

**TO:** His Worship Mayor Dan Ruimy  
and Members of Council  
**FROM:** Chief Administrative Officer  
**SUBJECT:** Canada Mortgage and Housing Corporation (CMHC) Housing Accelerator Fund Application

**MEETING DATE:** July 25, 2023  
**FILE NO:** 13-6520-20  
**MEETING:** Workshop

---

**EXECUTIVE SUMMARY:**

The Housing Accelerator Fund (HAF) is a Canada Mortgage and Housing Corporation (CMHC) program that provides incentive funding to local governments encouraging initiatives aimed at increasing housing supply. It also supports the development of complete, low-carbon and climate-resilient communities that are affordable, inclusive, equitable and diverse.

To access funding the City must submit an action plan with at least seven (7) initiatives aimed at increasing community housing supply and creating complete communities. Staff are proposing an action plan containing 20 initiatives across seven themes for Council approval and submission prior to the application intake closing on August 18, 2023.

**RECOMMENDATIONS:**

1. THAT the Action Plan in support of Maple Ridge's application to the CMHC Housing Accelerator Fund, outlined in Appendix A of the report "Canada Mortgage and Housing Corporation (CMHC) Housing Accelerator Fund Application," dated July 25, 2023, be endorsed.
2. THAT the Chief Administrative Officer be authorized to approve any changes to the Action Plan in support of Maple Ridge's application for the CMHC Housing Accelerator Fund, on behalf of the City of Maple Ridge, prior to finalizing the application.

**BACKGROUND:****a) CMHC Housing Accelerator Fund Overview**

The Canada Mortgage and Housing Corporation (CMHC) Housing Accelerator Fund (HAF) is a program that provides incentive funding to local governments encouraging initiatives aimed at increasing housing supply. It also supports the development of complete, low-carbon and climate-resilient communities that are affordable, inclusive, equitable and diverse.

The program is intended to increase the supply of housing across Canada by at least 100,000 housing units, using issued building permits as a proxy, over the course of the program. The federal government has invested \$4 billion into the program through 2027.

To access funding, municipalities are required to submit an application to CMHC. The application requires a Council-approved Action Plan demonstrating commitment to initiatives and growth targets that will result in additional unit growth above current projections over a three-year (3) period from

2024-2026. For the City of Maple Ridge, that would translate to approximately 450 units per year in addition to our anticipated growth levels.

The application window will be closing on August 18. Council approval of the Action Plan is required in advance of the August break to ensure application to the program.

Eligibility is determined on the strength of the Action Plan, approved by Council, submitted to CMHC containing seven (7) or more initiatives, housing targets, and a housing needs assessment. Proposed initiatives and targets are evaluated against a matrix of criteria. It is not known, at this point, whether targets under the Housing Accelerator Fund align with those that may be mandated provincially.

### Funding Model

Funding is allocated to municipalities based on the number of permitted housing units delivered above projected baseline for the time period. Each unit is assigned a value based on criteria identified in the table below.

Funding	Description	Amount
<b>Base</b>	Single Detached; Multi-Unit	~\$20,000/unit
<b>Transit Top-Up</b>	Multi-unit within 1,500 m of rapid transit	~\$15,000/unit
<b>Missing Middle</b>	Garden suites; secondary suites; row houses; plexes; low-rise apartment (< 4 storeys)	~\$12,000/unit
<b>Multi-unit (other)</b>	Multi-unit that is not transit-oriented or "Missing Middle"	~\$7,000/unit
<b>Affordable Housing Bonus</b>	Applied to increase in share of affordable housing in total housing stock increase	~\$19,000/unit

Funding allocations are advanced in four equal payments. The first is provided on completion of a contribution agreement. Subsequent payments occur on the anniversary date. Final payment is awarded based on reaching housing targets.

### Eligible Funding Uses

The permitted uses of HAF funds are identified in the following table. The City can assign program funding to any permitted use.

Category	Sub-Category	
<b>HAF Action Plan</b>	Any CMHC approved initiative in proposed Action Plan	
<b>Affordable Housing</b>	<ul style="list-style-type: none"> <li>Construct, repair or modernization</li> <li>Land/building acquisition or incentives</li> </ul>	
<b>Housing-related Infrastructure</b>	<ul style="list-style-type: none"> <li>Public Transit</li> <li>Water; Wastewater, Stormwater</li> <li>Community Energy Systems</li> </ul>	<ul style="list-style-type: none"> <li>Capacity Building</li> <li>Broadband</li> <li>Brownfield Redevelopment</li> <li>Disaster Mitigation</li> </ul>
<b>Community-related Infrastructure</b>	<ul style="list-style-type: none"> <li>Local Roads &amp; Bridges</li> <li>Sidewalks &amp; Bike Lanes</li> </ul>	<ul style="list-style-type: none"> <li>Landscaping, greenspace</li> <li>Fire Halls</li> </ul>

## **DISCUSSION:**

### **a) Housing Accelerator Fund Action Plan**

Staff have identified 21 initiatives across seven categories as part of the Action Plan, provided in Appendix A. Initiatives have been developed in alignment with the City's Housing Action Plan, 2020 Housing Needs Report, pending provincial Homes for People legislation, service improvement reports completed by external consultants and Council's Strategic Plan. The Action Plan represents a medium-term roadmap to address housing supply challenges.

