

Tenant Solidarity Program

Planning Background

Published: October 25th, 2022



Written and prepared by
CP Planning

In consultation with
Oakwood Vaughan Community Organization (ovco)

With funding from



Community Housing
Transformation Centre
Centre de transformation
du logement communautaire

Contents

1 Summary	4
1.1 Background	5
2 Acknowledgments	7
2.1 Land Acknowledgment.....	8
2.2 How We Got Here.....	9
3 Vision	10
3.1 Focus Area	10
3.2 Program Outcomes	11
3.3 Community Driven Solutions.....	12
4 Location, Demographics, and Housing Summary	14
4.1 Location	14
4.2 Demographic and Housing Patterns	15
5 Municipal Vision for Housing Growth	23
5.1 Development Review and Decision Making	24
5.2 Development Applications, Approved & Under Review.....	27
6 Affordable Housing Models	29
6.1 Government Owned.....	29
6.2 Non-Profit or Community Owned.....	29
6.3 Privately Owned.....	31
7. Affordable Housing Policies, Programs, and Resources	32
7.1 City of Toronto.....	32
7.2 Province of Ontario	38
7.3 Government of Canada.....	39
7.4 Non-profit and Community	40
7.5 Land and Property	41
8 Emerging Municipal Policies, Programs, and Resources for Affordable Housing	45
8.1 Official Plan.....	47
8.2 Protected Major Transit Station Areas.....	48
9 Appendix	52
9.1 Other City of Toronto Tools.....	52
9.2 Examples of Right to Retain - Right of First Refusal.....	54
9.3 Parkdale Community Benefits Framework Housing Targets	55

1 Summary

The goal of the current community planning work conducted by the Oakwood Vaughan Community Organization (OVCO) and CP Planning is to improve and secure housing affordability for tenants renting in the Oakwood Vaughan neighbourhood. This includes tenants renting in a variety of housing types, from single-detached housing, rooming houses, to multi-unit apartment buildings. This Backgrounder serves as a support to understanding existing community needs, housing patterns, government-led planning processes, and community-driven solutions to protecting and producing affordable housing.

Outcomes pursued to achieve this goal include:

- increasing community knowledge of housing and development policies/programs; and
- securing commitments from government, non-profit and private sector groups to protect and develop affordable housing

Through conversations, surveys, research, and meetings, the community came up with a variety of solutions to protect and increase affordable housing in Oakwood Vaughan. The community Affordable Housing Working Group is composed of volunteer residents who currently live/work/plan in the neighbourhood, have in the past, or maintain a relationship with the neighbourhood.

Conversations with Black Urbanism TO, REENA, and other local non-profit organizations is a critical part of this community work.



Focus Area [Streets](#),
[Dissemination area](#)

Today, the community is focused on the following:

- establishing a community land trust (community owned affordable housing);
- collaborating with affordable housing developers to prepare affordable housing development proposals;
- educating and connecting with property owners interested in building affordable housing;
- ensuring Oakwood Vaughan gets inclusionary zoning;
- making connections for tenants to avoid displacement due to landlords raising rents, renovations, housing demolition or redevelopment;
- setting targets for the where, level, and amount of affordable housing; and
- engaging with ongoing development processes, to encourage affordable housing development.

OVCO is currently using the City of Toronto's income [definition](#) of 'affordable' - where "affordable" is generally defined as housing that costs no more than 30% of the household's income. An Oakwood Vaughan community definition may be established to reflect community feedback.

1.1 Background

Since 2014, the local community has been organizing to bring attention to affordable housing needs resulting from the Eglinton LRT. As noted in [Black Futures on Eglinton](#), the Black community has spoken publicly about transit-initiated gentrification since 2014. They have hosted multiple public events to maintain attention on this topic. OVCO has been advocating since 2015 for the City to host a workshop in collaboration with the community to establish a solution to rising rent and land values following funding and construction of the Eglinton LRT. As a collaborative, CP Planning and OVCO are inspired by the many communities across Canada and North America that have come together through care-based community planning practices to fill the gaps of government inaction.

The federal, provincial, and municipal governments have not paired their investment in transit with investment to ensure the protection or production of additional housing supply suitable for renters currently living in the neighbourhood, nor for lower income households more broadly. More than half of households (52% in 2016) rent. As such, much of the neighbourhood is at risk of displacement because government led planning has resulted in an environment for property owners to capitalize on public investments in transit by raising rents as high as they can.

The Tenant Solidarity Program aligns with OVCO's ongoing commitment to achieve the vision that Oakwood Vaughan will be "An engaged community that builds on our strengths and celebrates our differences to create a sustainable and inclusive place we LOVE!"

The project implements direction from [Black Futures on Eglinton](#), and broader demands from the Black community to address the systemic erasure of Black culture and the eviction of Black residents. This is accomplished through our ongoing integration of Black residents into OVCO's leadership, and relationships with local Black-led organizations

This project acknowledges that Indigenous people were the first to be displaced from their homes. Colonization has resulted in Indigenous people accounting for 9.9% of Toronto's homeless population, despite Indigenous people only representing 2% of the City's population. The project is actively working to build relationships with local Indigenous communities.

Key Housing and Demographic Patterns

Housing affordability has worsened; and this has contributed to the displacement of lower income households. Between 2010 and 2020, the average rent for newly started leases increased significantly. For example, CMHC data showed that, in the South-East portion of the neighbourhood, the 2010 asking rent for a 2 bedroom apartment was the 2020 asking rent for a 1 bedroom. In addition, over the 10 year period between 2006 and 2016, the average value of owner-occupied housing increased by 100-150% on average.

During the same time, in the Focus Area of the neighbourhood used in this study, the number of households earning \$100,000+ has gone up 3% and the number of households making under \$50,000 has gone down 7%.

Municipal Programs Shaping Housing

The Tenant Solidarity Program is designed to support the City establish housing strategies to protect and produce increased supplies of affordable housing in Oakwood Vaughan. The City's vision for housing in Oakwood Vaughan is guided by Council via the [Planning and Housing Committee](#), [Toronto and East York Community Council](#), [North York Community Council](#), and [City Council](#).

The City currently envisions 7-10 storey tall buildings along Eglinton, and taller buildings at the Eglinton and Dufferin Intersection ([Site and Area Specific Policy 477](#)).

Some ongoing studies that will further develop the City's vision for growth include:

- The [Official Plan](#) is a document that provides policies and guidance for housing growth and affordability goals. The City sent the updated Official Plan to the Province in June 2022 for review.
- The [Little Jamaica Framework study](#) emerged in response to Black communities calling on the City to address the displacement of Black people and consequently their culture from the neighbourhood. On September 30th, 2020, Council directed the Housing Secretariat Office to prepare a Housing Strategy Plan for the neighbourhood
- The concurrent [Major Transit Station Area \(MTSA\) study](#) and [Inclusionary Zoning study](#), are interconnected. The MTSA study explores how to implement direction from the Province of Ontario to generate housing around subway and LRT stations (MTSAs). Inclusionary Zoning may be implemented in certain MTSA to require a portion of new units be affordable, when criteria and planning targets are met for those areas.
- The [Expanding Housing Options in Neighbourhoods study](#) is designed to support the development of duplexes, multiplexes, and low rise apartments in Neighbourhood areas.

2 Acknowledgments

For generations, communities, and charitable organizations have engaged and invested in promoting affordable housing through care-based land use planning practices. This practice must exist due to formal and long-standing colonial state-led planning processes undervaluing human rights to housing and not implementing processes that honour the cultural relationships people have to place. We are grateful to the City of Toronto staff and Council-members who have provided support to the community as we pursue the development of strategies and policies to protect and enhance affordable housing supply. We note that despite overwhelming market forces, the City of Toronto has some of the most advanced policies and programs to protect and enhance affordable housing. It is unfortunate that the City broke multiple promises to Oakwood Vaughan's marginalized communities and allies to collaboratively host affordable housing planning workshops, to implement a human rights approach to the study of inclusionary zoning, and to implement inclusionary zoning in the neighbourhood.

We are inspired by the organized efforts of [Parkdale People's Economy](#), [Parkdale Neighbourhood Land Trust](#), and [Build a Better Bloor Dufferin](#). Parkdale People's Economy is a long standing institution which has facilitated community-led social justice oriented land use planning. Emerging from this, the Parkdale Neighbourhood Land Trust was first established in 2010 through the careful and dedicated efforts of connected residents. Leadership in the Build a Better Bloor Dufferin community group and their propensity to share knowledge has had a long standing positive impact on the community work here in Oakwood Vaughan.

Thank you too, to the organizers in the Junction Triangle Community Action Network, ACORN, and Progress Toronto for your leadership building community relationships and capacity to request and establish housing policies to protect and produce more adequate supplies of affordable housing.

This project is possible thanks to funding from the [Community Housing Transformation Centre's Community-Based Tenant Initiative Fund](#). This fund is a component of the [CMHC National Housing Strategy](#). This fund is the result of decades of advocacy from affordable housing advocates across the country. Without their work, the Tenant Solidarity Program would not be possible.

Report Author:

Cheryll Case, CP Planning, with research assistance from Kieran James

Community Oversight:

TSP Steering Committee, OVCO members: Bill Worrell, Lyba Spring, Prophetess Reid, Sue Sneyd, Bill Ellison

Expert Panel:

Maureen Fair, Emily Paradis, Anna Kramer, Sean Galbraith, Jeremy Withers

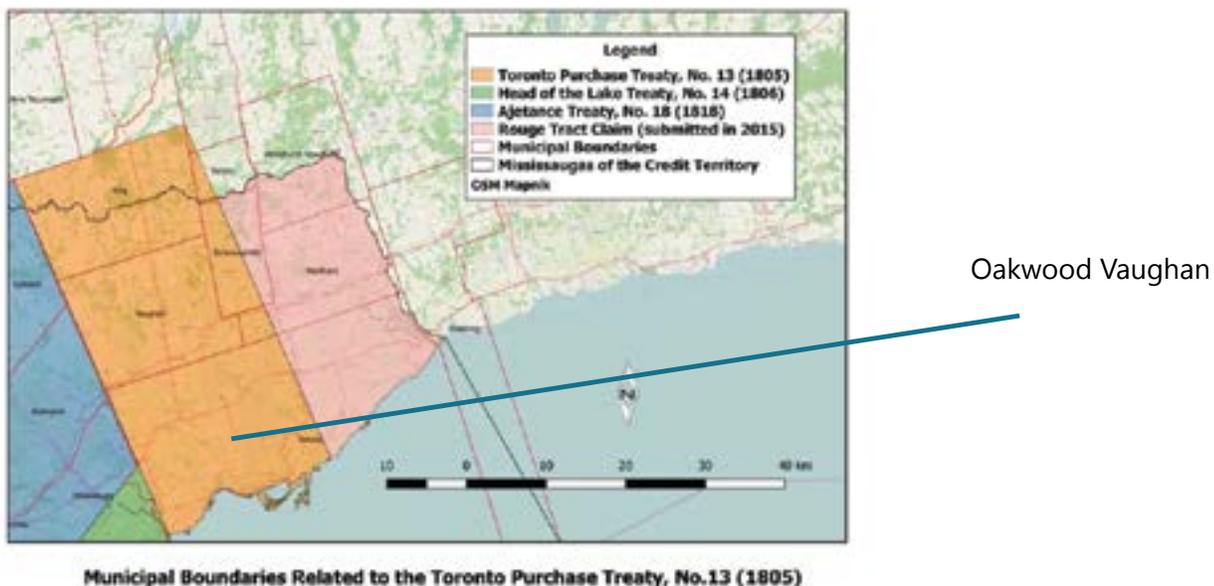
2.1 Land Acknowledgment

The lands inclusive of the Focus Area for Oakwood Vaughan within the Little Jamaica neighbourhoods of the City of Toronto are the traditional territories of the Anishinaabe, the Huron-Wendat, and the Haudenosaunee Nations. It is observed that Indigenous people were the first displaced from land due to state led violence, 'land value' increases, and the absence of a human rights approach to relating to land and housing. The events listed below, and the lack of reparative action are key drivers of the high rates of houselessness and housing insecurity within Indigenous communities. This includes that 9.9% of Toronto's homeless population is Indigenous, despite Indigenous peoples only representing 2% of the City's population. Housing work must be implemented in solidarity with Indigenous peoples in reconciliation for these harms.

In 1805, Treaty 13, also known as the 'Toronto Purchase of 1805' was signed between the Mississaugas of the Credit First Nation, inclusive of Anishinabek communities, and the British settlers. Through this treaty, the British paid the equivalent of a few pounds of bread to purchase 250,000 acres of land including much of the City of Toronto and York Region. This agreement included for the Indigenous Nations to maintain their hunting and fishing rights. The British did not keep their end of the agreement. Only 10 years after the signing of the agreement, the Indigenous Nations were compelled to write a letter pleading for the Queen's support to protect them from the settlers who had prevented them from hunting and fishing.

The current lack of policies to protect and produce affordable housing, in the face of property values increasing due to settler-government investments in transit, continues the tradition of racial capitalism that is invested heavily in systemic anti-Indigenous racism.

OVCO is actively interested in building relations with Indigenous residents and community members, and welcomes connections on working together towards reconciliation and ending economic displacement.

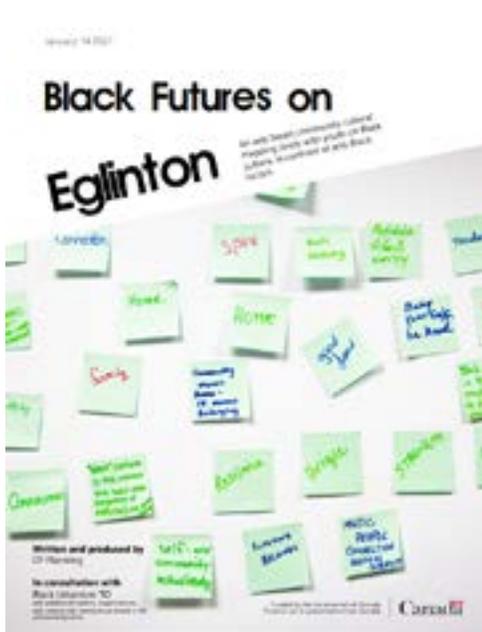


The Mississauga's of the Credit First Nation detail history on the "Toronto Purchase" on their [website](#)

2.2 How We Got Here

CP Planning: Is an urban planning non-profit practicing a [human rights approach to community planning](#). Through this approach, multi-sector and multi-disciplinary collaborations guide for land use planning reform that upholds the economic, social, and cultural rights of marginalized people to have access to good housing, good jobs, an adequate standard of living, and cultural expression. Cheryll Case founded CP Planning in 2017. In 2019 CP Planning launched the Black Futures on Eglinton study in partnership with Black Urbanism TO. This study found that affordable housing is a key cultural asset needed to confront systemic anti-Black racism. After meeting at the Maria A Shchuka Library, on January 18th, 2020, CP Planning and the Oakwood Vaughan Community Organization began its partnership to produce the Tenant Solidarity Program.

