

# 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 2	Street Name Wellington Street	Street Direction West	Unit
	City Brampton	Province/Territory Ontario	Postal Code 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 2	Street Name Wellington Street	Street Direction West	Unit
	City Brampton	Province/Territory Ontario	Postal Code 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 checked="" 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 <b>without</b> 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
<b>Provide a breakdown by type of housing:</b>	
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 <b>with</b> the support afforded by the HAF. This is referred to as the "HAF housing supply growth target."	16,650
<b>Provide a breakdown by type of housing:</b>	
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
<b>Provide a breakdown by year of the HAF program:</b>	
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 <b>without</b> any support afforded by HAF.	7.00 %
5. Percentage of affordable units projected to be permitted <b>with</b> the support afforded by HAF.	10.00 %
6. Total number of dwellings (i.e., current housing stock)	189,086
7. Projected average annual housing supply growth rate <b>without</b> HAF	2.38 %
8. Projected average annual housing supply growth rate <b>with</b> HAF	2.94 %
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. 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. The City implemented a second unit registration program in 2015, resulting in a significant surge in permits issued in the city. In addition, as housing prices increased significantly over the COVID-19 pandemic, many residents explored the option of adding a second unit to help offset the overall cost of their home, resulting in a further surge of second unit permits issued. In 2022, second units accounted for 85% of the permits issued in Brampton, and in 2021, second units accounted for 78% of the permits issued. The projection included in the application accounts for this significant skew towards second units, and accounts for a predicted decrease in second units being permitted due to stabilization of the registration program. The projections were verified by the City's consultant who completed the growth forecasts for Brampton Plan, and are in alignment with the Region of Peel's growth forecasts for Brampton.

### 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, and both programs would incentivize the development of more affordable housing during the time frame of the HAF. 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
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### Expected Results

Estimated number of permitted units the initiative will incent	1,500
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Estimated number of permitted units the initiative will incent within the 3-year projection period	600
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#### 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):

- ☒ 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

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:**

- 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.

- 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.

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

High degree of improvement

[explain]

The incentive programs are projected to account for almost 20% of the HAF incented units, and will make affordable and innovative housing products more financially feasible.

