

Mayor's Affordability Roundtable

April 30, 2024

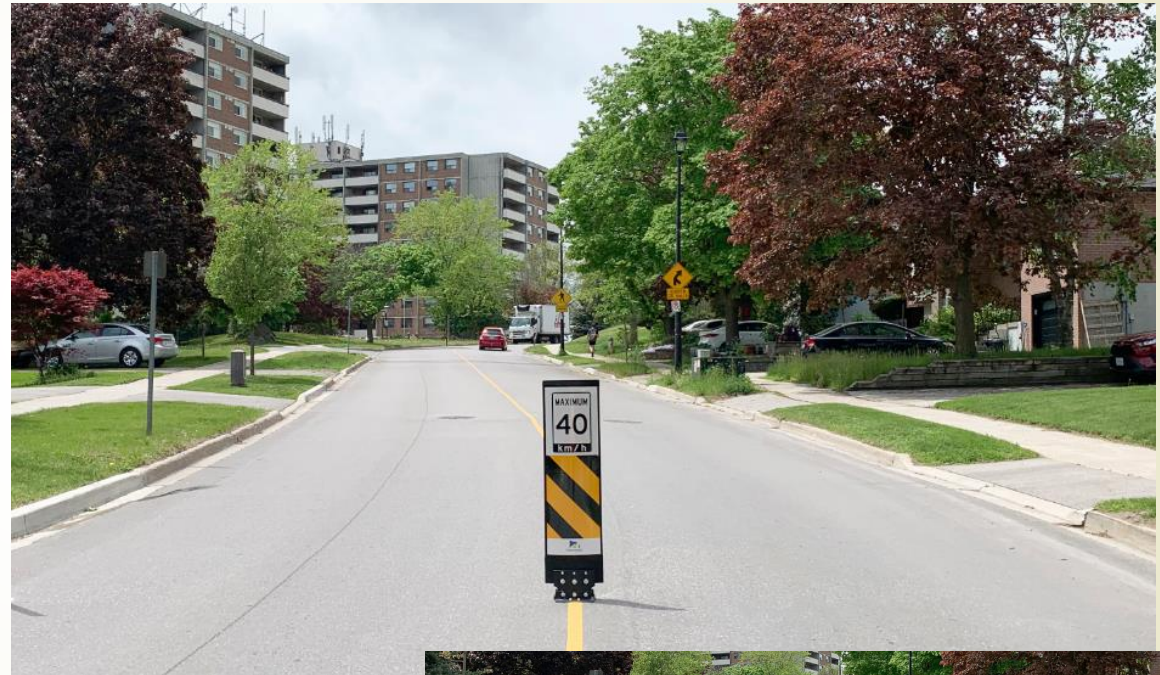
Development and Housing

- Exploring new partnerships, projects, sponsorship, development opportunities and more.
- Providing in-kind support on county projects, partnering on county lands, sponsoring recreation and senior activities, refurbishments or alternatives to community assets and more.
- Working together to help make living more affordable and comfortable across Norfolk County.

Safer Community

Speed Limit & Stop Sign Review

- Speed Limit Sign & Location
- In-Road Flexible Bollard Program
 - Flexible bollards are installed to create a narrowing effect to slow down traffic. It can be one single centre line bollard or one larger centre bollard with two smaller bollards close to each curb
 - Once installed, they remain in place until late Fall when they would be removed for winter maintenance activities, such as snow clearing. They would then be re-installed in the Spring. The bollards are designed to flex with impact to reduce damage to vehicles and so that the emergency vehicles are not slowed down.
- Stop Sign Location



Cleaner Community

Adopt-A Block, Street, Road, Park, Trail Section ...

- Community engagement, pride and volunteers of various ages.
- Creates a safer environment and helps reduce crime.
- We could bring more awareness and join forces with other community members / groups such as the Waterford Heritage Trail, Rotary, Cleaning Up Norfolk Volunteers and Long Point Biosphere Reserve.
- Twice a year (Spring and Late Fall) coordinate locations for Norfolk County to drop off garbage / recycling bags, pickers, etc. Garbage / recycling to be left curb side for pick up.
- Assess garbage and / or recycle containers in public locations. Are they sufficient? No excuse to litter.
- Business and / or personal sponsorship of garbage and / or recycle containers.
- Take some pressure off of Norfolk County labour resources to focus on more important infrastructure issues (i.e. sidewalks, curbs, lighting, parks, roads, etc.)

