

Expanding Housing Options in *Neighbourhoods*

City Planning Division

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Summary

On July 16, 2019, City Council directed City Planning to report on options to increase "missing middle" housing options in areas of Toronto designated as *Neighbourhoods* in the City's Official Plan, including consultation with registered Community Associations and a potential missing middle pilot in Ward 19 - Beaches-East York. The term "missing middle" refers to housing types ranging from duplexes to low-rise apartments, all of which can be found in many parts of Toronto today, but which are also limited in where they can be newly built.

Toronto faces substantial housing needs across the spectrum of types, tenures, and levels of affordability. Enabling more variety in the housing that can be built in the city's neighbourhoods is one solution among a range of initiatives to increase housing choice and access for current and future residents of Toronto. This report establishes a work program to review, consult on, and facilitate new low-rise housing in *Neighbourhoods*.

The work program consists of short, medium, and longer term options to consider changes to the City's Official Plan and Zoning By-laws and focuses on six categories of action: engage, enable, facilitate, study, pilot and monitor. The work program prioritizes consideration of actions to increase housing options that fit with the scale of Toronto's residential neighborhoods and includes: allowing new types of housing such as garden suites; increasing housing types permitted within

Neighbourhoods on Major Streets; and allowing duplexes and triplexes where they are currently not permitted. Other key actions include: public consultation and design exercises; reviewing parking standards, infrastructure, and the financial viability of housing options; pursuing resilient low carbon development; and building demonstration projects through design competitions.

Toronto is pushing forward on a range of initiatives to broaden and safeguard our housing supply, from secondary and laneway suites, to Inclusionary Zoning and dwelling room protections. Exploring further ways to increase housing options is a next phase in this continuum of work. Toronto's housing challenges are complex. A multi-faceted approach is required and the adaptability and responsiveness of local government and residents will play a considerable role in our shared success. This initiative represents a generational opportunity to reimagine and evolve Toronto's extensive low-rise neighbourhoods as more inclusive places for existing and future residents to call home.



Introduction

In July 2019, City Council requested City Planning to examine options and develop a timeline to expand housing options and planning permissions in Official Plan-designated *Neighbourhoods* and include opportunities for a missing middle pilot project in Ward 19, Beaches-East York. In October 2019, Council requested staff to plan a public design competition to gather ideas to shape future policies and planning permissions in these areas.

Areas designated *Neighbourhoods* are shown in yellow on the Official Plan land use maps and are referred to by some as the "Yellowbelt". This designation makes up approximately 35% of Toronto's total land area. See **Map 1**. The Official Plan focuses most new residential development in the *Downtown*, the *Centres*, and along the *Avenues*. Some physical change will occur in *Neighbourhoods* over time, however the Official Plan intends this change respects and reinforces the existing physical character of the area.

Development in lands designated *Neighbourhoods* is limited to four-storey buildings with a primary land use of residential. The type of residential building which is found in a *Neighbourhood* or is permitted in the local zoning is defined as part of that area's "character". New development is required to fit within that character. In older parts of Toronto—developed prior to zoning controls—there tends to be a greater variety of housing

options, whereas areas developed after the Second World War tend to reflect more restrictive planning permissions, with a strong orientation to single detached dwellings. Currently, about 70% of the lands designated *Neighbourhoods* have a zoning permission to allow only detached houses.

The *Neighbourhoods* designation provides for a broader range of low rise residential building types, including single- and multi-unit housing types such as semi-detached houses, duplexes, fourplexes, stacked townhouses, accessory dwelling units (such as laneway suites and garden suites), and low-rise apartments. See **Figure 1**. These housing types are sometimes called the "missing middle" and will be referred to as such throughout this work. Many of these building types are typically not much bigger than a large detached house. They are often well integrated into existing *Neighbourhoods* in many parts of Toronto, but are also limited in where they can be located, leaving many *Neighbourhoods* with limited housing options. These types currently represent a small proportion of new developments in the city, reflecting both planning permissions and market conditions.

Over the past decade, Toronto has grown considerably, adding approximately 280,000 people from 2009-2018. Within this same time frame 182,750 residential units have been built. Much of this growth has been



concentrated in areas where the Official Plan has directed it including the Downtown, North York Centre, Yonge-Eglinton Centre, Etobicoke Centre and Scarborough Centre and along Toronto's *Avenues* in the form of tall buildings and mid-rise buildings. The location and form of this concentration is by design, guided by the Official Plan's growth strategy which has identified the best opportunities for growth in areas well served by transit and existing infrastructure.

Toronto's growth provides new opportunities and strengthens our economy, but the unevenness that has marked this growth can also stress infrastructure and challenge affordability. Across Canada and the United States, many cities are grappling with interconnected problems of access to housing, equity and affordability.

As Toronto continues to grow, it is timely that we explore ways of providing more housing options in *Neighbourhoods*. Doing so could help the City plan for balanced and complete communities that offer transportation choices, meet people's needs for daily living at all stages of life, and provide convenient access to an appropriate mix of jobs, local services and community infrastructure. As we acknowledge the full spectrum of housing challenges faced by residents, a central question is how we can adjust the City's growth strategy to accommodate more housing options in neighbourhoods *and* maintain the overall character and scale of these places – and in doing so, improve equity, affordability, the environment and local quality of life.

In decades past, many low-rise neighbourhoods housed more people than they do today, a point identified by the HousingTO 2020-2030 Action Plan. Shrinking family sizes and changing demographics have reduced populations in some neighbourhoods that have services and infrastructure meant to serve more people and that could potentially accommodate more residents.

This report proposes a work program to explore a wide range of strategies at various scales to increase the housing options within designated *Neighbourhoods*. This work program is grounded in a review of the existing policy framework for *Neighbourhoods* and recent initiatives to increase residential options in these areas; key findings from ongoing City Planning research into neighbourhood change; preliminary consultation with the Planning Review Panel, Community Associations and members of the public; and a review of similar initiatives in other North American municipalities. The proposed work program consists of a set of potential short, medium and longer term options to explore with the residents of this city and other stakeholders—both those who live in *Neighbourhoods* and those who may envision a future in them. Much of this work program was developed prior to the COVID-19 pandemic; the current context will continue to shape future work.

This report is intended to contribute to a robust, inclusive conversation about the future of our city's *Neighbourhoods* and the contribution gentle neighbourhood intensification could make to the housing, mobility, climate and equity challenges at the centre of Toronto's next decades of growth.



Map 1. Official Plan Land Use Designations in Toronto

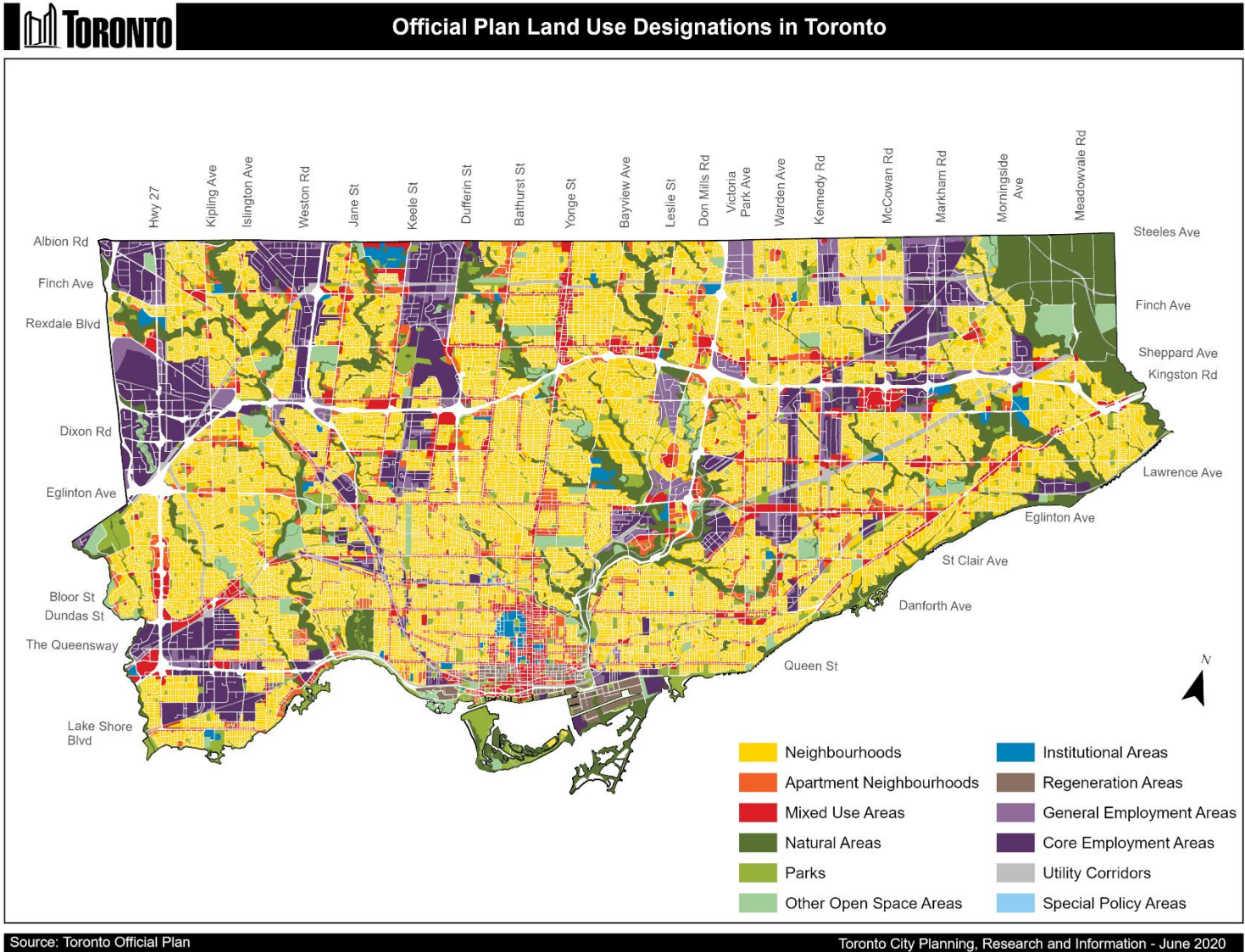
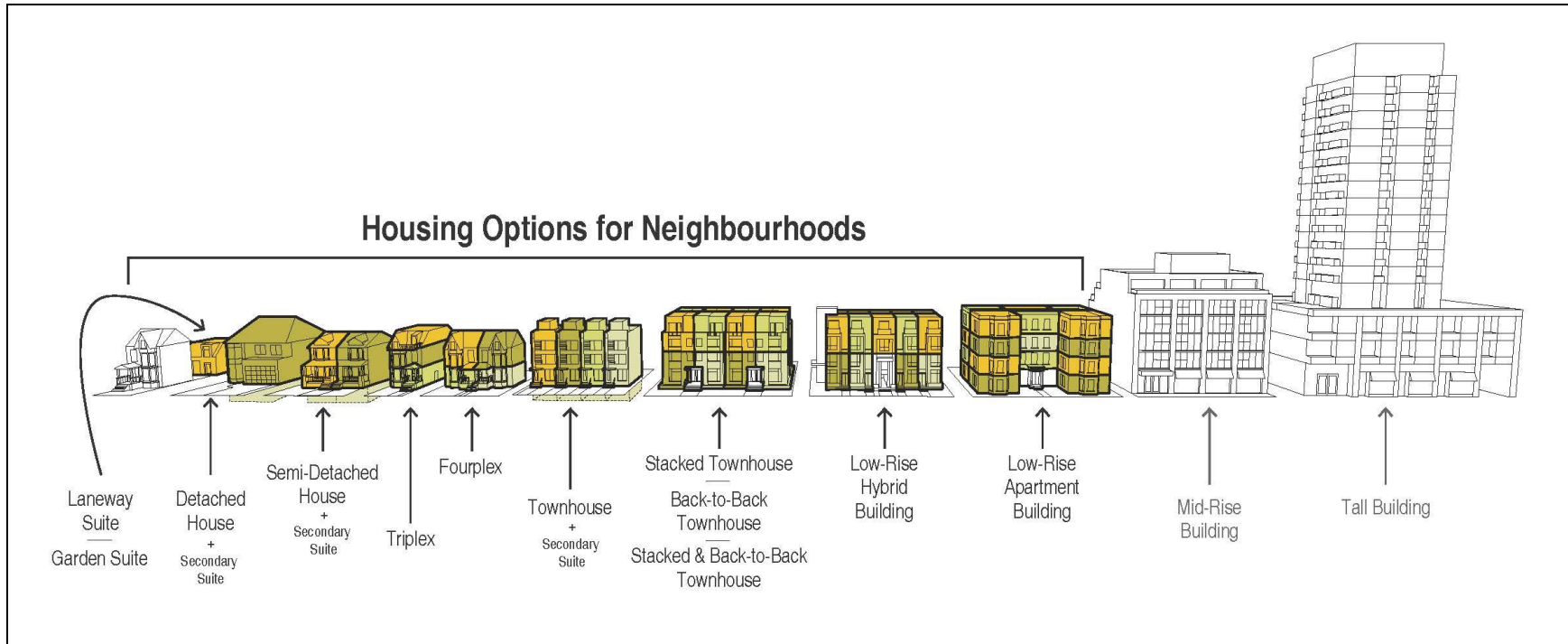


Figure 1. Housing Options for Neighbourhoods.



Source: City Planning Division, 2020.



Opportunities and Issues

What's in it for Neighbourhoods?

Providing for more variety in housing forms could give Toronto residents more options for homes city-wide. More people could bring more life to areas of the city experiencing declining populations, make better use of existing services, enhance walkability and ultimately support the ability of more people to live a more local life. In this way, expanding housing options could play a role in contributing to local resilience. At the same time, a range of intersecting issues will require robust consideration if potential benefits of adding new homes in *Neighbourhoods* are to be achieved.

Drivers and Questions

Change in *Neighbourhoods* must respond to the housing, mobility, climate, and equity challenges at the centre of Toronto's next decade of growth and beyond. Small business and local economic recovery is also deeply connected to how we collectively respond to local and city-wide challenges. The City's work to review, consult on and advance additional housing options in *Neighbourhoods* must address a range of interrelated questions raised to date in public discussion. These include, but are not limited to:

- **Housing supply:** What impact will increased housing options have on supply? How many new

homes might be expected over specific timelines? How does this compare to the supply that existing growth areas can produce?

