



July 7, 2026

**Submission to Toronto and East York Community Council
Comments and Proposal re: 1075 Bay Street Application**

I am writing on behalf of The Saint Nicholas Housing Cooperative Inc. (Saint Nicholas Co-op) to give our response to the most recent proposed application for 1075 Bay Street and to propose an affordable housing initiative that could easily be incorporated into the plans for this development. Our co-op, located at 5, 7, and 9 Inkerman Street, is located within metres of the proposed development.

Introduction

While we were happy to see a reference to affordable housing as one option for inclusion to the development, we were offended by the Applicant's claim that "the development's purpose-built rental component already contributes to housing affordability by offering an alternative to ownership". Market-rents, particularly in the downtown area, and in Toronto in general, do not meet the definition of affordable. Our proposal would help meet the City of Toronto's request that affordable housing be included in the replacement of at least some of the non-residential space.

We were pleased the City of Toronto requested that the project meet the *GrowingUp Guidelines for Children in Vertical Communities*, and *Pet-Friendly Design Guidelines*, however we did not see a commitment to these from the Applicant.

We would also like to see a firm commitment to accessibility and meeting the needs of an aging population as part of the 1075 Bay Street development and we offer a possible solution to both these elements.

Background

The Saint Nicholas Housing Co-operative Inc. is comprised of an 18-unit, 3-storey walk-up that has 6 x 1-bedroom units and 12 x 2-bedroom units. It was established in 1986 with the assistance of federal funding and will celebrate its 40th anniversary in the fall. We operate as a not-for-profit corporation under the Co-operative Corporations Act and are active members of our local federation - the Co-operative Housing Federation of Toronto (CHFT) and the Co-operative Housing Federation of

Canada (CHFC). We are a mixed-income, multi-generational community, which has been extremely stable over our 40-year history.

The Proposal

We propose that at least some units of the neighbouring development at 1075 Bay Street include accessible affordable units which could be managed as part of our Saint Nicholas Housing Co-op. There is a history of this type of collaboration, namely Naismith Co-op in Toronto. Naismith is an umbrella-type co-op that was established to manage and govern scattered co-op units in new developments. It currently has units in a building at 10 York Street, and the recently opened Don-Somerville mixed housing development.

We ask that the City of Toronto support this accessible co-operative housing initiative, in conjunction with the Applicant's agreement. If needed, we would be pleased to support the City and others in approaching the provincial or federal governments for further financial assistance.

Accessibility

As our resident membership is aging in place, we have become a naturally-occurring retirement community (NORC). This comes with challenges as we continue to house members into their 70s and 80s as well as others with mobility issues, all of whom must deal with flights of stairs. With our building structure, designed in the 1980s, and our limited space for retrofits, we struggle to meet all of our accessibility needs.

Below is a testimonial from two of our members (residents).

Carlos and I are very interested in this initiative related to the development at 1075 Bay Street. We first moved to St. Nicholas Co-op twenty-two years ago. At the time we were younger and stronger, and had no difficulty climbing several flights of stairs to reach our apartment. We loved the neighbourhood and enjoyed our interactions with other co-op members. Over the years we all worked together on a number of projects, including paying off our mortgage, which we finally succeeded in doing. That was a day to celebrate. St. Nicholas Housing Co-op was our home.

The only problem is that now Carlos and I are seniors and our home is no longer accessible. During the last two years Carlos has developed a severe weakness in his legs which causes him to fall easily and to struggle when he has to climb too many stairs. At this point there is no definite diagnosis to explain the cause(s) of this weakness, but it means that we can't be sure any longer of our future in the co-op. The prospect of an alternative, accessible arrangement in the new 1075 Bay Street development, where we could stay

in the same neighborhood and retain our long-lasting ties with St. Nicholas Housing Co-op (only a block away), would be a perfect solution for us.

*Richelle Kosar
Carlos Torchia*

Having co-operative housing units within the 1075 Bay Street development and linked to the Saint Nicholas Co-op would give an opportunity for our aging members to move while still remaining within their community. This ability to move would also free up existing units within our co-op for others needing affordable housing and a supportive co-operative community.

