

# MELIORISE

UNLOCKING VALUE IN STABLE NEIGHBORHOODS

**OUTDATED ZONING,  
A LACK OF AFFORDABLE HOUSING  
AND MISPERCEPTIONS OF DENSITY  
ARE PRICING PEOPLE OUT OF  
THE CITY OF TORONTO.**

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# TORONTO IS FACING AN AFFORDABILITY CRISIS RIGHT NOW.

Increasing demand puts more pressure on housing. Right now, Toronto doesn't have enough variety of affordable housing. This is problematic because the city is missing housing at different price points for different levels of income.

The population of the Greater Toronto Area is expected to grow by 40% to 9.7 million by 2041. In 2017, Toronto added more tech jobs to its economy than San Francisco, Seattle, Washington and New York combined

Our city's zoning bylaws are not meeting the needs of the changing population. The Official Plan concentrates growth along the Avenues and designated urban centers, putting pressure on existing services, public transit and infrastructure. Neighbourhoods are not helping part of the solution.

There are misperceptions of density and what it means to have more people in our neighbourhoods. There are concerns of reduced safety, more traffic, overcrowding and strain on infrastructure and services. But getting into a neighbourhood in time doesn't give you the right to deny others a home in the same neighbourhood.

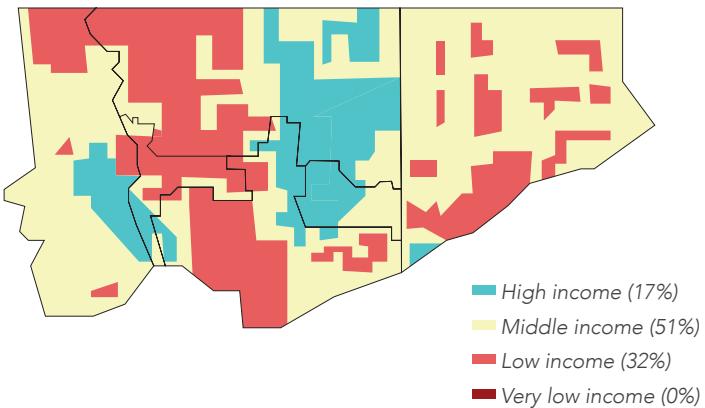
# TORONTO IS AT RISK OF BECOMING MORE SEGREGATED.

The maps below, by Dr. David Hulchanski show how the income distribution in the city is becoming more polarized, a lot of neighbourhoods are becoming poorer. The middle class will disappear. More people will be displaced and forced to leave the city.

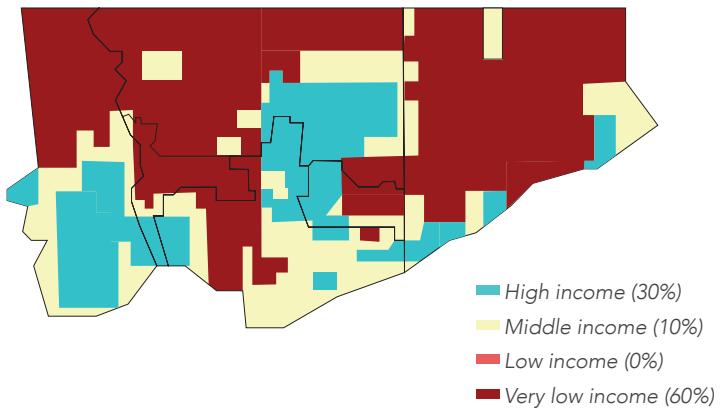
These maps show the growth of inequality in Toronto. If the city refuses to change, it will become more segregated, with clear concentrations of wealth and poverty. The whole city needs to be involved in solving the affordability crisis.

