

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**OUTDATED ZONING,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.**

**TORONTO IS FACING
AN AFFORDABILITY
CRISIS RIGHT NOW.**

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.

Meanwhile, 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.

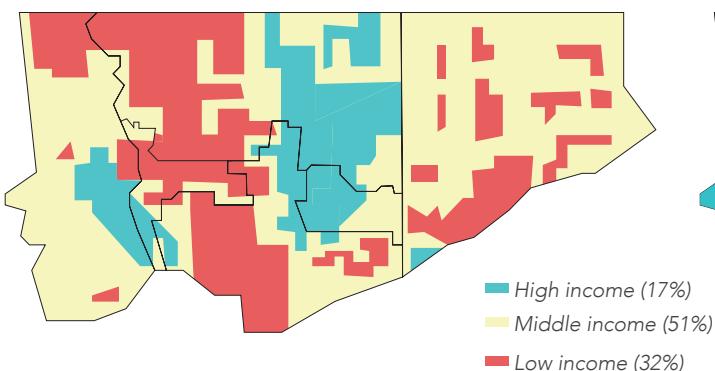
Right now, Toronto doesn't have enough variety of affordable housing. This is problematic because the city is missing housing at different price points for different levels of income.

Our city's outdated zoning bylaws don't meet the needs of the changing population. The Official Plan concentrates growth along the Avenues and designated urban centres, putting pressure on existing services, public transit and infrastructure.

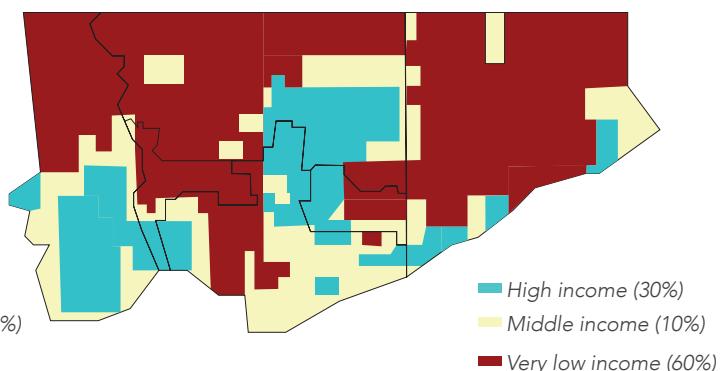
There are misperceptions of density and what it means to have more people in our neighbourhoods. There are concerns of reduced safety, more traffic, overcrowding and strain on infrastructure and services. But getting into a neighbourhood in time doesn't give you the right to deny others a home in the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

