT ON THE REGION OR NEIGHBOURING JURISDICTIONS

Housing is a challenge in every community in the province. Different initiatives will impact other jurisdictions differently. It is expected that considerable consultation will be required with Lílwat Nation, Squamish-Lillooet Regional District, and others as each initiative progresses.

ALTERNATIVE OPTIONS

Option One:

THAT the Committee of the Whole recommends that Council approve the housing action plan, for the purpose of application to the Housing Accelerator Fund, generally in the form presented.

AND THAT staff are directed to make any necessary changes after further consultation with CMHC staff, to the satisfaction of the Chief Administrative Officer.

Option Two:

THAT the Committee of the Whole recommends that Council approve the housing action plan, for the purpose of application to the Housing Accelerator Fund, with the following amendments:

1. {determined through committee discussion}

AND THAT staff are directed to make the necessary changes after further consultation with CMHC staff to best reflect the committee's recommendations, to the satisfaction of the Chief Administrative Officer.

RECOMMENDATIONS

THAT the Committee of the Whole recommends that Council approve the housing action plan, for the purpose of application to the Housing Accelerator Fund, generally in the form presented.

AND THAT staff are directed to make any necessary changes after further consultation with CMHC staff, to the satisfaction of the Chief Administrative Officer.

ATTACHMENTS:

Appendix A: Housing Accelerator Fund – Pre-Application Reference Material

Appendix B: Housing Action Plan – Initiative Details

Prepared & Submitted by:	Colin Brown MCP, Planner II
Manager Approval:	Scott McRae, Manager of Development Services
CAO Approval by:	Elizabeth Tracy, Chief Administrative Officer

Pre-application Reference Material



TABLE OF CONTENTS

- 1. Purpose of this guide3
- 2. Program budget3
- 3. Objectives.....3
- 4. Eligible applicants3
- 5. Application streams3
- 6. Minimum requirements4
- 7. Action plans4
 - Housing supply growth target.....4
 - Additional targets5
 - Action plan initiatives.....5
- 8. Incentive funding and permitted uses6
- 9. Evaluation criteria.....7
- 10. Funding methodology9
- 11. Minimum documentation requirements 11
- 12. Reporting requirements..... 11
- 13. Advancing and reporting schedules..... 12
- 14. Contribution agreement 15
- 15. Application process..... 15
- 16. Important dates..... 15
- Appendix A: Application details 16

1. PURPOSE OF THIS GUIDE

This reference document will help applicants to get ready to apply to the Housing Accelerator Fund (the HAF) administered by the Canada Mortgage and Housing Corporation (CMHC). It informs applicants about program requirements and information that they will need to submit as part of their application. Potential applicants are local authorities as described in section four (4).

Through the provision of incentive funding, the HAF is intended to drive transformational change within the sphere of control of the local government regarding land use planning and development approvals with the overall objective to “accelerate supply” of housing.

As part of the application process, applicants must outline the actions that they will take to increase housing supply and reflect these initiatives in an action plan. Given the time that it may take to prepare the application, including the mandatory action plan and to obtain the necessary local approvals, CMHC is providing this document well in advance of the application intake portal opening.

For greater certainty, the formal application form for the HAF will be made available later in 2023 in support of the launch of the initiative when CMHC is ready to accept applications. It is possible that certain information will be requested within the application form that is not referenced in or that differs from this document.

2. PROGRAM BUDGET

With the launch of the HAF, \$4 billion in funds may be available to local authorities (see definition in section four (4)) to incentivize the implementation of local actions that remove barriers to housing supply, accelerate the growth of supply, and support the development of communities that are aligned with several priorities as described in section three (3).

3. OBJECTIVES

The primary objectives of the program are to create more supply of housing at an accelerated pace and enhance

certainty in the approvals and building process, while also supporting the following priorities:

- Supporting the development of complete communities that are walkable, consisting of appropriate residential density and a diverse mix of land uses, providing access to a wide variety of amenities and services through public and active transportation.
- Supporting the development of affordable, inclusive, equitable and diverse communities that encourage clear pathways to achieving greater socio-economic inclusion largely achieved through the equitable provision of housing across the entire housing spectrum.
- Supporting the development of low-carbon and climate-resilient communities.

As a result of investments towards these objectives and priorities, the HAF is expected to result in permits being issued for 100,000 more housing units than would have occurred without the HAF.

4. ELIGIBLE APPLICANTS

Local governments within Canada, including First Nations, Métis and Inuit governments who have delegated authority over land use planning and development approvals are eligible to apply to the HAF.

In the absence of a municipal-level authority, a regional district or province or territory that has authority for land use planning and development approvals may also apply to the HAF.

5. APPLICATION STREAMS

There are two application streams, as follows:

- **Large/Urban:** A jurisdiction located anywhere in Canada with a population* equal to or greater than 10,000, excluding those within a territory or an Indigenous community.
- **Small/Rural/North/Indigenous:** A jurisdiction located anywhere in Canada with a population* less than 10,000 or within one of the territories or an Indigenous community.

*Population based on 2021 census data.

6. MINIMUM REQUIREMENTS

To be eligible for incentive funding, the applicant must:

- Develop an action plan as part of their HAF application, including satisfying the prescribed minimum number of initiatives as outlined in section seven (7). The purpose of the action plan is to outline a housing supply growth target and the specific initiatives that the applicant will undertake to grow housing supply and speed up housing approvals.
- Commit to a housing supply growth target within their action plan that increases their average annual rate of growth by at least 10%. The growth rate must also exceed 1.1%*.
- Complete or update a housing needs assessment report** and include a reoccurring scheduled review date within the report to ensure that the needs assessment is kept current.
 - The requirement to complete or update a housing needs assessment report may be waived if the applicant recently completed or updated their housing needs assessment. Applicants that have completed or updated their housing needs assessment within two years of the 2022 federal budget announcement (April 7, 2022) can request that this requirement be waived. If there is no reoccurring scheduled review date on this existing housing needs assessment report, there remains a requirement to add a reoccurring scheduled review date.
- Submit periodic reports to CMHC in the form and timelines prescribed. See section 12 for additional details. This includes:
 - Progress reporting on the initiatives and commitments within the action plan.
 - Micro-level permit data for residential buildings for all permitted units.
 - Details that support that HAF funding was used for a permitted purpose.

*CMHC may consider growth targets that fall outside these program guidelines on a case-by-case basis considering actual applications received. Applicants are encouraged to put forward the strongest application possible. Refer to section nine (9) for details on the evaluation criteria.

**For those that need to complete or update their housing needs assessment, resources are available on [CMHC's website](#). The report is not required to be completed at the time of application submission, but it must be completed within the prescribed timeframe (i.e., the third reporting period). See section 13 for details on the reporting schedule.

7. ACTION PLANS

Applicants must provide an action plan as part of their application, which will assist CMHC in selecting applicants. If selected by CMHC, the action plan will form part of the contribution agreement. Refer to Appendix A for details on the type of information required as part of the application, including the action plan.

Each applicant must assess its own housing needs, challenges, and opportunities in considering whether to apply under the HAF. Applicants are encouraged to consider regional matters in developing their action plans. Applicants may wish to consult the information available on the Statistics Canada website as part of its assessment. [Table 98-10-0002-02](#) provides information on population and dwelling counts for provinces, territories, and census subdivisions.

Housing supply growth target

Within the action plan submitted as part of the application for HAF, the applicant will be required to provide two projections to CMHC as outlined below. The applicant must calculate their own projections based on reasonable assumptions and data sources, including Statistics Canada and/or its own administrative data. There is no prescribed formula; however, projections should be based on a three-year period ending September 1, 2026.

- The total number of permitted housing units projected **without** HAF.
- The total number of permitted housing units projected **with** HAF. This second projection is what is referred to as the "housing supply growth target."

For the purpose of determining if the committed growth rate satisfies the minimum 10% increase and exceeds 1.1%, the following formulas will be used by CMHC:

- The annual projected growth rate without HAF: $\frac{\text{total number of permitted housing units projected without HAF/3 years}}{\text{current total number of dwellings}} * 100\%$.
- The annual projected growth rate with HAF: $\frac{\text{total number of permitted housing units projected with HAF/3 years}}{\text{current total number of dwellings}} * 100\%$.

The current total number of dwellings should be consistent with the applicant's 2021 census data adjusted for additional dwellings built since that reporting period.

Additional targets

Applicants will also be able to set targets based on the type of housing supply that is projected to be permitted with the support afforded by the HAF program. These additional targets will increase the amount of funding available to the proponent if selected to participate in the program. The targets can be set for housing types that align with the priorities of the HAF program, which include:

- Multi-unit housing (in close proximity to rapid transit)
- Multi-unit housing (missing middle)
- Multi-unit housing (other)
- Affordable housing units.

Refer to section 10 for an overview of the funding methodology and definitions for each type of housing.

Action plan initiatives

The action plan must include initiatives that will help the applicant achieve their committed housing supply growth target and any additional targets. The action plan items must support enhancements achievable within the program's timeframe, but the intent is for changes to outlive the HAF.

The minimum number of initiatives depends on the application stream, as follows:

- **Large/Urban:** A minimum of seven initiatives.
- **Small/Rural/North/Indigenous:** A minimum of five initiatives.

All initiatives included within the action plan should be new initiatives that have not yet started. In exceptional circumstances, CMHC may be willing to consider initiatives that started after the 2022 federal budget (April 7, 2022), which announced the Housing Accelerator Fund, in cases where an applicant may be challenged to meet the prescribed minimum number of initiatives.

The applicant must indicate how each initiative will increase the supply of housing and associated timelines, as well as any other expected results.

The applicant must identify and explain how each proposed initiative supports at least one of the objectives of the program (see section three (3)).

The following list of initiatives are aligned with the objectives of the HAF program and reflect common practices in urban planning, contributing to more housing supply. Applicants are encouraged to select from this list where it makes sense to do so given the local context. There is flexibility for CMHC to consider alternative initiatives proposed by applicants. Actions that do not support the objectives of the program will not be considered.

