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April 22, 2022

Executive Committee City of Toronto 100 Queen Street West Toronto, ON M5H 2N2

RE : PH33.7 - Delivering Affordable Rental Housing at 1113-1117 Dundas Street West

Members of the Planning and Housing Committee,

Our **HousingNowTO.com** volunteers spent a number of months working with a dozen studio students from the School of Urban and Regional Planning (SURP) at Ryerson University under the instruction of Professor Steven Webber on a granular analysis of the current 37-space Green P surface parking-lot #204 at 1117 Dundas Street West, near Ossington Ave.

We are providing the attached report for consideration by your committee and city staff as this surplus-site is being rezoned for a substantial new affordable-housing development, with a goal of 99-years of affordability.

The report includes details on - site history, existing entitlements, redevelopment scenarios, pro forma analysis, parking proposals, policy framework and redevelopment recommendations. This is a public-document, and can be shared with any stakeholder groups that may be interested.

Our volunteers would like to thank retiring Councillor Joe Cressy for advancing a number of City-owned surplus parking-lots and low-rise buildings for redevelopment during his term at Council, and we would encourage all city councillors to use the Ryerson report as a template for redeveloping Green P surface parking-lots in low-density areas across the City.

As always, our open data and civic-tech volunteers, and the Ryerson students are happy to answer any questions the committee or city staff may have on "Transit-Oriented Affordable-Housing" development best practices.

Yours,

Mark J. Richardson Technical Lead – HousingNowTO.com

 APPENDIX 'A' – Ryerson - 1113-1117 Dundas Street West - Affordable Rental Housing Concept - Technical Final Report (December 2021)



Affordable Rental Housing Concept

Abridged Report Prepared by: Planning Group 720 1113-1117 Dundas Street West

X (Ryerson) University

The Team: Ryerson Studio Planning Group 720







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Acknowledgements

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Outline

- 1. Executive Summary
- 2. Introduction
- 3. Site Context
- 4. Demographics and Market Needs
- 5. Planning Hierarchy
- 6. Financial Feasibility Analysis
- 7. Recommendations
- 8. Planning Actions

Executive Summary

The City of Toronto, following recommendations made by Councillor Joe Cressy, has begun the process of designating 1113-1117 Dundas Street West, a Green P Toronto Parking Authority lot and a vacant residential dwelling, as a future location for affordable rental housing to be operated by a non-profit partner. In Toronto, affordable housing is defined as housing that is priced at or below Average Market Rent. City staff are also identifying new parking opportunities to replace the existing spaces on the site.

HousingNowTO - a collective seeking to ensure that the City maximizes the provision of affordable housing on its properties, has retained students from the "PLG 720: Advanced Planning Studio II" course at X [Ryerson] University to evaluate and recommend affordable housing development options on the site.

This document provides background information and research on the 1113-1117 Dundas Street West site which is used to inform the development concepts created by the group. This includes a site and context analysis, market analysis and examination of relevant policies.

Three different parking replacement scenarios were evaluated for the Toronto Parking Authority lot: no parking, a single level of parking with 28 spaces, and the required parking rate of 0.9 spaces per unit. It is advised that a non-profit partner would pursue zero parking replacement as the additional expenditures will reduce the number of affordable units.

Executive Summary: Recommended Concepts

The redevelopment options and accompanying pro forma analysis include two recommended concepts: a 6-storey building or an 8-storey building. The two concepts are recommended as they provide the greatest number of affordable units and are the most cost-effective to construct.

It is our opinion that the concept developments are in accordance with the intent of the relevant policies and municipal vision. The two concepts require an amendment to the City of Toronto Zoning By-law to increase the permitted height and density and other necessary performance standards to permit the proposal.



73 Units (FSI: 4.0)					
Affordable Units	58	79%			
Market Units	15	21%			

8 Storeys - Moderate



75 Units (FSI: 4.0)					
Affordable Units	54	72%			
Market Units	21	28%			



Introduction



The Client: HousingNowTO

HousingNowTO is a pro-bono professional services collective that uses data, planning and architectural best practices to ensure that the City of Toronto maximizes the opportunities for creating new affordable housing on surplus City-owned lands.

Housing Now

A component of the HousingTO Action Plan which aims to activate City-owned surplus sites located within mixed-use, transit-oriented communities for the development of affordable housing.





Defining Affordable Housing

Toronto is in dire need of affordable housing. In response, the City has promised 40,000 new affordable rental units by 2030. That amount requires quadrupling the City's development of affordable units.

"Affordable rental housing and affordable rents means housing where the total monthly shelter cost (gross monthly rent, inclusive of all utilities for heat, hydro, hot water and water) is at or below the lesser of one times the average City of Toronto rent, by dwelling unit type, as reported annually by the Canada Mortgage and Housing Corporation, or 30% of the before-tax monthly income of renter households in the City of Toronto" (2021).

	Affordable Rent Limit	Income Served
Studio	\$812	\$32,486
One-bedroom	\$1,090	\$43,600
Two-bedroom	\$1,661	\$66,440
Three-bedroom	\$1,858	\$74,301



Vision and Guiding Principles

Keeping in line with the City of Toronto's mission to provide additional affordable housing, we seek to provide the most efficient use of the site to contribute to a more complete community while setting an affordable housing precedent for city owned sites.

Our work has been guided by the following principles:

Ensure the financial feasibility of an affordable housing development proposal on the site.



\$

Promote complementary affordable housing developments that set a precedent in terms of scale and intensity on underutilized sites.



Contribute to a more complete community in the Trinity-Bellwoods neighbourhood, providing diverse housing options for a range of income and types of households.



Advance partnerships with non-profit organizations and corporations within the housing sector in order to create long-term solutions to the affordable housing crisis.



Introduction: Project Scope

The Site: 1113-1117 Dundas St W





- Recommend one (or more) affordable housing development concept(s) accompanied by a planning justification and a massing component.
- Recommend planning actions needed to accommodate the proposal(s).
- Provide a pro forma analysis for the development concept(s).
- Recommend a parking replacement strategy.
- Identify potential non-profit housing provider partners.



Introduction to the Site



1113 Dundas St W: Row House



1117 Dundas St W: Green P Parking Lot



History of the Site

•		demolished Dundas St W	Row houses were demolished on 1117 Dundas St W, and a parking lot was created		• TPA purchased the house at 1113 Dundas St W for future development		
1997 and prior	1998	1999	2000	2012	2013-2018	2021	Future
	Proposal for building on 1 Dundas St W	117	TPA purchas parking lot at Dundas St W	t 1117	TPA worked worke	l on a d-rise	



Neighbourhood Context

Examining neighbourhood context helps identify local strengths and opportunities, as well as barriers to developing affordable housing on the site.

- Built Form
- Amenities and Services
- **Local Non-Profit Organizations**
- Transportation Context
- Neighbourhood Groups



Building Typologies

3-Storey Rowhouses



Along Dundas St W, east of the site



Along Halton St, south of the site

3-Storey Rowhouses

2 to 3-Storey Mixed Use



Along Ossington Ave, west of the site



Along Dundas St W, north from the site

3-Storey Mixed Use



Built form of the surrounding area to the west. The intersection below is Dundas St W and Ossington Ave

> **1279 Dundas St W** 500m west of the site

FUT III



Built form of the surrounding area to the west. The intersection below is Dundas St W and Ossington Ave

> **1243-1245 Dundas St W** 300m west of the site



Built form of the surrounding area to the west. The intersection below is Dundas St W and Ossington Ave

> **1200 Dundas St W*** *(planned) 200m west of the site



Built form of the surrounding





Built form of the surrounding area to the south-west. The intersection below is Dundas St W and Ossington Ave

> **183 Dovercourt Rd** 400m south-west of the site



Local Non-Profit Organizations

1082 Dundas St W (150m east of the site)





The **Bellwoods Dundas Project** provides supportive services and affordable housing for 31 people.

248 Ossington St (100m west of the site)





NEIGHBOURHOOD HOUSE Formerly St. Christopher House

The **West Neighbourhood House** provides programs and services that enable members of the community to address individual struggles, while also engaging in public policy development to provide broader community-based solutions.



Community Context

The surrounding community is rich in amenities and services.

Trinity Bellwoods Park is a Toronto landmark and the most notable community feature, taking up a large portion of land and offering a variety of programs and recreational opportunities to the neighbourhood.



Trinity Bellwoods Park, a 38-acre public park that contains a community centre, sports facilities and greenspace.





Transportation Context

The site is very well served by a range of transit options -- most notably the 505 Dundas Streetcar, with direct access from the site.

505 - Dundas Streetcar (100m from site)

63 - Ossington Bus Stop (130m from site)

Ossington Subway Station (1.6km from site)

Bloor and Exhibition GO (2.0km from site)





Neighbourhood Groups



The site falls within the boundaries of the Ossington Community Association, Trinity Bellwoods Community Association, and Little Portugal on Dundas BIA.



Nearby residents are expected to be concerned with the built form characteristics (height, massing, facade materials) and impacts (shadowing, overlook, traffic) of any proposed development on the site.

Nearby BIAs are expected to be concerned with the replacement of parking on the site, which may be used by the customers of local businesses.



Market Analysis

Examining local demographic characteristics and housing market conditions provides insight into how an affordable housing development on the site can best serve current and future residents of the community.

- Income Characteristics
- Rental Housing Market



Household Incomes



Household incomes in the DA and Trinity-Bellwoods are well above the City of Toronto, and the prevalence of low-income is significantly lower.

This indicates that households with lower incomes are **unable to obtain housing** in this area.









Rental Housing Market Conditions

1113-1117 Dundas St W is located in the Toronto C01 District, as defined by the Toronto Regional Real Estate Board (TRREB).

Two- and three-bedroom unit rents are significantly higher in the C01 district than the city average.

High rental prices for family-sized units in the C01 district indicates that there is an **insufficient supply** of these units within the area.

All units, excluding Bachelor units, far exceed the threshold of affordability for the average household in Toronto.

TRREB C01 District Map



City of Toronto's Median Household Yearly Income (\$65,836)









Nearby Development Activity



Development activity in the surrounding area in the past decade has consisted mainly of multifamily condominium and townhouse projects, although ongoing development displays a **shift towards rental projects**.

Unit mixes are generally skewed towards containing more one-bedroom units, which often account for over 50% of units in a project.

Along Dundas St W, completed projects range from **six** to **eight storeys** and can be characterized as **mid-rise buildings**.

Units by Year of Completion, 2011-2021



📕 Affordable Rental 📃 Ownership

Nearby Development Activity







Ongoing Development Activity (as of November 2021)



Stage of Development



Nearby Development Characteristics



1243-1245 Dundas St W (Completed 2015; 300 m west of the site)

Height: 8 storeys (25.0 m)

Density: 4.9 FSI

Units: **39**

Parking Space Rate: 0.77 spaces per unit



1200 Dundas St W (Expected completion 2024; 200 m west of the site)

Height: **8 storeys** (25.7 m) Density: **4.9 FSI** Units: **115** Parking Space Rate: **0.24 spaces per unit**



Ontario's Planning Hierarchy

These policies work together in a hierarchical way. Toronto's Official Plan must conform to Ontario's provincial policies, and Toronto's Zoning By-laws must conform to Toronto's Official Plan. However, many of the city's Zoning By-laws are out of conformity!

Provincial Policies

Toronto's Official Plan

Toronto Zoning By-law



Provincial Policy Statement 2020 (PPS)



Provincial Policies Toronto's Official Plan

Toronto Zoning By-law

Key Policy: 1.4.3 Housing

1.4.3 Planning authorities shall provide for an appropriate range and mix of housing options and densities to meet projected market-based and affordable housing needs of current and future residents of the regional market area by: a)minimum targets for the provision of housing which is affordable to low and moderate income households and which aligns with applicable housing and homelessness plans

b) permitting and facilitating: **1. all housing options required to meet the social, health, economic and well-being requirements of current and future residents, including special needs requirements and needs arising from demographic changes and employment opportunities; and 2. all types of residential intensification, including additional residential units,** and redevelopment in accordance with policy; c) directing the development of new housing towards locations where appropriate levels of infrastructure and public service facilities are or will be available to support current and projected needs; d) promoting densities for new housing which efficiently use land, resources, infrastructure and public service facilities, and support the use of active transportation and transit in areas where it exists or is to be developed; e) requiring transit-supportive development and prioritizing intensification, including potential air rights development, in proximity to transit, including corridors and stations



Growth Plan for the Greater Golden Horseshoe 2020

Also known as the 'Growth Plan'



Provincial Policies

Toronto's Official Plan

Toronto Zoning By-law

Key Policy: 2.6.1 Housing

Upper- and single-tier municipalities, in consultation with lower-tier municipalities, the Province, and other appropriate stakeholders, will: a) support housing choice through the achievement of the minimum intensification and density targets in this Plan, as well as the other policies of this Plan by: i. identifying a **diverse range and mix of housing options and densities, including additional residential units and affordable housing to meet projected needs of current and future residents**; and ii. establishing targets for affordable ownership housing and rental housing; b) identify mechanisms, including the use of land use planning and financial tools, to support the implementation of policy 2.2.6.1 a); c) align land use planning with applicable housing and homelessness plans required under the Housing Services Act, 2011;

These provincial policies are pushing for more variety in housing, especially when that variety includes affordable housing. Toronto uses the Official Plan to implement these policies.



Official Plan: Urban Structure

The Official Plan describes 'Urban Structure Zones' Avenues, Centres, Employment Areas, Downtown and Central Waterfront. All of these types of zones are areas meant to see growth in the city. Not every area in the site is under one of these designations, so it matters that our site is within an Avenue.

Avenues don't always mean growth and density however, but when they are combined with a mixed use area it usually means the city wants to see dense residential development in this area.



Provincial Policies

Toronto's Official Plan



Official Plan: Land Use Designation

Mixed Use Areas see everything, from retail stores, to dwellings, to parks and open spaces. Some of the densest areas in Toronto are located in mixed use areas.

Mixed use areas, even on *Avenues*, will provide good transitions and be compatible with adjacent *Neighborhoods*. Notice there is a large section of *Neighbourhoods* designation directly East of our site.

These policies of neighbourhood protection are a major roadblock to allowing more density, like high-rises, onto any potential proposal here.





Toronto's Official Plan

Toronto Zoning By-law



Zoning

Zone Label: R(d1.0)(x806)

Residential (R) zone

Detached, Semi-Detached, Townhouses, Plexes and Apartment buildings are permitted housing types on site if other zoning requirements are met.

Floor Space Index: d1.0

(d1.0) is a major restrictive zoning of the site that limits density. The floor space index of the site is 1.0 meaning buildings can only have a floor area equal to the lot area. **This means fewer affordable units!**

Provincial Policies

Toronto's Official Plan

Toronto Zoning By-law





Official Plan Vs. Zoning By-law

Takeaway:

Notice how our site is out of conformity? These By-laws need updating to work with the Official Plan.



- Toronto's Official Plan
- Toronto Zoning By-law




PLG720

Restrictive Zoning Policies

Developments on the site are dependent on other zoning provisions. As-of-right zoning is highly restrictive.

Maximum Height: 10 meters (approx. 3 storeys)

Maximum Building Depth: depend on building type

- Detached, semi-detached: 17.0 meters
- Plexes, townhouse & apartments: 14.0 meters

Front Setback: 6.0 meters

Rear Setback: 7.5 meters

Side Setback: depend on building type

- Detached, semi, & townhouses: 0.9 meters
- Plexes & apartments <12m: 1.2 meters
- Apartments taller than 12+ meters: 7.5 meters

Floor Space Index: 1.0 (18,739 ft²)



This is the type of development that would be allowed with the current zoning.



Land Use	Parking Rate
Dwelling Units not Apartments	1.0 for each dwelling unit
Apartment Building	0.8 for each bachelor less than 45 square meters1.0 for each bachelor more than 45 square meters0.9 for one bedroom units1.0 for two bedroom units1.2 for three or more bedroom units

Mid-Rise Design Guidelines

Mid-Rise Building Standards are used to evaluate mid rise development applications wherever their applicable.

- Application of Performance standards vary based on location on the Avenues and the Physical Site Characteristics
- Mid-Rise Design Guidelines suggests maximum height to be up to 20 meters, with a minimum height of 10.5 meters



Provincial Policies

Toronto's Official Plan The Current Mid-Rise Design Performance Standards forces that our proposal can only have a maximum height of 20 metres or 5-6 storeys in height.



Building Height Policies

Current zoning policies do not support intensification and do not even allow for the minimum height of the Mid Rise Design Guidelines.

Zoning only permits up to 10 meters

- 2 to 3 Storeys
- Significantly less than recent developments

Mid-Rise Design Guidelines suggests up to 20 meters, with a minimum height of 10.5 meters

- 5 to 6 Storeys
- Dependent on Right Of Way (Dundas Ave W = 20m)

Provincial Policies

Toronto's Official Plan

Toronto Zoning By-law Currently, the Zoning By-law has a maximum height allowed of 10 meters, which is <u>shorter</u> than the minimum height set out in the Mid-Rise Design Guidelines, 10.5 meters, yet these policies are supposed to work together!





Mid-Rise Design Guideline: Angular Plane

Mid-Rise Design Guidelines can also be restrictive for maximizing housing potential.

The Angular Plane is a 45 degree angle applied to both the front and back of buildings.



Mid-Rise Design Guideline: Angular Plane



These diagrams illustrate how many units are lost due to angular planes.



Concept Design and Financial Feasibility Analysis

A number of opportunities and constraints were identified through the examination of the site and context, the market, and the planning framework. While still keeping a strong focus on the overarching vision and guiding principles, these factors informed the design of the development concepts as well as the methods used to measure and compare their projected performance.



Site and Context

The site is appropriate for intensification, given the numerous local amenities, services, and transit options available in the immediate area.

Approved mid-rise projects in the area do not rise above eight storeys, but provide limited parking.

There is an opportunity to provide affordable housing in a complete community, enhancing residents' overall quality of life.

Concepts were designed at heights of 6, 8, and 10 storeys, reflecting different approaches to intensification. Different parking scenarios were also tested.

Market Analysis	
Planning Framework	

Market Analysis

Households in the area surrounding the site are generally wealthier than the average household in Toronto.

There is a need for both affordable and market-rate family-sized units (two- and three-bedroom) in the neighbourhood. There is an opportunity to diversify the income profile of the neighbourhood by providing affordable housing.

 Concepts were designed to include a unit mix that
 is reflective of the identified market need, specifically 20% one-bedroom, 40% two-bedroom, and 40% three-bedroom units.

Planning Framework

Site and Context Market Analysis Planning Framework

The current Zoning By-law regulations applying to the site do not conform to the Official Plan's direction for Mixed Use Areas.

Following the Mid-Rise Design Guidelines would reduce the total floor area of any development concept on the site. Concepts were designed to exceed the as-of-right permissions, but still conform to the policy direction set out in the Official Plan.

Concepts that follow the Design Guidelines were tested to explore their impact on financial feasibility.



Overview of Development Concepts

Nine concepts ranging from 3 to 10 storeys were designed, reflecting different approaches to redeveloping the site. Each concept carries different strengths and weaknesses related to the provision of affordable housing, optimizing the use of space on the site, and built form impacts.





Financial Feasibility Analysis - Assumptions



Site Area - 1,709.68 sq/m 18,403 sq/ft



Land Cost - City owned land, non-profit housing provider to pay land lease



5% cashflow or reserve target



Feasibility - Maximizing Affordable Housing







Assumptions

Unit Size and Mix

20% One-bedroom units @ 55 SQ M (592 SQ FT)

40% Two-bedroom units @ 75 SQ M (807 SQ FT)

40% Three-bedroom units @ 95 SQ M (1,023 SQ FT)

Zero Parking

The concepts presented contain no residential parking, as the site is located in a walkable community with public transit options nearby.

The potential impact of parking is still discussed.

Retaining the Existing House

All concepts retain the existing house on the site, as to provide separation from a new building to the adjacent row houses.