OVCO: Is an incorporated not-for-profit organization whose vision is for Oakwood Vaughan to be “[an engaged community that builds on our strengths and celebrates our differences to create a sustainable and inclusive place we LOVE!](#)”. OVCO is community-led, with members from all walks of life. Voting members agree to challenge oppression, acknowledge the strengths of everyone, and support opportunities for respectful interactions. In the past and ongoing, members have promoted affordable housing by supporting the location of an affordable housing shelter in the neighbourhood and organizing tenants within local apartment buildings. Since 2015, OVCO has been advocating for affordable housing to be prioritized as the neighbourhood experiences change due to the Eglinton LRT.



Black Futures on Eglinton Summary [report](#)

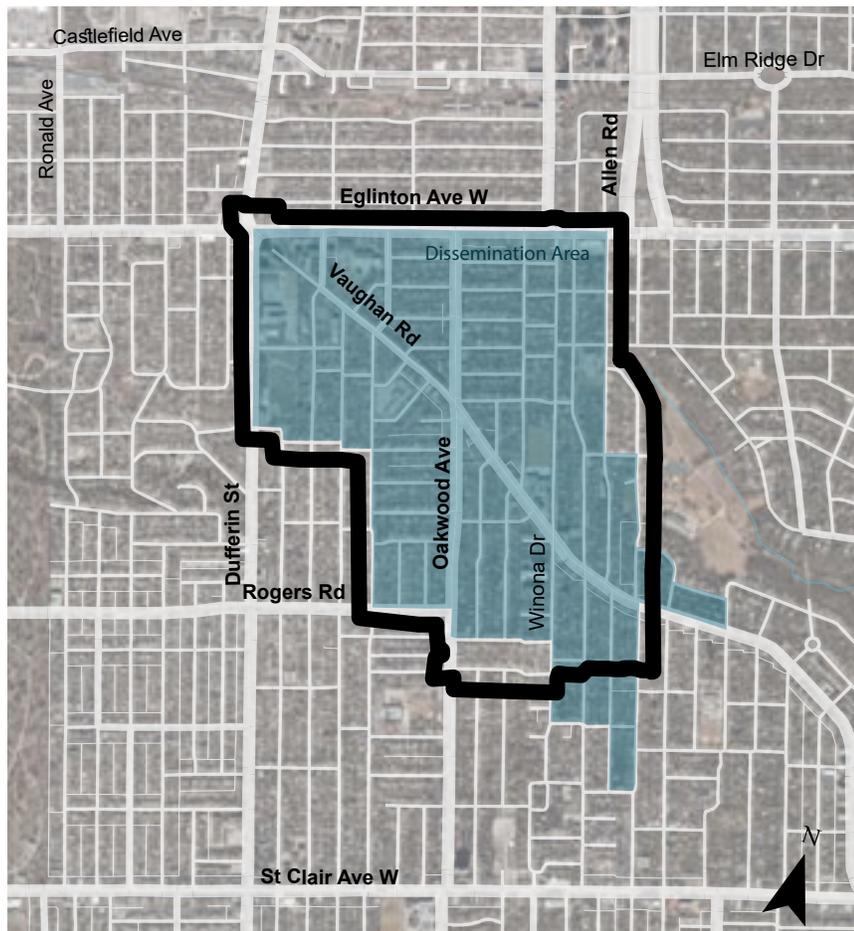


Black Futures on Eglinton Kickoff, at January 18th, 2020 at the Maria A Schuka Library

3 Vision

The Vision of the Tenant Solidarity Program is to improve and secure housing affordability in the Oakwood Vaughan neighbourhood. To achieve this Vision, this Program is designed to increase community, and specifically tenant participation in housing-related decisions and projects. This process includes potentially aligning our advocacy with other neighbourhood groups such as those in Parkdale, Bloordale, Mt Dennis, Weston, the Golden Mile, and Kensington Market. We are eager and grateful to collaborate with the City of Toronto and other government partners as this work aligns with their stated objectives to support affordable housing in transit adjacent neighbourhoods.

This Project contributes to the OVCO Future Search Community Plan - a plan developed by OVCO via extensive community engagement. [More info.](#)



3.1 Focus Area

The neighbourhood Focus Area described in this report includes areas within the boundary of Eglinton Ave W to the North, Dufferin St and Lauder Ave to the West, Rogers Rd and Earlsdale Ave to the South, and Arlington Ave and Winnett Ave to the East.

Focus Area of the neighbourhood

[Streets, Dissemination area](#)

The following 25 Dissemination Areas were used to collect and analyze census data: 35201122-23, 35202226-37, 35202241-42, 35202251-52, 35204512-14, 35204542, 35204546-48. The following Census Tracts were also used in the analysis of CMHC data: 162, 164, and 168.

3.2 Program Outcomes

This Backgrounder is to share understandings of existing community needs, housing patterns, government-led planning processes, and community-driven solutions to protecting and producing affordable housing. The Tenant Solidarity Program aims to achieve the following outcomes:

General Outcome 1: Increased community organizing and multi-sector partnerships protect existing affordable rental housing, and produce additional affordable housing accessible to tenants.

The Affordable Housing Working Group is a forum and organizing hub for local residents, allies, and community leaders from the private, non-profit, and government sectors to share knowledge and develop strategies to achieve the Program vision for housing affordability.

General Outcome 2: Increased knowledge of community planning issues and processes by tenants.

This backgrounder and the distribution of affordable housing news through the OVCO mailing list and coordinated efforts with the Program Tenant Organizer are designed to increase knowledge, thus increasing capacity for tenants and allied residents to engage in shaping the design and direction of affordable housing policies and strategies.

General Outcome 3: Commitments from the City of Toronto City Planning and affordable housing developers to maintain and build affordable housing in the Oakwood-Vaughan neighbourhood.

Affordable housing produced through various policies and programs developed by or supported by the City of Toronto and or other supporting levels of government.

3.3 Community Driven Solutions

Through conversations, surveys, research, and meetings, the community has come up with a variety of solutions to protect and increase affordable housing in Oakwood Vaughan. Solution design and implementation is supported by resident participation in the Affordable Housing Working Group and its subgroups. The Affordable Housing Working Group is composed of volunteer residents who currently live/work/plan in the neighbourhood, have in the past, or maintain a relationship with the neighbourhood.

Today, the Affordable Housing Working Group is focused on the following:

- establishing a community land trust (community owned affordable housing);
- collaborating with affordable housing developers to prepare affordable housing development proposals;
- educating and connecting with property owners interested in building affordable housing;
- ensuring Oakwood Vaughan gets inclusionary zoning;
- making connections for tenants to avoid displacement due to landlords raising rents, renovations, housing demolition or redevelopment;
- setting targets for the where, level, and amount of affordable housing; and
- engaging with ongoing development processes, to encourage affordable housing development.

The Affordable Housing Working Group identifies 'community members' as:

- Existing residents,
- Residents who have lived in the neighbourhood, and maintain a relationship to the neighbourhood,
- Those who work in the neighbourhood, via a business or charitable organization

Interested in joining the Affordable Housing Working Group?
Email affordablehousing.ovco@gmail.com

3.3 What is "Affordable"?

On November 10th, 2021, the City of Toronto updated its [definition](#) of 'affordable housing'. "Affordable rental" and "affordable ownership" is based on the average income of the household. Generally, the proposal defines "affordable housing" as housing affordable to households whose earnings are about half to 20% of what the average household of that size makes.

This approach aligns with the **Rent Geared to Income (RGI)** model. Through this measure, housing is determined to be unaffordable when rent and other housing costs are above 30% of the household's income. Many affordable government and non-profit homes built in the 1990s and prior set rent based on income, through rent-geared-to-income.

The income-based definition is a move away from a market-based definition of affordable which is typically more expensive than when based on the incomes of households. The transition to an income-based definition is in response to years of advocacy from residents, social service providers, and housing researchers.

City of Toronto's Updated Definition for Affordable Housing

Unit Type	Rent Price / Household Income	Purchase Price
Bachelor	\$385 < \$812 / \$15,389 < \$32,486	\$197,900
1 Bedroom	\$495 < \$1,090 / \$19,804 < \$43,600	\$259,000
2 Bedroom	\$929 < \$1,661 / \$37,161 < \$66,440	\$327,100
3 Bedroom	\$1046 < \$1,858 / \$41,859 < \$74,301	\$407,000

Unfortunately, a number of development and asset management corporations have challenged the City's definition, and are seeking for the provincial body, the Ontario Land Tribunal, to remove this definition. These developers and asset management corporations are: Freed Grand Park Development Inc., Policy Investment Ltd., 221 Sterling Road Holdings Inc., 1386073 Ontario Inc., Double Z Investments Limited, Ont GTA Properties Inc, and Greenwin Holdings Inc.

If the provincial Ontario Land Tribunal decides that these developers and asset managers are correct, and the definition may be reverted back to market based, the below would be the standard for the definition of "affordable housing" in Toronto.

City of Toronto Market Definition for Affordable Housing

Unit Size	2021 Average Market Rent	20% Below Average Market Rent
Bachelor Apartment	\$1,211	\$969
1 Bedroom Apartment	\$1,431	\$1,145
2 Bedroom Apartment	\$1,661	\$1,329
3 Bedroom Apartment	\$1,896	\$1,517

4 Location, Demographics, and Housing Summary

4.1 Location



Oakwood and Vaughan (South view), Source: Google Maps

The neighbourhood is located in a central location in the City of Toronto. The Focus Area of the neighbourhood is bounded by Eglinton to the North, Earlsdale Ave to the South, Arlington Ave to the East, and to the West - Glenholme Ave and Dufferin St. The Focus Area covers 1.5km² - equal to 150 hectares.

The Focus Area of the neighbourhood includes a wide mix of housing types. Major streets like Eglinton and Oakwood include a mix of apartments of varying sizes from low to high rise, and single and semi-detached homes. The North-West section of the neighbourhood, generally along the portion

of Vaughan towards the Dufferin and Eglinton intersection, includes a number of mid- and high-rise apartments. Within the interior of most streets in the neighbourhood, housing is most commonly detached or semi-detached. Within these areas however, there are also a number of low-rise houses, small 3-unit apartment buildings, and rooming houses.



426 Winona, Source: Google Maps



591 Northcliffe Blvd, Source: Google Maps

4.2 Demographic and Housing Patterns

There are 12,645 residents who call the neighbourhood Focus Area home based on the 25 specific Census Dissemination Areas reviewed in the 2016 Census. Of this a slightly higher portion live in owner-occupied households compared to renter-occupied households. While there are more people in owner-occupied households, there are more renter-occupied households in total. Overall, 2,725 (52%) households live in homes they rent, while 2,480 (47%) households live in homes they own.

4.2.1 Demographic Changes Between 2006 and 2016

Over the years, the neighbourhood has seen demographic and housing changes that reflect decreasing housing affordability.

Overall, the population of the Focus Area of the neighbourhood has gone down over the past 15 years. Of this, Black residents left at the highest rate (proportion of total) while White residents left at the highest total volume. Counter to the trend of population decline, the number of residents identifying as Filipino grew by the highest total volume.

Demographic Changes, 2006-2016

	2006	2016	Change
Population	12,805	12,645	- 160 - 1%
White	6,725 53%	5,975 47%	- 750 - 11%
Indigenous	155 1.2%	200 1.6%	+ 45 + 29%
Black	2,345 18%	1,995 16%	- 350 - 15%
Filipino	1,125 9%	1,550 12%	+ 425 + 38%
Chinese	405 3%	445 4%	+ 40 + 10%
South Asian	345 3%	315 3%	- 30 - 9%
Latin American	825 6%	710 6%	- 115 - 14%
South East Asian	160 1%	255 2%	+ 95 + 59.5%
Arab	30 0.2%	90 0.7%	+ 60 + 200%
West Asian	40 0.3%	65 0.5%	+ 25 + 62.5%
Korean	110 1%	75 0.6%	- 35 - 31.8%
Japanese	35 0.3%	35 0.3%	no change
Other or Multiple Visible Minorities	350 3%	410 3%	+ 60 + 17%

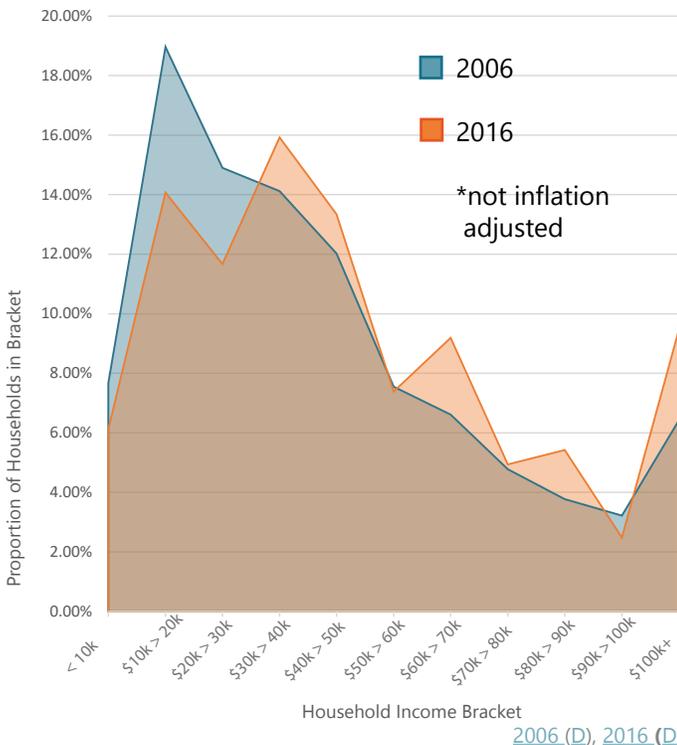
2006 (D), 2016 (D)

4.2.2 Patterns in Housing Affordability

The number of households decline along side the decline in population. Decreases are seen in both the number of owner occupied households and the number of renter-occupied households. The decrease in owner-occupied appears to account for the greatest decline in households. Most of this decline is accounted for in the decline in the number of households in single or semi-detached homes. Counter acting the decline, is a significant increase in the number of renter-occupied households within apartments within buildings of 5 or more storeys.

During this period, the proportion of households earning \$100,000+ has gone up, and the number of households making under \$50,000 has gone down. This may be the reason why fewer renter-occupied and owner-occupied households are paying over 30% of their income on rent.