- Promoting high-density development without the need for rezoning (as-of-right zoning), e.g., for housing developments up to 10 stories that are in proximity (within 1.5km) of rapid transit stations and reducing car dependency
- Allowing increased housing density (increased number of units and number of storeys) on a single lot including promoting "missing middle" housing forms typically buildings less than 4 stories
- Encouraging Accessory Dwelling Units—a second smaller unit on the same property as a primary unit
- Enable mixed-use redevelopment of city-owned properties, while where appropriate maintaining the current government use, e.g., building housing on top of a library or office space
- Promoting infill developments (adding new units to existing communities) with increased housing density and a variety of unit types (e.g., duplexes or secondary suites)
- Implementing rental only zoning
- Implementing land use changes mandating a minimum number of family units (units with more than two bedrooms) or allowing for office conversions to residential with minimum family unit requirements
- Implementing revised parking requirements such as reduced or eliminated parking spaces for new developments
- Implementing disincentives, costing or fee structures to discourage such things as unit vacancy, underdeveloped/ idle land, and low-density forms of housing
- Ensuring that development and amenity charges – fees that cover necessary infrastructure to support new housing and amenities such as libraries and recreation centres in and adjacent to the communities where development is occurring – are clear, transparent and pre-determined (not subject to negotiation)

- Aligning development charges with the costs of infrastructure and servicing
- Implementing incentives, costing or fee structures, for example density bonusing, to encourage such things as affordable housing and conversions from non-residential to residential
- Waiving public hearings on all affordable housing projects that conform to the official community plan
- Implementing measures to address or prevent flood plain or climate change risk for example making flood plains park land and/or creating relocation programs to move housing units out of at-risk areas
- Incorporating a climate adaptability plan into Official Community Plan
- Promoting and allowing more housing types that serve vulnerable populations
- Promoting regulated multi-tenanted housing forms (e.g., boarding houses or single room occupancy)
- Implementing inclusionary zoning (the requirement that a developer builds a certain percentage of their units at affordable (below market) prices or rents) in ways that foster development
- Encouraging alternative forms of housing construction such as modular housing, manufactured housing, and prefabricated housing
- Create a process for the disposal of city-owned land assets for the development of affordable housing as-of-right (not requiring rezoning)
- Implementing new/enhanced processes or systems such as case management, e-permitting, land and building modelling
- Implementing changes to decision making such as delegating development approval authority to municipal staff based on established thresholds or parameters
- Partnering with non-profit housing providers to preserve and increase the stock of affordable housing
- Updating infrastructure planning to align with official community plans, growth targets, and housing needs assessment

- Reducing and streamlining urban design and character guidelines, i.e., elimination of height restrictions, visual character requirements, view cones, setbacks, etc.

It is the responsibility of the applicant to determine and confirm that it has the requisite authority, expertise, capacity, and resources to implement any and all chosen initiatives. The contribution agreement shall include a representation and warranty by the applicant confirming the above and CMHC will be relying on the representation and warranty without any independent investigation. All action plans must be approved by elected Council (or equivalent, including delegated authority) and include an attestation of the applicant's Chief Financial Officer (or equivalent) on the viability of the plan using the prescribed form. The attestation must be obtained by the applicant before applying to the HAF. The approval may be obtained by the applicant before applying to the HAF and is required before the contribution agreement is signed.

Note: CMHC may provide successful applicants with an opportunity to propose additional initiatives and increase their housing supply growth target in the event there is unused funding in the later years of the program.

8. INCENTIVE FUNDING AND PERMITTED USES

The HAF is about driving transformational change and creating the conditions for more housing supply over the short and longer term. The HAF is intended to incent applicants to commit to change, show progress and be provided with funding in return.

For clarity, HAF is not directly underwriting specific housing projects or reimbursing proponents for specific costs incurred. Rather, HAF funding can be used in support of housing under any of the following four categories. For further details on how HAF funding would be advanced refer to section 13.

Permitted uses of HAF funding:

- Investments in Housing Accelerator Fund Action Plans
 - any initiative included in the proponent's action plan and approved by CMHC.
- Investments in Affordable Housing
 - construction of affordable housing
 - repair or modernization of affordable housing
 - land or building acquisition for affordable housing.
- Investments in Housing-related Infrastructure
 - drinking water infrastructure that supports housing
 - wastewater infrastructure that supports housing
 - solid waste management that supports housing
 - public transit that supports housing
 - community energy systems that support housing
 - disaster mitigation that supports housing
 - brownfield redevelopment that supports housing
 - broadband and connectivity that supports housing
 - capacity building that supports housing
 - site preparation for housing developments.
- Investments in Community-related Infrastructure that supports housing
 - local roads and bridges
 - sidewalks, lighting, bicycle lanes
 - firehalls
 - landscaping and green space.

Proponents will be asked to estimate how much of their funding will be allocated to each category as part of their application (% of total estimated funding). If approved to participate in the program, proponents must report on how HAF funding was used in the form and timelines prescribed. Additional information on reporting requirements can be found in section 12.

Subject to the permitted uses outlined above, HAF funding can be used in conjunction with other CMHC or federal government programs, unless expressly prohibited under the terms of such initiatives. Please note that funding from the HAF will not be considered as local or PT (Provinces & Territories) cost-matching under the existing CMHC-PT NHS bilateral agreements, which exclude contributions from Government of Canada sources or from CMHC.

9. EVALUATION CRITERIA

CMHC will review all applications to determine if they meet program requirements of the HAF. The evaluation of the application will be based on the criteria listed in Table 1. All applications will be assessed and scored.

All initiatives outlined in the action plan will be individually assessed and scored; however, for prioritization purposes only the top five initiatives under the Small/Rural/North/Indigenous stream or top seven initiatives under the Large/Urban stream will be considered. While only the top five or seven initiatives will be used for prioritization purposes, additional initiatives should still be put forward within the action plan as required to support the committed housing supply growth target and alignment with HAF priorities.

The evaluation criteria are used to assess the application and to determine which applicants are selected to participate in the HAF. It will **not** dictate funding amounts. There is a separate funding framework for those that are selected to participate in the program. Refer to section 10 for the funding methodology.

Table 1: Evaluation criteria

Criteria	Assessment and Prioritization
<p>The commitment to increase housing supply</p> <p>Total available points: 10</p>	<p>Strong proposals will demonstrate a commitment to increase the supply of housing above the minimum requirements of the program.</p> <ul style="list-style-type: none"> • Annual growth rate: <ul style="list-style-type: none"> – over 2.5% - 5 points – 1.5% to 2.5% - 3 points – 1.1% to 1.4% - 1 point. • Annual growth rate percentage change: <ul style="list-style-type: none"> – over 20% - 5 points – 15% to 20% - 3 points – 10% to 14% - 1 point.
<p>The relevance of the initiative outcome(s) to one or more of the objectives of the HAF</p> <p>Total available points: NA (pass/fail)</p>	<p>Proposed initiatives within the action plan will be assessed to confirm if they support one or more of the following objectives, including priority areas:</p> <ul style="list-style-type: none"> • Creating more supply of housing at an accelerated pace and/or enhancing certainty in the approvals and building process. • Supporting the development of complete communities that are walkable consisting of appropriate residential density and a diverse mix of land uses providing access to a wide variety of amenities and services through public and active transportation. • Supporting the development of affordable, inclusive, equitable and diverse communities that encourage clear pathways to achieving greater socio-economic inclusion largely achieved through the equitable provision of housing across the entire housing spectrum. • Supporting the development of low-carbon and climate-resilient communities.
<p>The effectiveness of the initiative on increasing the supply of housing</p> <p>Total available points: 20</p>	<p>Proposed initiatives within the action plan will be assessed based on:</p> <ul style="list-style-type: none"> • Implementation: The time it will take to complete the initiative. <ul style="list-style-type: none"> – within 1 year - 5 points – within 2 years - 3 points – over 2 years - 1 point. • Supply Impact: The extent to which the initiative will improve housing and community outcomes. <ul style="list-style-type: none"> – high degree of improvement - 5 points – medium degree of improvement - 3 points – low degree of improvement - 1 point. • Timeliness: The time it will take to start to achieve additional permitted units as a result of the initiative. <ul style="list-style-type: none"> – within 1 year - 5 points – within 2 years - 3 points – over 2 years - 1 point. • System Impact: The extent to which the initiative increases stability and predictability in the housing system. <ul style="list-style-type: none"> – high degree of stability and predictability - 5 points – medium degree of stability and predictability - 3 points – low degree of stability and predictability - 1 point.
<p>The need for increased housing supply</p> <p>Total available points: 5</p>	<p>While not a mandatory requirement at the time of application submission, strong proposals will demonstrate housing needs as evidenced by a current housing needs assessment report.</p> <ul style="list-style-type: none"> • Yes, a current report is available - 5 points • No, a current report is not available - 0 points.

There is only one planned intake window. CMHC will consider take-up across jurisdictions and may adjust application rankings to support a national distribution. CMHC will make formal recommendations to the Minister of Housing and Diversity and Inclusion. Once approvals and final funding decisions are made, CMHC will advise applicants of the outcome.

10. FUNDING METHODOLOGY

For those applicants that are selected for participation in the HAF program (see section nine (9)), a funding framework will be used to determine the amount of funding per successful applicant.

There are three components of the funding framework: (1) base funding, (2) top-up funding and (3) an affordable housing bonus. For the base funding, the per unit amount will be higher for applications pertaining to the territories or Indigenous communities.

While the funding envelope is determined on the basis of per unit amounts, the HAF incentive funding is designed to support the costs associated with the initiatives within the action plan, as well as any other permitted use of funds in order to accelerate the supply of housing in Canada (see section eight (8) for permitted uses of funds). The proponent will have flexibility in how HAF funding is used provided it is for a permitted use.

Components of the funding framework:

- 1. Base funding** is designed to incent all types of supply across the housing spectrum. Base funding is estimated at \$20K* per HAF incented unit (\$40K* per HAF incented unit for applications pertaining to the territories or an Indigenous community). The per unit amount will be multiplied by the number of HAF incented units. HAF incented units refers to the difference between two

projections: (1) the number of permitted units that are anticipated **without** the support afforded by the HAF program and (2) the number of permitted units that are anticipated **with** the support afforded by the HAF program. The latter would establish the housing supply growth target, which would be included in the action plan and reflected in the contribution agreement.

- 2. Top up funding** is designed to incent certain types of housing supply. Top up funding will depend on the type of housing and the associated projected increase in the number of permitted units. There is no top up funding available for single detached homes. The value ascribed to each category will be multiplied by the associated projected increase in the number of permitted units. The targets established for each unit type would be included in the action plan and reflected in the contribution agreement.
- 3. Affordable housing bonus** is designed to reward an applicant that can increase its share of affordable housing units relative to the total projected permitted units with the support afforded by the HAF. The percentage growth will be multiplied by the ascribed value and then by the total projected permitted units with the support afforded by the HAF. The target would be included in the action plan and reflected in the contribution agreement.

*All per unit amounts for the base funding, top up funding and affordable housing bonus are estimated amounts that may assist potential applicants for budgeting purposes. CMHC may adjust these amounts and this flexibility is to help ensure that CMHC can support higher than anticipated housing supply growth targets and outcomes across Canada within the overall program funding.

The following tables provide an illustrative example of the funding framework.

Table 2: Base Funding

	Total projected permitted units without HAF	Total projected permitted units with HAF	HAF incented units	Per unit amount	Base funding amount
Base funding	5,500	6,000	500	\$20,000*	\$10,000,000

A total of 500 HAF incented units * \$20K per unit = \$10M.

*All per unit amounts for the base funding, top up funding and affordable housing bonus are estimated amounts that may assist potential applicants for budgeting purposes. CMHC may adjust these amounts and this flexibility is to help ensure that CMHC can support higher than anticipated housing supply growth targets and outcomes across Canada within the overall program funding.

