



Project Summary Report

May 2023



This project is funded in part by the Ontario Ministry of Agriculture, Food and Rural Affairs; however, the views expressed in this publication are the views of investStratford and the City of Stratford and do not necessarily reflect those of the Province

Acknowledgements

The Attainable Housing Project is a result of a collaborative effort amongst Council members, municipal staff, stakeholders, and community participants. Contributors include:

Brad Beatty, City of Stratford Councillor

Mike Beitz, Corporate Communications Lead

Lesley Biehn, City of Stratford Councillor

Elke Bidner, Special Projects and Communications, investStratford

Kevin Bonnell, Manager of Diversity, Equity and Indigenous Initiatives

Taylor Briscoe, City of Stratford Councillor

Graham Bunting, Former City of Stratford Councillor

Jo-Dee Burbach, City of Stratford Councillor

Tom Clifford, Former City of Stratford Councillor

Kristin Crane, Director Social Research and Planning Social Research & Planning Council

Taylor Crinklaw, Director of Infrastructure and Development Services

Jonathan DeWeerd, Chief Building Official

Marian deWever, Home & Company Real Estate

Brian Elliot, CEO, Habitat for Humanity Heartland Ontario

Ryan Erb, Huron Perth United Way

Franklin Famme, Famme and Co.

Matt Feeny, Huron Perth Builders Association

Kevin Fergin, Reid's Heritage Homes

Matt Francis, StreetCity Realty Inc.

Joani Gerber, CEO, investStratford

Andrea Hächler, Manager of Planning

Bonnie Henderson, City of Stratford Councillor

Mark Hunter, City of Stratford Councillor

Karmen Krueger, Director of Corporate Services/Treasurer

Mike Labbé, President & CEO, Options International

Nicole Langlois, Langlois Eco Homes

Dan Mathieson, Former City of Stratford Mayor

Phil Masschelein, Sifton Properties

Larry McCabe, City of Stratford Councillor

Kim McElroy, Director of Social Services

Sally McMullen, Perth County

Julia Merritt, Former CEO, Stratford Public Library

Harjinder Nijjar, City of Stratford Councillor

Jeff Orr, Orr Insurance & Investment Group

Daryl Pol, Pol Quality Homes

Michael Pullen, Managing Director, investStratford

Mitchell Rhodes, Community Renewal Company (HPUW)

Martin Ristma, City of Stratford Mayor

Cody Sebben, City of Stratford Councillor

Ashley Smith, Libro

Barb Thibeault, Royal LePage Hiller Realty

Joan Thomson, Chief Administrative Officer

Gary Van Bakel, Sutton Group

Kathy Vassilakos, Former City of Stratford Councillor

Jeff Wilson, Manager of Housing

John Wolfe, RE/MAX A-B Realty Ltd.

Executive Summary

The Attainable Housing Project (AHP) was established by the Stratford Economic Enterprise Development Corporation (SEEDCo/investStratford) in partnership with the City of Stratford and partially funded by the Rural Economic Development Program (RED) through the Ontario Ministry of Agriculture, Food and Rural Affairs.

The AHP is an extension of the “Stratford Housing Project – A Roadmap for Attainable Market Housing”, which was received by the City of Stratford Council in June of 2021. As identified in the 2021 Report, demand for housing in the City of Stratford has outgrown the pace of supply and a combination of factors including COVID-19, labour, and material shortages, and changing work patterns, has served to intensify these housing challenges into 2023. The lack of supply has been coupled with rapid increases in house prices since 2021¹.

investStratford, working in collaboration with local employers, and in its work to attract and retain employers to support the Stratford economy, has identified that a significant barrier faced by companies is the impact of housing shortages for their employees. It is consistently noted that business growth is hindered by lack of available employees, and this is in turn tied to the lack of attainable housing to attract required workers.

While the housing crisis is a challenge across the country, investStratford and the City of Stratford are proactively developing solutions to support attainable housing locally, with a made-in-Stratford approach. This approach, as detailed through this report, is three-pronged:

1. Develop a Community Incentive Toolkit with an implementing Community Improvement Plan to financially support the creation of attainable housing.
2. Consider municipally owned land as a tool to further support the creation of additional attainable housing.
3. Launch an awareness campaign to inspire the community to be informed, engage, and act on matters related to attainable housing, including the creation of additional residential units (accessory suites).

In addition to the directives above, the AHP has identified other considerations for the City of Stratford over the long-term to support the creation of attainable housing.

It is acknowledged that the current housing crisis is a complex issue with numerous contributing factors. The intent of the AHP is to act locally, with solutions that can be implemented at the municipal level, in coordination with community partners and the community-at-large.

¹ Huron Perth Association of REALTORS®, “Residential Average Price Huron Perth January 2014 to February 2023”

Attainable Housing Project Recommendations

That Staff bring a report to Council to consider the approval of the Community Improvement Plan (“CIP”) with the inclusion of a Community Incentive Toolkit (“CIT”), during the 2024 budget process. The staff report may include, but not be limited to the following:

1. Consideration of financial impacts associated with the Bill 23, More Homes Built Faster Act 2022 Development Charge reductions in determining potential funding for proposed CIP programs.
2. A plan to monitor the uptake of financial incentives by housing type to confirm which programs have contributed to adding attainable housing units.
3. A recommended yearly budget allocation for the CIP, with assessment on the source of municipal funding for the plan provided by the Director of Corporate Services.

That Staff review staffing levels to implement the CIP and further support the processing of housing initiatives.

That Staff review municipal surplus land policies and bring a report to Council with recommendations and process to declare 3188 Vivian Line as surplus to City needs. The report should provide options and recommendations on conditions of a sale, which could include:

1. Sale of the land to a buyer, with conditions on minimum density and/or minimum number of affordable and/or attainable housing units.
2. Partnership with a private entity to develop the land for residential purposes.
3. Partnership with non-profit organizations to develop the land for residential purposes, including affordable and supportive housing options.

That Staff monitor development activity in the vicinity of the City-owned land at 150 McCarthy Road West and any associated infrastructure improvements. At such time as development opportunity for the land is imminent, staff to consider and report to Council on the option to declare the land surplus.

That as part of the Comprehensive Official Plan Review (2023-2024), Staff include opportunities to support intensification, infilling, and the efficient use of land and services to support attainable housing in the City. Consistent with the Provincial Policy Statement, consider general increases to the permitted height and densities within the City and a hierarchy of residential land use designations (e.g., low, medium and high density residential).

That Staff monitor the need for community-wide studies to support housing, including master servicing planning, transit and transportation planning and emergency services. Community-wide studies should consider the implications of generally increasing densities with housing development and assess the impact of Bill 23, which permits three dwelling units on all residential properties in the City.

That Staff evaluate software platforms available, including approaches from surrounding municipalities, to streamline the approvals processes and to augment interactive mapping tools for members of the public.

That the Corporate Leadership Team, with support from investStratford, be responsible for the oversight of the project implementation plan.

Table of Contents

1.0	Introduction	1
2.0	Existing Legislation, Policies and Practices	4
2.1	Bill 23	4
2.2	The Planning Act, R.S.O. 1990, Chapter 13	4
2.3	Provincial Policy Statement	6
2.4	Rural Ontario Municipal Association Task Force on Attainable Housing and Purpose-built Rentals	6
2.5	City of Stratford Plans, Policies and By-laws	7
2.5.1	City of Stratford Official Plan, 2016	7
2.5.2	City of Stratford Brownfield Community Improvement Plan	9
2.5.3	City of Stratford Zoning By-law	9
2.5.4	Stratford, Perth County, and St. Marys Housing and Homelessness Plan – 5-Year Update (2020-2024)	10
2.5.5	City of Stratford Development Charges Background Study (2022)	11
2.5.6	City of Stratford Strategic Priorities (2018-2022)	11
2.6	City of Stratford Social Services Department	12
3.0	Consultation Program	13
3.1	Public Survey	13
3.2	Councillor Interviews	15
3.3	Stakeholder Workshops	16
3.4	Public Open House	17
3.5	Realtor Workshop	18
3.6	investStratford Board of Directors	18
3.7	On-going Virtual Q&A – EngageStratford Webpage	18
3.8	Consultation Recommendations	19
4.0	Community Improvement Plan and Toolkit	20
4.1	Community Improvement Plan and Toolkit Recommendations	23
5.0	Pilot Housing Project	24
5.1	Development Sites	24
5.1.1	3188 Vivian Line 37	24
5.1.2	Infill Site	26
5.2	Financial Analysis	26
5.2.1	Proforma Details	27
5.3	Pilot Project Recommendations	30
6.0	Awareness Campaign	32

6.1	Project Logo and Branding	32
6.2	Video and Written Stories	33
6.3	Landing Webpage	33
7.0	Recommendations	35

Appendices

Appendix 1: Consultation Data

Appendix 2: Community Improvement Plan

Appendix 3: Pilot Project Conceptual Site Plans

Appendix 4: Pilot Project Assumptions

1.0 Introduction

The Attainable Housing Project (AHP) was established by the Stratford Economic Enterprise Development Corporation (SEEDCo/investStratford) in partnership with the City of Stratford and partially funded by the Rural Economic Development Program (RED) through the Ontario Ministry of Agriculture, Food and Rural Affairs.

The AHP is an extension of the “Stratford Housing Project – A Roadmap for Attainable Market Housing”, which was adopted by the City of Stratford Council in June of 2021. As identified in the 2021 Report, demand for housing in the City of Stratford has outgrown the pace of supply and a combination of factors including COVID-19, labour, and material shortages, and changing work patterns, has served to intensify these housing challenges into 2023. The lack of supply has been coupled with rapid increases in house prices since 2021.

investStratford, working in collaboration with local employers, and in its work to attract and retain employers to support the Stratford economy, has identified that a significant barrier faced by companies is the impact of housing shortages for their employees. It is consistently noted that business growth is hindered by lack of available employees, and this is in turn tied to the lack of attainable housing to attract required workers.

For the purposes of the AHP, attainable housing is defined as follows:

Attainable: A residential unit shall be considered to be an attainable residential unit if it meets the following criteria:

1. The residential unit is not an affordable residential unit.
2. The residential unit is not intended for use as a rented residential premises.
3. The residential unit was developed as part of a prescribed development or class of developments.
4. If rented, the rent is no greater than 90 per cent of the average market rent.
5. If purchased, the price of the residential unit is no greater than 90 per cent of the average purchase price.
6. The residential unit is sold to a person who is dealing at arm’s length with the seller.
7. Such other criteria as may be prescribed.

During the lifespan of this project and its implementation, should the Province determine another definition of ‘Attainable’, that definition will supersede the above.

Average Market Rent: The average market rent applicable to a residential unit is the average market rent for the year in which the residential unit is occupied by a tenant, as identified in the bulletin entitled the “Affordable Residential Units for the Purposes of the Development Charges Act, 1997 Bulletin,” as it is amended from time to time, that is published by the Minister of Municipal Affairs and Housing on a website of the Government of Ontario.

Average Purchase Price: The average purchase price applicable to a residential unit is the average purchase price for the year in which the residential unit is sold, as identified in the bulletin entitled the “Affordable Residential Units for the Purposes of the Development Charges Act, 1997 Bulletin,” as it is amended from time to time, that is published by the Minister of Municipal Affairs and Housing on a website of the Government of Ontario.

While of significant need and importance, the AHP does not address housing needs managed by the City of Stratford Social Services Department. The Social Services Department is mandated to coordinate and deliver programming related to homelessness, emergency shelter, supportive housing, and affordable housing. Through Bill 23 and the Development Charges Act (Section 4.1(2) and (3)), “affordable” housing is defined as:

A residential unit intended for use as a rented residential premises shall be considered to be an affordable residential unit if it meets the following criteria:

1. The rent is no greater than 80 per cent of the average market rent, as determined in accordance with subsection (5).

A residential unit not intended for use as a rented residential premises shall be considered to be an affordable residential unit if it meets the following criteria:

1. The price of the residential unit is no greater than 80 per cent of the average purchase price, as determined in accordance with subsection (6)

The intent of the AHP is to implement recommended actions from the Stratford Attainable Housing Project, namely:

Action	Recommendation
3	Develop and adopt a Community Improvement Plan identifying a Community Incentives Toolbox to promote attainable housing creation and other objectives. As part of this Community Improvement Plan project, consider improvements to and streamlining of existing development approval processes.
4	Establish a “Yes in My Backyard” initiative to address any public concerns relating to the ‘missing middle’ and diversified attainable housing developments.
6	Pilot innovative housing opportunities for attainable home ownership/rental development on two City-owned parcels of land on Vivian Line and McCarthy Road while continuing to meet the application standards and all applicable laws.
8	Increase City staffing levels in departments administering the development process and identify relevant professional development opportunities and succession strategies to ensure continued employment of well-qualified staff.
9	Encourage more innovation and creativity in housing, including but not limited to housing design, materials and creative approaches to more attainable housing units.

While the housing crisis is a challenge across the country, investStratford and the City of Stratford are proactively developing solutions to support attainable housing locally, with a made-in-Stratford approach. This approach, as detailed through this report, is three-pronged:

1. Develop a Community Incentive Toolkit with an implementing Community Improvement Plan to financially support the creation of attainable housing.
2. Consider municipally owned land as a tool to further support the creation of additional attainable housing.
3. Launch an awareness campaign to inspire the community to be informed, engage, and act on matters related to attainable housing, including the creation of accessory suites.

The AHP Project Team includes Baker Planning Group, Stantec Consulting, Nancy Orr & Associates, Creative Feats Inc., Powerline Films, and Calum Balmain-Matthews. The Project Team has worked in collaboration with the AHP Working Group, which included:

- Mike Beitz, Corporate Communications Lead, City of Stratford
- Taylor Crinklaw, Director of Infrastructure and Development Services, City of Stratford
- Jonathan DeWeerd, Chief Building Official, City of Stratford
- Joani Gerber, CEO, investStratford
- Andrea Hächler, Manager of Planning, City of Stratford
- Karmen Krueger, Director of Corporate Services/Treasurer, City of Stratford
- Kim McElroy, Director of Social Services, City of Stratford
- Michael Pullen, Managing Director, investStratford
- Joan Thomson, Chief Administrative Officer, City of Stratford
- Jeff Wilson, Manager of Housing, City of Stratford

2.0 Existing Legislation, Policies and Practices

The following sections provide a review of relevant policy, legislation, and other background documents that may guide the CIP development process and the recommendations and programs provided in the final CIP.

2.1 BILL 23

Bill 23 was introduced as a part of the Ontario Government's larger Housing Supply Action Plan, aiming to have 1.5 million homes built over the next 10 years. It makes a number of significant changes to numerous planning and development statutes, including the Planning Act, Development Charges Act 1997, Conservation Authorities Act, and Municipal Act. Some of the proposed changes to these statutes include exempting affordable housing, non-profit housing and inclusionary zoning units from development charges, parkland dedication fees, and community charges; reductions to development charges for rental construction and additional units; and reductions in parkland dedication requirements.

Bill 23 received Royal Assent on November 28, 2022. Substantial portions of the Bill came into force upon Royal Assent, while other portions will come into force on a date to be proclaimed by the Lieutenant Governor.

Some of the most significant changes proposed that *may* impact the implementation of this project are summarized below:

- Landowners are permitted to add up to three residential units "as of right" for land zoned for one home in residential areas without requiring a zoning by-law amendment. The three units can be within the existing residential structure or could take the form of a basement suite, in-law suite, or garden suite. The zoning by-law standards respecting matters such as height remain applicable.
- Site plan control requirements are removed for most projects with fewer than 10 residential units.
- Exemptions to development charges for "affordable residential units," "attainable units," "non-profit housing developments," and "affordable housing units" required pursuant to an Inclusionary Zoning By-law.
- Reductions to development charges for the development of rental housing.

2.2 THE PLANNING ACT, R.S.O. 1990, CHAPTER P.13

The Planning Act is Provincial legislation that sets out the ground rules for land use planning in Ontario. It describes how land uses may be controlled, and who may control them. Matters of Provincial interest are set out in Section 2, and include:

- (h) the orderly development of safe and healthy communities

- (j) the adequate provision of a full range of housing, including affordable housing
- (p) the appropriate location of growth and development

The Act provides specific guidelines for the preparation of a CIP, namely:

- Types of projects/activities/works that are considered ‘community improvement’;
- A process by which a municipality can identify a ‘community improvement project area’ and prepare a ‘community improvement plan’;
- Tools that can be implemented once a ‘community improvement plan’ is prepared; and,
- Eligible costs for which a municipality can provide incentives.

Section 28(1) of the Planning Act defines ‘community improvement’ as “the planning or replanning, design or redesign, resubdivision, clearance, development or redevelopment, construction, reconstruction and rehabilitation, improvement of energy efficiency, or any of them, of a CIPA, and the provision of such residential, commercial, industrial, public, recreational, institutional, religious, charitable or other uses, buildings, structures, works, improvements or facilities, or spaces therefore, as may be appropriate or necessary.” Section 28(2) states that where there is an official plan in effect in a City that contains provisions relating to ‘community improvement’, the Council may, by By-law, designate the whole or any part of an area covered by such an official plan as a ‘community improvement project area’.

Section 28(1) of the Planning Act defines the term ‘community improvement project area’ as “a City or an area within a City, the Community Improvement of which in the opinion of the Council is desirable because of age, dilapidation, overcrowding, faulty arrangement, unsuitability of buildings or for any other environmental, social or community economic development reason”.

Section 28(4) of the Planning Act states that once a ‘community improvement project area’ has been designated by By-law, “the Council may provide for the preparation of a plan suitable for adoption as a Community Improvement Plan for the CIPA”.

The City may then prepare and use a ‘community improvement plan’ to:

- Acquire, hold, clear, grade or otherwise prepare land (Section 28(3));
- Construct, repair, rehabilitate or improve buildings on land acquired or held by the City (Section 28(6));
- Sell, lease, or dispose of any land and buildings acquired or held by the City (Section 28(6));
- Make grants or loans to owners and tenants of land and buildings within the community improvement project area to pay for the whole or any part of ‘eligible costs’ related to community improvement (Section 28(7)).

‘Eligible costs’ are specified in Section 28(7.1) of the Planning Act, and include costs related to “environmental site assessment, environmental remediation, development, redevelopment,

construction and reconstruction of lands and buildings for *rehabilitation* purposes or for the provision of energy efficient uses, buildings, structures, works, improvements or facilities.”

Section 28(7.3) states that the total of the grants and loans provided in respect of the lands and buildings shall not exceed the eligible costs of the community improvement project with respect to those lands and buildings.

2.3 PROVINCIAL POLICY STATEMENT

The 2020 Provincial Policy Statement (PPS) provides policy direction on matters of provincial interest related to land use planning and development. This development of a CIP is consistent with the PPS, and implements the policies related to the provision of accommodating appropriate affordable and market-based range and mix of residential housing to meet current and future needs.

2.4 RURAL ONTARIO MUNICIPAL ASSOCIATION TASK FORCE ON ATTAINABLE HOUSING AND PURPOSE-BUILT RENTALS

The Rural Ontario Municipal Association (ROMA) has identified issues and solutions that will enable municipalities in Rural Ontario to respond effectively to the dramatic shifts in provincial, regional, and local housing markets. The report prepared by ROMA aims to bring clarity to planning processes and existing legislation, properly delegate authority and flexibility for municipal governments, accelerate planning processes, and implement targeted incentives to overcome barriers to attainable housing and purpose-built rentals.

Some key recommendations from the report have been highlighted below:

- Incorporate a definition of “attainable” housing in key land use legislations and policies, such as the Planning Act, Provincial Policy Statement (PPS), and A Place to Grow: Growth Plan for the Greater Golden Horseshoe (Growth Plan) and include direct references to attainable housing and purpose-built rentals within those documents.
- Introduce explicit encouragement and regulatory clarity for tiny homes, as they can make a significant contribution to the provision of attainable housing and purpose-built rentals. Existing legislations are typically geared towards single family-owned housing; tiny homes should have a formal definition in the Ontario Building Code and appeals on tiny home policies in an Official Plan should be prohibited.
- Disallow appeals on any municipally approved development proposal that is determined by the municipality to be attainable housing or purpose-built rental housing.
- Introduce practical measures that de-risk attainable housing and purpose-built rental projects. This could include the Province selling lands that have the potential for the above noted projects and selling them to municipalities at less than market rates, implementing attainable housing and purpose-built rental CIPs, and utilizing development templates for housing projects that could work in many different municipalities.

- Capitalize on existing housing stock through implementing policies on Additional Residential Units (ARUs), Accessory Suites, rejuvenation/renovations of existing vacant or decommissioned buildings, and conversion of space in non-residential buildings to residential purposes.

2.5 CITY OF STRATFORD PLANS, POLICIES AND BY-LAWS

2.5.1 City of Stratford Official Plan, 2016

The City of Stratford Official Plan (OP), 2016 is an essential policy document that manages growth, development and change in the municipality, guiding land use decisions up to 2033. It is understood that the City will be commencing the required Comprehensive Official Plan Review in 2023.

Under general policy directions for housing (Section 3.4), the City aims to encourage and assist with the provision of a wide continuum of housing options, including housing for people with special needs, through:

- Advocating and partnership with senior levels of government, and where appropriate the County of Perth, to promote the development of affordable housing, and in particular social housing, in the City;
- Pursuing funding mechanisms, including provincial and federal financial assistance programs, for affordable housing initiatives in the City;
- Working with community groups, social housing providers and developers, and where appropriate the County of Perth, to facilitate the development of affordable housing, including social housing projects and housing for those with special needs, where development conforms with the policies of this Plan; and
- Monitoring demographic/socio-economic trends and affordable housing needs in the City on a five year basis with a target of achieving at least 25% of all new units constructed within the affordable limits applicable to regional market area.

In terms of integrating affordable housing within the City, Section 3.4.2 of the OP aims to achieve that through the following:

- Encouraging the provision of affordable housing in plans of subdivision in particular through consideration of the utilization of alternative development techniques, lot sizes, and housing design where these may lower costs of residential housing development in an effort to lower new unit housing costs;
- Considering development of a “Housing First” policy which entails the use of municipally owned (or other public) surplus lands which are appropriate for residential development for housing projects, a certain percentage of which would be required to be affordable;

- Encouraging the preservation and rehabilitation of existing housing to maintain housing stock through enforcement of the Building Code and the Property Standards By-law and any other applicable occupancy, health, and safety standards;
- Regulating conversions of rental housing to other forms or tenure of housing;
- Considering the potential to streamline and/or expedite the approvals process for affordable housing projects;
- Assessing the potential for financial incentives for affordable housing projects including development charge reductions or exemptions and potential use of municipal funds for social housing programs; and
- Consider the development of a residential rental licensing by-law under the Municipal Act to ensure that landlords/investors satisfy occupancy, health, and safety standards for affordable rental living accommodation where such is provided in single detached dwellings, lodging houses and other similar dwellings.

Housing is generally permitted, in various forms, within the “Residential Area,” “Commercial Area,” and “Downtown Core” designations. Forms of residential development can include single detached dwellings, semi-detached dwellings, duplex dwellings, triplex dwellings, quadraplex dwellings, townhouse dwellings and apartment dwellings. Dependent on the specific designation, the OP generally permits residential development that is 3 to 6 storeys in height and 65 to 100 units per hectare.

The OP contains specific policies for development within “Stable Residential Areas” (Section 4.5.3.1), which are areas that are already built-up. In these areas, the OP states that there is limited redevelopment potential, and any new development will be modest and incremental. New development shall respect the height, massing, and density of adjacent buildings, and respects the nature of the streetscape and the lotting pattern.

Schedule E to the OP sets out the “Heritage Areas and Corridors,” which is generally bounded by John Street, Norfolk Street, Romeo Street and Mornington Street. Within this area, development must address the following policy (Section 3.5.8):

In the ‘Heritage Areas’ and the ‘Heritage Corridors’ as shown on Schedule “E”, the City will ensure that, where infilling is proposed or municipal services are being installed or upgraded, the inherent heritage qualities of the area or corridor will be retained, restored and ideally enhanced unless overriding conditions of public health and safety warrant otherwise.

Section 3.6 contains policies on Community Improvement, which is defined as activities both public and private which maintain, rehabilitate and redevelop the existing physical environment to accommodate and encourage improvements to the social and economic environment in the OP. Subsection 3.6.2 states that all lands within the City limits, including brownfields, are considered eligible for Community Improvement initiatives, and eligible to be designated as a CIPA, pursuant to the provisions of Section 28 of the Planning Act. Subsection 3.6.3 of the OP notes that CIPs are to identify specific improvement projects to be undertaken and the method

of financing these improvements. Opportunities will be provided for public input in the preparation of these plans prior to their adoption.

It is noted that the City of Stratford awarded the contract to commence the City of Stratford Comprehensive Official Plan Review on April 11th, 2023.

2.5.2 City of Stratford Brownfield Community Improvement Plan

As mentioned in an earlier section, the City’s Brownfield Community Improvement Plan encourages property owners and developers of brownfield sites to pursue a range of incentives to help identify the level and extent of contamination on a site, and also to determine the feasibility of a proposed redevelopment project.

The intent of this CIP is to:

- Retain and increase employment opportunities;
- Reduce uncontrolled urban development, and its related costs, beyond the existing urban boundaries;
- Improve the physical and visual quality of the area;
- Improve environmental health and safety;
- Increase the provision of infill housing opportunities;
- Stimulate private investment in the areas of retail, industry, commercial, and residential activity, including private property maintenance;
- Using existing infrastructure and services within the existing built area and existing urban boundary.

The CIP applies to the entire City and provides the following financial programs: Phase 2 Environmental Site Assessment Grant Program, Tipping Fee Grant Program, Brownfield Fee Grant Program, and the Brownfield Redevelopment Grant Program. It is understood that this CIP has been put temporarily on-hold until confirmation is received during the next budget year on available funding mechanisms.

2.5.3 City of Stratford Zoning By-law

The City’s Zoning By-law (ZBL) regulates the types of land uses and activities that may occur on a property or within buildings, as well as the height, location, massing and character of buildings and structures.

There are five (5) residential zones with the ZBL that specifically permit increasing density and height of residential development. Overall, the ZBL provides density up to 100 units per hectare in the densest zone (R5). The density measurement of units per hectare indicates how many units, regardless of their individual unit size, can be accommodated on one (1) hectare of land.

2.5.4 Stratford, Perth County, and St. Marys Housing and Homelessness Plan – 5-Year Update (2020-2024)

In 2014, the City of Stratford released its 10-Year Housing and Homelessness Plan for Stratford, Perth County, and St. Marys (2014-2024) in accordance with the Housing Services Act with the City acting as the Service Manager. The 10-Year Plan outlined a framework for delivering housing and homelessness services in order to meet the distinct needs of local communities. In the updated Plan, the strategic objectives have been revised to the following:

- 1) Ending Homelessness – Shifting resources and service provision from managing to ending homelessness, with a focus on chronic homelessness.
- 2) Creating Attainable Housing Options – Increasing the range of housing options that is available, affordable, appropriate, and achievable to meet people’s needs, situations, and choice.
- 3) Sustaining Community Housing – Ensuring the existing community housing stock is well maintained and continues to play a key role in the delivery of permanent geared-to-income housing locally.
- 4) Addressing a Diversity of Needs – Providing a broad range of services and supports that reflect the unique local landscape in an inclusive and culturally appropriate way, including advancing Truth and Reconciliation with Indigenous peoples.

The updated Plan defines attainable housing as housing that is not only affordable to the income level of the household, but must also be available at the time, appropriate to the circumstances of the individual or family, and an option that the household is able to put into action. On the other hand, according to the updated Plan, affordable housing only refers to rental units constructed since 2002 in which rents are maintained at or below 80% of the Average Market Rent (AMR) for at least 20 years.

For Strategic Objective #2 – Creating Attainable Housing Options, the updated Plan recommends the following activities between 2020-2024:

- Leverage municipal, provincial, and federal funding sources (e.g., OPHI) to create more attainable housing options (e.g., rental assistance, affordable home ownership, municipal rent supports, home sharing).
- Continue to develop data-gathering strategies to better understand local housing supply and costs (e.g., secondary rental market, accessory units).
- Explore feasibility of establishing a community-wide online inventory of available rental housing.
- Continue to engage and recruit landlords to increase housing options in the private market.
- Continue to collaborate with municipal and economic development partners to develop incentives for building attainable housing.

2.5.5 City of Stratford Development Charges Background Study (2022)

The City retained Watson & Associates Economists Ltd. to complete a Development Charges Background Study (the study) pursuant to the requirements of the Development Charges Act, 1997 (DCA) and to recommend new development charges and policies to accommodate growth. The City enacted By-Law 41-2022 under the DCA, which came into force on April 6, 2022, and expires on April 6, 2027.

Based on the study, Stratford's population is anticipated to reach approximately 37,360 by mid-2032 and 40,380 by mid-2041, with a housing mix of 45% low density units (single detached and semi-detached), 30% medium density (multiples except apartments), and 25% high density (bachelor, 1-bedroom and 2-bedroom apartments) units between 2022-2041. Over the 2022-2041 forecast period, the City is anticipated to average 195 new housing units per year, with a decline of 1,920 population living in existing residential units.

While the City's Development Charges By-law does not explicitly cover affordable housing as one of the services for which development charges are imposed under, Housing Services does include for the provision of social housing. Stratford provides social housing services with the Municipality of North Perth, Township of Perth East, Municipality of Perth West, and the Town of St. Marys through a cost sharing agreement. Currently, the City is responsible for 44.11% of the existing 698 social housing units maintained by the partnership, representing approximately 308 units. The average historical level of service for the previous ten years for the City has provided an investment of \$1,527 per capita. Based on this service standard, the City would be eligible to collect approximately \$5.5 million from development charges for social housing.

Bill 23 requires the City of Stratford (and all municipalities in Ontario) to provide reductions in DC's for affordable rental and ownership dwelling unit and attainable ownership dwelling units.

2.5.6 City of Stratford Strategic Priorities (2018-2022)

The City of Stratford Strategic Priorities sets out the goals and priorities of the current Council during a four-year term. A new Strategic Priorities document is expected to be published in 2023.

One of the priorities of the 2018-2022 term is to plan for a sustainable future for Stratford's resources and environment. Success with this priority includes increasing affordable housing through:

- Including affordable housing incentives in new developments
- Increasing mobile rent supplement
- Beginning Phase 2 of the Britannia Street Housing development
- Repurposing surplus city-owned properties where appropriate
- Securing more funding to build new housing

2.6 CITY OF STRATFORD SOCIAL SERVICES DEPARTMENT

With respect to the City's role in building and providing housing, the City's Social Services Department is the Provincially-designated Consolidated Municipal Service Manager responsible for administering social services in the City of Stratford, Perth County, and the Town of St. Marys. The department helps those who need assistance with accessing income, housing, homelessness services, and childcare supports. The division offers rent-g geared-to-income and subsidized rental housing for eligible households. The units are owned and managed by the City of Stratford (through the Perth and Stratford Housing Corporation), non-profits, co-operatives and private landlords. In addition, the Housing Division manages the Centralized Waiting List for RGI housing, oversees a number of other rent support programs and a home ownership program, and is responsible for developing and implementing a Housing and Homelessness Plan for Stratford, Perth County, and St. Marys.

The Social Services Department also supports ending homelessness. There are a number of programs, services, and supports available locally that are designed to respond to homelessness in the communities of Stratford, Perth County, and St. Marys. These include: short-term emergency accommodation, homelessness prevention programs, housing assistance, outreach supports, supported housing, and intensive case management services.

3.0 Consultation Program

To address challenges in the availability and attainability of suitable and adequate attainable housing in the City of Stratford, the AHP included a series of consultations with a range of stakeholders, including:

- Community members
- Not-for-profit organizations and private businesses involved in building housing
- Previous and current Council Members
- Community organizations
- City of Stratford staff

The consultations assisted in providing a fulsome understanding of the community's needs related to attainable housing, from both a municipal, private sector, and public viewpoint, including strengths, weaknesses, and opportunities.

The following is a summary of the consultations completed as part of the AHP.

3.1 PUBLIC SURVEY

A public survey was available virtually to the public for feedback through the Engage Stratford platform and available in person at various City facilities throughout Stratford for a period of no less than 3 weeks. The survey was advertised in the local newspaper and on the media platforms of investStratford and the City of Stratford.

