Filling in the Housing Gaps:
Planning for Missing Middle Housing in Toronto's Yellowbelt

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ABSTRACT

The City of Toronto is experiencing a well-known housing affordability crisis. As the fastest growing city in North America with the highest construction activity, expensive condominium developments in the City's designated areas for growth, such as the downtown core, are dominating the housing market as the leading type of supply. On the other hand, Toronto prides itself upon being a city of neighbourhoods, by alluding to the other form of supply in the city as single-family homes or single detached dwellings.

To contend with the convolutions of the housing market, a discourse of the Missing Middle emerged in the 2010s as a new angle from which to examine the housing affordability crisis in North American cities. The Missing Middle is a multifaceted term that generally refers to a need for more housing typologies that are in scale with single-family homes but are limited to four units in height; to be added as *gentle* or medium density to designated single-family neighbourhoods.

I assess the Missing Middle as an approach, a strategy, and a discourse to moderate the housing crisis. By conducting interviews with interested city-builders, community members and vocal advocates for the development of Missing Middle housing in Toronto, this paper presents different views and perspectives on the limits and opportunities that such approach may provide. My findings indicate that the Missing Middle offers an opportunity to diversify the housing stock by adding housing supply options to the market ranging in size, tenure and income. I dispel promises of affordability by situating a literature review from the inception of initial housing policy in Ontario, to the patterns we see today, as moving beyond market forces, and more so as a consequence of the policies adopted over the past three decades. I leave the reader with prospects of considering the Missing Middle through the examination of a neighbourhood case study that can serve as a guide for the City of Toronto's Missing Middle pilot study initiated in 2019. To expand the perspective beyond a sole solution, I also propose a number of structural changes to the planning system vis-à-vis the housing crisis that will be needed to *fill in the housing gaps.*

FOREWORD

This Major Paper is a culmination of the Plan of Study (POS)'s Area of Concentration completed throughout my two-year experience at the Faculty of Environmental Studies' Masters Planning program, with a specialization in Urban and Regional planning. My Plan of Study reconciles the relationship between land-use planning, the built environment and urban health to plan for healthy cities. As the MES program is interdisciplinary, I have engaged with various courses, theories, and scholars to expand my knowledge of the history of urban planning in shaping the way cities function today. To broaden my understanding of the way planning extends beyond Toronto's corridors, I participated in the Critical Planning Workshop as part of the final Major Collaborative Research Initiative (MCRI), "Global Suburbanisms: Governance, Land and Infrastructure in the 21s Century" (2010-19), to New York City as part of my experiential education in a *boots on the ground* method. Lastly, I undertook various experiential learning opportunities outside of the academic realm, to apply my learnings and acquire professional experience.

To consolidate my POS, I chose a unique path by focusing my research upon Missing Middle housing as an extension of the housing affordability crisis in Toronto. Access to adequate and affordable housing is a social determinant of health in Canada because finding housing suitable to ones' needs, is an underlying factor to well-being. In coming to this conclusion, I have studied the intersection between public health and planning in finding that the two disciplines should be regarded as cross-disciplinary, since principles guiding both subjects foster vibrant built environments that comply with land-use planning law, while, promoting active lifestyles and protecting urban health.

To offer a specific example informing my findings, my POS draws attention to zoning as an initial means of banning noxious uses, ensuring safety and limiting exposure to environmental toxins and degradation. My research builds on this assumption by exposing how today, in Toronto's Yellowbelt in particular, zoning has been utilized as a tool of exclusion to separate land use designations, which has strengthened segregation by race and class; *exclusionary zoning.* Further emphasis is made upon demonstrating how land-use planning policies are complacent in the process.

To summarize, my POS served as the foundation for my MES fulfillment, by inspiring a topic that highlights how housing as a built environment, can utilize land-use planning law to update policies and zoning to allow Missing Middle housing. My research speaks to my POS by calling for aspects of the planning process like urban design to construct Missing Middle projects with sustainable development. The housing itself, can offer access to important community infrastructure, healthy food options, and open and green space, which is in abundance in the designated *Neighbourhoods* of Toronto. Ultimately housing production will allow people to transition away from car dependency and to embrace a lifestyle centered upon walkability and supportive transit instead. The development of Missing Middle housing is a way of planning for healthy cities – a *healthier City of Toronto.*

ACKNOWLEDGEMENTS

First, I would like to extend my utmost gratitude to my Supervisor Dr. Luisa Sotomayor. I appreciate your kindness, patience and guidance throughout this tiring but rewarding process. Thank you for responding to my anxiety-ridden emails sent at 3 in the morning, for picking up my Zoom calls and for inspiring me both as a mentor but also as a strong and intelligent woman in academia.

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Third, I would like to sincerely thank my parents for supporting me despite my complaints and my absence as the middle child for over a year and to my siblings, who helped me in their own unique ways – lots of UberEATS and forced proofreading.

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Introduction

Low-and-middle-income millennials, like other groups of modest means such as recent immigrants, seniors, and single parents in Toronto, are finding themselves stuck in the middle. Homeownership has become a dated delusion as daydreams of picket fences have been replaced by the flutter of flickering lights from skyline views. A worsening housing affordability crisis in Toronto has defined the state of housing. With a lack of variety in housing options to reflect financial situations, suit spacing needs and meet overall demands, many are left worrying: *where do we go?* This question has prompted the experience of being priced out of the city. The two polarizing forms of development patterns – the tall and sprawl model, have been influenced by planning policy and dominated by the private housing market into pushing people out of the city for not being able to afford the limited selections of housing that subsist. The dichotomy between the two housing models is a product of development contributing to higher rents and implausible homeownership.

Under the discretion of the City of Toronto's Official Plan's policies as the prevailing planning document, paired with provincial planning policies and zoning by-laws, the policies in place favour the tall and sprawl model as rationale for the Official Plan's adoption of a Smart Growth policy. Smart Growth was implemented as a part of the new vision for the city post-amalgamation in the year of 2000, of the former six boroughs into the megacity of the City of Toronto. Smart Growth enforces dualistic housing patterns through the intensification of existing urban land uses and the redevelopment of different land structures into high-density areas branded for growth. Smart Growth directs the expansion of vertical development in the form of high-rise condominium towers towards the Downtown Core, Growth Centres (Downtown, North York Centre, Yonge-Eglinton Centre, Etobicoke Centre and Scarborough Centre) and along main Avenues and in some areas designated as Employment Lands, Mixed-Use and Reurbanization Areas.

The inner-and-outer suburbs of the so called Yellowbelt, describes the large swath of land that is designated as low-density residential "Neighbourhoods" in the City of Toronto's Official Plan. These areas are meant to be kept stable and protected, as Toronto is a city of *Neighbourhoods*. The Yellowbelt comprises of several residential zones such as, Residential (R), Residential Detached (RD), Residential Semi-Detached (RS), Residential Townhouse (RT) and Residential Multiple (RM). The predominant residential zone within the Yellowbelt is the Residential

Detached (RD) zone, which only permits detached housing as the residential building type. The Official Plan protects RD zones from densification by restricting modifications to the streetscape and preserving the prevailing “neighbourhood character” as precedence for limited incoming growth and development.

These factors have sparked conversations around achieving medium density, as a channel between high-and low-density binaries of development. “Missing Middle” housing is a critique of the current model and a response to the gaps in predominant housing typologies in Toronto, specifically within the Yellowbelt. Coined by David Parolek in 2010, the discourse promises a better use of land by adding gentle forms of density – “gentle density” to low-rise neighbourhoods which are housing typologies that are compatible in scale with single-detached homes but range up to four units in height (Parolek, 2010). The critique claims that, by adding gentle density to RD zones, more people would be able to afford and access housing in Toronto, as more affordable housing options would increase. The walkability factors of RD zones would also rise as many, but not all, Yellowbelt *Neighbourhoods* are well serviced by transit. Nevertheless, additional gentle density from Missing Middle typologies in the *Neighbourhoods* are to make better use of existing infrastructure, move people away from sedentary lifestyles promoted through automobile dependency for transportation and to address the gaps in a middle form of housing that differs from both, the tall and sprawl models.

This research examines the promises of Missing Middle development as a constructive approach to the housing crisis, but also, as a discourse and as a buzzword used by planning practitioners, urbanists and interested city-builders as a panacea for solving the housing crisis, which is perceived as an extension of the existing planning system that supports current urban forms. In this paper, I argue that Missing Middle development adds a diversity of housing options and typologies to the housing market. I contest assumptions of affordability by completing a literature review grounding the history of Toronto’s housing policy influencing development patterns as setting the context of this Major Research Paper. I guide the reader through the research methods used to acquire data and result in 15 interviews with folks of varying backgrounds and interests. The text discusses major themes formed during the interview process, such as affordability, regulatory obstacles, financial risks and impediments, NIMBYism and urban politics around Missing Middle development.

I then review the findings of my results with close attention to defining the Missing Middle, detecting stakeholders, opposition and resolving claims of affordability and recommendations. Finally, I propose a site-analysis of a neighbourhood located in Ward 19-Beaches-East York, called Woodbine Heights which I present as an ideal low-density area to consider for additional density and growth, as part of the Missing Middle Pilot Project in Ward 19.

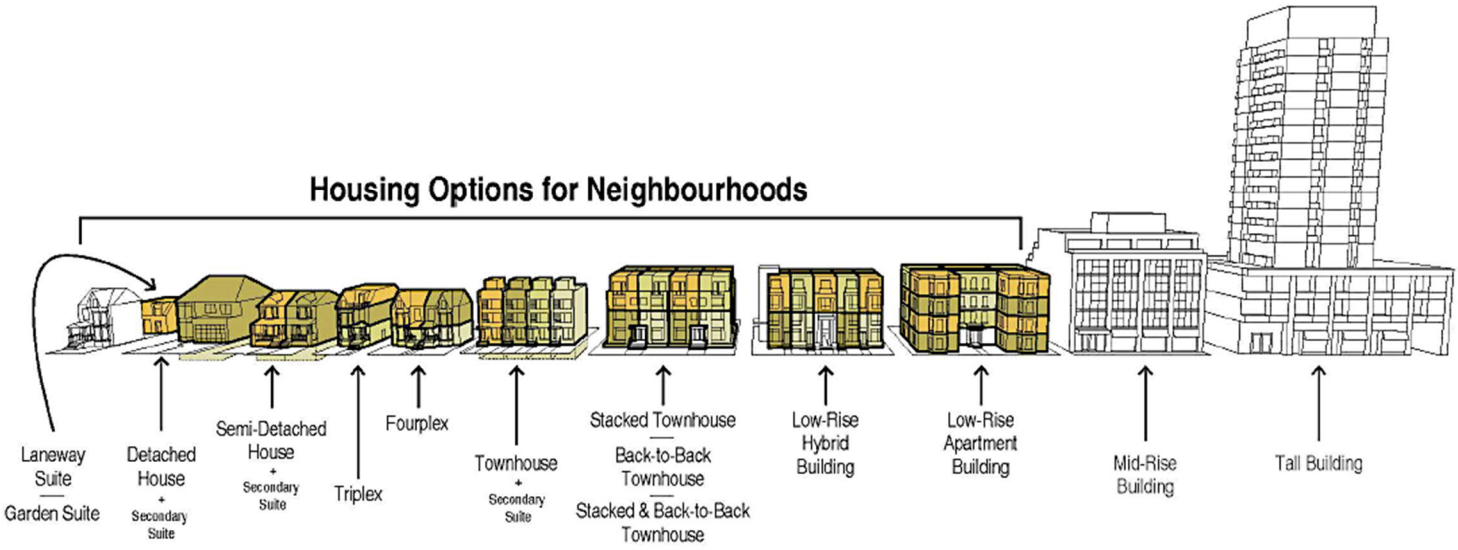


Figure 1. Missing Middle Housing Options for Neighbourhoods.

Source: Reprinted from City Planning Division, 2020.

CHAPTER 1 – Research Methods

This study used a mix of qualitative research methods to explain how the concept of Missing Middle housing is understood and discussed in public discourse, and with what consequences. I began the research process with an analysis of written media and document review and policy analysis to define the existing literature surrounding Missing Middle housing. The methodology is followed by 15 semi-structured interviews convoyed with participants of varying professional, educational and community backgrounds. The research process is concluded by a case study set in Ward 19, Beaches-East York to complement the Missing Middle Pilot Study introduced in 2019, by virtue of expanding housing options in Yellowbelt *Neighbourhoods*. The case study is meant to bridge connections, visualize and consider further ideas for the Pilot Study.

1. Analysis of Written Media

To elucidate how Missing Middle housing is portrayed in public discourse, I compiled my preliminary research of written media, by navigating through online written media from 2018 to 2020. I searched through journal articles, e-books, books, and online newsletters from York's online library, under the research guides of Environmental Studies. I read through Indexes and Databases like ProQuest, JSTOR and Google Scholar as the scholarly discourse laying down the foundation of my Major Research Paper. I also sought Canadian newsletters published online like the Globe and Mail, the Toronto Star, The Financial Post, and Spacing Magazine were utilized as sources of current updated information. Other non-Canadian news outlets that had online content from other North American cities were also embraced in the text.

2. Document Review and Policy Analysis

Contextualizing the current challenges and opportunities of Missing Middle development required an analysis of official documents and policies, particularly those that dictate housing, growth, development and urban form. Therefore, I conducted a document review of provincial and municipal planning documents and Acts like the Planning Act, Provincial Policy Statement, the Growth Plan, Official Plan and Zoning By-law 569-2013 to extract appropriate policy segments and by-law information. I read through each document and reviewed the appropriate policies pertaining to and relevant to Missing Middle housing. I then integrated all the data compiled, into the creation of my report as paraphrased content and/or indirect or direct citations.

3. Semi-Structured Interviews

To understand the various perspectives of actors in urban development, I gathered qualitative data through semi-structured interviews. 15 interviews were conducted during the months of January to April 2020. Interviews were generally 45 minutes to 1-hour long. Those invited to participate were selected because they could offer a diversity of perspectives based on their professional or personal engagement with the topic. Alongside the invitation script, I developed an interview script that had the same general themes but slightly differed in execution. Questions were catered to each individual's prior writings on the topic of Missing Middle housing and the knowledge individuals had to offer from their educational and professional backgrounds. For City Councillors, Ward-specific questions were written. Many participants answered various questions at a time.

The intention with the interview questions were not to deceive or lead participants. The teachings of Patrick Dilley's article titled "Conducting Successful Interviews: Tips for Intrepid Research" guided the active interviewing process. Dilley's advice involves attentively listening for 80% of the time and speaking for 20%. Some further examples of Dilley's tips used were through "eye contact, understanding body language, and active mental consideration of both the content (words) and context (emotions) of what is being said, and not being said" (Dilley, 2000). The interviews were meant to flow organically, with room for personal asides and storytelling.

Participant Sampling

I began my research into potential people to seek out for interviews, by reading through news articles online. I made sure to use the social media platform, "Twitter" to taper my searches to people who were vocal on the topic of Missing Middle housing. I used the search bar to type in "Missing Middle housing Toronto" and from there, I composed a list of people to consider interviewing. My final decisions for choosing individuals to interview were based upon differing expertise, publications, accomplishments, and educational and/or professional backgrounds. I decided to keep the interview process open to two individuals from professional backgrounds like public and private sector planning, local City Councillors, journalists, architects, private development and two community members for the proposal I completed in Woodbine Heights. Initially, I had intentions to interview up to five community members from Woodbine Heights. I created a small poster that was to be hung in multiple public places with bulletin boards, but because my timeline of reaching out to community members overlapped with the pace of

COVID-19, I ended up only choosing the local Starbucks and Church and interviewed two people.