Table 3: Top-up Funding

	Total projected permitted units without HAF by type of housing	Total projected permitted units with HAF by type of housing	Increase in housing type (#)	Per unit amount	Top-up funding amount
Single detached homes	2,000	2,100	100	\$0	\$0
Multi-unit housing (in close proximity to rapid transit)	400	450	50	\$15,000*	\$750,000
Multi-unit housing (missing middle)	1,000	1,250	250	\$12,000*	\$3,000,000
Multi-unit housing (other)	2,100	2,200	100	\$7,000*	\$700,000
Total units	5,500	6,000	500		
Top up funding					\$4,450,000

For example, an increase of 250 missing middle housing units * \$12K per unit = \$3M.

*All per unit amounts for the base funding, top up funding and affordable housing bonus are estimated amounts that may assist potential applicants for budgeting purposes. CMHC may adjust these amounts and this flexibility is to help ensure that CMHC can support higher than anticipated housing supply growth targets and outcomes across Canada within the overall program funding.

Table 4: Affordable Housing Bonus

	Total projected affordable units permitted without HAF (%)	Total projected affordable units permitted with HAF (%)	Increase in the share of affordable housing units (%)	Per unit amount	Affordable housing bonus amount
Affordable housing bonus	2.00%	3.50%	1.50%	\$19,000*	\$1,710,000

An increase in the share of affordable housing units of 1.50% * 6,000 total projected permitted units with HAF * \$19K per unit = \$1.71M.

*All per unit amounts for the base funding, top up funding and affordable housing bonus are estimated amounts that may assist potential applicants for budgeting purposes. CMHC may adjust these amounts and this flexibility is to help ensure that CMHC can support higher than anticipated housing supply growth targets and outcomes across Canada within the overall program funding.

Total Incentive Funding: \$16,160,000

Base funding (\$10M) + top up funding (\$4.45M) + affordable housing bonus (\$1.71M) = \$16.16M

The average amount for each HAF incented unit is: \$32,320

Total incentive funding of \$16.16M / the number of HAF incented units of 500 = \$32,320

Definitions

- Single-detached homes refers to a building containing 1 dwelling unit, which is completely separated on all sides from any other dwelling or structure. This includes link homes, where 2 units may share a common basement wall but are separated above grade. It also includes cluster-single developments.
- Multi-unit housing in close proximity to rapid transit refers to any form of multi-unit housing in close proximity (1500m) to rapid transit, which operates frequent service with high capacity and priority over other modes of transportation typically achieved through an exclusive right-of-way.
- Multi-unit housing characterized as missing middle refers to ground-oriented housing types that exist between single-detached and mid-rise apartments. This includes garden suites, secondary suites, duplexes, triplexes, fourplexes, row houses, courtyard housing, low-rise apartments (less than 4 stories).
- Other multi-unit housing refers to all multi-unit housing excluding missing middle and multi-unit housing in close proximity to rapid transit.
- Affordable housing refers to housing units that are intended for households whose needs are not met by the marketplace. The local definition will be used for the purposes of HAF or in the absence thereof the provincial/territorial definition.

11. MINIMUM DOCUMENTATION REQUIREMENTS

To support their application, applicants will be asked to submit the following minimum documentation:

- Completed application form, including action plan
- Signed integrity declaration
- Most recent audited financial statements (if not available publicly)
- Current housing needs assessment report (if available at time of application)

- Attestation letter signed by the applicant’s Chief Financial Officer (or equivalent) using the prescribed form on viability of the action plan.

The action plan template will provide applicants with an opportunity to outline stated goals, objectives, and expected results. The applicant should be able to provide analysis or statistics to support the initiatives put forward in the action plan. This supporting information could be referenced directly in the application or be submitted as supporting documentation, for example, the applicant may wish to refer to a recent housing needs assessment, or other report outlining needs or opportunities for increased housing supply growth.

12. REPORTING REQUIREMENTS

There are three main reporting obligations under the HAF. The proponent will be required to adhere to specific reporting requirements, which include:

- Progress on the initiatives and commitments outlined in the action plan.
 - Actual start and completion date of each initiative
 - Percentage complete for each initiative
 - Overall status for each approved initiative (i.e., Completed, On Track, Delayed, Not Started)
 - Start and completion date of the milestone(s) for each initiative
 - Overall status for the milestone(s) for each initiative (i.e., Completed, On Track, Delayed, Not Started)
 - Rationale for the status of each initiative and/or milestone. Where there are delays and/or milestones have not been met, the applicant must provide a detailed rationale, including a proposed plan to get the initiative back on track
 - Number of net new units permitted for residential buildings during the reporting period*.

*Permitted unit refers to units for which building permits for new housing construction were issued during the reporting period for residential buildings. The reference to “net” is to consider any demolitions or conversions that may have also taken place during that period.

- Permit data for all housing units permitted during the reporting period. CMHC plans to leverage the data points consistent with Statistics Canada Building Permits Survey for consistency purposes.
 - Permit number
 - Submission date of permit request
 - Issue date of permit
 - Construction/demolition location (site address)
 - Type of building code
 - Type of work code
 - Dwelling units created (if applicable)
 - Dwelling units lost (if applicable)
 - Units demolished (if applicable)
 - Secondary suite
 - Number of stories.
- Details on how HAF funding was used during the reporting period.
 - Category and sub-category of incentive funding (see section eight (8) of this document)
 - Annual dollar amount per category and sub-category
 - Cumulative dollar amount per category and sub-category.
 - Details on capital projects facilitated with HAF funding.

There may be additional data points required as part of the reporting requirements listed above. Explanations for the data points will be made available for each reporting requirement in support of the HAF application intake opening later in 2023.

Proponents will be required to make progress reports and how funds were used public through normal governance mechanisms or other means deemed appropriate by the proponent.

13. ADVANCING AND REPORTING SCHEDULES

There will be a total of four advances to successful applicants (referred to herein as proponents), with one advance planned for each year of the program. Each advance will be subject to conditions including those noted below.

The reporting obligations for proponents will be outlined in the contribution agreement. Reporting will be required at the following intervals: (i) a report on a prescribed form due no later than 6 months following the date the agreement is signed; and (ii) for each subsequent advance, reports on a prescribed form due within 60 days of the anniversary of the agreement. A final report on the use of the HAF funds will be due within 90 days of the fourth anniversary of the agreement.

The reports provided below must be accompanied by an attestation of the applicant's Chief Financial Officer or equivalent (on a prescribed form), which confirms that the proponent remains in compliance with the terms and conditions of the contribution agreement and that the proponent's representations and warranties remain true. Requests for annual payments are dependent on meeting applicable reporting obligations.

Advance	Conditions
<p>Year 1 First advance: 25% of total approved funding*</p>	<p>An upfront advance will be provided to the proponent. The upfront advance is intended to enable the proponent to start the initiatives outlined in their action plan and to pursue other investments in housing provided the funds are used for a permitted use(s).</p> <p>First reporting period (first 6 months of agreement): No later than 6 months following the agreement date the proponent must submit to CMHC a letter (in a prescribed form) attesting that it is on track to undertake items outlined in its action plan and otherwise fulfil its reporting obligations under HAF. No supporting details are required to be submitted unless expressly requested by CMHC at that time.</p>
<p>Year 2 Second advance: 25% of total approved funding</p>	<p>Second reporting period (first year of agreement): Within 60 days of the first anniversary of the agreement the proponent must submit to CMHC the following:</p> <ul style="list-style-type: none"> • A progress report on the action plan initiatives and commitments. This report will be on a prescribed form. • A report that includes micro-level permit data for residential buildings for all permitted units issued during the annual reporting period. This report will be on a prescribed form. • A report that outlines how HAF funds were spent by the proponent during the annual reporting period. This report will be on a prescribed form. • A letter attesting that the proponent is on track to completing the items outlined in their action plan and has fulfilled its annual reporting obligations. This letter will be on a prescribed form.
<p>Year 3 Third advance: 25% of total approved funding</p>	<p>Third reporting period (second year of agreement): Within 60 days of the second anniversary of the agreement the proponent must submit to CMHC the following:</p> <ul style="list-style-type: none"> • A progress report on the action plan initiatives and commitments. This report will be on a prescribed form. All initiatives are required to be completed in support of the request for the third annual advance, including the housing needs assessment, as applicable. • A report that includes micro-level permit data for residential buildings for all permitted units issued during the annual reporting period. This report will be on a prescribed form. • A report that outlines how HAF funds were spent by the proponent during the annual reporting period. This report will be on a prescribed form. • A letter attesting that the proponent has completed the initiatives outlined in their action plan, is on track to achieving growth targets and has fulfilled its annual reporting obligations. This letter will be on a prescribed form.

*CMHC may on a case-by-case basis consider a higher first advance.

(Continued)

Advance	Conditions
<p>Year 4 Fourth advance: 25% of total approved funding</p>	<p>Fourth reporting period (third year of agreement): Within 60 days of the third anniversary of the agreement the proponent must submit to CMHC the following:</p> <ul style="list-style-type: none"> • A report confirming achievement of the housing supply growth target and any other targets established in the action plan. This report will be on a prescribed form. • A report that includes micro-level permit data for residential buildings for all permitted units issued during the annual reporting period. This report will be on a prescribed form. • A report that outlines how HAF funds were spent by the proponent during the annual reporting period. This report will be on a prescribed form. • A letter attesting that the proponent has achieved the housing supply growth target and any other targets outlined in the action plan and has fulfilled its annual reporting obligations. This letter will be on a prescribed form.
<p>NA</p>	<p>Fifth reporting period (fourth year of agreement): Within 90 days of the fourth anniversary of the agreement the proponent must submit to CMHC the following:</p> <ul style="list-style-type: none"> • A report that outlines how HAF funds were spent by the proponent during the annual reporting period. It is expected that all funds be spent before this final report is submitted and fully accounted for in the report. This report will be on a prescribed form.

CMHC will consider all relevant circumstances when determining whether to approve a request for advance during the prescribed timelines. CMHC will work with the proponent to address situations where achievement is delayed or not progressing as planned. If satisfactory arrangements to rectify the situation are not implemented, then CMHC may reduce or withhold payment of advances. CMHC will communicate funding decisions in writing.

14. CONTRIBUTION AGREEMENT

To participate in the program, approved applicants will be required to enter into a contribution agreement with CMHC in which it agrees to the commitments and to undertake the initiatives set out in the action plan. The form of contribution agreement will be made available closer to when the portal will be opening later in 2023.

