



# HOUSING ACCELERATOR FUND

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## 2024-2026 Action Plan

**City of Saint John**

15 Market Square  
Saint John NB E2L 4L1

## **City of Saint John Housing Accelerator Fund 2024-2026 Action Plan**

**July 10, 2023** - Approved for submission to Canada Mortgage Housing Corporation by Common Council

**December 18, 2023** - CMHC Contribution Agreement approved by Common Council

**January 2, 2024** - CMHC - City of Saint John Contribution Agreement Executed

# Objectives

The primary objectives of the program are to create a greater supply of housing at an accelerated pace and enhance certainty in the approvals and building process.

# Priorities

Initiatives within the Action Plan shall support the following priorities:

1. Support 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.
2. Support 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.
3. Support the development of low-carbon and climate-resilient communities.

# Commitments

**1,124 new permitted units** from 2024 to 2026

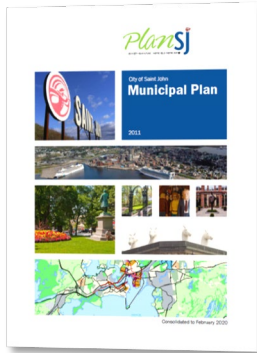
## Housing Form

- “Missing middle” - 15%**  
164 new units permitted
- Apartment units - 71%**  
805 new units permitted
- Other building forms - 14%**  
155 new units permitted

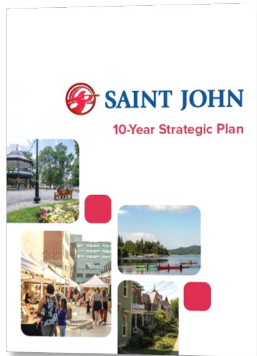
## Housing Affordability

- Affordable units- 9%**  
101 new units permitted

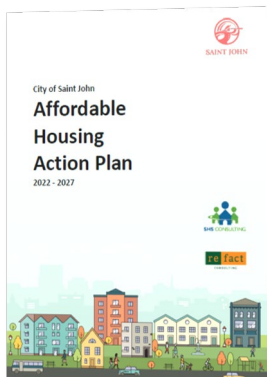
# Strategic Alignment



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- *The HAF Plan supports the implementation of the Municipal Plan's vision of smart growth and complete communities, where the city's neighbourhoods are comprised of mixed income living and offer a range of diverse housing choices to meet different life-cycle needs*
  - *The HAF Plan expedites the delivery of the Municipal Plan's neighbourhood revitalization program through initiatives that target key intensification areas, primary corridors and opportunities to add "gentle density." The Plan further aligns with the General Housing Policies of the Municipal Plan (HS-1-11), Affordable Housing (HS-12-16), and Secondary Suites (HS-20-21).*
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- *The HAF Plan supports the 10-Year Strategic Plan (2023-2027+)'s population growth target of an additional 15,000 residents over 10 years. To adequately respond to this growth target, housing starts will need to ramp up to approximately 700 new units added each year.*
  - *The HAF Plan expedites several additional objectives and actions, including growing the tax base, sale of City landholdings, development of a North End Neighbourhood Plan, expansion of incentive programs, implementation of the Affordable Housing Action Plan, and obtaining external funding for infrastructure investment.*
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- *The HAF Plan implements the 2022-2027 Affordable Housing Action Plan's objectives, in particular as it relates to cultivating a more responsive housing system and expanding the supply and range of affordable housing options.*
  - *The HAF Plan targets 30% of new construction to consist of affordable units. This target is based on 15-year historical trends on the basis of 900 new units over the 5 lifespan of the Plan. The HAF Plan targets at minimum 1,124 new units over the next 3 years. Therefore, a lower target for affordable housing units has been set at 9%.*
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# Summary of Initiatives

#	Initiative	Start Date	Completion Date
1	North End Secondary Plan - Phase One	2024-02-01	2026-02-01
2	Housing Concierge Program	2024-01-02	2025-01-01
3	Unlock Gentle Density	2024-01-02	2025-05-31
4	Capitalize Affordable Housing	2024-01-02	2024-12-01
5	Leverage Public and Underutilized Lands	2024-01-02	2025-04-01
6	Zoning By-law Reform	2024-01-02	2025-04-01
7	E-Permitting One Stop Development Shop	2024-12-02	2026-05-31
8	Governance Reform	2024-01-02	2026-04-01