- **Affordability:** Will efforts to increase the supply of missing middle types result in more affordable living accommodation? Will additional planning permissions drive land prices higher? What tools, processes and programs can support both the supply and affordability of new homes in neighbourhoods?
- **Access, equity and inclusion:** What roles have planning permissions played in shaping growing socio-economic polarization in Toronto neighbourhoods? Will changing planning permissions help to improve access to opportunity, social equity and economic inclusion? Will efforts to increase the supply of missing middle housing allow for more equitable access to homes in *Neighbourhoods*? How will outcomes be measured?
- **Family suitable housing:** Will planning for missing middle forms of buildings allow new home buyers and renters in larger households to find suitable housing in *Neighbourhoods*? Can the trend of families with children leaving the city be slowed?



- **Aging in place:** Will increasing housing options in *Neighbourhoods* facilitate the ability of older Torontonians to age in place with sufficient resources and social supports?
- **Uneven growth:** Will promoting gentle growth in *Neighbourhoods* help neighbourhoods where populations have declined to keep schools, local retail and community infrastructure open and working at capacity?
- **Displacement:** Will increasing planning permissions in *Neighbourhoods* aggravate speculation and displacement of long-time residents?
- **Sustainability and climate resilience:** Can gentle intensification in *Neighbourhoods* help develop more sustainable buildings and infrastructure in low-rise areas and contribute to low carbon ways of living?
- **Mobility:** How could growth in *Neighbourhoods* change demands on Toronto's existing and planned transportation network?
- **Parking:** How will parking requirements be addressed? Could innovative parking solutions or requiring no parking facilitate small-scale development and prevent yard paving and tree cover loss?
- **Growth and infrastructure:** How might expanded housing options affect service and infrastructure capacity? Will planning for additional housing options help ensure the effective use of infrastructure and public service facilities? Will promoting gentle density support the long term financial well-being of the City?
- **Character and fit:** How could innovative building design enable viable missing middle type projects to "fit" in different established *Neighbourhoods*? Could existing buildings accommodate more housing while reinforcing local character?
- **Neighbourhood design:** Can additions of missing middle types to *Neighbourhoods* provide opportunities to help improve walkability, help provide park access, improve arterial edges, and more?
- **Land values and financial investment:** Will the addition of missing middle housing options change land values in existing *Neighbourhoods*? What are potential impacts?
- **Development viability:** Is lower-scale intensification financially viable? Why is significant missing middle development not happening where it is already permitted? What changes would facilitate these housing options?



Physical Development Patterns

In a city as large and complex as Toronto, neighbourhoods are far from uniform, with substantial variety in physical layout and organization, the age of buildings, mix of housing types, economic and social characteristics, and local histories. From the limited standpoint of physical planning and design, Toronto's low-rise neighbourhoods can be grouped into two broad categories:

1. Older grid neighbourhoods, mostly in areas of the former municipalities of Toronto, Etobicoke, East York and York built incrementally before zoning controlled building types.
2. Modern or planned neighbourhoods, generally built after the Second World War.

In post-war *Neighbourhoods* where planning permissions tend to be more restrictive, regulatory changes would generally be required to enable additional housing options. In older neighbourhoods, where a wider variety of building types tend to be allowed, housing options could also be expanded through strategies to facilitate the full range of types already permitted.

Older grid neighbourhoods

Many older neighbourhoods contain a mix of building types including detached houses, semi-detached houses, townhouses, multiplexes as well as walk up apartment buildings. These areas developed incrementally at a time when there was no zoning by-law regulating building types.

Early planning controls limited apartments to commercial streets after the Province gave municipalities the right to regulate land use in 1912. Despite these provisions, by the time a zoning by-law for city-wide use was approved in Toronto in 1958, hundreds of apartments, triplexes and other forms of non-detached buildings had been built and can be found today in areas such as Parkdale, the Beach, Yonge and St. Clair in Deer Park, Yonge and Davisville, Yonge and Eglinton, Yonge and Lawrence and along the streetcar routes of the former City of Toronto. Apartments and other multi-unit housing types followed similar patterns outside of old Toronto in Forest Hill, East York, Leaside, along Kingston Road and in areas along Lakeshore Road in Etobicoke. Today's zoning in these *Neighbourhoods* generally reflects the existing diversity of low-rise residential types, permitting a wider range of housing options.



Modern or planned neighbourhoods

After World War Two, Toronto's suburban growth was guided by new ideas about neighbourhood design. New subdivisions forming "Neighbourhood Units" defined by arterial roads, curved and discontinuous internal streets to limit through auto traffic, and with local social and commercial destinations placed in the centre or at the edges of neighbourhoods.

Contrary to suburban stereotypes, Toronto's post war neighbourhoods are not all detached houses. The Official Plan for the Municipality of Metropolitan Toronto, which informed lower-tier municipal plans, promoted neighbourhood design and encouraged higher density suburbs to promote transit investment and use.

To meet these goals, these newer neighbourhoods have a mix of building types, including singles, semis, blocks of townhouses and low-rise apartments, and after 1965 areas for 'tower-in-the-park'-style apartments. However, unlike older neighbourhoods, these different building types were grouped together according to master plans and were typically constructed over short periods of time. Zoning by-laws were developed to fit master plans, but in some cases building types were developed which were less dense than the zoning allowed as the city expanded (e.g. lands zoned for semi-detached houses were constructed with detached houses).

Social biases in physical planning

A preliminary review of available literature suggests the separation of detached neighbourhoods through regulation from attached and multi-unit housing types has been a consistent theme in Toronto for 150 years.

Beginning with covenants, exclusion zones, and other forms of regulation before zoning, certain areas in old Toronto became regulated to ensure exclusivity to detached (single family) homes. The strength, organization, and influence of individuals and neighbourhood groups determined which neighbourhoods in the city had and were able to keep these regulations. Other areas of the city, influenced by disparities in social and economic status, developed with a broad mix of residential types.

By the time zoning was introduced in the 1950's, the pre-war city was built out and suburban expansion was underway. What emerged was a city where people of different social and economic status were housed in different forms of housing with unequal access or influence to change those regulations. Suburban neighbourhoods were increasingly planned and developed with areas characterized by detached housing. The legacies of past physical planning decisions in Toronto neighbourhoods continue to shape the city's current social and economic context.

The City Planning Division has more to learn and more voices to hear from and elevate, particularly from Black and Indigenous communities. Understanding,



acknowledging and reconciling our history is an important part of developing new policy. Ongoing attention to community histories and lived experience from across the city, and reflection on the policies and practices that have shaped current housing options, will be needed to ensure that processes to expand neighbourhood housing options meaningfully address access, equity, and inclusion.

Managing growth in Neighbourhoods

Growth throughout Toronto is currently occurring within an infill context, with existing conditions and current planning permissions in *Neighbourhoods* reflecting historical developments, and the City's established growth management strategy.

Following the amalgamation of Metropolitan Toronto in 1998, the City of Toronto prepared a new Official for the newly amalgamated City. Following extensive consultation, Council adopted a new Official Plan in 2002, which was approved by the Minister of Municipal Affairs and Housing and subsequently substantially approved by the Ontario Municipal Board in 2006.

The new Official Plan responded to an array of pre-existing neighbourhood policies and historical development patterns that existed in these neighbourhoods at that time and reduced the number of designations that pertained to low scale neighbourhoods into a new *Neighbourhoods* designation that reflected permissions in place through the former Official Plans, but also provided for small scale investment in these *Neighbourhoods* in recognition that neighbourhoods

evolve over time. A key objective of the Official Plan was that new development respect and reinforce the general physical patterns in *Neighbourhoods*.



Policy and Planning Framework

Growth and change in Toronto's low-rise areas are managed with a policy-led planning system of provincial, regional and municipal policies. This section provides an overview of policies, plans and regulations influencing housing options in *Neighbourhoods*.

The Planning Act

Section 2 of the Planning Act establishes matters of provincial interest which City Council shall have regard to in carrying out its responsibilities, including: the orderly development of safe and healthy communities; the adequate provision of a full range of housing, including affordable housing; the promotion of development that is designed to be sustainable, to support public transit and to be oriented to pedestrians; and the appropriate location of growth and development.

Section 16(3) of the Planning Act, states that the Official Plan shall contain policies for the use of additional residential units by authorizing the use of two residential units in a detached house, semi-detached house or rowhouse and the use of a residential unit in a building or structure ancillary to a detached house, semi-detached house or rowhouse.

Provincial Policies and Plans

Provincial Policy Statement, 2020 (“PPS”)

The Provincial Policy Statement (2020) provides policy direction province-wide on land use planning and development to promote strong healthy communities, wise use and management of resources, and the protection of public health and safety. The PPS is issued under Section 3 of the *Planning Act* and all decisions of Council in respect of the exercise of any authority that affects a planning matter shall be consistent with the PPS. Comments, submissions or advice affecting a planning matter that are provided by Council shall also be consistent with the PPS.

The PPS includes policies on key issues affecting communities, such as:

- Managing and directing land use to achieve efficient and resilient development and land use patterns;
- Coordination of planning matters across municipal boundaries and levels of government;
- Planning for, protecting, and preserving employment areas;
- Providing for an appropriate range and mix of housing options and densities to meet projected requirements of current and future residents;



- Planning public spaces, recreation, parks, trails and open space to promote healthy, active communities;
- Providing infrastructure and public service facilities in an efficient manner that prepares for climate change impacts and projected needs;
- Supporting long-term economic prosperity;
- Supporting energy conservation, air quality improvements, reduced greenhouse gas emissions and preparation for climate change impacts;
- Protecting natural heritage, water, and prime agricultural areas;
- Protecting minerals and petroleum and mineral aggregate resources for long term use;
- Conserving significant cultural heritage and archaeological resources; and
- Directing development away from natural and human-made hazards.

The new PPS which came into effect on May 1, 2020 includes enhanced policy direction intended to encourage an increase in the mix and supply of housing. In support of this goal, the new PPS identifies in policy 1.1.1:

"Healthy, liveable and safe communities are sustained by:

b) accommodating an appropriate affordable and market-based range and mix of residential types (including single-detached, additional residential units, multi-unit housing, affordable housing and housing for older persons), employment (including

industrial and commercial), institutional (including places of worship, cemeteries and long-term care homes), recreation, park and open space, and other uses to meet long-term needs;"

This policy provides direction to address a range and mix of "missing middle" residential types.

Unchanged in the new PPS remains other supportive policy directions providing for an appropriate range and mix of housing types to be provided for in consideration of the city's long term economic prosperity, growth management planning, land use patterns, transit supportive development, and broader housing needs.

Policy 4.6 of the PPS recognizes and acknowledges Official Plans as the most important documents for implementing the policies within the PPS.

A Place to Grow: Growth Plan for the Greater Golden Horseshoe (2019)

A Place to Grow: Growth Plan for the Greater Golden Horseshoe (2019) (the "Growth Plan (2019)" came into effect on May 16, 2019 and replaces the previous Growth Plan for the Greater Golden Horseshoe (2017). The Growth Plan (2019) continues to provide a strategic framework for managing growth and environmental protection in the Greater Golden Horseshoe region, of which the City of Toronto forms an integral part.

The Growth Plan (2019) establishes policies that require implementation through a Municipal Comprehensive



Review (MCR), which is a requirement pursuant to Section 26 of the *Planning Act* that comprehensively applies the policies and schedules of the Growth Plan (2019). These policies include the establishment of minimum density targets for and the delineation of strategic growth areas (nodes, corridors and other areas that have been identified by municipalities or the Province to be the focus for accommodating intensification and higher density mixed uses in a more compact built form), the conversion of provincially significant employment zones, and others.

Policies not expressly linked to a MCR can be applied as part of the review process for development applications, in advance of the next MCR. These policies include:

- Directing municipalities to make more efficient use of land, resources and infrastructure to reduce sprawl, contribute to environmental sustainability and provide for a more compact built form and a vibrant public realm;
- Directing municipalities to engage in an integrated approach to infrastructure planning and investment optimization as part of the land use planning process;
- Achieving complete communities with access to a diverse range of housing options, protected employment zones, public service facilities, recreation and green space that better connect transit to where people live and work;
- Retaining viable lands designated as employment areas and ensuring redevelopment of lands outside of employment areas retain space for jobs to be accommodated on site;

- Minimizing the negative impacts of climate change by undertaking stormwater management planning that assesses the impacts of extreme weather events and incorporates green infrastructure; and
- Recognizing the importance of watershed planning for the protection of the quality and quantity of water and hydrologic features and areas.

The Growth Plan (2019) builds upon the policy foundation provided by the PPS and provides more specific land use planning policies to address issues facing the GGH region. The policies of the Growth Plan (2019) take precedence over the policies of the PPS to the extent of any conflict, except where the relevant legislation provides otherwise.

In accordance with Section 3 of the *Planning Act* all decisions of Council in respect of the exercise of any authority that affects a planning matter shall conform with the Growth Plan. Comments, submissions or advice affecting a planning matter that are provided by Council shall also conform with the Growth Plan.



City of Toronto Official Plan

The Official Plan is founded on a growth management strategy which steers growth and change to some parts of the city while generally protecting others from development pressures. The Plan directs growth to areas that can best accommodate it: locations that are well served by transit and the existing road network and which have a number of properties with redevelopment potential. The growth areas are shown on Official Plan Map 2, Urban Structure and include the *Downtown and Central Waterfront, Centres, Avenues and Employment Areas*.

A mix of residential and employment growth is planned for *Downtown and the Centres*. The mixed use *Avenues* emphasize residential growth, while the *Employment Areas* are preserved for job intensification. The land use designations that distribute most of the increased jobs and population anticipated by the Plan's growth strategy are the *Mixed Use Areas, Regeneration Areas, Employment Areas* and *Institutional Areas*.

Chapter 1 Making Choices

Chapter 1 of the Official Plan contains a series of vision statements about the future of the City and the decisions which will help achieve this vision. Section 1.1 of the Official Plan outlines the Principles for a Successful Toronto as a City of Diversity and Opportunity, a City of Beauty, a City of Connections, and a City of Leaders and Stewards. This section further states that a successful Toronto is characterized as a city where:

- housing choices are available for all people in their communities at all stages of their lives;
- where no person pays more than they can afford for shelter;
- where the elderly can live comfortably and securely;
- where individuals and communities actively participate in decisions affecting them; and,
- where we meet the needs of today without compromising the ability of future generations to meet their needs.

Section 1.2 discusses the implementation of the Plan, stating that Toronto's future is about re-urbanization and its continuing evolution that will involve a myriad of situations and decisions that, while guided by the Official Plan, cannot encompass or even imagine every circumstance.