15. APPLICATION PROCESS

The following provides a high-level overview of the application process:

- CMHC publishes program parameters and pre-application reference material, including an action plan template on its [website](#)
- Applicants assess their own local context, including housing challenges and opportunities
- Applicants develop an action plan unique to their needs in support of HAF, aligned with the prescribed action plan template
- Applicants obtain appropriate approvals
- CMHC invites applicants to apply/portal opens for application submissions
- Applicants submit their application to CMHC, including their action plan
- CMHC will evaluate and prioritize applications
- CMHC will advise the applicant on the status of their application
- For approved applications, CMHC will confirm the total amount of funding available to incent new housing supply, expectations on progress reports, and the planned schedule of payments
- If approved, the proponent signs the contribution agreement. If not already obtained, Council approval (or equivalent) of the action plan is required before the proponent enters into the contribution agreement
- The action plan will form part of the contribution agreement between CMHC and the proponent.

16. IMPORTANT DATES

The following provides an overview of planned activities. Some modifications may be required as CMHC prepares for implementation. CMHC will provide further details as they become available.

- Detailed program parameters published by CMHC March 2023
- Potential applicants consider the program and develop their action plans if interested in applying
- Launch and opening of the application intake portal Summer 2023
- All HAF participants selected Summer/Fall 2023
- First advances processed Summer/Fall 2023
- First reporting period is 6 months following the date the agreement is signed
- Second reporting period is the first anniversary of the agreement, reports due within 60 days
- Second advances processed Summer/Fall 2024
- Third reporting period is the second anniversary of the agreement, reports due within 60 days
- Third advances processed Summer/Fall 2025
- Fourth reporting period is the third anniversary of the agreement, reports due within 60 days
- Fourth advances processed Summer/Fall 2026
- Fifth reporting period is the fourth anniversary of the agreement, final use of funds report due within 90 days.

APPENDIX A: APPLICATION DETAILS

CMHC anticipates that the following information will be required in the HAF application form, but applicants should be aware that additional information may be requested in CMHC’s sole discretion.

1. GENERAL					
Section A: Applicant Information					
1.1. Organization Name (English)					
1.2. Organization Name (French)					
1.3. Organization Legal Name					
1.4. Organization Office Address	Street Number	Street Name	Street Type	Street Direction	Unit
	City		Province/Territory	Postal Code	
1.5. Applicant Contact Name (First and Last Name)					
1.6. Contact Email					
1.7. Contact Business Phone					
1.8. Contact Office Address	Street Number	Street Name	Street Type	Street Direction	Unit
	City		Province/Territory	Postal Code	
1.9. Primary Contact Preferred Language	<input type="checkbox"/> English <input type="checkbox"/> French				
1.10. Applicant Stream	<input type="checkbox"/> Large/Urban <input type="checkbox"/> Small/Rural/North/Indigenous				
1.11. Applicant Type	<input type="checkbox"/> Local government <input type="checkbox"/> Indigenous government <input type="checkbox"/> Regional district <input type="checkbox"/> Provincial or territory				
1.12. Council Approval	Indicate if Council approval (or equivalent) of the application has been obtained at the time of application submission. <input type="checkbox"/> Yes <input type="checkbox"/> No				

2. ACTION PLAN

Section B: Targets and Other Estimates

Projections should be based on a three-year period ending no later than September 1, 2026.

1. Total number of housing units projected to be permitted without any support afforded by HAF. If this projection does not align with historical trends, use the comment box below to explain and provide supporting details or analysis.	[insert number]
Provide a breakdown by type of housing:	
1.1 Single detached homes	[insert number]
1.2 Multi-unit housing (in close proximity to rapid transit)	[insert number]
1.3 Multi-unit housing (missing middle)	[insert number]
1.4 Multi-unit housing (other)	[insert number]
Total:	[calculated field: row 1.1 + row 1.2 + row 1.3 + row 1.4 must equal row 1]
2. Total number of housing units projected to be permitted with the support afforded by the HAF. This is referred to as the "HAF housing supply growth target."	[insert number]
Provide a breakdown by type of housing:	
2.1 Single detached homes	[insert number]
2.2 Multi-unit housing (in close proximity to rapid transit)	[insert number]
2.3 Multi-unit housing (missing middle)	[insert number]
2.4 Multi-unit housing (other)	[insert number]
Total:	[calculated field: row 2.1 + row 2.2 + row 2.3 + row 2.4 must equal row 2]
Provide a breakdown by year of the HAF program:	
2.5 For the year ending September 1, 2024	[insert number]
2.6 For the year ending September 1, 2025	[insert number]
2.7 For the year ending September 1, 2026	[insert number]
Total:	[calculated field: row 2.5 + row 2.6 + row 2.7 must equal row 2]
3. Total number of "HAF incented units" (units projected with HAF minus units projected without HAF).	[calculated field: row 2 minus row 1]
4. Percentage of affordable units projected to be permitted without any support afforded by HAF.	[insert percentage] %
5. Percentage of affordable units projected to be permitted with the support afforded by HAF.	[insert percentage] %
6. Total number of dwellings (i.e., current housing stock)	[insert number]
7. Projected average annual housing supply growth rate without HAF	[calculated field: row 1 / 3 years / row 6 * 100] %
8. Projected average annual housing supply growth rate with HAF	[calculated field: row 2 / 3 years / row 6 * 100] %
9. Projected increase in the housing supply growth rate	[calculated field: (row 8 minus row 7) / row 7]

Comments

Section C: Initiatives	
Initiative 1	[name the initiative]
Initiative Type	[select initiative from drop down – select the best one that applies]
Description	[provide a brief description of the initiative, including its goals and objectives]
Start Date	[start date or estimated start date yyyy/mm/dd]
Completion Date	[estimated completion date yyyy/mm/dd]
Estimated Costs	[estimated costs for implementing the initiative \$0.00]
Expected Results	[estimated number of permitted units the initiative will incent] [estimated number of permitted units the initiative will incent within the 3-year projection period] [other expected results]
Evaluation Criteria	<p>The following evaluation criteria will be used to assess the application.</p> <ul style="list-style-type: none"> - The committed housing supply growth rate will be used as part of the assessment criteria. <p>This initiative supports the following objectives (select all that apply):</p> <ul style="list-style-type: none"> <input type="checkbox"/> Creating more supply of housing at an accelerated pace and enhancing certainty in the approvals and building process. [explain how the initiative supports the area selected] <input type="checkbox"/> Supporting the development of complete communities that are walkable consisting of appropriate residential density and a diverse mix of land uses providing access to a wide variety of amenities and services through public and active transportation. [explain how the initiative supports the area selected] <input type="checkbox"/> Supporting the development of affordable, inclusive, equitable and diverse communities that encourage clear pathways to achieving greater socio-economic inclusion largely achieved through the equitable provision of housing across the entire housing spectrum. [explain how the initiative supports the area selected] <input type="checkbox"/> Supporting the development of low-carbon and climate-resilient communities. [explain how the initiative supports the area selected] <p>Answer the following questions in relation to the proposed initiative:</p> <ul style="list-style-type: none"> - Duration: How long will it take to complete/implement the initiative? [options include: within 1 year, within 2 years, over 2 years] [explain] - Timeliness: How long will it take to start to achieve additional permitted units as a result of the initiative? [options include: within 1 year, within 2 years, over 2 years] [explain] - Supply Impact: The extent to which the initiative will improve housing and community outcomes. [options include: high degree of improvement, medium degree of improvement, low degree of improvement] [explain] - System Impact: The extent to which the initiative increases stability and predictability in the housing system. [options include: high degree of stability and predictability, medium degree of stability and predictability, low degree of stability and predictability] [explain] - While not a mandatory requirement at the time of application submission, the presence of a current housing needs assessment will be considered as part of the assessment criteria.
Milestone 1	[name of milestone]
Description	[provide a brief description of the milestone]
Start Date	[estimated start date yyyy/mm/dd]
Completion Date	[estimated completion date yyyy/mm/dd]
+ADD Milestone	
+ADD Initiative	

Section D: Housing Needs Assessment

The applicant is expected to complete or update a housing needs assessment report to support its efforts to accelerate the supply of housing. This report is required in support of the request for the third annual advance. Applicants that have recently, within two years of the 2022 federal budget announcement (April 7, 2022), completed or updated their housing needs assessment can request that this requirement be waived. If there is no reoccurring scheduled review date on this existing housing needs assessment report, there remains a requirement to add a reoccurring scheduled review date in support of the request for the third annual advance.

Select the appropriate option below:

- The applicant has recently, within two years of the 2022 federal budget announcement (April 7, 2022), completed a housing needs assessment report and there is a reoccurring scheduled review date already included in the report. The applicant is requesting that the housing needs assessment requirement be waived. If this option is selected, please submit the most recent housing needs assessment report with the application.
- The applicant has recently, within two years of the 2022 federal budget announcement (April 7, 2022), completed a housing needs assessment report, but it will need to be updated to include a reoccurring scheduled review date. The applicant will add a reoccurring scheduled review date in support of the request for the third annual advance.
- The applicant does not have a housing needs assessment report. The applicant will complete one and include a reoccurring scheduled review date in the report. This will be completed in support of the request for the third annual advance.

3. OTHER INFORMATION

Section E: Historical Building Permit Issuances

Summarize the number of net new units permitted for residential buildings over the prescribed reporting period and associated number of permits issued (i.e., the new construction permit/first permit issued only).

	Number of Units Permitted	Associated Number of Permits Issued
For the year ending December 31, 2022		
For the year ending December 31, 2021		
For the year ending December 31, 2020		
For the year ending December 31, 2019		
For the year ending December 31, 2018		

Section F: Permitted Use of Funds

For information purposes only. Using the illustrative examples provided by CMHC in its published program material, the applicant estimates that they may be eligible for a total of \$_____ under HAF. Based on this assumption, it is estimated that HAF funding will be used for the following purposes:

Permitted Uses	Applicant's Estimate %	Applicant's Estimate \$
Investments in HAF action plan items (include estimates by year of program)	YR1 _____%	YR1 \$ _____
	YR2 _____%	YR2 \$ _____
	YR3 _____%	YR3 \$ _____
	Total _____%	Total \$ _____
Investments in affordable housing	_____%	\$ _____
Investments in housing-related infrastructure	_____%	\$ _____
Investments in community-related infrastructure that supports housing	_____%	\$ _____

Supplementary information if available. Describe all known capital projects that HAF funding could help facilitate.

Comments

Section G: Infrastructure Needs

For information purposes only. To ensure better alignment and integrated planning of housing and infrastructure investments, CMHC is collecting the following information. The applicant consents to CMHC sharing this information and other information pertaining to its application under the Housing Accelerator Fund with Infrastructure Canada, other federal departments and agencies and provincial and territorial governments to support coordination.

Describe how the local authority will ensure that new housing supply adequately aligns with local or regional infrastructure plans, if applicable.

Describe how the local authority will ensure that new housing supply will be timely supported by infrastructure, such as public transit, drinking water and wastewater connections, as well as parks and green spaces and other vital community amenities.