Household Income Changes, 2006-2016



Household Changes, 2006-2016

	2006	2016	Change
Number of Households	5,410	5,285	- 2.8%
Renter-occupied households	51.8%	51.6%	- 0.2%
Renter-occupied households Paying 30% or More on Housing	61%	54%	- 7%
Owner-occupied households	49%	47.2%	- 1.8%
Owner-occupied households Paying 30% or More on Housing	29.2%	24%	-5.2%

2006 (D), 2016 (D)

Housing Changes (Households), 2006-2016

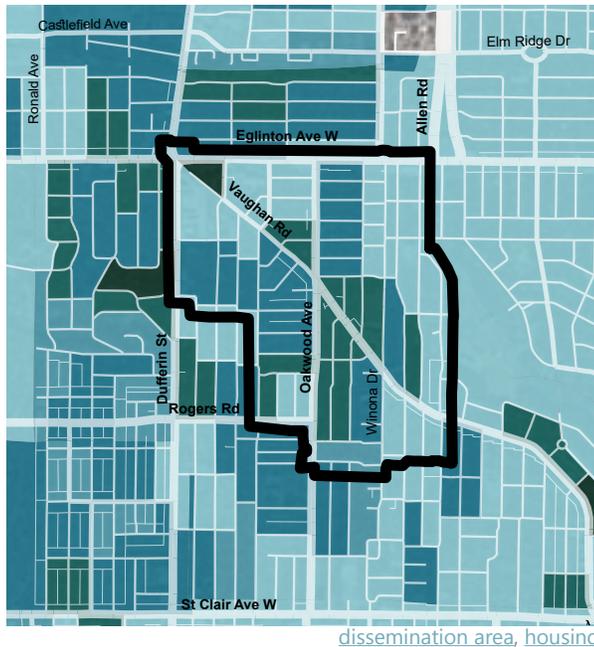
	2006	2016	Change
Renters in Detached, Semi-Detached Dwellings, or low rise apartments	1,595 82.3%	1,410 51%	- 185 - 11.6%
Renters in Apartments of 5 or More Stories	340 17.7%	1,335 49%	+ 995 + 31.2%
Owners in Detached, Semi-Detached Dwellings, or low rise apartments	2,700 100%	2,485 95.6%	- 215 - 8%
Owners in Apartments of 5 or More Stories	0 0%	10 0.4%	+ 10 + 0.4%

2006 (D), 2016 (D)

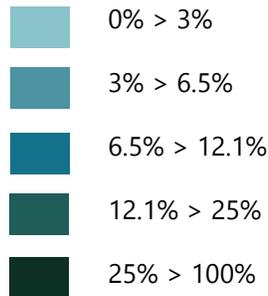
Unsuitable Housing

The 2016 Census records that the housing is unsuitable when there are too many people in the home, compared to the number of bedrooms in that home. For example, housing may be unsuitable when two siblings over the age of 16 have to share the same bedroom, or when due to the lack of bedrooms in their home, one has to sleep on the living room couch.

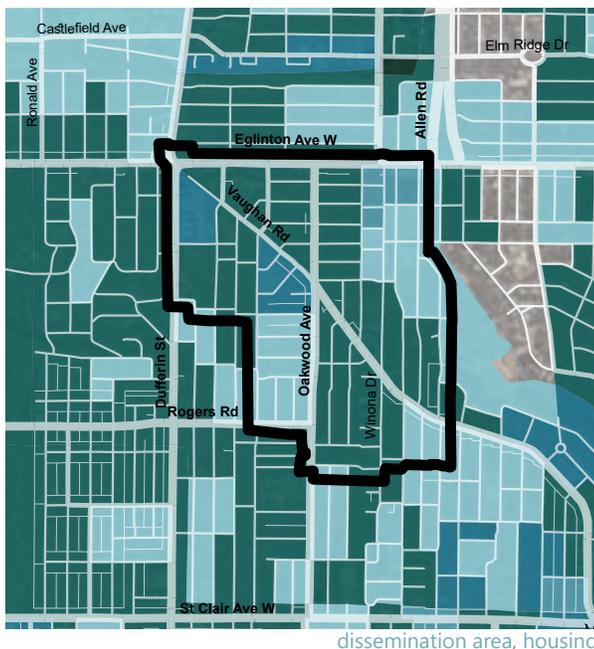
Owner Households with Unsuitable Housing



% of Households in Unsuitable Housing



Renter Households with Unsuitable Housing



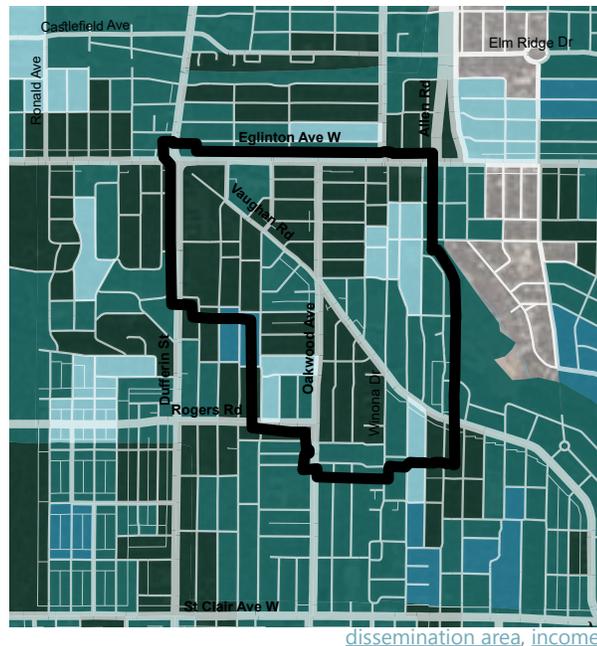
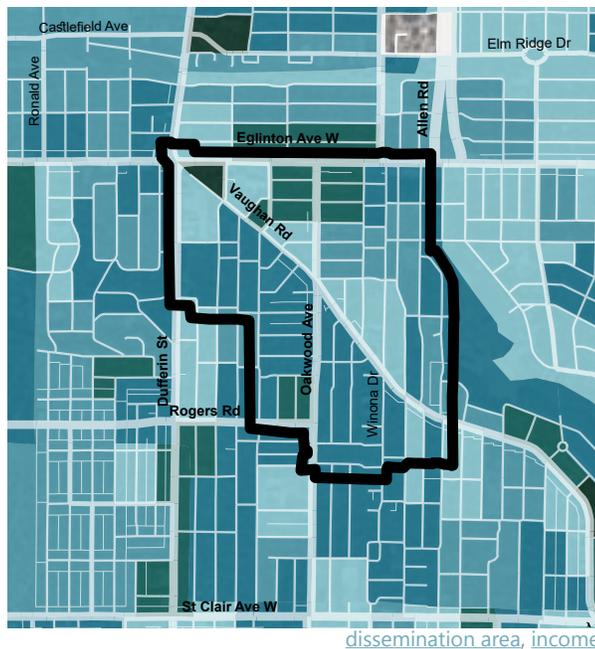
On average, 6.4% of Toronto's owner-occupied households live in unsuitable housing, while 18.6% of Toronto's renter-occupied households do. In the Focus Area of the neighbourhood, 7.6% of owner-occupied households live in unsuitable housing and 22.3% of renter-occupied households live in unsuitable housing.

Low Income

The 2016 Census Low Income Measure After Tax records that households are low income based on their annual income and the household composition. To make this measurement, the government of Canada considers if the household is making less than 50% of the median household income, and then considers the household composition. The consideration of household composition is to reflect that household needs increase with the number of people, but also the benefits of resource sharing when income earners live in the same household. The table below illustrates what types of households were considered low income according to the 2016 Census.

Low Income Owner Households

Low Income Renter Households



% of Households that are Low Income



On average, 12.0% of Toronto's owner-occupied households are in low income households, while 40.5% of renter-occupied households are. In the Focus Area of the neighbourhood, 13% of owner-occupied households are low income, while 42.2% of households renter-occupied households are.

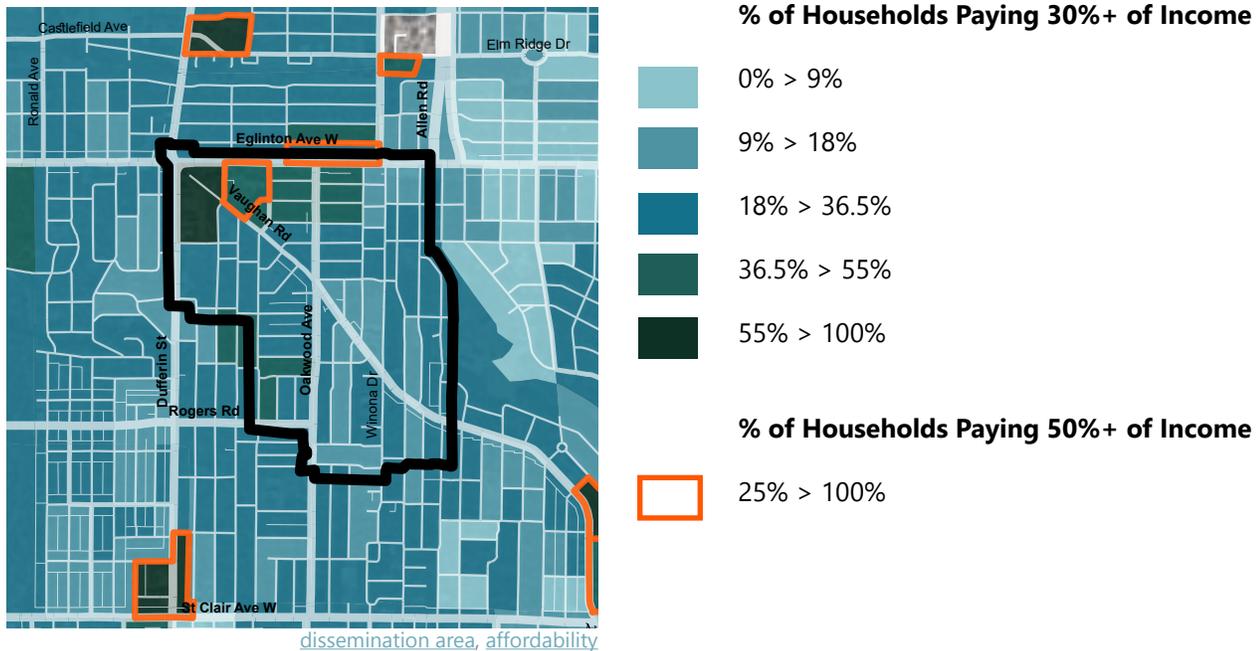
Low Income Households, 2016

		Adults		
		1	2	4
Children Under 15 Years Old	0	\$18,213	\$25,498	\$40,069
	1	\$25,498	\$30,962	\$45,533
	4	\$41,890	\$47,354	\$61,924

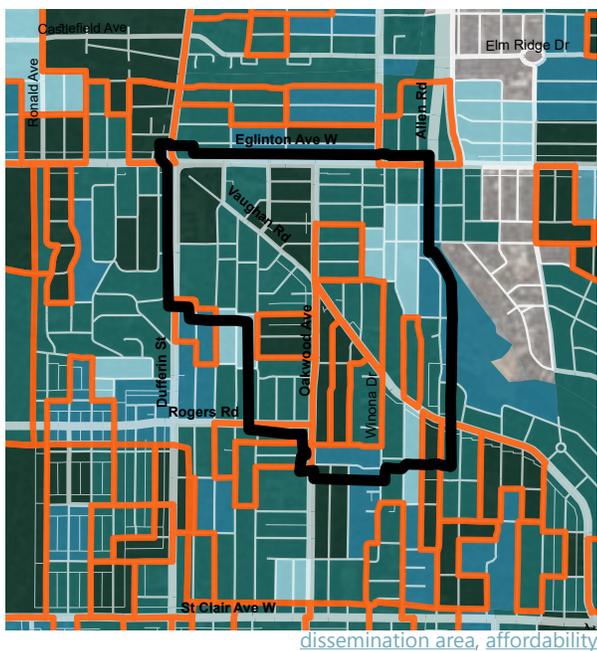
Overpaying on Housing

Statistics Canada records where households are paying over 30% of their income on housing costs. It is a standard in Canada to consider that when a household pays less than 30% of their income on housing, that it is "affordable" to that household.

Owner Households Overpaying on Housing



Renter Households Overpaying on Housing

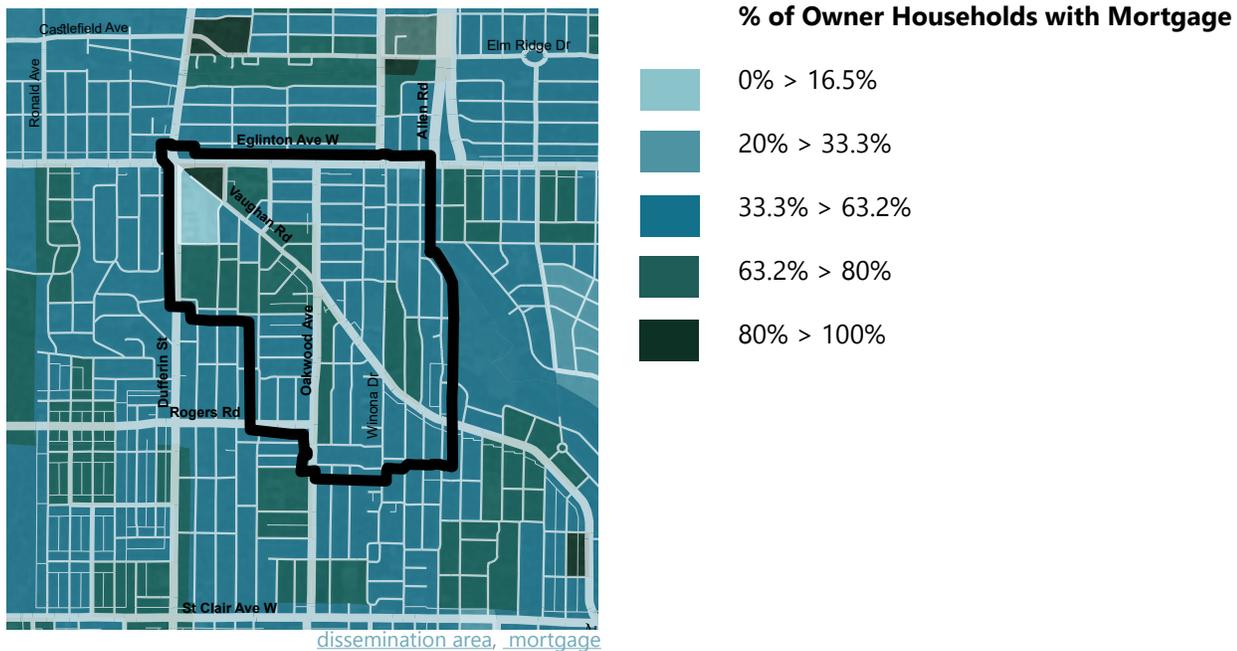


On average, 27.2% of Toronto owner-occupied households are paying more than 30% of the income on housing, while 46.5% of renter-occupied households are. At the Toronto average, 12.2% of owner-occupied households are paying more than 50% of their income on housing, while 23.2% of renter-occupied households are. In the Focus Area of the neighbourhood, 22.3% of owner-occupied households are paying over 30%; 53% of renter-occupied households do the same. At this scale, 11.4% of owner-occupied households are paying more than 50% of their income on housing, and 18.9% of renter-occupied households are doing the same.

Mortgage Holders

Within the neighbourhood, the areas in the North-West and close towards the Vaughan and Oakwood area are more likely to have a higher proportion of homeowners who have mortgages. Due to COVID-19, homeowners with a mortgage experience some risk in maintaining their ability to make their mortgage payments. As such, there is a potential that they may have an increased interest to explore affordable housing solutions to produce affordable housing while support their ability to retain their housing ownership.