Average Individual Income in Toronto

1990



2025



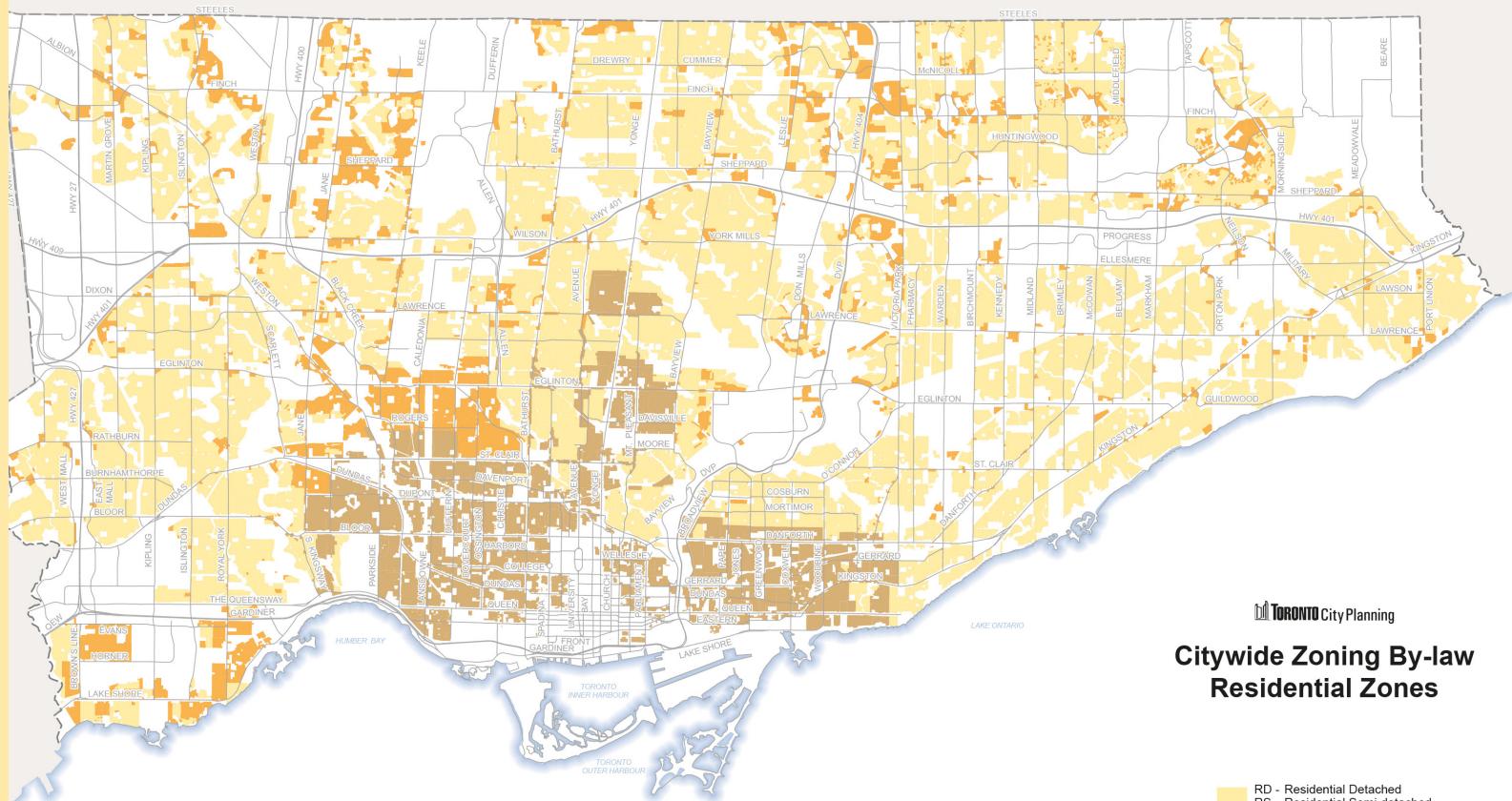
**"ALL COMMUNITIES
SHOULD BENEFIT
FROM AND SHARE
THE REWARDS AND
ADVANTAGES OF
LIVING IN TORONTO."**

- Toronto Official Plan

WHAT ARE THESE “STABLE NEIGHBOURHOOD?”

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.” **These neighbourhoods need to grow with the needs of the city today.** 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.**

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.

**STABLE FOR YOUNG
FAMILIES OR
POST-SECONDARY
STUDENTS? NO.**

Young people cannot afford the single, detached homes in these areas. There must be more choice of housing and tenure models.

**STABLE FOR
CHILDREN? NO.**

Depopulation causes low enrollment and shuts down school and recreation programs

**STABLE FOR
REDUCING
TRAFFIC? NO.**

Depopulation guarantees congestion, cuts in public transit and more distance to grocery stores, school and work.

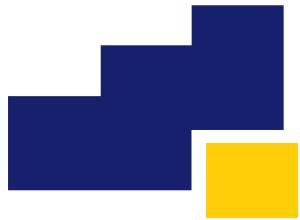
**STABLE FOR
SENIORS? NO.**

Depopulation causes cuts in services, making it difficult for empty nesters to age in place.

**STABLE FOR
SAFETY? NO.**

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

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



MELIORISE

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

is a strategy to redefine these “stable neighbourhoods” as healthy neighbourhoods, through the redistribution of services and opportunities in the city.

1. Allow for city-wide rezoning. Introduce mixed use and multiple dwelling zoning into a neighbourhood.
2. Create choices for a variety of housing and add gentle density
3. Activate more services, employment, community amenities and better transit in the community.

Meliorise expands the **choice of neighbourhood** that people can afford to live in. Then, people can stay in the city of Toronto.

