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HAF Agreement and Action Plan Summary Cambridge, Ontario

Summary of Agreement Targets and Funding

Status as of March 19, 2026

The Housing Accelerator Fund (HAF) helps local governments across Canada cut red tape to build more homes faster. It drives innovation, incentivizes updates to planning systems and removes barriers to encourage local initiatives that create more housing options.

Implementing Action Plan initiatives lays the groundwork for vibrant and affordable communities for years to come and establishes a strong foundation for long-term housing growth across a range of housing options.

Housing Supply Growth Target (3 years)	2,972
Units expected without HAF (baseline)	2,615
Units incented by HAF (HAF-incented)	357

Permitted Unit Targets with Breakdown	Total Target	Year 2 Progress (Cumulative)	
		Forecast	Actual
Housing Supply Growth Target	2,972	1,856	1,870
Multi-Unit housing units in close proximity to rapid transit	50	<i>Note: there are no annual forecasts for different unit types.</i>	50
Missing middle housing units	1,845		946
Other multi-unit housing units	591		781
Affordable Housing Units	159		205

As of the second annual report, Cambridge has achieved more than 100% of their Year 2 unit forecast and 63% of their Housing Supply Growth Target.

HAF Funding Schedule and Explanatory Notes:

Following an initial payment at signing, future payments are conditional on compliance with a community's Housing Action Plan and commitments.

Based on their Housing Action Plan and growth forecasts, Cambridge was approved for \$13,347,095 in HAF funding. Cambridge proposed an ambitious plan and recently received its third installment of \$3,336,773.80 reflecting the progress it has made on its commitments to date.

Total Funding Eligibility	\$13,347,095.20
First Advance	\$3,336,773.80
Second Advance	\$3,336,773.80
Third Advance	\$3,336,773.80

CMHC has reviewed Cambridge's second annual report and is satisfied that the city is meeting its commitments under the HAF agreement.

Summary of Initiatives and Milestones

Initiative 1: Fast Tracking Municipal Lands Program for Affordable Housing

Establishing a process with dedicated resources to fast track the development of affordable homes.

- Cambridge will select municipal lands to be made available to community housing providers and private-sector developers to construct affordable housing.
- The City will make lands ready for development, including planning approvals, financial incentives to improve affordability and/or integrate climate resilient building technologies such as mass timber or modular construction, and select a builder to advance construction of new units.

Initiative	Due Date	Status
Fast Tracking Municipal Lands Program for Affordable and Attainable Housing	2026-12-01	On Track
Milestones	Due Date	Status
Land selection, visualization, and Governance	2024-11-30	Completed
Sites identified, streamline approvals	2025-04-30	Completed
Procurement of Builder	2025-12-01	Completed
Accelerated Site Plan & Building Approvals	2026-12-01	Not Started

Initiative 2: Digital Twin Data Driven Accelerated Approval Process

Moving to a digital approach for development applications and leveraging AI, spatial data and 3D modeling for better quality submissions and faster approvals.

- A new online service will support applications from pre-consultation to approval.

Initiative	Due Date	Status
Digital Twin Data Driven Accelerated Approval Process	2026-09-01	On Track
Milestones	Due Date	Status
Requirements, vendor identification / selection / procurement	2024-08-01	Completed
Proof of Concept Background Development + Progress Report	2024-09-30	Completed
Design and test with one industry partner/Affordable Housing – Launch an Alpha Service	2026-01-30*	Completed
Productionize & Publicize for Wider Use + Progress Report	2026-02-01	Completed
Productionize and launch as a standard product or service for Cambridge/ Document learnings, experience, benefits and value – communicate and promote	2026-09-01	Not Started

*The milestone due date was extended to align with the new Form Based Zoning that was approved in February 2026.

Initiative 3: Additional Residential Unit (ARU) Assistance Program

Removing barriers to the creation of additional dwelling units to promote densification within the City's low-density residential zones.

- The City will launch a communication and education strategy, which may include a visualization guide outlining design, regulation, and cost considerations.
- Changes to the City's planning framework and zoning bylaw will encourage ARUs.
- A new ARU Community Improvement Plan will provide up to \$10,000 per property to remove financial barriers (such as water/sanitary sewer and electrical connection upgrades) and speed up approval timelines.