Section 4.1, Neighbourhoods land use designation

The Official Plan *Neighbourhoods* policies were approved and brought into force in 2006 by the Ontario Municipal Board along with the rest of the Official Plan for the amalgamated City of Toronto. As part of the Official Plan review process initiated in 2011 and in consultation with the public, Council adopted revised Official Plan policies related to the *Neighbourhoods* and *Apartment Neighbourhoods* designations through Official Plan Amendment 320 (OPA 320). These policies were adopted by Council on December 9, 2015 and approved by the LPAT on December 7, 2018 following several appeals. Modified policies related to *Neighbourhoods* in

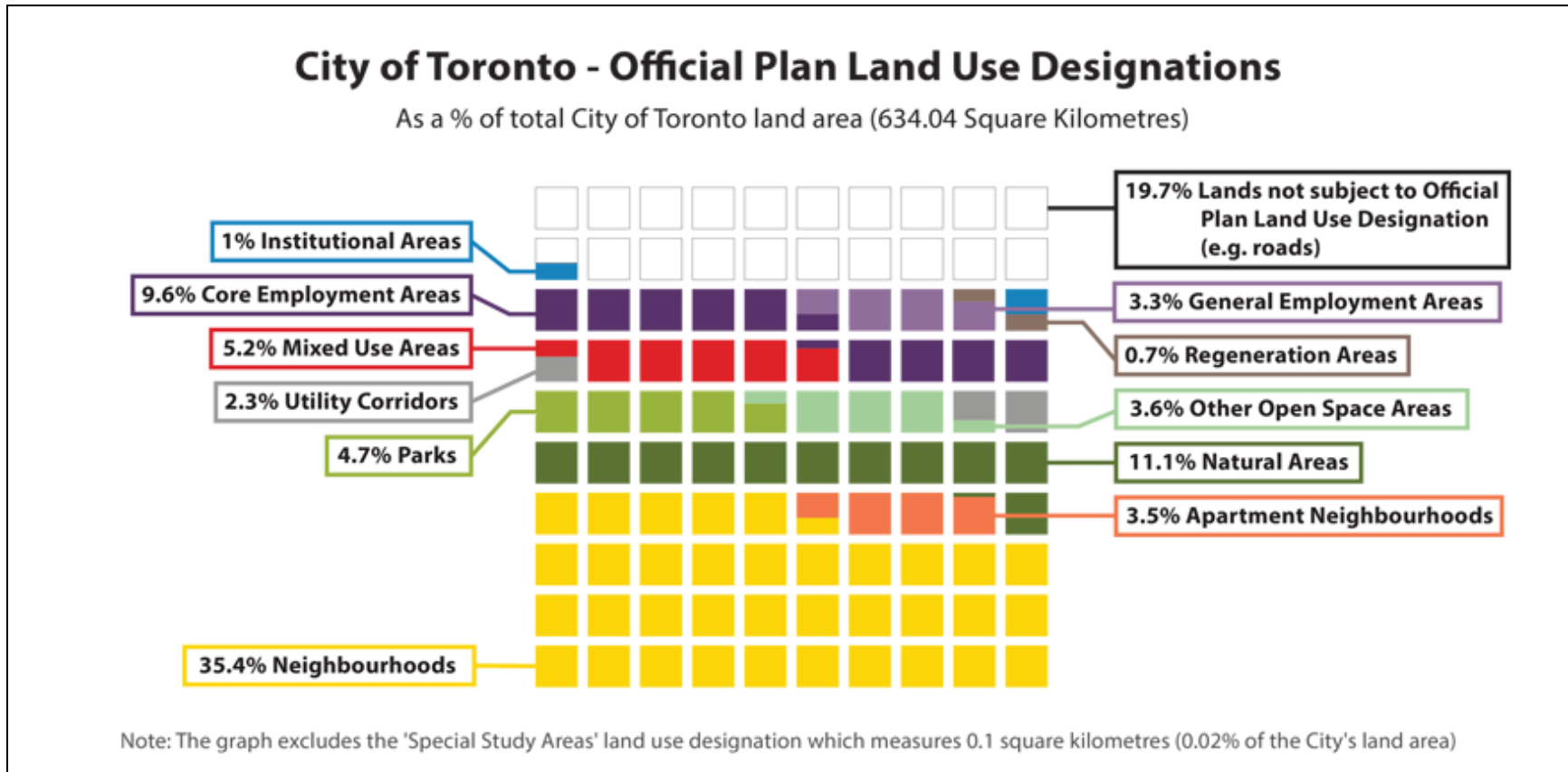


OPA 320 require development proposals to respect and reinforce the existing physical character of a neighbourhood, allow more intense development on major streets, and provide more flexible criteria for infill development on atypical lots such as school sites, among other policies.

Lands designated *Neighbourhoods* in Toronto's Official Plan make up 22,450 hectares or 35.4% of the land area in Toronto. *Neighbourhoods* make up the largest land use designation (by land area) in Toronto, as shown in **Figure 2** below.



Figure 2. Official Plan Land Use Designations as a % of City of Toronto land area (634.04 km²)¹



Source: City Planning Division: Official Plan, February 2019

¹ Official Plan Land Use designation areas do not include rights-of-way (e.g. roadways). To account for lands not subject to a land use designation, the blank squares in Figure 2 correspond to the difference in the total land area of the City of Toronto less the sum of all Official Plan designated land use areas.



Neighbourhoods are considered physically stable areas primarily made up of low density residential uses, including detached houses, semi-detached houses, duplexes, triplexes and various forms of townhouses, as well as interspersed apartments that are no higher than four storeys. Stacked townhouses are considered a form of apartment building. Parks, low scale local institutions, home occupations, cultural and recreational facilities and small-scale retail, service and office uses are also provided for in *Neighbourhoods*.

Development Criteria

The Plan's policies consider *Neighbourhoods* as stable but not static, with some physical change expected over time. *Neighbourhoods* Policies 4.1.5 and 4.1.9 provide guidance for new development in *Neighbourhoods* (see **Table 1**).

Neighbourhoods Policy 4.1.5 contains twelve development criteria that are applied when evaluating development proposals in established *Neighbourhoods* and requires new development to respect and reinforce the existing physical character of the neighbourhood context. The criteria defining Neighbourhood character include street and block patterns as well as prevailing lot patterns; the height, scale and type of dwellings; prevailing building types; building setbacks; landscaped open space; and other matters. For the purposes of this policy, the geographic neighbourhood near a proposed development is delineated based on the surrounding *Neighbourhood* context including: zoning; prevailing

dwelling type and scale; lot size and configuration; street pattern; pedestrian connectivity; and natural and human-made dividing features.

Recent changes to Policy 4.1.5 also address Neighbourhood lots that front onto major streets and describes existing situations where these properties can have a different character than the Neighbourhood's interior, including different lot configurations, better access to public transit, direct exposure to greater volumes of traffic and adjacency to developments with varying heights, massing and scale. These factors may be taken into account in considering a more intense form of development on the major street, with the level of intensity to the extent permitted by the Plan in *Neighbourhoods* including various forms of townhouses, apartments that are four storeys or less and low-rise institutions subject to the applicable development criteria.

Neighbourhoods Policy 4.1.9 addresses new development on atypical properties in *Neighbourhoods* that vary from the local pattern in terms of lot size, configuration and/or orientation. The policy is primarily directed at *Neighbourhood* sites formerly used for non-residential uses, such as commercial, institutional (schools and places of worship), remnant residential lots and others. The policy contains development criteria that are applied to evaluate infill development proposals, which differ from the Policy 4.1.5 criteria in order to recognize that it is not always possible or desirable for development on these atypical properties to replicate the existing prevailing lot pattern in the neighbourhood to



"respect and reinforce the existing physical character" of the neighbourhood context. The Policy 4.1.9 criteria focus on ensuring design that produces a good living environment on the site that is compatible with its neighbourhood context. This allows for flexibility in building types, lot size and other elements of neighbourhood character.

Neighbourhoods Policy 4.1.10 provides additional guidance with respect to development proposals on atypical properties in recognition that these atypical sites often require a contextual analysis since they vary significantly from each other. On atypical sites where there is potential for residential infill to replace the existing prevailing lot pattern found in the neighbourhood, Policy 4.1.10 guides when to apply the Policy 4.1.9 criteria, the more specified Policy 4.1.5 criteria or criteria in both the policies.

Built Form and Context

Official Plan Section 2 Healthy City policies inform the form of development in *Neighbourhoods* as well. Policy 2.3.1.1 states that *Neighbourhoods* are considered to be physically stable areas. Development within *Neighbourhoods* will be consistent with this objective and will respect and reinforce the existing physical character of the neighbourhood and its planned context. Elements that are important to the character of the neighbourhood are set out in Policy 4.1.5 as outlined above.

Urban Design policies in Section 3 of the Official Plan under 3.1 Built Form provide general built form policies

which apply to all development in Toronto and all land uses including *Neighbourhoods*. The Built Form policies in Section 3.1.2 of the Official Plan ask that new development fit harmoniously within the existing and/or planned context of the neighbourhood. This includes locating and organizing new development to frame and support adjacent streets, parks and open spaces; locating and organizing vehicle parking, vehicular access, service areas and utilities to minimize their impact on the property and surrounding properties; massing new development and its exterior façade to fit into the existing and/or planned context; massing new development to define the edges of streets, parks and open spaces at good proportion and provide transition in scale between areas of differing intensity of use; and providing public amenity by enhancing the public realm through improvements to adjacent boulevards and sidewalks through tree plantings. Section 3.1.3 Built Form – Building Types policies provide additional requirements and objectives for townhouse and low-rise apartment buildings as well as mid-rise buildings and tall buildings.

Together, these policies inform the shape and form of all development, including missing middle building types in *Neighbourhoods* and in areas designated for other land uses. Responding to policies encouraging transition in scale between areas of different levels of intensity, many developments in *Mixed Use Areas* and *Apartment Neighbourhoods* use townhouses and lower scaled residential building types to achieve these goals on sites with midrise and tall buildings.



Housing

Housing policies in Section 3.2 of the Official Plan state that "a full range of housing, in terms of form, tenure and affordability, across the City and within neighbourhoods, will be provided and maintained to meet the current and future needs of residents." This includes ownership and rental housing, affordable and mid-range rental and ownership housing, social housing, shared and/or congregate-living housing arrangements, supportive housing, emergency and transitional housing for homeless people and at-risk groups, housing that meets the needs of people with disabilities and housing that makes more efficient use of the existing building stock.

Among other housing policies, the Official Plan also encourages second units (i.e. secondary suites, basement apartments, accessory apartments, coach houses or laneway suites) to increase the supply and availability of rental housing across the City and within neighbourhoods. A second unit is permitted within primary dwellings in detached or semi-detached houses and townhouses or in buildings ancillary to these types where it can be demonstrated that it will respect and reinforce the existing physical character of the neighbourhood.

New Neighbourhoods

Policies in Section 3.3 New Neighbourhoods guide the creation of comprehensive planning frameworks where new neighbourhoods are to be developed. Criteria to make a viable new neighbourhood include, among others, a mix of uses and range of building types. To integrate new neighbourhoods into their context they are encouraged with other criteria to have "a housing mix that contributes to a full range of housing" (Policy 3.3.3 d).



Table 1: Development criteria in *Neighbourhoods*

Policy 4.1.5	Policy 4.1.9
<p>Development in established <i>Neighbourhoods</i> will respect and enforce the existing physical character of each geographic neighbourhood, including:</p> <ul style="list-style-type: none"> a. patterns of streets, blocks and lanes, parks and public building sites; b. prevailing size and configuration of lots; c. prevailing heights, massing, scale, density and dwelling type of nearby residential properties; d. prevailing building type(s); e. prevailing location, design and elevations relative to the grade of driveways and garages; f. prevailing setbacks of buildings from the street or streets; g. prevailing patterns of rear and side yard setbacks and landscaped open space; h. continuation of special landscape or built-form features that contribute to the unique physical character of the geographic neighbourhood; and i. conservation of heritage buildings, structures and landscapes 	<p>In established <i>Neighbourhoods</i>, infill development on properties that vary from the local pattern in terms of lot size, configuration and/or orientation will:</p> <ul style="list-style-type: none"> a. have heights, massing and scale that are respectful of those permitted by zoning for nearby residential properties, while taking into account the existing form of development on the infill property; b. have setbacks from adjacent residential properties and public streets that are proportionate to those permitted by zoning for adjacent residential properties, while taking into account the existing form of development on the infill property; c. provide adequate privacy, sunlight and sky views for occupants of new and existing buildings by ensuring adequate distance and separation between building walls and using landscaping, planting and fencing to enhance privacy where needed; d. front onto existing or newly created public streets wherever possible, with no gates limiting public access; e. provide safe, accessible pedestrian walkways from public streets; and f. locate, screen and wherever possible enclose service areas and garbage storage and parking, including access to any underground parking, so as to minimize the impact on existing and new streets and on residences.



Zoning By-law No. 569-2013

City-wide Zoning By-law 569-2013 was enacted on May 9, 2013. The by-law applies to lands across the City of Toronto and harmonizes zoning definitions and standards across the former municipalities of the amalgamated City of Toronto.

Zoning By-law 569-2013 is predominantly in force; however, some regulations of the by-law and some site-specific provisions remain under appeal at the Local Planning Appeal Tribunal (LPAT). Zoning By-law 569-2013 supersedes the former municipal zoning by-laws, except where its provisions remain under appeal. In addition, some sites are excluded from the city-wide by-law for a variety of reasons including the fact that they were subject to site-specific development applications at the time the by-law was enacted, they were part of the municipal comprehensive review of employment lands underway at the time and other reasons.

Zoning By-law 569-2013 is the relevant by-law to examine the zoning context for missing middle housing types, even though certain residential regulations (e.g. the measurement of height and the permissible location of parking spaces) remain under appeal. With a few exceptions, Zoning By-law 569-2013 is in force on lands that are within Residential zone categories and its regulations regarding permissible building types apply.

Zoning By-law 569-2013 generally carries forward the land use permissions and residential development standards that were in place under the legacy zoning by-

laws of the former municipalities. In this way, the by-law reflects decades of planning and decision-making by former Councils in collaboration with municipal staff and local communities.

Residential Zones

The Residential zones in Zoning By-law 569-2013 permit and regulate uses associated with the Neighbourhoods designation in the Official Plan. This zone category includes a range of residential building types in different zones. The zones within this category also include permission for parks and local institutions.