- 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 allow the City to directly support affordable and innovative housing projects in the city, maintaining the long-term affordability of the unit (25 years or more). The Housing Incentive Program is 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
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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
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Milestone 2	Housing Catalyst Project: Draft Contribution Agreements
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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 - Expansion of existing projects in this milestone would lead to additional permits and new affordable housing units being built			
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 to 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	2024-08-16	Completion Date	2024-09-30		
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
<b>Expected Results</b>					
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					150
Other expected results It is estimated that approximately 1,000 units over 10 years could be permitted through Inclusionary Zoning.					
<b>Evaluation Criteria</b>					
The following evaluation criteria will be used to assess the application.					
<b>This initiative supports the following objectives (select all that apply):</b>					
<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.		
<p>Explain how the initiative supports the area(s) selected</p> <p>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.</p>			
<b>Answer the following questions in relation to the proposed initiative:</b>			
<ul style="list-style-type: none"> <li>Duration: How long will it take to complete/implement the initiative?</li> </ul> <p>Within 2 years</p>			
<p>[explain]</p> <p>All aspects of the policy framework and implementation program will be established within two years.</p>			
<ul style="list-style-type: none"> <li>Timeliness: How long will it take to start to achieve additional permitted units as a result of the initiative?</li> </ul> <p>Over 2 years</p>			
<p>[explain]</p> <p>Implementation will take place within two years, and once implementation is complete, permits associated with Inclusionary Zoning will start to be realized within a year. Overall, this means that permits associated with Inclusionary Zoning will take over two years to materialize.</p>			
<ul style="list-style-type: none"> <li>Supply Impact: The extent to which the initiative will improve housing and community outcomes.</li> </ul> <p>Medium degree of improvement</p>			
<p>[explain]</p> <p>Following implementation, Inclusionary Zoning will increase units in close proximity to rapid transit, and will achieve close to 5% of the total HAF incented units.</p>			
<ul style="list-style-type: none"> <li>System Impact: The extent to which the initiative increases stability and predictability in the housing system.</li> </ul> <p>High degree of stability and predictability</p>			
<p>[explain]</p> <p>If approved, the Inclusionary Zoning framework has the potential to increase housing supply over the long-term and improve access to more affordable housing that would be maintained for 25 years. Inclusionary Zoning would implement affordability requirements in new residential developments in Major Transit Station Areas, significantly increasing the number of affordable ownership and rental units in the city, and setting long-term foundational requirements to ensure that a mix of housing prices and rents are provided where the market would not otherwise provide on its own.</p>			
Milestone 1	Finalize Policy Framework		
<p>Description</p> <ul style="list-style-type: none"> <li>- Draft and finalize policy framework for Inclusionary Zoning, including minimum unit threshold, affordability threshold, and transition policy</li> <li>- Public Meeting</li> <li>- Recommendation Report</li> </ul>			
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	2026-09-01	Estimated Costs	\$ 49,000,000
<b>Expected Results</b>					
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.					
<b>Evaluation Criteria</b>					
The following evaluation criteria will be used to assess the application.					
<b>This initiative supports the following objectives (select all that apply):</b>					
<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.		
<p>Explain how the initiative supports the area(s) selected</p> <p>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.</p>			
<b>Answer the following questions in relation to the proposed initiative:</b>			
<ul style="list-style-type: none"> <li>Duration: How long will it take to complete/implement the initiative?</li> </ul> <p>Over 2 years</p>			
<p>[explain]</p> <p>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 invest in a new rapid transit line - to confirm the investment, identify the relevant bus lines, build transit stops, procure the infrastructure and bus drivers and implement.</p>			
<ul style="list-style-type: none"> <li>Timeliness: How long will it take to start to achieve additional permitted units as a result of the initiative?</li> </ul> <p>Within 2 years</p>			
<p>[explain]</p> <p>Additional permits from the enhancement of existing transit lines will be seen within 2 years. However, as implementation of a portion of this initiative will take significant time, it will take over 2 years before additional permits are achieved through the new rapid transit line. However, the impact of this initiative will be substantial over the long-term planning horizon.</p>			
<ul style="list-style-type: none"> <li>Supply Impact: The extent to which the initiative will improve housing and community outcomes.</li> </ul> <p>High degree of improvement</p>			
<p>[explain]</p> <p>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. Investing in rapid transit will achieve almost 20% of the HAF incented units, and close to 35% of the units in close proximity to rapid transit.</p>			
<ul style="list-style-type: none"> <li>System Impact: The extent to which the initiative increases stability and predictability in the housing system.</li> </ul> <p>High degree of stability and predictability</p>			
<p>[explain]</p> <p>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. 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, and the additional heights and densities enabled through rapid transit will be permanent.</p>			
Milestone 1	Brampton Plan Schedules		
<p>Description</p> <p>- Update schedules and policies through Brampton Plan</p>			
Start Date	2023-09-01	Completion Date	2023-10-31

Milestone 2	Brampton Plan - Finalization				
Description - Final draft of Brampton Plan - Presentation to Council - Council endorsement of Brampton Plan					
Start Date	2023-11-01	Completion Date	2023-11-30		
Milestone 3	Enhancing Existing Transit Lines				
Description - Additional buses added to enhance 4 Zum Bus Rapid Transit lines - Adding buses to enhance the frequency of existing transit lines in the city will support increased densities and greater movement of residents across the city - Addition of buses will take place in stages, and full enhancement will be carried out over the time frame of the HAF					
Start Date	2023-12-01	Completion Date	2026-02-06		
Milestone 4	Investment in New Rapid Transit Line				
Description - Planning and design of new rapid transit line - Through the implementation of this design, roads identified as 'Support Corridors' through Brampton Plan will be established as 'Corridors', enabling additional heights (from 4 storeys up to 12 storeys) and densities, through the transition from local bus route to rapid transit line - The implementation of this work will start during the course of the HAF and continue past the time frame of the HAF. Significant growth will be expected to occur over the 10-year horizon					
Start Date	2024-09-02	Completion Date	2026-09-01		
Initiative 4	Revised Parking Standards				
Initiative Type	Implementing revised parking requirements such as reduced or eliminated parking spaces				
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
<b>Expected Results</b>					
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					150

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):

- ☐ 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

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:

- 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.