Average Individual Income in Toronto

1990



2050



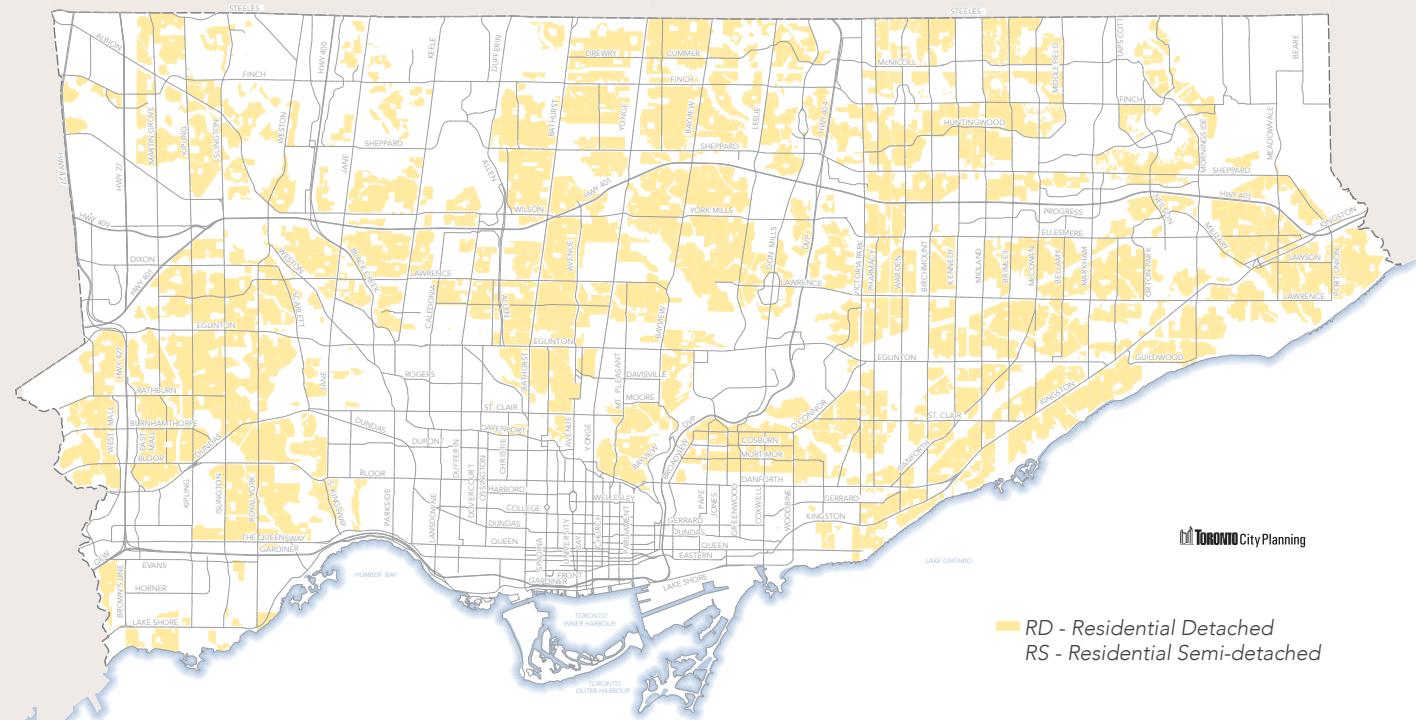
**“ALL COMMUNITIES  
SHOULD BENEFIT  
FROM AND SHARE  
THE REWARDS AND  
ADVANTAGES OF  
LIVING IN TORONTO.”**

- Toronto Official Plan

# WHAT ARE THESE “STABLE NEIGHBOURHOODS”?

The city of Toronto defines “stable neighbourhoods” as areas that are resistant to physical change. These neighbourhoods are mostly comprised of single detached homes and have stayed stagnant for decades. This area is also known as the Yellowbelt.

**Yellowbelt Zoning Map**



Nearly 70% of the land in Toronto is locked down as “stable neighbourhoods,” blocking out people and redevelopment. Toronto’s Official Plan states “In stable areas, such as Neighbourhoods and Apartment Neighbourhoods, the planned context typically reinforces the existing context.” **The growth of the neighbourhoods are impeded without change.** It’s about making better communities.

The Official Plans also states, “When planning for housing in Toronto, we must look to the needs of the whole region. We have to offer a broader choice of housing type, tenure and affordability, both within Toronto and beyond.” **That’s difficult when most of the city is only zoned for single, detached homes.**

**THIS ZONING WAS  
IMPLEMENTED  
IN THE 1950S.**

**HALF A CENTURY  
LATER, ARE THESE  
NEIGHBOURHOODS  
STILL “STABLE”?**

**STABLE FOR  
ECONOMIC  
GROWTH? NO.**

**STABLE FOR  
YOUNG FAMILIES  
OR THE TALENT  
THE CITY NEEDS  
TO ATTRACT? NO.**

**STABLE FOR  
CHILDREN? NO.**

The “stable neighbourhoods” are becoming less populated, unable to support local businesses. In York and Etobicoke, the average household size shrank by 26% from 1986 to 2001.

Young families or people wanting to move into the city cannot afford the single, detached homes in these areas. There must be more choice of housing and tenure models.