Owner Households with a Mortgage



On average, 57.5% of Toronto's owner-occupied households have a mortgage. In the Focus Area of the neighbourhood, 58.8% of owner occupied households have a mortgage.

House Price Increases

While demographic conditions and patterns have been measured using dissemination area level geography, the Canadian Mortgage Housing Corporation does not publicly provide housing data at that level of detail. Rather, they provide housing data at the Census Tract level geography. As illustrated below, the neighbourhood's housing prices and price increases can be summarized through Census Tracts 162, 164, and 168.

Primary Market Rental Housing

Primary Market Rental housing includes rental buildings owned by a corporation which rents out the many units within the building. Individuals renting their condos do not count as Primary Market Rental housing. Condos rented as apartments, houses rented as apartments, and homes above storefronts are considered Secondary Market Rentals. CMHC does not appear to have publicly available records of Secondary Market Rental patterns.

Over the 10 year period between 2010 and 2020, average rent for a Primary Market Rental home's newly started lease has increased significantly such that the rent for a 2 bedroom in CT 164 2010 is near the median cost of a 1 bedroom in 2020.

CT 162 - Change in Primary Market Rent, Housing Type 2010-2020

Rent**	2010	2020	Change
Bachelor	no data	no data	no data
1 Bedroom	\$909* ●	no data	no data
	*2014		
2 Bedroom	no data	no data	no data

- Median value
 - Average value
- ** in 2020 dollars

CMHC

CT 164 - Change in Primary Market Rent, Housing Type 2010-2020

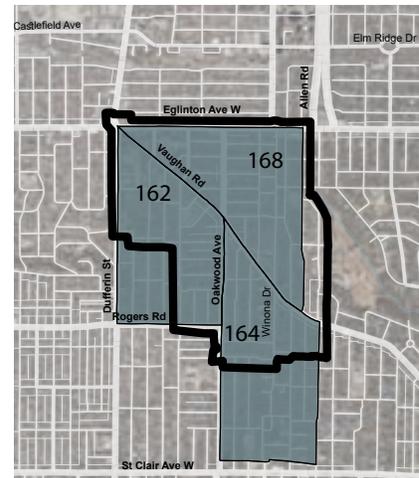
Rent**	2010	2020	Total Change	Yearly increase
Bachelor	\$755* ●	no data	no data	
	*2011			
1 Bedroom	\$975 ●	\$1,004* ●	+ \$29	> 1%
		*2016	+ 3%	
2 Bedroom	\$1,153 ●	\$1,193* ●	+ \$40	> 1%
		*2016	+ 3.5%	

CMHC

CT 168 - Change in Primary Market Rent, Housing Type 2010-2020

Rent**	2010	2020	Total Change	Yearly increase
Bachelor	\$727 ●	\$978 ●	+ \$251	3.5%
			+ 34.5%	
1 Bedroom	\$974 ●	\$1,372 ●	+ \$398	4.1%
			+ 40.9%	
2 Bedroom	\$1,149 ●	\$1,412* ●	+ \$263	2.1%
		* 2021	+ 22.9%	

CMHC



Census Tracts Covering Focus Area [Census Tract Streets](#)

Housing Market Values

Over the 10-year period between 2006 and 2016, the average value of owner-occupied housing has increased significantly. The increase is such that the average single detached and low-rise house value has doubled between 2006 and 2016. This increases wealth for homeowners selling their property; however it makes it more difficult for lower income households to own and encourages new homeowners to charge higher rents if renting out a portion of their property.

CT 162 - Change in Housing Market Value, Housing Type 2006-2016

Market Value**	2006	2016	Change	Yearly increase
Apartment	no data	no data	no data	
Low-Rise	\$346,002 ●	\$612,271 ●	+ \$300,545 + 77%	7.7%
Single Detached	\$371,823 ●	\$634,386 ●	+ \$262,562 + 70.6%	7.1%

- Median value
- Average value
- ** in 2020 dollars

CMHC

CT 164 - Change in Housing Market Value, Housing Type 2006-2016

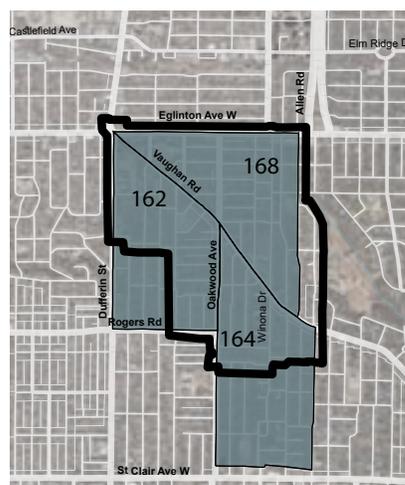
Market Value	2006	2016	Change	Yearly increase
Apartment	no data	no data	no data	
Low-Rise	\$371,936 ●	\$793,523 ●	+ \$421,587 + 113.3%	11.3%
Single Detached	\$429,213 ●	\$845,092 ●	+ \$415,880 + 96.9%	9.7%

CMHC

CT 168 - Change in Housing Market Value, Housing Type 2006-2016

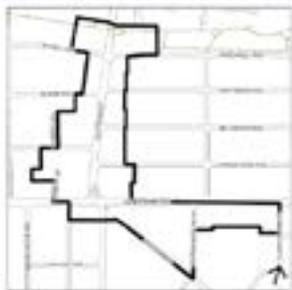
Market Value	2006	2016	Change	Yearly increase
Apartment	\$322,010 ●	no data	no data	
Low-Rise	\$329,891 ●	\$684,682 ●	+ \$354,792 + 107.5%	10.8%
Single Detached	\$371,634 ●	\$687,379 ●	+ \$315,745 + 85%	8.5%

CMHC



Census Tracts Covering Focus Area [Census Tract Streets](#)

5 Municipal Vision for Housing Growth



The municipal vision for housing in the neighbourhood is guided by Council via the [Planning and Housing Committee, Toronto and East York Community Council, North York Community Council, and City Council](#). 2018-2022 Council term Mayor John Tory appointed local Councillor Ana Bailao as the Chair of the Planning and Housing Committee for the 2018-2022 term of Council. Councillor Ana Bailao is also the City's Deputy Mayor, and City Council's point-person for affordable housing.

SASP477



Map prepared by Waterloo students, illustrating municipal vision for development growth in the neighbourhood, Based on the Eglinton Connects study.

The appointed housing point person has great power to support the development of affordable housing policies and programs. Local Councillor Josh Matlow is a member of the Toronto and East York Community Council, while local Councillor Mike Colle is a member of the North York Community Council. All Councillors are part of City Council.

Through various studies, the City of Toronto establishes its vision for the growth in the neighbourhood. The completed 2014 Eglinton Connects study established a vision for the area along the Eglinton LRT line. This study culminated in increasing height permissions for development along Eglinton, and the approval of [Site and Area Specific Policy 477](#), to encourage mid-rise development along Eglinton and high rise at the intersection of Eglinton and Dufferin as illustrated in the adjacent graphic. **Previous local municipal studies had a minor expressed focus on preserving or producing affordable housing.**

Currently, there are ongoing studies that will further update the municipal vision for housing and jobs growth in the neighbourhood. They are listed in Section 8 of this report. These studies are exploring to encourage development along major streets such as Dufferin, Oakwood, Vaughan, and Rogers, as well as low rise housing developments in internal Neighbourhood areas.

5.1 Development Review and Decision Making

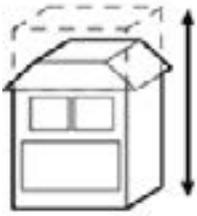
In most cases, property owners and developers must submit an application to the Committee of Adjustment or [Toronto and East York](#) or [North York](#) Community Planning Council in order to receive permission to add housing or make any other developments to their property.

To view all submitted development applications, view the City of [Toronto's Development Application Centre](#). This page includes applications to the Committee of Adjustment (for minor variances), and Community Planning Council (for Official Plan Amendments, Zoning Bylaw Amendments, and Site Plan Amendments).

Details available on the Toronto Development Application Centre include:

- Date the application was submitted
- The name of the property owner and applicant/consultant
- The number of units proposed in the new development
- The height in storeys of the new development
- The planned date for the hearing of the application

5.1.1 Committee of Adjustment

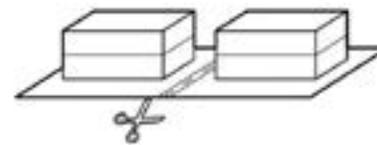


Example minor variance

The [Committee of Adjustment](#) reviews and makes decisions on applications for minor variances. Minor variances are development applications which are considered “minor”. Examples of applications that might be requested as a minor variance include:

- Adding a storey or two to a house
- Adding a secondary unit via a basement, or other internal renovation
- Adding a laneway home or garden suite home
- Splitting a lot in two (Consent to Sever)

Traditionally, the Committee’s decision does not consider if the application will result in the removal of affordable housing. As described in section 5.2 of this report, minor variances through the committee of adjustment has likely resulted in the loss of many affordable homes within the neighbourhood.



Example lot split (Consent to Sever)

Applications South of Eglinton go to the [Toronto & East York](#) Committee, while those North of Eglinton go to the [North York](#) Committee. View the pages for the schedule of hearings and application details. After the complete application is received, while the website states it takes [thirty days](#) for a minor variance to receive its first hearing, it can be closer to 4-6 months.

When the developer or property owners disagrees with the Committee of Adjustments decision on a minor variance, they can file an appeal to the Toronto Local Appeals Body (TLAB). TLAB replaces the former Ontario Municipal Board and is made up of local Toronto residents. TLAB is a quasi-judicial board, and the appeals process often involves real estate and planning lawyers. Click [here for more info](#).

Opportunities to Participate

The Committee of Adjustment is made of residents who [apply](#) and are selected by the City to evaluate minor variance applications. The list of current Committee members is found [here](#). Their term on the Committee ends November, 2022. Applications to join the Committee of Adjustment will open Summer/Fall 2022. The City compensates each Committee member \$1,500-\$2,500 annually for their participation on this committee.

[This page](#) describes how residents can participate to comment on applications via Virtual Public Hearings. Options include written submissions, attending via WebEx, or watching on Youtube.

5.12 Community Planning Council

The [Toronto and East York](#) or [North York](#) Community Planning Councils review and make decisions on applications for Official Plan Amendments, Zoning Bylaw Amendments, and Site Plan Amendments. These are development applications which are considered more than “minor”. Examples of applications that might be requested as one of these amendments include:

- Adding multiple stories to a site
- Adding multiple new units to a site
- Changing the use on the property, for example
 - From commercial/retail to residential
 - From commercial/retail to a mix of uses including residential

In the Neighbourhood Focus Area, applications on the South side of Eglinton go to the Toronto and East York Community Council, while developments North of Eglinton go to the North York Community Council.

As part of the approvals process for developments processed at Community Planning Council, City staff and Council can require the applying developer to provide affordable housing or cash. This is through Section 37, or the upcoming and developing Community Benefits Charges or Inclusionary Zoning policies described in sections 7.1.4 and 8.2.1 of this report.

After the application is submitted, it typically takes 2-5 years for applicants in this group to receive a final decision from the Community Planning Council on whether the application was approved or not. To participate in Community Planning Council meetings or development applications, residents can connect with the City Planner listed on Development Applications or email Councillor Josh Matlow.

When the developer, resident, or organization disagrees with the City’s decision on a development application, or believes the City is taking too long to decide on the development application, they can file an appeal for the decision to be reviewed at the Ontario Land Tribunal. The tribunal replaces the former Ontario Municipal Board. OLT is a quasi-judicial board, and the appeals process often involves real estate and planning lawyers. Click [here for more info](#).

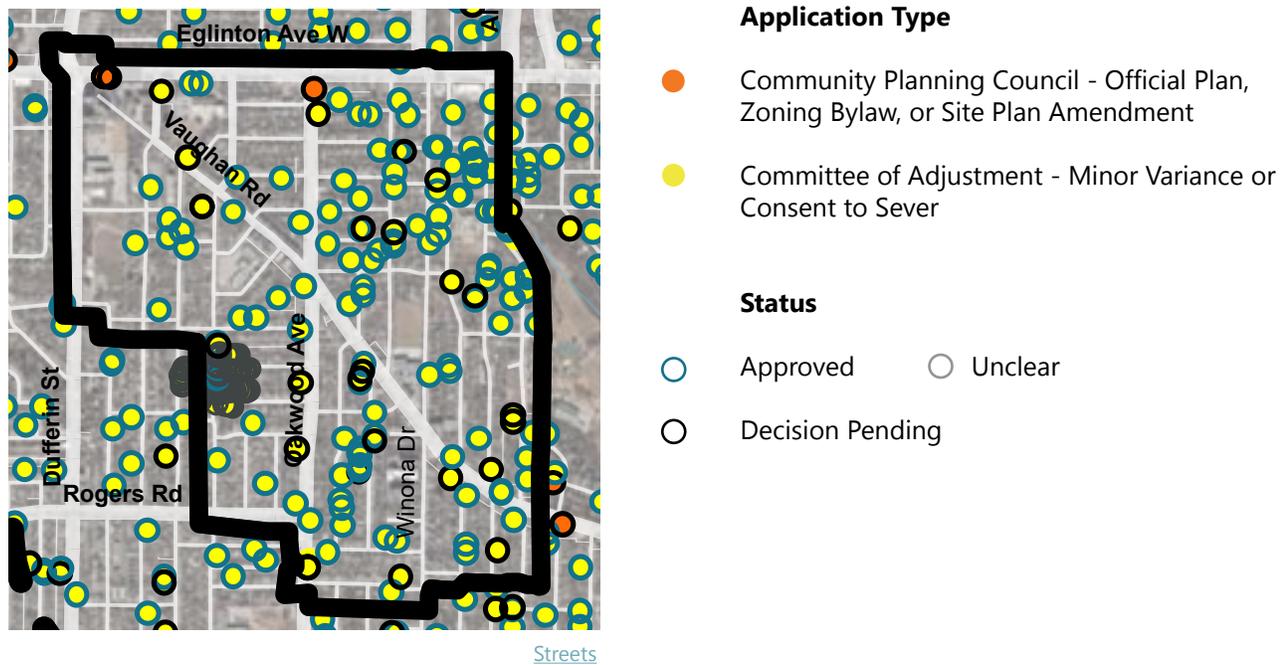
5.2 Development Applications, Approved & Under Review

Development approvals include both the approval of development applications to the Committee of Adjustment, Community Planning Council, or tribunals as well as issued building permits. Building permits can be issued without approval from Council if the proposed development is within the permissions of the existing zoning by-law.

5.2.1 Development Applications

Within the neighbourhood Focus Area and over the January 1st, 2016 - October 22nd, 2021, period, approximately 120 properties were approved to be altered, developed, or redeveloped to add residential space or increase the number of residential units on the property. 116 of these applications went through the Committee of Adjustment as minor variances. As of October 22, 2021, 31 properties received applications pending a decision. 26 of these are to the Committee of Adjustment. Development applications from [here](#) and [here](#).

