

Housing Accelerator Fund (HAF)

Application Form

1. General				
Section A: Applicant Information				
1.1 Organization Name (English)	The Corporation of the City of Brampton			
1.2 Organization Name (French)				
1.3 Organization Legal Name	The Corporation of the City of Brampton			
1.4 Organization Office Address	Street Number	Street Name	Street Direction	Unit
	2	Wellington Street	West	
	City	Province/Territory	Postal Code	
	Brampton	Ontario	L6Y 4R2	
1.5 Primary Contact Name (First and Last Name)	Henrik Zbogar			
1.6 Primary Contact Email	Henrik.Zbogar@brampton.ca			
1.7 Primary Contact Business Phone	905-874-2945			
1.8 Primary Contact Office Address	Street Number	Street Name	Street Direction	Unit
	2	Wellington Street	West	
	City	Province/Territory	Postal Code	
	Brampton	Ontario	L6Y 4R2	
1.9 Primary Contact Preferred Language	<input checked="" type="checkbox"/> English <input type="checkbox"/> French			
1.10 Application Stream	<input checked="" type="checkbox"/> Large/Urban <input type="checkbox"/> Small/Rural/North/Indigenous			
1.11 Applicant Type	<input checked="" type="checkbox"/> Local government <input type="checkbox"/> Indigenous government <input type="checkbox"/> Regional district <input type="checkbox"/> Province or territory			
1.12 Council Approval	Indicate if Council approval (or equivalent) of the application has been obtained at the time of application submission. <input type="checkbox"/> Yes <input type="checkbox"/> No			

2. Action Plan

Section B: Targets and Other Estimates

Projections should be based on a three-year period ending no later than September 1, 2026.

1. Total number of housing units projected to be permitted without any support afforded by HAF. If this projection does not align with historical trends as provided in Section E: Historical Building Permit Issuances, use the comment box below to explain and provide supporting details or analysis.	13,500
Provide a breakdown by type of housing:	
1.1 Single detached homes	2,025
1.2 Multi-unit housing (in close proximity to rapid transit)	4,725
1.3 Multi-unit housing (missing middle)	6,075
1.4 Multi-unit housing (other)	675
Total:	13,500
2. Total number of housing units projected to be permitted with the support afforded by the HAF. This is referred to as the "HAF housing supply growth target."	16,650
Provide a breakdown by type of housing:	
2.1 Single detached homes	2,025
2.2 Multi-unit housing (in close proximity to rapid transit)	6,475
2.3 Multi-unit housing (missing middle)	7,275
2.4 Multi-unit housing (other)	875
Total:	16,650
Provide a breakdown by year of the HAF program:	
2.5 For the year ending September 1, 2024	4,700
2.6 For the year ending September 1, 2025	5,900
2.7 For the year ending September 1, 2026	6,050
Total:	16,650
3. Total number of "HAF incented units" (units projected with HAF minus units projected without HAF).	3,150
4. Percentage of affordable units projected to be permitted without any support afforded by HAF.	7.00 %
5. Percentage of affordable units projected to be permitted with the support afforded by HAF.	10.00 %
6. Total number of dwellings (i.e., current housing stock)	182,470
7. Projected average annual housing supply growth rate without HAF	2.47 %
8. Projected average annual housing supply growth rate with HAF	3.04 %
9. Projected increase in the housing supply growth rate	23.33 %

Comments

The City's projection of total number of housing units to be permitted without support from HAF is based on an average of the City's 5-year historical building permit issuance data, Statistics Canada Census data of household growth between 2001 and 2021, and housing projections completed for the City's new Official Plan, Brampton Plan. In addition, the projection differs slightly from recent building permit issuance data to account for the fact that a large percentage of Brampton's total building permit numbers

come from one housing type - second units.					
Section C: Initiatives					
Initiative 1		Incentive Programs for Affordable Housing			
Initiative Type		Implementing incentives, costing or fee structures, for example density bonusing, to e			
Description This initiative would consist of two programs. The first is a 'Housing Incentive Program' focused on incentivizing purpose-built rental and housing that is affordable for households in the low and moderate income ranges, including infill housing, large units, and other senior and student-focused developments. The second is the expansion of the 'Housing Catalyst Capital Project' which aims to incentivize ideas around new and innovative housing options.					
Start Date		2022-06-15	Completion Date		2025-06-20
Estimated Costs				\$ 20,000,000	
Expected Results					
Estimated number of permitted units the initiative will incent					1,500
Estimated number of permitted units the initiative will incent within the 3-year projection period					600
Other expected results The Housing Catalyst Project is expected to run in the short-term, however, the Housing Incentive Program is expected to run over many years. The City estimates 1,500 incentivized units in 10 years, and 600 incentivized units through both the Housing Incentive Program and the Housing Catalyst Program.					
Evaluation Criteria					
The following evaluation criteria will be used to assess the application.					
This initiative supports the following objectives (select all that apply):					
<input checked="" type="checkbox"/> Creating more supply of housing at an accelerated pace and enhancing certainty in the approvals and building process.					
<input checked="" type="checkbox"/> Supporting the development of complete communities that are walkable consisting of appropriate residential density and a diverse mix of land uses providing access to a wide variety of amenities and services through public and active transportation.					
<input checked="" type="checkbox"/> Supporting the development of affordable, inclusive, equitable and diverse communities that encourage clear pathways to achieving greater socio-economic inclusion largely achieved through the equitable provision of housing across the entire housing spectrum.					
<input checked="" type="checkbox"/> Supporting the development of low-carbon and climate-resilient communities.					
Explain how the initiative supports the area(s) selected These programs will support, incentivize, and attract the development of housing types that Brampton residents needs most, including purpose-built rental housing, affordable housing, infill housing, large units, Single Room Occupancy housing (SRO), and other senior and student-focused developments. As a secondary objective, the Housing Incentive Program will also encourage recipients to implement sustainable design, and locate developments within the City's Strategic Growth Areas, near public transit, and in close proximity to community amenities, supporting the development of low-carbon, complete communities.					
Answer the following questions in relation to the proposed initiative:					
<ul style="list-style-type: none"> Duration: How long will it take to complete/implement the initiative? Within 2 years 					
[explain] Development of the Housing Incentive Program will begin shortly, with implementation of the Program planned for September 2024. Work on the Housing Catalyst Project began in June 2022 and expansion of the					