As *The Accessibility for Ontarians with Disabilities Act, 2005* (AODA) comes under review, housing and building code standards are likely to be updated to mandate that accessibility be incorporated into all housing developments. At the least, the AODA encourages all Ontarians to be aware of potential limitations and challenges, and make plans to address them. From our experience, planning ahead for physical and other disabilities is much easier and less expensive than later retrofitting. We encourage the developers and the City of Toronto to consider this issue not just in terms of the construction of individual affordable housing units but also for entrances, regresses, and common areas.

A commitment to accessibility should be explicitly stated within a revised development application and affordable accessible units, preferably co-operative housing, should be a priority for the Applicant and the City of Toronto.

Building a Healthy Community

For a healthy community, planning should include keeping residents, including co-op members, within their current homes and community for as long as possible. A stable community should also include an intergenerational and mixed income population. Extending the Saint Nicholas Co-op through new accessible and affordable housing at 1075 Bay St. would help meet these goals.

Other things that the Applicant and City may wish to consider as part of the 1075 Bay Street development application is an accessible community space for residents and members, designed with specific soundproofing and lighting for meetings that involve residents with aging ears and eyes. Workshop space for both maintenance use and possible Men's Shed events (see <https://mensshedscanada.ca/>) would also be a good addition.

While it is great to see plans for bicycle storage, based on our experience it would be good to have defined storage space for walkers, scooters, bundle buggies, and other assistive devices.

We also encourage sufficient floor space and storage to make all units more livable for families, and seniors and their caregivers.

Why Co-operative Housing?

Housing co-operatives have played a vital role in building strong, inclusive communities across Canada. Rooted in shared values and democratic governance, co-ops offer more than just a place to live; they provide stability, belonging, democratic participation and long-term affordability.

(CHF Canada; <https://chfcanda.coop/about-housing-co-ops/>)

A co-op is a not-for-profit organization. As a not-for-profit housing co-op, it can generally keep monthly housing costs lower than surrounding market rents since decision-making for the co-op is not profit driven. People who live in a housing co-op are members, not tenants, and together the members are responsible for the co-op. With the provision of stable and affordable housing, co-op members are able to be more involved in and committed to their local community and can offer mutual aid.

An Abacus survey in 2024 of 6,000 Canadian adults found that 73% of these adults “see non-profit and co-op housing as a viable solution [to the housing crisis], citing affordability (57%), community benefits (46%), and long term stability (45%). (See <https://abacusdata.ca/canadians-say-co-op-and-non-profit-housing-can-help-solve-the-housing-crisis/>)

From a 2011 Toronto Public Health report *Healthy Toronto by Design*, citing Dr. Trevor Hancock and Dr. Leonard Duhal, pioneers of the World Health Organization’s Healthy Cities project,

a healthy city is “one that is continually creating and improving those physical and social environments and expanding those community resources which enable people to mutually support each other in performing all the functions of life and in developing to their maximum potential.”

(<https://www.toronto.ca/wp-content/uploads/2017/10/9621-TPH-healthy-toronto-by-design-report-Oct04-2011.pdf>)

Accessible and affordable housing units, offered as an extension of the Saint Nicholas Co-op, could be considered a healthy city initiative.

Impact of Development on the Saint Nicholas Co-op

In addition to our above comments regarding the most recent version of the 1075 Bay St. application, we also note that this development will directly impact our members due to our location. We will have to live with the effects of construction, including dust and debris, and traffic disturbances and have not been included in any discussions regarding these.

Likewise, we would benefit from improvements to green space, to opportunities for street-level parking for co-op deliveries or temporary street-level parking for contractors, all of which are areas that can be improved.

Concluding Remarks

CHFT has had a strong working relationship with the City of Toronto in addressing the critical need for affordable housing. We at Saint Nicholas would be thrilled to work with partners at the city, our local federation, and the developers to increase the co-op housing stock in our neighbourhood which would benefit current and future members, and to work towards our vision of *Co-op Housing For All*.

We would be pleased to discuss our comments and proposal further and respond to any questions.

Thank you for your attention and we look forward to a positive response.

Respectfully submitted,



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President

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