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May 5, 2025

Prepared by:

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<u>Planning Development Public Meeting - Tuesday, May 6, 2025</u> <u>Item: 25-052-CD, New Comprehensive Zoning By-law and Companion Plan Amendment</u>

#### Overview:

The \$4 billion Housing Accelerator Fund (HAF) is a federal initiative to encourage municipalities to make changes to bylaws and regulations that would spur more housing construction, in exchange for money.

The Federal Housing Minister has pushed (but not made mandatory) for all cities who wanted "money" from the fund to allow four (4) units on any residential lot on an "as of right basis", meaning they wouldn't have to apply or go through public hearings.

This is a significant change to existing zoning rules, and will ultimately change the landscape and peaceful environment that homeowners currently enjoy in existing residential neighbourhoods. To allow four units or four storeys in "new" development makes sense, but to allow the same in existing residential neighbourhoods is ludicrous.

In addition, allowing four units without public consultation, without the ability to deal with issues that come up such as parking concerns, traffic issues, grading or stormwater drainage is concerning for many residents.

# MPAC Stats - Affordable Housing and the "Missing Middle"

The Municipal Assessment Corporation provided stats on residential housing in 2023 (all property types).

In Cambridge - in 2013, the percentage of properties less the \$500,000 were 94.8% and in 2023 the percentage was 6.9%.

Properties under \$500,000 are now scarce.

In 2013, properties between \$500k and \$750k were 4.5% and in the year 2023 was 49.1%; and for properties between \$750K and \$1 million, in 2013 the percentage was .5% and in 2023 was 31.2.

In addition, the median home value for a detached home in 2013 in the province was nearly \$378,000.

Today, that number has increased by 128% to over \$862,000.

Based on these statistics, this new Zoning Bylaw rules will not address Affordable Housing because Developers are not building affordable housing.

Nor will the bylaw fix the "Missing Middle" due to the fact that salaries and wages have not increased at the same rate as housing increases.

The gap between wages/salaries and the price of housing is so large now that owing a home for most is virtually unattainable.

The price of housing is not going down; and wages did not increase by 128%.

Even with some financial incentives, this will not fix the housing crisis.

# **City Marketing**

Many residents don't know about the new zoning by-law rules and its effect on their neighbourhood and their own property.

Over a three day period I talked to 92 people who lived in Hespeler, Preston and Galt.

I was shocked that all 92 people knew nothing about these major changes to Cambridge's zoning rules. This is not a coincidence.

I asked all the same questions to all:

City Web Site – don't use City web site.

It is not user friendly; too difficult to navigate; links often don't work; and can't find what I need

Social Media – don't use Facebook; Instagram; X; Twitter or whatever else is out there; don't use Aps for City news

Newspaper – don't get Cambridge Times now; don't subscribe to the Record on line; don't get The Record delivery; seldom read it

Engage Cambridge – don't know what this is and never heard of it

HAF (Housing Accelerator Fund)- haven't heard of it and don't know what it is

Survey – knew nothing of a survey to complete; wouldn't know where to find it; why would I fill out a survey if I have heard nothing about the new bylaw

Public Open Houses (3)—were not aware of them

Hard copy marketing/information pamphlets to households – no hard copy marketing of any kind to households by the City of Cambridge

The City's Marketing of this important bylaw to Cambridge residents was not effective and for the most part was a failure.

The majority of residents are not aware of this, but are deeply concerned.

In a statement, "This is the best kept secret in town".

#### **Community Sentiment:**

The feelings and thoughts of your constituents is that they care and are very concerned about the effects of this by-law on their properties, their homes and their neighbourhoods than that of members of Council. This sentiment sends a strong message to Council.

Residents purchased in an existing neighbourhood due to the size of lots, tree canopy, sunlight, privacy and spaciousness by the zoning bylaws existing when the neighbourhood was developed.

Home buyers paid a higher price and pay higher property taxes for the enjoyment of these qualities and are entitled to protection from a reduction in zoning standards.

A zoning bylaw is like a community contract enshrining the rhythm and character of a neighbourhood and residents should be able to rely upon former bylaws.

It is considered a "Breach of Trust" when they are diminished to accommodate inappropriate developments and severances that do not reflect the character and landscape of an existing residential neighbourhood.

The approval of this new bylaw will compromise our neighbourhoods and do away with fair public consultation in exchange for funding that will be tied to sacrificing the makeup of our community. Cambridge residents deserve better.

It has been discussed with Planning Staff moving forward to form a Working Group/Task Force including local area residents.

Their input is valuable.

I have offered to sit on the Committee.

## **In Closing:**

The future of our beautiful existing mature residential neighbourhoods are at stake. The draft zoning bylaw for infill development is a "destruction by-law" for existing residential neighbourhoods especially Sections 7.0-Residential Zones and Part 13-Overlay Zones.

This by-law is your legacy for the future of Cambridge.

Decisions regarding this matter rest on your shoulders and Council has to get this right.

Don't sacrifice our City for money or greed.

Your job is to represent the best interests of Cambridge residents, safeguard Cambridge neighbourhoods and do what you can to protect our most valuable asset — our homes and our property.

## **Quote by Albert Einstein:**

I want to leave you with this quote from Albert Einstein. It is regarding "Politics"

Albert Einstein was once asked: "If a man has discovered the Atom, why can't he find a political solution to prevent its destruction?

Einstein's reply was starkly honest, It's simple, because politics is harder than physics.

This thought remains profoundly relevant today, highlighting the intricate of often intractable nature of human interaction and governance.

"Never do anything against your conscience, even if the State demands it, Einstein urged

Integrity is non-negotiable.

Your inner moral compass should always guide your actions, even in the face of external pressures".