

Maximizing Community Outcomes with Housing Accelerator Funding (Q1 2026 Report)

Recommendation:

THAT Council receive for information the report titled “Maximizing Community Outcomes with Housing Accelerator Funding (Q1, 2026 Report), dated March 24, 2026.

Report Purpose and Summary Statement:

The report provides an update on the work undertaken relative to the City’s Housing Accelerator Fund grant and how this links to wider initiatives underway to continuously improve services to the community with respect to housing and related infrastructure. A related report is provided concurrently including the Housing Action Plan Update prepared by the Planning and Building Department.

Previous Council Action:

Following Council resolution from July 2023, on December 11, 2024, the City and Canada Mortgage and Housing Corporation executed a Contribution Agreement to govern the award of up to \$16.6M in funding for housing and related infrastructure investments.

Financial Impact:

Up to \$16.6M in grant funding was awarded to the City conditional on meeting the milestones agreed and achieving the targets for housing per the Contribution Agreement.

Funding Source:

Federal funding is provided by Canada Mortgage and Housing Corporation through the Housing Accelerator Fund grant program.

Strategic Alignment:

Liveable Community; Engaged, Healthy Community; Governance and Corporate Excellence.

Communications:

The City issued a news release in February 2025 announcing the award of HAF funding. The City is coordinating HAF related communication under the banner of a “*Housing Action: Building our Community for All*” communication strategy that coordinates narratives about housing and the breadth of projects and services undertaken. The City’s website will be updated with the specific achievements made possible through the grant following this report.

To: Mayor and Council

Maximizing Community Outcomes with Housing Accelerator Funding (Q1 2026 Report)

BACKGROUND:

In 2023, Council resolved to apply for a grant from the federal government under the Housing Accelerator Fund (HAF) administered by Canada Mortgage and Housing Corporation (CMHC). In December 2024 the City signed a Contribution Agreement with CMHC governing the award of up to \$16.6M in HAF funding for projects and initiatives. The Contribution Agreement was successfully amended in August 2025 to update the deadlines for five of the seven milestones. Attachment 1 outlines the amended schedule and targets for the HAF funding under the Contribution Agreement. Staff meet with CMHC at least quarterly to review progress on the milestones and initiatives.

Activities under the HAF funding were informed by findings from the [Housing Needs Report](#) completed in September 2024 and is also aligned with the subsequent [Housing Action Plan](#) received by Council on November 12, 2024. Council will receive a related update on the Housing Action Plan concurrently with this report.

The City has taken real action to remove barriers and speed up housing delivery through updated policies, streamlined approvals, and modernized permitting. Maple Ridge is exceeding provincial housing targets and implementing new and innovative programs to help housing get built faster. This report summarizes some of the specific initiatives implemented with support from CMHC grant funding.

ANALYSIS:

Discussion:

Housing solutions require infrastructure, partnerships, and a strong local economy. Cities create the conditions for housing through planning, approvals, and infrastructure investment, but homes are delivered by builders, non-profits, and senior governments. Maple Ridge takes a thoughtful approach to growth, and advocating for our fair share of investments, to ensure housing is aligned with infrastructure (e.g., roads, parks, facilities), services, the Official Community Plan, and environmental protection.

Maple Ridge has a healthy market for townhomes and single-family homes. There has been a lot of attention in the media on the challenging market for developers and it is true that macroeconomic factors are putting downward pressure on housing unit growth. Some parts of the local housing market remain robust, and some are lagging such as the market for condominiums.

Growth in condo units is lagging across the region, and across Canada. The [Spring 2026 Housing Supply Report](#) from CMHC reported a 6% rise in year over year housing starts in total but indicated that the future pipeline of condominiums are weakening with presales dropping and unsold inventories climbing in key markets. Purpose-built rental developments were a focus for housing supply in 2025. Nationally, the construction of rental units was nearly twice the 10-year average.

The City is planning for intentional growth for our fast-growing community by enabling development in the right places—near transit, the Town Centre, and areas where infrastructure can support growth. The goal is to build a livable community for all—so young people can rent locally, families can find suitable homes, and seniors can downsize. Intentional housing growth also supports our diversified, thriving economy, attracting businesses who need a local skilled labour pool, so people can live, work, and play in Maple Ridge

The City has undertaken considerable work to deliver initiatives that foster more housing units and housing options for residents and that provide enhancements to the infrastructure on which the City relies. This work is part of Council's Strategic Plan to improve the liveability of the community while maintaining our high standards and meeting regulatory obligations.