If successful, the funding through the CMHC Housing Accelerator Fund would be used to assist to:

- Optimize system improvements and digital transformation processes,
- Incentivize residential development through the deployment of catered services,
- Refine understanding of local housing landscape,
- Identify opportunities to accelerate "laneless" infill housing development,
- Identify opportunities to facilitate "Missing Middle" forms of residential development,
- Identify opportunities for additional multi-family development in key growth areas along and around transit corridors, and
- Unlock growth through strategic investments in servicing requirements.

### **b) Strategic Alignment:**

An application to the Housing Accelerator Fund aligns with the goal of facilitating expanded housing diversity and supply to promote affordability, under the Liveable Community priority of Council's 2023-2026 Strategic Plan.

### **c) Policy Implications:**

The City's Official Community Plan establishes as a key goal the capacity to innovate and improve access and opportunity for housing choice, a thriving local economy and diversified amenities throughout Maple Ridge.

### **d) Interdepartmental Implications:**

The Planning, Engineering, Building and Parks, Recreation & Culture Departments continue to collaborate on research and policy matters to help foster greater housing diversity and economic opportunities in Maple Ridge. Other interdepartmental efforts to create more complete communities and offer more affordable housing options are ongoing.

### **e) Financial Implications:**

If the City were successful in its application to the HAF, one-quarter of allocated funding would be advanced upon award. Three subsequent payments would be provided each year after completion of annual reports confirming projected targets were met. Therefore, expenses to implement initiatives would be front-loaded by the City for the duration of the program.

However, should the City not be successful through the CMHC funding program, staff would complete the work under the regular business planning process, with typical expenses incurred. Some of these initiatives currently form a part of the 2023 Workplan and others are proposed to be included in the 2024 Business Planning process.

**CONCLUSION:**

The Housing Accelerator Fund is an opportunity to advance local housing action through senior government funding. With a short application window, Council direction is critical early in the process to ensure the submitted action plan aligns with Council's vision for housing in the community.

"Original Signed by Amanda Grochowich"

*Prepared by:* **Amanda Grochowich, MCIP, RPP**  
**Manager of Community Planning**

"Original Signed by Charles R. Goddard"

*Reviewed by:* **Charles R. Goddard, BA, MA**  
**Director of Planning**

"Original Signed by Scott Hartman"

*Concurrence:* **Scott Hartman**  
**Chief Administrative Officer**

Please see attached:  
Appendix A – CMHC Housing Accelerator Fund Action Plan

## Appendix A: Proposed Action Plan for CMHC Housing Accelerator Fund Application

Initiative	Sub-initiatives or Milestones
Optimize system improvements and digital transformation process	<ul style="list-style-type: none"> <li>• Complete Development Application process mapping and optimization initiatives.</li> <li>• Upgrade Development Application software and systems.</li> <li>• Implement digital plan submission system.</li> <li>• Refine and reduce referral process and timelines.</li> </ul>
Incentivize residential development through the deployment of catered services	<ul style="list-style-type: none"> <li>• Explore and create new 'Concierge' role to facilitate applications</li> <li>• Explore feasibility of a range of targeted incentive programs.</li> <li>• Update city-wide density bonus programs.</li> </ul>
Refine understanding of local housing landscape	<ul style="list-style-type: none"> <li>• Update City-wide Housing Needs Assessment and refine housing strategies.</li> <li>• Develop a City-wide Climate Action Plan, incorporation a low carbon lens.</li> </ul>
Identify opportunities to accelerate "laneless" infill housing development	<ul style="list-style-type: none"> <li>• Working with industry partners, develop pre-approved site plans and home designs for homes with one or two accessory dwelling units without access to a lane.</li> <li>• Develop pre-approved plans for smaller single family lots with accessory dwelling units without lanes.</li> <li>• Explore and implement non-permitted accessory dwelling unit compliance options.</li> </ul>
Identify opportunities to facilitate "Missing Middle" forms of residential development	<ul style="list-style-type: none"> <li>• Explore permitting increased density as-of-right in certain single detached zones.</li> <li>• Explore permitting suites in smaller single detached homes and side-by-side duplexes.</li> <li>• Explore modernization of City's residential infill and compatibility criteria.</li> </ul>
Identify opportunities for additional multi-family development in key growth areas	<ul style="list-style-type: none"> <li>• Explore inclusionary zoning requirements for mixed-use developments around transit corridors.</li> <li>• Conduct inventory &amp; feasibility of City-owned lands for possible housing in transit-oriented and identified key infill areas.</li> <li>• Align parking and mobility requirements along transit-oriented areas with current best practices</li> </ul>
Unlock growth through strategic investment in servicing requirements	<ul style="list-style-type: none"> <li>• Endorse pre-approved Stormwater Management Plan designs and criteria for ground-oriented forms of development.</li> <li>• Remove off-site servicing analysis requirements in transit-oriented areas</li> <li>• Conduct wrap-around servicing assessments in line with the 'Complete Community' program for the LTCAP.</li> </ul>