A total of 37 responses were received and the following is a summary of the responses:

- 89.2% of respondents are residents of Stratford.
- 48.6% of respondents live in a single-detached house, 27.0% in an apartment, 10.8% in a duplex, 10.8% in a triplex, and 2.7% in a condominium.
- Majority of respondents have two or more bedrooms within their current housing situation (94.6%).
- 48.6% of respondents are renters while 43.3% of respondents are homeowners.
- Factors that influence the reason why respondents choose the home they live in today include: cost (67.6%), neighbourhood character (40.5%), close to family/friends (27.0%), and close to community amenities (27.0%). Other factors include:
 - Close to shopping (essentials, such as groceries)
 - Yard and/or lot size
 - Close to work
 - Close to schools
 - Close to health care and associated public services
 - Accessible and/or barrier free
 - Ease of mobility/close to transit routes

- Other (family home, had no other options/availability, design, home size, security, heritage, quality, and condition)
- 35.1% of respondents think the City should be primarily responsible for providing attainable housing, 27.0% think public-private partnerships, 21.6% think the provincial government, 13.5% think the federal government, and 13.5% think private developers/landlords.

Majority of respondents consider attainable/affordable housing to be one where they should not have to spend more than 25-40% of monthly income on housing (inclusive of mortgages and utilities); where individuals do not have to choose between other basic needs (i.e., food); and where there is a diverse range of housing options that can meet the needs of the individual/family. Attainable housing within the City of Stratford should be built everywhere, as respondents emphasized that there needs to be more housing options; but specifically, they should be built close to institutions, services, and amenities such as grocery stores, pharmacies, schools, and bus stops, on vacant or underutilized lots, and on infill sites.

All respondents do not feel that there is an adequate supply of housing in Stratford that meets a price range that they feel is appropriate. Many respondents emphasized high housing prices and higher rental rates, which becomes a challenge for low-income individuals, families, young adults, students, and seniors. Cost and availability of housing are the top two factors that respondents mentioned that influence their choice in current housing situations as respondents feel that they have no other choice as the current housing market is out of their budget and/or does not allow them or their families to age in place. Respondents mentioned the lack of permanent supportive housing projects, housing programs, rent control and incentives for developers that encourages the creation of affordable housing units. Respondents argue that there has been a focus towards luxury housing and short-term rentals (i.e., Airbnb) from developers which does not meet the current needs of residents in Stratford.

Respondents mentioned that there needs to be collaboration and partnerships between all levels of government (federal, provincial, municipal) and the public to generate solutions to address the housing issue in Stratford. The following were suggestions made by respondents to keep housing at an attainable price:

- Incentives for developers, builders, and landlords to provide affordable housing units
- Inclusionary zoning
- Rent-to-buy programs
- Grants for homeowners to create rental space within or on their property
- Rent control or rental caps
- Federal and government funding
- Public-private partnerships
- Senior housing, co-op housing
- Income assessments
- Mixed-use residential developments

Other considerations that respondents mentioned include coordinated programs in Stratford such as outreach, mental health support, addiction counselling, job placements, quality shelters, longer-term housing solutions, additional emergency services (medical clinics, fire, police). Respondents also suggest making zoning and policies more flexible to encourage more affordable housing units.

A subsequent survey for landlords was released in January 2023, and the responses focused on the need for more attainable housing in the community; however, comments were included that house prices are impacted by numerous increasing costs (e.g., building materials, wages and taxes).

3.2 COUNCILLOR INTERVIEWS

The AHP included individual interviews with the 2018-2022 Council and the 2022-2026 Council. Councillors made it clear that the City of Stratford needs a long-term actionable plan and/or blueprint, that lays out best practices and implementation methods, timelines, a strong direction, and financial analysis of the current and potential costs for the development of attainable housing.

Councillors identified the need for this project to evaluate and understand the unique local needs of the community and come up with a ‘made in Stratford’ approach to providing more housing. The Plan should be achievable and should be developed in accompaniment with targets for housing to ensure it is being implemented appropriately.

The following are a few barriers in creating attainable housing:

- The high cost of land and development services.
- The high cost of current housing markets.
- Lack of profit to be made from these types of developments causing a disinterest from builders and developers.
- Lack of resources (hard and soft resources), such as funding sources and municipal staff.
- NIMBY-ism (Not in My Backyard).
- Desirability of the City, increasing demand for housing.
- Limited support for people struggling but not yet experiencing homelessness.
- Lack of housing that meets the needs of young professionals and young families.

Through interviews, it was determined that there was not one clear definition of attainable and it is the aim of this project to develop an actionable definition of attainable that can be implemented through the various recommendations. Councillors described “attainable” to be a moving target and is ambiguous as the definition varies based on the individual’s income and their lifestyle. Attainable was also defined as being between 30-40% of an individual’s monthly income. Attainable means that housing should be available based on where an individual lives or where they want to live which can be dependent on factors such as proximity to work, services,

family and/or friends, school, accessible transportation. Attainable also means that housing should be acceptable to the lifestyle the individual wants to lead and is the right size to accommodate them and/or their family.

As for who bears the responsibility for providing attainable housing, the consensus was that it is a tri-level partnership between all levels of government, local partners, and private developers. It was also recognized even private landowners play a role in providing attainable housing in the form of basement units or similar type rentals within the community.

3.3 STAKEHOLDER WORKSHOPS

The stakeholder workshops were held both virtually via Microsoft Teams and in-person at the Stratford Rotary Complex for individuals and groups that have been identified as key stakeholders within the Stratford community that are involved in the provision of housing. This included faith organizations, community organizations, not-for-profit organizations, private developers, and private stakeholders. The workshops focused on exploring the strengths, weaknesses, opportunities, and threats of the current housing market, and asking for feedback from stakeholders regarding proposed municipal and grant programs. A total of 15 stakeholders attended and the following is a summary of their comments:

- **There is a lack of available land supply in the City of Stratford.** It is noted that building on infill or on agricultural land is often a challenge due to NIMBY-ism (Not-In-My-Backyard), comments from the public, and/or the regulations are too restricted. This means there is a lack of opportunity for more attainable housing options. Lands ready to build, meaning that they are serviced and available, are always the best option for developers.
- **There should be educational programs that can inform stakeholders and homeowners about the various programs that are available, and they can be eligible for.** This can better inform them about what they can do to contribute to the attainable housing market and relieve current barriers. It was noted that some stakeholders are overwhelmed by the number of programs available and are unsure how they can apply. It is recommended that the municipality can use a point person to help streamline the process in applying for programs and/or developing accessory dwelling units.
- **We need to build smaller, but it's not financially feasible.** People come into Stratford seasonally where they are looking for short-term rentals such as bachelor suites and/or one-bedroom units. However, land value rate and cost to service is the land is the same regardless of the size of the units.
- **Requests for Proposals (RFP) need to be structured in a way to allow for non-profit organizations, smaller developers, or independent building groups to apply for projects.** The RFP should give priority to applicants that give the lowest cost that'll achieve the best results. A bonus can also be provided to applicants who are able to provide more than what the RFP requires.

- **Existing constraints to higher-density developments, limiting the supply of smaller units in Stratford.** Constraints identified included the lack of municipal infrastructure to support greater densities, the existing off-street parking requirements and lower density permissions across the City.
- **Depending on the value of grants and municipal programs, the amount may not be enough to incentivize private developers.** It is noted that development charges waiver and/or deferral programs would be more significant than design or feasibility studies as development charge reductions can apply overtime as small grants won't be able to contribute to the overall development.

3.4 PUBLIC OPEN HOUSE

The in-person open house was held at the Stratford Rotary Complex for stakeholders and members of the public. The purpose of the open house was for stakeholders and members of the public to gain more information about the project and provide them with an opportunity to provide their input through an interactive experience.

In total, 30 people attended the open house and over 50 comments were received from stakeholders and the members of the public during the event.

Respondents identified that 'attainable' to them means that housing is considered "affordable" if it costs less than 30% of a household's before-tax income, as defined by the Canadian Mortgage and Housing Corporation. Attainable is also a house that is for everyone, regardless of age, income, etc., and that they have an opportunity to either rent or own while still being able to afford necessities.

Although the City of Stratford and investStratford noted that there is no one area of the City that should be the main location, economic driver, or communal area to increase residential development at all levels of affordability, we have asked stakeholders and members of the public where they would like to see attainable housing. Respondents have identified the Old Fairgrounds, the Cooper Site, closer to the downtown areas, on infill lots within the existing community, and adding accessory suites to existing homes.

Comments were also made about having the City be their own builders and developers rather than private stakeholders so that they can build what the City needs. Others suggested we learn from the City of Medicine Hat and what they did with their builders and investors in providing rental units.

It was suggested that more attention should be directed to green building standards and net zero homes where there should be grants and incentives to build more energy efficient homes while addressing climate change issues. It was also noted that heritage neighbourhoods and buildings should not be destroyed or ruined to make room for housing - the use and/or remediation of these buildings are encouraged as respondents would like to preserve the heritage of the City.

Respondents were interested in how they can help fund attainable housing and where they can find more information regarding the planning process to add accessory units. It is recommended that grants also be given to homeowners to renovate their homes in providing additional units.

All comments were considered when developing the strategic direction, draft community improvement plan and community incentives toolkit. Notes and comments from the in-person open house can be provided upon request.

3.5 REALTOR WORKSHOP

A workshop was held with five (5) local real estate agents on November 17, 2022 to garner input on the provision of attainable housing in Stratford and current challenges and opportunities. The following is a summary of the discussions:

- The starting price for a liveable single detached dwelling is around \$500,000 in Stratford
- Bidding wars and lack of conditions on offers leaves groups of buyers out of the market and unable to compete.
- Offers from buyers coming from more expensive real estate markets drive up the price of homes.
- Speculative and investor buying of new homes has increased the price of homes.

3.6 INVESTSTRATFORD BOARD OF DIRECTORS

A workshop was held with the investStratford Board of Directors in February 2023 on the AHP. The discussions included the following:

- The availability, and lack thereof, of developable land in the City.
- Challenges related to staffing resources in processing and approving planning applications for additional housing units.
- The permitted densities in the City of Stratford limiting development opportunities.
- Off-street parking requirements driving the scale and form of residential development.

3.7 ONGOING VIRTUAL Q&A – ENGAGESTRATFORD WEBPAGE

To ensure that residents could stay up-to-date on project process, the project team dedicated an EngageStratford Webpage to the project. The webpage provided project updates, key dates, and hosted an open Question and Answer (Q&A) section where members of the public could ask questions about the project to the Working Group and obtain clarity on certain topics or ideas surrounding the project. At the time of this report, over 25 questions were received and responses were provided. A transcript of such questions and answers can be provided upon request and will be appended to the final deliverable report of this project.

3.8 CONSULTATION RECOMMENDATIONS

In summary, the consultation program highlighted the challenges in creating and providing attainable housing, including the lack of available land, risk and time associated with municipal planning approvals, the form of residential development permitted in Stratford, external pressure on housing prices, and the additional involvement from the City in providing housing.

Based on the foregoing, the following recommendation as part of the AHP includes:

That as part of the Comprehensive Official Plan Review (2023-2024), Staff include opportunities to support intensification, infilling, and the efficient use of land and services to support attainable housing in the City. Consistent with the Provincial Policy Statement, consider general increases to the permitted height and densities within the City and a hierarchy of residential land use designations (e.g., low, medium and high density residential).

That Staff monitor the need for community-wide studies to support housing, including master servicing planning, transit and transportation planning and emergency services. Community-wide studies should consider the implications of generally increasing densities with housing development and assess the impact of Bill 23, which permits three dwelling units on all residential properties in the City.

That Staff evaluate software platforms available, including approaches from surrounding municipalities, to streamline the approvals processes and to augment interactive mapping tools for members of the public.

4.0 Community Improvement Plan and Toolkit

The creation of new attainable housing units is a complex issue with many factors influencing the provision of units to support the community. In addition to the complexity of addressing attainable housing, the recently approved Bill 23 has created uncertainty on the degree of financial implications to the City of Stratford and the impact of a Community Incentive Toolkit (“CIT”) and associated Community Improvement Plan (“CIP”). In this light, the CIP/CIT has been refined in scope to:

- Address the areas within the space of creating attainable housing units that Bill 23 did not address.
- Create built-in flexibility for the City of Stratford to modify any potential approved funding or programming, should Bill 23 be revised.
- Develop opportunities to support attainable housing and partnerships, while reducing the potential financial impact on the general residential tax base.

A CIP/CIT is a tool to address challenges in the availability and attainability of suitable and adequate housing in the City, through a variety of incentive programs.

Under Section 106 of the Municipal Act, municipalities are prohibited from directly or indirectly assisting local businesses by giving or lending money (considered “bonusing”). However, under Section 28 of the Planning Act, having a CIP in place effectively cancels this prohibition against ‘bonusing’ and allows the City to assist financially with improvements to private properties. The Attainable Housing Community Improvement Plan was prepared in alignment with Section 28 of the Planning Act, which legislates the creation of Community Improvement Plans for areas identified as community improvement project areas for the purposes of community improvement, which includes, but is not limited to, the planning or replanning, design or redesign, resubdivision, clearance, development or redevelopment, construction, reconstruction or rehabilitation of a CIPA.

The Draft CIP proposes the following definitions:

Affordable:

Residential Unit, rented: A residential unit intended for use as a rented residential premises shall be considered to be an affordable residential unit if it meets the following criteria:

1. The rent is no greater than 80 per cent of the average market rent.
2. The tenant is dealing at arm’s length with the landlord.

Residential unit, ownership: A residential unit not intended for use as a rented residential premises shall be considered to be an affordable residential unit if it meets the following criteria:

1. The price of the residential unit is no greater than 80 per cent of the average purchase price.
2. The residential unit is sold to a person who is dealing at arm's length with the seller.

During the lifespan of this CIP, should the Province determine another definition of '*Affordable*', that definition will supersede the above.

Attainable:

A residential unit shall be considered to be an attainable residential unit if it meets the following criteria:

1. The residential unit is not an affordable residential unit.
2. The residential unit is not intended for use as a rented residential premises.
3. The residential unit was developed as part of a prescribed development or class of developments.
4. If rented, the rent is no greater than 90 per cent of the average market rent.
5. If purchased, the price of the residential unit is no greater than 90 per cent of the average purchase price.
6. The residential unit is sold to a person who is dealing at arm's length with the seller.
7. Such other criteria as may be prescribed

During the lifespan of this CIP, should the Province determine another definition of '*Attainable*', that definition will supersede the above.

Average Market Rent: The average market rent applicable to a residential unit is the average market rent for the year in which the residential unit is occupied by a tenant, as identified in the bulletin entitled the "Affordable Residential Units for the Purposes of the Development Charges Act, 1997 Bulletin", as it is amended from time to time, that is published by the Minister of Municipal Affairs and Housing on a website of the Government of Ontario.

Average Purchase Price: The average purchase price applicable to a residential unit is the average purchase price for the year in which the residential unit is sold, as identified in the bulletin entitled the "Affordable Residential Units for the Purposes of the Development Charges Act, 1997 Bulletin", as it is amended from time to time, that is published by the Minister of Municipal Affairs and Housing on a website of the Government of Ontario.

In total, the CIP proposes a total of six (6) Financial Incentive Programs and a total of five (5) Complimentary Municipal Programs. The purpose of the Financial Incentive Programs is to provide support for physical improvements to privately owned land and buildings, where such improvements will result in or contribute to the goal statement and objectives. The purpose of the Complementary Municipal Programs is for the City to participate in community improvement and to provide proactive and visible leadership in achieving the objectives of the Stratford CIP. These eleven (11) Programs are summarized below:

Financial Incentive Programs proposed are as follows:

1. Tax Increment Equivalency Grant (TIEG)
2. Development Charge Rebate Program (*subject to Bill 23)
3. Planning and Building Permit Fees Grant
4. Design Feasibility and Study Grant
5. Accessory Suite Development Incentive Program
6. Housing Rehabilitation and Conversion Program

The financial incentives are recommended to have specific financial limits on a project-by-project basis. The CIP/CIT proposes an applicant may be eligible for multiple grants during the term of the CIP/CIT; however, the total combined value of grants provided by the City in any 24-month period shall not exceed \$30,000 per project and/or property (or the total value of eligible costs, whichever is less). This excludes programs that defer or waive monies, including the Tax Increment Equivalency Grant and Development Charge Rebate Program.

The Tax Increment Equivalency Grant, where eligible, provides a sliding reduction in required property taxes over a 10-year period. Year 1 of the project is proposed to provide a 90% property tax reduction and the reduction is further reduced to 10% by Year 9.

Additional programs to the financial incentives, include the following Complimentary Municipal Programs:

1. Pre-Zoning Opportunities through a housekeeping Zoning By-law Amendment and/or Comprehensive Zoning By-law Review
2. Expedited Permitting for identified projects
3. Lobbying for Partnerships with the public and private section
4. Surplus Land Grant, where affordable and/or attainable development is proposed
5. Strategic Property Acquisition, Investment, and Partnership Program

The City has the opportunity to engage in any of the Programs outlined in this Section as part of implementation of the CIP/CIT, subject to the City’s capital budget and the availability of resources. Programs would also be subject to modifications to Provincial legislation. It should be recognized by Staff, Council, and the CIP/CIT Implementation Committee that the Development Charge Rebate Program included within this CIP/CIT would also be considered should the DC waiver policies of Bill 23 be rescinded or removed by the Provincial Government.

Further, by identifying the incentive programs, the City does not guarantee a year-over-year financial commitment to implementing each of these programs. During annual municipal budget deliberations, the CIP/CIT Implementation Committee will provide Council with a report recommending which programs should be put into effect for the upcoming year. It will be the responsibility of the CIP/CIT Administrator to continually review Provincial policy changes over

the lifespan of this CIP and bring forward amendments to the CIP/CIT if and/or when required based on said policy changes.

To accompany the CIP/CIT document and ensure its success, the following documents and supporting material were also created to assist in implementation, marketing, and monitoring of the CIP/CIT:

- CIPA Adoption By-law
- CIP Adoption By-law
- Public Notice of Adoption
- Internal Evaluation form for staff use
- Application Form
- On-title Agreement
- Social Media Marketing Post
- Marketing One-Pager

4.1 COMMUNITY IMPROVEMENT PLAN AND TOOLKIT RECOMMENDATIONS

Based on the foregoing, the following recommendations as part of the AHP include:

That Staff bring a report to Council to consider the approval of the Community Improvement Plan (“CIP”) with the inclusion of a Community Incentive Toolkit (“CIT”), during the 2024 budget process. The staff report may include, but not be limited to the following:

1. Consideration of financial impacts associated with the Bill 23, More Homes Built Faster Act 2022 Development Charge reductions in determining potential funding for proposed CIP programs.
2. A plan to monitor the uptake of financial incentives by housing type to confirm which programs have contributed to adding attainable housing units.
3. A recommended yearly budget allocation for the CIP, with assessment on the source of municipal funding for the plan provided by the Director of Corporate Services.

That Staff review staffing levels to implement the CIP and further support the processing of housing initiatives.

5.0 Pilot Housing Project

Through the Stratford Housing Project and subsequent consultations for the AHP, it has been determined that the City has a shortage of available development land and supply of housing units to meet demand.

An option in addressing the current housing challenges is to consider development opportunities on vacant land currently owned by the City of Stratford, that could be considered by Council as surplus to the needs of the municipality. The vacant land could be sold to generate revenue to support other municipal initiatives or could be developed through various partnership models. In this regard, the Pilot Housing Project will consider the following options for city-owned land:

1. Declaring land surplus and selling land through an RFP Process.
2. Entering into a public-private partnership to develop the land for housing.
3. Developing a city-owned and operated housing development.

In evaluating the above-noted options, the Project Team has prepared a series of Conceptual Site Plans as well as detailed proformas (financial assessment) for the development options to assist in recommending the direction for the land. The proformas also consider the potential impact of the recommended CIP/CIT financial incentives, where attainable housing is provided.

There are three current parcels owned by the City that could be considered, being 3188 Vivian Line 37, the Cooper site and 150 McCarthy Road West, subject to existing commitments for those lands to other parties.

The Project Team determined that the McCarthy Road West site had greater limitations for attainable and/or affordable housing options given the current sanitary servicing constraints related to the sanitary pumping station; and, the Cooper site currently has a number of potential uses that could restrict the overall land size available to accommodate a housing development. While opportunities exist for both of those parcels, the Project Team, along with the Working Group have selected to focus on the property at 3188 Vivian Line 37.

In addition, the Project Team prepared a conceptual site plan and associated financial proformas for a theoretical infill property. The purpose is to demonstrate the forms of residential development and associated costs for infilling, in comparison to a greenfield site.

5.1 DEVELOPMENT SITES

5.1.1 3188 Vivian Line 37

The property at 3188 Vivian Line (herein referred to as the “Site”) is located on the north side of Vivian Line and east of Romeo Street North in the north-eastern area of the City of Stratford. At

2.31 hectares in size, the Site is vacant and currently leased for agricultural purposes as an interim use.

The Site has direct access and frontage on a municipal road, with available water, sanitary and storm infrastructure. In the last five (5) years, a number of medium density residential projects have been approved and constructed in the vicinity of the Site, including land to the east and west.

The Site is located within the airport regulation limits and a source water protection Dense Non-Aqueous Phase Liquids (DNAPL) Policy area. There are no known natural hazards or environmentally sensitive features on the Site.

The City of Stratford Official Plan (OP) designates the Site as “Residential Area”, which permits a range of low and medium density residential uses up to a maximum density of 65 units per hectare. Permitted uses include single detached, semi-detached, duplex, triplex, townhouse dwelling, small rise apartment, back-to-back and stacked towns.

The Site is zoned “Future Residential (FR)” in the City of Stratford Zoning By-law, which serves as a holding zone until such time as a specific development is proposed and an associated Zoning By-law Amendment Application approved. Given recent development approvals in the immediate area, it is anticipated that a “Residential Five (R5)” zone with site-specific provisions would be proposed for the Site to optimize the land, provide for efficient land use, and provide greater densities to support range of housing choice.

The review of the existing infrastructure and information provided by the City of Stratford Infrastructure and Development Services Department is as follows:

- Watermain infrastructure is available and provides available capacity subject to City approval.
- Sanitary infrastructure is available and provides available capacity subject to City approval. Storm infrastructure is available and provides immediate available capacity for approximately 1.25 hectares of the site as part of an existing stormwater management plan. The remaining area is intended to drain north to the Bannerman Drain in accordance with the Northeast Secondary Plan.

Two concepts were created for the Site:

Option #1: Maximization of current Official Plan density permissions

Option #2: Increased density through an Official Plan Amendment

Option #1 includes four groupings of back-to-back stacked townhome units across the entire property. In total, 148 units are proposed, with each unit being approximately 1,345 square feet in size. This translates to an overall density of 64 units per hectare. An internal, private roadway

permits access to the Townhomes and parking from Vivian Line. Parking is provided at 1.5 spaces per unit for a total of 222 spaces across the entire site.

Option #2 includes three 4-storey apartment buildings, one fronting Vivian Line and the other two apartments located to the rear of the site. Each apartment contains between 72 and 80 units, with each unit estimated to be approximately 770 square feet in size, creating a concept with 232 units total and a density of 100 units per hectare. An internal, private roadway permits access to the apartments and parking from Vivian Line. Parking is provided at 1.25 spaces per unit for a total of 290 spaces across the entire site.

The concepts developed as part of this project are preliminary in nature and should solely be used for the purpose of visualizing development potential on greenfield land and infill land within the City of Stratford. Should development of land proceed utilizing these concepts, such land and concepts should be approved through appropriate Plan of Subdivision, Site Plan, and/or Plan of Condominium process.

5.1.2 Infill Site

The Infill site developed for the intensification portion of this project is rectangular in size, with a frontage of approximately 75 metres and depth of approximately 129 metres, totalling 2.37 acres in size. The concept developed for the infill site includes two 4-storey apartment buildings, one fronting the access road and one to the rear of the site. Both apartments contain 48 units, with each unit estimated to be approximately 770 square feet in size, creating a concept with 96 total and a density of 100 units per hectare. Parking is provided at 1.25 spaces per unit for a total of 120 spaces across the entire site.

5.2 FINANCIAL ANALYSIS

To assess the value of grants offered, as well as understand the opportunities and constraints associated with a private development and a municipally led development, detailed financial proformas have been prepared.

Each proforma was then assessed for development by either a private enterprise or by the City within each proforma. Development by private enterprise provides a hands-off approach by the City, with revenue generation for the land sale, permitting and approval fees, as well as long term property tax revenue.

Should the City pursue the development of the Site, including construction, it is anticipated that the housing units would be rental units, in keeping with the Britannia Street Project. For the City-owned and managed development proforma, certain costs would need further refinement, including staffing costs to manage the land use planning approvals and construction.

A third option for developing attainable housing is through a Public-Private Partnership. A partnership could be constructed in a number of ways, but it would be envisioned that the City

would retain a certain percentage of units as either affordable and/or attainable, in exchange for a reduced land purchase price. A proforma has not been created for this option, as the details of said partnership would be specific to the selected builder/developer.

It is noted that a public-private partnership offers potential benefits including:

- Opportunity to guarantee a minimum number of affordable and/or attainable units.
- Obtaining the required number of affordable and/or attainable unit, which the City supports managing long-term.
- Provides for a mixed-use development that includes market units, along with affordable and/or attainable units.
- Minimizing the City’s involvement in the design and construction of the project.
- Opportunity for collaboration on the approvals process.

5.2.1 Proforma Details

Each proforma provides a summary of costs for the following items: Roadworks, Servicing, Utilities, Earthworks, Landscaping, Building, Professional Services, Permitting, Land Purchasing, and Financing. Construction fees and costs for Professional Services were assumed based on 2022 Construction Tender documents made available to Stantec for assumption purposes. Permit Fees were pulled directly from the City of Stratford 2023 Fees and Charges By-law. Land Purchasing fees were assumed based on the average per acre cost of available land for sale in Stratford during the time the proformas were being completed.

For construction costs, the 2023 Altus Group Canadian Cost Guide was utilized. The Altus Group prepares an annual construction cost guide to provide builders with a budget range of construction hard costs across all asset classes in the Canadian Marketplace. The 2023 construction guide numbers are determined through a combination of historical data, overlaid with expert opinion and knowledge, and is designed as a tool for initial budgeting purposes. As Altus only covers construction costs for major Canadian cities, the low range of GTA costs were utilized for the proformas for Stratford and assumed to be similar. For financing fees, the 2023 State of the Residential Construction Industry (SORCI) Annual Report was utilized. The 2023 State of the Residential Construction Industry (SORCI) Annual Report provides industry insights in operations, marketing, sales, and financials from more than 1,000 surveyed builders across the United States, Canada, Australia and New Zealand. Where possible, only Canadian data was utilized from the SORCI report. Altus data and SORCI data both provided objective, trusted, and accessible data.

The following table summarizes the overall project costs and cost per unit for both Greenfield Developments and the Infill Development based on the outcomes of the proformas. It is noted that the cost per unit is lower for a City developed, owned, and operated property for the following reasons:

- There is no land cost that carries through to the purchasers.
- City fees and charges would not apply.
- Assuming a City development would be rental units, there are no real estate fees assigned to the cost.
- The City would need to consider the staffing required to manage the land use planning approvals process and construction process, in addition to on-going operational staff.
- As a rental development, owned by the City, consideration should be given to lost property tax revenue for 220 to 290 dwelling units.

	City-owned (refer to notes below)		Private Entity	
	Price Per Unit (Equivalent to Calculate Monthly Rent)	Total Cost	Price Per Unit	Total Cost
Infill – 96 apartment units (Conceptual Location)	\$340,306	\$37,820,244	\$393,361	\$28,439,764
Greenfield Option 1 – 148 staked townhouse units (3188 Vivian Line)	\$477,512	\$70,671,816	\$630,074	\$84,009,912
Greenfield Option 2 -232 units apartment unit (3188 Vivian Line)	\$315,256	\$73,139,404	\$431,457	\$100,097,993

NOTE: It is noted that while the “City-owned” development results in a lower end unit price, the following lost revenue and property tax must be considered:

- Lost revenue from the sale of the Land, valued at \$4,620,229.
- Lost revenue from City Fees and Charges, valued at \$1,528,621.
- On-going operating and maintenance cost to manage the development of \$611,029 to \$857,929 per year.
- Lost property tax revenue for 148 to 232 dwelling units.

To provide a high-level summary of key costs, the following chart summarizes costs by percentage for the privately led development within Option 1 (Figure 5.1) and municipally led development for the same scale and density (Figure 5.2).

Figure 5.1 Percentage Cost of Development (Option #1 – City Developed Greenfield)

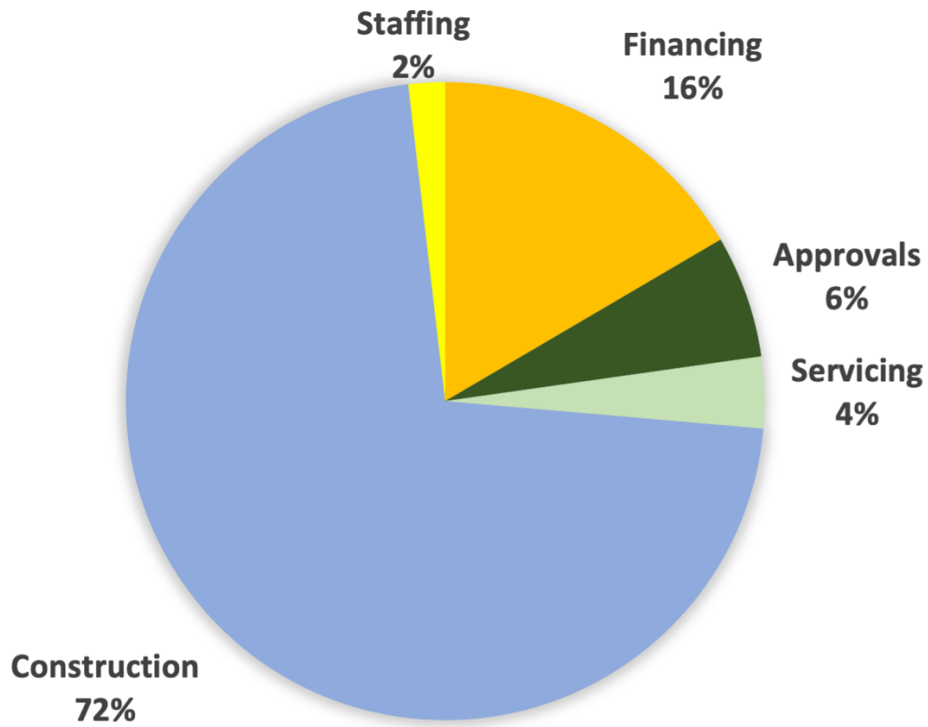
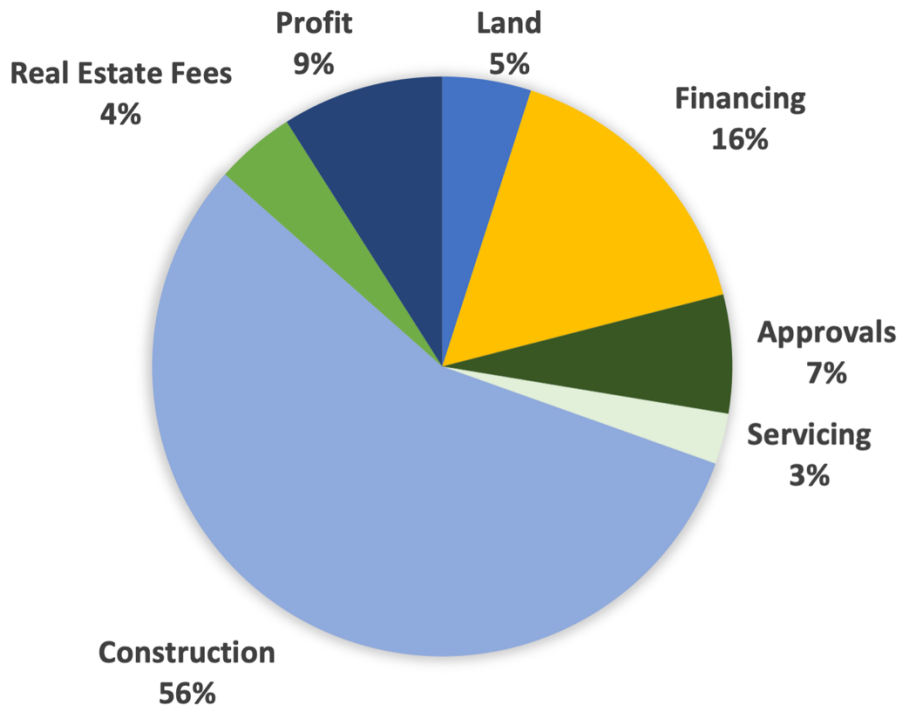


Figure 5.2 Percentage Cost of Development (Option #1 – Private Greenfield)



In the context of a private development on lands declared surplus, there would be an opportunity to consider attainable housing units and associated provincial and municipal incentive programs; however, portions of the development would have to include rental units. The proposed incentives could be used in the following development scenarios:

- A new rental residential development.
- The additional of an accessory suite (up to two dwelling units).