Comments

4. APPLICATION TERMS AND CONDITIONS

By creating, or attempting to create an application to Canada Mortgage and Housing Corporation (“CMHC”) for funding, transfer of real property or any other Initiative or a Program under the *National Housing Strategy* (the “NHS”) or the *National Housing Act* (Canada) (the “NHA”), (each individually, an “Initiative” or a “Program”, and collectively, the “Initiatives” or the “Programs”), the Applicant hereby acknowledges and agrees to the following terms and conditions:

1. **Collection of Corporate Information and Personal Information (collectively, the “Information”).** CMHC (and parties working on its behalf or collaborating with CMHC to administer the Initiatives and the Programs, where applicable) may collect information about the Applicant, including information about the organization/corporation (“Corporate Information”) and Personal Information (meaning any information about an identifiable individual that is recorded in any form), from or through: (i) discussions with the Applicant; (ii) the online application form and its attachments (whether upon the saving of inputted Information into the form prior to submission of the application, or upon submission of the application) and supplementary Information provided by or on behalf of the Applicant; or (iii) other sources such as references, credit reporting agencies, provinces, territories, municipalities or Indigenous groups as will be specified in the Initiative. In addition, CMHC may collect Corporate Information that is presently in CMHC’s possession arising out of, or in connection with, the Applicant’s prior or existing relationship(s) with CMHC, such as from CMHC Initiatives, Programs or products. Completion of the application for funding, transfer of real property or any other purposes of an Initiative or a Program under the Initiatives or the Programs and the delivery to CMHC of signed consents referred to in Section 9 is voluntary; however, failure of the Applicant to provide such signed consents and any required Information in connection with its application (including within stated deadlines that may be specified in writing by or on behalf of CMHC) may result in the elimination of the application from consideration. If any of the collected Information changes or becomes inaccurate, the Applicant must promptly notify CMHC in writing of the change.
2. **Use and Disclosure of Information.**
 - a) The Applicant agrees that the Information collected in connection with an application may be used or disclosed for the following purposes:
 - (i) to assess the Applicant’s eligibility under the applicable Initiative(s) and/or Program(s);
 - (ii) to assess the application, including for prioritization of applications received;
 - (iii) to communicate to the Applicant possible opportunities under other Initiative(s) and /or Program(s);
 - (iv) to communicate to the Applicant possible collaboration opportunities with external parties;
 - (v) for Information verification and due diligence purposes, including to detect and protect CMHC from errors and fraud;
 - (vi) for any purpose related to the provision of mortgage loan insurance generally, where applicable;
 - (vii) for analytics, policy analysis, data analysis, auditing and research by CMHC;
 - (viii) for evaluation and efficient administration of the Initiatives and/or Programs; and
 - (ix) for use by CMHC and the Government of Canada for any purpose related to the *National Housing Act* (Canada) and/or the *National Housing Strategy*.

- b) Prior to submission of the application, any Information collected through the online application process may only be used by CMHC for internal administration and planning purposes in respect of initiatives and/or programs under the National Housing Strategy and/or the *National Housing Act* (Canada), unless the Applicant's prior written consent to the disclosure of such Information to parties external to CMHC, for the purposes outlined in subsection 2(a) above, has been obtained.
- c) Upon submission of the application, CMHC and parties working on its behalf or collaborating with CMHC to administer the Initiatives and/or Programs, where applicable, are authorized to process and store the Information and disclose it, on a need to know basis, for the purposes outlined in subsection 2(a) above, to:
- (i) the office of the Minister responsible for CMHC;
 - (ii) Employment and Social Development Canada ("ESDC"), the office of the Minister responsible for ESDC, Public Services and Procurement Canada ("PSPC"), the office of the Minister responsible for PSPC, Canada Lands Company CLC Limited ("CLC"), the office of the Minister responsible for CLC and the municipality in which the project is located, Indigenous Services Canada ("ISC"), the office of the Minister responsible for ISC, Crown-Indigenous Relations and Northern Affairs Canada ("CIRNAC"), the office of the Minister responsible for CIRNAC, the municipality or reserve in which the project is located, Infrastructure Canada ("IC"), the office of the Minister responsible for IC, and to any other successor organization of the organizations listed herein.
 - (iii) the Government of Canada; and
 - (iv) provinces, territories, municipalities or Indigenous groups that may invest in or provide support for the Applicant's project or otherwise collaborate with CMHC as will be specified in the Initiative.
3. **Agreements.** If the Applicant is selected by CMHC to receive funding and/or a transfer of real property, then the Applicant will enter into (and will cause related parties including guarantors, if any, to enter into) agreements that set out the terms and conditions of such funding and/or transfer of real property. Where CMHC is providing funding, the agreements may specify, among other things, the amount to be advanced to the Applicant as well as any terms and conditions of repayment, where applicable. The granting of loan or contribution funding or any part thereof or approval for mortgage loan insurance by CMHC is not to be construed or relied on by the Applicant or any other party as representing a confirmation of the value or condition of the underlying property, whether or not appraisals or inspections are carried out by or for CMHC; nor is it to be construed or relied on by the Applicant or any other party as representing a confirmation of the ability of the borrower(s) and any guarantor(s) to repay the loan, where applicable.
4. **Intellectual Property Rights.** The Applicant owns and holds all rights, title and interests in, or has a valid right to use, all intellectual property in and to all information and materials produced in connection with the Applicant's project and the application (including, without limitation, all patents, industrial designs, trademarks, trade names, service marks, copyrights, trade secrets, inventions, know-how, domestic or foreign, and any registrations and applications for registration for any of the foregoing) to the extent it is neither published nor otherwise in the public domain. Subject to the terms and conditions of this application, the Applicant hereby grants to CMHC a non-exclusive, perpetual, irrevocable, assignable, royalty-free sub-licensable license to use, make, have made, sell, offer for sale, and import the intellectual property worldwide, with the right to make such modifications as may be desirable for any purpose related to the current or future operation of CMHC. Where an Applicant's intellectual property, in connection with its project under the Affordable Housing Innovation Fund, is modified by or on behalf of CMHC, CMHC shall own and hold all right, title and interests in and to the intellectual property as modified by or on behalf of CMHC. This provision, including the license so granted, shall survive the application.
5. **Proprietary and/or Confidential Information.** All Information regarding the terms and conditions and financial and/or technical aspects of the Applicant's proposal that are proprietary or confidential in nature have been and will be marked "PROPRIETARY" or "CONFIDENTIAL" when submitted to CMHC. Proprietary and confidential markings shall be included beside each item or at the top of each page containing Information that the Applicant wishes to protect from disclosure. CMHC will make all reasonable efforts to protect the Applicant's documents and Information so marked from disclosure. Notwithstanding the foregoing, (i) CMHC shall have no liability of any kind to the Applicant, or any other party, based on inadvertent or unintentional disclosure of proprietary or confidential Information; and (ii) CMHC is authorized to disclose proprietary or confidential Information, on a need to know basis, to the parties listed in subsection 2(c). The Applicant has been advised that as a Crown corporation, CMHC is subject to federal legislation including the *Access to Information Act* and the *Privacy Act*. In certain specific circumstances, Information submitted to CMHC by the Applicant may be required to be disclosed pursuant to federal legislation. In such cases, to the extent reasonably possible and permitted under the law, CMHC will make efforts to advise the Applicant of the required disclosure prior to releasing the Information.
6. **Publicity.** If the Applicant is selected by CMHC to receive funding and/or a transfer of real property, CMHC, the Government of Canada and any other province, territory, municipality or Indigenous group that invests in or provides support for the Applicant's project shall have the right to publicize details of the project, the funding assistance and the name of the successful Applicant. By submitting its application, the Applicant confirms its consent to the disclosure of this information. The Applicant is not permitted to make any announcement regarding any of the Initiatives and/or Programs, including without limitation, any funding or transfer of real property without the express written consent of CMHC.

7. **Contact.** CMHC and parties working on its behalf are each authorized to contact any person listed in this application (including any agent of the Applicant) to consider the Applicant's eligibility for the funding or transfer of real property requested or in connection with the administration of the Initiatives and /or Programs and may send such person(s) program information by email or other means of communication.
8. **Verification and Credit Inquiries.** Where applicable to determine creditworthiness for funding in the form of a loan, the Applicant authorizes CMHC and parties working on its behalf to: (i) obtain business credit reports or individual credit reports or both, where applicable (for example, on sole proprietors, surety/guarantors, for-profit corporate entities, not-for-profit organizations) to perform a credit check and verify information provided by or on behalf of an Applicant and to assess the Applicant's application; and (ii) make any other inquiries required, including without limitation, obtaining corporate and business information, to assess the Applicant's application.
9. **Integrity Checks.** The Applicant authorizes CMHC (and parties working on its behalf or collaborating with CMHC to administer the Initiatives and/or Programs, where applicable) to conduct general integrity and criminal record checks and other similar screening ("Integrity Screening") of the Applicant to assess the Applicant's eligibility for receipt of funding or transfer of real property under an Initiative and/or Program. CMHC may additionally require Integrity Screening to be performed on any parties affiliated with the Applicant, including without limitation, its directors, shareholders and beneficial owners, and the Applicant shall cause to be delivered to CMHC, consents to such Integrity Screening being performed duly signed by such affiliated parties.
10. **Acknowledgement.** The Applicant acknowledges that: (i) any acknowledgement of receipt of the submitted application shall not constitute an approval of the application or a guarantee that the Applicant will receive any funding and/or transfer of real property; (ii) the application and any other submitted materials will not be returned to the Applicant; and (iii) the Applicant is not entitled to any compensation for any work related to, or materials supplied in connection with, the application.
11. **Release and Indemnity.** By creating or attempting to create an application to CMHC under any of the Initiatives and/or Programs, and upon submission of an application, each Applicant and purported Applicant agrees to indemnify, release and forever hold harmless CMHC, its officers, directors, employees, agents and any other parties working for or engaged by or collaborating with CMHC or otherwise involved in connection with the administration of the Initiatives and /or Programs (including without limitation, provinces, territories, municipalities, and Indigenous groups) from any and all claims, actions, demands, causes of action, suits, debts, damages (including without limitation, direct, indirect, special, incidental, punitive, third party or consequential damages) or any other losses, expenses or liabilities of whatever nature or kind sustained by the Applicant or any other person arising out of, or in connection with, the Applicant's application or attempted application made to any of the Initiatives and/or Programs, including the assessment, evaluation and any selection process and any use of this website. CMHC is not responsible for applications that are lost, late, misdirected or delayed for any reason, including for any failure of the website or technical malfunctions related thereto.
12. **Access to Information and Privacy Statement.**

CMHC is committed to protecting the privacy, confidentiality and security of the personal information that it holds by adhering to the requirements of the *Privacy Act* with respect to the management of personal information. By providing CMHC with your personal information for the purposes of one of the Programs, you are consenting to CMHC's collection, use and disclosure of your personal information in strict accordance with the *Privacy Act*. Personal Information collected by CMHC for the purposes of one of the Programs, can be found in their [Info Source Publication on their website](#) under the following Personal Information Bank:

 - CMHC PPU 220, National Housing Strategy Program and
 - CMHC PPU 180, Shared Equity Mortgage Providers Fund

The *Privacy Act* provides individuals with a right to access their personal information that is under the control of CMHC, to request corrections of their personal information and to file a complaint to the Privacy Commissioner of Canada regarding CMHC's handling of personal information. Any questions, comments, concerns, requests for personal information or complaints may be directed to CMHC's Access to Information and Privacy Office at ATIP-AIPRP@cmhc-schl.gc.ca or you may also visit their [website](#).
13. **Headings for Convenience Only.** The headings used in these terms and conditions are intended for convenience or reference only and do not affect the interpretation of the provisions of these terms and conditions.
14. **Paramountcy.** To the extent of any conflict, ambiguity or inconsistency between the provisions of these terms and conditions and any other documents provided to the Applicant, the provisions of these terms and conditions shall prevail and replace any existing terms and conditions in place with the Applicant, with regard to the subject-matters set forth herein.

