



**BUILDING A GREATER GTA**  
Building Industry and Land  
Development Association

## **BILD REPORT**

### **City of Toronto's Official Plan Amendment to Encourage the Development of Units for Households with Children**

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*Prepared for the Members of the Planning and Growth Management Committee and City Staff*

MAY 2010

# Introduction

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This BILD Report summarizes our comprehensive review and research for the City of Toronto's Proposed Official Plan Amendment to Encourage the Development of Units for Households with Children (the Amendment). This report will recount the policy background for the proposed Amendment, followed by a general summary of two focus group discussions and a BILD members solicited comment summary. This report also includes the BILD Recommendations for the proposed Amendment.

## Background

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At its meeting on June 4, 2009, the Planning and Growth Management Committee considered a draft Official Plan Amendment to encourage the development of dwelling units suitable for households with children. The Official Plan was proposed to be amended as follows:

1. *Chapter 3, Section 3.2.1, Housing, Policy 1 is amended by inserting the words "dwelling units suitable for households with children," after the words "at-risk groups,"*
2. *Chapter 7, Site and Area Specific Policies are amended by adding the following:*  
*"336. Downtown Area:*  
*New developments, including infill, containing 100 or more dwelling units within the area shown, will ensure at least 10 percent of the new dwelling units are suitable for households with children in the following manner:*
  - a) 10 percent of the units to be built in the development will contain three or more bedrooms; and*
  - b) for the purpose of this Policy, a unit will be deemed to contain three or more bedrooms if it is constructed with a fewer number of bedrooms and thereafter maintained in a manner that ensures it can be converted to contain three or more bedrooms through minor changes to internal wall configurations. Transitional, supportive or seniors non-profit or co-operative housing that is subject to recognized government funding programs and municipal housing agreements is not subject to this requirement."*

The original proposal for the Amendment only applied to Wards 20, 27 and 28. The proposed Amendment is now subject to all wards in the City of Toronto. This report has been prepared for the review and consideration of City Staff at the May 19<sup>th</sup> Planning and Growth Management (PGM) Committee in keeping with the following Committee Decision made at the November 4, 2009 PGM:

*The Planning and Growth Management Committee:*

1. *deferred consideration of the item to its meeting on April 21, 2010; and*
2. *requested staff to meet with BILD (Building Industry and Land Development Association), members of the Committee, Children Services staff and representatives from the Boards of Education, consult with families currently living in condominiums, review and propose changes to the recommendations concerning:*
  - threshold where policy applies;*
  - make the policy citywide or tie targets to school districts where child populations are in decline;*
  - address possible funding strategies;*
  - amenity space requirements;*
  - knockout panels between units;*
  - exempt rental housing projects; and*
  - explore zoning options;**and that BILD be requested to consider financing the needed study.*

# Focus Groups

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BILD conducted two focus group sessions on March 3, 2010, and held at the offices of Concord Adex. The morning session included five participants and eight staff members representing various stakeholders. The evening session was attended by only two participants and six staff. The purpose of these focus group sessions was to facilitate group discussions on the need for the proposed Amendment. Minutes of these meetings are included as Appendix I to this report.

Participants of the focus group were asked a series of questions probing them to examine their criteria for family housing. These criteria included the Neighbourhood Amenities, Buildings Amenities and Unit Elements. Participants were also given sample floor plans and project examples to generate discussion.

## **1.1 Discussion**

It was evident in the meetings that the primary concern for families choosing to live in downtown Toronto is the condominium building's close proximity to schools. The lack of schools in the area versus the surrounding municipalities of Toronto, coupled with lack of affordable housing meant that their two primary criteria for selecting a place to live could not be accommodated. To continue our discussion the group(s) assumed that the criteria for proximity to schools and affordability had been met. As such the following paragraphs examine the criteria for Neighbourhood Amenities, Buildings Amenities and Unit Elements in greater detail.

## **1.2 Neighbourhood Amenities**

With respect to neighbourhood amenities participants stressed an importance for the close proximity to grocery stores, daycares, and community centres. The close proximity of public transit was also a noted benefit to a neighbourhood for families with older children. Parks were seen as a valuable feature, either on site or in close range to the condominium building.

