

# JEAR CONSULTING

# FINAL REPORT

Impact on Affordable Housing Based on  
CMHC Affordable Housing Rates

April 7th, 2021



Deanne Friess,  
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Dear Deanne Friess,

It is an honour for the JEAR consulting team to submit this response to the request for proposal, to address issues within the current By-law policy regarding accessory units. Enclosed you will find the positives and barriers that exist in the current By-law, and recommendations on how to increase the creation of accessory units in the City of Cambridge.

Our team is made up of four undergraduate students with many different skills and relevant experience in consultation, data collection and research, as well as real-world hands-on application through years of professional and academic work. To be considered a complete project, the goal of analyzing existing frameworks to find inefficiencies will uncover potential developments that can increase accessibility of accessory units and affordable housing.

For further consultation regarding our proposal, please reach out to our project manager Ethan Brindley by email at [brin6200@mylaurier.ca](mailto:brin6200@mylaurier.ca). We would like to thank you for your time and consideration and look forward to continued success.

Sincerely,

JEAR Consulting

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## Executive Summary

The JEAR consulting team is forward thinking, focused on implementing sustainable and affordable accessory dwelling units in creative ways. The group is formed of four students from Wilfrid Laurier University, with a focus on satisfying client needs, the end goal is to produce analysis that allows the City of Cambridge to effectively deal with the problem at hand, now and into the future.

Our team consists of four individuals with an array of skills that include, data collection, and web design as well as real world applications such as finance and marketing through years of professional and academic work. The Request for Proposal calls for analysis of By-Law 108-18. The changes made to the By-Law allowed for an increased tolerance of accessory suites, allowing them to be constructed in all R-zones with certain restrictions. This proposal outlines a review of the current By-Law, the benefits and barriers, and possible recommendations towards improving parts of the By-Laws that increase efficiency.

The JEAR Consulting team plans to use and review other municipalities current accessory dwelling By-Laws, density mapping, and parking infrastructure to locate and fix inefficiencies that affect the City of Cambridge's ability to implement accessory dwelling units. Municipalities of a similar size and growth rate have minor stipulations to the By-Law, but these stipulations result in the increased creation of accessory units. Our team suggests potential enhancements to the current By-Law that should result in an increased production of accessory dwelling units. The JEAR consulting team is the best for the job, as our approach keeps in mind the goal of the City of Cambridge, which is to increase the availability of accessory dwelling units without congesting the city. The addition of accessory dwelling units brings a growth in density and increased affordable housing along with it. A successful project proposal will answer the question of how to increase the availability of accessory dwelling units, as well as keep the density of these regions manageable.

We would like to thank the City of Cambridge planning department for this opportunity to provide more insight and recommendations regarding the cities 2018 accessory suite By-Law and we hope we are able to work together going forward on this project to reach a mutually successful result.

## Philosophy

At JEAR Consulting, we believe that affordable housing should be made available and easily accessible to those who need it within the City of Cambridge; accessory suites should not be difficult to develop under current By-Laws and restrictions. The focused goal of JEAR



Consulting is to prepare prospective areas with the proper tools needed to grow, and continued growth for the future, with as few setbacks as possible. It is our hope that the city agrees with our intentions.

## Introduction

The JEAR consultants believe that the By-Law amendment made in 2018 had many advantages and positive impacts that loosened the restrictions of homeowners to implement these accessory dwelling units into their homes. However, we also believe that through effective research analysis, additional recommendations can lead to meaningful changes that could increase housing availability and decrease the price of rent, furthering the growth of Cambridge.

**The criteria set forth below will be met, signifying a successful completion of the project:**

- 1.) Accurate representation of population demographics and housing trends
- 2.) Possible and plausible solutions to increasing the availability and ease of finding an affordable home in the Cambridge area
- 3.) Specific neighbourhoods that could be transformed into increased density areas without impacting infrastructure.
- 4.) Provide recommendations for the By-Law zone regulations and restrictions in order to increase the amount of units within pre-existing homes

## Project Understanding

### *Accessory Dwelling Unit Definition*

To provide context, an accessory dwelling unit is a secondary or ‘accessory’ unit/suite located within the same lot as a pre-existing home. An accessory dwelling unit is defined as a self contained, separate unit with sleeping area, full kitchen, and full bathroom with a separate entrance. The unit (new or to be legalized) must meet applicable zoning, building, fire, and property standards and codes (Region of Waterloo, 2019). Increasing the amount of accessory dwelling units available helps to support urban growth in cities and keep up with the demand for accessible and affordable housing, especially when developed in lower density areas.