Project will continue to mid-2025.			
<ul style="list-style-type: none"> • Timeliness: How long will it take to start to achieve additional permitted units as a result of the initiative? Over 2 years 			
[explain] The Housing Incentive Program will be established in late 2024. It is likely that additional permitted units as a result of the Program would not materialize until 2025-2026. Permits from the expansion of the Housing Catalyst Project are expected to result in 2026.			
<ul style="list-style-type: none"> • Supply Impact: The extent to which the initiative will improve housing and community outcomes. Medium degree of improvement 			
[explain] The incentive programs are projected to account for over 20% of the HAF incented units, and will make affordable and innovative housing products more financially feasible.			
<ul style="list-style-type: none"> • System Impact: The extent to which the initiative increases stability and predictability in the housing system. High degree of stability and predictability 			
[explain] The incentive programs are anticipated to continue to incent units long-term and work to improve the financial feasibility of the development of desired housing types in Brampton. In addition, both incentive programs are not geographically limited, and associated impact could be seen across the city.			
Milestone 1	Housing Catalyst Project: Choice of Pilot Projects and Initiation		
Description - Selection of 4 pilot ideas to be incentivized under the Housing Catalyst Project - Housing Catalyst Capital Project endorsed by Council and approved for initiation - Pilot ideas address: Single Room Occupancy housing, affordable home ownership options, affordable house-scale infill, and flexible and incremental design approaches			
Start Date	2022-06-15	Completion Date	2022-09-12
Milestone 2	Housing Catalyst Project: Draft Contribution Agreements		
Description - Drafting of contribution agreements for each pilot project - Continued support for the development of each project idea - Establish installments for dispersal of funds			
Start Date	2022-11-01	Completion Date	2024-06-03
Milestone 3	Housing Catalyst Project: Monitor and Evaluate Opportunities for Expansion		
Description - Discuss opportunities for expansion with non-profits and housing organizations - Conduct evaluation of opportunities for expansion using evaluation criteria in alignment with the HAF			
Start Date	2023-07-03	Completion Date	2024-12-17

Milestone 4	Housing Catalyst Project: Promote Opportunities for Expansion		
Description - Identify and promote opportunities to expand the Housing Catalyst Project and support new projects			
Start Date	2024-07-01	Completion Date	2025-06-20
Milestone 5	Housing Incentive Program: Research and Analysis		
Description - Research and benchmarking analysis to identify incentive options - Financial impact analysis to evaluation incentive options - Facilitate public open house			
Start Date	2023-07-01	Completion Date	2023-11-01
Milestone 6	Housing Incentive Program: Draft Incentive Program		
Description - Develop draft Incentive Program - Present to Planning and Development Committee - Public Meeting - Revise and finalize Incentive Program			
Start Date	2023-11-02	Completion Date	2024-05-31
Milestone 7	Housing Incentive Program: Develop Implementation and Governance Plan		
Description - Develop implementation and governance strategy - Internal review and revision of strategy			
Start Date	2024-06-01	Completion Date	2024-08-01
Milestone 8	Housing Incentive Program: Develop Monitoring Program and Marketing Plan		
Description - Develop monitoring program and marketing plan - Internal review and revision			
Start Date	2024-06-01	Completion Date	2024-08-01
Milestone 9	Housing Incentive Program: Launch Program		

Description - Launch of Housing Incentive Program - Promotion and marketing of Housing Incentive Program					
Start Date	2024-09-16	Completion Date	2024-12-13		
Initiative 2	Inclusionary Zoning				
Initiative Type	Implementing inclusionary zoning (the requirement that a developer builds a certain p				
Description The City has been committed to developing an Inclusionary Zoning framework, and establishing an implementation program to help match Brampton residents to units located across Brampton and support the monitoring and evaluation of these units.					
Start Date	2023-11-01	Completion Date	2025-08-01	Estimated Costs	\$ 800,000
Expected Results					
Estimated number of permitted units the initiative will incent					1,000
Estimated number of permitted units the initiative will incent within the 3-year projection period					100
Other expected results It is estimated that approximately 1,000 units over 10 years could be permitted through Inclusionary Zoning.					
Evaluation Criteria					
The following evaluation criteria will be used to assess the application.					
This initiative supports the following objectives (select all that apply):					
<input checked="" type="checkbox"/>	Creating more supply of housing at an accelerated pace and enhancing certainty in the approvals and building process.				
<input checked="" type="checkbox"/>	Supporting the development of complete communities that are walkable consisting of appropriate residential density and a diverse mix of land uses providing access to a wide variety of amenities and services through public and active transportation.				
<input checked="" type="checkbox"/>	Supporting the development of affordable, inclusive, equitable and diverse communities that encourage clear pathways to achieving greater socio-economic inclusion largely achieved through the equitable provision of housing across the entire housing spectrum.				
<input checked="" type="checkbox"/>	Supporting the development of low-carbon and climate-resilient communities.				
Explain how the initiative supports the area(s) selected Developing an Inclusionary Zoning framework will support the development of affordable ownership and rental housing options across the City's Major Transit Station Areas. This initiative will increase affordable and rental housing supply in areas that are in close proximity to public transit, supporting the development of complete, low-carbon communities.					
Answer the following questions in relation to the proposed initiative:					

<ul style="list-style-type: none"> Duration: How long will it take to complete/implement the initiative? Within 2 years 			
[explain] All aspects of the policy framework and implementation program will be established within two years.			
<ul style="list-style-type: none"> Timeliness: How long will it take to start to achieve additional permitted units as a result of the initiative? Over 2 years 			
[explain] Permits associated with Inclusionary Zoning will start to be realized within a year of implementation.			
<ul style="list-style-type: none"> Supply Impact: The extent to which the initiative will improve housing and community outcomes. Medium degree of improvement 			
[explain] Following implementation, Inclusionary Zoning will increase units in close proximity to rapid transit, and will achieve approximately 5% of the total HAF incented units.			
<ul style="list-style-type: none"> System Impact: The extent to which the initiative increases stability and predictability in the housing system. High degree of stability and predictability 			
[explain] If approved, the Inclusionary Zoning framework has the potential to increase housing supply over the long-term and improve access to more affordable housing.			
Milestone 1	Finalize Policy Framework		
Description - Draft and finalize policy framework for Inclusionary Zoning, including minimum unit threshold, affordability threshold, and transition policy - Public Meeting - Recommendation Report			
Start Date	2023-11-01	Completion Date	2024-07-31
Milestone 2	Draft Implementation Program		
Description - Benchmarking and research for implementation program options - Develop implementation program			
Start Date	2024-08-01	Completion Date	2025-02-01
Milestone 3	Finalize Implementation Program		
Description - Finalize and obtain Council endorsement of implementation program			

