



WQW BIA's Response to the TORR Report.

For a report that is as critical as this one and being close to 350 pages long, each BIA should have been afforded a condensed version with highlights especially seeing that we have less than a week to review, organize and discuss amongst our members and board members. This lessens the cultivation of transformative ideas that could have been otherwise captured exponentially. This is a grave oversight on behalf of the city especially when the intention is mining for innovative and progressive ideas at its core. That said enclosed is a condensed version of our own audited observations of our BIA's observations of how the pandemic has affected us and where improvement exists.

1. MPAC - A point of contention for decades based on the inequality of the assessments and process with wild fluctuations existing between city blocks. The pandemic clearly illustrated how broken and flawed a system it is. WQW has been asking for attention on this issue for over a decade and was consistently ignored municipally and provincially. We are at a point where revenue wise the city/province must look at distributing the taxes over a larger bandwidth. Currently the lions share rests exclusively on the backs of small businesses owners. Our small businesses have no problems paying their commercial taxes, what their objecting to is the lack of fairness and equitability. This existed prior to the pandemic. WQW BIA sounded the alarm in 2010 that should anything happen to paralyze our small businesses the city and province would be directly affected financial depending largely on this revenue generating conduit. The city/province needs to revamp this process and it also means that residential taxes will need to increase as currently Toronto pays the least amount of residential taxes then other neighbouring cities. Now is the time to redistribute that cost. We will have another pandemic and one after that. We can no longer depend solely on small businesses for that debt load. Currently we have lost more than half of our businesses and it's the commercial taxes that killed them not the pandemic. That devastation throws a neighbourhood out of balance with businesses shutting down and by inviting graffiti vandalism, policing and encampments versus having a robust and vibrant neighbourhood where none of those activities happen and expenses like policing are at a minimal because we've maintained balance in maintaining a healthy and active community that serves both our members and the local community at large.

We must find alternative ways to generate revenue municipally and provincially that small businesses otherwise provided. That revenue is gone and it's not coming back in the capacity it once existed. We need to look at taking on radical actions to create a landscape that nurtures and supports small businesses, who are also the principal group that hires the most Individuals. It's incongruent to expect small businesses can rebuild, simultaneously forking over money they don't have for speculative assessments while operating at 50% less than they previously did. That is as unworkable an equation as highest and best use.



The Minister of Finance needs to be acquainted with the severity that MPAC played in the decimation of our small businesses. This disaster was avoidable but because it was a principal artery of revenue no one would dare examine it. Coronavirus opened the door so that it can now be done. No councillor was prepared to raise residential property taxes as votes are their currency. They also believed what I was toting as being highly improbable. Small businesses, however, have been feeling the pinch for years and mentioning it routinely at every AGM and bringing it to my attention with regularity. In our district 40 - 60% of our tenants rent is taxes. It's no surprise we have had the loss of commerce that our area has experienced. Taking no action to rectify what is a seriously broken assessment process could only result in collapse.

In chaos is opportunity and this is exactly where we must look. Outside the box and be open to everything that can generate revenue outside of small business. Small Businesses must be able to generate a profit or why be an entrepreneur. For years I have been experiencing and hearing that many of our members are barely breaking even at the end of the day. When it comes time to make a draw on their business to cover their own living expenses the cupboard is bare. Sadly, that has been a constant and growing over the past several years. This is not sudden. Their plea remained the same over the years. Lower commercial taxes and base them on what the business is not what could potentially be.

WQW wants to impress upon the Minister of Finance that MPAC is a grave problem. As we move forward, we need to create new pandemic proof templates that have resiliency and that includes MPAC. We have seen how devastating the loss of revenue is during these unprecedented times. One needs to dare to reassess MPAC from a place of compassion and reason. You cannot get water out of stone and that's where we're at. If the province resists what we are suggesting, then those small businesses that currently have an inkling of rebuilding won't begin to have a chance and our casualties will continue to grow. Currently, the city, province and country are all hemorrhaging money, and we don't have any alternative resources as our principal well is dry.

Assessments need to be fair and phased in. Our small businesses will need at least a year to grab their new footing around all the new PPE operating protocols and the new associated costs that go with them. With the 50% lower occupancy to accommodate the social distancing we have 50% less revenue with fixed expenses. MPAC must take into consideration this critical fact as they move forward. To be clear, they are happy to pay their commercial taxes but it must be fair, transparent and based on what is not what could be. There is no way the residents of Toronto would pay highest and best use on their homes and yet we feel it's rational to ask small businesses, who are the number one employer and critical in the tapestry of creating dynamic neighbourhoods, to do exactly that. There's no sense in resuscitating any small business if moving forward MPAC is going to undermine them by slapping them with high assessments based on an equation that doesn't work.