Residential Parking Scenarios

Scenario 1: Zero Parking

Scenario 2: Single-Level

Scenario 3: Required Parking

Zero resident and visitor parking.

A single level of underground parking containing a total of 28 spaces for residents and visitors.

Construction costs: \$ 1,885,649.38 Parking provided at the rate required by the Zoning By-law.

Average 0.9 spaces/unit

Construction costs: \$ 5,888,923.32



Residential Parking Scenarios: Example

	Parking			Single Level of Parking 28 Spaces		Required Parking 91 Spaces		
73 Units	s (FSI: 4.0)		73 Units	s (FSI: 4.0)		73 Units	s (FSI: 4.0)	
Affordable Units	58	79%	Affordable Units	53	73%	Affordable Units	44	60%
Market Units	15	21%	Market Units	20	27%	Market Units	29	40%
Equity Contribution	\$ 9,99	94,417	Equity Contribution	\$ 10,0	83,479	Equity Contribution	\$ 10,24	43,792



Examining the Parking Need

Nearby Transit Alternatives

Transit alternatives are present on both major streets, Dundas St W and Ossington Ave.

Along Dundas St W, the 505 streetcar travels between Dundas West Subway Station and Broadview Subway Station.

Along Ossington Ave, the 63 bus travels from Eglinton West Subway Station, stopping at Ossington Subway Station and travelling south, stopping close to Exhibition GO Station

Both routes travel on a minimum 10 minute frequency from 5am to 1am, which both provide access to nearby subway and GO stations



Nearby Public Parking

Street Parking is available nearby, including on the three nearest side streets, Roxton Road to the north, Halton St to the south and Royal St to the south west.

There are four Green P Parking lots within the surrounding area:

146 Harrison Street, **79 Spaces**, 400m (direct distance), 3 min drive or 600m walk

18 Ossington Avenue, Lot, **20 Spaces**, 500m (direct distance), 3 min drive or 600m walk

201 Claremont Street , **43 Spaces** 700m (direct distance), 3-5 min drive depending on direction travelling, 850m walk

157 Beatrice Street, **18 Spaces**, 700m (direct distance), 3 min drive, 950m walk



Examining the Parking Need: TPA Replacement Parking

1117 Dundas St W, closed to the public on November 6, 2021



The public parking lot at 1117 Dundas St W is currently occupied by a TTC staging office, with no access to public parking. Its current use as a staging area indicates that the parking provided by this specific lot is **not integral** to the community.

It is assumed in our analysis that the non-profit housing developer will **not provide** replacement parking for the Toronto Parking Authority (TPA), or does not incur the cost of building the parking if the TPA requires it. In either scenario, it is assumed that costs related to the replacement of existing parking is **zero**.

For reference, the cost of providing 37 replacement parking spaces in a single underground parking level is estimated to be approximately **\$2,481,326**.



Building Concepts

Keep these points in mind when you are viewing our concepts:

- Building concepts with complex floors and styles are more expensive to build than simple 'box-like' buildings.
- Land in Toronto is expensive, but the City will lease the land to a non-profit developer at a low cost for affordable housing. This means our concept needs to make good use of the land we are given!
- For each concept, the affordable/market tenure mix was adjusted to **maximize the number of affordable units** while still reaching the target **Reserves** amount.



The next 3 pages show the 9 concepts we considered for our final recommendation.



As-of-Right



Follows Zoning By-Law

15 Units (FSI: 0.8)				
Affordable Units	13	87%		
Market Units 2 13%				
Total Development Cost	\$ 8,011,329			

6-Storey Concepts



Box

73 Units (FSI: 4.0)			
Affordable Units	58	79%	
Market Units	15	21%	
Total Development Cost	\$ 41,551,787		



Follows Mid-Rise Design Guidelines

60 Units (FSI: 3.3)					
Affordable Units	38	63%			
Market Units 22 37%					
Total Development Cost	\$ 39,283,014				



8-Storey Concepts





97 Units (FSI: 5.3)				
Affordable Units	77	79%		
Market Units 20 21%				
Total Development Cost	\$ 55,420,425			



Moderate

75 Units (FSI: 4.0)			
Affordable Units	54	72%	
Market Units	21	28%	
Total Development Cost	\$ 45,390,957		



Follows Mid-Rise Design Guidelines

65 Units (FSI: 3.5)				
Affordable Units	42	65%		
Market Units	23	35%		
Total Development Cost	\$ 42,050,226		55	



10-Storey Concepts



Box

122 Units (FSI: 6.6)				
Affordable Units	97	80%		
Market Units 25 20%				
Total Development Cost	\$ 69,254,764			

-	15	
		<
	2	

Moderate

75 Units (FSI: 4.1)			
Affordable Units	52	69%	
Market Units	23	31%	
Total Development Cost	\$ 46,412,951		



Follows Mid-Rise Design Guidelines

67 Units (FSI: 3.6)				
Affordable Units	43	64%		
Market Units	24	36%		
Total Development Cost	\$ 43,28	84,492 50		



Consideration: Greatest Number of Affordable Units



10 Storeys - Box

122 Units (FSI: 6.6)			
Affordable Units	97	80%	
Market Units	25	20%	
Total Development Cost	\$ 69,2	54,764	



8 Storeys - Box

97 Units (FSI: 5.3)			
Affordable Units	77	79%	
Market Units	20	21%	
Total Development Cost	\$ 55,42	20,425	



Shadow Impacts





Final Recommendations



6 Storeys - Box

73 Units (FSI: 4.0)			
Affordable Units	58	79%	
Market Units	15	21%	
Total Development Cost	\$ 41,5	51,787	



8 Storeys - Moderate

75	Units	(FSI:	4.0)
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Affordable Units	54	72%
Market Units	21	28%
Total Development Cost	\$ 45,3	90,957



Pro Forma

A pro forma analysis was conducted to determine the projected returns of each development concept. For a non-profit housing provider, the opportunity to develop must still be financially viable.



Pro Forma: 8 Storey Moderate

BUILDING STATISTICS		-				
		SQ M		SQ F	т	
Site Size		1,709.68		18,402	.89	
Gross Construction Area (GCA)	_	7,510.27		80,839	.89	
Rentable Floor Area (RFA)		5,873.03		63,216	5.80	
GFA	-1	6,909,45		74,372		
Unit Type		Market Compo	nent	Affordable Co		TOTAL
1BED		9		6		15
2BED		9		21		30
		-				
3BED		9		21		30
DEVELOPMENT COST ASSUMPTIONS						
Land Cost						
Hard Costs	inc	reased for midrise	-			
Construction Costs	\$	450.00	per SQ F	T of GCA		
Parking Costs	\$ 160.00 per SQ FT					
Soft Costs	25.00% of Hard Cost		Costs			
Municipal Planning Fees and Charges				A		
Site Plan Control	\$	22,637.98	base fee			
Site Plan Control	\$	3.98	per SQ N	1 of RFA		
Development Charges	\$	35,910.00	per 1BED	UNIT		
Development Charges	\$	55,012.00	per 2BED	/3BED UNIT		
Contingency		10.00%	of Hard C	Costs		
INCENTIVES						
Green Standard	\$	2,402.54	per 1BED	UNIT		
Green Standard	\$	3,522.40	per 2BED	3BED UNIT		
Open Door Program	\$	75,000.00	per AFFC	RDABLE UNIT		
CMHC Grant	\$		per AFFC	RDABLE UNIT		
CMHC Co Invest Forgivable	5.00% of Dev. Costs After Incent.					

FINANCING ASSUMPTIONS				
	Construction	Loan	Per	rmanent Loan
Loan to Cost Ratio	75%		-	
Interest Rate	3.50%		1.0	2.00%
Duration (Years)	3		-	50
Average Loan Balance	50%		-	
REVENUE ASSUMPTIONS				
Market Component			-	
Unit Type	Revenue per Unit (Monthly)	An	nual Revenue
1BED	\$	2,189.00	\$	236,412.00
2BED	\$	3,210.00	\$	346,680.00
3BED	\$	4,366.00	\$	471,528.00
	TOTAL		\$	1,054,620.00
Affordable Component			-	
Unit Type	Revenue per Unit (Monthly)	An	nual Revenue
1BED	\$	1,090.00	\$	78,480.00
2BED	\$	1,661.00	\$	418,572.00
3BED	\$	1,858.00	\$	468,216.00
	TOTAL		\$	965,268.00
Rental Revenue Escalation		2.00%	per YEAR	1
Vacancy Rate		3.40%		
Operating Expenses		35.00%	of EGR	
Capitalization Rate		3.71%		

Pro Forma

Development Value	Ś	34,185,651.62
Net Operating Income	\$	1,268,287.68
Less: Operating Expenses	\$	(682,924.13)
Effective Gross Revenue	\$	1,951,211.81
Less: Vacancy	\$	(68,676.19)
Potential Gross Revenue	\$	2,019,888.00
Parking Revenue	\$	-
Residential Revenue	\$	2,019,888.00
REVENUES		

DEVELOPMENT COST	
Land Cost	
Hard Costs	
Construction Costs	\$ 36,377,952.70
Parking Costs	\$ ÷
Soft Costs	\$ 9,094,488.17
Municipal Planning Fees and Charges	
Site Plan Control	\$ 46,012.65
Development Charges	\$ 3,839,370.00
Contingency	\$ 3,637,795.27
Incentives	
Green Standard DC Refund	\$ (247,382.10)
Open Door	\$ (3,600,000.00)
CMHC Grant	\$
CMHC Forgivable Loan	\$ (2,457,411.83)
Development Cost Before Financing	\$ 46,690,824.86
Equity	\$ 11,672,706.21
Construction Loan	\$ 35,018,118.64
Construction Loan Interest	\$ 1,838,451.23
Total Development Cost	\$ 48,529,276.09

Simple Cash Flow Example

Before Tax Cash Flow	\$ 200,000		The remaining revenue after the annual mortgage payment has been made.
Less: Debt Service	\$ 500,000		Annual mortgage payment (repaying the loan used to develop the site)
Net Operating Income (NOI)	\$ 700,000	•	The remaining revenue after operating expenses have been deducted.
Less: Operating Expenses	\$ 250,000		Annual expenses necessary to maintain and manage the building.
Effective Gross Revenue (EGR)	\$ 950,000		The remaining revenue after losses due to vacancies
Less: Vacancy	\$ 50,000	•	The amount of revenue expected to be lost because of unoccupied units.
Potential Gross Revenue (PGR)	\$ 1,000,000		• The <u>annual</u> revenue generated if 100% of units are rented out.

Non-Profit Cash Flow

Potential Gross Revenue (PGR)	\$ 1,896,144.00
Less: Vacancy	\$ 64,468.90
Effective Gross Revenue (EGR)	\$ 1,831,675.10
Less: Operating Expenses	\$ 641,086.29
Net Operating Income (NOI)	\$ 1,190,588.82
Less: Debt Service	\$ 1,097,044.95
Reserves	\$ 93,543.87 (5.1% of EGR)

For a non-profit housing provider, any remaining revenue after debt service is allocated to **Reserves**.

It is assumed that **Reserves must be** equal to 5% of EGR to be considered sufficient.

An example from our analysis.



Planning Actions

It is recommended that the City of Toronto amend the City-wide Zoning By-Law No. 569-2013 with the following:

6 Storeys Box

- Increase 1.0 fsi to 4.0 fsi to allow for greater density and units
- Increase 10m to at least 19.5m building height
- Reduce the required stepbacks to increase the amount of units
- Remove the minimum parking rate based on the transit amenities and existing parking
- Front setback from 6m to 0m to increase amount of units

8 Storeys Moderate

- Increase 1.0 fsi to 4.0 fsi to allow for greater density units
- Increase the building height from 10m to 25.5m
- Minimize the required stepbacks to increase the amount of units. Reducing transitions between the front and rear.
- Remove the minimum parking requirements based on nearby transit infrastructure and parking.
- Front setback from 6m to 3m to increase amount of units

1113-1117 Dundas Street West



Affordable Rental Housing Concept Technical Final Report

Prepared by: Planning Group 720

PLG 720: Advanced Planning Studio II X (Ryerson) University





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Executive Summary

The City of Toronto, following recommendations made by Councillor Joe Cressy, has begun the process of designating 1113-1117 Dundas Street West, a Green P Toronto Parking Authority lot and a vacant residential dwelling, as a future location for affordable rental housing to be operated by a non-profit partner. In Toronto, affordable housing is defined as housing that is priced at or below Average Market Rent. City staff are also identifying new parking opportunities to replace the existing spaces on the site. HousingNowTO - a collective seeking to ensure that the City maximizes the provision of affordable housing on its properties, has retained students from the "PLG 720: Advanced Planning Studio II" course at X [Ryerson] University to evaluate and recommend affordable housing development options on the site.

This document provides background information and research on the 1113-1117 Dundas Street West site. The introduction section outlines the client in which the report was created for, the guiding principles that the group used throughout the semester and the scope that the project was completed with. Information about the site and neighbourhood context is provided, along with market information of the surrounding area. This is followed by the existing policy context from a top-down approach, from provincial policy to the zoning by-law. This background research informs the development concepts created by the group, with each one having a financial analysis completed to determine feasibility. These concepts were then valued with a set of criteria, leading to the final recommendations and accompanying planning actions for each concept.

Key findings that support our final recommendations include the mid-rise built form characteristics in the surrounding area and the significantly higher rental prices for family size units when compared to the city's average. These two findings support our proposal for mid-rise buildings and a unit-mix breakdown percentage higher for two and three-bedroom units.

The redevelopment options and accompanying pro forma analysis include two recommended concepts: a 6-storey building or an 8-storey building. The two concepts are recommended as they provide the greatest number of affordable units and are the most cost-effective to construct. Given the high development costs in downtown Toronto, our team considered two public funding opportunities applicable to a non-profit housing provider and have been incorporated into the financial analysis. The two concepts include market-rate units to strengthen the financial viability of our proposal.

Three different parking replacement scenarios were evaluated for the Toronto Parking Authority lot: no parking, a single level of parking with 28 spaces, and the required parking rate of 0.9 spaces per unit. It is advised that a non-profit partner would pursue zero parking replacement as the additional expenditures will reduce the number of affordable units. Lastly, the site is designated as Mixed Use Areas in the Official Plan, but is zoned as Residential in the Zoning By-law. Existing municipal policies, regulations, and guidelines related to height and density are restrictive and limit the amount of affordable housing that can be provided on the site. However, recent development in the surrounding area suggests that it is possible to build mid-rise buildings that are in alignment with the affordable housing-related goals and policies of the Province and the City of Toronto. It is our opinion that the concept developments are in accordance with the intent of the relevant policies and municipal vision. The two concepts require an amendment to the City of Toronto Zoning By-law to increase the permitted height and density and other necessary performance standards to permit the proposal.



Recommended Concepts



8 Storeys - Moderate			
75 Units (FSI: 4.0)			
Affordable Units	54	72%	
Market Units	21	28%	

6 Storeys - Box

73 Units (FSI: 4.0)			
Affordable Units	58	79%	
Market Units	15	21%	



In July of 2021, Toronto City Council adopted a motion to begin the process of designating the City-owned surplus property known as 1113-1117 Dundas Street West (the "site" or "subject site") as a future location for an affordable rental housing development. Currently, 1113 Dundas Street West is occupied by a vacant residential dwelling and the Toronto Parking Authority (TPA) operates municipal parking lot 204 at 1117 Dundas Street West. The potential affordable rental housing would be operated by a non-profit partner that would enter into a lease with the City for a term of 99 years. In addition, City staff were to begin identifying new on-street and off-street parking opportunities to replace the existing spaces on the site. This direction follows recommendations made the month prior by Councillor Joe Cressy with support from CreateTO and the Housing Secretariat.


1.1 The Client: HousingNowTO

Housing Now

Over the past decade, housing options for Toronto residents have become increasingly restricted as the cost of housing has increased at a staggering rate. While the cost of both rental and ownership housing has risen significantly, incomes across the city have not increased at an equivalent rate; leaving lower and moderate-income residents unable to afford adequate housing. The City of Toronto's HousingTO 2020-2030 Action Plan aims to address Toronto's spectrum of housing issues, including affordability. The Housing Now initiative, one component of the HousingTO Action Plan, aims to activate surplus City-owned sites located within mixed-use, transit-oriented communities for the



December 2019

development of new housing that is affordable for mixed-income families. Through this initiative, the City aims to support the creation of more complete communities with housing near transit that is affordable to a range of income levels.

CreateTO is the City of Toronto's real estate agency which manages all real estate assets in the City's portfolio. They provide support by identifying City-owned properties with high potential for new mixed-income housing development (CreateTO, n.d.). In Phase One of the Housing Now initiative, CreateTO and the City selected a total of 11 surplus sites where an anticipated 10,000 new residential units will be constructed, of which 3,700 will be affordable rental units. An additional six sites were added in May 2020 as part of Phase Two of the initiative, which will add between 1,455 and 1,710 new homes including 530 to 620 affordable rental units. In October 2021, an additional four sites were proposed to be included as part of Phase Three of the initiative – and these sites will be considered by the Planning and Housing Committee. (City of Toronto, n.d.).



HousingNowTO

HousingNowTO is a pro-bono professional services collective which supports the City of Toronto's efforts to create new affordable housing through the Housing Now initiative. Utilizing planning knowledge, data analysis and architectural best practices, HousingNowTO is a proponent for improved outcomes on these sites through tracking and advocacy. HousingNowTO is entirely volunteer-led, and aims to provide accessible and timely information about the Housing Now

initiative to residents across Toronto. Our student team will work alongside HousingNowTO to complete a thorough site analysis and ultimately recommend a feasible affordable housing concept on a City-owned site. We will be working closely with and reporting to Mark Richardson, the Technical Lead of HousingNowTO.

1.2 Defining Affordability

One of the main goals of the report was to provide affordable housing on this site, it is important to define what definition will be considered as "affordable housing". Up until very recently, the City of Toronto defined affordable rental housing as "housing where the total monthly shelter cost is at or below one times the average City of Toronto rent [Average Market Rent], by unit type, as reported annually by the CMHC".

However, on November 12, 2021 the City adopted a report which redefines housing affordability. The report's goal is to continue to advance the creation of affordable rental and ownership housing across the city. While the previous definition of affordability for rental housing was tied to market rents, the new definition takes an income-based approach.

The new definition by the site is:

Affordable rental housing and affordable rents means housing where the total monthly shelter cost (gross monthly rent, inclusive of all utilities for heat, hydro, hot water and water) is at or below the lesser of one times the average City of Toronto rent, by dwelling unit type, as reported annually by the Canada Mortgage and Housing Corporation, or 30% of the before-tax monthly income of renter household income in the City of Toronto

City of Toronto, 2021

This definition was used to inform the cost of rents in each type of unit in the concepts. The table below shows the rents of different apartment types and the income they would be considered affordable.

	Affordable Rent Limit	Income Served
Studio	\$812	\$32,486
One-bedroom	\$1,090	\$43,600
Two-bedroom	\$1,661	\$66,440
Three-bedroom	\$1,858	\$74,301

1.3 Vision and Guiding Principles

Throughout the project, the group was guided by our vision and four main principles with a goal in providing additional affordable housing at 1113-1117 Dundas St W. This vision was created to ensure that the development concepts designed provided the most efficient use of the site to contribute to a more complete community in the Trinity-Bellwoods neighbourhood. The vision and accompanying principles are objectives that do not apply only to this site, but can apply across Toronto on vacant, city owned land. Below is the vision and guiding principles that were set out by the group and the main focus.

Vision

Keeping in line with the City of Toronto's mission to provide additional affordable housing, we seek to provide the most efficient use of the site to contribute to a more complete community while setting an affordable housing precedent for city owned sites.

Our work has been guided by the following principles:



Ensure the financial feasibility of an affordable housing development proposal on the site.



Promote complementary affordable housing developments that set a precedent in terms of scale and intensity on underutilized sites.



Contribute to a more complete community in the Trinity-Bellwoods neighbourhood, providing diverse housing options for a range of income and types of households.



Advance partnerships with non-profit organizations and corporations within the housing sector in order to create long-term solutions to the affordable housing crisis.

