

## HAF Agreement and Action Plan Summary St. Catharines, Ontario

### Summary of Agreement Targets and Funding

*Status as of March 3, 2025*

<b>Overall Permitted Unit Targets (3 years)</b>	<b>2,382</b>
Units expected without HAF (baseline)	<b>1,684</b>
Units incented by HAF (HAF-incented)	<b>698</b>
Municipality's 10-year unit projection	<b>12,417</b>

<b>Permitted Unit Targets with Breakdown</b>	<b>Total Target</b>	<b>Year 1 Forecast</b>	<b>Year 1 Progress</b>
Housing Supply Growth Target	<b>2,382</b>	<b>952</b>	<b>382*</b>
<ul style="list-style-type: none"> <li>• Multi-Unit housing units in close proximity to rapid transit</li> </ul>	0	<i>Note: there are no annual forecasts for different unit types.</i>	0
<ul style="list-style-type: none"> <li>• Missing middle housing units</li> </ul>	1,067		390
<ul style="list-style-type: none"> <li>• Other multi-unit housing units</li> </ul>	1,163		0
<b>Affordable Housing Units</b>	<b>598</b>		<b>39</b>

*\*The total permitted units figure for Year 1 progress is lower than the missing middle figure, as the city issued demolition permits for 8 single-detached housing units, which reduces the overall figure.*

#### **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	\$25,684,483.80
Annual advance amount	\$6,421,120.95

CMHC has reviewed St. Catharines' first annual report and has noted that Year 1 permitted units are lower than forecast, which the city attributes to current market conditions. However, through discussions with St. Catharines, we are satisfied that the city is progressing well with its action plan implementation, which are expected to result in an increase in permitted units through Years 2 and 3. As such, we are satisfied that St. Catharines is meeting its commitments under the HAF agreement, and the second advance will be made in full.

## Summary of Initiatives and Milestones

### Initiative 1: Municipal Development Corporation

Partnering with developers and non-profit partners to develop housing and mixed-use transit-oriented projects on surplus and underused City-owned land.

- A new Municipal Development Corporation will assess available City-owned sites, create opportunities for redevelopment of sites owned by other orders of government, pursue environmental remediation where required and establish partnerships to redevelop selected sites.

Initiative	Due Date	Status
<b>Municipal Development Corporation</b>	<b>2025-11-30</b>	<b>On Track</b>
Milestones	Due Date	Status
MDC Formation and Stakeholder Alignment	2024-06-30	Completed
Strategic Site Selection and Environmental Remediation	2024-12-31	Completed
Financial Planning and Development Plan Execution	2025-06-30	On Track
Community Engagement and Project Completion	2025-11-30	On Track

### Initiative 2: Development Feasibility Support

Improving the development approvals process and enhancing online services.

- St. Catharines will increase staff capacity and streamline internal processes.
- The e-permitting platform will be expanded to planning applications, and a new interactive mapping tool will feature 3-D modelling of the zoning bylaw, official plan, natural features, and development constraints.
- The City will also work with partners to update airport zoning requirements that impact development in the downtown core.

Initiative	Due Date	Status
<b>Development Feasibility Support</b>	<b>2025-01-01</b>	<b>Completed</b>
Milestones	Due Date	Status
Servicing Support Development	2024-03-31	Completed
Internal Capacity Enhancement	2024-06-30	Completed
Intensification Efforts & Evaluation	2024-11-30	Completed
Airport Zoning Regulations Review	2025-01-01	Completed
Enhance Online Services	2025-01-01	Completed

### Initiative 3: Inclusive Housing Initiative

Promoting housing diversity and affordability and incentivizing accessibility initiatives throughout the city.

- The City will identify best practices in inclusive housing design such as wheelchair accessibility and adaptative technologies, in collaboration with non-profits, academics, and people with lived experience.
- A new grant will offer up to \$75,000 to promote the creation of accessible housing units.
- The City will also introduce parking exemptions for affordable housing developments.