Smaller families and less density causes low enrollment and shuts down schools and recreation programs.

**STABLE FOR  
REDUCING  
TRAFFIC? NO.**

Lack of density forces people into cars, guarantees congestion and cuts in public transit.

**STABLE FOR  
SENIORS? NO.**

Reduced density leads to areas with less services, increasing costs and making it difficult for seniors to age in place.

**STABLE FOR  
SAFETY? NO.**

Less density means less eyes on the streets, which is proven to prevent crime.

**OVERPROTECTING  
THESE “STABLE  
NEIGHBOURHOODS”  
WITH ZONING HAS  
ACTUALLY MADE  
THEM LESS STABLE.**





**"HOMEOWNERS  
DON'T HAVE THE  
RIGHT TO DENY  
HOME OWNERSHIP TO  
OTHERS! MY JOB IS IN  
TORONTO, I WANT TO  
LIVE HERE TOO."**

**— MILLENNIALS**



**"WE'RE LUCKY WE GOT A HOME IN  
THIS AREA AT A GOOD PRICE BACK IN  
THE DAY. BUT MY KIDS CAN'T AFFORD  
TO LIVE HERE AND I DON'T GET TO SEE  
MY GRANDKIDS AS MUCH AS I'D LIKE."**

**— HOMEOWNERS**



**"PEOPLE ARE  
COMING TO  
TORONTO TO WORK,  
BUT THEY CAN'T LIVE  
IN THE CITY. WE'RE  
NOT SUPPORTING  
OUR TALENT."**  
— CITY COUNCIL

**"WE WANT TO BUILD  
MORE HOUSING IN  
THE CITY BUT ZONING  
IS RESTRICTIVE AND  
APPLYING TO REZONE  
IS A LONG, TIRING  
PROCESS."**

— DEVELOPERS



## WHY DENSITY?

Density offers more opportunity for affordable housing, more demand for better public transit, more schools, more community amenities and more services, creating complete communities.

Rezoning and gentle density will let more people live in Toronto, while having less impact on existing infrastructure.

There's not enough of the types of housing that people want. It's either a large single, detached house or a small condo leads to less affordable option.



# MELIORISE

/'mi:lɪərɪz/ To make better; to improve.

Meliorise is strategy to rezone existing neighbourhoods that challenge Toronto's Yellowbelt concept of a 'stable' neighbourhood through introducing a variety of housing typologies and new neighbourhood services within the community.

# MELIORISE

Meliorise expands the **choice of neighbourhood** that people can afford to live in.

1. Allowing for city-wide rezoning.  
Introducing mixed use and multiple dwelling zoning into a neighbourhood.
2. Creating choices for a variety of housing and adding gentle density
3. Activating more services, employment, community amenities and better transit in the community.

**Mixed tenure** and a **variety of housing types** creating access to housing that's otherwise too expensive. Healthy neighborhoods should include a mix of owned homes, strata housing, rental homes, rent-to-own programs<sup>s</sup>subsidized housing.

**Mixed income** promotes **diversity** and **inclusion**, with no impact on property values. **Social opportunities** between people of various ages will breathe new life into these "stable neighborhoods."

**Mixed use** zoning allows for local businesses, services, and amenities. Studies show that mixed use zoning increases neighborhood safety. A healthy neighborhood means there are **work opportunities** near home.

Meliorise works with city-wide rezoning, but examines the needs and opportunities of particular neighbourhoods. The plan implements mixed use zoning along neighbourhood edges, to bring more commercial, employment and residential spaces within walking distance in the community.

Within the neighbourhood blocks, Residential zoning beyond Single Detached (e.g. Multiple Dwelling zoning) is implemented to add gentle density, through more variety of housing choices.

# VARIETY OF HOUSING TYPES FOR A SINGLE LOT



## Single, detached house

Use: residential

Storeys: 1-2

Footprint: 1000 sq. ft.  
(2000 sq. ft. per unit)



## Accessory Dwelling Unit

Use: residential

Storeys: 2

Footprint: 500 sq. ft.  
(500 sq. ft. per unit)

# FOR COMBINED LOTS



## Duplex

Use: residential  
Storeys: 2  
Footprint: 900 sq. ft.  
(900 sq. ft. per unit)

## Triplex/Multiplex

Use: residential  
Storeys: 2 - 4  
Footprint: 800 sq. ft.  
(800 sq. ft. per unit)

# FOR COMBINED LOTS



## Townhouse

Use: residential  
Storeys: 2 - 4  
Footprint: 1500 sq. ft.  
(800 sq. ft. per unit)

## Mid-rise Building

Use: Commercial, Residential  
Storeys: 5 - 11  
Footprint: 3500 sq. ft.  
(800 sq. ft. per unit)

# PROPOSED TENURE MODEL

Inclusionary zoning and mixed tenure ensures that new housing remains affordable. Most of the “stable neighbourhoods” only support home ownership.