1.4 Scope of the Project

Through the use of the vision and guiding principles, the scope of the project was defined in five points. These points were used to guide the background research and development concepts of the group.

- Recommend one (or more) affordable housing development concept(s) accompanied by a planning justification and a massing component.
- Recommend planning actions needed to accommodate the proposal(s).
- Provide a pro forma analysis for the development concept(s).
- Recommend a parking replacement strategy.
- ldentify potential non-profit housing provider partners.



The image above is looking at the site facing west and to the right is a map of site location in Toronto.



1.5 Introduction of the Site

The site is located at 1113–1117 Dundas Street West, 36 meters from the Southeast Corner of Dundas and Ossington. It is part of the Trinity-Bellwoods Neighbourhood and Ward 10, Spadina-Fort York of the City of Toronto. The site is made up of two parcels; a vacant residential dwelling on 1113 Dundas Street West owned by the City of Toronto and 1117 Dundas Street West owned and operated by the Toronto Parking Authority (TPA) as municipal car park 204, with 37 vehicle parking spaces.



Picture of 1113-1117 Dundas St W on Dundas St W

The site has a 38 metre frontage on Dundas St W on the North side of the property. Both the West and South sides of the property face towards public laneways, with the East side of the property facing a residential dwelling. In terms of dimensions, the overall site is 38.08 m by 45.72 m, with a total area of 1,741.02m². Overall, the two properties create one rectangle piece of land that primarily faces Dundas Street West.



Aerial view of the site with Dundas St W at the top of the image

1.6 History of the Site

Both 1113 Dundas Street West and 1117 Dundas St West have undergone a number of changes over the years. Two mid-rise developments were put forward on the site in the past but never went through. The first one was in 1998, in which a mid-rise 4-storey building was proposed, per an official planning amendment and zoning bylaw amendment. This led to the creation of the parking lot, which was bought by the City in 2000. The second was between 2013 to 2018 and was a collaboration between the Reserve Land Corporation and the Toronto Parking Authority between 2013-2018 for a mid-rise building. The necessary approvals were not achieved and the agreement was terminated in 2018 (Toronto Parking Authority, 2018).

Following termination of the agreement, other options were considered. This led to the possibility of affordable housing being built on the site as part of the Housing Now project. This was confirmed in July 2021 with the planning committee confirming a motion based on recommendation from Councillor Cressy to investigate the implementation of affordable rental housing on the site. Below is a timeline that gives an overview of the history of the site.



These two tables are the key characteristics of the proposed developments in 1998 and between 2013-2018 found within historic newspapers.

1998 4-Storey Mid-Rise proposal

Height	4 storeys (13 meters)	
Residential Units	36 Units, 50% "suitable for families"	
Parking Spaces	49 spaces	
FSI	2.43 times the lot area	

2013-2018 6-Storey Mid-Rise proposal

Height	6 storeys (~19.5 meters)
Total GFA	6,205 meters ² (66,787 ft ²)
Residential GFA	5,417 meters ² (58,307 ft ²)
Commercial GFA	788 meters ² (8,480 ft ²)
FSI	3.5 times the lot area
Parking Spaces	50–60, (55 estimate)



This section of the report provides details regarding the surrounding context in which the site is located. We highlight the built form, community amenities, transportation context and key stakeholders in the area. The findings from this research influenced and informed our development recommendations seen later in the report.



2.1 Neighbourhood Built Form

The surrounding built form varies in heights, most two to four storey buildings. The site is surrounded by mixed use buildings and residential dwellings, consisting of multi-unit and single-family dwellings by way of semi-attached houses and low-rise apartment buildings. In addition, many of these low rise buildings have commercial uses on the ground floor, fronting onto the major streets and dwelling units above.

The pictures below show the built form on the adjacent sides of the site.



Along Dundas St W, north from the site



Along Dundas St W, east of the site



Along Halton St, south of the site



Along Ossington Ave, west of the site

The built form in this area is primarily older and many properties have not been redeveloped. Developing a mid-rise building on this site could unlock the Potential of the surrounding area. In order to accommodate an increase in Toronto's population and it's diversity of incomes, newer developments and heights must be planned for here. While the built form immediately surrounding the site consists primarily of low-rise buildings, there are recently built and/or approved mid-rise buildings within 500m of the site. The current buildings at 1279 Dundas St W and 1243-1245 Dundas St W, along with a planned condo at 1200 Dundas St W show that mid rise buildings of six to eight storeys are possible to construct on large sites or when combining multiple properties. More in-depth details of these developments can be found in the market section of the report. The site fronts onto Dundas St W, which is designated as an "Avenue" in the City of Toronto Official Plan and encourages growth and development in these areas.



2.2 Community Context

The subject site's immediate surrounding is varied in built form, land use, and commercial amenities. The site is bounded to the north by Dundas Street West and to the south by an unnamed alley. To the west, the site is bounded by an unnamed alley which businesses located on Ossington Avenue back on to. Immediately east of the site are several residential row houses and mixed-use, low-rise buildings.

1113 - 1117 Dundas St W is located within the Trinity Bellwoods neighbourhood, home to the large and well-loved Trinity Bellwoods Park. The neighbourhood is bordered by Little Italy, Little Portugal, West Queen West, and Kensington Market. The community is rich in amenities, as shown on the 1,000-metre radius map on **page 17**.

Within a 1,000 metre radius, there are multiple medical, health, financial, employment, disability, immigration, resettlement, and youth services, which all fall under the 'Financial Services' category depicted in **Map 1**. These types of services are often valued and utilized by lower-income or other marginalized communities, which also tend to be in need of affordable housing. The proximity to community services will help support the new demographic of residents that may move into an affordable housing development.

According to the Toronto District School Board (TDSB), the subject site falls within the catchment areas for Givins Shaw Junior Public School (primary), Alexander Muir/Gladstone Ave (AMG) Junior and Senior Public School (primary), and Parkdale Collegiate Institute (secondary). The schools are a seven-, 14- and 29-minute walk respectively, showing there are easily accessible schools in the area for families with young children. For teenagers, the secondary school is also easily accessible by transit or a five-to-eight-minute car drive. Furthermore, there are also some alternative and catholic schools in the area.

The two primary schools catchment areas the site falls within provide similar but not identical grade ranges. AMG has JK to Grade 8, and Givins Shaw has JK to Grade 6, which is relatively the same grade range. Givins Shaw kids go to AMG for grades 7 and 8. According to a 2016 TDSB projection report, Givins Shaw Junior Public School was to hit capacity in 2017, but AMG would not reach capacity in this projection and could accommodate additional students (TDSB, 2016). The projection shows that if additional family-sized residential units were added in the area, AMG would be able to accommodate the added student population. It should be noted however, these stats are from 2016, and no projections incorporating the impacts of COVID-19 are available to the public at the time of writing this report. COVID-19 and the accompanying economic and societal effects may have changed the capacity projections for 2020 and onwards.

Map 1. Community Amenities Map



Despite being located within an urban centre, there are many parks nearby -- most notably Trinity Bellwoods Park. The Park is well loved by all ages for the greenery and outdoor space, but the park's amenities are what set it apart from others nearby. The park contains tennis courts, playgrounds, an off-leash dog area, a farmers market, walking trails, a recreation centre and an ice rink in the winter months. The Trinity Community Recreation Centre contains an indoor pool, dance studio, fitness room, games room, gymnasium, pre-school, arts and craft room, indoor track, and is entirely wheelchair accessible. The centre also manages drop-in programs such as lane swim, badminton, soccer, and Walk-fit. The registered programs offer a range of activities, including swimming lessons, dance and sports to visual arts, music and post-natal fitness classes for new mothers. City of Toronto-owned community centres offer their programs at a low rate, with financial aid for those who cannot afford them as well as discounts available for seniors and youth. The Trinity Community Recreation Centre is an asset to the area and the site, signifying an opportunity for new residents of all ages to become well engaged and integrated within the Trinity Bellwoods community. In addition to this park and recreation centre, there are many other parks and a YMCA within 1,000 metres of the site, as seen in Map 1.

Another vital aspect of the community is spaces for religious practices, and the area surrounding the site contains numerous places of worship for individuals with a range of religious beliefs. In **Map 1**, the places of worship were not separated by denomination, but it breaks down as follows. All of the places of worship icons within the 1000m radius map are churches, offering a variety of Christian denominations. While not all religious places of worship are included in the 1000m radius, other religious locations are nearby and accessible via walking, car or transit located adjacent to the site. The nearest Buddhist Temple is 1.15 kilometres to the east of the site, the Hindu temple is 1.75 kilometres west, the closest mosque is located 1.5 kilometres to the west, and the nearest synagogue is just 1.5 kilometres to the east. The site has access to a variety of places of worship, illustrating the possibility for diversity that could be supported with the development of affordable housing on the site.

The site's surrounding area has great potential for shopping and entertainment, as well as ease of access to grocery stores and other essentials. Dundas Street West, Ossington Avenue, College Street and Queen Street West are lined with restaurants, bars, stores and boutiques. The site would be well situated for residents to take advantage of and enjoy their surrounding community, all within walking distance.

The surrounding area clearly demonstrates the ability to service, educate, and entertain current and new residents alike. The current housing market has created a barrier to entry into this vibrant, and well serviced neighbourhood, which is examined in Section 3: Market Analysis. The addition of an affordable housing development would enable households with lower incomes to enjoy the amenities and services that Trinity-Bellwoods has to offer.

2.3 Transportation Context

Transit accessibility and walkability are essential when considering the development of affordable housing on the site, as many residents may not have access to personal vehicles. The site is situated on Dundas Street West, which is classified as a major arterial road. Ossington Avenue intersects with Dundas Street West to form the nearest intersection and is classified as a minor arterial road.



Map 2. Transportation Map

Streetcars & Buses

Regarding streetcars, the site has access to many routes, running either near or directly on the site. The 505 Dundas route connects directly to the site running from High Park to the Don Valley Parkway. There are many stops for this route located near this site, such as on Shaw street and Ossington Ave. Other nearby streetcars routes are the 506 College, 501 Queen, and 511 Bathurst, which are accessible through walking or by connections through other transit routes.

The buses near our site are the 63 and 29 buses. The 63 bus route runs north and south on Ossington avenue. Northbound routes have 3 branch routes, 63A which goes to Eglinton West Station, 63B, which goes to St. Clair, and 363 which is the blue night bus to Eglinton Avenue. Both the 63A and 63B reach Ossington station. Southbound, the bus goes to Liberty village, and the blue night bus goes to Exhibition. The other bus, 29 Dufferin, has a stop located within a 12-minute walking distance from the site and travels north and south on Dufferin Street.

Northbound has both the regular route to Wilson station and the 329 blue night bus that goes to Steeles. The southbound route has the regular route to Exhibition and the blue night bus to Exhibition. These buses are connectable primarily through the 505 Dundas Streetcar, with bus stops being located on the major arterial road.

Subways

The site is located in close proximity to subway stations on both Line 1 Yonge-University, and Line 2 Bloor-Danforth. The nearest station on Line 1 is St. Patrick, located to the east of the site. The closest subway station on Line 2 is Ossington, located north of the site. Also located nearby are Dufferin, Lansdowne, Christie and Bathurst stations.

Commuter Train (GO Transit)

The subject site is still serviceable by two GO stations. The first station is Exhibition Station, which runs on the Lakeshore West line. The second GO station is Bloor Station, which runs both the Kitchener line and the UP Express line. Both stations are accessible through TTC, with Exhibition GO accessible with the 63 Ossington bus and Bloor station accessible with the 505 Dundas streetcar.

Walkability/Cycling

Due to the site's location in downtown Toronto, the surrounding area is very walkable, having a walk score of 89, with many amenities located within a walkable distance. The site is also supported by many bike lanes, having a bike score of 84, as just north on college street, there is a bike lane that goes east to west from Lansdowne to Bay Street. Another bike lane is located east of the site along Shaw Street, running north to west from Davenport Road and Douro street.

2.4 Neighbourhood Groups & Local Non-Profits

Stakeholders are individuals or groups that have an interest in a proposed development on the site, and have varying degrees of influence over the outcome of the development. As a result, it is important to consider these local stakeholders in order to design a thoughtful proposal that also mitigates risk. Neighbourhood groups are shown on **Map 3**.



Map 3. Neighbourhood Groups

Toronto Parking Authority (TPA, "Green P")

The Toronto Parking Authority is a City-owned corporation that is responsible for providing on and off-street parking that contributes significant revenues to the City of Toronto (Toronto Parking Authority, n.d.). As the site is currently in use as a TPA parking lot, redevelopment of the site will impact the revenue gained from the lot, depending on if and how much of the parking is replaced. Considering the financial impact of parking replacement in relation to providing affordable housing is necessary as redevelopment possibilities are examined.

Councillor Joe Cressy (Ward 10, Spadina-Fort York)

Councillor Joe Cressy is an advocate for affordable housing and development on underutilized City-owned sites, and as Chair of the Board of Health, Councillor Cressy understands how adequate and affordable housing directly affects health-related outcomes, especially for the vulnerable populations (Councillor Joe Cressy - Ward 10, Spadina-Fort York, n.d.). Councillor Cressy's directive to City staff is the foundation of this project, and he can be considered an ally to this affordable housing development if the proposal aligns with his vision for the site and neighbourhood.

Little Portugal on Dundas Business Improvement Area (Little Portugal on Dundas BIA)

The Little Portugal on Dundas BIA is a collective of businesses along Dundas Street West between Sterling Road and Shaw Street and defines an area that includes the site. The BIA is currently attempting to develop a streetscape master plan in alignment with its goal to make the commercial strip a more attractive place to eat and shop. The master plan will aim to maintain cohesiveness throughout the area and recognize the diversity of built form and scale along Dundas Street West (Little Portugal on Dundas BIA, 2021). This will affect a proposed development on the site when the master plan is finalized, despite not being a City-led initiative.

Ossington Business Improvement Area (Ossington BIA)

The Ossington BIA is a collective of local businesses along Ossington Avenue between Dundas Street West and Queen Street West (the businesses north of Dundas Street West are not represented by a BIA). The BIA's primary objective is to maintain the "vibrant and varied vibe of the neighbourhood", and through active social media engagement, the BIA promotes local restaurants, shops, and events in alignment with its goal to "share [Ossington's] unmatched energy with the rest of Toronto" (Ossington BIA, n.d.). The BIA also concerns itself with the aesthetic and accessibility of the public realm, prioritizing creating a sense of respect for the history and heritage of the area. Increasing the size of the public realm along Ossington Avenue is also a goal of the BIA. Because Ossington Avenue is just west of the site, the businesses along the street may be impacted by an increase in population as a result of development on the site, potentially increasing pedestrian flow and opportunities for economic interaction. Increased vehicular traffic is also expected if the development provides parking for many of its residents. The BIA may be concerned with the design gualities of the proposed development and the potential loss of the public parking spaces for possible shoppers. Local residents who oppose the development may also leverage the BIA's influence and seek to form a stronger alliance to affect the outcome of the development.

Trinity Bellwoods Community Association (TBCA)

The Trinity Bellwoods Community Association facilitates discussion between local residents regarding various topics related to the quality of life in the area, including safety, development, and parks and public spaces (Trinity Bellwoods Community Association, n.d.). Because the TBCA relies on residents to fuel discourse, its impact on a proposed development is entirely based on the opinions of local residents who engage with the association. As the site falls within the area that the TBCA represents, it can be expected that residents will voice their opinions on the proposed development through the TBCA.

Ossington Community Association (OCA)

The site is also located in the area served by the Ossington Community Association, who aim to promote the flourishing of the neighbourhood through the preservation of both its stability and vibrancy (Ossington Community Association, n.d.a). The OCA helped initiate the Ossington

Avenue Planning Study and expressed a desire for only low-rise buildings in the neighbourhood (under four storeys); the site was not included in the study (City of Toronto, 2013). Therefore, the OCA and its members will likely oppose any mid-rise development proposal on the site.

West Side Community Council (WSCC)

The West Side Community Council is a collective of eleven community associations, including the TBCA and the OCA (Ossington Community Association, n.d.b). Although not affecting development on the site, it should be noted that the WSCC, in collaboration with the OCA, worked extensively with the City of Toronto to push forward and affect the Queen Street West Planning Study in an explicitly-stated attempt to prevent intensification in a larger area than initially proposed by the City. While no significant collaboration between the WSCC and the TBCA currently exists (likely due to the overall lack of development in the neighbourhood in recent years), the persistence and dedication of the WSCC will be a barrier to development in the future.

Nearby Community Associations

Nearby community associations include the Lakeview Avenue Neighbourhood Association (representing the residents of the area northwest of the Dundas-Ossington intersection) and the Beaconsfield Village Residents Association (representing the residents of the area southwest of the Dundas-Ossington intersection). It can be expected that residents represented by those associations will oppose a proposed development on the site, especially members of the Beaconsfield Village Residents Association, as their mandate is to maintain the stability of the neighbourhood (similar to that of the OCA).

Residents in the Immediate Vicinity

Residents along Dundas Street West, in addition to residents along Halton Street to the south of the site, are expected to experience the most pronounced effects of the height and massing of any proposed building on the site, particularly shadows. Nearby residents and those farther away from the site will likely become involved in the development process to express their disapproval of the proposal. Ensuring that the proposed development is politically feasible will require that local residents be consulted and satisfied to the greatest extent possible.

Friends of Trinity Bellwoods Park (FoTBP)

The Friends of Trinity Bellwoods Park is a volunteer group focused solely on the state of Trinity Bellwoods Park, in addition to all activities that occur in the park (Friends of Trinity Bellwoods Park, n.d.). The FoTBP will have a limited interest in the development of the site unless environmental concerns arise as a result of the proposed design or its height and massing are substantial enough to cast shadows onto the park at certain times of the year.

Local Schools

Local schools will be affected by an influx of new residents, and if they are unable to accommodate new students, the quality of learning for existing students may be affected. As mentioned above, student-aged residents of a future development on the site fall within the catchment area of Givins Shaw or AMG for primary school and would most likely go to AMG due to capacity issues at Givins Shaw (TDSB, 2016). They would also attend Parkdale Collegiate Institute for public secondary school. Stephanie Donaldson is the Trustee for TDSB Ward 9 - Davenport and Spadina-Fort York, the area in which Givins Shaw and AMG are located. Robin Pilkey is the Trustee for TDSB Ward 7 - Parkdale-High Park, the area in which Parkdale C. I. is located. If the TDSB's capacity differs from its pre-COVID projections, the school board trustees may feel the need to use their influence in the process.



This section presents research related to the market conditions, local demographic characteristics, and nearby development activity that will influence the development proposal for the site. Although housing affordability is not an issue exclusive to the area surrounding the site, it is still important to examine potential submarkets that an affordable housing development on the site might serve. In addition, a number of conclusions can be drawn from existing development projects that may set a precedent for future development on the site.



3.1 Neighbourhood Demographics

To better understand the current market conditions, a demographic analysis was performed to compare data from the most recent census year, 2016, on three geographic levels (shown on **Map 4**):

- Dissemination Area (DA) 35201441
- Neighbourhood: Trinity-Bellwoods
- City of Toronto Census Subdivision (CSD)

Comparing data on these three levels allows us to observe key differences and similarities between the population of the area surrounding the site, the neighbourhood, and the city of Toronto as a whole.

See **Appendix A** for tables containing all demographic data collected.







Population

As per 2016 Statistics Canada data, the population of the DA is 480, with a population density of 11,538.5 people per square kilometre. The population of the Trinity-Bellwoods neighbourhood is 16,566, with a population density of 9,570 people per square kilometre. The density of the City of Toronto CSD is significantly lower, at 4,334.4 people per square kilometre.

Age Groups

The population of working age people (25-54) in both the DA and Trinity-Bellwoods is slightly higher than that of the City of Toronto CSD. The ageing population (65+) in the DA is also higher than the City of Toronto CSD, at 21.9% and 15.6% of the population, respectively.

