

Letter to Deanne

April 7, 2021

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Dear Deanne Friess,

We would first like to thank you as well as the city of Cambridge for the opportunity to participate in this capstone experience and your continued partnership with Wilfrid Laurier University. Sustainable Strategies Corporation is submitting a response to the Request for Proposals regarding the Accessory Apartments Impacts and Analysis. Our team comprises five individuals offering skills and backgrounds in community engagement, oral/written communication, and urban sustainability. Sustainable Strategies has tailored a plan that assesses the viability of increasing density in neighbourhoods that are accepting and able to support secondary units in the most sustainable manner, while simultaneously increasing the affordable housing stock in the city. In our solution to improve the support for developing accessory apartments we plan to reflect the concerns of Cambridge residents, highlight the most appropriate neighbourhoods, and analyze existing case studies from other cities across Southern Ontario to understand the best practices for supporting accessory apartments. In doing so, our solutions set to improve the effectiveness and appropriateness of the existing regulations established in the 2018 by-law, 108-18. Beyond this, we explore the potential for improving the accessibility of accessing information and receiving financial support/funding for implementing an affordable housing unit on residential properties.

Our team was honored to work alongside The City of Cambridge, we are excited to present our findings and offer suggestions. We would like to thank you for your time and consideration throughout this project, please feel free to contact us regarding any questions or concerns you may have.

Best regards,

Sustainable Strategies

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## **Executive Summary**

The City of Cambridge has outlined the Request for Proposal (RFP) regarding an analysis of how the introduction of accessory apartments in Cambridge has impacted the city, as well as the effectiveness and appropriateness of the improvements made to the previous by-law (108-18) in 2018. This report is a response from our team, Sustainable Strategies, highlighting our plans to improve the accessibility of permitting secondary dwelling units as a solution to increasing the affordable housing stock. In our report, we provide an analysis of the zoning, residential statistics, and geographic features for the City of Cambridge in order to advise the most suitable and accepting neighborhoods based on their ability to sustainably support an increase in density.

In order to effectively address the RFP, we utilized a community outreach survey; primary and secondary research; and a comprehensive literature review of three different case studies of cities similar to Cambridge in size, population and/or municipality. In completing this work, we were able to gain insight into the most effective and sustainable approach to improving the ability to support affordable housing in Cambridge, through accessory apartments.

Due to the current pandemic, we were unable to conduct any data collection in person as we felt this was the safest approach for our team and the community. In turn, we kept our community outreach work exclusively to online platforms. To supplement our inability to conduct field work, we employed primary and secondary research to explore impacts and make informed recommendations to improve the current by-law.

Regarding specific changes to the by-law 108-18, we suggest altering the current parking requirements in section 2.2.1.1 from a broad city-wide regulation to one that caters specific parking regulations to each area of the city to better reflect the variability in road congestion across Cambridge neighbourhoods. Outside of these direct by-law amendments, we suggest improving the accessibility of both information and the application process as a whole to generate more residential awareness surrounding developing an accessory apartment. Lastly, we suggest the creation of a direct funding program for building an accessory apartment as it will result in an increase to the affordable housing stock over time.

April 7<sup>th</sup>, 2021

# Secondary Dwelling Units as a Solution to Affordable Housing in Cambridge



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*Prepared for:*  
The City of Cambridge



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## Introduction

The following report outlines the approach of our team at Sustainable Strategies in answering the Request for Proposal (RFP) of the Accessory Apartments Impacts and Analysis given by the City of Cambridge. In their RFP, the city specifically requests an analysis of the implementation of accessory apartments and their ability to increase affordable housing in low-density areas of the city. Our findings explore the effectiveness of the recent 2018 bylaw amendment and how the bylaws implementation and access in the community can be improved to increase affordable housing within the City of Cambridge. At Sustainable Strategies we have curated several recommendations that would allow better support for the implementation of accessory apartments, simultaneously increasing the affordable housing stock in Cambridge, in the areas that are most suitable.

## Background

### ***Project Importance***

176,000 people are predicted to be City of Cambridge inhabitants by the year 2031 (City of Cambridge, 2020). Increased density, urban expansion and development are inevitable; however, this needs to be accomplished in the right way. One of the City of Cambridge mission statements is as follows: “Ensure the character and stability of established residential neighbourhoods and commercial areas are maintained and enhanced”. This is the importance of our issue, our mission statement, is in direct alignment with the City of Cambridge. By analyzing the by-law and utilizing a variety of methods provided in section 4, we will be able to increase affordable housing in the form of accessory units and enhance the communities of Cambridge while maintaining and safeguarding them for the future.

### ***Affordable Housing Background***

In 2016, the City of Cambridge implemented the Affordable Housing Community Improvement Plan (CIP), a program aimed at providing financial incentive-based programs to both private and public stakeholders in order to increase the affordable housing stock within areas of the city designated by City Council (Cambridge, 2016). The chosen areas are most suitable for the development of affordable housing as they provide access to a number of services including public transit, employment, retail, schools, places of worship, social services, and recreational opportunities (Cambridge, 2016). As defined in the affordable housing CIP, eligible units for the incentive programs must have the cost of ownership and/or rental at or below the average regional market price and be willing to maintain the units as affordable in a 20-year agreement with Cambridge (Cambridge, 2016). Three separate financial incentive programs are offered through the CIP, including the Affordable Housing Incentive Program, Affordable Housing Development Charges Deferral Program, and the Affordable Housing Tax Increment Grant Program (Cambridge, 2016). Through these programs, eligible projects are exempt from municipal fees including planning application, building permit and sign permit fees; deferral of development charges and Tax Increment Grants (Cambridge, 2016). In removing a number of the costs associated with housing developments, the average rental costs can be significantly lower. Though the CIP applies to new developments, redevelopments, and conversions from non-residential use projects, nowhere in the report does it state that accessory dwelling units are eligible for receiving financial incentives. By excluding accessory dwelling units for being eligible for financial incentive, there is a lot of missed potential for increasing the affordable housing stock at a rapid rate throughout the city. However, the possibilities for this sort of development will be explored in a later section. Outside of the CIP, the Ontario renovates program provides financial assistance to those looking to add an affordable in-law suite to their home provided through the Region of Waterloo. In order to qualify for funding, the new unit must comply with municipal zoning and building requirements, rent and tenants household income is below the maximum permitted, and it must be a single-family home with a maximum value of \$505,469 (Region of Waterloo, 2021). The maximum value cap of \$505,469 poses a huge barrier for residents looking to add a accessory dwelling unit to their property as the average price of a home sold in Cambridge was about \$795,000 in February of 2021, a 36% increase over the previous years (CREA, 2021).

