

File No.: 2026-638

August 26, 2026

s.22(1)

Dear s.22(1)

Re: **Request for Access to Records under the Freedom of Information and Protection of Privacy Act (the "Act")**

I am responding to your request of July 21, 2026 under the ***Freedom of Information and Protection of Privacy Act*** for:

Record of agreement between the City of Vancouver and Government of Canada and/or Canada Mortgage and Housing Corporation (CMHC) regarding the Housing Accelerator Fund (HAF), which was announced via press release (<https://www.pm.gc.ca/en/news/news-releases/2023/12/15/removing-barriers-to-build-more-homes-faster-vancouver>). Date range: December 1, 2023 to December 31, 2023.

All responsive records are attached. Some information in the records has been severed (blacked out) under s.15(1) and s.22(1) of the Act. You can read or download these sections here: http://www.bclaws.ca/EPLibraries/bclaws_new/document/ID/freeside/96165_00.

Under Part 5 of the Act, you may ask the Information & Privacy Commissioner to review any matter related to the City's response to your FOI request by writing to: Office of the Information & Privacy Commissioner, info@oipc.bc.ca or by phoning 250-387-5629.

If you request a review, please provide the Commissioner's office with: 1) the request number (2026-638); 2) a copy of this letter; 3) a copy of your original request; and 4) detailed reasons why you are seeking the review.

Yours truly,

Kevin Tuerlings, FOI Case Manager, for

[Signed by Kevin Tuerlings]

Siân Madsen, MA, MAS
Acting Director, Access to Information & Privacy

If you have any questions, please email us at foi@vancouver.ca and we will respond to you as soon as possible. You may also contact 3-1-1 (604-873-7000) if you require accommodation or do not have access to email.

Encl. (Response package)

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HOUSING ACCELERATOR FUND CONTRIBUTION AGREEMENT

THIS AGREEMENT is made between **CANADA MORTGAGE AND HOUSING CORPORATION** ("CMHC") and **City of Vancouver** ("Recipient") (collectively the "Parties" and individually a "Party") with respect to the geographic and local area known as **City of Vancouver** (the "Community").

WHEREAS:

- A. Canada faces a severe shortage of homes reducing the availability and affordability of housing.
- B. To address the housing shortage, among other measures, the Government of Canada introduced a housing accelerator fund ("HAF") in the 2022 federal budget that is intended to create more supply of housing at an accelerated pace and enhance certainty in the approvals and building process.
- C. CMHC is delivering HAF on behalf of the Government of Canada.
- D. CMHC is an agent of His Majesty in right of Canada pursuant to the *Canada Mortgage and Housing Corporation Act*, R.S.C. 1985, c. C-7, as amended, and is entering into this Agreement in that capacity and pursuant to the *National Housing Act*, R.S.C. 1985, c. N-11, as amended.
- E. The Recipient has applied to receive funding under HAF and, in support of its application, has submitted a proposed action plan that sets out the action items, initiatives and targets that the Recipient will undertake and/or achieve to remove systemic barriers to housing supply and boost supply in the Community.
- F. CMHC has approved the Recipient's application, including the proposed action plan, on the condition, *inter alia*, that the Recipient enters into this Agreement with CMHC.

NOW THEREFORE for valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Parties agree as follows:

1. Interpretation

1.1 Definitions

In this Agreement, including in the Schedules hereto, the following terms shall have the following meanings:

- (i) "**Additional Targets**" means the additional targets for housing types listed in Section B(ii) of the Approved Action Plan.
- (ii) "**Applicable Laws**" means, with respect to any person, property, transaction or event, all present or future applicable laws, statutes, regulations, rules, orders, codes, treaties, conventions, judgments, awards, determinations and decrees of any governmental, regulatory, fiscal or monetary body or court of competent jurisdiction in any applicable jurisdiction.
- (iii) "**Business Day**" means any day other than a Saturday, a Sunday, or a statutory, civic or bank holiday in the Province of Ontario and/or in the province or territory where the Community is located.
- (iv) "**Capital Project**" means a project of a capital nature funded or partially funded by HAF Funding.
- (v) "**Effective Date**" means the date the Recipient executes this Agreement.

- (vi) **"Housing Needs Assessment Report"** means a report informed by data and in-depth research that describes the current and future housing needs of the Community.
- (vii) **"Housing Supply Growth Target"** means the total number of projected net new housing units set out in Section B(i) of the Approved Action Plan.

1.2 Schedules

The following schedules are attached to, and form part of this Agreement as well as such other schedules as may be added with the Parties' approval (each, a **"Schedule"**):

Schedule A	Approved Action Plan
Schedule B	HAF Funding

In the event of inconsistency between a Section or Sections of this Agreement and any Schedule, the Schedule prevails.

2. Term of the Agreement

This Agreement will be effective for the period commencing on the Effective Date and ending on the fourth anniversary of the Effective Date (the **"Term"**), provided that the expiry of the Term will not relieve the Recipient from completing any obligations under this Agreement, which remain outstanding as of the fourth anniversary of the Effective Date, including but not limited to, any reporting obligations.

3. Approved Action Plan and Commitments

3.1 The Parties agree that the Recipient has submitted a proposed action plan that has been approved by CMHC, and the relevant provisions of the approved action plan are included in Schedule A (the **"Approved Action Plan"**).

3.2 Section A of the Approved Action Plan sets out the various initiatives and action items that the Recipient has committed to undertake and complete (together, the **"Initiatives"**).

