

Date: May 2022

To: Andrew Farncombe, Project Manager, SIPA and Leah Birnbaum, Senior Planner, SIPA

From: Christine Ono, Senior Planner and Andrew Cohrs, Planner, SIPA

Re: Jane Finch Initiative: Housing Policy Directions

INTRODUCTION

This memo provides an overview of existing conditions, community input, city-wide policies and programs, and ideas from other jurisdictions/neighbourhoods as they relate to housing issues and opportunities in the Jane Finch study area.

OVERVIEW OF EXISTING CONDITIONS

The Existing Conditions Background Report (2021) highlights many demographic and housing characteristics unique to the Jane Finch area. Some additional insights on existing housing conditions are outlined below.

Demographic Trends¹:

- **Renter and owner households** – The majority of households in the Jane Finch area rent their homes (about 56%). The area has a higher proportion of renter households compared to the city as a whole (47%).
- **Renters living in subsidized housing** – Of the 28,175 people who rent in the study area, 32% live in subsidized housing, compared to 14% of renters city-wide.
- **Median household incomes** – The median income for renter households in 2015 was \$40,141 compared to the city-wide average of \$45,385. The median income for owner households in 2015 was \$68,598 compared to the city-wide average of \$92,169. The Jane and Finch area also has a higher proportion of low-income households than the city-wide average (29% of households in the study area have low incomes, compared to 20% city-wide).
- **Shelter costs** – The average monthly shelter costs for renter households in the study area was \$925, compared to the city-wide average of \$1,242. This is likely indicative of

¹ Unless otherwise stated, the data used in this section is from Statistics Canada 2016 Census.

the higher proportion of renter households living in subsidized housing in the study area.

- **Renters living in unaffordable housing** – Statistics Canada defines 'unaffordable housing' as households spending 30% or more of their total before-tax income on housing costs (e.g. rent, mortgage payments, utilities, condominium fees and property taxes). In the Jane Finch area, 41% of renter households live in 'unaffordable housing', meaning they spend more than 30% of their income towards rent (compared to 47% city-wide). In comparison, only 27% of owner households spend more than 30% of their income towards shelter costs in the study area and city-wide. In 2016, 16% of renter households spent more than half of their income towards rent (compared to 23% city-wide).
- **Suitable housing** – Statistics Canada defines 'unsuitable housing' as a dwelling that does not have enough bedrooms for all of the occupants, as calculated according to the National Occupancy Standard. In the Jane Finch area, 25% of households reported living in unsuitable housing in 2016. City-wide, 12% of all households (19% of renter households and 6% of owner households) lived in unsuitable housing in 2016.
- **Family households** – The Jane and Finch area is primarily made up of larger households, with 55% of households having 3 or more persons. The area has a greater proportion of households with children living at home compared to the city-wide average (80% in the study area compared to 65% city-wide in 2016). As well, 33% of renter households in the study area are made up of 4 or more persons compared to 15% of renter households city-wide. The Jane and Finch area also has a higher proportion of lone-parent families compared to the proportion city-wide (41% in the study area compared to 21% across Toronto). The proportion of lone parent families in the study area has increased over time from 32% in 2001 to 41% in 2016.

Right-Sizing Housing and Generational Turnover

The City's [Right-Sizing Housing and Generational Turnover, bulletin \(2021\)](#)

found that households with children collectively have lower rates of overhousing (households with a surplus of bedrooms), and higher rates of underhousing (living in dwellings with an insufficient number of bedrooms) than households without children. Two in ten couple-family-with-children households and three in ten lone-parent households were underhoused in Toronto in 2016.

Underhousing rates are also higher when the number of children in a family are higher, with almost half of all family households with three or more children being underhoused in 2016. The underhousing rates for lone-parent households with three or more children (62.4%) are significantly higher than for couple-family-with-children households (47.6%).

The bulletin also noted that Indigenous, immigrant, refugee and racialized populations in Canada often experience higher rates of underhousing than the general population.

Figure 1 – Lone Parent Families, 2016

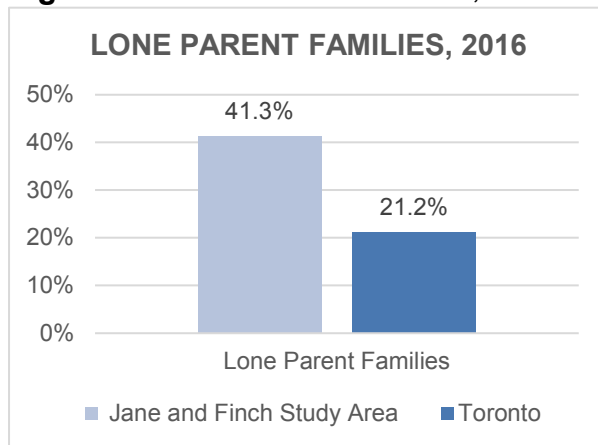


Figure 2 – Owner and Renter Households by Household Size (2016)