Approved Housing Development Applications, Jan 2016 - Oct 2021



Development Applications Each Year, Jan 2016 - 2021

	2016	2017	2018	2019	2020	2021 (October 22nd)	Total
Decision Pending	1	2	0	1	3	24	31
Approved*	22	29	21	20	20	8	120
Total	23	31	21	21	23	32	151

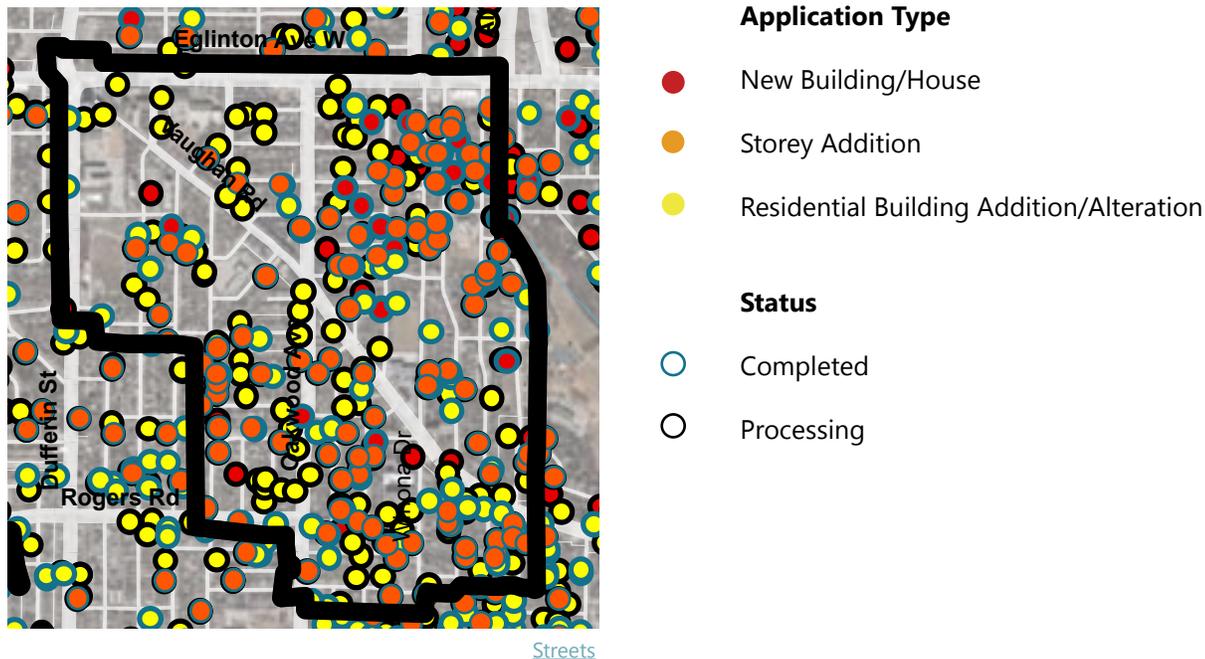
*by date submitted

5.2.2 Building Permits

Within the neighbourhood Focus Area and over the January 1st, 2016 - October 22nd, 2021 period, the City saw approximately 89 building permits issued to alter or build a new residential building in a way that directly or likely resulted in the addition of a total residential floor space or added one or more residential units. The number of building permit applications to increase the size of existing single or semi-detached homes jumped in 2019, and jumped again in 2021. Between 2016 and 2018, there were an average of 35 such applications a year; between 2019 to October 2021 the average spiked to 136, nearly 4 times higher.

Many properties included multiple different types of work. For example, in 2020 the City approved a request on Ava Rd for one property to (1) create a side or rear yard addition, (2) add two storeys, (3) create a new basement walkout, and (4) make interior renovations to existing building space. Overall, the City estimates that these 89 projects resulted in \$3,898,156 spent in construction costs alone to implement the developments permitted. In addition, costs may include consultant fees to design the changes to the properties as well as fees to the City as part of filing the applications. Building permits from [here](#) and [here](#).

Issued Building Permits, Jan 2016 - Oct 2021



Building Permit Applications Each Year, Jan 2016 - 2021

	2016	2017	2018	2019	2020	2021 (October 22nd)	Total
Processing	15	20	14	104	99	175	427
Issued*	18	20	18	17	12	3	89
Total	33	40	32	121	111	178	516

*by date submitted

6 Affordable Housing Models

6.1 Government Owned

Government owned rentals refers to housing owned by the City of Toronto, the Province of Ontario, or the Government of Canada. This includes direct agencies of government, such as the Toronto Community Housing Corporation. Section 7.5.1 maps the location of government owned affordable housing in the neighbourhood. Toronto is building affordable housing through Housing Now, which is described in Section 7.1.4

6.2 Non-Profit or Community Owned

6.2.1 Community Land Trust

WHAT IS A CLT? ▶ A Community Land Trust is a non-profit organization that owns land and puts it to use for community benefit.



Graphic from the [Parkdale Neighbourhood Land Trust](#)

In a Community Land Trust (CLT), land and/or land with buildings such as housing is owned by members of the Land Trust organization, the housing is provided at an affordable price, and the organization is operated through community-based decision-making processes. **CLT's can be affordable rental or ownership housing.** For example, today, someone could buy a house on the Toronto Island Land Trust for [\\$400,000](#).

All people who work and live in the neighbourhood may be a member of the CLT. Local land trusts include [The Parkdale Neighbourhood Land Trust](#) (community ownership of over 143 homes), the [Kensington Market Community Land Trust](#), which [purchased its first property in 2021](#), and the land trust being developed on the former [TDSB Bloor Collegiate](#) site. Research shows that CLTs are one of the best ways to stabilize areas at risk of gentrification. [The Parkdale Neighbourhood Land Trust has provided a guide on how to establish a CLT.](#)



Kensington Market Community Land Trust members outside the property they purchased. (Photo courtesy of KMCLT/ RYAN RUBIN)

6.2.2 Co-operative

[Co-op housing](#) is where member residents own a portion of the building corporation, rather than owning the unit directly. Co-ops can be rental, or equity-based. In most cases, the homes in a co-op are more affordable than other homes because the rent and costs are regulated by the co-op to stay affordable to low- and moderate-income households.

In a **rental co-op**, the resident purchases a small share (as low as \$5) of their corporation and then pays a monthly rent to their corporation to cover the cost of their housing.

In a [limited equity co-op](#), the resident purchases a much larger share of their corporation and then pays a much smaller maintenance and shared amenities costs on a monthly basis. In this type of co-op, the housing can be kept affordable by the co-op establishing limits on how much shares of the housing can be sold for. In all co-ops the building maintenance duties are carried out by the shareholders/ residents.

Affordable rental providers and developers include:

Mahogany Homes Management, St Clare, Winona Housing Co-op, Margarets, YWCA Toronto, The Neighbourhood Group, Mainstay, LOFT

6.2.3 Non-Profit Owned Rental

Many [non-profits](#) own and operate affordable housing. In many cases, they do so in direct partnership with government. In these cases, they lease land from government or receive subsidies or other support in order to cover costs while providing affordable housing to its residents. Unlike private corporations, non-profits do not generate profit. Instead, all rents go directly into supporting the non-profit to meet its mission of providing affordable housing.



Winona Co-op, 1463 Eglinton Avenue West, at the corner of Oakwood and Eglinton

Winona Seniors Coop

The [Winona Housing Co-operative](#) is a mixed income and culturally diverse non-profit housing co-op that provides secure and affordable accommodation for a membership deeply invested in maintaining a thriving co-op community. Built by congregation of Beth Sholom Synagogue, their goal was to provide affordable housing for low-income seniors from the Jewish community. In 1981, the co-op voted to welcome tenants of diverse faiths and ethnic backgrounds to join the co-op.

6.3 Privately Owned

6.3.1 Private Rental

Private rental is owned by individual or corporate landlords. They are most often rented at market rate, unless the owner decides otherwise, with some regulation to encourage affordability. Rent control is a regulation to require housing affordability and/or stability in private rentals. In most cases in Ontario, landlords of housing built before November 15, 2018 must request approval from the Landlord and Tenant Board if they want to raise rent above the Province set guidelines for rent increase. Currently, rent control only applies to an occupied unit. When the tenant moves out, the landlord can set any rent. The increase is set to reflect inflation and economic conditions over the year. Yearly guidelines are listed [here](#).

Commonly, the most affordable private rentals are in older apartments where there is a long history of rent control, as well as in older low-rise apartments, semi-detached, or detached homes. These may be as apartments within these homes, or the renting of individual dwelling rooms by establishing the home as a [multi-tenant \(rooming\) house](#).

Many renters face, including many in this neighbourhood, face eviction for unfair purposes, including the landlord misusing eviction options (renoviction). To support existing affordable rentals, the Province and City has established a number of programs, and there are community promoted solutions. We have identified a number of these programs in section 7 of this report.

6.3.2 Private Ownership

Private ownership, homes purchased at market cost, can in certain cases be generally affordable to lower and moderate income households. This may be through the creation of housing that is smaller in size, or through the creation of housing through co-ownership or shared equity mortgage approaches. In a co-ownership approach, two or more households co-buy a house, thus splitting the cost of the purchase of the home.

Affordable ownership developers

include: Habitat for Humanity, Options for Homes, Daniels Corporation, Trillium Housing, and Miziwe Biik Development Corporation.

In a Shared Equity Mortgage approach, government and non-profits provide assistance to the homeowner in order to assist them in being able to afford the purchase cost of the home. In Weston, a neighbourhood in Toronto, [Options for Home, a non-profit housing developer who provides homes through this method is currently selling 2-bedroom condos for over \\$600,000, and 3-bedroom homes for over \\$700,000](#). While these prices may be more affordable than comparable homes in the neighbourhood sold at the same price, they are between \$300,000 - \$400,000 above the maximum price as indicated by the City of Toronto's updated definition on affordable housing. Owners of these properties are also restricted from renting these properties.

7. Affordable Housing Policies, Programs, and Resources

7.1 City of Toronto

The [2020-2030 City of Toronto Affordable Action Plan](#), outlines the City's overall strategy for increasing access to affordable housing.

Key Action Plan items include:

- Acknowledging housing as a human right, and commitment to a rights-based approach to housing
- Meet the diverse housing needs of seniors
- Maintain and increase access to affordable rents
- Prevent homelessness and improve pathways to housing stability
- Create new rental housing responsive to residents' needs



The lists does not include subsidies paid directly to the households to assist them in paying rent in market rate units.

7.1.1 Right to Remain

There are not currently any municipal policies requiring or implementing the right that tenants displaced during the demolition and redevelopment of their home have the right to interim housing in their neighbourhood. The Oakwood Vaughan Community Organization and CP Planning are engaging with the City of Toronto to explore the development of this policy and program.

7.1.2 Right to Return

For rentals within an apartment of 6 units or more

The City of Toronto requires applicants to comply with [Official Plan Policy 3.2.1.6](#) and [Municipal Code Chapter 667](#) and [Chapter 363](#) if they wish to demolish 6 or more affordable rentals as part of the redevelopment of a property. These policies require the developer to replace demolished affordable rentals to design and implement a Tenant Relocation and Assistance Plan, addressing the Right to Return to one of the replacement units at similar rents and other supports to mitigate hardship, including the provision of alternative accommodation at similar rents.

In addition, these policies direct developers to:

- provide former tenants with the right to return; and if not returning, then the developer will offer the units to eligible households, as approved by Council
- provide the affordable housing for at least 10 years, once rebuilt (“affordable” here defined as the monthly shelter costs being at or below the average City of Toronto rent for the number of bedrooms, as reported annually by the Canada Mortgage and Housing Corporation)

For apartments in Rooming Houses or Multi-Tenant Homes of 6 or more Dwelling Rooms

In June 2019, the City of Toronto approved [by-law 986-2019](#) and Official Plan Amendment 453 (OPA 453) to require developers to provide similar protections where a developer proposes to demolish 6 or more affordable dwelling rooms in a rooming house. While the City approved these policies, the policies are currently being challenged via an appeal to the provincial tribunal. The case is expected to be resolved within the next year. In the meantime, City staff have indicated that they will aim to have property owners conform with OPA 453, since it reflects the will of City Council, even though it is not yet in force.

See the appendix for our resource summarizing how other cities have approached Right to Remain and Right to Return

Key Tenant Rights Tenants Need to Know

Tenants have the right to stay in their rental unit after receiving a notice of a demolition application. The development approvals process may take several months or many years. During this time tenants can stay in their home. After a demolition application is approved by City Council, tenants will be given at least four months notice; tenants can leave as early as 10 days after receiving the notice, or stay until the end of the notice period. Tenants with special needs may qualify for more support based on special needs. They can speak with the City of Toronto Planner managing the demolition application if they would like to discuss their need for additional assistance.

7.1.3 Right to Retain – First Refusal

Multi-Unit Residential Acquisition

The Right to Retain affordable housing through the Right of First Refusal is implemented by the City's new [Multi-Unit Residential Acquisition](#) (MURA) program. In its first year, this program will administrate \$3.5 million to support communities to acquire existing local affordable housing. The program can provide up to \$200,000 per unit in an apartment building, and \$150,000 per dwelling room in multi-tenant (rooming) houses. An additional \$25,000 will be provided to successful applicants, to cover the early costs of acquisition. The purchased homes must then be provided at affordable rates to tenants, in perpetuity.

This program will administer this funding to non-profits, Indigenous housing organizations, and communities operating a community land trust.

Main objectives of this program:

- Remove properties from the speculative market
- Create permanently affordable housing through non-profit, Indigenous, and/or community ownership
- Increase housing stability for current and future tenants
- Improve physical conditions of buildings
- Increase capacity in the non-profit and Indigenous housing sector through the acquisition, conversion/renovation, and operation of affordable rental housing long term; and
- Ensure the long-term financial sustainability of the homes

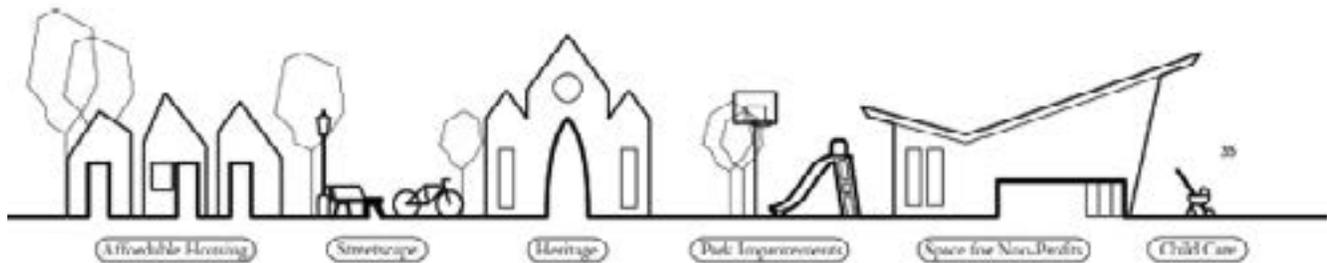
This program launched after years of advocacy from the Parkdale community. Their advocacy has included collaborating with the City to pilot the implementation of models for the City to support communities in purchasing properties to provide affordable housing through Community Land Trusts.