Cambridge has become a growing metropolitan area, and seeing as population growth is exponential, the problem of affordable housing is likely to continue to increase. Keeping this in mind, in 2018, the City of Cambridge loosened the laws regarding who could build accessory dwelling units and it was definitely helpful in kick starting the change needed

for the growth of the city. However, there are further changes that could be made to increase the desire for homeowners to convert part of their homes into accessory dwelling units.

After outlining the problem at hand, and developing methods for gathering data and researching, there are a handful of goals and recommendations that we were able to create in order to effectively, affordably, and legally incorporate and develop more accessory units within Cambridge where possible.

## **Our goals are as follows:**

Our goal is to increase the availability of affordable housing; currently there is very little variety between accessory dwelling units. There are two major changes that we would like to implement, a city wide change to the By-law that will allow for more units within an accessory dwelling unit as well as a regional change for areas surrounding the proposed ION light rail transit. Rental prices are increasing everywhere, many individuals have chosen to use public transit instead of drive in order to minimize costs. With this in mind, the current By-law that states that every unit needs to have an allocated parking space seems counterproductive. The two changes to the By-law will be further explained in the proposal.

### **City-Wide Regulation Change**

We believe that the current accessory units are adequate but could utilize more of the space, whether it be larger suites or more rooms within the suites. In order to increase the introduction of accessory dwelling units, the homeowner must be given more autonomy in the choices they make to their home. At the moment, residents of Cambridge are limited as to what they can change in comparison to surrounding cities. Lessening these restrictions will not only increase the number of available accessory dwelling units, but it will also attract a wider range of utility. Depending on the space available, many different living options can be made available.

### **Regional Regulation Change**

Accessory dwelling units are meant to be a point of affordable housing, meaning that most inhabitants are living below the poverty line. With that noted, many of these individuals will not have access to a car and are therefore paying for a parking spot that they cannot use. Our plan of implementing a 500m radius around the proposed ION light rail transit stations outside of the downtown core will help individuals rely on public transport as opposed to relying on personal vehicles. This change will involve some work in deciding how this is enforced, whether it be a single parking space per accessory dwelling unit, or the absence of a parking space in general. The JEAR consultants believe that it would be most beneficial to require a minimum of one parking space per dwelling as opposed to one parking spot per unit.

By minimizing the amount of parking spaces in this 500m radius, the monthly rent prices could be lowered slightly, this would make these accessory dwelling units more attractive to individuals who do not own a car.

## Background

The amendments made to the 2018 By-Law has allowed accessory units to be created albeit, not to the degree one would hope. One would expect that the changes made would provide an influx of housing options that are more affordable to the public, however upon analysis, that effect has yet to be seen. One of the main things that JEAR Consultants has noticed is that there are more limitations regarding accessory dwellings than there needs to be. An analysis of surrounding municipalities uncovers some of these limitations that can be seen in the City of Cambridge's By-Law; lessened restrictions in Waterloo and Guelph could signify changes that could be duplicated. It is JEAR's goal to provide a solution to the limitations that hamper the cities ability and desire to develop accessory units.

### Past Present and Future Population Growth

The population growth of Cambridge has been consistent; the population was estimated to be 136,810 individuals and is predicted to grow to 176,000 (+28.6%) by 2031 (Cambridge Canada, 2016). This marks a large influx of residents in the city, the problem regarding how these residents will be able to find an affordable place to live will become more and more difficult. This further outlines the need to allow accessory dwelling units wherever possible. The difficulties surrounding this are mainly how to deal with the congestion of high density areas, parking availability, and ensuring that the proper infrastructure in place is crucial to allowing cities to grow. Understanding how much the population of Cambridge will grow is an important metric in our assessment of how capable the city is to support large growth such as what is expected. There are some regions within Ontario that will grow faster than others; the census divisions that are expected to grow by over 30% through to 2046 are, Essex, Middlesex, Oxford, Wellington, Dufferin, Simcoe, Waterloo, Halton, Peel, York, Durham, and Ottawa. Since these regions are all expected to be subject to the same increase, it would make sense to analyze the By-Laws that govern these areas; which regions are best equipped to handle such a large influx?