The COVID-19 pandemic served as the perfect litmus test to demonstrate how fragile our small businesses were prior to this pandemic because of the speculative commercial assessments. Now that everyone knows how relevant small businesses are, what are all the levels of government going to do to create fair and reasonable commercial taxes?

2. The pandemic has negatively affected our environment is a priority. Toronto needs to set the standard for the rest of the country when it comes to one-use plastics from water bottles to grocery bags, putting the focus on how we can consume environmentally. The Coronavirus has reintroduced the whole concept of one-use plastics that we are trying to distance ourselves from as well as singular uses of PPE equipment. There is a new enzyme that scientists have come upon that breaks down plastics, and we need to explore these types of progressive modalities to accelerate areas like a waste for the City of Toronto. Rob

Further to that, is managing taxpayers' money properly, if any jobs require breaking ground, then all other aspects pertaining to that area need to be addressed. Too often, we've witnessed in our area where they would lay down the new sidewalk, then come back and break it up to handle pipes, then be paved again. The coordination of these tasks needs to be realized. This action negatively impacts the flow of traffic for our small businesses. One of our Board members, an accomplished architect and recipient of the Eric Arthur Lifetime Achievement Award from the Architectural Conservancy Ontario, has spoken about this for years. It's long overdue. These efforts must be coordinated.

Environmentally we have buckling of roads and consequently streetcar tracks. These repairs affect our small businesses. The city/TTC needs to figure out how to avoid doing this every few years, focusing on materials that will stabilize the tracks without constant repair. How do other countries who deal with four seasons manage their public transit not to have to engage in this process routinely?

Add to that the facade improvement that is necessary for so many of our buildings, but their hands are shackled due to outrageous fees for wire coverings, eight feet of coverage costing as much as \$25,000. Consequently, many small buildings haven't had their windows washed in decades or facade improvements addressed because it's not feasible. The exorbitant cost issue wrapping the wires is something that I have presented as a deputation to the Economic Development Committee for the City of Toronto over two years ago. Still, nothing has transpired to rectify the situation. Meanwhile, the century-old buildings deteriorate exponentially with heavier rains, stronger storms and more days of heat beating down on the bricks. The City of Toronto needs to assist our property owners who have had their hands tied. Especially those where developers have hoisted hydro wires in front of their buildings without any public consultation. An example that exists in our BIA. There is no reason why



those wires were transferred across the street for one block, consequently hindering the preservation of the historic Trinity Buildings. The City needs to recognize by creating an environment that is conducive to heritage preservation; we are also attracting more traffic into our neighbourhoods for our businesses, especially through tourism.

As our city becomes denser, we need to ensure we are employing every measure possible for our cities to breathe, consequently the increased value of green spaces like parks and golf courses. All areas that serve in the ecosystem of our city and with quarantine have become more important than ever.

3. The past 20 years had us witnessing West Nile, 1999-2002, SAR's 2003, H1N1 2009, MERS-CoV 2012, Zika 2016 and Coronavirus 2020. The environment cannot be ignored as a significant reality that needs to be addressed as the violation of biodiversity was the breeding ground for this viruses' pathogens to travel on. No matter what the city undertakes to do the environment needs to be a constant in every equation including PPE that can be recycled and reused as currently it is adding to the already serious waste issues we are wrestling with.

4. Taiwan needs to be examined and all the protocols and preparation they had in place to deal with the virus. With a population of 24 million they incurred 421 deaths. Why did the City of Toronto have no action plan and the same is true for the Province and the Federal Government and what can we learn as a municipality to put in place for when this comes around again? Their success rate was based on implementing technology in a capacity we have not. The City of Toronto needs to explore and extrapolate all the pluses from their experience into an action plan for Toronto.

5. The financial initiatives created for small businesses were drafted and distributed by the seat of the pants by those drafting them. Though we recognize time was of the essence, they needed to be designed in a manner where there was transparency, where they could limit the abuse and fraudulent claims. TABIA from my understanding was not consulted as to how best to implement and design these strategies and yet that was the precise demographic these initiatives were created for. Moving forward TABIA must be notified as well as BIA's how best to move forward as their contribution is vital if the remedy is to serve those that require it.

6. All levels of government including Municipally has to redesign everything to ensure that resiliency is captured in all strategies moving forward and additionally, that revenue is created outside of the typical ways the city has generated it.

