

EXPANDING HOUSING OPTIONS

Andrew Reeves

The **City of Toronto** needs to move faster and think boldly in its ongoing effort to increase the supply of “missing middle” housing across the city, according to a recent [submission](#) to the city from the Centre for Urban Research and Land Development (CUR) at **Ryerson University**.

“The city really highlighted the need and the desire for missing middle housing” in its report, CUR senior researcher **Diana Petramala** told *NRU*. “But what we thought was lacking in this report, however, was a roadmap on how to actually encourage, incentivize, and get more missing middle housing into neighbourhoods.” According to Petramala, the city is taking too long to enact real change. “By the time you get any major policy shift, it’s about two years out,” she said.

People needing affordable housing cannot wait that long, Petramala said. Toronto values density, but has made it so much more profitable to build high-rise units in fewer, high-density areas that there is often little incentive to construct low-rise properties. The political will to prioritize this kind of housing is also often lacking, she added.

The result is increasing density in already built-

up areas, while many neighbourhoods across the city that are characterized by single-detached houses are seeing their populations shrink dramatically. Between 1971 and 2016, the CUR report states, the Little Italy/Trinity Bellwoods neighbourhood saw its population decline by over 40 per cent. The population of Rexdale-Kipling dropped 21 per cent. Meanwhile, Toronto’s overall population increased by 33 per cent.

Ensuring an equal footprint in these shrinking neighbourhoods for single-detached homes and duplexes alone, Petramala said, would allow the city to absorb “all of the population growth that could be expected over the next 10 to 20 years, just by converting from single-detached homes to duplexes.” Identifying and removing financial and regulatory barriers (such as too-stringent building code regulations) that might be stymying the creation of secondary suites could be helpful in encouraging overhoused individuals to consider subdividing their property. According to the CUR report, “there may be [an] opportunity to work with **Canada Mortgage and Housing Corporation** to develop programs aimed at

incentivizing secondary suites.”

The Ryerson CUR submission was made in response to a July 2020 report from the city’s planning department, which had been directed by council last year to investigate ways of increasing missing middle housing options in Toronto. With the support of Ward 19 Beaches-East York councillor **Brad Bradford**, council also directed the city’s planning department to explore opportunities for conducting a missing middle pilot project in Beaches-East York, where missing middle housing is already more available than it is in other city wards.

[Expanding Housing Options in Neighbourhoods](#) recognizes that all corners of the city face “substantial” and “complex” needs for a wide variety of housing types and tenures, and that options like duplexes and low-rise apartments are one solution among many for

creating more housing stock in already built-up areas. Potential changes to the city’s Official Plan and numerous zoning by-laws, the city planning report states, could be coupled with actions like allowing new types of housing like garden suites, permitting new housing types on major streets, and broadening where duplexes and triplexes are permissible.

But increasing the availability of secondary units and the other low-hanging fruit of creating new housing is insufficient for tackling the city’s existing housing crisis, **Smart Density** planner and co-founder **Naama Blonder** told *NRU*. Projects like the laneway housing pilot are wonderful, she said, but the city’s focus needs to be on initiatives that will have the greatest impact, such as approving greater density on major streets, especially near existing

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subway stations. Blonder points to Christie Street, running north-south from St. Clair Avenue West to Bloor Street West, as an example of a street with a majority of two-storey buildings that could easily support greater density without significantly changing the character of its neighbourhoods.

And perhaps Toronto's neighbourhoods should be changing, Blonder added, as population growth and immigration have changed what is needed from the city's built infrastructure in order for the city to function effectively for the greatest number of people. "The language of [Toronto's] Official Plan aims to protect [neighbourhood] character, but with the amount of growth and immigration that Toronto is handling, there is no room for this language anymore," she said.

"If we don't [build missing middle housing] now," Blonder said, "we will miss this opportunity" and risk sparking a spiralling "brain drain" in which young and talented individuals and families flee Toronto for more affordable locations. A recent CUR report found that residents aged 23

to 38 were leaving increasingly unaffordable housing markets like Toronto, Vancouver, and Montreal for smaller cities on their peripheries: in the case of Toronto, that includes Waterloo and Ottawa, or locations within **Halton Region** or **Durham Region**.

Jason Mercer, chief market analyst for the **Toronto Regional Real Estate Board** (TRREB), told *NRU* that TRREB is supportive of the city's approach to increasing both the supply and type of housing available to residents. Boosting the variety of homes available for sale, he said, is crucial. "If you think about the way the markets have unfolded even over the last couple of months, you see much tighter market conditions for the types of homes that we're not building a lot of: detached, semi-detached, and, to a lesser degree, townhomes," Mercer said. "And so, if there was a greater diversity of housing types between a condominium and traditional single-family homes, people would have a heck of a lot more choice."

Demand-side solutions have been tested out in recent years, and have had the effect of cooling the market


temporarily, Mercer added. "Inevitably, you see that demand come back and prices accelerate again," he said. But more so than in years past, he said, "policymakers at the local level and at the provincial level are buying into the notion that something needs to be done on a broader public policy scale to ensure that we have a housing supply that will be required, both on the rental side and the ownership side, to keep up with population growth and to keep our region competitive."

Meanwhile, people fleeing Toronto for more affordable housing are finding that real estate markets outside the GTHA in cities like Waterloo and Barrie are heating up as well. "You see tight market conditions with strong price growth in these areas over the last few years," Mercer said.

For Petramala, missing middle housing and the complete communities it helps create are especially popular for two of the city's largest potential buyers: millennials and seniors interested in scaling down their homes

while remaining in vibrant communities. Both cohorts like to live in denser locations near amenities such as grocery stores, parks, and family doctors' offices. "I don't know anyone over the age of 30 who would be happy living in 450 square feet permanently," she said. In the coming years, "we'll start to see what the true desire of millennials is in the City of Toronto," she said, "and whether the city can continue to be attractive to them by providing the housing that they want. I think that is going to be a big shift."

Andrew Reeves wrote this story on assignment with NRU. 🌱



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