

Expanding Housing Options in Neighbourhoods (EHON) Roundtable

Final Recommendations Report

March 2023

About the Canadian Urban Institute (CUI)

CUI is Canada's Urban Institute. We are the national platform that houses the best in Canadian city-building – where policymakers, urban professionals, civic and business leaders, community activists, and academics can learn, share, and collaborate with one another from coast to coast to coast. We have three decades of experience working with the city-building community on all aspects of placemaking. We have both knowledge and practical experience in project management, working with planners, governments, regulators, engineers, architects, and designers to strengthen the built environment.

Urbanism is for everyone, and urbanism must include everyone.

Land Acknowledgement

We acknowledge with respect the land throughout which the Expanding Housing Options in Neighbourhoods Roundtable was convened.

Toronto stands on the traditional territory of many nations including the Mississaugas of the Credit, the Anishnabeg, the Chippewa, the Haudenosaunee, and the Wendat peoples. It is now home to many diverse First Nations, Inuit, and Métis peoples. We acknowledge that Toronto is covered by Treaty 13 signed with the Mississaugas of the Credit, and the Williams Treaties signed with multiple Mississaugas and Chippewa bands. Toronto is part of the vast Dish With One Spoon Territory, created by treaty between the Anishnabeg, Mississaugas, and Haudenosaunee to share the territory and protect the land. Newcomers over the generations have been invited into the treaty in the spirit of peace, friendship, and respect.

We are all Treaty people. Many of us have come here as settlers, immigrants, and newcomers in this generation or generations past. We'd like to also acknowledge and honour those who came here involuntarily, particularly the descendants of peoples brought here through enslavement.

We recognize that colonization and associated attitudes, policies, and institutions have significantly changed Indigenous Peoples' relationship with this land and continues to impact diverse peoples' relationships to each other. Urban planning and placemaking in this country have their own legacies of colonialism, exclusion, racism, barriers, and prejudice. We are on a journey to better understand these legacies, and, more importantly, to work with Indigenous and racialized partners, leaders, elders, and young people to overcome them through meaningful change.

Understanding that segregation, displacement, and systemic discrimination in urban planning still exists today, we are committed to building better and meaningful partnerships with communities to shed light on this country's uncomfortable truths, and work towards a brighter future that is more inclusive, equitable, and just for urban Canada.

Table of Contents

Executive Summary	5
Part One: EHON Recommendations.....	6
Recommendation 1: Allow equitable access to neighbourhoods by integrating a diversity of peoples and cultures .6	
Recommendation 2: Enable small-scale housing development en masse	8
Recommendation 3: Expand local retail, services, and opportunities for social connection	10
Recommendation 4: Increase densities on Major Streets and expand opportunities for small businesses	12
Recommendation 5: Prioritize affordable housing construction, protect existing affordable homes, and prevent displacement.....	13
Recommendation 6: Adopt user-centred design guidelines for new development in <i>Neighbourhoods</i>	16
Recommendation 7: Commit to meaningful engagement and co-design with Indigenous rights-holders and equity-deserving groups	18
Part Two: EHON Roundtable Engagement	21
Expanding Housing Options in Neighbourhoods (EHON).....	21
'Missing Middle' Housing: A <i>Neighbourhoods</i> Solution.....	21
Goal of the EHON Roundtable.....	22
Engagement Methods.....	23
Indigenous Representation.....	24
EHON Roundtable Members' Organizations Represented.....	24
EHON Roundtable Schedule.....	25
Level 2 Engagement Outreach Map.....	26
Part Three: Behind the Recommendations.....	27
Guiding Principles.....	27
EHON Recommendations Rationales.....	27
Recommendation 1: Allow equitable access to neighbourhoods by integrating a diversity of peoples and cultures.....	28
Recommendation 2: Enable small-scale housing development en masse.....	28
Recommendation 3: Expand local retail, services, and opportunities for social connection	29
Recommendation 4: Increase densities on Major Streets and expand opportunities for small businesses.....	31
Recommendation 5: Prioritize affordable housing construction, protect existing affordable homes, and prevent displacement	32
Recommendation 6: Adopt user-centred design guidelines for new development in <i>Neighbourhoods</i>	33
Recommendation 7: Commit to meaningful engagement and co-design with Indigenous rights-holders and equity-deserving groups	34
Glossary of Terms.....	37
Our Team	41
Appendix A: Recommendations to Address Housing Discrimination	42
Appendix B: Summaries of Engagement.....	50

Expanding Housing Options in Neighbourhoods (EHON) Roundtable

None of this work would have been possible without the commitment of the following individuals.

PAUL BAILEY
Black Health Alliance

NAAMA BLONDER
Smart Density

SAM CARTER-SHAMAI
Neighbourhood Land Trust

CHERYLL CASE
CP Planning

KAREN CHAPPLE
School of Cities, University of Toronto

SEBASTIAN COMMOCK
The 519

LIERAN DOCHERTY
Woman Abuse Council Toronto

ALEX HEUNG
Centre for Immigrants and Community Services

GEOFF KETTEL
Federation of North Toronto Residents' Associations

ERIC LOMBARDI
More Neighbours Toronto

LEITH MOORE
R-Hauz

ABIGAIL MORIAH
Black Planning Project

CRAIG RUTTAN
Toronto Region Board of Trade

IGOR SAMARDZIC
Toronto Public Space Committee

ELLA TAN
North York Community House

BENEDICTO SAN JUAN
For Youth Initiative

Executive Summary

Expanding Housing Options in Neighbourhoods (EHON)

EHON is a City of Toronto initiative to facilitate more low-rise housing options in residential neighbourhoods to meet the needs of our growing city. The City is working to expand opportunities for 'missing middle' housing forms ranging from duplexes to low-rise walk-up apartments. All of these housing types can be found in many parts of Toronto today, but they are also limited in where they can be newly built. EHON is one initiative among a range of City programs intended to increase housing choice and access to create a more equitable, sustainable city.

Click [EHON](#) for more details and access to reports on the City of Toronto's website.

To truly understand how expanding housing options can contribute to an equitable and thriving housing landscape in Toronto there must be dialogue and collaboration with diverse residents and communities, especially those who don't typically have access to the resources to participate.

In partnership with City Planning Division, as part of its equitable engagement strategy, CUI brought together individuals representing a broad range of backgrounds and equity-deserving groups. CUI convened the EHON Roundtable, an advisory body that discussed changes to *Neighbourhoods* policies in the Official Plan, multiplex housing permissions and design considerations, the desirability of expanding local retail and services, and rezoning for Major Streets.

The [Toronto Official Plan](#) guides the city's evolution, but its focus on preserving prevailing built form patterns in lands designated *Neighbourhoods* has reinforced exclusionary housing outcomes for Indigenous rights-holders and equity-deserving groups across the city. The dire impacts of systemic discrimination and lack of affordable housing access on diverse communities were brought forward consistently throughout the proceedings of the EHON Roundtable.

With the goal of elevating lived experience into housing policy, CUI developed a list of [seven recommendations](#) for EHON informed by [eight guiding principles](#) for the City to consider. On behalf of the EHON Roundtable Members and the representative communities engaged, we hope that these recommendations contribute to expanding housing access and choice to achieve a more equitable, sustainable city for all its residents, current and future.

While considered out of scope of the purview of City Planning Division, CUI has attached two further recommendations to this report (Appendix A) to ensure that those who shared their lived experience are fully reflected in the outcomes of this engagement process. Members identified the need to shift the Official Plan to include social outcomes that serve the needs of diverse communities and to create programs that achieve these outcomes.

[Part One](#) provides the full list of EHON Recommendations.

[Part Two](#) provides background on the engagement activities of the EHON Roundtable.

[Part Three](#) provides the rationale behind the EHON Recommendations.

[Glossary of Terms](#) provides definitions for project-specific terms used throughout this document.

[Appendix A](#) provides Recommendations to Address Housing Discrimination considered out of scope of the EHON initiative.

[Appendix B](#) compiles the Summaries of Engagement for each engagement activity.

Part One: EHON Recommendations

This section is a full list of the EHON Recommendations. [Part Two: EHON Roundtable Engagement](#) provides an overview of the engagement activities that informed the drafting of these recommendations. [Part Three: Behind the Recommendations](#) includes the Guiding Principles, vetted by the EHON Roundtable, and detailed rationales for each recommendation.

Recommendation 1: Allow equitable access to neighbourhoods by integrating a diversity of peoples and cultures

The desire for neighbourhoods that don't define you

"I want a kind of neighborhood that doesn't define you on your socioeconomic[s]. [...] Like a kind of neighborhood that is not just expensive or poor, but it's more like ... a conglomeration of low priced, high priced, and a bit more expensive within the neighborhood so that in a way it doesn't define you, like whether you're poor, you're middle, or like, you're rich."

– Community Participant, Learning Session

What is a place-based approach?

"Place-based approaches are collaborative, long-term approaches to build thriving communities delivered in a defined geographic location. This approach is ideally characterised by partnering and shared design, shared stewardship, and shared accountability for outcomes and impacts. Place-based approaches are often used to respond to complex, interrelated or challenging issues—such as to address social issues impacting those experiencing, or at risk of, disadvantage, or for natural disasters."¹

¹ As defined by the Department of Communities, Housing and Digital Economy, Queensland Government in Australia (n.d.). Retrieved from <https://www.chde.qld.gov.au/about/initiatives/place-based-approaches>

See [Recommendation 1](#) in **Part Three: Behind the Recommendations** for rationale.

Recommendation 1:
Allow equitable access to neighbourhoods by integrating a diversity of peoples and cultures

For City Planning Division

1.1 To prioritize the housing needs of diverse communities, especially Indigenous rights-holders and equity-deserving groups, amend language in Chapter Four: Land Use Designations of the Official Plan to:

promote intensification on lands designated *Neighbourhoods*;

adopt a place-based approach in communities vulnerable to displacement from redevelopment pressures;

promote equitable access and mixed-income neighbourhoods;

allow additional missing middle housing forms and gentle intensification in *Neighbourhoods* with particular attention to areas that are well-served by transit and amenities;

recognize the historic settler colonial culture and physical character of *Neighbourhoods* and how this has shaped their prevailing characters;

redefine or remove undefined terms such as “character”, “prevailing type”, “fit”, and “stability”;

add and define terms such as “social character”, and “cultural character” to protect and promote existing and future cultural communities, and equity-deserving groups and residents;

provide clear direction on the goal of housing diversity in *Neighbourhoods*;

provide clear direction on the goal of social, economic, and cultural diversity in *Neighbourhoods*;

encourage the development of larger family-sized units with more bedrooms for families and multigenerational households close to schools and employment hubs; and

commit to working with Indigenous housing providers to develop housing that is culturally appropriate in *Neighbourhoods*.

City Planning Division’s Comment on Recommendation 1.1

Encouraging the development of large multi-unit homes with more bedrooms for families and multigenerational households is already happening through the [Growing Up Urban Guidelines](#) and is codified through secondary plans.

Recommendation 2: Enable small-scale housing development en masse

Restrictive zoning by-laws increase the cost of building multiplex housing

“It seems like we’re [the City] really trying to keep the scale of the multiplex within the same allowable built form box as single-family homes. [...] Is [EHON] looking at making it possible to allow for slightly larger scales? Both to create more space for those who would live in those multiplexes, but also to incentivize developers to build that type of housing because they get more space out of it. [...] Having an extra story here or there on some of these properties ... will really not be a big deal from the look and feel from the street.”

“If it means that we [builders] need to now go for a rezoning there will be no missing middle. It’s as simple as that.”

- An exchange between EHON Roundtable Members, [Session 3: Multiplexes](#)

“The Yellowbelt [Neighbourhoods areas] is the most restrictive [in terms of building higher density housing,] like you can’t really add more residents... All of the pressure goes along the kind of the main avenue roads... The issue of affordability is strictly tied with the issue of supply. And so, if we can just again, just gentle, gentle opening up of some of the Yellowbelt to permit an additional story or to permit an additional unit or two, I believe it will go a long way in being able to achieve... [improvements in] affordability...”

“I do a lot of work for [a real estate investment trust] and they’re strictly rentals. [...] We’re up to ... working with Smart Density on a 30-unit building... and affordability comes down to carrying costs. By the time these things are built, it’s years down the road. It’s red tape. And the cost to the clients I have is extreme by the time people are moving in. And who pays that cost, right? It’s the people that are renting the unit in the end...”

– Comments from Community Participants, Learning Session

See [Recommendation 2](#) in **Part Three: Behind the Recommendations** for rationales.

Recommendation 2: Enable small-scale housing development en masse

For City Planning Division

2.1 Use a place-based approach to amend the RD and RS Zones in Zoning By-law 569-2013 to permit higher density housing and a diversity of housing options within the City's *Neighbourhoods* designated areas to:

permit additional missing middle housing types, such as multiplexes, through as-of-right zoning;

expand the permitted built form envelope for multiplexes to match or exceed the current envelope for single detached or semi-detached homes on the same lot and in the same land designation;

reduce barriers for the development of small, multiplex residential projects (three- to six-storeys, missing middle housing types) through as-of-right zoning;

increase the maximum height of *Neighbourhoods* designated areas to five- or six-storeys above the current four-storeys maximum;

remove parking minimums in *Neighbourhoods*; and

regulate parking maximums on Major Streets to accommodate accessible parking spaces.

City Planning Division's Comment on Recommendation 2.1

On December 15th, 2021, City Council requested City Planning to continue work on the review of parking requirements to remove parking minimums. The resulting by-law is in full force and effect: <http://app.toronto.ca/tmmis/viewAgendaItemHistory.do?item=2021.PH29.3>

2.2 Implement a simplified site plan approval process for small-scale multiplex projects six-storeys or less to reduce prohibitive costs and enable the use of repeatable design applications.

For the City of Toronto

2.3 Engage with the Province to develop a section of the Ontario Building Code to address requirements for mid-rise buildings covering residential structures above six storeys tall.

Recognize the limitations of developing buildings of seven to nine storeys in relation to the Ontario Building Code, due to materials requirements and the costs of more stringent compliance to the fire code.

2.4 Partner with the Province to write and enact legislation to remove the grounds for third party appeal against missing middle housing development in low-density residential areas.

City Planning Division's Comment on Recommendation 2.4

The Province has enacted new legislation, Bill 23, the More Homes Build Faster Act, which eliminates third party appeal rights against minor variance and consent decisions.

Recommendation 3: Expand local retail, services, and opportunities for social connection

Businesses belong in every neighbourhood

“The main [principle] that I personally believe in is these businesses [local retail and services] belong in every neighbourhood. I think it's really important that the City is not prescriptive on what types of businesses belong where.”

– EHON Roundtable Member, [Session 4: Local Commercial Opportunities](#)

The desire for social connections

“[I] find most suburbs, most suburban areas have that problem where you have bigger space, even if you're renting, but then you're farther from the grocery store or... the church, from community centres, or the gym.”

“In my dream, I would live in a community that would have the density [a different variety of buildings] ... I think that when we have diversity of thought, diversity of food, of music, of structures, of setbacks, of all these things, that's a richer place. And that's what I love to see in the world.”

“I'd like to see more, like, local shops, like mom-and-pop shops, like independent owned things rather than necessarily big chains or commercial stores. Because that's what makes a small little community. [Those are] places where you get to know other people and there's regulars and there's nice little places to go and just enjoy yourself.”

– Comments from Community Participants, Learning Sessions

Accessibility in the inner suburbs

“I [a wheelchair user] absolutely think we should have certain types of stores or services in neighborhoods, [such as] medical centers, variety stores, and maybe grocery stores might be too big, but definitely variety stores and medical buildings. [...] [K]ey things like being able to grab milk easily without having to travel to No Frills to go get it is a game changer for me because I can get in and get out. When I go to Metro [a supermarket], I need to ask somebody for help. Got to wait in line. So, for me, there's no quick way to get simple groceries.”

– Community Participant, Learning Session

See [Recommendation 3](#) in **Part Three: Behind the Recommendations** for rationales.

Recommendation 3: Expand local retail, services, and opportunities for social connection

For City Planning Division

3.1 Amend language in Chapter Four: Land Use Designations of the Official Plan to:

adopt a universal approach to expanding permissions and a mix of uses in *Neighbourhoods*, along with a place-based approach to address the specific needs of communities vulnerable to redevelopment pressures such as in identified Neighbourhood Improvement Areas;

promote a diversity of businesses and services;

encourage the development of buildings with a mix of uses, and those that accommodate live-work arrangements;

encourage the development of new cultural and institutional establishments in *Neighbourhoods*;

encourage the development of greater green and open space capacity to accommodate incoming populations;

encourage the development of recreational facilities for a diversity of users in *Neighbourhoods*;

provide support to existing and new business establishments to meet accessibility requirements;

define the requirements for and promote complete communities in lands designated *Neighbourhoods*;

prioritize the expansion of local services and retail in low-income neighbourhoods and Neighbourhood Improvement Areas to increase local economic opportunities and improve access to services and amenities;

create the conditions for small, family-owned, and independent businesses to succeed in lands designated *Neighbourhoods* through zoning, education, and financial support;

identify opportunities for the expansion or development of social infrastructure, such as community centres, childcare, libraries, community gardens, etc.; and

encourage the development of flexible commercial spaces, in new and existing commercial, institutional, and residential buildings, to cater to local communities to allow pop-up health and personal services and other uses identified as desirable by the community.

3.2 Amend the RD and RS Zones in Zoning By-law 569-2013 to permit and expand commercial and institutional uses within the City's *Neighbourhoods* designated areas to:

create a broad list of permitted commercial and institutional uses that are compatible with the interior of *Neighbourhoods*, such as cafes, bakeries, art galleries, etc.;

permit mixed-use structures (i.e., ground floor commercial uses with residential use above);

permit higher densities and mixed-use on corner lots; and

expand the permitted list of home occupation uses that are compatible within the interior of *Neighbourhoods*.

City Planning Division's Comment on Recommendation 3.2

Permitting home occupation uses across *Neighbourhoods* designated areas has already been adopted at the Planning and Housing Committee on June 5th, 2022 and adopted by City Council on July 19th, 2022: <http://app.toronto.ca/tmmis/viewAgendaItemHistory.do?item=2022.PH35.1>

Recommendation 3:

Expand local retail, services, and opportunities for social connection

3.3 Conduct a nuisance impact study using best practices examples from international cities with the existence of businesses mixed throughout residential neighbourhoods (e.g., London and Tokyo) to understand the impacts of certain business classes and types on the quality of life in predominantly residential areas.

Recommendation 4: Increase densities on Major Streets and expand opportunities for small businesses

See [Recommendation 4](#) in **Part Three: Behind the Recommendations** for rationales.

Recommendation 4:

Increase densities on Major Streets and expand opportunities for small businesses

For City Planning Division

4.1 Amend language in Chapter Two: Shaping the City and Chapter Four: Land Use Designations in the Official Plan to:

clarify and define the role of Major Streets within the City's Urban Structure;
define the type of development planned for Major Streets abutting *Neighbourhoods* designated areas;
encourage greater density on Major Streets factoring right-of-way widths, existing and planned transit access, and active transportation infrastructure;
encourage mixed-use development;
encourage the development of affordable housing on Major Streets in partnership with non-profit housing builders and operators; and
ensure the right to return for residents vulnerable to displacement from development pressures.

4.2 Amend the RD and RS Zones along Major Streets in Zoning By-law 569-2013 to:

permit a mix of uses;
permit higher density missing middle housing types, such as low-rise apartments and various forms of townhouses, through as-of-right zoning;
reduce or eliminate parking minimums and regulate a maximum and continue to accommodate accessible parking and car share options on Major Streets well served by existing or planned transit;
permit higher residential and commercial density based on neighbourhood context;
expand permissions for retail and service establishments and cultural institutions; and
regulate the floor area requirements for ground and second floor commercial spaces to accommodate small, family-owned, and independent businesses, non-profit organizations, and service providers.

Recommendation 4:

Increase densities on Major Streets and expand opportunities for small businesses

City Planning Division's Comment on Recommendation 4.2

On December 15th, 2021, City Council requested City Planning to continue work on the review of parking requirements to determine the minimum rates for accessible parking spaces. The resulting by-law is in full force and effect:

<http://app.toronto.ca/tmmis/viewAgendaItemHistory.do?item=2021.PH29.3>

4.3 Add "Research Building Housing at a Lower Cost" to the EHON Major Streets study team's Guiding Principles.

4.4 Broaden the permitted uses within existing zoning categories to encourage the development of new main street characteristics and mixed-use corridors, using the City of Ottawa's Arterial Mainstreet Zone as a case study, with the intent of optimizing main street design and development.

4.5 Improve the Transportation Index methodology for the analysis of development potential on Major Streets by:

including active transportation infrastructure as part of the metric for analyzing development potential; integrating 2021 Census data and sourcing disaggregated data to better understand different groups' access to transportation, housing, services, amenities, social infrastructure, and economic opportunity; and

considering how to operationalize equity, diversity, and inclusion in the analysis of the development potential of Major Streets.

Recommendation 5: Prioritize affordable housing construction, protect existing affordable homes, and prevent displacement

Protecting residents at risk of displacement

"...I think developing missing middle [housing] on Major Streets, it sounds great. [...] I'm hoping that it's being partnered with some kind of consideration for people who may be displaced as a result of applications to convert single family houses into missing middle. The City currently has policies for a right to return for people in housing with six or more units or dwelling rooms. An immigrant living in an affordable basement apartment would be at great risk currently. So, I would love to know if these things have been considered and if there's any movement on these topics to protect people who would be living in, again, basement apartments or other such spaces."

– EHON Roundtable Member, [Session 5: Major Streets](#)

High housing costs are a barrier to meaningful settlement for newcomers

“My priority is [translated from Tagalog: to pursue my profession] here in Canada. But the thing is I cannot pursue as of now, seems like because of the housing we are paying [expensive] monthly rent. [...] if this housing rent, it will be decreased or it may be less enough, then for me I can pursue more easily with my profession because I need also to pay my studies and everything.”

“For me, being successful here in Canada means not only to survive, but to thrive ... you have your personal space. And when you’ve got personal space, you’re gonna be more happier and productive in a way that’s going to lead on to your personal growth.”

– Comments from Community Participants, Learning Session

Chain displacement and overcrowded housing conditions

“While my mother grew up in the Greater Toronto Area, I grew up in the San Francisco Bay Area and one of the things I got to see up close and personal was waves of chain displacement. [When there’s no new housing developed in affluent neighbourhoods,] the upper middle-class people who would have moved there if more housing had [been] built instead got moved to what would have been [a] middle class [area], and then ... someone who would have been middle class gets displaced to a lower middle-class area. [...] The problem is [that people] at the bottom ... get either pushed out, potentially becoming homeless or ... forced to double up, causing crowding. [...] If we want to prevent gentrification – displacement of vulnerable areas – we really need to be looking at adding intensification [to] that upper middle-class area.”

– EHON Roundtable Member, [Session 2: Changes to Neighbourhoods Policies](#)

“Overcrowded housing is the number one concern for newcomer families. More multiplex housing could be a solution [paraphrased].”

– EHON Roundtable Member, [Session 3: Multiplexes](#)

Black bodies as placeholders

Regarding the redevelopment or “revitalization” of majority-Black neighbourhoods, such Little Jamaica along the Eglinton Light Rail Train line, there is a concern from community that, “Black bodies are placeholders for land that will become more valuable [paraphrased].”

– Member of the City’s Confronting Anti-Black Racism unit, meeting with City Planning Division staff and CUI

See [Recommendation 5](#) in **Part Three: Behind the Recommendations** for rationales.

Recommendation 5:
Prioritize affordable housing construction, protect existing affordable homes, and prevent displacement

For City Planning Division

Recommendation 5:

Prioritize affordable housing construction, protect existing affordable homes, and prevent displacement

5.1 Amend language in Chapter Four: Land Use Designations in the Official Plan to:

recognize housing as a human right;

encourage and enable the development of housing projects by non-profit housing builders and providers in all *Neighbourhoods* to increase the supply of secure and attainable housing;

encourage a true mix of housing types, tenures, governance structures, and alternative financing models such as cooperatives, community land trusts, rent-to-own, and life leases;

commit to strengthening provisions to preserve existing affordable housing stock, such as affordable rental in multiplexes and multi-unit apartments, and rooming houses;

commit to the goal of preventing the displacement of existing residents; and

commit to investigating how to encourage missing middle housing within *Neighbourhoods* and on Major Streets partnered with a consideration of tools and approaches to prevent displacement.

City Planning Division's Comment on Recommendation 5.1

Official Plan Amendment (OPA) 453 – Policies to Address the Loss of Dwelling Rooms came into full force and effect on October 25, 2021. Rental protection policies activate at a loss of four dwelling rooms or more.

5.2 Partner with other Divisions and Agencies to determine applicable tools to prevent the displacement of residents vulnerable to development pressures by targeting development to:

ensure that intensification is spread throughout all *Neighbourhoods* to relieve development pressure on low-income communities and areas identified as Neighbourhood Improvement Areas;

ensure that neighbourhood change benefits existing residents of low-income and racialized communities, determined through a place-based approach and co-design of housing policy; and

expand Inclusionary Zoning to neighbourhoods with planned higher order transit, such as Little Jamaica.

What is a Community Land Trust (CLT)?

A CLT is a membership-based organization open to all people who live or work within a specific community. Parcels of land are community-owned, and utilized for the benefit of the community, such as for affordable housing, community gardens and open spaces, affordable space for non-profits and small businesses, and community planning. A CLT is a democratically governed organization that makes meaningful community based decision-making possible.²

EHON Roundtable Members identified CLTs in Kensington and Parkdale as part of the solution to creating affordable housing and achieving equitable access to *Neighbourhoods*.

Recommendation 6: Adopt user-centred design guidelines for new development in *Neighbourhoods*

Designing homes for accessibility should be the first thought

“[I]t’s really important to involve people with disabilities when we’re building new units because a lot of these nuances are missed.”

“Remember that accessibility means different things to different people. [...] People with disabilities shouldn’t always be an afterthought. It [accessibility] should be the first thought when you’re building something.”

– Comments from Community Participants, Learning Session

² Parkdale Community Land Trust. (2015). *What is a CLT?* Retrieved from: <http://www.pnlt.ca/wp-content/uploads/2015/04/PNLT-HANDOUT.pdf>

See [Recommendation 6](#) in **Part Three: Behind the Recommendations** for rationale.

Recommendation 6: Adopt user-centred design guidelines for new development in *Neighbourhoods*

For City Planning Division

6.1 Develop and adopt urban design guidelines to regulate building standards and surrounding streetscape requirements for mixed-use and multiplex buildings three storeys or greater in *Neighbourhoods*.

To respond to the unique needs of individuals and households, user-centred design guidelines should be developed to:

- allow for flexible design guidelines to maximize affordability and buildability;
- encourage building design that maximizes access to natural light access within residential units;
- encourage the design of modular and flexible homes that can be adapted to the changing space needs of a household across the entire lifecycle;
- encourage designs for larger family-sized units with more bedrooms to accommodate larger families and multi-generational households;
- set standards to create more liveable residential basement units in terms of accessibility, access to natural light, and connection to the street;
- encourage amenities, where viable, that include shared interior and/or exterior spaces for residents to host gatherings, get to know each other, and build a sense of community;
- accommodate safety by including security features such as locked shared entrances and good lighting;
- ensure ground floor units are accessibly designed, encourage standards that improve the visitability of upper-floor units, and where viable, encourage the installation of Limited Use/Limited Application elevators that can easily facilitate access by mobility devices throughout the full building;
- include visual indicators for doorbells and fire alarms for hearing impaired residents;
- encourage a variety of floor plans to accommodate the needs of those with physical and invisible disabilities through universal house design;
- include amenities such as “destressing rooms” to accommodate those with mental health needs; and
- ensure all new ground floor businesses are physically accessible by people of all abilities.

To achieve universal mobility access, a streetscape design component should be included to:

- require wide sidewalks to accommodate accessible street-level mobility and outwardly opening doors for building entrances;
- require level curb cuts to accommodate the movement of those who require mobility devices;
- require accessible transit stops (e.g., bus bays, light rail train stops, etc.) for those who require mobility devices;
- require ample outdoor lighting to improve safety during the evenings and overnight; and
- require safety features for pedestrians along Major Streets with heavy vehicular traffic.

What is Universal House Design?

“Universal house design is design that will accommodate everyone, including people with disabilities. Universal housing includes houses that are minimally accessible, houses that can be made accessible at a later date, and houses that are completely accessible with power door openers, large bathrooms, and so on.”³

See CMHC’s [fact sheet](#) containing a series of accessible housing case studies exploring house designs and floor plans that can be adapted for multiplex development in *Neighbourhoods*.

Recommendation 7: Commit to meaningful engagement and co-design with Indigenous rights-holders and equity-deserving groups

Accounting for unique historical experiences

“[I]t’s high time that the government [municipal, provincial, and federal levels] look at racialized communities individually with unique history and stop lumping us together as one people.”

– Community Participant, Learning Session

See [Recommendation 7](#) in **Part Three: Behind the Recommendations** for rationales.