Mixed tenure and a **variety of housing types** create access to housing that's otherwise so expensive in Toronto. Healthy neighborhoods should include a mix of private homes, rental homes, rent-to-own programs, subsidized housing and strata housing (divided co-ownership).

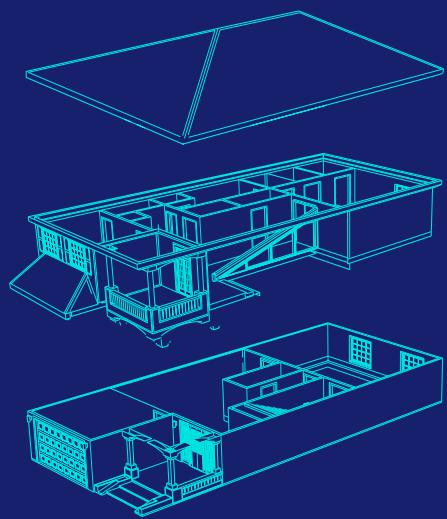
Mixed income promotes **diversity** and **inclusion**, with no impact on property values. **Social opportunities** between people of various ages will breathe new life into these “stable neighborhoods.”

Mixed use zoning brings new businesses services and amenities near home and is proven to increase neighborhood safety. A healthy neighborhood means there are **work opportunities** near home.

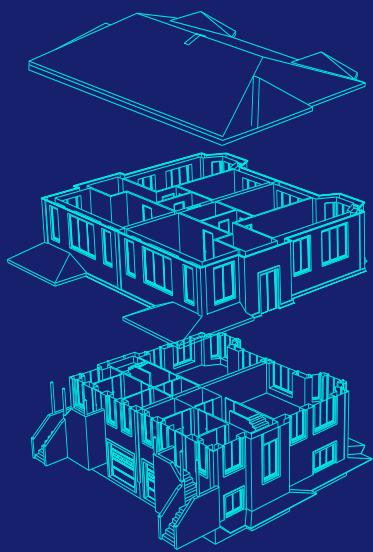
Meliorise works with city-wide rezoning, but examines the needs of particular neighbourhoods. The plan implements mixed use zoning along neighbourhood edges, to bring more commercial, employment and residential spaces within walking distance in the community.

Within the neighbourhood blocks, Residential - Multiple Dwelling zoning is implemented to add gentle density, through more variety of housing choices.

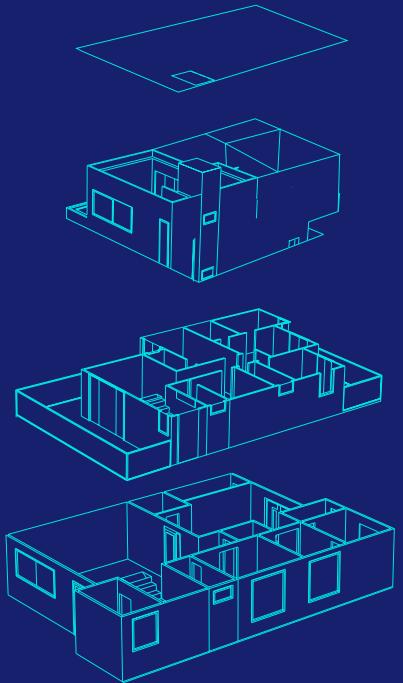
VARIETY OF HOUSING TYPES FOR A SINGLE LOT



Single, detached house
Use: residential
Storeys: 1-2
Footprint: 1000 sq. ft.
(2000 sq. ft. per unit)

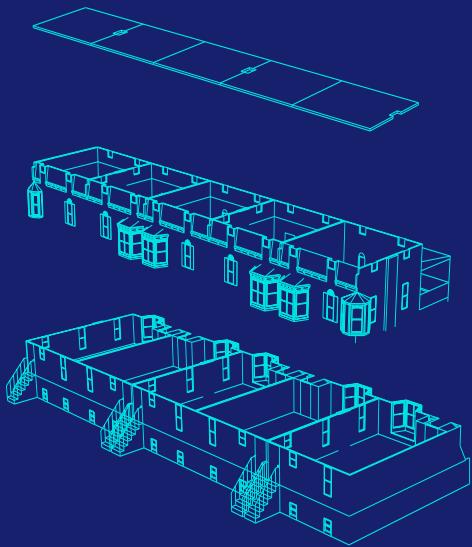


Duplex
Use: residential
Storeys: 2
Footprint: 900 sq. ft.
(900 sq. ft. per unit)



