

April 26, 2023

To: Members of Toronto City Council Planning and Housing Committee

**Re: Agenda Item PH 3.16 April 27 meeting - Expanding Housing Options in Neighbourhoods (EHON): Multiplex Study – Final Report**

Habitat For Humanity GTA is strongly in support of the recommendations in the final report on Expanding Housing Options in Neighbourhoods (EHON): Multiplex Study. The principle thrust of the report - recommending amendments to Toronto's Official Plan and city-wide Zoning By-law to permit a residential building containing up to four units, on any residential lot across the city – is very welcome. We urge all Councillors on the Planning and Housing Committee to unanimously support the recommendations in this report and move the issue quickly through City Council.

Regarding potential intensification, we also encourage Toronto to think bigger than just 4 units per site throughout the city. Where a particular site may be able to accommodate it, to maximize unit count, Toronto should permit going beyond 4 units. Moreover, in future reviews of Toronto's Official Plan, we encourage consideration of more permissive zoning to allow intensification of neighbourhoods through four storey multi-unit apartment buildings that cross more than a single building lot.

In recent years, the city's housing growth has largely been in mid- and high-rise condominium buildings concentrated in densely populated areas like the downtown and along transit corridors. Yet vast swaths of residential neighbourhoods of single-family homes remain largely untouched by adding density.

The reason for this disparity is very well known. Roughly 70% of Toronto is zoned for detached and semi-detached housing, the so-called Yellow Belt. This restricts the number of units that can be built and prohibits even modest forms of density such as duplexes, triplexes, or small apartment buildings.

We have great anomalies in the city. Property owners can tear down a bungalow to build a monster house on the same lot, a common practice in many residential areas. What they can't do in most residential neighbourhoods no matter what the size of the lot, is tear down one house and add density to build a duplex, triplex, fourplex, etc.

The protections of the Yellow Belt are contributing factors to Toronto's housing crisis making housing much more expensive. The most obvious is that the Yellow Belt is a huge land mass where it is next to impossible to add any new housing for people. This exclusionary zoning heavily restricts access and drives up value. In addition to raising housing prices, the Yellow Belt decreases mobility within the region. For example, it occupies most of the central area of Toronto which has easy access to the core by walking, cycling or short transit rides, and this forces many to live further.

Residents in yellow belt areas are wealthier, more likely to be homeowners, less likely to be visible minorities, and enjoy more trees, parks, and access to city amenities than do residents in denser residential areas. Opening all residential areas of the city to multiplex low rise buildings will offer Toronto residents many benefits including:

- They offer housing options for families, large households, and those seeking ground-related living spaces.
- They support climate goals by encouraging sustainable transportation and reducing construction emissions.
- They can help homeowners age in place, house family members, or contribute to mortgage costs.

The principle EHON report recommendation of allowing 4 units on a residential lot is the natural extension of City Council policy going back almost 5 years. In July 2018 Toronto adopted an Official Plan Amendment to encourage the creation of second units to increase the supply and availability of rental housing within neighbourhoods across the city.

The EHON report benefits from a very robust engagement process with residents using many vehicles and consultation approaches. A survey that was part of this engagement exercise showed 83% of respondents supported the proposal to amend the Official Plan policies to permit multiplex building types in neighbourhoods. Only 11% of respondents disagreed and 6% had no opinion.

We shouldn't have let multiple decades go by in which existing homeowners had disproportionate influence over what does and doesn't get built in their communities. Now is the opportunity for Toronto to start to rectify some of these past practices.

The EHON report began with two fundamental questions: Toronto is evolving as it grows. What kind of city do we want? How can we make room for housing to create the kind of city that we want?

In answer to study's questions, we want to create more inclusive, sustainable and compete communities. How we do that. Clearly by starting to open all of residential zones to intensification, multiplexes being one such tool, we will create a more diverse city open to all who live, work, and play here. As the city grows, and we welcome more residents, we need to provide more diverse housing options. To do this, we must focus on accommodating everyone's needs.

Given the housing crisis gripping this city, we need to act with a sense of urgency and use all available tools to address the magnitude of the issue. We applaud the spirit and direction of the EHON Multiplex Study Report and urge all Councillors on the Planning and Housing Committee to unanimously support the recommendations and move the issue quickly through City Council.

Sincerely



Ene Underwood  
Chief Executive Officer  
Habitat For Humanity GTA