Staff worked to align the milestones and initiatives for HAF projects with existing priority projects and policy and planning work underway, to expand beyond what is already being achieved within the scope of the City's Financial Plan and budget. Coordination of this work has been a focus from the outset. In January 2026, the City completed its first annual report to CMHC on the implementation of the HAF funding and initiatives.

HAF Housing Unit Targets

When the City applied for the HAF grant in 2023-2024, it committed to facilitate an increase of 2,863 permitted housing units by 2028 across a range of housing unit types as shown in Table 1. Many factors influence how many and which types of units are built at any given time. Many of these are outside the City's control. The City is focused on the actions within its control that foster processes and practices that make it as frictionless as possible to build in Maple Ridge. This work is guided by the priorities outlined in the Housing Needs Report (2024).

Based on building permit data during the reporting period, Maple Ridge has already achieved 81.1% of the target for "missing middle" housing units (e.g., row houses, duplexes and low-rise apartments) for the full four-year program. Good progress has also been made on the number of total units in close proximity to rapid transit. For year one, the City achieved 21.8% of the total target of new units, this is slightly below one quarter of the total units expected for the full four-year program.

Table 1. HAF Targets for Permitted Housing Units by 2028 (as measured by building permits issued January 1 – December 31, 2025)

Housing Units	Target Increase by 2028	Reported Permits	Percent achieved to date
Multi-unit housing in close proximity to rapid transit	2,151	446	20.7%
"Missing middle" housing units	217	176	81.1%
Other multi-unit housing units (not in close proximity to rapid transit)	45	0	0%
Other housing units (single detached or other units e.g. secondary suites)	450	3	0.67%
Total (net additional units)	2,863	625	21.8%

The City also reported that 439 of all net new units reported in Table 1 were affordable units. The target for the program is that 1% of all new units are affordable units. Therefore, the City has already exceeded this requirement with 15% of the total 2,863 required units being affordable units based on year one data. Additional affordable units are anticipated in future reports which means that the City will continue to exceed the 1% target for affordable units by the end of the four-year funding term.

With respect to other housing units, nine new single units permitted in 2025 however there were also 6 units demolished leaving a net total of 3 new single dwelling units in the market.

The targets are calculated at the total level and not broken down by year, so while the total reported to date is below $\frac{1}{4}$ of the total target, there is some time for the program adjustments and new initiatives the City has delivered to positively impact new housing units relative to the four-year target.

Many communities that received HAF funding set targets at time when market forecasts were more favourable and costs of construction were not projected to rise as quickly as they have due to macroeconomic factors such as tariffs and inflation. As the forecast is more uncertain in the remaining years of the program, staff are focused on areas within the City's control that can mitigate these macroeconomic factors as much as possible. However, it is possible that the total number of units by the final year of the program will not have met the target based on the more optimistic forecasts at the outset of the agreement.

For this reason, some of the initiatives identified for grant expenditures are conditional on progress towards the target, reflecting the conditional funding rules for a portion of the HAF grant. Staff are working closely with CMHC to maintain regular contact on progress towards the target and delivery of initiatives and providing clear rationale for outcomes in its reporting.

HAF Action Plan Milestones and Initiatives

The City committed to deliver seven (7) initiatives with twenty-two (22) milestones as part of its funding agreement. Attachment 1 outlines the detailed breakdown of these milestones along with end dates and estimated number of units incentivised. Table 2 provides a summary of the seven initiatives and their milestones as reported to CMHC in January 2025.

Table 2. HAF Action Plan Initiative and Milestone Status Summary

	Initiative	Milestones	Status
1	Conduct a development approvals process review	Upgrade development application software to AMANDA7	Completed
		Conduct a best practices review of development bylaws, policies and guidelines	Completed
		Review design guidelines	Completed
		Conduct a lean process review on all major development processes and embed efficiencies in workflow automation	On Track
2	Modernize and digitize permit processes for improved efficiency and performance monitoring	Implement digital plan submission software – Dig-E-Plan	Completed
		Develop a reporting system using AMANDA7 to monitor performance	Completed
		Update and digitize guides, manuals and public-facing resource to enable future expansion of e-permitting	Completed
3	Promote housing diversity and affordability with streamlined and prioritized development applications	Create a development application prioritization criteria framework aligned with the City's development priorities and delivery of housing targets	Completed
		Create a concierge service to facilitate high value projects and to expedite non-market housing and purpose-built rental developments	Completed
		Implement a certified professional program to expedite building permit issuance for complex developments	Completed