## **1.3 Building Amenities**

Within the context of the building, the elements that proved vital included large common areas for birthday parties and family gatherings. Common areas with kitchens were an added bonus. Easy access to visitor parking was also seen as a great advantage. Condominium building's with ground floor (or podium level) commercial uses were also seen a convenient feature, especially for busy families. Finally, to help mask the sounds of a growing family, soundproofing between the units was seen as imperative.

## **1.4 Unit Elements**

Within a condominium unit, the elements that proved significant included ample closet space and bedroom sizes that allow the potential for municipal beds. Formal dining rooms were not seen as a required attribute, in lieu of this, large kitchen proved to be more desirable. Access to exterior space was also important for children to play, meet other children or simply get fresh air. This should be considered when designing and developing outdoor, common amenity space. Private patio's or balconies are also useful in allowing quick access to fresh air and the outdoors, when time constraints do not allow for a more adventurous outing. Accommodating families on lower floors were also seen as beneficial for quick access to exterior spaces. A sunroom for natural light was also seen as a "desired" feature, especially if a patio or balcony could not be accommodated. The desired size of a unit was estimated to be a minimum of approximately 900 sq ft.

# Financial Analysis

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## **2.1 Condominium Carrying Costs Summary (refer to Appendix II)**

A detailed Condominium Carrying Cost Summary has been produced based on various assumptions regarding purchase price per square foot, mortgage amount, deposit, maintenance fees, parking space, property tax rate and an affordability assumption of 35% of an annual salary dedicated to housing. For example, an 1100 square foot unit would require an annual (individual or combined) salary of \$144,739 to finance an annual carrying cost of \$50,659, which reiterates the concern for affordability.

## **2.2 Municipal Fee Summary (refer to Appendix III)**

The Municipal Fee Summary is a case study example to show the related municipal costs to the end-user. In this example, \$18,071 per unit is required for municipal fees; any additional provisions, such as costs related to Toronto Green Standards and the Toronto Green Roof By-law, would directly increase this figure. Mortgage qualifications have also increased as of April 19<sup>th</sup> further hindering the affordability of condominium units.

# Member Solicited Comments

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In addition to the BILD letter sent to the Planning and Growth Management Committee, dated November 3, 2009, BILD has further solicited its membership for their comments on the proposed Amendment. BILD has received a number of comments raising concerns and opposition to the proposed Amendment, citing feasibility and market conditions, which are inhibit their ability to effectively provide households to families in the City of Toronto. A breakdown of these comments is as follows:

## **3.1 Market**

A member notes that this type of planning proposal is seen in non-market economies. This type of economic system is expensive (it transfers costs from large units onto the buyers of smaller units), inflexible and makes changes in market demands difficult to respond to due to the restrictions in place.

Member indicated that in other cities there are requirements for a developer/builder to allocate a percentage of units as two bedroom or larger to accommodate families, but there is no condition for three bedroom units. This example can be found in the City of Vancouver.

Member indicated that for the cost of these larger suites, those people choosing to live downtown could choose to buy grade related housing types, which are typically a little bit larger, and do not come with maintenance fees as large as condominiums. The price differential on these two types of choices is not large enough to sway people towards the condominium purchase yet.

Members indicated it is also understood that the demographic of the stable residential areas in the downtown core is aging and are empty nesters that choose to still live in their urban home. The trend is that people who have bought their single, semi-detached or row homes in these precincts are not moving out of the homes. This could be a contributor to the decreased enrolment in the urban schools. Perhaps the City should be focusing their efforts on providing a broader/diverse range of housing types in these areas that would be attractive for these people to move into.

Members indicated that they are willing to build larger family-sized units; however, there has been relatively low demand for large condominium units because:

- a) they are expensive to buy; and
- b) they carry high(er) monthly carrying costs (as maintenance fees are charged on a per square foot basis) as well as higher property taxes

### **3.2 Feasibility**

A member notes that this proposal will negatively effect the overall financing of some projects, thus reducing the supply of affordable condominiums to a market that (desperately) needs them.