The Zoning By-law provides five zones within the Residential Category: Residential (R); Residential Multiple (RM); Residential Detached (RD); Residential Semi-detached (RS); and Residential Townhouse (RT). Each of these zones permits various building types, as summarized in the **Table 2** below. Secondary suites are permitted in all Residential zones in detached houses, semi-detached houses and townhouses.



Map 2 shows the lands across the city that fall within one of these Residential Zones. The R zone is the most permissive low-density residential zone, permitting the full range of low-rise residential building types. RM is also permissive, although many more intense building types are subject to conditions. These two zones are located predominately in the Toronto and East York and the Etobicoke York Community Council areas.

Figure 3 below illustrates the percentage of the City of Toronto's total area subject to Residential zoning (approximately 47%). One square represents one percent of the city's total area. On its own, the Residential Detached (RD) zone, where detached houses are the only permitted building type, makes up approximately 31% of city's total area. The RD zone is found throughout the City of Toronto. 15.8% of the city's total area consists of other Residential zones (R, RS, RT, and RM zones), most of which permit a variety of missing middle housing forms. In some instances, site or area-specific zoning may permit or restrict specific uses or modify standards in these zones.



Table 2: Building types permitted in Residential Zones

	R Zone	RM Zone	RT Zone	RS Zone	RD Zone
Detached house	Permitted	Permitted	Permitted	Permitted	Permitted
Semi-detached house	Permitted	Permitted	Permitted	Permitted	
Townhouse	Permitted	Permitted*	Permitted		
Duplex	Permitted	Permitted*			
Triplex	Permitted	Permitted*			
Fourplex	Permitted	Permitted*			
Apartment Building	Permitted	Permitted*			

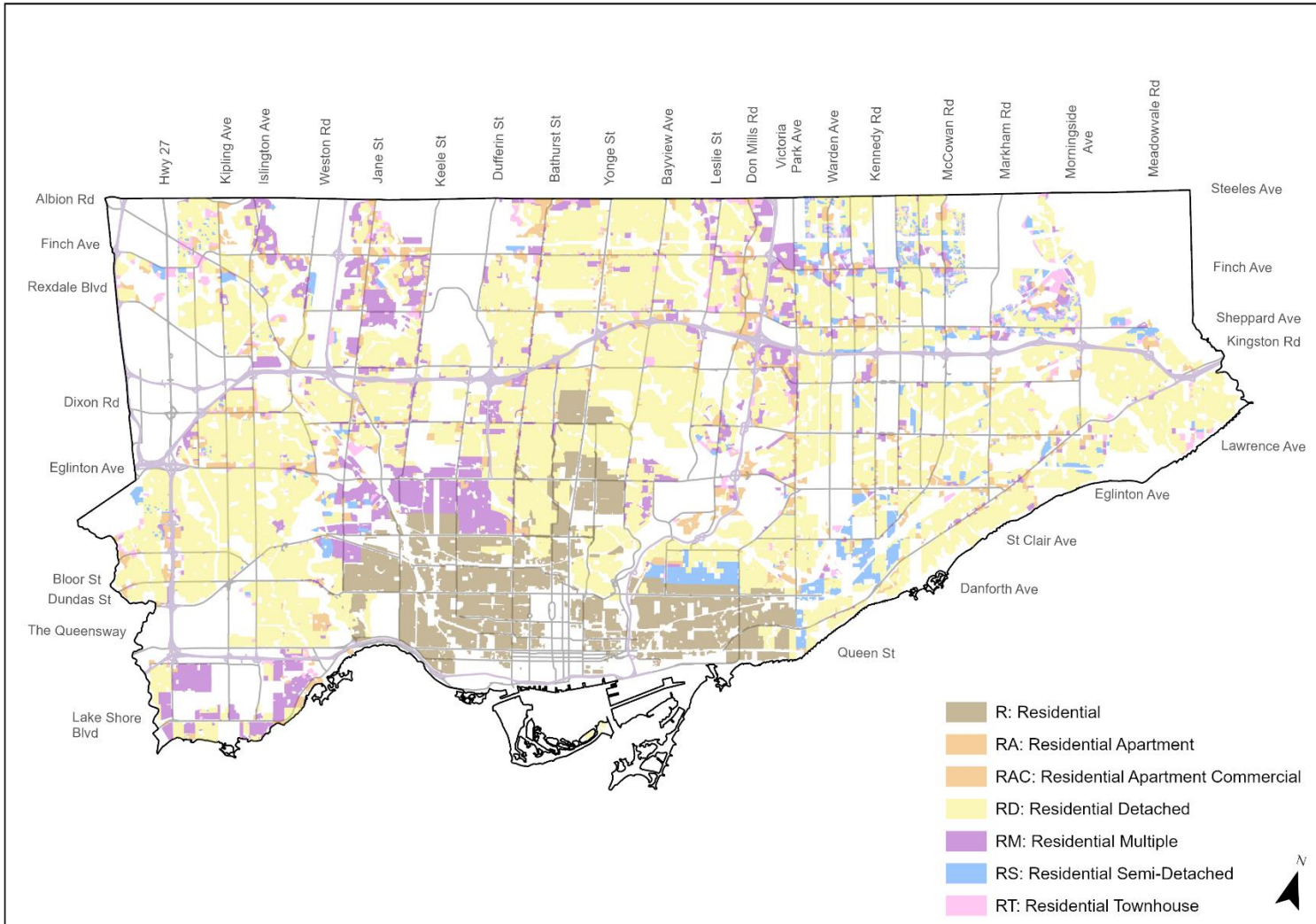
*These building types are permitted in the RM zone subject to conditions.



Map 2: Residential Zones



Residential Zone Types in Toronto
Zoning By-law 569-2013

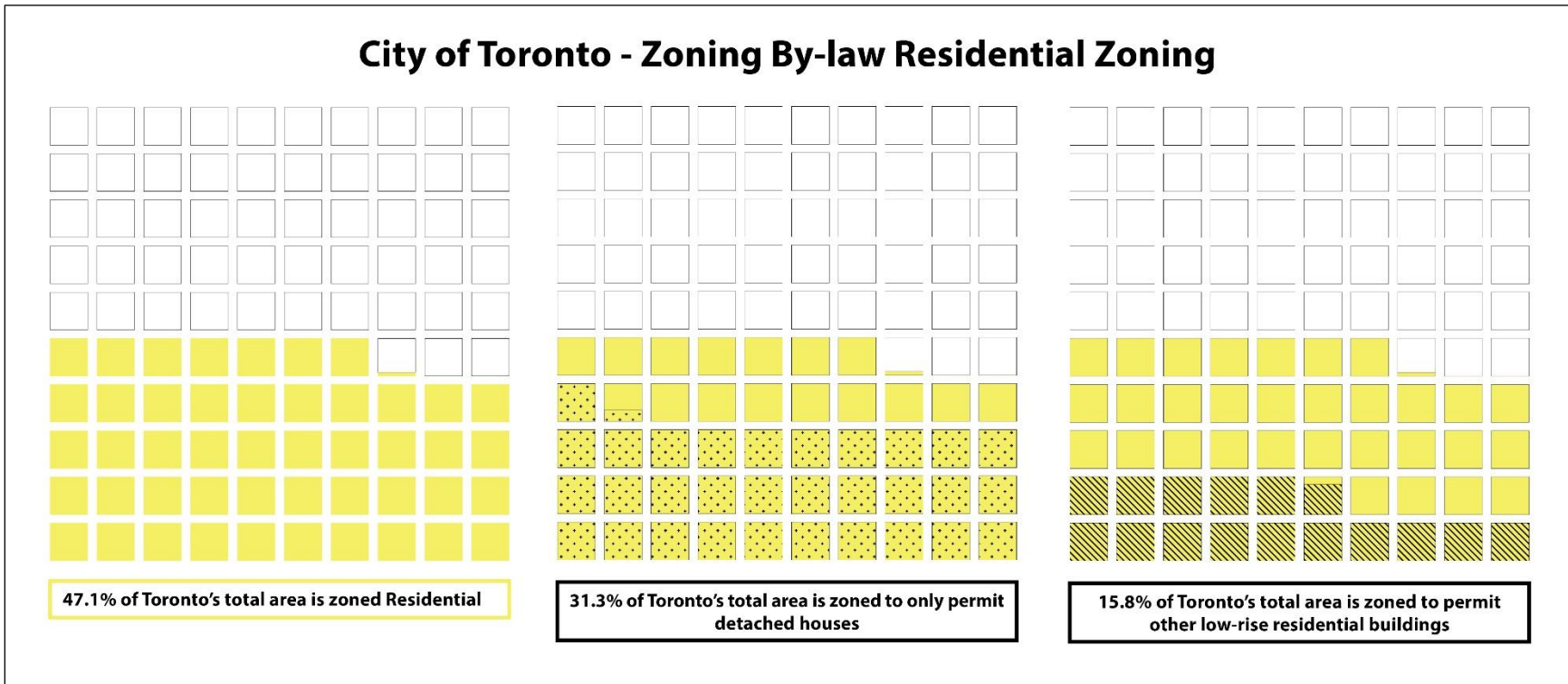


Source: Zoning By-law 569-2013

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Figure 3. City of Toronto Zoning By-law, Residential Zoning as a % of total City of Toronto area.²



Source: City Planning Division: Zoning and Municipal Parcel Data, August 2019

² Zone category areas are measured using parcel dimensions, including adjacent rights-of-way. Certain zoning boundaries extend into bodies of water, so the total zoned area (644.47 km²) is greater than the City of Toronto’s total land area (634.04 km²). Some areas of Toronto are still subject to the legacy zoning of the former pre-amalgamation municipalities. These areas were assigned to the closest matching zoning category in Zoning By-law 569-2013 for the purpose of this graphic.



Urban Design Guidelines

Townhouse and Low-rise Apartment Guidelines

On March 26, 2018, City Council adopted city-wide Townhouse and Low-Rise Apartment Guidelines and directed City Planning staff to use these Guidelines in the evaluation of townhouse and low-rise apartment development applications. The guidelines illustrate and elaborate how the Built Form and Public Realm policies of the Official Plan apply to many "missing middle" building types. The guidelines illustrate various forms of townhouses and low rise apartments and how they fit with various contexts. The guidelines focus on how to design these building types, but do not address where in the city they are appropriately located. The guidelines identify strategies to enhance the quality and fit of these developments to their context, provide examples of best practices, and improve clarity on various development scenarios. In response to the Council direction to monitor these guidelines a separate monitoring report will be brought to Council.

Neighbourhood Character Guidelines and Template

On January 31, 2018 Council adopted Long Branch Neighbourhood Character Guidelines, intended to assist home builders, the community, City staff, committees and appeal bodies as they develop plans, enhance the public realm and/or review applications for redevelopment in the Long Branch area. These guidelines address such matters as development patterns, building height and massing, building elements (roofs, entrances, windows, facades and materials), driveways and garages, setbacks and landscape, heritage and other special features.

The City retained a consultant to assist with the development of the Long Branch Neighbourhood Character Guidelines as well as Neighbourhood Character Guidelines in the Willowdale area, which are under development. Upon completion of the guidelines for Willowdale, City Planning staff intend to develop a City-Wide Neighbourhood Character Guidelines Template to enable neighbourhoods to define and identify characteristics important to the local sense of place.



Existing Conditions

Current Housing Options in Toronto

To many, Toronto appears as a city of towers and houses. In the 2016 census, the most common residential dwellings in the city were in apartments over 5 storeys (44% of the housing stock in 2016) followed by single detached houses (24% of the housing stock). Types in between—from semi-detached houses to walk-up apartments—collectively represented 31% of the housing stock.³

Although "missing middle" housing types already exist in many parts of the city, much of the city's new housing supply in recent years has been in mid and high-rise developments. As noted in the May 2019 *Inclusionary Zoning Assessment Report: Housing Needs and Demand Analysis*, "the city's stock of multi-unit buildings with five or more storeys increased by 30% from 2006 to 2016, compared to a 14% increase in housing stock overall and just a 3% increase in the low-rise stock (single-detached houses, semi-detached houses, row houses, duplexes and multi-unit buildings with less than five storeys)".⁴ High-rise and mid-rise apartments are expected to continue to grow as a proportion of Toronto's housing

³ Statistics Canada, [Census Profile, 2016 Census](#). Percentages do not add up to 100% due to rounding and a small number of movable dwellings not included in these figures (representing 0.01% of the total).

⁴ City of Toronto, [Inclusionary Zoning Assessment Report: Housing need and Demand Analysis](#), 2019.

stock. Most residential units currently proposed within the city are in projects involving buildings over five storeys.⁵

Growth Dynamics

As described elsewhere in this report, Toronto's Official Plan directs growth to areas with redevelopment potential that are well-served by transit and existing infrastructure. In 2014-2018, 84% of residential units in active development projects were proposed in areas targeted for growth in the Official Plan.⁶ At the same time, as noted in the *Toronto Housing Market Analysis: From Insight to Action* report published in January 2019, some areas in Toronto's low-rise neighbourhoods have experienced declining populations or limited growth in recent years. The authors note that areas with declining populations have 220,000 fewer people since 2001, with children and early to mid-career adults underrepresented in the current demographics, suggesting that public infrastructure in these areas may be underused.⁷ While this infrastructure capacity needs to be assessed, this may represent a potential opportunity.

⁵ City of Toronto, [How Does the City Grow? - Update 2019](#).

⁶ City of Toronto, [How Does the City Grow? - Update 2019](#).

⁷ Canadian Centre of Economic Analysis & Canadian Urban Institute, [Toronto Housing Market Analysis: From Insight to Action](#), 2019



Household sizes have been decreasing at the same time that house prices have increased faster than average incomes in Toronto.⁸ Low-rise housing in substantial areas of the city, like all housing, is increasingly unaffordable to many Torontonians.

Neighbourhood Change

Neighbourhoods are stable, but not static. Some physical change is expected over time as enhancements, additions and infill housing occur on individual sites. Change is occurring incrementally in *Neighbourhoods* throughout Toronto. City Planning staff are conducting ongoing research to assess existing conditions in *Neighbourhoods* and dynamics of demographic change and development activity as they relate to different zoning permissions to inform work on expanding housing options in these areas. This research assists in understanding potential outcomes that may occur if zoning is amended in certain neighbourhoods to increase levels of as-of-right intensification. The existing diversity of zoning categories within Toronto provides an opportunity to study the respective conditions and characteristics associated with differing levels of land entitlements.