7.1.4 Funding and Subsidies

In addition to the Multi-Unit Residential Acquisition program, the City also provides funding and subsidies via the following programs.

Community Benefits

As part of redevelopment processes, developers are often required to provide cash or other benefits in support of the community whose neighbourhood changes due to the redevelopment of a site to significantly increase its height and or the number of homes included on it. This program generates millions of dollars every year, and may be used to fund the retention and production of affordable housing. Traditionally, these funds are used at the discretion of the sitting Councillor. Going forward, the Future Search Community Plan under production by OVCO and the community's participation in the Little Jamaica Framework Study - Housing Strategy can help ensure these funds are used in a strategic way to protect and produce affordable housing in ways aligned with the community's expressed interests of preventing displacement.



Graphic from Waterloo students (credit)

Currently, money can be requested by the Community Planning Council as part of the approvals process; however, in the coming years, Section 37 and Community Benefit Charges may also be requested for other development approvals, including minor variances and building permits. Currently, plans for this transition exclude developments of less than 5 storeys or of less than 10 residential homes from being eligible for requesting contributions.

Examples of how Section 37 funds have been collected to fund affordable housing:

- 2018 - \$1.5 million to purchase affordable housing units in Parkdale
- 2021 - \$3 million to purchase affordable housing units in Kensington market



Parkdale community members standing in front of rooming houses bought by the [Parkdale Neighbourhood Land Trust](#).

Open Door Affordable Housing Program

This [program](#) aims to deliver 40,000 new affordable rental homes, and 4,000 affordable ownership homes by 2030. This program currently defines “affordable” as at or below market rate. Proposals to receive funding through this program must result in 50% of the total residential component of the development meeting this definition of ‘affordable’, and that the affordable housing be provided for a minimum of 40 years. To achieve this, the program provides financial contributions, including capital funding, fees, and property tax relief, fast tracking of planning approvals, and the activation of surplus public land. [In 2020, the City had \\$10 million in capital funding available through the Open Door Program.](#)

For qualifying projects, the City removes the following fees to support the development of affordable rental:

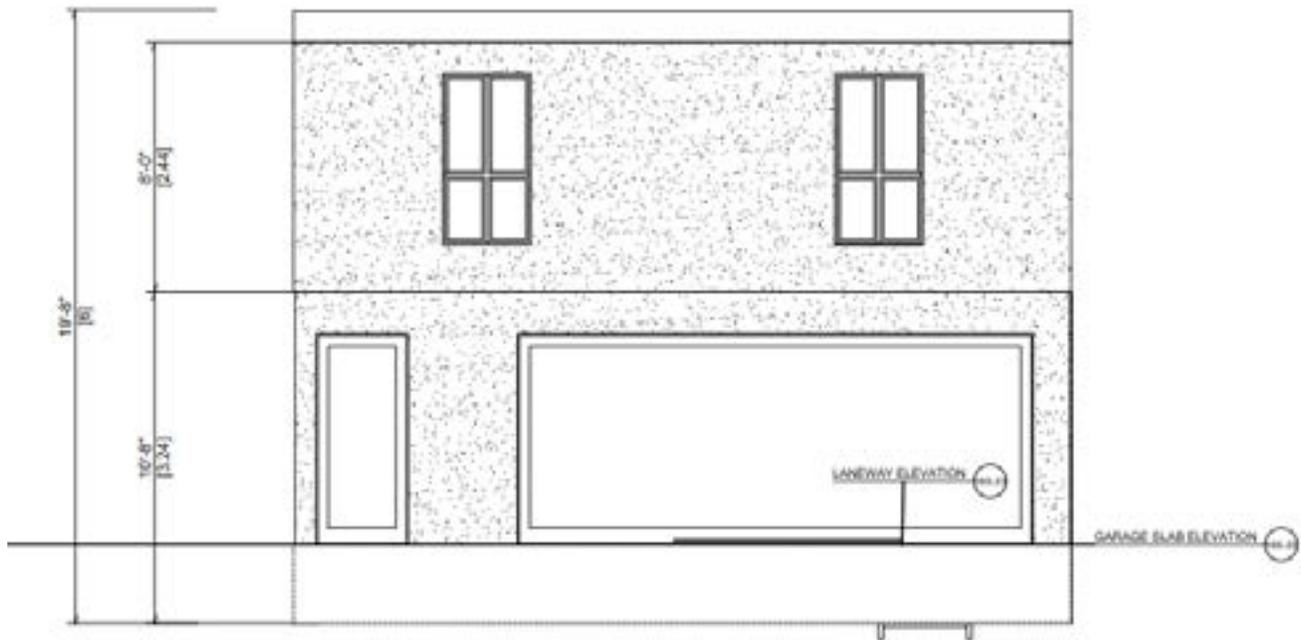
- Planning application fees
- Development charges
- Building Permit fees
- Parkland dedication fees
- Residential property taxes (for the term the housing is affordable)

[Housing Now](#) is an initiative of the Open Door Affordable Housing Program. This Initiative is designed to activate City-owned sites for the development of affordable housing within mixed-income, mixed-use, transit-oriented communities. Through this program, the City defines affordable as being attainable to households earning between \$21,000 and \$56,000 a year. Phase One launched January 2019 with 11 sites across the City of Toronto, and is expected to deliver 3,700 new affordable rental homes. Phase 2 launched in May 2020 with the expectation of delivering an additional 1,240 homes across the City of Toronto. Two sites affiliated with this program are relevant to the Tenant Solidarity Program, as they are within 500 metres of the Focus Area. Further detail on these sites, [1250 Eglinton West](#), and 20 Shortt St, are listed in section 8.2.1 of this report. An opportunity for the Affordable Housing Working Group is to identify locations within the neighbourhood Focus Area that have potential to be included in Housing Now.

The [Modular Housing Initiative](#) intersects with Housing Now, as through this Initiative, the City is developing modular housing on City-owned sites. With funding from the federal Canadian Mortgage and Housing Corporation’s Rapid Housing Initiative, the City is identifying sites to rapidly build modular homes within a year of identification. Modular homes are homes that are built in a factory, rather than being built on site. There are not currently any Modular Housing Initiative sites in the neighbourhood Focus Area.

Affordable Laneway Suites Program

This [program](#) provides property owners with a \$50,000 loan that can be forgiven (no need to return the money) if the property owner develops a new laneway home and rents it for 15 years at or below the City of Toronto’s average Market Rent by the bedroom type. In addition, the tenant(s) of the home may not have incomes that exceed \$63,400 if one person, or \$96,000 if two or more persons.



48 Lanark Ave



[Streets , Dissemination area](#)



Laneway house at 48 Lanark Ave approved by the Committee of Adjustment on July 27, 2021. [Development application](#) filed January 18, 2021.

7.2 Province of Ontario

7.2.1 Right to Retain

Rent Control

Rent control is a regulation to [limit the ability of private landlords to increase rents](#). In most cases in Ontario, landlords of housing built before November 15, 2018 must request approval from the Landlord and Tenant Board if they want to raise rent above the Province set guidelines for rent increase. The increase is set to reflect inflation and economic conditions over the year. Yearly guidelines are listed [here](#). The issue with rent control however, is that rents can go up when the unit becomes vacant. Tenant organizers across Ontario have advocated that limits on rent increases should also apply when a unit is vacant and new tenant signs on to lease the unit.. The lack of rent control for vacant units leads to many landlords working hard to evict existing tenants so they can raise rents for the next tenant. Renoviction (requiring eviction as to renovate) is a common malpractice of landlords to have the unit vacated and then to raise rents.

7.2.2 Funding and Subsidies

The Provincial Affordable Housing Lands Program



Community poster on Dufferin Collegiate Institute

Infrastructure Ontario administers this [program](#) in collaboration with the Federal Ministry of Housing. Work on this program began in 2017. Currently, we are unable to find a detailed plan for this program. Infrastructure Ontario currently [does not](#) identify any surplus properties in the neighbourhood.

In February 2020, the Build a Better Bloor Dufferin community group announced [the creation of a historic investment of \\$17 million to establish a multi-organizational land trust inclusive of housing and community facilities on the TDSB Bloor](#)

[Collegiate school](#). Prior to community leadership, there had been no plans for affordable housing on that site. It is important to note that [provincial regulation requires school boards to provide public agencies the first opportunity to purchase school board lands before it is offered to buyers on the private market](#). Current policies however require the school board to obtain market price for the sale of the property. This has been a barrier to local governments or non-profits to purchase the property to develop affordable housing on former public school sites in Toronto as well as other Ontario cities.

7.3 Government of Canada

Programs of the Canadian Mortgage and Housing Corporation

The Canadian Mortgage and Housing Corporation (CMHC) exists to develop and implement programs “[to make housing affordable for everyone in Canada](#)”. In 2019, the Government of Canada put forward the National Housing Strategy Act (2019) legislation to implement the human right to adequate housing in Canada.

Programs provided by CMHC to build affordable housing include:

[National Housing Strategy](#)

- A 2017-2027 \$40 billion program designed to improve access to affordable housing and cut chronic homelessness by 50%

[Seed Funding](#)

- Interest-free loans and/or grants to develop and preserve affordable housing
Rental Construction Financial Initiative

- Low-cost loans encouraging the construction of sustainable rental apartments

[National Housing Co-Investment Fund](#) - new construction

- Long-term low interest loans for the contraction and revitalization of affordable housing

[Rapid Housing Initiative](#)

- Fund for the creation of new affordable housing for vulnerable populations. This program directly feeds into the [City of Toronto’s Modular Housing Initiative](#)

[Federal Lands Initiative](#)

- Surplus federal lands and buildings available for affordable housing development. The [Canada Lands Corporation does not list any lands in the neighbourhood.](#)

[New Construction Funding for Indigenous Housing](#)

- Funding and financing to build new housing for Indigenous communities

[Shared Equity Mortgage Providers Fund](#)

- Supports shared-mortgage organizations, like Options for Homes, provide ownership options more affordable to moderate and lower income households

[Federal Community Housing Initiative](#)

- Founding and support for housing providers and their low-income tenants

[Preservation for Community Housing](#)

- Financial assistance to help housing providers revitalize existing community housing

[First Nations Development Funding](#)

- Direct lending, insured loans, and non-profit housing and proposal development funding

[Shelter Enhancement Program \(SEP\)](#)

- Funding to build and repair shelters and housing for people fleeing domestic violence

[In addition](#), CMHC provides various rental housing mortgage loan insurance products through their [Standard Rental Housing](#), [Retirement Housing](#), [Supportive Housing](#), [Student Housing](#), and [Single Room Occupancy](#) programs. There is potential that these programs could also contribute to the protection and production of affordable housing.

7.4 Non-profit and Community

7.4.1 Charity Administered Grants

An extensive review of charity administered grants to produce affordable housing has not been done. The below however was included in a report found during this Backgrounder's production.

Home Depot Canada Foundation | [Orange Door Project Grants](#)

Provides funding to Canadian registered charities making repairs, refurbishments and/or modifications to a housing accommodation or other support facility that benefits homeless youth. Maximum grant: \$50,000.

7.4.2 Community Fundraising

The Kensington Market Community Land Trust purchased 54-56 Kensington Avenue to maintain it as affordable housing through community leadership and advocating to City Council. [Community fundraising](#) has also played a large role in the funds for this property, particularly the funds required to maintain the property during the first year. The community has raised over \$12,000 on Go Fund Me towards their goal.



Kensington Market Community Land Trust

\$12,889 raised of \$100,000 goal



Share



Donate now

[Online fundraising campaign](#) launched by Kensington Market Community Land Trust organizers in 2021

7.5 Land and Property

Generally speaking, protecting and producing affordable housing is easiest on government or non-profit owned land, and more difficult on privately owned land. The increase in ease is due to the pre-existing interest of governments, non-profits, and faith groups to promote affordability, as well as the absence of the need to finance the purchase of the property prior to affordable housing development.

Unlike government, non-profits, or faith-based communities, private owners commonly have a goal of renting or selling their home for the highest value they can. As a result, various government and non-profit programs are designed to incentivize property owners to create affordable housing on their private property. There are also private property owners who choose to provide affordable housing without program incentives.

7.5.1 Government, Non-Profit, and Faith-Based Community Owned Land

The information below identifies government, non-profit, and faith-based community owned land as has been identified by the City of Toronto's [open data portal](#). The Tenant Solidarity Program has identified several other properties, which we may share with interested persons upon request.

Further study would be needed to understand which lands have potential to produce affordable housing and approximately how many affordable units could potentially be produced. The potential would be based on location, the size of the property, the condition and characteristics of any existing building on the property, the capacity and interest of the land's owner, as well as government planning and affordable housing policies and programs.

Currently, the City is looking into developing affordable housing on two City-owned properties within the 500 metres of the Focus Area of the neighbourhood.

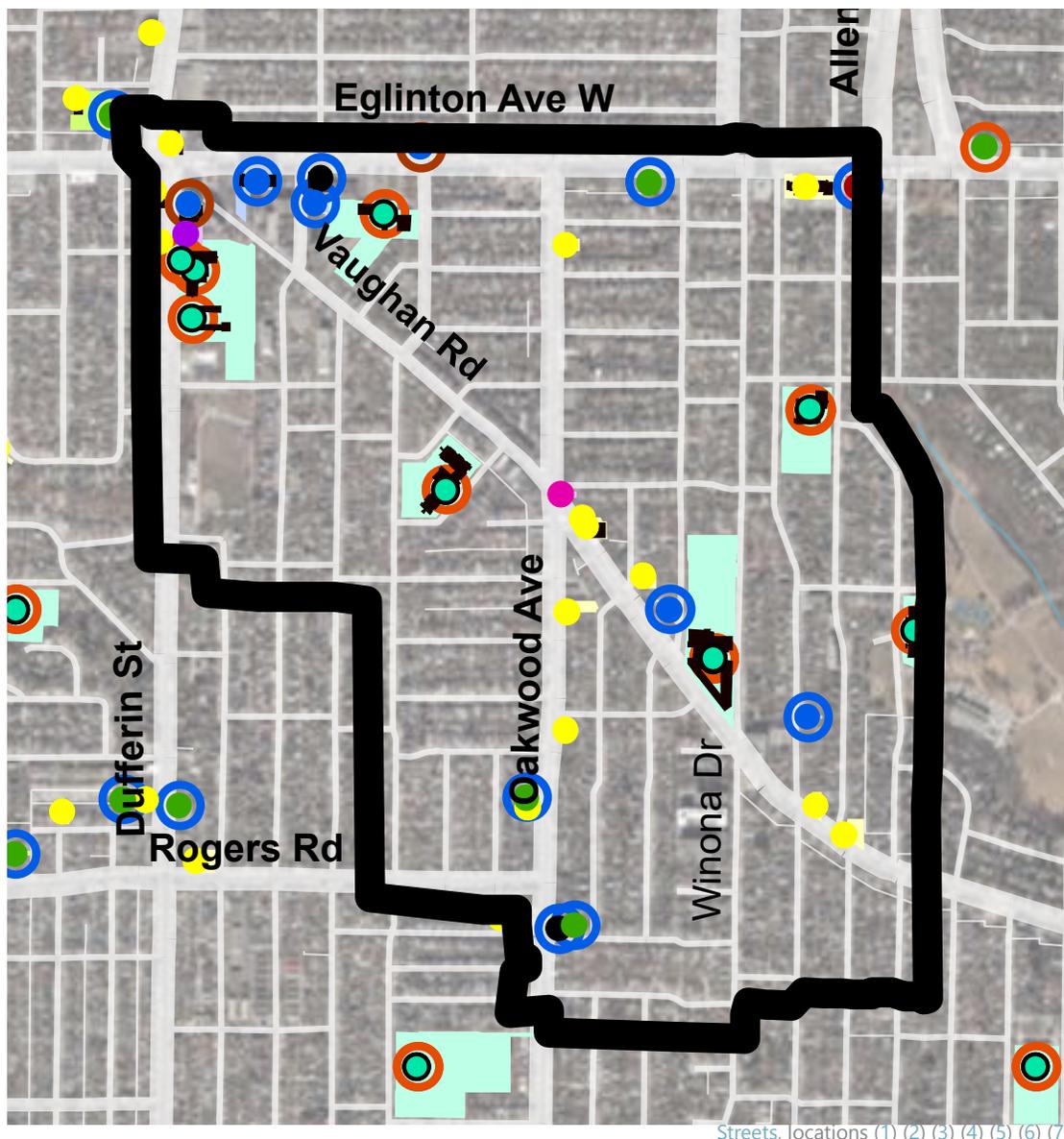
[1250 Eglinton Avenue West](#) was added in Phase 2 of Housing Now.