Recommendation 7:

Commit to meaningful engagement and co-design with indigenous rights-holders and equity-deserving groups

For City Planning Division

7.1 Amend policies in Chapter Five: Implementation: Making Things Happen in the Official Plan to commit to sustained, ongoing, and meaningful engagement with Indigenous rights-holders and equity-deserving groups to co-design future municipally initiated Official Plan and zoning by-law amendments, plans, strategies, and programs.

³ Canadian Mortgage and Housing Corporation. (2018, March). *Accessible Housing By Design – House Designs and Floor Plans*. Retrieved from: <https://assets.cmhc-schl.gc.ca/sf/project/cmhc/pubsandreports/pdf/66093.pdf?rev=d5cb4a68-8c93-4f3c-88a2-fe37fad2e85f>

Recommendation 7:

Commit to meaningful engagement and co-design with indigenous rights-holders and equity-deserving groups

7.2 To meaningfully implement Recommendation 7.1, the following actions represent good practice:

City Division to mandate planners and community engagement practitioners to utilize the “Making Space” toolkit for equitable engagement for planning and development processes;

provide resources in the form of staff, material planning support, and funding to established community organizations representative of Indigenous rights-holders and equity-deserving groups to lead and conduct their own community engagement, develop visions, and create plans and strategies for their own community development;

commit to consulting with Indigenous rights-holders and equity-deserving groups at the beginning, throughout, and at the end of any community planning process, including but not limited to:

- secondary plans;
- community improvement plans;
- cultural district plans; and
- municipal strategies;

ensure secondary plans integrate meaningful engagement with Indigenous rights-holders and equity-deserving groups, understanding place-based narratives that account for unique historical experiences and spaces, to inform area-specific policies;

ensure any redevelopment or urban revitalization strategy accounts for and utilizes every means and tool available to prevent displacement of residents and local businesses;

design meaningful public engagement strategies for any planning process and approval to provide access to and gather feedback from potential future residents through virtual and online methods;

require the development of community benefits agreements to meet the social, economic, and cultural needs of Indigenous rights-holders and equity-deserving groups in real estate development; and

commit to specific and meaningful engagement with Indigenous rights-holders through the methods listed above and through an Indigenous lens to urban planning.

7.3 Conduct a parallel engagement with Indigenous communities on the EHON initiatives, tailored specifically to address the priority concerns of urban Indigenous Peoples, housing providers, and service agencies.

Work with and engage Indigenous communities to co-design policies that enable culturally appropriate housing that serves their unique needs and lifestyles, respecting the Indigenous principles of self-determination and land back.

What is Community Action Planning?

The [Beechville Community Action Plan](#) in Halifax, Nova Scotia provides a promising case study on how a **responsive community-centric approach** can enable a historically marginalized community to realize its own vision for development and economic prosperity. This approach to community development is a departure from the minimum statutory requirements for engagement on a project-to-project basis and is characterized by long-term relationship building on the community's terms. This is one method of place-based approaches where the municipality plays a supportive role providing staff and resources to aid community organizations in navigating the planning process. By meaningfully considering the worldview and cultural needs of the impacted community, the ultimate result will be plans, actions, and regulations that are culturally appropriate and responsive.

Making Space: Centering Equity in Planning

"Making Space" is a set of tools which will support more effective engagement with equity-deserving groups around spaces, policies and programs delivered by the City of Toronto. The tools can be applied across a range of engagement activities, from initial consultations, to receiving feedback during implementation stages, and final project evaluation. The ultimate outcome for the project is to allow those facilitating engagement to better serve and engage with equity-deserving populations every step of the way."

Find the toolkit developed by Monumental in partnership with the City of Toronto [here](#).

Part Two: EHON Roundtable Engagement

Expanding Housing Options in Neighbourhoods (EHON)

Expanding Housing Options in Neighbourhoods (EHON) is a City of Toronto initiative to facilitate more low-rise housing options in residential neighbourhoods to meet the needs of our growing city. The City is working to expand opportunities for ‘missing middle’ housing forms ranging from duplexes to low-rise walk-up apartments. All of these housing types can be found in many parts of Toronto today, but they are also limited in where they can be newly built. EHON is one initiative among a range of City programs intended to increase housing choice and access to create a more equitable, sustainable city.

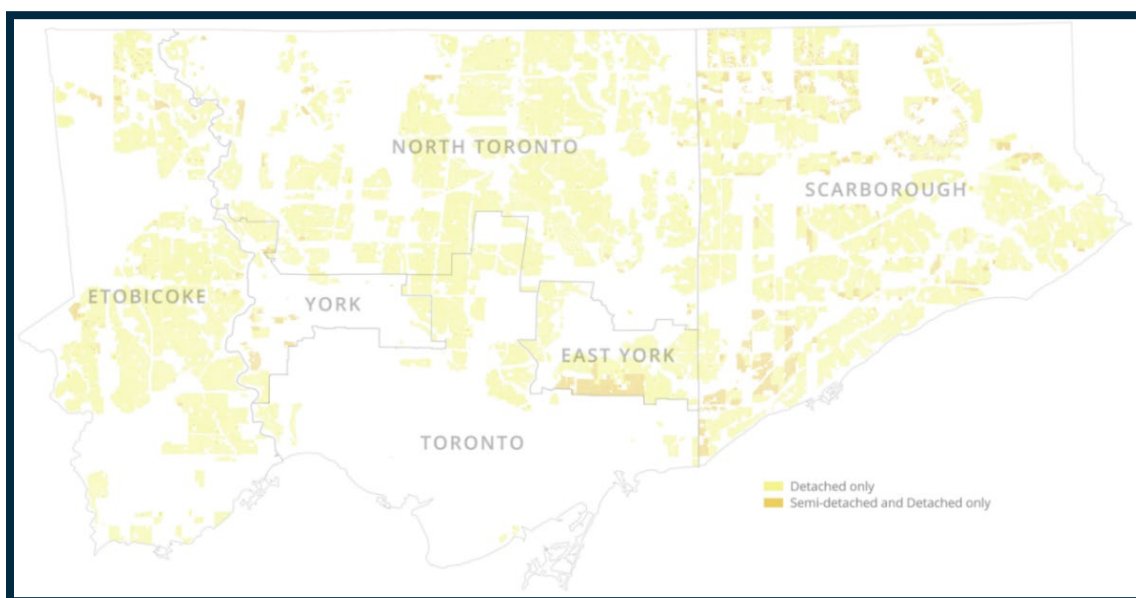
Click [EHON](#) for more details and access to reports on the City of Toronto’s website.

‘Missing Middle’ Housing: A *Neighbourhoods* Solution

Neighbourhoods: These are areas designated in the City of Toronto’s Official Plan characterized as physically stable, made up of residential uses within lower scale building forms such as detached houses, semi-detached houses, duplexes, triplexes, various forms of townhouses, and interspersed walk-up apartments that are four storeys or less. Current planning policies require that development in these areas must respect and reinforce the existing physical character of each geographic neighbourhood. For example, if an existing zoning by-law for a particular neighbourhood only permits single detached houses, and the prevailing building type of existing buildings are single detached houses, then only single detached houses are permitted to be built.

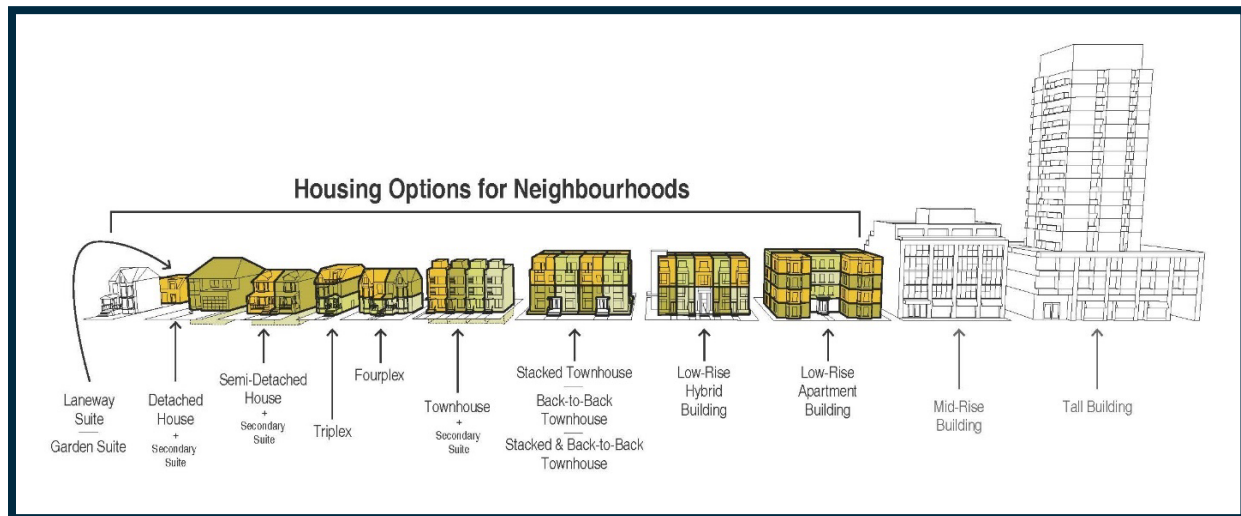
Yellowbelt: A term coined by urban planner Gil Meslin that describes the large swath of land designated as ‘Neighbourhoods’ in the City of Toronto’s Official Plan (Figure 1). While areas designated *Neighbourhoods* include several residential zones and by-laws, the primary zone within the Yellowbelt permits only single-detached residential housing.

Figure 1: Map of Toronto’s Yellowbelt (mapTO, n.d.)



Missing middle housing: These types of housing forms (Figure 2) are considered ‘missing’ from the development of the City of Toronto as they have been less frequently proposed and constructed when compared to other housing types, such as apartments and detached housing, particularly in the post-World War II period. While detached houses and high-rise apartments are plentiful, the housing forms in between are generally missing from the range and mix of housing available in the city. While these types of units do exist, their creation sometimes predates zoning by-laws enacted to control the form of new housing more tightly in *Neighbourhoods*. Opening lands designated *Neighbourhoods* to more missing middle housing development has been identified as an opportunity to build a broader range of housing types to meet the needs of a growing city and a wider range of demographics.

Figure 2: Missing middle housing types considered for EHON (City of Toronto, 2022)



Goal of the EHON Roundtable

Creating an equitable and thriving housing landscape in Toronto requires dialogue and collaboration from the diverse residents and communities that make up the fabric of the city, especially those who don't typically have access to the means and resources to participate.

The City of Toronto recognizes the importance of utilizing lived experience to understand the everyday realities of diverse Torontonians as they relate to housing access, place, and achieving equity, diversity, and inclusion goals.

As part of the City's equitable engagement strategy for the EHON initiative, CUI was contracted to form and convene an advisory body, the EHON Roundtable. In partnership with the City Planning Division, we brought together individuals representing a broad range of backgrounds and equity-deserving groups. With the goal of elevating lived experience and translating the stories and expertise of the EHON Roundtable Members ("Members") and their representative communities ("Community Participants"), CUI has developed a list of recommendations for the City to consider ([Part One: EHON Recommendations](#)). These recommendations are a response to the lived experience of the Members and Community Participants engaged as they relate to housing access. It is with these recommendations that we hope, on behalf of the EHON Roundtable, to increase housing choice and access towards a more equitable, sustainable city.

What is lived experience?

Lived experience⁴: “An important form of expertise often underutilized in urban development processes. Individuals with lived experience of a place and/or social identity possess a deepened knowledge of neighbourhood strengths, challenges, and opportunities. Lived experience experts are also the keepers of important place-based stories and rituals. When this form of knowledge is coupled with professional expertise and translated into design, programming, and policy decisions – community transformation processes are more harmonious and productive.”

Engagement Methods

CUI, in collaboration with the Toronto City Planning Division, created two Levels of Engagement which Members had the choice to opt into when signing the terms of reference.

Level 1

This Level of Engagement included all Members and encompassed six sessions. Session 1: Introduction & Launch was an opportunity for Members to introduce themselves, get to know the CUI and City Planning Division staff involved in the project, and develop a *Norms and Agreements* chart to determine the rules of personal conduct for the following sessions.

Sessions 2 to 5 covered four topic areas the City was keen to gather feedback on from a diverse range of perspectives, with a focus on equity-deserving groups and their lived experiences backed by individuals who brought their subject matter opinions. The topics covered were Changes to *Neighbourhoods* Policies (Session 2), Multiplexes (Session 3), Local Retail and Services (Session 4), and Major Streets Rezoning (Session 5). These sessions included members of the relevant EHON teams, to present, listen, and learn from the lived experience and knowledge of the EHON Roundtable.

During the final session (Session 8), CUI presented a set of draft recommendations to Members for revision, based on the feedback and key insights from EHON Roundtable discussions and additional engagement methods.

City Planning Division provided honoraria, administered through CUI, to Members representing non-profit organizations.

Level 2

This Level of Engagement included Members who elected for Level 2 and encompassed a capacity building session (Session 6). Level 2 Members were then tasked with designing and facilitating a Learning Session (Session 7) with members of their representative communities, whether they were clients, colleagues, or communities of practice. With the support of CUI, Members adapted a standard set of materials and tools tailoring them to the priority concerns of their Community Participants, related to the four topic areas covered in Sessions 2 to 5.

Members were asked to focus on their Community Participants' visions for a good life and neighbourhoods as they related to community, equity, and housing access. These Learning Sessions provided valuable nuances and deeper understandings of the themes touched upon during the Level 1

⁴ Pitter, Jay. (2020, June). *A Call to Courage: An Open Letter to Canadian Urbanists*. Retrieved from: <https://canurb.org/wp-content/uploads/OpenLetter-ACallToCourage-Final-June2020.pdf>

sessions in relation to specific communities, as well as required actions considered out of scope of the EHON Roundtable.

City Planning Division provided honoraria, administered through CUI, to Community Participants.

Additional Feedback Opportunities

Integral to understanding the nuances of lived experience as they relate to specific communities and housing, CUI conducted one-on-one conversations with most Members, on behalf of the City, to delve deeper into the topics discussed in Sessions 2 to 5. Initially, worksheets were provided for earlier sessions and email correspondence was conducted throughout. CUI provided key takeaways for each session as a quick preview of the more detailed Summaries of Engagement. Every time a document was shared, an opportunity for further feedback and refinement was provided.

Outside Engagement

CUI was invited to a meeting between City Planning Division and the City's Confronting Anti-Black Racism unit, and one monthly meeting of the Toronto Community Indigenous Advisory Board. The takeaways from these engagements have been incorporated into the recommendations.

Indigenous Representation

Two Indigenous individuals were initially engaged to participate in the EHON Roundtable, however after the initial sessions, they advised CUI staff that the scope of the EHON initiative did not speak to Indigenous housing needs in a meaningful way. The City of Toronto and CUI acknowledge that there was no direct Indigenous representation on the EHON Roundtable and recognizes the challenges in engaging Indigenous partners fully and meaningfully as part of this work.

EHON Roundtable Members' Organizations Represented

Level 1

- Black Health Alliance
- Centre for Immigrant and Community Services
- CP Planning
- More Neighbours Toronto
- Neighbourhood Land Trust
- R-Hauz
- University of Toronto's School of Cities
- The 519
- Toronto Region Board of Trade

Level 1 + Level 2

- Black Planning Project
- Federation of North Toronto Residents' Associations
- For Youth Initiative
- North York Community House
- Smart Density
- Toronto Public Space Committee
- Woman Abuse Council Toronto

EHON Roundtable Schedule

See [Appendix B](#) for a Summary of Engagement for each EHON Roundtable Session.

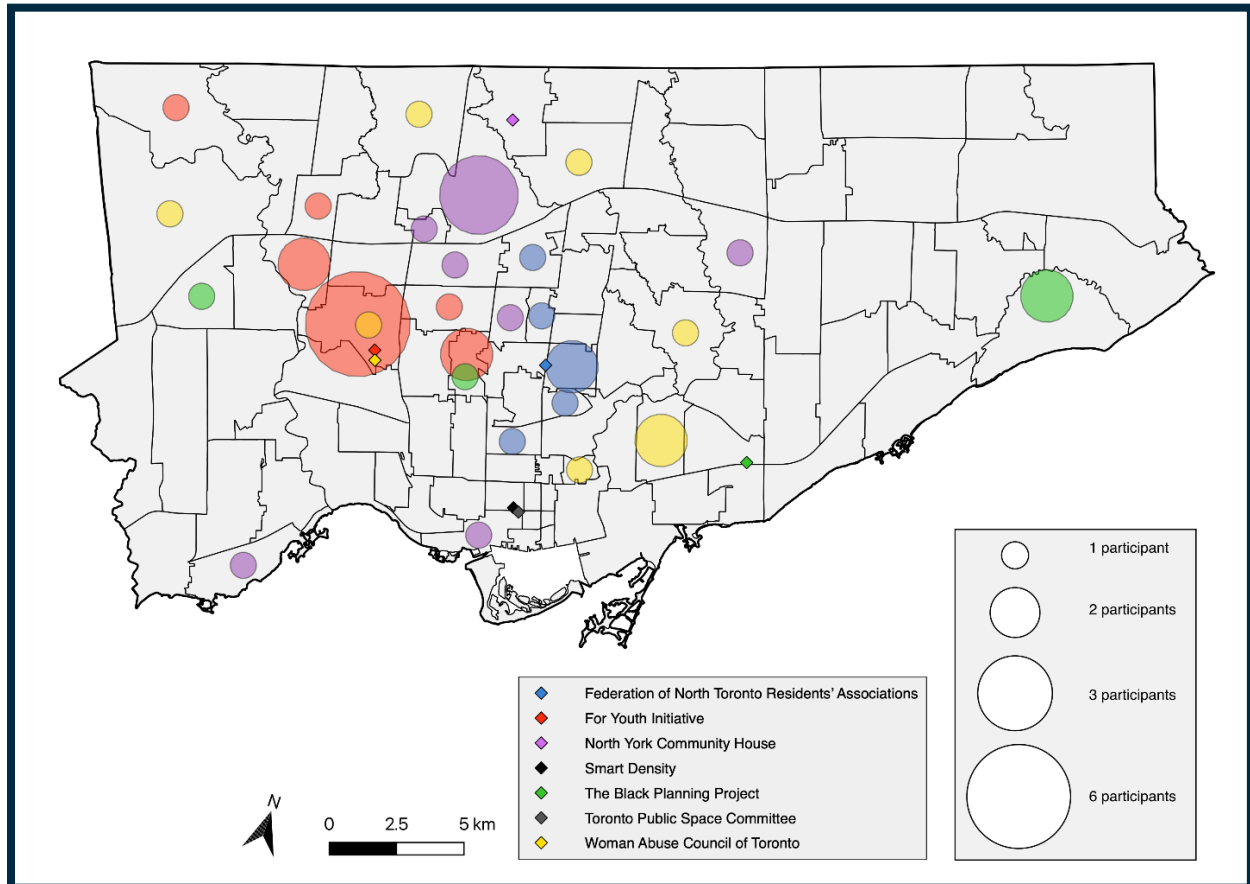
Table 1: EHON Roundtable Schedule

Engagement Level	EHON Roundtable Session	Topic	Date
Level 1	Session 1	Introduction & Launch	February 7, 2022
	Session 2	Changes to Neighbourhoods Policies	February 24, 2022
	Session 3	Multiplexes	March 24, 2022
	Session 4	Local Commercial Opportunities	April 8, 2022
	Session 5	Major Streets	April 26, 2022
Level 2	Session 6	Capacity Building for Learning Sessions	May 2, 2022
	Session 7	Learning Session 1: Federation of North Toronto Residents' Associations Community Participant Focus: Residents' associations	May 12, 2022
		Learning Session 2: Woman Abuse Council Toronto Community Participant Focus: Women survivors of violence	May 13, 2022 May 18, 2022
		Learning Session 3: North York Community House Community Participant Focus: Filipina newcomers settling through Canada's Live-In Caregiver Program	May 16, 2022
		Learning Session 4: Toronto Public Space Committee Community Participant Focus: Accessibility	May 18, 2022
		Learning Session 5: For Youth Initiative Community Participant Focus: Youth	May 27, 2022
		Learning Session 6: Smart Density Community Participant Focus: Development and design practitioners	June 2, 2022
		Learning Session 7: Black Planning Project Community Participant Focus: Black urbanists and planners	June 16, 2022
Level 1	Session 8	Key Insights & Draft Recommendations	June 30, 2022

Level 2 Engagement Outreach Map

The map below (Figure 3) provides a visual snapshot of the geographic breadth of the Community Participants engaged in Toronto. Community Participants of the Learning Sessions, planned and facilitated by Level 2 Members, were asked to provide their residential postal codes. Out of 63 Community Participants across seven Learning Sessions, 40 chose to provide this information. Due to the high rate of abstentions (37 percent), this map is not indicative of all the areas Community Participants reside.

Figure 3: Map of Level 2 Engagement Outreach



Part Three: Behind the Recommendations

Guiding Principles

To inform the EHON Recommendations in [Part One](#), CUI synthesized the priority themes brought forward by the Members and Community Participants in discussions around the four EHON topics covered (Changes to *Neighbourhoods* Policies, Multiplexes, Local Retail and Services, and Major Streets Rezoning). While the discussions featured divergent opinions, these guiding principles reflect the majority desires of the EHON Roundtable as a whole with equity, diversity, and inclusion goals at their centre.

1. Recognize housing as a human right
2. Adopt a place-based approach
3. Ensure equitable access to all neighbourhoods
4. Promote diversity in built forms and cultures
5. Improve housing affordability through process and design
6. Ensure the right to remain in place
7. Enshrine equitable engagement at the core of policymaking
8. Address the need to dismantle systemic discrimination

EHON Recommendations Rationales

The recommendations detailed below represent CUI's translation of the lived experiences of the Members and Community Participants engaged combined with a technical analysis of existing municipal policies and regulations. The recommendations below are organized into seven themes related to the EHON policy topics discussed and the top priorities of the EHON Roundtable.

1. Allow access to *Neighbourhoods* to integrate a diversity of peoples and cultures
2. Enable small-scale housing development en masse
3. Expand local retail, services, and opportunities for social connection
4. Increase densities on Major Streets and expand opportunities for small businesses
5. Prioritize affordable housing construction, preserve affordable homes, and prevent displacement
6. Adopt user-centred design guidelines for new development in *Neighbourhoods*
7. Commit to continued meaningful engagement and co-design with Indigenous rights-holders and equity-deserving groups

Additional recommendations, considered out of scope of EHON, can be found in [Appendix A: Recommendations to Address Housing Discrimination](#).

The following rationales inform the EHON Recommendations in [Part One](#).

Recommendation 1: Allow equitable access to neighbourhoods by integrating a diversity of peoples and cultures

We heard that *Neighbourhoods* policy terms such as “character”, “prevailing”, “fit”, and “stability” are vague enough to allow opponents of a residential proposal to use physical elements of that proposal to block a housing project through the appeals process. According to Members, these terms are a by-product of a planning system that favours existing built form and established homeowners, representing a significant barrier to expanding housing options through gentle intensification and improving equitable access to neighbourhoods made up of predominantly single-detached homes.

To overcome systemic discrimination in housing and planning, according to one Member, it is essential to recognize that the current physical characters of *Neighbourhoods* are a result of catering to the dominant settler culture. The preservation of this character happens to the detriment of meeting the diverse cultural needs and desires of Indigenous rights-holders and equity-deserving groups. Most Members expressed the desire to go beyond physical character and recognize the importance of social and cultural characters.

Among racialized Community Participants engaged through the Learning Sessions, there was a desire not to be defined by one’s neighbourhood. Stigmatization and racism limit housing choice and access for racialized Torontonians affecting where they can find adequate and affordable housing that meets their needs.

A true mix of housing types and tenures that responds to diverse cultural needs enables equitable access to *Neighbourhoods* (**Recommendation 1.1**). There are streets in Toronto that feature single-detached homes and large apartment buildings. Members felt that these streets provide options across the socioeconomic spectrum. A mix of tenures, housing forms and sizes, alternative financing, and governance structures would help to create diverse neighbourhoods for diverse households. Expanding housing options is about providing choices that are attainable, suitable, and culturally appropriate (see [Recommendation 9](#) in **Appendix A** for actions to achieve this policy goal).

See the [Summary of Engagement for Session 2: Changes to *Neighbourhoods* Policies](#) in **Appendix B**.

Recommendation 2: Enable small-scale housing development en masse

One Member identified that a simple site plan application process for small-scale multi-unit projects six-stories or less would eliminate the need for onerous technical and planning studies (**Recommendation 2.2**). Currently, the complex site plan approval process for a three-storey apartment with more than five units can be the same as a 50-storey tower, requiring hydrological, soil, and other technical reports. The prohibitive cost of hiring consultants to undertake studies is a major barrier to entry, especially for small builders and homeowner-initiated intensification. We also heard that a simple site plan application process could encourage the use of wood and prefabricated designs that can reduce the cost of building housing across the spectrum from market-rate to supportive.

Building housing at an attainable cost on Major Streets

“...[S]hould Major Streets accommodate more density than inner neighbourhoods? And the answer in general is yes, but not as much as you would think because inner neighborhoods also have opportunities for densification. We did talk quite a bit [in our breakout room] about what it actually takes to build housing at an attainable cost. ...[T]he major focuses were wood-framed from four- to six-storeys. And then once you go over six storeys, high-rise guidelines [are] going to apply in which case you actually need to go to ten- to twelve-storeys in order to make those buildings have economics that pay out.”

– EHON Roundtable Member, [Session 5: Major Streets](#)

Several Members identified a gap in the Ontario Building Code between Part 9 and Part 3. There is currently no system to scale down from large buildings to small. Projects above six-storeys are burdened by extra codes which disincentivize their development, necessitating the City to work with the Province to rewrite the Building Code for the purpose of enabling small-scale housing en masse (**Recommendation 2.3**).

The provincial secondary suites legislation was celebrated by a Community Participant for the power it gave municipalities to amend their zoning by-laws no longer subject to third party appeal. The City should work with the Province to enact further legislation that empowers municipalities to build missing middle housing in low-density residential areas, particularly its *Neighbourhoods* areas (**Recommendation 2.4**).

See the [Summary of Engagement for Session 3: Multiplexes](#) in **Appendix B**.

Recommendation 3: Expand local retail, services, and opportunities for social connection

A diversity of uses – a mix of uses on the same lot and throughout a neighbourhood – in combination with a variety of housing types attainable across the socioeconomic spectrum enable the conditions for diverse peoples to live, work, and play in proximity to each other, providing opportunities for cross-cultural and cross-socioeconomic connections. Members and Community Participants expressed a desire for more accessible social infrastructure to foster opportunities for residents to get involved in the building of their communities and reduce social isolation, and more convenient access to local retail, services, and amenities.

Several Community Participants attributed their sense of belonging to the multiculturalism and welcoming attitudes found in their communities. A neighbourhood with grocery stores selling diverse ethnic foods and access to cultural services make a huge difference for newcomers and cultural groups’ well-being.

Throughout the EHON Roundtable proceedings, Members and Community Participants identified the desirability of convenient access – by foot, bike, transit, or mobility device – to a wide range of local retail, services, cultural establishments, and opportunities for recreation and social connection, which are all key ingredients to quality of life (Table 2). These amenities serve as extensions of living space beyond the home.

Table 2: Non-Residential Uses Proposed by Members and Community Participants for *Neighbourhoods*

Non-Residential Uses Proposed by Members and Community Participants for <i>Neighbourhoods</i>	
Commercial	Entertainment, personal services, shopping, ethnic businesses, independent and small businesses such as mom-and-pop shops, small financial lenders, salons, coffee shops, bakeries, restaurants
Institutional	Places for non-profit agencies, drop-in resources (for youth, low-income, and unemployed residents), workshops, wraparound supports, libraries, schools, art galleries, daycares, opportunities for community gatherings, religious institutions
Open space and recreation	Community centres, open spaces (community gardens, trees, parks, parkettes, quiet space), recreational trails, programming for youth before and after school, community programming, community kitchens, public Wi-Fi, sports amenities such as basketball courts and gyms
Transportation	More reliable and accessible transit, bike lanes, safety barriers to protect pedestrians from vehicular traffic, wider sidewalks

The reintroduction of a greater diversity and density of new non-residential uses in *Neighbourhoods* combined with expanding housing options will enable the conditions for shorter commutes, reduced auto-dependency, and more compact communities where residents can conveniently access their daily social, economic, and cultural needs throughout all stages of the life cycle (**Recommendation 3.1**).

The *Neighbourhoods* land use designation is intended to include cultural and recreational facilities, but the zoning by-law permissions are not particularly accommodative of these uses. The current zoning by-law restricts the new establishment of these types of uses, and severely constrains the ability of existing cultural and institutional uses, which are few and far between, to expand their operations. Minor variance and rezoning applications are significant financial and regulatory hurdles to overcome, especially for non-profit entities and equity-deserving groups.

As-of-right zoning eliminates the regulatory barriers for new establishments and reduces the financial hurdles for existing establishments to expand their operations (**Recommendation 3.2**). It also eliminates the right to third party appeal. As-of-right permissions for establishments in Residential Detached and Residential Semi-Detached Zones provide local entrepreneurs the freedom to respond to their communities' needs, work within the same structure of their home, and for capital to spread through the local neighbourhood. Low-income areas were identified as a needed priority for expansion, where local entrepreneurialism and employment opportunities could benefit residents.