Outreach and Recruitment

I created an invitation script that had the purpose and intentions of the research and asked participants to meet at their earliest convenience and at their place of choice. I sent the consent form with modifications including my research topic, to allow for full disclosure, foreseen risks, and benefits to be communicated clearly to the interviewee, prior to the actual interviews. The subject of privacy and confidentiality was clearly communicated in the email, so that individuals could decide upon using their actual names or codes as replacements during the transcription, coding, writing and citation process. I used my YorkU email as my sole method of communication and followed up with phone calls if the individual stated that it was a preferred communication tool. In total, 15 individuals were interviewed through in-person meetings or over the phone. The full list of people interviewed can be found in the *Appendix.*

Transcription

After the interviews, I listened to the recordings and transcribed verbatim of key quotes. My goal was to illustrate my findings with segments that were entrenched throughout the Results section. I avoided "tidying up" the authentic data to evade the possibility of misrepresentation. To capture the essence of the interview, punctuation, silences and sounds were included in transcripts to interpret the tone and depth of emotions expressed during the interview.

Analysis and Coding

Upon completion of the transcriptions, the data analysis software called NVIVO helped me form a coding framework that consisted of themes and sub-themes that were relevant to my research questions.

The following themes were created during the coding process:

- **Defining the Missing Middle**
- **Old Toronto's Urban Fabric**
- **Type of Housing Supply,**
- **Affordability**
    - Current Housing Patterns: Priced Out Demographics
    - Homeownership plausibility?
    - Condominiums as a cheaper choice?

    - Denouncing the Missing Middle's Affordability Claims
    - House Divided: How the Missing Middle Will Solve Toronto's Affordability Crisis
    - Debunking Affordability Declarations
- **Regulatory hurdles**
    - Designated Growth Areas
    - Neighbourhoods Policy
    - Official Plan Amendment (OPA) 320
- **Impediments to Development**
    - Uncertain Planning Approvals Process
    - The Financial Feasibility of Small Projects
    - Risks Involved with Missing Middle Housing
- **Politics in the City**
    - History of Problematic Planning Policy
    - The Advantages of Supportive Councilors
    - A Councilor's Perspective on Planning Policy
    - A Journalists' Perspective on Planning Politics
- **NIMBYism and Neighbourhood Character**
    - Infamous Property Values
    - Hidden Issues of Race and Class
- **Recommendations**
    - Amending Neighbourhood Policies
    - Encouraging More Municipal Efforts
    - Promoting a Mix of Housing
    - Context Sensitive Community Infrastructure Upgrades
    - Current Municipal Responses
    - Re-evaluating Development Charges
    - Incentivizing the Missing Middle
    - Construction and Design
        - Urban Design
        - Wood Frame Construction
        - Modular Housing
    - Revised Parking Strategy
- **Outcomes of Missing Middle Housing**
    - Increasing Housing Options
    - Allowing Intergenerational Living
    - Sustainable Form of Development
    - Potential Additions to Existing Neighbourhoods

Each major theme was written as its own section in the Results section and sub-themes were included under the appropriate sub-heading. Descriptions and key quotes were used in every section to support the data. Upon finishing the themes, I looked for case studies from other North American cities that addressed the Missing Middle and had unique ways of addressing

concepts like single-family zoning. I used the same process of amassing online written media content to unearth lessons and recommendations that the City of Toronto could learn from and administer – to be found in the *Appendix.* These case studies were narrowed to Edmonton, Minneapolis, Oregon, and Vancouver.

4. Case Study

To apply my learnings from the literature, personal communications' recommendations and personal findings, I used Census Data provided from Statistics Canada from 2016 to analyze an area within the Yellowbelt. The area was chosen based on low-density and its ability to accommodate Missing Middle housing typologies that can support additional population density and growth. Based on my searches, I chose Woodbine Heights, located in Ward 19, Beaches-East York for my site analysis.

I first used the interactive Zoning Map of By-law 569-2013 to exemplify how the overall area and at the parcel level, are both largely Residential Detached (RD) zones. Based on this information, using the same Census Data, I narrowed my area of focus in Woodbine Heights to a Dissemination Area (DA) which is "a small, relatively stable geographic unit composed of one or more adjacent dissemination blocks. It is the smallest standard geographic area for which all census data are disseminated" (Statistics Canada, 2016). Secondly, I calculated the population density, residential density and block density of the DA using the Canadian Urban Institute (CUI)'S methodology from their "Visualizing Density" (2017) report. The following formulas were used to calculate density:

Population Density
Total population/land area

Residential Density
Total units or dwellings/acre or hectare of land

Block Density
Total population/total hectares of land

Third, to reaffirm the DA as an ideal place for exploration of Missing Middle typologies, I presented recommendations with significance and examples from Woodbine Heights. I utilized

Google Earth and Google Maps to compliment my recommendations visually. My underlying intention was to prove that this area, like all of Woodbine Heights, should be considered by City Planning officials and Councilor Brad Bradford during the Missing Middle Pilot study in Ward 19, Beaches-East York.

CHAPTER 2 – History of Housing Policy in Toronto: From Early Neoliberalism to Current Neighbourhood Policies

To understand the basis of the tall and sprawl model's evolution in the City of Toronto, it is important to delve into the history of housing policy in Ontario. This text will draw attention to larger trends in all of Canada, pointing the reader to the policies in place restricting the development of Missing Middle housing. The literature review will trace the origins of suburban subdivisions and contemporary condominiums to make sense of how the Missing Middle became *missing* from the city's urban fabric today.

Nonetheless, housing policy in Canada is vast, so the following text places itself within literature from the 1920s onwards to 1994, with emphasis upon Toronto and where it applies, suburb formation in the Greater Toronto Area (GTA). The text will transition into Neoliberalism in Ontario and the era of austerity politics and disinvestment in housing, as a consequence of abandoning aforementioned policies. Next, the text contrasts the new vision post-amalgamation for the City of Toronto, to the Official Plan last reviewed as of February 2019, with close attention to *Neighbourhood* policies and the politics of NIMBYism and exclusionary zoning. Then, the reader will have a better understanding of the history behind the Yellowbelt from the encircling approvals process, policy discretion and development process. Lastly, the promises of Missing Middle housing bringing affordability to the city are dispersed by socio-economic data and housing market trends.

Canadian Housing Policy (1920-1994)

Harris (1999) documents housing policy in Canada as having commenced in the early 1920s-1930s, to meet specific demographic needs, ideological values, and socio-economic conditions (Carroll & Jones, 2000). The 1930s depression was the moment in which governments accepted their on-going responsibility to influence the housing market, (Harris, 1999, p.1170) and actively addressed the inefficiencies in market provision. Governments prioritized homeownership through implementation of The Dominion Housing Act (DHA) of 1935, by allocating the insurance of home mortgages to buyers and builders of new homes (Belec, 1997). The DHA permitted the financing of housing for home ownership or rental tenure, though a vast majority of the mortgage applications were completed by private households for owner occupation (Belec, 1997). Lending institutions assisted in the process of jointly approving or "joint lending" by promoting amortisation and new appraisal methods (Belec, 1997). These loans were to be repaid within a term of 20 years, with monthly payments and low-interest rates

(Belec, 1997). Belec (1997) further explains that applicants would consult builders for required technical information on construction details pertaining to how they wanted to design their homes and cost estimates, then, approach a lender. Several tax expenditures to homeowners were also provided, in an effort Hulchanski (1990) portrays as normalizing homeownership and as upholding the associated values of individualized consumption (Belec, 1997). The commitment shown by Canadian governments to promote homeownership with financial plans and institutional lenders, are responsible for moulding the social and built environment of current Canadian suburbs (Belec, 1997).

Enter the Suburbs

Clayton (1989) notes that the end of World War II marked the formation of a single-family homebuilding industry across Canadian provinces like Ontario (Evenden, 1997), which as the name implies, was meant for single-family residences to occupy homes. The shift was embraced as multi-generational households living under one roof used to be vastly common for households prior to the latter movement of flight, in which young adults were moving out and into living arrangements of their own during the 1950s-1960s (Loriggio, 2017). The single-family home is also known as a stand-alone house, single-detached dwelling, detached residence or detached house. The creation of the federal crown corporation called Wartime Housing Limited (WHL) helped use readily-available lots – usually large lots on winding streets and cul-de-sacs (Wicks, 2007) in the suburbs, to build housing for war workers, veterans and their families, as a part of their post-war housing program that encouraged private enterprise and home ownership (Belec, 1997; Wade, 1986). The design of these homes adhered to a standard bungalow archetype, as Wade (1987) refers to it as a monotonous house design or cookie-cutter way of development.

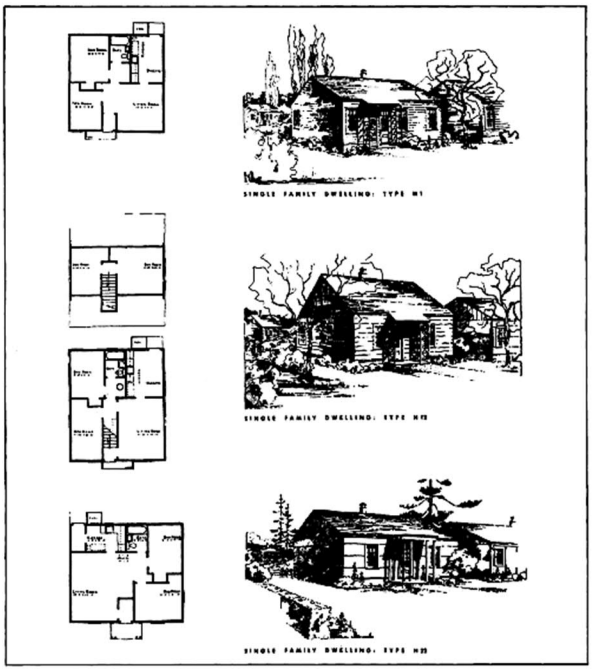


Figure 2. Wartime Housing Limited (WHL) housing types.

Source: Reprinted from "Wartime Housing Limited, 1941 - 1947: Canadian Housing Policy at the Crossroads," by J. Wade, 1984, *Urban History Review/* Revue d'histoire urbaine*, Volume* (15), p.45. Copyright 1984 by Urban History Review / Revue d'histoire urbaine.

The WHL operated in a decentralized manner, meaning it functioned as a large independent builder in the private sector, over behaving like a typical federal housing agency (Wade, 1986). Wade (1986) describes the WHL's work as a "directly interventionist approach to housing problems and demonstrates that the federal government could efficiently meet social needs by participating in housing supply" (Wade, 1986, p.41). The emphasis upon the house-building industry was upheld, to sustain the expectations of the baby-boom generation (Carroll, 1989; Carroll, 2002). Given the prioritization of the baby-boomers' needs that commenced in 1945, a plethora of programs for home ownership assistance and rental assistance were offered to sustain the vitality of the house-building industry (Caroll, 1989). These programs were developed with the assistance of all the provinces as their commitment took shape during the province-building era (Caroll, 1989). Notable initiatives that financially assisted veterans in land and housing purchases were the Veterans Land Act (VLA) (1942) and its administration, Wartime Prices and Trade Board (WPTB) controls, Emergency Shelter Administration and the Home Conversion Plan (Wade, 1987, p. 46). These programs were later consolidated (with the exception of VLA operations) into the Central Mortgage and Housing Corporation (CMHC). The CMHC's specific mission simply reinforced the work of WHL and that was to build a housing

community through a large-scale housing industry that would mainly entail private market housing (Carroll, 2000).

Figure 3. War workers' homes, Winston Park.

Source: Reprinted from *Your Home Our City: Wartime Housing, the City of Toronto*, 1945, Retrieved from https://www.toronto.ca/city-government/accountability-operations-customer-service/access-city-information-or-records/city-of-toronto-archives/whats-online/web-exhibits/your-home-our-city/your-home-our-city-wartime-housing/.

The CMHC gradually passed on the direct financing and delivery costs to the provinces and/or the industry once they had determined that the necessary delivery mechanisms were in place and the viability of the program would continue without their presence (Caroll, 1989). They would maintain approval authority to protect the financial investment made in the housing stock and to ensure the quality of overall planning of housing matters (Caroll, 1989; Wolfe, 1998). Much like the other provinces, Ontario developed and funded their own provincial initiatives for home ownership and social housing (Carroll, 1989; Carroll, 2002).

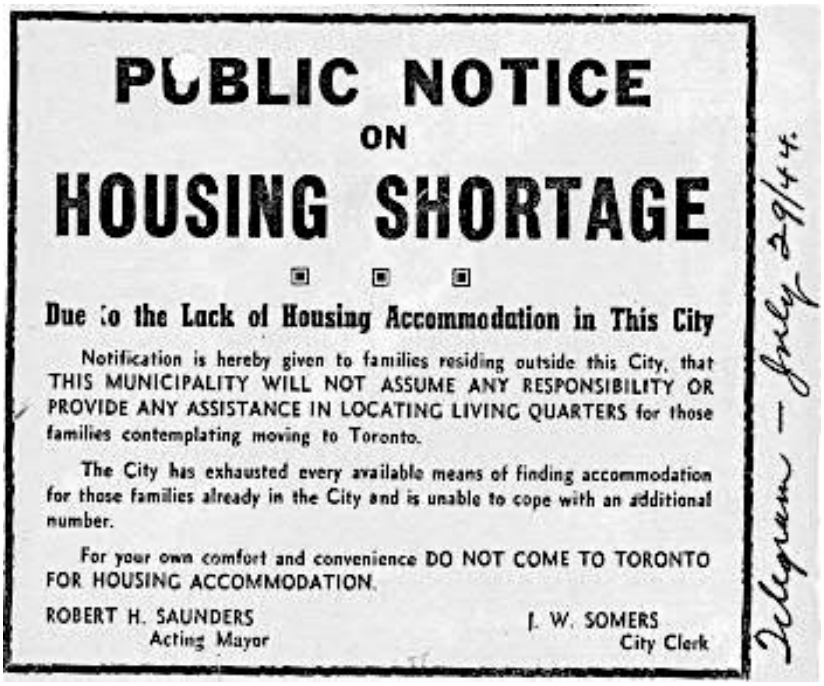
Figure 4: Wartime Housing in Windsor, Ontario.

Source: Reprinted from TorontoSavvy, (n.d.), Retrieved from https://torontosavvy.me/tag/torontos-wartime-housing/.

The trends that occurred from early housing policy largely emphasized the governments' collective importance placed upon home ownership. A romanticism around the "suburban dream" considered homeownership a "societal goal with ancillary benefits of great value […] [and] social stability" (Keil, 2015, p.581). The suburban detached house or single-family home, "increasingly became the residence of choice by Canada's expanding home-owning population" (Belec, 1997, p.54). The fascination with the suburbs triggered a flocking of households to the "margins of the city" to form new suburban neighbourhoods, to free up or vacate the smaller, older and cheaper housing intended for lower-income groups in the inner-city (Belec, 1997). It is also important to note that urban cores, like Toronto's, had unmet, deteriorating environments, as money, renewal and slum clearance programs were in place to tear down housing, but not fix the circumstances (Wicks, 2007).