Though the development of affordable housing opportunities certainly needs to ramp up across the city, residents are not always fond of bringing large scale affordable housing solutions into their neighbourhoods. Just last year many community members voted against the development of a project looking to bring 40 modular housing units to Churchill park after residents claimed it was a “wildly inappropriate location and would destroy the whole area”



(Senoran, 2021). Following the council meeting surrounding the Churchill Park project, it was decided that the project would be moved to another city owned property, excluding all public park lands in the city from the possible development sites (Senoran, 2021). Regardless of the urgent need to increase the affordable housing stock, Cambridge residents greatly suffer from not in my backyard syndrome when it comes to large scale developments. Shifting the focus from increasing the housing stock through large developments to independent accessory units is vital for bringing in more affordable housing options to Cambridge at a rate that better suits the needs of the residents. Our suggestions on how exactly this can be done will be explored in our later recommendations section.

### ***Considerations for Zoning***

There are a number of variables within different levels of governance when it comes to the creation of accessory suites. Various portions of the Ontario Building Code in addition with more regional specific, municipal zoning bylaw, leads to answering the question, how and where can accessory suites be built? City of Cambridge By-law 108-18 held under By-law number (85)150-85, states “The Purpose of this By-law is to amend various residential zoning classifications to permit a accessory residential dwelling unit as part of the primary dwelling or in an accessory building, subject to certain regulations regarding lot size, lot frontage and parking. The effect of the by-law will allow for the creation of accessory residential dwellings within a wide range of residential zones without the need for site specific amendments to the Zoning By-law.” (Cambridge By-Law, 2018). This municipal zoning bylaw explores a precedent being set, being the expansion of accessory suites throughout the different portions of the City of Cambridge. When looking at Figure 1, a map of the City of Cambridge, depicting the location of low density, single family homes compared with medium and high-density housing. Several things of note can be visualized, firstly, within the North East portions of Cambridge, particularly located within the Hespeler region, there is a large portion of these important single-family homes within close proximity of each other. Analysis of increased accessory suites within the Hespeler region is continued within the survey results and recommendations portion of the report.

### ***Current Building Requirements***

To build a legal secondary dwelling unit, a permit is required. Currently, an additional parking space is required for each bedroom within the accessory unit, with a maximum of 2 bedrooms allowed. The minimum lot area is no less than 450m<sup>2</sup> and cannot be more than 40% of the total floor area of the principal dwelling. The minimum lot and corner frontage should be no less than 11m and 15m respectively, while the minimum distance from interior and exterior side lots for the accessory unit entrance/staircase should be no less than 1.2m and 6m respectively. Both direct and shared entrances are allowed and no separate access to a municipal road is permitted. Also, both the primary and secondary dwelling unit must be connected to the municipal sewer and water services of adequate size unless the services are unavailable in the area (Cambridge By-Law, 2018). In addition, the drawings need to be prepared and reviewed by qualified, registered designers to ensure the safety of the construction and the people that are around (Cambridge, 2020).

### ***Types of Accessory Units & Requirements***

There are two major types of secondary units: attached, and detached units however, within these distinctions there are multiple variations of what constitutes a secondary unit. For attached units there are upper or lower floor units, usually residing in the attic or the basement of the primary dwelling ("Add a Second Unit in Your House", 2019). For detached units, these are independent of the main building on the primary property. Detached units can also be remodeled sheds/garages that have been modified in order to serve as a rental space, but must include a kitchen, bathroom and living/bedroom area.

All requirements for secondary units in Cambridge are outlined in the current permit requirements section. In Cambridge there are specific requirements detailed in the by-law for attached units, however, the requirements for detached units are more vague, with little specifications. Using the requirements that are necessary in Cambridge we can deduce detached secondary units will be less viable due to challenges appealing specific lot regulations. Beyond this, detached secondary units will have difficulty abiding by the parking spot increases in low-density residential areas,



lot frontage and corner lot frontage requirements, as well as difficulty in attaching to the primary sewer and water lines. We will implement our findings from the case studies in order to adjust the requirements for detached secondary units in order to improve the ability for detached units to fit within the parameters.

With the vagueness in specific requirements of each type of secondary unit we will use the case studies to also outline necessary requirements for the different types of secondary units based on similar zoning requirements in these areas.

## Project Goals and Objectives

At Sustainable Strategies we focused our efforts on how the introduction of accessory units has or can impact The City of Cambridge. Specifically, we focused on the following goals:

- Improve existing City of Cambridge 2018 By-law to make accessory units more available to those seeking to offer affordable housing
- Present similar-sized municipalities such as Guelph, Kingston, and Burlington as case study-based solutions
- Increase density by making permits easier to obtain and more widely available to those looking to cater towards more affordable rental units in the City of Cambridge
- Determine the most suitable type(s) of accessory unit(s) for the City of Cambridge
- Use community surveys to analyze and understand the effectiveness of accessory suites in low-density

### **Research Process**

Our research process consisted of a mixed approach of using primary and secondary data to better understand the effectiveness of the amended 2018 bylaws and the impacts that accessory units pose on low-density areas within Cambridge. These methods included a case study analysis through secondary source research and a community survey distributed to Cambridge residents through Facebook and other online platforms as our primary research. The case studies were chosen to compare other municipalities' efforts towards accessory units and the survey was used to understand the community perspective. This section will go over what we learned from both research approaches about the effectiveness of the 2018 bylaw and perceived impacts of accessory units on low-density areas of Cambridge.

