

Official Plan Amendment Application, Subdivision 30T-24601 –
Questions for Cachet Developments
Barry Wolfe, [REDACTED]

Delegation to Council,
April 7, 2025

Good evening, Council,

Preamble

I'm pleased to see representatives from Cachet Developments and Dillon Consultants here tonight. The presentation was very useful in that it provided sample images of potential units that Cachet has in its repertoire. The single-family homes and townhouses that could have 1,500 – 1,600 sq. ft. of living space was reassuring to this citizen. Cachet's receptiveness to investigate suggestions about single-family homes, space between units, accessibility for seniors is encouraging.

I heard somewhere that a viable economy needs to grow at a rate of about 2%. More people into an area, alone, does not a viable economy make. More people **working at a sustainable rate of income** optimizes an economy.

That leads to two questions for me. "Why?", and, "How much?"

Cachet Developments is proposing to add 677 units to Wilmot Township's residential tax base, *plus* a hypothetical employment area to the south. It is my opinion that this 2nd proposal is a much improved version over its MZO related application.

1) Why does Wilmot need another subdivision of micro-sized "units" (not family-sized homes)?

- More units means more tax money. And...
- There is a perceived lack of accommodations in Ontario. But...
- Is there a lack of "units" in Wilmot, or is there a lack of **affordable** family-sized housing in Wilmot?

2) How much do we need? Wilmot's "Development Applications Listings" webpage indicates that the Township has increased capacity already coming on line:

- 18 units at 142 Snyder's Road
- 32 units at 162 Snyder's Road

- 12 units at 164 Waterloo Street
- 6 units at 226 Waterloo Street
- 300-375 units at Michael Myers Road
- 22 back-to-back homes at 53-57 Brubacher Street
- 62 units at 66 Hincks Street
- 97 units at Neville Street
- 14 units at 362 Fairview Street
- 487 to 631 units at 1012 Snyder's Road (in the first phase alone)
- 35 units at 59 Bergey Court
- 526 to 747 units in Wilmot Woods
- Activa is known to have interest next to 1012 Snyder's Road
- And now 677 units on Nafziger Road

This list indicates that we're looking at adding about 2,288 to 2,728 "units" able to enclose somewhere between 5,500 to 11,000 additional residents in Wilmot. That's a growth of about 45% over the present population. The numbers indicate that we should be economically booming! Our budget says otherwise.

3) How much does it cost?

An experienced man once suggested that an affordable home is one where a person could live on their family's income such that they could save for a 10% deposit down on a home purchase, and then afford to pay off the mortgage's combined interest and principal over 25 years maximum – and thus own their own home.

It is my opinion that Wilmot's issue, like the rest of Ontario, is not potential availability of "units", but actual affordability of "family-sized homes".

A post-war (1951) 1 ½-storey home, 1490 sq. ft, 3 bedrooms, 1 ½ baths, finished basement, detached garage on 0.12 acres, sold for about \$12,180. Today, 2025, after inflation, \$12,180 is roughly equivalent to \$123,875, let's say \$125,000.

That post-war home is selling now in Kitchener for between \$650,000 and \$835,000 depending on location. The cost of an example home in Kitchener has increased in price at 5.2 times greater than the rate of inflation.

It takes a 20% down payment, and payments of \$2,404 per month for a **30-years** term mortgage to buy that \$650,000 home. That means a family needs an annual gross income of \$100,000 to \$120,000 or more depending on other debts and expenses. That same home cost around \$12,179 in 1951 and was easily paid for in less than 20 years – probably with only one source of earned income in the family.

Why is it now almost impossible for a family to buy and then own a family-sized home? I'm not picking on any individual developer, all developers are now the same, but let me give you an example - the Wilmot Woods Subdivision – and the effect land transfers have on home prices.