The size of houses and lots increased in the suburbs, and the costs associated with servicing the land grew. Immense value was placed on suburban neighbourhoods, let alone new suburbs, as they were seen as attractive to lenders and households (Belec, 1997; Clayton, 1989). Lenders viewed the suburbs as being far removed from the decline and blight of the existing housing stock that consisted within the core of many large cities, which made the suburbs a safe environment for financial investment (Belec, 1997). The practice of disseminating federal mortgage insurance, was a "selective mechanism that enabled white middle-class households to escape the inner-city for the developing suburbs" (Belec, 1997, p.60). As a result, the housing

stock in Canada between 1945-1968 almost doubled and the normalization and building of large-scale home ownership became examples of successful housing policies.



PUBLIC NOTICE
ON
HOUSING SHORTAGE

Due to the Lack of Housing Accommodation in This City

Notification is hereby given to families residing outside this City, that THIS MUNICIPALITY WILL NOT ASSUME ANY RESPONSIBILITY OR PROVIDE ANY ASSISTANCE IN LOCATING LIVING QUARTERS for those families contemplating moving to Toronto.

The City has exhausted every available means of finding accommodation for those families already in the City and is unable to cope with an additional number.

For your own comfort and convenience DO NOT COME TO TORONTO FOR HOUSING ACCOMMODATION.

ROBERT H. SAUNDERS
Acting Mayor

J. W. SOMERS
City Clerk

Telegram — July 29/44.

Figure 5: City of Toronto, (1944), Public Notice on Housing Shortage.

Source: Reprinted from *Your Home Our City: Wartime Housing, the City of Toronto*, 1945, Retrieved from https://www.toronto.ca/city-government/accountability-operations-customer-service/access-city-information-or-records/city-of-toronto-archives/whats-online/web-exhibits/your-home-our-city/your-home-our-city-wartime-housing/.

Neoliberalism and the Era of Austerity Politics

Despite earlier government intervention in the housing market by the building and expansion of a homebuilding industry, the federal government demonstrated financial restraint by reducing programs, government spending, and eventually, the downloading of program responsibility and delivery to the provincial and municipal governments (Caroll, 1989). By 1994, the federal government announced their complete withdrawal from dispensing federal funding to housing while continuing to honor and fund commitments that had pre-existing agreements. The federal government's discontinuation reflected a larger trend of devolution and disinvestment that ensued post-1994. Post-1994, governments reduced its presence in markets like the housing market, which inevitably led to reliance upon partnerships and third-sector groups for cost-sharing, small-scale projects, along with a consultative planning mechanism to ensure consistency and standards (Caroll, 1989; Caroll & Jones, 2002; Wolfe, 1998).

The abandonment of Canadian federal services, funding and overall appearance in housing is reflective of a larger phenomenon that swept Ontario in the 1990s. Government actions were in line with the principles of Neoliberalism, which Hackworth (2007) and Bourne (1986) defines as a private-market political ideology that stems from a "rejection of egalitarian liberalism combined with a selective return to the ideas of classical liberalism" (Hackworth, 2007, p.9). Neoliberalism advocates for the state to adopt a non-interventionist approach to state affairs and austerity politics. It emphasizes individual responsibility, de-regulation of the industry and free market, and the roll-back and/or privatization of social services and welfare state institutions (Peck et al., 2009). In Canada, austerity politics lead to gradual reductions in housing programs like infrastructure and development, government spending, and shifts in governmental responsibilities to the provincial governments, in the name of improving *efficiency* (Bourne, 1986; Carroll & Jones, 200).

Much of the Neoliberal influence arose from the Ontario Progressive Conservative government under Premier Mike Harris who was elected in 1995. Harris amalgamated Metro Toronto's six municipalities in 1998, which consisted of Metro Toronto, Etobicoke, Scarborough, York, East York, North York, into one new megacity: The *City of Toronto*. Harris' decision to amalgamate the municipalities stemmed from the "Common-Sense Revolution" (Keil, 2002), which implemented a Neoliberal policy agenda and included intergovernmental reorganization of provincial and municipal services and cuts in taxes and revenues to municipalities (Keil, 2002). Harris' entrepreneurial stance on city governing structure and policies were largely motivated from a desire to acquire global city status and recognition, by attracting international investment, increased business activity, and highly mobile and skilled workers from around the world (Kipfer & Keil, 2002; Keil, 2002). The restructuring prioritized global capital and enticed elites over the city's needs (Todd, 2002, p.192) in what Keil (2002) calls "uneven spatial development" (p.588).

Figure 6. A map depicting Old Toronto and the newly amalgamated boroughs into the new City of Toronto.

Source: Reprinted from Wikipedia, 1998, Retrieved from https://en.wikipedia.org/wiki/Old_Toronto.

The newly amalgamated City of Toronto was governed by mayor Mel Lastman from 1998 to 2003. Like most municipalities in the region of Ontario, The City of Toronto was forced to download the responsibility of housing at the local level from the provincial government. The newly amalgamated City of Toronto was left with financial constraints and a lack of provincial and federal support. The city did not have the revenue capacity to maintain existing housing infrastructure, provide new services, and accommodate additional growth (Joy & Vogel, 2015; Lehrer & Wiedtiz, 2009). Thus, the City of Toronto, under the discretion of Mayor Lastman, leveraged funding from the private sector to take on the responsibility for housing development (Lehrer & Wieditz, 2009).

Post-Amalgamation – New Vision for the City of Toronto

> *'...Unified doesn't mean uniform, meaning that cities will organically evolve in different parts and ways"* (City Planning Division, Urban Development Services, 2000).

Post-amalgamation, Toronto in 2000, produced a consultative report titled *Toronto Plan Directions Report – Toronto at the Crossroads: Shaping our Future* that consisted of a consolidated vision for the Official Plan. It comprised of the existing Official Plans of the six amalgamated municipalities and set out a strategic plan for the next 30 years and an operational plan for how to get there. Repeated throughout the report is that Toronto is a city at the crossroads, dealing with challenges and changes, which can be addressed through a bold vision, innovative planning and careful execution. The report presents a unified vision for the city though emphasizes *that unified doesn't mean uniform, meaning that, cities will organically evolve in different parts and ways (*City Planning Division, Urban Development Services, 2000).

The report makes two distinct arguments in establishing the precedence behind the vision for the Official Plan. The report states that the current growth patterns can be categorized as sprawling suburban growth in the GTA and Smart Growth. The report acknowledges that the low-density development primarily in the inner-and-outer suburbs, is considered an unsustainable growth pattern as it requires more land, encourages car-dependency, strains transit infrastructure, increases congestion and traffic and diminishes the quality of life (City of Toronto, 2000). Downs (2005) adds to this by characterizing suburban sprawl by single-family homes, unlimited outward expansion, leapfrog development, and segregated land uses. Sprawling settlement patterns across the region reduce economic competitiveness of the GTA and population and employment growth (Downs, 2005).

To address suburban sprawl, the Smart Growth model was put forward to allow the city to grow in a *smarter way.* Smart Growth would shape growth and development and to lessen the "undesirable" effects of suburban sprawl (Downs, 2005).

The most common principles of Smart Growth are the following:

1. "Limiting outward extension of new development in order to make settlements more compact and preserve open spaces.
2. Raising residential densities in both new-growth areas and existing neighborhoods.
3. Providing for more mixed land uses and pedestrian- friendly layouts to minimize the use of cars on short trips.
4. Loading the public costs of new development onto its consumers via impact fees rather than having those costs paid by the community in general.
5. Emphasizing public transit to reduce the use of private vehicles and
6. Revitalizing older existing neighborhoods" (Downs, 2005, p.368).

In short, Smart Growth advocates for a compact city, that has increased population density, reuses existing infrastructure and land resources to its' greatest potential, and intensifies residential and commercial streets (Danielsen, Lang & Fulton, 1999).

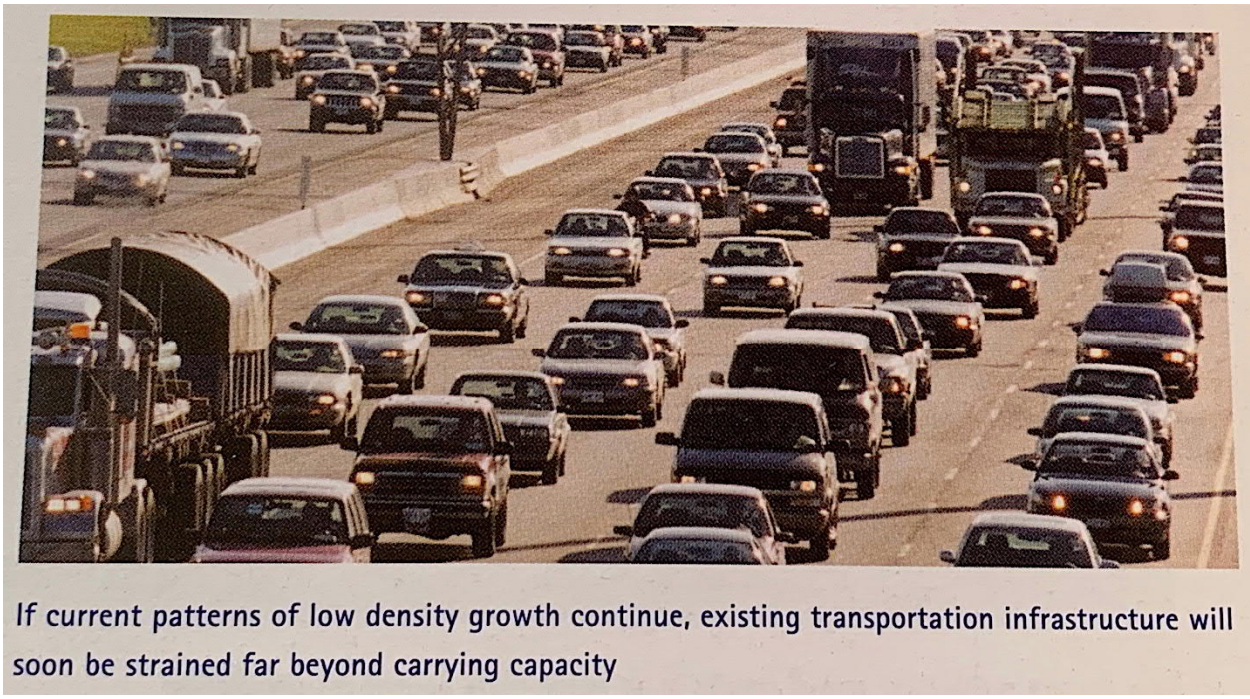


Figure 7. This image displays the strain on transit infrastructure from continuing patterns of sprawl.

Source: Reprinted from *Toronto Plan Directions Report – Toronto at the Crossroads: Shaping our Future* (p.13), by the City Planning Division, Urban Development Services, 2000.

The City of Toronto's outlook on Smart Growth was presented with one vision and three lenses.

1) Reinvestment Areas

The report designated areas for major reinvestment and development as Reinvestment Areas. These areas were allocated "creative tools" to facilitate the change the City envisioned, with processes like tax increment financing, priority processing, and the focusing of civic and other governmental infrastructure funds (City Planning Division, Urban Development Services, 2000). The specific areas that were highlighted for reinvestment included:

- Downtown
- The Central Waterfront
- North York, Scarborough, and Etobicoke Centers
- TTC/GO Connections
- Large Brownfields (vacant areas that were once industrial sites) and Greenfields, (vacant areas that have never been developed) (City Planning Division, Urban Development Services, 2000, p.5).

Each of these areas have experienced tremendous development since the Official Plan's implementation, with the most growth taking place in the Downtown core.

Figure 8. Land Use planning map outlining the designated growth areas.

Source: Reprinted from *Toronto Plan Directions Report – Toronto at the Crossroads: Shaping our Future* (p.28), by the City Planning Division, Urban Development Services, 2000.

2) Other Parts of the City Will Change Very Little

Contrary to Reinvestment Areas, the report enforces that "Toronto is, above all, a City of *Neighbourhoods*" (City Planning Division, Urban Development Services, 2000, p.33). These *Neighbourhoods* mainly take the shape of single-detached houses and represent the dominant residential building from across the GTA. The Official Plan's vision recognizes *Neighbourhoods* as established areas that will reinforce the stable physical character of existing neighbourhoods and policies, civic actions and applications for development will:

- "Respect the general physical character of the community;
- Improve community amenities;
- Promote environmental sustainability; and,
- Boost economic activity" (City Planning Division, Urban Development Services, 2000, p.6).

As the basis for the current Official Plan, established *Neighbourhoods* have seen very little change since the conception of the report

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Figure 9. The image provides an example of policies protecting the stability of established Neighbourhoods.

Source: Reprinted from *Toronto Plan Directions Report – Toronto at the Crossroads: Shaping our Future* (p.33), by the City Planning Division, Urban Development Services, 2000.

3) Other Parts of the City Will See Gradual Change Over Time

The Avenues present opportunities for transit-oriented growth on major arterial roads. Avenues are regarded as opportunities for reurbanization and residential intensification along major transit routes without largely impacting established residential *Neighbourhoods*. The report clarifies that Avenues will be designated as mixed-use under the new Official Plan while some areas might keep an employment district, Residential *Neighbourhoods* or Apartments designation. There will be Avenue Studies developed based on local visions, conditions and communities for specific as-of-right zoning and urban design guidelines (City Planning Division, Urban Development Services, 2000, p.35).

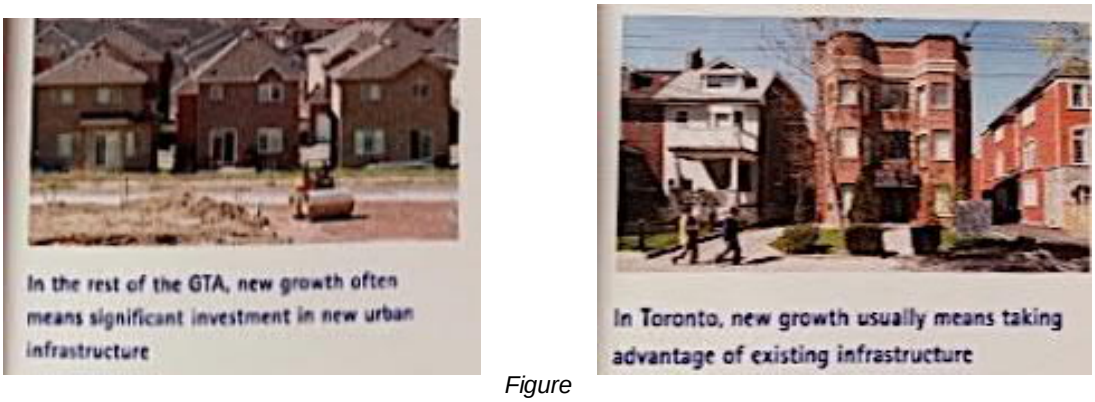


Figure 10. Reurbanization and Intensification Ideals.