Members are also concerned that when providing family sized units, it will lead into a discussion about the affordability of these housing units (an unintended outcome of the OPA). Affordability thresholds are a noted concern. Subsidies are required to make this program feasible for the resident.

### **3.3 Amenities to Support Families**

Member noted that the City of Toronto has a stigma for failing (from a physical standpoint) urban school stock, dirty streets, an un-safe club district, unmaintained parks and having a lack of open space. Until the City of Toronto, School Boards and other governmental authorities can contribute to providing and planning for urban neighbourhoods, the likelihood of families (or young people planning for families) being attracted to the downtown core as a viable and safe area to raise a family is very low.

## **Planning Rationale**

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As part of this research report, BILD solicited the planning opinion and expertise of the **Planning Division of JD Barnes**, these comments are as follows:

The proposed Amendment for larger condominium units to accommodate families appears to be premature, based on the following:

- . Declining TDSB enrolment
- . Declining household size
- . Low population growth in Toronto as whole (4% from 1996-2001), with higher growth in the core (10% 1996-2001)
- . Low demographic age (predominantly 20-30 years old) in core which has been the case since the mid-1970's – downtown has not aged in 30 years
- . City Planning documents reflect that growth can be accommodated to 2031

- . Housing choice appears to be in balance (i.e. no bubble)
- . Families with children are living in condominiums, suggesting that the unit size is not the issue
- . Developers indicate they would supply larger units if there were a market demand
- . Low turn-out at public meetings on the issue.

It is important to note that within the ***Toronto Official Plan, 2007*** there are policies that currently support the intent of the proposed Amendment without adding a new layer of conditions:

In Section 1, some of the guiding principles for the plan include;

- . *Housing choices are available for all people in their communities at all stages of their lives.*
- . *No person pays more than they can afford for shelter.*
- . *The private sector marshals its resources to help implement public objectives.*

Further in Section 2;

- . *When planning for housing in Toronto, we must look to the needs of the whole region. We have to offer a broader choice of housing type, tenure, and affordability, both within Toronto and beyond.*

Taken together, these objectives suggest that the City should be considering the housing choices within the regional housing market. The predominance of a particular type of housing in the central core of the City should not alert to an imbalance. Upon close examination, it would suggest that the market and existing policies are fairly aligned: smaller housing units can be found where land prices and demand are high.

However, there are a number of factors that can potentially counter balance the present market. For example, the influence of the ***Growth Plan for the Greater Golden Horseshoe 2006*** (the Growth Plan), upon its full implementation in the next several years, will put a greater focus on intensification. As single family housing opportunities decline, infill housing will become a greater focus. This market shift should be of great interest to the City with continual monitoring.

The Growth Plan needs to be supported with transit and transportation infrastructure. If regional transit continues to be neglected, additional strain on existing transportation systems will be greater, possibly affecting the choice of families to locate closer to jobs. Future policy decisions may also drive a housing market shift.

Before a housing market shift occurs, BILD and the City should consider ways to:

1. Study actual occupancy rates. Planners often use multipliers derived from historical data for new housing. More current data (possibly based on demographic and cultural behaviour) is needed to determine if this will become an issue.
2. Developers/builders can plan now to provide knock-out walls in new developments should consolidation of units be required in the future where it is practical (i.e. knock-out walls between studio and two bedroom units).
3. Explore incentives through various mechanisms for family-sized units, if the studies and evidence suggests a shifting market demand.

4. While an Official Plan Amendment to encourage larger condominium sizes would be inappropriate at this time, it appears that the “luxury of time” is at hand to actually plan for the issue before it becomes a crisis.

## BILD Recommendations

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**BILD does not support the proposed Amendment based on the existing policy regime, focus group discussions, BILD member solicited comments and planning rationale. As policies in the current *Toronto Official Plan, 2007 and Growth Plan for the Greater Golden Horseshoe, 2006* support the intent of the proposed Amendment without adding a new policy condition.**

BILD recognizes the intent of the proposed Amendment to provide a future variety of housing stock, suitable for families. In order to achieve this objective in a way that is viable for the current market conditions in combination with the above noted research, BILD recommends the following:

### ***Process-Based Planning***

BILD suggests that the Planning & Growth Management Committee recommend that this be completed on a project-by-project basis by way of Section 37 Agreements and not through an Official Plan Amendment or Zoning Requirement. It is BILD’s understanding that the supply of the 3 bedroom suite has already increased substantially since the onset of Councillor Vaughan’s has been negotiating this provision into Site Specific s.37 Agreements. BILD believes that the success can continue with willing participants. In addition, using this approach will enable the City and BILD’s members to monitor the acceptance of the provision of this housing in the marketplace.