One Member expressed that newcomers face more barriers when it comes to securing finance for businesses. According to another, for those with limited budgets, successful entrepreneurship may only be possible if the home and business are combined in the same building (live-work). Entrepreneurs save on costs when they only account for one mortgage and/or lease instead of two. One breakout group during **Session 4: Local Commercial Opportunities** discussed that live-work structures are common in many cities across the world and how one can get a sense of how that feels when visiting the Tibetan diaspora community in Parkdale, where many entrepreneurs live in residences above their businesses.

Since concerns over parking, traffic, and noise are so prominent in Toronto, it is worth researching how other world class cities are handling permissions for local businesses in their residential neighbourhoods and their true impact on residents' quality of life (**Recommendation 3.3**).

See the [Summary of Engagement for Session 4: Local Commercial Opportunities](#) in **Appendix B**.

Recommendation 4: Increase densities on Major Streets and expand opportunities for small businesses

Major Streets represent the best opportunity for higher density forms of missing middle housing, such as low-rise apartments and various forms of townhouses. A greater number of households can be supported by bike lanes and the transit network reducing the need for parking (**Recommendation 4.1**). Major Streets are more appropriate than inner *Neighbourhoods* streets to accommodate more intensive shopping, restaurants, and entertainment. But intensification must account for those displaced as a result of redevelopment pressure.

Permitting higher densities and a mix of uses along Major Streets within *Neighbourhoods* will contribute to creating livelier and more interesting street-level environments (**Recommendation 4.2**). Typically, large redevelopment schemes include large commercial floor plates. These large commercial spaces are usually leased by big box retail or left to sit vacant, becoming a blight for new apartments. More needs to be done to support fine-grain retail and service opportunities by building smaller spaces for more storefronts. Members felt that flexible and smaller commercial spaces can accommodate pop-ups, non-profits, small businesses, and mom-and-pop shops along Major Streets.

The EHON Major Streets study team presented their work completed to date and the guiding principles steering their work. Given the housing crisis, a Member suggested investigating how to build housing at a lower cost should be added as a guiding principle (**Recommendation 4.3**).

The City of Ottawa's Arterial Mainstreet zoning category was brought forward by a Member as a best practice. Areas with this zoning indicate where Ottawa wants a street to transform from car-oriented to pedestrian focused, vibrant, and lively. This zoning differentiates itself from the traditional main street with an existing fabric. The City of Ottawa wrote the zoning to encourage and extend main street patterns. This is a model worth emulating to encourage the transformation of suitable Major Streets in Toronto (**Recommendation 4.4**).

Transforming Major Streets into livelier places

"Ottawa has a fascinating series of zoning categories. They have one called "Arterial Mainstreet", and when you read it, you go, oh, I know what you mean. It means it's a [expletive] street with a whole lot of big old uses and wide and nothing happening. But you want it to become a main street kind of feeling with, you know, residential, more built to the curb ... and so they designated it Arterial Mainstreet. Definitely tells you this is where we want it to go. It's here today. We want it to go there tomorrow. And they differentiate it from areas that are [zoned] "Traditional Mainstreet" where there's an existing fabric. And so, they wrote the zoning to try and help encourage, I guess, an extension of that pattern in that area."

– EHON Roundtable Member, [Session 5: Major Streets](#)

The Transportation Index, used by City Planning Division to assess the development potential of Major Streets, is based on 2016 Census data which will soon become too outdated to be useful for current analysis. Several Members called for the need for updated and disaggregated data to better understand issues of vulnerability and access for equity-deserving groups. This can include property values, housing units, building conditions, and assessor type data. One Member called for integrating a qualitative component, based on equity, diversity, and inclusion, to help determine if a pattern of development is desirable or functional regarding a neighbourhood's social and economic context while contributing to the goal of an equitable city (**Recommendation 4.5**).

See the [Summary of Engagement for Session 5: Major Streets](#) in **Appendix B**.

Recommendation 5: Prioritize affordable housing construction, protect existing affordable homes, and prevent displacement

Universal access to housing

“Housing is a human right.”

“Period.”

– An exchange between Community Participants, Learning Session

Ontario’s Human Rights Code on accommodation (housing)

“Every person has a right to equal treatment with respect to the occupancy of accommodation without discrimination because of race, ancestry, place of origin, colour, ethnic origin, citizenship, creed, sex, sexual orientation, age, marital status, family status, disability or the receipt of public assistance.”

– Ontario Human Rights Code, s.2(1)⁵

While EHON is not an affordable housing initiative, the units produced will be relatively more affordable than existing single-detached and semi-detached housing in *Neighbourhoods* areas. But Members were concerned that these units will not benefit those currently struggling to afford housing in the city.

Affordable housing was identified as the number one priority for the EHON Roundtable. We heard calls for any rezoning initiative to include provisions to ensure affordability. Members and Community Participants expressed the need for more affordable housing options to ensure equitable access to *Neighbourhoods* and the preservation of existing affordable homes, such as affordable rental, to prevent the displacement of residents vulnerable to redevelopment pressures. The Ontario Human Rights Commission recognizes that, “Housing is the foundation for stable living conditions, and a key starting point for financial stability and being included in the community. [...] A key part of achieving inclusive neighbourhoods where all residents feel welcome to live, work and play is taking steps to overcome community opposition to affordable housing.”⁶

Restricted housing supply and the lack of diversity in housing types and tenures in *Neighbourhoods* have reinforced exclusionary outcomes for Indigenous rights-holders and equity-deserving groups at the bottom of the housing spectrum. Multiple Members and Community Participants expressed the desire for housing to be considered a human right instead of a commodity or investment tool for profit. One’s status or identity should not affect one’s ability to secure housing in the city’s neighborhoods, whether it be related to ethnicity, gender, ability, socioeconomic status, family composition, or any other factor.

Building off **Recommendations 1.1** and **2.1**, policy language in the Official Plan should be amended with the goal of achieving equitable access to *Neighbourhoods* through prioritizing a mix of housing types and tenures, and by ensuring residents enjoy the right to remain in their communities (**Recommendation 5.1**). A diverse housing supply provides households across the socioeconomic spectrum options to remain in their neighbourhood or access another one, contributing to truly mixed neighbourhoods.

⁵ *Human Rights Code*, R.S.O. 1990, c. H.19. Retrieved from: <https://www.ontario.ca/laws/statute/90h19#BK3>

⁶ Ontario Human Rights Commission. (n.d.). Retrieved from: <https://www.ohrc.on.ca/en/zone-housing-human-rights-and-municipal-planning>

Gentrification without displacement

“Gentrification is not even a bad thing. It’s just the displacement that comes from gentrification. So, if we can gentrify and make communities more vibrant ... while not displacing the people who already live there, that’s what we need to do.”

– Community Participant, Learning Session

The redevelopment of low-income neighbourhoods must account for the effects of increased density and transit infrastructure investment on land values and their displacement pressures on existing residents. Land value uplift from intensification and transit investments – planned or in progress – disproportionately impacts renters who do not benefit from increases in property values while paying increasing rents. Neighbourhoods such as Little Jamaica, where residents and businesses have been displaced by the construction of the Eglinton Light Rail Train line and increases in property values, require special policies to protect vulnerable residents. When redevelopment or ‘revitalization’ must occur, a place-based approach centering co-design and meaningful engagement with community is necessary to tailor and guide change for the benefit of existing equity-deserving residents (**Recommendation 5.2**).

Recommendation 6: Adopt user-centred design guidelines for new development in *Neighbourhoods*

Adopting a user-centred design approach will inform the characteristics of housing, businesses, and streetscapes required to accommodate the unique needs of diverse individuals, households, and equity-deserving groups (**Recommendation 6.1**). For examples, integrating a trauma-informed approach to understanding the housing needs of women survivors of violence informs the types of amenities and features required to ensure a sense of safety, and accommodating accessibility throughout the home, building, and surrounding area improves the sense of belonging for people with disabilities. Larger units with more bedrooms can accommodate multigenerational households, and shared amenities such as an outdoor courtyard provide opportunities for neighbours to get to know each other and build a sense of community.

Well lit neighbourhoods to accommodate women’s safety

“What would I like to see more of [in my community]? Maybe just some lighting... in the evenings and stuff... [...] I think that would bring more of a sense of safety for everyone within the neighbourhood. [...] I feel like where there’s lighting, people can see you. [...] When you can’t see them, that’s when it’s a little bit sketchy.”

“I say this all the time, that we [women] are still afraid of the dark and we have to be, right? I wish that wasn’t our world, but it is the reality.”

– An exchange between Community Participants, Learning Session

Expanding housing options for people with disabilities, physical and invisible

“Universal [housing] design will accommodate anyone of any age and ability. You know, people with disabilities have the right to choose to live wherever they want, like it shouldn't be that they're limited to the first floor. If they want to live somewhere else ... you should have the right to choose because, you know, housing is a human right, and it's time that we accept that.”

“[I] have, like, pretty bad OCD [Obsessive Compulsive Disorder]. So sometimes, especially with the new design of housing, where it's all open concept ... like intrusive thoughts get so bad ... I would have a panic attack if I went near the kitchen. And I know that sounds ridiculous. It's really hard to explain that type of mental health issue to someone who doesn't have it. But having that open layout concept ... really is challenging, and it seems to be the only option right now in terms of housing.”

“For the deaf community, we need things like flashing fire alarms because we need visual cues. ... [I]f an alarm's going off. Same thing with the doorbell. We need a visual indicator that somebody is at the door or someone's trying to get in.”

– Comments from Community Participants, Learning Session

Recommendation 7: Commit to meaningful engagement and co-design with Indigenous rights-holders and equity-deserving groups

The public engagement process must be adapted to ensure equitable access to planning decisions. There was consensus among the EHON Roundtable for all voices to be heard, including Indigenous rights-holders, and equity-deserving groups. Planning processes must also consider the interests of future residents who are not present to speak to their needs.

Traditional public engagement strategies, such as the in person open house, disadvantages equity-deserving groups. A single mother with no access to childcare, shift workers, or people working two jobs to make ends meet are unlikely to be able to attend, thereby having no influence on decision-making.

According to the City's Confronting Anti-Black Racism unit, the most common feedback from low-income racialized residents is that there needs to be an understanding of place-based narratives. Interventions must respond to historical experiences and realities.

Voices of the people most impacted by limited housing choice and access must be centred in consideration of policy change (**Recommendation 7.1**). This will inform specific and intentional policy that place Indigenous Peoples, racialized peoples, newcomers, and equity-deserving groups' needs at the forefront. This type of ongoing and meaningful engagement will aid planners in determining the right approaches to municipal strategies and change in each neighbourhood (**Recommendation 7.2**). Failing to account for unique experiences and viewpoints may result in unintended consequences, from further inability to meet intended goals to inadvertently worsening conditions for Indigenous rights-holders and equity-deserving groups.

Adopting a place-based approach and community action planning, which centres the needs of communities and enables them to pursue their own visions for development, are key to ensuring that equity-deserving groups are included in the economy of building and owning homes to contribute towards closing the multigenerational wealth gap between homeowners and renters.

Indigenous social, cultural, and housing needs differ from equity-deserving groups and are not adequately served by historical and current housing policies. In Session 2: Changes to *Neighbourhoods* Policies, we

heard that Indigenous Peoples suffer from overcrowded housing, unacceptable conditions, poverty, the impacts of multigenerational wealth disparities, and face systemic discrimination in the form of community opposition to Indigenous-serving social housing project proposals. Policies must be co-designed with Indigenous organizations and communities to account for culture, unique historical realities, treaty obligations, and to honour both Canada's commitment to the United Nation's *Universal Declaration of the Rights of Indigenous Peoples*, the Truth and Reconciliation Commission of Canada's *Calls to Action*, and the City's commitment to increase Indigenous Peoples' access to affordable housing as set out in Action 14 of the [2022-2023 Reconciliation Action Plan](#).

City of Toronto Reconciliation Action Plan 2022-2023⁷

Action 14: Increase Access to Affordable Housing

The Housing Secretariat and Shelter, Support & Housing Administration will:

- A. Implement actions and priorities co-developed with Indigenous housing providers as part of the HousingTO 2020-2030 Action Plan.
- B. Implement actions and priorities co-developed with Indigenous housing and homelessness providers are part of the 2021 SSHA Homelessness Services Plan.
- C. Identify additional needs and priorities that may fall outside the scope of existing programs/strategies and develop initiatives that meet those needs.
- D. Develop statements of accountability that ensure collaboration with Indigenous communities can occur in a good way.
- E. Support the recruitment and retention initiatives described in Action 20 by hiring Indigenous People whenever possible to ensure that housing services can be provided in a culturally safe manner.

According to a member of the Toronto Indigenous Community Advisory Board, any discussion on municipal policy must begin with a recognition of stolen land, and any redress for Indigenous Peoples must incorporate a *land back* component. In the housing context, this may be in the form of affordable housing units in larger developments being provided to Indigenous organizations for the purpose of housing their clients. Land back is about getting tangible assets into the hands of Indigenous rights-holders, organizations, and communities so they can better determine their own economic futures.

Redressing the impacts of land dispossession

"Any discussion of municipal policy must begin with a recognition of stolen land and any discussion of community benefits must include land back [paraphrased]."

– Member of the Toronto Indigenous Community Advisory Board

⁷ City of Toronto. (2022). *Reconciliation Action Plan 2022-2023*. Retrieved from: <https://www.toronto.ca/wp-content/uploads/2022/04/8d83-City-of-TO-Reconciliation-Action-Plan-for-web.pdf>

CUI attempted to ensure there was Indigenous representation on the EHON Roundtable, but due to the scope of the four policy topics (Changes to *Neighbourhoods* Policies, Multiplexes, Local Retail and Services, and Major Streets Rezoning), the individuals felt that their limited time was better spent on other initiatives to the greater benefit of their communities.

A more successful way to engage would have been to include Indigenous organizations at the onset of EHON to co-design the initiative from conception to implementation, incorporating an Indigenous lens to urban planning and community engagement. Indigenous engagement regarding housing policy must be conducted specifically and intentionally with a broad and representative range of Indigenous individuals, communities, service agencies, and housing providers (**Recommendation 7.3**).

Glossary of Terms

The following definitions clarify the meanings behind project-specific terms used throughout the EHON Roundtable engagement activities and the *EHON Roundtable Final Recommendations Report*.

Amendment: The outcome of a legally defined process to alter, change or modify policies in an Official Plan or regulations within a Zoning By-law.

Built form: The physical elements of urban environments, such buildings, structures, and infrastructure, and the structural relationships between them.

City: City of Toronto.

City Planning Division: Located within the City of Toronto's Infrastructure & Development Services department, the City Planning Division provides advice to City Council on building issues. The Division undertakes complex research projects, which lead to policy development in land use, environmental sustainability, community development, urban design, and transportation.

Committee of Adjustment: A quasi-judicial, adjudicative body in the City of Toronto comprised of citizen members appointed by City Council. It mainly considers minor variance applications related to municipal zoning by-laws.

CUI: Canadian Urban Institute

EHON: The City's Expanding Housing Options in Neighbourhoods initiative.

EHON Roundtable: Convened by CUI as part of the City's equitable engagement strategy, this refers to the sixteen Members of the EHON Roundtable as a whole.

Member: A member of the EHON Roundtable

Community Participant: A participant of a Learning Session planned and facilitated by a Member.

Level 1: EHON Level 1 Engagement – A base level of engagement in which Members reviewed CUI-prepared materials, attended Sessions together, and provided feedback on the EHON initiative.

Session: Refers to one of six Level 1 Roundtable Sessions planned and facilitated by CUI attended by the EHON Roundtable as a whole.

Level 2: EHON Level 2 Engagement – An optional level of engagement in which Members elected to plan and facilitate Learning Sessions with their representative communities (Community Participants) to gather nuanced feedback on the EHON initiative.

Learning Session: Refers to one of seven Level 2 community engagement sessions planned and facilitated by Members with the support of CUI.

Gentle intensification: The redevelopment of low-density neighbourhoods with higher density missing middle housing forms that generally fit within the scale and physical character of existing detached- and semi-detached houses.

Homeowner-initiated intensification: Refers to redevelopment carried out by a homeowner which results in the division of their house into multiple units or the demolition of the existing structure and construction of a new residential structure which has more units than the previous structure.

Housing discrimination⁸: Housing discrimination comes in three forms (Roher, 2016⁹):

1. *Direct* – “Specifically naming that marginalized groups have stricter housing regulations which then lower their access to affordable housing.”
2. *Indirect* – “Barriers to create affordable housing, compared to other forms of housing.”
3. *Systemic* – “Lack of acknowledgement of issues leading to housing unaffordability and the centralization of power into the hands of the wealthy and/or those uninterested/unmotivated/unsupported to implement policy changes that will respect human rights for affordable housing.”

Land value uplift: The increase in adjacent commercial and residential property values due to public transit infrastructure investment, particularly rail infrastructure, expressed through sales price and rents.¹⁰ This results in higher rents which places existing vulnerable commercial and low- to moderate-income residential tenants at risk of displacement.

Local retail and services: Defined by the EHON Local Retail and Services study team, these are small-scale retail, services, and office uses primarily serving area residents. They can include corner stores, cafés, small plazas, and home-based businesses.

Major Streets: As defined by the City of Toronto, these are roads (predominantly classified Collector Roads, Minor Arterial Roads, and Major Arterial Roads) that can accommodate higher levels of vehicle traffic compared to Local Roads, the main road type for the interiors of residential neighbourhoods. Approximately 10% of Major Streets are adjacent to *Neighbourhoods* designated lands. They can be found on Map 3 of the Official Plan.

Minor variance: A minor variance is a type planning approval established by Section 45 of Ontario's *Planning Act*. The Committee of Adjustment is empowered to authorize minor variances from the City's zoning by-law. When a project or development largely complies with the rules in the zoning by-law, but not completely, one may apply for a minor variance. For example, if the maximum permitted height for a building is 10 metres and the proposed project is to have a height of 10.5 metres, the project proponent may choose to apply for a variance. A minor variance is generally a faster and easier process than a rezoning application.

A minor variance is approved if it satisfies *four tests*:

1. *Is it minor?* – The changes must be considered minor.
2. *Is it an appropriate change?* – The change must be desirable for the appropriate development of the site itself and neighbouring lands.
3. *Does it meet the general intent of the Zoning By-law?* – The change must meet the general intent and purpose of the zoning by-law, such as trying to maintain appropriate relationships between buildings, allowing for green space, or providing a certain level of parking.
4. *Does it meet the general intent of the Official Plan?* – The change must fit within the City's long-term goals and vision.

Missing middle housing: These types of housing forms, such as triplexes, fourplexes, various townhouses, and low-rise hybrid and apartment buildings, are considered ‘missing’ from the development

⁸ This definition is adapted from Member Case's summary of Roher's (2016) work during Session 2: Changes to *Neighbourhoods Policies*.

⁹ Roher, Jessica S. (2016). Zoning Out Discrimination: Working Towards Housing Equality in Ontario. *Journal of Law and Social Policy* (25). Retrieved from:

<https://digitalcommons.osgoode.yorku.ca/cgi/viewcontent.cgi?referer=&httpsredir=1&article=1223&context=jlsp>

¹⁰ Shoshanna, S. & Miller, E. J. (2016, July). Transit and Land Value Uplift: An Introduction. University of Toronto Transportation Research Institute. Retrieved from: <https://uttri.utoronto.ca/files/2017/10/16-02-04-02-Transit-and-Land-Value-Uplift-An-Introduction.pdf>

of the City of Toronto as they have been less frequently proposed and constructed when compared to other housing types, such as apartments and detached housing, particularly in the post-World War II period. While detached houses and high-rise apartments are plentiful, the housing forms in between are generally missing from the range and mix of housing available in the city. While these types of units do exist, their creation sometimes predates zoning by-laws enacted to control the form of new housing more tightly in *Neighbourhoods*. Opening lands designated *Neighbourhoods* to more missing middle housing development has been identified as an opportunity to build a broader range of housing types to meet the needs of a growing city and a wider range of demographics.

Multiplex: For the purposes of this work, multiplex refers to duplex, triplex, and fourplex housing forms as defined by the EHON Multiplex study. Tenure type can vary. Multiplexes can be created through the division of an existing house into multiple units or built new.

Neighbourhood Improvement Area: In 2014, thirty-one out of Toronto's 140 neighbourhoods scored below the City's Neighbourhood Equity Score benchmark for a strong neighbourhood. They were designated by City Council as Neighbourhood Improvement Areas targeted for special place-based attention in community development as part of the *Toronto Strong Neighbourhoods Strategy 2020*.¹¹

Official Plan: The Ontario *Planning Act* requires municipalities to adopt an Official Plan. The *Toronto Official Plan* sets out Toronto's vision for land use planning within the city. It details its growth management strategy and policies for housing regarding where it can be built and in which forms.

Neighbourhoods: These are residential areas designated in the *Toronto Official Plan's* Chapter Four: Land Use Designations, characterized as physically stable, made up of residential uses within lower scale building forms such as detached houses, semi-detached houses, duplexes, triplexes, various forms of townhouses, and interspersed walk-up apartments that are four storeys or less. Development in these areas will respect and reinforce the existing physical character of each geographic neighbourhood. For example, if an existing zoning by-law for a particular neighbourhood only permits single detached houses, and the prevailing building type of existing buildings are single detached houses, then only single detached houses are permitted to be built.

Secondary plan: More detailed local development policies to guide growth and change in a defined area of the City of Toronto. Current secondary plans are contained within Chapter 6 of the *Toronto Official Plan*.

Third party appeal: A legal challenge by an interested party against the characteristics of a specific development proposal or amendment.

Zoning By-law: The Ontario *Planning Act* gives municipalities the power to adopt zoning by-laws. A zoning by-law is a tool that translates Official Plan policies into legally enforceable rules, also known as regulations. Zoning by-laws determine permitted uses, building types, and performance standards. Regarding housing, the City's zoning by-laws determine the physical standards to which residential building characteristics must comply.

As-of-right zoning: Zoning by-laws provide permission for development to proceed without gaining additional zoning permissions through minor variance or zoning by-law amendment.

Building envelope: Refers to the permissible physical size and shape of a structure according to the Zoning By-law.

Performance standards: Legally regulated through a Zoning By-law, this refers to the physical standards to which buildings and lot characteristics must comply. These may include, but are not limited to, the size of the property in terms of area (minimum lot area), the length of the portion facing the street (minimum lot frontage), its building height (minimum or maximum height in

¹¹ Toronto Strong Neighbourhoods Strategy 2020: Appendix 2. (2017). City of Toronto. Retrieved from: <https://www.toronto.ca/legdocs/mmis/2017/cd/bgrd/backgroundfile-101394.pdf>

metres or storeys), the distance of the building to adjacent lots (minimum setbacks), and the required number of parking stalls (minimum or maximum), among many other examples.

Residential Detached Zone (RD Zone): Set out under Chapter 10.20 of the City of Toronto Zoning By-law 569-2013, the only residential building type allowed in this zone is a detached house.

Residential Semi-Detached Zone (RS Zone): Set out under Chapter 10.40 of the City of Toronto Zoning By-law 569-2013, the only residential building types allowed in this zone are detached houses and semi-detached houses.

Rezoning: Also known as a Zoning By-law Amendment. If one wants to use or develop their property in a way that is not allowed by the zoning by-law in force, they may apply for a zoning change to alter the regulations determining the physical standards and uses to which their development must comply.

Our Team

Canadian Urban Institute

LEANDRO G. SANTOS

Research Planner, Applied Solutions Lab
EHON Roundtable Project Lead

JENNIFER BARRETT

Senior Planner, Applied Solutions Lab Lead

GABRIELA MASFARRE PINTO

Engagement Specialist

ABIGAIL MORIAH

Facilitation Consultant, Black Planning Project

BERTA KAISR

Planning Intern

ANGEL YANG

Planning Intern

MARIA ALONSO NOVO

Planning Intern

City Planning Division, City of Toronto

GRAIG UENS

Former Senior Planner, Office of the Chief
Planner

LILLIAN D'SOUZA

Engagement and Special Projects Coordinator,
Office of the Chief Planner

KYLE KNOECK

Director, Zoning
Secretary-Treasurer, Committee of Adjustment

Special Thanks

*For bringing the EHON Roundtable Members
together and launching the project:*

BENJAMIN "BENJI" BONGOLAN

Former Research Planner

*For helping to facilitate breakout group
discussions:*

LUTHFI DHOFIER

Research and Policy Analyst

CECILE ROSLIN

Former Program Officer, My Main Street
Activator

For connecting CUI to urban Indigenous voices:

PAMELA HART

Executive Director, Native Women's Resource
Centre

STEVE TEEKENS

Executive Director, Na-Me-Res

Expanding Housing Options in Neighbourhoods (EHON) Roundtable

Appendix A: Recommendations to Address Housing Discrimination

March 2023

Appendix A: Table of Contents

Appendix A: Recommendations to Address Housing Discrimination	42
Table of Contents	43
Out of Scope of Expanding Housing Options in Neighbourhoods.....	44
Recommendation 8: Recognize the legacies of and address systemic discrimination in the Official Plan	44
Recommendation 9: Implement targeted approaches to housing inclusion.....	47

Out of Scope of Expanding Housing Options in Neighbourhoods

The following Recommendations to Address Housing Discrimination are the result of listening to the experiences and personal stories of the Indigenous rights-holders and equity-deserving individuals engaged as part of the Expanding Housing Options in Neighbourhoods (EHON) Roundtable. Because they fall outside of the purview of the City Planning Division's EHON initiative, these recommendations are considered out of scope of the EHON Roundtable. But due to the importance of ensuring that those who shared their lived experiences are fully reflected in this document, we have decided to attach it to the *EHON Roundtable Final Recommendations Report* as a standalone document. We have also identified the relevant Divisions within the City of Toronto's municipal administration. City Planning Division has committed to sharing these recommendations with the Official Plan review team, Housing Secretariat, and other relevant Divisions.

Recommendations to Address Systemic Discrimination

The systemic recommendations detailed below are based on discussions throughout the EHON Roundtable and Learning Sessions that go beyond the original four policy topics (Changes to *Neighbourhoods* Policies, Multiplexes, Local Retail and Services, and Major Streets Rezoning). The recommendations below are organized into two themes:

8. Recognize the legacies of and address systemic discrimination in the Official Plan
9. Implement targeted approaches to housing inclusions

Recommendation 8: Recognize the legacies of and address systemic discrimination in the Official Plan

Land use planning in the territory of Treaty 13, on which the City of Toronto is situated, has a history of systemic discrimination that began with the theft of land from Indigenous Peoples continuing into housing policy over 120 years later. According to the research of Cheryl Case (2022), Thorncrest Village in the 1940s was a single detached housing subdivision that legally excluded Eastern Europeans and other racialized ethnic groups from accessing the neighbourhood.

The economic implications of stolen land

"[I]n the [Toronto Purchase Treaty of 1805, also known as Treaty 13], First Nations were to retain access to the land for hunting, fishing, other economic purposes. However, they were treated very ... violently ... being chased off [the land] with dogs and whatnot. ... [O]f course, today we see that the land use planning structure – economic nature of the land – has little relationship with Indigenous communities and their cultural values. [...] [E]conomically, it's important to remember that this was land that was essentially received by the colonial structure for the price of a few loaves of bread. So, the economic implications of that are massive."

– Cheryl Case, EHON Roundtable Member, [Session 2: Changes to Neighbourhoods Policies](#)

We heard about how systemic discrimination in planning and the housing sector have prevented Indigenous rights-holders and racialized peoples from enjoying the benefits of homeownership and multigenerational wealth creation through home equity and as landlords, a significant driver of Canadian wealth. Racialized Members and Community Participants have seen firsthand how systemic barriers to homeownership, refusal of sale or rent based on prejudice, have impacted members of their communities.

The negative impacts of housing discrimination

"I am currently a realtor working primarily in the Durham region. [...] So my experience [with rental units] primarily for Black people is the stigmatization of Black people and, again, where they belong and where they don't belong. It's been a constant battle for myself in terms of trying to find my clients affordable rental units where they feel safe and secure and are able to provide a beautiful home and a safe home for their children as well."

– Community Participant, Learning Session

"[M]y family's South Asian. When they came to Canada in 1969, they absolutely did experience that pervasive housing discrimination until eventually they were able to buy from someone else who had been an immigrant from Italy in the early '70s. Italians weren't quite considered White [at the time]. And then eventually they wound up moving to Bramalea [in Brampton] because, well, Toronto was not exactly a welcoming place for non-White people, even though my family spoke English fluently and were Catholic."

– EHON Roundtable Member, [Session 2: Changes to Neighbourhoods Policies](#)

In the opinion of several Members, the current Official Plan focuses on built form to the exclusion of the needs of diverse communities. For the City to position itself to truly expand housing options for a more equitable and sustainable city, there should be a recognition of how the land use planning structure has reinforced exclusionary outcomes for Indigenous rights-holders and equity-deserving groups

(Recommendation 8.1). Shifting the focus of the policies from built form to people and communities creates the impetus to solve longstanding socioeconomic and health outcome disparities. Adopting a universal human rights approach to housing (housing as a human right) will serve to prioritize equitable access to housing throughout the city.