5.3 PILOT PROJECT RECOMMENDATIONS

Based on the foregoing assessment, it is recommended that the City declare the Site as surplus to municipal needs and commence the required disposition of land process. There are a number of opportunities and resultant benefits to the City considering a public-private partnership to achieve overall objectives in increasing the supply of attainable housing, while minimizing long-term financial and operational implications.

The development of the Site as a long-term affordable and/or attainable development, owned and managed by the City of Stratford will have the following cost implications:

- Lost revenue from the sale of the land.
- Lost revenue of permit fees.
- Lost property tax revenue.
- Long-term operation and maintenance of 232 dwelling units.

These potential impacts could be mitigated, while continuing to add additional affordable and/or attainable housing units through a partnership model.

To further the objectives of adding housing stock to the City and given the complexities and inherent risk of developing a property for higher densities, it is recommended that the City consider redesignating the land through the Comprehensive Official Plan Reivew as “Medium” or “High Density” Residential. This approach will ensure that the Site is efficiently utilized and a greater number of housing units are added to the supply.

Through the dispostition process, it is recommended that the City consider including specific criteria as a condition of the sale, including:

- Opportunities to partnerships.
- Requiring a minimum density on the Site.
- Requiring a minimum percentage of the dwelling units to be attainable (per the definition of the Development Charges Act).

Based on the foregoing, the recommendations include:

That Staff review municipal surplus land policies and bring a report to Council with recommendations and process to declare 3188 Vivian Line as surplus to City needs. The report should provide options and recommendations on conditions of a sale, which could include:

1. Sale of the land to a buyer, with conditions on minimum density and/or minimum number of affordable and/or attainable housing units.
2. Partnership with a private entity to develop the land for residential purposes.
3. Partnership with non-profit organizations to develop the land for residential purposes, including affordable and supportive housing options.

That Staff monitor development activity in the vicinity of the City-owned land at 150 McCarthy Road West and any associated infrastructure improvements. At such time as development opportunity for the land is imminent, staff to consider and report to Council on the option to declare the land surplus.

6.0 Awareness Campaign

Action 4 in the Stratford Housing Project recommended that the City establish a “Yes in My Backyard” initiative to address any public concerns relating to the ‘missing middle’ and diversified attainable housing developments. The purpose is to develop an awareness and education campaign to promote diversified housing development for positive social impact and community engagement.

The Project Team has developed a fulsome campaign with the goal to raise awareness and capture interest in the issue of attainable housing; and, inspire people to help and drive community action to increase the supply of attainable housing. Addressing the attainable housing needs includes participation on all levels, not just public and private sectors parties.

The awareness campaign includes:

- 1. Project logo and branding.
- 2. Series of videos and written stories from community members on their housing challenges.
- 3. Landing website on investStratford to provide additional information and resources to provide community members with opportunities to support housing in Stratford.
- 4. Social media posts through both the City of Stratford and investStratford that include both the videos and written stories, as well as a link to the landing webpage.

The audience includes all community members and those who are interested in assisting in addressing the housing crisis.

6.1 PROJECT LOGO AND BRANDING

The awareness campaign has been branded as the “Let’s Be Neighbours” campaign to promote community awareness and inclusion of all those who require attainable housing. The core message of the logo is:

There is a housing crisis that affects our entire community – people we know. Your actions have impact. You can become a part of the housing solution. Let’s be neighbours.

The campaign logo is as follows:



6.2 VIDEO AND WRITTEN STORIES

As part of the awareness campaign, a series of videos and written stories have been collected from community members who are facing housing challenges due to the lack of attainable housing.

First and foremost, the Project Team would like to extend a sincere thank you to all those who shared their personal stories publically and took the time to participate in the campaign. The stories demonstrate the wide-reaching impact of housing in our community and that it impacts a wide-cross section of people in terms of age, family status, and employment sector. Community members that participated included:

1. Andrei, an employee of a local industrial company with professional training.
2. Dianne, an owner of a small business in Stratford.
3. Calum, a young professional and recent graduate.
4. Ali, employed in Stratford and looking to raise her young family in the community.
5. Kim, a new comer to Stratford looking to settle with a young family.
6. Ken, a senior searching for suitable rental housing.
7. Janet, operator of a daycare who searched for suitable housing.
8. Brenda, a personal support worker.
9. Star, a small business owner.
10. Mark, a young professional working within the healthcare industry.
11. Sammy, a young professional working within the healthcare industry.
12. Marjolein, a senior with perspectives on required housing.
13. Amanda, young professional employed in Stratford.
14. Leigh, a personal support worker in Stratford.
15. Christy, community leader.

The key common themes discerned from these stories include:

- Lack of available housing.
- The type/range of housing type is limited - there are mostly single family homes and no smaller homes, entry level homes.
- High cost of rental properties.
- Young adults and seniors having the hardest time finding housing.
- Having to live in a community other than Stratford even when they work in Stratford.
- Difficulty keeping a job/retaining staff because of housing barriers.
- Frustrating and time consuming trying to find housing - a need for centralized platform.

6.3 LANDING WEBPAGE

To support the awareness campaign, the Project Team, in collaboration with investStratford and the City of Stratford have developed a landing webpage on the investStratford website. It is the

intent that the social media posts and campaign will create interest in the challenges surrounding attainable housing and residents will be inspired to learn more and become part of the solution. In this regard, the landing webpage will also include a series of resources for those that are looking for housing, those looking to support housing projects, and those who are interested in adding housing to the community.

One specific tool on the landing webpage is an 'Additional Residential Unit Handbook', which includes a user-friendly outline of the rules and regulations related to adding another suite to a residential property, as well as a simplified checklist of requirements.

7.0 Recommendations

The Attainable Housing Project (AHP) was established by the Stratford Economic Enterprise Development Corporation (SEEDCo/investStratford) in partnership with the City of Stratford and partially funded by the Rural Economic Development Program (RED) through the Ontario Ministry of Agriculture, Food and Rural Affairs.

It is acknowledged that the current housing crisis is a complex issue with numerous contributing factors. The intent of the AHP is to act locally, with solutions that can be implemented at the municipal level, in coordination with community partners and the community-at-large.

investStratford and the City of Stratford have proactively developed initiatives to support the local need for attainable housing. This approach, as detailed throughout the report included the following initiatives:

1. Develop a Community Incentive Toolkit with an implementing Community Improvement Plan to financially support the creation of attainable housing.
2. Consider municipally owned land as a tool to further support the creation of additional attainable housing.
3. Launch an awareness campaign to inspire the community to be informed, engage, and act on matters related to attainable housing, including the creation of additional residential units (accessory suites).

In addition to the directives above, the AHP has identified other considerations for the City of Stratford over the long-term to support the creation of attainable housing.

The initiatives include a series of recommendations for consideration by Council and are a culmination of extensive research and consultation, and an assessment of needs based on the unique characteristics of the City of Stratford. There are seven (7) recommendations from the AHP that direct staff to implement the findings of these initiatives and report back to Council for future considerations. It is further recommended that the implementation be direct by the Corporate Leadership Team, with support from investStratford.

Attainable Housing Project Recommendations

That Staff bring a report to Council to consider the approval of the Community Improvement Plan (“CIP”) with the inclusion of a Community Incentive Toolkit (“CIT”), during the 2024 budget process. The staff report may include, but not be limited to the following:

1. Consideration of financial impacts associated with the Bill 23, More Homes Built Faster Act 2022 Development Charge reductions in determining potential funding for proposed CIP programs.

2. A plan to monitor the uptake of financial incentives by housing type to confirm which programs have contributed to adding attainable housing units.
3. A recommended yearly budget allocation for the CIP, with assessment on the source of municipal funding for the plan provided by the Director of Corporate Services.

That Staff review staffing levels to implement the CIP and further support the processing of housing initiatives.

That Staff review municipal surplus land policies and bring a report to Council with recommendations and process to declare 3188 Vivian Line as surplus to City needs. The report should provide options and recommendations on conditions of a sale, which could include:

1. Sale of the land to a buyer, with conditions on minimum density and/or minimum number of affordable and/or attainable housing units.
2. Partnership with a private entity to develop the land for residential purposes.
3. Partnership with non-profit organizations to develop the land for residential purposes, including affordable and supportive housing options.

That Staff monitor development activity in the vicinity of the city-owned land at 150 McCarthy Road West and any associated infrastructure improvements. At such time as development opportunity for the land is imminent, staff to consider and report to Council on the option to declare the land surplus.

That as part of the Comprehensive Official Plan Review (2023-2024), Staff include opportunities to support intensification, infilling, and the efficient use of land and services to support attainable housing in the City. Consistent with the Provincial Policy Statement, consider general increases to the permitted height and densities within the City and a hierarchy of residential land use designations (e.g., low, medium and high density residential).

That Staff monitor the need for community-wide studies to support housing, including master servicing planning, transit and transportation planning and emergency services. Community-wide studies should consider the implications of generally increasing densities with housing development and assess the impact of Bill 23, which permits three dwelling units on all residential properties in the City.

That Staff evaluate software platforms available, including approaches from surrounding municipalities, to streamline the approvals processes and to augment interactive mapping tools for members of the public.

That the Corporate Leadership Team, with support from investStratford, be responsible for the oversight of the project implementation plan.

APPENDIX 1
CONSULTATION DATA

Stratford CIT Open House Feedback

#	Tuesday November 22nd	
1	Welcome	
2	We're creating our community improvement plan!	
3	What is a Community Incentive Toolkit	
4	Attainable Market Housing	
5	What We've Heard	
6	Why do we need a plan	
7	Defining 'Attainable'	
8	What is 'Attainable'?	
	Affordable	10 dots
	Adequate	
	Appropriate	3 dots
	Accessible (locality)	4 dots
	Accessible (to obtain)	1 dot
	Available	5 dots
	Advance	
9	How do you define 'attainable'?	
	Add a sticky note with your definition!	Encouragement to stay and live with the pay made by owner/renter. Sized for family, existing (not oversized). In community.
		Housing that everyone - no matter age, income, etc. has an opportunity to either rent or own & still be able to afford necessities
		just handing \$ to developers - will it help; what about long-term
		How to encourage a housing co-op? Transitional housing?
		The current definition is "market housing" - income tested, available, suitable is market. We cannot be offering scales of a to build market housing! - use the 'affordable' definition!
		Attainable has to be different and defined category. Separate from market housing
10	Where do you want to see attainable housing	
	Which neighbourhoods? Intersection? Specific vacant lot?	Adding to existing homes (granny flats, backyard suite)
		Intensification of existing lots - small homes/second suites
		Downy St - lots of lots. All empty downtown space - incentivize attainable builds
		Old Fairgrounds - more
		Infill within community existing
		Don't focus on the heritage areas. They already have apartments in many of the houses, as well as B+B's and the lots tend to be smaller

	Vacant lots on Douro. Cooper Site
	East __ lots __sides of road last block close to downtown grocery store
	Don't "gift" developers!
	Grand Trunk site factories alone. Douro and King St. Tall - mixed with commercial
	Rather than larger complexes, lets aim for small pockets of attainable housing in every area of Stratford
	Closer to downtown rather than built on fringe of town. Closer to shops, services, facilities. Perhaps achieve this by allowing older single detached to become duplex, triplex + quads

11	Proposed CIP Area (CIPA)
----	--------------------------

12	Community Profile
----	-------------------

13	Housing & Dwelling Characteristics
----	------------------------------------

	Don't know 2017? 2018, 2019, 2020, 2021
	Household Income? After taxes?

14	SWOT: Introduction
----	--------------------

15	SWOT
----	------

	Strength
--	----------

	Weaknesses
--	------------

	Developers probably will never want to build attainable housing - government responsibility?
	\$ to be used for people, not developers
	Need attention to green building
	Nothing mentioned about net zero design homes
	Green building standards to go into the future

	Opportunities
--	---------------

	Grants for owners of single family homes to renovate for basement or other units
	Owners grants for renovating for rental

	Threats
--	---------

	Cost of living economy
	Don't destroy the heritage neighbourhoods in the rush to build
	Don't ruin, but may use heritage buildings

16	Proposed Municipal Programs
----	-----------------------------

	Secondary Unit Advertising Program	Understanding the "how-to" of the planning process to add 2nd dwelling
	Surplus Land Grant	
	Lobbying for Partnership	
	CIP Applicant Recognition	

17	Proposed Municipal Programs
----	-----------------------------

	Strategic Acquisition, Investment & Partnership Program	Old factories that are sitting vacant + brown sites. Talk to owners to develop them - incentive for brown site
	Add Your Own	How can individuals help to fund attainable housing?

		Stratford Housing Corporation - be our own builder and developer, use municipal bonds for a funding source, baked the property tax between residential and CIP to 60:40
		Tax affordable houses at a "low" or "ail" rate for a period of x years
		Tax new housing development in annexed areas to support the building of attainable housing within the city
		Consider all vacant sites for infill - low lots to assist for 1st # years
18	Proposed Grant programs	
	Design Feasibility and Study Grant	
	Planning and Building Permit Fees Grant	
	Development Charge Rebate	NO! Private developers should never get rebates, 50% off, etc. They need to pay for what they do
19	Proposed Grant Programs	
	Tax Increment Equivalency Grant	Target specifically for third-party groups/non-profits with a RGI model
	Brownfield Financial Tax Incentive Grant	
	Housing Rehabilitation and Conversion Program	Pressure government to give guarantee income to low income so they can work and afford housing - Wynne government did this and it was successful. Ford government cancelled
		Grant/incentive for green building
		Grants for energy efficient homes. Saw nothing regarding climate change
		The whole Avon Crest site would be perfect for this
20	Financial Incentives and Programs	
	What are your overall thoughts on the proposed programs?	Everything seems to aimed at private developers and builders. Why can't the city act as developer and build exactly what city needs? - agreed
		Socialism for owners and developers is far less effective than socialism for the lower middle class directly! Half the propose is just trickle down economics for homes
		Focus on non-market housing
	What have we missed? Any additional suggestions	Need commercial tax base?
		Province/city funding programs undermine goal of housing. Is lost revenue for other needs
		What did Medicine Hat do with builders/investors?
		Where is the green Building goal in all of this? - yes please!
21	Next Steps	

Survey Responses

22 September 2022 - 04 October 2022

Stratford Attainable Housing Project - Public Survey

Engage Stratford

Project: Stratford Attainable Housing Project



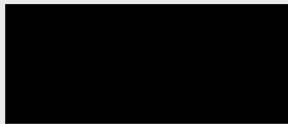
VISITORS					
112					
CONTRIBUTORS			RESPONSES		
37			37		
4	33	0	4	33	0
Registered	Unverified	Anonymous	Registered	Unverified	Anonymous



Respondent No: 1

Login:

Email:



Responded At: Sep 22, 2022 09:34:28 am

Last Seen: Sep 22, 2022 13:18:26 pm

IP Address: 99.254.196.157

- Q1. Are you a resident of Stratford? Yes
-
- Q2. If not, where do you currently live? Stratford
-
- Q3. Which type of housing do you currently live in? Apartment
-
- Q4. How many bedrooms are located within your current housing situation? 2
-
- Q5. Which of the following best describes your current housing situation? I am a renter
-
- Q6. What factors influenced the reason why you chose the home you live in today? Choose all that apply. Close to family/friends
-
- Q7. Based on the question above, please rank the level of influence each factor has had on your choice of the home you live in today.
1. Close to family/friends
 2. Close to shopping (essentials; such as groceries)
 3. Cost
 4. Yard and/or lot size
 5. Neighbourhood character
 6. Close to community amenities (e.g., community centre, library, ice rinks, parks)
 7. Close to healthcare and associated public services/ ease of mobility
 8. Accessible and/or barrier-free
 9. Close to schools
 10. Close to work
-
- Q8. Do you feel that there is an adequate supply of housing in Stratford that meets a price range that you feel is appropriate? If not, please explain how the existing housing supply may (or may not) meet the factors identified in the 2 previous questions.
- Very Limited supply for seniors.
-
- Q9. Who do you think should be primarily responsible for providing attainable housing? City
- Select all that apply.
-
- Q10. What do you consider to be attainable/affordable when it comes to housing?
- One I can afford on a fixed income
-
- Q11. Where do you think attainable housing should be built within the City of Stratford?
- Everywhere but not near industry or on already congested streets filled with apartments.

Q12. What do you think the biggest barrier is to finding housing in Stratford that appropriately meets your needs, and the needs of the greater community?

Lack of buildings to own and rent. Price.

Q13. Are there any programs that you think should be implemented to keep housing at an attainable price?

Incentives to developers, builders

Q14. Are there any final comments you'd like us to take into consideration while completing the Attainable Market Housing Community Incentives Toolkit Program?

Very limited availability but also the necessary supports to go along with increased housing like MEDICAL CLINICS (walk-in) and new doctors!

Q15. If you would like to be added to the project contact list to be provided with email updates during the course of the project, please include your email address below.



Respondent No: 2

Login:

Email:

Responded At: Sep 22, 2022 12:02:01 pm

Last Seen: Sep 22, 2022 12:02:01 pm

IP Address: n/a

- Q1. Are you a resident of Stratford? Yes
-
- Q2. If not, where do you currently live? I live in Stratford
-
- Q3. Which type of housing do you currently live in? Single-detached House
-
- Q4. How many bedrooms are located within your current housing situation? 4+
-
- Q5. Which of the following best describes your current housing situation? I am a homeowner
-
- Q6. What factors influenced the reason why you chose the home you live in today? Choose all that apply. **Other (please specify)**
Family home.
-
- Q7. Based on the question above, please rank the level of influence each factor has had on your choice of the home you live in today.
1. Close to work
 2. Close to shopping (essentials; such as groceries)
 3. Close to schools
 4. Close to community amenities (e.g., community centre, library, ice rinks, parks)
 5. Cost
 6. Close to healthcare and associated public services/ ease of mobility
 7. Close to family/friends
 8. Accessible and/or barrier-free
 9. Neighbourhood character
 10. Yard and/or lot size
-
- Q8. Do you feel that there is an adequate supply of housing in Stratford that meets a price range that you feel is appropriate? If not, please explain how the existing housing supply may (or may not) meet the factors identified in the 2 previous questions.
- no..housing prices are way over budget.
-
- Q9. Who do you think should be primarily responsible for providing attainable housing? Select all that apply. Private developers/landlords
-
- Q10. What do you consider to be attainable/affordable when it comes to housing?
- People should not be forced to go into a debt load that they will never pay off. People should not have to spend more than 30-40% of their income on housing.
-
- Q11. Where do you think attainable housing should be built within the City of Stratford?
- On land that is obsolete for other uses...development of the Cooper site for example.

Q12. What do you think the biggest barrier is to finding housing in Stratford that appropriately meets your needs, and the needs of the greater community?

High costs. Many units are for seniors or those over 55, not for families. Not enough geared to income housing.

Q13. Are there any programs that you think should be implemented to keep housing at an attainable price?

There must be some form of grants or geared to income programs so that young people and young families can find affordable housing.

Q14. Are there any final comments you'd like us to take into consideration while completing the Attainable Market Housing Community Incentives Toolkit Program?

no

Q15. If you would like to be added to the project contact list to be provided with email updates during the course of the project, please include your email address below.



Respondent No: 3

Login:

Email:

Responded At: Sep 22, 2022 14:35:00 pm

Last Seen: Sep 22, 2022 14:35:00 pm

IP Address: n/a

-
- Q1. Are you a resident of Stratford? Yes
-
- Q2. If not, where do you currently live? Stratford
-
- Q3. Which type of housing do you currently live in? Single-detached House
-
- Q4. How many bedrooms are located within your current housing situation? 3
-
- Q5. Which of the following best describes your current housing situation? I am a homeowner
-
- Q6. What factors influenced the reason why you chose the home you live in today? Choose all that apply.
- Cost
 - Close to family/friends
 - Neighbourhood character
-
- Q7. Based on the question above, please rank the level of influence each factor has had on your choice of the home you live in today.
- 1. Cost
 - 2. Neighbourhood character
 - 3. Close to family/friends
 - 4. Close to community amenities (e.g., community centre, library, ice rinks, parks)
 - 5. Close to shopping (essentials; such as groceries)
 - 6. Close to work
 - 7. Yard and/or lot size
 - 8. Accessible and/or barrier-free
 - 9. Close to healthcare and associated public services/ ease of mobility
 - 10. Close to schools
-
- Q8. Do you feel that there is an adequate supply of housing in Stratford that meets a price range that you feel is appropriate? If not, please explain how the existing housing supply may (or may not) meet the factors identified in the 2 previous questions.
- No. Lower income people/families are being priced out
-
- Q9. Who do you think should be primarily responsible for providing attainable housing? Select all that apply.
- City
-
- Q10. What do you consider to be attainable/affordable when it comes to housing?
- An average of 30% of monthly income
-
- Q11. Where do you think attainable housing should be built within the City of Stratford?
- In every neighbourhood. This should not be about segregating. A community is stronger when housing is mixed
-

Q12. What do you think the biggest barrier is to finding housing in Stratford that appropriately meets your needs, and the needs of the greater community?

Inventory

Q13. Are there any programs that you think should be implemented to keep housing at an attainable price?

More inventory (federal, provincial funding as well as public/private partners), inclusionary zoning

Q14. Are there any final comments you'd like us to take into consideration while completing the Attainable Market Housing Community Incentives Toolkit Program?

-

Q15. If you would like to be added to the project contact list to be provided with email updates during the course of the project, please include your email address below. Yes



Respondent No: 4

Login:

Email:

Responded At: Sep 23, 2022 23:55:13 pm

Last Seen: Sep 23, 2022 23:55:13 pm

IP Address: n/a

-
- Q1. Are you a resident of Stratford? Yes
-
- Q2. If not, where do you currently live? Stratford
-
- Q3. Which type of housing do you currently live in? Apartment
-
- Q4. How many bedrooms are located within your current housing situation? 1
-
- Q5. Which of the following best describes your current housing situation? I am a renter
-
- Q6. What factors influenced the reason why you chose the home you live in today? Choose all that apply. Cost
-
- Q7. Based on the question above, please rank the level of influence each factor has had on your choice of the home you live in today.
1. Cost
 2. Accessible and/or barrier-free
 3. Close to healthcare and associated public services/ ease of mobility
 4. Close to work
 5. Yard and/or lot size
 6. Neighbourhood character
 7. Close to shopping (essentials; such as groceries)
 8. Close to family/friends
 9. Close to community amenities (e.g., community centre, library, ice rinks, parks)
 10. Close to schools
-
- Q8. Do you feel that there is an adequate supply of housing in Stratford that meets a price range that you feel is appropriate? If not, please explain how the existing housing supply may (or may not) meet the factors identified in the 2 previous questions.
- There needs to be a lot more houses built in the range of \$300,000.00 - \$500,00.00. As most of us can not afford a house which starts off at \$850,000 or higher. I feel that if you start building houses in this price range more residence in and around Stratford can and will become home owners.
-
- Q9. Who do you think should be primarily responsible for providing attainable housing? Select all that apply. City
-
- Q10. What do you consider to be attainable/affordable when it comes to housing?
- \$1,000.00 - \$1,500.00 per month.
-
- Q11. Where do you think attainable housing should be built within the City of Stratford?
- City limits or the old Fair grounds....
-

Q12. What do you think the biggest barrier is to finding housing in Stratford that appropriately meets your needs, and the needs of the greater community?

There is not enough supply for the demand of houses in the \$300,00 - \$500,00 range.

Q13. Are there any programs that you think should be implemented to keep housing at an attainable price?

I did check out a few housing programs and they did not fit my needs or I wasn't approved.

Q14. Are there any final comments you'd like us to take into consideration while completing the Attainable Market Housing Community Incentives Toolkit Program?

no

Q15. If you would like to be added to the project contact list to be provided with email updates during the course of the project, please include your email address below. not answered



Respondent No: 5

Login:

Email:

Responded At: Sep 26, 2022 17:42:00 pm

Last Seen: Sep 26, 2022 17:42:00 pm

IP Address: n/a

- Q1. Are you a resident of Stratford? Yes
-
- Q2. If not, where do you currently live? Stratford
-
- Q3. Which type of housing do you currently live in? Single-detached House
-
- Q4. How many bedrooms are located within your current housing situation? 3
-
- Q5. Which of the following best describes your current housing situation? I am a homeowner
-
- Q6. What factors influenced the reason why you chose the home you live in today? Choose all that apply. Cost
-
- Q7. Based on the question above, please rank the level of influence each factor has had on your choice of the home you live in today.
1. Cost
 2. Neighbourhood character
 3. Close to shopping (essentials; such as groceries)
 4. Close to schools
 5. Close to community amenities (e.g., community centre, library, ice rinks, parks)
 6. Close to work
 7. Close to healthcare and associated public services/ ease of mobility
 8. Close to family/friends
 9. Yard and/or lot size
 10. Accessible and/or barrier-free
-
- Q8. Do you feel that there is an adequate supply of housing in Stratford that meets a price range that you feel is appropriate? If not, please explain how the existing housing supply may (or may not) meet the factors identified in the 2 previous questions.
- No, private rent is too high for individuals on social assistance, cpp or low income families.
-
- Q9. Who do you think should be primarily responsible for providing attainable housing? Select all that apply. Other (please specify) Partnerships between the city and provincial government.
-
- Q10. What do you consider to be attainable/affordable when it comes to housing? \$600, build partnerships with landlords, offer rent subsidy's
-
- Q11. Where do you think attainable housing should be built within the City of Stratford? Close to services such as grocery stores, pharmacy, bus stops
-

Q12. What do you think the biggest barrier is to finding housing in Stratford that appropriately meets your needs, and the needs of the greater community?

Lack of Permanent Supportive housing projects.

Q13. Are there any programs that you think should be implemented to keep housing at an attainable price?

Partnerships with the county, working with mental health and substance use services/agencies.

Q14. Are there any final comments you'd like us to take into consideration while completing the Attainable Market Housing Community Incentives Toolkit Program?

N/A

Q15. If you would like to be added to the project contact list to be provided with email updates during the course of the project, please include your email address below.





Respondent No: 6

Login:

Email:



Responded At: Sep 26, 2022 18:17:09 pm

Last Seen: Sep 26, 2022 18:17:09 pm

IP Address: n/a

- Q1. Are you a resident of Stratford? Yes
-
- Q2. If not, where do you currently live? Stratford
-
- Q3. Which type of housing do you currently live in? Townhouse
-
- Q4. How many bedrooms are located within your current housing situation? 3
-
- Q5. Which of the following best describes your current housing situation? I am a renter
-
- Q6. What factors influenced the reason why you chose the home you live in today? Choose all that apply.
Ease of mobility/close to transit routes
Accessible and/or barrier free
-
- Q7. Based on the question above, please rank the level of influence each factor has had on your choice of the home you live in today.
1. Accessible and/or barrier-free
2. Close to healthcare and associated public services/ ease of mobility
3. Yard and/or lot size
4. Neighbourhood character
5. Close to community amenities (e.g., community centre, library, ice rinks, parks)
6. Close to family/friends
7. Close to shopping (essentials; such as groceries)
8. Cost
9. Close to schools
10. Close to work
-
- Q8. Do you feel that there is an adequate supply of housing in Stratford that meets a price range that you feel is appropriate? If not, please explain how the existing housing supply may (or may not) meet the factors identified in the 2 previous questions.

No not at all. Seniors have no where to go unless they move to an apartment, as someone who loves being outside and gardening I still want outside space and one floor living need more hamlet estates type places
-
- Q9. Who do you think should be primarily responsible for providing attainable housing? Select all that apply.
Private developers/landlords
-
- Q10. What do you consider to be attainable/affordable when it comes to housing?
Something that's within reach on CPP or retirement plans
-
- Q11. Where do you think attainable housing should be built within the City of Stratford?
Old sobeys lot, avoncrest building if tearing it down anyway make an extension of hamlet estates there.

Q12. What do you think the biggest barrier is to finding housing in Stratford that appropriately meets your needs, and the needs of the greater community?

There is no one storey options being built at all in stratford under 800,000 which means no retired being will be buying

Q13. Are there any programs that you think should be implemented to keep housing at an attainable price?

55+housing subdivisions

Q14. Are there any final comments you'd like us to take into consideration while completing the Attainable Market Housing Community Incentives Toolkit Program?

Seniors housing that are townhouse style hamlet estates is a great model copy it multiple times around the city

Q15. If you would like to be added to the project contact list to be provided with email updates during the course of the project, please include your email address below.

not answered



Respondent No: 7

Login:

Email:

Responded At: Sep 26, 2022 19:08:33 pm

Last Seen: Sep 26, 2022 19:08:33 pm

IP Address: n/a

- Q1. Are you a resident of Stratford? Yes
-
- Q2. If not, where do you currently live? Stratford
-
- Q3. Which type of housing do you currently live in? Duplex
-
- Q4. How many bedrooms are located within your current housing situation? 2
-
- Q5. Which of the following best describes your current housing situation? I am a renter
-
- Q6. What factors influenced the reason why you chose the home you live in today? Choose all that apply. **Other (please specify)**
It was the only thing I could find as well as afford when I was evicted for my landlord to move in. As it is, I had to pay 250 more a month for a 2 bedroom 1 floor basement apartment vs. a 3 bedroom, 2 storey side by side duplex.
-
- Q7. Based on the question above, please rank the level of influence each factor has had on your choice of the home you live in today.
1. Cost
 2. Close to work
 3. Close to shopping (essentials; such as groceries)
 4. Close to family/friends
 5. Close to community amenities (e.g., community centre, library, ice rinks, parks)
 6. Close to healthcare and associated public services/ ease of mobility
 7. Yard and/or lot size
 8. Neighbourhood character
 9. Accessible and/or barrier-free
 10. Close to schools
-
- Q8. Do you feel that there is an adequate supply of housing in Stratford that meets a price range that you feel is appropriate? If not, please explain how the existing housing supply may (or may not) meet the factors identified in the 2 previous questions.
- No. See my answer above regarding differences in rental rates.
-
- Q9. Who do you think should be primarily responsible for providing attainable housing? Select all that apply. Public-private partnerships
-
- Q10. What do you consider to be attainable/affordable when it comes to housing?
- It has to also consider cost of amenities. My new unit is in the basement and is all electric heating. I froze last winter trying to keep the hydro costs reasonable enough for me to afford to pay them. I had to pay an extra \$250 on top of my 1200 rent just to try and stay warm.

Q11. Where do you think attainable housing should be built within the City of Stratford?

Anywhere.

Q12. What do you think the biggest barrier is to finding housing in Stratford that appropriately meets your needs, and the needs of the greater community?

Greedy landlords, jerky renters ruining it for good tenants, not enough incentive to developers to create reasonably priced units. High income retirees moving to the city creating a pool of tenants willing to pay exorbitant prices.

Q13. Are there any programs that you think should be implemented to keep housing at an attainable price?

Government incentives for landlords and or development

Q14. Are there any final comments you'd like us to take into consideration while completing the Attainable Market Housing Community Incentives Toolkit Program?

No

Q15. If you would like to be added to the project contact list to be provided with email updates during the course of the project, please include your email address below. not answered



Respondent No: 8

Login:

Email:

Responded At: Sep 26, 2022 19:26:31 pm

Last Seen: Sep 26, 2022 19:26:31 pm

IP Address: n/a

-
- Q1. Are you a resident of Stratford? Yes
-
- Q2. If not, where do you currently live? I LIVE IN STRATFORD. Please do a better job in future with constructing surveys-- if I answer yes in question #1, it should skip to question #3 instead of badgering me to answer.
-
- Q3. Which type of housing do you currently live in? Apartment
-
- Q4. How many bedrooms are located within your current housing situation? 2
-
- Q5. Which of the following best describes your current housing situation? I am a renter
-
- Q6. What factors influenced the reason why you chose the home you live in today? Choose all that apply.
- Cost
 - Close to work
 - Close to shopping (essentials, such as groceries)
 - Close to family/friends
 - Close to community amenities (e.g., community centre, library, ice rinks, parks)
 - Neighbourhood character
-
- Q7. Based on the question above, please rank the level of influence each factor has had on your choice of the home you live in today.
1. Close to shopping (essentials; such as groceries)
 2. Close to work
 3. Cost
 4. Close to community amenities (e.g., community centre, library, ice rinks, parks)
 5. Neighbourhood character
 6. Close to family/friends
 7. Close to healthcare and associated public services/ ease of mobility
 8. Close to schools
 9. Accessible and/or barrier-free
 10. Yard and/or lot size
-
- Q8. Do you feel that there is an adequate supply of housing in Stratford that meets a price range that you feel is appropriate? If not, please explain how the existing housing supply may (or may not) meet the factors identified in the 2 previous questions.
- No. I have been in my apartment for 12 years, and because of good rent control, the cost is still affordable. If I had to move now, I'd never be able to afford something of the same size/quality... and that's if I could even find an available rental unit. Comment on the above ranking in #7- some of the factors were completely irrelevant or N/A, but I was forced to rank them. In future surveys, there should be a N/A option or your statistics will be skewed.
-

Q9. **Who do you think should be primarily responsible for providing attainable housing?** Public-private partnerships
Select all that apply.