On [March 10, 2021](#), Council approved for there to be a study conducted to explore the potential of the Green P parking lot on 20 Shortt St to be redeveloped to include a Community Service Hub and affordable housing, while maintaining existing parking levels.



Housing Now TO process to decide how tall and how many units of affordable housing will be built on [1250 Eglinton Ave](#)

City of Toronto Open Data Identified
 Government, Non-Profit, and Faith-Based Community Owned Land



Property Type

- Faith Based Centre (Church, Synagogue, Temple)
- Public School
- Green P Parking Lot or Other Vacant City Land

Property Owner

- Library
- Non-Profit/Charity
- Retirement Home
- City of Toronto
- Province of Ontario

The community has identified additional properties, however, that information is only available to Affordable Housing Working Group members

7.5.2 Private Owned Land

There are [3,596 individual properties](#) within the 1.5km² Neighbourhood Focus Area. Most of this is privately owned land. Private land likely to be redeveloped include those within 800 metres of an LRT/subway station (due to related Major Transit Station Area studies), or where the existing height or number of housing units of the property is below the maximum height or number of units permitted by the existing zoning bylaw. Depending on the property's [zoning bylaw](#), applicable policies, or adjacency to transit, it is possible to see private properties develop new secondary suites (basement, laneway/garden suites, redevelop into low rise (4 storeys or fewer), mid-rise (up to 10 storeys), or high-rise buildings (11 storeys or taller). As described in section 5.2, a lot of development is happening simply as the conversion of bungalows into larger single family homes. Using the affordable housing programs listed in section 7 of this report, as well as new regulations like Inclusionary Zoning and others as listed in section 8, it is possible that privately owned land can be a great contributor to affordable housing supply.

Of the total sum of 3,596 properties within the Neighbourhood Focus Area, 2,448 are at least 1 storey below the existing maximum height permitted by the zoning bylaw. Properties that are 1 storey below the existing maximum height permitted by the zoning bylaw have the potential to add affordable housing through a minor variance to add a storey to the property. This is the simplest and lowest cost development application. In some circumstances, properties 2 storeys below the maximum height permitted by the existing zoning bylaw may also be explored to add affordable housing through a minor variance for the addition of two storeys to the property. Where the property is 3 or more storeys below the existing zoning bylaw, it is more likely that applications to the Community Planning Council may be required. This however depends on the zoning bylaw specific to the site.

8 Emerging Municipal Policies, Programs, and Resources for Affordable Housing

The City of Toronto and Province of Ontario are currently conducting or reviewing 5 planning studies that update the municipal vision for housing growth, and may produce policy or program resources for affordable housing. The appendix includes municipal programs that exist, but are not currently active or planned by the City to be applied to the neighbourhood.

Currently the City is conducting the following studies:

[Official Plan Review](#)

The Official Plan is a high level policy document that hosts other policies and guidance for the location of new and affordable, and how it is to be funded. It also sets out how spaces in the City will be used.

[Protected Major Transit Station Areas](#)

In 2018, the Province of Ontario provided direction to the City of Toronto to meet minimum targets for areas along subway and train stations. Titled as “Major Transit Station Areas”, the 500-800 metre area around subway stations are to have a minimum of 200 people and jobs per hectare, and LRTs are to have 160 people and jobs per hectare. Protected Major Transit Station Areas have the ability to have Inclusionary Zoning applied to it. To be eligible to be a Protected Major Transit Station Area, the Major Transit Station Area has to have been studied by the City and found to have a “Strong” or “moderate” market, as defined by government. The status of the City’s studies to implement the provincial vision on Major Transit Station Areas and Protected Major Transit Station Areas are included in section 8.2 of this report.

[Inclusionary Zoning](#)

Areas designated as Protected Major Transit Station Areas are eligible areas for the implementation of Inclusionary Zoning Policies. Inclusionary Zoning is a policy that requires new development to include affordable housing as part of the development. Inclusionary Zoning is further detailed in section 8.2.1 of this report.

Expanding Housing Options in Neighbourhoods

This is the City of Toronto initiative to facilitate more “missing middle” housing - including laneway homes, garden suites, as well as housing at the scale of duplexes to 4 storey apartments - in residential neighbourhoods. On [February 2nd, 2022](#), City Council approved by-laws to permit garden suites (secondary homes in the backyard). Next, the City is targeting to publish updated bylaws to allow duplexes, triplexes, and duplexes.

Unfortunately the City's public reports and by-laws to increase the diversity of housing types in Neighbourhoods do not make any reference to the protection of rental properties or tenants living in detached or semi-detached houses that may be redeveloped due to landlord interests to capitalize in new development permissions. The need for tenant protections was highlighted by CP Planning via Cheryl Case' role on the City of Toronto's "Expanding Housing Options in Neighbourhoods Roundtable", via the City of Toronto Tenant Advisory Committee who was engaged during the City's study process and [submitted this letter to the Planning and Housing Committee](#), and the Centre for Equality Rights in Accommodation, who [submitted this letter to the same committee](#).

The Missing Middle refers to housing forms that range from duplexes to low-rise walk-up apartments many of which can be found in a number of Toronto's neighbourhoods today.



A [key graphic](#) produced and used by the City to explain the 'missing middle'

[Little Jamaica Framework Study](#) - Housing Strategy Plan

This is a study that emerged as a result of the community's organizing by Black Urbanism TO, Reclaim Rebuild Eglinton West, and support from the Oakwood Vaughan Community Organization. They advocated for government to implement plans to protect and increase the affordability of local commercial and residential real estate, protect the existence of Black businesses in the neighbourhood, and support the hosting of culturally-focused events and initiatives reflective of the area's Jamaican and Afro-Caribbean heritage. The City contracted Jay Pitter to lead this study.

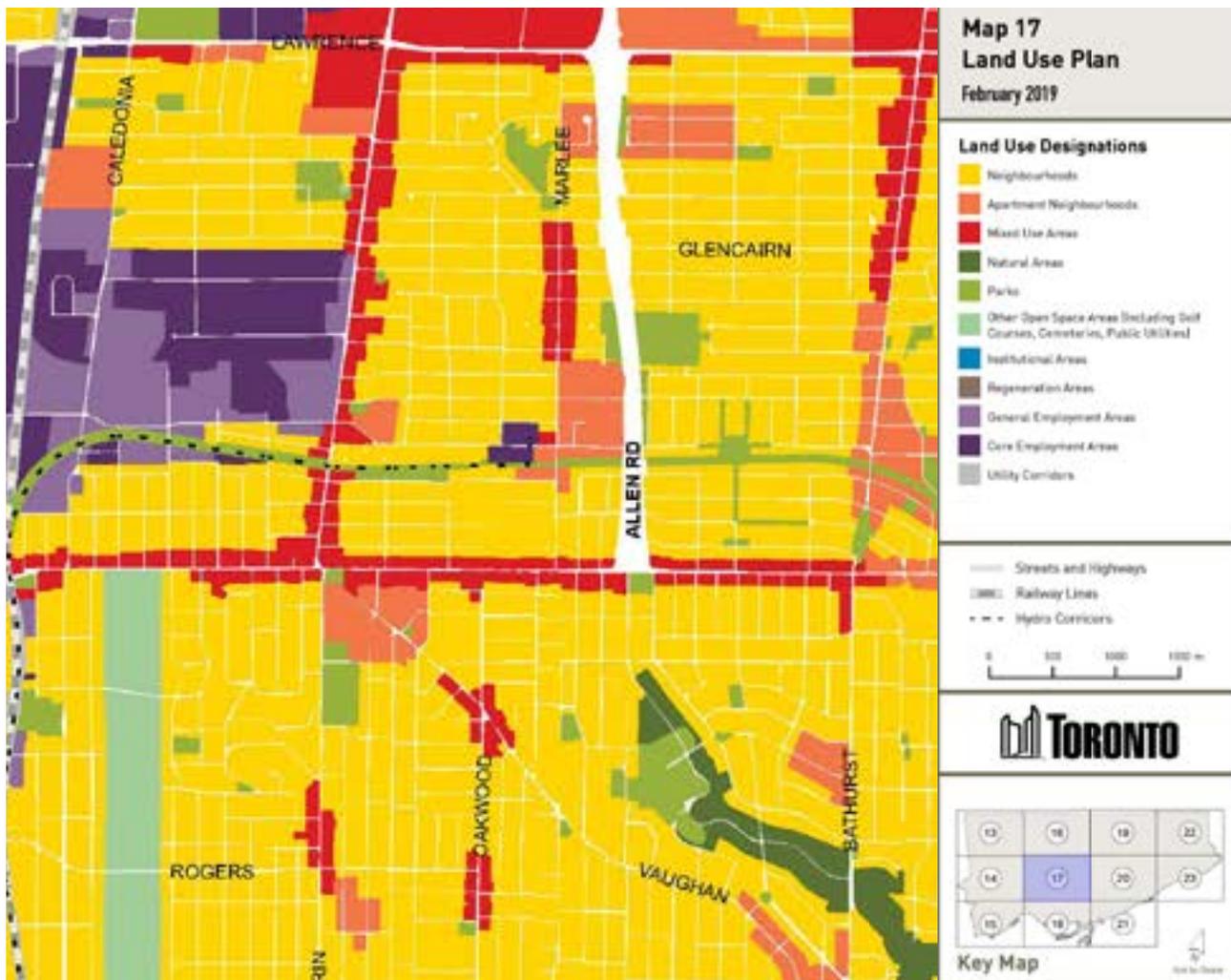
On [September 30th, 2020](#), Council directed the Housing Secretariat Office to prepare a Housing Strategy Plan for the neighbourhood.

8.1 Official Plan

The Official Plan is designed to be a high-level policy document that guides growth in the City of Toronto. The [current Official Plan](#) is going through a review. The Province of Ontario requires that the City of Toronto complete its Official Plan Review by July 1, 2022. The Official Plan is then to be reviewed by the Province for their approval. For more on the Official Plan Review, click [here](#)

Policies in the Official Plan include those that:

- Describe where housing is planned to go
- The level and amount of new housing
- Approaches to Inclusionary Zoning
- Plans for Major Transit Station Areas
- Describe protection of affordable housing



City of Toronto [Official Plan Map 17](#), Last Updated 2019

8.2 Protected Major Transit Station Areas

Protected Major Transit Station Areas (PMTSAs) are one of the only areas in Toronto where Inclusionary Zoning can be implemented. A Protected Major Transit Station Area is a Major Transit Station Area (MTSA) (area within 500-800 metres of an LRT, subway, or GO station) where the City has planned to achieve minimum density targets. There are 141 MTSAs, and the City identified for 86 to become PMTSAs. Density is the number of people and jobs per hectare. Even when the area is a Protected Major Transit Station Area, it may still be ineligible for Inclusionary zoning. More information in section 8.2.1 of this report. Regulation on the potentials and limitations of PMTSAs are set by the province.

On [July 19th, 2022](#), City Council approved to set the density targets as illustrated to the right. At this time, the City approved [OPA 570](#) to have Caledonia, Eglinton West, Fairbank (Dufferin), Forest Hill, and St Clair West, as some of the 57 Major Transit Station Areas identified as Protected Major Transit Station Areas.

As of the 2016 Census, the Neighbourhood Focus Area is home to approximately 92 people per hectare. This indicates that, to meet the Major Transit Station Area minimum targets, the Neighbourhood Focus Area will likely receive development applications that may result in a significant increase in the existing density of homes. For consideration, a population of 21,158 in 300 Oakwood Vaughan is equal to 160 people/hectare. This is 75% higher than the 2016 population of 12,456.

800 Metres Distances from Subway/LRT Stations*



Streets, transit station (1) (2)

- Major Transit Station
- Station
- Minimum density target**
- 'Requires additional study'
- 160
- 200
- 250
- 300

* The City's Major Transit Station Areas can be up to 800 metres in radius, however the City has created smaller boundaries to limit where development may occur to meet the density targets. This creates increased pressure for more high rise residential towers since there is less space to create the housing needed to meet the target. This limits who is involved in developing housing, and reduces the likelihood of seeing mid-rise housing developed. The radius was used for illustrative purposes, as [open data on the smaller boundaries was not available at the time of this report's printing](#).

8.2.1 Inclusionary Zoning

This is an Official Plan policy that allows Zoning Bylaws to require new residential developments to include affordable housing units. It is a policy concept that is being implemented due to many years of community advocacy. Inclusionary zoning may only be applied if the area is within a Major Transit Station Area or Community Planning Permit System area that meet certain criteria.

