

Fact Sheet: About HAF

Housing Accelerator Fund (HAF)

About the Project

In Spring 2023, the Government of Canada launched the Housing Accelerator Fund (HAF) to help local governments make significant changes that will boost the number of homes being built across the country.

The Town of Yarmouth received \$2.3 million through this program to implement its Housing Action Plan, with a goal of adding 119 new homes over the next three years.

To reach this goal, the Town has developed a detailed plan with five key initiatives designed to support and accelerate housing development.

What is the HAF?

The HAF is a federal program run by the Canada Mortgage and Housing Corporation (CMHC). It helps municipalities remove barriers to building new homes and supports the creation of a variety of affordable, climate-resilient housing options.

As part of Canada's National Housing Strategy, HAF provides funding for local governments to carry out creative plans that speed up housing construction. The program aims to help build more than 100,000 new homes across the country in its first three years.

5 Initiatives



Initiative 1: Create a Surplus Lands Program for Affordable Housing



Initiative 2: Develop a Parking Management Strategy



Initiative 3: Regulatory Changes to Support Housing
Share your feedback on this initiative by November 20th!



Initiative 4: Create a Priority Approvals Stream for Housing Projects



Initiative 5: Development Incentives Program

HAF Amendments Timeline

**HAF
Amendment
Drafting**
Spring-
Fall 2025



**We Are Here
Public
Engagement***
Fall 2025

**HAF
Amendments
Package
Adoption**
Fall/Winter
2025



* Engagement is happening concurrently with the Planning Review project.

HAF Fact Sheet

Initiative 1



Create a Surplus Lands Program for Affordable Housing

Goal of the initiative: Identify underused Town-owned land and allow as-of-right development to support affordable housing, reducing the need for lengthy approval processes.

The Town of Yarmouth has been working with non-profit housing providers to make unused or underutilized Town-owned land available for projects that include **affordable housing**. This program will use funding to improve the current process by identifying priority sites and preparing them for development. The work will consist of:

- Identifying, prioritizing, and advertising a list of possible sites;
- Creating clear policies and procedures for how the Town will make land available for affordable housing, and;
- **Pre-zone** the sites to allow multi-unit residential buildings.

This initiative would:

- Accelerate the supply of housing
- Support affordable, inclusive, equitable and diverse communities
- Support complete and walkable communities with diverse land uses and access to a range of amenities.



Timeline: Ongoing

Current Status: In progress



Definitions:

Surplus Lands: Land that is unused or underused and no longer needed for its original purpose. These lands can be repurposed for other community needs, such as housing.

Affordable Housing: The Canadian Mortgage and Housing Corporation considers housing to be “affordable” if it costs less than 30% of a household’s before-tax income.

Pre-Zoning (As-of-Right Zoning): Areas that are already zoned to allow specific types of development, helping to speed up the approval process by removing the need for special approvals or rezonings for projects that don’t align with the Land Use By-law (LUB).



HAF Fact Sheet

Initiative 2



Develop a Parking Management Strategy

Goal: Develop a parking management strategy that will support reducing or eliminating parking requirements in residential infill projects, leaving more room for affordable housing.

Minimum parking requirements for new residential development can make it harder to build housing, especially in older parts of town where lots are historically smaller. At the same time, many on-street parking spaces and public or private lots in the downtown and commercial areas are underused. Reducing or removing parking requirements can help use land more efficiently for housing or other community needs, but these changes can face public pushback.

This initiative will develop a Parking Management Strategy to support reduced or no parking requirements for **infill housing developments**. The Parking Management Strategy will consider factors such as:

- Residential parking permits;
- More effective use of existing parking;
- Managing parking demand;
- Maintaining roads during winter, and;
- Supporting other housing efforts, including adding **accessory dwelling units**, converting office space into housing, building **affordable housing**, and transforming single-family homes into multi-unit buildings.



Timeline: Summer–Fall 2025

Current Status: In Progress



Definitions:

Minimum Parking Requirements:

The minimum number of parking spaces required for specific types of buildings and structures, as outlined in the Land Use By-law (LUB).

Infill Housing Developments: Infill housing refers to housing constructed in established residential areas of the town. Essentially, it is “filling in the gaps” that exist in neighbourhoods.

Accessory Dwelling Units (ADUs):

Dwelling units that are secondary or subsidiary to the main dwelling on a lot. They can be located in the same building as the main dwelling (sometimes referred to as “granny flats,” “basement suites,” or “secondary suites”) or as a standalone building (“carriage house,” “backyard suite,” or “laneway house”).

Affordable Housing: The Canadian Mortgage and Housing Corporation considers housing to be “affordable” if it costs less than 30% of a household’s before-tax income.

HAF Fact Sheet

Initiative 3



Regulatory Changes to Support Housing



We want to hear your feedback about the proposed amendments!
Take the survey before Nov. 20th, 2025.

Goal: Amend the Municipal Planning Strategy and Land Use By-law to speed up the development approval process, using approaches such as increasing as-of-right residential development.