Q10. **What do you consider to be attainable/affordable when it comes to housing?**

We need more housing geared to income in this city, not just luxury new builds. (Comment- Again with the poor wording: question #9 says "Select all that apply", but you can only choose one!)

Q11. **Where do you think attainable housing should be built within the City of Stratford?**

Within the downtown core near amenities and public transportation. Why are so many buildings standing empty and unused when we have such a noticeable and visible homeless issue? Tiny houses could be constructed in some areas in clusters to form instant community-- perhaps rent-to-buy to give people a way to get into the housing market and have pride of ownership.

Q12. **What do you think the biggest barrier is to finding housing in Stratford that appropriately meets your needs, and the needs of the greater community?**

Lack of will on the part of all levels of government. Apathy. A focus on luxury development. We are losing the younger generation because they cannot afford to rent here, or even find a decent place.

Q13. **Are there any programs that you think should be implemented to keep housing at an attainable price?**

Rent geared to income. Rent to buy programs. Grants for homeowners to create rental space within or on their property.

Q14. **Are there any final comments you'd like us to take into consideration while completing the Attainable Market Housing Community Incentives Toolkit Program?**

As a matter of urgency, we need a coordinated program in Stratford involving outreach, mental health support, addiction counseling, job placements and quality shelters and longer-term housing solutions. No one should ever have to be homeless in this city.

Q15. **If you would like to be added to the project contact list to be provided with email updates during the course of the project, please include your email address below.**





Respondent No: 9

Login:

Email:

Responded At: Sep 26, 2022 19:50:17 pm

Last Seen: Sep 26, 2022 19:50:17 pm

IP Address: n/a

-
- Q1. Are you a resident of Stratford? Yes
-
- Q2. If not, where do you currently live? Stratford
-
- Q3. Which type of housing do you currently live in? Condominium
-
- Q4. How many bedrooms are located within your current housing situation? 2
-
- Q5. Which of the following best describes your current housing situation? I am a homeowner
-
- Q6. What factors influenced the reason why you chose the home you live in today? Choose all that apply.
- Cost
- Close to shopping (essentials, such as groceries)
- Close to community amenities (e.g., community centre, library, ice rinks, parks)
- Accessible and/or barrier free
- Neighbourhood character
- Other (please specify)**
- Design - main floor living in a condo townhome to facilitate aging in place.
-
- Q7. Based on the question above, please rank the level of influence each factor has had on your choice of the home you live in today.
1. Cost
 2. Close to shopping (essentials; such as groceries)
 3. Close to community amenities (e.g., community centre, library, ice rinks, parks)
 4. Accessible and/or barrier-free
 5. Neighbourhood character
 6. Yard and/or lot size
 7. Close to schools
 8. Close to family/friends
 9. Close to work
 10. Close to healthcare and associated public services/ ease of mobility
-
- Q8. Do you feel that there is an adequate supply of housing in Stratford that meets a price range that you feel is appropriate? If not, please explain how the existing housing supply may (or may not) meet the factors identified in the 2 previous questions.
- No I do not. We need more attainable housing for working families that are affordable and of a modest size at an entry level they can afford. We also need more suitable housing for seniors on fixed incomes to allow them to age safely in place. I think we need to look to the example of wartime housing - modest sized homes geared to income for working families to get on the property ladder.
-

Q9. **Who do you think should be primarily responsible for providing attainable housing?** Public-private partnerships
Select all that apply.

Q10. **What do you consider to be attainable/affordable when it comes to housing?**

Housing should cost no more than 30% of family income.

Q11. **Where do you think attainable housing should be built within the City of Stratford?**

There are plenty of empty lots in and around the city - the Old Dominion House, the Baptist church on Ontario, the St. John's church property are just a few examples where decent infill housing could be built at moderate cost.

Q12. **What do you think the biggest barrier is to finding housing in Stratford that appropriately meets your needs, and the needs of the greater community?**

Developers are concentrating on larger homes with a huge footprint and pricing them beyond the means of working class people. Seniors and young families of modest income cannot afford what is currently being built.

Q13. **Are there any programs that you think should be implemented to keep housing at an attainable price?**

Look to the wartime housing program of the 1940s and 1950s as an example of how to create new neighbourhoods of attainable housing - modest but well designed, well constructed homes at affordable prices.

Q14. **Are there any final comments you'd like us to take into consideration while completing the Attainable Market Housing Community Incentives Toolkit Program?**

Keep engaging the community - reach out to all partners, especially seniors.

Q15. **If you would like to be added to the project contact list to be provided with email updates during the course of the project, please include your email address below.** not answered



Respondent No: 10

Login:

Email:

Responded At: Sep 26, 2022 19:56:32 pm

Last Seen: Sep 26, 2022 19:56:32 pm

IP Address: n/a

- Q1. Are you a resident of Stratford? Yes
-
- Q2. If not, where do you currently live? Stratford
-
- Q3. Which type of housing do you currently live in? Single-detached House
-
- Q4. How many bedrooms are located within your current housing situation? 4+
-
- Q5. Which of the following best describes your current housing situation? I am a homeowner
-
- Q6. What factors influenced the reason why you chose the home you live in today? Choose all that apply.
- Cost
 - Close to work
 - Close to schools
 - Close to healthcare and associated public services
 - Yard and/or lot size
-
- Q7. Based on the question above, please rank the level of influence each factor has had on your choice of the home you live in today.
1. Cost
 2. Close to work
 3. Yard and/or lot size
 4. Close to family/friends
 5. Close to schools
 6. Close to community amenities (e.g., community centre, library, ice rinks, parks)
 7. Close to healthcare and associated public services/ ease of mobility
 8. Accessible and/or barrier-free
 9. Close to shopping (essentials; such as groceries)
 10. Neighbourhood character
-
- Q8. Do you feel that there is an adequate supply of housing in Stratford that meets a price range that you feel is appropriate? If not, please explain how the existing housing supply may (or may not) meet the factors identified in the 2 previous questions.
- There are no available lots for sale in the city for individuals to buy and do a self build or choose their own contractor. They are all controlled by developers and builders who can ask a premium because they hold and control the only lots available.
-
- Q9. Who do you think should be primarily responsible for providing attainable housing? City
- Select all that apply.
-
- Q10. What do you consider to be attainable/affordable when it comes to housing?
- A home that doesn't make a family mortgage poor given their situation.
-

Q11. Where do you think attainable housing should be built within the City of Stratford?

Sprinkled throughout the city to not single out one specific area.

Q12. What do you think the biggest barrier is to finding housing in Stratford that appropriately meets your needs, and the needs of the greater community?

Tourism drives house isn't cost up for the average person as there is a lot of festival money from wealthy people who do not reside in Stratford all year round but own property to use as a vacation property.

Q13. Are there any programs that you think should be implemented to keep housing at an attainable price?

Eliminate the bureaucratic red tape that costs developers and contractors extra money and fire Jeff Bannon so you get a pro active planner in charge who moves reasonable projects forward.

Q14. Are there any final comments you'd like us to take into consideration while completing the Attainable Market Housing Community Incentives Toolkit Program?

This seems like a good idea in principle but I hope it actually Works and comes to fruition.

Q15. If you would like to be added to the project contact list to be provided with email updates during the course of the project, please include your email address below. not answered



Respondent No: 11

Login:

Email:

om

Responded At: Sep 26, 2022 21:57:34 pm

Last Seen: Sep 26, 2022 21:57:34 pm

IP Address: n/a

-
- Q1. Are you a resident of Stratford? Yes
-
- Q2. If not, where do you currently live? Stratford
-
- Q3. Which type of housing do you currently live in? Single-detached House
-
- Q4. How many bedrooms are located within your current housing situation? 4+
-
- Q5. Which of the following best describes your current housing situation? I am a homeowner
-
- Q6. What factors influenced the reason why you chose the home you live in today? Choose all that apply.
- Cost
 - Close to family/friends
 - Neighbourhood character
-
- Q7. Based on the question above, please rank the level of influence each factor has had on your choice of the home you live in today.
1. Accessible and/or barrier-free
 2. Close to healthcare and associated public services/ ease of mobility
 3. Close to community amenities (e.g., community centre, library, ice rinks, parks)
 4. Close to schools
 5. Yard and/or lot size
 6. Close to work
 7. Close to shopping (essentials; such as groceries)
 8. Neighbourhood character
 9. Close to family/friends
 10. Cost
-
- Q8. Do you feel that there is an adequate supply of housing in Stratford that meets a price range that you feel is appropriate? If not, please explain how the existing housing supply may (or may not) meet the factors identified in the 2 previous questions.
- No, cost is the biggest factor. Prices for rent are ridiculous. The Canadian Mortgage and Housing Corporation (CMHC) recommends spending no more than 32% of your gross (pre-tax) income on housing which, even at Stratford's living wage of \$17.95 per hour, is less than \$920 per month on housing. Currently the majority of available rentals in Stratford average at \$2,000 per month. The average house price in Stratford of \$595,000 (as of August 2022) is a far cry for what a bank will typically approve a mortgage for at 3.5x your annual income. At Stratford's living wage of \$34,000 per year (\$17.95 per hour), people could only qualify for a mortgage up to \$120,000. Even at the average income of \$66,000 in Stratford, you would need the household to have two income earners (both at the average of \$66,000) to reasonably be approved for a mortgage covering the purchase of an average home in Stratford.
-
- Q9. Who do you think should be primarily responsible for providing attainable housing? Select all that apply.
- Provincial government
-

Q10. What do you consider to be attainable/affordable when it comes to housing?

32% of minimum wage before taxes covers the average cost of a dwelling.

Q11. Where do you think attainable housing should be built within the City of Stratford?

Anywhere assuming transit is affordable and accessible

Q12. What do you think the biggest barrier is to finding housing in Stratford that appropriately meets your needs, and the needs of the greater community?

Access to programs that provide affordable housing. Wait lists for wait lists doesn't work. Shortage of affordable units, lack of incentive for builders to build affordable units

Q13. Are there any programs that you think should be implemented to keep housing at an attainable price?

Rent control. Bring back rent control. Remove the incentives for real estate as an investment platform

Q14. Are there any final comments you'd like us to take into consideration while completing the Attainable Market Housing Community Incentives Toolkit Program?

You need a better name.

Q15. If you would like to be added to the project contact list to be provided with email updates during the course of the project, please include your email address below.





Respondent No: 12

Login:

Email:

Responded At: Sep 26, 2022 21:59:42 pm

Last Seen: Sep 26, 2022 21:59:42 pm

IP Address: n/a

-
- Q1. Are you a resident of Stratford? Yes
-
- Q2. If not, where do you currently live? .
-
- Q3. Which type of housing do you currently live in? Single-detached House
-
- Q4. How many bedrooms are located within your current housing situation? 2
-
- Q5. Which of the following best describes your current housing situation? I am a renter
-
- Q6. What factors influenced the reason why you chose the home you live in today? Choose all that apply.
- Cost
 - Close to work
 - Close to shopping (essentials, such as groceries)
 - Close to community amenities (e.g., community centre, library, ice rinks, parks)
 - Close to healthcare and associated public services
 - Neighbourhood character
-
- Q7. Based on the question above, please rank the level of influence each factor has had on your choice of the home you live in today.
1. Close to community amenities (e.g., community centre, library, ice rinks, parks)
 2. Close to shopping (essentials; such as groceries)
 3. Cost
 4. Close to work
 5. Close to healthcare and associated public services/ ease of mobility
 6. Accessible and/or barrier-free
 7. Close to family/friends
 8. Neighbourhood character
 9. Yard and/or lot size
 10. Close to schools
-
- Q8. Do you feel that there is an adequate supply of housing in Stratford that meets a price range that you feel is appropriate? If not, please explain how the existing housing supply may (or may not) meet the factors identified in the 2 previous questions.
- No. We have wanted to move for 4 years now. There was nothing available for rent. Then the pandemic hit and the price to rent doubled and a 2 bedroom house became 400000. The condos being built are high end luxury apartments suitable for retirement not young families.
-
- Q9. Who do you think should be primarily responsible for providing attainable housing? Select all that apply.
- Other (please specify)**
What I think or feel about this subject doesn't matter.
-

Q10. What do you consider to be attainable/affordable when it comes to housing?

A 2 bedroom war time home should be 200000 not half a million. But the fact is, we wouldn't qualify for anything that would be government run. We make too much to be subsidized and not enough to buy anything on our own.

Q11. Where do you think attainable housing should be built within the City of Stratford?

The really isn't anywhere for small detached homes.

Q12. What do you think the biggest barrier is to finding housing in Stratford that appropriately meets your needs, and the needs of the greater community?

Houses have become an asset for a portfolio rather than a home. Single people buying larger properties or out of town landlords padding their portfolios, while those with small families or those with aspirations to have a family are left spending the majority of their income on properties that they will never get the opportunity to purchase themselves.

Q13. Are there any programs that you think should be implemented to keep housing at an attainable price?

There are programs already, but that doesn't stop a property company from buying houses that would have been affordable.

Q14. Are there any final comments you'd like us to take into consideration while completing the Attainable Market Housing Community Incentives Toolkit Program?

As much as I would like to think this toolkit would help people like myself, I find it difficult to believe that this will benefit those in my income bracket. Unless you are able to completely overhaul the way mortgages are handled, setting limits on house purchases through companies, and capping house prices, this seems like an exercise in futility.

Q15. If you would like to be added to the project contact list to be provided with email updates during the course of the project, please include your email address below.





Respondent No: 13

Login:

Email:

m

Responded At: Sep 26, 2022 22:15:48 pm

Last Seen: Sep 26, 2022 22:15:48 pm

IP Address: n/a

- Q1. Are you a resident of Stratford? Yes
-
- Q2. If not, where do you currently live? N/A
-
- Q3. Which type of housing do you currently live in? Single-detached House
-
- Q4. How many bedrooms are located within your current housing situation? 3
-
- Q5. Which of the following best describes your current housing situation? I am a renter
Other (please specify)
Living in temporary housing, because I can't find anything in a suitable price range.
-
- Q6. What factors influenced the reason why you chose the home you live in today? Choose all that apply. Cost
Other (please specify)
Forced into this, because I have no other options
-
- Q7. Based on the question above, please rank the level of influence each factor has had on your choice of the home you live in today.
1. Cost
 2. Close to family/friends
 3. Close to work
 4. Close to shopping (essentials; such as groceries)
 5. Close to community amenities (e.g., community centre, library, ice rinks, parks)
 6. Neighbourhood character
 7. Yard and/or lot size
 8. Close to schools
 9. Close to healthcare and associated public services/ ease of mobility
 10. Accessible and/or barrier-free
-
- Q8. Do you feel that there is an adequate supply of housing in Stratford that meets a price range that you feel is appropriate? If not, please explain how the existing housing supply may (or may not) meet the factors identified in the 2 previous questions.
- No, I do not believe there is an adequate supply of housing in Stratford that meets a price range that I feel is appropriate. My only major issue is with the crazy rental rates in the city, so cost is the only factor I'm concerned with. Beyond that, I don't know how to answer this question the way it's set up. Too confusing.
-
- Q9. Who do you think should be primarily responsible for providing attainable housing? Select all that apply. Public-private partnerships
-
- Q10. What do you consider to be attainable/affordable when it comes to housing?
- I go by the commonly used standard of less than 30% of your income.
-

Q11. Where do you think attainable housing should be built within the City of Stratford?

Cooper Site

Q12. What do you think the biggest barrier is to finding housing in Stratford that appropriately meets your needs, and the needs of the greater community?

Out of control rent rates. It's virtually impossible to find a one bedroom for under \$1600-1700.

Q13. Are there any programs that you think should be implemented to keep housing at an attainable price?

Not sure. I'm looking to the people we elect for solutions

Q14. Are there any final comments you'd like us to take into consideration while completing the Attainable Market Housing Community Incentives Toolkit Program?

N/A

Q15. If you would like to be added to the project contact list to be provided with email updates during the course of the project, please include your email address below. not answered



Respondent No: 14

Login:

Email:

Responded At: Sep 26, 2022 23:42:16 pm

Last Seen: Sep 26, 2022 23:42:16 pm

IP Address: n/a

-
- Q1. Are you a resident of Stratford? Yes
-
- Q2. If not, where do you currently live? Stratford
-
- Q3. Which type of housing do you currently live in? Duplex
-
- Q4. How many bedrooms are located within your current housing situation? 2
-
- Q5. Which of the following best describes your current housing situation? I am a renter
-
- Q6. What factors influenced the reason why you chose the home you live in today? Choose all that apply. Cost
Other (please specify)
Availability
-
- Q7. Based on the question above, please rank the level of influence each factor has had on your choice of the home you live in today.
1. Cost
 2. Yard and/or lot size
 3. Close to family/friends
 4. Close to shopping (essentials; such as groceries)
 5. Close to work
 6. Close to schools
 7. Neighbourhood character
 8. Accessible and/or barrier-free
 9. Close to healthcare and associated public services/ ease of mobility
 10. Close to community amenities (e.g., community centre, library, ice rinks, parks)
-
- Q8. Do you feel that there is an adequate supply of housing in Stratford that meets a price range that you feel is appropriate? If not, please explain how the existing housing supply may (or may not) meet the factors identified in the 2 previous questions.
- My family was recently forced to find a new rental, after 23 years in previous rental, due to landlord selling house. It was extremely stressful trying to find a new rental due to the lack of availability, extreme increase in rental prices and competition with large number of others seeking. We were fortunate to find a suitable place through someone we know. Our rent is now more than twice as much as our previous rental and it is significantly less than other similar listings we found. We had hoped to save up for our first home purchase but with the excessive increase in our rent, and other basic necessities, it is not likely we will be able to do so now.
-
- Q9. Who do you think should be primarily responsible for providing attainable housing? Select all that apply. Provincial government
-

Q10. What do you consider to be attainable/affordable when it comes to housing?

I can't give an exact price but I don't think a rental apartment should be equal to what an average mortgage payment was a few years ago. The rental increase rates need to be controlled and there should be limits imposed based on LTO limits and the average wage increases.

Q11. Where do you think attainable housing should be built within the City of Stratford?

Everywhere!

Q12. What do you think the biggest barrier is to finding housing in Stratford that appropriately meets your needs, and the needs of the greater community?

Rental costs and availability.

Q13. Are there any programs that you think should be implemented to keep housing at an attainable price?

Yes, the government should control or subsidize based the legal rent increase amount and on household income.

Q14. Are there any final comments you'd like us to take into consideration while completing the Attainable Market Housing Community Incentives Toolkit Program?

Affordable housing seems to be geared to low income households and people receiving government assistance. There should be housing available for people in middle class too.

Q15. If you would like to be added to the project contact list to be provided with email updates during the course of the project, please include your email address below.

not answered



Respondent No: 15

Login:

Email:

Responded At: Sep 27, 2022 06:03:33 am

Last Seen: Sep 27, 2022 06:03:33 am

IP Address: n/a

- Q1. Are you a resident of Stratford? Yes
-
- Q2. If not, where do you currently live? I do live in stratford.
-
- Q3. Which type of housing do you currently live in? Duplex
-
- Q4. How many bedrooms are located within your current housing situation? 3
-
- Q5. Which of the following best describes your current housing situation? I am a renter
-
- Q6. What factors influenced the reason why you chose the home you live in today? Choose all that apply. Cost
-
- Q7. Based on the question above, please rank the level of influence each factor has had on your choice of the home you live in today.
1. Neighbourhood character
 2. Close to healthcare and associated public services/ ease of mobility
 3. Close to community amenities (e.g., community centre, library, ice rinks, parks)
 4. Accessible and/or barrier-free
 5. Close to family/friends
 6. Close to schools
 7. Close to work
 8. Close to shopping (essentials; such as groceries)
 9. Yard and/or lot size
 10. Cost
-
- Q8. Do you feel that there is an adequate supply of housing in Stratford that meets a price range that you feel is appropriate? If not, please explain how the existing housing supply may (or may not) meet the factors identified in the 2 previous questions.
- People cannot afford to be picky about where they choose to live. I currently have my family living in an area that isn't ideal for us only because it was the cheapest place we could find that fit our needs.
-
- Q9. Who do you think should be primarily responsible for providing attainable housing? Select all that apply. Provincial government
-
- Q10. What do you consider to be attainable/affordable when it comes to housing?
- A price that isn't going to cost more than a person can make in one month at a basic job.
-
- Q11. Where do you think attainable housing should be built within the City of Stratford?
- Anywhere. We just need more.

Q12. What do you think the biggest barrier is to finding housing in Stratford that appropriately meets your needs, and the needs of the greater community?

There is too many people moving here from Toronto with their money for retirement who are eating up the housing market before those who actually have lived here their entire lives.

Q13. Are there any programs that you think should be implemented to keep housing at an attainable price?

Yes, including higher points for those moving to town and lower cost for those who already live and work here. If to many people retire here and no one can afford to work and live here what happens to all those jobs? No one will be here to work them.

Q14. Are there any final comments you'd like us to take into consideration while completing the Attainable Market Housing Community Incentives Toolkit Program?

instead of affordable housing we need to find a way to allow young people in to the buyers market without costing millions of dollars.

Q15. If you would like to be added to the project contact list to be provided with email updates during the course of the project, please include your email address below.

No thanks.



Respondent No: 16

Login:

Email:

Responded At: Sep 27, 2022 08:23:32 am

Last Seen: Sep 27, 2022 08:23:32 am

IP Address: n/a

- Q1. Are you a resident of Stratford? Yes
-
- Q2. If not, where do you currently live? Stratford
-
- Q3. Which type of housing do you currently live in? Apartment
-
- Q4. How many bedrooms are located within your current housing situation? 2
-
- Q5. Which of the following best describes your current housing situation? I am a renter
-
- Q6. What factors influenced the reason why you chose the home you live in today? Choose all that apply. Cost
-
- Q7. Based on the question above, please rank the level of influence each factor has had on your choice of the home you live in today.
1. Cost
 2. Close to family/friends
 3. Close to schools
 4. Close to healthcare and associated public services/ ease of mobility
 5. Close to work
 6. Close to shopping (essentials; such as groceries)
 7. Accessible and/or barrier-free
 8. Neighbourhood character
 9. Close to community amenities (e.g., community centre, library, ice rinks, parks)
 10. Yard and/or lot size
-
- Q8. Do you feel that there is an adequate supply of housing in Stratford that meets a price range that you feel is appropriate? If not, please explain how the existing housing supply may (or may not) meet the factors identified in the 2 previous questions.
- As a blended family of 6, it is near impossible to find suitable and affordable housing in the area.
-
- Q9. Who do you think should be primarily responsible for providing attainable housing? Select all that apply. City
-
- Q10. What do you consider to be attainable/affordable when it comes to housing?
- 25% of income spent on rent, enough space/bedrooms for blended families
-
- Q11. Where do you think attainable housing should be built within the City of Stratford?
- Unsure
-

Q12. What do you think the biggest barrier is to finding housing in Stratford that appropriately meets your needs, and the needs of the greater community?

Lots of single parents are trying to find suitable and affordable housing to blend their families but the rentals available are few and far between and rental costs are too high even with 2 incomes.

Q13. Are there any programs that you think should be implemented to keep housing at an attainable price?

Rental caps

Q14. Are there any final comments you'd like us to take into consideration while completing the Attainable Market Housing Community Incentives Toolkit Program?

No

Q15. If you would like to be added to the project contact list to be provided with email updates during the course of the project, please include your email address below. not answered



Respondent No: 17

Login:

Email:

m

Responded At: Sep 27, 2022 10:11:32 am

Last Seen: Sep 27, 2022 10:11:32 am

IP Address: n/a

- Q1. Are you a resident of Stratford? No
-
- Q2. If not, where do you currently live? Exeter
-
- Q3. Which type of housing do you currently live in? Single-detached House
-
- Q4. How many bedrooms are located within your current housing situation? 4+
-
- Q5. Which of the following best describes your current housing situation? I am a homeowner
-
- Q6. What factors influenced the reason why you chose the home you live in today? Choose all that apply. Cost
-
- Q7. Based on the question above, please rank the level of influence each factor has had on your choice of the home you live in today.
1. Cost
 2. Neighbourhood character
 3. Yard and/or lot size
 4. Close to community amenities (e.g., community centre, library, ice rinks, parks)
 5. Close to shopping (essentials; such as groceries)
 6. Close to work
 7. Close to family/friends
 8. Close to schools
 9. Close to healthcare and associated public services/ ease of mobility
 10. Accessible and/or barrier-free
-
- Q8. Do you feel that there is an adequate supply of housing in Stratford that meets a price range that you feel is appropriate? If not, please explain how the existing housing supply may (or may not) meet the factors identified in the 2 previous questions.
- NO. It's very expensive to purchase a home in Stratford. I had to leave the city in order to purchase a home. More will follow.
-
- Q9. Who do you think should be primarily responsible for providing attainable housing? City
- Select all that apply.
-
- Q10. What do you consider to be attainable/affordable when it comes to housing?
- People that earn minimum wage should be able to purchase a home too. Or at least rent without choosing between food or a roof.
-

Q11. Where do you think attainable housing should be built within the City of Stratford?

Too bad that million dollar homes are being built off of Quinlan Rd instead of affordable housing!!!! What about the Cooper site?

Q12. What do you think the biggest barrier is to finding housing in Stratford that appropriately meets your needs, and the needs of the greater community?

Cost of housing and lack of Geared to income housing. There just isn't enough for the size of the city. The wait lists are very long. What about housing for the mentally ill?

Q13. Are there any programs that you think should be implemented to keep housing at an attainable price?

What about rent controls? It seems to me there used to be rent controls in place and ever since those were removed the rental rates have simply gone CRAZY. We all knew that was going to be a problem eventually. It isn't even affordable for a person making \$30. An hour anymore, to rent an apartment and save money for a down payment on their own home.

Q14. Are there any final comments you'd like us to take into consideration while completing the Attainable Market Housing Community Incentives Toolkit Program?

You must know that our youth will need to wait for Mom and Dad's house as an inheritance in order to have a chance to own a home. Or brothers and sisters will need to purchase a home together. I don't know how our children will ever own their own home on their own... or even move out into the world at todays rents. There needs to be some control to the rents.

Q15. If you would like to be added to the project contact list to be provided with email updates during the course of the project, please include your email address below.

not answered



Respondent No: 18

Login:

Email:

Responded At: Sep 27, 2022 11:21:43 am

Last Seen: Sep 27, 2022 11:21:43 am

IP Address: n/a

- Q1. Are you a resident of Stratford? Yes
-
- Q2. If not, where do you currently live? Stratford
-
- Q3. Which type of housing do you currently live in? Single-detached House
-
- Q4. How many bedrooms are located within your current housing situation? 2
-
- Q5. Which of the following best describes your current housing situation? I am a homeowner
-
- Q6. What factors influenced the reason why you chose the home you live in today? Choose all that apply.
- Close to shopping (essentials, such as groceries)
 - Close to family/friends
 - Close to community amenities (e.g., community centre, library, ice rinks, parks)
 - Close to healthcare and associated public services
 - Neighbourhood character
-
- Q7. Based on the question above, please rank the level of influence each factor has had on your choice of the home you live in today.
1. Close to family/friends
 2. Close to shopping (essentials; such as groceries)
 3. Neighbourhood character
 4. Close to healthcare and associated public services/ ease of mobility
 5. Close to community amenities (e.g., community centre, library, ice rinks, parks)
 6. Cost
 7. Close to schools
 8. Accessible and/or barrier-free
 9. Close to work
 10. Yard and/or lot size
-
- Q8. Do you feel that there is an adequate supply of housing in Stratford that meets a price range that you feel is appropriate? If not, please explain how the existing housing supply may (or may not) meet the factors identified in the 2 previous questions.
- There is not enough housing - and the available housing is too expensive - for many people who like to live in Stratford.
-
- Q9. Who do you think should be primarily responsible for providing attainable housing? Select all that apply.
- Other (please specify)**
- There ought to be a federal-provincial-municipal partnership ... funding from the federal and provincial levels and planning from the municipal level to meet the needs of citizens.
-
- Q10. What do you consider to be attainable/affordable when it comes to housing?
- Affordable housing is very dependent on the income of the persons/family living in that housing.
-

Q11. Where do you think attainable housing should be built within the City of Stratford?

Attainable housing should be built EVERYWHERE in Stratford - in the downtown core and in every neighbourhood.

Q12. What do you think the biggest barrier is to finding housing in Stratford that appropriately meets your needs, and the needs of the greater community?

The rising cost of living - especially the cost of housing.

Q13. Are there any programs that you think should be implemented to keep housing at an attainable price?

The old council housing in Britain might be a good template.

Q14. Are there any final comments you'd like us to take into consideration while completing the Attainable Market Housing Community Incentives Toolkit Program?

Don't take too long to implement it - people are homeless or dealing with precarious housing RIGHT NOW!

Q15. If you would like to be added to the project contact list to be provided with email updates during the course of the project, please include your email address below.





Respondent No: 19

Login:

Email:

Responded At: Sep 27, 2022 11:26:34 am

Last Seen: Sep 27, 2022 11:26:34 am

IP Address: n/a

- Q1. Are you a resident of Stratford? Yes
-
- Q2. If not, where do you currently live? Stratford
-
- Q3. Which type of housing do you currently live in? Apartment
-
- Q4. How many bedrooms are located within your current housing situation? 2
-
- Q5. Which of the following best describes your current housing situation? I live with others, but do not pay rent or mortgage
-
- Q6. What factors influenced the reason why you chose the home you live in today? Choose all that apply. Cost
-
- Q7. Based on the question above, please rank the level of influence each factor has had on your choice of the home you live in today.
1. Cost
 2. Close to shopping (essentials; such as groceries)
 3. Close to work
 4. Close to healthcare and associated public services/ ease of mobility
 5. Close to family/friends
 6. Close to community amenities (e.g., community centre, library, ice rinks, parks)
 7. Neighbourhood character
 8. Accessible and/or barrier-free
 9. Yard and/or lot size
 10. Close to schools
-
- Q8. Do you feel that there is an adequate supply of housing in Stratford that meets a price range that you feel is appropriate? If not, please explain how the existing housing supply may (or may not) meet the factors identified in the 2 previous questions.
- No. I'm 36, own my own brick and mortar business, and still live at home. I will never be able to buy on a single income and am priced out of the rental market. If anything ever happened to my family I'd be on the streets or have to illegally live in my store and hope my landlord doesn't find out. I'm considering closing my store and moving out of the country. It's too expensive here. Also rent control needs to come back! I will never be able to rent anything built after Nov 2018 as it's not subject to rent control and a huge risk having your rent legally doubled or even tripled and it's impossible to find a place to move in to.
-
- Q9. Who do you think should be primarily responsible for providing attainable housing? Select all that apply. Provincial government
-

Q10. What do you consider to be attainable/affordable when it comes to housing?

10 years ago apartments in my building were \$699 all inclusive. These same units are now being rented out for \$2200 plus everything. Rooms in shared housing are being rented for \$1000. I am stuck living with family as everything is too expensive. My apartment is now rented out for more than my commercial storefront rental which is located downtown in prime location. This is just sad.

Q11. Where do you think attainable housing should be built within the City of Stratford?

Anywhere is better than nowhere. We need options. Downtown and/or close to schools and amenities for those who can't afford a car.

Q12. What do you think the biggest barrier is to finding housing in Stratford that appropriately meets your needs, and the needs of the greater community?

No rent control on new builds. Over saturated market. People are offering landlords a years rent up front and then others being asked how they can beat it. Most can't even match that. Not enough options, everything gets snapped up so fast! No affordable housing. A 10 plus year wait list for affordable housing is not okay! Too many units being purchased for short term/ air BnB rentals.

Q13. Are there any programs that you think should be implemented to keep housing at an attainable price?

Bring back rent control. Higher tax on multiple properties/short term vacation rentals. Higher taxes or fees on out of city/out of province/out of country investment property buyers. Anything to help stop residents from being priced out of the city and being forced to move. Incentives to develop/repair unused and vacant lots/properties.