# Initiative 1

**Initiative**

North End Secondary Plan - Phase One

**Description**

The North End is an existing walkable, complete community in need of revitalization. This initiative will expedite a Community Improvement Plan (CIP) with an infill strategy and infrastructure roadmap for the City's North End. Subsequent phases, beyond the scope of this initiative, will complete the Plan and develop a monitoring strategy. The infill strategy will seek to increase density in key corridors while preserving low-rise areas through the development of the Community Improvement Plan (CIP). The strategy will be developed in concert with an infrastructure roadmap to ensure adequate servicing is planned over the long term. HAF funding will be used to increase staff resources, including design expertise, and infrastructure modeling. The CIP will leverage other HAF initiatives (e.g. incentives, land acquisition) to serve as a template for further urban neighbourhood revitalization efforts, in alignment with the smart growth goals of the City's municipal plan. This initiative seeks the triple bottom line of economic development, social good, and the environmental benefit of revitalization over greenfield development.

**Start Date**

2024-02-01

**Completion Date**

2026-02-01

<b>Milestone 1</b>	Onboarding of project manager, approval of plan boundaries, and completion of project charter	2024-02-01	2024-06-15
<b>Milestone 2</b>	Infrastructure Monitoring Program	2024-02-01	2024-08-01
<b>Milestone 3</b>	Preparation of RFP for North End Secondary Plan, RFP Bid period, and awarding of RFP.	2023-02-01	2024-06-15
<b>Milestone 4</b>	Development of Phase 1 - Community Improvement Plan (CIP) and infill strategy	2024-06-15	2025-07-15
<b>Milestone 5</b>	Development of Infrastructure Roadmap	2024-07-01	2025-09-01
<b>Milestone 6</b>	Adoption of CIP, infill strategy and associated by-law amendments	2025-07-30	2025-12-27
<b>Milestone 7</b>	Communications and awareness	2026-01-05	2026-02-01

# Initiative 2

**Initiative** Housing Concierge Program

**Description** The Housing Concierge initiative primarily targets increase in larger purpose-built rentals, both existing approved but not permitted, and future projects. A project champion will work with building, heritage, infrastructure, and planning staff to proactively identify problems from pre-application to issuance of permit for each major project. The champion will play a key role in deploying a construction challenges grant program in combination with permit fee reduction or reimbursement for eligible projects. Preferred projects will align with objectives of the City's plans and in adherence with the equity and climate goals of HAF. HAF funding will be used to increase staff capacity and expand incentives. Increased capacity over a 3-year will provide a template for permanent customer service enhancements with the One Stop Development Shop, a "concierge" service for housing developers. The program will be communicated via an annual developer roundtable event.

**Start Date** 2024-01-02

**Completion Date** 2025-01-01



<b>Milestone 1</b>	Complete project charter and staff capacity building	2024-01-02	2024-04-08
<b>Milestone 2</b>	Adoption and Implementation of expanded incentive program for purpose-built rentals	2024-01-01	2024-08-01
<b>Milestone 3</b>	Implementation of project champion concierge service and annual private sector developer roundtable	2024-01-01	2025-01-01

# Initiative 3

**Initiative**

Unlock Gentle Density

**Description**

The initiative targets reduction in requirements and approval time for semi-detached, townhouse, other missing middle forms and accessory dwelling units (ADUs) across the City. Subdivision By-law amendments will be made to reduce timelines on creating infill lots, in addition to amendments to ADU zoning requirements and introduction of model schematic plans for two to six unit dwellings and ADUs. To implement the program, a construction challenges incentives/fee reimbursement program and building education program will be rolled out. The permit reimbursement program would include upfront planning, infrastructure, building, and heritage fees. Builder education will ensure awareness of low-rise design guidelines and best practice for infill, . Gentle density development fulfills the vision of the Municipal Plan's stable residential areas by maximizing existing infrastructure to provide building forms that are more affordable. HAF funding will be used to increase staff capacity to deliver the program, commission model schematic plans, provide incentive grants/fee reimbursements for eligible, shovel-ready projects, in addition to builder education.