Start Date	2025-02-01	Completion Date	2025-08-01		
Initiative 3	Unlocking Growth Potential via Rapid Transit				
Initiative Type	Allowing increased housing density (increased number of units and number of storeys)				
Description Brampton Plan - the City's new draft Official Plan- identifies key corridors for intensification aligned with transit investments and existing services. Priority bus/Zum routes are identified through the City Structure as "Corridors". Shifting local bus routes to priority bus in the city's Corridors will enable up to a mid-rise typology - shifting the height range from 4 storeys or less to 12 or less.					
Start Date	2023-09-01	Completion Date	2028-11-24	Estimated Costs	\$ 49,000,000
Expected Results					
Estimated number of permitted units the initiative will incent					15,000
Estimated number of permitted units the initiative will incent within the 3-year projection period					600
Other expected results Designing, constructing, and implementing a new rapid transit line (\$40M), and adding 10 buses to enhance the frequency of the 4 busiest Zum Bus Rapid Transit lines (\$9M) in the city by up to 40% would support increased densities of up to 15,000 units over 10 years.					
Evaluation Criteria					
The following evaluation criteria will be used to assess the application.					
This initiative supports the following objectives (select all that apply):					
<input checked="" type="checkbox"/>	Creating more supply of housing at an accelerated pace and enhancing certainty in the approvals and building process.				
<input checked="" type="checkbox"/>	Supporting the development of complete communities that are walkable consisting of appropriate residential density and a diverse mix of land uses providing access to a wide variety of amenities and services through public and active transportation.				
<input type="checkbox"/>	Supporting the development of affordable, inclusive, equitable and diverse communities that encourage clear pathways to achieving greater socio-economic inclusion largely achieved through the equitable provision of housing across the entire housing spectrum.				
<input checked="" type="checkbox"/>	Supporting the development of low-carbon and climate-resilient communities.				
Explain how the initiative supports the area(s) selected Shifting local bus routes to priority bus will enable a mix of uses and allow for transit supportive forms and densities, supporting the development of complete communities and an increased supply of housing. Increased transit investment also plays a key role in supporting more low-cost and low-carbon mobility options for residents, reducing reliance on the car and making home ownership more affordable.					
Answer the following questions in relation to the proposed initiative:					
• Duration: How long will it take to complete/implement the initiative? Over 2 years					
[explain] Although the addition of buses to existing transit lines is a short-term project, a portion of this initiative will					

take significant time to implement. It will take significant time to confirm the investment, identify the relevant bus lines, build transit stops, procure the infrastructure and bus drivers and implement. The planning, design, construction, and implementation for a new line may take 4-5 years.

• **Timeliness:** How long will it take to start to achieve additional permitted units as a result of the initiative?
Over 2 years

[explain]
As implementation of a portion of this initiative will take significant time, it will take over 2 years before additional permits are achieved. However, the impact of this initiative will be substantial over the long-term planning horizon.

• **Supply Impact:** The extent to which the initiative will improve housing and community outcomes.
High degree of improvement

[explain]
Corresponding population growth coming from increased number of residential units from the enabled height and density that can be supported in these locations due to the increased transit capacity will lead to improved housing growth over time.

• **System Impact:** The extent to which the initiative increases stability and predictability in the housing system.
High degree of stability and predictability

[explain]
The enabled height and density that can be supported in these locations due to the increased transit capacity will lead to improved housing stability and predictability over time.

Milestone 1	Brampton Plan Schedules
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Description - Update schedules and policies through Brampton Plan	
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Start Date	2023-09-01	Completion Date	2023-10-31
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Milestone 2	Brampton Plan - Finalization
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Description - Final draft of Brampton Plan - Presentation to Council - Council endorsement of Brampton Plan	
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Start Date	2023-11-01	Completion Date	2023-11-30
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Milestone 3	Implementation of Transit Investment
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Description - Additional buses added to enhance existing transit lines - Planning, design, transit investment, and implementation - Investment in infrastructure	
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Start Date	2023-12-01	Completion Date	2028-11-24
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Initiative 4						Revised Parking Standards											
Initiative Type						Implementing revised parking requirements such as reduced or eliminated parking spa											
Description																	
Through Brampton's Parking Plan and a review of the City's Comprehensive Zoning By-law, this initiative will explore the removal of parking minimums in Intensification Areas, grant parking requirement exemptions or reduction to development applications that provide affordable housing, and pilot a paid on-street parking program.																	
Start Date			2023-11-15			Completion Date			2026-08-31			Estimated Costs			\$ 500,000		
Expected Results																	
Estimated number of permitted units the initiative will incent										800							
Estimated number of permitted units the initiative will incent within the 3-year projection period										100							
Other expected results																	
800 incented units within a 10-year time frame due to a reduced cost of building construction and the promotion of housing affordability.																	
Evaluation Criteria																	
The following evaluation criteria will be used to assess the application.																	
This initiative supports the following objectives (select all that apply):																	
<input type="checkbox"/> Creating more supply of housing at an accelerated pace and enhancing certainty in the approvals and building process. <input checked="" type="checkbox"/> Supporting the development of complete communities that are walkable consisting of appropriate residential density and a diverse mix of land uses providing access to a wide variety of amenities and services through public and active transportation. <input checked="" type="checkbox"/> Supporting the development of affordable, inclusive, equitable and diverse communities that encourage clear pathways to achieving greater socio-economic inclusion largely achieved through the equitable provision of housing across the entire housing spectrum. <input checked="" type="checkbox"/> Supporting the development of low-carbon and climate-resilient communities.																	
Explain how the initiative supports the area(s) selected																	
Revised parking standards will help to meet the needs of the significant population and employment growth in Brampton, support more sustainable modes of transportation and a more electrified transport network, integrate land use and transportation policies, promote housing affordability, and propose strategies to manage parking resources, finances, and operations.																	
Answer the following questions in relation to the proposed initiative:																	
<ul style="list-style-type: none"> Duration: How long will it take to complete/implement the initiative? Over 2 years																	
[explain]																	
Two of the action items can be completed in the shorter-term, however, implementation of a pilot for a paid on-street parking program will take additional time.																	