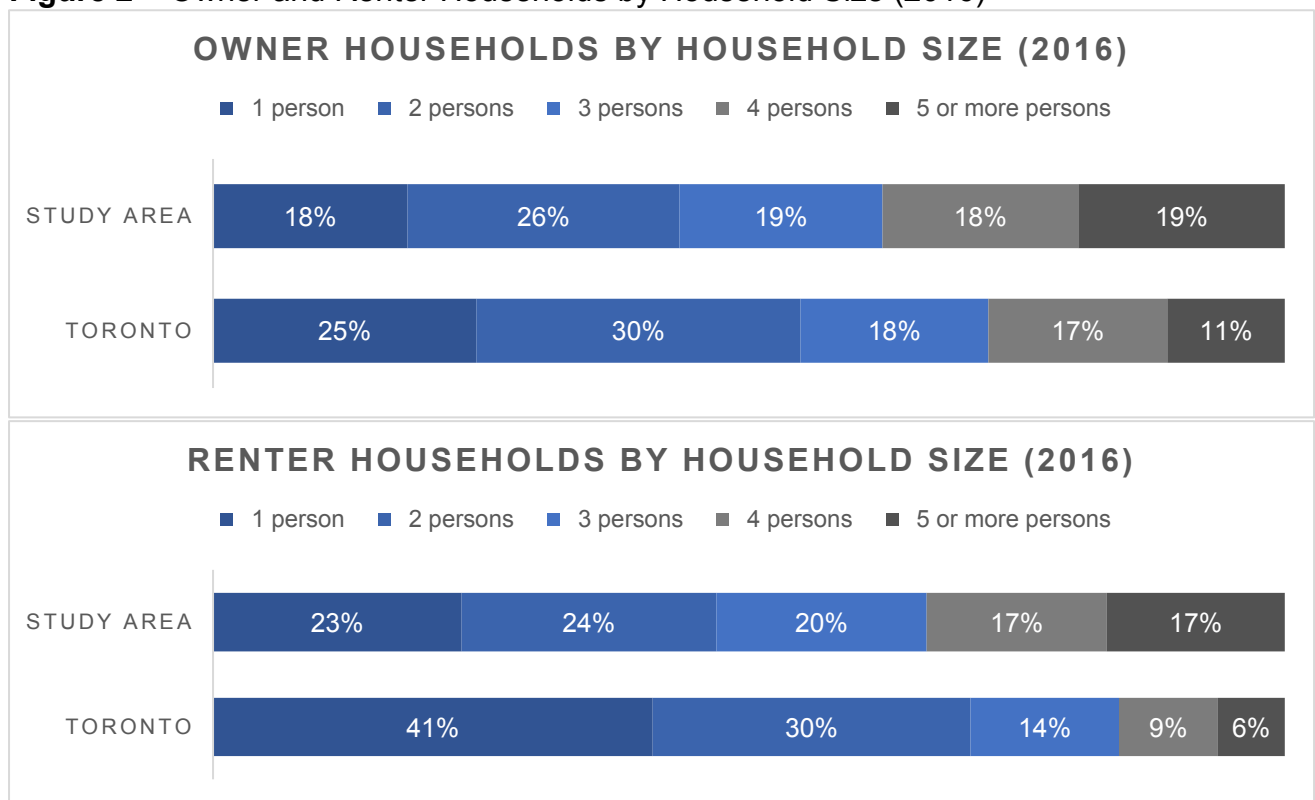
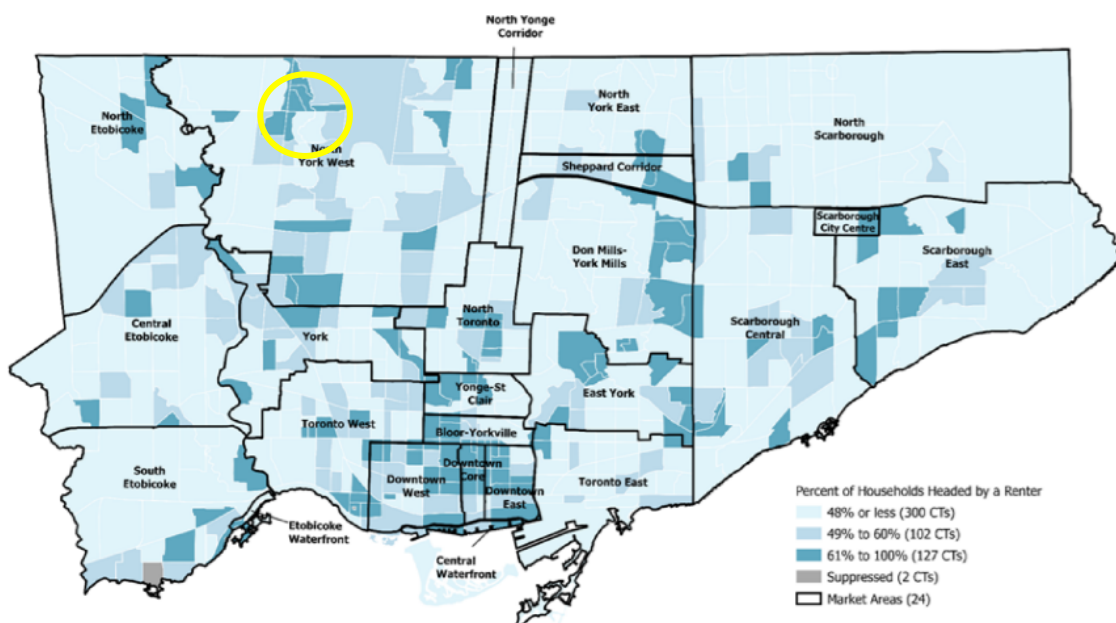
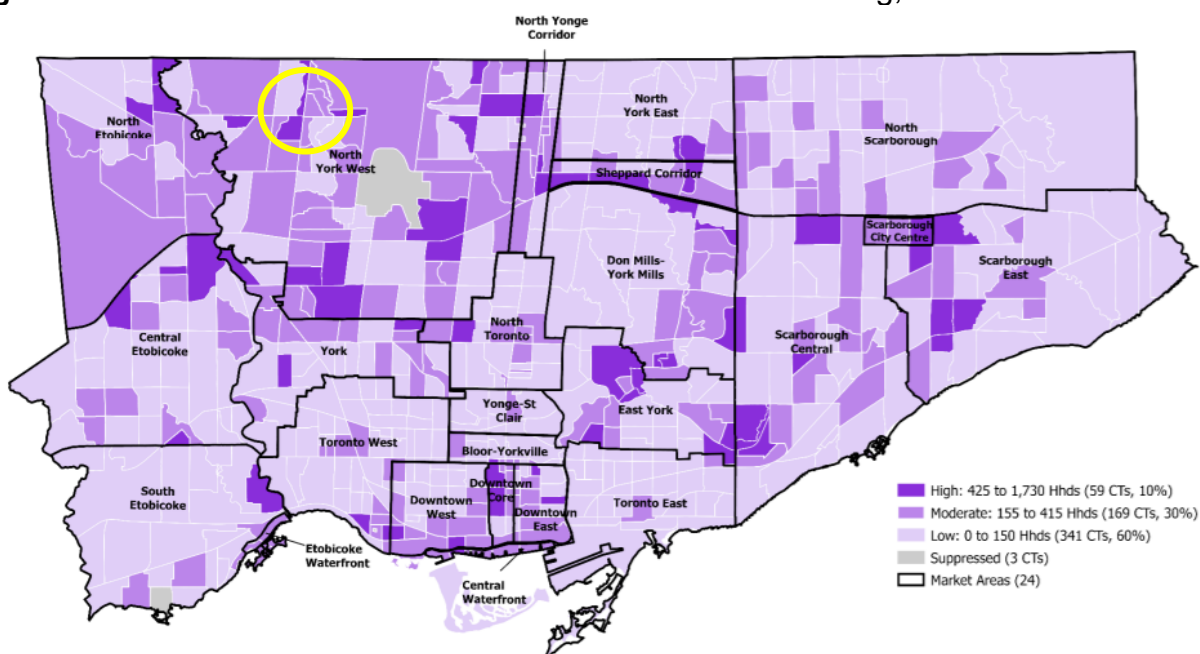


Figure 3 – Percent of Households Headed by a Renter, 2016²



Source: 2016 Census, Statistics Canada
 Geography: 2006 Census Tracts, Statistics Canada; Market Areas are based on Altus RealNet and CMHC market areas provided by NBLC.
 Prepared by: Toronto City Planning, Planning Research and Analytics - April 2021

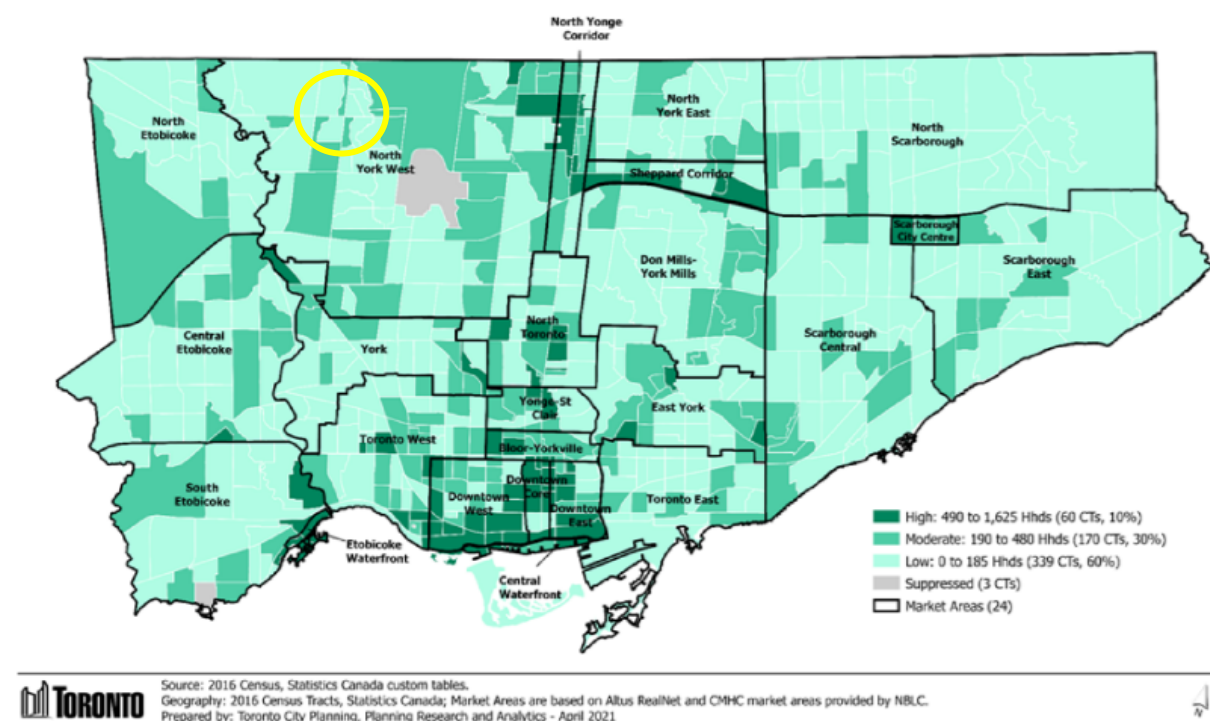
Figure 4 – Number of Renter Households not in Suitable Housing, 2016²



Source: 2016 Census, Statistics Canada custom tables.
 Geography: 2016 Census Tracts, Statistics Canada; Market Areas are based on Altus RealNet and CMHC market areas provided by NBLC.
 Prepared by: Toronto City Planning, Planning Research and Analytics - April 2021

² Source: City of Toronto, [Housing Need and Demand Analysis 2021](#)

Figure 5 – Number of Renter Households with a Shelter-Cost-to-Income Ratio of 50% or Greater, 2016²



Market Trends³:

- **Vacancy rates** – A 3% vacancy rate threshold is typically thought to be a healthy vacancy rate as it represents an adequate supply of rental housing to meet demand while providing enough housing. The vacancy rate for all purpose-built rental unit types in Toronto was 3.7% in 2020 (the highest the vacancy rate has been since 2015), compared to 1.5% in 2019. The vacancy rate for all private rental apartments in the North York (Northwest) CMHC Zone 17⁴ was 1.6% in 2020 and 0.9% in 2019. In a tight rental market there is high competition for all types of rental units, resulting in limited selection and high rents for units that do become available. Renters with lower incomes are therefore more likely to stay in lower quality or inadequately sized units because they have been priced out of more suitable units.
- **Market Rents** – The estimated median income for renter households in the study area in 2020 was \$44,463 (extrapolated from the 2016 Census). As shown in Table 1, the median income for a renter household (\$44,463) could only afford the CMHC average market rent for a purpose-built rental studio unit. This income level could not afford the average market rents for larger unit types, nor the average asking rents (identified as Average Rent for Vacant Units in the table) for any unit type.