### ***Incentives***

BILD recommends that the City should use incentives (DC reduction and reallocation of Section 37 funds) to make these units more affordable, especially given that affordability has been an on-going concern highlighted in the focus group discussions and the member solicited comments for the proposed Amendment.

### ***Functional Suite Designs***

It was unfortunate that more participants of the focus group did not attend. To incorporate what we did hear from those in attendance, the BILD agrees that a sensible unit design is imperative to serving the needs of families. Considering the obvious issue of affordability is one that is difficult to overcome, BILD believes that a sensible unit design will more clearly address the needs of families, without placing emphasis on the number of bedrooms provided.

Rather than a condition to provided 3 bedroom units, BILD could support a condition to provide design plans that are functionally sound to a family’s needs; these would mean greater consideration for larger kitchens and common areas, increased storage, and a larger bedroom could be shared amongst small children.

### ***Researching Functional Suite Designs***

To achieve this objective BILD would support further research by means of an architectural design competition, to suggest ways of having units "evolve" over time. Research opportunities could be

explored in conjunction with local universities, Canada Mortgage and Housing Corporation, and various other research opportunities.

### ***Flexible Suite Designs (knockout panels)***

It is evident through our research that the most cost effective and supportive mechanism to achieve the intent of the proposed Amendment is optimizing and promotes the use of knock-out panels. In general, the industry would support the use of knock-out panels as a flexible and sensible method of achieving family units. In order to promote the use of knock-out panels to support the intent of the proposed amendment, BILD would encourage members to provide design plan alternatives in its sales offices that would exemplify this knock-out panel approach. These design plans would demonstrate how the units operate both individually and combined, with greater attention given to the marketing of these alternatives.

### ***Incentives for Flexible Suite Designs***

BILD would call upon the City to support the creation of additional family units by establishing development and consumer-based incentives. If as a result of an aggressive marketing campaign, a purchaser elected to purchase two units separated by a knock-out panel, the City could direct a rebate/credit/subsidy directly to the purchaser as an incentive, ensuring that the issue of 'affordability' is being specifically addressed, rather than passing the incentive through to the developer. One example could be a reduction in development charges for purchasing two units. Other incentives could follow this model. As a suggestion, suites combined by knock-out panels would need to equate to a total minimum of 900 Sq Ft to ensure viable living space for families (or some other size as determined through more rigorous study of these 'sensible' units).

### ***Stronger Market Campaigns for Families***

BILD would also consider partnering with the City to promote better marketing strategies that promote the family-friendly facilities and amenities of new development projects and its neighbourhood. This will ensure that neighbourhood amenities and building amenities are considered from a family perspective. Through this potential marketing campaign purchasers would also be informed of the 'combined units' either within or outside the sales office environment.

**Commencing review of the report, if City still intends to pursue the proposed Amendment, BILD requests the opportunity to discuss amendment specifics details such as the options available for phasing in the condition requirements. BILD recognizes and commends the innovative and progressive thinking of City Council for this Amendment. As partners in prosperity, and City builders we welcome future opportunities to discuss this and other mutually significant matters of concern.**



## APPENDIX I:

### Minutes of the OPA Households with Children Focus Group 1

*Date: March 3, 2010*

*Time: 12:00pm Session*

*Location: 23 Spadina Ave, Toronto, ON*

**Welcome and introductions by Leslie Gash, TCHC**

**Purpose of the Meeting explanation by Alan Vihant, Concord Adex and Leona Savoie, Rockport Group**

#### **(i) Introduction of Participants and Staff:**

##### **1. *Tanya from Etobicoke (participant)***

Previous resident of the City of Toronto

Home-owner

Self employed with a child

Works on Queen and Bay

Tanya recognizes this is a complex process

Felt there wasn't anything in the downtown for her

##### **2. *Barry Lyon, Barry Lyon (participant)***

Researching since 1981

Lyon recognizes the challenges in the downtown

The history of family units is sparing

Posed the following question to the group: Would you want to be the only family in the building?