<ul style="list-style-type: none"> Timeliness: How long will it take to start to achieve additional permitted units as a result of the initiative? Within 2 years 			
[explain] Additional permitted units from the removal of parking minimums in Intensification Areas, and the granting of parking requirements exemptions or reductions could be seen within two years.			
<ul style="list-style-type: none"> Supply Impact: The extent to which the initiative will improve housing and community outcomes. Medium degree of improvement 			
[explain] Revised parking standards may not lead to a significant number of new units, however, parking standards play an important role in improving communities.			
<ul style="list-style-type: none"> System Impact: The extent to which the initiative increases stability and predictability in the housing system. High degree of stability and predictability 			
[explain] Revised parking standards are critical for densification, housing growth, and creating complete communities.			
Milestone 1	Removal of Parking Minimums in Intensification Areas		
Description - Leverage the removal of parking minimums in Intensification Areas through the comprehensive Zoning By-law review to increase the supply of affordable housing			
Start Date	2023-10-16	Completion Date	2024-10-31
Milestone 2	Parking Requirement Exemptions or Reductions		
Description - Grant parking requirement exemption or reduction on a case-by-case review basis using preset evaluation criteria through the development application review process			
Start Date	2023-10-16	Completion Date	2024-10-31
Milestone 3	Feasibility Analysis for On-Street Parking Program		
Description - Ensure that the paid on-street parking permit program is feasible based on the actual demand and supply, program cost, resources needed, and public support - Conduct a 6 to 12-month study that includes best practice review, field surveys of parking demand and supply, review of the ZBL and traffic by-law, public consultation and surveys, detailed analysis of the program cost and resources, and a selection of some areas to pilot the program			
Start Date	2024-04-01	Completion Date	2025-04-01

Milestone 4	Implement a Pilot Small-Scale Program				
Description - Implement and monitor a 12-month pilot program in select few neighbourhoods - Learn how the program is working in practice and identify areas for improvement					
Start Date	2025-06-02	Completion Date	2026-08-31		
Initiative 5	Encourage Detached Additional Residential Units				
Initiative Type	Encouraging Accessory Dwelling Units—a second smaller unit on the same property as				
Description This initiative will address the existing barriers to the creation of detached additional residential units - such as lack of information and resources and financial barriers.					
Start Date	2023-10-01	Completion Date	2024-09-20	Estimated Costs	\$ 400,000
Expected Results					
Estimated number of permitted units the initiative will incent					1,000
Estimated number of permitted units the initiative will incent within the 3-year projection period					300
Other expected results Assumes that a small percentage of the 34,000 low-density dwellings in Brampton with capacity to construct a Garden Suite will be encouraged to do so through this initiative.					
Evaluation Criteria					
The following evaluation criteria will be used to assess the application.					
This initiative supports the following objectives (select all that apply):					
<input checked="" type="checkbox"/>	Creating more supply of housing at an accelerated pace and enhancing certainty in the approvals and building process.				
<input checked="" type="checkbox"/>	Supporting the development of complete communities that are walkable consisting of appropriate residential density and a diverse mix of land uses providing access to a wide variety of amenities and services through public and active transportation.				
<input checked="" type="checkbox"/>	Supporting the development of affordable, inclusive, equitable and diverse communities that encourage clear pathways to achieving greater socio-economic inclusion largely achieved through the equitable provision of housing across the entire housing spectrum.				
<input checked="" type="checkbox"/>	Supporting the development of low-carbon and climate-resilient communities.				
Explain how the initiative supports the area(s) selected This initiative will encourage detached Additional Residential Units, or 'Garden Suites', within already built-up areas with existing community infrastructure and amenities, contributing to complete and low-carbon communities.					
Answer the following questions in relation to the proposed initiative:					

<ul style="list-style-type: none"> Duration: How long will it take to complete/implement the initiative? Within 1 year 			
[explain] All aspects of the initiative, including publishing resources and exploration of a rebate program will be completed within one year.			
<ul style="list-style-type: none"> Timeliness: How long will it take to start to achieve additional permitted units as a result of the initiative? Within 2 years 			
[explain] Building permits associated with the initiative will start to be realized following implementation in August 2024. This initiative will account for close to 15% of the HAF incented units.			
<ul style="list-style-type: none"> Supply Impact: The extent to which the initiative will improve housing and community outcomes. Medium degree of improvement 			
[explain] As ARUs are enabled across residential lots in the city, this provides support for residents in developing more garden suites which has had limited uptake compared to second suites located within the main residential unit.			
<ul style="list-style-type: none"> System Impact: The extent to which the initiative increases stability and predictability in the housing system. High degree of stability and predictability 			
[explain] This initiative has the potential to impact a high number of projects. According to "ADU Search" the City of Brampton has the capacity to implement up to 34,337 Garden Suites with our existing zoning framework.			
Milestone 1		Build Partnerships	
Description - Partner with existing providers and experts in the field that inform the public about Garden Suite construction - Work with "ADU Search" to explore additional opportunities for resources in Brampton			
Start Date	2023-10-01	Completion Date	2023-12-01
Milestone 2		Host Webinar Series for the Public	
Description - The City will host a webinar series that is open to the public to address the following: how to find the right contractor and architect, the City's processes (registration, permitting, etc.), safety requirements (fire), utility requirements (Alectra, hydro, waste, etc.) and enforcement			
Start Date	2023-12-01	Completion Date	2024-09-06
Milestone 3		Provide Online Resources	
Description - Publish 'Garden Suite Design Guidelines' - Publish information from the webinar series for the public			

Start Date	2024-08-09	Completion Date	2024-09-20		
Milestone 4	Evaluate Feasibility of a Rebate Program				
Description - Evaluate the feasibility of setting up a rebate program - The City would provide rebates at the time of building permit issuance that recoups costs associated with registration fees, custom home review, and Educational Development Charges					
Start Date	2023-12-01	Completion Date	2024-04-05		
Milestone 5	Develop and Implement Rebate Program				
Description - If feasible, develop and implement rebate program for construction of Garden Suites					
Start Date	2024-04-22	Completion Date	2024-09-20		
Initiative 6	Encourage Missing Middle Units in Existing Neighbourhoods				
Initiative Type	Promoting infill developments (adding new units to existing communities) with increased density				
Description This initiative aims to support and encourage infill triplex options in the city's existing low-density built-up areas to increase the supply of missing middle housing options. The initiative involves implementing the necessary policy framework to permit three residential units on a single residential lot, developing Design Guidelines, as well as a financial modeling tool for public access.					
Start Date	2023-01-06	Completion Date	2024-11-29	Estimated Costs	\$ 75,000
Expected Results					
Estimated number of permitted units the initiative will incent					1,800
Estimated number of permitted units the initiative will incent within the 3-year projection period					600
Other expected results Permitting three units on a residential lot may allow for approximately 600 new units over 3 years, and 1,800 new units over 10 years.					
Evaluation Criteria					
The following evaluation criteria will be used to assess the application.					
This initiative supports the following objectives (select all that apply):					
<input checked="" type="checkbox"/>	Creating more supply of housing at an accelerated pace and enhancing certainty in the approvals and building process.				

- Supporting the development of complete communities that are walkable consisting of appropriate residential density and a diverse mix of land uses providing access to a wide variety of amenities and services through public and active transportation.
- Supporting the development of affordable, inclusive, equitable and diverse communities that encourage clear pathways to achieving greater socio-economic inclusion largely achieved through the equitable provision of housing across the entire housing spectrum.
- Supporting the development of low-carbon and climate-resilient communities.

