

## Summary of the Agreement and Action Plan for the Housing Accelerator Fund (HAF) Campbellton, New Brunswick

### Summary of Agreement Targets and Funding

*Progress as of March 7, 2025*

<b>Overall Authorized Housing Targets (3 years)</b>	<b>195</b>
Expected housing units without the HAF (baseline)	<b>64</b>
Housing units with HAF support (HAF incentive funding)	<b>131</b>
Housing planned by the municipality over 10 years	<b>465</b>

<b>Authorized housing targets and distribution</b>	<b>Total target</b>	<b>Year 1 Forecast</b>	<b>Year 1 Progress</b>
Housing supply growth target	<b>195</b>	<b>60</b>	<b>71</b>
<ul style="list-style-type: none"> <li>• Housing in multi-unit buildings located near rapid transit</li> </ul>	0	<i>Note: There are no annual forecasts for the different types of housing.</i>	0
<ul style="list-style-type: none"> <li>• Missing link housing</li> </ul>	173		61
<ul style="list-style-type: none"> <li>• Other collective housing</li> </ul>	0		0
Affordable housing	19		0

#### **HAF Funding Schedule and Explanatory Notes:**

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

Total eligible funding	\$4,533,971.50
Annual advance amount	\$1,133,492.88

CMHC reviewed Campbellton's first annual report and, although some minor delays were noted, implementation of the action plan is progressing well, and Campbellton is exceeding growth projections. 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 housing (up to four units)

This initiative will encourage the development of accessory dwellings in low-density residential areas of the city.

- Campbellton will amend the Official Plan and Zoning Bylaw to allow up to four dwellings on a residential lot.
- Design guidelines will be created (see Initiative 4). Interest-free loans and/or grants will be offered for the construction of new accessory dwellings.

Initiative	Due date	Status
<b>Additional accessory dwellings (up to 4 dwellings as of right)</b>	<b>09-15-2024</b>	<b>Delayed*</b>
Milestones	Due date	Status
Approval of amendments to the official plan and zoning bylaw	07-15-2024	Delayed
Implementation of the accessory dwelling unit incentive program	08-15-2024	Completed
Promotion	09-15-2024	Completed

\*The delay was caused by staffing challenges within the consulting firm hired to finalize the municipal plan. The new plan has been developed and submitted to the Regional Services Commission for approval.

### Initiative 2: Conversion of non-residential buildings to residential buildings

Land use regulations will be relaxed to facilitate the conversion of non-residential buildings into residential buildings.

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

Initiative	Deadline	Status
<b>Conversion of non-residential buildings to residential buildings</b>	<b>09-15-2024</b>	<b>Completed</b>
Milestones	Deadline	Status
Approval of amendments to the official plan and zoning bylaw	07-15-2024	Completed
Implementation of the conversion incentive program	08-15-2024	Completed
Promotion	09-15-2024	Completed

### Initiative 3: Increasing housing density – the missing link

Increase the number of housing units and stories in residential areas of the city to increase density.

- The required policy framework will be completed (along with policy changes). Changes will be made to the Official Plan and zoning regulations to increase the number of missing link housing units.
- An incentive program will also be created, with a subsidy for each new housing unit.

Initiative	Deadline	Status
<b>Increasing housing density – Missing links</b>	<b>09-15-2024</b>	<b>Completed</b>
Milestones	Due date	Status
Approval of amendments to the official plan and zoning bylaw	07-15-2024	Completed
Implementation of the density incentive program	08-15-2024	Completed
Promotion	09-15-2024	Completed

### Initiative 4: Pre-approved building plans and trusted partners

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

- Partnerships and collaborations with the province and businesses will be established.
- Changes will also be made to the framework to allow for modular housing.
- An incentive program offering interest-free loans and grants will be created.

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

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

The initiative will promote an increase in the number of affordable housing units.

- Partnerships and collaborations with the province and non-profit organizations will be established.
- Campbellton will work with its partners to identify suitable land for housing and encourage the creation of affordable housing types.
- An incentive program will be implemented to offer subsidies for new housing.

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

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

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

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

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

\*The delay was caused by staffing challenges within the consulting firm hired to finalize the municipal plan. The new plan has been developed and submitted to the Regional Services Commission for approval.

## Initiative 7: Promoting a comprehensive and inclusive community

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

- Developers will benefit from expedited processing of their permit applications 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 into mixed-use developments.

Initiative	Deadline	Status
<b>Encouraging a complete and inclusive community</b>	<b>09-15-2024</b>	<b>Completed</b>
Milestones	Due date	Status
Approval of amendments to the official plan and zoning bylaw	07-15-2024	Completed
Implementation of the affordable housing incentive program	08-15-2024	Completed
Promotion	09-15-2024	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 review parks and playgrounds that could be available for housing without negatively impacting the quality of life in neighborhoods.
- Assessments will be conducted and a land transfer process will be established.

Initiative	Deadline	Status
<b>Make municipal land available for housing, with priority given to affordable housing</b>	<b>09-01-2024</b>	<b>Completed</b>
Milestones	Due date	Status
Assess land owned by the municipality	05-01-2024	Completed
Create a process for disposing of the land	09-01-2024	Completed

**Initiative 9: Conduct a comprehensive review of the effectiveness of permit approvals, then improve the information system**

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

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

<b>Initiative</b>	<b>Deadline</b>	<b>Status</b>
<b>Conduct a comprehensive review of the efficiency of permit approvals, then improve the information system.</b>	<b>09-01-2024</b>	<b>Completed</b>
<b>Milestones</b>	<b>Due date</b>	<b>Status</b>
Identify areas of the information system that could be improved	01-05-2024	Completed
Implement the information system	09-01-2024	Completed