##### **3. *David Spence, City Staff (staff)***

Explains that the need of more family units (2 BR plus) was first introduced by Adam Vaughan

Consultation sessions held last year

At the November 4<sup>th</sup> Planning and Growth Management Committee Meeting this item was deferred

At the April 21<sup>st</sup> Planning and Growth Management Committee a Staff Report is to be submitted

##### **4. *Angela Kinnear, EA to City Councillor Adam Vaughan (staff)***

Kinnear explains to the group how this topic came about.

Vaughan noticed a trend in the large volume of development applications that were coming into the office, the need for family units in addition to the bachelors and 1 BR's

Kinnear has 3 children

##### **5. *Jenn Chan (staff)***

Resident of Toronto

Lives in the St Lawrence neighbourhood

- Works at Adam Vaughan's office
6. ***Katharine Holden (participant)***  
Resident of Toronto  
Lives in a 1 BR unit with a solarium  
Holden would love to see more families in the downtown core
7. ***Marcus Little, St Lawrence Residents Association (participant)***  
Resident of Toronto  
Little would like to see more family oriented housing in the downtown area  
Market Square as an example of the family building that was not originally intended to be a family building but through gentrification has evolved as such due to the large units in the building  
Market Square was built in the early 80's and now has a Mom's community  
Little believes that we need to encourage families to stay in the community and some families are running out of liveable space
8. ***Sunny Young (participant)***  
Resident of Toronto  
Young rents and flips condos  
Young wants to see inclusionary zoning and an abolishment of the OMB  
Young believes a building that is all glass wastes heat
9. ***Alan Vihant, Concord Adex (staff)***  
Resident of Toronto  
Lives at Bayview and Davisville  
Vihant has 2 children  
Vihant was recently in Vancouver  
Vihant asks the group – *where do our kids go to school in the downtown core?*  
Vihant explains a few rationales for the selection of his house, a few of which being the proximity, availability and quality of schools in the area
10. ***Leona Savoie, Rockport Group (staff)***  
Resident of Toronto  
Has friends that moved out of the City but she asked why and they said noted "school sites" as a concern  
Notes construction financing/construction loans as concerns for the industry  
Savoie comments on growth projections/target areas for intensification  
Provides the example of Markham
11. ***Danielle Chin, BILD (staff)***  
Resident of Toronto  
Lives in 1 BR plus den unit  
Notes that the industry has expressed concerns of the proposed OPA
12. ***Anna Shakiri, Concord Adex (staff)***  
Resident of Etobicoke  
Shakiri has a child

**13. Leslie Gash, TCHC (staff)**

Resident of Toronto

Lives in Riverdale

Gash has children and lives in a 4-BR house

Gash recognizes the need for units/houses to allow for the expansion and contraction of families today

Gash is currently working on the Alexandra Park Revitalization at TCHC

**(ii) Group Discussion:**

***Discussion Topic: Spatial Requirements***

***Unit Size***

***Room Size***

***Layout***

***Storage***

***No. of Bathrooms***

***No. of Children's Bedrooms***

*A staff member asks what would you like to see?*

A participant expresses that before we even consider unit design we need to get to the core issues. First issue being schools and the logistics, then considering groceries, after school programs, accessibility, parking for friends to visit, and parks for kids to play.

*A staff member asks assuming all this criteria is met, and then we can consider design?*

A participant asks another participant if it concerns them to pioneer living in a high-rise building/area. The response is “no” assuming that parking is available and a good school is close by.

Participants reflect on the floorplan on the overhead. The bedrooms are too small. This unit needs to allow for a crib or bunk beds if it is to be considered fit for families.

A participant explains that the biggest demand is for resale family style units.

*A staff member notes that the floorplan we are looking at is probably \$500,000, when all is considered (parking, locker).*

*A staff member asks what about Layouts?*

A participant believes that people don't need formal dining rooms anymore. Most families spend their time in the kitchen. If they don't spend their time in the kitchen it's because the kitchen is too small and they'll likely use a dining room in this case.