## Case Studies – Introduction

The case study locations, Kingston, Burlington, and Guelph were chosen due to their similarity in size, location in southern Ontario, variety of municipality type, population density characteristics and recent By-law amendment dates 2018 or newer. These case studies serve to further our understanding of other municipalities' approaches and requirements for accessory units to give insight to improvements to the current Cambridge approach, on specific bylaw regulation and accessibility of information.

### **Case Study #1: Kingston**

When comparing the demographics of Kingston to Cambridge the findings state that there is a similar population size with a much lower density of people per km<sup>2</sup> in Kingston than Cambridge (Statistics Canada, 2016 Census of Population). This is due to Kingston being a much larger municipality. Kingston also differs from Cambridge through their municipalities status where Cambridge is considered a lower tier municipality and Kingston is considered a single tier municipality (Ontario Municipalities, 2006). This gives Kingston the advantage of having more control over their processes rather than Cambridge that still has to partially rely on Waterloo Region as a lower tier municipality.

Regarding accessory units, Kingston does have incentives in place to encourage the use and construction of accessory units being created for affordable housing in the area. These incentives include the Second Residential Unit Municipal Fee Rebate and the Second Residential Unit Affordable Housing Grant (City of Kingston, 2017). The Second Residential Unit Municipal Fee Rebate offers a maximum of \$7,000 in funding to cover the required application fees for building these units, while requirements deem homeowners responsible for renting an affordable rate to a qualified income household for one year. After one year the homeowner has no obligation to this affordability agreement but is subject to maximum rental price done through the Rental Tenancies Act (City of Kingston, 2017). The Second Residential



Unit Affordable Housing Grant offers a maximum of less than \$15,000 or 75% of incurred costs with receipts to prove expenses. This grant requires that there be a 5-year minimum affordability period for the renters and similar to the above grant after the 5 years there is no obligation to continue the same rate however, still following the Rental Tenancies Act. There also must be proof of tenancy and monthly rental rates for these 5 years and tenant household gross income from taxes on the anniversary of rental (City of Kingston, 2017). These incentives are identified as direct incentives available to Kingston residents to apply for financial assistance specific to accessory units, rather than indirect affordable housing incentives. This differs from Cambridge as the only incentives that are available for accessory units are categorized under directives to increase affordable housing and are not specific to accessory units. Their incentives also include a provincial incentive through the Ontario Renovates Program, discussed within the Affordable Housing Background.

Kingston's requirements for building accessory units fall under the need to be built within zones, that include basement surcharging, poor water supply, or servicing capacity and follow the building code as anywhere else (Kingston, 2019). There is a distinction in Kingston's plan between building attached and detached accessory units on a property, something that was not able to be found in Cambridge. There are many similarities in the requirements for these units between the two cities, such as the accessory unit needing to be attached to the primary dwelling's sewage and water, the need for a safe exit from a vertical axis, window requirements, sharing the same furnace system if attached and the requirement for fire separation in adjoining walls (City of Kingston, 2019). There are also similarities that the additional secondary unit cannot exceed 4.5m and only one is allowed on the primary property. The main noticeable difference between these two cities and their requirements for building secondary units is there is a clear separation in Kingston's plan for detached secondary units. While detached dwellings fall under the requirements set out by the province of Ontario for height and other requirements, most cities specify necessary zoning and building requirements for their municipality for detached units (City of Kingston, 2019). Not having these requirements could result in residents looking to build this type of unit, leading to the question, if they are able or what guidelines they are supposed to follow.

Another difference found between these cities is the application process or the access to the application process. Kingston had one page on their website dedicated to all necessary links, by-law amendments and zoning by-laws. These include permit guides, building regulations and permit overviews and other necessary resources to successfully apply for and follow the application process to build a secondary unit (Kingston, 2021). These sources helped make information easier to find and easier to follow and understand due to it all being in one place. If the building complies with necessary requirements an occupancy permit would be obtained to start renting. They do follow the same application process of needing a building permit, have construction drawings available, building inspections and different requirements based on the age of the primary dwelling (Kingston, 2021).

Another comparison based on the case study is available community input. In Kingston, a survey was completed for residents to give their insight and concerns regarding secondary units and the results were posted to their website. The results showed that 29% of respondents were interested in building secondary units and 20% of respondents were interested in living in them (Furniss, n.d.). It was also discovered in the results and analysis that 32% of respondents held concerns with neighbors building attached or enclosed secondary units, and 43% having concerns with neighbors building detached units (Furniss, n.d.). The main concerns surrounding building of secondary units included an increase in bylaw violations (noise, garbage, property maintenance). Additionally, an increase of street or illegal parking in front of homes, negative traffic impacts, impacts on neighborhood character (specific to single-family neighborhoods) and an increased density that previous homeowners did not expect when purchasing in the area (Furniss, n.d.). There were also concerns regarding the safety of secondary units with floods and fire approvals including water depletion concerns in rural areas. Concerns regarding the types of occupants residing in these units, questions about height regulations, both too restrictive and not restrictive enough, privacy loss, and neighbors not having the chance to voice concerns about secondary units built in their neighborhood were also discussed (Furniss, n.d.). There have also been concerns from respondents that detached secondary units are not appropriate for the City of Kingston or are appropriate in some areas of Kingston, just not their neighborhood. It was however noted by the respondents that expanding the secondary unit permissions can help with affordable housing in Kingston (Furniss, n.d.). A comparison to the results found for the City of Cambridge from our group's data collection will be done in the Results section.



### **Case Study #2: Burlington**

The city of Burlington does have a lower population density of 946.8 people/km, and Cambridge 1,149.6 people/km. The city of Burlington is relatively larger and has a higher population than the city of Cambridge. Both cities are expected to have an increase in population, it is predicted over the next 15 years the Halton region population will substantially increase and more housing options will be needed to accommodate this growing population (Oakville, 2016). As previously mentioned, both cities operate as lower-tier municipalities, the city of Burlington operates under the Halton region and the city of Cambridge operates under the Waterloo region. This makes Burlington an excellent case study as it gives better and more accurate insight into what works in a different area under similar municipalities guidelines.

In regard to the application process of building accessory units, both cities require a building permit, survey/site plan, floor plans, and elevations to scale by a qualified engineer, or designer, the city of Cambridge application is very similar to this process. Access to the city of Burlington's application forms was fairly easy to locate on their website, due to COVID-19 they now provide the access to email documents rather than in person, however, information regarding accessory suite incentives was difficult to locate due to the fact that it has not been updated in recent years.