Initiative	Due Date	Status
Additional Residential Unit Assistance Program	2024-11-01	Completed
Milestones	Due Date	Status
Program Details Developed	2024-09-01	Completed
Develop a Communication Strategy and Website Content for the Program	2024-10-01	Completed
Launch the Program on the City's Website	2024-11-01	Completed

Initiative 4: City's Comprehensive Zoning By-Law and Form Based Zoning

Updating and modernizing planning rules to allow more density and variety in housing throughout the city.

- Cambridge will initiate a planning process to introduce City-wide form-based zoning in residential areas.
- An updated zoning bylaw will facilitate an overall increase in density, including in existing low-density neighbourhoods, by focusing on the form and scale of residential buildings in relation to the lot, rather than the number of dwellings inside the building.

Initiative	Due Date	Status
City's Comprehensive Zoning By-law and Form based Zoning	2026-01-30*	Completed
Milestones	Due Date	Status
Initiate Zoning Bylaw Amendment process for city wide Form based zoning, Prepare and bring to council a recommendation report	2024-11-01	Completed
Public Consultation Process	2025-05-01	Completed
Prepare and Bring to Council a Recommendation Report and New Comprehensive Zoning By-law	2026-01-30*	Completed

*The milestone due date was extended to provide more time for public and Council engagement and education.

Initiative 5: Delegation of Authority Enhancements

Accelerating approvals by allowing the Chief Planner to approve routine application types.

- The City's internal process will be updated to make the Chief Planner the delegated authority for 3 types of development applications and requests: Holding Provision Removals, Part Lot Control Exemptions and Designation of Heritage Properties.
- This change is expected to accelerate the approval timeline by 50 to 75% and will result in accelerated site plan and building permit approvals.

Initiative	Due Date	Status
Delegation of Authority Enhancements	2024-12-01	Completed
Milestones	Due Date	Status
Create Templated Agreements and Change Internal Processes	2024-12-01	Completed

Initiative 6: Online Pre-Application Development Guide Portal and Committee of Adjustment Portals

Enhancing on-line services to clarify application requirements for new developments and reduce the time needed to issue permits.

- A new software solution will organize all the City's rules, regulations, instructions and data into one place to make it easier to submit a permit application.
- The City will update and improve its GIS database to support the rollout of the new portal allowing users to confirm zoning and other parcel-based details, as well as estimated fees and approval timelines.
- The new portal is estimated to increase the speed at which permits are issued by up to 35%.

Initiative	Due Date	Status
Online Pre-Application Development Guide Portal and Committee of Adjustment Portals (Software)	2025-01-30	Completed
Milestones	Due Date	Status
Complete Internal Software Updates to Amanda, GIS etc. to Get Launch Ready	2024-11-01	Completed
Retain Consultant and Develop Software	2024-12-01	Completed
Launch Demo and Undertake Testing	2024-12-01	Completed
Prepare Communication Material for Website	2025-01-01	Completed
Full Launch on the City's Website	2025-01-30	Completed

Initiative 7: Expand Affordable Housing Community Improvement Plan (CIP)

Incentivizing affordable housing City-wide through a variety of financial tools and policies.

- Cambridge will prepare a Community Improvement Plan to guide future affordable housing development.
- The Affordable Housing CIP will offer waiver or return of application fees, tax increment grants and access to other grants, and includes a review and update to the City's Affordable Housing Reserve Fund

Initiative	Due Date	Status
Expand Affordable Housing CIP	2025-04-30	Completed
Milestones	Due Date	Status
Complete Direction Report to Council	2024-10-08	Completed
Complete Public Consultation Process	2024-11-08	Completed
Complete CIP Update and Final Council Report	2024-12-17	Completed
Launch Expanded CIP	2025-04-30	Completed

Initiative 8: Strategic Growth Areas Secondary Plans

Expanding as-of-right zoning to permit medium- and high-density housing in mixed-use areas and around the City's major transit stations.

- Preparation of Secondary Plans for the Main & Dundas Street South Community Node and Hespeler Road Corridor to significantly increase densities.

Initiative	Due Date	Status
Strategic Growth Areas Secondary Plans	2026-10-31	On Track
Milestones	Due Date	Status
Main and Dundas Secondary Plan Adopted by City Council	2024-12-31	Completed
Hespeler Road Corridor Secondary Plan Adopted by Council	2026-10-31	On Track