

Dear Members of the Planning and Housing Committee,

# RE: Housing Accelerator Fund: Expanding Permissions in Neighbourhoods for Low-Rise Sixplexes - Final Report

## About More Neighbours Toronto

<u>More Neighbours Toronto</u> is a volunteer-only organization of housing advocates that believe in building more multi-family homes of all kinds for those who dream of building their lives in Toronto. We advocate for reforms to increase our city's ability to build more homes in every neighbourhood. We are a big-tent organization with members across the political spectrum who are committed to counterbalancing the anti-housing agenda that has dominated Toronto's politics, created an affordability crisis, and cost burdened a new generation of aspiring residents. We are firmly committed to the principle that housing is a human right and believe Toronto should be inclusive and welcoming to all.

# Position

More Neighbours strongly supports the recommendations set out by the Chief Planner and Staff to expand permissions in neighbourhoods for low-rise sixplexes. As staff have previously found, allowing six dwelling units within a multiplex would be a "balanced and incremental increase" that would help make housing more affordable, reduce pressures to sprawl, and contribute to gentle intensification. These buildings fit well within existing neighbourhoods but provide more options for families, couples, and singles.

Environmental Defence, one of Canada's leading environmental nonprofits, has recognized that the "existing low-density, use-segregated character of most existing Ontario 'neighbourhoods' [which is] caused by ... exclusionary zoning" not only makes housing more expensive, it also jeopardizes Ontario's farmland and greenbelt by contributing to sprawl. Because single-detached homes require more hard infrastructure per home than multi-family homes to service, these zoning rules worsen municipal finances. Permitting multi-unit residences is one of the most effective actions we can take to address these issues.

There is good precedent in Canada - in 2024 Edmonton allowed up to eight units per lot across the city, which has led to a substantial (30%) increase in housing approvals, with a noticeable increase in in-fill and multi-unit housing as opposed to suburban sprawl. As Toronto tries to move away from the current "tall and sprawl" model, six-unit multiplexes are a good step in providing more infill options in Toronto's neighbourhoods.

It is also appropriate for the change to be applied across the city. Many of Toronto's wards have in fact been losing population for at least the last 10 years, and therefore have sufficient infrastructure given that they were serving more people just a decade ago. Many have excess school capacity. Incremental growth in density – embodied in the type of

buildings seen in 337 Palmerston or 239 Dovercourt – is precisely the type of change needed to spread out population growth and ensure that Toronto as a whole can continue to accommodate more families and households. More neighbours means more customers for businesses and more contributors to property taxes, helping to build the strong Toronto we need today.

#### Improvements are possible

We also support modest height increases so that basement units can be truly livable. Going to sixplexes from the existing fourplexes also provides builders with access to CMHC MLI Select financing to build housing that meets affordability, energy efficiency and accessibility standards. The proposal to limit sixplexes to detached homes and cap semi-detached multiplexes to four units per side does not seem consistent with statements that Planning is moving toward form-based zoning. Development charges should also be adjusted so that sixplexes can be financially viable. Finally, we urge Toronto to keep its agreement under the Housing Accelerator Fund to allow four-storey walk ups.

## Conclusion

As Mayor Chow says, "There is no time to waste." At a time when housing starts in Toronto have fallen 65% year-over-year, Council should move forward by allowing Torontonians to build more of the efficient and needed housing that can already be found around Toronto. This is a prime opportunity to allow homes that move away from the "tall and sprawl" model, by allowing more options in more neighbourhoods. Council must not only permit six units citywide, it should also support further tuning of zoning definitions, development charges, and height permissions that ensure new sixplex homes become a reality in our neighbourhoods, not just on paper.

Regards, Hongyu Xiao, More Neighbours Toronto