³ Unless otherwise stated, the data used in this section is from CMHC.

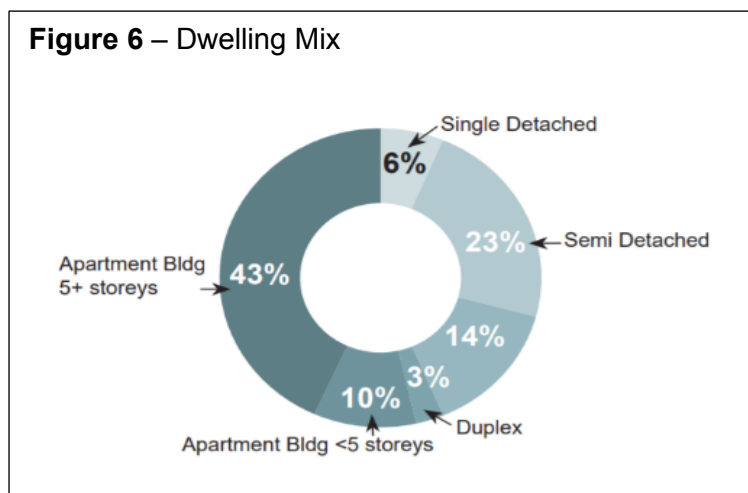
⁴ The North York (Northwest) CMHC Zone 17 covers a broader area than the study area. Vacancy rates by census tract within the study area were not available/suppressed.

Table 1 – Income Needed to Support Average Market Rents, 2020

Unit Type	CMHC Average Market Rent (Zone 17)	Income Needed	CMHC Average Rent for Vacant Units (Zone 17)	Income Needed
Studio	\$941	\$37,640	\$1,258	\$50,320
One-Bedroom	\$1,212	\$48,480	\$1,476	\$59,040
Two-bedroom	\$1,370	\$54,800	\$1,647	\$65,880
Three-bedroom	\$1,554	\$62,160	\$2,058	\$82,320

Dwelling Trends⁵:

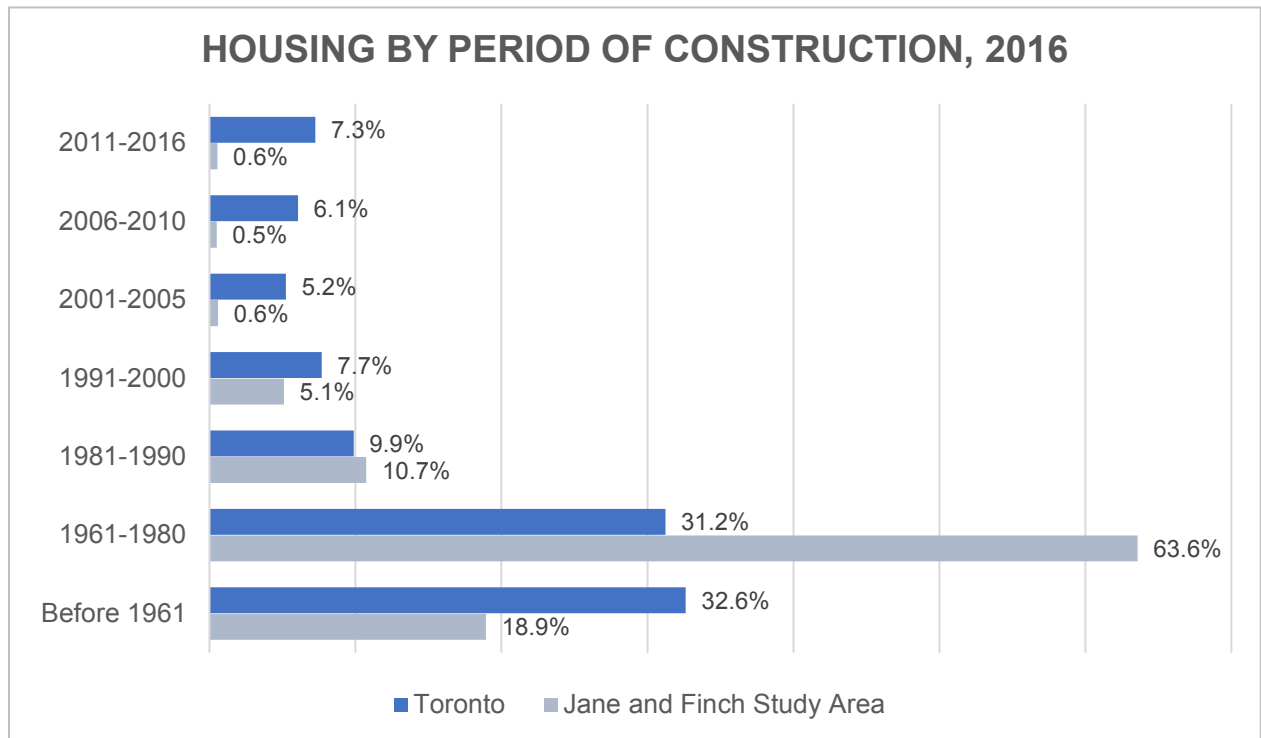
- **Dwelling Mix** – In the Jane and Finch area, the largest proportion of occupied dwellings is located in apartment buildings (53%). These apartment buildings are generally concentrated along Jane Street and Finch Avenue West. Another 43% of the occupied dwellings is located in single-detached, semi-detached and row houses. Duplexes make up the remaining 3% of the housing stock.



- **Age of Dwellings** – About 64% of occupied dwellings in the study area were built between 1961 and 1980, meaning the majority of homes in the area are 40-60 years old. About 83% of occupied dwellings in the study area were built before 1980. In comparison, 64% of dwellings city-wide were built before 1980. Of occupied rental dwellings, 79% in the study area were built before 1980 compared to 65% city-wide.

⁵ Unless otherwise stated, the data used in this section is from Statistics Canada 2016 Census.

Figure 7. Housing by Period of Construction, 2016



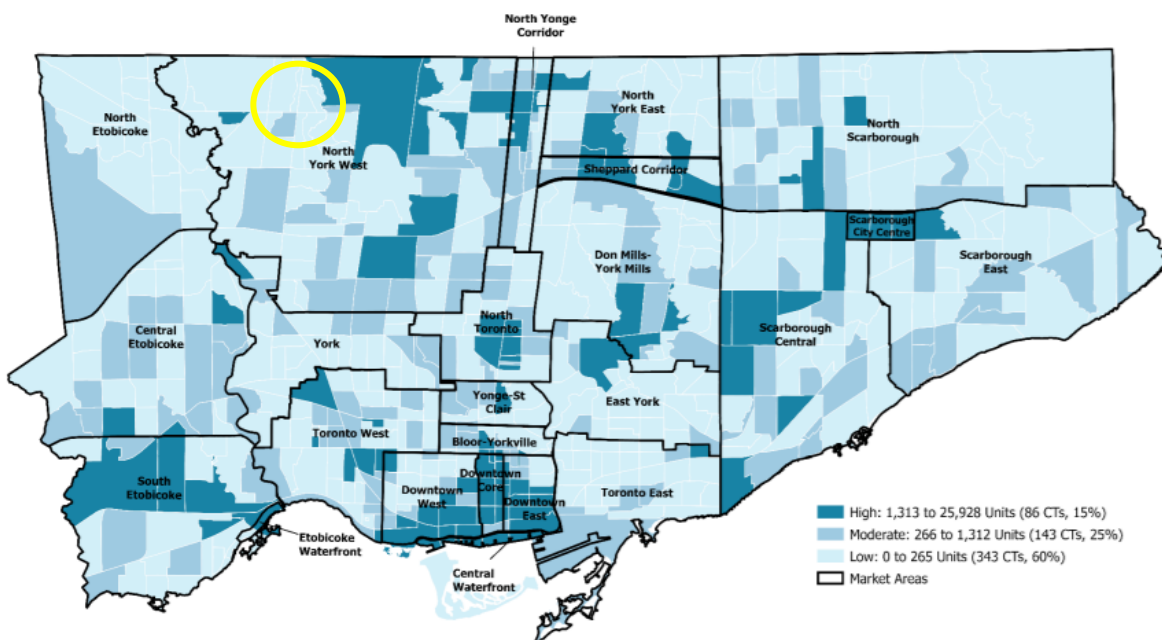
- **Bedroom Mix** – 83% of households in the study area have two or more bedrooms, compared to 70% city-wide.
- **New Housing Stock** – Between 2011 and 2016, 32% of households moved into the area compared to 41% city-wide. In that same time period, only about 0.6% of occupied private dwellings were built in the study area, also lower than the city-wide average of 7.3%. Figure 8 below shows that the study area has a lower number of proposed residential units based on the Q4 2020 pipeline compared to other areas of the City.
- **Toronto Community Housing** – Within the Jane Finch study area, Toronto Community Housing (TCHC) owns the following properties with approximately 3,531 units. Most units were built in the 1960s and 1970s.

