

# HAF Agreement and Action Plan Summary Cambridge, Ontario

## Summary of Agreement Targets and Funding

*Status as of March 19, 2025*

<b>Overall Permitted Unit Targets (3 years)</b>	<b>2,972</b>
Units expected without HAF (baseline)	<b>2,615</b>
Units incented by HAF (HAF-incented)	<b>357</b>
Municipality's 10-year unit projection	<b>3,625</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>2,972</b>	<b>904</b>	<b>778</b>
<ul style="list-style-type: none"> <li>• Multi-Unit housing units in close proximity to rapid transit</li> </ul>	50	<i>Note: there are no annual forecasts for different unit types.</i>	50
<ul style="list-style-type: none"> <li>• Missing middle housing units</li> </ul>	1,845		513
<ul style="list-style-type: none"> <li>• Other multi-unit housing units</li> </ul>	591		136
Affordable Housing Units	159		136

### **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	\$13,347,095.20
Annual advance amount	\$3,336,773.80

CMHC has reviewed the City of Cambridge's first annual report and has noted that Year 1 permitted units were lower than forecast, and several changes were made to the HAF action plan to accommodate statutory requirements and technical delays. However, through discussions with the City of Cambridge, we are satisfied that the city is making good progress on their updated action plan initiatives, which is expected to result in an increase in permitted units through Years 2 and 3. As such, the second advance will be made in full.

## 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
<b>Fast Tracking Municipal Lands Program for Affordable and Attainable Housing</b>	<b>2026-12-01</b>	<b>On Track</b>
Milestones	Due Date	Status
Land selection, visualization, and Governance	2024-11-30	Completed
Sites identified, streamline approvals	2025-04-30	On Track
Procurement of Builder	2025-12-01	On Track
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
<b>Digital Twin Data Driven Accelerated Approval Process</b>	<b>2026-09-01</b>	<b>On Track</b>
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	2025-09-01	On Track
Productionize & Publicize for Wider Use + Progress Report	2026-02-01	Not Started
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

**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.

<b>Initiative</b>	<b>Due Date</b>	<b>Status</b>
<b>Additional Residential Unit Assistance Program</b>	<b>2024-11-01</b>	<b>Completed</b>
<b>Milestones</b>	<b>Due Date</b>	<b>Status</b>
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

\*Through an approved change request, milestone dates were extended due to align activities with agreement timelines.

**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.

<b>Initiative</b>	<b>Due Date</b>	<b>Status</b>
<b>City’s Comprehensive Zoning By-law and Form based Zoning*</b>	<b>2025-10-01</b>	<b>On Track</b>
<b>Milestones</b>	<b>Due Date</b>	<b>Status</b>
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	On Track
Prepare and Bring to Council a Recommendation Report and New Comprehensive Zoning By-law	2025-10-01	Not Started

\*Initiative 4 was modified in July 2024, including extending dates, to expand the geographic scope of the initiative.

## 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 5 was modified in July 2024 to extend the completion date to align with the City’s Housing Needs Assessment and the Affordable Housing CIP process.

## 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%.

<b>Initiative</b>	<b>Due Date</b>	<b>Status</b>
<b>Online Pre-Application Development Guide Portal and Committee of Adjustment Portals (Software)</b>	<b>2025-01-30*</b>	<b>Completed</b>
<b>Milestones</b>	<b>Due Date</b>	<b>Status</b>
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 6 was modified in July 2024 to extend the completion date by six months to align with overall agreement timelines, and to accommodate a change in software implementation recommended by the provider.

**Initiative 7: Expand Affordable Housing Community Improvement Plan**

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

<b>Initiative</b>	<b>Due Date</b>	<b>Status</b>
<b>Expand Affordable Housing CIP</b>	<b>2025-04-30*</b>	<b>Completed</b>
<b>Milestones</b>	<b>Due Date</b>	<b>Status</b>
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

This city-wide Affordable Housing CIP initiative is a new initiative approved in July 2024 to consolidate two former CIP initiatives involving specific areas of the city. In addition to the consolidation of two initiatives, CMHC approved date extensions to accommodate expanded public consultation.

**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.

<b>Initiative</b>	<b>Due Date</b>	<b>Status</b>
<b>Strategic Growth Areas Secondary Plans</b>	<b>2026-10-31*</b>	<b>On Track</b>
<b>Milestones</b>	<b>Due Date</b>	<b>Status</b>
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

\*Initiative 8 was modified in July 2024 to consolidate former initiatives related to the Hespeler Road Secondary Plan and the Main and Dundas Secondary Plan into a single initiative with extended timelines of approximately 20 months, in part, to account for an Ontario Land Tribunal process.