3.3 Section B of the Approved Action Plan sets out the Housing Supply Growth Target and the Additional Targets that the Recipient has committed to achieve.

3.4 The completion of the Initiatives, the achievement of the Housing Supply Growth Target and the Additional Targets, and the submission of a Housing Needs Assessment Report are collectively referred to in this Agreement as the **"Commitments"**.

3.5 The Recipient will undertake and complete the Initiatives and the Housing Needs Assessment Report, as applicable, by no later than the second anniversary of the Effective Date, **or within the timelines set out in the Approved Action Plan under Schedule A**, or as otherwise permitted by CMHC.

3.6 The Recipient will achieve the Housing Supply Growth Target and the Additional Targets by no later than the third anniversary of the Effective Date or as otherwise permitted by CMHC, as outlined in the prescribed reporting forms to be provided to the Recipient by CMHC (the **"Prescribed Reporting Forms"**).

3.7 The Recipient agrees to undertake and complete the Commitments subject to the terms and conditions of this Agreement.

3.8 The approval of the Approved Action Plan by CMHC does not relieve the Recipient from performing its own due diligence to ensure that it has the necessary authority to undertake the Commitments.

3.9 The Recipient is solely responsible for obtaining any approvals which may be required to implement the Commitments in the timeline necessary to meet the deadlines for completion, as set out in this Section 3.

4. Conditions to HAF Funding

4.1 Subject to the satisfaction of the following conditions by the Recipient, which conditions apply to each advance, CMHC agrees to advance HAF funding to the Recipient in the amount and pursuant to the advance schedule set out in Schedule B ("HAF Funding"):

- (i) The Recipient is in compliance with the terms and conditions of this Agreement;
- (ii) The Recipient has delivered all reporting required up to the date of the advance and CMHC, acting reasonably, is satisfied therewith;
- (iii) CMHC, acting reasonably, is satisfied with the Recipient's progress on the implementation and achievement of the Commitments; and
- (iv) As a condition of the fourth advance only, the Recipient has achieved the Housing Supply Growth Target and the Additional Targets.

4.2 The Recipient acknowledges that payment of an advance by CMHC is not a determination by CMHC that the Recipient has complied with the foregoing conditions of funding for that advance. CMHC may reduce or withhold future advances where it is determined that the Recipient was not in compliance with the conditions of funding at the time of an advance.

5. Use of HAF Funding

5.1 The Recipient may use HAF Funding for any of the following purposes (each of which is a "Permitted Use").

<i>Investments in HAF action plans:</i> <ul style="list-style-type: none">- any initiative included in the Approved Action Plan <i>Investments in affordable housing:</i> <ul style="list-style-type: none">- construction of affordable housing- repair or modernization of affordable housing- land or building acquisition for affordable housing <i>Investments in housing-related infrastructure:</i> <ul style="list-style-type: none">- drinking water infrastructure that supports housing- wastewater infrastructure that supports housing- solid waste management that supports housing- public transit that supports housing	<ul style="list-style-type: none">- community energy systems that support housing- disaster mitigation that supports housing- brownfield redevelopment that supports housing- broadband and connectivity that supports housing- capacity building that supports housing- site preparation for housing developments <i>Investments in community-related infrastructure that supports housing:</i> <ul style="list-style-type: none">- local roads and bridges that supports housing- sidewalks, lighting, bicycle lanes that supports housing- firehalls that support housing- landscaping and green space that supports housing
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5.2 The Recipient agrees that it will not use any portion of HAF Funding for any purpose, including any Capital Project, which is not a Permitted Use and that the Recipient will promptly return any portion of HAF Funding used for a purpose which is not a Permitted Use.

5.3 The Recipient acknowledges and agrees that it must spend HAF Funding prior to the fourth anniversary of the Effective Date and that, at CMHC's request, it will promptly return any portion of HAF Funding that it has not spent by the fourth anniversary of the Effective Date to CMHC.

5.4 The Recipient will report on its use of HAF Funding in accordance with the reporting requirements set out in Section 6.1

5.5 If the Recipient proposes to use HAF Funding for an Initiative or a Capital Project, which constitutes a *project* that is to be carried out, in whole or in part, on *federal lands* (as such terms are defined in the *Impact Assessment Act*), then the Recipient agrees that it will notify CMHC in writing of such proposed use and will not use the HAF Funding for such purpose until it has received confirmation from CMHC that the requirements of the *Impact Assessment Act* have been met.

6. Reporting

6.1 The Recipient will report to CMHC in the following intervals using the Prescribed Reporting Forms:

- (i) no later than 6 months following the Effective Date: submission of a signed attestation;
- (ii) prior to each subsequent advance and within 30 days following the first, second and third anniversary of the Effective Date, respectively: submission of a signed attestation, a progress report on each of the Commitments, a report on the permit data and a report on the use of HAF Funding; and
- (iii) within 90 days following the fourth anniversary of the Effective Date: submission of a report on the use of HAF Funding,

and all such reports will be submitted through an electronic upload into the portal established by CMHC or such other delivery method required by CMHC from time to time.