Preliminary Findings

Staff have examined the existing housing and demographic characteristics of less permissive residential zones (Residential Detached [RD], Residential Semi-Detached [RS]) compared to those in more

permissive residential zones (Residential [R], Residential Townhouse [RT], and Residential Multiple Dwelling [RM]). According to the results of the 2016 Census, approximately 1.38 million Torontonians lived in areas roughly aligning to residential zones within *Neighbourhoods*. At the city-wide level, more permissive zones (R, RM, RT) had higher net population densities than less permissive zones (RD, RS). As shown in **Table 3**, the average net population density of each more permissive zone was significantly higher than the RD zone, with both the R and RT zones being at least three times as dense, and the RM zone being around twice as dense. Notably, both the R and RT zones show that it is possible to approach transit-supportive levels of population density in neighbourhood-scale forms of development.

City-wide, more permissive zones also experienced more intensification and development. Around 70% of building permits representing intensification by adding net new units that were issued from 2011 to 2018 in *Neighbourhoods* were in more permissive zones. This type of permit added 2,500 units city-wide. See **Map 3**. During the same period, 7,060 building permits were issued for renovation or rebuilding projects in *Neighbourhoods* where 7,082 units were replaced and no net new units were added indicating that there is considerable building activity occurring in low-rise areas in which there may be an opportunity to think differently about how these areas grow and change.

⁸ City of Toronto, [Housing Occupancy Trends 1996-2016](#), 2019.



Table 3: Net Population Density (2016) and Development by Zone Type (2011-2018)

Zone Type	Net Population Density (people per hectare)	Building Permits - Net New Units	Building Permits - % of Net New Units
RD	53	694	26.5%
RS	93	67	2.6%
RT	166	12	0.5%
RM	107	242	9.2%
R	151	1,544	58.9%
Combined	-	2,559	97.6%*

*The remaining 2.4% of units intensified are in mixed-use or non-residential zones.

Although a majority of the significant development and growth in Toronto has been directed to other land use areas, *Neighbourhoods* have also experienced change. Development applications active between 2014 and 2018 were reviewed to identify those representing "missing middle" housing typologies, i.e. more than 1 proposed residential unit and 3-6 storeys. 144 "missing middle" applications out of 508 total active applications in *Neighbourhoods* were identified during this time frame. The missing middle applications represent 5,090 units approved or built in *Neighbourhoods*. The vast majority of these applications—94% of applications and 89% of proposed residential units—are 4 storeys or less, consistent with the general height limits for *Neighbourhoods* in the Official Plan.

Different types of missing middle intensification projects are happening throughout the city. Of the 5,090 proposed residential units, almost half were part of large site redevelopment projects, often townhouse subdivisions on former school sites in inner suburban areas of Scarborough, Etobicoke, and North York. The remaining half of proposed missing middle type units were in low-rise intensification and infill of existing housing, with activity clustered primarily within the former City of Toronto.

This development activity demonstrates that intensification in missing middle typologies is happening throughout the city, including in *Neighbourhoods*. However, the scale of this type of intensification is relatively small. The approximately 5,000 missing middle type units in development applications represent approximately 1% of the 400,000 total proposed residential units in projects active between 2014 and 2018, while the approximately 2,500 net new units added through as-of-right building permits from 2011 to 2018 represent only 0.6% of the total proposed residential units.

These are preliminary findings. Staff will undertake additional work on case studies in areas with varying existing housing options and planning permissions, and reflecting the social and economic geography of the city. Further fine-grain study of planning permissions, development activity and socio-economic change is required to draw conclusions about relationships between neighbourhood zoning and varied demographic, economic and geographic conditions across Toronto.



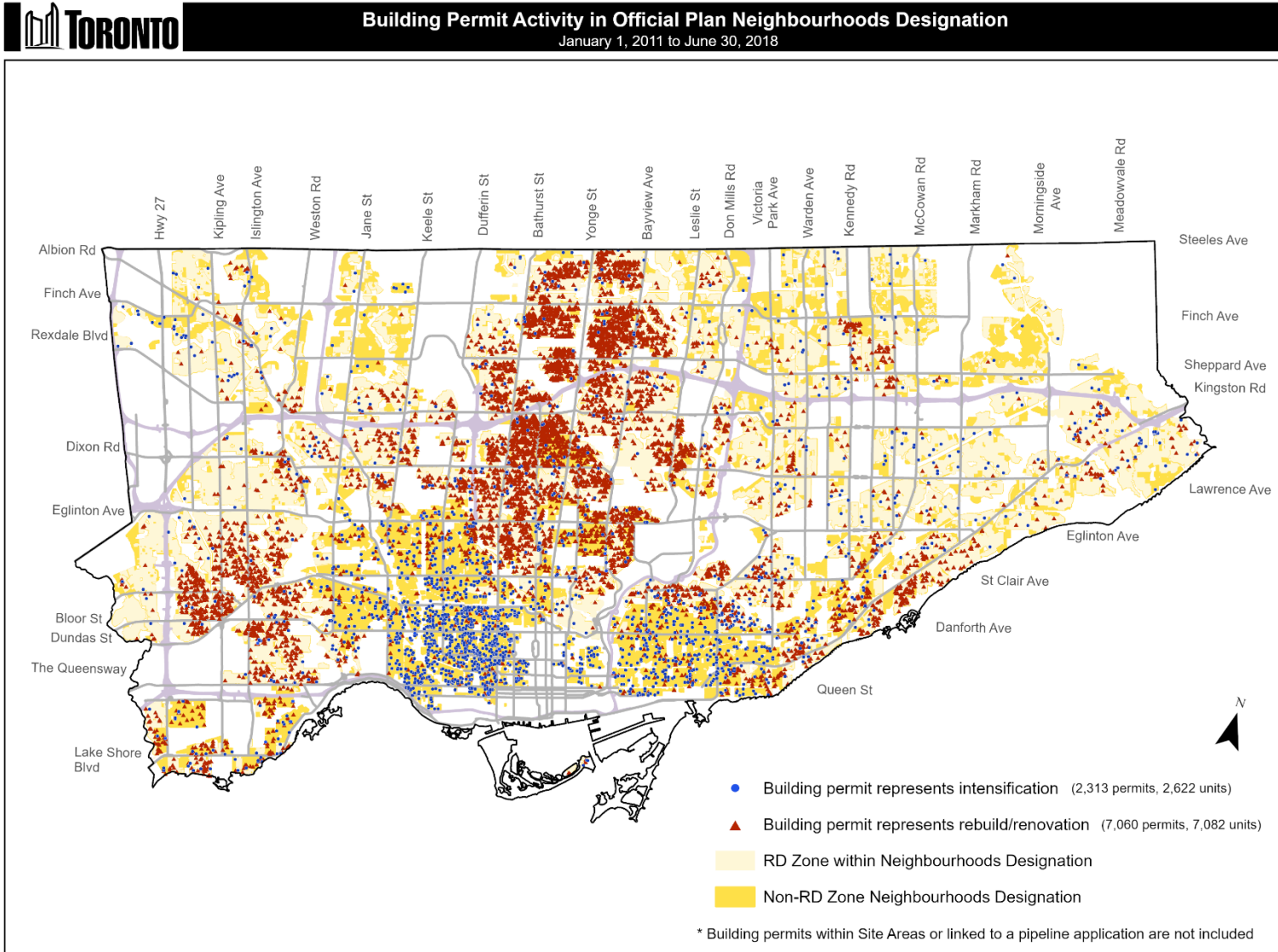
Numerous factors influence change in *Neighbourhoods*: land value and economics, market demand for different housing typologies, the age and quality of existing housing stock, access to transportation, jobs, and other infrastructure and services, and more.

Zoning and building form are contextual and there are significant local variations. Some areas with more permissive zoning are not intensifying, and not all areas with more permissive zoning are dense. Though more permissive zones tend to be denser and experience more development than less permissive zones, the amount of variance differs across the city, depending on the prevailing character the area, lot sizes, the timing of development and other factors. In some areas reviewed, more and less permissive zone types have similar population densities and levels of development activity.

Increasing permissions in less permissive residential zones is unlikely to result in an immediate increase to population densities and built-form diversity. In most cases, Toronto's *Neighbourhoods* have had multiple decades to reflect varying development permissions in different residential zones. Ongoing study of these factors will continue through analysis of case study areas containing more and less permissive zone types and representing various parts of Toronto and periods of development.



Map 3: Building Permit Activity in Official Plan Neighbourhoods Designation



Source: Toronto Building, January 1 2011 to June 30 2018

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Recent Initiatives

Toronto has made significant moves in recent years to expand housing options in low-rise neighbourhoods. These include initiatives to:

- Promote gentle intensification through city-wide policy changes;
- Provide opportunities for additional housing options in existing Neighbourhoods through Secondary Plans and site specific policies;
- Build new neighbourhoods with a range of housing options; and
- Facilitate missing middle types on major streets.

These changes have added the potential for thousands of additional units to be created in neighbourhoods without significant impacts, while helping to expand the supply of housing in the city. The City is continuing to take a critical look at how gentle changes inside neighbourhoods could enable the creation new housing options. These efforts will build on recent policy changes, local planning frameworks and design guidelines established to enable context-sensitive lower-scale development.

HousingTO 2020-2030 Action Plan

In December 2019, Toronto City Council adopted the HousingTO 2020-2030 Action Plan, a plan to guide the City's efforts over the next 10 years to address housing and homelessness needs. The Plan consists of 76 actions across the full housing spectrum, from homelessness to rental and ownership housing to long-term care for seniors. Action 45 calls for a range of housing opportunities in complete communities across the city through developing neighbourhood housing initiatives in consultation with local communities.

Approximately 6,000 members of the public and stakeholders participated in the consultation process as part of developing the Plan. Participants engaged on many housing-related challenges including housing supply, affordability, equity, and safety and identified key priorities for the City, including building more supply and adopting a human rights approach to housing.

As per the Housing TO Consultation Summary Report (August 2019), increasing the density of Toronto's so-called "Yellowbelt" was a priority expressed in several consultations held across the city. More broadly:

"Participants often noted that single-family detached homes and condominium skyscrapers are overrepresented in Toronto's housing stock



and there are **not enough housing forms with intermediate densities** such as duplexes/triplexes/fourplexes, laneway houses, basement suites, townhomes, and mid-rise apartment buildings (the so-called "missing middle")" (pp.42-43, emphasis in the original).

As part of the supply discussion, expanding "missing middle" housing options is an issue identified by Torontonians from across the housing spectrum and will be central to consultation efforts moving forward.

City-wide Policy Changes

Secondary Suites

Secondary suites have long existed in dwellings in Toronto, where they have often taken the form of basement apartments or other small apartments converted into separate living accommodation within an existing house. Secondary suites contribute to the range of housing options available. They may provide accommodation to members of a homeowner's extended family or may create an opportunity to supplement a homeowner's income with rent.

From a zoning perspective, a secondary suite is self-contained living accommodation for a household, including kitchen and bathroom for their exclusive use. A secondary suite must also be subordinate to the dwelling unit in which it is located.

Secondary suites are allowed in all Residential zones, as well as in Commercial Residential and Commercial Residential Employment zones. Permission for secondary suites in all areas of the city dates back to 1999, when City Council amended the zoning by-laws of the former municipalities to widely permit secondary suites. These amendments allowed secondary suites within detached houses and semi-detached houses in all zones across the city, and in townhouses in some residential areas, provided they met certain criteria, including the Building Code and Fire Code. This approach was approved as modified in July 2000, after a hearing by the Ontario Municipal Board.

In March 2019, City Council removed further zoning restrictions on secondary suites by adopting By-law 549-2019. The by-law:

- Permitted the creation of secondary suites in new construction and existing homes, whereas they had previously been permitted only in houses five years or older;
- Removed minimum secondary suite and dwelling unit sizes;
- Reduced parking requirements; and
- Permitted secondary suites in all townhouses across the city.

While reducing restrictions on secondary suites, By-law 549-2019 also put in place a maximum percentage of interior floor area for a secondary suite to ensure that it remains subordinate in size to the primary dwelling unit. A secondary suite (or suites) may not comprise more



than 45 percent of the floor area of the dwelling unit within which it is located, unless it is located in the basement of a one-storey detached house.

Since 2002, a total of 2726 secondary suite permits have been issued by Toronto Building, with an annual average of 248 units created from 2015-2019.

Laneway Suites

In June 2018, City Council approved Official Plan Amendment 403 and Zoning By-law Amendment 810-2018 to allow laneway suites within the boundaries of the Toronto and East York District as the boundaries existed in 2018. Council also directed City Planning to create a framework for suites within ancillary buildings without laneways in Toronto and East York. On July 16, 2019, City Council considered Official Plan and zoning by-law amendments to expand laneway suite permissions city-wide.

Laneway suites are a type of second unit permitted by the Official Plan. A laneway suite is a self-contained residential unit, with its own kitchen and bathroom facilities, located in a separate building that is subordinate in size to the primary dwelling on the lot and adjacent to a public laneway. Laneway suites provide an additional form of contextually appropriate low-rise housing within the city's neighbourhoods and are part of complete communities.

As of June 2020, building permits for 74 laneway suites have been issued.



Short Term Rentals

On December 7, 2017 and January 31, 2018, City Council approved the regulation of short-term rentals in Toronto. The regulations include a zoning by-law amendment to permit short-term rentals (any rental that is less than 28 consecutive days) as a new use across the city in principal residences. Toronto's Short-term Rental (STR) zoning by-law amendments permit STRs city-wide in principal residences in all residential zones and in the residential component of mixed use areas. On November 18, 2019 the LPAT upheld the City of Toronto's zoning by-law amendments permitting and regulating STRs. The City is moving forward with the implementation of the Licensing and Registration of Short-term Rentals by-law, as adopted by City Council. By restricting Short-term Rentals to principal residences, these regulations will maintain the residential character of *Neighbourhoods* and help to protect the supply of rental housing options.

Multi-tenant Houses

Multi-tenant houses, also known as rooming houses, are an important part of Toronto's affordable rental housing stock. They help meet the needs of diverse populations, including students, seniors, newcomers, and low- and moderate-income individuals.

Despite significant review and consultation in the past, current zoning regulations for multi-tenant houses are a patchwork of by-laws. They were not updated or harmonized after amalgamation as part of city-wide Zoning By-law 569-2013. Multi-tenant houses are only a

permitted use in the former city of Toronto and some parts of the former cities of York and Etobicoke, despite significant demand for this type of residential accommodation across the city. The patchwork of by-laws and varied zoning definitions and regulations make the establishment of new multi-tenant houses and the investigation and enforcement of suspected illegal multi-tenant houses in Toronto difficult.