Q14. Are there any final comments you'd like us to take into consideration while completing the Attainable Market Housing Community Incentives Toolkit Program?

Please do better. Stratford shouldn't just be for the rich/retirement. We're letting our people down. Also what are we doing for the homeless population and how do we not have a mens shelter yet!!?

Q15. If you would like to be added to the project contact list to be provided with email updates during the course of the project, please include your email address below. not answered



Respondent No: 20

Login:

Email:

Responded At: Sep 27, 2022 11:38:31 am

Last Seen: Sep 27, 2022 11:38:31 am

IP Address: n/a

-
- Q1. Are you a resident of Stratford? No
-
- Q2. If not, where do you currently live? Just north of the city, but I own a business in Stratford
-
- Q3. Which type of housing do you currently live in? Single-detached House
-
- Q4. How many bedrooms are located within your current housing situation? 3
-
- Q5. Which of the following best describes your current housing situation? I am a homeowner
-
- Q6. What factors influenced the reason why you chose the home you live in today? Choose all that apply.
- Cost
 - Close to community amenities (e.g., community centre, library, ice rinks, parks)
 - Neighbourhood character
 - Yard and/or lot size
-
- Q7. Based on the question above, please rank the level of influence each factor has had on your choice of the home you live in today.
1. Yard and/or lot size
 2. Cost
 3. Neighbourhood character
 4. Close to community amenities (e.g., community centre, library, ice rinks, parks)
 5. Close to shopping (essentials; such as groceries)
 6. Close to healthcare and associated public services/ ease of mobility
 7. Close to family/friends
 8. Close to schools
 9. Close to work
 10. Accessible and/or barrier-free
-
- Q8. Do you feel that there is an adequate supply of housing in Stratford that meets a price range that you feel is appropriate? If not, please explain how the existing housing supply may (or may not) meet the factors identified in the 2 previous questions.
- No. There needs to be more entry-level housing to purchase, and more affordable rentals--especially for those just starting out, and for seniors on limited income, since seniors have worked their entire lives to build the city. They deserve to be able to live without worrying about paying their rent every month.
-
- Q9. Who do you think should be primarily responsible for providing attainable housing? Select all that apply.
- Provincial government
-
- Q10. What do you consider to be attainable/affordable when it comes to housing?
- 30% of income.
-

Q11. Where do you think attainable housing should be built within the City of Stratford?

Use vacant lots, buildings that have been left vacant for more than 2 years, and the Cooper site. Use it or lose it.

Q12. What do you think the biggest barrier is to finding housing in Stratford that appropriately meets your needs, and the needs of the greater community?

My needs are fine. I'm one of the fortunate ones. The community, however, needs housing that workers can afford to live in. There's a labour shortage, and a chunk of that shortage is because the average worker can't afford housing here.

Q13. Are there any programs that you think should be implemented to keep housing at an attainable price?

I don't know what programs there are, but we should always strive to make our city a place where the majority of families and individuals can live and work within their means without worrying about becoming homeless.

Q14. Are there any final comments you'd like us to take into consideration while completing the Attainable Market Housing Community Incentives Toolkit Program?

It's a domino effect: people need to be able to live within their realistic means. That means that there needs to be housing in every price range. In order for lower income people to be able to live affordably, public transit needs to be improved so that it's possible to live without a car. We need more workers to fill all of the job vacancies, and we can't attract workers if they can't afford housing and RELIABLE, efficient transportation to get to those jobs.

Q15. If you would like to be added to the project contact list to be provided with email updates during the course of the project, please include your email address below. not answered



Respondent No: 21

Login:

Email:



Responded At: Sep 27, 2022 11:39:07 am

Last Seen: Sep 27, 2022 16:43:33 pm

IP Address: 99.254.233.102

- Q1. Are you a resident of Stratford? Yes
-
- Q2. If not, where do you currently live? I shouldn't have to answer this ... "If not..."
-
- Q3. Which type of housing do you currently live in? Single-detached House
-
- Q4. How many bedrooms are located within your current housing situation? 2
-
- Q5. Which of the following best describes your current housing situation? I am a homeowner
-
- Q6. What factors influenced the reason why you chose the home you live in today? Choose all that apply. Neighbourhood character
Other (please specify)
Smaller size than my last home
-
- Q7. Based on the question above, please rank the level of influence each factor has had on your choice of the home you live in today.
1. Neighbourhood character
 2. Accessible and/or barrier-free
 3. Close to shopping (essentials; such as groceries)
 4. Close to family/friends
 5. Close to community amenities (e.g., community centre, library, ice rinks, parks)
 6. Close to healthcare and associated public services/ ease of mobility
 7. Cost
 8. Yard and/or lot size
 9. Close to work
 10. Close to schools
-
- Q8. Do you feel that there is an adequate supply of housing in Stratford that meets a price range that you feel is appropriate? If not, please explain how the existing housing supply may (or may not) meet the factors identified in the 2 previous questions.
- My daughter is 30 and cannot even think about buying a house even though she has a good job and makes okay money.
-
- Q9. Who do you think should be primarily responsible for providing attainable housing? Select all that apply. Public-private partnerships
-
- Q10. What do you consider to be attainable/affordable when it comes to housing?
- That's not a good question, the answer is IN the question. Affordable and attainable for the average income.
-
- Q11. Where do you think attainable housing should be built within the City of Stratford?
- Everywhere.

Q12. What do you think the biggest barrier is to finding housing in Stratford that appropriately meets your needs, and the needs of the greater community?

Price.

Q13. Are there any programs that you think should be implemented to keep housing at an attainable price?

This should be a multiple choice question - give people options of programs. How do I know what programs may or may not be available?

Q14. Are there any final comments you'd like us to take into consideration while completing the Attainable Market Housing Community Incentives Toolkit Program?

Yes, the language needs to be more accessible. It's off-putting.

Q15. If you would like to be added to the project contact list to be provided with email updates during the course of the project, please include your email address below. not answered



Respondent No: 22

Login:

Email:

Responded At: Sep 27, 2022 11:42:27 am

Last Seen: Sep 27, 2022 11:42:27 am

IP Address: n/a

-
- Q1. Are you a resident of Stratford? Yes
-
- Q2. If not, where do you currently live? Stratford
-
- Q3. Which type of housing do you currently live in? Single-detached House
-
- Q4. How many bedrooms are located within your current housing situation? 4+
-
- Q5. Which of the following best describes your current housing situation? I am a homeowner
-
- Q6. What factors influenced the reason why you chose the home you live in today? Choose all that apply. Neighbourhood character
-
- Q7. Based on the question above, please rank the level of influence each factor has had on your choice of the home you live in today.
1. Neighbourhood character
 2. Yard and/or lot size
 3. Cost
 4. Close to community amenities (e.g., community centre, library, ice rinks, parks)
 5. Close to family/friends
 6. Close to healthcare and associated public services/ ease of mobility
 7. Close to schools
 8. Close to shopping (essentials; such as groceries)
 9. Close to work
 10. Accessible and/or barrier-free
-
- Q8. Do you feel that there is an adequate supply of housing in Stratford that meets a price range that you feel is appropriate? If not, please explain how the existing housing supply may (or may not) meet the factors identified in the 2 previous questions.
- NO. There is nothing for young people starting out. Most of the 20-30 year olds we know have left town, or are living at home because of lack of viable options. All that is being built is luxury condos and apartments for rich retirees from out of town. Soon there will be no young people left if we keep going like this.
-
- Q9. Who do you think should be primarily responsible for providing attainable housing? City
Select all that apply.
-
- Q10. What do you consider to be attainable/affordable when it comes to housing?
- A variety of apartments and condos that vary in size and are between \$1000-1500/month? It is hard for me to know, because I do not know the range of starting salaries. Certainly not the \$2-3 thousand that many new places in Stratford are charging. It should allow people to save for a down payment so they can eventually buy.
-

Q11. Where do you think attainable housing should be built within the City of Stratford?

First - like Montreal, Stratford should legislate that 10% of all apartment buildings be offered at a reduced rate. This makes landlords part of the solution, and doesn't ghettoize people with lower incomes. Loss of some of their excessive income on 10% will not be a great burden to anyone. Second - Consider moving the Police to a new more accessible station on the outskirts of town, and build an apartment building on the George St. site that will NOT be luxury. If the city owns it, they could earn the income, and guarantee that no one will ever be "renovicted" from it. Third - Do something with the Cooper site that includes more of the same in terms of apartments, but also includes reasonable student housing. Finally - Stop letting contractors get permits to create more housing (ie - the Culliton Law Office) and then turn it into Air BnB. That is a waste of housing we cannot afford. Greed cannot win here. People need housing, and we need a community that takes care of people living here, not just tourism.

Q12. What do you think the biggest barrier is to finding housing in Stratford that appropriately meets your needs, and the needs of the greater community?

I think I have said it. Contractors and investors want the most financial gain they can get. No one is looking at where that will take our community, or how it is affecting young adults. I am recently retired, and I don't have any interest in living in a community full of the same. I want diversity and a caring community. We are not building that. So essentially the answer is probably greed.

Q13. Are there any programs that you think should be implemented to keep housing at an attainable price?

The Montreal 10% scheme ?

Q14. Are there any final comments you'd like us to take into consideration while completing the Attainable Market Housing Community Incentives Toolkit Program?

I am not sure a Toolkit can overcome greed. I think legislation and policy may be the only way.

Q15. If you would like to be added to the project contact list to be provided with email updates during the course of the project, please include your email address below.

not answered



Respondent No: 23

Login:

Email:

Responded At: Sep 27, 2022 12:30:02 pm

Last Seen: Sep 27, 2022 12:30:02 pm

IP Address: n/a

-
- Q1. Are you a resident of Stratford? Yes
-
- Q2. If not, where do you currently live? Stratford
-
- Q3. Which type of housing do you currently live in? Single-detached House
-
- Q4. How many bedrooms are located within your current housing situation? 4+
-
- Q5. Which of the following best describes your current housing situation? I am a homeowner
-
- Q6. What factors influenced the reason why you chose the home you live in today? Choose all that apply.
- Close to schools
 - Neighbourhood character
 - Yard and/or lot size
-
- Q7. Based on the question above, please rank the level of influence each factor has had on your choice of the home you live in today.
- 1. Accessible and/or barrier-free
 - 2. Close to healthcare and associated public services/ ease of mobility
 - 3. Close to family/friends
 - 4. Close to shopping (essentials; such as groceries)
 - 5. Close to work
 - 6. Close to community amenities (e.g., community centre, library, ice rinks, parks)
 - 7. Yard and/or lot size
 - 8. Close to schools
 - 9. Neighbourhood character
 - 10. Cost
-
- Q8. Do you feel that there is an adequate supply of housing in Stratford that meets a price range that you feel is appropriate? If not, please explain how the existing housing supply may (or may not) meet the factors identified in the 2 previous questions.
- We need a significant amount of starter homes or condos so young couples can find an affordable place to establish themselves. We also need significantly more 1-2 bedroom homes or condos for older couples to retire to to free up more 3+ bedroom houses for families.
-
- Q9. Who do you think should be primarily responsible for providing attainable housing? Select all that apply.
- Public-private partnerships
-
- Q10. What do you consider to be attainable/affordable when it comes to housing?
- Create an oversupply in the market by incentivising higher density housing options. We do not need more \$1 million homes.
-

Q11. Where do you think attainable housing should be built within the City of Stratford?

Everywhere, but especially in the core and along the 4 lane roads. Take a lesson from how Waterloo is developing around the universities, high density on 4 lane roads and low density inside. Need to shut up the NIMBY's who only care about themselves and block progress

Q12. What do you think the biggest barrier is to finding housing in Stratford that appropriately meets your needs, and the needs of the greater community?

For us, not enough nice smaller houses or luxury condos to get the 70+ year Olds out of their large family homes.

Q13. Are there any programs that you think should be implemented to keep housing at an attainable price?

Add an empty lot tax to those in the downtown core, add a new single family home tax to go towards incentives to build higher density, change the master plan to build high density on the main roads without needing to fight for each development

Q14. Are there any final comments you'd like us to take into consideration while completing the Attainable Market Housing Community Incentives Toolkit Program?

We need more houses especially smaller ones and higher density options to address those entering the market and those at the end as well

Q15. If you would like to be added to the project contact list to be provided with email updates during the course of the project, please include your email address below.

not answered



Respondent No: 24

Login:

Email:

Responded At: Sep 27, 2022 12:35:40 pm

Last Seen: Sep 27, 2022 12:35:40 pm

IP Address: n/a

- Q1. Are you a resident of Stratford? Yes
-
- Q2. If not, where do you currently live? Stratford
-
- Q3. Which type of housing do you currently live in? Apartment
-
- Q4. How many bedrooms are located within your current housing situation? 2
-
- Q5. Which of the following best describes your current housing situation? I am a renter
-
- Q6. What factors influenced the reason why you chose the home you live in today? Choose all that apply. **Other (please specify)**
It was just by luck, everything else was taken
-
- Q7. Based on the question above, please rank the level of influence each factor has had on your choice of the home you live in today.
1. Cost
 2. Accessible and/or barrier-free
 3. Close to work
 4. Close to schools
 5. Yard and/or lot size
 6. Close to shopping (essentials; such as groceries)
 7. Close to family/friends
 8. Close to community amenities (e.g., community centre, library, ice rinks, parks)
 9. Close to healthcare and associated public services/ ease of mobility
 10. Neighbourhood character
-
- Q8. Do you feel that there is an adequate supply of housing in Stratford that meets a price range that you feel is appropriate? If not, please explain how the existing housing supply may (or may not) meet the factors identified in the 2 previous questions.
- I am stuck living where I live because rent is now so insane that if I leave my 1300 a month 2 bedroom there is nothing less than 1800 for the same thing
-
- Q9. Who do you think should be primarily responsible for providing attainable housing? Select all that apply. Federal government
-
- Q10. What do you consider to be attainable/affordable when it comes to housing?
Not paying 2000 a month for a house you don't own
-
- Q11. Where do you think attainable housing should be built within the City of Stratford?
It's not about where to be built. People and company's shouldn't be able to own 2,3,4+ homes

Q12. What do you think the biggest barrier is to finding housing in Stratford that appropriately meets your needs, and the needs of the greater community?

Few people own multiple properties

Q13. Are there any programs that you think should be implemented to keep housing at an attainable price?

Drop the down payment needed for first time home buyers

Q14. Are there any final comments you'd like us to take into consideration while completing the Attainable Market Housing Community Incentives Toolkit Program?

Building more homes for people not from Stratford is catastrophic for the community of people living here already

Q15. If you would like to be added to the project contact list to be provided with email updates during the course of the project, please include your email address below. not answered



Respondent No: 25

Login:

Email:

Responded At: Sep 27, 2022 12:42:24 pm

Last Seen: Sep 27, 2022 12:42:24 pm

IP Address: n/a

- Q1. Are you a resident of Stratford? Yes
-
- Q2. If not, where do you currently live? [REDACTED]
- Q3. Which type of housing do you currently live in? Duplex
- Q4. How many bedrooms are located within your current housing situation? 2
- Q5. Which of the following best describes your current housing situation? I am a landlord
- Q6. What factors influenced the reason why you chose the home you live in today? Choose all that apply. Close to family/friends
- Q7. Based on the question above, please rank the level of influence each factor has had on your choice of the home you live in today.
1. Cost
 2. Yard and/or lot size
 3. Accessible and/or barrier-free
 4. Close to family/friends
 5. Close to community amenities (e.g., community centre, library, ice rinks, parks)
 6. Close to work
 7. Close to shopping (essentials; such as groceries)
 8. Close to healthcare and associated public services/ ease of mobility
 9. Neighbourhood character
 10. Close to schools
- Q8. Do you feel that there is an adequate supply of housing in Stratford that meets a price range that you feel is appropriate? If not, please explain how the existing housing supply may (or may not) meet the factors identified in the 2 previous questions.
- the house currently available tends to be priced close to the Million dollar range. This is out of 75% to 80% of the people who buy a home. If you are looking for an apartment it is 20% to 35% higher than just a few years ago in part attributed to supply.
- Q9. Who do you think should be primarily responsible for providing attainable housing? Select all that apply. Public-private partnerships
- Q10. What do you consider to be attainable/affordable when it comes to housing? 55% to 70% of disposable income
- Q11. Where do you think attainable housing should be built within the City of Stratford? Infill apartments and close to good transport links

Q12. What do you think the biggest barrier is to finding housing in Stratford that appropriately meets your needs, and the needs of the greater community?

Quantity, Quality then cost. If we had a lot more good quality units at a reasonable cost it would perhaps slow or lower the current wild rates being charged. (I charge 80% of the 2016 going rate for a 2 bedroom for our other half of the duplex)

Q13. Are there any programs that you think should be implemented to keep housing at an attainable price?

A simplified design is used repetitively to simplify the cost of approved prints, engineering costs, and planning costs (think wartime home without garages - look at changing city planning codes) using apprentices or those looking to get a certificate in a trade while being paid a reasonable wage, consider a Habitat for Humanity model to help lighten the load for mortgages. A good brainstorming session with the right resources present could help look at designs and changes which could lead to a more economical build to help make a more affordable home. There is always a cheaper, simpler, lower-cost way to achieve similar products no matter the industry.

Q14. Are there any final comments you'd like us to take into consideration while completing the Attainable Market Housing Community Incentives Toolkit Program?

see notes in #13

Q15. If you would like to be added to the project contact list to be provided with email updates during the course of the project, please include your email address below.





Respondent No: 26

Login:

Email:

om

Responded At: Sep 27, 2022 16:56:10 pm

Last Seen: Sep 27, 2022 16:56:10 pm

IP Address: n/a

- Q1. Are you a resident of Stratford? Yes
-
- Q2. If not, where do you currently live? Stratford
-
- Q3. Which type of housing do you currently live in? Single-detached House
-
- Q4. How many bedrooms are located within your current housing situation? 2
-
- Q5. Which of the following best describes your current housing situation? I am a renter
-
- Q6. What factors influenced the reason why you chose the home you live in today? Choose all that apply. Cost
Close to schools
-
- Q7. Based on the question above, please rank the level of influence each factor has had on your choice of the home you live in today.
1. Cost
 2. Close to schools
 3. Close to family/friends
 4. Close to community amenities (e.g., community centre, library, ice rinks, parks)
 5. Yard and/or lot size
 6. Neighbourhood character
 7. Accessible and/or barrier-free
 8. Close to shopping (essentials; such as groceries)
 9. Close to healthcare and associated public services/ ease of mobility
 10. Close to work
-
- Q8. Do you feel that there is an adequate supply of housing in Stratford that meets a price range that you feel is appropriate? If not, please explain how the existing housing supply may (or may not) meet the factors identified in the 2 previous questions.
- No. I pay a low rent amount plus all utilities but I have been on a list for housing for four years. I have three kids in a 700 sq foot space, two of them are teens. We never planned to stay in this house for more than a couple of years (10 years ago) but the rent market increased so high in that time we had no choice.
-
- Q9. Who do you think should be primarily responsible for providing attainable housing? Select all that apply. City
-
- Q10. What do you consider to be attainable/affordable when it comes to housing?
- For someone making minimum wage, an apartment for \$700 would be okay. Someone shouldn't have to choose between food and rent.

Q11. Where do you think attainable housing should be built within the City of Stratford?

Near jobs. Out by the mall end, where people work retail.

Q12. What do you think the biggest barrier is to finding housing in Stratford that appropriately meets your needs, and the needs of the greater community?

Cost.

Q13. Are there any programs that you think should be implemented to keep housing at an attainable price?

I wish all rent was based on income.

Q14. Are there any final comments you'd like us to take into consideration while completing the Attainable Market Housing Community Incentives Toolkit Program?

No

Q15. If you would like to be added to the project contact list to be provided with email updates during the course of the project, please include your email address below.

not answered



Respondent No: 27

Login:

Email:

a

Responded At: Sep 27, 2022 22:33:07 pm

Last Seen: Sep 13, 2022 19:02:12 pm

IP Address: 70.31.20.177

-
- Q1. Are you a resident of Stratford? Yes
-
- Q2. If not, where do you currently live? Stratford
-
- Q3. Which type of housing do you currently live in? Single-detached House
-
- Q4. How many bedrooms are located within your current housing situation? 3
-
- Q5. Which of the following best describes your current housing situation? I live with others, but do not pay rent or mortgage
-
- Q6. What factors influenced the reason why you chose the home you live in today? Choose all that apply.
- Cost
 - Close to schools
 - Close to community amenities (e.g., community centre, library, ice rinks, parks)
-
- Q7. Based on the question above, please rank the level of influence each factor has had on your choice of the home you live in today.
- 1. Cost
 - 2. Neighbourhood character
 - 3. Close to community amenities (e.g., community centre, library, ice rinks, parks)
 - 4. Close to shopping (essentials; such as groceries)
 - 5. Accessible and/or barrier-free
 - 6. Yard and/or lot size
 - 7. Close to healthcare and associated public services/ ease of mobility
 - 8. Close to family/friends
 - 9. Close to work
 - 10. Close to schools
-
- Q8. Do you feel that there is an adequate supply of housing in Stratford that meets a price range that you feel is appropriate? If not, please explain how the existing housing supply may (or may not) meet the factors identified in the 2 previous questions.
- I read your preamble — there is clearly not an adequate supply of affordable housing for low to moderate income earners. Isn't that the problem that needs to be solved?
-
- Q9. Who do you think should be primarily responsible for providing attainable housing? Select all that apply.
- City
-
- Q10. What do you consider to be attainable/affordable when it comes to housing?
- This question is unclear - are you asking for a definition of a term you have already defined in the preamble? There are multiple definitions of attainable/affordable from the province, CMHC, other cities. I don't understand why this survey is asking this and also failing to define what kind of answer you want: percentage of salary, percentage of market rents, etc.
-

Q11. Where do you think attainable housing should be built within the City of Stratford?

Downtown primarily, where there are many vacant lots suitable for residential use, and where residents can walk/cycle to work, shopping, amenities, transit, etc. Otherwise, at any appropriate residential development site in the city. If the situation is as urgent as you describe, any location should be used.

Q12. What do you think the biggest barrier is to finding housing in Stratford that appropriately meets your needs, and the needs of the greater community?

Lack of ambition from City Hall; unwillingness to try bolder measures, unwilling to force developers to share the responsibility

Q13. Are there any programs that you think should be implemented to keep housing at an attainable price?

You are asking an average citizen to suggest a support program for attainable housing? The purpose of this survey is very unclear.

Q14. Are there any final comments you'd like us to take into consideration while completing the Attainable Market Housing Community Incentives Toolkit Program?

You haven't defined what an Attainable Market Housing Community Incentives Toolkit is, so the question is difficult to answer. Regardless, I struggle to see how this survey is going to be useful to Stratford creating more affordable/attainable housing.

Q15. If you would like to be added to the project contact list to be provided with email updates during the course of the project, please include your email address below.

not answered



Respondent No: 28

Login:

Email:

Responded At: Sep 28, 2022 08:35:02 am

Last Seen: Sep 28, 2022 08:35:02 am

IP Address: n/a

- Q1. Are you a resident of Stratford? No
-
- Q2. If not, where do you currently live? Dublin
-
- Q3. Which type of housing do you currently live in? Single-detached House
-
- Q4. How many bedrooms are located within your current housing situation? 3
-
- Q5. Which of the following best describes your current housing situation? I am a renter
-
- Q6. What factors influenced the reason why you chose the home you live in today? Choose all that apply. Cost
-
- Q7. Based on the question above, please rank the level of influence each factor has had on your choice of the home you live in today.
1. Cost
 2. Neighbourhood character
 3. Yard and/or lot size
 4. Accessible and/or barrier-free
 5. Close to healthcare and associated public services/ ease of mobility
 6. Close to family/friends
 7. Close to schools
 8. Close to community amenities (e.g., community centre, library, ice rinks, parks)
 9. Close to shopping (essentials; such as groceries)
 10. Close to work
-
- Q8. Do you feel that there is an adequate supply of housing in Stratford that meets a price range that you feel is appropriate? If not, please explain how the existing housing supply may (or may not) meet the factors identified in the 2 previous questions.
- As a single. Mom of 4 working in longterm care i made less than 30, 000 a year in 2017. I could not afford kids, bills and rent anywhere but a run down farm house. The cost of living has DOUBLED. So anyone making under 40 000 a year and trying to raise a family cannot afford rent let alone get ahead or try to buy. Kids suffer because rent has gone up food banks are tapped out. The ymca offers less support. Its harder to get help because more and more people need it. Resouces are running thin. Rent should not be more than %35 of your income. The average income paid in Stratford is likely between 18 and 20 an hour IF your not working retail or customer service. Simple math says theres no affordable housing for anyone whose not upper class.
-
- Q9. Who do you think should be primarily responsible for providing attainable housing? Select all that apply. Other (please specify)
- I cannot select all that apply. I think it takes everyone to buildca strong inclusive community so all of these need to work together

Q10. What do you consider to be attainable/affordable when it comes to housing?

No more than 35% of income. So 1000 a month for Minimum wage, more than that creates survival mode not living. No one can contribute to the economy if they are just surviving. Ontario works and odsp barely provide enough to survive there should be places that are SAFE for families and people who just need a little help based on that income.

Q11. Where do you think attainable housing should be built within the City of Stratford?

Anywhere. Have screening policies and applications. Make it safe for everyone including the neighbors and no one will complain. Don't just put all homeless people in a building and expect it to work. It won't. There needs to be rules, enforcement and screening.

Q12. What do you think the biggest barrier is to finding housing in Stratford that appropriately meets your needs, and the needs of the greater community?

Affordability, size. 1000 gets you a room. Single mom or dad or small family has no hope

Q13. Are there any programs that you think should be implemented to keep housing at an attainable price?

Some should be for families, seniors, people on odsp. Screening process. For housing the current homeless that live on the streets or at the rosecourt, counseling, addiction counselling onsite workers to help them re-integrate back to a way of living that is not survival. There are models in other cities reach out and find out what works. But just shoving them in a place with no support will not work.

Q14. Are there any final comments you'd like us to take into consideration while completing the Attainable Market Housing Community Incentives Toolkit Program?

I think this is a good start and it should have been started a long time ago. The people have been asking for help. Please keep it going.

Q15. If you would like to be added to the project contact list to be provided with email updates during the course of the project, please include your email address below. not answered



Respondent No: 29

Login:

Email:

Responded At: Sep 28, 2022 09:39:45 am

Last Seen: Sep 28, 2022 09:39:45 am

IP Address: n/a

-
- Q1. Are you a resident of Stratford? Yes
-
- Q2. If not, where do you currently live? n/a
-
- Q3. Which type of housing do you currently live in? Apartment
-
- Q4. How many bedrooms are located within your current housing situation? 1
-
- Q5. Which of the following best describes your current housing situation? I am a renter
-
- Q6. What factors influenced the reason why you chose the home you live in today? Choose all that apply.
- Cost
Neighbourhood character
Other (please specify)
secure entrance & built to be apartments (not converted house)
-
- Q7. Based on the question above, please rank the level of influence each factor has had on your choice of the home you live in today.
1. Cost
 2. Close to work
 3. Neighbourhood character
 4. Close to community amenities (e.g., community centre, library, ice rinks, parks)
 5. Close to shopping (essentials; such as groceries)
 6. Close to healthcare and associated public services/ ease of mobility
 7. Accessible and/or barrier-free
 8. Yard and/or lot size
 9. Close to schools
 10. Close to family/friends
-
- Q8. Do you feel that there is an adequate supply of housing in Stratford that meets a price range that you feel is appropriate? If not, please explain how the existing housing supply may (or may not) meet the factors identified in the 2 previous questions.
- No. Rents are too high and not enough units are available. Many of the buildings are in terrible condition. Too many former long term rentals are being used as short term/B & B/ tourist accommodation. Too many apartment buildings are located outside of the downtown area. We need well-built, affordable apartment buildings in walking distance of downtown that are designed to provide homes for all sorts of incomes and needs.
-
- Q9. Who do you think should be primarily responsible for providing attainable housing? Select all that apply.
- Private developers/landlords
-
- Q10. What do you consider to be attainable/affordable when it comes to housing?
- 1 bedroom/\$900
-

Q11. Where do you think attainable housing should be built within the City of Stratford?

Downtown and near transit centres

Q12. What do you think the biggest barrier is to finding housing in Stratford that appropriately meets your needs, and the needs of the greater community?

Greed. Landlords and investors are focused on making as much money as possible regardless of impact on society.

Q13. Are there any programs that you think should be implemented to keep housing at an attainable price?

Encourage tenant communities and organizations. Implement programs to combat stigma against renters as less important and less a part of the community than home owners. Awareness campaigns for and about renters. Encouraging local ownership for local rentals. Give incentives for tenant quality of life measures. Maybe design a program for co-operatives where the tenants are part owners.

Q14. Are there any final comments you'd like us to take into consideration while completing the Attainable Market Housing Community Incentives Toolkit Program?

It is environmentally undesirable and impossible for everyone to own a home. Stop looking at rentals from the landlord's perspective and start consulting with renters. Stop treating renters like undesirables.

Q15. If you would like to be added to the project contact list to be provided with email updates during the course of the project, please include your email address below.

Question #7 is not a good way to collect that info. Because of the ranking system it forces me to say some items are more important than they are.



Respondent No: 30

Login:

Email:

Responded At: Sep 28, 2022 12:55:51 pm

Last Seen: Sep 28, 2022 12:55:51 pm

IP Address: n/a

-
- Q1. Are you a resident of Stratford? Yes
-
- Q2. If not, where do you currently live? I live here.
-
- Q3. Which type of housing do you currently live in? Single-detached House
-
- Q4. How many bedrooms are located within your current housing situation? 3
-
- Q5. Which of the following best describes your current housing situation? I am a homeowner
I am a landlord
-
- Q6. What factors influenced the reason why you chose the home you live in today? Choose all that apply.
- Close to work
Close to family/friends
Neighbourhood character
Yard and/or lot size
Other (please specify)
heritage, quality and condition of the home, close to city centre
-
- Q7. Based on the question above, please rank the level of influence each factor has had on your choice of the home you live in today.
1. Close to schools
2. Accessible and/or barrier-free
3. Close to healthcare and associated public services/ ease of mobility
4. Close to community amenities (e.g., community centre, library, ice rinks, parks)
5. Yard and/or lot size
6. Close to family/friends
7. Close to work
8. Neighbourhood character
9. Close to shopping (essentials; such as groceries)
10. Cost
-
- Q8. Do you feel that there is an adequate supply of housing in Stratford that meets a price range that you feel is appropriate? If not, please explain how the existing housing supply may (or may not) meet the factors identified in the 2 previous questions.
- Need more attractive rental options for young singles, young families, & students. Either shared accommodations, temporary rentals for work placements and interns. NON-luxury apartments or rentals that are close to the amenities that they desire.
-
- Q9. Who do you think should be primarily responsible for providing attainable housing? Select all that apply.
- Public-private partnerships
-

Q10. What do you consider to be attainable/affordable when it comes to housing?

Diverse. Needs to be attractive to young single workers beginning their career, one bedroom options, rental options. As well as comfortable homes for young families, 2-3 bedroom apartments/rentals.

Q11. Where do you think attainable housing should be built within the City of Stratford?

Various areas, not segregated to one area type. Downtown, near parks and schools, near commercial/manufacturing areas, suburbs.

Q12. What do you think the biggest barrier is to finding housing in Stratford that appropriately meets your needs, and the needs of the greater community?

(Not my needs) but others': quantity, variety, flexibility of rentals.

Q13. Are there any programs that you think should be implemented to keep housing at an attainable price?

More apartment style housing developments, enforced density requirements. Mixed use residential developments. Co-op housing.

Q14. Are there any final comments you'd like us to take into consideration while completing the Attainable Market Housing Community Incentives Toolkit Program?

Use and collect demographics and accurate data of what is needed/missing for those who would like to live in our community but can't.