6.2 The Recipient acknowledges and agrees that:

- (i) CMHC may, in its sole discretion and acting reasonably, change the deadline for the submission of the reports, with prior written notice;
- (ii) CMHC may, in its sole discretion and acting reasonably, request additional reports from those listed in Section 6.1; and
- (iii) once submitted to CMHC, the Recipient will make the reports listed in Section 6.1 public in an open, transparent, effective and timely manner through means deemed appropriate by the Recipient, acting reasonably. For greater certainty, the Recipient must make each report public within one year from the date of submission to CMHC.

6.3 In addition to the reporting listed in Section 6.1, the Recipient will update CMHC, no less frequently than twice per year, with any new material information known to the Recipient regarding any previously disclosed Capital Project or any new Capital Project.

7. CMHC's Rights

7.1 If the Recipient is not able to satisfy the conditions for an advance set out in Section 4.1, then CMHC may, in its sole discretion, withhold HAF Funding or reduce HAF Funding.

7.2 The Recipient's eligibility for HAF Funding does not constitute an assurance that it will be approved for other forms of CMHC funding or other federal assistance.

7.3 HAF Funding may be combined with financial support from other CMHC or federal programs unless restricted in such other programs.

7.4 HAF Funding will not be considered as local or provincial/territorial cost-matching under the existing CMHC-Provincial/Territorial Bilateral Agreements, if applicable.

7.5 If the Recipient (or a representative thereof) commits fraud, misconduct, criminal acts, gross negligence, misrepresentation or willful misconduct in respect of any matter related to this Agreement, then CMHC may immediately terminate this Agreement and declare HAF Funding to be repayable to CMHC in whole or in part and may exercise any other rights and remedies it has by operation of law or equity.

7.6 If the Recipient (or a representative thereof) does not comply with the terms and conditions of this Agreement and does not remedy such non-compliance within the timeframe requested by CMHC, acting reasonably, then CMHC may immediately terminate this Agreement and may exercise any other rights and remedies it has by operation of law or equity.

7.7 CMHC and any of its officers, employees and agents, each acting reasonably, shall have the right to request any information relating to the Recipient's compliance with this Agreement during the Term and for a period of two years following the expiry of the Term.

8. Recipient's Representations and Warranties

The Recipient represents and warrants to CMHC, as of the Effective Date, that:

- (i) all information provided to CMHC in the Approved Action Plan, application and any supporting documentation is true and correct;
- (ii) it has the requisite power, authority and capacity to execute, deliver and perform its obligations under this Agreement and this Agreement constitutes a legal, valid, and binding obligation of the Recipient; and
- (iii) it has obtained all necessary approvals and other actions whatsoever required as of the Effective Date in connection with the execution and delivery of this Agreement except for any approvals required to implement any Commitments which the Recipient has yet to obtain.

The Recipient acknowledges that CMHC is relying on such representations and warranties without independent investigation.

9. Costs

The Recipient is responsible for its own costs and expenses incurred in connection with the preparation, execution and enforcement of this Agreement.

10. Liability and Indemnity

10.1 CMHC shall not be liable to the Recipient or any other party in relation to HAF Funding. To the extent the Recipient engages or retains any third party in respect of its obligations under this Agreement, the Recipient shall remain liable to CMHC for the fulfillment of its obligations under this Agreement.

10.2 The Recipient agrees to indemnify and save harmless the Government of Canada, CMHC, its officers, directors and employees against all claims, demands, actions, suits or other proceedings of any nature whatsoever arising from or as consequence of or relating to (a) any breach by the Recipient of its obligations, or any misrepresentation by the Recipient under this Agreement; or (b) any act or failure to act on the part of the Recipient in connection with HAF Funding whether or not CMHC is named as a party.

11. Official Languages

The Recipient acknowledges and understands that CMHC is governed by the *Official Languages Act* (R.S.C., 1985, c.31 (4th Supp.)), as may be amended ("**Official Languages Act**") and follows related Treasury Board policies. The Recipient agrees to co-operate with CMHC to take any measures necessary to ensure compliance with the *Official Languages Act*.

12. General

12.1 This Agreement, including the Schedules, comprise the entire agreement entered into between the Parties with respect to the subject matter hereof.

12.2 The Parties acknowledge that, pursuant to the *Financial Administration Act* (Canada) and, for greater certainty, notwithstanding any other provisions of this Agreement, the obligations of CMHC to make any advance under this Agreement, including HAF Funding, are subject to there being a Parliamentary appropriation for the fiscal year in which the advance is to be made. CMHC has no liability in case of no or insufficient appropriations for HAF Funding or any part thereof.

12.3 Nothing in this Agreement will fetter the discretion of the Recipient's elected council as to future decisions by the elected council. To the extent that future council approvals are required to implement any Initiatives or Commitments, then it will be the responsibility of the Recipient to ensure such council approvals are actively pursued.

12.4 Delivery of notice under this Agreement shall be effective on the day following transmission by e-mail to the Parties at the e-mail addresses set out on the signature pages of this Agreement.

12.5 The parties acknowledge that CMHC may wish, at its discretion, to participate in any public communications relating to this Agreement undertaken by the Recipient. Prior to any public communications (including announcements), the Recipient must (i) notify CMHC in writing of any such communications at least thirty (30) Business Days prior to such communications and (ii) if so requested by CMHC in writing, permit CMHC to participate in such communications. Notwithstanding the foregoing, it is understood that this Section does not apply to any public communications arising from the reporting obligations outlined in Section 6.2 (iii) above.

12.6 If requested by CMHC, the Recipient shall publicly acknowledge CMHC's and the Government of Canada's HAF Funding in a manner acceptable to CMHC, acting reasonably.