There are three cities that will be brought into view to compare efficiencies and inefficiencies from that of Cambridge's. Waterloo, Guelph, and Toronto By-laws will be analyzed to determine their best features and what has worked for them. How has Toronto dealt with the same problems in the past, how are similar cities like Waterloo and Guelph set up, do they have the same restrictions? These are all important questions that will be answered upon completion of this response.

It is important to recognize just how much the region is expected to grow into the not so distant future. If the census projection is correct, it is pretty safe to say that there is a lot of building that needs to take place in order to house all of the new individuals who will have moved here.

## **City of Cambridge By-Law 108-18**

The 2018 By-law was implemented for the further advancement and creation of accessory units. Although this By-law is an excellent steppingstone for the community, some of the regulations created limit the ability of homeowners to create accessory units across the City of Cambridge. In order to increase the number of accessory units the JEAR consultants believe that changing some of the current By-law restrictions and adopting new policies from other townships could enhance the current By-law.

Major barriers identified from the current By-law include: Parking restrictions, exclusion of certain housing types and the limitation of 1 accessory unit per home. Our team's recommendations would be implemented on two different scales. City wide changes to enhance the current By-law would address the limitation of two bedrooms within an accessory unit, and the exclusion of certain housing types that meet building and safety code requirements. Additionally, zoning specific changes pertaining to parking restrictions near major current and future transit lines could promote the use of public transit systems while increasing population density.

### **Recommendations to enhance the By-law City Wide (Cambridge):**

#### Greater inclusion in By-Law section 3.1.2.8

Currently accessory units are only permitted in single detached, semi-detached or linear row housing. Inclusion of townhouses and other housing types that meet building code standards in proper zoning should be considered to permit a maximum of one accessory unit per dwelling.

#### Revision of By-Law Section 3.1.2.8 -3a) b) c)

Limitations of one accessory suite are allowed on a property. Large homes with the capability to house multiple accessory units should be considered. This could be achieved by allowing different accessory suite types to co-exist on one property if meeting building code standards. Considerations of an accessory suite such as a basement suite and garden suite should be considered if the property line permits. Ideally this would occur on homes with driveways to support additional occupants and to avoid increased pressure on infrastructure.

## Recommendations near major transit system changes:

### Revision of By-Law section 2.2.1.1 (i)

Current parking regulations require all accessory units to have parking spots available per bedroom. This section mandates that 1 parking space per bachelor/ one bedroom unit, and 2 parking spaces per two-bedroom accessory unit. As parking has been identified as a major barrier, reducing parking requirements can aid to increase the creation of accessory units. This could be achieved by making parking spots optional for accessory units within 500m of current and future major transit systems, this could incentivize more residents without cars to reside in these accessory units and also promote the use of public transit systems. Alternatively, for tenants in accessory units with cars without parking spots can apply for a special zoning specific roadside parking pass in areas that infrastructure can support. Additionally to incorporate the option to have a minimum of one parking space per accessory unit in major public transit areas.

## Methodology

The importance of determining the strength of the current ability of the city to handle population increase is crucial in determining if there is anything else that can be improved. To do this, an array of cities and their By-Laws were analyzed for different reasons. The city of Toronto was looked at not because it is a city of the same size and growth but because of the innovative approach that seems to set the trend for the other cities that are also growing. The last two cities are much like Cambridge, Guelph and Waterloo have By-Laws in place regarding accessory suites that might be attractive to the City of Cambridge.

Our focus was based on which By-law limitations are less strict elsewhere and whether or not the lightened restrictions helped increase the amount of accessory units available. The aforementioned municipalities of Waterloo, Guelph, and Toronto were some areas with intriguing options that could be made available for the City of Cambridge.

## Case Studies

These three cities have been chosen for a multitude of reasons, Toronto for its track record of how it has been able to handle sustained growth for years. Guelph and Waterloo are regions with a similar size and growth rate to Cambridge, they have similar yet noticeably different By-laws that allow for homeowners to allocate more of their house or allow for more units within an accessory dwelling unit.

### Toronto

Toronto is the largest metropolitan area in Ontario, and with that comes the challenge of housing millions of people within city limits. In the context of affordable housing in one of the most expensive housing markets, accessory suites serve as a vital tool in providing affordable housing city wide. Toronto has a long-standing history and knowledge of the motives and barriers for creating accessory suites, with a By-law dating back over 20 years, many adaptations and recommendations have been made by city council, researchers and residents. As such, the City of Cambridge should consider consulting this successful By-law in order to reduce the restrictions on accessory unit housing.