Household Size

Household size refers to the number of persons in a private household. This is an important variable to consider in the early stages of a development proposal, as it signifies the size and number of bedrooms in new housing units that would be suitable for the existing population. The average household size at all three geographic levels is very similar. For the DA, the average household size is 2.2 people. Trinity-Bellwoods has an average household size of 2.35

people, and the City of Toronto CSD has an average of 2.4 people. For all three levels, the most common household size is 2 people. As per 2016 Statistics Canada data, larger households with 4 people and over are much less common in the DA, Trinity-Bellwoods and the City of Toronto CSD.

Dwellings by Structural Type

A dwelling is defined as a separate set of living quarters with a private entrance. In both the DA and Trinity-Bellwoods, the most common housing type is apartments in buildings under five storeys. Units in buildings under five storeys account for 70.3% of dwellings in the DA, and 51.6% of dwellings in Trinity-Bellwoods. In the City of Toronto CSD, apartments in buildings under five storeys account for only 14.9% of dwellings.

Duplexes and row houses are the next most prominent housing types in the DA and Trinity-Bellwoods, however they represent small percentages of dwellings. Notably, the DA does not contain any dwellings in apartments in buildings with five or more storeys. In Trinity-Bellwoods, apartments in buildings over five storeys account for only 4.2% of dwellings. For the City of Toronto CSD, this is the most common housing type, accounting for 44.3% of dwellings.



Household Tenureship

Households in the DA have a significantly higher rate of renting than the Trinity-Bellwoods neighbourhood and the City of Toronto CSD. In the DA, 55% of householders are Renters, compared to the rates of Trinity-Bellwoods (48%) and the City of Toronto CSD (47%). The rate of ownership in the DA is 45%, compared to 52% in Trinity-Bellwoods and 53% in the City of Toronto CSD.

Income

Total income includes the income sources of all family members in a household. It is important to note that since the most recent census was completed in 2016, this data represents the incomes of households from the prior year, 2015. The median total income of

households in the DA was \$94,976 in 2015, which is significantly higher than the median total income of households across the City of Toronto CSD, which was \$65,829. The median total income of Trinity-Bellwoods was also higher than the City of Toronto CSD, at \$72,226.



Prevalence of Low Income

The census provides two measures of low income: the Low-income measure and the Low-income cut-off. The Low-income measure is calculated based on an annual household income survey. The Low-income cut-off conveys the income level at which a household has to spend a greater portion of its income on necessities such as food and shelter than the average household of similar size. Using both measures, the prevalence of low income in the DA is significantly lower than Trinity-Bellwoods and the City of Toronto CSD. Based on the Low-income cut-off, the prevalence of low income for all ages in the DA is 7.4%. The prevalence of low income in Trinity-Bellwoods is more than double that of the DA, at 16%. In the City of Toronto CSD, the prevalence of low income for all ages is 17.4%.





Household incomes within the DA and Trinity-Bellwoods far exceed those of the City of Toronto as a whole, and the prevalence of low-income is significantly lower. This demonstrates that there is a demographic population that is missing within these areas and indicates that households with lower income are likely unable to obtain housing in the DA and Trinity-Bellwoods.

3.2 Broad Housing Market Conditions

This section examines the housing market conditions regarding the rental market and ownership market surrounding the site at 1113 Dundas Street West, with a greater focus on the rental market. The rental market analysis consists of two parts: an analysis of the primary and secondary rental markets. The primary rental market examines purpose-built apartment buildings, which are privately-initiated housing intended to supply the rental market (CMHC, 2020). In contrast, the secondary rental market examines non-purpose-built apartment units, which refers to all other housing that supplies the rental market (CMHC, 2020). This allows for a more in-depth analysis and comparison of the market conditions between purpose-built and non-purpose-built apartment units. The data provides insights into the demand and supply landscape surrounding the site based on the average price difference between primary and secondary, as well as a comparison of the average housing market of the entire City of Toronto to determine the general affordability in the area.

Ownership Market

In the past decade, the average housing price in the GTA has exploded (See the graph below), with prices continuing to increase significantly each year (TRREB, 2021). The rising prices are caused by the region's lack of sufficient housing supply to match the growing demand.



Source: TRREB, 2021

When examining the ownership market in the community of Trinity-Bellwoods, the average sale prices for all home types are significantly higher compared to the rest of the city. Since the start of 2021, the average sale price for all home types in Trinity-Bellwoods has been \$1,362,262, while condo apartments are priced at an average of approximately \$916,000 (See Table A) (TRREB, 2021). In comparison, the average sale price for all home types throughout the City of Toronto is currently \$1,047,334 and \$747,044 for condo apartments (TRREB, 2021). Based on this data, the community of Trinity-Bellwoods average ownership market prices are considerably higher than the city average for each housing type, indicating a lack of adequate supply to meet demand.

TABLE A	Average Sale, 2021 (TRREB, 2021)			
Housing Type	Trinity-Bellwoods Toronto			
All Home Types	\$1,362,262	\$1,047,334		
Condo Apartment	\$916,000	\$747,044		
Single Detached	\$2,119,000 \$1,778,928			
Semi Detached	\$1,704,000	\$1,304,504		
Townhouse/Row	\$1,598,000	\$1,148,501		

Broad Rental Market Conditions

With the extremely high ownership costs in Toronto, renting has become an increasingly more desirable option as the average monthly cost of owning an apartment unit is 23% more than renting a similarly sized unit, and 87% more than renting a purpose-built unit (CMHC, 2020). In 2020, a total of 15,238 apartment units were built in the GTA, in which 1,834 were purpose-built rental apartment units constructed in Toronto, displaying a 67% increase compared to the previous year (CMHC, 2020). Despite the increased housing supply, rental prices continued to rise in 2020 at roughly 4.8% for all apartment unit bedroom types (CMHC, 2020). When further considering that Toronto has the highest rent arrears rate in Canada at approximately 11% (CMHC, 2020), it can be concluded that the rental market conditions of the city is experiencing significant affordability issues.

Primary Rental Market

Based on the primary rental market data gathered by the Canada Mortgage and Housing Corporation (CMHC), the 2021 average market rent for purpose-built rental apartments in the Toronto (West) area designated by the CMHC is examined (See **Map 5**). The primary rental market in the Toronto (West) area is compared with the entire city to help evaluate the affordability around the site (CMHC, 2020). It is important to note that the data displays 2020

rental data, which was heavily impacted by the pandemic that caused significant economic hardships, particularly for lower-paid workers in the hospitality and service sectors in which the city of Toronto has a high concentration of this employment (CMHC, 2020). As a result, vacancy rates for rental condominium apartments in Toronto increased as residents impacted moved outside the city (CMHC, 2020).



Map 5. Toronto West (CMHC, 2021)

In Toronto, the average rent of a Bachelor unit is \$1,211, while in the Toronto (West) area, the average rent is slightly lower at \$1,049 (CMHC, 2020). Regarding one-bedroom and two-bedroom units in the Toronto (West) area, the average rent for these units is comparable to the rest of the city (See Table B) (CMHC, 2020). In contrast, when examining three-bedroom units, the average rent in the Toronto (West) area is roughly \$2,442, significantly higher than the city average rent of \$1,896 (CMHC, 2020). Thus, the rental market for purpose-built units in the Toronto West region is significantly higher for larger family-oriented units compared to the city average, indicating less affordability for families in the area surrounding the site.

Furthermore, there is a much lower supply of rental units surrounding the site compared to the rest of the city as the majority of purpose built rental apartment units in the Toronto (West) area were built after 2012 (CMHC, 2020). For this reason, the average rental price for three-bedroom apartment units is significantly higher than the rest of the city due to the limited supply to match demand.

TABLE B	Average Rent, 2020 (Primary Rental Market) (CMHC, 2021)					
Apartment Type	Toronto (West) Toronto					
Bachelor	\$1,049	\$1,211				
One-Bedroom	\$1,381	\$1,431				
Two-Bedroom	\$1,650	\$1,661				
Three-Bedroom	\$2,442	\$1,896				

Secondary Rental Market

Regarding the Secondary Rental Market, which consists of non-purpose-built rental apartment units, data was retrieved from the Toronto Regional Real Estate Board (TRREB). The data examines the average rent in the secondary rental market between July 2021 and September 2021 in the Toronto C01 district (See **Map 6**) designated by TRREB. Over the past few months, Toronto has experienced significant rental demand growth, with vacancy rates



Map 6. TRREB Districts (TRREB, 2021)

declining due to the improving economic landscape and the increased population growth from immigration which was hindered in the previous year due to the pandemic (TRREB, 2021). However, the supply of rental units is not keeping pace with the demand and rental units, resulting in the average rental price accelerating towards the end of 2021 and will continue to rise as population growth is predicted to significantly increase in the following year (TRREB, 2021).

When examining the secondary rental market in the Toronto C01 district, where the site is situated, the average rental prices in the C01 district are comparatively higher than that of the entire City of Toronto, particularly for larger-sized family-oriented units (See Table C). The average rental price in the C01 district for a Bachelor unit in 2021 is \$1,740, while the average for the rest of Toronto is slightly less at \$1,707 (TRREB, 2021). Similarly, the average rent for a One-Bedroom unit in the C01 district is \$2,189 and is \$2,082 for the rest of Toronto (TRREB, 2021). Based on this data, the area around the site's secondary rental market indicates a comparable supply to demand as the rest of the city for smaller and less family-oriented apartment units due to the similar prices.

However, the average rental for larger family-oriented apartment dwelling units in the C01 district is significantly higher than the city average. For a Two-Bedroom and Three-Bedroom unit in the C01 District, the average rental price is \$2,772 and \$3,810, respectively (TRREB, 2021). In comparison, the average rental price across the entire City of Toronto is \$2,583 for a Two-Bedroom unit and \$3,454 for a Three-Bedroom unit (TRREB, 2021). Given this data, the current average rental price for an apartment unit is significantly higher for larger-sized units compared to the rest of Toronto, while the price for smaller individual units is more comparable, indicating an insufficient supply for the demand for larger-sized units. Furthermore, there is a considerable increase in price for the rental market of non-purpose built rental apartment units compared to purpose-built units, as examined in the primary rental market, which may indicate a further lack of overall supply for all rental dwelling units surrounding the site.

TABLE C	Average Rent, 2021 (Secondary Rental Market)				
Apartment Unit Type	Toronto C01 District Toronto				
Bachelor	\$1,740	\$1,707			
One-Bedroom	\$2,189 \$2,082				
Two-Bedroom	\$3,210 \$2,885				
Three-Bedroom	\$4,366	\$3,818			

3.3 Market Need

This section examines the current market data gathered in Section 3.2 Broad Housing Market Conditions, the socioeconomic data in Section 3.1 Neighbourhood Demographics, and the built form surrounding the site to determine the most appropriate form of housing needed in the area.

When determining affordable rental prices for apartment units, monthly occupancy costs should consist of no more than 30% of a household's yearly income to be considered affordable according to Canada-wide standards. Additionally, the secondary market rental data was utilized in this scenario as non-purpose built apartment units are more abundant in the surrounding area of the site than purpose-built rentals. Based on Section 3.2, the 2021 average market rent of a Bachelor unit apartment in Toronto West is approximately \$1,740, while a Three-Bedroom unit is roughly \$4,366 (See Table D) (TRREB, 2021). Using the average market rent in the surrounding area, the minimum yearly income needed to be considered affordable can be obtained by factoring the monthly occupancy costs to account for 30% of the annual income. As a result, the minimum yearly income required to live in a Bachelor unit in Toronto West is equal to \$69,600, and for a Three-Bedroom unit, the minimum yearly income needed is approximately \$174,640.

Based on the demographic data gathered in Section 3.1, the City of Toronto's median household yearly income is about \$65,836. Thus, the minimum household income needed to affordably rent any apartment unit type in the area surrounding the site far exceeds the threshold of affordability for the average household in Toronto. Furthermore, based on the demographic data examined in Section 3.1, the median yearly income currently in the community of Trinity-Bellwoods is equal to \$72,226, while the income within the DA is nearly \$97,680. Therefore, Two and Three-Bedroom units are also considered unaffordable for even the existing population.

TABLE D	Minimum Household Income Needed Based on Each Dwelling Unit Type's Average Rent					
Apartment Unit Type	Average Rent for Toronto C01 District, 2021 (TRREB, 2021) Minimum Household Income Needed					
Bachelor	\$1,740	\$69,600				
One-Bedroom	\$2,189	\$87,560				
Two-Bedroom	\$3,210	\$128,400				
Three-Bedroom	\$4,366	\$174,640				

Regarding the built-form within the community, Trinity-Bellwoods generally consists of single-detached homes with mid-rise apartment buildings situated more towards the south of the site at 1113 Dundas Street West. As described in Section 3.2, the average sale price within the community of Trinity-Bellwoods for single-detached homes far exceeds that of condo apartment units. Additionally, as described in Section 3.1, the majority of the households within the DA are renters at 55%, compared to only 47% for the City of Toronto. With larger family-oriented units already being determined as unaffordable for the majority of the population of Toronto and the community of Trinity-Bellwoods, additional housing in the form of affordable rental apartments units would be beneficial for the community.

Based on the high rental prices examined in Section 3.2, there is an insufficient supply of these dwelling units in the area, causing them to become unaffordable; despite the area having a similar age distribution to the wider City of Toronto. Therefore, a focus on developing affordable and family-oriented units in the form of mid-rise apartments would greatly benefit the community of Trinity-Bellwoods based on the current housing market needs and demographics of the area. This type of development would allow households with a more diverse mix of incomes to live within the area, as the demographic data indicates that individuals with lower incomes are currently excluded.

3.4 Nearby Development Activity

Examining recent residential developments in the surrounding area provides insight into market trends. The map and table shown below describe the location and characteristics of developments in the surrounding area (1,000 metres) since 2011 that are completed, under construction, approved, or under review.



Map 7. Nearby Development Activity

#	Address	Status	Tenure	Height (storeys)	Density (FSI)	Gross Floor Area (m²)	Units (Studio / 1Bd / 2Bd / 3+Bd)	Parking Spaces per Unit
1	31-37 Gladstone Avenue	ZBA: Under Review	Condo	6 (18.3 m)	3.5	3,267	Total: 30 0 / 12 / 16 / 2	0.70
2	938-950 King Street West; 95-99 Strachan Avenue	OLT Appeal	Rental + Affordable Rental	14 (50.0 m)	9.2	12,546	Total: 191 16 / 122 / 35 / 18	0.07
3	1071 King Street West	OLT Appeal	Rental	14 (48.0 m)	7.9	18,224	Total: 227 28 / 130 / 46 / 23	0.23
4	1200 Dundas Street West	ZBA: Approved	Condo	8 (25.7 m)	4.9	6,602	Total: 115 34 / 53 / 17 / 11	0.24
5	1494-1502 Dundas Street West	ZBA: Approved	Condo	8 (25.2 m)	5.3	4,336	Total: 48 1 / 22 / 20 / 5	0.38
6	646-648 Dufferin Street; 1-3 Boland Lane	ZBA: Approved	Condo + Towns	8 (25.2 m)	4.3	9,298	Total: 124 10 / 60 / 42 / 12	0.32

							Total: 30	
7	466-468 Dovercourt Road	ZBA: Approved	Condo	6 (21.3 m)	4.5	3,273	2/19/6/3	0.30
8	989 College Street	ZBA: Approved	Affordable Rental	3 (9.0 m)	2.1	1,177	Total: - - / - / - / -	-
9	871-899 College Street	Under Construction	Condo + Rental	8 (21.5 m)	4.3	12,090	Total: 112 2 / 78 / 24 / 8	0.54
10	547-555 College Street	Under Construction	Rental	8 (25.6 m)	5.0	5,749	Total: 77 1 / 56 / 12 / 8	0.62
11	1181 Queen Street West	Under Construction	Condo	15 (48.5 m)	7.5	12,298	Total: 122 0 / 53 / 56 / 13	0.70
12	390-444 Dufferin Street	Under Construction	Rental	13 (45.3 m)	5.8	35,575	Total: 398 22 / 222 / 114 / 40	0.71
13	321 Dovercourt Road	Completed (2021)	Affordable Rental	3 (11.6 m)	1.1	2,234	Total: 44 44 / 0 / 0 / 0	0.00
14	41 Dovercourt Road	Completed (2020)	Condo	10 (31.5 m)	5.4	9,578	Total: 75 10 / 42 / 15 / 8	1.07
15	106 Dovercourt Road	Completed (2018)	Condo	9 (25.0 m)	-	-	Total: 134 - / - / - / -	1.28
16	109 Ossington Avenue	Completed (2017)	Condo	6 (20.0 m)	3.9	7,510	Total: 86 8 / 66 / 12 / 0	0.81
17	68 Abell Street	Completed (2017)	Condo	21 (57.3 m)	5.5	31,050	Total: 485 - / - / - / -	0.90
18	998 College Street	Completed (2016)	Condo	7 (25.0 m)	4.2	4,591	Total: 54 0 / 39 / 15 / 0	0.57
19	455 Dovercourt Road	Completed (2016)	Condo	4 (17.5 m)	1.7	2,828	Total: 12 0 / 0 / 10 / 2	1.00
20	205-219 Manning Avenue	Completed (2016)	Condo + Towns	7 (25.4 m)	4.0	8,505	Total: 92 4 / 61 / 17 / 10	0.76
21	20 Gladstone Avenue	Completed (2016)	Condo	7 (26.1 m)	4.2	8,542	Total: 128 0 / 48 / 80 / 0	1.38
22	11 Peel Avenue and 20 Minowan Miikan Lane	Completed (2016)	Condo	20 (70.6 m)	6.3	37,288	Total: 434 2 / 218 / 194 / 20	0.82
23	1243-1245 Dundas Street West	Completed (2015)	Condo	8 (25.0 m)	4.9	3,490	Total: 39 - / - / - / -	0.77
24	41 Ossington Avenue	Completed (2015)	Condo + Towns	6 (21.5 m)	3.0	3,336	Total: 28 0 / 15 / 8 / 5	0.75
25	456 Shaw Street	Completed (2015)	Towns	3 (11.4 m)	1.7	2,210	Total: 13 0 / 0 / 0 / 13	1.00
26	842-856 Richmond Street	Completed (2015)	Condo	4 (16.4 m)	3.2	3,260	Total: 20 0 / 0 / 8 / 12	1.00
27	1030 King Street West	Completed (2015)	Condo	14 (47.0 m)	6.4	42,868	Total: 602 42 / 461 / 99 / 0	0.90
28	36 Lisgar Street	Completed (2014)	Condo	21 (61.3 m)	7.1	42,362	Total: 660 - / - / - / -	0.72
29	486 Shaw Street	Completed (2013)	Towns	3 (11.5 m)	1.4	7,575	Total: 37 0 / 0 / 0 / 37	1.00
30	799 College Street	Completed (2013)	Condo	6 (14.6 m)	-	-	Total: - - / - / - / -	-
31	8 Dovercourt Road	Completed (2013)	Condo	11 (34.5 m)	6.5	12,588	Total: 118 36 / 57 / 16 / 9	0.91

32	8 Gladstone Avenue	Completed (2013)	Condo	8 (26.4 m)	4.3	7,039	Total: 89 0 / 60 / 29 / 0	0.85
33	250 Manning Avenue	Completed (2012)	Towns	3 (12.0 m)	1.9	7,782	Total: 45 0 / 0 / 0 / 45	1.00
34	1169 and 1171 Queen Street West	Completed (2011)	Condo	19 (- m)	-	-	Total: - - / - / - / -	-
35	2 Gladstone Avenue	Completed (2011)	Condo	8 (24.5 m)	6.0	4,384	Total: 53 4 / 30 / 19 / 0	0.77

Sources: City of Toronto Application Information Centre; Toronto Meeting Management Information System; UrbanToronto

In the past decade, development activity in the surrounding area has consisted almost exclusively of multifamily condominium and townhouse projects, with a higher concentration of activity to the southwest around Queen Street. However, anticipated development displays a shift towards rental projects.