12.7 CMHC and/or the Government of Canada may publicize details of the Recipient's use of HAF Funding, including any Capital Project, and by signing this Agreement, the Recipient consents to such disclosure and will cooperate with CMHC and/or the Government of Canada as appropriate to facilitate such publication.

12.8 Without limiting the reporting obligations found within this Agreement, the Recipient will cooperate with CMHC and provide such additional information in respect of the Recipient's obligations under this Agreement as CMHC may reasonably require from time to time.

12.9 This Agreement may be amended only by written agreement of CMHC and the Recipient, including, for greater certainty, amendments by exchange of e-mailed communications between the Parties that expressly includes the consent of each Party to the amendment.

12.10 The Recipient shall not assign this Agreement without the written consent of CMHC.

12.11 The Recipient shall comply with all Applicable Laws, regulations, and all requirements of regulatory bodies having jurisdiction over the subject matter of the Agreement.

12.12 This Agreement will be governed by and construed in accordance with the laws of the province or territory where the Community is located and the federal laws of Canada applicable therein.

12.13 The Parties' rights and obligations, which by their nature, extend beyond the termination of this Agreement, will survive any termination of this Agreement.

12.14 If, for any reason, a provision of this Agreement that is not a fundamental term is found by a court of competent jurisdiction to be or to have become invalid or unenforceable, in whole or in part, it will be deemed to be severable and will be deleted from this Agreement, but all other provisions of this Agreement will continue to be valid and enforceable.

12.15 The failure of CMHC to insist on strict compliance with one or more of the terms of this Agreement shall not constitute a waiver of its right to enforce those terms at a later date. No provision of this Agreement shall be deemed to have been waived as a result of a breach by either Party of the provisions of this Agreement, unless such waiver is in writing and signed by CMHC. Any such waiver shall not be deemed a waiver for a subsequent breach of the same or any other provision of this Agreement.

12.16 Nothing in this Agreement is to be construed as authorizing one Party to contract for or incur any obligation on behalf of the other or to act as agent for the other. No Party will use the name, logo or marks of the other Party without the prior express written consent of that other Party, except as otherwise provided for in this Agreement.

12.17 Any reference to "Applicant" or "applicant" in the application has the same meaning as the "Recipient" as defined in this Agreement.

12.18 If the date for the doing of any act hereunder falls on a day other than a Business Day, such date shall be extended to the first Business Day following such day.

12.19 This Agreement may be executed in counterparts (and by different parties hereto on different counterparts), each of which shall constitute an original, but all of which when taken together shall constitute a single Agreement. Delivery of an executed counterpart of a signature page of this Agreement by telecopy, emailed pdf or any other electronic means shall be effective as delivery of a manually executed counterpart of this Agreement. The words "execution," "signed," "signature," "delivery," and words of like import in or relating to this Agreement shall be deemed to include a scanned and electronically transmitted copy of a "wet ink" signature, any electronic symbol or process attached to, or associated with, a contract or other record and adopted by an individual with the intent to sign, authenticate or accept such contract or record on behalf of a party, whether delivered by facsimile, e-mail, or through an information system (each an "Electronic Signature"), deliveries or the keeping of records in electronic form, each of which shall be of the same legal effect, validity or enforceability as a manually executed signature, physical delivery thereof or the use of a paper-based recordkeeping system, as the case may be, to the extent and as provided for in any Applicable Laws.

12.20 Any reference in this Agreement to gender includes all genders and words importing the singular include the plural and vice versa. The division of this Agreement into Sections and Schedules and the insertion of headings are for convenient reference only and are not to affect or be used in the construction or interpretation of this Agreement.

[Signature pages follow]

IN WITNESS WHEREOF the Parties agree to the terms and conditions of this Agreement as of the Effective Date.

CANADA MORTGAGE AND HOUSING CORPORATION

s.15(1), s.22(1)

Name: Chris Woodcock

Title: Director, Client Development and Government Relations

Email: HAF-FACL@cmhc-schl.gc.ca

We have the authority to bind the corporation.

*CMHC signature page for Housing Accelerator Fund Contribution Agreement
between CMHC and City of Vancouver*

City of Vancouver

s.15(1), s.22(1)

Name: Frances J. Connell, KC
Title: City Solicitor/Director of Legal Services

Name:
Title:

Email: [francie.connell@vancouver.ca]¹

I/We have the authority to bind the Recipient.

The Recipient has executed this Agreement on the 6th day of November, 2023.²

*Recipient signature page for Housing Accelerator Fund Contribution Agreement
between CMHC and Recipient*

¹ This e-mail address is for receipt of written notices pursuant to Section 12.4 and other communication under this Agreement. Accordingly, the e-mail address should be the e-mail address designated by the Recipient for the receipt of such communications. It will be up to the Recipient to ensure this e-mail address is monitored for such purposes.

² Recipient to insert the date that it signs the Contribution Agreement.