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, employment, residential
Storeys: 5 - 11
Footprint: 3500 sq ft.
(800 sq. ft. per unit)

TENURE MODEL

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

30% WHOLE OWNERSHIP

10% STRATA OWNERSHIP

10% RENT TO OWN

20% MARKET RENT

30% RENT GEARED TO INCOME

Whole ownership refers to owning the entire dwelling. This applies to single homes, townhouses and apartments.

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.

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.

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

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.



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

**"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."**



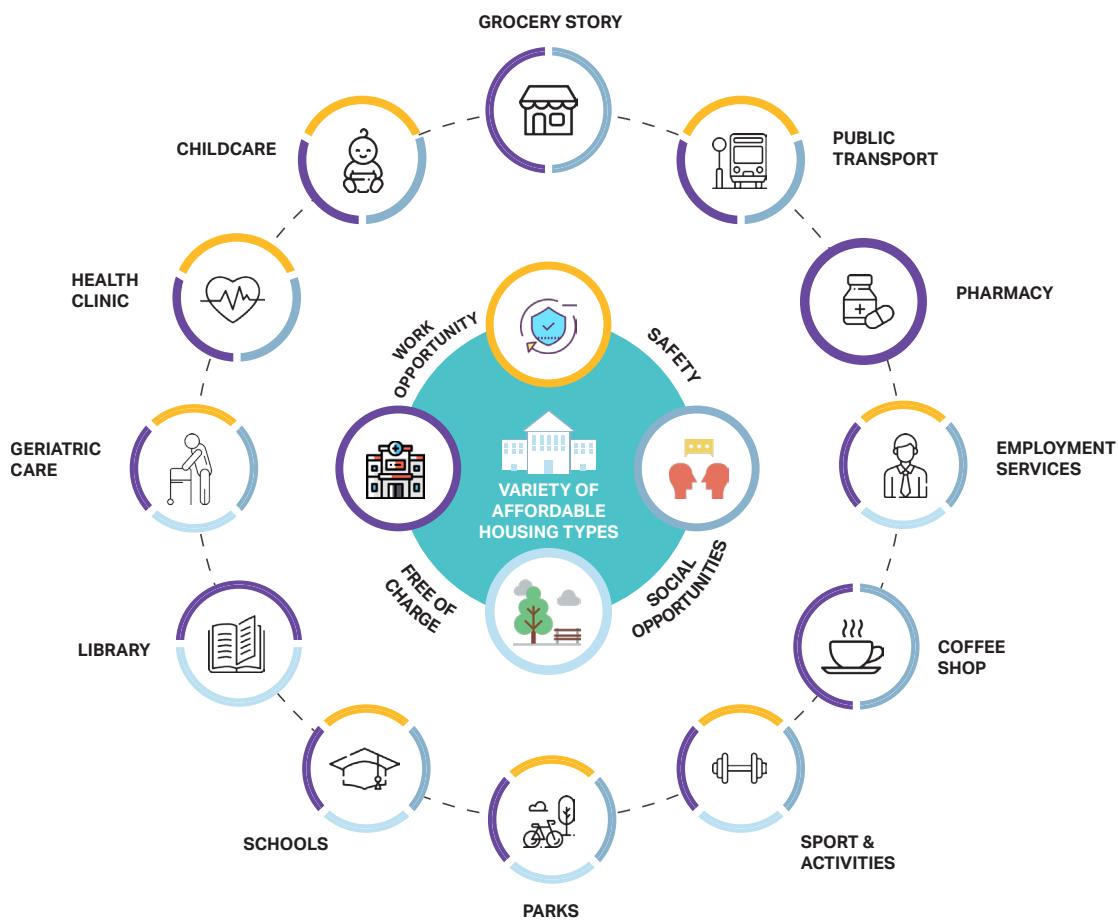
**"PEOPLE ARE
COMING TO
TORONTO TO
WORK, BUT THEY
CAN'T LIVE IN THE
CITY. WE'RE NOT
SUPPORTING OUR
TALENT."**