Source: Reprinted from *Toronto Plan Directions Report – Toronto at the Crossroads: Shaping our Future* (p.17), by the City Planning Division, Urban Development Services, 2000.

The push towards intensification and densification of population density in existing urban areas of the city, were two central planning strategies that laid the foundation for the Official Plan's vision (Bunce, 2007). It served as a means to strategize urban population growth, achieve intensification in existing urban areas, improve environmental quality of life and expand economic growth (Bedford et al., 2000; Bunce, 2007). It used language to frame intensification against or versus sprawl, as two opposing philosophies shaping development. The language strongly conveyed that in order for the city to enhance quality of life, ensure environmental protection from sprawl, and produce a "livable city" that exudes vibrancy, intensification was needed in the central city (Searle & Filion, 2011). Then, the Official Plan's vision was adapted, and the Official Plan itself was enacted in 2006. In 2011, the statutory Five-Year Review subsequently began for Council to review thematic policy areas of the Official Plan. Some policy areas are currently in the review process while other policies have been adopted by Council and are either in effect or are being adjudicated at the Local Planning Appeal Tribunal (LPAT). The Official Plan featuring the unification of the Official Plan policies in effect as of February 2019, will be discussed below.

Official Plan (2019)

The Official Plan (the Plan) provides a high-level overview of the principles and policies shaping the city's future. It is divided into seven distinct chapters that speak to different policies, maps and schedules and is encouraged to be read in its entirety, to be understood as a comprehensive and cohesive whole.

The Plan provides the vision and principles guiding the future of the city and determines the changes to be made to the city's urban fabric to ensure success; by emphasizing that *"building a future for Toronto, does not mean changing everything*" (City of Toronto Official Plan, Office Consolidation 2019, Section 1, p.16). The Plan overtly states that the new growth the city expects to accommodate over the next 30 years will be directed to the mere 25% of remaining geographic land within Toronto, to reap the greatest social, environmental and economic benefits. The Plan dictates that the future of Toronto will center upon re-urbanization, rebuilding, and regenerating the city's existing urban structure. Future growth areas will be served by transit (bus and streetcar routes and rapid transit stations), the existing road network and have numerous properties with redevelopment potential (City of Toronto Official Plan, Office Consolidation 2019, Section 1, p.26). According to the Plan, areas that can best support growth

are Downtown, the Central Waterfront, the Centres, the Avenues and the Employment Lands. Mixed-Use and Regeneration Areas are also mentioned.

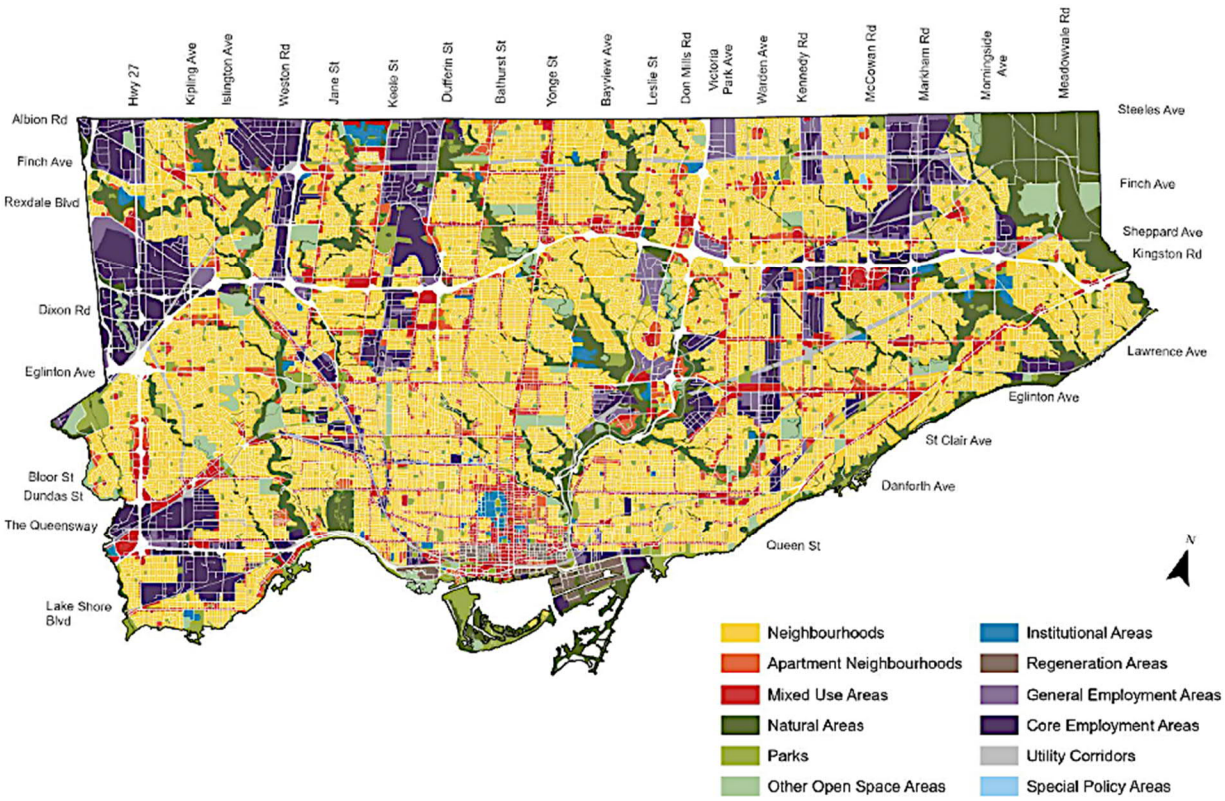


Figure 11. Official Plan Land Use Designations in Toronto.

Source: Reprinted from Toronto City Planning, Research and Information, June 2020.

Whereas, the 75% of land that encompasses *Neighbourhoods*, ravines, valleys, open space will not expect much growth but will mature and evolve. The Plan refers to these guidelines as a sound planning process, all of which takes appropriate land use designations into account. The designated *Neighbourhoods* are especially recognized as important, since the Plan is devoted to strengthening the existing character of neighbourhoods and “emphasizes maintenance and enhancement of assets” (City of Toronto Official Plan, Office Consolidation 2019, Section 1, p.26). The Plan is an extensive document that provides much insight into the development patterns within the city today, but for the sake of this text, close attention will be drawn to Ch.4.1, *Neighbourhoods.*

4.1 *Neighbourhoods*

Section 4.1 of the Official Plan called *Neighbourhoods* examines the different residential uses permitted in Toronto. The Official Plan states that *Neighbourhoods* are considered physically stable areas made up of residential uses in lower scale buildings such as detached houses, semi-detached houses, duplexes, triplexes and townhouses, as well as interspersed walk-up apartments that are no higher than four storeys (City of Toronto Official Plan, Office Consolidation 2019, Section 4). The development criteria in *Neighbourhoods* is enforced by the notion of stability which maintains that the physical character of the residential *Neighbourhood* must remain constant amidst social and demographic change. The physical changes that do occur within established *Neighbourhoods* must "respect and reinforce the general physical patterns in a *Neighbourhood*" and be "sensitive, gradual and "fit" the existing physical character" of each geographic neighbourhood (City of Toronto Official Plan, Office Consolidation 2019, Section 4). This includes the physical characteristics of the entire geographic area in proximity to the proposed development (the broader context) and the physical characteristics of the properties that face the same street as the proposed development in the same block and the block opposite the proposed development (the immediate context) (City of Toronto Official Plan, Office Consolidation 2019, Section 4). Therefore, any proposed development will be "materially consistent with the prevailing physical character of properties in both the broader and immediate contexts" (City of Toronto Official Plan, Office Consolidation 2019, Section 4). The guidelines for development and infill development in established *Neighbourhoods* specifically focus on:

***Neighbourhoods* Policy 4.1.5**
"Development in established Neighbourhoods will respect and reinforce the existing physical character of each geographic neighbourhood, including in particular:

a. patterns of streets, blocks and lanes, parks and public building sites;
b. prevailing size and configuration of lots;
c. prevailing heights, massing, scale, density and dwelling type of nearby residential properties;
d. prevailing building type(s);
e. prevailing location, design and elevations relative to the grade of driveways and garages;
f. prevailing setbacks of buildings from the street or streets;
g. prevailing patterns of rear and side yard setbacks and landscaped open space;
h. continuation of special landscape or built-form features that contribute to the unique physical character of the geographic neighbourhood; and
i. conservation of heritage buildings, structures and landscapes" (City of Toronto Official Plan, Office Consolidation 2019, Section 4).

***Neighbourhoods* Policy 4.1.9**
"In established *Neighbourhoods*, infill development on properties that vary from the local pattern in terms of lot size, configuration and/or orientation will:

a) Have heights, massing and scale that are respectful of those permitted by zoning for nearby residential properties, while taking into account the existing form of development on the infill property;
b) Have setbacks from adjacent residential properties and public streets that are proportionate to those permitted by zoning for adjacent residential properties, while taking into account the existing form of development on the infill property;
c) provide adequate privacy, sunlight and skyviews for occupants of new and existing buildings by ensuring adequate distance and separation between building walls and using landscaping, planting and fencing to enhance privacy where needed;
d) front onto existing or newly created public streets wherever possible, with no gates limiting public access;
e) provide safe, accessible pedestrian walkways from public streets; and
f) locate, screen and wherever possible enclose service areas and garbage storage and parking, including access to any
g) underground parking, so as to minimize the impact on existing and new streets and on residences" (City of Toronto Official Plan, Office Consolidation 2019, Section 4).

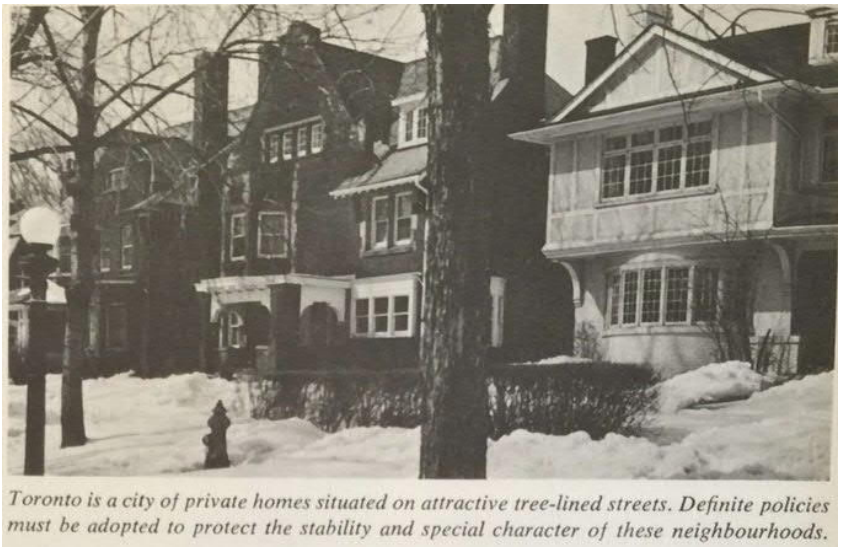


Figure 12. The notion of stability and protected Neighbourhoods originate from as early as 1969's Official Plan.

Source: Reprinted from *Proposals for A New Plan for Toronto* (p.20), by the City of Toronto Planning Board, 1966.

Neighbourhoods uphold context within a delineated geographic neighbourhood in proximity to a proposed development and some criteria are taken into consideration when determining the feasibility of a proposal within a neighbourhood. Some of the criteria are zoning, prevailing dwelling type and scale; lot size and configuration; street pattern; pedestrian connectivity; and natural and human-made dividing features (City of Toronto Official Plan, Office Consolidation

2019, Section 4). Other impacts such as overview, shadowing, traffic generation, etc. may also be considered when assessing the appropriateness of the proposed development within the residential *Neighbourhood* (City of Toronto Official Plan, Office Consolidation 2019, Section 4). The Official Plan stringently outlines that changes through rezoning, minor variance, consent or other public actions that are out of keeping with the overall physical character of the entire *Neighbourhood* will not be permitted, which, dismisses most Missing Middle projects from entering the *Neighbourhoods*. The *Neighbourhoods* that receive development proposals for Missing Middle typologies, are faced with resistance from local residents and are backed by political leaders in support of their constituents. An extension of the *Neighbourhoods* policy has assembled momentum for the Not-in-My-Backyard (NIMBYism) movement.

The Politics of Planning: Not-In-My *Neighbourhoods*

With Toronto's Ward-style municipal governance and planning legislation holding precedence over land-use decision making, City Councillors and planners' value local concerns from homeowners in *Neighbourhoods* (Clayton et al., 2019). City Councillors' views may favour the development of Missing Middle housing in *Neighbourhoods,* however, appeasing the concerns of constituents is what holds most weight in city politics. McGrath (2020) in reference to gentle density being added to *Neighbourhoods* states, *"gentle density may well be at least part of the answer, but, for many voters, no form of density is ever going to be gentle enough."* In other words, opposition from residents knows no bounds.

To offer more of an overview into the politics of planning, The Building Industry and Land Development Association (BILD) and the Toronto Real Estate Board (TREB) engaged with GTA residents on housing in 2018. The overwhelming consensus was that 87% of respondents agreed upon the importance of building new homes in the GTA to address housing unaffordability. Nine out of ten agreed that municipal zoning by-laws should be revised and changed to allow for greater flexibility in creating middle-density housing types (BILD, 2018). However, the respondents indicated that their support for middle-density housing types existed as long as it wasn't being constructed near or within a kilometer of their homes or within their *backyards.*

Not-In-My-Backyardism (NIMBYism) covers a scope of nuances that ultimately restricts and rejects new housing development in neighbourhoods. Fischel (2002) defines "NIMBYS" as an

acronymic personification of the attitudes and actions of residents who are in support of more housing, so long as it isn't built in their own neighbourhoods or in close proximity to their homes. The recurring arguments supporting NIMBYism ideology speaks to changing neighbourhood character, devaluing property values, increased traffic and congestion, strained local services, and last, although discussed less, is developer resentment and exclusionary zoning (Hankinson 2018). NIMBYism creates obstacles to the development process, limiting the supply of housing stock and preferences. A NIMBY often disrupt future residential development most strongly, by citing the risk of devaluing property values of their homes. This fear Fischel (2002) refers to as adopting a risk-averse strategy; that concerns itself with preventing "adverse neighbourhood effects" from affecting the value of homes (Fischel, 2002, p.2). This belief stems from homeowners' viewing their houses as assets in the sense that the investor is also the consumer (Fischel, 2002, p.5). Other reasons that NIMBYISM perpetuates yet conceals, roots from moral intuitions that cite safety concerns, express fear and/or resent new people from entering a neighbourhood, especially if they have a different income level, racial or ethnic group; evoking race and class biases and stigma. The disparity between those that can afford to enter a neighbourhood and cannot, exacerbates segregation by income or race.

NIMBY attitudes are often captured by suburban homeowners, in which homeownership is vastly common. These homeowners reject new supply especially in the form of low-income housing for renters and more affordable options for first time buyers in their neighbourhoods, because residents fear that lower prices will threaten the long-term expectation that property values will increase above the rate of inflation. Consequently, residents assume that these new neighbours would benefit from city services and generate less tax revenue, causing higher taxes and lower home values for existing residents (Hankinson, 2018, p.475). Essentially, Hankinson (2016)'s arguments regarding NIMBYISM are that residents are motivated by economic self-interests and are determined to maintain the existing status quo.