Recommendation 8:

Recognize the legacies of and address systemic discrimination in the Official Plan

For City Planning Division

8.1 Amend language in the Official Plan to recognize the historic legacies and current impacts of systemic discrimination in planning and commit to steps to overcome them.

Amend the language in Chapter One: Making Choices to:

start with a *Land Acknowledgement* that recognizes the original Indigenous inhabitants of the territory and the economic and cultural impacts of stolen land;

recognize systemic discrimination and colonialism, its legacies, and impacts on built form, Indigenous rights-holders, and equity-deserving groups within the planning system;

adopt a human rights approach to housing; and

adopt a people-centric focus.

Amend the language in Chapter Three: Building a Successful City to:

recognize housing as a human right;

adopt a place-based approach, such as community action planning, for community development in *Neighbourhoods*;

commit to preventing the displacement of existing residents and businesses;

commit to ongoing meaningful engagement with equity-deserving groups to plan for change that meets the needs of all;

commit to working with non-profit housing providers, not-for-profit developers, and land trusts to enable building more affordable housing in the city by removing barriers and streamlining the applications process; and

commit to the principle of land back and meaningfully engage with Indigenous rights-holders and organizations to develop agreements that place tangible assets, such as affordable housing units, into the hands of Indigenous Peoples.

City Planning Division's Comment

The City Planning Division is currently undertaking a review of the Official Plan (Our Plan Toronto), and has recommended draft changes to the Official Plan which incorporates a Land Acknowledgement and Indigenous Planning Perspectives:

<http://app.toronto.ca/tmmis/viewAgendaItemHistory.do?item=2022.AA18.1>

Recommendation 9: Implement targeted approaches to housing inclusion

Members and Community Participants expressed the need for targeted approaches to housing inclusion, for Indigenous Peoples, Black residents, newcomers, racialized youth, criminalized residents, and those with mental health needs (**Recommendations 9.1 to 9.4**).

The need for more Indigenous housing supply

"I think being an Indigenous person, there's only so many [housing options]. There's not even like hundreds. There's like a handful of housing buildings within the city that's available for Indigenous Peoples... I would like to see more representation.... [...] So, if they [the City and developers] had like two Indigenous apartments available for every new housing complex – do something along those lines. That would be really cool."

– Community Participant, Learning Session

Integrating Black households in affluent neighbourhoods

"It is good to say we need affordable rental housing to actually make us [Black people] somewhat be apart of the fabric of the City of Toronto in terms of feeling as if we belong. But that's only touching on the surface ... because currently as it stands right now, even though there is not a formal definition of housing discrimination, it is happening all over the city of Toronto. [...] ...but unless there is a fair playing field that is afforded to us to have access to those units then it makes no difference. [...] So, I would say that discrimination is the application of planning tools as well as lack of oversight as it relates to specifically private landlords when they're renting to Black people. There is a challenge there and until we address that, building more rental housing supply will not be beneficial to us. And the issue of segregation as it relates to, 'okay, you're supposed to be in this neighbourhood, you belong here, you don't belong here.' [...] We need to be considered in areas that are affluent, and when there's new development there needs to be a certain percentage of those new development that is prioritized to us as Black people..."

– Community Participant, Learning Session

Members identified that equitable access to *Neighbourhoods* could be achieved through affordable housing options such as cooperatives, community land trusts, rent-to-own, and life leases (**Recommendation 9.5**). This requires working with non-profit housing providers and builders to co-design policies and programs that can augment EHON initiatives towards improved affordability.

The City should partner with higher orders of government and other sectors to identify additional means to develop affordable housing such as through alternative financing and unlocking publicly-owned land (**Recommendations 9.6 and 9.9**). The development of affordable housing should also be considered in tandem with wraparound supports to aid tenants in working their way up the housing spectrum into homeownership (**Recommendation 9.7**) and a careful approach to intensification to prevent displacement (**Recommendation 9.8**).

Recommendation 9: Implement targeted approaches to housing inclusion

For the Housing Secretariat

9.1 Amend language in the Official Plan to prioritize meeting the housing needs of Indigenous Peoples.

Amend the language in Chapter Four: Land Use Designations to:

commit to working with Indigenous housing providers and organizations to improve access to capital; and

prioritize the development of culturally appropriate and supportive housing for the Indigenous community within lands designated *Neighbourhoods*.

City Planning Division's Comment on Recommendation 9.1

The commitment to working with Indigenous housing providers to develop culturally appropriate housing is identified in the *HousingTO 2020-2030 Action Plan*.

9.2 Re-evaluate the criteria for social housing request for proposals to allow Indigenous organizations without a track record of operating housing to secure funding through a partnership with an organization with a history of developing and operating social housing.

Procurement should allow for the ability of Indigenous organizations to compete without a proven track record of development to take advantage of untapped capacity within the Indigenous services sector.

9.3 Work with the private and non-profit housing sectors to support Indigenous rights-holders and equity-deserving groups' to access homeownership.

Assist Indigenous rightsholders and equity-deserving groups, such as Black, racialized, newcomer, and youth households, to enter the homeownership market through financial support programs and alternative financing options such as rent-to-own.

9.4 Monitor the creation of affordable housing units dedicated to Indigenous, Black, racialized, and criminalized residents across the city.

Develop methods to monitor progress towards the development of affordable housing to support Indigenous rights-holders and equity-deserving groups' access to housing in all *Neighbourhoods*.

9.5 Enable and support the capacity of non-profit housing providers to build, operate, and maintain affordable housing throughout all *Neighbourhoods*.

Co-design policies, regulations, and programs with non-profit housing providers and builders to:

determine programs that would deepen the affordability of EHON housing units; and

explore and support implementing alternative financing, ownership models, and tenures that will reduce the burden on developers, homeowners, and tenants, such as cooperatives, community land trusts, rent-to-own, and life leases.

9.6 Work with the provincial and federal governments, private, and not-for-profit housing sectors to create affordable housing under alternative tenures beyond market ownership and market rental, such as cooperatives, community land trusts, rent-to-own, student assisting seniors, and life leases.

Recommendation 9: Implement targeted approaches to housing inclusion

9.7 Encourage the development of affordable purpose-built rental combined with the necessary wraparound supports and programs, with the goal of eliminating barriers to housing, to ensure equity-deserving groups such as newcomers, youth, racialized, criminalized residents, and individuals suffering from mental health and addiction can thrive mentally, socially, and economically eventually making their way into homeownership.

9.8 Support measures to prevent displacement by committing to:

study the impacts of intensification on land values, its gentrifying pressures on existing residents, and identify financial tools and responses for non-profit housing builders and providers to ease this pressure on existing residents and equity-deserving groups; and

partner with the relevant Divisions and Agencies to study the use of land value capture mechanisms, through trusted third parties, for implementation that ensures equity-deserving groups benefit from the redevelopment of their neighbourhoods.

For CreateTO

9.9 Collaborate with provincial and federal governments and Crown corporations to explore the use of TCHC, municipal, provincial, and federally owned properties as an opportunity to unlock and donate land to non-profit housing providers and community land trusts for the purpose of developing higher density, affordable rental, and non-market housing.

Expanding Housing Options in Neighbourhoods (EHON) Roundtable

Appendix B: Summaries of Engagement

February - June 2022

Appendix B: Table of Contents

Appendix B: Summaries of Engagement.....	50
Table of Contents	51
Session 1: Introduction & Launch - Summary of Engagement	53
Session Background and Overview.....	54
Session 2: Changes to Neighbourhoods Policies - Summary of Engagement	55
Session Background and Overview.....	56
Discussion Themes	57
Members' Concerns for the City to Consider	61
Session 3: Multiplexes - Summary of Engagement	62
Session Background and Overview.....	62
Discussion Themes	63
Members' Concerns for the City to Consider.....	71
Session 4: Local Commercial Opportunities - Summary of Engagement	72
Session Background and Overview.....	73
Discussion Themes	73
Members' Concerns for the City to Consider.....	77
Session 5: Major Streets - Summary of Engagement.....	78
Session Background and Overview.....	79
Discussion Themes	79
Members' Concerns for the City to Consider.....	84
Session 6: Capacity Building for Learning Sessions - Summary of Engagement	85
Session Background and Overview.....	86
Session 7: Learning Sessions - Summary of Engagement.....	87
Learning Sessions Background and Overview	88
Learning Session 1: Federation of North Toronto Residents' Associations - Summary of Engagement	89
Session Background and Overview.....	89
Discussion Themes	89
Learning Session 2: Women Abuse Council of Toronto - Summary of Engagement.....	94
Session Background and Overview.....	94
Discussion Themes	94
Learning Session 3: North York Community House - Summary of Engagement.....	99
Session Background and Overview.....	99
Discussion Themes	99
Learning Session 4: Toronto Public Space Committee - Summary of Engagement.....	105
Session Background and Overview.....	105
Discussion Themes	105
Learning Session 5: For Youth Initiative - Summary of Engagement.....	109
Session Background and Overview.....	109

Discussion Themes	109
Learning Session 6: Smart Density - Summary of Engagement.....	112
Session Background and Overview.....	112
Discussion Themes	113
Learning Session 7: Black Planning Project - Summary of Engagement.....	116
Session Background and Overview.....	116
Discussion Themes	117
Session 8: Key Insights and Draft Recommendations - Summary of Engagement	121
Session Background and Overview.....	122

Session 1: Introduction & Launch - Summary of Engagement

Roundtable Details

Date: Monday, February 7th, 2022

Location: Virtual/On Zoom

EHON Roundtable Members present:

Paul Bailey – Black Health Alliance
 Sam Carter-Shamai – Neighbourhood Land Trust
 Cheryll Case – CP Planning
 Karen Chapple – School of Cities, University of Toronto
 Alissa Klingbaum – Woman Abuse Council Toronto (*Substitute for Lieran Docherty*)
 Eric Lombardi – More Neighbours
 Murtaza Haider – Ted Rogers School of Management, Toronto Metropolitan University
 Tanya Hayles – Black Moms Connection
 Alex Heung – Centre for Immigrants and Community Services
 Leith Moore – R-Hauz
 Polina Rakina – The 519
 Craig Ruttan – Toronto Region Board of Trade
 Benedicto San Juan – For Youth Initiative
 Igor Samardzic – Smart Density (*Substitute for Naama Blonder*)
 Ella Tan – North York Community House

EHON Roundtable Members absent with no substitute:

Pamela Hart – Native Women's Resource Centre Toronto
 Geoff Kettel – Federation of North Toronto Residents' Associations
 Abigail Moriah – Black Planning Project

The Study and Facilitation Team:

City of Toronto: Lillian D'Souza & Graig Uens

Canadian Urban Institute: Jennifer Barrett, Benjamin Bongolan, Luthfi Dhofier & Leandro G. Santos

Agenda	
1.	Warm welcome by CUI Team
2.	Introduction by Chief Planner Gregg Lintern & Deputy Mayor Ana Bailão
3.	Agenda overview
4.	Activity 1.1: Getting to know each other; Icebreaker
5.	EHON presentation by Lillian D'Souza & Graig Uens
6.	Activity 1.2: Reflection
7.	Activity 2: Co-creating a shared space; Integrating the Members' feedback
8.	Regroup, wrap-up & next steps

Session Background and Overview

Hosted virtually on the Zoom platform, the purpose of the first session was to provide the Roundtable Members an opportunity to meet the Study and Facilitation Team, as well as each other. The session began with introductions from the Canadian Urban Institute and the City of Toronto. This was followed by an activity for the Members to introduce themselves to the group at large. After an overview of the EHON initiative, Members spoke to their personal and professional backgrounds, how they planned to contribute to the Roundtable, and what they hoped to get out of the process.

Near the end of the session, the CUI Lead Facilitator guided the Roundtable through a co-creation activity answering the following questions:

What are the behaviours you would like to encourage in the EHON Roundtable?

What are your red lines (unacceptable behaviours)?

Members inputted their answers through the chat function. For Members not present, CUI provided opportunities outside of the session for direct feedback on the above questions. The collected feedback was used to develop a *Norms and Agreements* chart, which will be used as an agreed upon code of conduct for the Roundtable proceedings going forward. The purpose of the chart is to foster a safe and inclusive space for Members to share their personal experiences, insights, opinions, and expertise.

This session was entirely focused on introductions and process, therefore there were no substantive discussions on EHON policies or the housing system.

Session 2: Changes to Neighbourhoods Policies - Summary of Engagement

Roundtable Details

Date: Thursday, February 24th, 2022

Location: Virtual/On Zoom

EHON Roundtable Members present:

Paul Bailey – Black Health Alliance
Naama Blonder – Smart Density
Sam Carter-Shamai – Neighbourhood Land Trust
Cheryll Case – CP Planning
Karen Chapple – School of Cities, University of Toronto
Lieran Docherty – Woman Abuse Council Toronto
Pamela Hart – Native Women's Resource Centre
Alex Heung – Centre for Immigrants and Community Services
Geoff Kettel – Federation of North Toronto Residents' Associations
Sylvia Menenez – More Neighbours (*Substitute for Eric Lombardi*)
Leith Moore – R-Hauz
Abigail Moriah – The Black Planning Project
Craig Ruttan – Toronto Region Board of Trade
Igor Samardzic – Toronto Public Space Committee (*Joined the Roundtable*)
Benedicto San Juan – For Youth Initiative
Ella Tan – North York Community House

EHON Roundtable Members absent with no substitute:

Murtaza Haider – Ted Rogers School of Management, Toronto Metropolitan University
Tanya Hayles – Black Moms Connection (*Exited the Roundtable*)
Polina Rakina – The 519 (*Exited the Roundtable*)

The Study and Facilitation Team:

City of Toronto: Lillian D'Souza & Graig Uens

Canadian Urban Institute: Jennifer Barrett, Benjamin Bongolan & Leandro G. Santos

Agenda

1. Welcome back by CUI Team
2. Norms and Agreements
3. Introduction by new Members
4. TOR review & context setting
5. Activity 1: Presentation by Member Cheryll Case: Human Rights and the Missing Middle
6. City staff presentation
7. Activity 2: Changes to Neighbourhoods policies discussion
8. Activity 3: Co-creating the process
9. Wrap-up & next steps

Session Background and Overview

The Canadian Urban Institute (CUI) provided an overview of the newly formed *Norms and Agreements*, determined through Roundtable Members' feedback from Session 1. This chart was designed to foster a safe and inclusive space for Roundtable Members to share their personal experiences, insights, opinions, and expertise with one another.

Norms and Agreements

Behaviours to encourage:

- Bring your full selves and share your experiences
- Honour peoples' pronouns
- Use "I" statements
- Be fully present, curious, and open-minded
- Feel free to ask questions, probe, and dive deep into challenging topics
- Be mindful of time to ensure everybody has an equal opportunity to contribute
- Make sure to listen
- Be respectful of differing viewpoints and experiences

Red lines:

- Making assumptions
- Interrupting or dismissing others
- Insulting or disrespectful language
- Hostility

Remember:

- The contributions of other Roundtable Members are to remain confidential and within the Roundtable only

Members absent during Session 1 were given an opportunity to introduce themselves to the Roundtable. Afterwards, the CUI Lead Facilitator provided an overview of the Terms of Reference, detailing the role of CUI and expectations for the Members depending on their level of engagement. City staff followed up with the equity-focused rationale behind the Roundtable, the changing approach to engagement, the role of the City, and how feedback will be integrated into the overall policymaking process and transmitted to the relevant City Divisions.

Member Cheryl Case, Founder and Principal of CP Planning, presented a condensed version of *Human Rights and the Missing Middle*, covering the history and ongoing implications of systemic discrimination within planning for residential neighbourhoods in the City of Toronto. Case provided best practices examples of innovative housing projects, as well as equitable housing policies from other leading Cities. Members engaged in a short discussion on the material and themes.

The Roundtable then split up into three breakout groups to discuss the following questions related to *Neighbourhoods* policies:

Activity 2: Changes to Neighbourhoods policies discussion questions	
1.	How have policies emphasizing the physical attributes and housing types in Neighbourhoods (such as “character”, “fit”, “prevailing”, and “stability”) limited the integration and implementation of the principles of access, equity, and inclusion?
2.	How can the Neighbourhoods designation in the City of Toronto’s Official Plan better accommodate the needs of a growing city to address inequities, access, and inclusion experienced by Torontonians, particularly newcomers and equity-seeking groups? (How can policies support healthy and sustainable neighbourhoods?)

After the breakout activity, select individuals for each group shared the key takeaways of their small discussions with the Roundtable at large. To close the session, the CUI Lead Facilitator called for Members’ feedback on the overall design process of the Roundtable sessions, to provide opportunities for co-creation to foster a shared sense of ownership over the proceedings going forward.

Discussion Themes

The following themes were gathered from Case’s presentation, discussions facilitated throughout the session, as well as feedback collected through additional opportunities (i.e., email correspondence, worksheets, and conversations).

1. The legacy of systemic discrimination has tangible impacts today

Systemic discrimination in government policy

Through the Toronto Purchase Treaty, No. 13 (1805), First Nations were to retain access to the land for hunting, fishing, and other economic purposes. However, they were treated violently and denied access to these rights. Today’s land use planning structure and economic nature of the land has little relationship with Indigenous communities and their cultural values. The land was ‘purchased’ by the colonial government for the price of two loaves of bread. The multigenerational economic implications of this theft are massive (Case, 2022).

The first low-rise building application was filed to the City of Toronto in 1903. At the time, the dominant patriarchal culture opposed the idea that women should live independently. In a single detached housing structure, a woman would have to live with a man to secure accommodations. An apartment would allow a woman to live on their own and among other women. This perspective continued until 1977, when

women were being fined by the government for living in basement apartments on land that was zoned for single families (Case, 2022).

Housing discrimination based on ethnicity

Thorncrest Village in the 1940s: This new neighbourhood of exclusively detached housing was designed and built for homeowners to protect the value of their homes as an asset rather than a social good. This policy approach was invented, designed, and innovated with the support of government at all levels. People had to apply to buy housing in the neighbourhood. Homeownership there was restricted to 'Whiter' people (an Anglophone, Protestant, and monocultural White ethnic community) to the exclusion of Eastern European and other racialized ethnic groups (Case, 2022).

Immigrant communities, particularly peoples of colour, experience barriers to home ownership. For example, realtors refusing to sell to Black or other visibly racialized households.

One Member's family of South Asian descent immigrated to the City in 1969. They faced pervasive housing discrimination until they were able to buy from an Italian immigrant who was considered non-White at the time. Because Toronto was not a welcoming place for non-White people, they eventually moved west to Bramalea in today's Brampton, despite being Catholics who spoke fluent English.

Barriers to generational wealth creation in the housing system

The generational impact of housing and planning discrimination has resulted in equity-deserving groups historically lacking access to home ownership and wealth generation through home equity and as landlords. This has resulted in intergenerational wealth gaps between homeowners and renters, who are more likely to be from equity-deserving groups.

The Black residents of Little Jamaica, predominantly renters, are excluded from the land value uplift in the neighbourhood and are at risk of potential displacement due to gentrification.

2. The 'weaponization' of subjective policy language

Subjective *Neighbourhoods* policy terms such as "character", "prevailing", "fit", and "stability" are vague enough to be used for exclusion

These terms are a by-product of a planning system that favours established homeowners who are predominantly White and wealthy. Solely changing these terms while failing to address the economic aspects of the planning system only serves to hide the harm done.

The vague nature of these terms allows neighbourhood opponents of a residential proposal to use any physical element of that proposal to exclude it through the planning process. This favours existing affluent residents and does not support increasing housing options in neighbourhoods.

Words like "character", "prevailing", and "fit" rule out solutions that are different from the existing but outdated housing typologies (monocultures) that dominate many neighbourhoods today.

The language puts a weight on accommodating change in neighbourhoods that have some housing variety while further insulating neighbourhoods that have no variety, creating 'gated' or 'static' communities.

These terms are a barrier to expanding needed housing forms that would represent an appropriate planning response to intensification as a means of increasing housing supply.

To better accommodate the needs of a growing city, it is recommended that the list of permitted housing types be expanded in all neighbourhoods.

The Toronto Local Appeal Body relies on the wording of "character", "prevailing", and "fit" in the Official Plan to make decisions on local planning matters. There was a concern that if these terms are removed

from the Official Plan, how will the planning process deal with a complete ‘mash-up’ of different heights and massing?

3. The need for *intentional* policy accounting for *unintended* outcomes

Policymaking processes must account intentionally for equity-deserving groups

The voices of the people most impacted by lack of housing must be centred in consideration of policy change. There must be direct and intentional policies that place Indigenous, newcomers, and equity-deserving groups at the forefront. Diversity groups, directly and indirectly impacted by policy decisions, should be engaged early to help co-design policies to account for their unique experiences. Not accounting for these unique experiences and viewpoints may result in unintended consequences, from further inability to meet intended goals to inadvertently worsening conditions for equity-deserving groups.

Language in the *Neighbourhoods* designation of the Official Plan should prioritize the development of housing projects by non-profits and community land trusts operating affordable housing. This is an approach explored in other North American cities. According to the findings of the CP Planning engagement project, Housing in Focus, housing cooperatives were identified as a means to secure affordable housing (Case, 2018). Therefore, housing cooperatives should be accounted for in Official Plan policy.

There needs to be specific policy language to explicitly promote equitable access and mixed income neighbourhoods, such as ensuring a percentage of diverse housing types and tenures in future development.

Place-based neighbourhood-level policies to prevent displacement

There is a need to ensure that intensification is carried out deliberately and carefully to avoid the displacement of existing residents, particularly those from equity-deserving groups.

Chain displacement: When more housing is prevented from being built in wealthier areas, affluent households are still able to secure the housing they desire but in less affluent areas. This displaces residents of lower socioeconomic means into even less affluent areas. This ultimately displaces people at the lowest end of the spectrum, potentially into overcrowding, out of the city, or into homelessness. This has a cascading effect throughout neighbourhoods and the greater region.

Neighbourhoods such as Little Jamaica require special place-based policies to protect residents from displacement. There is a concern that *Black bodies are placeholders* for land that will become more valuable.

Certain neighbourhoods are more suitable for intensification than others, such as the Annex and Yorkdale, which are located near subway stations that can support increased density.

The redevelopment of low-income neighbourhoods must account for the effects of increased density on land values and its gentrifying pressure on existing residents. Intensification should not be concentrated solely in low-income neighbourhoods but spread across the city.

The City’s Confronting Anti-Black Racism (CABR) unit: The most common feedback from low-income, racialized residents is that there needs to be an understanding of place-based narratives. Interventions must respond to historical experiences and realities. A one-size-fits-all approach to housing policy disenfranchises the underserved.

4. The need to consider the housing system's specific impacts on the most marginalized groups at the bottom of the housing spectrum

An Indigenous lens must be applied to housing consultation and policymaking

One Indigenous voice on the Roundtable is insufficient to ensure meaningful representation.

Indigenous voices were historically excluded from the table resulting in policies not designed for them. For example, policies around heritage preservation do not consider Indigenous heritage, thereby contributing to its eradication.

Neighbourhoods policy and development eliminates diverse communities from the social landscape, especially Indigenous Peoples.

Housing policies that impact the Indigenous community must be *unique* and *specific*, incorporating the principles of Indigenous self-determination and sovereignty. This lens must be integrated from the beginning.

According to one Member, concepts such as "missing middle housing" and design considerations are so out of reach for the Indigenous community that they cannot imagine themselves benefitting from these initiatives. There are neighbourhoods in the city they will never be able to live in, regardless of homeownership or rental tenure.

Indigenous Peoples suffer from overcrowded housing, unacceptable conditions, poverty, and the impacts of multigenerational wealth disparities.

There is so much depth and detail as to how policies impact the Indigenous community. More significant engagement and consultation will be necessary to understand the impacts.

A settlement worker describes the experience of Filipina live-in caregivers with family reunification, housing precarity, and overcrowding

According to the Member, overcrowding is the most common problem with low-income newcomer families. The lack of affordable and suitable housing supply results in these households being unable to afford to buy a home or move into a more suitable rental. Many are forced to remain in homes with dilapidated conditions. Newcomer households often pool resources together to live in larger homes, but with multiple people in each room.

The Member's clientele, Convention Refugees and Filipina live-in caregivers, live mostly in poverty. They endure precarious housing with overcrowded conditions, either with family, other families, or in basements for extended periods.

Family reunification: During the 1990s to the early 2000s, the federal live-in caregiver program provided a pathway for Filipinas to move to Canada, many of which settled in Toronto. Filipina women had to leave their children behind. From the time of leaving the Philippines to applying to sponsor their family to settle in Canada, there is an average of *seven to twelve years of separation*. By this time, their children have grown to become teens or young adults that barely know their mothers. This causes strain on their ability to form bonds. Overcrowded housing conditions cause further strain due to the lack of privacy in uncomfortably close proximities.

Filipina caregivers are often underemployed, having been qualified nurses in the Philippines now working as personal support workers and live-in caregivers in Toronto with incomes at the poverty level. These women must take on multiple jobs and credit card debt when sponsoring relatives to pay for airfare, accommodations, etc., while continuing remittance. Fifty to seventy percent of their income is sent back to their families in the Philippines. Remittance cuts into personal housing budgets.

Proof of employment and requirements to pay first, second and last month's rent act as systemic barriers to securing housing.

The Member's clients must wait seven to twelve years on the subsidized housing waitlist.

Newcomer women experiencing violence often must make the hard decision of remaining in a violent relationship within a larger home, rather than subject themselves and their children to worse dangers in the shelter system.

Members' Concerns for the City to Consider

1. Considering the work of the Roundtable around engagement with Black communities, one Member strongly recommended that the Study and Facilitation Team work with the City's Confronting Anti-Black Racism (CABR) unit, and the team who worked on the Toronto Strong Neighbourhoods Strategy 2020.
2. How can housing policies and approaches be crafted specifically to include historically marginalized racial groups in the engine of economic development and benefit from being able to build?
3. Is there a process to ensure that the benefits of land value uplifts due to rezoning and development are distributed equitably to make up for lost time due to systemic barriers to wealth generation?
4. Efforts to open opportunities for housing access clash against the reality that housing is a significant driver for personal economies and multigenerational wealth security.
5. A made-in-Toronto solution to the housing crisis is required to avoid necessitating involvement by the Provincial government, which can govern with a heavy hand.
6. The City should implement a parallel engagement process specifically for Indigenous Peoples.
7. Is there a process within the Toronto Community Housing Corporation to audit and reassess if tenants are still eligible for their rent-gear-to-income units?

Session 3: Multiplexes - Summary of Engagement

Roundtable Details

Date: Thursday, March 24th, 2022

Location: Virtual/On Zoom

Roundtable Members present:

Paul Bailey – Black Health Alliance
 Naama Blonder – Smart Density
 Sam Carter-Shamai – Neighbourhood Land Trust
 Karen Chapple – School of Cities
 Lieran Docherty – Woman Abuse Council Toronto
 Alex Heung – Centre for Immigrants and Community Services
 Geoff Kettel – Federation of North Toronto Residents' Associations
 Eric Lombardi – More Neighbours
 Leith Moore – R-Hauz
 Craig Ruttan – Toronto Region Board of Trade
 Igor Samardzic – Toronto Public Space Committee
 Benedicto San Juan – For Youth Initiative
 Ella Tan – North York Community House

Roundtable Members absent with no substitute:

Cheryll Case – CP Planning
 Murtaza Haider – Ted Rogers School of Management, Toronto Metropolitan University
 Pamela Hart – Native Women's Resource Centre (*Exited the Roundtable*)

The Study and Facilitation Team:

City of Toronto: Lillian D'Souza & Graig Uens
Canadian Urban Institute: Jennifer Barrett, Luthfi Dhofier, Abigail Moriah, Cecile Roslin & Leandro G. Santos

Agenda	
1.	Warm welcome by CUI Team
2.	Agenda overview
3.	Activity 1.1: City staff presentation by Multiplex study team
4.	Activity 1.2: Q&A on City staff presentation
5.	Activity 2: Member Presentation: Multiplex case studies by Smart Density
6.	Activity 3: Multiplex housing discussion
7.	Wrap-up & next steps

Session Background and Overview

The purpose of this session was to discuss multiplex housing in *Neighbourhoods* designated areas through the various perspectives of the Roundtable Members. To provide the Roundtable with a

backgrounder, the City of Toronto's EHON Multiplex study team presented their considerations and ideas for consultation. They spoke to permitting multiplexes in *Neighbourhoods* citywide, increasing the number of units to four within the currently permitted envelopes for single detached homes, reducing financial barriers, balancing priorities, and gradual change in low-density residential areas.

Member Naama Blonder, Founder of Smart Density, presented two case study examples from her practice for the Roundtable to consider: an 8-plex concept, and a 15-unit transition property currently undergoing site plan approval. Both examples showcased the development potential within existing permissible building envelopes.

