HAF Agreement and Action Plan Summary
London, Ontario

Summary of Agreement Targets and Funding

Status as of February 13, 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)	**11,803**
Units expected without HAF (baseline)	9,432
Units incented by HAF (HAF-incented)	2,371

Permitted Unit Targets with Breakdown	**Total Target**	**Year 2 Progress (Cumulative)**	
		Forecast	**Actual**
Housing Supply Growth Target	**11,803**	**7,175**	**7,625**
• Multi-Unit housing units in close proximity to rapid transit	1,571	*Note: there are no annual forecasts for different unit types.*	1,153
• Missing middle housing units	6,715		2,246
• Other multi-unit housing units	1,070		3,881
Affordable Housing Units	732		658

As of the second annual report, London has achieved more than 100% of their Year 2 unit forecast and 65% of their Housing Supply Growth Target.

HAF recipients who have exceeded their targets may be eligible for additional funding. To be eligible, communities must:

- Be in compliance with their HAF agreement;
- Issue more permits relative to their target and;
- Propose an additional initiative which aligns with HAF.

As a top performer in the first year of the program, London was approved to add Initiatives 8, 9, and 10 to its action plan. This will result in an additional 184 permitted units by the end of its HAF agreement, for a new Housing Supply Growth Target of 11,803.

To support these new Initiatives, an additional $7,391,000 was added to their funding, resulting in a new total funding eligibility of $81,449,143.

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.

London proposed an ambitious plan and recently received its third installment of $20,978,202.42 reflecting the progress it has made on its commitments to date.

Total Funding Eligibility	$81,449,143
First Advance	$18,514,535.75
Second Advance	$20,978,202.42
Third Advance	$20,978,202.42

CMHC has reviewed London'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: Proactive As-of-Right Zoning to Promote High-Density Development

Providing flexible zoning and financial support to create more housing near transit stations.

- London will rezone lands within 1.5 km of transit stations to permit high density mixed-use developments of up to 10 storeys.
- New incentives will create more housing options for students, families, and seniors at various levels of affordability, and promote the conversion of unused office space into housing.

Initiative	**Due Date**	**Status**
Promoting high-density development without the need for rezoning (as-of-right zoning)	2024-10-07	Completed
Milestone	**Due Date**	**Status**
Engagement with developers to initiate projects Q3 2023.	2024-07-01	Completed
Strategic assessment of as-of-right building permits for 5+ residential units	2024-07-05	Completed
Review and finalization of potential incentives for development.	2024-10-07	Completed
Initiation of rezoning of parcels - Q4 2023.	2024-10-09	Completed

Initiative 2: Encouraging Additional Dwelling Units

Encouraging gentle density by allowing additional dwelling units (ADUs) within existing neighbourhoods.

- Allowing up to 4 units as-of-right within the city's low-density neighbourhoods will promote affordable housing, increase rental housing supply, and support aging in place and intergenerational living.
- London will streamline the approval process, provide financial incentives, and raise public awareness about the benefits of ADUs.

Initiative	**Due Date**	**Status**
Encouraging Accessory Dwelling Units—a second smaller unit on the same property as a primary unit	2026-09-01	On Track
Milestones	**Due Date**	**Status**
Zoning by-law amendment	2023-12-01	Completed
Incentives	2024-04-01	Completed
Process improvements	2024-04-01	Completed
Upgrading existing system	2024-11-01	Completed
Design and preapproval guidelines	2024-12-24	Completed
Awareness campaigns	2026-09-01	Completed

Initiative 3: Promoting Infill Development

Promoting infill development and density within areas of the city that are already developed.

- A dedicated team will identify and promote priority intensification areas and sites.
- This initiative will explore various measures to promote development in these areas including zoning amendments, streamlined approvals, incentives, design guidelines and leveraging vacant municipal land.

Initiative	**Due Date**	**Status**
Promoting infill developments (adding new units to existing communities) with increase housing density and a variety of unit types	2025-10-06	Completed
Milestones	**Due Date**	**Status**
Identification of Priority Areas for infill development	2024-04-01	Completed
Initiation of Zoning amendments	2024-07-01	Completed
Streamlined approval process	2024-07-01	Completed
Design guidelines and compatibility	2024-09-30	Completed
Incentives and support programs	2025-01-06	Completed
Engagement with developers	2025-10-06	Completed

Initiative 4: Encouraging Alternative Methods of Housing Construction

Promoting alternative methods of housing construction – modular, manufactured and prefabricated homes – and pre-approved designs for ADUs through streamlined approvals.

- The City will create dedicated staff teams to process permit applications involving modular or pre-engineered homes, and to inspect construction of modular units.
- A policy review, including consultation with industry partners, will identify other policy or regulatory barriers, and London will develop design guidelines for alternative construction.

Initiative	Due Date	Status
Encouraging alternative forms of housing construction such as modular housing, manufactured housing, and prefabricated housing	2024-12-24	Completed
Milestones	**Due Date**	**Status**
Awareness campaigns and development of model projects	2024-07-01	Completed
Design Guidelines for alternative housing construction methods	2024-12-24	Completed
Incentives and support programs	2024-12-24	Completed
Policy review and amendment	2024-12-24	Completed
Streamlined Approval Process for alternative housing	2024-12-24	Completed

Initiative 5: Making City-Owned Land Available for the Development of Affordable Housing

Collaborating with housing providers to make underused city land ready for affordable housing.

