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HAF Agreement and Action Plan Summary
Whitby, Ontario

Summary of Agreement Targets and Funding

Status as of February 23, 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)	**5,935**
Units expected without HAF (baseline)	**5,279**
Units incented by HAF (HAF-incented)	**656**

Permitted Unit Targets with Breakdown	**Total Target**	**Year 2 Progress (Cumulative)**	
		Forecast	**Actual**
Housing Supply Growth Target	**5,935**	**3,767**	**1,115**
• Multi-Unit housing units in close proximity to rapid transit	268	*Note: there are no annual forecasts for different unit types.*	156
• Missing middle housing units	2,479		628
• Other multi-unit housing units	1,430		75
Affordable Housing Units	399		495

As of the second annual report, Whitby has achieved 30% of their Year 2 unit forecast and 19% 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, Whitby was approved for $24,990,434 in HAF funding. Whitby proposed an ambitious plan and recently received its third installment of $6,247,608 reflecting the progress it has made on its commitments to date.

Total Funding Eligibility	$24,990,434.50
First Advance	$6,247,608.63
Second Advance	$6,247,608.63
Third Advance	$6,247,608.62

CMHC has reviewed Whitby's second annual report and has noted that while their action plan initiatives are on track, the permitted units are falling short of forecast. However, the municipality has indicated it is implementing mitigating actions to incentivize permitting as best as possible despite challenging economic conditions.

Summary of Initiatives and Milestones

Initiative 1: Increase Height & Density

Streamlining the development process by creating as-of-right opportunities, increasing height and density of development near transit, and completing a Town-wide Parking Study.

- Updates to the official plan and the zoning bylaw will increase permissions for high-density development near the Whitby GO station and implement 4-storey heights in other intensification areas.
- A parking study will identify opportunities for removing parking barriers to promote transit-oriented development and increase the viability of new developments.

Initiative	**Due Date**	**Status**
Increase Height & Density	2024-12-31	Completed
Milestones	**Due Date**	**Status**
Retain Consultant	2024-02-29	Completed
Statutory Public Meeting	2024-08-31	Completed
Recommendation Report & Council Approval	2024-12-31	Completed

Initiative 2: Inclusionary Zoning

Requiring a minimum number of affordable units in future developments around Whitby's regional rail (GO Transit) station.

- This initiative includes passing a new inclusionary zoning (IZ) bylaw, and an implementation strategy to roll out this initiative including tracking IZ agreements and ensuring ongoing affordability of designated units.

Initiative	**Due Date**	**Status**
Inclusionary Zoning	2024-12-31	Completed
Milestones	**Due Date**	**Status**
Retain Consultant & Prepare Assessment Report for Inclusionary Zoning	2024-12-31	Completed
Recommendation Report & Council Approval	2025-03-24*	Completed

*Whitby reported a slight delay in finalizing the IZ Recommendation Report, due to a longer than expected timeline for securing a consultant to complete this work. The Council of March 24, 2025, passed a resolution to not implement the Inclusionary Zoning within the Town's Protected Major Transit Station Area at this time and that alternative means of creating affordable housing units be explored including the Community Improvement Plan.

Initiative 3: Urban Area Expansion

Advancing zoning amendments and infrastructure planning to make additional land available for residential development.

- Whitby will accelerate work to expand the development ready area in North Whitby including amendments to the zoning bylaw and official plan.
- The expanded urban area will include a mix of low, medium, and high-density residential areas, as well as mixed-use areas, to support a variety of housing types including affordable housing.
- The Town will work with partners to invest in community energy, water and wastewater infrastructure within the expansion area.

Initiative	**Due Date**	**Status**
Urban Area Expansion	2026-12-31	On Track
Milestones	**Due Date**	**Status**
Retain Consultant & Conduct Community Open House	2024-10-30	Completed
Draft Recommendations & Statutory Public Meeting	2025-05-01	Completed
Recommendation Report & Council Approval	2025-12-30	Completed
Establish Partnerships to Support Infrastructure	2026-12-31	On Track

Initiative 4: Surplus Land Inventory and Disposition Strategy

Leveraging publicly owned surplus land to create affordable housing.

- Whitby will conduct a surplus land inventory and update land use permissions (pre-zoning or expedited zoning) to facilitate redevelopment.
- A new long-term Surplus Land Disposition and Housing Strategy will guide affordable housing partnerships with public, private and non-profit entities to develop these sites.