Following the presentations, the Roundtable split into four breakout groups to discuss the following questions related to multiplex housing:

Activity 3: Multiplex housing discussion questions	
1.	What makes a multiplex housing unit liveable?
2.	What should be the priorities?
3.	Where should multiplex housing be located?
4.	Are you seeing multiplexes built in your neighbourhood? Why, why not?

The Multiplex study team co-leads were split up and placed in virtual rooms with Members representing equity-deserving groups to hear perspectives not captured through traditional engagement strategies. The fourth breakout group featured a concentration of the Roundtable's development practitioners to focus on the challenges, opportunities, and financial feasibility of multiplex development.

After the breakout activity, select Members of each group shared the key takeaways of their small discussions with the Roundtable at large. To close the session, the CUI Lead Facilitator called for Members' feedback on the overall design process of the Roundtable sessions, to provide opportunities for improvements around the proceedings going forward.

Discussion Themes

The following themes were gathered from responses to the Multiplex study team's presentation, Blonder's case studies presentation, discussions facilitated throughout the session, as well as feedback collected through additional opportunities (i.e., email correspondence, worksheets, and conversations).

1. Smart Density's multiplex case studies were used as visual examples for the Roundtable to consider

8-plex concept¹²

The 3.5 storey concept features eight rental units, two to three bedrooms each, yielding a total of 5,500 square feet of space. Each storey is accessible through the interior courtyard which serves three functions. First, for access. Second, it provides for window openings with more natural light allowing bedrooms to face the courtyard. Third, as an opportunity for social gathering.

Lacking condominium amenities, which makes the units more affordable, the courtyard plays the vital role as a shared open space. Residents can host gatherings, bump into, and get to know each other. The

¹² Smart Density. (2020). 8-Plex. Retrieved from: <https://smartdensity.com/8-plex/>

courtyard would have patio furniture, and a staircase featuring a metal mesh allowing for transparent views into the interior courtyard from within the building.

The concept looks like any other contemporary designed house on the street. This design can be adapted to fit within the regulatory and physical context of other neighbourhoods.

The 8-plex concept complies with the in-place zoning setbacks and permissible building envelope. At 3.5 storeys, the concept remains within Part 9 of the Building Code, which is more permissive compared to Part 3 which governs condominium standards for fire safety and wall assembly.

Fifteen-unit “transition property”

This case study is currently undergoing the site plan approval process. The City identified it as a “transition property” between a main street and the interior of the neighbourhood. The four-storey project features 15 units of varying sizes from one bedroom to three. Half of the basement and first level are intended to be loft-style units for families. Because of the compact unit layouts, these units would be relatively more affordable for families compared to any other house on the street.

Why not just add an extra storey?

In the context of the City’s EHON Multiplex study, one Member asked if trying to keep within the same allowable built form envelope as single detached homes is reasonable, or could a slightly larger scale be possible, such as an additional storey? In response, based on experience with the City’s Committee of Adjustment (COA), Blonder highlighted the challenge within the planning approvals process. An increase in scale would not be considered minor. The COA cannot ‘digest’ 22 variances. “If it means we need to now go for a rezoning, there will be no Missing Middle. It’s as simple as that.”

There was a concern by the same Member that legalizing multiplexes but keeping the same regulatory constraints will continue the proliferation of ‘McMansions’ as they are easier to realize than multiplexes through the planning process.

2. Different groups have different requirements for multiplexes to be considered liveable

Basic considerations for liveability

One Member used to live in the downtown core and now avoids it. Their number one reason for leaving was the overcrowded high-rise buildings. They could not see the sun from their condominium from east to west. The lack of light caused their plants to die. Access to more natural light was identified as a basic liveability requirement.

The sizes of the rooms are important.

Access to private outdoor space is desirable, even if it is not large, such as a balcony or front porch.

Stairs need to be well designed.

Multiple Members mentioned the importance of on-site laundry facilities. This is a desirable amenity for students and newcomers.

For those with accessibility requirements, ground floor units with direct access to the street are the best option. Removing parking minimums may create accessibility barriers if new tenants require personal automobiles for mobility. While most housing in transit rich and walkable areas will not need private parking, choice should be available. In terms of building accessibility into units, there was a concern that the City may go too far with prescribed requirements. There was a call for flexibility in the way zoning and codes regulate spaces as people’s needs change throughout their lifecycle. Modular designs allow for upsizing or downsizing while aging in place.

There was a question on how to design multiplexes for low-income households close to transit and amenities.

Neighbourhoods requires larger units with more bedrooms for families

While Members brought a diversity of perspectives to the discussion, many coalesced around the reality that Toronto needs larger units with more bedrooms to provide suitable housing options for families. The location of these units should be concentrated closer to schools. They should also be built where communities need them, such as Bathurst-Finch and Jane-Finch where many newcomer families go to settle close to work and schools.

Multiplexes must go beyond studios and one-bedroom units, to two- and three-bedroom units. Larger units with more bedrooms would be required to accommodate multigenerational homes that are common in immigrant communities.

While one-bedroom units are relatively affordable, the limited space for children makes them unsuitable. Families having a hard time securing suitable homes end up having to leave Toronto.

Schools near high-rise condominium neighbourhoods are at capacity while interior neighbourhood school are closing due to population decline. Family sized multiplex units in the interior of neighbourhoods could contribute to boosting populations.

Mandating the creation of a certain amount of two- and three-bedroom units was brought forward as a policy solution, but the City must be careful not to overregulate. Is there a way to incentivize larger units for families to grow while remaining in place, rather than having to move out?

Depends on the neighbourhood; depends on the need

The form and shape of multiplexes and their amenities will depend on the surrounding context. For example, if the lot sizes of a neighbourhoods are too small to include all the necessary amenities within the building, there needs to be a priority on building where people can conveniently access them, such as near laundromats or parking in areas not well served by transit.

Several Members called for multiplexes to be permitted everywhere. But a question that came up is why a certain neighbourhood would not be suitable for multiplexes? Every neighbourhood has its own blend of transit access, amenities, and built form constraints. A neighbourhood-by-neighbourhood approach is required instead of a one-size-fits-all approach.

There were differing opinions on the need for parking and its relation to transit

Lack of parking was considered a non-issue by some if close to transit, amenities, and local services. But removing parking minimums may create accessibility barriers if new users require automobiles for mobility. The notion of devising a prism or framework was brought forward to help builders apply the principles of choice and equity in determining multiplex housing forms and amenities.

One Member brought up the tension between existing and new residents in who has access to limited street parking privileges.

The needs for an outer suburban neighbourhood will be different compared to core neighbourhoods well serviced by transit. Some purely residential areas are auto dependent and households there will continue to require cars to conveniently access services and amenities. This will require parking for new multiplex development in these areas. Where the current transit network cannot support homes without parking, the transit investment needs to come first. Improving transit can encourage a reduced demand in parking, but it needs to be reliable and efficient.

One Member argued that sometimes, the way to decrease cars is to simply remove parking. Since lots of people do not own cars, they can move into multiplexes that have no additional parking. The City should not plan for the extreme case of every home needing parking.

Another Member felt that there is no point arguing for major intensification in “solid” Yellowbelt neighbourhoods far from transit, arterials, and amenities. They felt the City should not permit higher density housing in areas where people will end up requiring more cars.

Trees and access to greenspace should not be discounted

Newcomers from East Asian countries, such as China and Taiwan, used to live in high-rises. With the desire to embrace nature they migrate to Canada with the expectation that with more land and less people, they can secure detached housing with backyards, but prices are prohibitively expensive. Multiplexes with shared greenspace could be an option for them.

In a built-out city such as Toronto, there was the opinion that greenspace should be communal. This would make up for the lack of private greenspace. Reduced parking could open opportunities for greater open space.

There was a concern that if multiplex developments were exempted from cash-in-lieu of parkland (the parks levy), how would the City be able to afford buying parkland for an increasing population? Exempting multiplex housing development from the parks levy is based on the EHON Multiplex study team's rationale that most new multiplexes will likely be conversions of existing homes in neighbourhoods that at one point supported a larger population. This is supported by the City's Parks, Forestry & Recreation Division.

3. Multiplex housing is an opportunity to meet the desires of groups marginalized by the current housing system

Trauma-informed approach to meeting the needs of women survivors of violence

The number one cause of women's homelessness and housing precarity is relationship violence or break-up.¹³ Men remain in the original home while women uproot. In a study of 100 women survivors who fled violence, the majority landed in a family member or friend's home, or the emergency shelter system. If more attainable housing options were available, these would be the last they would ever accept.¹⁴ The housing crisis and lack of affordable options leave women survivors with *no choice*.

Women survivors and their children fleeing violence experience severe social, economic, and health disruptions to their quality of life. They often leave without assets or belongings and give up on affordable rents secured through joint leaseholder's agreements. Many go without an income. If they worked, it was likely for a local employer they can no longer access as they are displaced to a further neighbourhood. The process of starting from scratch is difficult, as women survivors must find new employment, purchase new furniture and belongings, reissue IDs, and pay for food and shelter. Their children's education is also interrupted. Both women and their children are severed from their original neighbourhood's social connections. Financial hardship for a few months has significant negative impacts down the line.

Lacking suitable housing options, many women survivors go from low-rise housing to high-rise towers. Multiplex housing was identified as a better option for women with children, women with disabilities, and women survivors of violence due to units' relatively direct access to the street.

Women with histories of abuse often do not feel safe on the ground floor. Living on floors two to six was identified as the *sweet spot* for perceptions of safety. Women can better easily leave their home, either through a short elevator ride or trip down the stairs. From higher up, it is more difficult to exit the home and presents a potential threat situation for women survivors. A trauma-informed approach to meeting the housing needs of women survivors requires a quick route to the outside. Women, especially survivors of

¹³ Schwan, K., Vaccaro, M., Reid, L., Ali, N., & Baig, K. (2021). The Pan-Canadian Women's Housing & Homelessness Survey. Toronto, ON: Canadian Observatory on Homelessness. Retrieved from: <https://womenshomelessness.ca/wp-content/uploads/EN-Pan-Canadian-Womens-Housing-Homelessness-Survey-FINAL-28-Sept-2021.pdf>

¹⁴ Klingbaum, A. (2022, January). "A Place of My Own": Survivors' Perspectives on the Safe at Home Housing Model. Woman Abuse Council of Toronto. Retrieved from: <https://womanact.ca/publications/a-place-of-my-own-survivors-perspectives-on-the-safe-at-home-housing-model>

violence, often wish for security features in and around their housing, including a locked shared entrance, good lighting, and security cameras.

Comparing six storey multiplexes to high-rise towers, a sense of community and safety is better achieved in a multiplex. Compared to high-rises with higher turnover rates, residents enjoy more opportunities to get to know their neighbours. This sense of community is *extremely important* for women's safety, considering that multiplexes lack security features. While the sense of community is of paramount importance to women survivors of violence, the warmer social dynamics of smaller scale buildings can benefit all people.

An answer to overcrowding for Filipino and other newcomer households

For newcomers, the top priority for multiplex housing considerations is cost. If new multiplex housing can be sold or rented at affordable rates, it would respond to newcomers' needs.

Overcrowded housing, a common and hidden condition, is the number one concern for Filipino newcomer households. Multiple newcomer families come under one roof to save costs but lack ample space and privacy. If they could afford their own units, they would move out as soon as they are able. Without affordable options in the city, these families move to areas further out in the region. Affordable multiplex housing options are a possible answer to the problem of overcrowding.

The Bathurst-Finch and Jane-Finch areas attract and retain significant newcomer populations. Newcomers in the area live close to work, and their children go to local schools. Their main priorities are to find jobs and send their kids to school. Multiplexes should be built where the community is and close to where they need it the most.

4. Top priority: Improving equitable access to desirable neighbourhoods by ensuring affordable housing options

Opening access to desirable neighbourhoods to enable truly diverse communities

Diversity of peoples, incomes, and housing types and tenures were identified by the Roundtable as an important goal. A diverse population accommodated in a mix of housing forms benefits local businesses and provides access to desirable neighbourhoods.

A true mix of housing types and tenures creates equity. There are neighbourhoods in Toronto with streets that feature single-detached homes and large apartments. These streets provide options across the socio-economic spectrum.

There was a call to look at the incomes of current residents versus people who want to live there. Someone who bought their home five years ago might not be able to afford their home now.

The traditional public engagement process allows existing residents to gatekeep who is a desirable neighbour.

A mix of tenures, housing forms, alternative financing, and governance structures would help to create diverse neighbourhoods. Expanding housing options should be about providing choice.

Affordable for who? Supply versus affordability

Affordability needs to be the *number one priority*, otherwise new multiplex housing built will also be too expensive and unattainable for equity-deserving groups.

In the debate between supply versus affordability, a Member with development experience stated that not all problems can be solved at once. The first step is to increase supply. But increasing housing supply does not remove barriers to access in the short term. Entering homeownership is a major advantage in terms of wealth generation, but there are serious barriers to entry.

Laneway houses in the city are marketed as affordable, but they still “cost a fortune.” There was a concern that affluent homeowners are building laneway houses for their children. These homes are not really considered opportunities for another household to access the neighbourhood. One Member stressed that this debate misses that these options are marginally more affordable than what currently exists.

According to a study cited by a Member, increasing new housing supply does lower cost: “Taking advantage of improved data sources and methods, researchers in the past two years have released six working papers on the impact of new market-rate development on neighborhood rents. Five find that market-rate housing makes nearby housing more affordable across the income distribution of rental units, and one finds mixed results.”¹⁵

According to another paper, cited by the same Member, that surveys a large number of sources on housing supply and its impact on affordability, “the preponderance of evidence suggests that easing barriers to new construction will moderate price increases and therefore make housing more affordable to low and moderate income families. ... Allowing more new housing thus is critical both to ease affordability pressures and to reduce other negative results of constricted supply. But more new housing will not fully address affordability challenges; efforts to increase supply must be paired with subsidies and other tools to ensure that communities remain (or become) economically diverse as they grow.”¹⁶

The City should pursue affordability through any means available, through carrots instead of sticks, to increase populations in declining neighbourhoods.

Building energy inefficient homes to save up-front building costs was considered a step in the wrong direction in terms of the City’s climate goals.

Preserving existing affordable housing

There was a concern regarding the loss of existing affordable housing. Rooming houses are the de facto affordable housing stock in Parkdale. These houses do not meet the City’s six-unit threshold for rental replacement. According to the Parkdale Rooming House Study, of 198 rooming houses, 28 have been lost with another 59 at risk. This loss has resulted in 347 people de-housed, with another 818 at risk (Parkdale Neighbourhood Land Trust, 2017)¹⁷. Parallel to increasing supply there needs to be provisions to preserve affordable rooming houses in Parkdale and other neighbourhoods to prevent displacement. There should also be provisions to preserve other types of existing affordable housing.

The desire for walkability and convenience

Multiplex housing should not be considered in a vacuum. Access to surrounding amenities and walkability are key elements to quality of life.

The corners of intersections were identified as prime locations for mixed use, higher density buildings with ground floor commercial and residential units above. These locations can serve multiple neighbourhoods and add to the walkability of communities.

For newcomers and other groups, a key consideration is convenience. It is important that there be access to schools, workplaces, parks, and communities. Young couples and women with children require access to childcare and schools. Newcomers consider affordability and location together. Filipina women who entered Canada through the live-in caregiver program require access to locally based employment. Caregivers and personal support workers travel a lot, one house to another, while having to provide for

¹⁵ Phillips, S., Manville, M., & Lens, M. (2021, February). Research Roundup: The Effect of Market-Rate Development on Neighbourhood Rents. UCLA. Retrieved from: <https://escholarship.org/uc/item/5d00z61m>

¹⁶ Been, V., Ellen, I. G., & O'Regan, K. (2018, August). Supply Skepticism: Housing Supply and Affordability. NYU Furman Centre. Retrieved from: https://furmancenter.org/files/Supply_Skepticism_-_Final.pdf

¹⁷ Parkdale Neighbourhood Land Trust. (2017, May). No Room For Unkept Promises, Parkdale Rooming House Study. Retrieved from: http://www.pnlt.ca/wp-content/uploads/2017/05/Parkdale-Rooming-House-Study_Full-Report_V1.pdf

their own families' needs. Being able to serve local clientele close to schools for their children can cut down on commute times.

Women are more likely to take shorter commutes to work due to their familial responsibilities, staying close to home to take care of family. Men are more able to look to a greater geographical reach in terms of seeking employment. Low-income women and newcomers often find jobs through connections rooted in community. Hubs of employment need to have appropriate housing in the vicinity.

Unaffordability pushes families out. Women must often give up their employment to find a local job in their new community.

5. Improving the cost-benefit calculus for developers through financial incentives and regulatory improvements

Difficulty in developing multiplexes in the inner suburbs

The cost of entry for a 6-plex is at minimum \$100,000 with Development Charges paid up front. The cost of approvals and construction in the inner suburbs are the same as the core, yet lower land values ultimately result in lower revenues. Therefore, multiplexes end up being developed in the core and not much elsewhere, because the land values and final sale price of units make up for the cost.

The inner suburbs are the hardest to intensify. There is not a lot of impetus to buy land and rezone in, for example, outer Scarborough. High land value justifies the cost of purchasing, navigating the planning process, and replacing homes.

Tying Missing Middle housing to rental is a problematic approach. For builders under current financial and regulatory conditions, Missing Middle is already hard enough to realize. Market rental in the inner suburbs have the lowest returns and are harder to justify building in terms of cost-benefit analysis.

As-of-right zoning allows developers to focus on design instead of approvals

One on one battles for multiplex development wears out communities. The ability to appeal should be removed through as-of-right permissions. As-of-right zoning enable builders to focus on design and not the approvals process. Multiplex housing designs within the 600-1,200 square foot range were identified as a key pillar for the City's Yellowbelt solution to housing.

There was a suggestion for a regulated 400-metre-deep *transition zone* between *Avenues* and *Neighbourhoods*. This zone should allow for six-storey heights and buffer between higher density avenues and lower density inner neighbourhoods. *Avenues* do not have as-of-right permission for multiplex housing currently requiring extra approvals (minor variances or rezoning).

Demolishing and building new is more viable than converting existing houses

Smart Density's two case studies covered in Discussion Theme 1 take the demolish and build new approach.

In response to the Multiplex study team's assertion that multiplexes will mostly be developed through the conversion of existing houses, Blonder emphasized that converting a house from a building code perspective can be "extremely challenging." The difficulties and cost of adding an additional staircase or converting wall assemblies to comply with building code and fire safety standards makes demolishing and building new more viable.

There needs to be a mid-rise building code between Part 9 and Part 3

One Member with development experience asked why there is no mid-rise building code between Part 9 and Part 3. There is currently no system to scale down from large to small. Regulations for six storeys or less would be better. Smaller projects are burdened by extra codes which disincentivizes their development.

As mentioned in Discussion Theme 1, Smart Density's 8-plex concept avoided designing the project with a height that exceeded Part 9 of the building code because the stringent requirements of fire safety and wall assembly would no longer make for a financially viable product. These requirements make it "impossible" for developers to build between seven to nine storeys.

Non-profit housing providers are "squeezed from both sides"

How can developers build affordable products considering these design constraints? The cost of building luxury condo versus rental is the same. For condominiums, the cost can be passed on through sales. For rental, recuperating costs is constrained making this tenure unviable. How can regulatory improvements and construction methods help keep the product affordable for the end user?

For non-profits and land trusts that have acquired properties, they must comply with the requirements of government programs to run renovations and improvements in addition to navigating the process pieces mentioned above. The additional conditions present challenges that often making it very difficult to procure work and carry out the improvements. Additional accounting processes and performance targets pegged to timelines do not factor the availability of labour and materials. These additional pressures are unique to non-profit developers.

Improving the financial return to incentivize more multiplex housing development

The nature of multiplex development does not usually yield a suitable financial return. The existing approvals process for multiplexes is too costly. Single-detached houses are easier to build, taking less than one year, compared to condominiums which can take more than five years to develop. Therefore, developers focus on high-rises with smaller units to maximize profits that are underpinned by the extended approvals process.

There is a need for new financing and ownership models that will reduce the burden on both developers and owners. This can be done through models such as rent-to-own and cooperatives. These models require policy changes to support implementations and make such projects more feasible for developers and households.

Local developers do not have the capacity to built multiplexes the "right way". The lack of money makes it hard to finance.

Exemptions for cash-in-lieu of parkland for multiplex housing, "would be a fabulous step forward." Development charge exemptions were also identified as a solution.

There should be a simple site plan application process for small scale multiplex projects like that of a single detached house. Currently, the complex site plan approval process for a three-storey multiplex is the same as a 50-storey tower requiring hydrological, soil, and other technical reports. The \$60,000 cost

of hiring consultants to undertake studies is a major barrier to entry. These studies should be deferred to the building permit application, allowing developers more time to secure the entitlements necessary for financing.

Members' Concerns for the City to Consider

1. Tracking data on multiplex production by type, new or conversion, and net losses over the last decade.
2. "City opaque": It is important to identify the different Divisions and Departments that can operationalize the feedback gathered.
3. While outside of the scope of City Planning's mandate and the EHON Initiatives, multiple Members called for an increase in subsidized rental and social housing.
4. Consider women's "right to remain" so that the abuser must leave the home.
5. The City's rental framework does not require the replacement of rental buildings with five units or less. There is a need to preserve rooming houses, which do not meet the threshold.
6. How can community benefits agreements support smaller builders?
7. If there are so many Committee of Adjustment requests for housing types not permitted as-of-right, that may provide insight into where people want to build.
8. Multigenerational families within a single house may be an indication of housing types that are missing.
9. The existing approvals process for multiplexes is costly. There are better returns on investment in the downtown core versus the inner suburbs.

Session 4: Local Commercial Opportunities - Summary of Engagement

Roundtable Details

Date: Friday, April 8th, 2022

Location: Virtual/On Zoom

Roundtable Members present:

Paul Bailey – Black Health Alliance
 Sam Carter-Shamai – Neighbourhood Land Trust
 Sebastian Commock – The 519 (*Replacing Polina Rakina*)
 Lieran Docherty – Woman Abuse Council Toronto
 Pamela Hart – Native Women's Resource Centre
 Alex Heung – Centre for Immigrants and Community Services
 Geoff Kettel – Federation of North Toronto Residents' Associations
 Eric Lombardi – More Neighbours
 Craig Ruttan – Toronto Region Board of Trade
 Igor Samardzic – Toronto Public Space Committee
 Benedicto San Juan – For Youth Initiative (*Substitute: Natalia Segura*)
 Ella Tan – North York Community House

Roundtable Members absent with no substitute:

Naama Blonder – Smart Density
 Cheryll Case – CP Planning
 Karen Chapple – School of Cities, University of Toronto
 Leith Moore – R-Hauz
 Murtaza Haider – Ted Rogers School of Management, Toronto Metropolitan University

The Study and Facilitation Team:

City of Toronto: Lillian D'Souza & Graig Uens

Canadian Urban Institute: Jennifer Barrett, Luthfi Dhofier, Abigail Moriah, Cecile Roslin & Leandro G. Santos

Agenda
<ol style="list-style-type: none"> 1. Welcome by the CUI Team 2. Engagement update 3. Agenda overview 4. Activity 1: City staff presentation by Local Retail and Services study team and Q&A 5. Activity 2: Policy Application: Case Study and Q&A 6. Activity 3: Breakout group discussions 7. Activity 3: Share back 8. Wrap-up & next steps

Session Background and Overview

The purpose of this session was to discuss the challenges, constraints, and opportunities for expanding retail and service establishments and home occupations in *Neighbourhoods* designated areas. Equity, diversity, and inclusion considerations were the focus. The City of Toronto's EHON Local Services and Retail study team presented their considerations for consultation. They spoke to the decline of neighbourhood retail and services and shifting Official Plan policy to support new amenities beyond just maintaining existing ones.

Member Sam Carter-Shamai, Board Secretary for Parkdale Neighbourhood Land Trust, provided a case study example looking at BAND Gallery & Cultural Centre. He spoke to the importance of the space within the Black community and the constraints within current regulations to expand it.

Following the presentations, the Roundtable split into four breakout groups to discuss the following questions:

Activity 3: Local retail and services discussion questions	
1.	Where would you like to see expanded retail and service establishments?
2.	Does the policy cover all the locations you think these services need to be expanded?
3.	What should be priority locations?
4.	What are the equity, diversity, and inclusion considerations of these policy changes that need to be factored in during implementation?
5.	Where do you see these policies and policy changes providing economic and employment opportunities in your community, or in equity-deserving communities throughout the city?
6.	Are there other home-based businesses besides the ones currently permitted in R Zones you would like to see allowed in neighbourhoods?
7.	What questions do you have? What, if anything, do you think is missing?

After the breakout activity, select Members of each group shared the key takeaways of their small discussions with the Roundtable at large.

Discussion Themes

The following themes were gathered from responses to the Local Retail and Services study team's presentation, Carter-Shamai's case study presentation, discussions facilitated throughout the session, as well as feedback collected through additional opportunities (i.e., email correspondence and conversations).

1. The City recognizes the decline of local retail and service establishments

Restrictive Official Plan policies and zoning by-laws that prevents new businesses

Between 1989 and 2019, retail and service establishments in neighbourhoods declined by 34 percent with most businesses in the inner suburbs converted into residential units. This decline is due in major part to the current Official Plan and zoning by-law, which supports the continued existence of local establishments but prohibits the reconversion of residential units back to commercial, or the creation of new establishments within *Neighbourhoods*.

Existing retail and service establishments in *Neighbourhoods* are concentrated in Old Toronto. They are permitted in buildings four storeys or less.

City staff recognize that there is value beyond economics and amenities, as the expansion of local retail and services can contribute to equity, diversity, and resilience in neighbourhoods.

Next steps: The EHON Neighbourhood Retail and Services study team will set the broad Official Plan policy intentions in 2022 and will explore zoning by-law details in 2023.

Looking at the bigger picture of the retail landscape

There was a concern that most commercially zoned suburban plazas in Scarborough and Etobicoke are being turned into mid-rise and high-rise development sites. One Member considered this a great loss. According to City staff, commercial plazas in North York, Etobicoke, and Scarborough's *Neighbourhoods* are zoned Commercial Local (CL Zone) and are protected from conversion to residential uses, and larger scale development ("big box retail").

The COVID-19 pandemic has put local retail under great stress, as people have opted to shop at big box retail despite the idea of shopping local. The increasing popularity of delivery has also dramatically changed the retail landscape.

The Member asked City staff if they are looking at the bigger picture and what role City Planning can play in providing services locally? In response, the study team mentioned that there is a lot out of the hands of the City, but they are dealing with it in three ways:

1. Over the next year, in tandem with the Major Streets study team, they will determine the nuances that might impact space and location and identify ways to support formats.
2. They will connect with Economic Development & Culture Division and their programs.
3. Their current approach is to remove the barriers that exist today, providing additional flexibility across the city, and opportunities to people interested in opening retail and services. They will also work with Social Development, Finance & Administration Division to look at opportunities in Neighbourhood Improvement Areas (NIAs).

2. Case Study: Black Artists' Networks in Dialogue (BAND) Gallery & Cultural Centre

A space for local, cultural connection

The house museum brings art and culture down to an accessible level. It serves as a space for and within the Black community, a place for emerging artists, networking, innovation, cultural capacity, and economic opportunity. The existence of these types of spaces are so few and far between.

The current space is very tight, and the owners have explored options to expand the physical building. But the difficulty in doing so lies in the zoning by-law. The current use does not conform to what is permitted. Therefore, an interior Building Permit application to excavate and expand the space triggers a minor variance at least, or a rezoning at most. Both processes become significant financial burdens to advance as the application process and need for planning studies are expensive. One Member called this "ridiculously overbearing."

Desirable but unsupported

The *Neighbourhoods* land use designation in the Official Plan speaks to cultural and recreational facilities without the corresponding zoning-by-law context to support them. Michael Noble, co-lead for the EHON Local Retail and Services study team, emphasized the gallery as an excellent example of the types of spaces his team's policy changes are trying to support.

Even with an expansion of establishment permissions, many equity-deserving groups will still be left behind as building upgrades are costly. The purchase of the house for BAND Gallery was only possible

because Scotiabank decided to include it in their corporate responsibility plan as they bought out the lease for the Gallery's original location on Queen Street. Even if funds are available, zoning restrictions make them difficult to execute. In addition to cost and bureaucracy, aspiring establishments face another barrier in NIMBY concerns over parking and noise.

Council needs to consider special tax classes for small businesses and institutional uses to remove some economic barriers.

3. The need for flexibility to increase economic opportunities across neighbourhoods

Location considerations for expanding local retail and services

Many in the Roundtable called for a flexible approach to expanding local retail and services across the city's residential neighbourhoods and warned against overregulating. When asked about location, several Members tended toward the most permissive rules. The era of work from home and side hustles is a good opportunity for residents. Corner lots of intersections and the ground floors of multiplex developments were identified as a great opportunity for mixed use, higher density, local retail and services.

But a blanket approach would be unresponsive to the necessary place-based considerations of each neighbourhood's unique blend of local assets and social landscapes. Residents in one neighbourhood might be against expanding businesses, and supportive in another. This requires a neighbourhood-by-neighbourhood approach to determine where expansion makes sense and in which forms.

