

HAF Agreement and Action Plan Summary Saint John, New Brunswick

Summary of Agreement Targets and Funding

Status as of February 24, 2025

Overall Permitted Unit Targets (3 years)	1,158
Units expected without HAF (baseline)	839
Units incented by HAF (HAF-incented)	319
Municipality's 10-year unit projection	1,710

Permitted Unit Targets with Breakdown	Total Target	Year 1 Forecast	Year 1 Progress
Housing Supply Growth Target	1,158	337	436
<ul style="list-style-type: none"> • Multi-Unit housing units in close proximity to rapid transit 	0	<i>Note: there are no annual forecasts for different unit types.</i>	0
<ul style="list-style-type: none"> • Missing middle housing units 	164		109
<ul style="list-style-type: none"> • Other multi-unit housing units 	839		279
Affordable Housing Units	103		56

HAF recipients who demonstrated growth above expectations were eligible to add a new initiative and resulting growth to their Action Plan during the first annual report process. As a top performer, Saint John was approved to add Initiative 9 to its action plan, which will result in an additional 34 permitted units, for a new Housing Supply Growth Target of 1,158. A total of \$918,000 is added to their funding, resulting in a new total funding eligibility of \$10,100,646.80.

HAF Funding Schedule and Explanatory Notes:

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

Total funding eligibility	\$10,100,646.80
Second advance amount	\$2,601,661.70

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

Summary of Initiatives and Milestones

Initiative 1: North End Secondary Plan

Supporting neighbourhood revitalization and infill development in the North End neighbourhood.

- This initiative includes a Community Improvement Plan to address remediation and site preparation challenges, an infill strategy to increase density in key corridors, and a long-term infrastructure roadmap.
- Revitalization will unlock mixed-income communities including affordable home ownership, affordable rentals, and supportive housing.

Initiative	Due Date	Status
North End Secondary Plan	2026-06-01*	On Track
Milestones	Due Date	Status
Project charter	2024-06-15	Completed
RFP	2024-06-15	Completed
Infrastructure Modeling	2024-08-01	Completed
Infrastructure Roadmap	2025-09-01	On Track
Community Improvement Plan and Infill Strategy	2025-11-01*	On Track
Adoption of CIP and Infill Strategy	2026-04-30*	Not Started
Communications and Awareness	2026-06-01*	Not Started

*Milestone end dates were extended due to challenges in recruiting a consultant, though at the time of annual report the work is on track.

Initiative 2: Housing Concierge Program

Streamlining planning approvals and enhancing incentives for large purpose-built rental projects.

- Dedicated project champions will work with building, heritage, infrastructure, and planning staff to proactively identify problems from pre-application to permit issuance – helping purpose-built rentals proceed to construction more quickly.
- An expanded incentives program will also be rolled out to assist developers facing construction challenges.

Initiative	Due Date	Status
Housing Concierge Program	2025-01-01	Completed
Milestones	Due Date	Status
Project charter	2024-04-08	Completed
Incentive program	2024-08-01	Completed
Implementation and roundtable	2025-01-01	Completed

Initiative 3: Unlock Gentle Density

Accelerating approvals and creating new incentives to promote missing middle housing options and gentle density.

- The City will develop model schematic plans for two- to six-unit dwellings and ADUs to support accelerated approvals and promote these options through a builder education program.
- A new grant program will also be rolled out to help incentivize more missing middle housing forms.

Initiative	Due Date	Status
Unlock Gentle Density	2025-05-31	On Track
Milestones	Due Date	Status
Project scoping and staff capacity building	2024-05-11	Completed
Development of incentive grant program and permit fee reimbursement	2024-10-28*	Completed
Adoption of Subdivision amendments	2025-01-15*	Completed
Detailed review of proposed CMHC regional schematic designs	2025-04-30*	On Track
Development of streamlined review process for pre-reviewed designs and builder education	2025-04-30*	On Track
Adoption of program and staff training	2025-05-01	Not Started
Communications rollout	2025-05-31	Not Started

*Milestones dates and descriptions were updated to incorporate the CMHC Design Catalogue into the Action Plan, though the overall timeline for the initiative is not affected by the changes.

Initiative 4: Capitalize Affordable Housing

Expediting the development of affordable housing through targeted financial support for the non-profit sector.

- The City’s Affordable Housing Grant Program will be updated and enhanced to provide financial support tailored to the needs of non-profit and affordable housing developers.
- A soft costs grant will be launched to assist non-profit developers with pre-construction costs, including permit fees.