	Initiative	Milestones	Status
4	Design and implement pre-approved building plans to encourage accessory dwellings	Adopt the federal design catalogue	Completed
		Explore and implement non-permitted accessory dwelling compliance options	Completed
		Develop pre-approved plans for smaller single-family lots with accessory dwelling units without lanes	Completed
		Develop pre-approved site plans and home designs for homes with one or two accessory dwelling units without lane access	Completed
		Implement an expedited process for certain simple types of development applications	Completed
5	Optimize municipal land and zoning strategies for affordable housing development	Create inventory of municipal land, optimizing it for affordable housing and amenities	Completed
		Determine the feasibility of implementing inclusionary zoning requirements, in transit-oriented areas and key growth corridors	Completed
6	Explore incentive programs for non-market and targeted housing	Review and update the city-wide density bonus program	Completed
		Introduce targeted financial incentives for affordable housing and purpose-built rentals	On Track
		Develop an incentive program to promote construction of missing middle housing forms	On Track
7	Align parking and mobility standards to support transit-oriented development	Align parking and mobility requirements along transit-oriented areas with current best practices	Completed
		Review parking requirements as a targeted financial incentive for affordable housing and purpose-built rentals in the Town Centre	Completed

Two initiatives still have a total of three milestones in progress. These are on track for delivery by the due date and the remaining five initiatives are all completed.

Regarding initiative two, which is focused on a development approvals process review, three of the four initiatives are completed and the remaining initiative – a lean process review of all major development approval processes and embedding efficiencies through workflow automation is substantially advanced and on track for completion by the end of June 2026.

With respect to initiative six, which is focused on optimizing municipal land and zoning strategies for affordable housing development, work is complete on reviewing the city-wide density bonus program and the remaining two milestones are on track for completion by the end of June 2026. Staff will be bringing forward a separate report to propose options for development incentives for affordable housing, missing middle and purpose-built rental units.

Outcome Highlights

Much of the work included in Table 2 was identified as a priority for the City and in some cases was underway prior to receiving the approval for the HAF funding. However, the grant has been critical in accelerating this work and driving the new units outlined in Table 1. The work spans almost every department of the City and is a truly collaborative effort reflecting the OneCity approach that is core to Maple Ridge's culture.

Particular highlights from the completed initiatives and milestones are:

- **Successful implementation of the Velocity (Concierge) program:** five developers with major complex projects of particular value to achieving outcomes for residents are now engaged in the program supported by dedicated staff (funded through the HAF) to help minimize friction and reduce barriers to success in implementing their projects.
- **Implementation of the Certified Professional Program:** this program is receiving excellent feedback from the development community and is enabling more focused use of City staff time as builders and developers use certified third parties to undertake analysis and ensure compliance with regulations for major projects. These certified projects are then more quickly reviewed by the City to ensure compliance. This program also introduced staged permitting which has been a game changer for some projects, enabling a better financing approach and accelerating staged construction while regulatory requirements continue to be enforced.
- **Digitization of plan review and implementation of pre-reviewed plans:** this has been critical to reduce time for processing of new applications through the Dig-E-Plan review process and through the provision of pre-reviewed site plans, and the federal design catalogue. This reduces the time to market for certain types of housing with pre-reviewed site plans and design examples.
- **Revisions to the Parking Bylaw:** to align with other housing policy and practice improvements required through provincial legislation, and under the City's Strategic Transportation Plan. These changes recognize that the needs of the community are changing and more flexible approaches can address residents' needs for onsite parking.
- **Creating and inventory of municipal land:** this enables the City to identify areas where it can use its land more effectively to partner with other levels of government and the development community to foster affordable, non-market and purpose-built rental housing units.

- **Development services optimization (DSO):** this comprehensive project has been a game changer in modernizing, digitizing and streamlining development services delivered by the City. Considerable work has been completed and the project is continuing throughout 2026 with HAF support. It has enabled the creation of an online portal for many building permit types and stages and will soon move to fully online planning, building and engineering services for some permits and processes. The project has also led to bylaw and policy innovations and standardized operating procedures to remove waste and delays and minimize friction in the process for staff and the development community. A review of the Maple Ridge Building Bylaw No. 6925-2012 has been completed, and the bylaw is currently being rewritten and will be brought back to Council for approval of amendments. Gains from this work will be long term, but short-term metrics are showing that processing times have already been reduced by several weeks for some permit types. This represents a real cost saving for the property owners and developers and improved use of City resources. The lean process review for all development services major processes is substantially advanced and is expected to be completed by June 2026. This will inform the remaining process improvements scheduled as part of the DSO project.