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

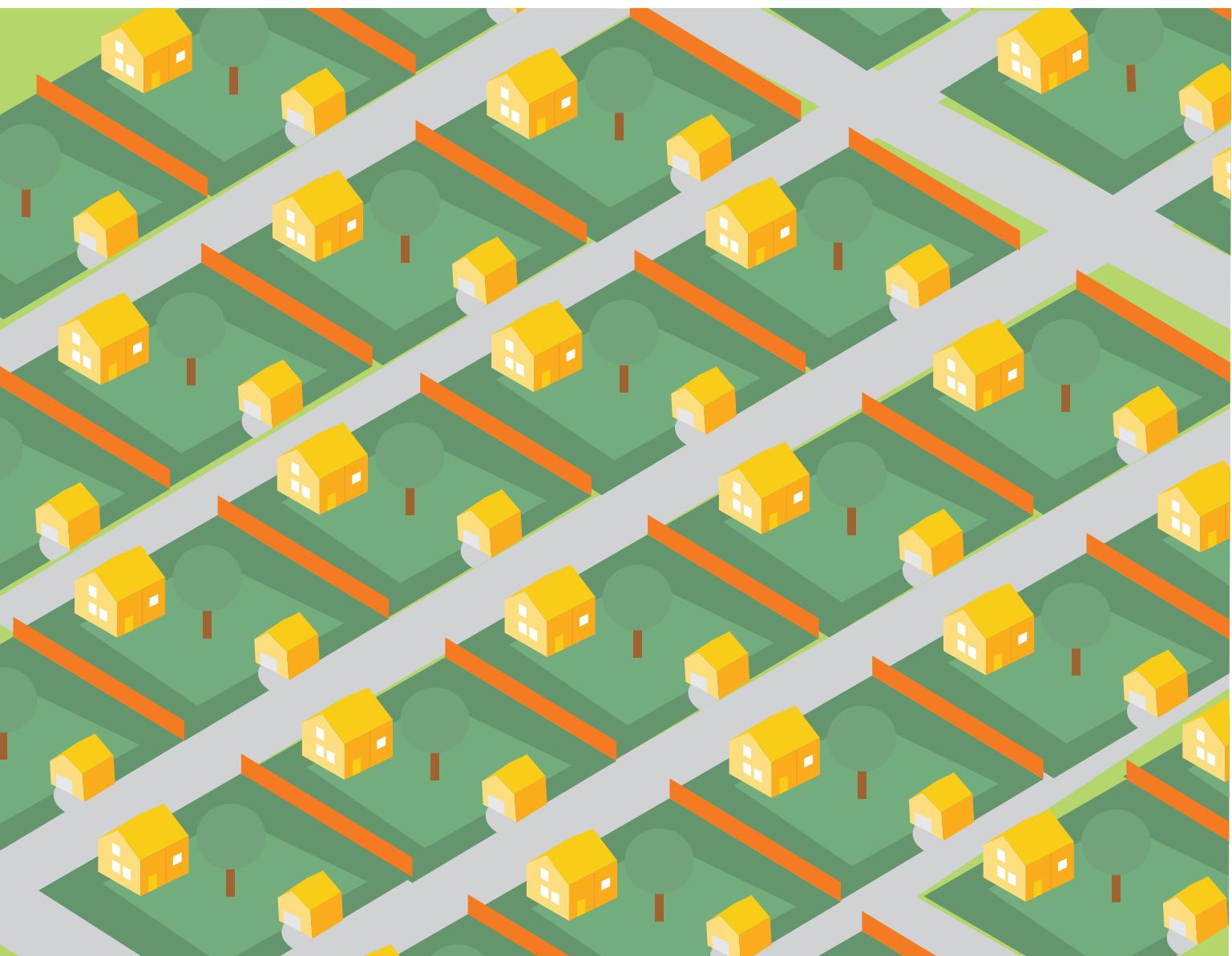


PHYSICAL COMPONENTS OF A HEALTHY NEIGHBOURHOOD

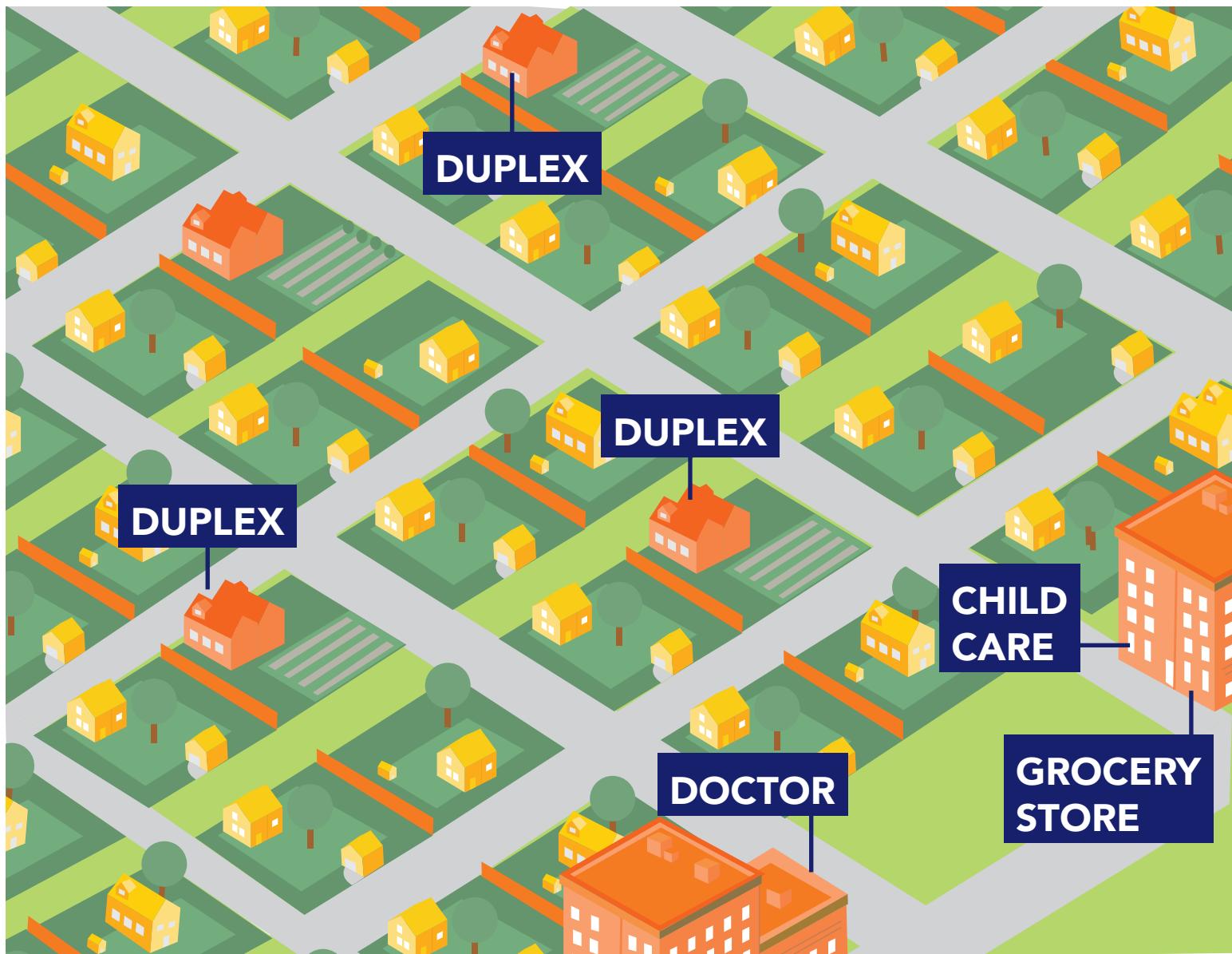
Here are the basic components required in a healthy neighbourhood. Healthy neighbourhoods can be measured by the number of new work opportunities, social opportunities, safety and amount of free amenities.