Table 2 – TCH communities in the Jane Finch study area (Data provided by TCHC)

Community	Address(es)	Year Built	Total Units
Downsview Acres	2195 Jane Street	1966	294
Edgeley Village Driftwood	415, 367-383, 388-404 Driftwood Avenue; 1-25, 50 Driftwood Court	1967	403
Edgeley Village Shoreham	1-25 Shoreham Court (odd)	1967	176
Finch Tobermory	15 Tobermory Drive	1972	374
Finch Topcliffe	20 Yellowstone Street	1965	52

Firgrove Crescent	7, 11 Blue Grassway; 4, 17 Cane Grassway, 1,2,8 Dune Grassway, 3, 36 Marsh Grassway, 5,10,40 Turf Grassway	1975	236
Jane Falstaff	10, 20, 30, 40 Falstaff Avenue	1970	669
Jane Firgrove	2-14, 5, 22-36 Needle Firway	1971	147
Jane Milo	4400 Jane Street	1971	171
Jane St.	2265 Jane Street	1963	41
Jane St.	2585 Jane Street	1962	42
Jane Yewtree	2999 Jane Street	1971	188
Roding Park Place	1286 Wilson Avenue	1993	127
Sentinel Road	182, 192, 202 Sentinel Road	1963	50
Sheppard Ave. W.	1900 Sheppard Avenue W.	2008	27
Sheppard Magellan	1901 Sheppard Ave. W.	1962	80
Sheppard Yatescastle	1862-1886, 1890-1898 Sheppard Ave. W; 50 Brady Crescent; 56 Charrington Court; 23 Twaite Ave; 51 Witbread Crescent; 7,11 Yatescastle Dr.	1963	148
Yorkwoods Village	10-44 Driftwood Ave; 271-311, 202-310 Grandravine Drive	1963	306
Total			3,531

Figure 8 – Proposed Residential Units by Census Tract (2020)



Source: Residential development projects based on Q4 2020 Pipeline, excluding units built prior to 2016 Census Day; IBMS / Land Use Information System II.
Geography: 2016 Census Tracts, Statistics Canada; Market Areas are based on Altus RealNet and CMHC market areas provided by NBLC.
Prepared by: Toronto City Planning, Planning Research and Analytics - April 2021



WHAT WE HEARD SO FAR

Feedback from the Jane Finch Centre's Phase 1 Engagement Summary Report

The following housing-related comments were highlighted in the Phase 1 Engagement Summary Report prepared by the Jane Finch Centre:

- Many residents believe that mitigating the displacement of residents should be a core component of the City's policy directions.
- Many residents are concerned that developers have strong relationships with the City while community residents don't. It is believed that these strong developer/City relationships will not work for the benefit of the people and will lead to further marginalization of community residents and will create gentrification.
- Many residents are concerned that Toronto Community Housing is not being engaged in this process and therefore this project will not address these housing concerns fully.
- There's a need for City-led options to affordable and decent housing.
- Some residents are concerned that the process of transit-linked displacement has already begun in the study area

Community Feedback from city-wide Consultations

In addition to the Phase 1 engagement activities, a number of consultations with the Jane and Finch community have taken place on city-wide housing initiatives over the past few years. Key themes from these consultations reflect many of the concerns and issues raised in the Jane Finch Centre's Phase 1 Engagement Summary Report. A high-level summary is provided below:

1. Feedback from Inclusionary Zoning city-wide consultation (in particular feedback raised in the Affordable Housing Community Meeting on Inclusionary Zoning co-hosted by the Jane Finch Housing Coalition on June 22, 2021):
 - Apply an anti-displacement and anti-racist lens to housing policy
 - Prioritize local tenants in accessing new affordable / inclusionary zoning units
 - Provide affordable housing for families
 - Partner with non-profits to manage inclusionary zoning units
 - Explore and support community land trusts
 - Create home-ownership opportunities for low & moderate income households
2. Feedback from HousingTO Action Plan city-wide consultations (in particular feedback from consultation activities hosted by the Jane Finch Centre and Jane Finch Housing Coalition from April 27 to June 24, 2019):

Housing Challenges in the Jane Finch Community:

- Housing unaffordability for both rental and homeownership, especially for seniors and youth who are financially vulnerable

- Housing quality and maintenance – repairs take a long time making buildings unsafe
- Residents are experiencing renovations and above-guideline rent increases as a result of cosmetic renovations to private apartment buildings (e.g. repainting balconies, remodelling lobbies that make buildings attractive) but do not address real maintenance and accessibility issues
- Lack of transitional housing – residents experiencing homelessness feel they have no options to transition into rental housing
- There are significant barriers for residents to renting apartments, such as discrimination by landlords through the application process
- Rooming houses are a viable housing option for low-income residents, but are currently not legal city-wide, which results in many rooming houses being unsafe and in disrepair
- There are vacancies in TCH units in the Jane and Finch neighbourhood that could be made available to residents on the City's subsidized housing waitlist
- TCH residents have been relocated in the neighbourhood without sufficient notice or transparency from the landlord
- There is a need for units to have universal design to address accessibility needs, especially for new developments and affordable housing

Recommendations from HousingTO Action Plan Consultation Events:

- Implement an inclusionary zoning policy that includes deeply affordable units (\$500 to \$600 a month) that are affordable perpetually
- The City's definition of affordable housing should be truly affordable for all residents
- Legalize rooming houses across the City of Toronto
- Create more supports for knowledge sharing and public education around tenant rights
- Support a variety of housing types, specifically co-ops as alternatives to development-centered models for increasing housing supply
- Increase opportunities for affordable housing and other community benefits by ensuring that legally binding Community Benefits Agreements are applied to all new developments
- Ensure the RentSafeTO website is up-to-date and includes a bedbug/pest registry and accountability mechanisms for compliance
- Cross-city alliances and knowledge sharing around housing experiences, policy tools and community organizing are crucial to tackling the affordable housing crisis

3. Feedback from the Toronto Strong Neighbourhoods Strategy (in particular feedback from the Jane-Finch TSNS Task Force Report from January 2015)

- Concern with a lack of accountability on the part of landlords (both public and private) to provide high quality housing. This lack of accountability has led to issues such as rodent infestations, eroding infrastructure, and residents being exposed to other health hazards due to a backlog of work orders