The city of Burlington does provide financial incentives to individuals looking to build affordable housing. The majority of the financial incentives are from the region of Halton, Halton offers affordable housing services located outside of Burlington but provides service to Burlington (City of Burlington). A part of the region's financial incentives to assist in creating accessory dwelling units throughout the region is the federal/provincial investment in affordable housing for Ontario--2014 Extension program (IAH-E) which indirectly funds accessory housing units. The Halton region also provided financial incentives through a pilot program launched in 2016 and 2017 to financially assist homeowners in Burlington, Oakville, Milton, and Halton Hills who want to create accessory dwelling units with the goal of creating more affordable housing options within the region (Oakville, 2016). Eligible participants who want to create accessory dwelling units will require a building permit issued by their local municipality and a 15-year interest-free forgivable loan to cover up to 75% of the project costs, up to a maximum of \$50,000 (which was supported by Assisted Housing Framework (AHF) (Sarchuk, 2016). The difference between the two cities is Burlington has previously offered specific accessory unit financial incentives through their pilot program to fund secondary units within the region (Oakville, 2016). However, Cambridge does offer more recent indirect financial incentives focused on affordable housing but not directly related to secondary housing.

In regard to community input, the city of Burlington is an ideal comparable city on the input of community members on the implementation of accessory dwelling units. Burlington's planning department appointed Norac planning and design to prepare a report addressing how accessory dwelling units can be implemented and the social acceptance of them. As discussed, the City of Burlington's population is growing at a rate of approximately 10,000 to 15,000 people per decade (Norac Design, 2018). This growth in population is expected to increase the city's aging population which leads to common trends for seniors, sharing a home with family members. Having alternative affordable housing options helps the aging population. The social feasibility of implementing accessory units in the neighborhoods of Appleby and LaSalle was analyzed and found it would be supported by the community (Norac Design, 2018). The Norac case study found the physical feasibility of implementing interior, attached, and detached secondary dwelling unit types in two low-density neighborhoods and was socially approved by the community.

### **Case Study #3: Guelph**

Guelph, a single-tier city in Ontario with a population slightly higher than Cambridge (Statistics Canada, 2019; Ontario Municipalities, 2006). Guelph recognized the legal status of accessory units in its 2015 bylaw, and this was later amended in 2020 (Guelph, 2020). Similar to the aim of the city of Cambridge, which added the accessory unit to its bylaw in 2018, Guelph approved the construction of the SDU to achieve its goal of affordable housing and intensification (Guelph, 2017; Cambridge, 2019).



The 2020 Guelph bylaw amendment allows each lot to have one unit within the same building as the primary dwelling and one located in a separate building on the same lot, having a maximum of two accessory units allowed on one lot. In Cambridge, only one accessory unit is allowed on the same lot as the primary dwelling. In addition, in Guelph it is legal to build a two storey (6.1 m) accessory unit with 2 bedrooms and three bedrooms within the primary building. In Cambridge, the bylaw enables the accessory unit to be a maximum of only one storey (4.5 m) and contain two bedrooms and if the accessory unit is located in the basement, the unit may occupy the entirety of the basement. The Guelph By-law also specified that if no legal off-street parking space can be provided for the primary dwelling, a parking space for the accessory unit will not be mandatory (Street & VI, 2010). In regard to the responses to these amendments, there were many concerns raised before it was implemented by the community. Most concerns regarded the number of storeys allowed to build a detached accessory unit (Makarchuk et al., 2001). Individuals were also concerned about the overall appearance, their own privacy, and green space because they believed the pre-2020 bylaw for maximum floor area of a separate accessory unit building was too large. Some had suggested that a flexible bylaw based on the housing types should be made within Guelph (Makarchuk et al., 2001). These show that the accessory units that are built within or attached to the primary building may have less influence on raising neighbourhood concerns and a large, detached accessory unit building will raise concerns within the neighborhood. This is despite the fact that these units can provide affordable housing for a family rather than just one or two singular people.

The City of Guelph has a dedicated webpage to display information on accessory units including their, building regulations and codes, fees, and the application processes. In Cambridge, there is no specific page for accessory units for anyone who is interested will need to find information from different sources and piece them together by themselves. People will need to devote much more time on research, and they may get incomplete information about SDU, which may increase the risk of failing the application process.

Direct financial incentives to build an accessory unit in the city of Guelph is very limited to assist residents with fees. There are only some indirect financial incentives that are applied to the entire Ontario rather than Guelph specifically (Ellery, 2019). Beyond that, there are no other financial incentives for Guelph.

In 2019, Guelph achieved its goal of affordable purpose-built secondary rental targets. 7% of the newly built units were affordable secondary rentals and the trend of the number of newly built accessory unit each year is generally increasing. This has contributed to Guelph's achieved goal of intensification (40%) in the built-up area (Commissioners et al., 2004).

## Survey

### **Results of Survey**

We were able to collect community input and feedback through a Qualtrics survey targeted towards residents across Cambridge. In our survey we asked twenty-six questions to gain an understanding of the demographics and characteristics of our respondents, as well as their opinions on the current housing market in the city, their awareness of accessory units and their willingness to host accessory units in their neighbourhood. Doing so provided us with insight into the opinions of community members regarding their perspectives of affordable accessory units coming into their neighborhoods and the implications of further developments. This also allowed us to have the opportunity to hear the specific concerns of city residents, allowing us to address their concerns in our final proposal submission. Our survey data was separated into 4 different categories of data analysis: respondent demographics, present barriers to creating accessory units, positive and negative impacts as perceived by the community, and respondent awareness of bylaw amendments and incentives.

### **Respondent Demographics**

The total survey sample was 31 participants; most participants ages ranged from 51 to 64 and 18 to 28, the majority of participants lived in Galt and Hespeler. Most of the surveyed households make between 80,000 to 110,00+ and live in Galt and Preston. In regard to household demographics, most of the participants have a partner or a partner with children. accessory units were most prevalent in basement units with the majority located in Galt and two in Preston. Unit types such as additional attached units and upper floor units were most popular in Galt as well. There were zero reported converted garage units and very few detached backyard units.