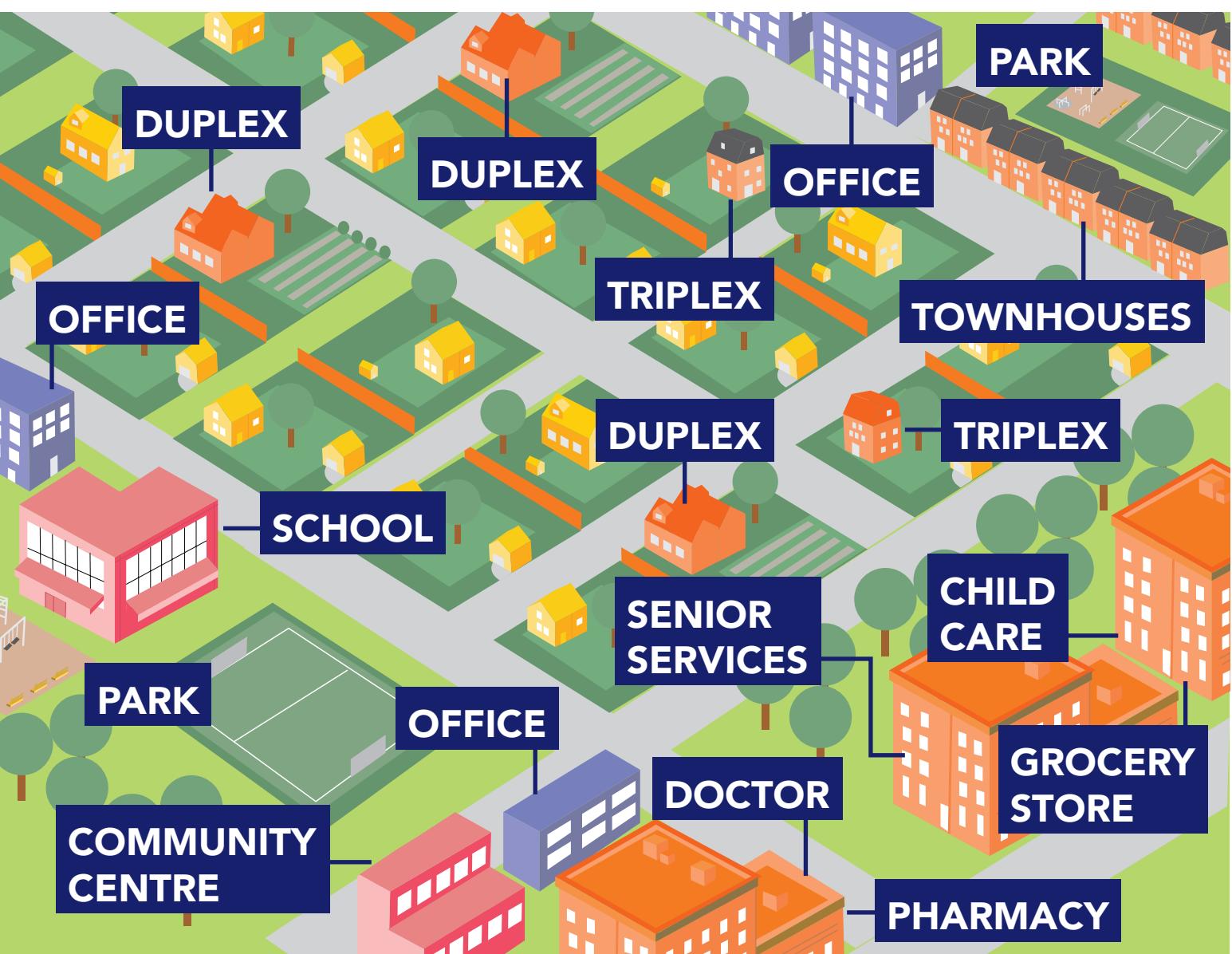
MAP 1 - CURRENT ZONING IN “STABLE NEIGHBOURHOOD”



MAP 2 - REZONED WITH GENTLE DENSITY



MAP 3 - HEALTHY NEIGHBOURHOOD WITH ADDED AMENITIES



IMPACT OF MELIORISE

- Creates healthy, more liveable neighbourhoods
- Improves safety with more eyes on the street and reinstates 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 for a smaller footprint and can create new green spaces