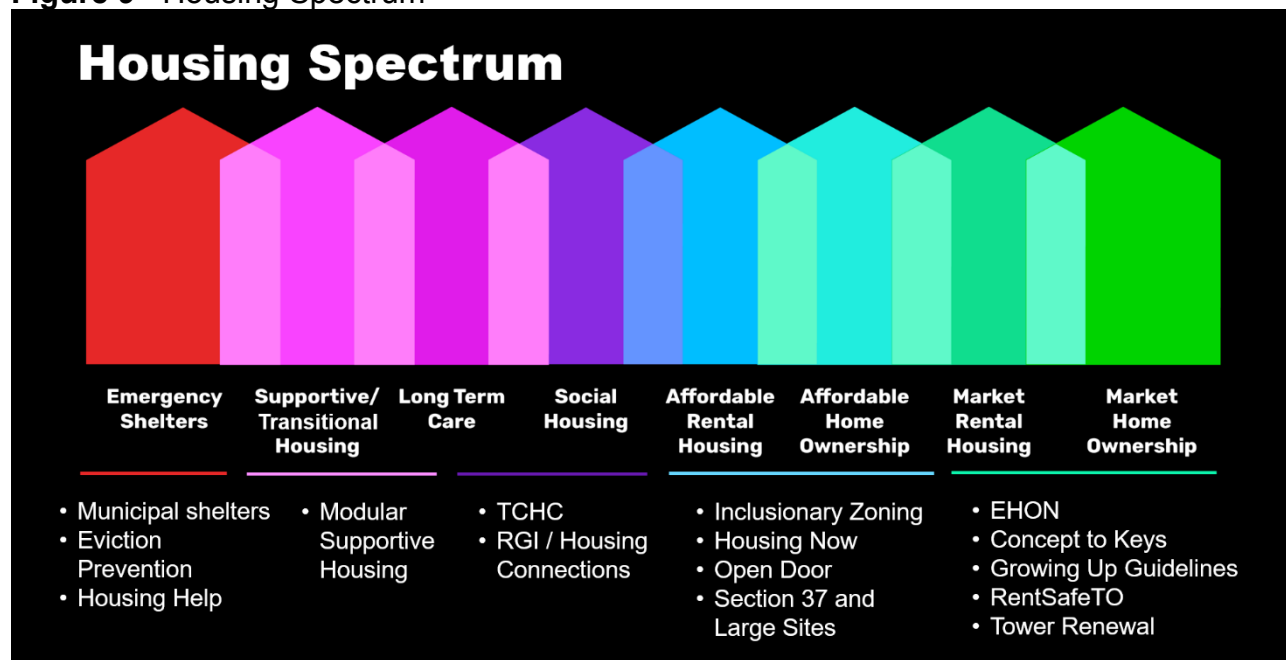
- Open more shelters, community spaces and support groups for women and LGBTQ community members
- Create more subsidies for landlords to increase the quality of buildings and not increase rent
- Create more mixed-income housing
- Increase the accountability of the TCH for health hazards, repairs and maintenance
- Increase the amount of quality TCH accommodation
- Provide more security in residential areas; for instance, many security doors in TCH units are broken and not repaired
- Increase and enforce rent control
- Revitalize community housing, “don’t just fix outside”
- Increase enforcement of public health and safety bylaws to protect tenants of both social and private housing in the community.
- The Toronto Community Housing Corporation (TCHC) should:
 - i. Develop a transparent social housing waiting list and make this accessible to applicants and advocates
 - ii. Ensure that 100% of its housing and subsidized units in Jane-Finch are in a state of full repair, and are ready for habitation
 - iii. Make accessible a tracking system for repairs, whereby tenants and TCHC management can check the status of their TCHC work orders

OVERVIEW OF EXISTING HOUSING POLICIES AND RELATED INITIATIVES

Housing needs for individuals and families living in Toronto vary across the housing spectrum, which includes emergency shelters, supportive housing, seniors housing, social housing (including rent-geared-to-income housing), affordable housing and market rental and ownership housing.

Through the [HousingTO 2020-2030 Action Plan](#), the City established a blueprint for action across the full spectrum of housing needs and is centered on a human-rights based approach to housing. The Action Plan recognizes that good quality, affordable housing is the cornerstone of vibrant, healthy neighbourhoods and supports the environmental and economic health of the city, region and the country as a whole. The Action Plan identifies a number of policies, programs and initiatives to be advanced across City divisions that, taken together will make a transformative impact on the City's housing supply over the coming decade.

Figure 9– Housing Spectrum



In addition to the actions identified in the HousingTO Action Plan, the City implements a number of existing housing policies, programs and initiatives. Some of these are highlighted below.

Official Plan Policies:

A key objective of the Official Plan is to provide a full range of housing in terms of form, tenure and affordability across the city and within neighbourhoods. New development applications must conform to a number of existing city-wide housing policies in the Official Plan and housing-related by-laws. A number of new Official Plan (OP) policies relating to dwelling room replacement and Inclusionary Zoning have also been adopted. The

following sections highlight the range of planning and housing initiatives underway across the city to address displacement, protect and improve the existing rental housing stock, and create new affordable housing.

Rental replacement policy (OP Policy 3.2.1.6)

The City of Toronto Official Plan includes a number of policies to maintain and preserve the supply of existing rental housing from demolition and/or conversion. For private developments that propose to demolish six or more existing rental dwelling units, the development will not be approved unless the same number, size and type of rental dwelling units are replaced and maintained in a new development ('like-for-like' replacement). Replacement rental dwelling units are secured with similar rents for at least 10 years and as rental units for at least 20 years, along with an appropriate tenant relocation and assistance plan. A tenant relocation and assistance plan typically includes the right to return to a replacement unit at similar rent, financial compensation to lessen hardship, moving allowances, access to a leasing agent and additional support for special needs tenants. While tenants are guaranteed a replacement rental unit in the new development, they are responsible for finding an alternative rental unit during the 2-4 years when their new building is being built.

The rental replacement policy works in tandem with Chapter 667 of the Toronto Municipal Code, which prohibits the demolition or conversion of rental housing units in buildings containing six or more residential units without obtaining a permit from the City. Chapter 667 obtains its authority under Section 111 of the City of Toronto Act, 2006, which authorizes Council to regulate the demolition and conversion of residential rental properties containing six or more dwelling units. Prohibiting or regulating the demolition or conversion of a residential rental property that contains less than six dwelling units is expressly restricted under Section 111 of the City of Toronto Act, 2006.

Since 2007, no rental housing demolition applications have been submitted in the Jane Finch Study Area other than one for the Firgrove-Grassways Revitalization noted below.

Official Plan policy 3.2.1.12 provides assistance for tenants being displaced by new development, regardless of the number of existing rental units on the property. The policy was adopted by City Council in 2019 and came into effect in late 2021.

Action 36 of the HousingTO 2020-2030 Action Plan identifies that the City will be undertaking a review of the rental demolition and replacement Official Plan policy, including implementation approaches and practices and a review of affordability periods and eligibility criteria for new tenants.

Dwelling room policy (OP Policy 3.2.1.11)

Official Plan policy 3.2.1.11 provides for the replacement of dwelling rooms lost to redevelopment and associated tenant support. This policy responds to development pressures related to existing rooming houses, but also helps to provide tenants of rooming houses with similar supports and protections as are afforded to them under the Official Plan rental housing demolition policies, Municipal Code By-law and the Residential Tenancies Act.

Individuals who live in dwelling rooms are often vulnerable and may include households with low incomes, seniors with fixed incomes, newcomers to the city, and students. The policy helps protect and preserve this important component of the city's affordable housing stock and address the displacement of tenants who rent these dwelling rooms.

The dwelling room policy requires developments proposing to demolish six or more dwelling rooms to replace the same amount of residential gross floor area as dwelling rooms or rental studio units with similar rents for a period of at least 15 years, along with appropriate tenant relocation and assistance.

Dwelling Room means a room used as living accommodation that is available for rent and that is not self-contained. A dwelling room may contain private sanitary facilities or cooking facilities, but not both. A dwelling room, for the purposes of this policy, excludes living accommodation exempted from the application of the Residential Tenancies Act, or successor legislation.

Social Housing Replacement Policy (OP Policy 3.2.1.7)

Official Plan Policy 3.2.1.7 is the City's replacement policy for social housing units. Similar to Official Plan Policy 3.2.1.6, this policy protects the supply of social housing units. Social housing includes rent-geared-to-income units provided by TCHC or other housing providers such as housing cooperatives and neighbourhood service organizations.

Development applications that propose to demolish six or more existing social housing units must replace the same number, size and type of social housing units ('like-for-like' replacement). Replacement housing units are typically secured as social housing units for 25-99 years by legal agreement. A tenant relocation and assistance plan is also required and typically includes the right to return to a replacement unit at similar rent, moving to an alternative unit during redevelopment and supports to help move. Typically and if possible, tenants are relocated within the housing provider's housing portfolio for the duration of the demolition and construction of the replacement units. Like the City's replacement policy for rental housing, the social housing replacement policy works in tandem with Chapter 667 of the Toronto Municipal Code.

Firgrove-Grassways Revitalization

The TCHC Firgrove-Grassways neighbourhood, located south of the Jane Street and Finch Avenue intersection, is currently being revitalized. The development is to include market housing, new affordable rental housing and replacement social housing units. The revitalization would result in the demolition and replacement of 236 social housing units and the retention of 152 social housing units. In 2021, improvements to the retained buildings were completed and included masonry repairs, new insulation and over cladding, replacement of windows, doors and roofs, lighting upgrades, mechanical upgrades and interior amenity space renovations at 5 Needle Firway. The Rental Housing Demolition application was approved in October 2021 and a Zoning By-law Amendment application is currently being considered.