2021 Census

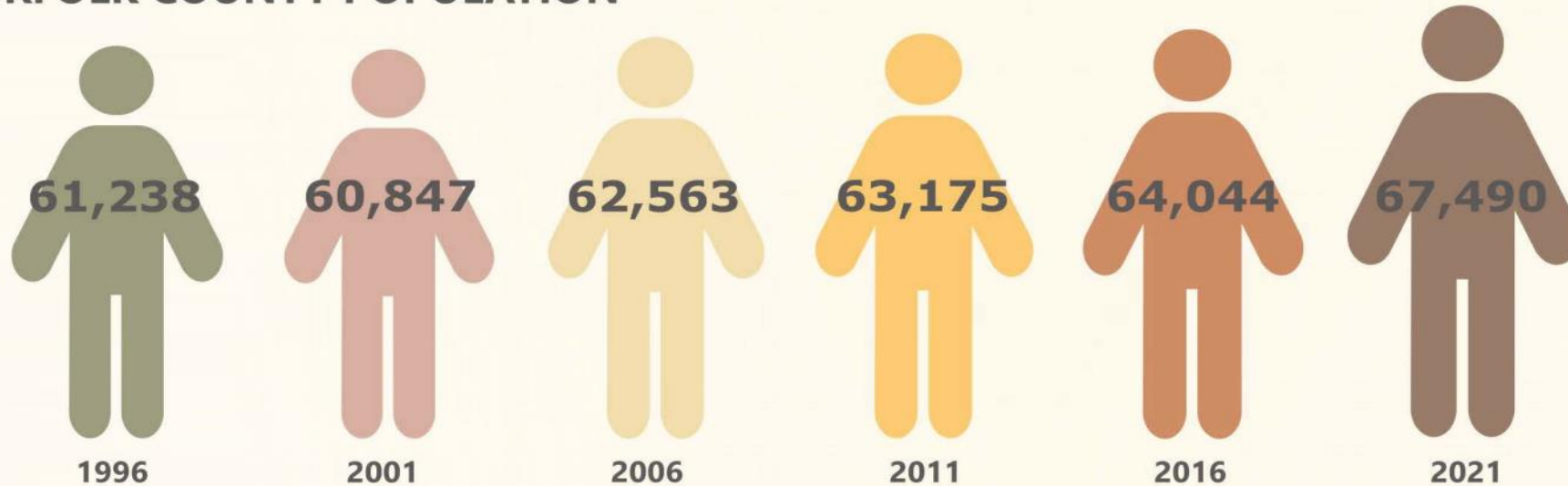
Source: Statistics Canada, Census of Canada 1996-2021

Norfolk County grew 5.4% since 2016 (as 2021).

Census data is now outdated and we need to plan for current and future needs.

We can do this by working together in a responsible, productive and efficient manner.

NORFOLK COUNTY POPULATION



Community Engagement

NorfolkCounty.ca & EngageNorfolk.ca

Norfolk County Planning 101 Video Series (Norfolk County YouTube Channel)

We all have questions ...

- Where do my taxes go? Tax levy increase vs. tax role increase vs. tax revenue increase? What's the difference and how do we minimize impact on tax levy?
- What does Developer pay for?
- What does Builder pay for?
- What does County do with the development charge funds collected?
 - Funds collected for Development Charges must be held in a separate Reserve Fund for each service to which the levy applies – for example, funds collected for roads must be held in a Development Charges for Roads Reserve Fund.
 - These funds can only be spent on paying for the growth-related capital costs for which the funds are intended – for example, the funds collected for roads can only be spent on growth-related capital costs for roads. Development Charges may not be used to fund operating costs.

Info from <https://www.norfolkcounty.ca/government/financial-information-taxes-rates/financial-information/development-charges/>

Norfolk County Development Charges (2019-2024)

Residential - Single and Semi-Detached

In the last five years development charges have increased by \$8,177 or 52% per unit type. Industry members would like to be involved in the review process to determine ways we may be able to cut expenses that drive up the cost of housing.