- 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.

- 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. Revised parking standards are estimated to account for close to 5% 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] Revised parking standards are critical for densification, housing growth, and creating complete communities in Brampton, working in alignment with transit investments. The actions identified in this initiative are necessary to meet the needs of the population and housing growth associated with densification, and the paid on-street parking pilot program is essential to managing parking as Brampton continues to densify, as this has remained an ongoing issue.			
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		

<b>Description</b> 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
<b>Expected Results</b>					
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					400
<b>Other expected results</b> 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.					
<b>Evaluation Criteria</b>					
The following evaluation criteria will be used to assess the application.					
<b>This initiative supports the following objectives (select all that apply):</b>					
<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.					
<b>Explain how the initiative supports the area(s) selected</b> 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.					
<b>Answer the following questions in relation to the proposed initiative:</b>					
• 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.					
• 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.					

<ul style="list-style-type: none"> <li>Supply Impact: The extent to which the initiative will improve housing and community outcomes.</li> </ul>			
Medium degree of improvement			
[explain] As ARUs are enabled across residential lots in the city, this initiative provides support for residents in developing more garden suites which has had limited uptake compared to second suites located within the main residential unit. This initiative will account for over 12% of the HAF incented units, and approximately 33% of the missing middle units.			
<ul style="list-style-type: none"> <li>System Impact: The extent to which the initiative increases stability and predictability in the housing system.</li> </ul>			
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. In addition, there is no geographic limitation to this initiative and resources and programs established through this initiative will be available to the public over the long-term.			
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 increase				
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
<b>Expected Results</b>					
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.					
<b>Evaluation Criteria</b>					
The following evaluation criteria will be used to assess the application.					
<b>This initiative supports the following objectives (select all that apply):</b>					
<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 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.					

<b>Answer the following questions in relation to the proposed initiative:</b>			
<ul style="list-style-type: none"> <li>Duration: How long will it take to complete/implement the initiative? Within 1 year</li> </ul>			
[explain] The policy framework and financial modeling tool will be completed within one year.			
<ul style="list-style-type: none"> <li>Timeliness: How long will it take to start to achieve additional permitted units as a result of the initiative? Within 1 year</li> </ul>			
[explain] Building permits associated with this initiative could materialize within one year of implementing the policy framework.			
<ul style="list-style-type: none"> <li>Supply Impact: The extent to which the initiative will improve housing and community outcomes. High degree of improvement</li> </ul>			
[explain] Missing middle building permits could achieve close to 20% of the HAF incented units, and 50% of the missing middle units.			
<ul style="list-style-type: none"> <li>System Impact: The extent to which the initiative increases stability and predictability in the housing system. Medium degree of stability and predictability</li> </ul>			
[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. The policy framework permits three units on a single residential lot, setting the stage for missing middle housing options in many neighbourhoods throughout the city. The policy framework being implemented is a critical component of facilitating missing middle housing and gentle densification in Brampton.			
Milestone 1	Policy Framework		
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
Milestone 2	Develop Design Guidelines		
Description - 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 - 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
<b>Expected Results</b>					
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.					
<b>Evaluation Criteria</b>					
The following evaluation criteria will be used to assess the application.					
<b>This initiative supports the following objectives (select all that apply):</b>					
<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 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 if focused.					
<b>Answer the following questions in relation to the proposed initiative:</b>					

