

Executive Summary

The Township of Edwardsburgh Cardinal is reviewing its current Community Improvement Plans (CIPs) for Cardinal and Spencerville to make sure they still meet local needs. A CIP is a tool that helps the Township support improvements to buildings, encourage new development, and attract private investment. As part of this update, the Township is also exploring new programs that support more affordable and attainable housing for different stages of life.

Existing financial incentive programs

The Township's two existing CIPs for Cardinal and Spencerville offer a range of financial incentive programs tailored to local needs, but participation has declined significantly since 2015, highlighting the need to understand and address barriers to uptake in the new CIP.

Financial incentive programs in the existing Spencerville and Cardinal CIPs include:

- Façade and property improvement program
- Heritage property improvement program
- Housing improvement program
- Tax increment equivalent grant program
- Application and permit fees rebate program
- Project feasibility study program (Cardinal only)

Housing needs in Edwardsburgh Cardinal

The Township is committed to providing safe, adequate and sufficient affordable housing to meet the needs of its residents at various life stages.

Affordable, Attainable and Core Housing Need

Affordable and attainable housing means different things in different programs, but in general, it usually refers to homes that cost less than 30% of a household's income, or homes that are rented or sold below the average market rate. Not all affordable housing is subsidized housing.

Core Housing Need means a household is living in a home that is too expensive, too small, or in poor condition—and they aren't able to fix it or move to a better option in their community without spending more than 30% of their income.

Housing focus areas for the new CIP

Edwardsburgh Cardinal is growing, especially among seniors and families with kids. But the types of homes available don't meet everyone's needs. This *Needs Assessment and Environmental Scan Report* highlights several important issues to focus on in the new CIP:

Too many of the same kind of homes

Most homes are older, single-family houses with three or more bedrooms. There aren't many smaller or more affordable options like apartments,

condos, or townhomes, which are often better for seniors, singles, or young families.

Not enough rentals

There are very few rental units available, which drives up costs and makes it harder for renters to find housing they can afford.

Rising costs

Like in the rest of Ontario, the price of buying or renting a home has gone up a lot in the past few years, making it harder for many people to keep up.

More people struggling with housing

More residents are in “core housing need,” especially those living on fixed incomes like disability support or pensions.

Project considerations and next steps

- **Define CIP boundaries**
Decide whether the new CIP will apply to the whole Township or just specific areas like Cardinal and Spencerville.
- **Set clear objectives**
Outline specific goals for affordable housing and economic development in the new CIP.
- **Define “affordable housing”**
Work with staff and stakeholders to create a flexible definition of affordability that fits local needs and aligns with provincial standards.
- **Plan for implementation**
Review how existing CIP programs can be updated or combined and create clear eligibility rules that reflect the new goals.
- **Develop an evaluation process**
Create a transparent, collaborative system to assess applications, using a scoring or grading rubric.
- **Establish monitoring tools**
Identify what data should be tracked to measure program results and ensure the Township can manage ongoing evaluation.
- **Design financial incentives**
Offer a mix of grants and rebates to support both housing and economic development and allow “stacking” incentives when it helps meet CIP goals.