Rental intensification policy (OP Policy 3.2.1.5)

Official Plan Policy 3.2.1.5 provides that significant new development on sites containing six or more rental units, where existing rental units will be kept in the new development: will secure as rental housing, the existing rental housing units which have affordable rents and mid-range rents; and may secure any needed improvements to the existing rental housing without pass-through of costs to the tenants. Rental intensification sites are typically sites where a new condominium or rental building is proposed on the same lot as an existing rental building. The tenure of the existing rental building is secured for at least 20 years along with improvements to the existing rental building. Improvements could include access to amenities in the new building, new indoor amenities in the existing building (e.g. gym, party room), laundry room improvements and accessibility-related improvements and are typically determined by the owner in consultation with tenants. The costs of the improvements cannot be passed on to tenants through Above-Guideline rent increases. As well, the owner is required to prepare a Construction Mitigation and Tenant Communication Plan to address and mitigate construction impacts to tenants of the existing buildings (e.g. disruptions in access to parking, noise and dust, etc.).

Since 2006, one rental intensification development application has been submitted in the Jane Finch study area under the rental intensification policy (2801 Jane Street).

Definitions of 'affordable housing' (OPA 558)

The Housing section of the Official Plan includes definitions of affordable housing that are used to implement the rental replacement policy, and when securing new affordable housing as a community benefit or as part of affordable housing programs.

Affordable rental and affordable ownership housing is typically secured within new private, including non-profit, housing developments. These units are meant to provide housing that is more affordable to low- and moderate-income households than typical private market housing.

Affordable rental housing and affordable ownership housing is distinct from social housing, such as rent-geared-to-income housing offered through a non-profit housing provider. Social housing is typically intended for households who cannot afford affordable rental housing or affordable ownership housing.

The existing Official Plan definitions of affordable rental housing and affordable ownership housing are based on average market rents. Affordable rental housing is defined as: housing where the total monthly shelter cost (gross monthly rent including utilities – heat, hydro and hot water – but excluding parking and cable television charges) is at or below the average City of Toronto rent, by unit type, as reported annually by the Canada Mortgage and Housing Corporation. In 2021, affordable rents were: \$1,211 for a studio unit, \$1,431 for a one-bedroom unit, \$1,661 for a two-bedroom unit and \$1,887 for a three-bedroom unit.

Through the HousingTO 2020-2030 Action Plan, City Council directed staff to review options for a revised definition of affordable housing based on 30% of household gross income. On November 12, 2021, Council adopted new affordable housing definitions through OPA 558. The definitions calculate affordability based on a set income percentile paying no more than 30% of income towards shelter costs (inclusive of utilities). Affordable rental housing will be based on the least expensive of average market rent by unit type or rent which is affordable to low and moderate income households. In order to tie unit types to the needs of low- and moderate-income households, studio rents are based on the 50th percentile of income for 1-person renter households and one-, two-, and three-bedroom units are based on the 60th percentile of income for 1-, 2-, and 3-person renter households respectively. These incomes would be used to establish rents on an annual basis. More information can be found on the project [website](#).

Large Sites Policy (OP Policy 3.2.1.9) and Section 37

The Official Plan 'large site' policy requires the provision of affordable housing as the first priority community benefit on sites larger than 5 hectares. Given the diversity in the manner in which affordable housing can be provided, the established practice has been to vary the level of affordable housing to be provided based on whether land, or built units for a limited term of affordability or permanent affordability are being achieved. The varying ratios reflect the cost to both the City and the developer in the delivery of the housing. Where land is being provided, the expectation is land sufficient to provide 20% of the units will be conveyed to the City. In the case of delivery of built units, where the developer will maintain ownership of the units, 10% of the units are to be provided as affordable for a limited affordability term. If units are to be conveyed to the City or directly to a non-profit housing organization for the purposes of permanent affordability, the affordable housing obligation is reduced to recognize the additional value that ongoing affordability provides. Through this policy, affordable housing has been delivered as part of creating complete communities across the city. Recent examples of implementation of the policy include redevelopment of 2550 Victoria Park Avenue and the Christie's redevelopment in Etobicoke.

Affordable housing has also been secured on sites within the Central Waterfront, ranging from the provision of 6.5% of the new residential units as affordable housing for 99 years, 10% of the units as affordable housing for at least 15 years, or where publicly owned land is provided, upwards of 30% of the units as affordable housing.

Inclusionary Zoning Policy

On November 12, 2021, the City adopted an Inclusionary Zoning policy that requires new development to include a minimum percentage of affordable housing secured for 99 years. The policy applies to new development applications submitted after September 18, 2022 that are located in a Protected Major Transit Station Area (PMTSA). Inclusionary Zoning requirements would apply in the Jane Finch area once PMTSAs are delineated and approved by the Minister of Municipal Affairs and Housing. Inclusionary Zoning will require new condominium developments generally located within 500-800m of the transit stops along Finch Avenue West and proposing 100 or more units or at least 8,000 square metres of residential gross floor area to provide 5%-8% of the total residential gross floor area as affordable rental housing or 7%-11% of the total residential gross floor area as affordable ownership housing. There are no mandatory affordable housing requirements for purpose-built rental developments or mid-rise developments proposing fewer than 100 units. The Inclusionary Zoning requirements will not apply to a development if a zoning by-law amendment and site plan application are submitted before September 18, 2022.

Christie's Secondary Plan

The Christie's Secondary Plan requires a minimum amount of affordable housing to be achieved on the entire plan area through one or more of the following, or equivalent, delivery mechanisms:

- the conveyance of land to the City sufficient to accommodate 20% of the residential gross floor area;
- the provision of 10% of residential gross floor area as purpose-built rental units with affordable rents secured for a period of no less than 20 years; and/or
- the conveyance to the City of 5% of the residential gross floor area for the purposes of permanent affordable housing.

Protected Major Transit Station Areas

Protected Major Transit Station Areas (PMTSAs) are areas within an approximate 500-800 metre radius of a transit station (subway, LRT or GO station) and representing a 10-minute walk. In order to be designated a PMTSA, the City has to delineate the boundaries of the area and undertake a detailed planning framework that is approved by the Province. This process is underway for areas around three stops on the Finch West LRT within the Jane Finch study area.

The minimum requirements for affordable housing outlined in the policy were informed by a peer-reviewed financial impact analysis, which analyzed how much affordable housing could be required in different areas of the city while continuing to support development activity. There may be opportunities to secure more deeply affordable units or a greater number of affordable units by layering on Open Door incentives (see below).

Related Housing Initiatives

City Planning has also led a number of other housing-related initiatives:

- Zoning changes to [expand housing options in neighbourhoods](#). The Expanding Housing Options in Neighbourhoods (EHON) is an initiative to facilitate more low-rise housing in residential neighbourhoods. Toronto's neighbourhoods have a long history of providing a mix of housing options for residents. Over time, however, many existing homes have changed from providing housing for multiple households or multi-generational households to being primarily single-family homes. The EHON work is focused on expanding opportunities for “missing middle” housing forms, such as permitting garden suites and coach houses, zoning to allow more low-rise housing options on major streets, and allowing duplexes, triplexes, and other forms of multi-unit houses in areas of the City where they are currently not permitted. This work builds on Official Plan and Zoning by-law amendments adopted by Council in 2018 and 2019 to permit secondary suites and laneway housing.
- Zoning changes to increase the as-of-right zoning permissions for [municipal shelters](#).
- Urban design guidelines for [Planning for Children in New Vertical Communities](#) to direct how new development can better support housing for families. The Council-adopted Guidelines provide guidance on the proportion and size of larger units recommended in new multi-unit residential mid-rise and tall building development applications that include 20 units or more. Guideline 2.1 states that a residential building should provide a minimum of 25% large units. Specifically, the Guidelines state that 10% of the total residential units should be three-bedroom units and 15% should be two-bedroom units. Guideline 3.0 states that the ideal unit size for large units is 90 square metres for two-bedroom units and 106 square metres for three-bedroom units, with ranges of 87-90 square metres and 100-106 square metres representing an acceptable diversity of sizes for such bedroom types.

Housing Programs and Initiatives

The following sections highlight the range of housing initiatives underway across other City divisions to increase the supply of affordable rental housing, streamline access to affordable housing, support renewal and revitalization of existing social housing and rental towers, and support tenants facing renovations.

Open Door Affordable Rental Housing Program

In 2016, City Council approved the Open Door Affordable Housing Program to accelerate affordable housing construction by providing financial contributions including capital funding and fees and property tax relief, fast-tracking planning approvals, and activating surplus public land. The program also works to improve the City's capacity to work with non-profit and private-housing sectors to create affordable housing at a faster pace. Through this program, the City provides waivers of development charges, planning and building fees, property tax exemptions, and capital funding.