The parts of the By-law that make it successful include: recent changes to reduce parking requirements, legality of accessory suites in townhouses that meet building requirements and allowing multiple accessory units. New changes as per the Toronto By-law: 549-2019 made the accessory suite By-law much more accessible and lessened restrictions to aid in increasing the number of accessory suites. Overall this long standing By-law has made many recent changes that have made accessory units very successful across Toronto, by reducing the barriers and creating more inclusive regulations which should be considered by the City of Cambridge.

#### Under section 150.10.40-2

Parking spaces must be provided at a minimum rate of 1.0 for each accessory suite in excess of one.

#### Under section 150.10.20.1

Changes to permit accessory suites in residential townhouses, detached and semi detached homes makes accessory suites legal in almost all housing types.

#### For section 150.10.20.1

(3) Permits each dwelling unit in a detached house or semi-detached house to have more than one accessory unit.

## Guelph

The City of Guelph is a prime example of accessory suite adaptation and By-law change in order to increase density and create more affordable housing availability for new and old residents. Guelph is a great comparison for the current City of Cambridge as they are similar in size, density and population. Guelph's population currently sits around 135,474 residents with a city that is 87.2 km<sup>2</sup> in size as of 2017 (City of Guelph, 2017). Cambridge has around 136,810 residents within a city size of 112.3 km<sup>2</sup> as of 2019 (City of Cambridge, 2019). With these cities being so close in population and size it is obvious these cities can use each other's frameworks and growth goals as studies or plan for their own. Both of these cities have similar make up when it comes to accessory suite implementation and By-law revision within the city with a few differences in size and limitations.

Within the Guelph accessory suite By-law, (Section 4.15.1.6 of the Zoning By-law), accessory units are capped at 45 per cent of the net floor space of the main home for both an apartment within the primary residence or a detached unit compared to Cambridge By-law which is capped at 40 percent of net floor space which is not a huge difference in size comparison but this additional 5 percent can make a difference in suite availability and construction (City of Guelph, 2020). Another comparison is that of the Detached accessory units, (Section 4.15.1.7 of the Zoning By-law), Guelph allows to be up to 30 percent of lot space whereas Cambridge caps their detached units at 10 percent which is a large difference in surface area when it comes to a detached accessory unit on the property. Although both of these cities cap their detached units at 2 bedrooms it could have effects on room size and pricing for the owner or renter (City of Guelph, 2020).

The City of Cambridge can use the City of Guelph By-law and limitations that has been revised, in order to gather a better understanding of size restraints and construction of new accessory detached units specifically. With the availability to build larger detached units on a feasible lot, the city could create many more opportunities to build and provide affordable and comfortable accessory housing units for new residents, young families, etc. With these cities having such similar make up in regards to population, density and area, it is obvious that both cities should be working side by side to create and implement new plans to grow in population and develop their downtown or residential areas for the future. Both cities are able to make changes and see different impacts on development and intensification with the local economy and use this information as a guideline or case study for its own city. Although residents and cities are all different, it is important to gather and understand how changes may affect a city before moving forward with future development.

## Waterloo

The City of Waterloo is a great template to use for the introduction of accessory suites in the City of Cambridge. The two cities are expected to undergo the same degree of population growth over the coming years; over a four year period from 2016-2020, the population size for these two cities had grown by 2%, placing these cities tied in second place in Canada for growth in that time (Statscan, 2020). By 2050, the tri-city area is expected to have as many as 950,000 individuals.

In order for all of these people to be able to find a place they can call home, a lot has to change in terms of housing availability from now until then. One thing that needs to be kept in high priority is increasing the housing availability and lowering cost for areas within a close proximity to the light rail transit. If the areas surrounding the light rail transit are too expensive for the individuals at or below the poverty line, they are pushed farther away from the central hub that provides access to the rest of the city. This will be a major point of growth granted that the surrounding areas of light rail transit are able to but not forced to have a parking space. Building up the core area to not be reliant on cars will provide lots of space within the city for expansion. One of the prerequisites that the consultants at JEAR feel as though need to be looked at again is the need to have a parking space available for each bedroom. Many individuals are looking for a place to live, not somewhere to park their car.

A major difference in the legality of accessory suites for the City of Waterloo is the ability of a homeowner to make an accessory unit available to three people as opposed to just two in Cambridge. This small change allows for a vast increase in the amount of bedrooms available as well as an increase in monthly revenue. This change makes accessory suites a welcomed addition in areas that could benefit from increased density (such as university areas).