Wilmot Woods was purchased in 2 sections from the farmers. The northern parcel was sold in 2005 for \$3.1 million, and the southern parcel was sold in 2027 for \$2.54 million to the same developer. In both cases the mortgage was held by the sellers. Thus, the buyer would pay interest on the mortgage to the seller, and the seller would pay rent on the use of the land they used to own but were still farming. Nice trade-off for the developer in that the seller was paying all or part of the principal payments in the form of rent.

The developer then took their subdivision proposal to Wilmot Township, and eventually it was approved in late 2022. Immediately thereafter, on September 20, 2022, the developer placed a \$20 million dollar mortgage, held by a "Capital Corporation", on the now approved for subdivision lands and paid off the mortgage to the original farming sellers.

Land which was valued at about \$5.6 million, was the next day now valued at \$20 million because it was legally "approved for subdivision" development. That's a \$14 million increase just by getting the paperwork approved. That leveraged value provides a lot of room for covering future development costs which will be built-in to the price of each lot.

The developer had listed the approved project for sale early in the year, at a rumoured price of \$80 million, but seems to have received interest in the land, but not at that price. It seems the developer plans to move ahead itself. Which begs the questions;

- *“If the developer assesses the project’s land at \$80 million, what will the effect on house prices be?” and*
- *“How long will it take for Wilmot Woods to have essential infrastructure in place so as to start building and selling units?”, and*
- *“Will a delay in a start for Wilmot Woods delay the planning timeline on Nafziger Road if it gets approvals, given the fact that potable and waste water trunk lines are presently anticipated to run through Wilmot Woods prior to getting to Nafziger?”*

That land today is still undeveloped, but who knows what the passage of time has done to its perceived value. \$25 million, \$30 million? At \$20 million for the entire parcel, divided by the 526 units proposed for the subdivision, each small lot, has a base value at over \$38,000, more than 3 times the price of an entire home on 0.12 acre in 1951.

Of course, it is the developer that puts the final sale price on each lot after inputs including profits. So, before a home is even started, there is the potential for huge costs built into having the dirt ready to build on. So, \$38 - \$50 - \$75 - \$100,000 just for a construction-ready lot. Compare that to raw top-quality farmland prices across the road and one knows why farmland is at risk. It’s about the profit potential.

It appears that the reason the price of a home in 2025 is so disproportionately expensive compared to the post-war period is due in part to the disproportionate price added to the land. There appears to be no agency in our system that can influence that cost. No government has the will to address the way in which developers put prices on land as a factor in making family-sized homes unaffordable to so many.

A friend of mine works for a large construction contractor in Ontario and the word is, “The greatest profit in home building is taken by the developer.” There’s a reason why developers, mostly using other peoples’ money, can live in Mississauga with very large homes and multiple garages for their

multiple vehicles, with artificial ice rinks in their back yards, and who would never deign live in one of the “units” they are marketing.

Buyers in Wilmot are looking for affordable ground-based, family-sized homes with a garage and family-sized yard. They are not looking to be compressed into a warren. I digress.

Density = person/jobs per hectare

A method of calculating population density is the number of person/jobs per hectare.

The development proposals in Wilmot that I listed above indicate a large increase in persons spread out over all our hectares. About a 45% increase.

BUT WHERE ARE THE JOBS?

On the Township’s “Development Applications Listings” webpage I can find three applications that might result in job creation:

- The 73 Hincks Street application does not appear to add any jobs, just changes zoning.
- 430 Snyder’s Road application will add a 4-storey office building and yard work jobs
- A gravel pit – not likely to add new jobs
- Wilmot Employment Lands between Hamilton Road and Nafziger – which are going nowhere so far, and
- Cachet developments on Nafziger Road

I, personally, am supportive of carefully regulated growth. Its good for our economy. It’s good for our community. Developers are an essential component in growth. They need appropriate support, but they also need supervisory controls to direct and regulate their products to meet the wants of their potential customers.

Wilmot’s recent budget process clarified that the Township has an extreme dependency upon residential taxation and is hampered by a disproportionately low amount of commercial and industrial assessment. We need to grow Wilmot’s number of commercial and industrial jobs to bring back a degree of balance!