### **Present Barriers**



Our survey focused on different barriers and respondents expressed positive feelings towards increased accessory units. In figure 5, 100% of respondents who answered that they would consider living in an accessory unit also responded that they would be accepting of accessory units in their neighbourhood. However, something to note, over 50% of respondents who answered that they would not consider living in an accessory unit, also answered that they would be accepting of accessory units in their neighbourhood. Additionally, in table 4 when comparing respondents who answered against accepting accessory units in their neighbourhood, 100% of this population also answered that they do not have any trouble finding parking in their neighbourhood.

### **Positive and Negative Impacts**

From our survey results we were able to find that within the positive and negative sections of our research 43% of respondents saw positive impacts from accessory units being built, 30% of respondents being undecided on the impacts, and only 27% of respondents finding negative impacts from accessory units as seen in Figure 4. The main positive impacts found in our open-ended questions asking respondent input found the biggest positive to be an increase in affordable housing opportunities, increased proximity for families, and diversifying the neighborhoods. The most prominent negative impacts that residents responded to our survey with included parking congestion and increased garbage and noise pollution from an increased number of people living in the neighborhood. We also analyze from our survey data the number of respondents who would build an accessory unit on their property and the acceptance of these units. In Table 3 the cross-tabulation shows that 78% of the residents would be accepting of these accessory units in their neighborhood, but only 33% of those accepting of the units would build them on their property. This is opposite to the 33% of respondents who were against accessory units being built in their neighborhood and 85% of the opposed respondents who do not want to build units on their property, seen in Table 3.

### **Respondent Awareness**

According to our survey results, 20 out of the 27 respondents did not know that the 2018 by-law amendment for accessory units and 19 out of 25 did not know there were financial incentives in place to build legal accessory units. Also, 18 out of the 25 respondents did not find difficulty in parking. Our survey analysis also shows that people's awareness of by-law changes is similar to their awareness of incentives in place. About 83% of those who are aware of the by-law changes are also aware of the incentives Table 2. About 62.5% and 59% of the respondents who were not aware of the by-law changes or the incentives in place responded that they would be incentivized by a forgivable loan to rent their units to tenants that are eligible for affordable housing support. On the contrary, those who have learnt about the incentives in place are more likely to not be incentivized by the forgivable loan (Table 5).

## **Overall Analysis Results**

### **Case Studies**

#### **Kingston**

Based on the analysis done for the Kingston case study there were ideas and opportunities found that could further benefit the implementation of accessory units in Cambridge. The first finding highlighted that the information access for the residents of Kingston in regard to all necessary information about accessory units was very easy to access through a singular [webpage](#). Research also indicated that the majority of their residents particular to residential areas were not accepting detached accessory units as seen in Kingston's community survey. The major resident concerns also focused on possibilities of increased bylaw infractions such as parking, garbage and noise and impacting traffic. Kingston also has a variety of financial incentives available to its residents specific to accessory units from the municipality as direct incentives rather than indirect incentives that are available in Cambridge. These incentives provide further assistance and financial help in converting illegal units into legal units and increasing affordable housing through the requirements to apply for this funding.

#### **Burlington**

Overall, the case study analysis of the city of Burlington contributes valuable information that could further benefit the city of Cambridge, specifically to enhance the community input on the implementation of accessory units within the city of Cambridge. The city of Burlington addresses the implementation of accessory units through first prioritizing community input. Burlington appointed a planning firm to conduct a research report addressing how accessory units can be implemented and the social acceptance of them in two neighbourhoods. The study served to be



extremely helpful to the city's planning department and the research study indicated there is physical feasibility of implementing interior, attached, and detached accessory unit types in two low-density neighborhoods and was socially approved by the community.

## **Guelph**

Overall, the analysis done for the city of Guelph could further benefit the implementation of accessory units in Cambridge and help achieve the city's affordable housing goal. The City of Guelph has listed the process of building accessory units and all related information in one independent webpage, allowing easy access to those interested in building an accessory unit. In terms of parking space for accessory units, a parking space is not required if no legal off-street parking can be provided for the primary dwelling. This idea can help Cambridge when considering the regulations for accessory unit parking space. Furthermore, Guelph also permits two accessory units to be built on one property. This is acceptable if one unit is within the primary dwelling and the other is outside (detached). Also, Guelph permits basement units to occupy the entirety of the basement. Based on these requirements in Guelph, Cambridge can amend the bylaw after referencing the residents' responses to the Guelph's amendments to increase the number of accessory units in Cambridge. Moreover, this case study shows that it will raise more concerns around the neighbourhood if the accessory units are detached from the primary buildings and therefore an accessory unit that is within the primary building is recommended in the City of Cambridge.

## **Community Survey**

There were a lot of takeaways from the community Survey leading towards our recommendations. Lack of respondent awareness to city by-law changes and incentives, leads towards questions of increased accessibility requirements. The large proportion of Hespeler residents being in favour of increased accessory units within their neighbourhood is also something of note. When put in conjunction with Figure 1, which shows a large proportion of the single-family housing stock, within that same region of Hespeler, questions of targeting that location are subsequently raised. Overall, the community survey was extremely valuable in creating an understanding of complicated neighbourhood dynamics, and even more so, in the creation of our recommendations.

## **Suggestions for Implementation**

Our recommendations are split into three parts. Firstly, creating changes to current bylaw 18-108, subsection 2.2.1.1, which states, each bedroom is required to have a parking space. Our recommendation is that the bylaw be changed to be regionally specific. For example, in Table 6 highlighting the different parking necessities of different regions in Cambridge, we can see, respondents from Preston did not have difficulty finding parking, whereas respondents from Hespeler did. Parking dependent decisions should be area specific, based upon the needs and requirements of each neighbourhood. Such as, the types of families living in the area, street congestion characteristics, available parking capacity both in lots and street space and the population density of the specific neighbourhood.