*A staff member also notes that their family spends most of their time in the kitchen as well.*

A participant questions where the storage is in the unit? Where can you put away high chairs, play pens, toys etc? Children need a bedroom. Units need square footage and sound proofing walls prevent

hearing the TV in the next room. Simple partitions to separate the space would help. Another participant expresses that they like the unit.

*Staff – what about Private Amenity Space?*

A participant likes the idea of proximity, being close to the ground floor, and being accessible to the street.

Another participant also notes that using the ground floor as commercial uses might be better (for example Market Square). Demographic shift in Market Square has led to residents utilizing the commercial space at the bottom of the building.

Another participant notes that Market Square was originally planned for empty nesters, this participant sat on the St. Lawrence steering committee that planned this area. This participant notes that we need to attract people to stay as much in the City just as much as we need to draw them in. Re-education is required to show people that the services are here.

Another participant explains an example of her friend that was living in the downtown core, making the decision on where to live? Proximity to grandmother led to this decision. Living close to this relative allowed for a babysitter close by.

*A staff member suggests that the amenities families are seeking are available in the downtown core. For example Concord Adex is a 44-acre site, 1/2 of which is parks and roads, this site will have 2 schools, parks, and daycare. Perhaps better marketing is required that explains that there is a lot of technology.*

A participant expresses that existing schools need renovations. Schools seem to be the most important criteria for deciding where to live (when you have children). We need to have a discussion with the government to promote school facilities.

*A staff member provides the example of Tridel's Yonge and Eglinton Project, the Republic. Residents of this building received a notice to parents that your child may not be accepted to the school on site due to over capacity.*

Participant expresses that East York School, crescentown is another example of schools being over capacity.

Another participant believes that where you live is a big deal, it is a reflection of self. So what are your trade-offs for determining where you are going to live? School for children is not a trade-off. Sacrificing culture to live in the suburbs for a good school is a trade-off

*A staff member explains that people don't like buying from spec. Also in the suburbs you only have to wait 6/9 months for construction completion, whereas on spec you're looking at 3 – 3 1/2 years to take occupancy on a unit. People like to see what their buying units that is near completion sell like resale units.*

*A staff member asks what if we can come up with some really clever suite designs that were 2 BR + D for example that could be used by university student and later by families?*

A participant asks what proportion of families versus singles comes into the sales offices.

*A staff member replies 1 or 2 per cent.*

A participant feels that based on this response - the perception isn't there.

*A staff member explains that eventually families will come; therefore in effect we are building for the future. The industry must also consider the following: HST tax rebates, City and Provincial Land Tax, Building Permit Tax, Development Charges, etc. If we are trying to encourage family housing the taxes on new homes need to be reduced. What happens to the affordability of units?*

A participant believes that we need to push municipal government as they are not stepping up and taking responsibility. Section 37 can be used as a possible source of revenue. Section 37 is used for some questionable things; why not just use it for families? Section 37 has been abused.

A participant asks the group how many family units are required for the market demand. Potential combining of units could also be considered. Flexibility in the unit is also required. For example a den could be converted to BR.

*A staff member asks the group if a BR needs natural light. What about filter natural light? Whereby when a BR door is opened there is a direct sight line to a window or screen door.*

Participant explains that their unit design includes a solarium. This participant believes it is a lovely design element.

A participant explains that this topic is a question of affordability.

*A staff member suggests that the industry may need better marketing directed at families living in high rise developments. We need to explain that there could be other benefits to living downtown. For example owning 2 cars can now be reduced to 1.*

*A staff member also expresses that a consistent charge for maintenance in a condominium building would also help, as the volatile nature of maintenances fees makes buyer apprehensive.*

A participant notes that maintenance fees in older building are very expensive, more so than newer buildings. New buildings were also said to have upgraded energy efficiencies.

Another participant attests to this concern as their 30-year old building has a reserve fund that is completely empty. We could utilize the "Open Doors Toronto" program to organize walking tours of a given community. The tours could be marketed as "A Day in the Life of Living Downtown".

