Thank you for the opportunity to comment on the Inclusionary Zoning item on the Planning and Housing Committee Agenda on October 28, 2021, item PH28.1

Inclusionary Zoning is a positive tool created to address the housing crisis in Toronto. Housing affordability is out of reach for many Torontonians who grew up here and and can't afford to live in their home town, for young people who want to locate here, for seniors who can no longer afford to live in their neighbourhood and for people on fixed incomes.

Market rents are unaffordable for essential workers, those in the service industry, frontline workers and artists who contribute to the vibrant mosaic of our great city. An affordable housing rate of 80% of market rate is still out of reach for many; as well as affordable home ownership programs offered that require an annual household income of over \$80,000 and upwards.

Other cities facing similar housing pressures have been able to create Inclusionary Zoning targets of 20 to 30%, The Toronto policy's gradual approach starts much too low and too late to result in meaningful effective change. Starting with market ownership first and market rentals later at significantly lower percentages than 20 or 30 percent will not have the impact needed. As well Rent-geared-to-income units must be included in the onset of this policy-By housing our neediest first we can change the face of housing.

We are particularly concerned that Inclusionary Zoning by-laws will only apply in certain neighbourhoods, defined as major transit system areas. This leaves many growing communities like South Etobicoke where more than 25 thousand housing units are currently in the planning stages, out of the equation. What a missed opportunity to address deeply affordable housing needs! Based on the City's own data and feasibility studies, we know we can create more affordable housing now

We are concerned that all new rental housing development is exempt from providing any affordable units. Market rents are out of reach for people on fixed incomes and minimum wage workers.

We believe that the City of Toronto can do better. Please take these suggestions into careful consideration as the housing crisis in Toronto is in an emergency situation. Strong leadership is needed to address the crisis amid the unprecedented development opportunities in our great city.

We need to take full advantage of federal funding like the Rapid Housing Initiative and other government funding to continue building for all the people of Toronto.

Thank you.

On behalf of LAHAAG – Lakeshore Affordable Housing Advocacy and Action Group Kate O'Neil