

From: [p.ned p.ned](#)
To: [Planning and Housing](#)
Subject: [External Sender] PHC Meeting 22: request to add my written deputation as a public document to agendas items as listed
Date: June 11, 2025 8:48:58 AM

To the City Clerk:

I would like to submit my written deputation below as a viewable and readable communication for inclusion to the upcoming PHC meeting scheduled for Thursday, June 12, 2025.

Please add my following written deputation, to all agenda items listed below.

- PH22.3 - Expanding Housing Options in Neighbourhoods - Multiplex - Monitoring Program
- PH22.4 - Housing Accelerator Fund: Expanding Permissions in Neighbourhoods for Low-Rise Sixplexes
- PH22.5 - Housing Accelerator Fund: Apartment Infill Study - Residential Infill Report
- PH22.8 - Housing Action Plan: Avenues Policy Review - Phase Two Work Plan

I understand that my comments and the personal information in this email will form part of the public record and that my name will be listed as a correspondent on agendas and minutes of City Council or its committees. Also, I understand that agendas and minutes are posted online and my name may be indexed by search engines like Google.

DEPUTATION:

Good day Committee Chair and members of the PHC,

RE: Planning and Housing Committee - Meeting 22 - Proposed amendments to initiatives within the HousingTO 2020 - 2030 Action Plan

My name is Paul Nedoszytko.

I kindly request that you reference my published deputation from March, 2023 in the following link below. This document speaks to EHON initiatives as originally proposed.:

<https://www.toronto.ca/legdocs/mmis/2023/ex/comm/communicationfile-166400.pdf>

I am not a member of a resident's association, a housing advocacy group, a climate action group, nor am I a member of BILD or any other registered or unregistered lobby group which supports or opposes the construction of housing and land development. I am simply a senior citizen who owns a single family detached home with my beautiful wife Lina of 42 years. We have a total combined pension income which is well below the current poverty line. In fact, Lina and I are no different than hundreds of thousands of homeowners living in Toronto who are doing their best, to make ends meet and/or age in place in the only home we own.

I am however, an individual who has spent an entire lifetime working in the housing and land development industry and have played various roles in one capacity or another to build tens of thousands of homes throughout southeastern Ontario, including the necessary infrastructure to support them. I therefore, consider myself to be sufficiently and adequately qualified, to speak on matters of housing.

In Brief:

It is absolutely imperative that an immediate pause be put on any further considerations to expand any and all initiatives within the HousingTO 2020 - 2030 Action Plan and particularly any further expansion of the EHON initiative, until such time as a proper and thorough review, including forensic audits can be conducted. It must be determined if intended goals to produce affordable housing by increasing supply are being achieved and a determination must be made, to identify the true benefactors of all EHON initiatives, in their current forms.

There needs to be a determination to identify if EHON initiatives are enabling and furthering the commodification of housing by investors, builders, and developers or if they are achieving truly affordable housing outcomes for those in housing need. Furthermore, social housing initiatives should not come from the limited coffers of municipal governments. This only serves to put added

pressures on homeowners struggling to make ends meet and seniors aging in place. Social housing initiatives are the responsibility of the provincial and federal government where their coffers are significantly more and do not put the burden of responsibility to provide affordable housing upon the shoulders of private homeowners.

- My comments below reflect the realities being experienced by existing homeowners in the Cliffcrest Neighbourhood of SSW, which we have had to deal with, ever since investors with unlimited and unvetted capital literally seized our neighbourhood over the past number of years.
- Please note that I am not a Nimby as was recently implied by a Chairperson of Scarborough COA and an out of area resident who was a disenfranchised young individual and a member of the radical housing advocacy group called “More Neighbours Toronto”. This individual made it a point to be the last deputant so he could insult and vilify the 10 owners of single family detached homes who gave deputations in opposition of unjustified variance requests for a proposed multiplex infill build on our street. We were actually shocked by the comments made by the Chairperson and the young activist. Clearly, it did not matter what any home owner had to say because the Chairperson ignored all our valid concerns and then stated “we need to build more housing”, even though such a comment is outside the role and function of a COA Chairperson.
- Sadly, my wife and I, along with many of our neighbours who own single family detached homes have been made to feel that we are now under attack by dangerous ageist and discriminatory attitudes of radical housing advocacy groups, City planning staff, City policy makers, City councillors, and even Toronto’s Chief Financial Officer and City Manager, who took it upon themselves, without any consultations whatsoever, to eliminate the snow plows to remove windrows from residential driveway approaches. Thankfully, this was called out by Councillor Parthi Kandavel who recognized the challenges of many older people and their inability to clear the windrows and managed to have this inappropriate decision reversed at City Council.
- Never in my lifetime, did I ever think that ageism would be a real and concerning threat and that Lina and I and other homeowners would have to fight in efforts to protect our privacy and our right to the health benefits of natural sunlight which has been blocked by 2, 3, 4, and now possibly 5 and 6 storey multiplexes beside our homes. We also cannot believe that we are vilified and blamed for Toronto’s housing affordability crisis simply because we own a single family detached home. We have been made to feel betrayed

by City administrators and bad housing policy and bad housing initiatives which have taken away our right to privacy, our right to the health benefits of natural sunlight, our right to be a part of the decision making process on housing policies and initiatives that now have significant adverse impacts on our homes and personal health and well being.