When asked by a member of the study team whether there should be a consideration between Old Toronto and the inner suburbs, one Member responded with, "that sounds like exclusion from those wealthy communities." Opportunities for local businesses should be included in all boroughs.

Low-income areas were identified as a needed priority for expansion, where entrepreneurialism and employment opportunity could benefit residents. There was support for expanding retail and services to as many neighbourhoods as possible.

4. Removing barriers and avoiding building new ones

Barriers to success for newcomers

Newcomers often come from smaller communities in their country of origin and need to get used to their surroundings. It takes an average of three to five years before they can purchase a car. Before then, it is important that they live close to daycares and other services. They can often feel homesick and wish to feel a sense of belonging in their neighbourhood.

There was a sense from one Member's racialized newcomer clientele that while it is easy to open stereotypical establishments, such as restaurants, convenience store, and dry cleaners, they face significant barriers to establishing highly regulated businesses such as cannabis stores. This may be due to a lack of information or connections. There needs to be a mechanism to determine if the applicant for an establishment is from a minority group. This will contribute to transparency in determining these groups' access to opportunity.

Newcomers also face more barriers when it comes to securing finance. Successful entrepreneurship sometimes only works if the home and business are combined. Entrepreneurs will save on costs when there is only one mortgage or lease instead of two. Live-work is not a "crazy innovation" as this is still common in many cities across the world. One can get a sense of how it is in other parts of the world when visiting the Tibetan diaspora community in Parkdale.

Leave informal entrepreneurs alone

There was a call within the Roundtable to consider the social aspect of unregulated businesses to better understand the people who run them. Informal businesses are often used to supplement income, such as

a retiree selling popsicles out of their freezer. While selling goods from one's home is not permitted under the current zoning by-law, these entrepreneurs provide goods and services desired by their local communities. These businesses are often known by word of mouth. For example, there is a place on an upper floor of a residential tower in one of Toronto's apartment neighbourhoods where locals can go to buy homemade baby formula for \$15.

As the City looks to expand local services and businesses, policymakers must be careful not to overregulate the informal economy. They should also be studied to determine the benefits they bring to local communities and equity-deserving groups.

5. Expanding opportunities for local establishments to contribute to more vibrant communities

Bring back main street culture

Multiple Members called for policies to avoid being too prescriptive regarding permitted commercial uses. One Member felt that the list should be broad, concerned that labeling every possible use may hamper opportunities.

Regarding specificity in terms of permitted uses, size and type, most Members preferred more flexibility and leaned towards permissiveness. When asked by a member of the study team whether houses with stairs should be prohibited from becoming a business, one Member responded that they would rather see support to make spaces accessible rather than prohibiting places that are not.

Expanding local retail and service establishment can contribute to the possibility for growth and change within communities. The City should give local entrepreneurs the freedom to benefit their communities, since they know their neighbours' needs best and spend locally. This could open the door for new, mixed use main streets to emerge. Torontonians should not "strangle" themselves in the name of stability.

There was a call within the Roundtable to bring back main street culture. Harkening back to the messy liveability of old city planning, broad as-of-right retail and service permissions provide opportunities for local and small businesses to start up and allows capital to spread throughout small communities. The expansion of business opportunities throughout the city's neighbourhoods will add to their completeness, as folks will be able to access their daily needs with more convenience.

Truly quantifying the impact of local businesses on surrounding residents' quality of life

There was a concern by one Member regarding the BAND Gallery case study. Since its use is institutional, like a church, from a planning perspective it may draw additional parking and noise due to live bands and other activities. Another Member responded by stating there are many churches in residential neighbourhoods. According to another Member, neighbourhood cafes, personal coffee shops, and travel shops are prolific in Southeast Asian countries, but there is a drawback in that it brings some population and traffic to the neighbourhood.

While nuisance is important to consider, such as noise and increased traffic, the permissions should be open and flexible. One Member expressed that it is sad to prohibit a whole category of business because it might be too good and attract people. Creating quantifiable metrics, such as measuring volume of deliveries, can help City planners understand how these businesses truly impact the quality of life for a neighbourhood.

One Member stated they would like a neighbourhood pub. Another Member was sympathetic to the idea that some streets might not be appropriate for a loud bar, but that not much else should be prohibited.

Members' Concerns for the City to Consider

1. How can the City create more flexibility for local commercial opportunities within inner suburbs?
2. Increase access to amenities and local commercial to create more accessible housing options.

Session 5: Major Streets - Summary of Engagement

Roundtable Details

Date: Tuesday, April 26th, 2022

Location: Virtual/On Zoom

Roundtable Members present:

Paul Bailey – Black Health Alliance

Naama Blonder – Smart Density

Cheryll Case – CP Planning

Karen Chapple – School of Cities, University of Toronto

Alex Heung – Centre for Immigrants and Community Services

Geoff Kettel – Federation of North Toronto Residents' Associations

Eric Lombardi – More Neighbours

Leith Moore – R-Hauz

Craig Ruttan – Toronto Region Board of Trade

Igor Samardzic – Toronto Public Space Committee

Benedicto San Juan – For Youth Initiative

Ella Tan – North York Community House

Roundtable Members absent with no substitute:

Sam Carter-Shamai – Neighbourhood Land Trust

Sebastian Commock – The 519

Lieran Docherty – Woman Abuse Council Toronto

Murtaza Haider – Ted Rogers School of Management, Toronto Metropolitan University

The Study and Facilitation Team:

City of Toronto: Lillian D'Souza

Canadian Urban Institute: Jennifer Barrett, Abigail Moriah, & Leandro G. Santos

Agenda	
1.	Welcome by the CUI Team
2.	Agenda overview
3.	Activity 1: City staff presentation by Major Streets study team and Q&A
4.	Activity 2: Breakout group discussions
5.	Activity 2: Share back
6.	Wrap-up & next steps

Session Background and Overview

The purpose of this session was to discuss the equity, diversity, and inclusion considerations for the future development of Major Streets adjacent to *Neighbourhoods* designated areas. To provide context for the Roundtable, the EHON Major Streets study team presented their guiding principles, case studies, and the Transportation Index used as the basis for calculating development potential on Major Streets.

Following the presentation, the Roundtable split into four breakout groups with members of the EHON Major Streets study team to discuss the following questions related to *Neighbourhoods*, Major Streets development, and the study team's method of analysis:

Activity 2: Major Streets discussion questions
<ol style="list-style-type: none"> 1. What are important characteristics of a neighbourhood that should be protected? 2. Should Major Streets accommodate higher densities than inner neighbourhoods? 3. Should more than housing be permitted in Neighbourhoods along Major Streets (such as shopping, restaurants, libraries, or other community uses)? 4. Are there additional metrics that could be used in the City's analysis of Major Streets?

After the breakout activity, select Members of each group shared the key takeaways of their small discussions with the Roundtable at large.

Discussion Themes

The following themes were gathered from responses to the Major Streets study team's presentation, discussions facilitated throughout the session, as well as feedback collected through additional opportunities (i.e., email correspondence, and conversations).

1. The EHON Major Streets study team's approach to analyzing development potential

A gap in the guiding principles

The EHON Major Streets study team's guiding principles in their approach to rezoning and developing Major Streets are as follows:

- Equitable Access to Community
- Equitable Access to Housing
- Sustainability and the Environment
- Investigation of Homeowner Initiated Intensification Opportunities

A Member pointed out that there is nothing about making sure one can build housing at a lower cost. Given the housing crisis, investigating how to do so should be a guiding principle.

The definition of Major Streets is ambiguous

Major Streets are identified in Map 3 of the City of Toronto's Official Plan, but do not have a formal definition. They are generally the north-south and east-west connective roads intended to have a higher capacity for vehicular traffic and transit. Only 10 percent of Major Streets abut *Neighbourhoods* areas. They vary in width and character, as some have main street attributes and others are pure roadways.

Major Streets are subject to a variety of land use designations, area-specific plans, design guidelines, and policies

One Member found the category to be fascinating without a definition. Some Major Streets have light rail transit, some with wide lots and ample development opportunity. They like the idea of adding to the zoning. Homeowners should be allowed to move forward on intensification without having to go for a rezoning application which halts projects.

The City of Ottawa's Arterial Main Street zoning category was brought forward as a best practice. Areas with this zoning indicate where Ottawa wants a street to transform from car oriented to pedestrian focused, vibrant, and lively. This zoning differentiates itself from the traditional main street with an existing fabric. The City of Ottawa wrote the zoning to encourage and extend main street patterns. Some major and minor streets in Toronto have main street characteristics and would be great areas to encourage a little extra width.

Assessing the historical context of the City of Toronto's 2014 Official Plan

According to one Member, lots of thought went into the urban structure and transportation needs of Toronto when determining the 2014 Official Plan. In the 2014 context, the City intended to focus intensification on Avenues. There was a sense from the Member that the focus on Avenues caused Major Streets to be leftover. The City should evaluate the development of Avenues and compare them to Major Streets.

In response, a member of the study team stated that Avenues make up a "fair amount" of Major Streets, where portions of a single avenue can be subjected to the *Mixed Use* land designation, Secondary Plans, and other initiatives. According to another Member, Avenues benefit from great Official Plan policies and urban design guidelines, but are hampered by "horrible" zoning, and are developed "40 feet by 40 feet."

2. What about *Neighbourhoods* are we trying to protect?

Recognizing the settler colonial character of *Neighbourhoods*

The current Official Plan places an emphasis on protecting the physical character of neighbourhoods. There are multiple examples of structure and pattern in neighbourhoods that are "warm and beautiful." But *social character is often overlooked*, especially in the context of Indigenous erasure. It is important to recognize that the physical character that exists today was built by settlers, so how do we move forward with opening opportunities for multitudes of character that are inclusive and respond to the needs of diverse cultures? It is important to protect and enhance the cultural diversity the city has today. There was an interest in how the City's Cultural Districts Program will impact EHON. How can we protect cultural areas as neighbourhoods evolve over time and people leave? According to a Member, much of planning in the City of Toronto is about protecting what exists without taking an active role in enabling conditions.

Protecting existing affordable housing so people can choose to stay in their neighbourhood

Multiple Members brought up that affordability must be protected to retain access and secure housing in neighbourhoods. It is important for people to have the *choice to stay*. Leaving a neighbourhood by choice is okay, but they should never be forced out. Having a diverse housing supply can help people remain in place. Land trusts such as those in Kensington and Parkdale are part of the solution. According to one Member, there are no federal and provincial supports. There used to be tenures in the city, such as life leases, that do not exist today. Major Streets was considered the lowest hanging fruit with great opportunities on corner lots. As density is introduced increasing property values and property taxes, there was a concern as to how the City can avoid passing the increased cost onto tenants and destabilizing neighbourhoods and homeowners with unsustainable tax burdens. Any rezoning initiative *needs to integrate an affordability component*.

The continued and expanded availability of affordable rental is important for people to retain access to their neighbourhoods through secure housing. A diverse housing supply provides people the option to remain in their neighbourhoods, and this could be achieved through a mix of housing tenures and governance structures, such as land trusts, life leases, and cooperatives

3. Higher density and more than housing on Major Streets to create complete communities

Missing middle housing on Major Streets and displacement

While missing middle housing on Major Streets sounds great, there is a need to partner this consideration with the risk of displacement. Right to return policies are required for people displaced because of conversion applications (e.g., single detached to multiplex). A member of the study team stated they will add this equity question to their work.

It would be good to understand how many naturally occurring affordable units are on Major Streets.

Utilizing neighbourhood profile information, tied to the City's Confronting Anti-Black Racism unit's Growing in Place initiative, a Member suggested a survey question seeking to understand where people live: "All things remaining equal, would residents like to stay?" This would help to inform the study team's next steps for research and policy development.

Fourplexes should be permitted throughout all neighbourhoods of the city. A higher density of six- to eight-storeys should be considered for Major Streets, factoring right-of-way widths and transit access.

Maximizing opportunities for more housing supply

Considering the region's housing crisis, as much housing as possible should be built. But Major Streets have differing physical contexts. Right-of-way widths and existing built form patterns must be factored to determine the development potential of Major Streets.

Regarding the financial feasibility of developing missing middle housing, four- to six-storeys would create lots of opportunity, but going over six-storeys subjects the building to the fire code and its associated costs of compliance. It makes economic sense to jump from six- to ten-storeys, as anything between seven- and nine-storeys are not financially feasible. The Official Plan Amendment should reference the feasibility limitations. A Member asked if mid-rise zoning should be allowed up to twelve-storeys.

In Scarborough there are lots of industrial areas and some nice residential areas. Not all neighbourhoods are walkable. For example, along Sheppard Avenue East there are not a lot of businesses. The empty lands along the street can be developed into townhouses and semi-detached homes.

Accessible accommodations should be placed in areas that have easier access to amenities.

Currently, the housing and planning systems assume developers and major builders will meet the City's housing needs. With the right enabling conditions, almost anybody should be able to build housing.

A Member praised City planners for doing a good job in investigating laneway and garden suites and should do the same for multiplexes. Waiving development charges and the parks levy for multiplexes would improve the affordability of these units for the end user.

Wood is good: a Yellowbelt solution

When asked about the Province's intention to add new housing and allow additional height in wood up to twelve-storeys, a Member responded that wood up to six-storeys would help, and that their firm is working on a template for a ten-storey mass timber building that can be replicated on other sites.

To improve the economic feasibility of multiplex housing development, the Member identified wood construction as the most cost-effective building method for most Yellowbelt construction at four-storeys or less. Small construction projects at six-storeys or less cannot afford to mobilize concrete or intensive architecture and urban design. The City should set urban design guidelines, in conjunction with supportive zoning by-laws and a simple site plan application for small projects. Enabling builders to use a predesigned, repeatable application of prefabricated wood buildings will greatly boost supply and improve the affordability of these units. The Member felt that this could result in tens of thousands of units.

The Member suggested that the City undertake an alternative solutions pilot while waiting for the Province to change the Building Code in five years.

Major Streets are an opportunity for thoughtful intensification that can better accommodate higher densities than inner neighbourhoods

When asked if Major Streets should accommodate higher densities than inner neighbourhoods, while it will depend on the physical context of the neighbourhood itself, the consensus was yes.

College Street and Dufferin Street sometimes feel "strange and incongruous" with stretches of single detached homes and denser areas. One Member does not see the need for the two streets' Residential Semi-Detached Zoning to remain fully protected. This would make for more lively and interesting Major Streets.

Major Streets represent the most opportunity for intensification, as greater numbers of households can be supported by bike lanes and the transit network. Less parking will be required. This is an attractive choice for homeowners and tenants.

Major Streets are built for cars, not people. Good urban spaces that prioritize the pedestrian experience are more suitable for narrower streets, yet wider streets can accommodate a variety of uses in mixed use buildings and transportation infrastructure. These wider streets are where mid-sized apartments, not fourplexes, should be built to provide greater opportunities for financial and social returns for developers, the City, and residents.

Major Streets in *Neighbourhoods* are an opportunity to permit more than housing

Major Streets are more adequate than inner *Neighbourhoods* streets to accommodate shopping, restaurants, and libraries. When asked if more than housing should be permitted, doing so was identified as a fundamental requirement of mixed use spaces. One Member provided caution that too many new retail spaces might not be leasable, and the City should be careful not to over-zone retail. These large, empty spaces become a blight for new apartments. They are usually leased by big box retail or sit vacant.

Based on the Regent Park experience, more needs to be done to support fine-grain retail opportunities as opposed to big box retail. Permitting more than housing on Major Streets should consider supporting flexible spaces for pop-ups, non-profits, and mom and pop shops in smaller units. Plans should be made in collaboration with existing funding that exists for Neighbourhood Improvement Areas to better support communities.

Toronto's zoning used to be simple enough that the average homeowner could navigate the system

According to one Member, zoning used to be simple enough that the average homeowner could navigate the system but today 60 percent of multiplexes are owned by REITs (Real-Estate Investment Trusts). This has an impact on housing and the design of housing being built. There is a need to ensure that housing remains or becomes affordable.

Considering existing land use patterns

One Member spoke to their knowledge of the Bayview and York Mills areas, developers bought up properties and transformed them into "townhouse alley." There is a need to understand the inherent character of the area and reduce the number of cars and traffic by encouraging other forms of transportation. While the City has developed Townhouse Guidelines, it is important to consider active transportation options like bike lines. It is currently not safe to bike. Walking is doable but pedestrians are subject to boulevard conditions. The Member felt that EHON is not looking at the inherent character of an area and does not agree with as-of-right zoning.

4. Building on the study team's Transportation Index

The Major Streets study team's Transportation Index

The Transportation Index is the method of analysis used by the study team to assess the suitability of Major Streets to support additional missing middle housing. It analyzes the physical context, transit infrastructure, and Core Housing Need (a Canadian Housing and Mortgage Corporation metric to understand how well housing needs are met) of areas adjacent to Major Streets. This will be used to determine where existing and planned transit is available to support additional housing and where affordability measures should be targeted.

The importance of understanding neighbourhoods' unique contexts

While the Transportation Index, uses existing and planned transit infrastructure as the basis for its scoring of Major Streets' development potential, the study team stated that the thinking behind the methodology is evolving. The inclusion of the City's Neighbourhood Profile demographic data was intended to help filter the findings.

When asked if the Neighbourhood Profile factor will result in more protections or permission, the study team responded that if they cannot provide blanket affordability provisions across the city, this data will help determine where to target them, keeping in mind the goal of preventing more displacement. This piece of the methodology was identified as the most important as it relates to anti-Black racism and communities, as certain neighbourhoods need to be protected. While no score is currently given to Neighbourhood Profile, that might change as the Index evolves.

Members' suggestions for improving the Transportation Index

The Transportation Index is based on 2016 Census data which may soon become too outdated for long term projections. There is a need for updated, disaggregated, and individual impact data to better understand issues of vulnerability for equity-deserving groups. This can include property values, individual housing units, building conditions, and assessor type data. The study team will take this into consideration and seek new information.

A suggested additional metric could be a qualitative component, based on equity, diversity, and inclusion, to determine if something works or makes sense regarding a neighbourhood's social and economic context.

Members' Concerns for the City to Consider

1. Can the City create a different Major Streets definition based on other criteria?
2. As density is introduced increasing property values and property taxes, there was a concern as to how the City can avoid passing the increased cost onto tenants and destabilizing neighbourhoods and homeowners with unsustainable tax burdens. Any rezoning initiative *needs to integrate an affordability component*.
3. Track the occurrence of naturally affordable missing middle housing units on Major Streets.
4. Should mid-rise zoning permitting up to twelve-storeys be allowed on Major Streets?

Session 6: Capacity Building for Learning Sessions - Summary of Engagement

Roundtable Details

Date: Monday, May 2nd, 2022

Location: Virtual/On Zoom

Level 2 Roundtable Members present:

Benedicto San Juan – For Youth Initiative

Geoff Kettel – Federation of North Toronto Residents' Associations

Abigail Moriah – Black Planning Project

Igor Samardzic – Toronto Public Space Committee

Ella Tan – North York Community House

Level 2 Roundtable Members absent with no substitute:

Naama Blonder – Smart Density

Lieran Docherty – Woman Abuse Council Toronto

The Study and Facilitation Team:

Canadian Urban Institute: Jennifer Barrett, Gabriela Masfarre & Leandro G. Santos

Agenda
<ol style="list-style-type: none">1. Warm welcome by CUI Team2. Agenda overview3. Check-in question: icebreaker4. Activity 1: Approach and key questions5. Presentation of process and tools6. Q&A7. Next steps8. Open room for support

Session Background and Overview

At the beginning of the EHON Roundtable, Members were given the option to conduct engagements of their own (Level 2). The purpose of this session was to provide Roundtable Members who elected to conduct Level 2 engagement the tools, materials, and information necessary to plan and facilitate a Learning Session with their representative community.

The Facilitation Team prepared a graphically stylized one-page overview of the EHON initiative, a set of slides detailing the project, rationale behind the equitable engagement, key takeaways from Sessions 2 to 6, and sets of questions based around each policy topic area (*Neighbourhoods* policy, multiplexes, local commercial opportunities, and Major Streets). Level 2 Members were instructed to adapt the materials in ways they saw fit to address the priority concerns of their communities around housing access. The Learning Sessions were to be framed around a visioning exercise and the capture of lived experience.

In Activity 1, Members were provided access to shared slides to populate with questions they felt were the most relevant to their representative communities. Members were then provided an opportunity to ask the Facilitation Team any questions regarding process, approach, and intended outcomes.

The session was followed by one-on-one working sessions with CUI's Engagement Specialist to craft and prepare their Learning Sessions.

Session 7: Learning Sessions - Summary of Engagement

Learning Sessions Overview

#	Roundtable Member	Organization	Date	Format	Experience Focus
1	Geoff Kettel	Federation of North Toronto Residents' Associations	May 12 th , 2022	Virtual	Existing residents
2	Lieran Docherty	Woman Abuse Council Toronto	May 13 th , 2022 May 18 th , 2022	Virtual	Women survivors of violence
3	Ella Tan	North York Community House	May 16 th , 2022	Virtual	Filipina newcomers
4	Igor Samardzic	Toronto Public Space Committee	May 18 th , 2022	Virtual	Accessibility
5	Benedicto San Juan	For Youth Initiative	May 27 th , 2022	In person	Youth
6	Naama Blonder	Smart Density	June 2 nd , 2022	Virtual	Development and design practitioners
7	Abigail Moriah	Black Planning Project	June 16 th , 2022	Virtual	Black urbanists and planners

The Facilitation Team:

Canadian Urban Institute (CUI): Jennifer Barrett, Berta Kaisr, Gabriela Masfarre & Leandro G. Santos

Learning Sessions Background and Overview

As part of the Expanding Housing Options in Neighbourhoods (EHON) Roundtable engagement strategy, CUI and the City of Toronto created a Level 2 engagement category as part of the Terms of Reference agreement. Members that elected for Level 2 engagement were tasked with organizing and facilitating a Learning Session with their community. The purposes of these sessions were for deeper engagements with participants from each Member's representative community on the EHON initiatives.

CUI provided a standard set of questions, background documents, and presentation slides overviewing the EHON initiative and the key takeaways from policy topics discussed during Session 2 to 5:

Session 2: Changes to *Neighbourhoods* Policies

Session 3: Multiplexes

Session 4: Local Commercial Opportunities

Session 5: Major Streets

Members were instructed to adapt the materials to cater to the priority concerns of their communities. Learning Sessions focused less on the technical details of Official Plan policies and zoning by-law regulations, and more on the community's vision for an equitable housing system, lifestyles, and barriers to the good life.

Learning Session 1: Federation of North Toronto Residents' Associations - Summary of Engagement

Learning Session Details

Date: Thursday, May 12th, 2022

Location: Virtual/On Zoom

Facilitator: Geoff Kettel

Organization: Federation of North Toronto Residents' Associations (FoNTRA)

Community participants: 6 members of FoNTRA-affiliated residents' associations

Lived experience focus: Existing residents

Session Background and Overview

Participants are all engaged members of their community, usually on the executive of local residents' associations, who have participated to a lesser or greater extent in the City of Toronto's Expanding Housing Options in Neighbourhoods (EHON) public engagement sessions. This Learning Session focused on exploring the concept of "equity" and its relationship to EHON initiatives. Ahead of the session, FoNTRA prepared a report to contribute to a productive dialogue regarding Social Equity and EHON initiatives.

The session began with introductions, an overview of EHON as it relates to equity by CUI's Leandro G. Santos, followed by a discussion facilitated by Geoff Kettel along with a presentation of the FoNTRA report by a participant.

Discussion Themes

The following themes were gathered from the virtual Learning Session as well as the FoNTRA-prepared report, Social Equity Lens Perspective on EHON Initiatives.

Disclaimer: This Summary of Engagement does not reflect the viewpoints of CUI nor the City of Toronto.

1. Entering the housing market

Starting with a less desirable home and working your way up

At 17 years old without support from a family member, one participant had to work hard and live with three roommates to make ends meet. Eventually, he received a down payment with the help of a friend's mother to make his first home purchase. Things got better as he was able to acquire real estate. Later, as a single parent he lived in apartments as well.

Another participant from the Hamilton-Wellington-St. Catherines area bought a small starter home, which was not her most desired choice. "That's how you got started." One starts with a small home, fixes it up, and moves up in size over the course of a life. Her third home was purchased later in Hamilton. Once she started working in Toronto, she sold her Hamilton home and rented a duplex for five years, "scrimping and saving pennies." When she became a partner at a successful company, she took a chance and bought a bungalow in the city.

“Millennials want their most desirable home from the get-go”

There was a sense among the group that since millennials have overtaken older adults as a key demographic category, they have become an influential group simply by virtue of numbers, “not so much on the basis of need.”

Participants felt that many millennials from affluent families with decent accommodation want their first home to be their most desired home. They felt that millennials do not want to look for a starter home and work their way up. The impression was that they are often supported by their parents and already making good money themselves.

There was the impression that the EHON Multiplex initiative is not for the low-income or socially dependent, but for millennials who cannot afford to buy or rent a single-detached house in *Neighbourhoods*.

2. Concern over the loss of affordable rental and the need for proper infrastructure

Preserving the affordable housing stock

In one participant’s neighbourhood, there are at least four apartment buildings, four-storeys tall, with affordable rents. They predict that they will be demolished and turned into high-rent apartments or condominiums. Within the past five years, three large homes in the same neighbourhood were divided into rental apartments, then converted back to single-detached. There are four-storey walk up apartments along Yonge Street that are “sitting ducks” for development. Lots of heritage homes are being bought and torn down for bigger homes, resulting in no population growth. They wondered if City Planning is trying to regulate this sort of trend, which is already happening in areas such as the Annex.

There was the impression that the EHON initiatives essentially provide a small group of people with a significantly good business opportunity. Participants were concerned that the City’s focus on market rental might encourage people to build higher density for the purpose of increasing rental income. They will do it where they can profit the most such as in areas that already have missing middle housing.

Programs focused on generating more market supply encourage speculation and are not helping the people who need housing. Even regular people are speculating. Modest small rental units are being bought, torn, and turned into luxury units for sale. These would be good starter homes if preserved.

If a developer decides to convert a single detached home, close to the downtown core, to a four-plex and adds a secondary suite in the rear, they will charge higher rents. One company that brings in a quarter of a million dollars a year in rent is currently charging \$5,500 a month for a laneway suite, and individual units in a four-plex at \$2,000 to \$2,500 a month.

The City’s current rental replacement policy, at six or more units, only provides a replacement for 10-15 years. While rental units are added at the top, they are dropping off the bottom. The City should look at new zoning and new ways, drastic policy changes, to support and keep affordable rental units. There is a need to prevent the demolition and conversion of existing affordable rental units and multiplexes with reasonable rent to prevent further displacement.

The need for proper infrastructure and amenities for booming neighbourhoods

For one participant living in the Yonge-Eglinton area, the area is full of people from the surrounding *Apartment Neighbourhoods*. There are “20,000” people in a square kilometre. Since no parks are being created in those neighbourhoods, the park in their neighbourhood has become the park for apartment dwellers. People are, “fighting for open space and playgrounds,” and the local schools are at capacity.

3. One-size-fits-all will not work

Consider each area separately

For the participants of the session, they represent neighbourhoods mostly developed. The zoning previously allowed for different kinds of buildings and different densities, not just stable single-detached homes, but walk-ups, duplexes, and double duplexes. These neighbourhoods are inherently different in built form characteristics from the more suburban Etobicoke and Scarborough neighbourhoods. Participants felt that each area needs to be considered separately as a blanket approach will not be responsive to the reality of neighbourhood contexts.

There are areas with spare capacity in schools and infrastructure with generally more turnover. There needs to be area-specific solutions to attract more density where there does not need to be a lot of investment.

4. Building “complete communities” are essential for all groups

Participants spoke to their visions for complete communities

Participants’ vision for a “complete” community: an engaged community, a safe community, a vibrant community, and one that respects its built form character and architectural heritage, sometimes referred to as “placekeeping”.

Everybody requires equitable access to transportation, health care systems and support, social services and support programs, parkland, play and amenity space, school facilities and daycare, community centres, social programs and cultural events, and employment opportunities.

The participants felt that EHON does not address the need for complete communities beyond local commercial opportunities that will help if shopping is more locally available. They asked if the proposed Official Plan Amendment for Multiplexes defines the requirements for complete communities, and how it will ensure these services in conjunction with the ‘change’, not just that development is encouraged/permitted.

5. Homeowners have “lived experience” within their neighbourhoods and are committed to the future of the city

A sense that the interests of existing residents are not being considered

Participants expressed that existing homeowners and tenants have rights as well. There was a sense that the target groups taken care of by social housing programs are categorized as “either or”, “equity group or not”. One participant emphasized that Indigenous, racialized, and recent immigrants are, “not necessarily poor.”

“We live here, we bought here, we paid for our homes, we paid taxes and upkeep. We have a right to live decently in areas as well as in addition to new residents and tenants.”

The features and character that made neighbourhoods livable and desirable should be honoured in the planning of change. If eliminated, homeowners will look for a new neighbourhood as it becomes a “forsaken area”. Eliminating all controls for character was seen as a major negative.