Explain how the initiative supports the area(s) selected

Historically, growth in Brampton's housing supply has been primarily in the form of low-density residential development. There is a great opportunity for the City to support and allow for house-scale infill options in lower density built-up areas to increase the supply of housing, diversify Brampton's housing mix, and support the development of more walkable, complete communities.

Answer the following questions in relation to the proposed initiative:

- Duration: How long will it take to complete/implement the initiative?

Within 1 year

[explain]

The policy framework and financial modeling tool will be completed within one year.

- Timeliness: How long will it take to start to achieve additional permitted units as a result of the initiative?

Within 1 year

[explain]

Building permits associated with this initiative could materialize within one year of implementing the policy framework.

- Supply Impact: The extent to which the initiative will improve housing and community outcomes.

Medium degree of improvement

[explain]

This initiative focuses on implementing the necessary policy framework for long-term sustainability, and ensuring resources are available to support those interested in infill housing options. Missing middle building permits could achieve approximately 25% of the HAF incented units.

- System Impact: The extent to which the initiative increases stability and predictability in the housing system.

Medium degree of stability and predictability

[explain]

The policy framework will permit three units on a single residential lot, setting the stage for missing middle housing options in many neighbourhoods throughout the city.

Milestone 1	Policy Framework
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Description

- Council endorsement of Official Plan Amendment and Zoning By-law Amendment to permit up to 3 units on one residential lot throughout the city

Start Date	2023-01-06	Completion Date	2023-05-05
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Milestone 2						Develop Design Guidelines											
Description																	
<ul style="list-style-type: none"> - Urban Design to prepare Design Guidelines for missing middle housing types, primarily for new-build triplex and conversion of single-detached home to triplex - Publish Urban Design Guidelines for Missing Middle Housing 																	
Start Date			2024-02-01			Completion Date			2024-11-29								
Milestone 3												Develop Financial Modelling Tool					
Description																	
<ul style="list-style-type: none"> - Work with a consultant to develop a dynamic pro-forma model for public access to measure affordability and feasibility of building triplexes in Brampton - The tool would allow for testing of new-build and conversion housing products given current construction costs 																	
Start Date			2024-01-08			Completion Date			2024-07-31								
Initiative 7												Pre-Zoning in Strategic Growth Areas					
Initiative Type												Promoting high-density development without the need for rezoning (as-of-right zoning)					
Description																	
A pre-zoning process for Strategic Growth Areas will support the development of more housing in Brampton. The pre-zoning process will ensure that the necessary regulatory framework is in place to support a full mix and range of uses across the city, where intensification is focused.																	
Start Date			2024-01-01			Completion Date			2026-04-01			Estimated Costs			\$ 900,000		
Expected Results																	
Estimated number of permitted units the initiative will incent										3,000							
Estimated number of permitted units the initiative will incent within the 3-year projection period										650							
Other expected results																	
3,000 incented units within a 10-year time frame due to pre-zoning in Strategic Growth Areas supporting the development of more housing.																	
Evaluation Criteria																	
The following evaluation criteria will be used to assess the application.																	
This initiative supports the following objectives (select all that apply):																	
<input checked="" type="checkbox"/> Creating more supply of housing at an accelerated pace and enhancing certainty in the approvals and building process.																	
<input checked="" type="checkbox"/> Supporting the development of complete communities that are walkable consisting of appropriate residential density and a diverse mix of land uses providing access to a wide variety of amenities and services through public and active transportation.																	

Supporting the development of affordable, inclusive, equitable and diverse communities that encourage clear pathways to achieving greater socio-economic inclusion largely achieved through the equitable provision of housing across the entire housing spectrum.

Supporting the development of low-carbon and climate-resilient communities.

Explain how the initiative supports the area(s) selected

Strategic growth areas - identified by the Urban Growth Centre, Major Transit Station Areas, lands along major roads and arterials, or other areas with existing or planned frequent transit service or higher order transit corridors - are locations identified by the City for major growth and development. The pre-zoning process will ensure that the necessary regulatory framework is in place to support a full mix and range of uses across the city, where intensification is focused.

Answer the following questions in relation to the proposed initiative:

• Duration: How long will it take to complete/implement the initiative?
Over 2 years

[explain]
Implementation of a pilot program for pre-zoning will take over 2 years.

• Timeliness: How long will it take to start to achieve additional permitted units as a result of the initiative?
Over 2 years

[explain]
There is a limitation with the timing and capacity for this initiative to deliver more height and density within the HAF timeframe. As servicing is a major constraint for new development, this approach needs to be considered alongside relevant background studies to determine capacity to support and ensure great communities.

• Supply Impact: The extent to which the initiative will improve housing and community outcomes.
High degree of improvement

[explain]
Following implementation, pre-zoning will significantly support the development of more housing.

• System Impact: The extent to which the initiative increases stability and predictability in the housing system.
High degree of stability and predictability

[explain]
The pre-zoning pilot program will provide a framework for future areas of the city. A regulatory framework for pre-zoning will lead to increased stability and predictability in land use planning and housing.

Milestone 1	Comprehensive Zoning By-law Review
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Description
- Completion of the comprehensive Zoning By-law review
- Evaluation of pre-zoning opportunities in the city to implement a more form-based code

Start Date	2024-01-01	Completion Date	2024-10-31
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Milestone 2	MTSA Pre-Zoning Framework				
Description - Completion of MTSA pre-zoning framework for future pre-zoning activities - Use this pre-zoning exercise to set framework for how we roll out a pilot program, and progress across the city and conduct pre-zoning for other strategic growth areas					
Start Date	2023-12-01	Completion Date	2024-11-30		
Milestone 3	Pilot Program for Pre-Zoning				
Description - Commence pilot program for pre-zoning in Bram West town centre - Framework for future urban and/or town centres, boulevards, and key transit corridors					
Start Date	2025-01-01	Completion Date	2026-04-01		
Initiative 8	Infrastructure and Servicing Capacity Planning				
Initiative Type	Updating infrastructure planning to align with official community plans, growth targets				
Description The City will assess, identify, and prioritize needs for major infrastructure in the city, in coordination with the Region of Peel. Through this initiative, the City will identify and provide policy recommendations for areas that have insufficient infrastructure to support the supply of new housing.					
Start Date	2023-11-16	Completion Date	2026-09-25	Estimated Costs	\$ 2,800,000
Expected Results					
Estimated number of permitted units the initiative will incent					0
Estimated number of permitted units the initiative will incent within the 3-year projection period					0
Other expected results This initiative will not directly result in any additional permitted units, however, it will provide certainty and stability in the development and planning process.					
Evaluation Criteria					
The following evaluation criteria will be used to assess the application.					
This initiative supports the following objectives (select all that apply):					
<input type="checkbox"/> Creating more supply of housing at an accelerated pace and enhancing certainty in the approvals and building process.					
<input checked="" type="checkbox"/> Supporting the development of complete communities that are walkable consisting of appropriate residential density and a diverse mix of land uses providing access to a wide variety of amenities and services through public and active transportation.					
<input type="checkbox"/> Supporting the development of affordable, inclusive, equitable and diverse communities that encourage clear pathways to achieving greater socio-economic inclusion largely achieved through the equitable provision of housing across the entire housing spectrum.					