If you have any questions or concerns regarding these Terms and Conditions, please [email CMHC](#).

5. ACKNOWLEDGMENT AND SIGNATURE

By signing below, I certify that I am authorized to agree to the Terms and Conditions described above and to complete and submit this application for and on behalf of the Applicant. I certify that the information provided is, to the best of my knowledge and ability, complete, accurate and correct and that if any of the information changes or becomes inaccurate, I shall promptly notify CMHC. I have read and understood the Terms and Conditions described above and acknowledge that they shall continue to apply upon my submission of this application. I confirm the Applicant has voluntarily consented to the collection, use and disclosure of information as set forth in these terms and conditions.

This application may be executed by electronic signature and such electronic signature shall be deemed to be an original signature for the purpose of this application with the same legal effect as a manual signature.

Full legal name of Applicant

Date Signed

Signature of Applicant authorized signatory

Name of Applicant Authorized signatory

Title of Applicant Authorized Signatory



Initiative 1: New Housing Strategy – Create and implement a new housing strategy in response to the Housing Needs Report and outcomes of the OCP Review.		
Description: The Village will hire a consultant to complete a Housing Strategy that builds of the 2019 Age-Friendly Housing Action Plan, using the recent needs data. A strategy will pull together many of the listed initiatives and add actions that will round out the Village’s approach to address the housing crisis. A coherent strategy will assist to streamline development processes and establish priorities that address the core housing needs of the community.		
Start Date:	2023-10-01	
Completion Date:	2024-05-31	
Estimated Costs:	\$50,000	
Expected Results: - Estimated number of permitted units the initiative will incent - Estimated number of permitted units the initiative will incent within the 3-year projection - Other expected results	0 0	
Housing Accelerator Fund Objectives	Yes	No
Creating more supply of housing at an accelerated pace and/or enhancing certainty in approvals and building process.	Yes	
Supporting the development of complete communities that are walkable consisting of appropriate residential density and a diverse mix of land uses providing access to a wide variety of amenities and services through public and active transportation.	Yes	
Supporting the development of affordable, inclusive, equitable and diverse communities that encourage clear pathways to achieving greater socio-economic inclusion largely achieved through the equitable provision of housing across the entire housing spectrum.	Yes	
Supporting the development of low-carbon and climate resilient communities	Yes	
Effectiveness of Initiative		
Implementation: Time to complete the initiative:	1 year	
Timeliness: Time it will take to start to achieve additional permitted units as a result of the initiative.	3 years	
Supply Impact: The extent to what the initiative will improve housing and community outcomes.	Low	
System Impact: The extent to which the initiative increases stability and predictability in the housing system.	High	
Milestone 1 – Hire a consultant		
Description: Village of Pemberton will hire a consultant to complete the housing strategy <ul style="list-style-type: none"> - Project Scope - Issue RFP (if necessary) - Sign Contract 		
Start Date	2023-10-01	
Completion Date	2023-11-30	
Milestone 2 – Work Plan and Community Engagement		

Description – Consultant will execute the work plan and engagement plan in support of the new housing strategy.

- Background
- Community Engagement
- Draft Strategy
- Presentation of Housing Strategy

Start Date	2023-11-30
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Completion Date	2024-05-31
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Initiative 2: Infill Housing		
<ul style="list-style-type: none"> a. Allowing “missing middle” housing types less than four (4) stories and promoting infill developments with increased housing density and variety of unit types. b. Encouraging accessory dwelling units, smaller dwelling units of the same lot as the primary dwelling. 		
Description:		
<p>This initiative will propose updates to the Zoning Bylaw to allow additional dwelling units into the traditional single-family neighbourhoods and explore options for ADUs in multi-unit developments. This gentle density increase aims to maintain the small-town character that is a priority of the residents, while adding new housing supply and flexibility for property owners. Funding from HAF would allow for additional community engagement to determine the best density for each neighbourhood and address the necessary balancing between more housing, greenspace, and parking.</p>		
Start Date:	2023-09-15	
Completion Date:	2024-09-15	
Estimated Costs:	\$1.015 million	
Expected Results:		
- Estimated number of permitted units the initiative will incent	100	
- Estimated number of permitted units the initiative will incent within the 3-year projection	50	
- Other expected results		
Housing Accelerator Fund Objectives	Yes	No
Creating more supply of housing at an accelerated pace and/or enhancing certainty in approvals and building process.	Yes	
Supporting the development of complete communities that are walkable consisting of appropriate residential density and a diverse mix of land uses providing access to a wide variety of amenities and services through public and active transportation.	Yes	
Supporting the development of affordable, inclusive, equitable and diverse communities that encourage clear pathways to achieving greater socio-economic inclusion largely achieved through the equitable provision of housing across the entire housing spectrum.	Yes	
Supporting the development of low-carbon and climate resilient communities	Yes	
Effectiveness of Initiative		
Implementation: Time to complete the initiative:	1 year	
Timeliness: Time it will take to start to achieve additional permitted units as a result of the initiative.	3 years	
Supply Impact: The extent to what the initiative will improve housing and community outcomes.	High	
System Impact: The extent to which the initiative increases stability and predictability in the housing system.	High	
Milestone 1 – Background and Best Practice Research		
<p>Description: Village of Pemberton will collaborate with a consultant to consolidate information from the Housing Needs Report and OCP Engagement results to draft concepts for both the proposed zoning bylaw amendments and ADU incentive programs that contribute to infill housing. Maps showing potential areas proposed for gentle density will be produced and details of potential dwelling</p>		

types will be included in further engagement that will inform the community and gather feedback on what is proposed. Research will look at similar communities for examples of best practices for gentle density in small towns.	
Start Date	2023-09-15
Completion Date	2024-01-15
Milestone 2 – Community Engagement	
Description – Concepts and key elements of the proposed bylaw amendments will be brought to the public through an information meeting and an online option. The purpose is to inform the public of the proposed changes and offer the opportunity for public input. The results will be summarized and captured to inform Council’s decision.	
Start Date	2024-01-15
Completion Date	2024-02-15
Milestone 3 – Draft Bylaws and Referrals	
Description – Following community engagement, bylaws will be drafted, and referrals will be distributed to relevant agencies, include the Lílwat Nation, seeking feedback on the proposed bylaw changes. Once all feedback is received the last step is a discussion with the Advisory Land Use Committee prior to bringing the bylaws to Council for consideration.	
Start Date	2024-02-15
Completion Date	2024-04-01
Milestone 4 – Bylaw Readings	
Description – Draft Bylaws will be presented to Council for first readings. After the required public notice period, a public hearing will be held to gather any final comments from the community. Final readings and adoption follow the public hearing.	
Start Date	2024-04-01
Completion Date	2024-06-01
Milestone 5 – Develop Incentive Program	
Description – Draft Bylaws will be presented to Council for first readings. After the required public notice period, a public hearing will be held to gather any final comments from the community. Final readings and adoption follow the public hearing.	
Start Date	2024-02-15
Completion Date	2024-08-15
Milestone 6 – Incentive Program Approval and Implementation	
Description – Draft Bylaws will be presented to Council for first readings. After the required public notice period, a public hearing will be held to gather any final comments from the community. Final readings and adoption follow the public hearing.	
Start Date	2024-08-01
Completion Date	2024-09-15

Initiative 3: Development Approvals		
<ul style="list-style-type: none"> a. Affordable Housing – Waiving public hearings on all affordable housing projects that conform to the official community plan. b. Implemented changes to decision-making such as delegating development approval authority to municipal staff based on established thresholds or parameters. 		
Description: This initiative would add certainty for future developments that proposed affordable housing and reduce time required to obtain the appropriate zoning and other approvals when the application conforms with the OCP. The HAF objectives are met by this initiative by creating certainty in the approvals process and by supporting the development of affordable, inclusive, equitable, and diverse communities. The system impact would be significant with some new affordable units possible within the life of the program.		
Start Date:	2023-09-15	
Completion Date:	2024-03-15	
Estimated Costs:	\$15,000	
Expected Results:		
- Estimated number of permitted units the initiative will incent	300	
- Estimated number of permitted units the initiative will incent within the 3-year projection	45	
- Other expected results		
Housing Accelerator Fund Objectives	Yes	No
Creating more supply of housing at an accelerated pace and/or enhancing certainty in approvals and building process.	Yes	
Supporting the development of complete communities that are walkable consisting of appropriate residential density and a diverse mix of land uses providing access to a wide variety of amenities and services through public and active transportation.		No
Supporting the development of affordable, inclusive, equitable and diverse communities that encourage clear pathways to achieving greater socio-economic inclusion largely achieved through the equitable provision of housing across the entire housing spectrum.	Yes	
Supporting the development of low-carbon and climate resilient communities		No
Effectiveness of Initiative		
Implementation: Time to complete the initiative.	< 1 year	
Timeliness: Time it will take to start to achieve additional permitted units as a result of the initiative.	3 years	
Supply Impact: The extent to what the initiative will improve housing and community outcomes.	Medium	
System Impact: The extent to which the initiative increases stability and predictability in the housing system.	High	
Milestone 1 –Draft Development Procedures Bylaw Update		
Description: Village of Pemberton Development Procedures Bylaw No. 887, 2020, must be updated to reflect this initiative to not hold public hearings for affordable housing projects when the proposed zoning amendments are consistent with the OCP, as is allowed pursuant to Section 464 of the Local Government Act. This milestone allows staff to draft the necessary changes to waive public hearings when the criteria is met.		
Start Date	2023-09-15	

Completion Date	2024-01-31
Milestone 2 – Presentation to Council, 1st/2nd/3rd Bylaw Readings	
Description – The proposed revision of the Development Procedures Bylaw will be presented to Council for consideration. If Council chooses to proceed with the draft as presented; first, second, and third readings will be recommended.	
Start Date	2024-01-31
Completion Date	2024-02-28
Milestone 3 – Final Bylaw and Adoption	
Description – The bylaw to receive 4 th and final reading and is adopted.	
Start Date	2024-02-28
Completion Date	2024-03-31