The program has been successful in supporting non-profit housing providers to leverage affordable housing opportunities on their lands. Many of these projects provide affordable housing at deeper levels of affordability and secure the affordability of the housing for between 40 to 99 years.

As of the date of this memo, there are no active Open Door projects within the study area. However, there are a number of Open Door projects within Ward 7 (Humber River-Black Creek) and Ward 6 (York Centre), including a development with 348 affordable units at 3415 Weston Road and a development proposing 159 affordable units at 591 Finch Street West.

Housing Now

Through the Housing Now initiative, the City leverages City-owned lands to stimulate the development of affordable rental housing within transit-oriented, mixed-income, mixed-use, complete communities. Phases 1 and 2 of the Housing Now initiative includes 17 City-owned properties that will be redeveloped to create an estimated 13,479 new homes, including 5,005 affordable rental homes. In November 2021, City Council approved 4 additional sites as part of Phase 3 that will create between 1,150 and 1,400 new homes including 450 to 600 affordable rental homes. On average, 30% of the new housing on each Housing Now site will be affordable and maintained as affordable housing for 99 years. Alongside the affordable housing, these developments will also contribute other community assets, such as child care facilities, space for community agencies, local parks and open spaces that will be added to neighbourhoods across the city. To-date, the City has dedicated over \$1.3 billion in land value, \$430 million in Open Door financial incentives, and staffing resources to expedite the planning approvals and development processes for these sites.

As of the date of this memo, there are currently no Housing Now projects located within the Jane and Finch area. Two Housing Now projects are underway within Ward 6 (York Centre) located east and southeast of the study area at 3933 Keele Street (proposed to include 190 units) and at 50 Wilson Heights (proposed to include 1,484 units).

Development of an Affordable Housing Access Plan

As the City's delivery of affordable housing is expanding across a range of housing initiatives, staff are currently consulting on and developing an affordable rental housing access system to streamline the process of advertising and filling future affordable units in a fair and transparent way. The system will leverage the City's existing choice-based access system for subsidized housing, with the goal of creating a single entry point for tenants to navigate a range of affordable and deeply affordable housing options that suit their needs. The Centralized Affordable Rental Housing Access System will include a client portal for the public to search and apply for available units, and a vacancy management system for housing providers to post vacancies and review applications. It is expected to

be used for affordable units secured through Open Door, rental replacement and Inclusionary Zoning.

Tower Renewal

In support of meeting the City's policy goals related to achieving a healthy housing stock, improving housing quality and meeting climate goals, Tower Renewal leads and supports the use of a set of programs, funding opportunities and policies whose aim is to enable improvements across Toronto's stock of aging high rise housing. The goal is to enable deep retrofits - such as re-cladding, new windows, new heating/hot water equipment, better ventilation and cooling, accessibility upgrades, fire system upgrades, and emergency backup power that could achieve improved indoor air quality including cooling measures, and reduced greenhouse gas emissions. The HousingTO Action Plan contemplates extending and expanding the City's Tower Renewal program.

The City's Tower Renewal and Neighbourhood Revitalization Unit programs include:

- **Recipe for Community:** This program brings together donors, sponsors and residents to invest in four key community “ingredients”: food, convening, youth engagement, and neighbourhood beautification. The goal is to facilitate resident-inspired projects that strengthen community belonging and pride, and build community skills and capacity. Programs have been conducted for the Rexdale (2016-2017) and Black Creek (2017-2018) neighbourhoods.
- **RentSafe TO:** Apartment Building Standards is a bylaw enforcement program ensuring that building owners and operators comply with building maintenance standards. As part of the program, bylaw enforcement officers conduct building evaluations, audits and investigate complaints submitted to 311, so that Toronto residents living in rental buildings have clean, safe and secure homes.
- **RAC Zoning:** Tower Renewal collaborated with city staff and other stakeholders to introduce Residential Apartment Commercial (RAC) zoning. RAC zoning allows small-scale non-residential uses, such as food markets, shops, small business, classes, community facilities and other initiatives on more than 400 apartment buildings sites that were previously residential-only, enabling local businesses and activating public spaces.
- **High-Rise Retrofit Improvement Program (Hi-RIS):** The Hi-RIS program provides low-cost financing to building owners in order to undertake a variety of building improvements that reduce energy and water consumption. This program provides financing with up to 20 year terms at competitive fixed rates to owners of residential apartment buildings of three-storeys or more.
- **Sustainable Towers Engaging People (STEP) program:** Through holistic site assessments and at no cost to building owners, the STEP Program helps property owners and managers reduce operating costs, improve building value and improve the quality of life for residents. The program encourages and supports voluntary measures to improve the environmental efficiency of buildings and to strengthen and enhance quality of life for residents. Table 2 below identifies the apartment buildings in the study area that have participated in the STEP Program.

Table 2 – STEP Program Participating Apartment Buildings as of July 2021

Building Address	Neighbourhood	Year Built	Storeys	Unit Count
5 SAN ROMANOWAY	Black Creek	1976	18	231
10 SAN ROMANOWAY	Black Creek	1976	33	430
25 SAN ROMANOWAY	Black Creek	1981	18	231
15 TOBERMORY DR	Black Creek	1974	24	374
35 SHOREHAM DR	Black Creek	1969	11	356
35 TOBERMORY DR	Black Creek	1970	12	132
4001 STEELES AVE W	Black Creek	1973	17	359
4400 JANE ST	Black Creek	1971	12	163
4800 JANE ST	Black Creek	1973	9	99
5000 JANE ST	Black Creek	1973	14	297
10 YORKWOODS GATE	Glenfield-Jane Heights	1970	10	57
1825 FINCH AVE W	Glenfield-Jane Heights	1968	11	173
2020 SHEPPARD AVE W	Glenfield-Jane Heights	1970	14	208
235 GRANDRAVINE DR	Glenfield-Jane Heights	1969	16	192
2775 JANE ST	Glenfield-Jane Heights	1968	17	200
2801 JANE ST	Glenfield-Jane Heights	1968	17	236
2850 JANE ST	Glenfield-Jane Heights	1971	13	158
2999 JANE ST	Glenfield-Jane Heights	1972	15	188
45 DRIFTWOOD AVE	Glenfield-Jane Heights	1968	14	135
5 NEEDLE FIRWAY	Glenfield-Jane Heights	1973	12	151
50 DRIFTWOOD AVE	Glenfield-Jane Heights	1969	14	110
10 TOBERMORY DR	Black Creek	1979	13	162
215 GOSFORD BLVD	Black Creek	1974	8	417
25 STONG CRT	Black Creek	1968	13	153
310 NISKA RD	Black Creek	1970	13	170
320 NISKA RD	Black Creek	1974	13	171
335 DRIFTWOOD AVE	Black Creek	1971	12	137
345 DRIFTWOOD AVE	Black Creek	1971	12	137
4500 JANE ST	Black Creek	1969	14	165
4645 JANE ST	Black Creek	1970	12	127
4750 JANE ST	Black Creek	1974	15	131
15 LONDON GREEN CRT	Glenfield-Jane Heights	1975	12	110
2000 SHEPPARD AVE W	Glenfield-Jane Heights	1969	20	322
2600 JANE ST	Glenfield-Jane Heights	1969	13	116
2755 JANE ST	Glenfield-Jane Heights	1969	12	120
2900 JANE ST	Glenfield-Jane Heights	1972	13	179
2940 JANE ST	Glenfield-Jane Heights	1974	13	155
2970 JANE ST	Glenfield-Jane Heights	1974	14	166
355 GRANDRAVINE DR	Glenfield-Jane Heights	1971	16	238

Building Address	Neighbourhood	Year Built	Storeys	Unit Count
365 GRANDRAVINE DR	Glenfield-Jane Heights	1971	16	118
5 NEEDLE FIRWAY	Glenfield-Jane Heights	1973	12	151
50 DRIFTWOOD AVE	Glenfield-Jane Heights	1969	14	110

Renovictions Policy

The City is developing a renovictions policy framework building on lessons learned from other jurisdictions and recognizing municipal authority and permissions. In Ontario, provincial legislation called the Residential Tenancies Act, 2006 (RTA) sets out the rights and responsibilities of landlords and tenants who rent residential properties. The Province, through the Landlord and Tenant Board, is responsible for resolving disputes between residential landlords and tenants and eviction applications.

Elements of the renovictions policy being considered include tenant support and capacity building; assessing and leveraging city authorities to deter renovictions; assessing landlord eligibility for city programs and/or incentives; housing-at-risk working table; intergovernmental advocacy and collaboration; collaborating with the housing sector; and ongoing evaluation and improvement of policies and programs.

Eviction Prevention Handbook

The City developed a [handbook](#) to help tenants navigate the general eviction process including what to look out for, templates to use and an overview of tenants' rights. The handbook is available in multiple languages.