<input type="checkbox"/> Supporting the development of low-carbon and climate-resilient communities.			
Explain how the initiative supports the area(s) selected This initiative will guide sustainable growth in an orderly manner by balancing the needs of development with infrastructure investments for new major servicing, complementing our community priorities and supporting the achievement of the policy objectives of Brampton Plan and other City initiatives.			
Answer the following questions in relation to the proposed initiative:			
<ul style="list-style-type: none"> • Duration: How long will it take to complete/implement the initiative? Over 2 years 			
[explain] Infrastructure and servicing capacity planning will be completed on a 5-10 year timeline.			
<ul style="list-style-type: none"> • Timeliness: How long will it take to start to achieve additional permitted units as a result of the initiative? Over 2 years 			
[explain] Given the long-term timeline of this initiative, the City will not see additional permitted units as a result of this initiative within the HAF time frame. However, the City expects long-term impacts to be substantial.			
<ul style="list-style-type: none"> • Supply Impact: The extent to which the initiative will improve housing and community outcomes. High degree of improvement 			
[explain] Long-term impacts to housing supply will be substantial, and this initiative will work to achieve the City's long-term housing targets.			
<ul style="list-style-type: none"> • System Impact: The extent to which the initiative increases stability and predictability in the housing system. High degree of stability and predictability 			
[explain] This initiative will result in foundational stability and predictability for the housing system, supporting the critical infrastructure necessary to deliver more housing in the city over the long-term planning horizon.			
Milestone 1	Analysis and Assessment		
Description - Conduct a gaps analysis and assessment of servicing capacity in the city, in alignment with the City's Growth Management Program			
Start Date	2023-11-16	Completion Date	2024-12-27
Milestone 2	Identify Priority Needs		
Description - Identification of priority infrastructure needs			

Start Date	2025-01-06	Completion Date	2025-12-26
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Milestone 3 Policy Recommendations

Description
 - Policy recommendations for new servicing projects based on need

Start Date	2026-01-05	Completion Date	2026-09-25
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Section D: Housing Needs Assessment

The applicant is expected to complete or update a housing needs assessment report to support its efforts to accelerate the supply of housing. This report is required in support of the request for the third annual advance. Applicants that have recently, within two years of the 2022 federal budget announcement (April 7, 2022), completed or updated their housing needs assessment can request that this requirement be waived. If there is no reoccurring scheduled review date on this existing housing needs assessment report, there remains a requirement to add a reoccurring scheduled review date in support of the request for the third annual advance.

Select the appropriate option below:

- The applicant has 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 already included in the report. The applicant is requesting that the housing needs assessment requirement be waived. If this option is selected, please submit the most recent housing needs assessment report with the application.
- The applicant 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 applicant will add a reoccurring scheduled review date in support of the request for the third annual advance.
- The applicant does not have a housing needs assessment report. The applicant will complete one and include a reoccurring scheduled review date in the report. This will be completed in support of the request for the third annual advance.

3. Other information

Section E: Historical Building Permit Issuances

Summarize the number of net new units permitted for residential buildings over the prescribed reporting period and associated number of permits issued (i.e., the new construction permit/first permit issued only).

	Number of Units Permitted	Associated Number of Permits Issued
For the year ending December 31, 2022	7,123	6,514
For the year ending December 31, 2021	8,788	7,888
For the year ending December 31, 2020	6,026	5,282
For the year ending December 31, 2019	5,607	4,705
For the year ending December 31, 2018	2,451	2,372

Section F: Permitted Use of Funds

For information purposes only. Using the illustrative examples provided by CMHC in its published program material, the applicant estimates that they may be eligible for a total of \$ 114,540,500 under HAF. Based on this assumption, it is estimated that HAF funding will be used for the following purposes:

Permitted Uses	Applicant's Estimate %		Applicant's Estimate \$	
	Investments in HAF action plan items (include estimates by year of program)	YR1	20 %	YR1 \$
YR2		20 %	YR2 \$	22,908,100
YR3		20 %	YR3 \$	22,908,100
Investments in affordable housing	5 %		\$	5,727,025
Investments in housing-related infrastructure	25 %		\$	28,635,125
Investments in community-related infrastructure that supports housing	10 %		\$	11,454,050
Total	100 %		\$	114,540,500

Supplementary information if available. Describe all known capital projects that HAF funding could help facilitate. Several projects at the City of Brampton could be facilitated with HAF funding, including additional transit buses, transit shelters, an on-demand transit pilot project, street lighting, and bicycle lanes. In addition, there is opportunity for Brampton to partner with the Region of Peel for investments in affordable housing.

Section G: Infrastructure Needs

For information purposes only. To ensure better alignment and integrated planning of housing and infrastructure investments, CMHC is collecting the following information. The applicant consents to CMHC sharing this information and other information pertaining to its application under the Housing Accelerator Fund with Infrastructure Canada, other federal departments and agencies and provincial and territorial governments to support coordination.

Describe how the local authority will ensure that new housing supply adequately aligns with local or regional infrastructure plans, if applicable.

Describe how the local authority will ensure that new housing supply will be timely supported by infrastructure, such as public transit, drinking water and wastewater connections, as well as parks and green spaces and other vital community amenities.

Comments

The City of Brampton is currently developing a Growth Management Strategy (GMS), which will set the foundations for the development of the Growth Management Program (GMP). The GMS will identify the framework for the City to guide sustainable growth in an orderly manner by balancing the needs of development with infrastructure investments for new major servicing, complementing our community priorities and supporting the achievement of the policy objectives of Brampton Plan and other City initiatives. The GMS will confirm the relative rate, timing and location of development and redevelopment in the city to ensure that an adequate supply of housing and employment are maintained to accommodate population forecasts, which will be monitored and evaluated through the Growth Management Program. Through the Growth Management Program, the City will also work to align with Regional and local infrastructure plan. In addition, the City continues to advocate to the provincial government for funding and approvals for critical infrastructure investments, and soft infrastructure including healthcare, transit and transportation, education, and social services, reflecting Brampton's current and future needs.