- A streamlined process will be put in place for the disposal of city-owned land with the purpose of developing affordable housing as-of-right.

Initiative	Due Date	Status
Create a process for the disposal of city-owned land assets for the development of affordable housing as-of-right	2024-10-07	Completed
Milestones	**Due Date**	**Status**
Criteria and Guidelines Development	2024-04-22	Completed
Inventory and assessment of city-owned land assets	2024-05-10	Completed
Policy and by-law review	2024-09-26	Completed
Application and Selection process	2024-10-07	Completed

Initiative 6: Implementing New/Enhanced Processes to Reduce Approval Timelines

Upgrading and expanding e-permitting systems to reduce approval timelines.

- E-permitting will be expanded to multi-unit residential building applications.
- The City will collaborate with leading municipalities to implement application processing best practices, such as using e-permitting to proactively identify common application deficiencies that slow down approvals.

Initiative	Due Date	Status
Implementing new/enhanced processes or systems such as case management, e-permitting, land and building modelling	2025-01-31	Completed
Milestones	**Due Date**	**Status**
Needs Assessment and Planning	2023-11-03	Completed
Budget and Resource Allocation	2023-12-02	Completed
System Development or Procurement	2024-10-07	Completed
System Integration	2024-10-07	Completed
Pilot Testing and Evaluation	2025-01-31	Completed
Rollout and Implementation	2025-01-31	Completed

Initiative 7: Sector Partnerships to Preserve and Increase the Stock of Affordable Housing

Leveraging the non-profit sector and facilitating new partnerships among property owners and developers (non-profit and private), to build more affordable housing.

- London will establish partnerships with selected non-profit providers, and work with these partners to preserve existing affordable units and expand affordable housing though new developments.
- The City will streamline planning processes, including permit issuance and zoning requirements, to facilitate affordable housing projects.

Initiative	Due Date	Status
Partnering with non-profit housing providers to preserve and increase the stock of affordable housing	2026-09-01	Completed
Milestones	**Due Date**	**Status**
Partner Identification and Engagement	2024-02-22	Completed
Site Identification and Evaluation	2024-07-01	Completed
Partnership Agreements	2024-07-26	Completed
Streamlined Planning Processes	2024-11-15	Completed
Financial Support and Incentives	2025-01-06	Completed
Project Design and Development Support	2025-10-06	Completed
Project Management support	2026-09-01	Completed

Initiative 8: Affordable Housing CIP Grant Programs

Enhancing financial incentives for affordable housing through the Community Improvement Plan (CIP) programs.

- Engage with landowners, developers, construction industry, and not-for-profit housing providers to promote the Affordable Housing CIP.
- Develop the program guidelines and application forms and seek Council's input.
- Provide information, public outreach, and direction to housing developers and Indigenous communities to help them apply for the incentive program.

Initiative	**Due Date**	**Status**
Affordable Housing CIP Grant Programs	2025-11-03	Completed
Milestones	**Due Date**	**Status**
Engagement with Community Partners	2025-05-31	Completed
Develop Program Guidelines and Seek Council Input	2025-07-31	Completed
Develop Application Materials and Release	2025-09-30	Completed
Community Engagement, Outreach and Education	2025-11-03	Completed

Initiative 9: Additional Residential CIP Grants and Indigenous Housing Program

Developing a dedicated affordable housing ADU grant program and support Indigenous property owners with the addition of new ADUs.

- Engage with landowners, developers, construction industry, Indigenous groups, and not-for-profit housing providers to promote the ADU grant program.
- Develop the program guidelines and application forms and seek Council's input.
- Provide information, public outreach, and direction to housing developers and Indigenous communities to help them apply for the incentive program.

Initiative	**Due Date**	**Status**
Additional Residential CIP grant programs, which include Indigenous program	2025-11-03	Completed
Milestones	**Due Date**	**Status**
Engagement with Community Partners	2025-04-30	Completed
Develop Program Guidelines and Seek Council Input	2025-06-30	Completed
Develop Application Materials and Release	2025-08-31	Completed
Community Engagement, Outreach and Education	2025-11-01	Completed

Initiative 10: Expansion of CIP Incentives for Transit Oriented Development and Office to Residential Conversion

Promoting the conversion of additional office spaces to housing along primary transit routes through additional CIP incentives.

- Collect public feedback and market information on the feasibility of converting offices to housing along transit corridors.
- Create new incentives specific to transit-oriented properties and address site specific barriers to development.
- Provide information, public outreach, and direction to housing developers to apply for the incentives.

Initiative	**Due Date**	**Status**
Expansion of CIP Incentives for Transit Oriented Development and Office to Residential Conversion	2026-06-01	On Track
Milestones	**Due Date**	**Status**
Engagement with Community Partners	2025-08-31	Completed
Develop Program Guidelines and Seek Council Input	2026-01-31	On Track
Develop Application Materials and Community Engagement, Outreach, and Education	2026-06-01	Not Started