Initiative 4: Pre-Zoning – Allowing increased housing density without the need for rezoning (as-of-right zoning) For multi-storey housing that are in walkable distance (up to 800m) from transit stops and reducing car dependency.		
Description: An opportunity to pre-zone appropriate areas for higher densities. Action from the Village will eliminate the need for rezoning by the proponent and accelerate the development approval process. The Village views the development of its downtown, main corridor, and gateway areas as candidates for additional densities that are necessary to support community facilities, infrastructure, and services including the local transit system.		
Start Date:	2023-10-01	
Completion Date:	2024-06-01	
Estimated Costs:	\$15,000	
Expected Results: - Estimated number of permitted units the initiative will incent - Estimated number of permitted units the initiative will incent within the 3-year projection - Other expected results	100 75	
Housing Accelerator Fund Objectives	Yes	No
Creating more supply of housing at an accelerated pace and/or enhancing certainty in approvals and building process.	Yes	
Supporting the development of complete communities that are walkable consisting of appropriate residential density and a diverse mix of land uses providing access to a wide variety of amenities and services through public and active transportation.	Yes	
Supporting the development of affordable, inclusive, equitable and diverse communities that encourage clear pathways to achieving greater socio-economic inclusion largely achieved through the equitable provision of housing across the entire housing spectrum.	Yes	
Supporting the development of low-carbon and climate resilient communities	Yes	
Effectiveness of Initiative		
Implementation: Time to complete the initiative:	1 year	
Timeliness: Time it will take to start to achieve additional permitted units as a result of the initiative.	3 years	
Supply Impact: The extent to what the initiative will improve housing and community outcomes.	High	
System Impact: The extent to which the initiative increases stability and predictability in the housing system.	High	
Milestone 1 – Background and Best Practice Research		
Description: Village of Pemberton will collaborate with a consultant to consolidate information from the Housing Needs Report and OCP Engagement results to draft a concept plan for the proposed zoning bylaw amendments. Maps showing potential sites for higher density will be produced and further engagement will inform the community and gather feedback on whether we have it right. Research will look at similar communities for examples of best practices for higher density in small towns.		
Start Date	2023-10-01	
Completion Date	2024-01-15	

Milestone 2 – Community Engagement	
Description – Concepts and key elements of the proposed bylaw amendments will be brought to the public through an information meeting and an online option. The purpose is to inform the public of the proposed changes and offer the opportunity for public input. The results will be summarized and captured to inform Council’s decision.	
Start Date	2024-01-15
Completion Date	2024-02-15
Milestone 3 – Draft Bylaws and Referrals	
Description – Following community engagement, bylaws will be drafted and referrals will be distributed to relevant agencies, include the Liíwat Nation, seeking feedback on the proposed bylaw changes. Once all feedback is received the last step is a discussion with the Advisory Land Use Committee prior to bringing the bylaws to Council for consideration.	
Start Date	2024-02-15
Completion Date	2024-04-01
Milestone 4 – Bylaw Readings	
Description – Draft Bylaws will be presented to Council for first readings. After the required public notice period, a public hearing will be held to gather any final comments from the community. Final readings and adoption follow the public hearing.	
Start Date	2024-04-01
Completion Date	2024-06-01

Initiative 5: Primary Rental – incentivize and encourage the development of new purpose-built housing units.		
Description: A successful initiative encourage new purpose-built rental units that will add new supply to this important sector of the housing market. The HAF objectives are met by this initiative by supporting the development of compact, and inclusive communities, plus added support for projects throughout development process. This initiative is significant on both system and supply, facilitating new prospective developments that would more than double Pemberton’s supply of purpose-built rentals.		
Start Date:	2023-10-15	
Completion Date:	2024-03-15	
Estimated Costs:	\$615,000	
Expected Results: - Estimated number of permitted units the initiative will incent - Estimated number of permitted units the initiative will incent within the 3-year projection - Other expected results	60 60	
Housing Accelerator Fund Objectives	Yes	No
Creating more supply of housing at an accelerated pace and/or enhancing certainty in approvals and building process.		No
Supporting the development of complete communities that are walkable consisting of appropriate residential density and a diverse mix of land uses providing access to a wide variety of amenities and services through public and active transportation.	Yes	
Supporting the development of affordable, inclusive, equitable and diverse communities that encourage clear pathways to achieving greater socio-economic inclusion largely achieved through the equitable provision of housing across the entire housing spectrum.	Yes	
Supporting the development of low-carbon and climate resilient communities	Yes	
Effectiveness of Initiative		
Implementation: Time to complete the initiative:	1 year	
Timeliness: Time it will take to start to achieve additional permitted units as a result of the initiative.	2 years	
Supply Impact: The extent to what the initiative will improve housing and community outcomes.	High	
System Impact: The extent to which the initiative increases stability and predictability in the housing system.	High	
Milestone 1 – Program Background and Best Practice Research		
Description: The Village will engage a consultant to conduct research into similar programs and best practices that have seen success producing purpose-built rental projects. Incentives may include monetary benefits that support prospective projects through the approvals and construction processes.		
Start Date	2023-10-15	
Completion Date	2023-12-15	
Milestone 2 – Draft Program and Policies		

Description – The consultant, under the guidance of Village Staff will draft a proposed program to fit Pemberton’s context. Updates to policies and bylaws may be required as part of the implementation stage.	
Start Date	2024-01-15
Completion Date	2024-02-15
Milestone 3 – Present Proposed Program	
Description – The final program is presented to Council for approval.	
Start Date	2024-02-15
Completion Date	2024-03-15

Initiative 6: Infrastructure, Facilities, and Services – updating infrastructure, facilities, and service planning and delivery to align with official community plans, growth targets, and housing needs assessment.		
Description: This initiative will facilitate the planning and upgrades to municipal services that are required to support new housing. System impact will be substantial including but not limited to, the planning for a new water source, wastewater facilities, and infrastructure. Funding to assist with costs of specific upgrades to lift stations and other infrastructure would accelerate approvals and construction of dwelling units close to downtown.		
Start Date:	2024-01-15	
Completion Date:	2027-05-15	
Estimated Costs:	\$250,000	
Expected Results: - Estimated number of permitted units the initiative will incent - Estimated number of permitted units the initiative will incent within the 3-year projection - Other expected results	70 70	
Housing Accelerator Fund Objectives	Yes	No
Creating more supply of housing at an accelerated pace and/or enhancing certainty in approvals and building process.	Yes	
Supporting the development of complete communities that are walkable consisting of appropriate residential density and a diverse mix of land uses providing access to a wide variety of amenities and services through public and active transportation.	Yes	
Supporting the development of affordable, inclusive, equitable and diverse communities that encourage clear pathways to achieving greater socio-economic inclusion largely achieved through the equitable provision of housing across the entire housing spectrum.	Yes	
Supporting the development of low-carbon and climate resilient communities	Yes	
Effectiveness of Initiative		
Implementation: Time to complete the initiative:	2-3 years	
Timeliness: Time it will take to start to achieve additional permitted units as a result of the initiative.	2-3 years	
Supply Impact: The extent to what the initiative will improve housing and community outcomes.	High	
System Impact: The extent to which the initiative increases stability and predictability in the housing system.	High	
Milestone 1 – Background and Project Scope		
Description: Village of Pemberton will collaborate with a consultant to conduct planning work required for several infrastructure projects that will support housing. Potential projects include, but are not limited to: Walnut Street Lift Station Lift Station #1 New Water Source		
Start Date	2023-10-01	
Completion Date	2024-03-15	

Milestone 2 – Design Process	
Description – The consultant will create a design and costs options for each of the proposed projects.	
Start Date	2024-03-15
Completion Date	2024-09-15
Milestone 3 – Council Approvals	
Description – Options are presented and projects are selected for inclusion into the 2025 budget cycle.	
Start Date	2024-09-15
Completion Date	2025-05-15
Milestone 4 – Projects begin	
Description – Projects are approved in municipal budget allowing initial projects to begin.	
Start Date	2025-05-15
Completion Date	2025-09-15
Milestone 5 – Council Approvals	
Description – Subsequent projects are put forward for Council consideration for inclusion into 2026 budget cycle.	
Start Date	2026-09-15
Completion Date	2027-05-15

Initiative 7: Innovative Housing Types		
<ul style="list-style-type: none"> a. <i>Promoting and allowing more housing types that serve vulnerable populations, seniors, assisted-living, persons living with disabilities, and other needs.</i> b. <i>Promoting regulated multi-tenanted housing forms (e.g. boarding houses or single room occupancy).</i> c. <i>Encouraging alternative housing including but not limited to co-housing, housing co-ops, pocket neighbourhoods, and tiny homes.</i> 		
Description:		
<p>This initiative will assist the Village to plan and incentivize innovative housing forms that target gaps in the system to accommodate certain populations. HAF allows the village to explore options including, but not limited to, pocket neighbourhoods, recreational vehicles used as housing, housing co-ops, co-housing, and tiny homes. Outcomes would meet HAF objectives to build complete, inclusive and climate resilient communities. Supply impact could be significant with added seniors or care-based housing, while the system will benefit with more options available to property owners.</p>		
Start Date:	2024-04-15	
Completion Date:	2025-04-15	
Estimated Costs:	\$1.13 million	
Expected Results:		
- Estimated number of permitted units the initiative will incent	109	
- Estimated number of permitted units the initiative will incent within the 3-year projection	79	
- Other expected results		
Housing Accelerator Fund Objectives	Yes	No
Creating more supply of housing at an accelerated pace and/or enhancing certainty in approvals and building process.		No
Supporting the development of complete communities that are walkable consisting of appropriate residential density and a diverse mix of land uses providing access to a wide variety of amenities and services through public and active transportation.	Yes	
Supporting the development of affordable, inclusive, equitable and diverse communities that encourage clear pathways to achieving greater socio-economic inclusion largely achieved through the equitable provision of housing across the entire housing spectrum.	Yes	
Supporting the development of low-carbon and climate resilient communities	Yes	
Effectiveness of Initiative		
Implementation: Time to complete the initiative:	2 years	
Timeliness: Time it will take to start to achieve additional permitted units as a result of the initiative.	3 years	
Supply Impact: The extent to what the initiative will improve housing and community outcomes.	High	
System Impact: The extent to which the initiative increases stability and predictability in the housing system.	High	
Milestone 1 – Background and Project Scope		

Description: Village of Pemberton will collaborate with a consultant to explore innovative housing options and potential incentives to accelerate new housing units.	
<ul style="list-style-type: none"> - Project Scope - Research of potential housing types - Review examples in other communities 	
Start Date	2024-04-15
Completion Date	2024-11-15
Milestone 2 – Program Development	
Description – Staff, with the consultant, will draft an action plan to encourage and facilitate the constructions of new housing units to fill gaps in Pemberton’s housing market.	
<ul style="list-style-type: none"> - Identify housing gaps - Develop a package of incentives to target partners and potential developers of new housing types. - Presentation of findings and recommendations 	
Start Date	2024-11-15
Completion Date	2025-04-15