4. Application Terms and Conditions

By creating, or attempting to create an application to Canada Mortgage and Housing Corporation ("CMHC") for funding, transfer of real property or any other Initiative or a Program under the *National Housing Strategy* (the "NHS") or the *National Housing Act* (Canada) (the "NHA"), (each individually, an "Initiative" or a "Program", and collectively,

the “Initiatives” or the “Programs”), the Applicant hereby acknowledges and agrees to the following terms and conditions:

1. Collection of Corporate Information and Personal Information (collectively, the “Information”). CMHC (and parties working on its behalf or collaborating with CMHC to administer the Initiatives and the Programs, where applicable) may collect information about the Applicant, including information about the organization/corporation (“**Corporate Information**”) and Personal Information (meaning any information about an identifiable individual that is recorded in any form), from or through: (i) discussions with the Applicant; (ii) the online application form and its attachments (whether upon the saving of inputted Information into the form prior to submission of the application, or upon submission of the application) and supplementary Information provided by or on behalf of the Applicant; or (iii) other sources such as references, credit reporting agencies, provinces, territories, municipalities or Indigenous groups as will be specified in the Initiative. In addition, CMHC may collect Corporate Information that is presently in CMHC’s possession arising out of, or in connection with, the Applicant’s prior or existing relationship(s) with CMHC, such as from CMHC Initiatives, Programs or products. Completion of the application for funding, transfer of real property or any other purposes of an Initiative or a Program under the Initiatives or the Programs and the delivery to CMHC of signed consents referred to in Section 9 is voluntary; however, failure of the Applicant to provide such signed consents and any required Information in connection with its application (including within stated deadlines that may be specified in writing by or on behalf of CMHC) may result in the elimination of the application from consideration. If any of the collected Information changes or becomes inaccurate, the Applicant must promptly notify CMHC in writing of the change.

2. Use and Disclosure of Information.

a) The Applicant agrees that the Information collected in connection with an application may be used or disclosed for the following purposes:

- (i) to assess the Applicant’s eligibility under the applicable Initiative(s) and/or Program(s);
- (ii) to assess the application, including for prioritization of applications received;
- (iii) to communicate to the Applicant possible opportunities under other Initiative(s) and /or Program(s);
- (iv) to communicate to the Applicant possible collaboration opportunities with external parties;
- (v) for Information verification and due diligence purposes, including to detect and protect CMHC from errors and fraud;
- (vi) for any purpose related to the provision of mortgage loan insurance generally, where applicable;
- (vii) for analytics, policy analysis, data analysis, auditing and research by CMHC;
- (viii) for evaluation and efficient administration of the Initiatives and/or Programs; and
- (ix) for use by CMHC and the Government of Canada for any purpose related to the *National Housing Act (Canada)* and/or the *National Housing Strategy*.

b) Prior to submission of the application, any Information collected through the online application process may only be used by CMHC for internal administration and planning purposes in respect of initiatives and/or programs under the National Housing Strategy and/or the National Housing Act (Canada), unless the Applicant’s prior written consent to the disclosure of such Information to parties external to CMHC, for the purposes outlined in subsection 2(a) above, has been obtained.

c) Upon submission of the application, CMHC and parties working on its behalf or collaborating with CMHC to administer the Initiatives and/or Programs, where applicable, are authorized to process and store the Information and disclose it, on a need to know basis, for the purposes outlined in subsection 2(a) above, to:

- (i) the office of the Minister responsible for CMHC;
- (ii) Employment and Social Development Canada (“**ESDC**”), the office of the Minister responsible for ESDC, Public Services and Procurement Canada (“**PSPC**”), the office of the Minister responsible for PSPC, Canada Lands Company CLC Limited (“**CLC**”), the office of the Minister responsible for CLC and the municipality in which the project is located, Indigenous Services Canada (“**ISC**”), the office of the Minister responsible for ISC, Crown-Indigenous Relations and Northern Affairs Canada (“**CIRNAC**”), the office of the Minister responsible for CIRNAC, the municipality or reserve in which the project is located, Infrastructure Canada (“**IC**”), the office of the Minister responsible for IC, and to any other successor organization of the organizations listed herein.
- (iii) the Government of Canada; and
- (iv) provinces, territories, municipalities or Indigenous groups that may invest in or provide support for

the Applicant's project or otherwise collaborate with CMHC as will be specified in the Initiative.

3. **Agreements.** If the Applicant is selected by CMHC to receive funding and/or a transfer of real property, then the Applicant will enter into (and will cause related parties including guarantors, if any, to enter into) agreements that set out the terms and conditions of such funding and/or transfer of real property. Where CMHC is providing funding, the agreements may specify, among other things, the amount to be advanced to the Applicant as well as any terms and conditions of repayment, where applicable. The granting of loan or contribution funding or any part thereof or approval for mortgage loan insurance by CMHC is not to be construed or relied on by the Applicant or any other party as representing a confirmation of the value or condition of the underlying property, whether or not appraisals or inspections are carried out by or for CMHC; nor is it to be construed or relied on by the Applicant or any other party as representing a confirmation of the ability of the borrower(s) and any guarantor(s) to repay the loan, where applicable.
4. **Intellectual Property Rights.** The Applicant owns and holds all rights, title and interests in, or has a valid right to use, all intellectual property in and to all information and materials produced in connection with the Applicant's project and the application (including, without limitation, all patents, industrial designs, trademarks, trade names, service marks, copyrights, trade secrets, inventions, know-how, domestic or foreign, and any registrations and applications for registration for any of the foregoing) to the extent it is neither published nor otherwise in the public domain. Subject to the terms and conditions of this application, the Applicant hereby grants to CMHC a non-exclusive, perpetual, irrevocable, assignable, royalty-free sub-licensable license to use, make, have made, sell, offer for sale, and import the intellectual property worldwide, with the right to make such modifications as may be desirable for any purpose related to the current or future operation of CMHC. Where an Applicant's intellectual property, in connection with its project under the *Affordable Housing Innovation Fund*, is modified by or on behalf of CMHC, CMHC shall own and hold all right, title and interests in and to the intellectual property as modified by or on behalf of CMHC. This provision, including the license so granted, shall survive the application.
5. **Proprietary and/or Confidential Information.** All Information regarding the terms and conditions and financial and/or technical aspects of the Applicant's proposal that are proprietary or confidential in nature have been and will be marked "**PROPRIETARY**" or "**CONFIDENTIAL**" when submitted to CMHC. Proprietary and confidential markings shall be included beside each item or at the top of each page containing Information that the Applicant wishes to protect from disclosure. CMHC will make all reasonable efforts to protect the Applicant's documents and Information so marked from disclosure. Notwithstanding the foregoing, (i) CMHC shall have no liability of any kind to the Applicant, or any other party, based on inadvertent or unintentional disclosure of proprietary or confidential Information; and (ii) CMHC is authorized to disclose proprietary or confidential Information, on a need to know basis, to the parties listed in subsection 2(c). The Applicant has been advised that as a Crown corporation, CMHC is subject to federal legislation including the *Access to Information Act* and the *Privacy Act*. In certain specific circumstances, Information submitted to CMHC by the Applicant may be required to be disclosed pursuant to federal legislation. In such cases, to the extent reasonably possible and permitted under the law, CMHC will make efforts to advise the Applicant of the required disclosure prior to releasing the Information.
6. **Publicity.** If the Applicant is selected by CMHC to receive funding and/or a transfer of real property, CMHC, the Government of Canada and any other province, territory, municipality or Indigenous group that invests in or provides support for the Applicant's project shall have the right to publicize details of the project, the funding assistance and the name of the successful Applicant. By submitting its application, the Applicant confirms its consent to the disclosure of this information. The Applicant is not permitted to make any announcement regarding any of the Initiatives and/or Programs, including without limitation, any funding or transfer of real property without the express written consent of CMHC.
7. **Contact.** CMHC and parties working on its behalf are each authorized to contact any person listed in this application (including any agent of the Applicant) to consider the Applicant's eligibility for the funding or transfer of real property requested or in connection with the administration of the Initiatives and /or Programs and may send such person(s) program information by email or other means of communication.
8. **Verification and Credit Inquiries.** Where applicable to determine creditworthiness for funding in the form of a loan, the Applicant authorizes CMHC and parties working on its behalf to: (i) obtain business credit reports or individual credit reports or both, where applicable (for example, on sole proprietors, surety/guarantors, for-profit corporate entities, not-for-profit organizations) to perform a credit check and verify information provided by or on