Our second recommendation is ease of access and information organization changes to the City of Cambridge website. Through our case study analysis, we found a webpage to be the most effective form of information access for accessory units to present all necessary information to residents wanting to learn more or apply for units. We found the best examples of this present in the [Kingston](#) and [Guelph](#) webpages. Where accessory unit requirements, building permits, possible financial incentives or grants, zoning bylaws, permit guides and other necessary information are all in one place. This increased ease of information access is necessary for the City of Cambridge to increase accessibility and awareness about both relevant bylaw and financial incentives. Having awareness of the recent bylaw amendment and any incentives available to the city's residents is what we categorize as the first priority for the City of Cambridge.

Our third recommendation is the creation of independent, Cambridge specific, inclusive financial incentive. The region of Waterloo's Ontario Renovates Program requires a maximum house value of \$505,469 to qualify. The value maximum alone poses a huge barrier for residents looking to add an accessory unit to their property as the average price of a home sold in Cambridge is currently \$795,000 (CREA, 2021). This poses a nearly a \$300,000 gap between the average value of a home and the maximum value capacity, therefore, most houses in Cambridge are ineligible for receiving funding for their project. To create more affordable housing within the city, Cambridge should (1) implement a

direct funding program, similar to the Second Residential Unit Affordable Housing Grant from the City of Kingston. This would help verify that a larger portion of residents had the option of including accessory units on their property if they so wished, reducing the number who are ineligible for assistance. Or (2) include accessory units as eligible projects within the CIP in order to create a direct incentive program provided independently from or by the Region. As seen in Figure 4, the new highlighted regeneration area for the CIP would be the most suitable area in terms of implementing accessory units. The location of this new CIP zone can be seen in Figure 5, labelled (I). This recommendation is based on our findings of the location of low-density single-family homes in Cambridge (Figure 1), as well as our community survey which showed residents were most accepting of increasing density in their neighbourhood through accessory units.

### Limitations in the Research Process

COVID-19 provided several limitations to our project. Throughout the two-term project Sustainable Strategies was unable to meet in person and had to rely on online, zoom based meetings. Another limitation due to COVID-19 is the scratching of one of our three main methods. The realtor interview was deemed impossible due to Waterloo Regional Municipality lockdowns, this turned out to be a positive, as it gave the Sustainable Strategies team more time to fully analyse and understand both the case studies as well as the resident-based survey.

### Conclusion

Overall, our team met our goals of addressing the potential impacts and benefits associated with increased accessory units within the City of Cambridge. We found that basement units are the most suitable type of accessory unit to implement in the lower density areas of Cambridge. Based on our community survey results and case studies, the most suitable area for development was Hespeler (Figure 6), which coincides with residents' support for accessory units being built in their neighborhoods. Through our survey results, we found that each area of Cambridge has different parking necessities, leading us to believe parking regulations for accessory units should be tailored to areas of the city and not a single regulation applied to the whole city. We also suggest creating a direct funding program through the city, as the current Ontario Renovates Program facilitated through the Region of Waterloo has financial barriers that limits the potential for many Cambridge residents to qualify for funding. Our final recommendation is to improve the accessibility of all information pertaining to accessory units, as improving resident awareness of the potential for building a unit will inevitably lead to an increase in the number of accessory units in Cambridge.

Criteria	Cambridge	Burlington	Guelph	Kingston
Population size (2016 census)	129,920	183,314	131,794	117,660
City size	112.8 km <sup>2</sup>	185.7 km <sup>2</sup>	87.2 km <sup>2</sup>	450.4km <sup>2</sup>
Population density	1,149.6 people/km <sup>2</sup>	946.8 people/km <sup>2</sup>	1511 people/km <sup>2</sup>	82.3 people/km <sup>2</sup>
City Location	Ontario	Ontario	Ontario	Ontario
Municipality Type	Lower tier	Lower-tier	Single-tier	Single Tier
Secondary suite bylaws in place	Yes	Yes	Yes	Yes
Date of Bylaw Amendment	2018	2020	2020	2019
Plans to Increase Secondary Suites (Yes/No)	Yes	Yes	Yes	Yes
Financial Incentives for Secondary Suites (Direct/Indirect)	Indirect	Indirect	Indirect	Direct
Available Community Input	Yes, our survey	Yes	Yes	Yes
Easy information access (Yes/No)	No	No	Yes	Yes

## Appendix

**Table 1**



From: Sustainable Strategies. 2021. Vaccines Survey Data. *3<sup>rd</sup> Year Field Studies Individual Field Project Report*, Department of Geography and Environmental Science, Wilfrid Laurier University.

**Table 2**

<b>Awareness of By-law Changes * Awareness of Financial Incentives Crosstabulation</b>				
Count		Awareness of Financial Incentives		Total
		Yes	No	
Awareness of By-law Changes	Yes	6	1	7
	No	0	19	19
Total		6	20	26

From: Sustainable Strategies. 2021. Vaccines Survey Data. *3<sup>rd</sup> Year Field Studies Individual Field Project Report*, Department of Geography and Environmental Science, Wilfrid Laurier University.

**Table 3****Would you be interested in including a secondary unit on your property? \* Accepting of secondary units in your neighborhood Crosstabulation**

Count		Accepting of secondary units in your neighborhood			Total
		Yes	No	Prefer not to answer	
Would you be interested in including a secondary unit on your property?	Yes	9	0	0	9
	No	7	4	2	13
	Unsure	4	0	0	4
	Prefer not to answer	1	0	0	1
Total		21	4	2	27

From: Sustainable Strategies. 2021. Vaccines Survey Data. *3<sup>rd</sup> Year Field Studies Individual Field Project Report*, Department of Geography and Environmental Science, Wilfrid Laurier University.

**Table 4****Region of Cambridge \* Difficulty Finding Parking Crosstabulation**

Count		Difficulty Finding Parking		Total
		Yes	No	
Region of Cambridge	Hespeler	5	2	7
	Preston	0	6	6
	Galt	2	11	13
	Unsure	0	1	1
Total		7	20	27

From: Sustainable Strategies. 2021. Vaccines Survey Data. *3<sup>rd</sup> Year Field Studies Individual Field Project Report*, Department of Geography and Environmental Science, Wilfrid Laurier University.