City Planning and Municipal Licensing and Standards staff are targeting Q3 2020 to provide a joint report on a proposed approach respecting both zoning and licensing of multi-tenant housing. The report will provide a proposal to engage the public with respect to zoning that would introduce a harmonized definition for multi-tenant house and dwelling room, establish city-wide permissions and standards for multi-tenant houses.

The proposed zoning approach will aim to establish uniform zoning regulations for multi-tenant houses and to bring them in line with Official Plan policies that call for a full range of housing, in terms of form, tenure and affordability, across the city and within all neighbourhoods. It intends to establish consistency and fairness in permissions, and support effective implementation and enforcement in all neighbourhoods. Municipal Standards and Licensing (MLS) is also preparing a new licensing by-law and enhanced enforcement strategy, which will apply in areas where multi-tenant houses are permitted by zoning. Together, new zoning regulations and licensing can expand opportunities for this housing type in Toronto and

strengthen the City's ability to ensure safety in its local communities.

Additional Housing Options in Existing Neighbourhoods

Recent Secondary Plans have anticipated areas adjacent to growth areas and transit areas where missing middle housing forms are planned. Increased housing options can be accommodated in local area planning for complete communities through detailed local development policies. This can take place within a modified *Neighbourhood* designation such as in the Lawrence-Allen Secondary Plan or the Yonge-Eglinton Secondary Plan or within *Mixed Use Areas* with height limits corresponding to low-rise housing options, for example in the North York Centre Secondary Plan.

Midtown in Focus (Official Plan Amendment 405)

Midtown in Focus, the recently completed planning framework for the Yonge and Eglinton area, is an example of how additional neighbourhood-scale housing options can be considered in local area planning. The Secondary Plan for Yonge-Eglinton allows for "missing middle"-type low-rise development in certain specific *Neighbourhoods* within the Secondary Plan Area. The majority of the *Neighbourhoods* maintain the Official Plan policies, however *Neighbourhoods* properties in specific areas allow for more intense development such as semi-detached houses, duplexes, triplexes, townhouses, stacked townhouses and low-rise apartment buildings.



Policy 2.1.3 identifies *Neighbourhoods* areas which can have more intense forms of low-rise development. Official Plan Amendment 405 was approved with modifications by the Ministry of Municipal Affairs and Housing on June 5, 2019. The original intent of the Secondary Plan's *Neighbourhoods* policies was generally maintained by the Province. Policies originally referring to townhouses and low-rise apartment buildings were revised to include semi-detached houses, duplexes and triplexes.

Building New Neighbourhoods

There are a number of recent Secondary Plans which have expanded the ranges of building types planned for new neighbourhood areas with a mix of low-rise residential building types. In the redevelopment of large sites, missing middle type buildings can create a transition in scale toward existing *Neighbourhoods*. Examples can be found in such areas as the Downsview Area Secondary Plan, Don Mills Crossing Secondary Plan, and the Lawrence-Allen Secondary Plan.

Major Streets

Lawrence Avenue West Block Study (Official Plan Amendment 433)

The recent Lawrence Avenue West Block Study is an example of how additional low-rise housing forms may be considered on Major Streets. In response to recent development pressures, the study developed a planning and built form framework for *Neighbourhoods*-designated

lands fronting Lawrence Avenue West east of Lawrence West subway station. A City-initiated Official Plan Amendment resulting from the study was adopted by Council on June 18, 2019.

Following the approval of OPA 320, which allows consideration of more intense forms of development (to the extent permitted by the Official Plan) on *Neighbourhoods*-designated lots fronting major streets, City staff were of the opinion that an Official Plan Amendment was no longer required to provide for more intense housing typologies on Lawrence Avenue West. To provide clarity for future applications within the study area, the Site and Area Specific Policy allows the housing types permitted in the *Neighbourhoods* designation, and prescribes public realm, built form, site access, parking and servicing, and infrastructure requirements. The block study addresses a range of concerns commonly considered when increasing density in *Neighbourhoods*.

Bayview Townhouse Design Guidelines

The Bayview Townhouse Design Guidelines demonstrate how local urban design studies can improve the fit of new housing options in areas experiencing intensification. Adopted in December 2015, these guidelines were created to ensure that proposed townhouse developments on lots abutting Bayview Avenue between Highway 401 and Lawrence Avenue East are sited, organized and designed in a manner consistent with the local character. In 2013, Council directed City Planning staff to review the appropriate development framework for this segment of Bayview Avenue to prepare



guidelines to be used when designing and evaluating townhouse proposals along this major arterial with predominantly large detached houses on large lots. City staff worked closely with the community, Ward Councillor and development industry representatives to develop guidelines for how townhouses could 'fit' in the area.



Canada and U.S. Precedents

Many North American cities are examining, or have implemented, options for greater housing diversity in low density neighbourhoods. **Appendix A** reviews recent initiatives in selected North American municipalities (Ottawa, Vancouver, Edmonton, Minneapolis and Seattle) that have demonstrated innovation in policy or programs related to expanding housing options in lower density residential areas. Each context differs, but despite legislative differences and variations in city size, history and rate of current growth, Toronto can learn from the work of these municipalities to identify and respond to opportunities for gentle density in neighbourhoods.

Relevant approaches undertaken or proposed in these cities include:

- expanding residential permissions to allow more units on lots in low-density residential areas with a focus on building envelope heights and setbacks maintaining scales compatible with existing permitted buildings;
- permitting and facilitating additional dwelling units in accessory buildings such as laneway suites, garden suites or coach houses;
- reviewing existing zoning permissions and development standards for low-rise apartments to remove barriers to viable low-scale development projects;
- revisiting parking standards to reduce development costs, promote transit and active

transportation, and conserve green space on residential lots;

- prioritizing expanding residential options and permissions near transit and in neighbourhood centres, including pre-zoning for desired outcomes;
- reviewing municipal financial tools and permitting processes to reduce barriers to creating these forms of housing; and
- pairing increased residential development permissions with policies and programs to address affordability.

Staff continue to monitor planning approaches to missing middle development in other municipalities.



Preliminary Consultation

The potential of "missing middle" housing forms to accommodate more residents in existing neighbourhoods was widely discussed in public and stakeholder conversations that informed the HousingTO: 2020-2030 Action Plan, adopted in December 2019. In late 2019 and early 2020, City Planning conducted initial community outreach to inform the development of a work program on increasing housing options in *Neighbourhoods*.

Council directed City Planning to consult with registered Community Associations prior to submitting this report. An online survey of registered Community Associations was conducted to gather initial feedback from these groups across Toronto. In consultation with the local Councillor, door-to-door engagement was conducted in Ward 19 *Neighbourhoods*, near a potential "missing middle" pilot area. To complement these local perspectives and interests, City Planning also consulted with the Toronto Planning Review Panel, a randomly selected 32-member resident advisory body, to gather preliminary input from a broader citywide standpoint. Wider public engagement, education and communication is a critical next step in advancing work on expanding housing options in *Neighbourhoods*. A broad and inclusive community engagement strategy will be central to future work on this topic.

The preliminary consultation focused on issue and priority identification to inform initiatives and future public engagement on this topic. Questions and conversations elicited opinions on the Official Plan's established growth strategy, perspectives on housing affordability and access, support for discussing expanded housing options and planning permissions in *Neighbourhoods*, opinions on possible locations and forms of new housing options in *Neighbourhoods*, and perceived opportunities and challenges associated with potential changes to existing land use policies and zoning.

Summaries of ideas and feedback from each consultation exercise are provided below.

Toronto Planning Review Panel

The Toronto Planning Review Panel is a 32-member advisory body comprised of residents that meet regularly throughout their two-year term to provide City Planning with informed public input on major planning initiatives. On December 7, 2019, Chief Planner Gregg Lintern met with the Panel to gather preliminary feedback from a city-wide perspective on possibilities for expanding housing options in designated *Neighbourhoods*.

Generally, panelists supported increasing "gentle density" in *Neighbourhoods*, with most arguing for more balance between detached houses and other types like



duplexes, triplexes, townhouses and small apartments. A few panelists disagreed with the majority and argued for maintaining Toronto's current housing mix.

Overall, panelists supported the increase because they felt it would provide a greater variety of affordable housing for more types of families and income levels, assuming that it was also built to be appropriate to the neighbourhood scale and character.

Panelists also provided advice on mitigating possible negative side-effects, suggesting that design guidelines could manage the look and feel of "missing middle" type homes and ensure that they fit with the neighbourhood character. Panelists also recommended ensuring that growth is met with increased amenities and infrastructure (or focused in areas that can accommodate a population increase) and providing information to the public about how property values may be impacted by changes in neighbourhoods.

A full summary of the Planning Review Panel's advice to the City is found in **Attachment 2**.

Ward 19 Door-to-Door Engagement

As part of the motion asking City Planning to report on housing options and a timeline to increase housing options in *Neighbourhoods*, City Council directed City Planning to explore opportunities for a missing middle pilot area in Ward 19, Beaches-East York, in consultation with the local Councillor.

On Saturday, March 7, City Planning staff, with support from Councillor Brad Bradford's office, conducted a consultation exercise designed to engage residents directly. Roughly two-dozen staff conducted a door-to-door survey to collect feedback from residents on housing and related issues of affordability, availability and built form. The survey was conducted on residential streets in the area bounded by Danforth Avenue, Woodbine Avenue, Lumsden Avenue and Dawes Road, near Main Street and Woodbine subway stations. The survey area included *Neighbourhoods*-designated areas with detached-only (RD) and more flexible (R) zoning.

This exercise resulted in 199 responses. Of these responses:

- 87% of respondents perceived housing affordability to be getting worse in their neighbourhood.
- 64% of respondents believed housing availability (the diversity and number of homes available) was somewhat of an issue or a major issue.
- 86% of respondents were somewhat supportive or strongly supportive of increasing housing options



and planning permissions in Toronto's low-rise neighbourhoods, while 7% were somewhat or strongly opposed.

- 85% of respondents were somewhat supportive or strongly supportive of increasing housing options and planning permissions in their neighbourhood. 9% were somewhat or strongly opposed.
- A majority of respondents thought all "missing middle" building types considered (semi-detached houses, duplexes, multiplexes, townhouses, accessory dwelling units, low-rise apartments, stacked townhouses) should be allowed in their neighbourhood. The most popular types were: semi-detached houses (73% of respondents) followed by duplexes (71%) and multiplexes (71%). Townhouses (66%), accessory dwelling units (66%), low-rise apartments (65%) and stacked townhouses (60%) were also broadly supported.
- Locations near transit were considered the most appropriate for additional housing options (84% of respondents), followed by locations near schools, parks and other public assets (68%), on major streets (66%), and near shops and other services (64%).

Community Association Survey

In response to Council's direction to consult with registered Community Associations prior to submitting this report, City Planning launched a survey in February of this year. The survey was designed to support issue identification and establish priorities from the perspective of these associations.

Survey invitations were sent to all registered Community Associations with email addresses registered with the City Clerk and additional organizational email addresses provided by members of Council. The list of registered Community Associations includes: neighbourhood, resident, ratepayer, tenant and other associations; heritage groups; Business Improvement Areas; and other interested groups registered with the City Clerk for circulation on planning matters.

The survey was open from February 26 to April 19, 2020. A few associations who contacted City Planning with technical issues were provided an extension until May 4, 2020 to complete the survey. A total of 241 groups representing all 25 Wards were sent invitations. 101 associations completed the survey online, an overall response rate of 42%.

Survey questions addressed Toronto's housing needs, experiences of growth in low-rise neighbourhoods, and potential residential types and locations for additional housing options. Key findings include:



- Associations surveyed held mixed views about increasing housing options and planning permissions in *Neighbourhoods*. The plurality (48%) supported the idea, but almost as many (40%) were opposed. Slightly over half (55%) are open to discussing the idea.
- Perceived benefits of allowing additional housing types are improved affordability (23% of respondents) and availability (20%), while 21% of respondents did not anticipate any benefits. The main perceived drawbacks were losing the physical character of *Neighbourhoods* (31%) and concerns about inadequate infrastructure and/or services to support the additions (21%).
- Respondents believed that additional housing should be near transit (70%), on major streets (58%) or near shops and other services (50%)
- Out of a range of housing options, from accessory dwelling units to low-rise apartments, there was no clear preference for what additional types of homes respondents felt should be permitted in their neighbourhoods. Overall, the types most preferred were low-rise apartments (48% of associations surveyed), accessory dwelling units (43%), semi-detached houses (42%), and duplexes (41%). 23% of associations preferred none of the types identified.
- 79% believed increasing housing options and planning permissions will have an impact on the physical character of their neighbourhoods. 83% also reported that new residential projects are already changing the physical character of their neighbourhoods.
- All physical characteristics used to define character in the *Official Plan* were considered important. "Patterns of streets, blocks and lanes, parks and public building sites" and "Prevailing heights, massing, scale, density, and dwelling type of nearby residential properties" ranked highest, both considered very or somewhat important by 92% of respondents. Conservation of heritage buildings, structures, and landscapes was considered "very important" to 70% of associations surveyed.
- 61% of associations surveyed expect increased housing would put pressure on local services and amenities. Few (8%) believe associated population increases could be managed by local services.
- Housing affordability was considered important by 83% of associations surveyed, with most (80%) of the view that affordability is "getting worse" in their neighbourhoods. Over half (54%) believed increasing housing options and planning permissions will help improve affordability somewhat or a great deal, while 36% do not believe this will affect affordability.
- The availability (diversity and number) of homes in neighbourhoods was seen as an issue by 64% of associations surveyed.
- 4 in 5 were familiar with the City of Toronto's growth strategy, but a majority (61%) do not agree right type of homes are being developed in the right places to meet the needs of the growing city. 82% were familiar with Official Plan *Neighbourhoods* policies.



Additional written comments were submitted by several associations in response to this survey and were reviewed by City Planning staff. Perspectives varied across the geography of Toronto. Further analysis is provided in the consultant report summarizing survey questions and findings. See **Attachment 3**.



Proposed Work Program

Proposed actions are presented in six broad categories:

1. **"Engage"** (public and stakeholder consultation on proposed housing options);
2. **"Enable"** (projects to expand permissions for additional housing options);
3. **"Facilitate"** (projects to facilitate missing middle development where it is already permitted in the Official Plan and zoning);
4. **"Study"** (areas where further study is needed to advance new permissions or facilitate the development of expanded housing options);
5. **"Pilot"** (initiatives to test at a small scale); and
6. **"Monitor"** (work to determine desired outcomes, establish methods and metrics for tracking, and maintain reporting).

Approximate timelines are indicated for short term (6-9 months), medium term (9-18 months) and longer term (18 months+) initiatives.