## 50% OWNERSHIP

**Ownership** refers to buying having the rights to the entire dwelling. This applies to single homes, townhouses and apartments. One form of ownership is **strata ownership** (also known as undivided co-ownership) means that within a building, there are separate owners for each unit who share a mortgage and responsibilities to maintain the property. This allows for a lower mortgage payments and taxes on the entire building are split between co-owners. This can apply to entire duplex, triplex and multiplex buildings.

## 50% RENTALS

**20%**  
**Rent to own** is good for people who have can't get a mortgage or can't afford a large down payment. After a contract is signed, part of the monthly rent goes towards paying off the unit's down payment, for a defined period of time. This helps the tenant buy time to improve their credit score or to save enough to qualify for a mortgage. This can apply to duplex, triplex, multiplex, apartment units and townhouses.

**10%**  
**Market rent** is residential rent, the amount of which is determined by the real estate market. This can apply to all housing types.

**10%**  
**Affordable rent** is subsidized rent where the tenant pays 80% of the average market rent, as outlined by the Canadian Mortgage and Housing Corporation. This can apply to all housing types.

**10%**  
**Rent Geared to Income** is subsidized rent where the tenant pays only 30% of their income. The remainder of the rent is subsidized by social housing programs. This most likely applies to multiplex, townhouses and apartments.