Initiative	**Due Date**	**Status**
Surplus Land Inventory and Disposition Strategy	2024-12-31	Completed
Milestones	**Due Date**	**Status**
Retain Consultant	2024-02-01	Completed
Establish Policies & Procedures to Support Affordable Housing Partnerships	2024-08-31	Completed
Identify land, Declare Land Surplus and Work to Pre-zone	2024-08-31	Completed
Partner with External Profit/Not-for-Profit, Habitat for Humanity and Durham Region	2024-12-31	Completed

Initiative 5: E-permitting Expansion

Moving the Town's paper permit processes for residential units online to speed up permits and allow for real-time status tracking and review.

- The Town's e-permitting tool will be expanded to Planning, Building Services and Engineering applications.
- Digitizing building permit intake, review, issuance, and inspection will result in faster permits and support housing development in Whitby.

Initiative	**Due Date**	**Status**
E-permitting Expansion	2025-12-31	Completed
Milestones	**Due Date**	**Status**
Hire Staff	2024-03-01	Completed
Building Services - AMANDA Mobile Inspections	2024-06-30	Completed
Communications Plan	2025-12-31	Completed
Planning e-Permitting Expansion	2025-12-31	Completed

Initiative 6: Additional Dwelling Units

Upzoning low-density areas and promoting additional dwelling units (ADUs) within existing neighbourhoods.

- Whitby will allow four units per residential lot as-of-right Town-wide.
- The Town will streamline the application process for additional units, develop an online registry for accessory units, and introduce a grant program to encourage homeowners to build ADUs.

Initiative	**Due Date**	**Status**
Legal Additional Dwelling Unit Program	2025-12-31	Completed
Milestones	**Due Date**	**Status**
Retain Consultant, Hire Staff & Conduct Community Open House	2024-04-30	Completed
Streamline ADU Permitting Processes and Applications	2024-04-30	Completed
Statutory Public Meeting	2024-05-01	Completed
Recommendation Report & Council Approval (Including allowing 4 residential units as-a-right Town wide)	2024-09-30	Completed
Establish and Launch ADU Incentive Program and Communications Campaign	2025-12-31	Completed

Initiative 7: Build Innovative Greatness (BIG)

Streamlining internal processes to expedite approvals and promoting innovation through new construction methods and materials.

- An Innovation Task Force will find efficiencies in the housing approval process, such as expanding delegated authority, addressing the backlog of incomplete applications, leveraging new technology tools, and providing clear guidance on common application deficiencies.
- Whitby will develop pre-approved designs for additional dwelling units, prefabricated homes, and modular homes, and promote mass timber and other alternate construction materials.
- The Town will incentivize purpose-built rentals projects, including through expedited approvals.

Initiative	**Due Date**	**Status**
Build Innovative Greatness (BIG)	2025-12-31	Completed
Milestones	**Due Date**	**Status**
Establish the Innovation Task Force	2024-02-29	Completed
Innovation Projects - Y1 (streamlining delegated authority for approvals; implementing pre-approved designs; promote prefabricated and modular)	2024-12-31	Completed
Customer Service, Lean and Innovation Training	2025-06-30	Completed
Business Process Optimization & Resource Creation/Update	2025-12-31	Completed
Innovation Projects - Y2	2025-12-31	Completed

Initiative 8: Low-Carbon and Climate-Resilient Whitby

Improving the quality of resiliency of the housing supply in Whitby through low carbon solutions and adaptation strategies existing and new housing developments.

- This initiative advances implementation of the Town's Climate Emergency Response Plan, Whitby Green Standard and Zero Carbon Whitby projects.
- Whitby will partner with Durham Region to incentivize green standards and energy efficiency retrofits.
- The Town will implement policies and incentives to reduce demand on existing municipal infrastructure including new lot-level stormwater management guidelines.

Initiative	Due Date	Status
Low-Carbon and Climate-Resilient Whitby	2026-12-31	On Track
Milestones	**Due Date**	**Status**
Climate Emergency Response Plan, Whitby Green Standard Incentive Program, Zero Carbon Whitby - Y1	2024-12-31	Completed
Climate Emergency Response Plan, Whitby Green Standard Incentive Program, Zero Carbon Whitby – Y2	2025-12-31	Completed
Climate Emergency Response Plan, Whitby Green Standard Incentive Program, Zero Carbon Whitby – Y3	2026-12-31	On Track

Initiative 9: Downtown Whitby Community Improvement Plan

Incentivizing high-density and mixed-use residential development in Downtown Whitby.

- Partial development charge exemptions will be provided to support high density and mixed-use residential development along rapid transit routes and within walking distance of downtown business and amenities.

Initiative	Due Date	Status
Community Improvement Plan	2026-12-31	On Track
Milestones	**Due Date**	**Status**
Reactivate CIP Incentive Programs with Council Approval for Downtown Whitby CIP, Approve Funding Model & Allocate Funds	2024-03-31	Completed
Administration of the CIP Incentive Programs	2026-12-31	On Track