**Table 5****Incentives Awareness \* Incentivize by Forgivable Loan Crosstabulation**

Count		Incentivize by Forgivable Loan		Total
		Yes	No	
Incentive Awareness	Yes	1	4	5
	No	10	7	17
Total		11	11	22

From: Sustainable Strategies. 2021. Vaccines Survey Data. *3<sup>rd</sup> Year Field Studies Individual Field Project Report*, Department of Geography and Environmental Science, Wilfrid Laurier University.

**Table 6**

**Region of Cambridge \* Difficulty Finding Parking  
Crosstabulation**

Count		Difficulty Finding Parking		Total
		Yes	No	
Region of Cambridge	Hespeler	5	2	7
	Preston	0	6	6
	Galt	2	11	13
	Unsure	0	1	1
Total		7	20	27

From: Sustainable Strategies. 2021. Vaccines Survey Data. *3<sup>rd</sup> Year Field Studies Individual Field Project Report*, Department of Geography and Environmental Science, Wilfrid Laurier University.

**Figure 1**

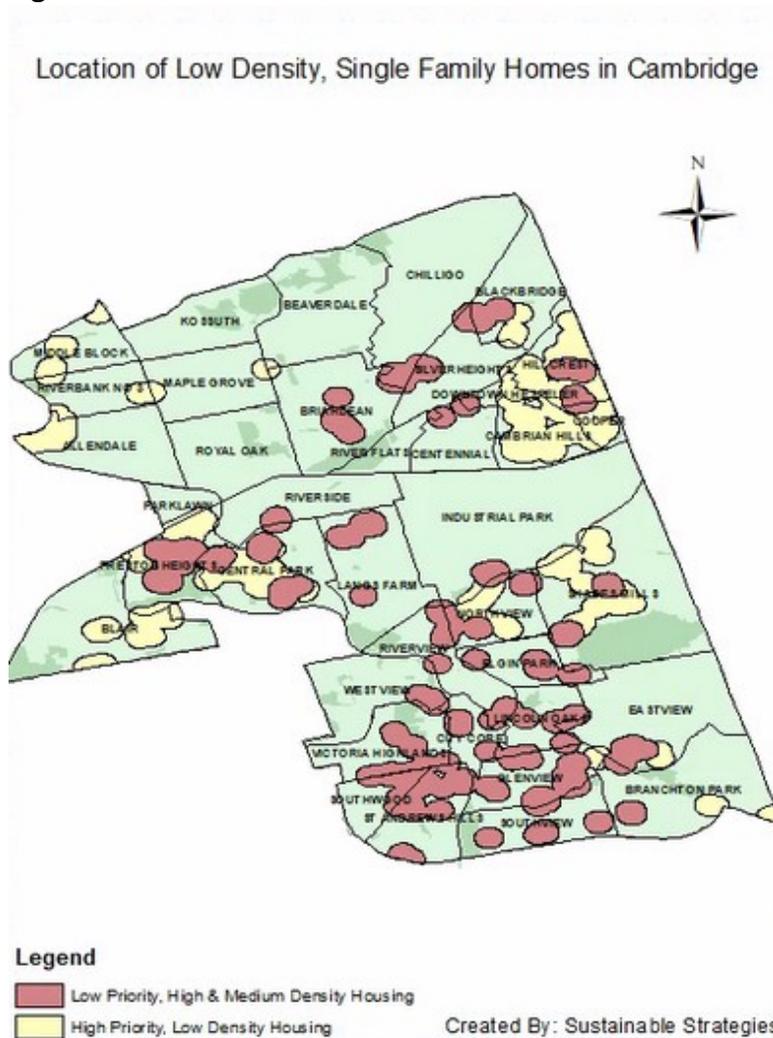
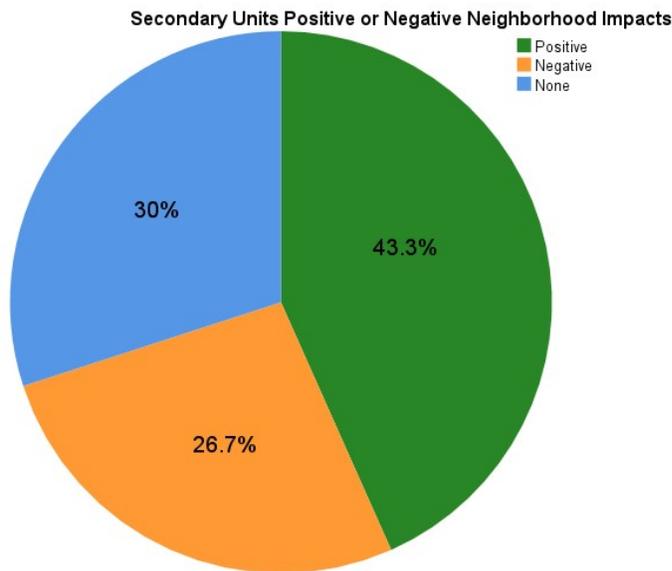
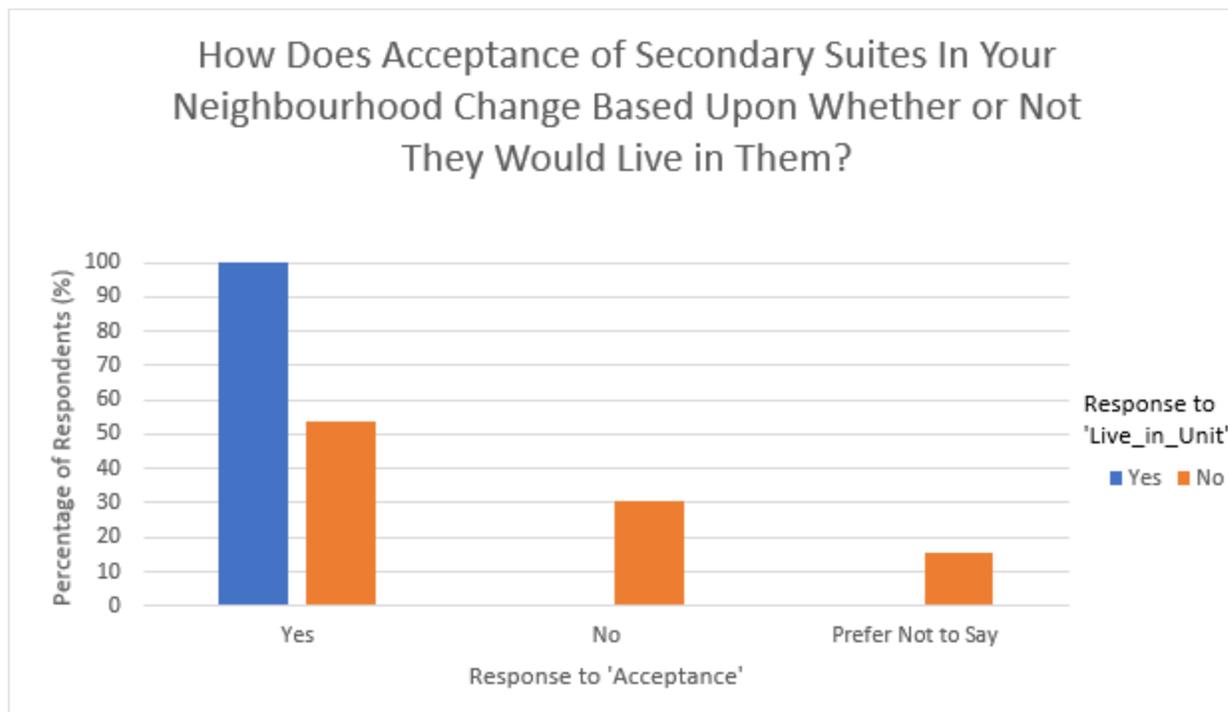