Units by Year of Completion, 2011-2021



Ongoing Development Activity (as of November 2021)



Sources: City of Toronto AIC; TMMIS; UrbanToronto

Characteristics of Comparable Developments

The characteristics of comparable developments are described below. Comparable developments are defined as projects containing multifamily buildings, excluding townhouse developments. Because developments currently under review may not necessarily represent feasible developments, they are also excluded from this comparison. Lastly, developments for which detailed information was not available are not given any weight in the following comparisons.

1. Density

The average density, measured using Floor Space Index (FSI), of developments in each year has hovered around 5.0 in the past decade. Within the immediate area (500 metres of the site), buildings' FSIs range from 1.1 to 4.9.

2. Height

Existing and anticipated developments range in height from three to twenty-one storeys, but most fall within the six to ten storey range. Year-over-year data does not suggest an increasing

or decreasing trend in the maximum height of buildings. Height trends of developments in the surrounding area vary by street, with Queen Street East containing much larger buildings, while development on College and Dundas Streets have been primarily mid-rise in nature, up to a height of eight storeys.

<u>3. Unit Mix</u>

Existing and anticipated development in the area consists primarily of one- and two-bedroom units. Specifically, there has generally been a 10-50-30-10 split between studio, one-bedroom, two-bedroom, and three-bedroom units.









Sources: City of Toronto AIC; TMMIS; UrbanToronto

<u>4. Parking</u>

Existing developments within a 1000-metre radius provide, on average, between 0.8 and 0.9 parking spaces per unit, with this figure remaining relatively unchanged in the past decade. However, developments approved or under construction are expected to provide even less than that amount.

	Average Parking Spaces Provided per Unit
Completed (2011-2021)	0.85
Under Construction	0.60
ZBA Approved	0.30

Nearby Mid-Rise Precedent

The two developments shown below display the type of built form characteristics that have been approved within the same context as the site. While the approval of these buildings does not guarantee that all proposals similar to them will be approved, they still provide insight into how other development teams designed their buildings to obtain planning approvals successfully.



1243-1245 Dundas St W (Completed 2015; 300 m west of the site)

Height: 8 storeys (25.0 m) Density: 4.9 FSI Units: 39 Parking Space Rate: 0.77 spaces per unit



1200 Dundas St W (Expected completion 2024; 200 m west of the site)

Height: 8 storeys (25.7 m) Density: 4.9 FSI Units: 115 Parking Space Rate: 0.24 spaces per unit



This section examines relevant provincial, regional, and local planning policies that apply to the development of the subject site. Planning policies set out the rules for land use planning and can provide direction for growth and development. Provincial Plans, the City of Toronto Official Plan, site-level Zoning by-laws, and relevant policy documents such as the Urban Design Guidelines and Toronto Green Standard are analyzed to overview the policy framework governing the site. Additionally, other policy initiatives related to housing affordability are examined to give context for policies that highlight opportunities for affordable housing development on the site. Relevant policies will be referenced in **Bold**.


4.1 Provincial Policy

The purpose of provincial policies is to provide a framework for Ontario cities to pursue planning operations, to prepare for growth, and to maintain infrastructure and services for the existing and future populations. The Provincial Policy Statement (PPS) and the Growth Plan for the Greater Golden Horseshoe (Growth plan) are the two main provincial policies that affect development on the site. These policy documents give directives on how growth is to occur in urban areas and how to prepare mitigation strategies in the case of sensitive areas that can be affected by development. The PPS is the cornerstone of all urban planning and growth within Ontario. Municipalities must be consistent with the PPS in their lower-level plans, such as municipal official plans and zoning by-laws.

Provincial Policy Statement (2020)

The main sections of the Provincial Policy Statement that will affect a proposed development of affordable housing units will be **sections 1.1** (Managing and Directing Land Use) and **1.4.** (Housing). Section 1.1 specifically mentions:

Section 1.1(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 (Province of Ontario. 2020)

Section 1.1 also promotes development that fits in with the existing built landscape while integrating into existing infrastructure like transit and municipal services, by:

Section 1.1(e)

Promoting the integration of land use planning, growth management, transit-supportive development, intensification and infrastructure planning to achieve cost-effective development patterns, optimization of transit investments, and standards to minimize land consumption and servicing costs (Province of Ontario, 2020

This provision in the policy is in alignment with affordable housing development on the subject site, as it is near to existing transit with the streetcar line along Dundas Street West and nearby bus and GO train access. The province is looking for growth that is safe to the environment, promoting more biodiversity, safe and reasonable growth for people who will utilize the land, and growth that respects the surrounding neighbourhood context, which includes people who work and live around a development. Specifically, municipalities will develop in already built-up areas that can sustain intensification. Expansion and growth should be primarily directed to existing developed areas through redevelopments that can spare inefficient, empty areas from development.

The Housing section, **section 1.4**, of the PPS looks to specifically guide municipalities on housing related matters. Section 1.4 mentions:

Section 1.4.3

Planning authorities shall provide for an appropriate range and mix of housing options and densities to meet projected market-based and affordable housing needs of current and future residents of the regional market area.

Section 1.4.1(b)

Maintain at all times where new development is to occur, land with servicing capacity sufficient to provide at least a three-year supply of residential units available through lands suitably zoned to facilitate residential intensification and redevelopment, and land in draft approved and registered plans. (Province of Ontario, 2020)

The policy requires municipalities to include a full range of housing options in their future growth. A full range of housing refers to housing types such as apartment buildings or townhomes as well as tenure type, which includes rental and owned housing. This provision details how municipalities are to maintain a sufficient amount of housing supply for new development to allow for an ample number of residential units to be available. Housing that is both compact and actively uses available resources that are already being utilized by nearby built areas is a key directive from this policy (Province of Ontario, 2020).



Map 8. Urban Growth Centres Map (GTHA) (Province of Ontario. 2020)

A Place to Grow Plan (2020)

The Ontario Growth Plan for the Greater Golden Horseshoe is a more specific document that focuses on the Greater Golden Horseshoe Region and builds on the PPS by providing further requirements and specifications for growth. The document primarily concentrates on land development in southern Ontario around the GTHA (Greater Toronto & Hamilton Area), including the surrounding area. A map of the GGH is seen below



Map 9. Greater Golden Horseshoe

Additionally, this document gives municipalities with the right tools and guidance to better plan into the future with the anticipated population growth that this region will experience in the next 30 years. It sets intensification targets for municipalities to reach to ensure that development is more compact, leading to better utilization of the existing land and municipal services, such as transit. A key part of this policy that applies to the proposed development on the site is Section **2.2.6 Housing** which looks to build on the existing policy in the Provincial Policy Statement.

Section 1.1.6(1)(a)(i)

identifying a diverse range and mix of housing options and densities, including additional residential units and *affordable* housing to meet projected needs of current and future residents. (Province of Ontario. 2020)

This allows municipalities to achieve affordable housing units. Diversification of housing stock will realize housing in all shapes and sizes, but it primarily encourages housing that is compact and utilizes existing infrastructure. Additionally, the policy states that municipalities must maintain at least a three-year supply of housing units. The Growth Plan is guided by the principle of complete communities. Complete communities are a way of envisioning a place with amenities and effective forms of transportation accessible and convenient to people who live, work, and visit in the community.

These policies are what the province requires municipalities to implement into their own policies, such as the official plan and zoning by-laws. These provincial policies create the framework for affordable housing, which the development concepts will need to focus on.

4.2 Toronto Official Plan

The City of Toronto Official Plan (Official Plan) is a broad, forward-looking document that sets out the city's goals, guiding principles, and vision for the city's land use in a way that conforms with the Provincial policies mentioned above. It also seeks to guide development through policies that define 'good planning' in the City. Since not all areas of the city experience development at the same rate, the Official Plan describes which places are ideal for more development and which places are better served for less development. Conformity to the Official Plan is essential for development to occur on the site. This section will describe the Official Plan policies most relevant to the subject site and the proposed development.

Chapter 2: Shaping the City

Chapter 2 describes the strategy for planning out the overall structure of the city. One way it does this is by defining a few important 'urban structure zones', including Avenues, Centres, Employment areas, and Downtown and the Central Waterfront. (These four areas are similar to Land Use Designations, but they are more general and aren't comprehensive; they don't cover every area in the city.) Chapter 2 then sets out a strategy for how these areas will work together to direct new development. The site is located along an Avenue (Dundas Street West), making all related Avenue policies relevant to the future development on the site. Avenues are corridors, usually large streets, that run through the city. They connect important Centres to one another and to the Downtown area. Dundas Street West is classified as an Avenue, but some other major Avenues close to it include Queen Street West and College Street.

Chapter 2 also describes some overall goals of the Official Plan, such as increasing the amount of housing and increasing the range of housing options, including housing type, tenure type, and affordability (**Policy 2.1.(1)**). These policies are similar to the provincial policies discussed above.



Map 10. Official Plan Urban Structure Map 2

Policy 2.2(2) states that Growth will be directed to the Centres, Avenues, Employment Areas and the Downtown as shown on Map 2 Urban Structure. It specifically notes that Mixed Use Areas on Avenues will emphasize residential growth.

Directing growth into these areas creates benefits for all citizens, as it means that the city can function more efficiently and more effectively. It means transit services will be able to serve more people with fewer lines, it means municipal services like water and cultural services will reach more people for less cost, and it means, due to a concentration of jobs and people, that the city's economy will be able to operate better. Especially relevant for the subject site however, is the **policy 2.2.(2)(a)**, which states that as a result of directing growth into Avenues and other urban structures, it will offer more opportunities for people to be affordably housed. According to the Official Plan, Growth in Avenues and other urban structure areas is conducive to affordable housing.

Avenues

Policy 2.2.3 of the Official Plan describes Avenues and some key points relevant to them. The most relevant aspects of Avenues for the subject site are:

Policy 2.2.3

The most relevant aspects of Avenues for the subject site are:

- Avenues will see Growth in the form of new housing and job opportunities, although there will be less growth when compared to Centers or the Downtown and Central Waterfront areas.
- Not all areas within an Avenue are designated for Growth. For instance, Neighborhood areas along an Avenue (like the area directly East of the subject site) are not designated for Growth.
- Avenues tend to be different from each other. That means there aren't many strict rules that can guide changes to them in an all-encompassing way. This means big changes to areas along an Avenue usually require an 'Avenue study' to allow for a framework for the changes in the Avenue. Really big changes typically mean a development that requires a rezoning.
- The Official Plan notes that Avenues that have many one or two-story buildings, empty and underutilized lands, and large areas of surface parking are prime candidates for future Avenue studies, and thus change and future growth.

Healthy Neighbourhoods

Policies **2.3.1 (3)** and **2.3.1 (4)** of the Official Plan have important considerations for developments in Mixed Use Areas that are close to Neighbourhoods. (The subject site is directly adjacent to a Neighbourhood land use designation.) These policies state that new developments must be compatible with adjacent Neighbourhoods. For instance, there must be a *gradual transition of scale and density* through the use of setbacks and other guidelines. A 10-storey midrise building would not be compatible with a single-storey residential building

without proper setbacks and building step downs. These sections emphasize that growth near neighbourhood areas should be done in a way that protects Neighbourhood areas from negative effects of said growth.

Chapter 3: Building a Successful City

Chapter 3 describes how the city's social, economic, and environmental aspects integrate with the Growth of the city. It also describes urban design guidelines to create high quality buildings and public spaces. These guidelines are different from the *urban design performance standards* discussed in Section 4.4 of this report.

Built Form

Policy 3.1.2 describes some of these urban design guidelines. They include locating buildings parallel to the street, locating building entrances in a way that faces onto public streets, and preserving mature trees. The most relevant guidelines to the subject site are found in **policies 3.1.2 (3-6)**. These policies reiterate the importance of setbacks and the transition of scale between areas of different building heights. There is also mention of the importance of scale and setbacks that will not make any undue harm to the neighboring properties. These measures protect the privacy of adjacent buildings and ensure that development will fit within the existing context of the neighbourhood. As discussed earlier, the Official Plan wants larger buildings to transition in height and scale to smaller ones. These policies also mention that development should limit new and remove existing surface parking. Redeveloping the surface parking lot on the site conforms to the Official Plan.

Policy 3.1.3 describes the benefits of mid-rise buildings. In particular, mid-rise buildings can provide a good transition of scale between low-scale uses and higher density uses. The policy mentions how mid-rise developments do not create as many impacts to the existing neighborhood in the form of noise and traffic in comparison to higher-density uses. Considering the importance of providing a good transition between different density levels, a mid-rise building would potentially be appropriate for the subject site.

Heritage Conservation

There are no heritage properties located on the subject site. However, **Policy 3.1.5 (14)** notes how potential and existing properties of cultural heritage value or interest are identified.

Policy 3.1.5 (14)

Potential and existing properties of cultural heritage value or interest, including cultural heritage landscapes and Heritage Conservation Districts, will be identified and included in area planning studies and plans with recommendations for further study, evaluation and conservation.

The subject site does include a property that could potentially be studied in the future as a site of cultural heritage value. Additionally, several properties just South of Dundas St West are officially noted as potentially having cultural heritage value. It's important to consider these

cultural aspects. Developing in a way that reinforces the character of these properties is a good practice.

Housing

Policy 3.2.1 describes how the city supports a full range of housing options, including ownership and rental housing as well as affordable and social housing. **Policy 3.2.1(3)** is more specific and outlines that affordable rental housing will be encouraged from all levels of government. Affordable rental housing has a specific definition, as discussed earlier in this report.

Chapter 4: Land Use Designations

Chapter 4 describes the Land Use Designations that apply to nearly all areas in the city. These designations work with the previous chapter policies to implement the Official Plan's goals. These Land Use Designations are different from the Zoning Designations discussed in Section 4.3 of this report. Land Use Designations are less 'rule-like' and less specific than Zoning By-laws. There aren't, for example, specific numbers for heights of buildings for each land use designation. Instead, Land Use Designations describe general uses that work with the previous chapter policies.

The Official Plan groups Land Use Designations into two different categories - designations for growth and designations that 'reinforce existing physical character'. As seen in the Official Plan Land Use Map below, the site is designated as a Mixed Use Area, which is in the category of growth. Note that many areas designated Mixed Use Areas are found in the Centres, along Avenues and in the Downtown and Central Waterfront areas. These areas are meant to see growth, and this is reiterated throughout the Official Plan.



Map 11. Official Plan Land Use Map 18

Mixed Use Areas

The Official Plan states that Mixed Use Areas will accomplish objectives, from providing residential space and retail space to combining these areas with parks and open spaces. The idea behind these Mixed Use Areas is that people will be able to live in complete communities. As discussed in the provincial policy section, complete communities are places people can live and work in the same area. The mix of commercial, residential, and other uses will vary depending on the location in the city. Avenues are noted to have much more of a residential focus than Centres or Downtown areas.

The Official Plan also notes that while Mixed Use Areas on Avenues are generally designated for growth, they tend to have the least amount of density compared to the other urban structure areas, like the Centres or Downtown areas. **Policy 4.5(2)** describes the development criteria In Mixed Use Areas.

Policy 4.5(2)

Mixed Use Areas Development will:

- **a)** create a balance of high quality commercial, residential, institutional and open space uses that reduces automobile dependency and meets the needs of the local community;
- b) provide for new jobs and homes for Toronto's growing population on underutilized lands in the Downtown and Central Waterfront, Centres, Avenues and other lands designated Mixed Use Areas, creating and sustaining well-paid, stable, safe and fulfilling employment opportunities for all Torontonians;
- c) locate and mass new buildings to provide a transition between areas of different development intensity and scale, as necessary to achieve the objectives of this Plan, through means such as providing appropriate setbacks and/or a stepping down of heights, particularly towards lower scale Neighbourhoods;
- **d)** locate and mass new buildings so as to adequately limit shadow impacts on adjacent Neighbourhoods, particularly during the spring and fall equinoxes;
- e) locate and mass new buildings to frame the edges of streets and parks with good proportion and maintain sunlight and comfortable wind conditions for pedestrians on adjacent streets, parks and open spaces;
- f) provide an attractive, comfortable and safe pedestrian environment;
- g) have access to schools, parks, community centres, libraries and childcare;
- h) take advantage of nearby transit services;
- i) provide good site access and circulation and an adequate supply of parking for residents and visitors;

The Official Plan has reiterated that development within Mixed Use Areas next to Neighbourhoods must provide a good transition to these less dense areas. **Policies 4.5(2)(b,c,d)** mention this directly or indirectly by noting the importance of limiting negative effects of development on these Neighbourhoods. **Policies 4.5(2)(a,h)** are also relevant for the subject site due to its location on several transit lines. Growth on this site would be supportive and take advantage of existing transit services.

Policy 4.5(2)(i) is also important for any potential development on this site. This means conformity with the Official Plan does require adequate parking for residents and visitors, but it should be noted that adequate parking is relative. Areas next to important transit lines can often limit the amount of parking provided and still provide an adequate amount.

Site and Area Specific Policies

Site and Area Specific Policies (SASPs) are similar to Secondary Plans in that they feature rules and provisions for small, specific areas of the city. SASPs cover even smaller areas than Secondary Plans, though, sometimes just 500-meters along a specific street or an area near an important intersection. They usually contain rules for an area that differ from what the Official Plan states about an area. Sometimes, an Avenue study can result in the creation of a SASP to preserve a cultural heritage aspect of a specific area along an Avenue.

Two site specific policies are near the subject site. **Policy 156** allows for a light range of industrial uses on the condition that they are compatible with surrounding residential uses. This policy is not as relevant as the other policy, **Policy 453**, but it is still important in highlighting that the surrounding uses are meant to be residential.

Policy 453 describes policies that seek to maintain the cultural heritage of Ossington Ave directly south of Dundas Street W. It has policies that restrict the height of new development and forbid residential uses on ground floors. However, these policies are not necessarily applicable to the site, as it is outside of the area subject to these specific policies. However, it is important to recognize that the intersection of Ossington and Dundas will not see significant change regarding height or density. This site specific policy is an exception to the general rule that Mixed Use areas along Avenues will see growth.

4.3 Municipal Zoning By-law

This section covers major zoning performance standards that inform the creation of the affordable housing concepts. The in-force Zoning By-law applicable to the site is the *City of Toronto Zoning By-law No. 569-2013*. Zoning By-laws must be consistent with the PPS and conform to the Official Plan and other provincial policies. Zoning governs the day-to-day administration of land use and performance standards. Performance standards are requirements or rules about the design, form, and location of a building that need to be met. The Zoning By-law can be amended.

Zoning Designation and Permitted Uses

The site is currently zoned as R (d1.0)(x806) under *City of Toronto Zoning By-law No.* 569-2013. This zone means that the site is in the residential 'R' zone, which permits many dwelling units in a permitted residential building type, municipal shelters, and parks. If other conditions are complied to, 21 additional uses are permitted.

Other uses allowed in the Residential (R) with conditions.

- Ambulance Depot
- Cogeneration Energy
- Community Centre
- Day Nursery
- Fire Hall
- Group Home
- Home Occupation

- Laneway Suite
- Library
- Place of Worship
- Police Station
- Private Home Daycare
- Public Utility
- Renewable Energy

- Retail Store
- Rooming House
- Secondary Suite
- Seniors Community House
- Short-term Rental
- Tourist Home
- Transportation Use



Map 12. Official Plan Urban Structure Map 2

Permitted Building Types

Dwelling types permitted in this zone include detached, semi-detached, townhouses, duplexes, triplexes, fourplexes, and apartment buildings. However, these building types can only be built if other zoning requirements such as height and density are met. The proposed use and building type comply with the zone designation.



Exception 806

The (x806) in the zoning label refers to an exception to the Residential 'R' Zone. This exception states that nursing homes, retirement homes, and religious residences are permitted on the site if they occupy the entire building. This exemption also states that community centers or libraries on this site do not have to be operated by or for the City of Toronto. This exception is not relevant for affordable housing or proposed concepts.

Height

The maximum height for this site is 10 meters, but the maximum number of storeys is not indicated. 10 meters can accommodate a three-storey building. This zoning policy limits how tall a building can be. This affects the number of storeys that can be built as well as the number of potential units.