Q15. If you would like to be added to the project contact list to be provided with email updates during the course of the project, please include your email address below.

not answered



Respondent No: 31

Login:

Email:

Responded At: Sep 28, 2022 21:17:52 pm

Last Seen: Sep 28, 2022 21:17:52 pm

IP Address: n/a

- Q1. Are you a resident of Stratford? Yes
-
- Q2. If not, where do you currently live? Stratford
-
- Q3. Which type of housing do you currently live in? Townhouse
-
- Q4. How many bedrooms are located within your current housing situation? 2
-
- Q5. Which of the following best describes your current housing situation? I am a homeowner
-
- Q6. What factors influenced the reason why you chose the home you live in today? Choose all that apply.
- Cost
 - Close to shopping (essentials, such as groceries)
 - Close to family/friends
 - Close to community amenities (e.g., community centre, library, ice rinks, parks)
 - Close to healthcare and associated public services
 - Neighbourhood character
-
- Q7. Based on the question above, please rank the level of influence each factor has had on your choice of the home you live in today.
1. Cost
 2. Close to shopping (essentials; such as groceries)
 3. Accessible and/or barrier-free
 4. Close to healthcare and associated public services/ ease of mobility
 5. Neighbourhood character
 6. Yard and/or lot size
 7. Close to family/friends
 8. Close to community amenities (e.g., community centre, library, ice rinks, parks)
 9. Close to schools
 10. Close to work
-
- Q8. Do you feel that there is an adequate supply of housing in Stratford that meets a price range that you feel is appropriate? If not, please explain how the existing housing supply may (or may not) meet the factors identified in the 2 previous questions.
- While it meets my needs there is insufficient supply matching income to housing for lower income brackets
-
- Q9. Who do you think should be primarily responsible for providing attainable housing? City
- Select all that apply.
-
- Q10. What do you consider to be attainable/affordable when it comes to housing?
- No more than 30% of monthly income should be spent on housing
-

Q11. Where do you think attainable housing should be built within the City of Stratford?

Throughout

Q12. What do you think the biggest barrier is to finding housing in Stratford that appropriately meets your needs, and the needs of the greater community?

Insufficient built for rental units or attainable (maybe lease to own models)

Q13. Are there any programs that you think should be implemented to keep housing at an attainable price?

Income assessment and rent adjusted Co-op housing

Q14. Are there any final comments you'd like us to take into consideration while completing the Attainable Market Housing Community Incentives Toolkit Program?

No

Q15. If you would like to be added to the project contact list to be provided with email updates during the course of the project, please include your email address below. not answered



Respondent No: 32

Login:

Email:

Responded At: Sep 29, 2022 13:37:52 pm

Last Seen: Sep 29, 2022 13:37:52 pm

IP Address: n/a

-
- Q1. Are you a resident of Stratford? No
-
- Q2. If not, where do you currently live? Testing - delete these results
-
- Q3. Which type of housing do you currently live in? Townhouse
-
- Q4. How many bedrooms are located within your current housing situation? 3
-
- Q5. Which of the following best describes your current housing situation? I am a homeowner
-
- Q6. What factors influenced the reason why you chose the home you live in today? Choose all that apply.
- Cost
 - Close to family/friends
 - Yard and/or lot size
-
- Q7. Based on the question above, please rank the level of influence each factor has had on your choice of the home you live in today.
- 1. Cost
 - 2. Close to work
 - 3. Close to shopping (essentials; such as groceries)
 - 4. Close to family/friends
 - 5. Close to schools
 - 6. Close to community amenities (e.g., community centre, library, ice rinks, parks)
 - 7. Close to healthcare and associated public services/ ease of mobility
 - 8. Accessible and/or barrier-free
 - 9. Neighbourhood character
 - 10. Yard and/or lot size
-
- Q8. Do you feel that there is an adequate supply of housing in Stratford that meets a price range that you feel is appropriate? If not, please explain how the existing housing supply may (or may not) meet the factors identified in the 2 previous questions.
- Testing - delete these results
-
- Q9. Who do you think should be primarily responsible for providing attainable housing? Select all that apply.
- Federal government
-
- Q10. What do you consider to be attainable/affordable when it comes to housing?
- Testing
-
- Q11. Where do you think attainable housing should be built within the City of Stratford?
- Testing
-

Q12. What do you think the biggest barrier is to finding housing in Stratford that appropriately meets your needs, and the needs of the greater community?

Testing

Q13. Are there any programs that you think should be implemented to keep housing at an attainable price?

Testing

Q14. Are there any final comments you'd like us to take into consideration while completing the Attainable Market Housing Community Incentives Toolkit Program?

Testing

Q15. If you would like to be added to the project contact list to be provided with email updates during the course of the project, please include your email address below.

Testing



Respondent No: 33

Login:

Email:

Responded At: Sep 30, 2022 12:21:42 pm

Last Seen: Sep 30, 2022 12:21:42 pm

IP Address: n/a

-
- Q1. Are you a resident of Stratford? Yes
-
- Q2. If not, where do you currently live? not answered
-
- Q3. Which type of housing do you currently live in? Apartment
-
- Q4. How many bedrooms are located within your current housing situation? 2
-
- Q5. Which of the following best describes your current housing situation? I am a renter
-
- Q6. What factors influenced the reason why you chose the home you live in today? Choose all that apply.
- Close to work
 - Close to shopping (essentials, such as groceries)
 - Close to family/friends
 - Close to community amenities (e.g., community centre, library, ice rinks, parks)
-
- Q7. Based on the question above, please rank the level of influence each factor has had on your choice of the home you live in today.
1. Close to work
 2. Close to shopping (essentials; such as groceries)
 3. Close to community amenities (e.g., community centre, library, ice rinks, parks)
 4. Close to family/friends
 5. Close to healthcare and associated public services/ ease of mobility
 6. Accessible and/or barrier-free
 7. Neighbourhood character
 8. Yard and/or lot size
 9. Close to schools
 10. Cost
-
- Q8. Do you feel that there is an adequate supply of housing in Stratford that meets a price range that you feel is appropriate? If not, please explain how the existing housing supply may (or may not) meet the factors identified in the 2 previous questions.
- Definitely not enough affordable housing in Stratford
-
- Q9. Who do you think should be primarily responsible for providing attainable housing? Select all that apply.
- Federal government
 - Provincial government
 - City
 - Private developers/landlords
-
- Q10. What do you consider to be attainable/affordable when it comes to housing?
- Realistic costs and increases in keeping with average wages and wage increases or lack thereof
-

Q11. Where do you think attainable housing should be built within the City of Stratford?

All over the city, especially near amenities(walking distance)for those who can't afford transportation

Q12. What do you think the biggest barrier is to finding housing in Stratford that appropriately meets your needs, and the needs of the greater community?

Cost, and parking availability

Q13. Are there any programs that you think should be implemented to keep housing at an attainable price?

Don't know

Q14. Are there any final comments you'd like us to take into consideration while completing the Attainable Market Housing Community Incentives Toolkit Program?

If there was a way to ensure that the Tenant Act that helps to limit rent increases could be enforced and that routine building maintenance and upgrades could NOT be considered "exemptions" allowing Landlords to increase rent as much as they want without limit, making rent even more unaffordable that would be very much appreciated!

Q15. If you would like to be added to the project contact list to be provided with email updates during the course of the project, please include your email address below.





Respondent No: 34

Login:

Email:

Responded At: Sep 30, 2022 13:16:18 pm

Last Seen: Sep 30, 2022 13:16:18 pm

IP Address: n/a

-
- Q1. Are you a resident of Stratford? Yes
-
- Q2. If not, where do you currently live? not answered
-
- Q3. Which type of housing do you currently live in? Apartment
-
- Q4. How many bedrooms are located within your current housing situation? 2
-
- Q5. Which of the following best describes your current housing situation? I am a renter
-
- Q6. What factors influenced the reason why you chose the home you live in today? Choose all that apply. Cost
-
- Q7. Based on the question above, please rank the level of influence each factor has had on your choice of the home you live in today.
1. Cost
 2. Accessible and/or barrier-free
 3. Neighbourhood character
 4. Close to shopping (essentials; such as groceries)
 5. Close to healthcare and associated public services/ ease of mobility
 6. Close to community amenities (e.g., community centre, library, ice rinks, parks)
 7. Close to family/friends
 8. Close to work
 9. Close to schools
 10. Yard and/or lot size
-
- Q8. Do you feel that there is an adequate supply of housing in Stratford that meets a price range that you feel is appropriate? If not, please explain how the existing housing supply may (or may not) meet the factors identified in the 2 previous questions.
- You need to look at the cost of apartments again in Stratford. One bedroom ones are going for 1500+ and 2 bedrooms are over 2000+ in most cases. The averages you are using are sadly out of date and need to be adjusted. The rising cost of renting is greatly outpacing the income increases in a lot of cases. This needs to be addressed if you want to attract workers from outside the area. Not only is there a shortage of housing; there is a shortage of housing that is affordable to those people you are trying to attract. Take a quick look at the Kijiji ads for Stratford and you can see what has happened in rents.
-
- Q9. Who do you think should be primarily responsible for providing attainable housing? Select all that apply. Public-private partnerships
-

Q10. What do you consider to be attainable/affordable when it comes to housing?

Housing that is in accordance with the employment incomes and of all types.....townhomes, apartments (both apartment buildings and/or duplexed ones in former private homes). Also, these need to be inspected by the city to ensure that they are up to code and health standards. People just want a place to live within their means.

Q11. Where do you think attainable housing should be built within the City of Stratford?

Along current transit routes as well as on the outer areas of the city. I am an advocate of mixed housing in which areas not only have single unit dwellings, but also multiple unit buildings. It seems like the only building that is going on in Stratford at the moment is for single homes and or condos (either apartment styled or townhomes). None of current building projects that I can see are building multiple units and the current supply of units is very scarce.

Q12. What do you think the biggest barrier is to finding housing in Stratford that appropriately meets your needs, and the needs of the greater community?

Affordability. Rents have gone up far over the current wage increases and most people cannot afford the cost of rent and hope to put food on the table and pay utilities. Also, there is a limited supply of rental units in Stratford.

Q13. Are there any programs that you think should be implemented to keep housing at an attainable price?

Incentives to builders to add affordable rental housing into their plans. Other cities are doing this as they also are dealing with the housing crises.

Q14. Are there any final comments you'd like us to take into consideration while completing the Attainable Market Housing Community Incentives Toolkit Program?

Please make all future planning open to the public (rather than in camera meetings) so people have the ability to attend if desired. Zoom meetings don't work in all cases. It's okay if it's only the members of the council and committees, but very insufficient if the public wants to attend and provide input.

Q15. If you would like to be added to the project contact list to be provided with email updates during the course of the project, please include your email address below.





Respondent No: 35

Login:

Email:

Responded At: Oct 02, 2022 09:37:53 am

Last Seen: Oct 02, 2022 13:49:21 pm

IP Address: 68.69.149.16

-
- Q1. Are you a resident of Stratford? Yes
-
- Q2. If not, where do you currently live? not answered
-
- Q3. Which type of housing do you currently live in? Townhouse
-
- Q4. How many bedrooms are located within your current housing situation? 4+
-
- Q5. Which of the following best describes your current housing situation? I am a renter
-
- Q6. What factors influenced the reason why you chose the home you live in today? Choose all that apply.
- Cost
 - Close to work
 - Close to shopping (essentials, such as groceries)
 - Close to schools
 - Close to community amenities (e.g., community centre, library, ice rinks, parks)
 - Ease of mobility/close to transit routes
 - Neighbourhood character
 - Yard and/or lot size
-
- Q7. Based on the question above, please rank the level of influence each factor has had on your choice of the home you live in today.
1. Cost
 2. Close to schools
 3. Neighbourhood character
 4. Close to work
 5. Close to shopping (essentials; such as groceries)
 6. Close to community amenities (e.g., community centre, library, ice rinks, parks)
 7. Close to healthcare and associated public services/ ease of mobility
 8. Yard and/or lot size
 9. Close to family/friends
 10. Accessible and/or barrier-free
-
- Q8. Do you feel that there is an adequate supply of housing in Stratford that meets a price range that you feel is appropriate? If not, please explain how the existing housing supply may (or may not) meet the factors identified in the 2 previous questions.
- Rent is way too high, average single person could not live on own with a modest income. Real estate is very overpriced and needs correction. This is a nationwide problem so should be a collective government solution in providing relief.
-

Q9. Who do you think should be primarily responsible for providing attainable housing? Select all that apply.

- Federal government
- Provincial government
- City
- Public-private partnerships
- Private developers/landlords

Other (please specify)

Incorporating survey material from local tenants, homeowners is essential to having all pertinent information around issues which need to be addressed.

Q10. What do you consider to be attainable/affordable when it comes to housing?

I believe anyone no matter their income should be able to pay 30% of their gross income and be able to find suitable accommodation. An average salary for a full time job (minimum wage) does not even come close to matching up with this. Too many units are now AirBnb properties and stand mostly empty, leaving not enough options for families/professionals to find longer term rental accommodations.

Q11. Where do you think attainable housing should be built within the City of Stratford?

Wherever there is room and even better if close to schools. I believe more advocacy work needs to be done around the NIMBY mindset (not in my backyard) attitude in some of the City's more upscale neighborhoods. It's not conducive to building any real "community". Diversity creates robust communities and planning properly will show this out.

Q12. What do you think the biggest barrier is to finding housing in Stratford that appropriately meets your needs, and the needs of the greater community?

Cost is too high. Available units are difficult to find so not enough.

Q13. Are there any programs that you think should be implemented to keep housing at an attainable price?

Real estate market needs correction nationwide. Realtors could be charged a percentage of the commissions earned on inflated pricing and it could then be given back to the community to fund these projects. A new Realtors tax? Even if temporary it would potentially stem the amount of gouging and shine a light on some of the unethical activity happening in this market. Stratford has a horrible reputation for unprofessional conduct in this sector. Review and better governance of licensed agents would help. Zoning needs to also be addressed so there is a balanced amount of property allocated to this end.

Q14. Are there any final comments you'd like us to take into consideration while completing the Attainable Market Housing Community Incentives Toolkit Program?

Continue to engage the public to further learn what challenges need to be addressed. Then let's address them positively and resolve to progressively lead and be an example for other similar communities struggling. Look/research for other communities who have already found solutions and encourage the adoption of these solutions to save on consultation.

Q15. If you would like to be added to the project contact list to be provided with email updates during the course of the project, please include your email address below.





Respondent No: 36

Login:

Email:

Responded At: Oct 03, 2022 10:55:56 am

Last Seen: Oct 03, 2022 10:55:56 am

IP Address: n/a

- Q1. Are you a resident of Stratford? Yes
-
- Q2. If not, where do you currently live? not answered
-
- Q3. Which type of housing do you currently live in? Apartment
-
- Q4. How many bedrooms are located within your current housing situation? 2
-
- Q5. Which of the following best describes your current housing situation? I am a renter
-
- Q6. What factors influenced the reason why you chose the home you live in today? Choose all that apply. Cost
-
- Q7. Based on the question above, please rank the level of influence each factor has had on your choice of the home you live in today.
1. Cost
 2. Close to family/friends
 3. Neighbourhood character
 4. Close to shopping (essentials; such as groceries)
 5. Close to work
 6. Close to community amenities (e.g., community centre, library, ice rinks, parks)
 7. Close to healthcare and associated public services/ ease of mobility
 8. Close to schools
 9. Yard and/or lot size
 10. Accessible and/or barrier-free
-
- Q8. Do you feel that there is an adequate supply of housing in Stratford that meets a price range that you feel is appropriate? If not, please explain how the existing housing supply may (or may not) meet the factors identified in the 2 previous questions.
- No, monthly rent for apartments in Stratford have risen above what seniors who need to move to suitable accessible housing are able to afford.
-
- Q9. Who do you think should be primarily responsible for providing attainable housing? Select all that apply.
- Federal government
Provincial government
City
-
- Q10. What do you consider to be attainable/affordable when it comes to housing?
- It should not cost more than 50 percent of household income to rent clean, safe, secure housing.
-

Q11. Where do you think attainable housing should be built within the City of Stratford?

The former Sobeys property, as well as other abandoned sites. I'm sure the information requested here is available to developers.

Q12. What do you think the biggest barrier is to finding housing in Stratford that appropriately meets your needs, and the needs of the greater community?

For many years the type of housing being built has been getting larger...McMansions ... 4-5 bedrooms 3-4 washrooms, double garages, intended for purchase with very little being built for renters who have been increasingly priced out of the buying market.

Q13. Are there any programs that you think should be implemented to keep housing at an attainable price?

The system that determines the type of housing being built needs to take a realistic look at wages in Stratford when zoning for housing and allow more higher density building, including purpose built rental property.

Q14. Are there any final comments you'd like us to take into consideration while completing the Attainable Market Housing Community Incentives Toolkit Program?

I don't think any of my comments are news to anyone who has been paying attention to the real estate and rental markets in the last number of years. My purpose is to add my voice to those who have been saying that affordable housing is becoming a crisis, I am grateful for the opportunity to do so.

Q15. If you would like to be added to the project contact list to be provided with email updates during the course of the project, please include your email address below.

I think any information that would be emailed should be published in the "Marketplace" and made available to everyone.



Respondent No: 37

Login:

Email:

Responded At: Oct 04, 2022 07:09:00 am

Last Seen: Oct 04, 2022 07:09:00 am

IP Address: n/a

-
- Q1. Are you a resident of Stratford? Yes
-
- Q2. If not, where do you currently live? not answered
-
- Q3. Which type of housing do you currently live in? Single-detached House
-
- Q4. How many bedrooms are located within your current housing situation? 3
-
- Q5. Which of the following best describes your current housing situation? I am a homeowner
-
- Q6. What factors influenced the reason why you chose the home you live in today? Choose all that apply.
- Cost
 - Close to shopping (essentials, such as groceries)
 - Close to schools
 - Close to community amenities (e.g., community centre, library, ice rinks, parks)
 - Close to healthcare and associated public services
 - Accessible and/or barrier free
 - Neighbourhood character
 - Yard and/or lot size
-
- Q7. Based on the question above, please rank the level of influence each factor has had on your choice of the home you live in today.
1. Cost
 2. Close to community amenities (e.g., community centre, library, ice rinks, parks)
 3. Close to shopping (essentials; such as groceries)
 4. Close to family/friends
 5. Close to work
 6. Close to schools
 7. Close to healthcare and associated public services/ ease of mobility
 8. Neighbourhood character
 9. Accessible and/or barrier-free
 10. Yard and/or lot size
-
- Q8. Do you feel that there is an adequate supply of housing in Stratford that meets a price range that you feel is appropriate? If not, please explain how the existing housing supply may (or may not) meet the factors identified in the 2 previous questions.
- No way. I think that more condos/townhomes with dedicated shared greenspace within walkable distance to work, school, grocery, healthcare, and other amenities is necessary. If you need to own a car to survive, thats a failed city. If you have a zone that is not mixed residential and commercial, thats a failure of a city.
-

Q9. Who do you think should be primarily responsible for providing attainable housing? Select all that apply.

Other (please specify)

A city should be planned and its future thought out in ways that would make anything else other than creating situations where attainable housing wouldnt make sense. Stop inventivising detached developments and car centric infrastructure. Attainable housing will come naturally if you deal with systemic issues that prevent it from occuring.

Q10. What do you consider to be attainable/affordable when it comes to housing?

Im extremely priveledged to live where I do as homeowner. Attainable housing for one person is a 1 bedroom where monthly rent is equivalent to 25 or 30 percent of monthly rakehome income. And that income would be whqtEVER minimum wage is.

Q11. Where do you think attainable housing should be built within the City of Stratford?

Everywhere. Between my house and the neighbour. The old train depot. On top of city hall.stack the strip malls and build homes around them.

Q12. What do you think the biggest barrier is to finding housing in Stratford that appropriately meets your needs, and the needs of the greater community?

Cost and supply.

Q13. Are there any programs that you think should be implemented to keep housing at an attainable price?

Take a hard look at your zoning and take a lot of influence from successful walkable cities. Ignore NIMBYs.

Q14. Are there any final comments you'd like us to take into consideration while completing the Attainable Market Housing Community Incentives Toolkit Program?

Make Zoning flexible, encourage mixed use development. Only consider zoning complaints on basis of health. Extreme example would be asbestos proceasing beside a school.

Q15. If you would like to be added to the project contact list to be provided with email updates during the course of the project, please include your email address below.

████████████████████

APPENDIX 2
COMMUNITY IMPROVEMENT PLAN



City of Stratford **ATTAINABLE HOUSING COMMUNITY IMPROVEMENT PLAN**



TABLE OF CONTENTS

1. INTRODUCTION.....	3
2. CIP GOAL AND OBJECTIVES	4
3. COMMUNITY IMPROVEMENT PROJECT AREA	5
4. COMPLIMENTARY MUNICIPAL PROGRAMS.....	6
5. FINANCIAL INCENTIVES PROGRAMS	9
5.1. Overview	9
5.2. General Eligibility Criteria	10
5.3. Financial Incentive Programs.....	13
5.4. Alternative Funding Methods for Attainable Housing.....	22
6. IMPLEMENTATION PLAN.....	24
7. MARKETING PLAN	30
8. MONITORING PLAN.....	31
9. GLOSSARY	34

1. INTRODUCTION

To address challenges in the availability and attainability of suitable and adequate housing, the City of Stratford and investStratford have developed the following Attainable Market Housing Community Improvement Plan (CIP) to encourage the generation of more affordable and attainable housing. This project is part of a broader study on opportunities to promote and create more affordable and attainable housing in Stratford.

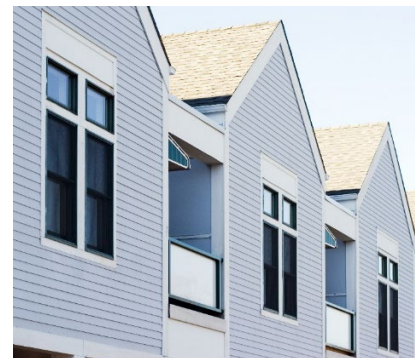
1.1. What is a Community Improvement Plan (CIP)?

A Community Incentive Toolkit is defined as a predetermined list of incentives and other implementation options such as funding sources, fiscal incentives, regulatory measures, and programs. The aim of the Community Improvement Plan is to provide financial incentives, in the form of grants, loans, rebates, and tax assistance, to eligible landowners to encourage private sector and non-for-profit investment in the generation of more affordable and attainable housing options within Stratford.

1.2. Why prepare a CIP?

Under Section 106 of the Municipal Act, municipalities are prohibited from directly or indirectly assisting local businesses by giving or lending money (considered “bonusing”). However, under Section 28 of the Planning Act, having a CIP in place effectively cancels this prohibition against ‘bonusing’ and allows the City to assist financially with improvements to private properties.

The City of Stratford already has a CIP in place to encourage property owners and developers of brownfield sites to identify the extent of contamination on a site and to determine the feasibility of a proposed redevelopment project. Additionally, recent provincial policy changes (e.g. Bill 23) exempt or decrease the amount of Development Charges needing to be paid for “affordable residential units,” “attainable units,” “non-profit housing developments”, and “affordable housing units”. As such, the financial incentives (i.e. grants, loans, tax relief, etc.) included as part of this CIP are intended to encourage and facilitate improvements that are not covered by provincial policy or the existing Stratford CIP and will ultimately result in further benefits for the community.



2. CIP GOAL AND OBJECTIVES

2.1. Overview

A goal statement has been developed to articulate how the Stratford Attainable Housing CIP will provide an overall public benefit to the City and represents the overall intended result of this Plan. Objectives have also been identified, which represent the tangible actions and outcomes that the City aims to achieve through the implementation of the Stratford CIP. Importantly, as set out in Section 6.2, in order to be eligible for any of the Financial Incentive Programs offered through the Stratford CIP, a proposed project must directly support the goal statement and one or more of the objectives in Section 3.1.2.

2.1.1. Goal Statement

The following is the goal statement for the Stratford CIP:

The Stratford Community Improvement Plan (CIP) will minimize the financial barriers of housing construction to encourage and assist property owners with the creation of additional affordable and attainable rental housing units within the City.



2.1.2. Objectives

The following objectives for the CIP have also been identified:

1. Encourage a wider variety of housing options to serve all residents.
2. Increase the City's inventory of affordable and attainable rental housing.
3. Support multi-family housing development in areas served by transit and close to amenities.
4. Reduce barriers to the development of attainable housing by non-profit housing providers.
5. Encourage a range of housing units that are affordable, available, appropriate, and actionable.
6. Reduce the number of underutilized buildings and properties through the rehabilitation of said buildings for attainable housing purposes.

3. COMMUNITY IMPROVEMENT PROJECT AREA

To achieve the goals and objectives of this CIP, the entire City of Stratford is identified as a Community Improvement Project Area. These lands have been adopted as such by by-law. Potential applicants should refer to lands located within the Municipal Boundary, as shown on the City of Stratford Official Plan Schedule A General Land Use Plan to assist with interpretation.

The basis and rationale for a City-wide CIP is a result of best practice research, stakeholder consultation, and public consultation which indicates that there should not be a single concentration of attainable housing in one area of the City but rather should be available across City to provide for an appropriate mix and range of housing.

Financial Incentive Programs may be available to registered owners, assessed owners, and tenants (with written consent of the owner) of lands and buildings located within the CIPAs, subject to several eligibility criteria. Section 6.0 of this CIP identifies which of the financial incentive programs may be available to each of the CIPAs.



4. COMPLIMENTARY MUNICIPAL PROGRAMS

A set of Municipal Programs has been identified as a means for the *City* to participate in community improvement and to provide proactive and visible leadership in achieving the objectives of the Stratford CIP. While the Financial Incentive Programs in Section 6 are dependent upon private sector participation for results, Municipal Programs use public resources, such as staff time and municipal funds, to implement improvement projects and initiatives. They can also act as stimulus to leverage private sector investment into the designated CIPAs.

The *City* may engage in any of the initiatives outlined in this Section as part of implementation of the CIP, subject to the *City's* capital budget and the availability of resources. An indication of anticipated timing is also provided as a target. By identifying the programs and anticipated timing in this Section, the *City* does not, however, guarantee a year-over-year financial commitment to implementing each of these programs during the lifecycle of the plan; rather commits to execution if/when the time is right based on available financial and staff resources.

4.1. Pre-Zoning

Where appropriate, the City will consider opportunities to prezone certain properties for the exclusive purpose of facilitating investment in attainable housing. While the City cannot guarantee attainability through zoning alone, zoning provisions could be administered that create incentive for attainable housing development, including, but not necessarily limited to, relaxed zone standards, additional permitted residential uses, or relief from other specific requirements of the City's zoning by-law. Pre-zoning is a City-initiated process whereby lands are re-zoned through an amendment to the City's Zoning By-law, in alignment with the requirements of the Planning Act. It is noted that the City is beginning its Official Plan Review Process and should consider this Municipal Program when reviewing land uses across the City. Prezoning can help reduce development risk by reducing time associated with processing development applications, which can sometimes be observed as a barrier to developing attainable housing. Pre-zoning appropriate properties within the City for the development of attainable housing may contribute to the certainty of the development application process and may be a significant incentive to the private or non-profit sector in this regard.

Pre-zoning is a medium-priority Municipal program that should be undertaken on an on-going basis during the life of this CIP.

4.2. Expedited Permitting

Delays during any stage of the development process increase the costs of new housing. Expedited permitting for projects with an attainable market housing component can reduce land

holding times before development begins and provide greater certainty to the development process. Expedited permitting can include prioritized permit review and approval or creation of a one-stop centre for multi-agency reviews and permitting. As with density bonuses, offering expedited permitting can reduce development costs for attainable market housing without requiring public subsidies.

To guide uptake of an Expedited Permitting process following the adoption of this CIP by Council, the following should be considered by Staff to allow for an expedited process:

- a) The Plan Administrator should be available to meet with a potential applicant for a pre-consultation meeting within ten (10) business days of being requested to meet by a potential applicant, or as soon as is reasonably possible.
- b) The Plan Administrator should review an application for financial incentives and notify the applicant of its completeness within ten (10) business days of receiving the application, or sooner, if possible.
- c) Upon receipt of the application, the CIP Implementation Committee should make a recommendation within twenty (20) business days.
- d) The total time between receipt of a complete application for funding and the meeting to consider the application should not exceed thirty-five (35) business days.
- e) The execution of the Financial Incentive Program Agreement should occur within ten (10) business days of the application approval.

The timelines identified above are for guideline purposes only and are not intended to be construed as deadlines. Timelines will vary depending on the availability of staffing resources and/or the nature of the application received. The City should monitor CIP application processing times and consider additional staffing resources if required.

This is a high priority Municipal Program that should begin implementation upon adoption of this CIP by Council.

4.3. Lobbying for Partnerships

To help drive an increase in the development of *attainable* housing, the *City* may explore options for funding from the Federal and Provincial governments, other agencies, or the private sector, including public/private partnerships.

At a minimum of once a year, the *City* could review available information concerning Federal and Provincial grants, loans, and other funding opportunities that will assist in the achievement of the Goal Statement and the Objectives of the CIP. Where such funding is identified, the matter will be presented to Council for consideration and direction. Council will assess and consider

financial participation in the program if it is a requirement for eligibility. If the initiative is supported by Council, the necessary application will be submitted as required.

To encourage investment in designated CIPAs from private landowners, the *City* will review and identify funding that may be available to the private sector for specific projects or as part of a general program. The *City* will also:

- Establish procedures for advising potential eligible parties of project funding; and
- Will assist in the completion of funding applications and/or provide other related administrative assistance to the eligible parties.

Lobbying for partnerships is a high-priority Municipal program that should be undertaken on an on-going basis during the life of this CIP.

4.4. Surplus Land Grant

The purpose of the Surplus Land Grant Program is to identify lands that are determined to be surplus to the needs of the City that will subsequently be offered through a Request for Proposal (“RFP”) process for development purposes.

It is a policy of this Plan that Council, at its discretion, may acquire, sell, lease, prepare and dispose of municipal property at or below fair market value to achieve the goals of the City’s Official Plan and the objectives of this Plan. The City will work together to identify lands that are surplus and to determine the best use for the surplus lands. First priority will be given to *attainable* housing developments.

The City will determine the value of a surplus property. As an outcome of the RFP process, surplus land may be granted at a significantly reduced value or at no cost. Specific eligibility criteria will be identified in the RFP to be released by the City, as the case may be. The eligibility criteria will identify the needs to be met by the City. Proposals submitted will be assessed based on the criteria identified in the RFP. The proposal that best meets or exceeds the eligibility criteria identified in the RFP will be given preference.

This is a high priority Municipal Program that should be implemented upon adoption of this CIP by Council, subject to the availability of funding, surplus land, and other resources.

4.5. Strategic Property Acquisition, Investment, and Partnership Program

The Strategic Property Acquisition, Investment and Partnership Program is a general program that permits the *City* to become involved in property acquisition, property investment and public/private partnerships to clean-up and/or rehabilitate properties in the Community Improvement Project Area. Property acquisition under this program may be pursued by the *City*

either through the marketplace, as a regular real-estate transaction, or through the *City* exercising its powers under Section 28 of the Planning Act. Any lands that the *City* acquires under the Strategic Property Acquisition, Investment and Partnership Program may subsequently be conveyed by the *City* (including the sale of lands at below market value), if the sale of the land assists the *City* in achieving any of its goals with respect to the Stratford CIP.

This program will allow the *City* to acquire property or rehabilitate property it already owns, or to participate in public/private partnerships to rehabilitate improve publicly or privately held land but said properties must be in the Community Improvement Project Area(s).

This is a medium priority Municipal Program that should be implemented after 5 years upon adoption of this CIP by Council, subject to the availability of funding and other resources.

5. FINANCIAL INCENTIVES PROGRAMS

5.1. Overview

The Stratford CIP sets out five Financial Incentive Programs that may be available to *eligible applicants*. The purpose of the Financial Incentive Programs is to provide support for physical improvements to privately owned land and buildings, where such improvements will result in or contribute to the goal statement and objectives in Section 3.0.

Similar to the Complimentary Municipal Programs outlines in Section 4, the *City* also has the opportunity to engage in any of the initiatives outlined in this Section as part of implementation of the CIP, subject to the *City's* capital budget and the availability of resources, however, also subject to modifications to provincial legislation. It should be recognized by Staff, Council, and the CIP Implementation Committee that the Development Charge Rebate Program included within this CIP only be put into effect should the DC waiver policies of Bill 23 be rescinded or removed by the Provincial Government. Further, by identifying the incentive programs this Section, the *City* does not, however, guarantee a year-over-year financial commitment to implementing each of these programs. During annual municipal budget deliberations, the CIP Implementation Committee will provide Council with a report recommending which programs should be put into effect for the up coming year. It will be the responsibility of the CIP Administrator to continually review provincial policy changes over the lifespan of this CIP and bring forward amendments to the CIP if and/or when required based on said policy changes.

Detailed information about how each of the incentive programs works is provided following the General Eligibility Criteria in Section 6.2.