1. Engage

City-wide engagement

Expanding housing options and planning permissions in *Neighbourhoods* is a significant undertaking that will require extensive public engagement, education and communication. Preliminary consultation with the Planning Review Panel, registered Community Associations and Ward 19 residents conducted to inform this work plan is just a start to the public dialogue and collaboration needed to explore new residential opportunities in Toronto's low-rise residential areas.

Working with a third-party facilitator, the City will develop and execute an inclusive and representative engagement strategy to facilitate meaningful discussions on *Neighbourhoods*, expand planning knowledge and provide clear, accessible information on proposed areas of work available to all Torontonians and interested stakeholders. This engagement will ensure that all residents, businesses, and other stakeholders, including equity seeking groups and Indigenous communities, have opportunities to participate and engage with the City. The City will consult with people who do not typically participate in traditional consultations and engage with both Toronto residents who live in *Neighbourhoods* and those who do not. In the context of the ongoing COVID-19 pandemic, extra care will be required to ensure the



accessibility of opportunities to provide input and feedback.

When: Short to medium term

Related work: design workshops, accessory dwelling units, multi-unit dwellings, Major Streets zoning, parking review, low-rise apartment zoning review, financial study, OPA, gentle density toolkit, existing building retention, resilient low carbon development, demonstration projects, pilot permissions, monitoring

Virtual design workshops

In partnership with post-secondary institutions and Toronto's design community, the City will hold virtual visioning sessions or use other online engagement methods to promote dialogue on the opportunities and challenges associated with gentle intensification in *Neighbourhoods*. Participants will develop design concepts for missing middle types prioritized in this work program for consideration in future phases of work.

When: Short to medium term

Related work: City-wide engagement, gentle density toolkit, resilient low carbon neighbourhoods, design competition

2. Enable

Garden suites and other accessory dwelling units

When approving laneway suites in 2018, Council requested a planning framework for suites in accessory buildings without laneways ("garden suites" or "coach houses") in the Toronto and East York Community Council area. The City will develop appropriate Official Plan policy and zoning amendments required to permit this form of gentle intensification in all *Neighbourhoods*, designed to respond to varied lot conditions throughout the City. Staff will also clarify evaluation criteria for applications in "through lot" conditions (where a property backs onto a street, rather than a laneway) and on corner lots to provide clear guidance on specific issues related to these cases including streetscape character, servicing and severances.

Official Plan policy 3.1.2.10 states that second units will be encouraged in order to increase the supply and availability of rental housing across the city and within neighbourhoods. Second units are currently permitted within a building that is ancillary to a detached or semi-detached house or townhouse where it can be demonstrated that it will respect and reinforce the existing physical character of the neighbourhood. An Official Plan amendment may be required to allow garden suites in areas where they do not currently exist.

When: Medium term

Related work: OPA, zoning by-law amendments, parking review



Expand additional unit permissions in Residential zones in new and existing buildings

Staff will consider approaches, and necessary Official Plan policies and zoning changes, to accommodate more housing units in Residential zones generally within currently permitted building envelopes. The analysis will determine specific recommendations for how and where to implement these actions.

Duplexes and triplexes may be added as permitted uses in areas zoned for detached and semi-detached houses, generally guided by existing density, height and built form standards. Increasing the range of residential types permitted "inside the box" in these areas would afford opportunities to incrementally introduce additional units without significant character or servicing impacts. In addition to new development, Staff will also consider opportunities to facilitate the creation of more units in existing buildings to encourage retention of the existing building stock, decrease demolition and impact on neighbourhood landscapes. This work may include opportunities to simplify zoning language to address both purpose-built multiplex dwellings and additional units in existing buildings.

There are numerous communities in Toronto that consist predominantly of one-storey post-war bungalows. Many of these neighbourhoods are experiencing renovation and investment in new housing and are evolving to two- and three-storey buildings, as the bungalows are replaced by larger houses or "topped up" with an additional storey. This evolution is occurring in accordance with the existing zoning or through the minor

variance process. Presently, secondary suites are often the only permitted option to achieve additional dwelling units in these neighbourhoods. Permitting building types with multiple units in more areas of the city would create more opportunities for communities to evolve with additional low-rise housing options, in a manner that continues to reflect the physical character of the area.

When: Medium term

Related work: OPA, zoning by-law amendments, parking review, financial study, resilient low carbon development

Major Streets zoning

The City will consider City-initiated rezoning of *Neighbourhoods*-designated properties fronting Major Streets listed on Official Plan Map 3, consistent with Official Plan Policy 4.1.5. Staff estimate that approximately 250 km of parcels designated *Neighbourhoods* front onto Major Streets. In these locations, it may be appropriate to zone for the full range of low-rise building types permitted in the Official Plan. Pre-zoning could provide communities and applicants with greater certainty with regard to the form and fit of new housing and reduce process barriers. This work could also be considered as a part of future local area studies which include *Neighbourhoods*-designated lands on Major Streets.

When: Medium to long term

Related work: parking review, multi-unit zoning review, test new permissions



3. Facilitate

Review parking requirements and driveway standards for missing middle residential types

Consideration of increased planning permissions must also address parking standards. Many lots will not have the ability to provide one parking space for each dwelling unit on the same lot, as is often required. In these cases, parking standards become a barrier to development of new housing.

City staff will review and, where appropriate, reduce or eliminate minimum parking requirements for low-rise apartment buildings, multi-unit dwellings and other housing options considered in this work plan. Reducing parking requirements may facilitate the creation of these housing types where surface or underground parking would not be compatible with feasible development, while encouraging new density to support active transportation and transit use. This review is also an opportunity to re-examine standards that would force the paving of yards and loss of tree canopy when adding additional units on a site.

Council has previously reduced parking requirements when allowing Laneway Suites in 2018 and amending the requirements for secondary suites in 2019. In 2018, City Council requested City Planning to report on, in some cases, exempting low rise apartment buildings from parking requirements, and other potential incentives to promote purpose-built rentals in *Neighbourhoods*-designated areas (PG27.5). The scope of this work could

be expanded to include other housing types that could add rental units in *Neighbourhoods*.

When: Short to medium term

Related work: Garden suites, multiplexes, major street zoning, financial review

Review multi-unit zoning standards

The R – Residential and RM – Residential Multiple zoning standards currently allow a range of missing middle housing types, subject to certain criteria. Despite these existing permissions, the construction of new missing middle housing has been limited in these areas over time.

Staff will review R and RM zoning standards to test the viability of missing middle types in areas where these zones currently apply and where they may be applied in the future (e.g. Major Streets). This work will identify, simplify, and "debug" outdated standards, such as unit caps within multi-unit zones and limitations on the number of doors facing a street, where appropriate, to facilitate additional housing in a form generally consistent with existing height and setback permissions in these zones.

When: Medium term

Related work: Major Streets zoning, parking review, financial review, Amend the Official Plan



Examine financial barriers to missing middle projects

Conduct a financial pro-forma study to review the feasibility of developing additional housing options aligned with this proposed work program. Identify potential financial barriers to selected forms of low-rise residential intensification on test sites where these forms are currently permitted and in locations where a broader range of planning permissions may be pursued.

When: Short term

Related work: garden suites, multiplexes, Major Streets zoning, parking review, municipal financial tools

Review municipal financial tools to encourage additional housing options

In partnership with the Corporate Financial Strategy and Policy Division and other relevant stakeholders, review opportunities to incentivize preferred housing outcomes in *Neighbourhoods*. Review current incentives and disincentives and consider measures, including potential program support, to encourage the production of affordable housing and purpose-built rental housing in missing middle forms.

Coordinate this review with the response to Council's direction to review the City's development related fees and taxes particularly as they pertain to renovations for grade related housing with recommendations on how to address City imposed financial barriers to increasing the number of units (MM11.27).

When: Short to medium term



Related work: Infrastructure capacity review, Major Streets zoning, parking review, multi-unit zoning review, demonstration projects

Identify and resolve process barriers to building new low-rise housing in Neighbourhoods

Staff will review and consult with internal staff, stakeholders and low rise building industry representatives on the development process to identify barriers to the construction of new missing middle housing in *Neighbourhoods*. Recommendations to address these barriers may include resolving unnecessary zoning requirements on low rise neighbourhood housing, expanding as-of-right zoning for low rise building types, adjusting review processes for low rise housing and the potential use of the Community Planning Permit System (previously known as the Development Permit System).

These recommendations will inform other areas of this work program to ensure that desired housing outcomes are able to be implemented and will also be coordinated with the “Concept to Keys” city wide development process improvement project.

When: Short to medium term

Related work: Design workshops, Garden suites, Major Street Zoning, parking review, financial review

4. Study

Amend the Official Plan

Explore and consult on Official Plan Amendment(s) necessary to permit increased housing options in *Neighbourhoods*. Potential examples include revisiting polices regarding prevailing building types, considering permissive exceptions to certain development requirements where applications meet defined housing goals, evaluating opportunities to intensify reverse-lot properties in designated *Neighbourhoods* on existing and planned higher order transit corridors and others, including priority areas where intensification may be directed.

When: Short to medium term

Approvals required: OPA

Related work: Design workshops, citywide engagement

Develop a gentle density "toolkit" to inform area planning

Prepare a guide or best practice manual with an inventory of low-rise housing options and key development statistics (e.g. typical population densities achieved given current housing occupancy trends) to enable Planning staff to engage with communities about options for lower-scale intensification. These housing options could be considered in local area studies and other exercises intended to manage forecasted growth and create complete communities.

Prepare guidance on residential types, urban design strategies and policy tools that can be used to apply a gentle density lens, where appropriate, to future area planning exercises. Develop methods to identify and balance intensification opportunities and risks (e.g. existing rental housing and potential displacement, heritage, trees, landscapes).

When: Medium to long term

Related work: Parking review, citywide engagement, design workshop, infrastructure capacity review, pro forma study, municipal financial tools

Assess infrastructure capacity in Neighbourhoods

The City will review infrastructure capacity in *Neighbourhoods* to support consideration of additional housing options and efficient use of existing and planned infrastructure. This work will consider current capacity of existing physical and social infrastructure built for historically larger households and populations when identifying where gentle intensification could be accommodated. Staff will assess locations where infrastructure upgrades and additional capital investment may be required to provide appropriate service levels and accommodate additional residences.

When: Medium to long term

Related work: Municipal financial tools, multiplexes, Major Streets zoning



Review policies on locally serving retail and services in Neighbourhoods

Staff will assess policies related to locally serving retail and services to better support daily life in *Neighbourhoods* as housing options increase. The Official Plan currently permits small-scale retail, service and office uses on properties in *Neighbourhoods* that legally contained such uses prior to the approval of the Official Plan. New small-scale retail, service and office uses supporting *Neighbourhoods* may be permitted on Major Streets through zoning by-law amendments, where required. Reviewing these policies and their implementing zoning may determine appropriate changes to support local living in *Neighbourhoods* in conjunction with increased diversity of housing options.

Timing: Medium to long term

Related work: infrastructure capacity review, Major Streets zoning, gentle density toolkit

Resilient low carbon development in Neighbourhoods

Currently, all low-rise development applications of greater than five units must meet sustainable performance measures of the Toronto Green Standard, including (stepped path towards) zero emissions, retention of storm water, reduction of urban heat island, increased tree canopy and biodiversity. Staff will review opportunities for gentle intensification to support low carbon and climate resilient development in neighbourhoods and consider opportunities for how these could be achieved with development of fewer than five units. This work will also consider how the existing tree

canopy (currently 40% of the urban canopy is found in residential neighbourhoods) and permeable surfaces can be enhanced.

When: Medium to long term

Related work: Parking review, gentle density toolkit, design workshops, design competition

Neighbourhood change research

Case study research to better understand potential outcomes that may occur if zoning is amended in certain *Neighbourhoods* to increase levels of as-of-right intensification is ongoing. Staff will conduct further research on relationships between planning permissions, development activity, and demographic, social, economic and geographic factors throughout the city.

When: Short to medium term

Related work: City-wide engagement, Multiplexes, Major Streets zoning, OPA, gentle density toolkit, monitoring

5. Pilot

Build demonstration projects through a design competition or other site activation initiatives

In consultation with members of Council, CreateTO and relevant community stakeholders, City-owned sites in *Neighbourhoods* will be identified for a design-build competition or other site activation projects to pilot affordable missing middle development. Staff are currently reviewing preliminary site options starting in



Ward 19 per Council's direction to pursue a missing middle pilot area.

Competition criteria will be developed collaboratively with the community, informed by City priorities related to affordability, mobility, investing in people and neighbourhoods, and climate and resilience. These demonstration projects will show how additional housing options can respect, reinforce and contribute to the existing physical character of neighbourhoods and also help to identify regulatory and financial barriers that impede missing middle initiatives. Innovation in both site-specific and highly replicable or patterned designs should be encouraged and tested through this competition.

When: Medium to long term

Related work: Citywide engagement, design workshops, garden suites, multiplexes, Major Streets zoning, financial study, OPA, parking review, resilient low-carbon neighbourhoods

Test new permissions

Pending endorsement of this work program, there is also the opportunity to pilot the development of new permissions in Ward 19 and in other appropriate locations across the city, in consultation with the Ward Councillors.

When: Medium to long term

Related work: Multiplexes, Major Streets zoning

6. Monitor

Establish metrics and monitor outcomes

Through upcoming community engagement on this topic, desired outcomes will be identified in consultation with the public, City staff, Council, and other stakeholders. Data collection, monitoring and evaluation will determine whether this work is effective in expanding housing options in *Neighbourhoods*.