Service	2019	2020	2021	2022	2023	2024	2019 to 2024 \$ Increase	2019 to 2024 % Increase
Municipal Wide Services:								
Roads and Related Services	1737	1793	1849	2068	2393	2550	813	46.80
Fire Protection Services	645	645	665	744	861	918	273	42.33
Parking Services	138	142	146	163	189	201	63	45.65
Parks and Recreation Services	1623	1675	1728	1932	2235	2382	759	46.77
Library Services	870	898	926	1035	1197	1276	406	46.67
Administration	86	86	89	100	116	124	38	44.19
Ambulance Services	123	127	131	146	169	180	57	46.34
Total Municipal Wide Services	5222	5366	5534	6188	7160	7631	2409	46.13
Urban Services								
Water Services	6222	7167	7392	8266	9563	10192	3970	63.81
Wastewater Services	4261	4261	4395	4914	5685	6059	1798	42.20
Total Urban Services	10483	11428	11787	13180	15248	16251	5768	55.02
GRAND TOTAL RURAL AREA	5222							
GRAND TOTAL URBAN AREA	15705	16794	17321	19368	22408	23882	8177	52.07
\$ Change Y/Y - Grand Total Urban		1089	527	2047	3040	1474		
% Change Y/Y - Grand Total Urban		6.93	3.14	11.82	15.70	6.58		

Norfolk County Development Charges (2019-2024)

Residential - Other Multiples

In the last five years development charges have increased by \$6,546 or 64% per unit type. Industry members would like to be involved in the review process to determine ways we may be able to cut expenses that drive up the cost of housing.

Service	2019	2020	2021	2022	2023	2024	2019 to 2024 \$ Increase	2019 to 2024 % Increase
Municipal Wide Services:								
Roads and Related Services	1102	1253	1292	1445	1672	1782	680	61.71
Fire Protection Services	451	451	465	520	602	642	191	42.35
Parking Services	87	99	102	114	132	141	54	62.07
Parks and Recreation Services	1029	1170	1207	1350	1562	1665	636	61.81
Library Services	552	627	647	723	836	891	339	61.41
Administration	60	60	62	69	80	85	25	41.67
Ambulance Services	78	89	92	103	119	127	49	62.82
Total Municipal Wide Services	3359	3749	3867	4324	5003	5333	1974	58.77
Urban Services								
Water Services	3804	5008	5165	5775	6681	7120	3316	87.17
Wastewater Services	2977	2977	3070	3433	3972	4233	1256	42.19
Total Urban Services	6781	7985	8235	9208	10653	11353	4572	67.42
GRAND TOTAL RURAL AREA	3359							
GRAND TOTAL URBAN AREA	10140	11734	12102	13532	15656	16686	6546	64.56
\$ Change Y/Y - Grand Total Urban		1594	368	1430	2124	1030		
% Change Y/Y - Grand Total Urban		15.72	3.14	11.82	15.70	6.58		

Water & Wastewater

We are aware that a request was made to review the water and wastewater service agreements. Thank you for this initiative.

- Standby Charges: Is it possible to review the start date and / or rate of standby charges? Currently new projects start paying at excavation / foundation stage and when water is in the off position (for new builds, this would mean prior to a meter install and water turn on).
- Review New Build Landscaping Requirements: Builders sod yards (front and / or rear) while some homeowners following possession remove and hardscape as they want less maintenance and water usage and more parking space (reduce parking on landscaped areas and street parking).
- Water Pipe Sizing: Second dwelling (i.e. ARDU) requires water pipe sizing and plumbing data worksheets to be completed to determine minimum size of water service. Need direction on how existing lots / new builds / renovations are going to be treated if worksheet determines a larger size of service is required.

Brownfields Development

The Corporation of Norfolk County (By-Law 2019-100)

- ▶ “brownfields” mean abandoned, idled or underutilized industrial and commercial properties where expansion or redevelopment is complicated by real or perceived environmental contamination, building deterioration/obsolescence, and/or inadequate infrastructure which have been specifically designated as such by Council;

Example: The Silos (Waterford):

- 18 silos that abutted the trail were built on Government of Ontario land and lease agreement mandated to be taken down by 2024. All of the silos had deteriorated and / or reached life expectancy and were included in take down. Repurposed granular for site fill and Waterford Skate Park.
- Redevelopment of site in planning stages and proposes mixed use of single family, townhomes, apartments, above and underground parking, greenspace, daycare and hopefully a restaurant of some fashion with an outdoor patio looking on to the Waterford Heritage Trail.
- Roads and services improvements by Developer will benefit community and Waterford Heritage Trail.