NIMBYism extends to renters as well as a renter can be a NIMBY too. Monkkonen & Manville (2019) specify that homeowners and renters alike, can oppose the development of new market-rate housing, because renters assume their rents will increase. They state, *"when neighbors fight new market-rate housing, they are contesting the production of a good they themselves consume, and often one that they own"* (Monkkonen & Manville, 2019). NIMBYISM, despite the literature centering upon opposition to affordable and subsidized housing proposals, market-rate units are also opposed because new-development is considered as competition for existing

units (Monkkonen & Manville, 2019). Beens (2018) suggests that renters oppose new development as they fear their homes will become less affordable and they'll have to relocate as a result or have to adjust to living with a changing neighbourhood that becomes more expensive and less familiar and interesting to them.

Monkkonen & Manville (2019) also recently published an article titled "Opposition to development or opposition to developers? Experimental evidence on attitudes toward new housing" that uses a survey-framing experiment to categorize the different arguments against housing but focused on resident animosity towards developers. The article presented that anti-developer sentiment carried significant weight in the study, for reasons to oppose housing development. They note that the negative connotation associated with developers, as adjectives like "greedy, rapacious and money-hungry" influenced by popular culture and the planning profession, can frame developers as "adversaries rather than partners" (Monkkonen & Manville, 2019, p.3); as "visible agents of that unwanted change and who seem to directly benefit from it" (Monkkonen & Manville, 2019, p.6). Monkkonen & Manville (2019) draw attention to the power, wealth and political pressure neighbourhood groups can have in stopping the development of new housing in their neighbourhoods, by voicing hostility towards proposals during the consultation process and using financial means to sue developers. These residents are involved in the public consultation meetings and are "able to voice their concerns at different stages of this [planning] process" (Filion, 1999, p.437). Their animosity is strengthened through current zoning regulations and lengthy approval processes that reinforce their activism against new housing development.

Figure 13. A satirical comic ridiculing NIMBYism.

Source: Reprinted from the *Daily Telegraph*, by M. Pritchett, 2019, Retrieved from https://www.telegraph.co.uk/news/2019/05/31/matt-cartoons-june-2019/

Yellowbelt

The reoccurring issues with residential zoning by-laws in the City of Toronto is that they have been denounced as restrictive, outdated and exclusionary (Bailao, 2019; Bozikovic, 2019; Bradford, 2019; Kalinowski, 2019). According to the City of Toronto, the total area of residential zoning is 47.1%. Residential Detached (RD) zone makes up 31.3% of the city's total area. 15.8% of the fittings total area comprises Residential (R), Residential Semi-Detached (RS), Residential Townhouses (RT) and Residential Multi-unit (RM) zones, which mostly permit a variety of Missing Middle housing options, including Laneway Houses and Secondary Suites. Despite the large amount of land mass residential zones cover, residential zones are insulated from growth and development, as per the Official Plan (OP)'s stable residential *Neighbourhoods* policy. Single-family dwellings can replace existing homes, though other forms of residential housing are not permitted (Novakovic, 2019). As zoning by-laws are a by-product of the Official Plan's policies, Residential Zones (RD) are protected from densification, to reinforce the notion of stability and preserve the prevailing neighbourhood character of established Neighbourhoods (Official Plan, 2019).

The discussion surrounding Toronto's zoning by-laws, lends itself to the work of Gil Meslin in coining the term Yellowbelt. The Yellowbelt refers to the *Neighbourhoods* in the Official Plan, but as mentioned above, the Residential Detached (RD) zone primarily defines the Yellowbelt. The Yellowbelt references the Greenbelt in its role to restrict new development to preserve existing land uses and natural features, called "neighbourhood character" which is often a *"euphemism for something ugly"* since it *"speaks about architecture and aesthetic concerns, but its substance is about who gets to live where and who, especially today, gets shut out"* (Bozikovich, 2019). In short, the Yellowbelt accentuates established *Neighbourhoods* by maintaining stability, keeping physical changes as sensitive and gradual, and restricting *"redevelopment to renovations and rebuilds that conform to existing urban form, fit and physical character and patterns – streets lined with low density and low-rise houses"* (Kramer, 2019, p.143; City of Toronto, 2005). RD zones are shielded from any Missing Middle housing development that disrupts the prevailing form and *fit* of the neighbourhood. Discourse surrounding the Yellowbelt unpacks the obstacles posed by zoning by-laws in Toronto, which

pertain to the lengthy rezoning process, costly development charges and on-site parking requirements, which hinder the development of Missing Middle housing in *Neighbourhoods.*

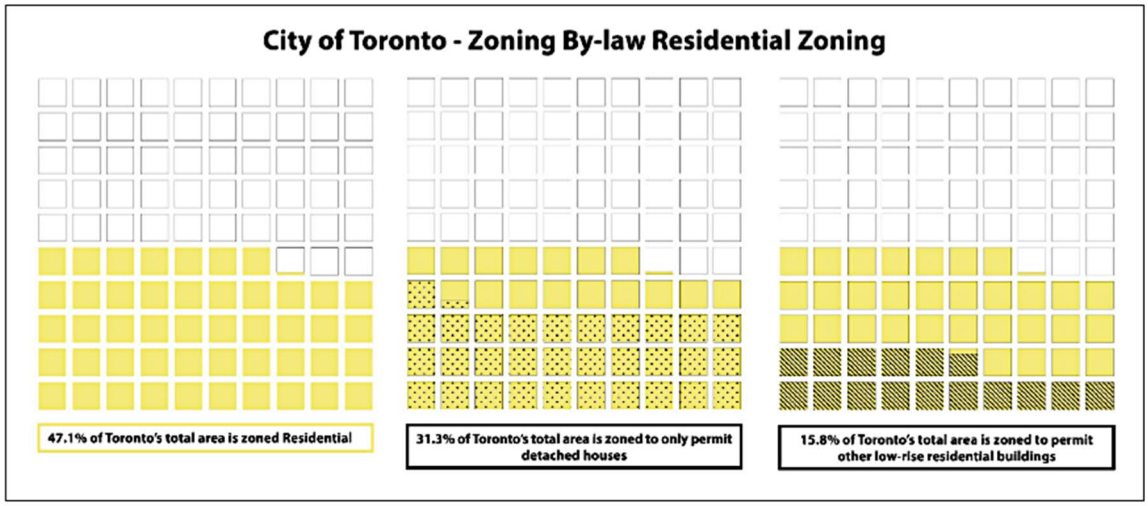


Figure 14. City of Toronto Zoning By-law, Residential Zoning as a % of total City of Toronto area.

Source: Reprinted from City Planning Division: Zoning and Municipal Parcel Data, August 2019.

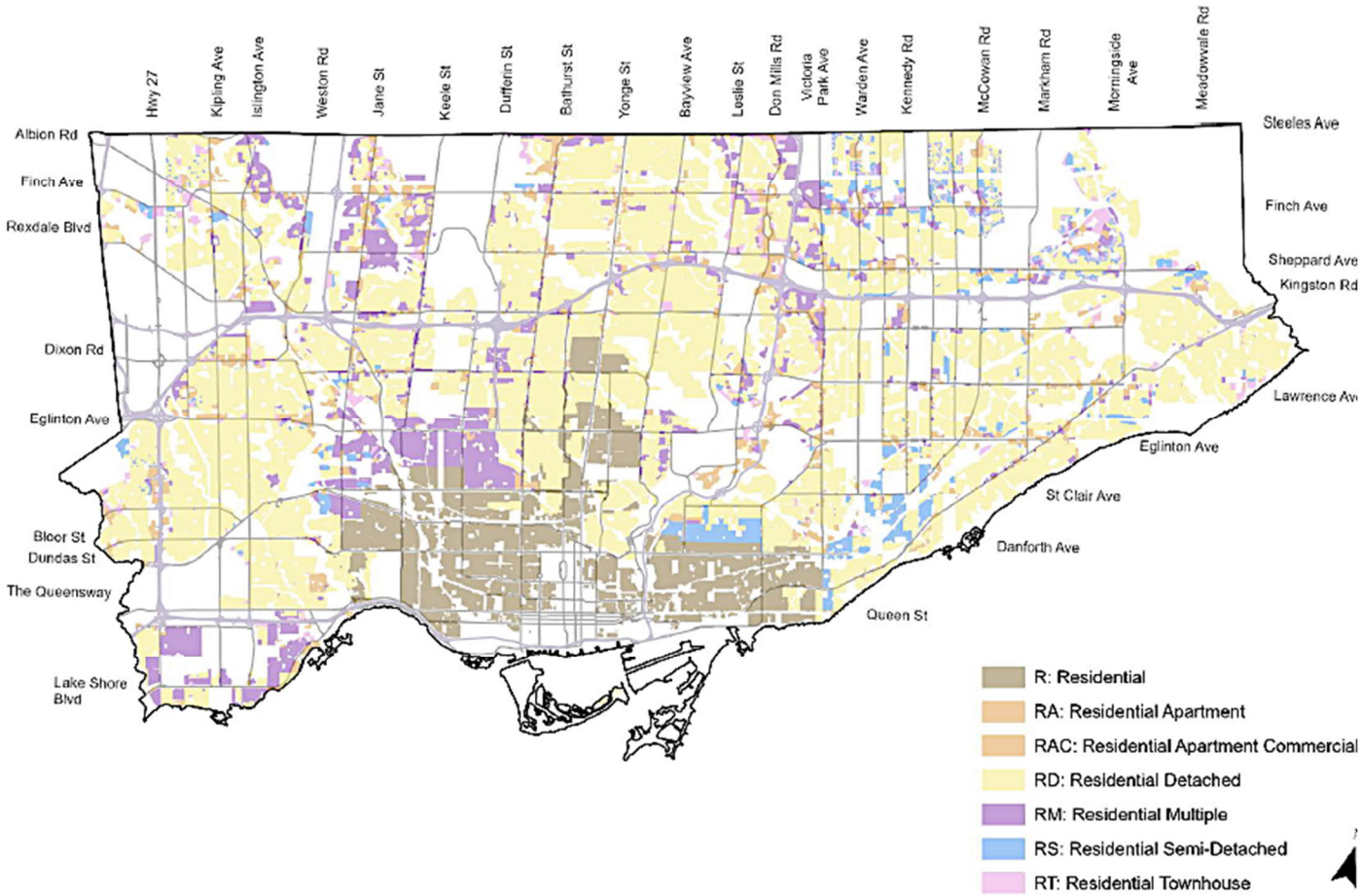


Figure 15. Residential zone types in Toronto as per Zoning By-law 569-2013.

Source: Reprinted from Toronto City Planning, Research and Innovation, June 2020.

	R Zone	RM Zone	RT Zone	RS Zone	RD Zone
Detached house	Permitted	Permitted	Permitted	Permitted	Permitted
Semi-detached house	Permitted	Permitted	Permitted	Permitted	
Townhouse	Permitted	Permitted*	Permitted		
Duplex	Permitted	Permitted*			
Triplex	Permitted	Permitted*			
Fourplex	Permitted	Permitted*			
Apartment Building	Permitted	Permitted*			

***These building types are permitted in the RM zone subject to conditions.**

Table 1. Permitted residential uses per residential zone.

Source: Reprinted from Toronto City Planning, Research and Innovation, June 2020.

Exclusionary Zoning

Zoning was conceived to protect the public through the separation of “incompatible” land uses, which limited building bulk, height and density (Maantay, 2002, p.5). With these zoning ordinances, came the protection of property values, less real estate speculation and the exclusion of certain undesirable uses *(and people)* from areas determined to be valuable and worthy of protection (Maantay, 2002, p.5). Maantay (2002) poses the question of who is the public that zoning is intended to protect? She simultaneously responds, that the values of policy makers set the standards for the government to implement, and consequently, won’t protect or serve everyone equally (p.5).

In Toronto, zoning has exacerbated inequitable development and urban fragmentation (Hutson, Mujahid & Wilson, 2008, p.1). Hutson, Mujahid & Wilson (2008) references *Amber Realty Co v Village of Euclid* as the case that foreshadowed exclusionary zoning which is *the “illegal practice of excluding low-income and minority residents under the guise of zoning use classifications”* (pp.1-2). Today, exclusionary zoning is a discrete process ingrained into the planning process which insulates investment and enhances property values by keeping “undesirable” populations out (Hutson, Mujahid & Wilson, 2008, p.2) – specifically, racialized and lower-income people. In Toronto, exclusionary zoning is used to create special districts like the strictly residential *Neighbourhoods* of the Yellowbelt, to protect political and economic self-interests (Hutson, Mujahid & Wilson, 2008, p.2). Zoning maintains community homogeneity and leaves groups choice-less in determining where they can live*, “often regulating poor and discriminated-against people”* (...) (Maantay, 2002, p.5). In turn, these discriminatory practices apparent in planning, contribute to unequal development and limited access of all citizens to housing, public transportation, good school systems, and community and economic infrastructure (e.g., high paying jobs in technology, health and service sectors) (Hutson, Mujahid & Wilson, 2008, p.2; Maantay, 2002).

Approvals Process

The process of getting a Missing Middle project approved in the designated *Neighbourhoods*, is an *“expensive, complex and contentious legal process”* (Bozikovich, 2019). To use, alter or develop a property in a manner that does not conform with the Official Plan’s policies and zoning by-law, developers must apply for site-specific amendments to the zoning by-law and in most cases, to the Official Plan as well. To reiterate, a developer or property owner can only

build what already exists in terms of the size and configuration of lots, heights, massing and scale (Oppedisano, 2019). Section 34 of the Planning Act allows for a zoning by-law amendment application (ZBA) or rezoning to be filled out with the municipality for major revisions to the by-law such as land use changes or significant increases in permitted building heights and development densities (City of Toronto, 2020). Under Section 45, developers can also file a minor variance application with the Committee of Adjustment (CoA) for small changes to building setbacks or parking requirements.

For example, under the zoning by-law, minimum parking spaces must be provided for every dwelling unit in, say, a walk-up apartment – Missing Middle *style*. Experts argue against the parking requirements set out by the by-law because there is a lesser demand for parking and contribute to climate change concerns by reinforcing car use (Mcgrath, 2016; Pelley, 2019; Urban Insights, 2019). Then, if the developer seeks to dispute the minimum parking spaces for a potential Missing Middle project, then they would file a minor variance application with the Committee of Adjustment.

Both processes require that the prescribed information and material be presented to Council (S.34.10.1). In the City of Toronto, development proposals that require rezoning may also involve Site Plan Control approval under Section 41, which inspects the design and technical aspect of a proposed development to ensure compatibility with the surrounding area and contributes to the economic, social and environmental vitality of the city (City of Toronto, 2020). Features to be re-examined consist of building designs, site access and servicing, waste storage, parking, loading and landscaping (City of Toronto, 2020). Depending on the application, the planning department will determine which and if *additional* criteria must be fulfilled and encourage submission of combined applications.

