

April 2026

ANNUAL REPORT

Housing Accelerator Fund
Year Two





EXECUTIVE SUMMARY

Housing continues to be one of the most pressing challenges facing the City of Mount Pearl, our region, and our province. Housing needs vary widely, whether someone is just starting out, raising a family, looking to downsize, or seeking a more supportive living environment. Access to suitable and affordable homes is essential for people of all ages.

In 2024, the City of Mount Pearl, in partnership with the Government of Canada, entered into a Housing Accelerator Fund (HAF) agreement to expedite the construction of 180 housing units, with a cumulative target of 386 units by 2027. The agreement is designed to remove barriers and accelerate housing delivery by modernizing policies, streamlining permitting processes, and providing targeted incentives to support new construction and redevelopment. Early results show strong uptake of missing middle housing forms, reflecting growing demand for diverse, attainable housing options that fit within existing neighbourhoods.

Continued monitoring and annual reporting will ensure progress toward the 2027 target remains on track, while maintaining transparency and accountability for public investment.

From the project's launch to date, the City has made measurable progress toward its housing targets. During the current reporting period, new housing development has contributed to this momentum, demonstrating steady advancement toward both the initial and long-term HAF commitments. As part of the HAF action plan, the City is advancing eight planned initiatives, including accelerating the Municipal Plan review, improving permitting processes, developing incentive programs, establishing guidelines for a range of housing options, and conducting a housing needs assessment. Together, these actions are intended to increase housing supply, diversify housing options, and ensure Mount Pearl remains responsive to the evolving needs of its community.



SECOND REPORTING PERMITTED UNITS

Between March 1, 2025 and February 28, 2026, the City of Mount Pearl recorded an increase of 31 net new housing units. This includes 4 single-detached dwellings and 27 missing middle units. This outcome reflects continued momentum toward the City’s Housing Supply Growth Target under the Housing Accelerator Fund.



What is Missing Middle Housing?

Missing Middle housing includes small-scale, multi-unit housing types such as accessory dwelling units, multiplexes, and row homes. These housing forms fit between single-detached homes and large apartment buildings, and are designed to integrate seamlessly into existing neighbourhoods.

This housing type expands housing choice and affordability by providing options for first-time buyers, renters, seniors looking to downsize, and smaller households, while making efficient use of existing infrastructure and services.

Strong uptake of missing middle housing demonstrates growing market demand for diverse housing forms and highlights the role of HAF initiatives in reducing barriers, encouraging development activity, and supporting housing supply growth that aligns with community needs.

Second Reporting Permitted Units	Submitted by City	Validated by CMHC	Difference
Single-Detached	4	4	0
MU – Rapid Transit	0	0	0
MU – Missing Middle	27	27	0
MU – Other	0	0	0
Total Net New Permitted Units	31	31	0

PERMITTED UNITS TO DATE

From the launch of the Housing Accelerator Fund program in 2024 through the end of the third reporting period, the City of Mount Pearl has achieved 35% of the Housing Supply Growth Target (HSGT) established through the agreement with the Canada Mortgage and Housing Corporation (CMHC).

To date, 134 net new housing units have been permitted toward the overall HAF commitment of 386 units. This progress reflects the cumulative impact of development approvals issued since program launch and provides a clear indication of how HAF-supported initiatives are beginning to translate into on-the-ground results. With 252 units remaining to reach the full target, the City is well positioned to continue building on this progress as additional projects advance through the development and permitting process over the remaining program period.

Year to Date Permitted Units	Validated Actuals to Date	Housing Supply Growth Target (HSGT)	Unit Remaining to Reach HSGT	% Achieved from HSGT
Total Net New Permitted Units to Date	134	386	252	35%



Building Momentum Toward 2027 Targets


More than one-third of Mount Pearl's Housing Accelerator Fund target has already been achieved. With 134 net new units permitted since program launch, the City is translating HAF commitments into clear, measurable progress toward the 2027 housing supply goal.

Permitted housing units to date demonstrates steady and meaningful progress toward the City of Mount Pearl's Housing Supply Growth Target under the Housing Accelerator Fund. Each permitted unit represents tangible advancement in expanding housing supply, reflecting the early impact of HAF-supported initiatives designed to streamline development processes, reduce regulatory barriers, and support more efficient permitting timelines.

By tracking permitting outcomes alongside ongoing policy and process improvements, the City is strengthening its ability to meet HAF commitments while expanding housing options for residents at different stages of life. This integrated approach helps create the conditions necessary to sustain development momentum and support continued progress toward housing supply goals through 2027.


Permitted housing units are categorized in accordance with Housing Accelerator Fund (HAF) reporting requirements to reflect the range of housing forms contributing to Mount Pearl’s overall housing supply growth. Organizing permitted units by housing type provides a clearer picture of how different forms of residential development, from single-detached dwellings to various multi-unit configurations, are collectively supporting progress toward the City’s Housing Supply Growth Target.

For reporting purposes, permitted units are grouped into standardized housing categories as defined under the HAF agreement. These definitions ensure consistent tracking and enable meaningful comparison of outcomes over time.




Single-Detached

A standalone residential building containing one dwelling unit on its own lot.




MU - Rapid Transit

Residential units located within designated rapid transit areas or corridors.



MU - Missing Middle

Small-scale, multi-unit housing forms that fit within existing neighbourhoods, including accessory suites.



MU - Other

Larger residential buildings or developments containing multiple dwelling units, such as apartment buildings.

Breakdown by Unit Type	Validated Actuals to Date	Housing Supply Growth Target (HSGT)	Units Remaining to Reach HSGT	% Achieved from HSGT
Single-Detached	25	95	70	26%
MU – Rapid Transit	-	-	-	-
MU – Missing Middle	85	117	32	73%
MU – Other	24	174	150	14%
Affordable	0	44	44	0%

Analyzing permitted units by housing type supports ongoing evaluation of program performance and alignment with Housing Accelerator Fund objectives. This breakdown allows the City to monitor whether growth is occurring within priority housing forms, assess progress toward category-specific targets where applicable, and identify areas where additional policy or program adjustments may be needed.

Tracking these trends over time helps ensure that housing supply growth remains responsive to community needs while maintaining accountability for outcomes under the HAF agreement through the duration of the program.



LOOKING AHEAD

Building on progress to date, the City of Mount Pearl will continue implementing Housing Accelerator Fund (HAF) initiatives aimed at increasing housing supply and advancing progress toward the cumulative 2027 Housing Supply Growth Target. Ongoing efforts will focus on supporting housing forms that respond to community needs while maintaining compatibility with existing neighbourhoods.

To sustain development momentum and support continued progress, the City will prioritize the following activities:

Continued implementation of HAF-supported policy and process improvements

Ongoing use of incentives and fee supports to encourage housing development

Monitoring of permitted units by housing type to assess progress and emerging trends

Coordination with developers and interested parties to support timely project advancement

As implementation continues, the City will regularly review housing permitting activity and program uptake to ensure initiatives remain effective and responsive to changing conditions. This ongoing assessment will help identify opportunities to refine incentives, address emerging barriers, and direct efforts toward housing forms that contribute most effectively to achieving Housing Accelerator Fund objectives. Lessons learned throughout the program period will inform future actions and support continued progress toward the City's long-term housing supply goals.

The City of Mount Pearl remains committed to advancing the objectives of the Housing Accelerator Fund through focused implementation, ongoing evaluation, and responsive program delivery. Progress achieved to date demonstrates meaningful momentum toward increasing housing supply and expanding housing options. Continued collaboration, monitoring, and adaptation will support sustained progress toward meeting the City's housing commitments through 2027.