Roofed Accommodation Development

The Corporation of Norfolk County (By-Law 2019-100)

- ▶ "roofed accommodation development" means a building or structure used, designed or intended for use for the purpose of offering overnight accommodation to the public and includes hotels, motels, and Inns;

Example: Urban Boundary Expansion – Waterford North

- Promote Economic Development and Tourism / Heritage / Culture. More money stays in our County.
- Potential Training Facility for Culinary and Tourism & Hospitality Programs.
- Create employment opportunities.
- In discussions with John Regan, Director of Strategic Innovation and Economic Development Community Development Division of Norfolk County we could see many types of conferences and events brought to Norfolk County that would have significant economic impact.
- Bid On Provincial and / or National Event Hosting:
 - Work with Provincial Sport and Multi-Sport Organizations (PSO/MSO) to bid on hosting Games Ontario events such as Ontario Games (Summer & Winter) for Youth and 55+, Paraspport Games, North American Indigenous Games (NAIG), and Invictus Games.
 - Work with Canada Games to bid on hosting the largest amateur multi-sport event in the country. Alternating between winter and summer, they span over 30 different sports and showcase Canadian sport and spirit.

These are fantastic, community spirit building activities that encourage tourism, heritage, arts, culture and sport. They provide significant economic impact by contributing to tax revenues, funding for improvements and facilities and a long-lasting legacy.

Community Facilities & Amenities

- Strategize on how to be more efficient with building, maintenance and operating costs.
- What facilities and amenities are not meeting needs, require too much maintenance, could be amalgamated?
- What facilities and amenities are needed?
- How and with who do we cost share?

What we are hearing from a number of people:

- Waterford Community Centre - is in need of improvements, is too small, accessibility concerns and parking is not sufficient / awkward.
- There are limited indoor options for gatherings (i.e. weddings, buck and does, seasonal markets, tourism / heritage / arts / culture / sporting events, etc.).
- There are limited options for community organizations, youth and senior programming.

Community Facilities & Amenities

In future development we can propose things like:

- Conference / events type centre that would accommodate all kinds of social, arts and culture, and economic activities like seasonal markets. It could also be used for health and well-being activities such as dance clubs, judo clubs, after school clubs, and yoga, pilates and tai chi classes.
- Park area to promote social interaction and physical activity. We have heard suggestions for a water park feature, pickle ball courts, tennis courts, basketball court, etc. We need to determine what the community will utilize.
- Connectivity with trail system.
- Requirement to incorporate park space and amenities.

Example: Waterford Skate Park

- Currently co-managing the project which includes a skate park, BMX bike track and picnic areas.
- Has been a great partnership between Norfolk County, Waterford Skate Park, local businesses and individuals who have made donations in money and in-kind services and materials.
- Norfolk County will inherit an amazing facility!

Child Care, Schooling & Continued Education

- Strategic planning with different levels of government and school boards to determine current and future needs.
- We can set aside land in future development areas.
- We need:
 - Daycares
 - Schools
 - Before and After School and School Break Programs (Build upon and / or create partnerships with libraries, museums, community centres, etc.). Physical activity and / or educational, heritage / arts / culture component.
 - Partner with Educational Institutions for Trades Training (According to a 2023 report by BuildForce Canada, more than 80,000 construction professionals are expected to retire in the next decade in Ontario alone.)

Emergency Services (Fire & EMS)

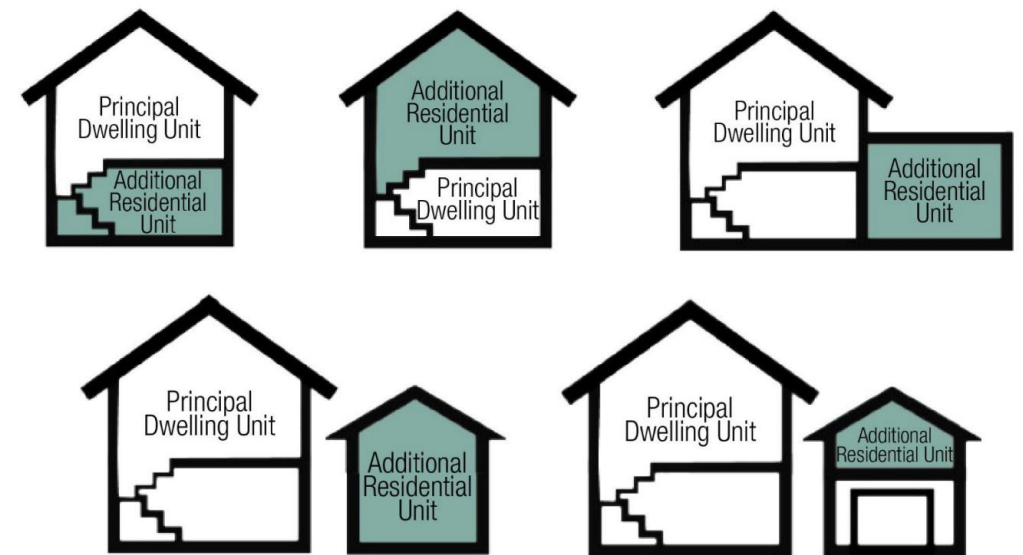
- Strategic planning to determine current and future needs.
- If required, we can set aside land in new development areas.
 - We have heard that the Waterford Fire Hall is too small to accommodate EMS.
- Local Training Programs to encourage community involvement and recruit more volunteers.
- Create employment opportunities.