Building Depth

The maximum building depth for a detached house and semi-detached house is 17.0 meters. For duplex, triplex, fourplex, townhouse, and apartment buildings, the maximum building depth is 14.0 meters. This affects how far back a building can be placed on a lot and is measured from the front yard setback to the building's rear wall. This can also affect the length of a building.

Floor Space Index

Floor space index is a common math tool that planners use to control density (see the examples below). The floor space index (FSI) is the maximum ratio of floor area to lot area a building can have. The zone label for the site is R (d1.0)(x806). The (d1.0) means that the FSI is 1. This means a building can have a total floor area equal to the lot area.

This regulation limits the amount of floor area a building can have. For example, a 2,000 square foot lot can have 2,000 square feet of built-up area with an FSI of 1. The building cannot have more than 2,000 square feet of gross floor area. This zoning regulation limits the density

of the building. Consider that a building with a larger FSI can have more floor space and, thus, more affordable units on a smaller piece of land.

$$FSI = \frac{Area of all floors added together}{Area of the lot}$$
$$FSI = \frac{2000 ft}{2000 ft}$$
$$FSI = 1.0$$

Frontage and Setbacks

The minimum lot frontage for the site is 6.0 metres. A lot frontage is the horizontal distance between the side lot lines of a lot. This affects how much access people have to their property and how wide a lot is.

Setbacks are rules that reduce the buildable land area by requiring buildings to be a certain distance away from the street and its neighbouring buildings. The minimum required front yard setback is 6.0 metres in the 'R' zone. The rear yard setback is 7.5 metres. Side yard setbacks depend on the building type. Setbacks for Apartment buildings more than 12 metres tall significantly reduce potential floor area and constrain the number of potential affordable housing units.

Side yard setbacks are as follows:

- Detached, semi, & townhouses: 0.9 metres
- Plexes & apartments <12m: 1.2 metres
- Apartments taller than 12+ metres: 7.5 metres

Height, depth, FSI, and setbacks are all factors that combine to affect the shape and density of a building. For example, a short and wide building might have the same amount of floor area as a thin but tall building. Height, depth, FSI, and setbacks affect the number of floors and how big each floor can be.



DIfferent Buildings With The Same Floor Space Index

Parking

Parking rates are the amount of parking required per dwelling unit. The parking rate changes depending on the type of building. However, for apartment buildings, the rate depends on the type of unit.

Land Use	Parking Rate
Dwelling unit in Detached House, Semi-Detached House, Townhouse, Duplex, Triplex or Fourplex	1.0 for each dwelling unit
Apartment Building	 0.8 for each bachelor less than 45 square meters 1.0 for each bachelor more than 45 square meters 0.9 for one bedroom units 1.0 for two bedroom units 1.2 for three or more bedroom units

Accessible parking depends on the number of parking spaces. If there are

- 13 spaces 1 space must be accessible
- 13 to 100 spaces every 25 spaces must have 1 accessible space
- 100 or more spaces every 50 spaces must have 1 accessible space and a base of 5

4.4 Mid-Rise Design Guidelines

The *Mid-Rise Building Performance Standards 2010* guides the design of mid-rise buildings in Toronto. Mid Rise buildings are buildings between 3 to 11 storeys. These standards are used to evaluate development applications and are flexible as exceptions can be granted if an excellent design that cannot meet the specific performance standards is demonstrated. The application of performance standards varies based on the site's location and physical characteristics. This section outlines key components of the Mid-Rise Building Performance Standards.

Minimum and Maximum Height

The *Mid-Rise Building Performance Standards 2010* sets out a minimum height for all new buildings on the Avenues. This height is 10.5 metres, allowing built forms of 2 or 3 storeys. The maximum allowable height is equal to the width of the right-of-way Avenue. The Avenue of this site is Dundas Street West which has a width of 20 metres. Achieving this maximum height will be dictated by other performance standards and the angular plane.

The *Mid-Rise Building Performance Standards*' minimum height is greater than the 10 metre height maximum in the Zoning By-law. This means that the By-law would have to be amended to allow for a mid-rise building consistent with these standards.



Minimum and Maximum Heights

Angular Planes and Step Backs

The Angular Plane is a 45-degree angle applied to the front and back of buildings. The objective is to maintain at least 5-hours of sunlight on the opposite street between the spring equinox and fall equinox.

The front angular plane begins at a height equal to 80% of the width of the right-of-way, which is Dundas Street West. Dundas Street West is 20 meters wide, thus, the angular plane would be 16 meters. As the site is considered a deep lot, the rear angular plane begins at the rear property line. However, this can include the rear laneway. The Angular Plane reduces the number of potential units and increases the cost of development.



Angular Plane Diagram

4.5 Other Initiatives and Guidelines

Affordable Rental Housing Guidelines

The Affordable Rental Housing Guidelines from the City of Toronto Affordable Housing Office (City of Toronto, 2017a) serves as a resource to developers and non-profit groups. These guidelines cover general building considerations, accessibility, adaptability, and site and landscaping.

The City considers the units as affordable rental housing units if they rent at or below 80% of the CMHC average market rent for the City for a minimum of 20 years.

The key points these guidelines addresses are:

- General considerations concerning the characteristics of units such as their sizes and the placement of facilities;
- The accessibility of the building and units;
- The adaptation of units for simple modification of features to accommodate different needs;
- And the site and landscape for the building's exterior characteristics.

Importantly, these guidelines can help an affordable rental housing project meet the City's priorities. Any development on this site would require units to be rented at 30% of the before-tax monthly income of renter household income in the City, rather than this guideline's criteria.

Growing Up: Planning for Children in New Vertical Communities

The Growing Up Guidelines from the City of Toronto (2020a) are designed to offer strategies for the integration of families with children into the planning of multi-unit mid-rise and tall buildings. These guidelines focus on three different scales of development, including the neighbourhood, building and the unit.

The neighbourhood scale focuses on children's experience in the city, with the promotion of independent mobility, proximal access to parks, schools, and community facilities. The building scale addresses the social life in buildings by seeking large units and encouraging designs that provide flexible amenity space for socialization in common spaces. The unit, or 'room' scale, considers the spaces that families require for their daily needs; this includes apartment unit layouts that provide ample room for gathering and allow for ageing-in-place.

The Guidelines consider "large units" as two and three-bedroom units that satisfy unit design elements consisting of ideal sizes for bedrooms, living room, kitchen as outlined in **Section 3.0** of the Guidelines. The purpose of large units is to accommodate households with children,

elders, multi-generational living, and group living. In terms of a unit mix for buildings, the **Guideline 2.1** seeks a minimum 15% two-bedroom units, and 10% three-bedroom units. This means that if a building has 100 units, 15 of them should be two-bedroom units, while 10 should be three-bedroom units.

A proposed development for the site would aim to achieve these guidelines to address the need for ensuring a range of unit sizes in order to maintain long-term livability in vertical communities for larger households.

Our development concepts recommend a range of unit sizes, mainly consisting of two and three-bedroom units that exceed the guidelines suggested mix. This will ensure that the neighbourhood has an increased supply of affordable family units.



The following section outlines how the team approached the design of potential affordable housing development concepts, recognizing the contextual research documented in Sections 2 to 4. The importance of financial sustainability is discussed, and the concepts are then described in detail with a focus on each design's ability to maximize the provision of affordable housing. Key assumptions related to the design and pro forma analysis are explained and justified. The section concludes with detailed pro formas for each concept.



5.1 Approach and Process

The goal of the project is to maximize the number of affordable units in each development concept while achieving financial feasibility. The financial feasibility of each concept is gauged using a cash flow statement which documents the projected revenues and expenses on an annual basis. A non-profit housing provider's cash flow is different from that of a for-profit developer, as the remaining revenue (after deductions for vacancy, operating expenses, and debt service) is assumed to represent an amount allocated to reserves, not profits. The figure below displays simple cash flows for identical buildings, except one is profit-driven, while the other is not.

FOR-PROFIT CASH FL	.OW	NON-PROFIT CASH FLOW
Potential Gross Revenue (PGR)	\$ 1,000,000	Potential Gross Revenue (PGR) \$1,000,000
Less: Vacancy	\$ 50,000	Less: Vacancy \$ 50,000
Effective Gross Revenue (EGR)	\$ 950,000	Effective Gross Revenue (EGR) \$950,000
Less: Operating Expenses	\$ 250,000	Less: Operating Expenses \$ 250,000
Net Operating Income (NOI)	\$ 700,000	Net Operating Income (NOI) \$700,000
Less: Debt Service	\$ 500,000	Less: Debt Service \$ 500,000
Before Tax Cash Flow (Profit)	\$ 200,000	Reserves \$ 200,000

It is assumed that the reserve amount must be equal to 5% of Effective Gross Revenue (EGR; the annual revenue generated if 100% of units are rented out less the amount of revenue expected to be lost because of unoccupied units) to be considered sufficient. Because the reserve target is unattainable in developments with purely affordable units, market units must be incorporated.

Process

For each concept, the total development cost was determined, which includes hard costs, soft costs, municipal planning fees and charges, contingency, incentives, and accumulated interest during the construction period. The total development cost is assumed to be amortized over a 50-year period, from which an annual repayment amount can be calculated and incorporated into the cash flow. Then, using assumed rates for vacancies and operating expenses, the remaining revenue allocated to reserves can be determined. Starting from a scenario with all affordable units (which is financially infeasible), market-rate units are incorporated – replacing affordable ones – until the target reserve amount is reached, (5% of EGR,+/- 0.15%).



Key Considerations

Seeing that there are a large number of potential development concepts for the site, it is important to set out criteria that would define what types of concepts would be considered and how the tested concepts would be judged in comparison to one another to reach an informed recommendation. These are outlined below.

1. Financial Sustainability

The development concepts consider financial sustainability from the perspective of a non-profit housing provider that has – after the site has been pre-zoned – entered into an agreement with the City to lease the site for a period of 99 years for the purpose of providing affordable housing. It is assumed that a non-profit housing provider must, on an annual basis, generate enough revenue to cover operating expenses, debt service, and a set-aside amount dedicated to reserves in order to have long-term sustainability. To achieve this, varying amounts of market-rate units are incorporated into the development concepts. Although market-rate units cost more to build, as they are ineligible for financial incentives and waivers, the additional revenue generated creates an overall increase in the financial sustainability of the concepts.

2. Political and Planning Feasibility

In order for a Zoning By-law Amendment supporting a development concept on the site to be enacted, the concept must gain the support of City staff, City Councillors, and local residents. As a result, development concepts must consider existing precedent, anticipated built form effects (shadowing, privacy, etc.), and the opinions of local residents as indicators of political feasibility. Concepts ranging from 3 to 10 storeys with various built form characteristics are designed, representing different approaches to development with unique strengths and weaknesses related to the provision of affordable housing, political feasibility, and planning feasibility. An upper height limit of 10-storeys exists due to the fact that a building of this height (or taller) is expected to have reduced political feasibility given the lack of local precedent and its real or perceived negative effects on the surrounding area, including shadowing, loss of privacy, transition, and compatibility.

3. Provision of Affordable Units

From the onset, it was clear that the overarching goal of the project was to maximize the provision of affordable housing on the site. Each development concept is designed to include as many affordable units as possible while achieving financial feasibility (imperative in order for any development on the site to occur).

5.2 Concepts

Each concept was developed based on the design criteria outlined in Section 5.1: Approach and Process and Section 5.4: Baseline Design Features to determine the number of units that could be built while maintaining the financial sustainability of constructing and operating each concept. Moreover, due to the design criteria and the subsequent construction costs, the unit mix between affordable units and market units was determined in order to ensure that each concept achieved a similar reserve amount (~5% of EGR).



3-Storey Building [As-of-Right]

Gross Construction Area	Gross Floor Area	Net Leasable Area
1,435 m ² (15,450 ft ²)	1,321 m ² (14,214 ft ²)	1,122 m ² (12,082 ft ²)

Total Units	Affordable Units	Market Units
15	13	2

The 3-Storey concept displays the maximum footprint and height that existing zoning by-law permits, allowing the developer to build this concept without going through the process of a zoning by-law amendment. Due to the limitations of the current zoning by-law, the concept has a total depth of 14 metres and a height of 10 metres, resulting in an FSI of 0.8. The concept achieved an affordable to total unit ratio of 87%, in which 13 of the 15 total units were made to be affordable. Of these 15 units, there are 3 one-bedroom units, 6 two-bedroom units, and 6 three-bedroom units.



6-Storey Building [Follows Mid-Rise Design Guidelines]

Gross Construction Area	Gross Floor Area	Net Leasable Area
6,076 m ² (65,403 ft ²)	5,590 m ² (60,171 ft ²)	4,752 m ² (51,145 ft ²)

Total Units	Affordable Units	Market Units
60	38	22

For the 6-Storey concept that follows the city's Mid-Rise Design Guidelines, a slight setback from the front line was made to extend the width of the sidewalk to 4.8-metres, as suggested by the Design Guidelines. The concept has a height of 19.5 metres with a 1.5-metre stepback after the third storey to reflect the surrounding area's built form characteristics. Due to Mid-Rise Design Guidelines, an additional stepback on the front of the sixth storey was made to achieve a 45-degree angular plane at the height equivalent to 80% of the right-of-way width, 16 metres. Furthermore, to the rear of the concept, multiple stepbacks starting from the third storey were incorporated to comply with the 45-degree angular plane measured from a height of 7.5 metres. As a result, this concept has an FSI of 3.3. In total, 60 units were able to be included, which consisted of 12 one-bedroom units, 24 two-bedroom units, and 24 three-bedroom units. Of the 60 total units, 38 units were made affordable, achieving an affordable to total unit ratio of 63%.



6-Storey Building [Box]

Gross Construction Area	Gross Floor Area	Net Leasable Area
7,380 m ² (79,439 ft ²)	6,790 m ² (73,084 ft ²)	5,771 m ² (62,121 ft ²)

Total Units	Affordable Units	Market Units
73	58	15

The 6-Storey concept with a box-shaped design has a height of 19.5 metres and was designed without the stepbacks suggested by the Mid-Rise Design Guidelines to maximize the use of space on the site while being within the height limit outlined in the Mid-Rise Design Guidelines, resulting in an increased FSI of 4.0. In total, the concept includes 73 units with 15 one-bedroom units, 29 two-bedroom units, and 29 three-bedroom units. Moreover, 58 units are affordable, resulting in the concept achieving an affordable to total unit ratio of 79%.



8-Storey Building [Follows Mid-Rise Design Guidelines]

Gross Construction Area	Gross Floor Area	Net Leasable Area
6,512 m ² (70,092 ft ²)	5,991 m ² (64,484 ft ²)	5,092 m ² (54,812 ft ²)

Total Units	Affordable Units	Market Units
65	42	23

The 8-Storey concept that follows the Mid-Rise Design Guidelines maintains the same setback as the 6-Storey concept that followed the Mid-Rise Design Guidelines while also accounting for the stepbacks for the additional 2 top floors. Additionally, the concept has a height of 25.5 metres and includes a 5.5-metre stepback from the west lot line after the fourth storey based on the suggestions outlined in the Mid-Rise Design Guidelines for buildings taller than 7 storeys in height. In effect, an FSI of 3.5 was achieved. In total, the concept includes 65 units, consisting of 13 one-bedroom units, 26 two-bedroom units, and 26 three-bedroom units. As a result, the concept was able to achieve an affordable to total unit ratio of 65%.



8-Storey Building [Box]

Gross Construction Area	Gross Floor Area	Net Leasable Area
9,840 m ² (105,919 ft ²)	9,053 m ² (97,445 ft ²)	7,695 m ² (82,829 ft ²)

Total Units	Affordable Units	Market Units
97	77	20

The boxed design of the 8-storey concept was developed without the setbacks or stepbacks suggested by the Mid-Rise Design Guidelines to maximize the use of the site, resulting in an FSI of 5.3. The concept was able to include a total of 97 units and consists of 19 one-bedroom units, 39 two-bedroom units, and 39 three-bedroom units. In total, 77 units were made affordable. As a result, the concept achieved an affordable to total unit ratio of 79%.



8-Storey Building [Moderate]

Gross Construction Area	Gross Floor Area	Net Leasable Area	
7,510 m ² (80,840 ft ²) 6,909 m ² (74,373 ft ²)		5,873 m ² (63,217 ft ²)	

Total Units	Affordable Units	Market Units	
75	54	21	

The 8-Storey moderate concept was developed to be the halfway point between the boxed design that maximizes the use of the site and the design that follows the City's Mid-Rise Design Guidelines. In effect, the concept aims to lessen the limitations caused by following the Mid-Rise Design Guidelines while still accounting for these suggestions in order to remain compatible with the surrounding built form. The concept includes the same rear stepbacks starting from the third storey but removes additional rear stepbacks after the sixth storey. Instead, rear stepbacks at the fourth and sixth floors were applied. The building is also aligned to the front of the existing row house on the site. In effect, the concept was able to achieve an FSI of 4.0. The concept includes 75 units, consisting of 15 one-bedroom units, 30 two-bedroom units, and 30 three-bedroom units. As a result, the concept achieved an affordable to total unit ratio of 72%.



10-Storey Building [Follows Mid-Rise Design Guidelines]

Gross Construction Area	Gross Floor Area	Net Leasable Area	
6,699 m ² (72,102 ft ²)	6,699 m ² (72,102 ft ²) 6,163 m ² (66,334 ft ²)		

Total Units	Affordable Units	Market Units	
67	43	24	

The 10-Storey concept has a height of 31.5 metres and incorporates the same setbacks and stepbacks as the 8-Storey concept that follows the Mid-Rise Design Guidelines. Furthermore, the additional 2 top floors in this concept were also applied with the same stepback method of using the 45-degree angular plane. In effect, the concept achieved an FSI of 3.6. The concept was able to include a total of 67 units, with 43 units being made affordable, resulting in an affordable to total unit ratio of 64%. Of the total 67 units, there are 13 one-bedroom units, 27 two-bedroom units, and 27 three-bedroom units. Noticeably, the concept contains an unusable amount of floor area on the tenth floor, and very little floor area on the ninth floor, displaying the inefficiencies caused by the angular plane requirements.



10-Storey Building [Box]

Gross Construction Area	Gross Floor Area	Net Leasable Area	
12,300 m ² (132,399 ft ²)	11,316 m ² (121,807 ft ²)	9,619 m ² (103,536 ft ²)	

Total Units	Affordable Units	Market Units	
122	97	25	

The 10-Storey concept with a height of 31.5 metres and a boxed design was developed to maximize the use of the site while remaining a mid-rise development, resulting in an FSI of 6.6. Overall, the concept included a total of 122 units, consisting of 24 one-bedroom units, 49 two-bedroom units, and 49 three-bedroom units. Of the 122 units, 97 units were made affordable, resulting in an affordable to market ratio of 80%.



10-Storey Building [Moderate]

Gross Construction Area	Gross Floor Area	Net Leasable Area	
7,654 m ² (82,382 ft ²) 7,041 m ² (75,791 ft ²)		5,985 m ² (64,422 ft ²)	

Total Units	Affordable Units	Market Units	
75	52	23	

Similar to the 8-Storey moderate concept, the 10-Storey moderate concept was developed to reach a balance between achieving a maximized use of the site while remaining relatively compatible with the surrounding built form. For these reasons, the moderate concept was designed with an initial 3-storey base and the same stepback on all sides on the fourth floor, resulting in an FSI of 4.1. In total, the concept includes 75 units which consist of 15 one-bedroom units, 30 two-bedroom units, and 30 three-bedroom units. Additionally, 52 units were made affordable, resulting in an affordable to total unit ratio of 69%.