What local resident participants want to see more of in their communities

For existing homeowners to be considered an equity group: homeowners and single parents have “sacrificed a great deal” to have a little row house. The participant wants the City to believe they have rights.

Parks, parkettes, and the retention of existing trees and greenspace: the neighbourhoods in the Yellowbelt are the greatest carbon capture area of the city. One participant felt that the City is not acting on people ignoring landscape permission by-laws as they take down trees and pave over yards, especially for laneway suites.

For new builders to respect City zoning by-laws, not developing projects that are taller, wider, or higher than permitted, taking up neighbours' space in the name of making a profit.

More reasonable rents.

One participant mentioned moving into their neighbourhood 45 years ago at a time where bank clerks could find a home. Today, it is now a neighbourhood where bank managers can find a home.

According to one participant, in the rush for market-based housing, single-detached housing is the "preeminent demand". They felt that housing policies in the City do not recognize this. When the method to increase supply is market-based, "any ambition for multiplex goes out the window." They felt that allowing a larger envelope for multiplexes will result in a bigger single-detached house. This is seen "routinely" at the Toronto Local Appeals Body and Committee of Adjustment. "We're usually the ones opposing the monster homes."

More City engagement with community and access to Councillors and City Planning Division.

6. Ideas for consideration addressing the needs of specific groups

Students, Recent immigrants

Promote the secondary suites legislation which currently exists to encourage the creation of rental units in existing residential properties. Could some form of subsidy be obtained from the municipal, provincial and/or federal governments?

Promote the CanadaShare Program managed by the Federal government to provide reasonably priced rent for a student in return for assistance provided to seniors.

Older Adults

To assist older adults to remain in their home and pay the ongoing costs of home ownership, promote the Secondary Suites legislation which currently exists to promote the creation of secondary units in existing residential properties for live-in caregivers. Could some form of subsidies be obtained from the municipal, provincial and/or federal governments?

Promote the CanadaShare Program managed by the federal government to provide reasonably priced rent for a student in return for assistance provided to seniors.

Promote the development of life lease developments which provide for independent living in a communal setting of people having similar goals.

2SLGBTQIA+, Indigenous and Racialized Communities, Recent Immigrants, Single Parent Households, Older Adults, Millennials

Promote the development of cooperative housing funded by federal assistance programs.

Enact legislation to control real estate practices that elevate selling prices (i.e., bidding wars).

Put rental control legislation in place supported by all levels of government.

A percentage set for socially supported affordable home rental should be provided in the form of an EHON Multiplex rental unit in a neighbourhood and a subsidy for this should provide the difference between the market rental cost and the affordable rental cost the tenant would pay.

Enact legislation to prevent developers from 'land banking'.

Homeowners and Tenants

Legislation and controls are required for EHON initiatives to ensure that gentrification does not occur, forcing current homeowners and tenants out of the area.

Recognizing that there will be ‘change’ (i.e., sales, demolitions, new builds, and renovations) of single detached homes for buildings with multiples units and residents, the right of residents, homeowners, and tenants, for the “quiet enjoyment” of their property should be respected.

The features and character of the neighbourhood which made the area a liveable and desirable community should be honoured in the planning of ‘change’. If this neighbourhood character is eliminated, the homeowners and tenants will likely search for a new neighbourhood, leaving them as “forsaken areas”.

All

Ensure opportunities for their voices to be heard in decision-making about the changes to be made through EHON.

Learning Session 2: Women Abuse Council of Toronto - Summary of Engagement

Learning Session Details

Date: May 13th, 2022 and May 18th, 2022

Location: Virtual/On Zoom

Facilitator: Lieran Docherty

Organization: Woman Abuse Council Toronto

Community participants: 8 women survivors of violence across two sessions

Lived experience focus: Women survivors of violence

Session Background and Overview

The WomanACT (Women Abuse Council of Toronto) Learning Session was completed in two different sessions with different participants. The purpose of the two sessions was to engage female-identified survivors of violence from different age groups and backgrounds to better understand their experiences and needs for housing as part of the Expanding Housing Options in Neighbourhoods (EHON) initiative. There were 8 participants involved in the two learning sessions.

Following introductions and the EHON overview presentation, the facilitator, Lieran Docherty, led the engagement with the following opening prompt: *Recall something beautiful about the neighbourhood you grew up in.*

Discussion Themes

The following themes were gathered from the two virtual Learning Sessions and grouped by questions asked.

Disclaimer: This Summary of Engagement does not reflect the viewpoints of CUI nor the City of Toronto.

1. Women's visions for a better community

Vision questions	
1.	What's the future vision you would like to see for your community?
2.	What would like to see less of in your community?
3.	What would you like to see more of?

More local amenities and expanded capacities

Close proximity to amenities, especially community centers, was emphasized as a theme in responses to the vision questions. In general, there was a call for larger community centres and libraries to allow improve capacity and access in neighbourhoods. There was a demand for more non-profit agencies and

drop-in resources providing holistic support, mental health, and long-term community support, where people could come and access what they need, especially for low-income individuals.

More lighting for safer environments

In their ideal community, the participants discussed the importance of more lighting, especially in the evenings, which would create more safety and reduce crimes. These are important points to consider as this was a session for women with varying backgrounds and experiences of domestic abuse.

More community activities and gatherings

More community activities and gatherings, such as potlucks.

Police interacting with community in a positive way, such as the end of summer parties they host where they give out school supplies and food, creating a fun day for neighborhood kids.

Local groups interacting with the community.

Street parties and fun fairs in schools, churches, and community centers.

Creating more social connections through places where there is food (i.e., farmers' markets), and little lending libraries to foster connections within the neighborhood.

More housing options

When discussing the need for more varied housing options, the participants pointed out the need for affordable housing for everyone and providing incentives to keep people in their homes. They also argued for fewer basement apartments without windows, and for normalizing laneway homes.

More green spaces

The participants described that their ideal community would have more green spaces, gardens, and less concrete.

More mom-and-pop shops

The discussion called for fewer chain stores and more local mom-and-pop shops which would allow opportunities for residents to get to know other members of their community.

More inclusive community participation

More accountability in the process of building new spaces. For example, condominium developments need to engage in consultations ahead of time to determine what is needed by the community.

2. The connection between lifestyle and community belonging

Community questions	
1.	How does the location of your home affect your daily activities and lifestyle?
2.	Do you feel that you can actively contribute to building the neighbourhood you live in? How?
3.	Do you feel like you belong to the community? If yes, what are the things that make you feel like you belong? If no, in which ways would you begin to feel more comfortable?

Proximity to local amenities and schools is essential to a good lifestyle

Again, being within walking distance to local amenities such as schools, coffee shops, parks and community centers made a difference in how much a participant felt comfortable in their community. Some of the women expressed that they must walk long distances to get to hot spots as there is nothing engaging around them.

One participant shared a story of how their current neighbourhood does not work with their lifestyle as they cannot drive due to an accident, Ubers are expensive, and the transit system does not enable easy access. They expressed how suburban neighborhood where amenities and activities are far away is a restrictive lifestyle and creates feelings of isolation and inactivity.

Another participant shared that while they must drive to work, their home is located within walking distance to the library, church, doctors, grocery stores, and a movie theatre which allows them to feel more belonging to their community.

Welcoming attitudes and diversity contribute to a sense of belonging

The attitude of the neighbourhood and its level of diversity can either contribute to or deter the feeling of belonging. Those who felt a belonging in their community mentioned that it was because of the welcoming attitude and multiculturalism of their community. A neighborhood with grocery stores carrying diverse, ethnic, and cultural foods makes a difference especially for a newcomer. Ethnic presence, diversity, people embracing people, affordable housing, employment support and services are multiple things that are needed for feeling like one belong in a community.

Community activities and gatherings for social connection

The feeling of belonging is amplified with great community services and activities that create an interactive, living community. Some participants shared that their feeling of belonging comes when living in a community that shares common values (i.e., churches, community programming where you are gathered for a common reason).

Some said that it is through engaging with people in the streets of their neighborhood and through different volunteer opportunities, such as an animal shelter, that they develop social connections. Another participant shared that they started an Indigenous community garden and got everyone in the community involved.

A participant shared how living below ground versus above ground changes the way the community navigates around you. Some people may not view the below ground unit as individual and separate from the main above ground unit, thus removing some of the opportunities for interaction that would normally be had. It is important to keep in mind how to include those living in basement apartments.

Green spaces and trails

Participants mentioned that they would feel more belonging if there were trails in their neighborhood for walking and biking as they would feel safer being active in their community.

Integrating an Indigenous lens

All of these themes need to be integrated with an Indigenous lens providing specific supports, especially for women on parole, and equipping them with resources post-parole.

More designated housing and opportunities for Indigenous people was also an important need identified in the sessions.

3. Housing and amenities for diverse women

Housing and local amenities questions	
1.	What are the types of housing that your community would want?
2.	What type of activities/amenities would you like to see more of in your neighbourhood?
3.	What would contribute to a sense of safety in your neighbourhood?

Stressing the importance of convenient access to local amenities to support diversity

When answering the question of what type of community people would want, close proximity to amenities was identified again and one that shares an inclusive approach, diversity of thought, music, and structures.

Mental health focus

As part of the type of amenities the participants would like to see, someone mentioned the inclusion of “destraining” rooms focused on mental health in a residential building where people gather and receive support. There was a push for developers to provide something for the community, such as a number of units dedicated to mental health. They cannot just build housing. There needs to be a community to support it. A stronger community allows marginalized individuals to feel a better sense of belonging.

Mixed-use housing and diverse typologies

The request was made for a mix of housing and mixed-use developments, from low- and high-rise, to affordable. One participant shared a story about their job being affected by the COVID pandemic and that they were currently looking for housing. They discussed how condominiums are nice because of the amenities – security, gym, connected to stores or stores nearby – but it is too expensive costing more than half of one’s paycheck. There is a need for not just affordable homes, but affordable homes with amenities.

An Indigenous participant shared how there is a very limited supply available specifically for indigenous people, so there needs to be more representation and equity in the housing system. Maybe two units in each building could be dedicated to Indigenous people.

More rent-to-own projects for marginalized groups: There must be more opportunities for women who have been criminalized, Indigenous women, etc., to invest in an asset and security in their future. There is a need to be more communal in housing and look at housing that is not just single units for single families. That does not work for everyone or every culture.

Safety is a top priority

There is a need and benefit to creating connections with one’s community to develop a better sense of safety. Safety for kids, seniors, women, and everyone. As there are many single women with kids who have experienced a form of domestic abuse, safety is a top priority.

Community activities and gatherings

A community kitchen and more places and activities for children are needed.

4. Mixed-use, safety, and walkability

Physical character questions
<ol style="list-style-type: none"> 1. How does the physical of neighborhood affect you? 2. Is your neighborhood typified by similar built form or different built form types? 3. What are the physical things you like/don't like about your community/neighborhood?

Safety and walkability

Participants shared that there are roads unsafe for walking, thus adding safety barriers along sidewalks is important. They also agreed that most neighborhoods were built for people who drive, so there needs to be more support for walkability, such as sidewalks and street lighting.

The desire for a mix of everything, old and new

There is a need for more neighborhoods that are of mix of everything required by their communities and current neighborhoods. Someone described how their neighborhood is a mix of high-rise and older style Victorian houses, but the older buildings are being torn down. Those older buildings give a place character.

Learning Session 3: North York Community House - Summary of Engagement

Learning Session Details

Date: Monday, May 16th, 2022

Location: Virtual/On Zoom

Facilitator: Ella Tan

Organization: North York Community House

Community participants: 10 Filipino newcomers

Lived experience focus: Filipina newcomers who entered Canada through the live-in caregiver program

Session Background and Overview

The participants of the Learning Session are all Filipinos who entered Canada through the live-in caregiver program. The majority have settled in Canada for 3-5 years, some less, and some for 6-10 years. Some still work under the live-in caregiver program, others have finished the program, gained Permanent Residency, either went back to caregiving or changed careers. This group was brought together to represent the lived experience of newcomer immigrants in the City of Toronto. The focus of the session was on what it means to be settled meaningfully in Canada, and its relationship to housing, a sense of belonging, and the Expanding Housing Options in Neighbourhoods (EHON) initiatives. The discussion revolved around storytelling and lived experience.

Discussion Themes

The following themes were gathered from discussions and storytelling within the virtual Learning Session.

Disclaimer: This Summary of Engagement does not reflect the viewpoints of CUI nor the City of Toronto.

Discussion questions
<ol style="list-style-type: none"> 1. Recall something beautiful about the neighbourhood you grew up on. 2. What makes you feel successful and meaningfully settled in Canada? 3. How does it relate to housing and your sense of belonging?

1. Memories of home in the Philippines

Participants hailed from various provinces of the Philippines, from large cities to towns to rural villages throughout the three major regions of Luzon, Visayas, and Mindanao. These are the recollections of each participant reflecting the order spoken during the Learning Session.

Tight-knit communities, neighbours sharing fruits and vegetables, and nature to play in

Southern Mindanao: Everything was within walking distance of the neighbourhood. The market was close and there were many opportunities to go outside, such as biking or going to the beach. It was a carefree environment where kids could go out and play. The community was very close.

Cebu City: It was a community where you trusted everybody. The accessibility of everything was important. Kids had no fear playing outside until 6:00pm because they knew the community. There was plenty of greenspace to play in with clean, fresh air. Being around people that could be trusted added to livability.

Rural southernmost Mindanao: The participant's grandparents were pioneers, and her grandfather owned a huge coconut plantation. She grew up in a community setting, where the only residents were the children of her grandparents, father, few uncles, and tenants in houses that were far from each other. She reflected fondly on the luxury of space where she could do whatever she wanted, fresh air, and the ability to plant and eat fresh vegetables and fruits.

Province of Bukidnon: It was a close-knit community, safe, with vast land to roam until late or called back home by parents. It was the kind of place where you knew everybody and could ask for what you needed. Neighbours cooked and shared leftovers with each other. For another, the university campus was diverse with people from different provinces, each bringing something new to the table such as a regional variation on a dish. It was the type of place you could grow. For the third participant from Bukidnon, she recalls her house being surrounded by fruits.

Province of Sarangani: The participant's neighbours were all relatives. It was good to be with family and it made her happy. She had backyard veggies and chickens.

Province of Camarines Sur: The participant had lots of fruits and vegetables in her backyard. If a neighbour did not have what they needed, they could come to her family, and vice versa. She had access to the mountains and river behind her house where she would play a lot.

Southern Mindanao: There was a great sense of neighbourhood community. The market, hospital, and beach were all accessible. Neighbours would share fruits and vegetables and borrow items from each other. It was the kind of place where you knew everybody's name.

Province of Iloilo: The participants grew up in a nice, huge place. Her property had sugar cane. With lots of siblings, eleven of them, it was a big and happy family. They were always together, and they shared chore duties. It was safe and comfortable with no stress. While the elementary school was close, she had to walk one hour to the high school since her family did not have a car. Since then, a highway has been built. It is a peaceful community.

2. What does it mean to be settled meaningfully?

"Success means not only to survive, but to thrive."

Having your own property that you can call home, and in the long run see the fruits of your labour

One participant wants to pass on the legacy of home ownership to her son to provide a foundation for him to build upon. Being in Canada, having a property to call her own would be very rewarding and serves the purpose of being here: an established future for her family.

Another would feel more successful when able to buy her own property, and with a stable job. As a single woman, it is too expensive to rent an apartment as all her salary goes into rent. Owning a property is the best sign of success. A sense of ownership should apply to single people as well.

For another, success and meaningful settlement also means owning a home of her own, living in a good neighbourhood, and being able to afford everything while raising three boys. But it is hard to afford or invest in a home in the Toronto market.

Housing costs as a barrier to personal growth and the desire to remain in place

Having your own personal space leads to being happier and more productive, which leads to personal growth. It is hard for a single person to own a place since all income goes into rental. A house that is affordable enough leaves money aside for something else, such as being involved in the community. Happiness leads to productivity which leads to being a better citizen.

One participant cannot afford to pursue a profession in Canada right now due to the cost of monthly rent. If her housing costs could be decreased, that will give her room to pay for studies. High monthly rents are a hindrance to further opportunity.

Another participant desires to own a home and to not rent or live with in-laws. She is trying to save, upgrade her studies, and work as a nurse. But it is hard to afford a home considering the expense. She is now considering moving out of the city, to Hamilton or as far as London or Guelph. But it will be hard for her kids who will lose their connection to local friends and employment opportunities. She is saving, little by little, for a down payment. She has been reunited with her children, but for her full family to come together she is in the process of sponsoring her mother. Renting is an option for the bigger household, but at \$2,500 a month that is enough to save for a down payment on a home.

Another participant would like to buy a house but cannot afford it in Toronto. Her cousin moved to Oshawa to find affordable housing. The property tax in Toronto is too high, and salaries cannot keep up. She has a big down payment saved but it will not help. Her salary is too low to qualify for a mortgage. It is hard to get into ownership as a single parent.

One participant's husband is the only one working, shouldering all the expenses. They are renting now, but it is expensive. Meaningful and successful settlement would be having her own good job where they can afford the mortgage together, homeownership, and her kids graduating university and finding their own jobs. But prices are so high in Toronto. If you can get a million-dollar home in North York, it is still not beautiful. Her husband desires to remain in North York, not move to Scarborough or Mississauga.

Beyond housing: social connections

While owning a property and calling it home equates to success, to live meaningfully this is not enough. One needs friends and people to share it with. Without, it can be lonely. The participant dreams of aging near her friends. Being in Canada, she longs for her friends back home in the Philippines, people that share the same values, food, and likes. In addition to friends and community, it is nice to have scheduled activities such as Zumba and cooking, to live a meaningful life. She would be happy to continue life in Toronto and grow old in a community built around shared values and history.

According to another, successful and meaningful settlement is not just based on material things. It must include family, contentment, and happiness within good relationships. The Canadian mentality is to "work, work, work." With three kids, success would be having their futures secured, but it all starts with purchasing her first home which is not easy. She does not want to see her kids struggling. A home would be the "greatest gift from God," a place for her children to call home. She prays that the government will see the experience of low-income people who want to own their own home. There needs to be homes available that are affordable for families with kids, maintainable by one income. If the family is happy, the community is happy.

3. Vision for the good life: what does a good neighbourhood look like?

“Affordable housing and conveniently accessible amenities are the key to proper human settlement.”

Safety in knowing your neighbours

Harkening back to their experiences growing up in the Philippines, participants identified safety as important. In the experience of one participant, her current neighbourhood feels safe to walk around at all times of the day including past midnight. A good neighbourhood is one where every neighbour knows each other's name. There is a sense of safety in a tight-knit community.

Amenities as hubs for interaction within communities

A good neighbourhood is one where there is convenient access to amenities. For children and teens, there must be opportunities for them to get out of the house away from their gadgets. Physical activities and recreation such as sports and drawing were desired. It is important that children do not have to commute far to access these opportunities.

Participants identified walk-in clinics, pharmacies, mini-grocers, Filipino food stores, gyms, parks, churches, and salons as desirable and essential services. “Once a community has all of this, life will be good.” These are the basics of what people need: a place to get food, chances for social connect, physical and recreational activities.

One participant follows a Zumba group at Bathurst-Wilson. She goes once a week with family and friends finding great enjoyment in the lifestyle. If she lived far from the location, it would not be possible to take part and life would be stressful. It is important these types of opportunities be available in community.

Cafes, daycares, community gardens, coffee shops, and bakeries serve as hubs for interaction. These are extensions of living space outside of the home. These represent opportunities to interact with fellow neighbours and deepen relationships. These connections allow people to understand the stories behind people's attitudes.

One participant spoke to the value of trees and green spaces, which makes her feel blessed as she recalls her childhood.

Neighbourhoods that do not define you: the importance of diversity and tolerance

There are neighbourhoods in the city with reputations for being “trendy” or “poor”. In this perceptual environment, it is the neighbourhood that defines you. Participants would like to see a greater mix of units for a variety of people, so that the neighbourhood you live in does not determine your reputation. There should be a mix of units that provides choices to meet the needs of different age groups and socioeconomics, for homeowners and renters.

There is a desire for more diverse communities that are inclusive, allowing for people to mix and not leave anybody on the margins. One participant spoke to the trend of people trying to achieve a homogenous kind of neighbourhood. But she would rather see new programs for different people, such as the elderly, not just for the same socioeconomic demographic. It is important that the younger generation are exposed to the elderly.

Actively contributing to building the neighbourhood

While there was consensus that diversity is desirable, one participant spoke to the desire to live in a tight-knit community that shares the same values, and if diverse, respects each others' traditions. Another participant felt that it is nice to be in a diversified community. It promotes tolerance and understanding between cultures. One participant hopes that everyone in the community could become a leader, gather all the residents for a meeting, and agree on a shared vision for the community based on respect for one another. Another participant said that we must face the fact that there will be people that will try to be superior. Perhaps this cross-connection could be a counter to that.

Housing forms that bring the Filipino community together

While Filipinos can adapt to each community, for one participant it would be nice to see areas where they are concentrated. It is easier to communicate and contact each other for help as neighbourhoods.

There was a preference for multiplex housing over condominiums and apartments. Four units with a common backyard or space with a BBQ would be suitable for the social culture of Filipinos and their need for human connection. Filipinos love to “tsismis” which translates to talk, chit-chat, or gossip.

Living close to where you work

The EHON initiatives must consider putting up housing for communities in need. For live-in caregivers and personal support workers, it is important that housing be available close to the clients they work for. One participant runs a home care agency. Most of her employees are concentrated at Bathurst-Wilson in North York. For clients in Scarborough and Etobicoke, it is a struggle to get personal support workers out there.

4. Family reunification and overcrowding

The desire for family and the need for ample space

For newcomers, gaining Permanent Residency is an opportunity for reunification despite not being financially ready.

One participant spoke about her friend’s experience: A single mother recently reunited with her children, ages 12 to 18. They had been separated for at least eight years. They are now living in a two-bedroom basement apartment. They must use a curtain for privacy. She is looking for a suitable place with ample space but they are too expensive. She described it as, “too hard.” The participant encouraged her to keep trying. But the reality is that if you are earning minimum wage, it is too hard to own or rent if not impossible.

According to some stories, live-in caregivers get lucky if their in-laws or employers provide accommodations, since the majority of a single income would go to rent.

Shelter is essential to meet emotional needs. But housing cost ends up being the biggest share of income next to food. According to one participant, Filipinos are number one in line for the food bank. Inflation just exacerbates the food crisis.

Affordable and suitably large housing options are key to provide opportunities for newcomer families to move into more livable spaces and for each child to have their own room.

5. Remaining in place: the need for affordable options

Universal access to neighbourhoods

Access to affordable housing must be universal. It should not matter on one’s ethnicity, whether they are rich or poor, single or in a relationship. Everyone should be able to afford a home, and everyone should be welcome to a neighbourhood. Someone earning \$15,000 to \$20,000 should still be able to remain in their community.

There is the hope that in the long term there will be no need to transition from one place to another. Once they are in the neighbourhood, it is ideal for them to remain. Homes would be treasured, taken care of, and used for the rest of their lives.

Affordable and secure housing is essential to keep people invested within community. One participant loves to imagine that her kids can settle and get affordable homes within the same community, so they are not separated by distance. The idea of owning a nice, big house with stairs and rooms for family and friends, and a luxury of space is dulled by the idea that distance separates them from their social connections. “Having a big house will not give complete happiness. Happiness is to be surrounded by family and friends.”

One participant does not mind having a small space if she is able to maintain an active lifestyle when growing older. At the end of the day, for her it is about growing old and giving back to the community.

6. Other considerations

Social housing amenities

For social housing units, there are no personal washing machines. Participants felt that the government should provide for each unit. They did not like the experience of sharing basement washing machines. There are also accessibility concerns for low-rise rental apartments that do not have an elevator. Rental apartments without amenities were also seen as a negative.

Support for non-first-time homebuyers

There should be consideration of a down payment grant for non-first-time homebuyers, as without financial assistance many cannot secure affordable housing without moving out of the city. There was the hope that EHON could contribute to serving the needs of all.

Learning Session 4: Toronto Public Space Committee - Summary of Engagement

Learning Session Details

Date: Wednesday, May 18th, 2022

Location: Virtual/On Zoom

Facilitator: Igor Samardzic

Organization: Toronto Public Space Committee

Community participants: 9 individuals with accessibility requirements

Lived experience focus: Accessibility

Session Background and Overview

The purpose of this session was to engage participants from different backgrounds and identified disabilities to understand their experiences and needs in relation to housing, accessibility, quality of life, and the Expanding Housing Options in Neighbourhoods (EHON) initiatives. There were 9 participants involved in this Learning Session living in a range of areas including Downtown, North York, Scarborough, and Markham.

Discussion Themes

The following themes were gathered from discussions and stories told within the virtual Learning Session and grouped by questions asked.

Disclaimer: This Summary of Engagement does not reflect the viewpoints of CUI nor the City of Toronto.

1. Sense of belonging depends on level of accessibility

Community and belonging questions
<ol style="list-style-type: none"> 1. Do you feel like you belong to the community? 2. If yes, what are the things that make you feel like you belong? 3. If no, in which ways would you begin to feel more comfortable?

The need to accommodate visible and invisible disabilities

Participants' sense of belonging to their community depends on the level of accessibility within their apartment, building, or house. Those with more accessible homes felt a better sense of belonging and independence as compared to those with less accessible housing. In addition, accessible housing is not just for physical accessibilities, but also invisible ones. Some accessibility challenges include long setbacks from the street to amenities, lack of public Wi-Fi, inconsistent sidewalk maintenance, high anxiety due to high density, hostile built environments reducing ease of access, and no above ground parking.

Stories of belonging by area

North York: One participant, living in a condo at Yonge Street and Finch Avenue, finds the lack of above ground parking a hassle as it limits quick access for visitors. She feels that there isn't a sense of community in the building due to the lack of social opportunities. Positively, her involvement through the North York Seniors Centre does provide her a sense of community. However, she is unable to utilize many resources in the neighbourhood because she cannot physically access them due to the lack of ramps and raised steps at the entrance of these facilities.

Scarborough: One participant lives in a single-detached house. It took a bit of time to get used to the community and living in her new environment. She shared that she finds shopping to be difficult because everything is very far set back with shops above street level. She must traverse long distances across parking lots in order to access the stores she needs. They are difficult to navigate as a blind person. However, she praised the excellent transit and sidewalks in her community as part of the reason she feels a sense of belonging.

Scarborough: Another participant lives in a condominium. She feels a great sense of belonging because of the attitude of the building managers, who are always willing to accommodate the participant's accessibility needs. Their attitude allows the tenants to feel a sense of ease and belonging. However, outside of the building, the construction around her area takes away from the accessibility of the roads and paths for her. It is something she thinks the City needs to be more mindful of.

Downtown: One participant lives in an accessible unit. However, it was poorly designed when built and they hope future development will abide by better standards. This participant feels a sense of belonging especially when it's possible to have more community events in the common rooms and organized trips for residents.

Downtown: The lack of quiet spaces in a dense downtown area can be overwhelming for another participant who struggles with Obsessive Compulsive Disorder, and with the open floor concept that seem to be the majority of apartment options. A more holistic approach with a variety of options for floor layouts could better cater to her needs and to those with similar disabilities.

Downtown: Another participant, living in a mixed-use building, would feel more comfortable if there were more mixed-use housing options to purchase and to lease. They also spoke importance and need of sidewalk maintenance, especially during construction in the Downtown core. There is not enough space for two mobility devices, sometimes not even for two pedestrians.

Markham: Another participant shared how there are many programs offered by local non-profits such as mental health workshops and art therapy classes as well as YMCA programs which are covered by other organizations. When she was a student, the community was very supportive of her through these free programs. In addition, Canadian Hearing Services and their Zoom mental health workshops allowed her to feel connected to the community. There is a language barrier because she relies on sign language, but there are often interpreters, and she likes workshops where she can pick up the instructions and activities herself rather than relying on others.

Nourishing a sense of belonging and community

This requires a holistic approach to accessibility: nutrition workshops, YMCA programs, mental health workshops, free workshops by programs catering to people with disabilities, a reduced cost of services and workshops when not free, especially in York region, superintendents who listen and adapt to the need of tenants, common rooms with community events and activities, and a welcoming attitude within the community.

2. Universally accessible and adaptable housing

Future housing and neighbourhood vision questions

1. What are the types of housing that your community would want?
2. What housing elements make it more comfortable or desirable?
3. What do you think would make neighbourhoods more open and inclusive?
4. What would contribute to a sense of safety?

Beyond first floor accessibility

The participants agreed that at minimum, the first floor should be universally accessible. However, those with accessibility needs should not be confined to first floor and provided with accessible units throughout the building, whenever possible. Participants shared that it is a false idea that people with disabilities don't want to have families and don't need multiple rooms in their home. There should be more variety in apartments available to people with disabilities. They should not be limited in where they choose to live. One participant shared how they live in a mixed use ten-storey building, but none of the twenty ground floor units are accessible. He lives on the ninth floor and risks being trapped in the case of a fire.