SCHEDULE A
Approved Action Plan

Section A - Initiatives	
Initiative 1	1. Streamlining Missing Middle Housing
Start Date	2023-01-03
Completion Date	2026-03-31
Expected Results	1,055 estimated permitted units that the Initiative will incent.
Milestone 1	Streamlined policy for rental in C2 zones enacted
Start Date	2023-01-03
Completion Date	2023-07-01
Milestone 2	Streamlined zoning for townhouses will be enacted
Start Date	2023-01-03
Completion Date	2023-09-30
Milestone 3	Multiplex zoning and streamlined amendments enacted
Start Date	2023-01-03
Completion Date	2023-12-31
Milestone 4	Village Areas Pre-Zoning Initiative
Start Date	2023-11-30
Completion Date	2026-03-31
Milestone 5	Review of Multiplex Zoning
Start Date	2025-01-01
Completion Date	2025-10-31
Initiative 2	2. Optimizing Below-Market Rental Initiative
Start Date	2023-05-01
Completion Date	2023-12-31
Expected Results	1,248 estimated permitted units that the Initiative will incent.
Milestone 1	Policies and By-laws enacted
Start Date	2023-05-01
Completion Date	2023-12-31
Initiative 3	3. Broadway Plan Implementation

Start Date	2022-09-01
Completion Date	2024-03-31
Expected Results	359 estimated permitted units that the Initiative will incent.
Milestone 1	Commercial and industrial zoning by-laws enacted
Start Date	2022-09-01
Completion Date	2023-09-30
Milestone 2	Fixed rate CAC Policy approved
Start Date	2023-01-01
Completion Date	2024-03-31
Initiative 4	4. Unlocking non-market housing
Start Date	2023-01-01
Completion Date	2024-03-31
Expected Results	538 estimated permitted units that the Initiative will incent.
Milestone 1	NFC zoning changes approved at Public Hearing
Start Date	2023-01-31
Completion Date	2023-09-30
Milestone 2	Patient Equity Fund approved by Council
Start Date	2023-10-02
Completion Date	2024-02-29
Initiative 5	5. Streamlining Permit Conditions
Start Date	2023-01-01
Completion Date	2024-05-31
Expected Results	0 estimated permitted units that the Initiative will incent.
Milestone 1	Phase 1 Roll Out Complete
Start Date	2023-01-01
Completion Date	2023-08-31
Milestone 2	Phase 2 Roll Out Complete
Start Date	2023-05-01
Completion Date	2024-02-28
Milestone 3	Phase 3 Roll Out

Start Date	2023-09-01
Completion Date	2024-05-31
Initiative 6	6. Modernizing Permitting Services – Digital Transformation Program
Start Date	2023-01-01
Completion Date	2026-09-30
Expected Results	0 estimated permitted units that the Initiative will incent.
Milestone 1	Project Requirements Exploration Tool for Permitting Services (Low Density Housing)
Start Date	2023-06-01
Completion Date	2024-04-30
Milestone 2	Automated Zoning Compliance Check (Low Density Housing)
Start Date	2023-06-01
Completion Date	2025-04-30
Milestone 3	Automated Building Code (VBBL) Compliance Check Proof of Concepts (PoC)
Start Date	2024-06-01
Completion Date	2025-06-30
Milestone 4	Digital Rules Framework and Platform
Start Date	2024-01-01
Completion Date	2026-09-30
Initiative 7	7. Zoning for High Density Apartments City-wide
Start Date	2023-09-01
Completion Date	2025-12-31
Expected Results	0 estimated permitted units that the Initiative will incent.
Milestone 1	Council Approval of new zones
Start Date	2023-09-01
Completion Date	2025-06-30
Milestone 2	Enactment Process
Start Date	2025-06-30
Completion Date	2025-12-31

Milestone 3	Explore zoning changes to increase housing density around transit areas City-wide
Start Date	2024-01-01
Completion Date	2025-03-31
Section B – Targets	
<p>i.The Recipient agrees to a Housing Supply Growth Target of 15,700 permitted housing units.</p> <p>ii.The Recipient agrees to the following Additional Targets:</p> <ul style="list-style-type: none"> • 15,700 multi-unit housing units in close proximity to rapid transit • 0 missing middle housing units • 0 other multi-unit housing units • 23.00 percent of the Housing Supply Growth Target are affordable units. 	
Section C - Housing Needs Assessment Report	
<p>Select one applicable statement.</p> <p>☒ The Recipient recently (within two years of the 2022 federal budget announcement (April 7, 2022)) completed a Housing Needs Assessment Report and there is a reoccurring scheduled review date included in the report. The Recipient requested that the Housing Needs Assessment Report requirement be waived. There is no requirement to complete or update a Housing Needs Assessment Report.</p> <p>OR</p> <p>☐ The Recipient has recently (within two years of the 2022 federal budget announcement (April 7, 2022)) completed a Housing Needs Assessment Report, but it will need to be updated to include a reoccurring scheduled review date. The Recipient will add a reoccurring scheduled review date.</p> <p>OR</p> <p>☐ The Recipient does not have a Housing Needs Assessment Report. The Recipient will complete one and include a reoccurring scheduled review date in the report.</p>	

SCHEDULE B

HAF Funding

Subject to compliance with the terms and conditions of this Agreement, the Recipient will be eligible for HAF Funding in the amount of \$ 114,983,000.00. HAF Funding will be disbursed in four separate advances as follows:

ADVANCES	CMHC FISCAL YEAR	AMOUNT
First Advance	2023/24 (Effective Date – March 31, 2024)	\$ 28,745,750.00
Second Advance	2024/25 (April 1, 2024 – March 31, 2025)	\$ 28,745,750.00
Third Advance	2025/26 (April 1, 2025 – March 31, 2026)	\$ 28,745,750.00
Fourth Advance	2026/27 (April 1, 2026 – March 31, 2027)	\$ 28,745,750.00