**Start Date**

2024-01-02

**Completion Date**

2025-05-31

<b>Milestone 1</b>	Scoping of project and building staff capacity	2024-01-02	2024-05-11
<b>Milestone 2</b>	Complete project charter and award RFP for "missing middle" two to six unit dwelling/ADU model schematic plans and builder education	2024-01-02	2024-06-15
<b>Milestone 3</b>	Development of schematic plans and builder education	2024-06-15	2024-12-01
<b>Milestone 4</b>	Development of incentive program/permit fee reimbursement	2024-01-02	2024-08-01
<b>Milestone 5</b>	Adoption of Subdivision By-law amendments to implement initiative	2024-06-01	2024-12-01
<b>Milestone 6</b>	Adoption of program and staff training to implement	2024-12-01	2025-05-01
<b>Milestone 7</b>	Communications rollout	2025-05-02	2025-05-31

# Initiative 4

**Initiative** Capitalize Affordable Housing

**Description** The initiative will respond to the need for deeply affordable units in Saint John by enlarging the municipality's role as a coordinator, funder, and facilitator of affordable housing through non-profit partners and ancillary private sector developers. The program will address known challenges for the non-profit sector, with a particular emphasis on capacity building and early stage development. The program will provide upfront funding to trusted partners who are targeted for funding through the Province's Affordable Rental Housing Program or eligible CMHC projects. There are currently 250 units in the Saint John region targeted for funding. The program will also include reimbursement for a portion of planning, building, infrastructure and heritage fees for eligible affordable housing projects for a trial 3-year period. HAF funding will be used to increase staff capacity to deliver the program and replenish existing incentives to fulfill the objectives of HAF through the creation of deeply affordable units. The program will aim to help create approximately 5% more affordable housing units than otherwise would have been created through local coordination, support, and incentives.

**Start Date** 2024-01-02

**Completion Date** 2024-12-01

<b>Milestone 1</b>	Complete project charter	2024-01-02	2024-04-01
<b>Milestone 2</b>	Further non-profit sector engagement and best practice review	2024-12-02	2024-04-01
<b>Milestone 3</b>	Adopt amendments to Affordable Housing Grant Program	2024-01-02	2024-06-15
<b>Milestone 4</b>	Develop and implement incentive/fee reimbursement program	2024-04-01	2024-12-01

# Initiative 5

**Initiative**

Leverage Public and Underutilized Land

**Description**

The initiative will create a public GIS inventory of all public lands in addition to underutilized lands within the city boundaries for the purpose of coordinating redevelopment opportunities with appropriate levels of government and partners such as non-profit housing providers and land banks. The inventory will be created simultaneous to amendments to the City's Land Acquisition and Disposition policy, intended to formalize a municipal process of disposition of land for affordable housing. Current service level for disposition of land averages 1 property every 1-2 years on average in reaction to expressions of interest. This initiative will introduce proactive offerings to the community and increase service level by 50%. The inventory will be developed closely with stakeholders to increase its usability and effectiveness. Partnerships will include non-profit organizations whose aims include acquiring and repurposing land for affordable housing through land banks and land trusts. The land inventory will build on existing advocacy efforts such as the introduction of a vacant lot fee, as well as collaborating closely with New Brunswick Housing on provincially owned land (e.g former school sites). The initiative's budget will provide for increased staff capacity to develop and administer the program over a 3-year period and policy updates. Through land, the initiative will reduce upfront capital barriers to help increase housing supply, with a particular focus on as-of-right affordable housing, in concert with Zoning By-law Reform.