- Let's not forget that homeowners too, are "Rights Holders" of the "Right to Adequate Housing" but, we continue to be treated by planning staff, City Councillors, and Scarborough COA, as if we have no rights at all and that the only "Rights Holders" are the investors and developers that commodify housing for their monetary self gain. **Homeowner rights which are to be protected by the Toronto Housing Charter are being violated and are intentionally being ignored.:** <https://www.toronto.ca/wp-content/uploads/2022/02/948f-Toronto-Housing-Charter-2020.pdf>
- Block busting is alive and well in the Cliffcrest Neighbourhood and flourishing like never before. The EHON initiative and particularly the MTH initiative, has only served to attract very bad actors. It has attracted global investors with rivers of unvetted capital and they have literally seized our Cliffcrest neighbourhood in the municipal ward of Scarborough Southwest. I would imagine that this is also a common narrative in many other wards throughout Toronto. The investors have out bid first time homebuyers and have purchased hundreds of homes in our neighbourhood. They have strategically placed disruptive tenants throughout our neighbourhood and many of these transient tenants are involved with criminal activities. The investors have filled their inventories of single family detached homes with upwards of 30 tenants in some cases and have put the lives of tenants at risk by cramming them into unsafe basements. None of these investors have any intention to register their properties as licensed MTH's. In fact, many are waiting for demolition and building permits to build the largest multiplex possible so that they can again fill their new cash cows with dozens of vulnerable tenants and MTH bylaw enforcement staff will have no way of compelling the owners of their new expanded flop houses to become licensed MTH's.
- It is also important to note that 80% of AMR is not affordable and in fact, increases rental rates above and beyond the going rates in many neighbourhoods. It is also important to note that allowing the commodifiers of housing to charge 150% of AMR for rent controlled units is enabling developers to build luxury apartment rentals, luxury condos, and luxury hotel suites on City owned lands.
- This in turn, raises the question of who is truly benefiting from Toronto's RHSP. Please reference the following proposed development which is being

funded by precious and limited Toronto property tax dollars. Unfortunately, the devil in the details are never disclosed.: <https://createto.ca/news/national-housing-week:-reimagining-the-toronto-coach-terminal-site-at-610-bay-street>

- It should also be noted that everytime Community Councils approve predatory development applications and approve demolition permits, they are effectively causing rents to increase because the demolition of once affordable rental apartments is raising Toronto's AMR's.

The commodifiers of housing have declared war against single family detached homes and have grand plans to eradicate them from Toronto's landscape, in favour of profit generating EHON initiatives and it is not because we need more housing!

<https://www.brookfield.com/about-us/who-we-are>

<https://www.oxfordproperties.com/>

https://www.thecanadianpressnews.ca/business/brookfield-buys-u-s-single-family-home-portfolio-in-us-1-billion-acquisition/article_4c55a78f-df09-5ea6-aabc-92c00826c3c2.html

<https://www.modulairegroup.com/>

<https://coredevelopment.ca/avanew>

<https://investors.dream.ca/>

<https://createto.ca/news/national-housing-week:-reimagining-the-toronto-coach-terminal-site-at-610-bay-street>

<https://storeys.com/missing-middle-toronto-bungalow-fourplex/>

<https://betterdwelling.com/canadian-companies-that-own-at-least-100-homes-have-surged-with-cheap-money/>

Apparently the former CEO of Brookfield Asset Management, a global commodifier of housing that purchases single family detached homes and now the PM of Canada has entered into a deal with the City of Toronto.:

<https://www.canada.ca/en/housing-infrastructure-communities/news/2025/03/government-of-canada-and-city-of-toronto-collaborate-to-build-more-homes-in-toronto.html>

Mr. Carney, a former land developer and commodifier of housing says that Toronto needs more housing because Toronto has a growing population and that we must therefore, accept that this notion as being true.

Fortunately, Stats Canada says differently and confirms that the net migration of Toronto continues to be in negative numbers. The population of Toronto actually declined by another 70,000 people in 2024, contrary to what our Mayor and the commodifiers of housing want us to believe.:

https://www150.statcan.gc.ca/n1/en/daily-quotidien/250116/dq250116b-eng.pdf?st=2Y_GKTqY

Young professionals and couples wanting to start a family continue to leave Toronto in droves. People do not want to live in 2 and 3 bedroom condos or multiplexes with a flower pot on their high rise balcony or multiplex window serving as their child's green space. They want to live in single family detached homes with real grass and real trees. Seniors do not want to move from their existing homes and into multiplex builds or modified steel shipping containers because dangerous ageist attitudes say that is what we must do. Mr. Ford was not wrong to allow Silvio and Carlo to develop their lands adjacent to a key regional transportation corridor and intersection.