# MAP 1 - CURRENT ZONING TODAY IN "STABLE NEIGHBOURHOODS"



## MAP 2 - REZONED WITH GENTLE DENSITY

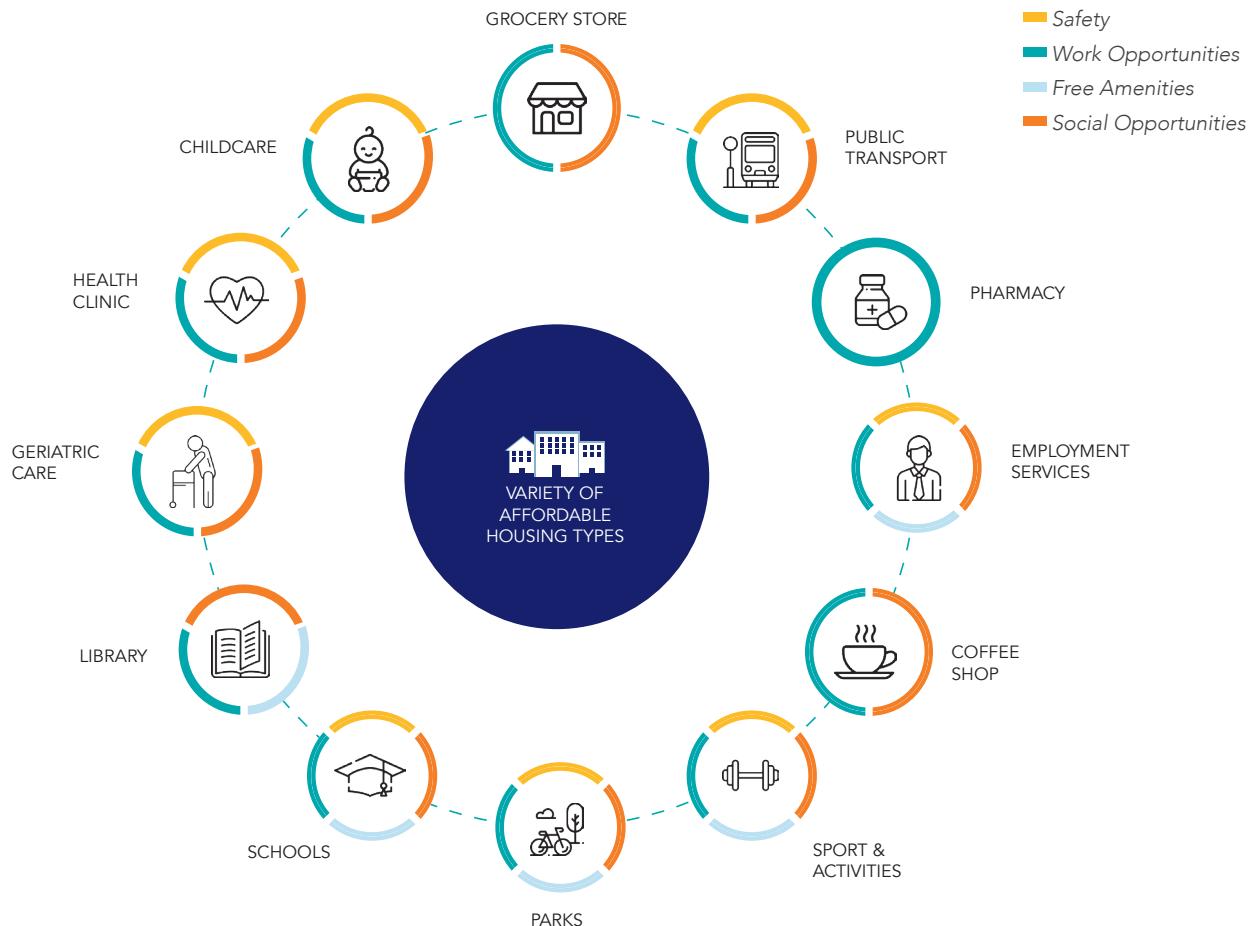


# MAP 3 - HEALTHY NEIGHBOURHOOD WITH ADDED AMENITIES



# PHYSICAL COMPONENTS OF A HEALTHY NEIGHBOURHOOD

Healthy neighbourhoods require these basic components and can be measured by the number of new work opportunities, social opportunities, safety and amount of free amenities.



# REZONING AT YONGE & EGLINTON

- High density
- Proposed mixed use, mid-rises
- Proposed gentle density
- Community Centre
- Park
- School



# **PILOT OPPORTUNITY #1**

## **THE AVENUES & CENTRES**

These neighbourhoods are near high order transit (subway, light rail transit, bus rapid transit), like Yonge and Eglinton in Midtown. The Centres are increasingly dense with people, services, jobs and public transit. High-rise and low level buildings dominate these areas, but mid-rise buildings should be added to create a gradual density leading into the interior of the neighbourhood. Gentle density housing types could also be added into the community to house people who are attracted by the well-connected Centres.

# REZONING AT MAPLE LEAF

- High density
- Proposed mixed use, mid-rises
- Proposed gentle density
- Community Centre
- Park
- School



## **PILOT OPPORTUNITY #2**

### **SUBURBAN NEIGHBOURHOODS**

These neighbourhoods are located near major arterial roads with high-frequency transit (streetcars or buses), such as Lawrence St. West and Keele St. for the neighbourhood of Maple Leaf. These types of neighbourhoods lack mixed use areas and are sprawled enough to require a car to get around. These neighbourhoods could be improved with more duplex, triplex and mixed use mid-rise buildings, community amenities and job opportunities within the neighbourhood.

# CURRENT ZONING AT CLIFFSIDE VILLAGE

- High density
- Proposed mixed use, mid-rises
- Proposed gentle density
- Community Centre
- Park
- School



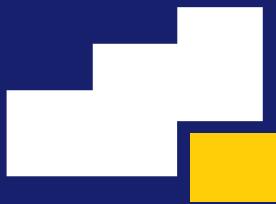
## **PILOT OPPORTUNITY #3: INNER YELLOWBELT / SUBURBAN NEIGHBOURHOODS**

These neighbourhoods are far from high order transit and depend heavily on cars, such as Cliffside Village in Scarborough. These neighbourhoods lack services and social amenities that could make a neighbourhood more vibrant. With more density, these areas could benefit from more schools, services, retail, social amenities and work opportunities. Mid-rise, mixed use buildings and gentle density housing types could add to the choice of housing in the area.

# IMPACT OF MELIORISE

- Creates healthy, more liveable neighbourhoods
- Improves safety with more eyes on the street and improves schools and recreation programs for children and youth
- Brings accessible services within walking distance
- Facilitates more social interaction in the community
- Supports local businesses and creates job opportunities
- Promotes diversity through a variety of housing, at different price points, for different types of people
- Reduces traffic by supporting active transport
- Brings better public transit for the neighbourhood
- Mid-rise buildings can house more people on a smaller footprint and can create new green spaces





**MELIORISE**

[WWW.PERSPECTIVESONAFFORDABILITY.CA](http://WWW.PERSPECTIVESONAFFORDABILITY.CA)