The regulatory environment for builders in Maple Ridge has changed dramatically in the past two years. With investments in new processes and digitization Maple Ridge has reduced new home permit times by 80% for some permit types while maintaining our standards and ensuring regulatory obligations are met. The City was one of the first municipalities in BC to introduce a Certified Professional Program and the first to put in place a Development Concierge to streamline approvals.

The work supported by the HAF grant is part of a wider context of the work to build a community for all in Maple Ridge. The City is undertaking significant planning and engagement processes to make way for future development, especially in anticipation of Bus Rapid Transit. The arrival of BRT is an exciting opportunity to transform our community and bring new forms of commercial and residential development. Staff are planning for this growth intentionally and with a focus on environmental protection and maintaining and improving the livability of the community for all our residents.

The City is aligning housing decisions with long-term infrastructure planning and capital investments. Council's 2026–2030 Capital Plan includes nearly \$432 million in planned spending to support transportation, utilities, public safety, and community facilities. Together with investments made through HAF funding, this is resolving infrastructure challenges that matter most to our residents such as reducing traffic congestion and improving resiliency to wildfires, flooding and other hazards.

Strategic Alignment:

The City's work related to housing fosters a liveable community and an engaged, healthy community as Maple Ridge continues to grow. The investments being made using HAF grant funding are supporting broader actions underway in the City to improve our systems and processes related to housing through the development services optimization program which supports the strategic priority of governance and corporate excellence.

Communication:

The City and CMHC have a shared interest in ensuring transparency and communicating how grant funding is being leveraged to support Maple Ridge residents.

The Contribution Agreement requires that the City acknowledge CMHC funding on major projects and communications documents related to the milestones and initiatives and that data reported to CMHC is made public within three months of the report submission. This includes housing data and progress on milestones and initiatives. The City has content on the website and has provided news releases and information bulletins where appropriate related to HAF supported projects. Following receipt of this report by Council, the website will be further updated to reflect the status of initiatives and targets based on the data in this report. As major capital projects are put in place recognition of CMHC funding will be included and potential shared events or announcements will be made.

City communication on HAF work fits into a broader context of the *Housing Action: Building Our Community for All* communication's plan. This plan aligns all related housing and infrastructure improvements underway at the City to create clear and consistent messaging and ensure transparency for residents.

Financial Impact:

To date, the City has received \$8,316,485.00 which represents half (50%) of the approved HAF grant maximum funding of up to \$16,632,970.00. Funding is conditional on achieving the milestones and targets laid out in the Contribution Agreement. Advances are provided quarterly starting in 2024 and ending in 2028. The funding term became effective on December 11, 2024, and ends on December 11, 2028. The final reporting is due within 90 days of the end of the fourth year of the program (i.e., by March 11, 2029).

The HAF grant has been allocated by staff across both operating initiatives (e.g., expert advice from consultants, additional temporary staff to accelerate implementation and direct program delivery costs) and capital expenditures (e.g., improvements road infrastructure such as the widening of Golden Ears Way in partnership with TransLink, and improvements to drainage services to accommodate densification of multi-unit housing types). Eighteen per cent (\$3M) of the HAF grant supports the 22 milestones in the action plan. The remaining 82% (\$13.6M) of the grant is dedicated to necessary capital improvements that enable the liveability of the community to be maintained and enhanced while increasing total housing units.

CONCLUSION:

The City is leveraging HAF grant funding to maximize the positive benefits for the community with respect to housing and supporting infrastructure. Great progress has been made on implementation of initiatives to achieve the required milestones. Factors outside the City's control will continue to influence the actual housing starts and completion. However, the work the City is undertaking is key to fostering the conditions needed to achieve the required housing targets for more housing units and a more liveable community for all in Maple Ridge.

Maple Ridge is fostering the right development in the right places—focusing housing near transit and Town Centre areas, providing options and aligning housing with infrastructure and services so the community stays livable and our natural spaces are protected.

Prepared by: Phil Sanderson, Manager of
Corporate Strategy and Business
Transformation

Attachments: (A) Attachment 1 – Housing Accelerator Fund Initiatives,
Milestones and Targets

Report Approval Details

Document Title:	Maximizing Community Outcomes with Housing Accelerator Funding (Q1 2026 Report).docx
Attachments:	- Attachment 1 - Housing Accelerator Fund Initiatives, Milestones and Targets.pdf
Final Approval Date:	Mar 18, 2026

This report and all of its attachments were approved and signed as outlined below:

Zvi Lifshiz, Director of Corporate Strategy/Chief Strategy Officer

Carolyn Mushata, Director of Legislative Services and Corporate Officer

Scott Hartman, Chief Administrative Officer