7. The weekly meetings hosted by TABIA where all the BIA's can get together has demonstrated the passion and commitment that small businesses must rectify and create new



opportunities for small businesses to survive and thrive in. These weekly meetings have fast tracked initiatives that would have otherwise taken close to a year to be reviewed and approved. This needs to continue and in time perhaps happen twice or even once a month but it has become a mine of fresh and innovative ideas along with foresight as to where potential issues could exist. Councillor Bradford has taken these ideas and concerns to the Mayor's Economic Support and Recovery Task Force as well as to Federal Minister Ing and it has been valuable in how initiatives are drafted to assist small businesses while enlightening other levels of government as to what is needed.

8. The pandemic has clearly illustrated how broken so many institutions and processes are and at the same time it is gifted us the opportunity to remedy them. We must not fall into an old way of being and look behind us for solutions to issues that lay in front of us. We need to take a progressive and forward-thinking approach to every thing that we are redefining.

9. Concerning homelessness which has exploded because due to the pandemic, all political parties are responsible for this issue which has been thrown around like a hot potato with no resolution attached to it. The pandemic has seen the dire need for mental health services and organizations like Assertive Community Treatment Teams (ACT) connect with those living on the streets that require assistance. Resources need to be assigned to this organization and all cities in the province need to address their homeless issues. Currently Toronto has people from all over the province as those that are homeless were either removed or need services that those cities and towns cannot offer. This needs to be rectified as it's a provincial problem that has somehow become a municipal one. Those neighbourhoods and BIA's with encampments are saddled with crime, violence, and extraneous stress on communities. Meanwhile those that are isolated and live alone cannot partake in green spaces because they have been taken over as ad hoc living quarters. This is not how we treat those that are most vulnerable in our society. Homelessness is as connected to the tapestry of our city as commerce is and we at WQW believe that partnering with people like the Board of Trade and others can assist to create, housing and assist those most vulnerable individuals. We have what it takes to create a paradigm shift on how services are carried out and housing provided but we must meet on all levels of government and in a non-partisan way so we can address this once and for all. As of today, we now have one death stemming from the encampments at Alexandria park at Dundas and Bathurst.

WQW believes that shipping containers or modular housing be created. Currently there exists a small modular building built in the west end of Toronto to house homeless individuals. That small building can be embraced by the community who can bring clothing, furnishings, and even extra food to this facility. Concentrations of any type from a saturation of condos to homelessness encampments upset the balance of any community. Maintaining smaller units for assimilation is something worth examining.



WQW has a religious institution that resides within its BIA. A thought was for Councillors whose BIA's have places of worship that reside within their area to work with their Dioceses or organizations to assist in providing shelter for the Homeless should they have suitable areas that could accommodate such a request. We have the ingenuity to address this issue so no one lives on the street and we need to view this as an opportunity to find a permanent solution examining all facilities that could serve. I understand well that this is a polarizing topic as many BIA's do not want homeless shelters anywhere in their neighbourhood. Some even expressing anger that the city spent money on putting those that are homeless into hotel rooms while small businesses went bankrupt demanding efforts and money be spent on their businesses but that doesn't eliminate the problem. It is as demanding of a solution as all our other issues as it's all interconnected. Enclosed below is some insight from a representative of CAMH concerning the issue.

*"Engaging with four or five levels of government that don't speak to each other is problematic and yet that currently exists and needs to change. There is a huge need for transitional stage youth and street outreach is the way to address that. CAMH is not the right partner. The homeless need a community-based service. Acute homeless are served by South Riverdale who address both mental health and addiction. Many of these individuals don't want to be associated with a hospital. Sleeping less is a factor alone which poses risk for all kinds of things consequently putting community at risk. The question to be addressed is how can we work better together so these folks have a more seamless experience? It's a city based not a provincial program and it's been proven to be far more effective. Assertive Community Treatment teams (ACT) connect the individuals who require help to a team member who will see them on the streets. Assertive Community Teams are shown to be a successful bridge to serve these clients by having consistent contact and providing medical and mental health support. Eventually these individuals become more stable and move into housing. This need is great. Some of these structures are already in place and that can be ramped up and where funding should go. Handing that responsibility over to community-based hospitals will make the funds go farther. Downtown East Toronto have very good ideas that are transferable. Put the money towards programs that already exist in that configuration and augment those services asap."*

Currently the encampments are a huge blow to our small businesses. No matter what we do as a BIA people are choosing not to come into our neighbourhoods and it is devastating to our businesses. What is interesting to me is that the encampments around Rosedale were quickly removed and yet there exist no small businesses there that they are imposing on. Meanwhile in a densely populated area like West Queen West they are growing. Without question we need to find permanent housing for these people as parks are the only green space for those that live in condos and want to walk their dogs or anyone else who doesn't have much of a

yard. Parks are for everyone and I recognize this is a hugely contentious issue but what can we do to help those in the parks move on to housing and help our small businesses who are calling daily to share how this is negatively impacting their businesses? WQW believes that compassion is for everyone.