behalf of an Applicant and to assess the Applicant’s application; and (ii) make any other inquiries required, including without limitation, obtaining corporate and business information, to assess the Applicant’s application.

9. Integrity Checks. The Applicant authorizes CMHC (and parties working on its behalf or collaborating with CMHC to administer the Initiatives and/or Programs, where applicable) to conduct general integrity and criminal record checks and other similar screening (“**Integrity Screening**”) of the Applicant to assess the Applicant’s eligibility for receipt of funding or transfer of real property under an Initiative and/or Program. CMHC may additionally require Integrity Screening to be performed on any parties affiliated with the Applicant, including without limitation, its directors, shareholders and beneficial owners, and the Applicant shall cause to be delivered to CMHC, consents to such Integrity Screening being performed duly signed by such affiliated parties.

10. Acknowledgement. The Applicant acknowledges that: (i) any acknowledgement of receipt of the submitted application shall not constitute an approval of the application or a guarantee that the Applicant will receive any funding and/or transfer of real property; (ii) the application and any other submitted materials will not be returned to the Applicant; and (iii) the Applicant is not entitled to any compensation for any work related to, or materials supplied in connection with, the application.

11. Release and Indemnity. By creating or attempting to create an application to CMHC under any of the Initiatives and/or Programs, and upon submission of an application, each Applicant and purported Applicant agrees to indemnify, release and forever hold harmless CMHC, its officers, directors, employees, agents and any other parties working for or engaged by or collaborating with CMHC or otherwise involved in connection with the administration of the Initiatives and /or Programs (including without limitation, provinces, territories, municipalities, and Indigenous groups) from any and all claims, actions, demands, causes of action, suits, debts, damages (including without limitation, direct, indirect, special, incidental, punitive, third party or consequential damages) or any other losses, expenses or liabilities of whatever nature or kind sustained by the Applicant or any other person arising out of, or in connection with, the Applicant’s application or attempted application made to any of the Initiatives and/or Programs, including the assessment, evaluation and any selection process and any use of this website. CMHC is not responsible for applications that are lost, late, misdirected or delayed for any reason, including for any failure of the website or technical malfunctions related thereto.

12. Access to Information and Privacy Statement.

CMHC is committed to protecting the privacy, confidentiality and security of the personal information that it holds by adhering to the requirements of the *Privacy Act* with respect to the management of personal information. By providing CMHC with your personal information for the purposes of one of the Programs, you are consenting to CMHC’s collection, use and disclosure of your personal information in strict accordance with the *Privacy Act*. Personal Information collected by CMHC for the purposes of one of the Programs, can be found [in their Info Source](#) [Publications on their website](#) the following **Personal Information Bank**:

- **CMHC PPU 220, National Housing Strategy Program and**
- **CMHC PPU 180, Shared Equity Mortgage Providers Fund**

The *Privacy Act* provides individuals with a right to access their personal information that is under the control of CMHC, to request corrections of their personal information and to file a complaint to the Privacy Commissioner of Canada regarding CMHC’s handling of personal information. Any questions, comments, concerns, requests for personal information or complaints may be directed to CMHC’s Access to Information and Privacy Office at ATIP-AIPRP@cmhc-schl.gc.ca or you may also visit their [website](#).

13. Headings for Convenience Only. The headings used in these terms and conditions are intended for convenience or reference only and do not affect the interpretation of the provisions of these terms and conditions.

14. Paramountcy. To the extent of any conflict, ambiguity or inconsistency between the provisions of these terms and conditions and any other documents provided to the Applicant, the provisions of these terms and conditions shall prevail and replace any existing terms and conditions in place with the Applicant, with regard to the subject-matters set forth herein.

If you have any questions or concerns regarding these Terms and Conditions, please email [CMHC](#).

5. Acknowledgment and Signature

By signing below, I certify that I am authorized to agree to the Terms and Conditions described above and to complete and submit this application for and on behalf of the Applicant. I certify that the information provided is, to the best of my knowledge and ability, complete, accurate and correct and that if any of the information changes or becomes inaccurate, I shall promptly notify CMHC. I have read and understood the Terms and Conditions described above and acknowledge that they shall continue to apply upon my submission of this application. I confirm the Applicant has voluntarily consented to the collection, use and disclosure of information as set forth in these terms and conditions.

This application may be executed by electronic signature and such electronic signature shall be deemed to be an original signature for the purpose of this application with the same legal effect as a manual signature.

Full legal name of Applicant	Date Signed
Signature of Applicant authorized signatory	Name of Applicant Authorized signatory
Title of Applicant Authorized Signatory	

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