Initiative	Due Date	Status
<b>Inclusive Housing Initiative</b>	<b>2025-01-01</b>	<b>Completed</b>
Milestones	Due Date	Status
Inclusive Design Collaboration	2024-04-30	Completed
Accessibility Incentive Program Development	2024-07-31	Completed
Community Collaboration and Supportive Services Integration	2024-10-31	Completed
Monitoring, Evaluation, and Continuous Improvement	2025-01-01	Completed

### Initiative 4: Missing Middle Initiatives

Updating planning rules and promoting detached accessory dwelling units (ADUs) and laneway housing.

- St. Catharines will allow four units as-of-right on all residential and mixed-use lots City-wide.
- A new incentive program will offer up to \$80,000 per ADU, supported by design and implementation guidelines and a one-day building permit approval pilot project for ADUs.
- Offering incentives for the development of affordable housing.

Initiative	Due Date	Status
<b>Missing Middle Initiatives</b>	<b>2025-08-31</b>	<b>On Track</b>
Milestones	Due Date	Status
Awareness and Engagement Launch	2024-04-30	Completed
Financial Incentives Implementation	2024-10-31	Completed
One-day Permit Pilot Project	2025-03-31	Completed
Construction and Development Phase	2025-07-31	On Track
Evaluation and Sustainability Assessment	2025-08-31	Not Started

## Initiative 5: Sanitary Sewer Asset Management Initiatives for Housing Intensification

Reducing infrastructure barriers to housing intensification by freeing up sewer capacity and reducing stormwater impacts.

- Mapping and analysis of sewer flows during storm events will identify locations where capacity exists to support redevelopment, and where infrastructure upgrades are needed.
- A grant program will assist property owners with downspout disconnections and other projects to prevent stormwater from entering the sanitary sewer system.

Initiative	Due Date	Status
<b>Sanitary Sewer Asset Management Initiatives for Housing Intensification</b>	<b>2025-08-31</b>	<b>On Track</b>
Milestones	Due Date	Status
Flow Monitoring and Capacity Mapping	2024-07-31	Completed
Inflow and Infiltration Grant Program	2026-08-31	Completed
Evaluation	2026-08-31	On Track

## Initiative 6: Climate-Resilient Housing Development Plan

Ensuring that new housing is resilient to climate change through community engagement and sustainable urban planning.

- St. Catharines will develop comprehensive guidelines for resilient housing construction, renovation, and design (e.g., flood-proofing, heat-resistant materials, and renewable energy integration), followed by demonstration projects in vulnerable areas.

Initiative	Due Date	Status
<b>Climate-Resilient Housing Development Plan</b>	<b>2026-01-01</b>	<b>On Track</b>
Milestones	Due Date	Status
Resilient Construction Framework	2024-07-31	Completed
Community Outreach and Education Program Launch	2024-12-31	Completed
Pilot Climate-Resilient Housing Projects	2025-07-31	On Track
Monitoring, Evaluation, and Collaboration	2026-01-01	On Track

**Initiative 7: Niagara Region Housing Innovation Hub**

Increasing community collaboration and promoting best practices at the intersection of housing, regional economic development, and sustainability.

- A new Niagara Region Housing Innovation Hub will develop community-driven and collaborative solutions to a variety of challenges including housing for international students and increasing affordability near current and future transit stations.
- Solutions to be explored include parking policy reforms, formation of partnerships, incentivization, and community awareness and education programs.
- The Hub will increase local capacity to explore innovative climate solutions.

<b>Initiative</b>	<b>Due Date</b>	<b>Status</b>
<b>Niagara Region Housing Innovation Hub</b>	<b>2026-01-01</b>	<b>On Track</b>
<b>Milestones</b>	<b>Due Date</b>	<b>Status</b>
Collaborative Framework Formation	2024-07-31	Completed
Incentive Innovation Scale-up Launch	2024-07-31	Completed
Regional Housing Innovation Hub Collaboration	2024-09-30	Completed
Facilitation of Targeted Housing Projects	2025-02-28	On Track
Incentive Impact Assessment and Adaptation	2025-04-30	Completed
Community Engagement and Sustainability Alignment	2025-07-31	Not Started
Evaluation, Improvement, and Finalization	2026-01-01	Not Started