

# HAF Agreement and Action Plan Summary Hamilton, Ontario

## Summary of Agreement Targets and Funding

Status as of December 9, 2024

<b>Overall Permitted Unit Targets (3 years)</b>	<b>11,902</b>
Units expected without HAF (baseline)	9,227
Units incented by HAF (HAF-incented)	2,675
Municipality's 10-year unit projection	9,000

Permitted Unit Targets with Breakdown	Total Target	Year 1 Forecast	Year 1 Progress
Housing Supply Growth Target	<b>11,902</b>	<b>3,577</b>	<b>3,171**</b>
<ul style="list-style-type: none"> <li>• Multi-Unit housing units in close proximity to rapid transit</li> </ul>	2,872	<i>Note: there are no annual targets for unit types.</i>	1,212
<ul style="list-style-type: none"> <li>• Missing middle housing units</li> </ul>	2,947		680
<ul style="list-style-type: none"> <li>• Other multi-unit housing units</li> </ul>	4,191		963**
Affordable Housing Units	601		N/A*

\*Progress on affordable housing units is not available for year 1 due to a cybersecurity incident affecting the City of Hamilton earlier this year.

\*\*Figures for Other Multi-Unit Housing Units and the total Housing Supply Growth Target were updated in May of 2025, following a review of data that showed an erroneous double-counting of lost and demolished units.

### 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	\$93,540,000
Annual advance amount	\$23,385,000

Some of Hamilton's milestone completion dates were extended due to the cybersecurity incident the city experienced in 2024.

CMHC has reviewed Hamilton'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: Acceleration Program for Accessory Dwelling Units and Multi-plex Conversions

Creating more housing options by introducing incentive programs for accessory dwelling units (ADUs) and multiplexes (6 units or less) in low-density neighbourhoods.

- Hamilton will create a new “acceleration team” dedicated to processing building permit applications for ADUs and multiplex conversions.
- New ADUs and multiplex conversions will be eligible for a permit fee refund, and a forgivable loan program will incentivize secondary suites with long-term affordable rents.

Initiative	Due Date	Status
	22/12/2023	Completed
Milestone	Due Date	Status
Building permit incentive program, forgivable loan program and communications plan	22/12/2023	Completed
Hiring of Building Acceleration Team and Housing Co-ordinator/Finance/Legal	22/12/2023	Completed

### Initiative 2: Rapid Transit Multi-Residential Rental Housing Grant Program

Supporting the creation of new purpose-built rentals, including affordable rentals, along targeted rapid transit corridors.

- This initiative is focused on two priority rapid transit corridors: A-Line and B-Line (LRT).
- Eligible projects will receive a grant to assist with development costs and have access to a forgivable loan for long-term affordable rentals.

Initiative	Due Date	Status
	13/05/2024	Completed
Milestone	Due Date	Status
Hiring of Housing Co-ordinator/Finance/Legal positions	13/12/2023	Completed
Incentive program, forgivable loan program and communications plan	30/10/2023	Completed

**Initiative 3: Housing Acceleration Zoning Reform Program**

City-wide residential planning rules will be updated, reducing barriers to housing construction and removing the need for rezoning approvals.

- This initiative will increase density by introducing as-of-right zoning including changes to parking, setback, height and other requirements.
- Hamilton will also pre-zone land near future rapid transit corridors.

<b>Initiative</b>	<b>Due Date</b>	<b>Status</b>
	27/06/2025	On Track
<b>Milestone</b>	<b>Due Date</b>	<b>Status</b>
Approval of new zoning regulations/standards	31/12/2024	On Track
Approval of Pre-Zoning of new development areas	27/06/2025	On Track
Hiring of Planning staff	30/09/2024	Completed

**Initiative 4: Land and Property Disposition Program for Housing**

Identifying opportunities to dispose of City-owned land, and acquire other under-utilized land and properties, for the purpose of developing affordable housing.

- A comprehensive review will identify surplus lands and create a process for disposition.
- The City will also look to acquire properties for redevelopment and develop strategies to integrate housing into non-residential buildings and as part of new municipal buildings.

<b>Initiative</b>	<b>Due Date</b>	<b>Status</b>
	30/06/2025	On Track
<b>Milestone</b>	<b>Due Date</b>	<b>Status</b>
Hire Real Estate staff to undertake review	30/08/2024	Completed
Strategically Acquire Properties for Redevelopment	30/06/2025	On Track
Undertake Comprehensive Review of City Owned Lands	20/12/2024	On Track

**Initiative 5: New and Enhanced Incentive Programs for Housing Development**

Creating and enhancing the City’s suite of programs and incentives to promote housing supply.

- Changes to existing policy frameworks, enhancements to existing incentives (such as tax grants and low interest loans) and the introduction of new programs or incentives will collectively address challenges to building market, rental, and affordable housing.
- These changes and incentives will support gentle densification in built-up areas with community infrastructure and amenities.

<b>Initiative</b>	<b>Due Date</b>	<b>Status</b>
	20/12/2024	On Track
<b>Milestones</b>	<b>Due Date</b>	<b>Status</b>
Hiring of Staff to Coordinate the Work	01/09/2023	Completed
Post and hire for the Staff positions to complete review current and develop enhanced programs	20/12/2024	On Track

### **Initiative 6: Planning Review and Studies for Rapid Transit Corridors**

Assessing housing development opportunities and updating zoning to promote transit-oriented development along the full rapid transit network, building on work already underway for the City's LRT corridor.

- A detailed assessment will identify housing needs and assess optimal densities and other land use considerations, including the capacity of existing infrastructure to support increased density.
- Planning rules will then be updated to allow higher density residential development and encourage new affordable housing in these corridors.

<b>Initiative</b>	<b>Due Date</b>	<b>Status</b>
	26/12/2025	On Track
<b>Milestones</b>	<b>Due Date</b>	<b>Status</b>
Hiring of Staff to Coordinate the Work	24/11/2023	Completed
Inclusionary Zoning, community consultation and Report to Council	26/12/2025	On Track
Retain Housing Needs Assessment (HNA) Consultant to undertake amended HNA	31/12/2024	On Track

### **Initiative 7: Support Housing Development on Remediated Brownfield Sites**

Leveraging brownfield sites for new residential development.

- This initiative will enhance the City's existing Environmental Remediation and Site Enhancement (ERASE) program that provides financial incentives to develop housing on brownfields – undeveloped or previously developed industrial or commercial properties that may be contaminated.

<b>Initiative</b>	<b>Due Date</b>	<b>Status</b>
	31/12/2023	Completed
<b>Milestones</b>	<b>Due Date</b>	<b>Status</b>
Development of Program Incentive targeting development of brownfields	31/12/2023	Completed