<ul style="list-style-type: none"> <li>Duration: How long will it take to complete/implement the initiative? Over 2 years</li> </ul>			
[explain] Implementation of a pilot program for pre-zoning will take over 2 years.			
<ul style="list-style-type: none"> <li>Timeliness: How long will it take to start to achieve additional permitted units as a result of the initiative? Over 2 years</li> </ul>			
[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.			
<ul style="list-style-type: none"> <li>Supply Impact: The extent to which the initiative will improve housing and community outcomes. High degree of improvement</li> </ul>			
[explain] Following implementation, pre-zoning will significantly support the development of more housing. This initiative will account for 20% of the HAF incented units, and 37% of the units in close proximity to rapid transit.			
<ul style="list-style-type: none"> <li>System Impact: The extent to which the initiative increases stability and predictability in the housing system. High degree of stability and predictability</li> </ul>			
[explain] 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 for the coming decades. A regulatory framework for pre-zoning will lead to increased stability and predictability in land use planning and housing, and will provide long-term stability in the housing system with a greater mix of uses and alignment with transit-oriented heights and densities.			
Milestone 1		Comprehensive Zoning By-law Review	
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
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 - At this stage, permissions through the Zoning By-law will enable a significant amount of development. Many developments will not be required to go through the zoning by-law amendment process, saving them time and money, thereby incentivizing additional new units.			
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. Currently, several housing projects in the city are being stalled due to insufficient servicing - preventing housing growth and resulting in uncertainty and instability in the development process. 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
<b>Expected Results</b>					
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 and support future growth of new housing in the long-term. Insufficient infrastructure and servicing capacity has been identified by Council and staff as a key constraint to housing growth in Brampton, and this initiative will be foundational for unlocking growth potential and boosting housing supply.					
<b>Evaluation Criteria</b>					
The following evaluation criteria will be used to assess the application.					
<b>This initiative supports the following objectives (select all that apply):</b>					
<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.					

<b>Answer the following questions in relation to the proposed initiative:</b>			
<ul style="list-style-type: none"> <li>Duration: How long will it take to complete/implement the initiative? Over 2 years</li> </ul>			
[explain] Infrastructure and servicing capacity planning will be completed on a 5-10 year timeline.			
<ul style="list-style-type: none"> <li>Timeliness: How long will it take to start to achieve additional permitted units as a result of the initiative? Over 2 years</li> </ul>			
[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"> <li>Supply Impact: The extent to which the initiative will improve housing and community outcomes. High degree of improvement</li> </ul>			
[explain] Long-term impacts to housing supply will be substantial, and this initiative will work to achieve the City's long-term housing targets. Although no units will be permitted directly from this work in the timeframe of the HAF, this initiative will unlock the potential for a significant amount of growth throughout the city long-term and will support housing growth long after the HAF, in alignment with city building objectives (e.g. creating transit-oriented communities).			
<ul style="list-style-type: none"> <li>System Impact: The extent to which the initiative increases stability and predictability in the housing system. High degree of stability and predictability</li> </ul>			
[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. Insufficient infrastructure and servicing capacity has been identified by Council and staff as a key constraint to housing growth in Brampton, and this initiative will be foundational for unlocking growth potential and boosting housing supply across the city.			
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 - Confirm the relative rate, timing and location of development and redevelopment in the city to ensure that an adequate supply of housing is maintained to accommodate population forecasts and meet housing targets			
Start Date	2023-11-16	Completion Date	2024-12-27
Milestone 2	Identify Priority Needs		
Description - Confirm and review priority areas for servicing due to gaps in servicing and insufficient infrastructure (ex. Brampton's Queen Street corridor) - Identification of priority infrastructure for investment and advocacy for servicing			

Start Date	2025-01-06	Completion Date	2025-12-26
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Milestone 3	Policy Recommendations and Advocacy
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## Description

- Policy recommendations, reporting and advocacy for new servicing projects based on Brampton's current and future needs (dependent on the outcomes of the dissolution of the Region of Peel and how servicing will continue in the region and for the city)
- Brampton will advocate for additional servicing capacity and utilize funding from the HAF to allocate additional funds for servicing

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 \$	22,908,100
	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 Publication 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](mailto: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.

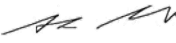
**14. Paramountcy.** To the extent of any conflict, ambiguity or inconsistency between the provisions of these terms and conditions and any other documents provided to the Applicant, the provisions of these terms and conditions shall prevail and replace any existing terms and conditions in place with 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.**

Steve Ganesh Full legal name of Applicant	Date Signed June 7, 2023
 Signature of Applicant authorized signatory	Steve Ganesh Name of Applicant Authorized signatory
Commissioner, Planning, Building & Growth Management Title of Applicant Authorized Signatory	

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