Policy Discretion

Under the discretion of the Official Plan and provincial policies, developers seek out sites targeted for growth and density which, to reiterate, are the main areas of Downtown & Central Waterfront, the Avenues, and Growth Centres, as well as Employment Lands and Mixed-Use areas which developers can build upon without going through an appeal process, whereas an application for developing within the *Neighbourhoods* would. From these areas, the most proposed residential growth is concentrated within Toronto's Downtown and Waterfront

neighbourhoods since it is permitted for high growth and density (City of Toronto, 2019). The saturation of housing development in these main areas of the city, increases the value of the land and makes it expensive for developers to acquire.

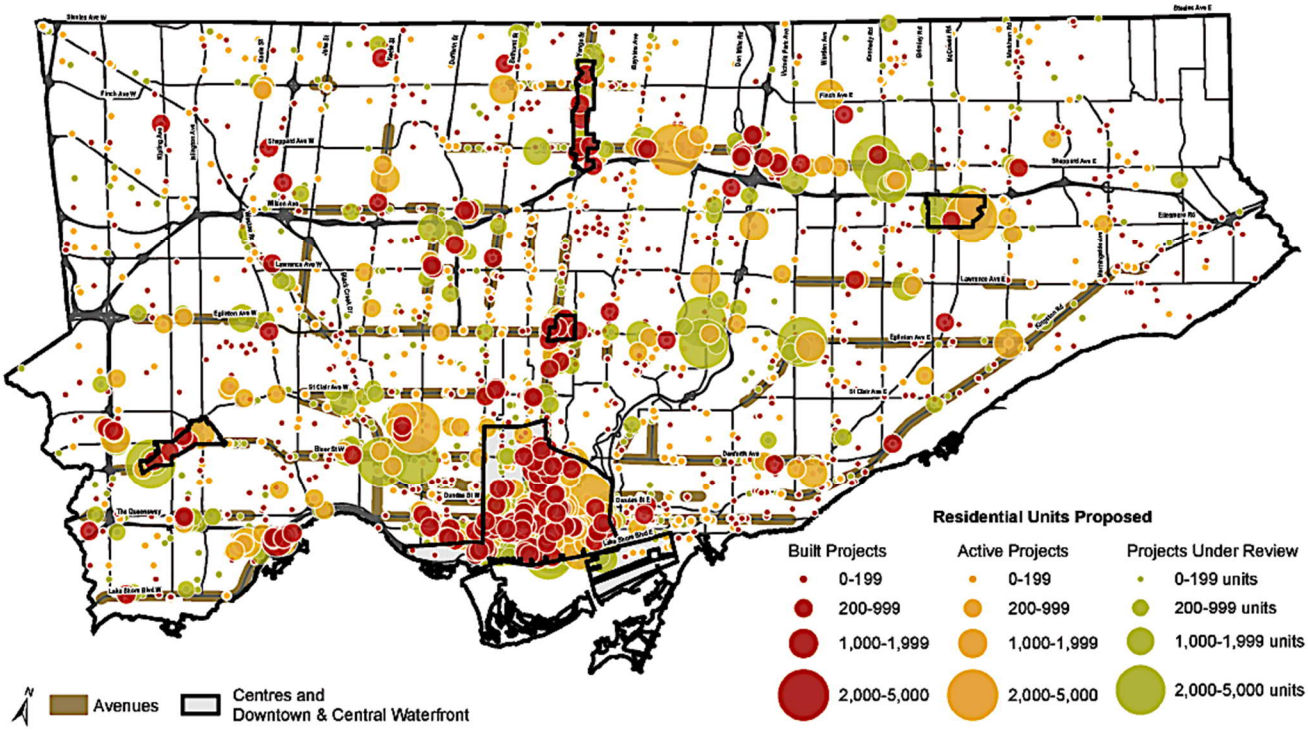


Figure 16. Proposed Residential Development in Toronto between January 1, 2014-December 31,2018.

Source: Reprinted from Toronto City Planning Division, Research and Information – June 2019. Copyright 2019, City of Toronto.

Development Process

Upon land acquisition, developers must pay the City development charges after obtaining a building permit, which are fees imposed on land development and redevelopment projects to help pay for the capital costs of infrastructure that is needed to service new development (City of Toronto, 2020). Between 2016-2020 levies have doubled in the City of Toronto as a means of catching up to the rates set by other municipalities in the region of Ontario (Lorinc, 2020). These rates for development charges are the same for small-scale developers and developers with larger projects looking to construct high-rise condominium towers (Lorinc, 2020). The advocates of the Missing Middle argue that *Neighbourhoods* readily have the infrastructure capacity that the development charges are meant to pay for, because they were originally built for larger family sizes (Dingman, 2018; Lorinc, 2020). Census data from 2016 and previous reports (see

Cheryll Case's Protecting the Vibrancy of Residential Neighbourhoods) also dictate that neighbourhood populations have been in decline (Dingman, 2018), making them more receptive to development and in less need of additional infrastructure.

To help pay for the development itself, Canada's chartered banks finance development projects by lending out construction mortgage loans (Financial Post, 2019). Banks are more likely to appraise and invest in a project, if the project's logistics suggests less risk, so developers lean towards projects in their repertoire, to exhibit credibility. In other words, banks prefer risk-free lending (Carmichael, 2017). Missing Middle housing projects carry risk because developers evaluate potential projects based on the price of land, soft costs (architectural, engineering, financing, legal and development fees) and hard costs (construction) and expected costs (Oppedisano, 2019, pp.129-130). Banks are less likely to hand out loans to developers or property owners looking to construct Missing Middle projects because there is an ambiguous timeline associated with these projects. The longer it takes to approve a Missing Middle project during the appeals process, more money is spent on soft costs for the outcome to generate lesser units and profit, which decreases its' *appeal* despite consumer demand.

Panning aspects native to the Toronto context with Section 37 of the Planning Act, grants developer's higher density or height bonuses in exchange for a public benefit. Given the high costs of land associated with downtown development, developers are inclined to use construction materials they are most familiar with like concrete, brick and glass and seek the route of building *higher* with plentiful units, to garner greater profit margins and guaranteed return on their investments (Pantalone, 2014). Developers also consider previous interactions and relationships with municipalities as a phenomenon called "state dependency" (Haider & Miller, 2004, p.2). By cooperating with the City of Toronto (the concept of the *state*) and its land-use planning policies, developers are able re-construct what has been built before to avoid regulatory setbacks by easing the approvals process (Fischler, 2007); to build faster, maximize profits on new homes and mitigate financial risk (Fischler, 2007). As most developers would agree, *time is money.*

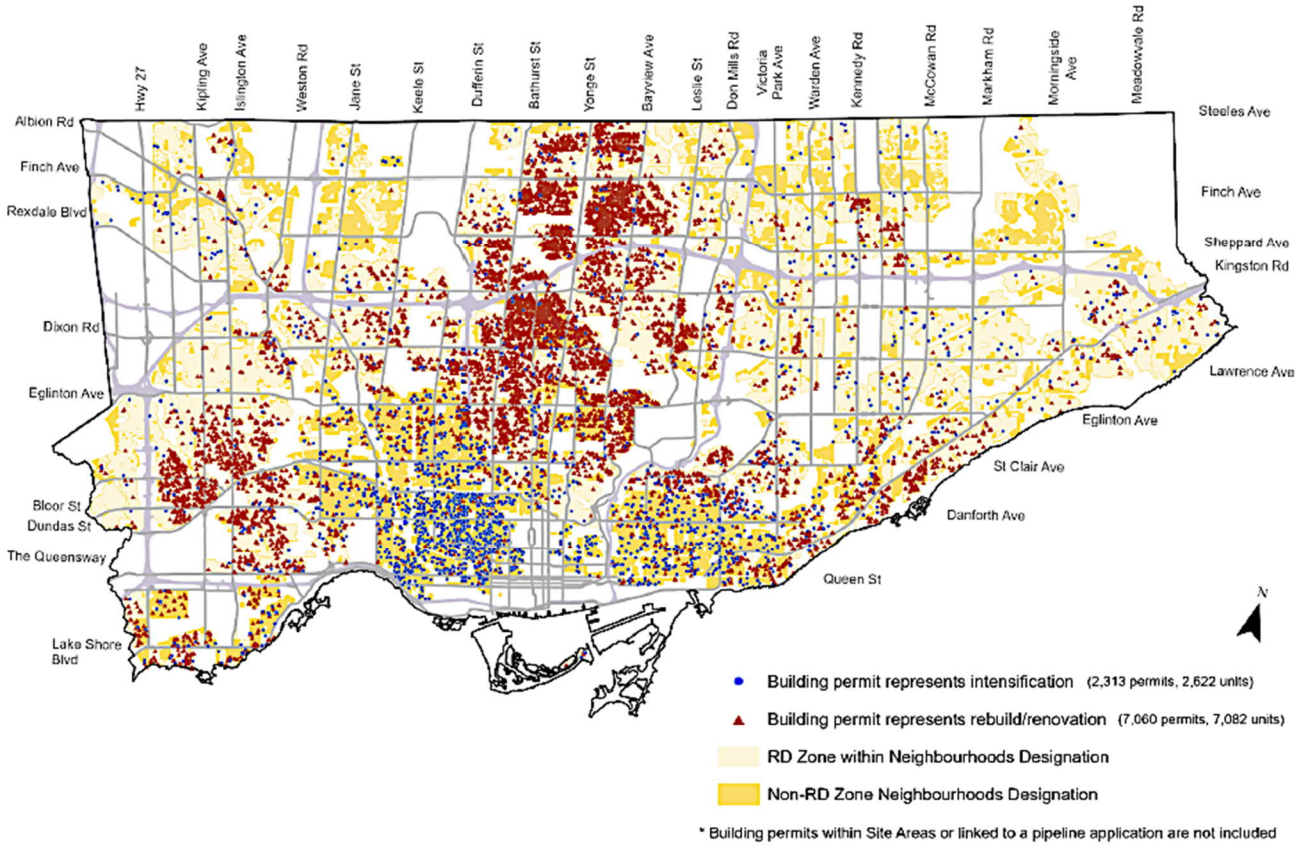


Figure 17. Building permits issued from January 2011-June 2018 in Official Plan Neighbourhoods Designation. Around 70% of building permits were issued in more permissive zones.

Source: Reprinted from Toronto City Planning Research and Information, June 2020 from Toronto Building, January 1, 2011-June 30, 2018.

Despite Missing Middle projects being smaller projects that often don't require drastic modifications to the lot and built form, developers are still required to go through the regulatory process established by the City of Toronto. The amendment exercises pose a monetary time constraint on Missing Middle development as the process flow charts (*see Appendix)* illustrate the details and timeline of the procedures to get approval along with the rates of development charges. In short, the cost considerations of making Missing Middle projects are not economically feasible and don't provide much advantage to developers, which leads to the question of, *why should developers build Missing Middle projects?*

Promises of Housing Affordability

Will Adding Housing Supply Make Housing Affordable?

Developers, city-builders and real estate industry folks adapt the supply-side argument as a catalyst for adding Missing Middle housing supply to Toronto's housing market, to address housing unaffordability. The CMHC defines as housing that costs less than 30% of a household's before-tax income (CMHC, 2019). The CMHC uses the continuum model as a visual manifestation of the linear progression from homeless or housing need to homeownership (CMHC, 2019). Housing affordability challenges impact households who lack the income to pay market prices and/or rents for accommodation suitable for their needs (Clayton & Petramala, 2019; CMHC, 2019), which the CMHC defines as a "core housing need." Households considered in core housing need are people experiencing unacceptable housing, meaning that it "does not meet one of more of the adequacy, suitability or affordability standards and if acceptable alternative housing would cost 30% or more of before tax income" (Clayton & Petramala, 2019; CMHC, 2019). 2016 Census Canada data proved that 17% of households in Ontario and 20% of households in the GTA are in core housing need. In other words, many people are living in precarious housing conditions and/or are impacted by the housing affordability crisis.

Supply-side economics explains that with a growing demand for a product, the inability to efficiently and affordably increase supply can lead to increases in prices. In cases where the supply is fixed or what economists have called "inelastic", then prices will grow rapidly as demand expands (Gordon, 2017). Contrastingly, when supply easily expands in reaction to increases in demand, then the cost of a product will remain steady (Gordon, 2017). In regards to housing markets, supply-demand trends can foreshadow incremental increases in housing prices that grow with incomes over time, whereas when there are (abrupt) surges in the demand for housing, prices can rise exponentially, since housing is a product that is difficult to construct in a short period of time. The price of housing supply can especially climb when municipal regulations on where development is permitted and/or the cost of land is significant for developers to purchase and assemble into multi-unit buildings (Gordon, 2017). Especially in the case of the GTA, the Greenbelt and other land-use regulations limit land supply and increase additional supply costs through "density targets" and other regulatory measures (Gordon, 2017, p.3). Novack (2017) explains that because there is a limited availability of land to develop

through urban intensification and infill development, the costs incurred by developers to acquire the land is passed onto the consumers.

Put simply, housing markets are described as “in-elastically supplied” when higher production costs are needed to create new units of housing and meet the new demand (Gordon, 2017). In the case where housing markets are “elastically” supplied, sudden surges in demand will also increase prices because of the cost and process of housing production. Gordon (2017) explains that in both elastic and inelastic markets, high prices driven by demand surges will eventually induce extra housing supply onto the market and once speculative dynamics subside, “then prices will fall back towards their longer-term equilibrium” (p.7). In the interim, Toronto has a long way to go to achieve equilibrium.

The question of a shortage of housing supply in Toronto, is argued by Gordon (2017) as an inaccurate assumption. In examining the data from single-family home and high-rise development – the tall and sprawl model; a component of this paper, the rate of construction for housing for single-family homes has modestly dropped below the rates seen throughout the late 1980s-to mid-2000s. Other housing models, typically in high-rise apartment or condominium form are accelerating at an unprecedented, above historical average rates, especially in conjunction with population growth rates (Burda, 2017; Gordon, 2017, p.15). The most recent Census conducted by Statistics Canada in 2016, demonstrates rates of population growth relative to income, in trending data from 2011-2016 (Burda, 2017). The census numbers suggest that Toronto’s population grew at its slowest rate “in over twenty years - the opposite trend we would expect to see given the argument for increased demand” (Pasalis, 2018, p.9). Typically, the pace of housing development is correlated with population growth (Burda, 2017), though the current data dissipates the notion of unmet supply and instead shows, that housing construction has been strong parallel to population growth and is keeping up with demographic demand so there is **“little indication of “not building enough””** (Gordon, 2017, p.16).

Is Current Housing Supply Meeting Demand?

That being said, the majority of housing being built is made up of denser, high-rise units that house fewer people on average (Gordon, 2017). A report called “Bedrooms in the Sky: Is Toronto building the right condo supply?” by the Ryerson City Building Institute (CBI) and real estate research firm Urbanation, looked at condos in the GTA under development to determine whether incoming supply would accommodate Toronto’s changing demographics (Ryerson CBI,

2017). The report found that with an all-time high of condo construction, the majority of the units are small units like studios and one-bedrooms, posing a difficulty in accommodating young expanding families and seniors looking to downsize and leave their single-detached homes, which points to the premise of Missing Middle housing. To understand the influx of condominium development in Toronto, the next section will succinctly postulate the socio-political emergence of the condominium boom and look at why and where developers choose to build condominiums.