10. Moving forward we need to reassess our institutions, policies, and services we depend on and design them to be pandemic proof ensuring there is a resiliency component built within each of them. We are experiencing what is broken in an exponential scale and we need to learn from that. We are not going back to where we were. This juncture however allows us to create something better than what we could have imagined. This will not be the last time we go through a pandemic, but we don't have the resources to rebuild each time or shut down commerce. Instead, we need to strategically create structures, operations, and institutions where the shocks are distributed on a broader scale.

11. Doug Ford is speaking about punishing anyone who exploits and preys on the vulnerable during this time. We support that and feel that the Chartered Banks should be on that list as well the insurance companies. The banks hold a large percentage of commercial mortgages and have been charging additional interest on all deferred mortgage interest maintaining their gains without offering relief. There is no question that they are profiting off of the pandemic with no real skin in the game. The best solution, for both landlords and tenants, would have been for banks to suspend all mortgage payments for a period of at least a few months. The insurance companies are suddenly and without cause raising their rates in some cases over 400%. Nothing has happened to warrant such an embellished increase and at a time that our small businesses are already fragile this puts them further into a perilous situation.

12. This pandemic is going to cost. New ways of funding will have to be created. Municipal and provincial assets that haven't been leveraged will need to be examined. WQW believes no solutions should be blocked by any politicians' agendas that's why we are pushing for non-partisan approaches to all solutions. If an idea can generate a million plus in revenue, then it requires serious consideration. We can no longer move forward relying only on small businesses as the go to place for the lion's share of revenue because political resistance exists around new ideas. The pandemic has illustrated that the financial shock waves need to be distributed as far as possible to lessen the casualties. It is the only method of resiliency small businesses have. WQW would like any feasible ideas on generating revenue outside of the old way of being and to have those ideas collected and forwarded to the powers that be as potential new revenue streams for their immediate review and consideration.

13. As previously mentioned some areas to generate new income is tolls on all municipal highways. With the daily traffic averaging 140,000 on the Gardiner and 135,000 on the DVP even a quarter, would earn close to \$69k daily, with the potential of \$25 million a year and



that's just those two municipal highways. This money in turn could be used to fund our public transit so that it can continue to expand and serve the the residents of Toronto.

14. Reviewing former city Councillor Mary Margaret McMahon's prior proposal to legalize the 8000 illegal parking pads. Let these be reflected permanently on the homes they belong to and let the province benefit from the revenue through the higher tax assessment and the annual fees for the parking pads across the board. This will amount to millions annually on both fronts. For those councillors who would challenge this as not a being a green initiative it is a moot point as many legal pads aren't green and many illegal ones are. Further a green initiative could be established which would be a third opportunity for revenue and jobs. Create and profit off an initiative that encourages and accommodates the growing number of electric vehicles. Add to that the fact that this would free up backyard space so laneway housing could be created. With that are jobs, and revenue from permits.

15. With what was approximately 95,000 small businesses in the City of Toronto a concierge type service could be created for small business whereby a small business would have their own number like 711 to dial into the City and those at the other end would be savvy in all affairs that deal with commercial operations and would be able to fast track permits and all other needs that small businesses require saving them time and money. If only 50% of those businesses applied paying \$125 that would amount to close to six million dollars annually.

16. WQW's success as the number one neighbourhood in North America, second in world, has been based on operating outside of the box. We are inclusive, strategic, and focused on innovation and creativity. We believe there are fair, green, and equitable solutions for everything that the city is currently dealing with and that sometimes radical change is required in order to create a new path. Something we encourage especially if everyone stands to win which should be the goal.

The West Queen West Business Improvement Association is a progressive district whose intention is focused on innovation, creativity, inclusivity and collaboration. We believe there has never been a more optimum time to build something with sustainability, fairness, and resiliency as now.

Thank you.

Djanka Gajdel  
Treasurer  
West Queen West  
Business Improvement Association





Read in Financial Post: <https://apple.news/AbOJbKhu6R9ubyCs5VMgKoA>  
<http://trilliumhealthpartners.ca/patientservices/mentalhealth/ambulatoryCareOutpatientServices/communitylivingsupports/Pages/Assertive-Community-Treatment-Team.aspx>

Read in CBC News: <https://apple.news/A9g0kuhdBTMex3J2dkxxK3A>  
[https://apple.news/AzMYbaUY4T4qIPM\\_fLkh3eA](https://apple.news/AzMYbaUY4T4qIPM_fLkh3eA)  
[https://en.wikipedia.org/wiki/Doughnut\\_\(economic\\_model\)](https://en.wikipedia.org/wiki/Doughnut_(economic_model))