This small change of allowing homeowners to include one extra unit within accessory dwelling units allows for a mutually beneficial outcome. The monthly rent can increase slightly as well as the resulting cost for renters can decrease due to the amount of individuals within one accessory dwelling unit. An example of this can be seen in the appendix.

There are many developments in the works that can satisfy the needs of these individuals without forcing the ones who do not own a car to find a living arrangement that has mandatory parking spaces available. A car should not be a prerequisite for the ability to rent an accessory suite. The common concern regarding the influx of traffic and parking spaces needs to be brought into question. Many individuals who are looking for an accessory suite to rent do not own a car, and therefore make the current By-law somewhat unnecessary; if accessory suites are only allowed to be created with the availability of a parking spot, the renters should have a car to park there. This problem could be easily dealt with on a case by case basis; signed

agreements that the renter does not own or will not own a car for the duration of rent. The current By-law as it stands, places too high of an importance on the availability of parking spaces.

It is important to understand the difficulties that arise when trying to incorporate accessory suites into areas that do not necessarily have the space for extra parking. This is an important time to note that yes, there are density concerns related to allowing an increased number of residents, but the City of Waterloo has been able to take this approach with minimal problems signifying the possibility for the City of Cambridge to follow suit.

Within the Cambridge zoning By-law, density is based on the location of the accessory dwelling unit, and this is something that could be changed based on the City of Waterloo's approach to density concerns.

## Cambridge

In order to determine how effective it would be to implement accessory units without parking spaces, the 2016 Census was used. At the moment, all individuals in the census have a designated parking space regardless of if they own a car. Of the ~70,000 individuals in the Census, only ~53,500 actually own a car that they drive to work. Close to 4500 individuals rely on carpooling, as well as close to 6000 individuals that use public transit. This is an incredibly important stat to notice. Using the data that was obtained from the census would imply that there are close to 10,000 parking spaces that are not necessarily used daily. If the criteria for parking around public transit were relaxed to just one parking space per accessory dwelling unit, it could provide individuals without a car a better place to call home. In the appendix, a corresponding circle graph to this data is shown (figure 3).

The 2016 Census alludes to the fact that many people drive to work everyday and while that is true, there is a decent percentage of the population that relies on public transit, walking or bikes. The accessory suites should be directed towards these individuals as there would be less implications surrounding parking needs.

Perhaps something as simple as signing an agreement beforehand to the accessory suite that would ensure that for the time an individual lived there, a car would not be owned. This would alleviate some of the concerns surrounding the increase in density, whilst also increasing the potential for renters.

If there were new By-laws in place for the areas surrounding the new ION stage 2 stops, many of the accessory suites would be able to rely on public transit as opposed to their own means of transportation. This would be the most impactful in areas just surrounding the

downtown core, as it would allow these low to mid density areas to grow into higher density areas without causing problems on infrastructure.

## Negative Effects

There are always potential negatives when proposing changes to the By-law, although many of these have solutions.

- Additional dwelling units may create too much congestion within certain neighbourhoods
- Increased density could also have a negative impact on parking on roads or within properties
- Creation of additional renters could upset long term residents within neighbourhoods
- Accessory Dwelling Units cannot be built just anywhere, there are aspects that are unattractive to homeowners. Accessory Dwelling units are often not thought of as worth the trade off