AMENDMENT OF HOUSING ACCELERATOR FUND CONTRIBUTION AGREEMENT

THIS AMENDING AGREEMENT is made between CANADA MORTGAGE AND HOUSING CORPORATION ("CMHC") and City of Vancouver ("Recipient") with respect to the Community and is dated as of the 20th day of MARCH, 2025

WHEREAS:

- A. CMHC and the Recipient entered into a Housing Accelerator Fund Contribution Agreement dated as of the Effective Date (the "Agreement");
- B. The Recipient has applied to receive additional funding under HAF and, in support of its application, has proposed some new Initiatives and targets to add to its Approved Action Plan to increase its Commitments; and
- C. The Parties wish to amend the Agreement to revise Schedules A (Approved Action Plan) and B (HAF Funding) of the Agreement on the terms and conditions set forth herein.

In consideration of the mutual covenants contained in this Amending Agreement and, in the Agreement, the Parties agree each with the other as follows:

- 1. The Agreement is hereby amended by deleting Schedules A and B in their entirety and replacing them with the revised Schedules A and B attached hereto.
- 3. Except as specifically amended by this Amending Agreement, the provisions of the Agreement remain unchanged, and in full force and effect, which the Parties hereby ratify and confirm.
- 4. Capitalized terms used but not defined in this Amending Agreement will have the meaning ascribed to such terms in the Agreement.
- 5. This Amending Agreement shall be deemed to be effective on the date first written above.
- 6. This Amending Agreement may be executed in counterparts and by Electronic Signature pursuant to Section 12.19 in the Agreement.

[signature page follows]

IN WITNESS WHEREOF the duly authorized signatories of the Parties hereto have signed this Amending Agreement as of the date first written above.

CANADA MORTGAGE AND HOUSING CORPORATION

s.15(1), s.22(1)

By: _____

Name:

Title:

By: _____

Name:

Title:

We have the authority to bind the Corporation.

City of Vancouver

s.15(1), s.22(1)

By: _____

Name: Françoise Connell

Title: Director of Legal Services and City Solicitor

By: _____

Name:

Title:

I/We have the authority to bind the Recipient.

[signature page to the Amending Agreement - Housing Accelerator Fund Contribution Agreement]

SCHEDULE A – APPROVED ACTION PLAN

Section A – Initiatives	
Initiative 1	1. Streamlining Missing Middle Housing
Start Date	2023-01-03
Completion Date	2026-03-31
Expected Results	1,055 estimated permitted units that the Initiative will incent.
Milestone 1	Streamlined policy for rental in C2 zones enacted
Start Date	2023-01-03
Completion Date	2023-07-01
Milestone 2	Streamlined zoning for townhouses will be enacted
Start Date	2023-01-03
Completion Date	2023-09-30
Milestone 3	Multiplex zoning and streamlined amendments enacted
Start Date	2023-01-03
Completion Date	2023-12-31
Milestone 4	Review of Multiplex Zoning
Start Date	2025-01-01
Completion Date	2025-10-31
Milestone 5	Village Areas Pre-Zoning Initiative
Start Date	2023-11-01
Completion Date	2026-03-31
Initiative 2	2. Optimizing Below-Market Rental Initiative
Start Date	2023-05-01
Completion Date	2023-12-31
Expected Results	1,248 estimated permitted units that the Initiative will incent.
Milestone 1	Policies and By-laws enacted
Start Date	2023-05-01
Completion Date	2023-12-31
Initiative 3	3. Broadway Plan Implementation

Start Date	2022-09-01
Completion Date	2024-12-01
Expected Results	359 estimated permitted units that the Initiative will incent.
Milestone 1	Commercial and industrial zoning by-laws enacted
Start Date	2022-09-01
Completion Date	2023-09-30
Milestone 2	Broadway Plan Review and Policy Improvements
Start Date	2024-01-01
Completion Date	2024-12-01
Initiative 4	4. Unlocking non-market housing
Start Date	2023-01-01
Completion Date	2024-03-31
Expected Results	538 estimated permitted units that the Initiative will incent.
Milestone 1	NFC zoning changes approved at Public Hearing
Start Date	2023-01-31
Completion Date	2023-09-30
Milestone 2	Patient Equity Fund approved by Council
Start Date	2023-10-02
Completion Date	2024-02-29
Initiative 5	5. Streamlining Permit Conditions
Start Date	2023-01-01
Completion Date	2024-05-31
Expected Results	0 estimated permitted units that the Initiative will incent.
Milestone 1	Phase 1 Roll Out Complete
Start Date	2023-01-01
Completion Date	2023-08-31
Milestone 2	Phase 2 Roll Out Complete
Start Date	2023-05-01
Completion Date	2024-02-28