Initiative 8: Mixed-Use Development with municipal land uses - Enable mixed-use development or redevelopment of city-owned properties, while where appropriate maintaining the current government use, e.g housing built on top of a library or municipal office.		
Description: This initiative will use HAF funding to undertake feasibility studies to evaluate the Village’s ability to deliver affordable housing attached or on the same site as a new municipal facility. If successful, such a development would meet HAF objectives to support complete communities and the development of affordable and diverse housing. The impact to housing supply and system may be limited within the timeframe of the HAF program; however, the long-term impacts could be significant.		
Start Date:	2023-09-15	
Completion Date:	2028-09-15	
Estimated Costs:	\$50,000	
Expected Results: - Estimated number of permitted units the initiative will incent - Estimated number of permitted units the initiative will incent within the 3-year projection - Other expected results	35 0	
Housing Accelerator Fund Objectives	Yes	No
Creating more supply of housing at an accelerated pace and/or enhancing certainty in approvals and building process.		No
Supporting the development of complete communities that are walkable consisting of appropriate residential density and a diverse mix of land uses providing access to a wide variety of amenities and services through public and active transportation.	Yes	
Supporting the development of affordable, inclusive, equitable and diverse communities that encourage clear pathways to achieving greater socio-economic inclusion largely achieved through the equitable provision of housing across the entire housing spectrum.	Yes	
Supporting the development of low-carbon and climate resilient communities		No
Effectiveness of Initiative		
Implementation: Time to complete the initiative:	3+ year	
Timeliness: Time it will take to start to achieve additional permitted units as a result of the initiative.	3+ years	
Supply Impact: The extent to what the initiative will improve housing and community outcomes.	Medium	
System Impact: The extent to which the initiative increases stability and predictability in the housing system.	Medium	
Milestone 1 – Background and Project Scope		
Description: Village of Pemberton will collaborate with a consultant to develop a scope and criteria for evaluating a potential capital project. - Establish Criteria for lot, design, amenities - Identify potential partners to construct and operate the housing portion of the project		
Start Date	2023-09-15	
Completion Date	2024-03-15	
Milestone 2 – Location Search		

Description – Using the criteria established, staff will conduct a survey to identify potential sites.	
<ul style="list-style-type: none"> - Site survey - Evaluate cost and process to acquire preferred lot(s) 	
Start Date	2024-03-15
Completion Date	2024-08-15
Milestone 3 – Concept Design	
Description – Staff, Council and Partners will conduct a design process to identify needs of the organization in the new municipal facility and how that fits with a housing project.	
<ul style="list-style-type: none"> - Design Charrette to determine optimal use of proposed mixed-use building 	
Start Date	2024-08-15
Completion Date	2024-12-15
Milestone 4 – Feasibility Evaluation	
Description – The consultant will execute a feasibility evaluation of the project based on the outcomes of the location search and design charrette. When completed, the report will be presented to Council for direction on next steps.	
Start Date	2024-12-15
Completion Date	2025-12-15
Milestone 5 – Budget Considerations	
Description – With Council direction, staff will evaluate funding options for the capital project with outcomes to be presented prior to consideration of the 2027 municipal budget.	
Start Date	2025-12-15
Completion Date	2026-09-15
Milestone 6 – Land Acquisition	
Description – With confirmation of budget and project approvals, staff and Council will execute land acquisition (if necessary) and confirm project details.	
Start Date	2026-09-15
Completion Date	2027-09-15
Milestone 7 – Capital Project Detailed Design and Approvals	
Description – With confirmation of budget and project approvals, staff and Council will execute any required development approvals (OCP, rezoning, DPs, etc.) and operating agreements with partners. Building permits will be issued by the Building Official ahead of construction.	
Start Date	2027-09-15
Completion Date	2028-09-15

Initiative 9: Parking Minimum Requirements – Implementing revised parking requirements such as reduced or eliminated parking space requirements for new developments		
Description: Village staff with the assistance of a consultant will review Village of Pemberton Zoning Bylaw No. 832, 2018, with regards to Off-Street Parking Requirements and report back with options to reduce or eliminate parking requirements for new developments and redevelopment projects. All HAF objectives would be met with a flexible standard enhancing the approvals process, fewer parking spaces promoting walkability, reducing costs to development, and supporting low-carbon transportation options. The system impact may be significant with new flexibility; while supply impact is estimated from application information and inquiries received by Village staff.		
Start Date:	2023-09-15	
Completion Date:	2024-06-01	
Estimated Costs:	\$15,000	
Expected Results: - Estimated number of permitted units the initiative will incent - Estimated number of permitted units the initiative will incent within the 3-year projection - Other expected results	60 60	
Housing Accelerator Fund Objectives	Yes	No
Creating more supply of housing at an accelerated pace and/or enhancing certainty in approvals and building process.	Yes	
Supporting the development of complete communities that are walkable consisting of appropriate residential density and a diverse mix of land uses providing access to a wide variety of amenities and services through public and active transportation.	Yes	
Supporting the development of affordable, inclusive, equitable and diverse communities that encourage clear pathways to achieving greater socio-economic inclusion largely achieved through the equitable provision of housing across the entire housing spectrum.	Yes	
Supporting the development of low-carbon and climate resilient communities	Yes	
Effectiveness of Initiative		
Implementation: Time to complete the initiative:	< 1 year	
Timeliness: Time it will take to start to achieve additional permitted units as a result of the initiative.	2 years	
Supply Impact: The extent to what the initiative will improve housing and community outcomes.	High	
System Impact: The extent to which the initiative increases stability and predictability in the housing system.	High	
Milestone 1 – Policy Review		
Description: Village of Pemberton will collaborate with a consultant to review existing bylaws and policies. - Bylaw and policy review - Compare best practices with policies in similar communities - Provide recommendations and options for inclusion in bylaw and policies amendments.		
Start Date	2023-10-01	
Completion Date	2024-01-05	

Milestone 2 – Community Engagement	
Description – Concepts and key elements of the proposed bylaw amendments will be brought to the public through an information meeting and an online option. The purpose is to inform the public of the proposed changes and offer the opportunity for public input. The results will be summarized and captured to inform Council’s decision.	
Start Date	2024-01-15
Completion Date	2024-02-15
Milestone 3 – Draft Bylaws and Referrals	
Description – Following community engagement, bylaws will be drafted, and referrals will be distributed to relevant agencies, include the Lílwat Nation, seeking feedback on the proposed bylaw changes. Once all feedback is received the last step is a discussion with the Advisory Land Use Committee prior to bringing the bylaws to Council for consideration.	
Start Date	2024-02-15
Completion Date	2024-04-01
Milestone 4 – Bylaw Readings	
Description – Draft Bylaws will be presented to Council for first readings. After the required public notice period, a public hearing will be held to gather any final comments from the community. Final readings and adoption follow the public hearing.	
Start Date	2024-04-01
Completion Date	2024-06-01

Initiative 10: Implementing new processes or systems.		
Description: Funding from HAF would assist with implementation of a new software system that will manage development applications from initial submissions, to tracking progress, to final approvals. The system would link with a similar platform used for building permits that is already in place. HAF objectives are met for improving the approvals process and would have a significant impact on the system.		
Start Date:	2023-10-15	
Completion Date:	2024-09-15	
Estimated Costs:	\$25,000	
Expected Results: - Estimated number of permitted units the initiative will incent - Estimated number of permitted units the initiative will incent within the 3-year projection - Other expected results	Unknown Unknown	
Housing Accelerator Fund Objectives	Yes	No
Creating more supply of housing at an accelerated pace and/or enhancing certainty in approvals and building process.	Yes	
Supporting the development of complete communities that are walkable consisting of appropriate residential density and a diverse mix of land uses providing access to a wide variety of amenities and services through public and active transportation.		No
Supporting the development of affordable, inclusive, equitable and diverse communities that encourage clear pathways to achieving greater socio-economic inclusion largely achieved through the equitable provision of housing across the entire housing spectrum.		No
Supporting the development of low-carbon and climate resilient communities		No
Effectiveness of Initiative		
Implementation: Time to complete the initiative:	1 years	
Timeliness: Time it will take to start to achieve additional permitted units as a result of the initiative.	3 years	
Supply Impact: The extent to what the initiative will improve housing and community outcomes.	Low	
System Impact: The extent to which the initiative increases stability and predictability in the housing system.	High	
Milestone 1 – Initiation with Software Provider		
Description: Village of Pemberton will work a software provider to review the best system and setup to suit Pemberton’s needs. Staff evaluate options for Pemberton with the projected costs and timeline, seeking Council approvals where necessary.		
Start Date	2023-10-15	
Completion Date	2024-01-15	
Milestone 2 – Installation and Testing		
Description: Provider will upload software to the Village system and provider training to staff. Beta testing should be conducted to confirm functionality.		
Start Date	2024-01-15	
Completion Date	2024-03-15	

Milestone 3 – System goes Live

Description: The system goes live! Initiative end date is set for 6 months after activation to work out any bugs in the system.

Start Date	2024-03-15
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Completion Date	2024-09-15
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Initiative 11: Housing Authority – Completing a feasibility study into a potential housing authority or housing society that could manage and operate non-market housing in Pemberton.		
Description: Funding from HAF would allow for Pemberton to hire a consultant to complete a feasibility study to evaluate if there is a model that could be viable for Pemberton. This initiative meets HAF objectives to support the development of affordable, inclusive, equitable, and diverse communities. The path to a new supply of housing under a housing organization may be quite lengthy and may not show results within the life of HAF.		
Start Date:	2024-09-15	
Completion Date:	2025-09-15	
Estimated Costs:	\$30,000	
Expected Results: - Estimated number of permitted units the initiative will incent - Estimated number of permitted units the initiative will incent within the 3-year projection - Other expected results	Unknown Unknown	
Housing Accelerator Fund Objectives	Yes	No
Creating more supply of housing at an accelerated pace and/or enhancing certainty in approvals and building process.		No
Supporting the development of complete communities that are walkable consisting of appropriate residential density and a diverse mix of land uses providing access to a wide variety of amenities and services through public and active transportation.		No
Supporting the development of affordable, inclusive, equitable and diverse communities that encourage clear pathways to achieving greater socio-economic inclusion largely achieved through the equitable provision of housing across the entire housing spectrum.	Yes	
Supporting the development of low-carbon and climate resilient communities		No
Effectiveness of Initiative		
Implementation: Time to complete the initiative:	2 years	
Timeliness: Time it will take to start to achieve additional permitted units as a result of the initiative.	+3 years	
Supply Impact: The extent to what the initiative will improve housing and community outcomes.	Low	
System Impact: The extent to which the initiative increases stability and predictability in the housing system.	Medium	
Milestone 1 – Feasibility Study		
Description: Village of Pemberton will hire a consultant to review housing organizations in BC. The report should evaluate options for Pemberton with the projected costs and timeline.		
Start Date	2024-09-15	
Completion Date	2025-09-15	