Figure 2



From: Sustainable Strategies. 2021. Vaccines Survey Data. 3<sup>rd</sup> Year Field Studies Individual Field Project Report, Department of Geography and Environmental Science, Wilfrid Laurier University.

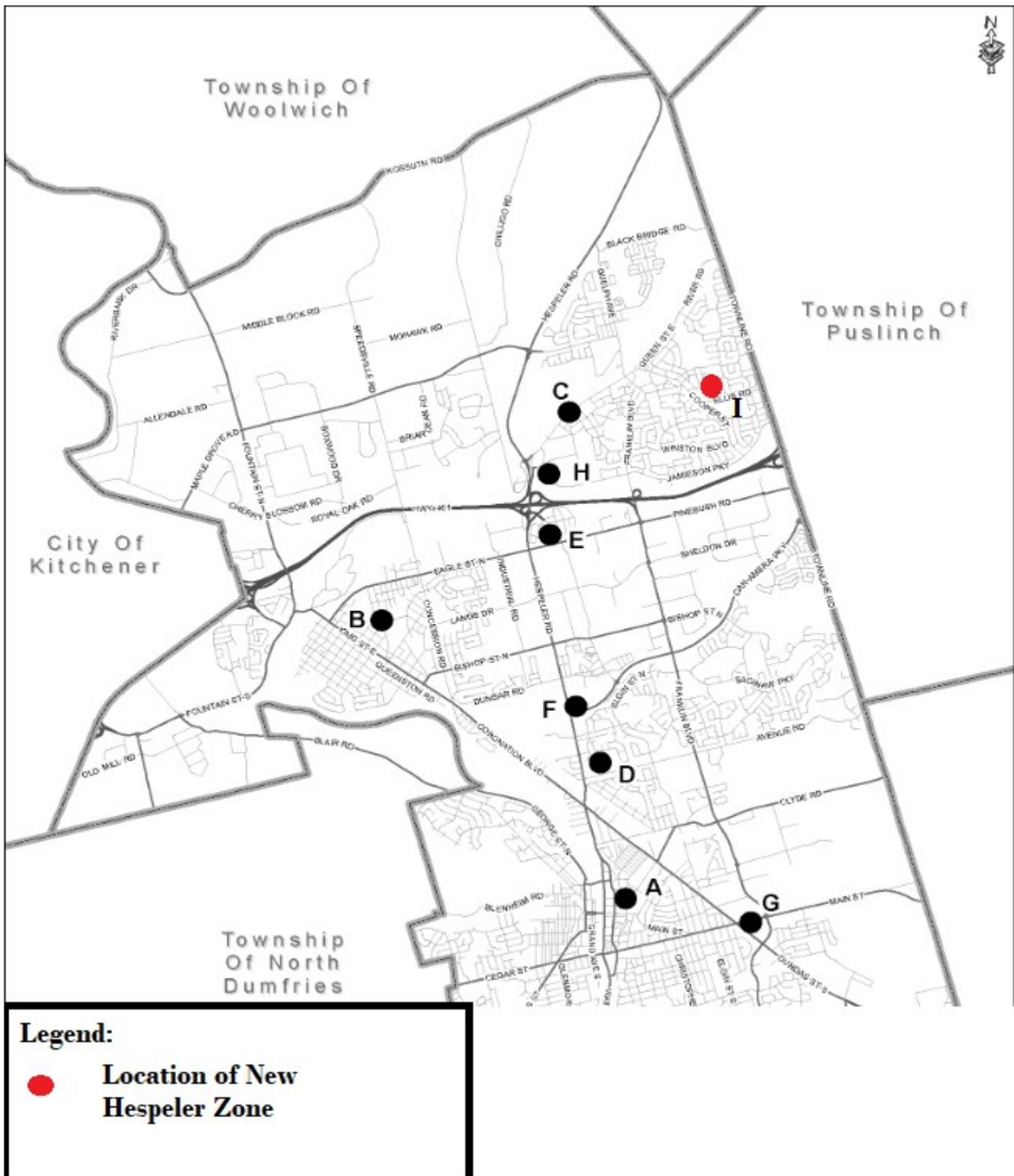
Figure 3



From: Sustainable Strategies. 2021. Vaccines Survey Data. 3<sup>rd</sup> Year Field Studies Individual Field Project Report, Department of Geography and Environmental Science, Wilfrid Laurier University.



Figure 5



From: Sustainable Strategies. 2021. Vaccines Survey Data. *3<sup>rd</sup> Year Field Studies Individual Field Project Report*, Department of Geography and Environmental Science, Wilfrid Laurier University.

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