Milestone 3	Phase 3 Roll Out
Start Date	2023-09-01
Completion Date	2024-05-31
Initiative 6	6. Modernizing Permitting Services - Digital Transformation Program
Start Date	2023-01-01
Completion Date	2026-09-30
Expected Results	0 estimated permitted units that the Initiative will incent.
Milestone 1	Project Requirements Exploration Tool for Permitting Services (Low Density Housing)
Start Date	2023-06-01
Completion Date	2024-04-30
Milestone 2	Automated Zoning Compliance Check (Low Density Housing)
Start Date	2023-06-01
Completion Date	2025-04-30
Milestone 3	Automated Building Code (VBBL) Compliance Check Proof of Concepts (PoC)
Start Date	2024-06-01
Completion Date	2025-06-30
Milestone 4	Digital Rules Framework and Platform
Start Date	2024-01-01
Completion Date	2026-09-30
Initiative 7	7. Zoning for High Density Apartments City-wide
Start Date	2023-09-01
Completion Date	2025-12-31
Expected Results	0 estimated permitted units that the Initiative will incent.
Milestone 1	Explore zoning changes to increase housing density around transit areas City-wide.
Start Date	2024-01-01
Completion Date	2025-03-31
Milestone 2	Council Approval of new zones

Start Date	2023-09-01
Completion Date	2025-06-30
Milestone 3	Enactment Process
Start Date	2025-06-30
Completion Date	2025-12-31
Initiative 8	8. Citywide Development Guidelines Early Actions – Public Views
Start Date	2024-03-01
Completion Date	2025-06-30
Expected Results	125 estimated permitted units that the Initiative will incent.
Milestone 1	New Public Views Guidelines approved
Start Date	2024-03-01
Completion Date	2024-07-10
Milestone 2	Implementation of Guidelines
Start Date	2024-07-11
Completion Date	2025-06-30
Section B – Targets	
<p>i. The Recipient agrees to a Housing Supply Growth Target of 15,825 permitted housing units.</p> <p>ii. The Recipient agrees to the following Additional Targets:</p> <ul style="list-style-type: none"> • 15,825 multi-unit housing units in close proximity to rapid transit • 0 missing middle housing units • 0 other multi-unit housing units • 22.82 percent of the Housing Supply Growth Target are affordable units. 	
Section C - Housing Needs Assessment Report	
<p>Select one applicable statement.</p> <p>☒ The Recipient recently (within two years of the 2024 federal budget announcement (April 16, 2024)) completed a Housing Needs Assessment Report and there is a reoccurring scheduled review date included in the report. The Recipient requested that the Housing Needs Assessment Report requirement be waived. There is no requirement to complete or update a Housing Needs Assessment Report.</p> <p>OR</p> <p>☐ The Recipient has recently (within two years of the 2024 federal budget announcement (April 16, 2024)) completed a Housing Needs Assessment Report, but it will need to be updated to include a reoccurring scheduled review date. The Recipient will add a reoccurring scheduled review date.</p> <p>OR</p>	

☐ The Recipient does not have a Housing Needs Assessment Report. The Recipient will complete one and include a reoccurring scheduled review date in the report.

SCHEDULE B

HAF Funding

Subject to compliance with the terms and conditions of this Agreement, the Recipient will be eligible for HAF Funding in the amount of \$119,358,000. HAF Funding will be disbursed in four separate advances as follows:

ADVANCES	CMHC FISCAL YEAR	AMOUNT AND DISBURSEMENTS
First Advance	2023/24 (Effective Date – March 31, 2024)	\$28,745,750.00
Second Advance	2024/25 (April 1, 2025 – March 31, 2025)	1) \$28,745,750 advanced January 9, 2025, 2) \$1,458,333.33 pursuant to the Amendment
Third Advance	2025/26 (April 1, 2026 – March 31, 2026)	\$30,204,083.33
Fourth Advance	2026/27 (April 1, 2027 – March 31, 2027)	\$30,204,083.34

HAF Agreement and Action Plan Summary Vancouver, British Columbia

Summary of Agreement Targets and Funding

Status as of January 9, 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)	15,825
Units expected without HAF (baseline)	12,500
Units incented by HAF (HAF-incented)	3,325

Permitted Unit Targets with Breakdown	Total Target	Year 2 Progress (Cumulative)	
		Forecast	Actual
Housing Supply Growth Target	15,825	10,466	12,622
<ul style="list-style-type: none"> Multi-Unit housing units in close proximity to rapid transit 	15,825	<i>Note: there are no annual forecasts for different unit types.</i>	13,623
<ul style="list-style-type: none"> Missing middle housing units 	0		0
<ul style="list-style-type: none"> Other multi-unit housing units 	0		0
Affordable Housing Units	3,611		2,463

As of the second annual report, Vancouver has achieved more than 100% of their Year 2 unit forecast and 80% 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, Vancouver was approved to add Initiative 8 to its action plan. This will result in an additional 125 permitted units by the end of its HAF agreement, for a new Housing Supply Growth Target of 15,825.

To support this new Initiative, an additional \$4,375,000 was added to their funding, resulting in a new total funding eligibility of \$119,358,000.

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.

Vancouver proposed an ambitious plan and recently received its third installment of \$30,204,083 reflecting the progress it has made on its commitments to date.

Total Funding Eligibility	\$119,358,000
First Advance	\$28,745,750
Second Advance	\$30,204,083.33
Third Advance	\$30,204,083.33

CMHC has reviewed Vancouver'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: Streamlining Missing Middle Housing

Updating planning rules to allow a variety of missing middle housing options across Vancouver.

- This initiative includes pre-zoning for rental buildings up to 6-storeys in commercial zones, new townhouse zones along the Cambie Corridor, upzoning to allow multiplexes up to 6 units (up to 8 units for rentals) in all single-family areas, and simplified building rules for low-density zones.
- The City will review the impact of multiplex zoning and explore potential enhancements including higher allowable building size where servicing and amenity capacity exists.
- Vancouver will introduce low-rise density (townhomes, multiplexes and mixed-use buildings up to 6 storeys) at "village areas" outside the downtown core.