5.2. General Eligibility Criteria

To be eligible for any of the Financial Incentive Programs that may be offered by the *City*, the following General Eligibility Criteria must be met:

- a) All incentive program applications must include completed application forms as well as supporting materials such as detailed work plans, cost estimates and contracts, applicable reports and any additional information and/or reports, studies as required by the City.
- b) The lands and buildings subject to an application must be located within the CIPA designated by by-law for this CIP.
- c) Only existing or proposed housing that is designated for residential use and marketed to be *affordable* or *attainable* rental housing, in accordance with the Stratford Official Plan and the definition section of this plan, will be eligible for Financial Incentives.
- d) All projects must contribute to achieving one or more community improvement objectives (as identified in Section 3).
- e) All projects must contribute to achieving more *affordable* or *attainable* housing within the City of Stratford and must result in the development of at least one purpose-built *attainable* rental dwelling unit or purpose-built *affordable* rental dwelling unit on a given property.
- f) Unless otherwise specified, registered owners and assessed owners of private land or buildings may be eligible for Financial Incentives.
- g) The total value of all grants provided to an owner shall in no case exceed the total value of *Eligible costs* associated with the community improvement project.
- h) Unless otherwise specified in the Program Specific Eligibility Criteria (Sections 6.5.1-6.6.1), an applicant may be eligible for multiple grants during the term of this CIP; however, the total combined value of grants provided by the *City* in any 24-month period shall not exceed \$30,000 per project and/or property (or the total value of *eligible costs*, whichever is less). This excludes programs that defer or waive monies, including the TIEG and DC Rebate Program.
- i) Financial incentives will not be applied retroactively to works started prior to approval of applications and any application for costs incurred prior to the adoption of this CIP will not be considered eligible.
- j) The property owner must have no outstanding property tax arrears or any other outstanding Municipal obligation on the subject property at the time of application or during the term of the grant.

- k) Applicants will be required to disclose all other funding sources, including governmental, private, or not-for-profit funding to support the project. These shall be taken into consideration in the review of applications and the value of incentives provided by the City may be reduced, at the sole discretion of the *CIP Implementation Committee*.
- l) The proposed works will conform with all applicable policies, standards, and procedures, including (but not limited to) the Official Plan and Zoning By-law, in addition to being subject to a review and the issuance of necessary planning and development approvals and building permits pursuant to the Ontario Building Code.
- m) The value of grant associated with each of the financial incentive programs offered within this CIP will be proportional to the number of purpose-built affordable or attainable rental dwelling units on a given property.
- n) Units developed under this Plan must be maintained as *affordable* or *attainable* for a minimum period of 10 years, in alignment with the definition of *affordable* or *attainable* under the City's Housing and Homelessness Plan and this CIP. An agreement will be required between the City and the owner of the subject property for all grants provided as part of this CIP and the agreement will be registered on title. The minimum period of time that the unit be maintained as affordable or attainable can be extended by the City or at Council's discretion and will be confirmed through the application and approval process. The monitoring of this agreement is detailed in Section 8.4 of this Plan.
- o) If a property or building containing purpose-built *affordable* or *attainable* rental dwelling units that were developed through the financial incentive programs of this Plan is sold, in whole or in part, the new owner of the property or building must enter into the same agreement with the City ensuring the dwelling unit(s) remain *affordable* or *attainable* for the duration in accordance with the original agreement. For clarity, the registered owner will remain entitled to the program incentives. In addition, any outstanding payments owed to the City (e.g. taxes, permit fees, etc.) will be the responsibility of the current owner(s) regardless of the original applicant. Failure to do so may result in cancellation of the financial incentive program benefits and any outstanding or deferred fees in favour of the landowner will be collected by the City.
- p) Programs under this CIP are not eligible for projects and/or properties which would inadvertently raise the rent for existing tenants of affordable or attainable rental units if programs were undertaken.
- q) An attainable dwelling unit developed under this Plan shall not be permitted to be used for *Short-Term Accommodation*. For full clarity, financial incentive program administered through this Plan shall not be used for the development or redevelopment of a residential

dwelling unit for the purpose of *Short-Term Accommodation*. This policy shall be given effect through an agreement that is registered on title.

In addition to these General Eligibility Criteria, a set of Program Specific Eligibility Criteria must also be met, which are outlined in the description of Financial Incentives.

Upon review of the General Eligibility Criteria and Program Specific Eligibility Criteria, it is recommended that the applicant further review the City's existing CIP programs for brownfield sites and for downtown redevelopment to see if layering of multiple programs within each CIP is possible for their proposed development.



5.3. Financial Incentive Programs

5.3.1. Tax Increment Equivalency Grant

Purpose and Anticipated Benefits:

The *Tax Increment Equivalency Grant* (TIEG) program will provide a grant to eligible applicants, which is equivalent to a percentage of the Municipal portion of a property *Tax Increment* that is incurred because of an *affordable* or *attainable* housing project.

The purpose of the TIEG is to stimulate investment by effectively deferring part of the increase in property taxation because of an *affordable* or *attainable* housing project.

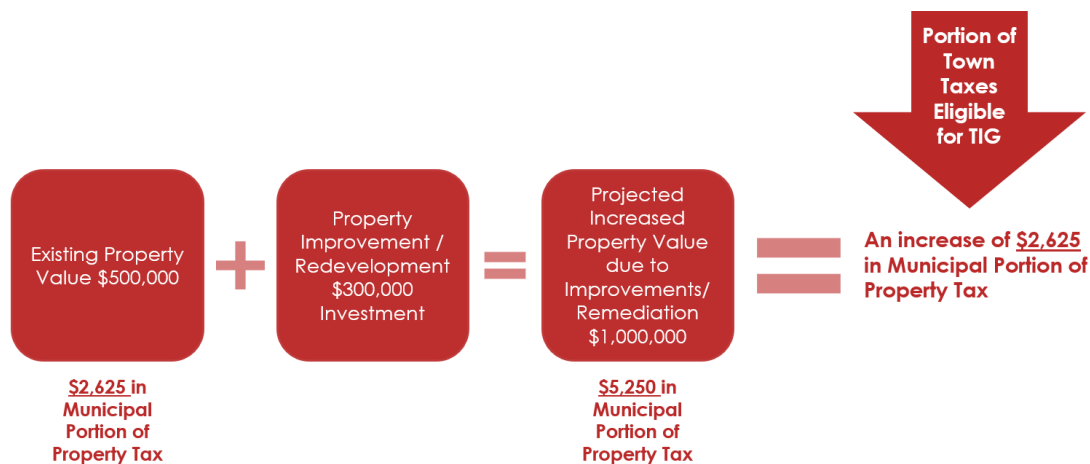
Value of Grant:

Where a proposed project satisfies the eligibility requirements, a TIEG may be provided on approved applications as follows:

- Grants will be provided for a period of 10 years;
- In year one, a grant that is equivalent to 100% of the Municipal portion of the *Tax Increment* will be provided to a property owner;
- In year two, a grant that is equivalent to 90% of the Municipal portion of the *Tax Increment* will be provided to a property owner;
- In year three, a grant that is equivalent to 80% of the Municipal portion of the *Tax Increment* will be provided to a property owner;
- In year four, a grant that is equivalent to 70% of the Municipal portion of the *Tax Increment* will be provided to a property owner; and
- In year five, a grant that is equivalent to 60% of the Municipal portion of the *Tax Increment* will be provided to a property owner.
- In year six, a grant that is equivalent to 50% of the Municipal portion of the *Tax Increment* will be provided to a property owner;
- In year seven, a grant that is equivalent to 40% of the Municipal portion of the *Tax Increment* will be provided to a property owner;
- In year eight, a grant that is equivalent to 30% of the Municipal portion of the *Tax Increment* will be provided to a property owner;
- In year nine, a grant that is equivalent to 20% of the Municipal portion of the *Tax Increment* will be provided to a property owner; and

- In year ten, a grant that is equivalent to 10% of the Municipal portion of the *Tax Increment* will be provided to a property owner.

To determine the suitability of the TIEG, the *City* will attempt to estimate the total potential value of the grant prior to submitting an application for the program. The estimate will consider current assessment value, total anticipated investment, and the potential reassessment based on completing the approved community improvement works. Applicants should refer to the definition for *Tax Increment* provided in the Glossary of this CIP to further understand how grant values will be calculated. The maximum value of a grant shall be equivalent of up to a maximum of \$50,000 for up to 10 years following completion of an eligible project.



Eligibility Criteria:

- Eligible applicants will only include the registered owner/assessed owner of the subject property.
- Only those projects that are anticipated to generate an increase in assessment will be eligible.
- Properties will be eligible for the TIEG if the proposed use is in accordance with the table of eligible uses in Section 6.2 (Table 1).
- All other general eligibility criteria set out in Section 6.2 of this CIP must be met.

Eligible Projects and Costs:

Eligible projects and costs for the TIEG include the following:

- Costs associated with the *redevelopment* of a property for the purpose of a new eligible uses;
- Costs associated with the restoration or improvement of an existing building to accommodate additional eligible use;

- The conversion or *adaptive reuse* of an existing building to accommodate an eligible use;
- The expansion of a building that results in an increase to the gross floor area of an eligible use;
- Infrastructure work including the improvement or reconstruction of existing on-site public infrastructure (water services, sanitary and storm sewer); and
- The services of a professional engineer, architect, or planner to design and implement the project;
- Other types of projects may also be considered eligible, at the discretion of the CIP Committee and/or Council.

Payment:

All completed projects must comply with the description as provided in the grant application form.

Grants may be provided in accordance with a Financial Assistance Agreement made between the *City* and the owner(s) upon successful completion of the approved project, to the satisfaction of the *City*, and payment of the full reassessed value of Municipal taxes.

Grant is paid as a rebate on taxes owed in an amount equal to or less than the tax increment and shall be paid overtime for a period of 10 years.

If a property is sold, in whole or in part, before the grant period lapses, the original owner is not entitled to receive the remaining grant payments and the grant program is cancelled.

For municipal accounting purposes, this grant is not a direct exemption or use of future tax revenue but must be budgeted as lost revenue.

5.3.2. Development Charge Rebate Program

The Development Charge Rebate Program shall only be put into effect should the DC waiver policies of Bill 23 be rescinded or removed by the Provincial Government. It will be the responsibility of the CIP Administrator to continually review provincial policy changes over the lifespan of this CIP and bring this program into effect if and/or when required based on said policy changes.

Purpose and Anticipated Benefits

Section 5 of the Development Charges Act identifies the method for determining a Development Charge, but any resulting shortfall cannot be made up through higher Development Charges for other types of development. This allows municipalities to offer partial or total exemption from

municipal Development Charges (also known as a reduction of Development Charges) in order to promote community improvement.

The Development Charges Rebate Program is intended to defer the cost of City development charges that are incurred by property owners through the development application and approval process. This program is intended to promote significant investment in the development of *attainable* housing within the City.

Value of Grant

The grant will be in the form of DC fee waiver. The value of the fees to be waived is based on the value of development charges applicable to the number of *attainable* dwelling units in a development. The maximum value of the grant shall be 100% of the value of the applicable development charges.

Eligibility Criteria

- The subject property shall not be in a position of property tax arrears.
- Outstanding Work Orders from the City and request to comply shall be addressed prior to grant approval.
- This program does not apply to any required performance securities (i.e. Letter of Credit) posted by the proponent, required professional studies, or to expenses incurred by the applicant because of an Ontario Land Tribunal, Ontario Municipal Board Hearing or Court proceedings.
- Improvements made to the buildings or lands shall be made pursuant to a Building Permit and constructed in accordance with the Ontario Building Code and all application Zoning requirements, Council approved design guidelines and any other necessary approvals.

Eligible Projects & Costs

- Development of a mixed-use or multi-residential building that results in new *attainable* dwelling units;
- Redevelopment of a non-residential building for a mixed-use or multi-residential building;
- Adaptive reuse of a property to suit a new mixed-use or multi-residential building, where the redevelopment or rehabilitation results in an increase in the assessed value and taxes on the property;
- Major additions to an existing mixed-use or multi-residential building involving an increase of at least three additional *attainable* dwelling units.

Payment

Assistance will be in the form of forgiving up to 100% of the applicable Development Charges.

5.3.3. Planning and Building Permit Fees Grant

Purpose and Anticipated Benefits

The Planning and Building Permit Fees Grant may be available to *eligible applicants* to offset the Planning Act application(s) and building permit fees required by the *City*.

Value of Grant

Where all eligibility requirements are fulfilled, a Planning and Building Permit Fee Grant may be provided to cover 100% of the eligible fees required by the *City* in relation to a proposed project and/or property.

The *City* will provide a maximum of \$10,000 per project and/or property as part of a Planning Application and Building Permit Fee Grant.

Eligible costs

Properties will be eligible for the Planning and Building Permit Fee Grant if the proposed or potential use is in accordance with the eligible uses identified in Section 6.2. *Eligible costs* include fees levied by the *City* associated with the development or *redevelopment* of eligible properties. Applicable Municipal fees may include applications/permits associated with:

- City of Stratford Official Plan and Zoning Bylaw amendments;
- Minor variances;
- Plan of Condominium;
- Plan of Subdivision;
- Site plan control;
- Building permits;
- Cash-in-lieu of parkland dedication;
- Cash-in-lieu of parking requirements;
- Other required development fees as identified through the *City's* fee schedule/bylaw, as amended.

Payment

Regular fees are paid at the time of the development application, and the grant in the amount of the fees paid is provided to the applicant following substantial completion of the project/development. This is done to ensure that projects are completed in accordance with the approved CIP application.

5.3.4. Design Feasibility and Study Grant

Purpose

This grant is proposed to support pre-development projects, through the completion of professional studies or reports to determine the feasibility of adaptively reusing, rehabilitating, retrofitting, converting, redeveloping, or developing *affordable* and *attainable* housing uses.

This Grant promotes high-quality proposals and developments through the completion of professional studies. The *City* will also be able to retain a copy of any study/report for future reference.

Value of Grant

The proposed value of the Design and Study Grant is up to 100% of *eligible costs* up to a maximum of \$10,000 per project/property. Where a minimum of two attainable dwelling units are proposed as purpose-built attainable rental units, the value of a grant shall increase by \$5,000, for a cumulative grant value of \$15,000 per property.

Program Specific Eligibility

- Properties will be eligible for the Design and Study Grant if the proposed or potential use being investigated is in accordance with the eligible uses identified in Section 6.2.
- The studies, plans, or designs must provide new site-specific information in support of a potential improvement project.
- Eligible studies must be completed by a licensed and/or qualified professional as confirmed by the *City*.

Eligible costs

The cost to complete any of the following types of studies, plans, or designs may be eligible for the Design and Study Grant:

- Conceptual plans;
- Structural analysis;
- Traffic Impact Assessment/Study or parking studies;
- Site plan drawings;
- Environmental studies;
- Architectural drawings;

- Interior design plans for a mixed-use development, attainable housing development or supportive housing development;
- Engineering plans;
- Market analysis and/or Feasibility Study;
- Other site-specific studies or plans which may be required or recommended by the *City* at the time of a pre-application submission meetings or consultation on an application under the *Planning Act*.

Applicants will be required to meet with the CIP *Administrator* prior to submitting an application to confirm the eligibility of the proposed plan/study. Refer to Section 7.4.1 for further detail on the CIP application process.

Payment of Grant

All completed studies, plans, or designs must comply with the description of the project provided in the grant application form.

The grant will be provided upon successful completion of the approved study, plan, or design. The grant will be paid in a lump sum as a reimbursement of up to 50% of *eligible costs* incurred, or the maximum value of the grant, whichever is less.

One electronic and one hard copy of the completed studies, plans, or designs shall be submitted to the *City*. All completed studies will become the shared property of the *City* and applicant.

5.3.5. Second Suite Development Incentive Program

Purpose and Anticipated Benefits:

Provide financial incentives to homeowners to add legal second suites that are accessory to a single detached dwelling, semi-detached dwelling, duplex dwelling, or townhouse dwelling. These programs are designed to encourage homeowners to add well-constructed and safe second suites that contribute to the limited current supply of *affordable* or *attainable* rental housing.

Value of Grant:

The maximum value of a grant shall be 50% of eligible costs to a maximum of \$10,000 per property.

Program Specific Eligibility:

- Properties used for a single detached dwelling, semi-detached dwelling, duplex, or townhouse dwelling and that are located within the designated Community Improvement Project Area shall be eligible for this program.
- The project must be to create one (1) secondary suite or garden suite. The proposed secondary suite must be a self-contained unit with a private kitchen, bathroom facilities, and sleeping areas, within an existing family home, or on the property lot of a single-family home.
- A minimum of one written quote from a certified, insured, arm's length contractor must be provided. If the homeowner performs the work themselves, the cost of materials for the project will be considered, but not labour.
- Units must be modest relative to the community norms in terms of floor space and amenities.
- Units, upon completion, must be rented as attainable units, under this CIP.

Eligible Projects and Costs:

The potential value of a grant or loan shall be based on the value of any of the following eligible costs as they directly apply to a proposed additional dwelling unit:

- Works related to Ontario Building Code or Fire Code compliance, such as structural, electrical, safe egress, ventilation, fire protection including associated insulation, and similar improvements;
- Accessibility improvements including accessibility improvements to the building lobby or vestibule providing access to the residential units; accessible washroom, interior doorway, or kitchen facilities;
- Permanent finishing materials and permanent decorative elements, including painting, drywall, trim, permanent light fixtures, flooring, countertops, and cabinetry, shall be an eligible cost to a maximum of 25% of the total eligible costs; and,
- Costs for the services of a professional engineer or architect as may be required in association with the improvements noted above, to a maximum of 15% of the total eligible costs.

Payment:

The grant will be provided upon successful construction and completion of the secondary suite, indicated by occupancy permit. The grant will be paid in a lump sum as a reimbursement of up to 100% of *eligible costs* incurred, or the maximum value of the grant, whichever is less.

5.3.6. Housing Rehabilitation and Conversion Program

Purpose and Anticipated Benefits:

The Housing Rehabilitation and Conversion Program will provide eligible applicants with a grant for the rehabilitation of an existing residential unit, or the conversion of a commercial/mixed-use building space into *affordable* or *attainable* residential rental units. This program may be considered to also assist with upgrading existing buildings to meet the Ontario Building Code. This program would seek to ease the financial burden of attainable housing development and increase the number of available units, while also helping to bring existing buildings back into a productive use that meets other planning and economic development objectives.

Value of Grant:

The maximum value of a grant shall be 50% of eligible costs to a maximum of \$10,000 per property.

Eligible Projects and Costs:

Properties will be eligible if the proposed or potential use is in accordance with the eligible uses identified in Section 6.2 and the costs are related to the following types of projects:

- Conversion of non-commercial or Vacant or underutilized building space into new attainable rental units
- Conversion of upper storey space (whether vacant, office, commercial or other non-residential use) into new attainable residential rental housing units
- Adaptive re-use of derelict structures for the purpose of attainable rental units.
- Construction services for the significant improvement in the quality of one to four existing residential units in the upper storey(s) of a Mixed-use building, which assists in achieving an improved quality of life for occupants and/or makes the unit attainable.
- The services of a professional engineer, architect, or planner to design and implement the project will also be considered eligible costs; however, the maximum amount for such services shall not exceed 15% of the grant.

Payment:

All completed projects must comply with the description as provided in the grant application form. The Grant will be provided upon successful completion of the approved project. The grant will be paid in a lump sum as a reimbursement of 50% of costs incurred, or the maximum value of the grant, whichever is less.

5.4. Alternative Funding Methods for Attainable Housing

In addition to the above-mentioned incentives provided by the City of Stratford, a project might also be eligible for other funding sources. It is recommended that the applicant review the below resources simultaneously with those offered in this toolkit to ensure maximum benefit.

5.3.7. AFFORDABLE HOMEOWNERSHIP LOAN PROGRAM

The City of Stratford Social Services Department has re-launched its Affordable Homeownership Loan Program, which provides qualified low- to moderate-income households with down payment assistance loans of up to 5% of the purchase price of a home. The maximum household income limit for applications to the Affordable Homeownership Loan Program is \$90,700 if applying as a couple or family and \$76,400 if applying as an individual. The current maximum purchase price of an eligible residential property for 2022 is \$591,300. A home inspection is also a mandatory condition of receiving a loan. More information on the Affordable Homeownership Loan Program can be found [here](#).

5.4.1. MINISTRY OF MUNICIPAL AFFAIRS AND HOUSING PROGRAMS

In 2017, the federal government announced Canada's 10-year National Housing Strategy which aims to ensure that all Canadians can access housing that meet their needs and that they can afford. As a part of the strategy, the Ministry of Municipal Affairs and Housing (MMAH) offers programs that delivers housing and homelessness programs and services:

Investment in Affordable Housing (IAH): a joint federal and provincial funding program for service managers to improve access to housing that is affordable, suitable, and sustainable for households in need. This includes partnering Indigenous government and organizations to support Indigenous families living off-reserve through the delivery of new affordable rental units, home ownership loans and/or repair funding within or outside of the Greater Toronto Area (GTA)

Canada-Ontario Community Housing Initiative: an initiative that provides funding to service managers to repair, regenerate and expand community housing, protect affordability support for tenants, support community housing providers whose original programs are expiring and/or to help community housing providers become more sustainable. This to replace the federal Social Housing Agreement funding that expires each year.

Social Infrastructure Fund (SIF), funding under IAH, is available for service managers to build, renovate, and provide critical affordable housing.

Ontario Priorities Housing Initiative: an initiative that provides funding to all service managers and Indigenous program administrators to address local priorities in the areas of housing supply and affordability including new affordable rental construction, community housing repair, rental assistance, tenant supports and/or affordable homeownership.

5.4.2. CMHC PROGRAMS

The Canada Mortgage and Housing Corporation (CMHC) offers a broad range of funding and financing opportunities to support housing needs across the housing continuum as part of the National Housing Strategy. Funding programs include the Affordable Housing Innovation Fund, the Housing Supply Challenge, the Rapid Housing Initiative, and Seed Funding. These programs can provide funding for new and innovative approaches to affordable housing, expedite the process of creating new permanent affordable housing, and can provide interest-free loans to develop and preserve affordable housing.

5.4.3. FEDERATION OF CANADIAN MUNICIPALITIES (FCM) PROGRAMS

The Federation of Canadian Municipalities (FCM) the national voice of municipal government who advocate for municipalities' needs to ensure that they are reflected in federal policies and programs. The As a part of the FCM's Green Municipal Fund, the Sustainable Affordable Housing (SAH) Initiative provides funding for municipal, not-for-profit organizations and housing cooperatives to retrofit existing affordable housing units or construct new energy efficient buildings. The following are four funding options that SAH provides:

Planning – Early Support Grant for Sustainable Affordable Housing Projects: planning grants to assist housing providers in the early stages of sustainable affordable housing development. This includes project initiation, needs assessment, financial assessment, stakeholder engagement, property evaluation, evaluation of energy efficient approaches, and other design considerations may be proposed by the applicant.

Pilot Project – Retrofit or New Construction of Sustainable Affordable Housing: funding for pilot projects to support the integration of leading-edge deep energy efficiency measures and onsite renewable energy generation for existing affordable housing retrofits and new builds.

Capital Project – New Construction of Sustainable Affordable Housing: grants and loans to support the construction of a new affordable housing project to a higher environmental performance standard.

Capital Project – Retrofit of Sustainable Affordable Housing: retrofit capital projects that integrate leading-edge deep energy efficiency measures and onsite renewable energy generation for existing affordable housing units through a combination of loans and grants.

6. IMPLEMENTATION PLAN

The Implementation Plan is an important component of the CIP, as it outlines a number of administrative details.

6.1. Implementation Period

It is anticipated that the CIP will be implemented over a 15-year period ending January 2039. The implementation period may be extended or reduce the implementation period as deemed appropriate or necessary, subject to an amendment to the CIP.

6.2. Administration

6.2.1. Council Roles and Responsibilities

- a) Council will adopt the Community Improvement Plan through Bylaw.
- b) Council will appoint a CIP *Administrator*, which is recommended to be the City Planning & Building Coordinator as it is already this staff members role to partake in formal pre-consultation meetings and they can ensure the CIP is addressed at such meetings. The CIP *Administrator* will be responsible for managing the day-to-day responsibilities of the CIP, including coordinating application submission process.
- c) Council will delegate its responsibility for approving or refusing applications for Financial Incentive Programs to the CIP *Implementation Committee*.
- d) In addition, Council will contribute to the overall administration of the CIP (subject to the City's priorities and the availability of resources/funding) as follows:
 - i. Providing approval for which of the CIP Financial Incentive Programs will be put into effect in any given year during the implementation period, if any; and
 - ii. Providing approval for (as part of the annual budgeting process) a community improvement budget for Financial Incentives that have been put into effect for that year, if any, in accordance with Section 7.3 of this CIP.

6.2.2. CIP Administrator

Once appointed by Council, the CIP Administrator will be responsible for:

- a) Managing the day-to-day responsibilities of the CIP, including coordinating application submission process.
- b) Coordinating pre-consultation meetings with potential applicants and ensuring financial incentives are discussed during required pre-consultation meetings.

- c) Notification of application approval to applicants.
- d) Continually review provincial policy changes over the lifespan of this CIP and bring forward CIP amendments to the Implementation Committee for Council consideration if and/or when required based on said policy changes.
- e) Recommending the enactment of the DC Rebate Program if and/or when required.
- f) Continually reviewing the CIP application processing times throughout the lifespan of the CIP and recommending additional staffing resources if required.

6.2.3. Implementation Committee

- a) The CIP *Implementation Committee* for the City of Stratford Attainable Housing CIP shall consist of the following members:
 - i. Building Department representative
 - ii. Planning Department representative
 - iii. Finance Division representative
- b) The CIP *Implementation Committee* shall also be authorized to retain other qualified professionals as required.
- c) The CIP *Implementation Committee* will be responsible for:
 - i. Reviewing and evaluating applications for Financial Incentive Programs;
 - ii. Approving or refusing applications for Financial Incentive Programs (in accordance with Section 8.2.1 c).
 - iii. Marketing the CIP, in accordance with the Marketing Plan set out in Section 9;
 - iv. Monitoring the CIP, in accordance with the Monitoring Plan set out in Section 10, and providing annual reports to Council and Citizens with respect to the costs and benefits of the CIP; and
 - v. Making recommendations to Council with respect to:
 - i. Financial Incentive Programs to be put into effect in any given year; and
 - ii. Identifying an annual community improvement budget for Financial Incentives.

6.2.4. Administration and Financial Incentives

- a) The *City* may put into effect any number of the Financial Incentives identified in this Plan during the implementation period, subject to the availability of Municipal funds and other resources.

- b) Annually, the CIP *Implementation Committee* may make recommendations to Council with respect to the administration of Financial Incentives. An annual/bi-annual deadline for financial incentive applications will be identified by the Implementation Committee. All applications will be received and evaluated in accordance with this deadline.
- c) The following criteria will be used to evaluate all financial incentive applications received in advance of the deadline:
 - i. General eligibility requirements, as outlined in Section 6.2;
 - ii. Program eligibility requirements, as outlined in each grant program detail (Section 6.5.1 to 6.6.1);
 - iii. Application requirements, as outlined in Section 7.4.2; and
 - iv. A Council approved budget.
- d) Following the evaluation of all financial incentive applications received at the time of the annual/bi-annual deadline, successful applicants will be selected based on the results of the evaluation and on the limit of available funding for that year.
- e) In cases where the Implementation Committee refuses an application for Financial Incentives, all applicants will have the right to appeal the decision to Council. If a decision is appealed, a staff report will be prepared for Council detailing the Committee's decision. The applicant may appear before Council to detail their appeal.

6.3. Financial Management

- a) As part of the annual Municipal budgeting exercise, Council will approve a community improvement budget for Financial Incentives that have been put into effect for that year, if any.
- b) The provision of any incentives shall be to the limit of the available funding for that year.
- c) During the implementation period of this Plan, Council will determine if funding and incentive levels are necessary or warranted to ensure that the CIP functions properly in respect of the goal statement and the objectives (as set out in Section 3) and the City's financial circumstances.

6.4. Applying for Incentives

6.4.1. The Application Process

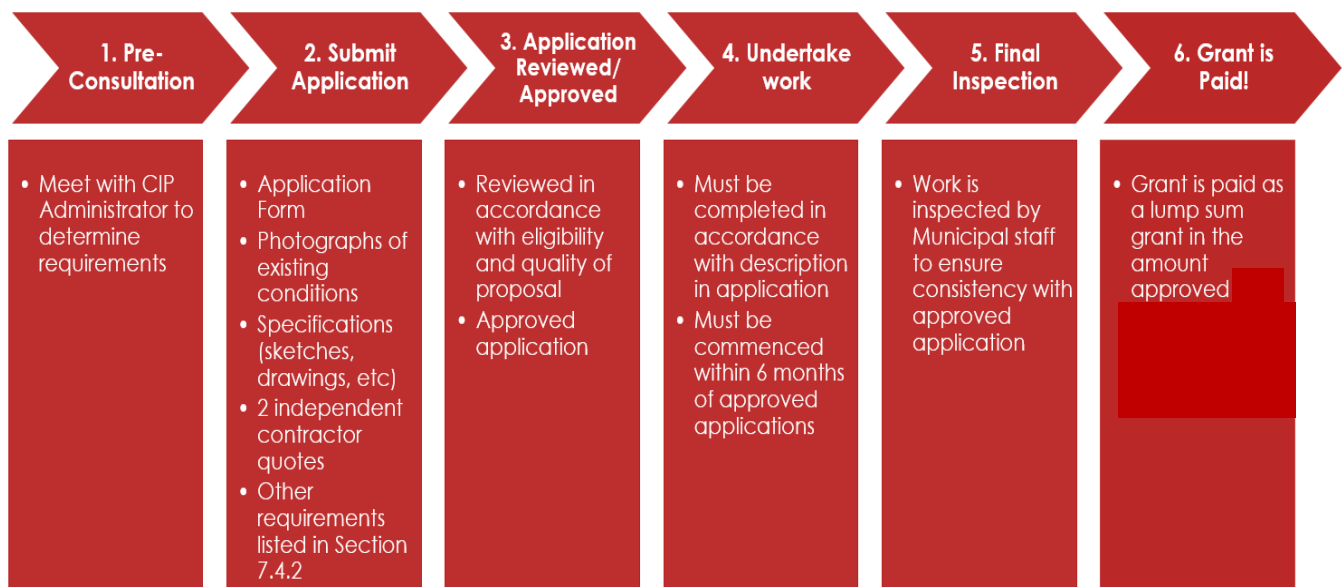
The following is a summary of the process for the submission, evaluation, and approval of applications for CIP Financial Incentives:

- a) Applicants must discuss their application with the CIP Administrator prior to submitting their application. This is to discuss eligibility, identify application requirements, and to ensure that applicants make use of all available funding opportunities.
- b) The City will implement an “intake window” process. Under an intake window application process, the City will establish a set timeframe in which it will accept all applications for the financial incentive programs of this Plan. All applications will be reviewed and decided upon by the CIP Implementation Committee. The City will endeavour to communicate the timeframe of the “intake window” in advance to ensure interested applicants have sufficient time to prepare the applications. During this process, funding may become exhausted. Accordingly, there may be a need to prioritize which approved applications will receive funding. Should there be more approved applications than there is funding available, the prioritization will be at the sole discretion of City in consideration of the following guidelines:
 - i. Applications which demonstrate a significant investment in developing attainable housing within the City.
 - ii. Applications that are located in areas of the City with a heightened need for attainable housing.
 - iii. Consultation with the applicants to determine if any applicants are accepting of application deferral until funding becomes available.
 - iv. Other criteria as may be determined by the Implementation Committee, through consultation with Staff and Council.
- c) The CIP Administrator will evaluate all applications and supporting materials in a timely manner and will only bring complete applications before the CIP Implementation Committee for final review and consideration. Applicants will be notified if their submission is incomplete.
- d) For applications that are approved, a Financial Assistance Agreement will be prepared and executed by the CIP Implementation Committee or CIP Administrator and signed by the property owner. An Attainable Housing Agreement will also be required between the property owner and the City, and the City will register the agreement on-title. The agreement may be made with respect to terms, duration, default, penalty, and termination provisions of the grant(s).
- e) If an application is not approved by the CIP Implementation Committee, the applicant will be provided an opportunity to appeal the decision to the Council. In such cases, Council will reconsider the application. If Council approves the application, the CIP Implementation Committee will execute the financial incentive program agreement. An

applicant shall not have the option to appeal their application to Council if the reason for refusal is related to lack of funding availability. In the event that an application is refused due to lack of funding availability, the applicant may resubmit their application once funding becomes available. However, in no case shall funding be provided retroactively for a completed project;

- f) Any program commitments may be cancelled if work does not commence within six months of approval of an application, or if a project is not undertaken or completed in accordance with the Financial Assistance Agreement;
- g) When projects are completed, a statement with supporting invoices shall be submitted to the CIP Implementation Committee or CIP Administrator. Following this, the work will be inspected by the CIP Implementation Committee or CIP Administrator and, if approved, notice of completion will be issued and the financial assistance will be initiated;
- h) Upon completion of a community improvement project, the CIP Implementation Committee or CIP Administrator reserves the right to inspect any properties/buildings, or to audit final costs at the owner’s expense;
- i) Funding approval will lapse if a notice of completion is not issued within twelve months of the date of execution of the Financial Assistance Agreement; and,
- j) The CIP Implementation Committee or CIP Administrator may grant an extension for community improvement works following receipt of a written request by the owner setting out the reasons for the extension and providing a new date of completion.