The Town has found that some of its current zoning regulations make it harder to get new housing approved, regardless of its size. These challenges include **restrictive zoning**, the frequent use of **development agreements** (i.e. “discretionary” approvals), **large minimum lot sizes**, **restrictions on residential facilities** (care homes, assisted living, etc.), and unclear permission for **accessory dwelling units**. This initiative would lead to the **amendment** of the Town’s Municipal Planning Strategy and Land Use By-law to support additional housing through approaches such as:

- **As-of-right permission** to enable a broader spectrum of housing (single, semi-detached, townhouses, etc.) in all residential zones;
- A reduction in the use of development agreements for larger residential developments by replacing them with clear, as-of-right, **form-based regulations**;
- The introduction and application of two interim land use zones, the **Housing Accelerator 1 (HA-1)** and **Housing Accelerator 2 (HA-2) Zones** to enable the development of medium and higher density housing in priority locations of the town - such as the areas adjacent to the Yarmouth Hospital and the Nova Scotia Community College Burridge Campus (see maps on subsequent pages);



Timeline:

Spring-Winter 2025

Current Status: In Progress



Definitions:

Restrictive Zoning: Restrictive zoning occurs when bylaws unintentionally limit specific land uses, even when those uses could benefit the community.

Development Agreements (“discretionary approvals”):

A Development Agreement is a written contract between the Town and a land owner, establishing the detailed design of the building(s) that can be developed on the property. It can include details such as the number of units, the building’s appearance, or the site’s landscaping. Enabled by provincial laws, the Town can establish rules for where Development Agreements are required, giving Council the discretion to approve or deny specific kinds of development.

Minimum Lot Size:

This refers to the smallest lot size permitted for development. When the minimum lot size is large, some existing lots may be too small to meet the minimum requirements, limiting the ability to build new homes.



- A reduction in minimum lot sizes to encourage **infill development** and reduce costs for greenfield development;
- A reduction in frontage and setback (front, flanking and side yard) requirements in the R-1 and R-2 Zones;
- Removal of limits on the number of residential units for upper floors in the Downtown Commercial (C-1) Zone;
- An expansion of the zones in which supportive housing facilities are permitted; and
- Clarification of existing regulations for secondary suites and **accessory dwelling units** to better enable their adoption within the Town.

A greater focus on as-of-right residential development is expected to reduce approval times and risk (perceived or real) for residential developers, while reducing lot sizes and setback requirements, and increasing permitted heights is expected to reduce the per-unit cost of development.

Proposed Residential Zoning Changes: Housing Accelerator 1 (HA-1) and Housing Accelerator 2 (HA-2) Zones

HA-1 Zone

Intent of the Zone: To accommodate a range of housing types and building forms and provide greater flexibility with development regulations to enable medium density housing.

Density: This zone allows up to 4 dwelling units per lot, as of right. It allows over 5 dwelling units per lot, up to a maximum density of 75 units per hectare, by **site plan approval**.

HA-2 Zone

Intent of the Zone: To accommodate a range of housing types and building forms and provide greater flexibility with development regulations to enable higher density housing.

Density: This zone allows up to 8 dwelling units per lot, as of right. It allows over 9 dwelling units per lot, up to a maximum density of 125 units per hectare, by **site plan approval**.

Definitions:

Accessory Dwelling Units (ADUs)

(Secondary Suites): Dwelling units that are secondary or subsidiary to the main dwelling on a lot. They can be located in the same building as the main dwelling (sometimes referred to as “granny flats,” “basement suites,” or “secondary suites”) or as a standalone building (“carriage house,” “backyard suite,” or “laneway house”).

Amendments: A formal change to the Municipal Planning Strategy (MPS) or Land Use By-law (LUB).

Form-Based Regulations: A type of land development regulation that prioritizes the physical form and character of development over the traditional separation of land uses. Rather than dictating how a property is used, these regulations focus on the built form, emphasizing the look and feel of the street over strict use-based rules.

As of Right: Permission to build specific structures in areas that adhere to the rules outlined in the Land Use By-law (LUB).

Parking Requirements

The number of parking spaces required for specific types of buildings and structures that are outlined in the Land Use By-law (LUB).

Infill Housing Developments: Infill housing refers to housing constructed in established residential areas of the town.

Site Plan Approval: This approvals process records details of the project on a formal site plan, which the applicant must follow. It allows finer-grained control over the specific layout, landscaping, parking, etc. of the development. Site plan approvals are appealable.