5.3 Parking Justification

The subject site is currently a 37-spot Green P parking lot. It is within the scope of this report to assess the parking needs of the site and area to see if this lot's 37 parking spaces should be replaced. The replacement need was examined in two ways, through the residential parking lens and public parking lens. For residential, parking underground was examined through three different scenarios: no parking, a single level of parking containing 28 spaces and the required parking rate of an average of 0.9 spaces per unit. Along with multimodal aspects present around the site, the cost of the residential parking is a massive burden in creating a feasible development. The increase in construction costs results in the need for a greater number of market-rate units to offset those costs, thereby reducing the number of affordable units. This is displayed in the example below, representing the 6-Storey Box concept:

	Affordable Units	Market Units
Zero Parking (0 Spaces)	58	15
Single Level (28 Spaces)	53	20
Required Parking (91 Spaces)	44	29

From a public parking perspective, calculations were completed to determine the cost of providing 37 replacement parking spaces in a single underground parking level, which was estimated to be approximately \$2,481,326. Since the TPA currently owns the parking lot, this project would require further collaboration with them to determine if the parking lot provides a significant economic and social value to the neighbourhood. In our recommendation, the non-profit housing developer will not provide replacement parking for the TPA, nor would they incur the cost of building the parking if TPA requires it given the high costs of construction. Therefore, the feasibility of each concept was examined through the three residential parking scenarios. Based on the increased feasibility, each concept in this report was looked at with zero residential parking required.

At the time of publishing this report, the public parking lot at 1117 Dundas Street West is currently occupied by a TTC staging office, with no access to public parking. It is believed that this staging office will be present on the site until the development of a building on the site. Seeing as the site has been committed to be a staging area for multiple years, it suggests Green P and/or other city entities have deemed these parking spaces in this lot not integral to the area's businesses and residents. This illustrates that there is likely not a need to replace the public parking of this specific lot. The paragraphs below summarize the existing transit connections and parking infrastructure in the neighbourhood to further demonstrate that there is no need for replacement public parking.

Nearby Public Parking

Street Parking is available nearby on the side streets in all four directions, Roxton Road to the north, Halton Street to the south, Royal Street to the west and Shaw Street to the east. All these streets currently allow a maximum of 1-hour free parking from 8 am to 6 pm and limit overnight parking to the use of a permit. Within a 1-kilometre vicinity of the site, there are currently four Green P Parking lots in use. The table below shows the characteristics of each lot, which corresponds to the map located on the next page. **Map 13** and the chart below illustrate how the area is well served by other Green P Parking lots and plenty of on-street parking. The abundance of other municipal parking lots in this area demonstrate that there is no need for the current parking spots to be maintained in a new development.

Number	Parking Lot Address	Number of Spaces	Direct Distance from Site	Driving Time from Site	Walking Distance from Site
1	146 Harrison Street	79	400 m	3 minutes	600 m
2	18 Ossington Avenue	20	500 m	3 minutes	600 m
3	201 Claremont Street	43	700m	3 to 5 minutes (depending on direction)	850m
4	157 Beatrice Street	18	700m	3 minutes	950m
5	110 Dovercourt Road	8	700m	4 minutes	900m
6	1030 King Street West - Garage Entrance Via Shank St.	152	900m	5 minutes	1100m
7	45 Abell Street Garage	124	900m	5 minutes	1200m
8	80 Clinton Street	25	900m	6 minutes	1300m
9	803 Richmond Street	49	900m	7 minutes	1200m



Map 13. Green P Parking lots within a 1000-metre radius of the subject site.

5.4 Baseline Design Features

When designing the concepts, certain design features were present throughout. They are discussed below.

1. Building Efficiency

It was assumed that the Gross Floor Area (the total floor area of a building minus any deductible space as defined by the Zoning By-law) of a development concept is equivalent to 92% of its Gross Construction Area (measured to the outside walls). In addition, it was assumed that the Net Leasable Area is equivalent to 85% of the Gross Floor Area.

2. Unit Sizes and Mix

Each concept consisted of 20% one-bedroom units, 40% two-bedroom units, and 40% three-bedroom units. This unit mix was decided based on the identified need for larger units in the surrounding area. The target size of each type of unit were as follows:

- One-Bedroom Unit: 55 square metres (592 square feet)
- Two-Bedroom Unit: 75 square metres (807 square feet)
- Three-Bedroom Unit: 95 square metres (1,023 square feet)

These unit sizes are comparable to the unit sizes in proposed developments on other City-owned sites, specifically those that are part of CreateTO's Housing Now program. Each development concept's specific number of units was determined using the Rentable Floor Area, the target unit mix, and the target unit sizes.

3. Zero Parking

Based on the site's location within a neighbourhood complete with amenities, services, and frequent public transit options, it was determined that providing residential parking was not necessary. Avoiding the construction of underground parking levels also reduces the total development cost and therefore reduces the need for additional market-rate units to offset said costs. In other words, zero parking allows for a greater proportion of affordable units.

4. Retaining the Existing House

All concepts retain the existing house on the site to provide separation from a proposed building to the adjacent row houses to the east. The existing house is approximately 5.5 metres wide, equivalent to the suggested amount of separation between existing buildings and proposed ones in the Mid-Rise Design Guidelines.

5. Lane Widening for Functionality

All concepts account for a widening of the side and rear lanes that abut the site. A width of 6 metres is required for two-way traffic to occur safely in the lanes. A 1.5 metre-wide walkway is also provided along the rear wall of all concepts, as suggested by the Mid-Rise Design Guidelines. Although the lane widening reduces the buildable area on the site, it is a strong possibility that City staff will require it, as they have on many other sites with abutting lanes.
5.5 Pro Forma Assumptions

A pro forma analysis was completed for each concept to determine the financial return for each scenario. The assumptions taken into account from current stats in Toronto's development trends are outlined below:

Cost Assumptions

Land Value

The Toronto Parking Authority valued the subject site in 2018 at \$6,300,000. For our pro forma analysis, we considered a land value input of \$0 since this is City-owned land. Land value for mid-rise buildings in downtown Toronto is, on average, \$202 per buildable square foot (Bullpen and Batory, 2021). In this regard, our costs were significantly reduced since the non-profit builder would not have to acquire the land, only a land lease of approximately \$1 would apply for 99 years, as noted by the City of Toronto's Housing Secretariat.

Parking Costs

Parking construction costs for our consideration are assumed to be \$160 per square foot of parking floor area (Altus Group Canadian Guide, 2021).

Contingency

We use a 10% contingency rate for unforeseen costs such as delays in approvals, labour shortage, and delays in construction due to weather conditions, etc.

Hard Costs

The Altus Group Canadian Cost Guide (2021) shows that in the GTA, the construction costs for an apartment building up to 6-storeys is between \$195 - \$265 per square foot and between \$230 - \$315 per square foot for residential buildings up to 12-storeys. These estimated costs assume materials such as precast concrete and light-gauge steel. However, throughout our project duration, we heard from professionals higher costs of \$400 - \$450 per square foot, and these are considered instead in our pro forma. The pro forma for box-shaped concepts utilize a construction cost of \$400 per square foot of GCA, while concepts that follow the Mid-Rise Design Guidelines utilize a construction cost of \$450 per square foot, as they are more complex structures. The pro forma for concepts classified as "Moderate" utilize a construction cost of \$425 per square foot of GCA, as they are simpler to construct than concepts that follow the Design Guidelines but are not as simple as box-shaped buildings.

Soft Costs

Soft costs account for legal fees, site services, soil and environmental tests, consultant fees, marketing, and advertising for which we estimate is equivalent to 25% of the hard costs.

In addition, the following soft costs are considered for municipal fees and charges for the City of Toronto:

Application Fees (Effective January 1, 2021)

Application Fees

Zoning By-Law Amendment (ZBA) \$44,370.79

Additional fee if building GFA is over 500 m²:

• Residential Use: \$9.23/m²

Site Plan Control \$22,637.98

Additional fee if building GFA is over 500 m²:

Residential Use:

- 500-700 m²: \$15.96/m²
- 700-1,400 m²: \$12.34/m²
- 1,400-4,400 m²: \$8.01/m²
- Over 4,400 m²: \$3.98/m²

Development Charges (Effective November 1, 2020)

Residential development charges for bachelors and one-bedroom dwellings are \$33,358/unit, \$51,103/unit for 2+ bedrooms and non-residential rates of \$443.03 per sq/m. These charges are collected by the City to cover infrastructure and municipal services costs.

*Note: Affordable unit's development charges and property taxes were waived for all of our scenarios.

Revenue and Expenses

In order to determine potential revenue for this site, we considered the City's new affordable definition as of November 2021:

Number of Bedrooms	Average Rent
One-Bedroom	\$1,090/month
Two-Bedroom	\$1,661/month
Three-Bedroom	\$1,858/month

For the average market rents (TRREB, 2021) we considered the following breakdown:

Number of Bedrooms	Average Rent
One-Bedroom	\$2,189/month
Two-Bedroom	\$3,210/month
Three-Bedroom	\$4,366/month

Parking

For parking revenue, if we were to build parking underground, we assume a monthly rent revenue of \$100 per stall.

<u>Vacancy</u>

Based on data from CMHC, the vacancy rate in Toronto for purpose-built rental apartments is 3.4% as of September 2021 (CMHC, 2021).

Operating Expenses

We considered operating expenses to be, on average, 35% of the effective gross revenue. Operating expenses include property management, utilities

Incentive Programs

Financial incentive programs are offered at local and federal levels in order to encourage the creation of affordable housing by offsetting costs. The programs included below are a major component of the financial feasibility of the proposed development concepts, and the eligibility criteria and requirements for each are outlined in detail within Appendix B.

Open Door Program

The City of Toronto's Open Door Program aims to accelerate affordable housing construction by offering financial contributions, fast-tracking planning approvals and activating surplus city-owned land. The program is available to both private and non-profit affordable housing developers. The City is authorized to provide exemptions from the following fees and charges for the affordable portion of new housing developments (subject to Council approval):

- planning application fees;
- development charges;
- building permit fees;
- parkland dedication fees; and
- residential property taxes (for the term of affordability).

In addition to exemptions, capital funding may also be available from a dedicated Development Charges Reserve Fund (City of Toronto, 2020).

Through the Open Door Program, the affordable units within the development concepts proposed in this report will be exempt from the above fees and charges. This means that only market-rate units will be subject to planning application fees, development charges, building permit fees, parkland dedication fees, and residential property taxes. In addition to these exemptions, each affordable unit will be eligible for \$75,000 in capital funding.

CMHC: National Housing Co-Investment Fund

Offered as part of Canada Mortgage and Housing Corporation's (CMHC) National Housing Strategy, this federal initiative provides funding for new construction projects that support energy efficiency, accessibility and socially inclusive housing. The fund prioritizes partnerships between the government, non-profit organizations and the private sector and provides financing in the form of low-cost and/or forgivable loans (Canada Mortgage and Housing Corporation, 2021).

The concepts proposed within this report are eligible for 5% in funding from the National Housing Co-Investment Fund, to be provided in the form of a forgivable loan covering development costs. This value was derived from CMHC's Viability Assessment Calculator and Scoring Grid based on inputs from our Pro Forma.

5.6 Detailed Pro Formas

3-Storey Building [As-of-Right]

Land Cost	\$ -
Hard Costs	\$ 6,180,004.43
Soft Costs	\$ 1,545,001.11
Municipal Planning Fees and Charges	
Site Plan Control	\$ 27,105.32
Development Charges	\$ 767,874.00
Contingency	\$ 618,000.44
Incentives	
Green Standard DC Refund	\$ (49,476.42)
Open Door	\$ (975,000.00)
CMHC Forgivable Loan	\$ (405,675.44)
Development Cost Before Financing	\$ 7,707,833.44
Equity	\$ 1,926,958.36
Construction Loan	\$ 5,780,875.08
Construction Loan Interest	\$ 303,495.94
Total Development Cost	\$ 8,011,329.38

CASH FLOW	
Potential Gross Revenue	\$ 335,892.00
Less: Vacancy	\$ (11,420.33)
Effective Gross Revenue	\$ 324,471.67
Less: Operating Expenses	\$ (113,565.09)
Net Operating Income	\$ 210,906.59
Less: Debt Service	\$ (193,624.21)
Reserves	\$ 17,282.37
	(5.33% of EGR)

6-Storey Building [Follows Mid-Rise Design Guidelines]

Land Cost	\$ -
Hard Costs	\$ 29,431,478.19
Soft Costs	\$ 7,357,869.55
Municipal Planning Fees and Charges	
Site Plan Control	\$ 27,959.13
Development Charges	\$ 3,071,496.00
Contingency	\$ 2,943,147.82
Incentives	
Green Standard DC Refund	\$ (197,905.68)
Open Door	\$ (2,850,000.00)
CMHC Forgivable Loan	\$ (1,989,202.25)
Development Cost Before Financing	\$ 37,794,842.76
Equity	\$ 9,448,710.69
Construction Loan	\$ 28,346,132.07
Construction Loan Interest	\$ 1,488,171.93
Total Development Cost	\$ 39,283,014.69

CASH FLOW	
Potential Gross Revenue	\$ 1,639,032.00
Less: Vacancy	\$ (55,727.09)
Effective Gross Revenue	\$ 1,583,304.91
Less: Operating Expenses	\$ (554,156.72)
Net Operating Income	\$ 1,029,148.19
Less: Debt Service	\$ (949,423.31)
Reserves	\$ 79,724.88
	(5.04% of EGR)

6-Storey Building [Box]

Land Cost	\$ -
Hard Costs	\$ 31,775,657.67
Soft Costs	\$ 7,943,914.42
Municipal Planning Fees and Charges	
Site Plan Control	\$ 45,607.63
Development Charges	\$ 3,729,346.00
Contingency	\$ 3,177,565.77
Incentives	
Green Standard DC Refund	\$ (240,337.30)
Open Door	\$ (4,350,000.00)
CMHC Forgivable Loan	\$ (2,104,087.71)
Development Cost Before Financing	\$ 39,977,666.47
Equity	\$ 9,994,416.62
Construction Loan	\$ 29,983,249.85
Construction Loan Interest	\$ 1,574,120.62
Total Development Cost	\$ 41,551,787.09

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CASH FLOW	
Potential Gross Revenue	\$ 1,730,172.00
Less: Vacancy	\$ (58,825.85)
Effective Gross Revenue	\$ 1,671,346.15
Less: Operating Expenses	\$ (584,971.15)
Net Operating Income	\$ 1,086,375.00
Less: Debt Service	\$ (1,004,256.82)
Reserves	\$ 82,118.18
	(4.91% of EGR)

8-Storey Building [Follows Mid-Rise Design Guidelines]

Land Cost	\$ -
Hard Costs	\$ 31,541,177.72
Soft Costs	\$ 7,885,294.43
Municipal Planning Fees and Charges	
Site Plan Control	\$ 42,904.78
Development Charges	\$ 3,327,454.00
Contingency	\$ 3,154,117.77
Incentives	
Green Standard DC Refund	\$ (214,397.82)
Open Door	\$ (3,150,000.00)
CMHC Forgivable Loan	\$ (2,129,327.54)
Development Cost Before Financing	\$ 40,457,223.34
Equity	\$ 10,114,305.83
Construction Loan	\$ 30,342,917.50
Construction Loan Interest	\$ 1,593,003.17
Total Development Cost	\$ 42,050,226.51

CASH FLOW	
Potential Gross Revenue	\$ 1,749,756.00
Less: Vacancy	\$ (59,491.70)
Effective Gross Revenue	\$ 1,690,264.30
Less: Operating Expenses	\$ (591,592.50)
Net Operating Income	\$ 1,098,671.79
Less: Debt Service	\$ (1,016,303.50)
Reserves	\$ 82,368.29
	(4.87% of EGR)

8-Storey Building [Box]

Land Cost	\$ -
Hard Costs	\$ 42,367,543.56
Soft Costs	\$ 10,591,885.89
Municipal Planning Fees and Charges	
Site Plan Control	\$ 53,264.18
Development Charges	\$ 4,973,226.00
Contingency	\$ 4,236,754.36
Incentives	
Green Standard DC Refund	\$ (320,395.46)
Open Door	\$ (5,775,000.00)
CMHC Forgivable Loan	\$ (2,806,363.93)
Development Cost Before Financing	\$ 53,320,914.59
Equity	\$ 13,330,228.65
Construction Loan	\$ 39,990,685.94
Construction Loan Interest	\$ 2,099,511.01
Total Development Cost	\$ 55,420,425.60

\$ 2,309,928.00
\$ (78,537.55)
\$ 2,231,390.45
\$ (780,986.66)
\$ 1,450,403.79
\$ (1,339,445.16)
\$ 110,958.63
(4.97% of EGR)
\$ \$ \$ \$ \$ \$

8-Storey Building [Moderate]

Land Cost	\$ -
Hard Costs	\$ 34,356,955.33
Soft Costs	\$ 8,589,238.83
Municipal Planning Fees and Charges	
Site Plan Control	\$ 46,012.65
Development Charges	\$ 3,839,370.00
Contingency	\$ 3,435,695.53
Incentives	
Green Standard DC Refund	\$ (247,382.10)
Open Door	\$ (4,050,000.00)
CMHC Forgivable Loan	\$ (2,298,494.51)
Development Cost Before Financing	\$ 43,671,395.73
Equity	\$ 10,917,848.93
Construction Loan	\$ 32,753,546.80
Construction Loan Interest	\$ 1,719,561.21
Total Development Cost	\$ 45,390,956.94

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CASH FLOW		
Potential Gross Revenue	\$	1,896,144.00
Less: Vacancy	\$	(64,468.90)
Effective Gross Revenue	\$	1,831,675.10
Less: Operating Expenses	\$	(641,086.29)
Net Operating Income	\$	1,190,588.82
Less: Debt Service	\$	(1,097,044.95)
Reserves	\$	93,543.87
		(5.11% of EGR)

10-Storey Building [Follows Mid-Rise Design Guidelines]

Land Cost	\$ -
Hard Costs	\$ 32,445,953.28
Soft Costs	\$ 8,111,488.32
Municipal Planning Fees and Charges	
Site Plan Control	\$ 43,486.14
Development Charges	\$ 3,437,478.00
Contingency	\$ 3,244,595.33
Incentives	
Green Standard DC Refund	\$ (221,442.62)
Open Door	\$ (3,225,000.00)
CMHC Forgivable Loan	\$ (2,191,827.92)
Development Cost Before Financing	\$ 41,644,730.53
Equity	\$ 10,411,182.63
Construction Loan	\$ 31,233,547.89
Construction Loan Interest	\$ 1,639,761.26
Total Development Cost	\$ 43,284,491.79

CASH FLOW	
Potential Gross Revenue	\$ 1,805,172.00
Less: Vacancy	\$ (61,375.85)
Effective Gross Revenue	\$ 1,743,796.15
Less: Operating Expenses	\$ (610,328.65)
Net Operating Income	\$ 1,133,467.50
Less: Debt Service	\$ (1,046,134.21)
Reserves	\$ 87,333.29
	(5.01% of EGR)

10-Storey Building [Box]

Land Cost	\$ -
Hard Costs	\$ 52,959,429.45
Soft Costs	\$ 13,239,857.36
Municipal Planning Fees and Charges	
Site Plan Control	\$ 67,676.50
Development Charges	\$ 6,253,016.00
Contingency	\$ 5,295,942.94
Incentives	
Green Standard DC Refund	\$ (402,856.16)
Open Door	\$ (7,275,000.00)
CMHC Forgivable Loan	\$ (3,506,903.30)
Development Cost Before Financing	\$ 66,631,162.79
Equity	\$ 16,657,790.70
Construction Loan	\$ 49,973,372.09
Construction Loan Interest	\$ 2,623,602.03
Total Development Cost	\$ 69,254,764.83

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CASH FLOW		
Potential Gross Revenue	\$	2,891,256.00
Less: Vacancy	\$	(98,302.70)
Effective Gross Revenue	\$	2,792,953.30
Less: Operating Expenses	\$	(977,533.65)
Net Operating Income	\$	1,815,419.64
Less: Debt Service	\$	(1,673,804.54)
Reserves	\$	141,615.10
		(5.07% of EGR)

10-Storey Building [Moderate]

Land Cost	\$ -
Hard Costs	\$ 35,012,202.45
Soft Costs	\$ 8,753,050.61
Municipal Planning Fees and Charges	
Site Plan Control	\$ 46,458.45
Development Charges	\$ 3,839,370.00
Contingency	\$ 3,501,220.25
Incentives	
Green Standard DC Refund	\$ (247,382.10)
Open Door	\$ (3,900,000.00)
CMHC Forgivable Loan	\$ (2,350,245.98)
Development Cost Before Financing	\$ 44,654,673.67
Equity	\$ 11,163,668.42
Construction Loan	\$ 33,491,005.26
Construction Loan Interest	\$ 1,758,277.78
Total Development Cost	\$ 46,412,951.45

	_	
CASH FLOW		
Potential Gross Revenue	\$	1,939,428.00
Less: Vacancy	\$	(65,940.55)
Effective Gross Revenue	\$	1,873,487.45
Less: Operating Expenses	\$	(655,720.61)
Net Operating Income	\$	1,217,766.84
Less: Debt Service	\$	(1,121,745.33)
Reserves	\$	96,021.52
		(5.13% of EGR)



The following section puts forth two recommended affordable development concepts upon consideration of the financial viability, political and planning feasibility, and the number of affordable units provided. The team highlights some key zoning changes that will support the development of affordable housing on the site and analyzes the planning feasibility of these two concepts.



