

**HAF Agreement and Action Plan Summary
Campbellton, New Brunswick**

Summary of Agreement Targets and Funding

Status as of March 7, 2025

Overall Permitted Unit Targets (three years)	195
Expected units without HAF (baseline)	64
Units incented by HAF (HAF-incented)	131
Municipality's 10-year unit projection	465

Permitted Unit Targets with Breakdown	Total target	Year 1 Forecast	Year 1 Progression
Housing Supply Growth Target	195	60	71
<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 the different housing types.</i>	0
<ul style="list-style-type: none"> • Missing middle housing units 	173		61
<ul style="list-style-type: none"> • Other multi-unit housing units 	0		0
Affordable Housing Units	19		0

HAF funding schedule and explanatory notes:

The total funding envelope for HAF recipients is based on the number of units receiving HAF funding, as described in Section 10 of the pre-application reference material. Advances are disbursed annually, provided the terms and conditions of the HAF agreement are met.

Total funding eligibility	\$4,533,971.50
Amount of annual advance	\$1,133,492.88

CMHC has reviewed Campbellton's first annual report, and while some minor delays were noted, action plan implementation is progressing well, and Campbellton is exceeding growth forecasts. CMHC has determined that the City is meeting its commitments under the HAF agreement. The second advance will be paid in full.

Summary of Initiatives and Milestones

Initiative 1: Additional units (up to four as-of-right units)

This initiative will encourage the development of secondary suites in the city’s low-density residential areas.

- Campbellton will amend the official plan and zoning by-law to authorize up to four as-of-right units on residential land.
- Design guidelines will be created (see Initiative 4). Interest-free loans and/or grants will be available for the construction of new secondary suites.

Initiative	Due date	Status
Additional secondary suites (up to four as-of-right units)	2024-09-15	Delayed*
Milestones	Due date	Status
Approval of amendments to the official plan and zoning by-law	2024-07-15	Delayed*
Implementation of the secondary suite incentive program	2024-08-15	Completed
Promotion	2024-09-15	Completed

*The delay was caused by staffing challenges within the consulting firm selected to finalize the municipal plan. The new plan has been drawn up and submitted to the Regional Service Commission for approval.

Initiative 2: Conversion of non-residential property to residential property

Land use by-law requirements will be relaxed to facilitate the conversion of non-residential property to residential property.

- Non-residential property will be mapped and identified as underdeveloped, underutilized or more suitable for residential space.
- A system to expedite the permitting process, financial incentives (such as the elimination of development charges) and design guidelines will be developed.

Initiative	Due date	Status
Conversion of non-residential property to residential property	2024-09-15	Completed
Milestones	Due date	Status
Approval of amendments to the official plan and zoning by-law	2024-07-15	Completed
Implementation of the conversion incentive program	2024-08-15	Completed
Promotion	2024-09-15	Completed

Initiative 3: Increased unit density – Missing middle units

Increase the number of units and storeys in the city’s residential areas to increase density.

- The required policy framework will be completed (along with policy changes). Amendments will be made to the official plan and zoning by-laws to increase the number of missing middle units.
- An incentive program will also be created, with funding for each new unit.

Initiative	Due date	Status
Increased unit density – Missing middle units	2024-09-15	Completed
Milestones	Due date	Status
Approval of amendments to the official plan and zoning by-law	2024-07-15	Completed
Implementation of the density incentive program	2024-08-15	Completed
Promotion	2024-09-15	Completed

Initiative 4: Pre-approved building plans and trusted partners

Encourage the use of modular, prefabricated or factory-built units in the city’s residential areas.

- Partnerships and joint initiatives with the province and businesses will be established.
- Changes to the framework will also be made to allow for modular housing.
- An interest-free loan and grant incentive program will be created.

Initiative	Due date	Status
Pre-approved building plans and trusted partners	2024-09-15	Completed
Milestones	Due date	Status
Implementation of the modular, prefabricated and/or pre-approved housing incentive program	2024-08-15	Completed
Approval of amendments to the official plan and zoning by-law	2024-09-15	Completed
Promotion	2024-09-15	Completed

Initiative 5: Partnership with housing providers to preserve and increase the affordable housing stock

The initiative will help increase the supply of affordable housing.

- Partnerships and joint initiatives with the province and non-profit organizations will be established.
- Together with its partners, Campbellton will identify land suitable for housing and encourage the creation of affordable housing types.
- An incentive program will be implemented to provide grants for new housing.

Initiative	Due date	Status
Partnership with housing providers to preserve and increase the affordable housing stock	2024-09-15	Completed
Milestones	Due date	Status
Approval of amendments to the official plan and zoning by-law	2024-07-15	Completed
Implementation of the affordable housing incentive program	2024-08-15	Completed
Promotion	2024-09-15	Completed

Initiative 6: Modernization and harmonization of plans (municipal, zoning, infrastructure, etc.)

Update the new regional municipality’s plans with changes focused on sustainable, inclusive and comprehensive development that meets current and future housing needs.

- The municipal plan, land use plan, building by-laws, zoning by-laws, infrastructure plan and other related plans will be updated.

Initiative	Due date	Status
Modernization and harmonization of plans (municipal, zoning, infrastructure, etc.)	2024-08-15	Delayed*
Milestones	Due date	Status
Planning	2024-03-01	Completed
Consultations	2024-05-15	Completed
Approval of amendments to the official plan and zoning by-law	2024-08-15	Delayed*

*The delay was caused by staffing challenges at the consulting firm selected to finalize the municipal plan. The new plan has been drawn up and submitted to the Regional Service Commission for approval.

Initiative 7: Promotion of a complete and inclusive community

Encourage the inclusion of affordable housing in the city’s residential areas.

- Developers will be eligible for expedited permit processing and a significant incentive if they include a percentage of affordable housing in their projects.
- Design guidelines will be established to ensure the equitable integration of affordable housing in mixed housing projects.

Initiative	Due date	Status
Promotion of a complete and inclusive community	2024-09-15	Completed
Milestones	Due date	Status
Approval of amendments to the official plan and zoning by-law	2024-07-15	Completed
Implement the affordable housing incentive program	2024-08-15	Completed
Promotion	2024-09-15	Completed

Initiative 8: Provision of municipal land for housing

Municipal land will be designated and made available for housing, with priority given to affordable housing.

- Campbellton will conduct a review of parks and playgrounds that could be made available for housing without compromising the quality of life in neighbourhoods.
- Assessments will be conducted, and a land transfer process will be created.

Initiative	Due date	Status
Provision of municipal land for housing, with priority given to affordable housing	2024-09-01	Completed
Milestones	Due date	Status
Appraise land owned by the municipality	2024-05-01	Completed
Create a land disposal process	2024-09-01	Completed

Initiative 9: Comprehensive review of permit approval efficiency, followed by improvements to the information system

A comprehensive review of the permit approval process will be undertaken, and updates to the information system will be made.

- An external consultant will be hired to produce a report on areas for improvement for the information system.
- Campbellton will update the information system.

Initiative	Due date	Status
Comprehensive review of permit approval efficiency, followed by improvements to the information system	2024-09-01	Completed
Milestones	Due date	Status
Identify aspects of the information system that could be improved	2024-05-01	Completed
Implementation of the information system	2024-09-01	Completed