Multi-Unit Residential Acquisition Program

The Multi-Unit Residential Acquisition Program (MURA) provides grant funding and Open Door Program incentives to qualified non-profit and Indigenous housing groups to support them in purchasing and renovating existing market rental properties for permanent affordable housing. The primary objectives of the program are to remove properties from the speculative housing market and improve housing stability for current and future tenants. An open annual proposal call establishes a list of qualified and experienced non-profit and Indigenous housing providers. Selected proponents are given pre-approval of available funding, allowing them to move quickly to secure properties available for purchase on the open market.

OPPORTUNITIES FOR POLICY DIRECTIONS

1. Provide for a diversity of housing types, forms, tenures and affordability

The land use planning framework should include a policy to signal a diversity of housing types, forms, tenures and affordability will be achieved to support a complete community and healthy housing mix.

2. Support larger households and require family-sized units in new buildings

Given the number of large households, families with children and lone-parent families in the study area, the land use planning framework should include requirements for family-sized units to address and improve housing suitability. Policies should also support high-quality living environments, including requirements for storage, operable windows, balconies and indoor and outdoor amenity spaces suitable for a range of household sizes, including families with children.

3. Identify priority improvements for rental intensification sites

In community consultations, many residents expressed the need to improve existing rental housing before accommodating new development. Given the number of older apartment buildings in the study area, with many buildings ranging from 40-60 years old, the land use planning study could identify priority building and site improvements that would be prioritized in any future rental intensification development proposals. These building and site improvements should be informed by community consultation, particularly with existing tenants, and be integrated with Community Development Plan initiatives, such as Tower Renewal.

4. Encourage multi-unit housing and additional units in Neighbourhoods

The study area includes some neighbourhoods zoned Residential Semi-Detached (RS Zone), which generally only permit detached and semi-detached houses to be built. While there are a number of existing high-rise apartment buildings, about 43% of the existing housing stock in the Jane Finch area is located in single-detached, semi-detached and row houses. Upcoming phases of the Jane Finch Initiative could explore policies to encourage multi-unit housing, such as garden suites, coach houses, duplexes and triplexes, on lands designated Neighbourhoods in order to increase housing supply and encourage a range of housing options.

5. Prioritize affordable housing on publicly-owned land

Housing affordability, including creating home ownership opportunities for low and moderate income families, was raised as a key concern through community consultation. While Inclusionary Zoning is expected to apply to new developments on privately-owned land within the future Driftwood, Jane and Finch, and Norfinch Oakdale PMTSAs, the land

use planning framework could also identify objectives for achieving affordable housing on publicly-owned land.

6. Support community land trusts and co-ops in retaining and securing new affordable housing

Community Land Trusts (CLTs) are member-based non-profit organizations that acquire and manage land for community benefit. Activities can range from creating and preserving affordable housing or commercial spaces, to securing community gardens or green spaces. CLTs often partner with non-profit partners such as developers or community services to achieve certain outcomes. Importantly, CLTs help to build community by increasing neighbourhood participation, investment and local decision making. In Toronto, high land values present a key challenge in land acquisition. Examples within the city include the Parkdale Neighbourhood Land Trust (PNLT) and the Kensington Market Community Land Trust (KMCLT).

Housing Co-operatives can take many forms but in general, they provide at-cost housing for members. Members vote and participate in governance that typically includes a board of directors. Co-ops are able to maintain more affordable rents since they are run on a non-profit basis and with mandates to provide at-cost housing. In some cases, housing co-ops work with government agencies or funding bodies to include subsidized units in addition to the regular co-op units. National, provincial and regional co-op organizations help to set standards and provide support. There are approximately 165 co-ops in the Greater Toronto Area, including two co-ops in the study area (Glen Gardens Housing Co-op and Pioneer Co-operative Homes).

The City's Multi-Unit Residential Acquisition Program was established to support non-profits, including co-operative housing providers, to acquire private market rental housing in order to create permanently affordable rental homes. Upcoming phases of the Jane Finch Initiative could examine how

PNLT and KMCLT Successes:

In 2018, the City established a rooming house acquisition pilot project and selected the Parkdale Neighbourhood Land Trust through a City-initiated Request for Proposals process to acquire, renovate and operate a rooming house property. Using \$1.5 million in Section 37 community benefit funds and \$600,000 in federal-provincial funding, the PNLT acquired a 15-unit rooming house at 26 Maynard Avenue and entered into a Contribution Agreement with the City to ensure the units remain affordable for 99 years. In 2021, the PNLT was the successful proponent of a joint City-TCHC Request for Proposals resulting in the transfer of dozens of single-detached homes from TCHC's social housing portfolio to the PNLT. The social housing units will be operated in partnership with YWCA Toronto and agreements will be registered on title to ensure the properties remain affordable in perpetuity.

In Spring 2021, the Kensington Market Community Land Trust acquired 54-56 Kensington Avenue with the help of a \$3 million dollar contribution from the City. The City's contribution was funded through Section 37 community benefit funds received from six developments in the Ward. The building includes 12 rental housing units and 5 commercial spaces that will all be rented at affordable rates.

to support community land trusts and co-ops in retaining and securing new affordable housing. The City could also look for opportunities to support the creation of a Jane Finch community land trust.

7. Require a range of housing, including affordable housing, to be provided on large site redevelopments

The City has experienced an increase in planning applications seeking to redevelop large mall sites across the city. These sites generally feature low rise commercial buildings and large areas of surface parking on generous, contiguous lots. Large sites offer the opportunity to create a more dense urban fabric and achieve a broad range of city building and policy goals such as the provision of a wide variety of housing types, including affordable housing and rental housing.

The study area includes large mall sites located on the corners of Jane Street and Finch Avenue West. The land use planning framework could include a policy direction to encourage the creation of affordable housing as part of large mall site redevelopments.

Large Site– Lansing Square Redevelopment

Through the redevelopment application at 2550 Victoria Park and 2, 4, 6 Lansing Square, the City secured 160 affordable rental units comprising 10% of the total new units and new residential gross floor area in the proposed development. This site (6.17 hectares) was subject to the Large Sites Official Plan policy as well as a policy in the Consumer's Next Secondary Plan outlining that the City will actively pursue the development of new affordable housing units on development sites containing more than 150 residential units (at least 5% of the total residential gross floor area as affordable rental housing and at least 10% of the total residential gross floor area as affordable ownership housing, or a combination of the above). The affordable housing was secured through a Section 37 agreement.

Large Site - Agincourt Mall Redevelopment

The City secured 272 affordable rental dwelling units through the Section 37 contribution for the rezoning application at 3850 and 3900 Sheppard Avenue East and 2350 to 2362 Kennedy Road (Agincourt Mall). The affordable rental housing totals 10% of the increased residential permissions and 6.2% of the total units. Open Door financial incentives were layered on to the Section 37 contribution to extend the affordability period from 15 to 40 years. The application was subject to the City's large site Official Plan policy, as the site totalled approximately 10.5 hectares. The Agincourt Mall SASP (SASP 572) also requires that affordable housing be provided as the first priority community benefit with the details to be determined at the Zoning Bylaw Amendment stage.

Appendix A: Additional Resources

HousingTO 2020-2030 Action Plan <https://www.toronto.ca/community-people/community-partners/affordable-housing-partners/housingto-2020-2030-action-plan/>

Inclusionary Zoning <https://www.toronto.ca/city-government/planning-development/planning-studies-initiatives/inclusionary-zoning-policy/>

Affordable Definitions <https://www.toronto.ca/city-government/planning-development/planning-studies-initiatives/definitions-of-affordable-housing/>

Housing Now <https://www.toronto.ca/community-people/community-partners/affordable-housing-partners/housing-now/>

Open Door Affordable Program <https://www.toronto.ca/community-people/community-partners/affordable-housing-partners/open-door-affordable-housing-program/>

Multi-Unit Residential Acquisition Program
<http://app.toronto.ca/tmmis/viewAgendaItemHistory.do?item=2021.PH28.3>

Eviction Prevention Handbook <https://www.toronto.ca/wp-content/uploads/2021/06/966f-eviction-prevention-toolkit.pdf>

Rental Housing and Tenant Information <https://www.toronto.ca/community-people/housing-shelter/rental-housing-tenant-information/>

Expanding Housing Options in Neighbourhoods <https://www.toronto.ca/city-government/planning-development/planning-studies-initiatives/expanding-housing-options/>

Dwelling Room Policy <https://www.toronto.ca/city-government/planning-development/planning-studies-initiatives/addressing-the-loss-of-dwelling-rooms/>