There is also a need for the integration of large and varied elevators. A participant shared how difficult physical access is when there aren't enough elevators for people with disabilities, especially when there are 200 to 300 tenants and only two small elevators. If one or both are out of service, it becomes very difficult to navigate the spaces and it means that sometimes you are stuck in your apartment until they are fixed. The Limited Use and Limited Application elevators are an option suggested by a participant to increase accessibility in low-rise buildings.

Accessibility tools

For the deaf community, one participant shared that visual indicators for doorbells and for fire alarms are necessary as they cannot hear the noises these devices normally produce. This participant also shared that while in university, each floor of her dorm had an accessible unit and a Resident's Advisor to help navigate any issues so there are some additional ways of ensuring accessibility in different settings.

"Accessibility is more than a ramp." Regarding the exterior of units, there must be adequate security and lighting. Not only does the unit have to be accessible, but the building and surrounding area as well.

An accessible building also means accessible ground floor units, independent use of washers and dryers, and the availability of common and recreational areas, patios, and rooftops.

Convenient access to superintendents improves comfortability and increases the feeling of safety for tenants.

3. The full picture: affordable housing, mobility, access to amenities, and safety

Mixed-use affordable housing and inclusive access to amenities

Mixed-use housing facilitates accessibility to amenities as there is less travel involved. Amenities are sometimes not within reasonable distances of people's homes and the safety risks are increased when participants must travel further for a service or groceries. Participants shared their support for the more popular pattern of ground floor commercial with residential units on top which allows easier access to meet tenants' needs.

There was a call to permit a greater diversity of businesses allowing shops to exist where they currently do not, creating more diversity in businesses so that participants are able to access more within the same area rather than going five or six blocks to fulfill their shopping needs.

All new development projects must be accessible. Otherwise, they are only catering to a specific segment of the population and perpetuating an environment of exclusion.

Accessible and all-gender washrooms are more widely available now, especially at malls, making it more comfortable to access those spaces due to wider and often automatic doors.

Participants suggested the idea of a community center for accessible meetings for people in different neighborhoods to mitigate the inaccessibility of homes. A participant shared how important local meeting places are because many people live in semi-detached housing with lots of stairs that are not accessible so external meeting spaces are necessary.

Participants also called for affordable housing to accommodate different needs.

Accessible transit and mobility

“People with disabilities should not be an afterthought, they should be the first thought.” The topic of accessible transit was often discussed by participants as some praised the transit in their neighborhoods, while others wished they could use it and for improvements. Accessible transit allows people to move smoothly through their neighborhoods and the city. To deny some population groups the ability to move is an injustice.

Accessible transit means wide enough doors for mobility devices, ramps, automatic doors, and frequent stops.

Mobility becomes increasingly difficult in the winter, especially for mobility device users, so one participant suggested more underground tunnels as that was a feature she found useful in her university campus

Another way of improving mobility is to have well-maintained and wider sidewalks, especially during the winter months, as some people must resort to using the street to get around which is a safety issue.

Increased designated crosswalk areas especially on large streets and increased crossing times are also important to encourage safer mobility

An issue shared by many participants were curb cuts not lining up with the streets due to poor design with concrete shifting overtime, thus better planning and maintenance is required.

Safety, adequate lighting, and access to outdoor space

There was consensus during the session that better and more frequent lighting is needed to better access the outdoors. Participants, especially seniors, felt safer when they could see and be seen.

Some suggested cameras in public areas because of the argument that people behave better when they are being watched. This is a way to contribute to ‘eyes on the street’.

Access to the surrounding neighbourhood, green spaces, and public areas, is very important for people with disabilities as they should not be limited only to their dwelling.

Another issue is the way that some doors of shops and buildings open outwards creating barriers on the sidewalk decreasing the safety of walking and mobility paths. Safe and wide enough sidewalks with dedicated paths for walking increases senses of safety.

Some participants also commented that the presence of a security guard in the building helps increase the feeling of safety for residents.

Learning Session 5: For Youth Initiative - Summary of Engagement

Learning Session Details

Date: Friday, May 27th, 2022

Location: In person

Facilitator: Benedicto San Juan

Organizations: For Youth Initiative

Community participants: 13 youth aged 16-29

Lived experience focus: Youth

Session Background and Overview

The purpose of this session was to engage youth participants from different backgrounds to understand their experiences and needs to better inform the Expanding Housing Options in Neighbourhoods (EHON) initiative from a youth perspective. There were 13 participants involved in this engagement session aged 16-29.

The engagement questions were integrated within the EHON presentation. The participants were given a worksheet with four different section. They were asked to draw and write down their answers.

Discussion Themes

The following themes were gathered from discussions within the in person Learning Session and worksheets filled out by the youth participants.

Disclaimer: This Summary of Engagement does not reflect the viewpoints of CUI nor the City of Toronto.

1. Youth visions for their communities

Engagement questions
<ol style="list-style-type: none"> 1. What comes to mind when you hear the words: housing, community, neighbourhoods 2. What do you dislike most about your community? 3. What does your ideal community look like? 4. Of the four areas we spoke on (Neighbourhoods Policies, Multiplex housing, locally serving retail and services, Major Street rezoning) which resonate with you the most and why?

Clean and green space

In some of the worksheet answers, participants drew trees and greenery calling for the creation of more sustainable communities and better maintained, increased vegetation. Littering was viewed as a negative aspect within their communities. There was a general desire for cleaner neighbourhoods and communities.

Affordable housing

“Housing is a human right”: The theme of housing as a human right was prevalent through the session with participants arguing that one’s status should not matter when it comes to the right to housing. Anyone should be able to live wherever they want, and affordable housing should not be an option that people need to wait eight or more years for.

Multiplex housing: There were many discussions about multiplex housing and other options such as laneway homes. One participant shared their concerns about developers tearing down single-detached homes only to develop two homes on the same lot, when that land could be used for multiplexes and create more housing for more people.

Mixed-use housing: In many of the responses, the participants agreed that having ground-floor commercial with housing above it would benefit the community and create more complete neighbourhoods.

Currently not enough amenities

In general, the participants desired more amenities within walking distance: medical centres, grocery stores, educational buildings and institutions, entertainment, malls, libraries, basketball courts, parks, gyms, recreational centres, and locally serving retail and services. Not only more of these amenities, but ensuring they are accessible and affordable.

More community centres and resources

Along the theme of not enough amenities, there was a strong focus on more community centres and resources, especially for the youth, low-income, and unemployed residents of the community.

More community events

Participants felt that more community events were needed to create better connections and solidarity within the community.

Diversity and inclusion in community and business

Some participants indicated that the diversity of their neighbourhood is what made it a community, whereas others noted that their community was lacking diversity. A participant indicated the need for a bigger Latin community, and others mentioned the need for more Black-owned businesses.

Lacking transit infrastructure

There is a lack of walkable spaces, biking trails, as well as reliable transit within the participants’ current communities. They hope for improved transit infrastructure in their ideal visions of their communities.

Protecting existing residents and businesses

The participants called for the preservation of neighborhood character and heritage in the sense that local residents and businesses should be protected anytime there is development. They believe that it’s always Black and Hispanic peoples being affected negatively. An example of this is the way businesses in Little Jamaica were negatively impacted by the construction of the Eglinton Light Rail Train line.

Participants agreed that growth, development, and gentrification were not the issue. It is when development causes displacement of locals in the name of revitalization that gentrification becomes problematic. A story was shared about how the Regent Park revitalization displaced people with the promise of allowing them to return but most were never able to. Therefore, if locals are unable to remain, the promises of revitalization need to be considered more carefully.

Safety

Participants mentioned the lack of safety in their neighborhoods due to gun violence.

2. Final thoughts on addressing the housing system

Feedback questions
<ol style="list-style-type: none"> 1. With the knowledge that was presented, and in your opinion, what is the single most important issue affecting housing right now? 2. What suggestions do you have to address this issue?

Updating *Neighbourhoods* policies to be more inclusive

Neighbourhood character: Some felt that the current neighbourhood policies need to be updated. The protection of “neighbourhood character” was viewed as a negative policy; a way for wealthier residents to keep control of who is and not allowed in their neighbourhoods.

Rent control: Participants emphasized the importance of rent control policies to enable people to live wherever they want to, without worries of income levels and status.

Updated zoning for Major Streets

In discussing the current restrictions for housing on Major Streets, participants agreed that zoning by-laws should be updated to allow for more residential buildings and to update the language around what constitutes a “Major Street”.

Centering the voices of marginalized communities

Many participants felt that the marginalized people are often overlooked, especially low-income individuals. The participants urged policymakers and developers to centre the voices of the community and to focus less on profit and more on housing as a human right.

More community centres

The lack of community centres and resources was brought up often by several participants indicating their importance and desirability, especially to communities living under vulnerable conditions.

More supply and diversity in housing

Participants demanded more multiplexes and better use of vacant buildings. There were calls for improved Toronto Community Housing Corporation (TCHC) waiting lists as some people have been waiting for eight or more years for housing.

Learning Session 6: Smart Density - Summary of Engagement

Learning Session Details

Date: Thursday, June 2nd, 2022

Location: Virtual/On Zoom

Facilitator: Nigel Carvalho (on behalf of Naama Blonder)

Organization: Smart Density

Community participants: 11 urbanists with professional backgrounds

Experience focus: Development, planning, and design

Session Background and Overview

The purpose of this Learning Session was to engage participants working in development to understand their experiences in the housing sector to inform the Expanding Housing Options in Neighbourhoods (EHON) initiatives. There were 11 participants involved in this engagement session.

Following introductions and the EHON presentation, the participants were asked to answer the following questions:

Vision and development questions	
1.	If you could rewrite the neighbourhood policies to say anything you wanted, what would you change them to?
2.	Within your own expertise, can you think of any complimentary strategies such as alternative finance, tenure, or governance structures for example that would improve affordability in the shorter term?
3.	While there are policies in the process of being implemented, what happens to those in need of affordable housing right now? What can we do to support them and make housing more affordable in the lesser term?
4.	A topic that has been discussed by the roundtable has been social infrastructure, local commercial and services, and access to transit. In your work, how do you address the relationship between neighbourhood amenities and providing more housing and more housing types? What is that relationship and how can you, through your work, improve that process or that relationship?
5.	Why is it so much more appealing for developers to have a Starbucks rather than a local business?
Neighbourhood preservation and character question	
1.	How do we increase the density of these neighbourhoods while at the same maintaining neighbourhood character so that local residents and business can afford to stay while others come into the neighbourhood?

Discussion Themes

The following themes were gathered from discussions within the virtual Learning Session.

Disclaimer: This Summary of Engagement does not reflect the viewpoints of CUI nor the City of Toronto.

1. Centering community voices

Inclusive engagement

Participants called for more inclusivity in consultation and decision making for families, elderly, immigrants, and racialized groups, to allow them to be a part of the process of designing “neighbourhood character”.

Participants identified the need for more local economic opportunities for residents to minimize commute times and distances to work.

2. Affordable housing efforts

The need for bringing back purpose-built rental and non-market housing

There was a call to bring back purpose-built rentals.

One participant shared a story highlighting the difficulties in building a three-storey building under the current zoning by-laws. The financial risk is too high for developers and they are not willing to proceed with missing middle housing projects. Bigger projects are more financially feasible due to the City’s restrictions.

Rezoning for gentle density throughout the Yellowbelt should permit an additional storey or unit to further increase supply and reduce the cost of rental and homeownership.

One participant shared that in 2019, 70 percent of the built form was in apartment condominium form. Now in 2022, the rate is about 90 percent. Going forward, 90-95 percent of the built form for new housing will be apartments and condominiums. Most people will live in high-rises and mid-rises. The population density in Toronto is about 3,000 people per square kilometer. Montreal’s is 4,517, and Boston’s is 5,344 per square kilometre. Montreal and Boston are not defined by high rise buildings, yet they have more density per square kilometre. The difference from Toronto could be in the missing middle housing stock. Housing in Montreal is significantly more affordable with the average home price being \$545,000 in 2021 and building more low-rise density might not suddenly lower the price of housing to \$500,000 in Toronto, but it may help make them more affordable.

There was a focus on the need for non-market housing to also diversify supply and respond to the requests for more affordable housing.

Education around missing middle housing

There is a need for education around missing middle because according to one participant, “most people” think residential development needs to be 100 units or nothing. Providing incentives for missing middle housing, especially to homeowners in the neighborhood, would help increase housing supply through homeowner-initiated intensification.

One participant shared a story about two local owners, who were new to development, trying to add more storeys to their two- and three-storey residential buildings, but no developers would assist them with the project as the financial return on investment was not strong enough unless they were adding 100 units. These are owners who want to intensify their lands because they have the property, such as the land on Lawrence Avenue West and Caledonia Road. They want to provide more options for families but are unable to due to the lack of information developers have around missing middle housing and its

importance. These types of developers are not aiming to produce hundreds of 500-square foot condominium units. They want to make a profit through producing missing five- to six-storey housing forms.

Incentives for “mom-and-pop” developers

The City must reduce or remove red tape and development fees for people trying to build the type of housing that Toronto needs because the current approvals process is too long and costly. A participant shared their work with a real estate investment trust (REIT). They started off with three-unit houses and are now working with Smart Density to build 30-unit buildings. Affordability comes down to carrying costs. By the time the units are built and people moved in, it has been years and the costs accrued are extreme. Who pays that cost? Ultimately, it is the household or tenant who foots the bill.

A participant shared the work of a group led by their firm working on the development of missing middle housing in the last six to eight months in Oshawa, St. Catharines, and other municipalities as it isn't as financially feasible in Toronto. Unless something changes and developers can create more than 3-storey housing as missing middle, then Toronto could lose out on significant development potential through gentle densification.

Utilizing existing infrastructure

According to one participant, because Toronto Community Housing Corporation (TCHC) owns a large number of single-detached homes around the City, an intervention in this scenario could be to donate that land to different land trusts around the city to build higher density, affordable rental or non-market housing. If the City works with those properties and aims to provide missing middle housing through those developments, then it could add density and make use of existing infrastructure.

Another participant shared a story about working on affordable housing projects where the government unlocked land. Instead of giving all the power to developers, the architects and planners designed a town within a city where all the infrastructure and transportation projects were handled by the municipality. Developers were attracted to the plans and became part of the project, but the municipality kept the project at an affordable level, developing thousands of units. More support from the government would help to easily replicate this as they have more power and ability to unlock land.

3. Implement as-of-right zoning

Removing red tape

Many participants agreed that to remove red-tape, implementing as-of-right zoning would be beneficial for the types of housing that the City has deemed vital to its future growth.

Eliminating single-family zoning

There was a call to eliminate single-family zoning as it has been done in Portland, Oregon. A participant shared that if 18 percent of the single detached lots in R Zones in Toronto are rezoned for greater density, the equivalency potential for more units is comparable to 50 high-rise towers or 500,000 units.

4. Diversifying local businesses

A holistic approach: incentives for local mom-and-pop shops

The City needs to adopt a holistic approach and take into consideration the “silhouette” of the city. A participant shared that in Moscow, when you want to add a new building, you go to the municipal government. They locate where you want your new building on a large 3D model of Moscow and they decide whether it fits within its surroundings, how it will affect the area, et cetera.

Another participant shared how it is much more difficult to establish non-Starbucks and unique local shops due to the lack of financial supports. They mentioned how you probably won't get the interior neighbourhood stores and coffee shops, that are not already pre-existing, in new development. There is hope that if the landowners and developers are incentivized and educated about the benefits of preserving local businesses, it can be done.

A Leslieville example was shared where there were two mid-sized developments in the same neighbourhood and context but with different leasing parties. One was ultimately filled with more independent shops, and the other one with more chain retailers. A holistic approach is about compelling people to think about and expose them to alternatives to the status quo.

There needs to be incentives in place for local residents to open local mom-and-pop shops as they can have a better chance of surviving over a Starbucks. One participant shared that during the pandemic, many Starbucks shops closed compared to local shops owned by local residents.

"Paris was a town once...": Historically, it is a universal problem for many cities that were not built to withstand the level of densification and growth being experienced worldwide, but it is something that must be dealt with through things such as government support.

Learning Session 7: Black Planning Project - Summary of Engagement

Learning Session Details

Date: Thursday, June 16th, 2022

Location: Virtual/On Zoom

Facilitator: Abigail Moriah

Organization: Black Planning Project

Community participants: 6 members of the Black Planners and Urbanists Association

Lived experience focus: Black urbanists

Session Background and Overview

Abigail Moriah, leveraging her network through the Black Planning Project, brought together six individuals with backgrounds in planning and urbanism. The purpose of the Learning Session was to consider the Expanding Housing Options in Neighbourhoods (EHON) initiatives through the lens of Black lived experience. All six participants are members of the Black Planners and Urbanists Association. Throughout the discussion, participants were asked to consider the following questions:

Discussion questions	
1.	What do you think would make neighbourhoods in Toronto more open and inclusive and contribute to a greater sense of belonging, particularly for Black peoples?
2.	What is the future vision you would like to see for your community and/or the communities you work in? (i.e., what would you like to see more of/see less of?)
3.	How do you think planning legislation might be altered to create more equitable access to neighbourhoods? For example, if you could rewrite Neighbourhoods policies to say anything, what would you change or remove?
4.	Imagine you could build any type of housing in Neighbourhoods, how would you create more desirable and equitable communities?
5.	What other considerations (shopping, restaurants, libraries, home-based businesses, and other community uses) in addition to housing should be permitted in Neighbourhoods?
6.	How does it relate to housing and your sense of belonging?
7.	Is there anything else you would like to share?
8.	Do you have any other questions, or concerns?
9.	Do you see anything missing?

A Google Jamboard was created for participants to provide feedback on each question.

Discussion Themes

The following themes were gathered from discussions within the virtual Learning Session and the Google Jamboard.

Disclaimer: This Summary of Engagement does not reflect the viewpoints of CUI nor the City of Toronto.

1. What would make neighbourhoods more open and inclusive for Black peoples?

More meaningful engagement and collaboration to understand lived experiences

"I get the sense sometimes that when it comes to the Black community, the perception is that when we ask for policy changes to education, housing, et cetera, that we are asking for a handout. That perception has to change to a hands in approach."

"It is high time the government at all levels looks at racialized communities individually with unique histories, not lump them all together as one people."

More collaboration and consultation with Black communities and those in need of housing. White residents are often the most engaged with communities and policies in place reflecting their interests. The time has come to prioritize those who need housing the most over those who have paid off their mortgages many years ago.

Participants identified the need for more focused effort on housing needs as they relate to youth. There is currently very little conversation. Efforts must go beyond shelter supports to look at ways to support youth access to housing and their ability to live in Toronto as they grow up. There needs to be pieces around policy and consultation with community. The government needs a more focused approach to housing as it impacts BIPOC youth.

Affordable homes and community centres are key to meeting not just the social and fiscal needs of people but their mental health as well. There needs to be more mindfulness of people's lived experiences. It is one thing to provide affordable housing, another thing to address the root causes of incarceration and coming out of the shelter system.

Addressing housing discrimination and anti-Black racism practices

The Yellowbelt is built on exclusionary policies and propped up by NIMBYism in affluent neighbourhoods such as the downtown core and the Annex.

Recognizing the need for affordable rental housing to allow Black people to be a part of the fabric of Toronto is only touching upon the surface. *There is currently no formal definition of housing discrimination, but it is happening all over.* One participant has lived in a Midtown building for a decade, and in her observation, there were not a lot of Black Canadians when she moved in. Her building has had a different supervisor for the last four to five years, and not one person that looks like her has been given access to any vacant units. This is not an anomaly in the city. There needs to be a fair field in terms of access to units.

There needs to be a recognition and response to the role that race has played in housing in Toronto, similar to redlining in the United States.

There is discrimination in the implementation of planning tools. There is a lack of oversight of landlords renting to Black people or refusing to do so. Until this is addressed, an increased housing supply will not benefit them.

The City must devise intentional policies to redress the historical role that landlords and community associations have played in marginalizing Black communities when it comes to affordable rental.

Greater consideration needs to be given to belonging and inclusion for Black people. The participant felt a sense that there are neighbourhoods where her people belong, and others where they are barred access from. The rest of the city's neighbourhoods need to be opened. She called for a mandated percentage of affordable housing in affluent neighbourhoods.

There is a stigmatization of Black people that determines where they do and do not belong. For a participant who is a realtor in Durham Region, it is a constant battle to find her clients affordable rental where they feel safe and secure. They just want to find a beautiful and safe home for their children.

Affordable housing options to support Black and racialized communities

Greater amounts of affordable housing would make neighbourhoods more livable, especially for the underhoused, marginalized, and house poor. Even professionals are struggling to make ends meet, as well as those on disability, and many others.

All three levels of government must support the financing to support racialized neighbourhoods. There needs to be streamlined application processes for affordable housing projects to support these populations.

Black communities need access to transit-oriented neighbourhoods such as Midtown. In Little Jamaica, slated for light rail transit, Inclusionary Zoning is not being considered there. The participant can already see displacement happening to her people already.

Mixed-use planning approaches should not just cater to the educated and well off, but to people going through tough times. There is a need for a more holistic approach. "When one suffers, we all suffer."

There needs to be a consideration for multigenerational households.

One participant asked if any community land trust options are in place, calling it a good option.

2. Vision: opening access to neighbourhoods, supporting Black communities, and change for the better

Legislative and regulatory changes from the top

Official Plan policy needs to centre people. Chapter Four: Land Use Designations is defined according to buildings, not people.

A participant who works as a planning lawyer brought a legislative focus. There needs to be changes to zoning by-laws to permit missing middle housing throughout the Yellowbelt. There is a need to rethink the Official Plan. As recently as 2018, Official Plan Amendment 320 strengthened neighbourhood requirements when applying for minor variances to allow for the expansion of an existing single-detached home. "God forbid" trying to build a multiplex. This made it more difficult to expand housing options. Based on recent consultation processes, it is "striking" how wrong the City got it.

The Official Plan in its current state is too restrictive, ensuring limited changes to neighbourhood character. He would like to see more missing middle and zoning by-law amendments required to support it.

The participant worries that without provincial support and legislation, the "NIMBY barrier" will be difficult to overcome. Unit types supported by the government legislation, such as secondary suites, remove any grounds to appeal. This is an important avenue to provide more housing tools that empower municipalities to avoid "getting dragged through appeal."

"Smart Growth Theory" should be utilized in areas where space is a constraint.

The desire for mixed-use and a mix of housing

One participant lives in Bathurst-St. Claire, a fully zoned neighbourhood of semi- and single-detached housing. Just a couple streets over there are apartment neighbourhoods. “It’s nice to have that mix in your neighbourhood.” It is tough to get people living in neighbourhoods for decades to adapt to change, but on the other hand there is a great need and societal good that comes out of it.

Mixed-use housing so people can interact, live, and work around others to avoid “mono-communities”. Mixed-use environments also provide opportunities to work, shop, live, and thrive in the same neighbourhood with convenient access to libraries, shopping centres, restaurants, schools, transit, and other public amenities.

The pressing need to prevent displacement

Intensification must reconcile with the displacement of Black people. Access to higher order transit is important but increasing intensification close to transit-oriented neighbourhoods is causing displacement among racialized people. There needs to be a balanced consideration of who lives there and who will be coming.

There are entire streets up for applications that lead to renoviction. There policies must be amended to introduce a diverse mix in neighbourhoods.

In areas seeing major intensification, seven-storey units demolished for 21-storey towers, existing tenants are being displaced. Landowners are also pushing for rent increases, pushing out seniors and racialized people living there for decades How can we reconcile the need for high-density housing while ensuring existing residents can age in place with supportive infrastructure?

How do we amend policies to reflect the need for more missing middle housing while understanding that higher density adds adverse pressure to other areas, such as displacement of tenants and increased rents for new units? These policy amendments must also consider means to prevent displacement.

3. “If policy can protect people, good planning will follow suit.”

Financial support for the Black community

There must be more financial and loan options for first time homebuyers in the Black community. Rental is becoming less sustainable. Putting all the money that would go into rent over ten years can be enough to buy a home. Unaffordability is becoming an increasingly worsening proposition for younger generations.

Gentrification that does not account for accommodating existing residents needs to be reduced. In Little Jamaica, the light rail transit development and construction has displaced mom-and-pop shops and the high school was demolished. Efforts to make the neighbourhood “better” and more “liveable” have done the opposite. If policy can protect people, good planning will follow suit.

Not just housing: more wraparound supports

Neighbourhoods that are currently majority-Black lack greenspace and access to infrastructure where young people can thrive. Public housing in Lawrence Heights need revitalization. Priority should be given to mental supports and educational well being. Seniors require access to health services and traditional healers, not just doctors. The types of employment allowed should cater to just in time delivery, such as pop-up clinics in barbershops.

One participant wished that, in relation to Little Jamaica, the City of Toronto would do a jurisdictional scan. Oregon Valley has done the work to protect Black history, and Black people had input on how the plan was created. In Toronto, she feels that in the engagement for Little Jamaica, Black voices were not heard. The City needs to respect the engagement process and the principles as determined by the community based on historical experience and incorporate this into decision making.

Adequate active transportation infrastructure and transit access were identified as necessary.

4. Type of housing, services, and opportunities needed for youth in Scarborough

A Scarborough-specific focus to addressing the housing needs of youth

One participant, focusing on affordable housing for youth in Scarborough, is seeing lots of unaffordable tower development in the borough. The suburban environment does not provide a lot of access to land for the development of affordable housing. For his youth clients up to 29 years of age, market rate does not work. He asks how the City is making decisions on development related to youth?

There are groups of non-profits ready and willing to address the challenge, affiliated with Catholic Cultural Cross, looking at where to incorporate property and who to collaborate with to bring about development opportunities. He felt that the City is not doing it as developers are focused on market rate rentals. As his group is looking to develop property, they must look as far as Pickering in terms of feasibility for youth housing.

Another challenge is access to transportation, which Scarborough lacks. Bus commutes are long, barring people access to employment in a meaningful fashion. There are other costs that are incurred in navigating to employment.

What are the supports going into youth space to ensure success? Wraparound supports and services can look like programming before and after school and childcare supports. These make the difference between working to provide for family versus depending on the system due to a lack of access to resources.

Affordable rental must be built with the necessary supports in place. Youth are coming out of an environment where they may have been on subsidized rent. How can they move up to affordable rental and eventually market rate? Transitions to affordable rental might put them in a position to get into home ownership eventually. Creative solutions are required to create a system where renting allows youth to save for ownership down the road, such as rent-to-own.

Session 8: Key Insights and Draft Recommendations - Summary of Engagement

Roundtable Details

Date: Thursday, June 30th, 2022

Location: Virtual/On Zoom

Roundtable Members present:

Paul Bailey – Black Health Alliance

Cheryll Case – CP Planning

Karen Chapple – School of Cities, University of Toronto

Lieran Docherty – Woman Abuse Council Toronto

Alex Heung – Centre for Immigrants and Community Services

Geoff Kettel – Federation of North Toronto Residents' Associations

Abigail Moriah – Black Planning Project

Igor Samardzic – Toronto Public Space Committee

Benedicto San Juan – For Youth Initiative

Roundtable Members absent with no substitute:

Sam Carter-Shamai – Neighbourhood Land Trust

Sebastian Commock – The 519

Naama Blonder – Smart Density

Murtaza Haider – Ted Rogers School of Management, Toronto Metropolitan University

Eric Lombardi – More Neighbours Toronto

Leith Moore – R-Hauz

Craig Ruttan – Toronto Region Board of Trade

Ella Tan – North York Community House

The Study and Facilitation Team:

City of Toronto: Lillian D'Souza & Graig Uens

Canadian Urban Institute: Jennifer Barrett, Berta Kaisr, Gabriela Masfarre & Leandro G. Santos

Agenda

1. Warm welcome by CUI Team
2. Methodology overview
3. Check-in question: icebreaker
4. Draft recommendations presentation with live feedback
5. Wrap up and thanks

Session Background and Overview

The purpose of this Session was to wrap up the engagement process of the EHON Roundtable.

The CUI Team presented its key insights, a draft set of guiding principles based on the extensive engagement of the previous seven sessions, and draft policy recommendations. This was an opportunity for Roundtable Members to provide feedback, plugging in gaps and verify the direction of the Final Report.

The draft Guiding Principles were as follows:

1. Housing is a human right
2. Recognize systemic discrimination in housing and urban planning
3. Equitable access to neighbourhoods
4. Prevent displacement
5. Place-based approach
6. Diversity in built forms and cultures
7. Ensure affordability through process and design
8. Equitable engagement at the core of policymaking

These draft Guiding Principles informed the drafting of recommendations based in eight categories or “buckets”:

1. Recognize the legacies of systemic discrimination in the Official Plan
2. Expand housing options to satisfy the needs of diverse peoples and cultures
3. Enable small-scale housing development en masse
4. Commit to preventing the loss of affordable housing and building more
5. Expand local commercial and cultural opportunities
6. Commit to continued meaningful engagement with equity-deserving groups
7. Increase densities on Major Streets and encourage opportunities for small businesses
8. Suggestions and considerations for future work

The CUI Team presented the draft recommendations in detail on the Google Slides platform allowing Members to follow along and add comments. Members provided feedback orally, in the chat, and by email correspondence following the session. The Guiding Principles and Draft Recommendations have since gone through multiple iterations of refinement and can be found in the Final Report.