A participant expresses the need to promote the family friendliness of buildings. This participant uses the BILD walking tour as an example of a way to show people what a neighbourhood really has in store for its residents.

*A staff member explains that in a good year we will see 400,000 units in the GTA. 180,000 of these units will be high-rise and 220,000 of these units will be low-rise. This represents roughly a 50/50 split in housing mix. But, when it comes to low-rise people will likely choose the suburbs for the home.*

A participant expresses that the equivalent of kid's downtown is pets.

**Meeting Adjournment 2:05 pm**

# Minutes of the OPA Households with Children Focus Group 2

*Date: March 3, 2010*

*Time: 7:00pm Session*

*Location: 23 Spadina Ave, Toronto, ON*

**Welcome and introductions: Leslie Gash, TCHC**

**How this topic came about? Explanation by Angela Kinnear, EA to City Councillor Adam Vaughan**

## **(i) Introduction of Participants and Staff:**

### **1. Katrina Hugh (participant)**

Resident of Toronto

Renter, living in Windward Co-op

Has lived there for 14 years

Single parent of 2 kids (13 and 18 year old boys)

Previously lived in the rural part of Pickering (on a farm)

Works at Ryerson University

Hugh doesn't have hopes of owning something

Enjoys living downtown

### **2. Angela Kinnear (staff)**

*Refer to minutes of the 12:00pm Focus Group Meeting for Kinnear's description*

### **3. Deanna Chorney, City of Toronto (staff)**

Chorney did not provide a description

### **4. Steve Deveaux, Tribute Communities (staff)**

Resident of Toronto

Deveaux has a 15-month old son

### **5. Alan Vihant, Concord Adex (staff)**

*Refer to minutes of the 12:00pm Focus Group Meeting for Vihant's description*

### **6. Danielle Chin, BILD (staff)**

*Refer to minutes of the 12:00pm Focus Group Meeting for Chin's description*

### **7. Leslie Gash, TCHC (staff)**

*Refer to minutes of the 12:00pm Focus Group Meeting for Gash's description*

## **(ii) Group Discussion:**

*Staff member believes range of option should be made available, as it helps to sustain the social infrastructure. Therefore, we need housing that can accommodate families.*

*10% figures was arrived at through a series of discussions that Vaughan had with developers in his ward.*

*A Staff member asks what the physical attributes of a unit that a family would want.*

A participant explains that they moved into their current neighbourhood a year before her current place of residency was built. This participant had a blended family at one point; therefore she was able to move not only within her neighbourhood, but within her building. This was helpful.

This participant also notes that the school and the community centre were big factors in deciding where to initially live. The building that this participant lives in has small bedrooms, but large common areas.

This participant has 1 ½ bathrooms, good closet space, storage units are available on the top floor of the building and the basement.

This participant prefers unit that have a patio or balcony. Access to outside is an important feature in a unit.

This participant uses the common room in their building for parties. The common room has a full kitchen which is helpful. There is no playground for the building but the residents have little Norway Park very close by, as well as Martin Goodman Trail.

***The group welcomes an additional participant.***

**8. Brian McLean (participant)**

Resident of Toronto for 7-8 years

Believes a mix of housing stock is helpful

Lives in a co-op

McLean has 2 children (daughter in university, younger son)

This participant explains that Councillor Vaughan comes twice a year to speak with his Residents Association.

This participant notes that there is excellent sound proofing in his building.

*A staff member reflects on the afternoon session, as this group thought their almost needed to be a public campaign to promote families living in the downtown. What are the thoughts of this group?*

A participant explains that living in the City is a lifestyle choice. For example, this participant appreciates the accessibility of the City for their kids and finding it empowers their kids to use public transit and explore their community.

This participant hasn't owned a car for 4 years doesn't own a dishwasher and strongly believes in reducing their carbon footprint.

*A staff member notes that people need to be educated about how to get around the city without a car. Zip Cars are a good example of this. This staff member also notes that the industry has no fundamental problem with providing family units.*

*The group reflects on the example provided in the afternoon session regarding Market Square as a building that has experienced gentrification over the years.*

A participant believes people need to see examples of beautiful functional neighbourhoods that are of higher densities.