## Benefits of The Proposal

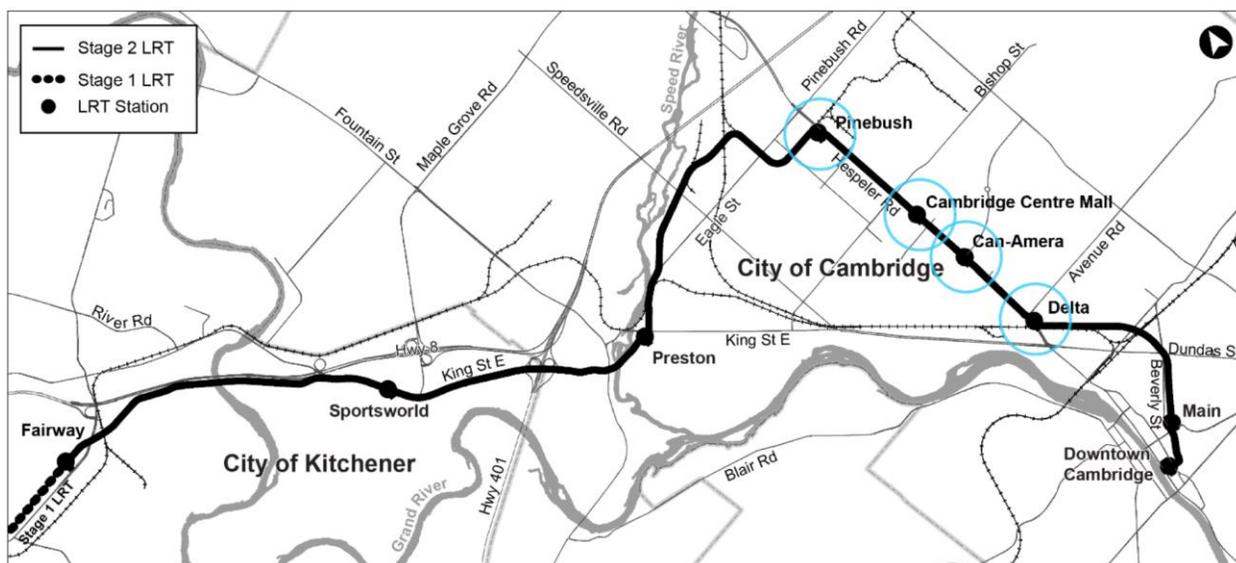
We feel that the proposed changes we would like to make heavily outweigh the aforementioned negatives that might be of concern.

- Increased amount of accessory dwelling units within less dense areas can create more housing availability and affordability.
- Increasing the amount of available suites within one primary residence will provide the needed availability to support growth without making major changes to the home.
- Homeowners can be given more autonomy in the decision making process of what they can do with their own home.
  - This promotes two things, not only an increased potential for homeowners but also increased potential for renters.
- The proposed change to parking requirements in public transit areas should promote the influx of renters that do not own a car.

## Recommendations – Continued

The proposed changes that the JEAR consulting team sees as a possible and plausible solution to the growing problem of affordable housing, would stem from the new ION light rail transit stations. Delta in particular shows promise as it is just outside the downtown core and is currently not as densely populated. However, this could be implemented in any of the four circled ION light rail transit stops below. (Pinebush, Cambridge centre mall, Can-Amera, Delta)

Figure 1 shows the planned route for the stage 2 ION light rail transit; these station locations can be prime areas for the increase of accessory suites without the need for cars. Below is the preferred area that an increase in accessory dwelling units could be the most beneficial in providing affordable housing for individuals who need it. The reason why we think this is because of a few reasons; the two stations that are planned to be built in the downtown core are already considered high density areas, adding more people to these areas would be counterproductive. However, the farther from the downtown core, the less populated. This is ideal for the promotion of accessory suites with or without cars.



## Conclusion

The JEAR consultants have worked tirelessly to provide successful solutions to the request for proposal. Affordable housing is and always will be a pressing matter, and we believe that the changes recommended above to the current By-law can set the City of Cambridge up for continued success into the future. Enhancing the By-law to be more inclusive to all housing types, allowing townhouses to create a maximum of one accessory unit per dwelling as long as safety code is satisfied. By increasing the amount of units within one dwelling, it can promote homeowners to make the addition of accessory dwelling units due to the passive income that can be generated from renting it out to individuals. Additionally to lessen By-law restrictions referring to the one parking space per bedroom within accessory dwelling units. Instead, making the requirement a minimum of one parking space per accessory dwelling unit for any units that are within a 500m radius of current or future ION light rail transit stations outside of the downtown core. We think that these recommended changes will allow more options for both homeowners and renters alike. The City of Cambridge is going to continue to grow for years into the future, and by setting up the framework that can allow increased density without causing problems to infrastructure, we believe that Cambridge can grow without having the difficulties surrounding affordable housing. With our plans, we hope to continue to make the City of Cambridge a place for continued prosperity.