Condominium Boom

After the Official Plan outlined the permitted areas for forecasted growth, private developers embarked upon numerous private projects in the form of condominium developments, sparking what is called the condominium boom or as referred to by Dr. Lehrer, the 'condofication' of Toronto's inner-city (Lehrer & Wieditz, 2009, p.144; Official Plan, 2019). Rosen & Walks (2015) elicits that condominiums first emerged in Toronto in the late 1960s, with the introduction of the Condominium Act (1969) to the province of Ontario. Three major waves of condominium development in Toronto ensued, though this text will focus on the recent and third condominium boom which began in the late 1990s and continues well into the current day (Rosen & Walks, 2015). As a response to inner-city housing storages and to increase homeownership in the city, (Rosen & Walks, 2015) the 1990s shifted the purpose of condominiums towards occupying a more strategic and political role in Toronto's urban landscape (Phillips, 2016). The condominium boom altered the urban morphology and streetscape of the City of Toronto by reinvesting into underused urban areas. It is responsible for changing the image of the City of Toronto, by promising an urban lifestyle geared towards skilled workers, young professionals, empty nesters, immigrants and the middle-class demands for inner-city living (Keil, Kipfer & Lehrer, 2010; Webb & Webber, 2017, p.49).

The Official Plan especially highlighted downtown residential development as a priority for "reproducing inner cities as attractive spaces for affluent groups" (Lehrer & Wiedtiz, 2009). According to Phillips (2016), Neoliberal policies encourage condominium development, as it embraces the deregulation of planning controls, while supporting consistent private investment and development, effectively providing developers with the freedom and ability to carry out condominium development projects that will extract most profits. Condominiums offer security, social status, inner-city living lifestyles, a rich variety of amenities and a simplified approach to homeownership (Phillips, 2016). Condominiums offer "double" ownership over the land in which

individual units are owned and registered in the name of buyers alongside shared ownership over residential common property, in the varying scales and scopes from lobbies, hallways, gardens, and elevators to streets and private roads, recreation facilities, and golf courses (Rosen & Walks, 2015, p.290). In a sense, condominiums reconceptualized the idea of property, as they combine individual and common ownership of a single parcel of land, subdivided into multiple units that have property values and give condos tenants property rights (Hulchanski, 1988; Lehrer, 2010; Lehrer & Wiedtiz, 2009).

Who Is Fuelling Population Growth in Toronto?

Population growth in Toronto, nonetheless, is being fuelled by immigration and migration which brings "wealth-based migration" into the city with "large and continuous flow of foreign capital into the housing market" (Gordon, 2017, p.21). A study conducted by the Canadian Centre of Economic Analysis (CANCEA) and the Canadian Urban Institute (CUI) for the Affordable Housing Office (AHO) of the City of Toronto, suggest that in terms of population and projected growth, Toronto's population is expected to grow by 1.03 million people between 2016 and 2041, which exceeds the provincial targets set out by the Places to Grow Act. From 2009-2018, Toronto has grown by 280,000 people and within that time frame, 182,740 residential units have been built (City Planning Division, 2020). (Gordon (2017) cites Canada's encouragement of wealth-based migration as a phenomenon that has existed since the late 1980s, with programs like the Immigrant Investor Program (IIP) in 1986. Despite its discontinuation, foreign investment into the real estate market continues in the city today. A lack of data collection and dissemination in Toronto has made it difficult to determine the direct role of foreign investment in the housing prices, because the Ontario government only began tracking sales to international buyers in late April of 2017 after implementing a 15% Foreign Buyers tax under the Fair Housing Plan – which was intended to "cool" the market and address public concern over the impact of foreign investors (Giovanneti, 2018; Mahoney, 2017). The data available shows that in 2019, the pace of foreign purchases of residential real estate in the GTA is described as having "slowed to a trickle" (Crawley, 2019). Nonetheless, as a "world-class city that many people, both Canadian and foreign, want to live in" (Pasalis, 2017, p.12), along with the city's social stability and a "world-beating livability index" (Novack, 2017), these factors makes the city an attractive place for to live and invest in. Foreign buyers are often wealthy, which bolsters their ability to pay more for properties than local buyers do (Pasalis, 2017), but this trend extends beyond foreign investors and includes domestic investors as well.

What Is Investor Speculation and How Does It Affect Housing Affordability?

The President of Realosophy, a Realty Inc. Brokerage named John Pasalis released a report in 2017 entitled “Freeholds on Fire: How Investor Demand for Houses is Driving Up Prices in the Greater Toronto Area…”, which deconstructed the competing explanations for high real estate prices in Toronto’s housing market. Pasalis (207) lists domestic and foreign interest in purchasing freehold houses (detached, semi-detached and row house properties that are not condos) strictly for investment purposes (Pasalis, 2017, p.3), as a phenomenon he noticed during the onset of 2015, in what he terms a “different kind of buyer.” He breaks down the market for Toronto houses as being driven by investors either interested in the high-end luxury housing of single-family homes for themselves and through investors looking to buy and rent out properties that’ll generate an income (or at least break even) in the form of pre-construction condominiums (Pasalis, 2017, p.3). Investors generally buy a property to be rented out for enough money that will cover expenses including monthly mortgage payments, or as “carrying costs” (Pasalis, 2017, p.3). In Toronto’s unique case, Gordon (2017) describes record-low interest rates issued by the CMHC as a stimulant of investor demand. Low interest rates help homebuyers to afford larger mortgages from banks and the facilitation of multiple property investments, but interest rates alone can play a moderate role in house price dynamics (Gordon, 2017, p.21). The low interests do however, help foster the emergence of “speculative bubbles in specific markets” (Gordon, 2017, p.21). In the case where interest rates are low, rents often mimic mortgage costs, which allows multiple purchases of homes that are used as investments as a “safe asset” (Gordon, 2017).

His findings point to investors acting on the assumption of house prices continuing to rise indefinitely, which shifts the market from an investor mindset to a speculator’s mindset. Speculative investors, however, are not as concerned about rental income that the home could generate, because many cases showed investors being content with paying to cover the shortfall between the rent and carrying costs (Pasalis, 2017). The shift in attitude suggests that speculative investors act on the assumption of house prices continuing to rise indefinitely, which shifts the market from an investor mindset to a speculator’s mindset. Housing, essentially, is treated as a guaranteed secure investment.

Pasalis (2018) in a later article, references the works of prominent economists Karl Case and Robert Shiller who’ve studied the behaviour of buyers during the boom and post-boom market since the 1980s. During boom periods, they found there is a heightened excitement about real

estate that exaggerates expectations about growing prices per year (Pasalis, 2018). Buyers assume that prices will go “nowhere but up” which represents a biased assumption about prices that influences the housing market leading to price acceleration. First, buyers erupt in a state of panic buying, provoked by the fear that if they don’t buy now, they will not be able to afford a property later. Buyers assume prices will continue to go up. This panic-buying frenzy also spurs more people to buy properties solely for investment intentions rather than for living purposes. Investors assume that expensive properties they purchase today, will be worth more than they paid for in due time, creating room for potential returns on investments. Domestic buyers in the form of speculation and otherwise are equally involved in investing in the housing market even at very high prices. Rising foreign demand in conjunction with domestic speculative demand from first-time buyers’ “panicked demand (so-called FOMO, or “fear of missing out”, demand)” has exacerbated expensive conditions that “disconnect prices from local fundamentals” (Gordon, 2017, p.24).

How Do Larger Homeownership Trends Reflect the Dynamics of The Rental Market?

As staggering home ownership prices become unattainable, inhabitants of the City of Toronto are relying upon the rental market to find appropriate and affordable housing to suit their housing needs. The rental market under extraordinary pressure to accommodate people, is feeling the squeeze as undersupplied rental units fail to meet soaring demand. The supply in Toronto primarily encompasses apartment buildings and condos for rent and other secondary rental units from houses for rent and secondary and laneway suites within houses (Evergreen, 2017). As previously discussed, condos are subject to speculative investment which makes them more susceptible to the homeownership market’s upward prices and new condos are not guaranteed to enter the rental market (Evergreen, 2017, p.4). New rental units are equally prone to inflammatory rent, as of 2018 premier Doug Ford of the Progressive Conservative government amended rent control laws under the Residential Tenancies Act and eliminated rent control on newly built or newly converted rental units (Pelley, 2018). A lack of affordable housing options for middle-income households has led to a competition with lower-income households for a limited supply of affordable units which reflects how larger homeownership trends reflect the dynamics of the rental market. The reversal of rent control likens landlords to increase rents arbitrarily, without legal limit and heightens the chances of economic eviction in an unregulated rental market (Hale, 2018). With limited affordable units, the housing market has become competitive and a lack of commitment to addressing rental disparity compounds housing precarity.

The rental unit deficit is seen as an unhealthy rental market, in which our vacancy rate as of 2019 in Toronto, stands at 1.5% for purpose-built apartments and below 1% for condos. A vacancy rate is a “measurable indicator that provides a sense of how constrained the market is at a given time” (Evergreen, 2017, p.14). A healthy vacancy rate is set at a minimum of 3.0% by the City of Toronto which is a rate the City has not reached since 2009 (City of Toronto, 2020). In Toronto, low vacancy rates are causing inflating rent increases that outpaces median income growth. The outcomes of the unhealthy rental market leave people with three limited choices (often multiple are undertaken) of:

1. Choosing to rent housing that is more than 30% of their income on rent, leaving less money for other essentials,
2. Moving to the outskirts of the City to find cheaper home ownership or rental opportunities while compromising access to employment and facing longer commutes,
3. Or continuing to remain in over-housed (empty nesters looking to down-size in their neighbourhoods or other places to *age in place*) or under-housed (young couples looking to expand their families) scenarios in spite of evolving housing needs and continuing to occupy homes that would otherwise be available.

The latter challenge with affordability has sparked a phenomenon of being *priced out* of the City (Preville, 2020; Sherman, 2019), which speaks to the experiences of people living within the City of Toronto’s housing market and having to move to the outskirts of the GTA to find suitable housing due to unaffordable housing options (La Fleur, 2019; Preville, 2020). To address concerns of affordability and a lack of further housing options, Missing Middle housing has been proposed by vocal planners, practitioners and interested *urbanists* alike, as a strategy for addressing the housing affordability crisis. Missing Middle advocates claim that the city’s designated *Neighbourhoods* are the ideal place to add more density, through gentle intensification or gentle density because in most cases they are well serviced by transit, are walkable and have ample local infrastructure to support incoming growth (Mcclintock, 2019; Parolek, 2016). Missing Middle housing would bring a variety of housing typologies to the city’s urban fabric, allow a flexible mix of units ranging from studios to three-bedrooms to meet peoples’ needs and increase overall housing supply options for rent and homeownership that differ from the present tall and sprawl model (Evergreen Housing Action Lab, 2018). The concept of affordability is tied to the simple construction process associated with low

construction costs and less off-street parking requirements, which lowers “housing costs through smaller lot sizes, while also lowering or even eliminating the cost of car ownership” (Parolek, 2016). To gather more insight into the assertions around the potential of Missing Middle housing in Yellowbelt *Neighbourhoods*, especially in terms of affordability, I completed my own research into the obstacles preventing and potential outcomes of its development.

CHAPTER 3 – Current Views and Debates on Missing Middle Housing

This section presents the perspectives of participants who contributed to my research.

1. Defining the Missing Middle

"Midrise is not Missing Middle."

15 participants were asked to define Missing Middle housing within the context of Toronto. The majority of the group alluded to Missing Middle housing as typologies like semi-detached, duplexes, triplexes, fourplexes, multiplexes, conventional townhouses, stacked townhouses, hybrid buildings, courtyard and low-rise apartment buildings that fit in between a high-rise condominium tower and a single-family dwelling. The typologies are compatible in scale with a single-family or single-detached house. Some included mid-rise buildings in their definition of Missing Middle housing while others, like Sean Galbraith, excluded mid-rise buildings from the definition, as he set a height of four stories as the extent of the Missing Middle. To Councillor Brad Bradford of Ward 19 Beaches-East York, the issue of Missing Middle housing has gotten popular because *"the housing crisis is top of mind for everyone. Whether you follow planning issues or local politics or not, everybody seems to understand that we have a housing crisis and there's no other issue right now that I think people are talking more about. It affects everyone and it affects our kids, it affects our parents, you know, it affects our friends and family that want to move into the neighborhood"* (B.Bradford, Personal Communication, April 29, 2020). The Councillor's understanding of the Missing Middle is an extension of the need housing crisis and the urgent need for more affordable housing.

Some interview participants described the Missing Middle as,

- Medium density,
- Multi-residential housing,
- Middle ground,
- A mix,
- A lack of housing options,
- Gentle intensification, and
- A gap, like a deficit.

Amongst the group of 15, two participants, Councillor Gordon Perks representing Ward 4 Parkdale-High Park and a Senior Planner working for the City of Toronto's Strategic Initiatives and Policy Analysis (SIPA) department on the Official Plan team, rejected the idea of Missing Middle housing. The Senior Planner denounced Missing Middle housing as a narrative that has

been "*crafted that way because it fits into a media soundbite"* (Personal Communication, March 12, 2020). Similarly, Perks strongly opposed the idea of defining the concept by arguing,

> *"There's a lot of assumptions built into that question that I don't share. The phrase Missing Middle is the product of a discourse from a group of people who I think of as Market Urbanists, and they try to shape their narrative to say there is a built form that is not getting built because of zoning restrictions. I don't think that that is an accurate assumption"* (G. Perks, Personal Communication, February 11, 2020).

To Perks, his dismissal of the Missing Middle comes from the fact that a lot of the typologies of the Missing Middle are being built, because it's the kind of housing he approves of all the time. Perks cited his last meeting at the Toronto East York Community Council as having approved of yet another four-story building inside a neighbourhood. A discrepancy surfaced between some participants thinking Missing Middle housing is in fact missing from Toronto's urban landscape while others say it's being built.

2. Old Toronto's Urban Fabric

"...The richness of the fabric has been lost."

Conversation surrounding Toronto's "old" urban fabric surfaced a lot during the interviews. Participants repeatedly brought up Old Toronto, that is Toronto *Neighbourhoods* prior to amalgamation, as having a rich urban fabric with an array of Missing Middle typologies that has since disappeared with modern zoning legislation. To Annabel Vaughan, Old Toronto has an *"eclectic nature of housing in all of their Neighbourhoods [because] there'll be a single family next to a four story apartment building, next to a duplex, next to a rooming house [...] and to me, the richness of the fabric has been lost"* (A. Vaughan, Personal Communication, March 5, 2020). The richness of the fabric to participants like Blair Scorgie, rests in the ability of households prior to the 1950s as being responsible for the development of their own plot of land and left to their own devices such as *"the floor plates of the buildings, architecturally, and everything was sort of designed for flexibility"* (B.Scorgie, Personal Communication, March 6, 2020). In asking Scorgie what has changed, he clarified that,

> *"when we started moving into this very cookie cutter way of developing housing and only one sort of housing, we removed a lot of that flexibility. And we've built so much of it now that this Missing Middle piece of housing like multi-unit residential housing at the low-rise level in Toronto anyway represents only about like, 15 to 20 percent of the total housing mix. It's a very small proportion"* (B.Scorgie, Personal Communication, 2020).