Cachet's proposal, in my opinion, in spite of its micro-sized "units", has advantages over other proposals in the list in that it **potentially** provides for jobs. Density is calculated by person/jobs per hectare. The Cachet proposal does not yet describe density targets, but other listed applications only provide for persons in homes, not jobs in buildings. Cachet has the **potential** to be a person/jobs application. If they are directed to develop them during subsequent discussions with the Township.

The Cachet application does not yet describe future land ownership in the **employment lands** area after residential units are built. Being a cynic at times, I'm led to conclude that, unless compelled, these **employment lands** will stay underdeveloped, remain vacant, be sold later, or donated to the Township for a tax receipt. The Township is not yet in the land development business.

There is the possible suspicion that a developer will come in, build the housing units, take the money, and cut-and-run. There is the suspicion that the southern lands, being separated from the northern portion by the drain, and difficult to amalgamate into a cohesive development of housing, and being closer to the railway and industrial zones to the south, how to use them became problematic.

There's an easy solution for a designer. Rename the problem so that it is redefined as a solution. Tariffs aren't taxes. Tariffs are income. The **employment lands** label is a shiny bauble on a sketch diagram with no value to Wilmot Township unless they are developed.

I am supportive of the much-improved Cachet development proposal – BUT with caveats that regulate its evolution into reality.

1. There need to be a) "family-sized homes", and b) "affordable housing" factors applied to this development. More units that are too small for families, or too expensive are superfluous to this "ground-based" municipality. [The term, "ground-based", was used by Cachet Developments in its previous application that was withdrawn, as rational for why people wanted to move to Wilmot. Thus, affordable, ground-based housing needs to be a foundational principle in this application.]

2. The installation of potable and waste water trunk lines will be totally paid upfront by Cachet. In any case where the lines do not come in cross-country from Wilmot Woods, such as south along Nafziger from the Steinman corner, or north along Nafziger from the east-west lines at Benders' Shops, and if there is any differential in flow rates assigned to future development, then Cachet pays for the full costs up-front, and will be retro-actively compensated by the Township out of future development charges paid by future users.
3. The Region needs to install a round-about, which accommodates 63' semi-tractor trailers, at the Nafziger/Steinman church corner before development commences. There will be increased traffic flow south from Wellesley, from Wilmot Woods, and from 1012 Snyder's Road. There are no jobs in Wilmot for all these people. Therefore, they will be driving toward Stratford or K-W via highway 7, and Nafziger is the easiest access route.
4. The Region needs to install roundabouts at Cachet's two exits onto Nafziger, OR, there needs to be provision of turning lanes for traffic exiting or entering Cachet's development onto Nafziger.
5. The Region and Province need to construct an overhead interchange at Nafziger and highway #7 that provides Nafziger with an overhead route across highway #7 to the south side.
6. As a condition of subdivision approval, the developer and Wilmot Township will negotiate a staged plan for development such that it **may proceed in six stages**. It must be a staged development, with first things first.
 - a) All infrastructure services must be installed: potable, waste, etc. in the proposed **employment lands** simultaneously to these services being installed in the **residential blocks**.
 - b) Cachet may construct 200 units in the residential portion during phase one.
 - c) Cachet must construct buildings in the **employment lands** that provide for at least 50 jobs in phase two.
 - d) Cachet may then, and only then, construct 200 more residential units in phase three.
 - e) Cachet then must construct buildings in the **employment lands** that provide for an additional 50 jobs to total at least 100 jobs in phase four.

- f) Cachet may then, and only then, construct 200 more residential units in phase five.
- g) The blue, apartment building may be built only after the first five phases are fulfilled. This is phase six. The apartment building will be limited to 4-storeys so as to comply with parking limitations. Cachet, with cohort developers, is encouraged to make connections with medical schools, for example, to get prospective general practitioners and registered nurses lined up to practice, after they graduate, on the ground floor of the apartment building.