Responsible development on lands best suited for development and adjacent to regional transportation corridors, whether within the Green Belt or not should be embraced and not villified. Furthermore, single family detached homes still remains the housing of choice and is one of the driving forces of Toronto's continued net migration being in negative numbers. With this said, Toronto actually has a surplus of homes but, they are simply not affordable unless you belong to the wealthy 10% of society.

Let's be truthful and factual.

How do we get our City back on track to be truly inclusive for all people

and how do we avoid a housing calamity for an aging population?

We have an aging population and the majority of homeowners on fixed pension incomes wishing to age in place are currently at great risk of being displaced from their home with nowhere to go. Most seniors on fixed pension incomes simply could not afford to pay 80% of AMR if they were forced to live elsewhere, never mind the added costs of a care giver, to maintain quality of life.

The City has decided to provide foregiveable loans and grants to disingenuous investors who gobble up homes going to market. They are owner absent so they can fill their inventory of homes with dozens of tenants and turn their flop houses into cash cows. There is a significant rise in the number of investor owned homes and this is proving to be extremely disruptive and problematic for established neighbourhoods.: <https://betterdwelling.com/canadian-companies-that-own-at-least-100-homes-have-surged-with-cheap-money/>

If we continue to allow the Commodifiers of housing to craft housing initiatives and policy, then we are truly in trouble as a City. Hundreds of thousands of more residents are sure to be displaced from our City to make way for the affluent 10% of society. The current housing affordability crisis will look like a walk in the park compared to the impending housing calamity now on our front doorstep noting we have an aging population.

- The first and foremost action which must be taken in efforts to prevent a housing calamity is to use the City of Toronto Act, 2006 to prevent our elected representatives from receiving any election campaign contributions whatsoever, from any and all people associated with all stakeholders of the housing and land development industry.: <https://www.toronto.ca/city-government/accountability-operations-customer-service/city-administration/city-managers-office/intergovernmental-affairs/city-of-toronto-act/>
- Secondly, stop breaking international law and stop violating the Toronto Housing Charter. Homeowners too are “Rights Holders” of the “Right to Adequate Housing” yet the investors and developers who build their sun filled roof top patios and imposing sun filled balconies in their multiplex builds are given more rights to natural sunlight than the owner of a single family detached bungalow thus depriving homeowners and their occupants of the health benefits of natural sunlight.: <https://www.toronto.ca/wp-content/uploads/2022/02/948f-Toronto-Housing-Charter-2020.pdf>

- It is time to unlock the power of 860,000 existing single family detached homes in Toronto to produce 200,000 to 400,000 new dwelling units literally within weeks. This can be achieved by replacing Toronto's weak, confusing, and difficult to enforce STR bylaws with STR regulations that have proven to be successful in the District of Sechelt, British Columbia. Toronto's STR regulations in their current form remain an illegal use of zoning bylaws, allow investors to falsely claim principal residency status, and still allow property management companies to skirt the regulations through STR Arbitrage. Toronto STR regulations in their current form are taking thousands of homes off the mid and long term rental market and are enabling investors to generate hundreds of thousands of dollars off their newly constructed 8, 10, and 12 bedroom residential infill builds.: <https://www.toronto.ca/legdocs/municode/toronto-code-547.pdf>
- The District of Sechelt is also dealing with a housing affordability crisis and has found a realistic and practical way to address it. In addition, the Sechelt STR bylaws help young people to gain entry to home ownership and the bylaws promote the construction of secondary suites, and ADU's. The District of Sechelt's STR bylaws are easy to enforce and they help to stimulate the housing industry through the construction of more secondary suites and ADU's. Best of all, their STR bylaws do not violate the provincial planning act and are not a prejudicial and discriminatory housing policy which give more rights to a tenant occupying a secondary suite, than the owner has over their own house.: <https://www.sechelt.ca/en/business-and-development/short-term-rental-licences.aspx>

Closing statement:

Toronto is no longer an inclusive city for all people. Bad housing policy and bad housing initiatives continue to displace tens of thousands of residents for our City and continue to transform Toronto to a City only for the wealthy 10% of society. We live in one of the wealthiest Cities on the planet yet, people are dying daily on our streets. Seniors have become a growing segment of our homeless population yet, we still let the global commodifiers of housing craft our housing policies and housing initiatives. I do not oppose responsible development as new home starts are critical to Canada's economic engines. The time is now to start listening to those who have have knowledge of what works and what doesn't work and I can assure you 100% that our current housing initiatives and proposed EHON expansions will continue to do squat, to address our unsustainable housing affordability crisis. We are heading down

a very dangerous path if we keep listening to the investors and stakeholders of the housing and land development industry and the former CEO of Brookfield Asset Management, as it is their business to commodify housing for the highest returns on investment possible.

Thank you for your time,

Paul Nedoszytko