Initiative	Due Date	Status
Capitalize Affordable Housing	2024-12-01	Completed
Milestones	Due Date	Status
Complete project charter	2024-04-01	Completed
Non-profit sector engagement and best practice review	2024-04-01	Completed
Develop amendments to Affordable Housing Grant Program	2024-06-15	Completed
Refine and implement Grant Program	2024-12-01	Completed

Initiative 5: Leverage Public and Underutilized Land

Creating a geographic information system (GIS) to inventory all public and underused lands for potential redevelopment as affordable housing.

- A new GIS tool will help identify and coordinate redevelopment opportunities with government and non-profit partners, including local land banks and land trusts.
- The City’s land acquisition and disposition policy will be refined to increase the amount of municipal land made available for affordable housing.

Initiative	Due Date	Status
Leverage Public and Underutilized Land	2025-04-01	On Track
Milestones	Due Date	Status
Complete project charter, stakeholder engagement and scoping of root problem	2024-06-01	Completed
Development of enriched GIS inventory of public and underutilized lands	2024-12-15	Completed
Land Acquisition and Disposition Policy	2025-02-01	Completed
Adoption of inventory tool and policy and communications	2025-04-01	On Track

Initiative 6: Zoning Bylaw Reform

Accelerating comprehensive zoning bylaw reforms to facilitate intensification and reduce development approval timelines.

- Saint John will allow up to four units within fully serviced residential zones and up to 6 units within intensification areas, greater density around key corridors and in proximity to post-secondary education institutions, and increasing maximum height allowances from 5- to 6-storey heights in mid-rise residential areas.
- The City will also review design requirements (e.g., glazing, step backs) within the city centre, streamline developer agreement conditions, and consider means to streamline affordable housing approvals.

Initiative	Due Date	Status
Zoning By-law Reform	2025-04-01	On Track
Milestones	Due Date	Status
Complete project charter and onboarding of staff/consultant	2024-03-31	Completed
Background analysis and RFP Award	2024-07-01	Completed
Increase density in proximity to post-secondary education institutions and primary corridors	2025-02-01	Completed
Increase the as-of-right number of permitted units within fully serviced residential zones to four.	2025-02-01	Completed
Increase the maximum height allowance in the Mid-Rise Residential zone (RM) to five to six storeys.	2025-02-01	Completed
Increase the maximum number of dwelling units permitted within residential intensification areas to six, as appropriate	2025-02-01	Completed
Permit garden suites and secondary suites within all residential zones as appropriate	2025-02-01	Completed
Public engagement and adoption of amendments	2025-02-01	Completed
Staff training - front counter and planners	2025-04-01	On Track

Initiative 7: E-Permitting for the One Stop Development Shop

Speeding up permit approvals by introducing an online permitting system.

- This initiative includes researching e-permitting software, analyzing options, selecting a provider, and launching the new platform to support more efficient permit reviews and approvals.

Initiative	Due Date	Status
E-Permitting for the One Stop Development Shop	2026-05-31	On Track
Milestones	Due Date	Status
Needs Analysis	2025-04-01	Completed
RFP development and issuance	2025-07-15	On Track
Award RFP	2025-10-31	Not Started
Staff training and implementation	2026-05-31	Not Started

Initiative 8: Governance Reform

Exploring governance enhancements to increase the supply of affordable housing over the long term.

- Saint John will investigate various governance models (e.g. municipal housing entity, arms length corporation, in-house solution) for implementing the City’s Affordable Housing Action Plan and promoting non-profit housing development.

Initiative	Due Date	Status
Governance Reform	2026-04-01	On Track
Milestones	Due Date	Status
Complete project charter	2024-04-01	Completed
RFP	2024-04-01	Completed
Development of model	2025-04-01	On Track
Implementation	2026-04-01	Not Started

Initiative 9: Large Scale Development Incentive

Create a new incentive program to encourage development in uptown and surrounding areas, focusing on high rise developments.

- City will analyze current budget and commitments toward municipal development incentives and model what impacts the new incentive program will have on City finances.
- Develop incentive program options, seek stakeholder feedback, and obtain council approval.

Initiative	Due Date	Status
Large Scale Development Incentive	2025-12-31	New
Milestones	Due Date	Status
Municipal Finance Sensitivity Analysis	2025-05-01	New
Program Development	2025-09-15	New
Common Council Approval and Implementation	2025-12-31	New