This development will be adding somewhere between 1,500 to 3,000 more residents to this area. We are underserved for family practice care in Wilmot. Cachet will be contributing to an increase of the problem.

Cachet, and fellow developers needs to accept responsibility to be part of the solution. Cachet is encouraged to develop relationships with other developers in the area (Wilmot Woods, 1012 Snyder's Road, etc.) to coordinate plans, and share costs, for providing space in their developments for these essential services. If they build it, they can provide incentives to practitioners to local here, and provide incentives for "group practices" to buy space in their developments.

A development that includes solutions to existing problems (how to put medical services in place) can be a model to other development corporations of how they can be "good stewards" for "the public good". This participatory role in the beneficial growth of a community can be excellent advertising P.R. and rationale in future projects elsewhere.

Malum consilium est, quod mutari no potest.
"It is a bad plan that cannot be changed".

Below are 35 questions and 5 bolded statements previously submitted, and still awaiting responses.

I'd like to publicly thank Andrew Martin for the time he spent with me last Friday. He was approachable and personable. He was forthright, comprehensive and expansive in his answers to my questions, and professional in his comments to my opinionated observations as a citizen. "Thank you, Andrew!"

Respectfully submitted,
Barry Wolfe, [REDACTED]

If Cachet Developments is willing to take the time to respond to these questions, it may simply use a **different colour font** and fill in responses below each item and return the package to the Wilmot Clerk.

35 questions and 5 **bolded** statements.

- 1) The attachment "*Conceptual Development Plan*" has a label key indicating, by colour, the types of structures that are proposed:

Yellow: 212 single detached units:

- i) 115 lots with 9.14 m frontage
- ii) 97 lots with 11.0 m frontage

Pink: 405 townhomes:

- i) 257 traditional townhouses
- ii) 130 real-lane townhomes
- iii) 18 linked townhomes

Blue: 1 six-storey, multi-unit apartment building

- i) 60 units / 10 units per storey / 90 parking spaces are required but only 75 off-street parking spaces are provided.

677 units are proposed in this development.

- a) What is the habitable interior square footage of the units on a 9.14m frontage?
- b) How many residents can occupy the space in each of the 9.14m units?
- c) What is the habitable interior square footage of the units on a 11.0 m frontage?
- d) How many residents can occupy the space in each of the 11.0 m units?

- e) How many residents can occupy the space in each of the 257 traditional townhouses?
 - f) How many residents can occupy the space in each of the 130 rear-lane townhouses?
 - g) How many residents can occupy the space in each of the 18 linked townhouses?
 - h) How many residents can occupy the space in each of the 257 traditional townhouses?
 - i) What is the habitable interior square footage of each unit in the 6-storey multi-unit building?
 - j) How many residents can occupy the space in each unit in the multi-unit apartment building?
 - k) What is the proposed total occupancy in the 677 units?
- 2) The 130 rear-lane units are found in blocks 214, 215, 219, 220, 221, 222, 223, 224, 225 and 226.
There are 21 units in each of block 214 and 215, which back onto each other across a “lane”.
There are 29 units in blocks 219 and 220, which back onto 29 units in blocks 221 and 222 across a “lane”.
There are 31 units in blocks 223 and 224, which back onto 31 units in blocks 225 and 226 across a “lane”.
There are 11 units in block 235 which back onto 11 units in block 235, both of which butt up to 8 units in block 234 across a “lane”.
- l) What is the width of the lane running behind each of these blocks of units?
 - m) What is the demarcation to indicate the boundary line at the rear of each of these units, a fence for example?
 - n) These long narrow “lanes” have the potential to becoming security risks. What mitigating factors is the developer designing into these laneway routes to reduce “problematic” behaviours? (Ex: lighting, fencing, etc.?)
- 3) It can be anticipated that 617 units will be individually owned by the occupants. The 6-storey multi-unit apartment building has no described ownership proposal.
- o) Who will own the building and assume “landlord” responsibilities?