The following figure summarizes the key steps in the application and review process.



6.4.2. Applicant Default

At any time during the lifespan of the Plan should an applicant of an approved eligible property fall into default of or not uphold any of the requirements of the incentive program or other requirements established by the Implementation Committee, the funds paid as part of the incentives and grant programs, plus interest, will become payable to the City in full, unless the default is resolved within 30 days of notice from the City.

6.4.3. Application Requirements

Applications for financial incentives offered through this Plan must include:

- a) One (1) copy of the completed application form;
- b) One (1) copy of all supporting documentation, as determined by the *CIP Implementation Committee* or *CIP Administrator*, which may include (but is not limited to):
 - i. One copy of a complete and signed application form
 - ii. Proponent contact information and project team (if applicable)
 - iii. Property Details
 - iv. Proposed improvements, in detail
 - v. Good quality pictures of the existing condition of the building and/or property, if necessary
 - vi. Specifications of the proposed project, including design drawings (if available) or sketches, renderings, and/or elevation drawings illustrating the proposed improvement.
 - vii. Development strategy, including scheduling (if applicable)
 - viii. Work estimates and project financing
 - ix. Two detailed independent contractor estimates for each component of the proposed eligible work, or two estimates covering all the components of the eligible work, the lowest of which will be used as a base for the Grant Funding, if required
 - x. Financial incentives applied for; amounts broken down by program
 - xi. Other relevant supporting documentation, as determined by the *CIP Administrator* at the pre-consultation meeting

Additional application requirements may be identified for certain financial incentive program application. Requirements should be confirmed during initial discussions with the *CIP Administrator*.

7. MARKETING PLAN

7.1. Overview

Active marketing of the CIP is crucial. The success of the CIP in creating additional attainable housing rental units within the City requires participation and investment by private landowners. The following is meant to be a guide for the City to market the CIP and promote the programs available during implementation. The marketing initiatives will help the *City* communicate opportunities available by means of the CIP.

Target marketing for the CIP should be advertised for local landowners, local landlords, potential investors in the community, local realtors, local home builders' association, non-profits, the public, and Council. The messages to be conveyed to each of these markets are outlined as follows.

KEY MESSAGE #1: The purpose of the Attainable Housing CIP is to assist in the development of attainable housing in the City by providing incentive-based programs which encourage the creation of attainable housing units, in alignment with the *10-Year Housing and Homelessness Plan for Stratford, Perth County, and St. Marys* and the *Stratford Housing Project (SHP) Road Map for Attainable Market Housing Development*.

7.2. Marketing Materials

The following are communications materials that the *City* may develop to promote the CIP and the related opportunities. It shall be the responsibility of CIP Implementation Committee to create and implement the following marketing materials to promote the CIP, in alignment with Section 6.2.3.c of this Plan.

- A section on the *City's* website devoted to the CIP, including information on financial incentives the application process;
- Promotion of the CIP incentives via social media tools;
- An information package that would be sent to developers and realtors in the CIPA;
- An annual E-newsletter (and/or hard-copy newsletter) highlighting CIP success stories;
- Presentations can be tailored to business associations and other groups to communicate the opportunities available through the CIP;
- Information nights could be held to share information about the CIP programs and incentives;
- Information displays could be provided at municipal buildings to broadly promote the CIP;

- Information displays could be provided at home shows, garden shows, chamber events, and other events in the community to broadly promote the CIP;
- Annual progress reports could be prepared to outline the success of the CIP over the period of one year and to serve as case studies for future applicants;
- Periodic radio-announcements and newspaper articles highlighting available funding programs and success stories, dependent on program up-take;
- Interviews with successful applications and award winners; and,
- Advertisement of CIP success stories on the City website, including interviews with CIP Award winners from previous years, timelapse videos of CIP project before and after, and professional photographs of past projects.

The *City* may also identify target properties where improvements would be most desirable, and arrange short visits with owners, to ensure awareness and encourage take-up.

These activities may be undertaken as part of the initial launch of the new CIP program and repeated annually or every few years as “reminders” of the CIP opportunities and successes.

8. MONITORING PLAN

8.1. Purpose

The purpose of the following monitoring strategy is to:

- Track funds provided by the CIP to owners and tenants of land located within the City of Stratford CIPA;
- Evaluate whether the programs are achieving the goals and objectives set out by the CIP;
- Determine whether program adjustments are required; and
- Provide the basis for reporting the results of the CIP, and specifically the uptake and success of Financial Incentive Programs, to Council.

8.2. Baseline Information and On-going Data Collection

In order to accurately track the progress and success of the CIP, the CIP Implementation Committee, in partnership with the *City*, should begin by establishing baseline conditions, which may include but are not limited to:

- an inventory of *Vacant or underutilized* or derelict buildings;
- an inventory of existing rental units and buildings; and,
- an inventory of existing *attainable* rental units and buildings.

The CIP Implementation Committee, in partnership with the *City*, should also monitor the following on an on-going basis for applications not approved:

- Number of unsuccessful applications: and
- Reason(s) for the application's refusal.

For each approved financial incentive application, the CIP Implementation Committee, in partnership with the *City*, should also monitor the following on an on-going basis:

- Project details as proposed in application;
- Approved value of grants, in total and by program;
- Total private sector investment/total value of construction, to determine the investments being leverage by the CIP municipal contributions;
- Number of building permits issued;
- Timing of completion of the project and payment of the grant;
- Property tax assessment after the completion of the project, if relevant;
- Total value of tax incentives, planning application/building permit and/or development charges waived if applicable; and
- Project details of the completed project ("after" photos).

8.3. Measures

The following section provides several measures that may be used as the basis for evaluating whether the individual objectives of the CIP are being met. Each of the measures identified has different implications in terms of what specifically should be collected, how frequently the data should be collected, and how frequently the data should be reported. Additional measures may be identified during the implementation of the CIP.

- Number of previously vacant buildings occupied or redeveloped as a result of funding.
- Hectares of land developed or redeveloped as a result of funding.
- Utilization of the total financial incentives program budget.
- Utilization of the various incentive programs.
- Number of attainable housing options created as a result of funding.
- Sustainability of attainable housing options after 5 years of operation.
- Number of expansions/redevelopments of existing rental units within the City to attainable.
- Types of attainable units that are being developed.

- Change in percentage of housing mix year over year during the lifespan of this plan.
- Number of marketing materials posted to City buildings or events.
- Number of questions coming into the City related to attainable housing, secondary-units, attainable rentals, CIP programs/grants, etc.

8.4. Reporting

The CIP Administrator should enter information from applications and pre-application consultation meetings into an internal tracking database on an on-going basis. An annual report will be prepared to highlight the successes and achievements of the CIP. The report will be presented to Municipal Council for consideration. The report may recommend adjustments/amendments to the Plan, as discussed below.

To ensure accountability and to assist the Plan Administrator in annual reporting, each applicant and/or property owner who obtained grant funding through this CIP will be required to provide annual reporting to the City to confirm that each rental unit developed through use of the CIP financial assistance has been maintained as attainable.

8.5. Plan Amendments

As a result of the monitoring and evaluation of the CIP Implementation Committee, in partnership with the *City*, of Stratford Attainable Housing CIP, amendments to the Plan may be required. The following summarizes when Plan amendments are and are not required:

An amendment to the CIP will not be required to:

- a) Reduce funding levels for the Financial Incentive Programs;
- b) Clarify definitions linked to other policy documents that have since changed or been updated during the lifespan of this plan; or
- c) Discontinue or cancel any of the programs identified.

An amendment will be required to the CIP or implementing By-laws to:

- a) Extend the implementation period of the CIP;
- b) Add any new Financial Incentive Programs;
- c) Modify the eligibility criteria related to Financial Incentive Programs offered; and
- d) Modify the geographic area (i.e., the CIPAs) to which Financial Incentive Programs apply.

Amendments to this CIP will be passed by Municipal Council under the Planning Act. The *City*, through the *CIP Implementation Committee*, will also be required to pre-consult with the Ministry of Municipal Affairs and Ministry of Housing on any amendments to this CIP.

9. GLOSSARY

The interpretation of this Plan rests solely with the CIP Implementation Committee, CIP Administrator, and the *City* of Stratford. To assist in interpretation, the following definitions shall apply.

Adaptive reuse: means the recycling of a building and/or structure usually for a new function, such as the use of a former industrial building for residential purposes.

Affordable:

Residential Unit, rented: A residential unit intended for use as a rented residential premises shall be considered to be an affordable residential unit if it meets the following criteria:

1. The rent is no greater than 80 per cent of the average market rent.
2. The tenant is dealing at arm's length with the landlord

Residential unit, ownership: A residential unit not intended for use as a rented residential premises shall be considered to be an affordable residential unit if it meets the following criteria:

1. The price of the residential unit is no greater than 80 per cent of the average purchase price.
2. The residential unit is sold to a person who is dealing at arm's length with the seller.

During the lifespan of this CIP, should the Province determine another definition of 'Affordable', that definition will supersede the above.

Attainable: A residential unit shall be considered to be an attainable residential unit if it meets the following criteria:

- 1 The residential unit is not an affordable residential unit.
- 2 The residential unit is not intended for use as a rented residential premises.
- 3 The residential unit was developed as part of a prescribed development or class of developments.
- 4 If rented, the rent is no greater than 90 per cent of the average market rent.
- 5 If purchased, the price of the residential unit is no greater than 90 per cent of the average purchase price.
- 6 The residential unit is sold to a person who is dealing at arm's length with the seller.
- 7 Such other criteria as may be prescribed

During the lifespan of this CIP, should the Province determine another definition of ‘Attainable’, that definition will supersede the above.

Average Market Rent: The average market rent applicable to a residential unit is the average market rent for the year in which the residential unit is occupied by a tenant, as identified in the bulletin entitled the “Affordable Residential Units for the Purposes of the Development Charges Act, 1997 Bulletin”, as it is amended from time to time, that is published by the Minister of Municipal Affairs and Housing on a website of the Government of Ontario.

Average Purchase Price: The average purchase price applicable to a residential unit is the average purchase price for the year in which the residential unit is sold, as identified in the bulletin entitled the “Affordable Residential Units for the Purposes of the Development Charges Act, 1997 Bulletin”, as it is amended from time to time, that is published by the Minister of Municipal Affairs and Housing on a website of the Government of Ontario.

Community Improvement: is defined by Section 28(1) of the Planning Act and means the planning or replanning, design or redesign, resubdivision, clearance, development or redevelopment, construction, reconstruction and rehabilitation, improvement of energy efficiency, or any of them, of a Community Improvement Project Area, and the provision of such residential, commercial, industrial, public, recreational, institutional, religious, charitable or other uses, buildings, structures, works, improvements or facilities, or spaces therefore, as may be appropriate or necessary.”

Community Improvement Project Area: is defined by Section 28(2) of the Planning Act and means a City or an area within a City, the Community Improvement of which in the opinion of the Council is desirable because of age, dilapidation, overcrowding, faulty arrangement, unsuitability of buildings or for any other environmental, social or community economic development reason. Council may, by By-law, designate the whole or any part of an area covered by the City official plan as a ‘community improvement project area’.

CIP Administrator: means a staff member appointed by Municipal Council who is responsible for managing the day-to-day responsibilities of the CIP, including undertaking pre-consultation meetings with potential applicants for financial incentives and coordinating application submission process.

CIP Implementation Committee: means the designated committee appointed by Council to review applications for financial incentives and make decisions on financial incentives in accordance with the policies of this Plan.

City: means the City of Stratford.

Council: means the City of Stratford Council.

Eligible Applicant: means an applicant (as defined above) who meets all the general and program specific requirements of the financial incentive programs and prepares and submits an application for a grant or loan that is in accordance with the specific requirements of the program, as outlined in this Plan. The *CIP Administrator* reserves the right to determine whether an applicant is eligible for the financial incentive programs.

Eligible costs: means costs related to environmental site assessment, environmental remediation, development, *redevelopment*, construction and reconstruction of lands and buildings for rehabilitation purposes or for the provision of energy efficient uses, buildings, structures, works, improvements, or facilities.

Financial Incentive Program: means a program listed in the Incentives Section of this Plan.

Financial Incentive Program Agreement: means an agreement executed between the City and a successful applicant for a financial incentive program, as required by this Plan.

Mixed-use: means any combination of commercial uses (retail, personal services, restaurants, etc.), offices, institutional uses and/or residential uses, provided that there are commercial uses at grade.

Plan or this Plan: means the City's Community Improvement Plan, unless otherwise specified.

Redevelopment: means the creation of new units, uses or lots on previously developed land.

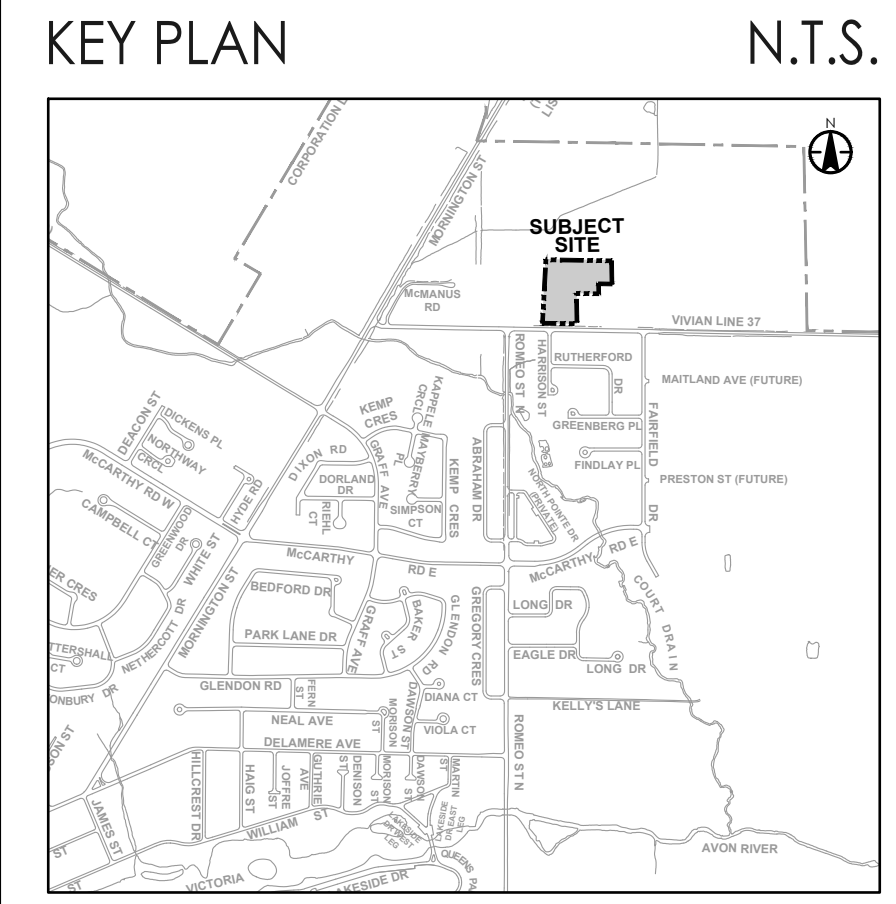
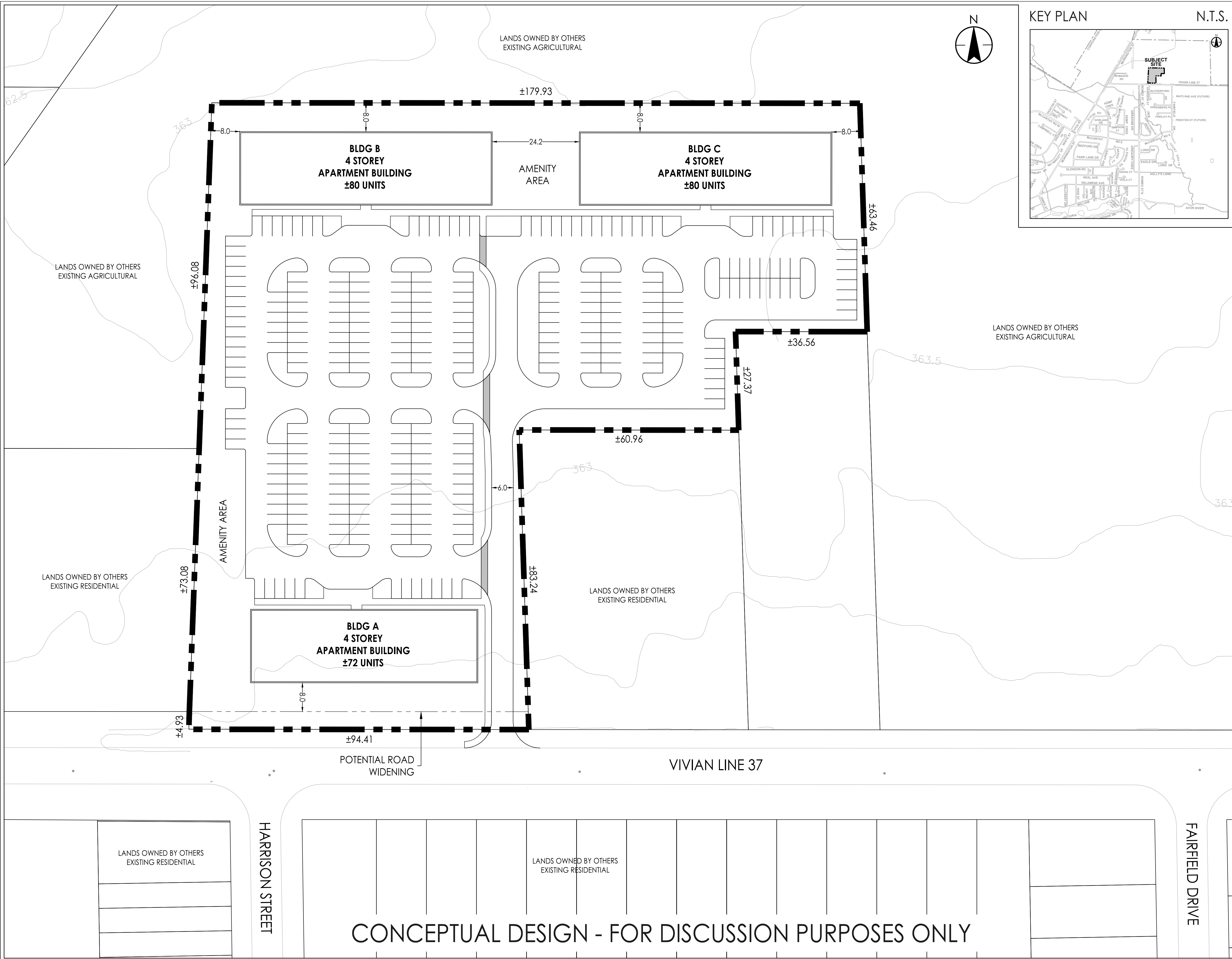
Secondary Dwelling Units: For the purposes of this plan, the term Secondary Dwelling Unit is interchangeable with Additional Residential Units as per O.Reg. 299/19.

Short Term Accommodation: A short-term accommodation or rental is all, or part of a dwelling unit rented out for less than 28 consecutive days in exchange for payment. This includes bed and breakfasts (B&Bs) but excludes hotels and motels. It also excludes other accommodations where there is no payment. During the lifespan of this CIP, should the City of Stratford determine another definition of '*short-term accommodation*', that definition will supersede the above.

Tax Increment: means an increase in taxes, which is calculated by subtracting the City portion of property taxes before assessment from the City portion of the property taxes after reassessment. The *Tax Increment* does not include any increase/decrease in City taxes due to a general tax increase/decrease or a change in assessment for any other reason.

Vacant or underutilized (land and/or buildings): means developable land within a district that would otherwise qualify as substantially developed land, but which contains land, buildings, and/or structures that are not being used to their full potential and may potentially be developed, recycled, or converted into a better, more compatible use, such as a residential or *Mixed-use* development. Part or all of a parcel of land shall be considered vacant and/or underutilized if it is no longer necessary to support the current use, based on factors including but not limited to current and projected employment levels, vacancy rates, and parking demand.

APPENDIX 3
PILOT PROJECT CONCEPTUAL SITE PLANS



Stantec
600-171 Queens Avenue
London ON N6A 5J7
Tel. 519-645-2007
www.stantec.com

Liability Note
The Contractor shall verify and be responsible for all dimensions.
DO NOT scale the drawing - any errors or omissions shall be reported to Stantec without delay.

Site Data
Site Area = 2.323 ha / 5.74 ac
Units - 232
Density - 100 uph
Parking Required - 290 (1.25/unit)
Parking Provided - 290 (1.25/unit)

- Notes**
1. THIS IS A COMPILED PLAN AND SHOULD NOT BE CONSIDERED A PLAN OF SURVEY.
 2. LEGAL PLAN REQUIRED FOR PRECISE CALCULATIONS.
 3. CONCEPT PLAN IS PRELIMINARY AND HAS NOT BEEN REVIEWED BY THE LOCAL MUNICIPALITY.
 4. ZONING BY LAW AMENDMENT MAY BE REQUIRED.
 5. NO BUILDING HEIGHTS HAVE BEEN ESTABLISHED, AND WOULD BE SUBJECT TO A ZONING COMPLIANCE REVIEW.
 6. THE NUMBER OF PARKING SPACES HAS BEEN ESTABLISHED BASED ON ZONING REQUIREMENTS.
 7. SETBACKS OF THE PROPOSED BUILDINGS CONFORM WITH THE PROPOSED R4(4) ZONE.

Revision	By	Appd.	YY.MM.DD

Issued	By	Appd.	YY.MM.DD

File Name:	RT	MD	RT	23.02.17
161414283_rdb_vivian_opt2	Dwn.	Chkd.	Disgn.	YY.MM.DD

Permit-Seal

Client/Project
City of Stratford
investStratford
Attainable Housing Toolkit Study
Pilot Project - Vivian Site
Stratford, ON Canada

Title
Suburban Greenfield Development
Concept Plan
Option 2

Project No.	Scale	HORZ
161414283	1 : 500	5 0 10m
Drawing No.	Sheet	Revision
1	1 of 1	0

CONCEPTUAL DESIGN - FOR DISCUSSION PURPOSES ONLY

K:\016_A\016_161414283\design\drawing\planning\model\161414283_rdb_vivian_opt2.dwg

Liability Note

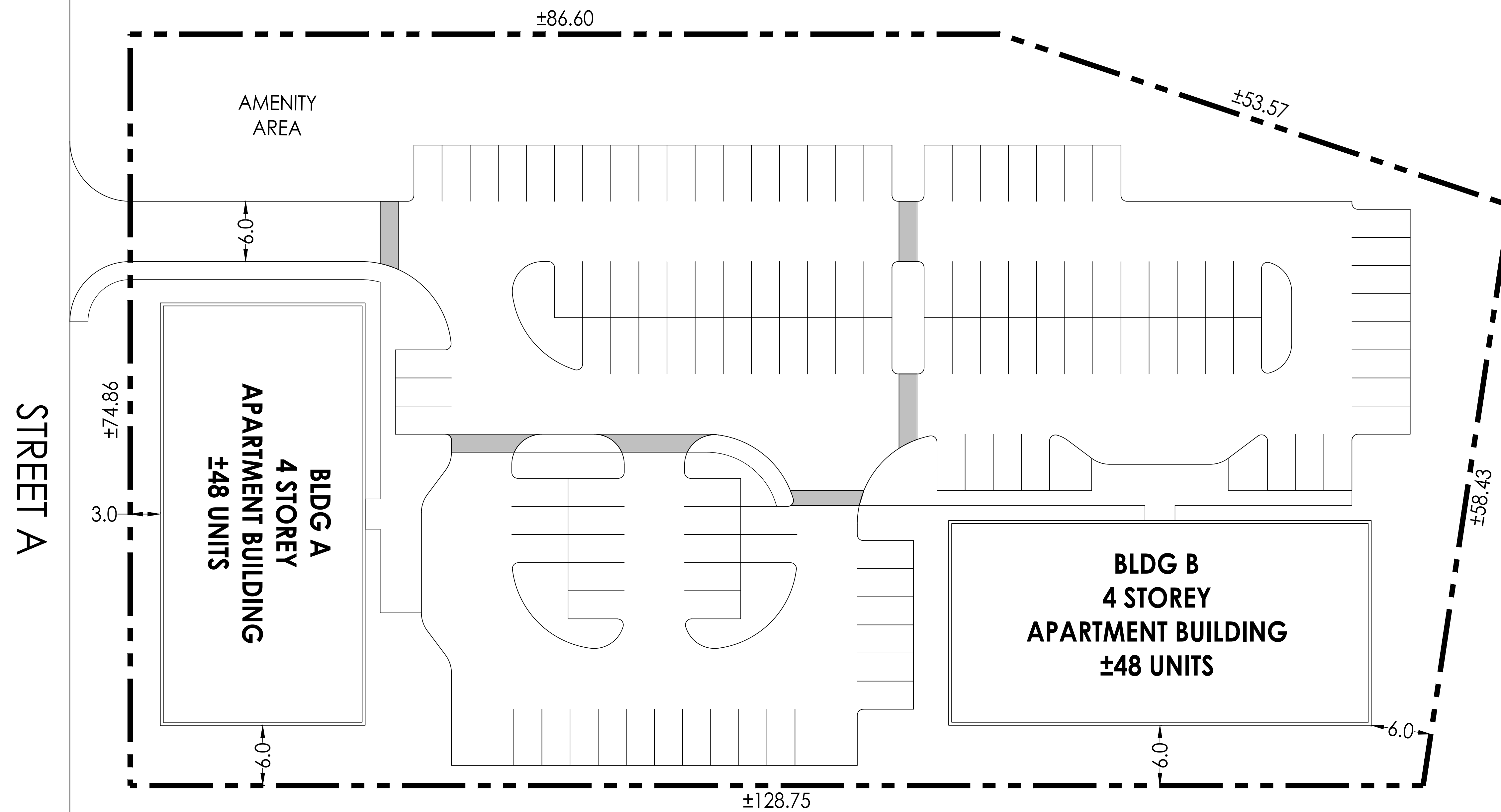
The Contractor shall verify and be responsible for all dimensions.
 DO NOT scale the drawing - any errors or omissions shall be reported to Stantec without delay.

Site Data

Site Area = 0.960 ha / 2.37 ac
 Units - 96
 Density - 100 uph
 Parking Required - 120 (1.25/unit)
 Parking Provided - 120 (1.25/unit)

Notes

1. THIS IS A COMPILED PLAN AND SHOULD NOT BE CONSIDERED A PLAN OF SURVEY.
2. LEGAL PLAN REQUIRED FOR PRECISE CALCULATIONS.
3. CONCEPT PLAN IS PRELIMINARY AND HAS NOT BEEN REVIEWED BY THE LOCAL MUNICIPALITY.
4. ZONING BY LAW AMENDMENT MAY BE REQUIRED.
5. NO BUILDING HEIGHTS HAVE BEEN ESTABLISHED, AND WOULD BE SUBJECT TO A ZONING COMPLIANCE REVIEW.
6. THE NUMBER OF PARKING SPACES HAS BEEN ESTABLISHED BASED ON ZONING REQUIREMENTS.
7. SETBACKS OF THE PROPOSED BUILDINGS CONFORM WITH THE PROPOSED R4(4) ZONE.



Revision	By	Appd.	YY.MM.DD

Issued	By	Appd.	YY.MM.DD

File Name:	RT	MD	RT	23.02.21
161414283_rdb_infill_cp	Dwn.	Chkd.	Desgn.	YY.MM.DD

Client/Project
 City of Stratford
 investStratford
 Attainable Housing Toolkit Study
 Pilot Project
 Stratford, ON Canada
Title
 Urban Infill Concept Plan

**CONCEPTUAL DESIGN
 FOR DISCUSSION PURPOSES ONLY**

Project No.	Scale	HORZ	1 : 250
161414283	2,5	0	5m

Drawing No.	Sheet	Revision
1	1 of 1	0

APPENDIX 4
PILOT PROJECT ASSUMPTIONS

Appendix 4: Pilot Project Assumptions

For the purposes of creating a proforma as part of this project, the following assumptions were made:

- Concept plans created are preliminary in nature and a Legal Plan of Survey is required for precise calculations.
- Concepts plans have not been provided to City Staff for detailed Planning and Building review.
- Parking spaces provided have been established based on current zoning requirements.
- All concepts were developed based on the current required provisions of the R4(4) Zone within the City of Stratford Zoning By-law.
- Concepts and proformas do not take into account the Market Value of proposed apartment unit or stacked-town unit.
- Above ground parking is assumed for cost saving purposes.
- Municipal Tax payment(s) on land required over the course of construction have been excluded from this proforma.
- It is assumed that Stormwater Management is not required on-site and will be managed off-site.
- Construction costs per item are based on Stantec industry knowledge. Costs are as current as December 2022.
- Estimations for diameter and sizing of water, sanitary, and storm infrastructure are based on servicing requirements of similar developments within and adjacent to the Stratford Area.
- Installation for sanitary manholes are assumed every 90 m along sewer pipe.
- Assumes 3-6 m is sufficient depth to prevent freezing during freeze/thaw periods for all inground services
- Assumes only 1 connection is required to existing system for Water, Sanitary, and Storm
- Assumes 1 Water, Sanitary, and Storm connection is required per unit
- Assumes only 1 stub is required to stub for future growth
- Assumes 1 fire hydrant located along every 90-m of pipe, based on density
- Assumes standard use of water, sanitary, and storm infrastructure, which includes average ground infiltration.
- Assumes installation of manhole every 90 m along sewer pipe
- Assumes adequate capacity of existing infrastructure. Monies for off-site improvements are not included.
- Assumes standard fee of \$80 per m² of road, which includes grading, granular, curbs, boulevards, etc.
- Assumes internal condo road permitted at 6.0m width
- Assumes 1 electrical connection per unit
- Assumes streetlights and trenches along all interior roads and parking lots
- Assumes 0.5m topsoil stripping for entire site (conservative)

- Assumes 50% topsoil is surplus
- No roads have been developed as Municipal Roads. Should this be changed, a cost of +/- \$3k per linear meter should be assumed to service municipal road.
- An internal condominium road has been included, rather than a municipal road, to optimize development space.
- Assumes land costs of \$805k/acre based on current average Stratford land sales. \$1M/acre is the standard assumption for developable land across Waterloo Region and surrounding areas.
- Assumes Joint Official Plan Amendment and Zoning By-law Amendment
- Development charges are shown solely for information purposes. Assumed to be waived under Bill23. Assumes Multiple Residential DC's would apply if not waived.
- Building Fees assumptions are based on 2022 altus group data. As GTA numbers are only tracked, low end GTA #'s are assumed for development in Stratford
- Construction Costs are based on Altus Data provided for the GTA. Altus provides a range of costs and the low end was assumed to be accurate for the Stratford Market for this proforma.
- Securities provided in the proformas are based on security fees easily accessible on Municipal websites within the Province of Ontario. These numbers will need to be compared to Stratford securities for accuracy.
- Construction Project Margins utilized for the proforma are based on numbers from the 2023 State of the Residential Construction Industry (SORCI) Annual Report
- Land cost financing is based on the assumed bank carrying cost of 14% per annum for 4-5 years
- Site Preparation, Approvals, and Servicing financing is based on the assumed bank carrying cost of 12-13% per annum for 4-5 years
- Construction cost financing is based on the assumed bank carrying cost of 11% per annum for 2-3 years
- Costs included in the city-owned property proformas include a line item for annual maintenance costs but do not include this in overall unit price as it is assumed these fees would be required of the City following occupation of the units. The lifespan of the development would be required to provide this calculation.
- Costs are not indexed for inflation in future years, and it is expected these will increase without necessarily similar corresponding increases to rent revenues and exclude any internal allocations of administrative overhead-types of costs.
- This proforma is based on 2022 numbers and will need to be reviewed against the Consumer Price Index year over year to account for inflation.
- City-owned proformas assume permit fees waived for City application(s) and no requirement for land purchasing. City fees also assume no requirement for securities and no requirement for realtor services.