The Province determines that a Protected Major Transit Station Area is eligible for Inclusionary Zoning if the following criteria are met:

- that the area has targets for the minimum number of residents and jobs per hectare;
- permitted land uses in the major transit station area and of buildings or structures on lands in the area;
- minimum densities with respect to buildings and structures on lands in the area; and
- that the area has a strong or moderate market

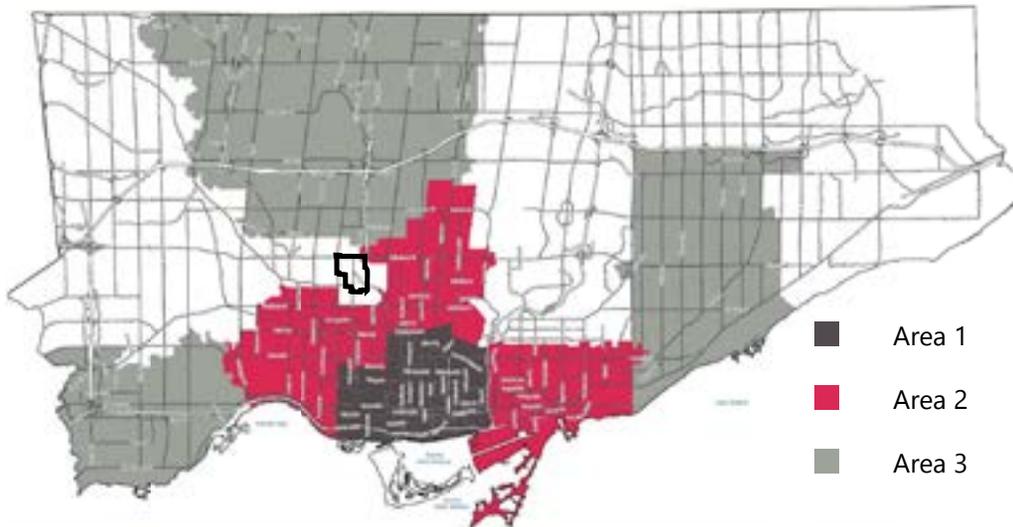
The community made many efforts to secure Inclusionary Zoning. In 2020, the community made it known their desire to receive Inclusionary Zoning. On [September 2020, Council approved Councillor Josh Matlow and Councillor Michael Thompson's motion](#) to direct City-staff to develop inclusionary zoning policies for the neighbourhood. Councillor Josh Matlow made consistent attempts to see inclusionary zoning advance in the interest of community; however, there was a lack of support in the political and/or bureaucratic process. The community followed up with City staff and other councillors many times, held a letter writing campaign, and [sent a letter](#) to the City Council's meeting on November 9th, 2021, where Inclusionary Zoning was discussed, and the community followed up with the Mayor and City staff multiple times over the Winter, Spring, and Summer in an attempt to ensure the City kept its commitment.

Unfortunately, on [July 19th, 2022](#), City Council approved plans which excluded Little Jamaica from the list of areas to receive Inclusionary Zoning. **This follows the City not conducting studies or engagement as they were directed to, and the City not honouring commitments made to the community.**

Specifically, the City made public and documented commitments via City Planning and Housing Committee and Council directions in 2020 and another in 2021 for City staff to conduct studies to ensure the neighbourhood receives Inclusionary Zoning, implement a human rights approach to these studies, and that the City engages with the neighbourhood in their process of conducting the studies. **These studies do not appear to have been conducted, and community engagement was limited to when the community took their time to request information on the study process and outcome.**

On October 25th, the Government of Ontario proposed to establish further limits to Inclusionary Zoning. Proposals include limiting how much of the housing must be affordable. Connect with the Oakwood Vaughan Community Organization for updates.

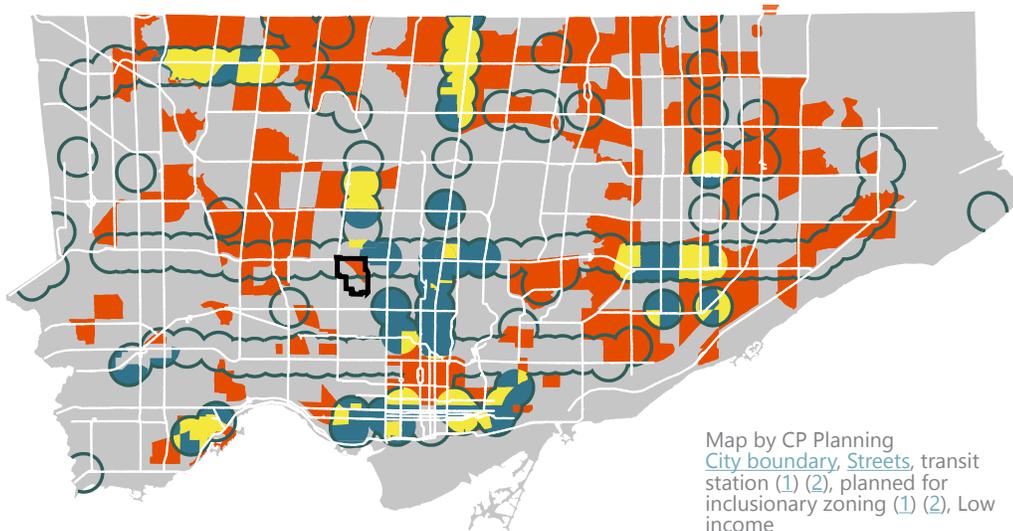
City of Toronto Inclusionary Zoning Market Areas (*Bylaw 940-2021 Schedule A*)



Despite Primary Market Rent in the Focus Area of the neighbourhood doubling between 2006 and 2016, the City deemed that no portion of Oakwood Vaughan is appropriate for Inclusionary Zoning.

Inclusionary Zoning Market Areas are larger in size than the areas eligible for Inclusionary Zoning. In addition to being in an Inclusionary Zoning Market Area, the area must also be adjacent to a Protected Major Transit Station Area.

Intersection of Areas Planned for Inclusionary Zoning, and Low Income



Analysis of the intersection of Protected Major Transit Station Areas, and Inclusionary Zoning Market Areas show that 1) the area planned for inclusionary zoning is very small, 2) the low income portion of Oakwood Vaughan is not planned to receive Inclusionary Zoning, and 3) most low-income neighbourhoods are not planned to receive inclusionary zoning.

○ 800 metres from planned, developing, or existing subway, LRT, GO

Income

■ Low income neighbourhood - 20% or more of residents are low income

■ Less than 20% of residents are low income

Interection

■ Inclusionary Zoning is planned and the neighbourhood is low income

■ Inclusionary Zoning is planned, and the neighbourhood is not low income

This chart does not reflect updates proposed by the Government of Ontario on October 25, 2022

Comparing the City of Toronto's Inclusionary Zoning Bylaw with that of Housing Advocates*

City of Toronto's Inclusionary Zoning bylaw**	Housing Advocate Recommendations*
<i>Where IZ may be applied</i>	
<ul style="list-style-type: none"> Lands within a Protected Major Transit Station Area (500 to 800 metre radius of a transit station, representing about a 10-minute walk) that are in a "Strong" or "Moderate" Market Area (defined to be areas that have experienced the greatest amount of new housing supply, significant price escalation and growth in rental prices). 	<ul style="list-style-type: none"> All areas of the city - not just in transit hubs.
<i>Developments exempt from IZ:</i>	
<ul style="list-style-type: none"> Developments containing fewer than 100 dwelling units and 8,000 m2 in residential gross floor area; Development owned and operated by a non-profit housing provider where the non-profit housing provider has 100% ownership; or the non-profit is in a partnership where they owned 51% and 51% of the dwelling units are affordable; a student residence, retirement home, nursing home or residential care home, including where the use is on the same lot or in the same building as purpose-built rental housing or ownership housing. 	<ul style="list-style-type: none"> Developments that contain fewer than 60 units.
<i>Where IZ will apply & how much set-aside</i>	
<p>Inclusionary Zoning Market Areas mapped on the previous page</p> <p>IZ Market Area 1</p> <ul style="list-style-type: none"> no minimum requirement for affordable rental affordable ownership must either a) have 7% of the gross floor area of residential as affordable rental housing, or b) have 10% of the gross floor area for residential as affordable ownership housing <p>IZ Market Area 2</p> <ul style="list-style-type: none"> no minimum requirement for affordable rental affordable ownership must either a) have 6% of the gross floor area of residential as affordable rental housing, or b) have 7% of the gross floor area for residential as affordable ownership housing <p>IZ Market Area 3</p> <ul style="list-style-type: none"> no minimum requirement for affordable rental affordable ownership must either a) have 5% of the gross floor area of residential as affordable rental housing, or b) have 7% of the gross floor area for residential as affordable ownership housing <p>set aside minimum to increase every few years to a maximum of 22%</p>	<ul style="list-style-type: none"> minimum 20-30% of all new residential developments with 60 or more units
<i>Units remain affordable for how long</i>	
<ul style="list-style-type: none"> A minimum of 99 years from occupancy 	<ul style="list-style-type: none"> In perpetuity (for forever)

* Housing Advocate Recommendations are from notes from the [Junction Community Action Network](#); ** City of Toronto [Bylaw 941-2021](#)

9 Appendix

9.1 Other City of Toronto Tools

9.1.1 Secondary Plans

These are area specific plans that act as a second and more detailed layer of the City of Toronto Official Plan. Secondary Plans have been used to encourage housing affordability, through methods including:

- Stating that public policy objectives such as affordable housing will be secured if new development occurs ([Lawrence Allen secondary plan](#)).
- Offering increased height/density in exchange for affordable housing ([Warden Woods Community Secondary Plan](#)).
- Requiring developers to provide a \$1 million contribution to the City so it can provide affordable housing to eligible residents in the area's remaining apartment buildings ([Sheppard East Subway Corridor Secondary Plan](#)).
- For the applicant to complete an assessment and (if warranted) an Affordable Housing Agreement to ensure 25% of constructed units are affordable housing ([North York Centre Secondary Plan](#)).

There is currently no Secondary Plan active in the Study Area. The list of 33 [Secondary Plans](#) is here. The Oakwood Vaughan Community Organization is interested in pursuing a Secondary Plan for the area in order to support affordable housing and other Oakwood Vaughan Future Search Community Plan goals. Secondary Plans, once produced by the City, are sent to the Provincial Government (Minister of Municipal Affairs and Housing), who has the final word on the contents of the Plan. If a Secondary Plan is not created for the Focus area, then there are other options, like a Site and Area Specific Policy, or a Community Improvement Plan with incentives.

9.12 Site and Area Specific Policies (SASP)

These are area specific plans, of a much smaller size than of a Secondary Plan, that act as a more detailed layer of the higher-level Official Plan or Secondary Plan. [Site and Area Specific Policies have been used to guide:](#)

- Defining who the affordable housing is intended to serve (SASP 19).
- Requiring affordable housing and allowing increased height in exchange for the provision of affordable housing (SASP 30, 295, 383).
- Requiring the development of a planning framework/strategy that includes affordable housing (SASP 296).
- Requiring affordable housing either through rentals or ownership to make up a certain percent of the development (SASP 330, 333).
- Necessitating that a cash contribution is made to local government-owned affordable housing in order to develop the lot (SASP 363).
- Specifying the need to follow Section 37 through providing affordable housing (SASP 382, 495).
- Encouraging further development of affordable housing units while requiring the replacement of social housing units for development on a government social housing site (SASP 383).
- Enabling affordable housing units to be registered as condominiums as long as they are owned by a non-profit affordable housing provider (SASP 383, 405).

There are two active SASP in the Study Area. One is in promotion of the arts, and one guides new real estate development. [SASP 317](#) (known in the community as Arts District zoning), [SASP 477](#) (which directs for density at the Dufferin and Eglinton intersection, and references the Townhouse Infill Guidelines). Neither includes policy guidance requiring or explicitly encouraging the funding of affordable housing for tenants.

Community Improvement Plan

These are policies designed to encourage certain types of development. The Province states that these policies can be developed and applied in an area for “any environmental, social, or community economic development reason”. The goal of these policies is to improve certain properties, streets, neighbourhoods, or communities. Methods to encourage desired development include:

- Tax grants
- Loans
- Property tax assistance
- reductions in parking requirements

9.2 Examples of Right to Retain – Right of First Refusal

Parkdale's Research on Right to Remain Policies in Other Cities

Parkdale has done intensive studies on the right to refusal policies active in other cities. The below are extracts from their report, "Fixing the Leaky Bucket":

- **Notice laws:** These require property owners to give tenants and other designated entities written advanced notice of plans to cancel their affordability commitments or to sell units. Notice requirements give those impacted by the loss of affordable housing enough time to create a strategy to minimize impact, whether that is finding alternate housing or securing funding to help tenants purchase their units. Notice requirements can range from 90 days to five years; in some jurisdictions, laws specify that tenants who may have more difficulty finding suitable replacement housing are entitled to more advanced notice.
- **Right of first refusal laws:** These give a tenant or governmental entity the right to match a private offer to purchase a property during a specified notice period. Right of first refusal laws often include a notice provision, but can also stand alone.
- **Right to make an offer laws:** These give tenants or a governmental entity an exclusive window of opportunity to make an offer rather than matching an offer, with no obligation on the owner to sell.
- **Right to purchase laws:** These require the owner to sell to a designated purchaser at market value in lieu of converting a subsidized property to market rate. Some laws allow tenants to transfer their right of first refusal to another entity, such as a non-profit organization
- **Right of first refusal in action:** In Washington, D.C., tenants have had the first right of refusal to purchase the property they live in when it is put up for sale since the 1970s, when the Tenant Opportunity to Purchase Act (TOPA) was passed. This has resulted in Washington, D.C., having one of the highest concentrations of limited equity tenant co-ops in the United States
- **Right to make an offer in action:** San Francisco recently enacted the Community Opportunity to Purchase Act, to complement its Small Sites Program, which gives non-profits and land trusts that have been pre-qualified by the City (1) a right of first offer, when privately owned properties with three or more units (or any properties that are zoned as such) are first put up for sale; and (2) a right of first refusal if the property comes onto the open market.

9.3 Parkdale Community Benefits Framework Housing Targets

Below are targets Parkdale has set in their 2018 [Community Benefits Framework](#) to encourage and monitor affordable housing production in their neighbourhood. Similar targets can be set for the Focus Area of the Oakwood Vaughan neighbourhood.

Setting Targets by the Height of the Development

The 2018 Parkdale Community Benefits Plan sets the following target: on private land developing housing of 8 storeys or more, 30% of the new units will be permanently affordable; and in new housing of under 8 storeys, 20% of the new units will be permanently affordable.

Setting Targets by Property Ownership

The 2018 Parkdale Community Benefits Plan sets a target that 100% of new housing built on government or non-profit owned land will be permanently affordable social housing units.

Setting Targets for Level of Affordability

The 2018 Parkdale Community Benefits Plan sets the targets based on ODSP incomes, 60-80% of market rent, and 80-100% of market rent. The Parkdale community however is conducting an update to their affordable housing policies, and so their targets may change.

Setting Targets for Housing Accessibility

The 2018 Parkdale Community Benefits Plan sets a target that a minimum of 20% of the affordable units will be designed using universal and/or adaptable design principles outlined by the Canadian Mortgage and Housing Corporation; and functioning elevators will be in every multi-storey development.

Setting Targets for Housing Suitability

The 2018 Parkdale Community Benefits Plan sets a target that a minimum of 30% of affordable units will be 2 bedroom, and a minimum of 10% of affordable units be 3 bedroom.

Setting Targets by Area of the Neighbourhood

Certain areas may have higher targets, in response to highest expected development, or for other reasons.