6.1 Recommendations

The following two concepts are recommended after examining their financial viability, political and planning feasibility, and the number of affordable units provided.

6 Storey Concept

It is recommended that the City consider a 6-story concept without adhering to the angular plane. This ensures that the number of affordable units is maximized. The omission of angular planes is encouraged to ensure the development's financial sustainability while maximizing the amount and proportion of affordable units in the building. This concept's height would be slightly taller than adjacent buildings. The height and form have precedent in the neighbourhood. In our opinion, the provision of affordable units supersedes the inefficient cost of angular planes.



6-Storey Building [Box]

8 Storey Moderate Concept

It is recommended that the City consider an 8-story concept development be considered with modified angular plane characteristics. This ensures that the number of affordable units is maximized. This structure is taller than adjacent buildings, however, nearby developments reach the same height, suggesting that the concept is appropriate. Although taller than the 6-storey concept, the number of affordable units is reduced due to angular planes. In our opinion, this concept achieves a balance between angular planes and the maximization of affordability.



8-Storey Building [Moderate]

6.2 Planning Actions and Justification

The current provincial and municipal level policies support affordable housing and greater intensification of the site. However, the current Zoning By-Law is restrictive and does not permit developments like the proposed concepts. As such, it is recommended that the City of Toronto amend the City-wide Zoning By-Law No. 569-2013 to allow for larger developments to provide more affordable housing.

Recommended Planning Actions

The two proposed affordable housing development concepts cannot be built as-of-right and would require Zoning By-law amendments. The following are the recommended amendments that would be required to permit developments like that of the recommended concepts.

6 Storeys Box

- Increase maximum height from 10m to 19.5m
- Increase maximum apartment building depth
- Increase maximum floor space index from 1.0 to 4.0
- Remove the front yard setback
- Remove parking minimums

8 Storeys Moderate

- Increase maximum height from 10m to 25.5m
- Increase maximum apartment building depth
- Increase maximum floor space index from 1.0 to 4.0
- Reduce the front yard setback from 6.0m to 4.7m
- Remove parking minimums

Intensification

The two recommended concepts are a modest form of residential intensification on a site that is suited for intensification given its location, proximity to transit services, and surrounding context. The proposed affordable concepts are consistent with the policy directions of provincial policies such as the PPS and A place to Grow Plan which support the accommodation and intensification of appropriate affordable housing and cost-effective development patterns such as transit-oriented development.

Sections 1.1.1(e) and 1.4.1(b) of the PPS support efficient use of the land and the maintenance of housing supply. The recommended concepts are consistent with these policies as the affordable housing development concepts will use an underutilized site for affordable housing units. This will allow for better use of land and infrastructure for higher transit usage and the provision of affordable housing. Moreover, the site is situated on an *Avenue* on a mixed use land designation. Policy 2.2 of the Official Plan provides for intensified developments on

underutilized lands that are sufficiently serviced by transit.

The PPS also directs planning authorities to provide an appropriate range and mix of housing options and densities in section 1.4.3. The proposed affordable housing concepts will do this by bringing more affordable housing options and a mix of housing options to the neighbourhood in the present and into the future. This provision is also supported by section 2.2.6 of the A Place to Grow Plan which directs planning authorities to identify a diverse range and mix of housing options and densities to meet projected needs of current and future residents (Province of Ontario. 2020).

Land Use

The two proposed affordable housing concepts comply with the land use permissions of the Official Plan and the applicable Zoning By-laws. The site is designated as a Mixed Use Area which permits residential uses. Development criteria for the consideration of development proposals in Mixed Use Areas is found in Policy 4.5(2) of the Official Plan. The proposed concepts are composed entirely of housing units and satisfy the criteria by providing new homes in an Avenue and taking advantage of nearby transit services. The applicable Zoning By-Law zones the site as Residential R, which permits dwelling units and apartment buildings. The proposed use and building type comply with the zone designation.

Height, Massing, Density

The proposed changes to the zoning provisions for the concepts are based on a number of contextual, urban design, affordable housing, and feasibility considerations. In our opinion, the proposed height, massing and density conform to the *Mixed Use Areas* and *Avenue* designation of the Official Plan and would provide affordable housing while being feasible.

The current context of the surrounding areas has buildings in the 3 to 4 storey range and some taller mid-rise buildings in the 8-storey range with a generally consistent street wall. However, the current usage of the site disjoints the streetscape, breaking up the pedestrian-oriented environment of Dundas Street West.

The site is in a contextually appropriate location for buildings with a range of heights, including mid-rise buildings as seen in the surrounding context and relevant policies. The proposed concept heights of 19.5 metres and 25.5 metres are compatible with the general pattern of new development in the community and will not be the first of their kind. The overall heights meet the intent of the Mid-Rise Guidelines. The Mid-Rise guidelines suggest a maximum height equal to the right-of-way width of the adjacent avenue, which is 20 meters. The 6-storey concept of 19.5 is within the suggested height. On the other hand, the 8-storey concept is not excessively taller than the recommended 20 metre height and is appropriate on the site and in the context of the surrounding neighbourhood. The increased height is the product of setbacks while keeping a similar provision of affordable housing units and maintaining feasibility.

From a massing perspective, the proposed affordable development concepts would be an improvement in the quality of the built form of the site as the current usage is a parking lot. The proposed configuration of the 6-storey concept would help continue a cohesive street wall with the adjacent row houses and yards. The proposed 8-storey concept is set back on floors 3 and 5 to reduce the perception of height and massing on Dundas Street West.

Although the proposed concepts do not strictly conform to the recommended 45-degree angular plane measures at 80% of the right-of-way width of Dundas Street West, it is our opinion that the proposed designs are acceptable. The application of the angular plane on the site would drastically reduce the number of units on the development. Below are concepts that fully comply with the standard, demonstrating how the reduction of space becomes more apparent as floor levels increase.



Units Lost Due to Angular Planes

Moreover, the shadow impact study as found in Appendix D show that the opposite sidewalk receives 5 hours of sunlight with the proposed 6-storey concept. With regards to the 8-storey concept, the building is significantly set back and mostly conforms to the recommended front angular plane. As for the rear angular plane, the site is located on a deep lot with a laneway with garages, and the houses are set back around 15 meters from the rear lot line.

The proposed density of 4.0 times the lot area is appropriate and desirable. The site is located on an Avenue and is in close proximity to many transportation amenities. Additionally, a density greater than 4.0 is not foreign to the surrounding context, and the proposed density is comparable to nearby developments on Dundas Street West. Furthermore, the affordable use and purpose of the concepts should be taken into account.

From a policy perspective, the official plan supports greater densities and height within avenues designated as mixed use as seen in Section 4.2. The current zone provisions only support developments at three storeys high with a built form similar to row houses as seen in the 3-Storey Building [As-of-Right] concept found in section 5.2. This does not conform to the official plan and provincial policies that support greater density, height, and affordable housing. The proposed zoning changes are appropriate and desirable for the site and meet the intent of higher-level policies such as the official plan and provincial policies.

Parking

Zoning requires a minimum rate of parking provisions for developments. However, considering the parking rates in recent developments, transportation amenities, and the surrounding context, it is in our opinion that there is not a significant need for parking in this development. As examined in sections 2.3 and 5.3 the site is well serviced by transit amenities and there are many parking alternatives in the surrounding area.

6.3 Conclusion

The proposed redevelopment of the site seeks to transform the existing underutilized parking lot to provide affordable housing units as part of the HousingNOW TO strategy. It is our opinion that the concepts presented in this report as well as the approach and process to obtain the maximum number of units possible, can be replicated and used in other City-owned lands in Toronto.





Ryerson Planning Studio Group 720 X University



PLG 720: Advanced Planning Studio II X (Ryerson) University



Appendix A - Neighbourhood Demographics and Trends

Neighbourhood Demographics and Trends

Population (2016)					
	DA 35201441	Trinity-Bellwoods	City of Toronto CSD		
Population	480	16,566	2,731,571		
Pop. density per km²	11,538.5	9,570	4,334.4		
Land area	0.04km²		630.2km²		
Age (% of population)					
Children: 0-14	10.6	11	14.6		
Youth: 15-24	5.3	10	12.5		
Working Age: 25-54	52.1	56	45		
Pre-Retirement: 55-64	9.4	9	12.3		
Seniors: 65+	21.9	14	15.6		

Dwellings and Households (2016)					
	DA 35201441	Trinity-Bellwoods	City of Toronto CSD		
Household size (% of households)					
1 person	28	31	32		
2 persons	41	34	30		
3 persons	14	17	16		
4 persons	11	11	13		
5 or more persons	6	7	9		
Average household size (people)	2.2	2.35	2.4		
Dwellings by structural type (% of dwellings)					
Single-detached house	2.7	6.3	24.2		
Apartment in a building with 5 or more storeys	0	4.2	44.3		
Semi-detached house	5.4	11.6	6.4		
Row house	8.1	12.6	5.5		
Apartment or flat in a duplex	8.1	13.7	4.4		

Apartment in a building with <5 storeys	70.3	51.6	14.9	
Other single-attached house	5.4		0.3	
Total private dwellings	180	7,562	1,112,930	
Occupied private dwellings by number of bedroon	ns			
No bedrooms	0		22,360	
1 bedroom	45		310,005	
2 bedrooms	90		315,685	
3 bedrooms	45		270,925	
4+ bedrooms	25		193,950	
Household Tenureship (%)				
Owner	45	52	53	
Renter	55	48	47	

Income						
	DA 35201441	Trinity-Bellwoods	City of Toronto CSD			
Income (\$)	Income (\$)					
Median total income of households	94,976	72,226	65,829			
Median after tax income of households	80,811		58,264			
Median total income of economic families	120,448		82,859			
Median after-tax income of economic families	100,608		73,530			
Prevalence of low income based on the Low-inco	me measure, after tax (%)				
0-17	0	13	26.3			
18-64	6.5	15	19.2			
65+	12.5	13	17.4			
All ages	7.4	15	20.2			
Prevalence of low income based on the Low-income cut-offs, after tax (LICO-AT) (%)						
0-17	9.1	11	20.7			
18-64	9.7	19	17.4			
65+	0	6	11.9			
All ages	7.4	16	17.4			

Government transfers			
Number of government transfers recipients aged 15+ years in private households	210		1,598,435
Average government transfers among recipients (\$)	4,202	5,664	6,631
Composition of government transfers in total income in population aged 15+ years (%)	4.7	8	9.4

Appendix B - Incentive Program Eligibility and Requirements

Toronto Green Standard: Version 3 for Mid to High-Rise Residential

The Toronto Green Standard (TGS) has established performance measures for newly constructed buildings to enhance air and water quality, and to minimize greenhouse gas emissions. The proposed concepts comply with Tier 2 requirements of the TGS, which may result in a development charge refund. Eligibility requirements are set out within each of the five performance measures for residential buildings, which include Air Quality, Energy Efficiency, Water Quality, Ecology and Solid Waste:

Air Quality

New residential developments are encouraged to feature low-emission transportation methods such as cycling and walking; as well as measures to reduce the urban heat island effect. Tier 2 measures include:

- 1. reduction of single occupancy vehicle trips by 30%, and set aside 25% of parking spaces for electric vehicles;
- 2. a minimum of 1.2 bicycle parking spaces per unit;
- pedestrian infrastructure to promote connectivity, including sidewalk width of at least
 2.1 metres, protected outdoor waiting areas, and pedestrian scale lighting on sidewalks and entrances; and
- **4.** treatment to at least 75% of the site's non-roof hardscape such as driveways, walkways, courtyards, parking, and turf with features such as better paving, tree canopies and shading to reduce the heat island effect.

Energy Resilience

The development features for energy resiliency include reductions in energy loads, low-carbon energy sources, and self recovery during emergency power outages. Tier 2 measures include:

- 1. achieve a total energy use intensity of 135 KWh/m²;
- 2. achieve a thermal energy demand intensity of 50 KWh/m²;
- 3. achieve a greenhouse gas intensity of 5 kg/m²;
- **4.** design buildings to accommodate connections to solar PV or solar thermal technologies;
- **5.** design buildings to connect to a district energy system where one exists or is slated for development;
- 6. register the building on ENERGYSTAR® Portfolio Manager;
- 7. commission the project using best practice commissioning; and
- **8.** conduct a whole-building Air Tightness Test to improve the quality and air tightness of the building envelope.

Water Quality

New developments are encouraged to employ development features that will protect water quality, manage rainfall and stormwater and reduce potable water demand. Tier 2 measures include:

- 1. developments must adhere to erosion and sediment control during construction, following guidelines outlined by the region's conservation authority;
- **2.** implementation of stormwater retention and reuse of a minimum of 10mm depth of rainfall from site surfaces through infiltration, evapotranspiration, water harvesting and reuse;
- **3.** remove 80% of all total suspended solids on an annual loading basis from all runoff leaving the site; and
- **4.** install water fixtures that achieve at least a 40% reduction in potable water consumption for the building.

Ecology

The creation of tree growth, protection of natural areas and enhancement of native plants and species are encouraged within new developments; as well as the use of measures to reduce bird collisions and reduce nighttime glare. Tier 2 measures include:

- 1. if surface parking is provided, plant large growing shade trees at a minimum ratio of one tree for every three parking spaces;
- 2. restore or protect a minimum of 30% (including building footprint) of all portions of the site identified as previously disturbed, with antive vegetation that includes at least wo native flowering species;
- **3.** provide a minimum of 50% of available roof space as biodiverse green roof to support pollinator species;
- **4.** treat a minimum of 95% of all building exterior with bird-friendly glazing such as low reflectance, opaque materials, visual markers, and building-integrated structures to mute reflections on glass surfaces; and
- **5.** employ lighting controls such as downturning/turning off exterior rooftop and facade lighting between the hours of 11p.m. and 6 a.m.

Solid Waste

New residential developments must facilitate waste reduction/diversion, encourage adaptive reuse, and feature products and materials that reduce environmental impacts. Waste collection/sorting, waste storage space, bulky waste, and compaction are all required under Tier 1. Tier 2 requirements include:

- 1. in-suite waste storage space to segregate recyclables, organics and garbage;
- 2. provide a dedicated collection area or room for household hazardous waste and/or electronic waste;
- **3.** divert at least 75% of total construction and demolition material (must include at least four material streams); and
- **4.** 4. ensure that at least 25%, by cost, of the total value of permanently installed building products in the project, meet at least one of the leadership extraction practices for materials reuse or recycled content (refer to LEED standards).

Open Door Program

The City of Toronto's Open Door Program aims to accelerate affordable housing construction by offering financial contributions, fast-tracking planning approvals and activating surplus city-owned land.

Eligibility requirements include:

- 1. new construction, rehabilitation, conversion, and social housing redevelopment projects, as well as the addition of new affordable units to existing buildings;
- **2.** affordable rental housing must comprise at least 50% of the buildable residential gross floor area;
- 3. rental tenure for a minimum of 40 years; and
- **4.** projects approved through the *Open Door Program* are required to follow the City of Toronto's requirements for tenant selection, income verification, reporting, and overall administration of affordable rental housing.

The City is authorized to provide exemptions from the following fees and charges for the affordable portion of new housing developments (subject to Council approval): planning application fees, development charges, building permit fees, parkland dedication fees, and residential property taxes (for the term of affordability). In addition to exemptions, capital funding may also be available from a dedicated Development Charges Reserve Fund (City of Toronto, 2020).

CMHC: National Housing Co-Investment Fund

Offered as part of Canada Mortgage and Housing Corporation's (CMHC) National Housing Strategy, this federal initiative provides funding for new construction projects that support energy efficiency, accessibility and socially inclusive housing. The fund prioritizes partnerships between the government, non-profit organizations and the private sector, and provides financing in the form of low-cost and/or forgivable loans (Canada Mortgage and Housing Corporation, 2021).

Eligibility requirements include:

- 1. affordable rental or mixed-use housing with residential primary use;
- 2. provide a minimum of 5 units;
- 3. meet minimum requirements for financial viability and risk management;
- **4.** at least 30% of rents must be less than 80% of the median market rent for at least 20 years;
- **5.** new construction or renewal projects must demonstrate at least a 25% decrease in greenhouse gas emissions; and
- 6. at least 20% of units meet the accessibility standards.

Funding options include repayable and forgivable loans. Repayable loans offer a renewable 10-year term with a fixed interest rate (reset upon each renewal), and up to a 50-year amortization for smaller monthly payments and long-term viability. Non-profit organizations and housing co-ops may receive funding of up to 95%, while governments and private-sector developers may receive up to 75%. Forgivable loans may be available in addition to repayable loans in cases where repayable loans are not financially feasible, or in the form of top-up funding for projects that are receiving loans or funding from external sources that cover the majority of total project costs (Canada Mortgage and Housing Corporation, 2020).

Appendix C - Feasibility/Assumptions Explained

Firstly, the entire project's main goal is to provide affordable housing. Therefore we defined affordable rental housing and affordable rents as "housing where the total monthly shelter cost (gross monthly rent, inclusive of all utilities for heat, hydro, hot water and water) is at or below the lesser of one times the average City of Toronto rent, by dwelling unit type, as reported annually by the Canada Mortgage and Housing Corporation, or 30% of the before-tax monthly income of renter households in the City of Toronto" (2021).

When looking at financial feasibility analysis, various assumptions were made. The first was the site area being 1,709.68 sq/m or 18,403 sq/ft. The second was regarding land costs, as this was city owned land the land costs were \$0 for our proposal. However, the non-profit housing provider needed to pay the land lease. We also had targets to reach a 5% cash flow or reserve target. Finally, regarding feasibility, our biggest concern was to maximize the amount of affordable housing for the site.

Regarding cost assumptions, we assumed the values from the Altus Cost guide to be accurate, and as such we used them for construction costs, soft costs, and municipal fees. We also assumed that there was a contingency rate of 10%. Regarding rent assumptions, we got your assumptions from average market rents (TRREB), and from the City of Toronto affordable rents. We also assumed there would be a 3.4% vacancy rate. For financing we went under the assumption of a 50-year loan with Canada Mortgage and Housing Corporation (CMHC). We also assumed the proposal with be associated with the Open-Door Program and would have an equity contribution of 25%.

Finally, regarding the built form for the proposal our group had 3 assumptions. The first was regarding unit size and mix. Our assumption for this was that there would be 20% one-bedroom units at 55 square metres (592 square ft), 40% two-bedroom units at 75 square metres (807 square ft), and 40% three-bedroom units at 95 square metres (1,023 square ft). Also, all our proposal assumes that there will be 0 residential parking offered, as we deemed the community walkable enough and containing enough public transit for this to be deemed viable. Finally, all proposals assumed that the existing house will be retained, as it will be used to provide separation from the new building to the adjacent row houses.



September 21 / 10:18 AM

September 21 / 12:18 PM



September 21 / 2:18 PM



September 21 / 4:18PM



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