- p) Will it be owned by Cachet Developments, and managed by it?
 - q) Will it be sold to an investor who will manage it?
 - r) The 60-unit apartment building provides only 75 of the required 90 parking spaces. Will the Township require that this building be a maximum of 4-storeys, with elevators, so as to facilitate sufficient parking spaces and to fit the ambiance of Wilmot as a “ground-based” municipality?
- 4) It is anticipated that the Region will be shifting to large waste bin-type containers for garbage and blue-box collection.
- s) Will the garages in the 617 units be large enough to accommodate a vehicle and 2 large waste bins? (bicycles, shovels, etc.)
 - t) Will there be conditions placed on this developer to ensure that waste bins are not left outside or in front of units?
 - u) What are the design specifications imposed by the Township on the multi-unit apartment building such that waste bins are inconspicuous and sanitary to prevent rats?
- 5) It can be reasonably predicted that the occupancy of this 43.07 hectares (with 677 units) could be somewhere between 1,300 and 2,700 people. The residential development could be fully occupied before any nearby employment opportunities might evolve. That’s lot of vehicles leaving and returning to the development.
- v) Nafziger is a busy route for people from Wellesley and between to access highway #7. It is a busy route for users of the Recreation Centre across the road. The attachment was vague about traffic flow. Has a traffic study been completed and approved for this development?
 - w) Is the developer is proposing to widen Nafziger Road for the extent of its development only, (and then turn the land over to the Region? Or, is the developer planning to just provide two access roads and leave the traffic problem onto Nafziger up to the Region?
 - x) Will Nafziger be a 3-lane route with a central turning lane into and out of the development?
 - y) Will there be turning lanes at the entrances to streets C, D, and F?
 - z) Is snow clearing within the development the responsibility of the Township, the Region, or the occupants?

- aa) How is the **snow** cleared from the rear of the rear-lane town houses along the private lane?
 - Where is the snow then deposited?
 - If the snow is piled somewhere how is potential salt leakage from plowed snow remediated for environmental purposes?
 - bb) Is there street lighting provided for security along all roadways and the back lanes?
 - cc) Who is paying to provide play equipment in the parks?
 - dd) Will there be boundary delineations around the outside perimeter of the development in the form of fencing or barrier landscaping?
- 6) It's about the money.
- ee) What is the sewage and potable water capacity of Wilmot, and has this development been calculated into the future needs of Wilmot given the existing capacities?
 - ff) Who is paying to install waste water lines from this development into New Hamburg for processing?
 - gg) Who is paying for the potable water lines from Baden?
 - hh) What are the development charges amounts payable to Wilmot Township over the various development phases?
 - ii) Have the land owners down-stream along the Gingerich drain been consulted about overflow from the two storm management ponds and any future financial risks, given that Wilmot has a history of dumping water flow problems' costs onto down-stream land owners?

As a resident of Wilmot, I am in favour of planned **development that is compatible with the “ground-based” ambiance** of the Township.

The Township needs housing that is compatible with the area, and is affordable. There is no **“affordable” criteria** imposed on the developer. There needs to be.

The **employment lands** must be developed and occupied to provide jobs to the person/job density calculation.

Any apartment building must be **limited to 4-storeys** and have multiple elevators with family medical practitioners on the ground floor.

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Landscaping (trees, shrubs, berms) needs to be a requirement along the full extent of the development as a visual transition between the extensive row of buildings and Nafziger Road.

Page 4 of Report DS-2025-04 anticipates additional comments at the April 7th public meeting. Mine are in the form of a background introduction and 34 questions and 5 bolded statements. In a municipality that formally espouses transparency and accountability, it is reasonable to expect answers – “**...a summary of all comments received and how they have been addressed**”.

Respectfully submitted,

Barry Wolfe,
[REDACTED]