**Start Date**

2024-01-02

**Completion Date**

2025-04-01

<b>Milestone 1</b>	Complete project charter, stakeholder engagement and scoping of root problem	2024-01-02	2024-06-01
<b>Milestone 2</b>	Development of enriched GIS inventory of public and underutilized lands	2024-04-01	2024-12-15
<b>Milestone 3</b>	Research and amendments to Land Acquisition and Disposition Policy	2024-06-01	2025-02-01
<b>Milestone 4</b>	Adoption of inventory and policy	2025-02-01	2025-04-01

# Initiative 6

**Initiative**

Zoning By-law Reform

**Description**

The initiative will expedite Zoning By-law reform to facilitate affordable housing through lessening requirements on converted dwellings, increasing as-of-right affordable housing, upzoning of the low-density R1 zones, and reducing or streamlining prescriptive design requirements (e.g. glazing, step backs) within the city center zones. The initiative will coordinate bulk housekeeping amendments to remove unnecessary developer agreement conditions (S.59 conditions) on all properties identified through the Leveraging Lands and North End initiatives. HAF funding will be used to increase staff capacity and commission consultants to analyze past application files, conduct best practice research, and engagement where necessary. The initiative will reduce development approval timelines and risk of NIMBYism towards projects that align with the Municipal Plan.

**Start Date**

2024-01-02

**Completion Date**

2025-04-01



<b>Milestone 1</b>	Complete project charter and onboarding staff or consultant.	2024-01-02	2024-03-31
<b>Milestone 2</b>	Analysis of past development files, environmental scan, and best practice research, drafting and awarding of RFP, if necessary.	2024-04-01	2024-07-01
<b>Milestone 3</b>	Public engagement, development, and adoption of amendments.	2024-07-02	2025-02-01
<b>Milestone 4</b>	Increase the maximum number of dwelling units permitted in urban residential zones to four, as appropriate.	2024-07-02	2025-02-01
<b>Milestone 5</b>	Increase the maximum number of dwelling units permitted within residential intensification areas to six, as appropriate.	2024-07-02	2025-02-01
<b>Milestone 6</b>	Where appropriate in terms of servicing capacity and Municipal Plan policy, increase density in proximity to post-secondary education institutions and primary corridors.	2024-07-02	2025-02-01
<b>Milestone 7</b>	Increase maximum height allowance in the Mid-Rise Residential zone (RM) by up to 2 storeys.	2024-07-02	2025-02-01
<b>Milestone 8</b>	Permit garden suites and secondary suites within all residential zones as appropriate.	2024-07-02	2025-02-01
<b>Milestone 9</b>	Complete staff training to implement amendments.	2025-02-02	2025-04-01

# Initiative 7

**Initiative**

E-Permitting One Stop Development Shop

**Description**

The initiative will include researching e-permitting software, analyzing options, selecting a software provider and implementing the software to replace existing software that is out of date and no longer facilitates efficient permit reviews and approvals. The initiative will result in a systemic improvement to building, planning, and enforcement permitting that will greatly improve efficiency and customer service. HAF funding will be used to kickstart the initiative and train staff. The initiative will result in long-term improvements to facilitating new housing and other development within the City. Taking advantage of the system overhaul, One Stop Development Shop staff training to implement the system will be coordinated with other HAF policy and process improvement initiatives.

**Start Date**

2024-12-01

**Completion Date**

2026-05-31

<b>Milestone 1</b>	Engage consultant to determine needs analysis	2024-12-01	2025-04-01
<b>Milestone 2</b>	RFP development and issuance	2025-04-02	2025-07-15
<b>Milestone 3</b>	Award RFP for new software implementation	2025-07-15	2025-10-31
<b>Milestone 4</b>	Staff training and implementation	2025-10-31	2026-05-31

# Initiative 8

**Initiative**

Governance Reform

**Description**

The initiative will investigate governance enhancements that would increase the supply of affordable housing in Saint John over the long term. Various reform options will be explored, including a municipal housing entity, responsible for implementing the City's Affordable Housing Action Plan and further driving development of non-market housing beyond the lifespan of HAF. HAF funding will be used for external expert consultant support, as well as for steps toward implementation of the chosen option. All work will be shared openly with Saint John regional partners to maximize collaboration within the regional housing market.

**Start Date**

2024-01-02

**Completion Date**

2026-04-01

<b>Milestone 1</b>	Complete project charter	2024-01-02	2024-04-01
<b>Milestone 2</b>	Issuance of RFP for governance model research, including a gap analysis of non-profit housing sector	2024-02-01	2024-04-01
<b>Milestone 3</b>	Engagement, development of model, and presentation of final report to Common Council with preferred option	2024-04-01	2025-04-01
<b>Milestone 4</b>	Implementation of governance reform recommendations	2025-04-02	2026-04-01