When: Medium to long term

Related work: Citywide engagement, neighbourhood change research



Next Steps

Timeline

Category	Action	Short term (6-9 months)	Medium term (9-18 months)	Longer term (18+ months)
1. Engage	Citywide engagement			
	Design workshops			
2. Enable	Garden suites / Through lots / Corner lots			
	Additional unit permissions			
	Major street zoning			
3. Facilitate	Parking review			
	Low-rise multi-unit zoning review			
	Financial barriers pro forma study			
	Review municipal financial tools			
	Identify and resolve process barriers			
4. Study	Official Plan Amendment(s)			
	Gentle density toolkit/best practice manual			
	Infrastructure capacity review			
	Locally serving retail and services review			
	Resilient low carbon development			
	Neighbourhood change research			
5. Pilot	Demonstration projects			
	Test new permissions (Ward 19 and others)			
6. Monitor	Establish metrics and monitor outcomes			



List of Attachments

- Toronto Planning Review Panel - Summary of Advice (December 7, 2019)
- City Planning Neighbourhood Survey - Consultant Report (June 2020)



Appendix A: Canada and U.S. Precedents

Ottawa, ON

Population: 934,243 (2016)

Land area: 2,796 km²

Ottawa has undertaken relevant missing middle initiatives and is subject to the same Provincial planning system and Building Code as Toronto. The City of Ottawa land area includes urban, suburban and rural areas, requiring a range of contextual approaches to planning and development within the municipality. Ottawa's recent work to increase housing options with coach houses and by removing barriers to low-rise apartments are both noteworthy. Ottawa is also currently developing a new Official Plan. Preliminary policy directions approved by Council in December 2019 propose increasing low-rise housing options and providing more flexibility in types of housing while maintaining neighbourhood character by regulating building form rather than dwelling type.⁹

Coach Houses

In 2016, Ottawa approved coach houses, separate dwelling units subsidiary to a principal dwelling unit on the same lot, contained in an accessory building.¹⁰ Coach houses are a permitted form of intensification in Ottawa's urban, suburban and rural areas, subject to Official Plan

and Zoning By-law requirements. A City guide, *How to Plan your Coach House in Ottawa* (2017) assists property owners in understanding development standards, processes and costs. Servicing and design requirements vary in different locations within the municipality; the guide provides illustrated examples of coach houses in inner urban, urban laneway, suburban and rural contexts. In all cases, coach houses remain part of the principal dwelling's property and cannot be sold separately. Both a coach house and a secondary suite are not permitted on the same property. No parking is required for a coach house.

Facilitating low-rise apartments: R4 Zoning Review

Ottawa is currently reviewing existing zoning for low-rise apartments in inner-urban neighbourhoods which face low vacancy rates and rising rents on vacant units. The review intends to remove barriers to developing viable, lower-cost 3-4 storey apartments in areas where these buildings are already permitted, but where zoning details such as maximum permitted units and minimum lot size requirements make them unfeasible to build.

Draft recommendations were released in November 2019 for consultation. The proposed zoning changes revise lot width and area standards to permit low-rise apartments

⁹ City of Ottawa, [New Official Plan – Preliminary Policy Directions](#), 2019.

¹⁰ City of Ottawa, [How to Plan your Coach House in Ottawa](#), 2017.



as-of-right without requiring lot consolidation or variances.¹¹ The changes would enable buildings of 8 to 12 units within currently permitted envelopes and height limits, update landscape and amenity area requirements, and introduce building and site design requirements to avoid boxy buildings, ensuring infill apartments contribute to the public realm. The new rules would also ban surface parking spaces on smaller lots to protect green spaces, trees, walkways and other functional areas on infill apartment sites.¹² Ottawa staff suggest these changes could contribute to affordability, decreasing per-unit housing costs by enabling additional residential units on urban lots and by permitting apartments that can be built using lower cost construction techniques while ensuring context-sensitive design and compliance with Building Code, Fire Code and accessibility standards.¹³

Vancouver, BC

Population: 618,210 (2016)

Land area: 114 km²

Like Toronto, Vancouver's high housing costs and low rental vacancy rates are well known. The City is currently assessing options for low-density neighbourhoods to deliver more housing to meet resident needs and has already added flexibility to properties zoned for detached

houses to add density in forms compatible with existing neighbourhoods.

Making Room housing program

In 2017, Vancouver released the 10-year Housing Vancouver strategy. Among a suite of actions across the housing spectrum was a strategy to "advance transformation of low-density neighbourhoods to increase supply, affordability and variety of housing options".¹⁴ From this strategy emerged the Making Room housing program, intended to deliver "the right supply" by adding increased housing choices in low density neighbourhoods, particularly near transit corridors and in neighbourhood centres. Early regulatory changes included permitting duplexes in most RS ('single family') zones in September 2018, with direction from Vancouver's Council to report back on introducing other permissions. Between September 2018 and May 31, 2020 the City received 132 duplex applications in RS zones.¹⁵ The Making Room program has since been incorporated into current work to develop a new city-wide Official Plan.

¹¹ City of Ottawa, [Zoning By-law R4 Zoning Review, Phase Two – Discussion Paper #3: Draft Recommendations](#), 2019.

¹² As of 2016, buildings with up to 12 units are already exempt from minimum parking requirements in Ottawa's downtown, near transit station areas and on main streets.

¹³ As Ottawa staff note, buildings of three storeys or less are subject to more affordable Building Code construction requirements and buildings with 13 or fewer units can meet accessibility requirements without an elevator, saving a major capital and operating cost.

¹⁴ City of Vancouver, [Housing Vancouver Strategy](#), 2017.

¹⁵ City of Vancouver. [Making Room Housing Program](#).



Options in 'Single-Family' neighbourhoods: Secondary Suites, Laneway Housing and Character Retention

Recently, Vancouver has gradually introduced a range of additional housing options in "single family" (RS) zones. In 2004, secondary suites were permitted in all RS zones and 3 units have been permitted on a RS lot since 2009 – both a secondary suite and laneway house are permitted in conjunction with a detached dwelling.¹⁶ More than 3,000 permits have been issued for laneway houses since 2009. In 2018, in response to the Housing Vancouver strategy, the City amended laneway housing regulations to encourage 4,000 new laneway houses to be built over the next decade.¹⁷

Since 2017, Vancouver has also implemented "Character House" incentives, developed to address the demolition of existing pre-1940s houses by allowing and relaxing standards for additional residential uses in conjunction with the retention of existing buildings (either in the form of a multi-unit "multiple conversion dwelling" or a second, infill residence typically located behind a character house).¹⁸ Uptake has been limited, but the incentives represent an additional tool to balance the retention of physical character and existing building materials with the addition of more homes in forms compatible with existing low-rise neighbourhoods.

¹⁶ City of Vancouver. [Housing Choice in Low-Density Neighbourhoods](#), 2019.

¹⁷ City of Vancouver, [Amendments to the Zoning and Development By-law – Laneway Home Regulations](#), 2018.

Edmonton, AB

Population: 932,546 (2016)

Area: 685.25 km²

The City of Edmonton is working to encourage new housing to be built in the city's core and in mature neighbourhoods (early suburbs). Despite overall population growth, Edmonton's mature neighbourhoods have experienced population decline in recent decades.¹⁹ Like Ottawa and Vancouver, Edmonton is also developing a new City Plan (i.e. Official Plan), which will emphasize increasing housing options, including "missing middle" residential types.

Infill Road Map 2018

The City of Edmonton prepared the Infill Road Map 2018, following an engagement process on housing needs in the city's older neighbourhoods. This work plan supports improved infill development, with a focus on missing middle forms. Edmonton defines missing middle housing as types such as triplexes, row housing, and low and mid-rise apartments up to six storeys. The Infill Road Map consists of 25 actions to address the question, "how can we welcome more people and new homes into our older neighbourhoods?"

¹⁸ City of Vancouver, [Character Home Retention Incentives](#).

¹⁹ City of Edmonton. [Infill Roadmap 2018](#), 2018.



Edmonton proposes a suite of actions including, among others: prioritizing infill at transit nodes and corridors; reviewing neighbourhood infrastructure capacity; pursuing opportunities for "tiny homes" and supporting laneway housing development; developing affordability tools and reviewing financial tools to support infill; monitoring City processes and improving permitting timelines; improving infill lot grading; and reducing barriers to Low Impact Development for storm water management. Several zoning initiatives are proposed, including updating regulations for collective housing (including group homes and lodging houses), encouraging apartment buildings on smaller lots in certain zones, creating opportunities for a mix of suites on a lot (including secondary suites and laneway suites), exploring proactive up-zoning and other means of removing barriers to mid-scale development where appropriate, and integrating urban design considerations into the City's zoning by-law.

The road map also encourages partnerships and pilot projects. In 2019, Edmonton held a 'Missing Middle' Infill Design competition. Through a design-build competition, the City solicited submissions to produce an economically feasible and context-sensitive, multi-unit low rise project, with the winner acquiring the right to purchase City-owned property in the Spruce Avenue neighbourhood and build the winning design (subject to rezoning approval).²⁰ This competition followed an earlier 2016 Edmonton Infill Design Competition, which was an ideas competition for low-density residential infill. The

²⁰ City of Edmonton, ['Missing Middle' Infill Design Competition](#).



winning design team is currently negotiating with the City to purchase the site.

Minneapolis, MN

Population: 429,382 (2018)

Land Area: 149.9 km²

Minneapolis 2040

In 2019, the City of Minneapolis approved *Minneapolis 2040*, a new Comprehensive Plan which notably included a policy direction to end "single family" zoning by allowing up to three dwelling units on a lot in every neighbourhood within the municipality. Part of the larger Minneapolis-St. Paul (Twin Cities) metropolitan area, the City of Minneapolis has an area of 149 km², a scale roughly comparable to the former city of Toronto (203 km²). According to the Metropolitan Council, Minneapolis had a population of 429,382 residents in 2018, growing by over 12 percent or more than 46,800 people since 2010. With housing supply and affordability pressures in mind, Minneapolis City Council approved *Minneapolis 2040* in October 2019.

A central stated goal of the plan is to address racial disparities in economic, housing, safety and health outcomes within Minneapolis. The plan acknowledges the role that the city's zoning regulations, in conjunction with past discriminatory housing policies, played in shaping inequitable access to housing in Minneapolis. Among numerous policies, to improve housing access,

the City will permit up to three dwelling units on lots in areas with single family homes. Previously, Minneapolis did not allow duplexes, triplexes and larger apartment buildings on about 70 percent of its residential land, or 53 percent of all land. *Minneapolis 2040* also encourages greater density near transit stops, in neighbourhoods containing a mix of housing types, and in the city's downtown. The plan also calls for tools to promote the development and protection of affordable housing, including a form of inclusionary zoning, as well as the elimination of off-street minimum parking requirements citywide.

Minneapolis 2040 also includes policies intended to encourage innovative housing types including, among others, Accessory Dwelling Units (ADUs). ADUs have been permitted citywide (one per lot) since 2014 in internal (attic or basement), attached and detached (coach house) configurations. The plan eliminates owner occupancy requirements on properties with ADUs and seeks to develop a set of ADU templates to simplify the construction process.

Seattle, WA

Population: 747,300 (2019)

Area: 367.97 km² (133.6km² excluding water)

Seattle has experienced rapid population and employment growth in recent years. As in Toronto, Seattle's growth has seen increased development but

also housing supply and affordability challenges. In response, Seattle has expanded housing options and planning permissions through the City's Mandatory Housing Affordability (MHA) initiative. The Seattle Planning Commission, an advisory body to Seattle's Mayor, Council and City departments has also advocated for further changes in Seattle's "single-family" zones and evolving the city's growth strategy.

Mandatory Housing Affordability (MHA)

Similar to Toronto, Seattle's established "Urban Village" planning strategy directs growth to parts of the city with access to transit, services and other amenities. Most of Seattle's residential development capacity is in areas zoned for multi-family types in designated growth areas and a substantial part of Seattle's land is zoned for detached houses.

In March 2019, Seattle City Council voted to up-zone 27 Urban Village neighbourhoods as part of the Mandatory Housing Affordability (MHA) initiative.²¹ MHA is part of Seattle's Housing Affordability and Livability Agenda (HALA) which aims to create 50,000 homes by 2025, including 20,000 affordable homes. The zoning changes establish affordable housing requirements in conjunction with increased densities across a range of zones. These include expanded residential permissions in certain single-family zoned areas.

In exchange for increased density, developers seeking to build where MHA is applicable must either include

²¹ City of Seattle. [Mandatory Housing Affordability \(MHA\)](#).



affordable housing in proposed projects or pay into an affordable housing fund. Larger zoning changes have higher affordable housing requirements. MHA is not a uniform up-zone. Changes in each neighbourhood depend on the existing context, with greater housing growth focused in areas with low risk of displacement and high access to opportunity.

To encourage more missing middle housing through MHA, Seattle expanded Residential Small Lot (RSL) and Lowrise (LR1, LR2 and LR3) designations in some single family zones and refined standards for these zones where they already apply. The RSL zone allows for a greater range of units compatible in scale to existing houses, and includes incentives to encourage the preservation of existing houses and trees. LR1, LR2 and LR3 zones encourage townhouses, row houses and small apartment buildings.²²

Seattle Planning Commission - Neighbourhoods for All

In 2018, the Seattle Planning Commission (an advisory body to Seattle's Mayor, City Council and City departments, separate from the department of City Planning and Development) published "Neighbourhoods for All," a report recommending adding flexibility in "single-family" zones throughout Seattle to allow more housing options.²³ The SPC recommends "to increase housing choices by returning to the mix of housing and development patterns found in many of Seattle's older and most walkable neighborhoods" in response to rising

housing costs, population trends, changing housing needs, and unequal access to housing and opportunities in neighbourhoods, shaped by histories of racial segregation and displacement, and other issues.

The report connects greater zoning flexibility to achieving the City of Seattle's vision of "vibrant communities that are economically diverse, and walkable, with affordable homes near parks, transit, jobs, and schools." Reviewing single-family zones, the SPC presents observations related to rising housing costs, permitted housing types, inclusivity, walkable neighbourhoods, access to public amenities, uneven benefits and burdens of recent growth. Proposed strategies include adjusting Seattle's growth strategy, renaming "single-family" zoning, promoting a broader range of housing types, supporting more units within existing houses, and encouraging more compact development and family-sized units.

Other recent initiatives

Seattle has allowed "in-law units", self-contained living spaces built into an existing home, since 1994, and backyard cottages for over a decade, but fewer than 2% of lots have one. In July 2019, Seattle's Council passed legislation to enable more property owners to build backyard cottages and basement units.²⁴ The legislation reduced minimum lot size requirements, removed an owner-occupancy requirement, increased height permissions, removed off-street parking requirements, and allowed two ADUs on a property instead of one,

²² City of Seattle, [MHA Zone Summaries](#).

²³ Seattle Planning Commission. [Neighbourhoods for All](#), 2018.

²⁴ City of Seattle, [Council Bill No. CB 119544](#), 2019.



among other measures. The legislation also limits the floor area ratio of new homes to discourage the demolition of older homes to build large new houses. The limit of 2,500 square feet (232 m²) on a typical lot is intended to encourage adding ADUs to existing houses instead of demolition and reconstruction.

In 2019, the Seattle Office of Housing (OH) began exploring a pilot that would build upon an existing home repair program to include grants and loans for low-income homeowners to create additional livable space within the existing envelope of their properties. This new space could allow low-income homeowners to house additional family members or generate rental income.