Up Size, Down Size ... Right Size

A Home For Everyone

- Variety of housing options and price points whether people are renters or homeowners and no matter their various life stages and budgets.
- Renters, First Time Homebuyer, Transitioning, Retiree, Investor, Generational, Senior, Age In Place
- Affordable / Attainable – reduce size / increase density
- Condo
- Freehold Lots (various frontages and depths):
 - Front Driveway
 - Side Driveway
 - Rear Lane
- Dwelling Types (various sizes, styles and storeys):
 - Apartment – Rent or Owned
 - Townhomes
 - Single Family and Semi-Detached with / without Accessory Residential Dwelling Unit (ARDU)

❖ ARDU - Building Permit Package - Norfolk County has produced a helpful step by step guide.



There are three type of Additional Residential Dwelling Units.

1. Basement to the principal dwelling unit.
2. Attached to the principal dwelling unit up to 75 m² useable floor area.
3. Detached for the principal dwelling unit up to 75 m² useable floor area.

Financial Education & Workshop Partnerships

Plan Ahead For Your Home

- For High Schools and General Public
 - Norfolk County, CMHC, Builders, Financial Advisors, Financial Institutions, Mortgage Agents, Sales Agents, Insurance Agents, Property Inspectors, etc.
 - Educate / help people through their home ownership and / or home improvements journey.
 - What is a mortgage? How do I acquire one? How do I save for one? (i.e. TFSA, Tax Free FHSA, RRSP Homebuyers' Plan)

Haldimand-Norfolk Housing Corporation (hnhousing.ca)

Health & Social Services Haldimand and Norfolk (hnhousing.org)

- **Homeownership Program**
 - **Down payment assistance** to first-time homeowners who are qualified low-to-moderate income households wishing to purchase a home. Funding is provided in the form of a **20-year interest-free loan** registered on title and **up to 10% of the purchase price** of the home.
 - To qualify, must be first-time homeowners and renting, be **at least 18 years old**, with a **combined gross household income of \$101,000 or less**. Household must be eligible for a mortgage and the purchase **price of the home must not exceed \$626,931**. A home inspection is required for resale homes. Home must be the **sole and principal residence** of the approved purchaser(s) for the duration of the loan period, and be located within Haldimand or Norfolk counties.
- **Ontario Renovates**
 - Funding is provided as a **forgivable loan on the cost of approved work items**. Actual amount of assistance is based on the cost of repairs and the funds available, to a **maximum of \$15,000**. **Period of forgiveness for home repair projects is 10 years**. Funding for **accessibility repairs, up to a maximum of \$5,000, is in the form of a grant (not a loan) and does not require repayment**.
 - To qualify, applicants must own a home in Norfolk or Haldimand Counties that is their **sole and principal residence with an assessed value of \$626,931** or less (maximum house price is updated on a quarterly basis) and needs repairs or modifications in one of the following areas: structural, heating, electrical, fire safety, plumbing or accessibility. Applicants' **combined gross household income must be \$101,000 or less** (maximum income level is updated annually).
 - Applicants who have previously received federal and/or provincial funding to either purchase the home (AHP or IAH Homeownership component) or for repairs (Residential Rehabilitation Assistance Program (RRAP), IAH Ontario Renovates) are not eligible for Ontario Renovates funding. **Cannot stack programs**.

Interested industry members would like a better understanding of the programs and be involved in:

- **Program and Budget Review** – is funding being allocated to appropriate programs and do programs need to be modified based on what is actually occurring in the marketplace?
- **Educational Workshops (public and industry members).**
- **Industry members can assist in promoting programs.**

A HUGE ASK TO TAKE UP THE LADDER ...

Land Transfer Tax – A pause and / or reduction in the initial outlay of money for people to get in to a home.

**Thank You
For Your Time**