Initiative	Due Date	Status
Streamlining Missing Middle Housing	2026-03-31	On track
Milestones	Due Date	Status
Streamlined policy for rental in C2 zones enacted	2023-07-01	Completed
Streamlined zoning for townhouses will be enacted	2023-09-30	Completed
Multiplex zoning and streamlined amendments enacted	2023-12-31	Completed
Review of Multiplex Zoning	2025-10-31	Completed
Village Areas Pre-Zoning Initiative	2026-03-31	On Track

Initiative 2: Optimizing Below-Market Rental

Improving developers' ability to build below-market rental homes.

- Vancouver will update and standardize policies, bylaws and housing agreement terms to increase the financial viability of below-market rental projects.
- These changes will unlock proposed projects that require additional supports to proceed to construction, while improving predictability for future below-market rental developments.

Initiative	Due Date	Status
Optimizing Below-Market Rental Initiative	2023-12-31	Completed
Milestones	Due Date	Status
Policies and By-laws enacted	2023-12-31	Completed

Initiative 3: Broadway Plan Implementation

Enabling significant additional transit-oriented housing, job space, and community amenities along the new Broadway Subway line.

- Zoning bylaw changes will allow significantly more new homes to be built around transit and eliminate parking requirements for new developments.
- Based on early learnings from implementation of the Plan approved in 2022, the City made policy adjustments such as allowing more flexibility for building heights and increased densities in certain locations.

Initiative	Due Date	Status
Broadway Plan Implementation	2024-12-01	Completed
Milestones	Due Date	Status
Commercial and industrial zoning by-laws enacted	2023-09-30	Completed
Broadway Plan Review and Policy Improvements*	2024-12-01	Completed

*The City of Vancouver replaced the milestone referencing a review of Amenity Contribution Policies with a new milestone on Broadway Plan Review due to changes in provincial legislation.

Initiative 4: Unlocking Non-Market Housing

Supporting social housing through financial supports and targeted changes to zoning rules.

- Changes to planning rules will add additional density to unlock new social housing across three sites in Northeast False Creek.
- A new funding program will make capital contributions towards shovel-ready social housing projects that require additional funding to proceed to construction.

Initiative	Due Date	Status
Unlocking non-market housing	2024-03-31	Completed
Milestones	Due Date	Status
NFC zoning changes approved at Public Hearing	2023-09-30	Completed
Patient Equity Fund approved by Council	2024-02-29	Completed

Initiative 5: Streamlining Permit Conditions

Simplifying development requirements and accelerating review timelines.

- Vancouver will eliminate, simplify, and/or streamline development conditions across all relevant City functions: engineering, planning, urban design, landscape, sustainability, parks, arts, culture, community services, real estate, and facilities management.

Initiative	Due Date	Status
Streamlining Permit Conditions	2024-05-31	Completed
Milestones	Due Date	Status
Phase 1 Roll Out Complete	2023-08-31	Completed
Phase 2 Roll Out Complete	2024-02-28	Completed
Phase 3 Roll Out	2024-05-31	Completed

Initiative 6: Modernizing Permitting Services – Digital Transformation Program

Enhancing digital and automated systems to accelerate development reviews.

- Vancouver will begin automating elements of the development and building permit services, including zoning compliance for low density housing, and explore a proof of concept for automated building code compliance.
- Digital transformation of regulations and bylaws will support future iterations of e-permitting.

Initiative	Due Date	Status
Modernizing Permitting Services - Digital Transformation Program	2026-09-30	On track
Milestones	Due Date	Status
Project Requirements Exploration Tool for Permitting Services (Low Density Housing)	2024-04-30	Completed
Automated Zoning Compliance Check (Low Density Housing)	2025-04-30	Completed
Automated Building Code (VBBL) Compliance Check Proof of Concepts (PoC)	2025-06-30	Completed
Digital Rules Framework and Platform	2026-09-30	On Track

Initiative 7: Zoning for High Density Apartments City-Wide

Updating planning permissions to simplify the process for building high-density market and non-market housing.

- This initiative will pilot zoning changes ahead of extending them city wide.
- Standardized zoning districts will clarify and speed up approval timelines for high-density developments (up to 25 storeys) in residential areas, and encourage housing off arterials in quiet neighbourhoods served by transit.
- Vancouver will also create opportunities for non-market housing city-wide without the need for a rezoning approval.

Initiative	Due Date	Status
Zoning for High Density Apartments City-wide	2025-12-31	Completed
Milestones	Due Date	Status
Explore zoning changes to increase housing density around transit areas City-wide.	2025-03-31	Completed
Council Approval of new zones	2025-06-30	Completed
Enactment Process	2025-12-31	Completed

Initiative 8: Citywide Development Guidelines Early Actions – Public Views

Reviewing the City's protected public views to balance the need for housing and development while celebrating the surrounding landscape and providing vibrant urban spaces.

- Develop revised public view guidelines per Council's direction and approval.
- Implement the new guidelines and support a more streamlined permitting approval process.

Initiative	Due Date	Status
Citywide Development Guidelines Early Actions – Public Views	2025-06-30	Completed
Milestones	Due Date	Status
New Public Views Guidelines approved	2024-07-10	Completed
Implementation of Guidelines	2025-06-30	Completed