*A staff member asks what kind of space requirements you require.*

A participant feels 900 square feet is liveable for a family. The unit would likely have 2 BR + Sunroom. This participant notes that there is trade-offs, maybe you give up a little bit of space but you get a lot back from the City in return. The convenience of the City makes it worth it.

*A staff member suggests that flexibly units need to be provided.*

A participant agrees with this concept, for example Acadia Co-op allows conversion spaces for Artist's workspace. This results in the clustering of demographics.

This participant notes that some parents would prefer knowing that there would be other kids in the area.

*A staff member requests the participants' views on Amenity Space.*

A participant feels that amenity space is a good idea, because it added value to the unit.

*A staff member explains their project's characteristics, and the inability to market their site with a school, due to the school site not being built. Collectively we need to a better job at marketing downtown as family friendly.*

***Meeting Adjournment 8:30pm***



## APPENDIX II:

### CONDOMINIUM CARRYING COSTS SUMMARY

*For Discussion Purposes Only*

**April 25th, 2010**

Assumptions		
Price Per Square Foot to Purchase	\$550	
Mortgage	5 year fixed mortgage at 5% interest rate, amortized over 25 year, accelerated bi-weekly payments	
Deposit	25%	not CMHC insured
Monthly Maintenance Fees per square foot	\$0.50	includes parking area
Price Per Parking Space	\$38,000	
Property Tax Rate (2009)	0.8547807%	
All utilities except for hydro incl in above maintenance fees		
Insurance costs not assumed		
Affordability Assumption	35%	of annual salary dedicated to housing costs

CONDOMINIUM UNITS COSTS				
Unit Size in Square Feet	900	1000	1100	1200
Unit Price	\$495,000	\$550,000	\$605,000	\$660,000
Parking Price	\$38,000	\$38,000	\$38,000	\$38,000
Total Purchase Price	\$533,000	\$588,000	\$643,000	\$698,000
Deposit	\$133,250	\$147,000	\$160,750	\$174,500
TOTAL MORTGAGE	\$399,750	\$441,000	\$482,250	\$523,500
CONDOMINIUM CARRYING COSTS				
Monthly Mortgage Payments	\$2,519	\$2,779	\$3,039	\$3,298
Monthly Maintenance Fees	\$450	\$500	\$550	\$600
Property Taxes	\$380	\$419	\$458	\$497
Hydro (estimate only)	\$125	\$150	\$175	\$200
<b>TOTAL MONTHLY CARRYING COSTS</b>	<b>\$3,473</b>	<b>\$3,847</b>	<b>\$4,222</b>	<b>\$4,596</b>
<b>TOTAL ANNUAL CARRYING COSTS</b>	<b>\$41,681</b>	<b>\$46,170</b>	<b>\$50,659</b>	<b>\$55,148</b>
<b>SALARY REQUIRED FOR MORTGAGE APPROVAL</b>	<b>\$119,088</b>	<b>\$131,913</b>	<b>\$144,739</b>	<b>\$157,565</b>

## APENDIX III:

### MUNICIPAL FEE SUMMARY

#### Assumptions

Units	300	
Total GFA	275,000	s.f.
Parking Area	105,000	
Unit Split	60% 1 bdrm, 40% 2&3 bdrm	
Land Area	0.5	acres
Land Value	12375000	
As of right density	100,000	s.f.

	TOTAL	PER UNIT
City DCs	\$ 1,765,140	\$ 5,884
EDCs	\$ 163,200	\$ 544
s.37	\$ 1,023,750	\$ 3,413
Public Art	\$ 416,357	\$ 1,388
Toronto LTT	\$ 247,500	\$ 825
CIL parkland dedication	\$ 618,750	\$ 2,063
Planning Fees	\$ 154,179	\$ 514
Building Permit Fees	\$ 472,279	\$ 1,574
Allowance for ROW mgmt	\$ 200,000	\$ 667
Metropass	\$ 360,000	\$ 1,200
TOTAL MUNICIPAL FEES	\$ 5,421,155	\$ 18,071

*\*Please note that the Development Charges Rate is a blended fee of 60% based on 1 bedroom, 40% based on 2 plus bedrooms*