## Appendix

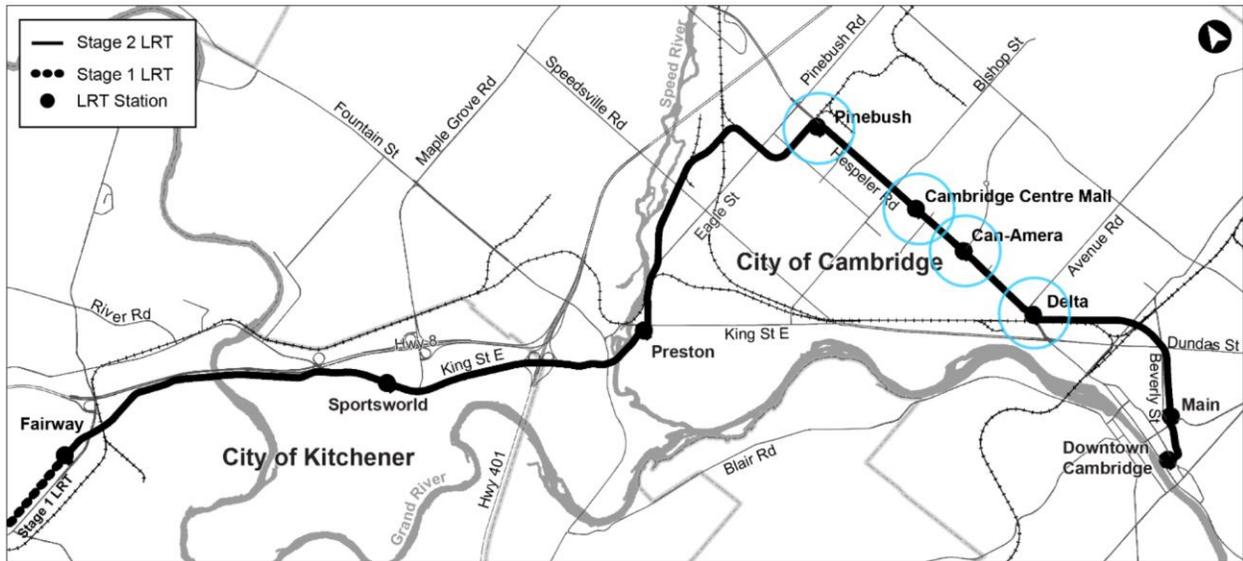


Figure 1: Proposed areas for By-law implementation. Based around the proposed ION light rail transit (City of Waterloo, 2019)



**Waterloo (900sqft)**  
 \$2000 (~\$665/room)  
 - Three bedroom  
 - Newly renovated



**Guelph (968sqft)**  
 \$1600 (~\$800/room)  
 - Two bedroom  
 - Newly Renovated



**Cambridge (900sqft)**  
 \$1800 (~\$900/room)  
 - Two bedroom  
 - Newly renovated

Figure 2: Three similarly sized bedroom apartments. The homeowner in Waterloo is able to charge more per month while maintaining a lower rent due to its ability to have 3 units within on accessory unit.

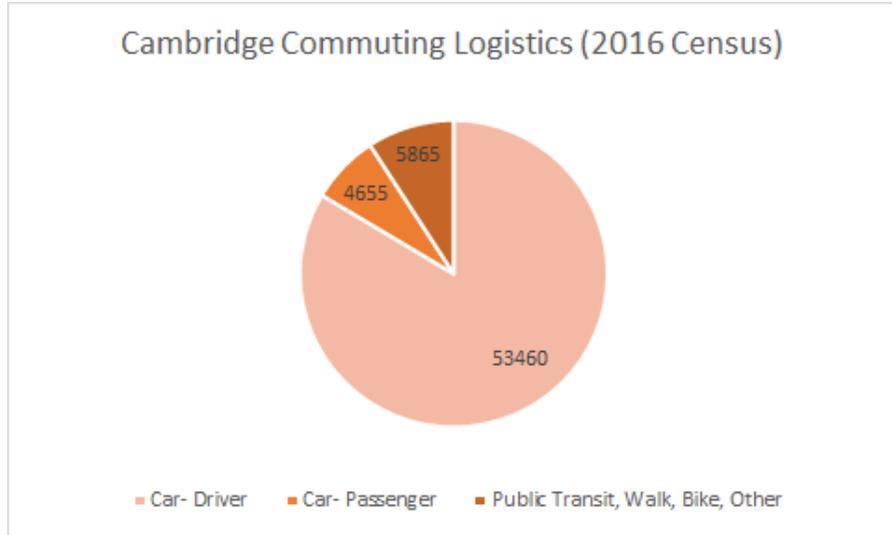


Figure 3: 2016 Census that depicts the true amount of individuals who own a car and use it for work daily. (StatsCAN, 2016)

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