Current Zoning

Proposed Zoning

The map displays the current zoning for the Port Moody area. Key features include:

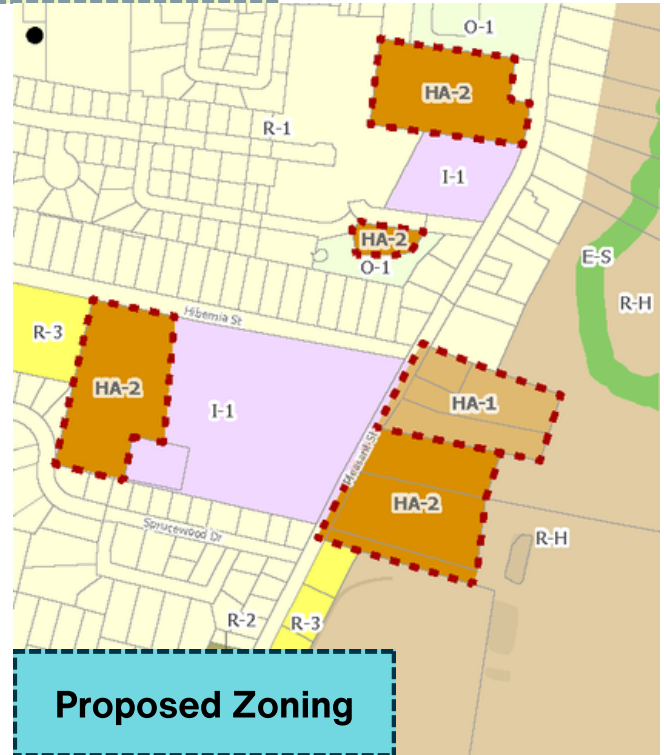
- Highway 304** running along the western edge.
- Vancouver St** and **Harbourside Dr** running north-south.
- Water St** running east-west at the bottom right.
- Zoning Districts:**
 - R-2:** Residential Medium Density, shown in green.
 - R-3:** Residential Single-Family, shown in yellow.
 - R-1:** Residential Single-Family, shown in light yellow.
 - O-1:** Office, shown in light yellow.
 - HC:** Heavy Commercial, shown in light blue.
 - WCD:** Waterfront Community Development, shown in purple.
- Red Dashed Line:** Outlines a specific area of interest, primarily within the R-2 and R-3 zones.

The map displays the proposed zoning for the area around the Port of Vancouver. The map shows various zoning districts: R-1 (Residential Single-Family), R-2 (Residential Medium-Density), R-3 (Residential Single-Family Detached), HA-1 (Historic Residential), HA-2 (Historic Residential), HC (Community Center), WCD (Waterfront Community District), and Highway 304. The map also shows the location of the Port of Vancouver and the proposed development area.



Proposed HAF Residential Zoning Changes: Housing Accelerator 1 (HA-1) and Housing Accelerator 2 (HA-2) Zones

NSCC Area



To view the full amendments package, visit the project website:
getinvolvedyarmouth.ca/planningreview

We want to hear your thoughts on the proposed amendments!

Take our brief survey on the proposed Housing Accelerator Fund amendments.
Scan the QR code below to access the survey, or send us an email with your comments to:
planningreview@townofyarmouth.ca



**Engagement on the HAF
Amendments is open until
November 20th, 2025**

HAF Fact Sheet

Initiative 4



Create a Priority Approvals Stream for Housing Projects

Goal: Accelerate the housing development approval process for both affordable and market-rate housing by optimizing the overall approval procedures.

This initiative aims to improve and speed up the housing development approval process within the town. The goal is to make the processes easier and faster, reduce delays, and prioritize housing projects—both **affordable** and **market-rate**—to support the town’s growth and development needs effectively.

This initiative would:

- Improve process efficiency, optimize existing workflows, and integrate technology to simplify and expedite the development review and **approval process** where possible.
- Prioritize eligible housing projects based on their strategic importance, such as affordability, location, and commitment to incorporating climate mitigation and adaptation measures.



Timeline:

Spring 2025–Winter 2026

Current Status: In Progress



Definitions:

Affordable Housing: The Canadian Mortgage and Housing Corporation considers housing to be “affordable” if it costs less than 30% of a household’s before-tax income.

Market-Rate Housing: Housing sold on the open market, which is not necessarily considered “affordable.”

Approval Process: A framework that determines how development projects get approved based on the Municipal Planning Strategy (MPS) and Land Use By-law (LUB), along with other factors (ex., Affordability, location, climate mitigation).



HAF Fact Sheet

Initiative 5



Development Incentives Program

Goal: Develop a program that provides support and incentives to encourage developers to create housing and amenities that meet the local community's needs.

The Town aims to support community growth and attract new investments by offering a Development Incentives Program. This program offers benefits and advantages that create the type of development the community requires. This program aims to:

- Support more developers in building **affordable housing** by offering financial support and easing building regulations, making projects more feasible.
- Encourage more projects that benefit the community, such as affordable housing, public spaces, or infrastructure improvements and climate resilience;
- Address specific housing needs within the town, such as affordable housing or **mixed-use developments**;
- Attract investors and developers from outside the area;
- Actively promote the Developer Incentives Program to developers, showcasing its potential to mitigate risks, maximize benefits, and establish the town as an attractive and welcoming destination for development projects.



Timeline: Spring - Fall 2025

Current Status: In Progress



Definitions:

Affordable Housing: The Canadian Mortgage and Housing Corporation considers housing to be “affordable” if it costs less than 30% of a household’s before-tax income.

Mixed-Use Development: Development that includes two distinct uses (e.g., commercial and residential) within the same site.