To Vaughan and Scorgie, Old Toronto has an assortment of housing typologies that were developed based on peoples' needs, like for households wanting to accommodate

intergenerational living. These Missing Middle neighbourhood today can be found predominantly in *Neighbourhoods* like Parkdale-High-Park, Yonge and Lawrence, Davisville and Eglinton. Participants also named Forest Hill, East York and Leaside as *Neighbourhoods* outside Old Toronto, with multi-unit housing and walk-up apartment buildings. Now, the housing supply in *Neighbourhoods* has moved into a monotonous built form that is confined by rigid regulations.

3. Type of Housing Supply

"…Primarily a very expensive, intensive form of development."

The *type* of housing supply currently being built within Toronto was unpacked by participants. Toronto is currently building *"as much as they've ever built before"* because,

> "*we have anecdotally, what construction professionals tell me is that there's a capacity to build about 20,000 to 30,000 units of housing in the City a year. And we are building that. We max out construction potential every year. We certainly approve more than we are building.* And it's *primarily a very expensive, intensive form of development. So, it's high rise. It's mid-rise. It's concrete"* (G. Cescato, Personal Communication, March 12, 2020).

Building upon Cescato's passage, Scorgie refutes the idea of simply adding more condominium units to the housing market as a means of solving the housing crisis. The conversation around supply is encouraged to think critically about what types of units are being developed, where they're being built and who they are being built for (B.Scorgie, Personal Communication, 2020). Recognizing the type of supply being built, helps draw attention to the demand for other housing types, tenures and income levels that differ from the prevailing development patterns.

4. Affordability

"The housing crisis has lots of manifestations and it affects people in different ages and stages in different circumstances differently."

4.1 Current Housing Patterns: *Priced Out Demographics*

The magnitude of the housing affordability crisis is challenging the desirability and livability of Toronto (D.Sajecki, Personal Communication, March 6, 2020). Currently, the housing market is responsive to the tall and sprawl development patterns, which *"places more pressure both on the condo market because people are staying there longer*. *[The] only other option is for single family homes. It drives those prices up as well"* (D.Sajecki, Personal Communication, March 6, 2020). Young adults, students, and couples of the lower-and-middle classes are finding it more and more difficult to procure housing that is suited to their needs. "Moving up the ladder" is an analogy used to describe people who traditionally moved in stages of their lives to meet their

housing needs (D.Sajecki, Personal Communication, March 6, 2020). For example, young couples were previously able to move into larger dwellings within the same vicinity as their current homes, to raise a family. The lack of family-sized units in the City paired with the price of homeownership and deficient rate of rental housing stock, young couples are forced to leave Toronto and seek more affordable opportunities in the GTA. This example is emblematic of how housing unaffordability is pricing people out of Toronto's housing market.

The first Community Member interviewed currently rents her modest apartment with her partner in the East End. She defines the housing market as *"filled with homeownership opportunities with condominiums and single-family homes*" (Personal Communication, March 13, 2020). Many people, especially of low incomes, are not able to afford those main two options. Low-income people she mentions, resort to social housing but "*that basically has been at a standstill for 30 years. So, people who are low-income people on fixed incomes, seniors on fixed incomes, with these people, and for everyone, we're not seeing balanced options for housing"* (Personal Communication, 2020). Toronto Community Housing Corporation (TCHC) serves as the public housing agency in Toronto, providing most social housing units. With divestment in services and disinterest in maintaining existing social housing stock, long waitlists and arbitrary lottery systems, the TCHC has insignificant capacity to house low-income households (Personal Communication, 2020). The awareness of the state of social housing in Toronto, worries the Community Member as she wonders, how people with reduced options can seek affordable alternatives? (Community Member, 2020). She transitions into her own frustrations as a renter, sharing that, "*the sad part is that the housing market will drive people out of the city and it already is. I'm already discussing this with my partner. Like we will probably have to leave Toronto at some point because we're never gonna get out of this 300 square foot apartment"* (Personal Communication, 2020). Low-income households and young couples are making the difficult choice to compromise with expensive, smaller and crowded housing options that are unsatisfactory to their housing needs to continue living in Toronto.

Matt Elliot spends his time teaching as a part-time professor at Humber College. He speaks to the experiences of his students as involuntarily commuting to Humber College's Lakeshore location because affordable housing options aren't available closer to campus. Many of Elliot's students are balancing employment with school but are not making nearly enough to enter the housing market. He asks his students *"what are you going to do after this program?"* As a way of gaging the interests of his students' future prospects, to which he replies, *"and they would like*

to stay in Toronto. But the housing situation is such that, you know, it's just not realistic for young people anymore. And that really worries me. There's going to be this demographic gap that I think we'll see emerge. We'll see a bigger return to the parents" (M.Elliot, Personal Communication, 2020). Elliot brings attentions to students as another demographic struggling with being priced out of the housing market. Students are not able to afford student housing and all the associated fees imposed by schools, so they resort to housing they can afford through multi-tenant housing arrangements like through (legal or illegal) rooming houses, are sharing tighter spaces with more roommates and/or they find themselves increasingly living with their parents.

Despite higher employment incomes, for members of the middle-class, housing is equally unaffordable. Participants listed nurses, police officers and teachers as examples of people from the middle-class – (students and young couples can also be members of the middle-class, the distinction here is solely meant to break down the different groups affected by the housing crisis). John Lorinc reckons that *"the housing crisis has lots of manifestations and it affects people in different ages and stages in different circumstances differently"* (J.Lorinc, Personal Communication, February 28, 2020). He anecdotally tells me about a friend of his that is a middle-class woman earning a higher than average income, though is equally housing stressed and cannot afford to live without a roommate(s). This is a challenge that many people of the middle-class struggle with, because Like Lorinc, Marcus Gilam tells me about his sister who was looking for an apartment to rent. While Gilam's sister had decided to commit to the apartment an hour later, at that point it was already gone (M.Gilam, Personal Communication, March 13, 2020). Gilam's story is telling of the fact that there is an immediate demand for affordable housing options to rent – and not just own, for folks of all income levels.

4.2 Homeownership plausibility?

The second Community Member interviewed from the East End who owns her home, commented on her current semi-detached dwellings' value as probably having doubled within the five and a half years that she and her husband have lived in their residential neighbourhood. She says, *"I know that housing prices have gone up [...] it's now a hot commodity, so there are probably a lot of people living here, especially older ones who are house rich, cash poor" [...]* (Personal Communication, March 13, 2020). To this Community Member, her neighbourhood is representative of the state of housing in Toronto, which is classified as largely unaffordable. Her position on moving into a residential neighbourhood is that, *"most people consider buying a*

home that's typically called a fixer upper" (Personal Communication, 2020). A "fixer upper" was described as a cheaper house that could be renovated to increase its eventual value. An awareness is apparent in homeowners, as they are noticing unaffordability trends and unmasking the lengths people are going through to enter into desired *Neighbourhoods*.

4.3 Condominiums as a cheaper choice?

The local Toronto Realtor with experience in leasing condominiums to clients, insists that the conception of condominiums as being the "*cheaper option"* from single-family homes is **wrong**. The Realtor walked me through the process of renting a condo unit versus buying a freehold condominium as two approaches to acquiring a condo which come with varying prices – both of which were costly. Regardless of the condo choice made, to the Realtor, condominiums will remain unaffordable because,

> "*investor speculation fuels affordability issues. You speculate on the prices going up especially with pre-cons (pre-construction units) and by the time they're made, you're going to get hit with the mortgage and associated fees. So, you're going to be swimming, or should I say drowning in negative cash flow properties"* (Personal Communication, April 29, 2020).

Speculative investment through international and domestic investors make the "cheaper" choice, *not cheap*. To address speculative investment distorting housing prices in the city, Matt Elliot supports the idea of a vacancy tax on empty units in a building, similar to the City of Toronto's vacant storefront tax (M.Elliot, Personal Communication, March 5, 2020).

4.4 Denouncing the Missing Middle's Affordability Claims

The Senior Planner had no inclination to believe that Missing Middle housing development would lead to housing affordability in the city. In his experience, new builds (newly constructed buildings) are primarily more expensive. His skepticism devises from the supply-side argument put forward by Missing Middle advocates, which alludes to more units being added to the housing market as a way of reducing prices. He questions that "*if it [adding supply] was true, then the price of condos would be decreasing every year. Because we are building tens of thousands. And they're not going down"* (Personal Communication, 2020). He accepted that some segments of society are impacted by the housing affordability crisis, but these trials are what cities like Toronto undertook to become a *"world city"* (Personal Communication, 2020). He listed municipal initiatives like Housing Now, Laneway Suites and the concept of adding

Secondary Suites as ways that the city is readily addressing the affordability issue but had qualifications for what he deemed a housing crisis. He rationalizes,

> *"The homelessness and affordability issue are real. I don't think the fact that people can't own versus rent a house and a home is a crisis. The rest of the world lives fine and has in many parts of the world, people have very high standards of living and don't own homes. It's not the end of the world. Having said that, being homeless is an issue. Affordability is an issue. Homeownership versus tenants to me is not problematic"* (Personal Communication, 2020).

To restate, the Senior Planner summarizes issues of housing affordability to a matter of homelessness and broad-spectrum unaffordability as the benchmark for a housing crisis, but tenancy and homeownership are not applicable criteria.

Relatedly, Cescato shares his take on Missing Middle development as being oversold as a solution to the housing affordability crisis (G.Cescato, Personal Communication, 2020). He warns that: *"only cautionary tale: don't sell it to people like this is going to take 70000 people off the TCHC waiting list. It's not going to do that [...] those people need deeply affordable housing stock to be provided here"* (G.Cescato, Personal Communication, 2020). Cescato makes the important distinction between the levels of affordable housing people may need, depending upon income levels. Young couples may get their step or start into the housing market through Missing Middle housing, but low-income households may require deeply affordable housing, so Missing Middle mustn't promise *something for everyone,* if it simply isn't the case (G.Cescato, Personal Communication, 2020).

4.5 House Divided: How the Missing Middle Will Solve Toronto's Affordability Crisis

Councillor Perks declared the anthology *House Divided: How the Missing Middle Can Solve Toronto's Affordability Crisis* as the source of dialogue surrounding affordability and Missing Middle development. Perks points out two parts of the book where housing costs are scrutinized *"in real dollar terms"* (G.Perks, Personal Communication, 2020). He cited a chapter that covers a preliminary business case that Alex Bozikovich, wrote, who is co-editor of the novel. Bozikovich looks at a corner property in Scarborough and the potential affordability outcomes relaxed zoning and additional units could bring. Perks challenged the figures used in the chapter to convey that,

> *"by their own business case the proponents for relaxing zoning in the yellowbelt are showing that what they would be producing is not affordable housing, but rather housing for the wealthiest 20% in cash. So, by their own evidence, relaxing the zoning in the*

> *yellowbelt does not help with affordable housing"* (G.Perks, Personal Communication, 2020).

Missing Middle housing development will not solve the housing problem, because with the commodification of housing, there will always be winners and losers of real estate. The winners Perks introduces are the "big" players that shape the real estate market with "big income trusts" while the "losers" are *"everyday people facing the brunt of housing market forces at play"* (G.Perks, Personal Communication, 2020). Missing Middle discourse that pushes for permissive zoning to allow the private market to build housing because is misleading and will not *"help people wind up in very nice homes"* (G.Perks, Personal Communication, 2020). Perks instead referred me to the case study of Vienna, as its' social housing model is an effective way of bringing meaningful and impactful change to the housing affordability crisis (G.Perks, Personal Communication, 2020.

4.6 Debunking Affordability Declarations

Missing Middle housing was cleared by some participants as *part* of the housing solution as opposed to labelling it as the *"silver bullet solution*" (M.Elliot, Personal Communication, 2020). Scorgie summarizes his perspective with,

> *"we're not going to just solve housing affordability by opening the Missing Middle. Just like we're not going to solve housing affordability if we only focus on building more purposeful, affordable housing. We need to look at the entire spectrum of affordability, which actually impacts everybody, every income class in different ways. [...] it's everybody regardless of where you land on the spectrum"* (B.Scorgie, Personal Communication, 2020).

Unsurprisingly, *solving* the housing crisis was not a shared sentiment amongst participants. Suggestions and possible ways of using Missing Middle housing to achieve affordable results, were deliberated in its place. Elliot proposed that the implementation of additional Missing Middle units as a part of a housing policy for "middle-class affordable housing" (M.Elliot, Personal Communication, 2020). His attention to middle-class affordable housing, is to "free up" the remaining rental stock for other people who may need it more. Providing different income levels with housing opportunities is *"when you get somewhere"* (M.Elliot, Personal Communication, 2020).

Galbraith offers his expertise with smaller projects of Missing Middle specialization. The existing housing being built is through large projects that take a lot of time and money with large crews

(S.Galbraith, Personal Communication, 2020). However, the ability to change an existing house into a fourplex is a small job that can be done quickly.

Glabraith explains,

> *"I can do that affordably. And I've just added three units. Cut and paste that thing across neighborhoods. A lot like we used to do before we drove the small developer out of the market by making what they do impossible. You know, it will change things. It's not the only fix, but it has to be part of the solution"* (S.Galbraith, Personal Communication, 2020).

Smaller Missing Middle projects in the neighbourhood are branded as an affordable approach to the housing affordability issue that can increase supply while allowing small-scale developers to excel within the housing market.

"Laneway Housing" is another newly approved form of housing supply that is not cheap and can cost up to half a million dollars to build (B.Scorgie, Personal Communication, 2020). In the event where households can add a laneway suite to their house, supply options will ascend since "*they aren't displacing anything and are invisible housing, effectively adding invisible density [to Neighbourhoods]"* (S. Galbraith, Personal Communication, 2020). Hereafter, some participants were clear in elucidating their positionality on the affordability spectrum, in considering all options on the table as opposed to seeing Missing Middle housing as the *only* option.

5. Regulatory Hurdles

"*The biggest stumbling block is policy at the city."*

5.1 Designated Growth Areas

Under the current land-use planning policies, participants concur that the Official Plan and zoning by-laws in particular, are preventing the development of Missing Middle housing. Vaughan articulates that "*the biggest stumbling block is policy at the city"* because the policies have shaped the housing market to solely "*bear a condominium or a single-family dwelling"* (A.Vaughan, Personal Communication 2020). The Official Plan is seen as the holy grail of planning, underpinning much of the decision's developers can make in terms of where and what to build. The Avenues in the Official Plan help the city direct growth to key main streets, but main streets are *"largely untouched"* and avoided as potential places for growth because the city doesn't want to *"destroy the main street fabric"* (B.Scorgie, Personal Communication, 2020). The Growth Centres have then become the ideal place for growth and development. Consequently, housing has become very expensive because the Centers are getting to a point

where they're oversaturated and beyond their carrying capacity for infrastructure and services (B.Scorgie, Personal Communication, 2020).

5.2 Neighbourhoods Policy

The notion of stability was established back in the late 60s as a way to keep the *Neighbourhoods* safe from disruptive development. Lorinc offers a historical recount of the development patterns in place at the time of the "stability" conception, which came from concerns of blockbusting. Residents had fears of blockbusting which was considered a "*real and present concern [that reflected] too much change"* (J.Lorinc, Personal Communication, 2020). Today, society has progressed beyond apprehensions of blockbusting (*which to me, weren't valid concerns to begin with*), so the city's housing policies must reflect the diverse values of people today. The policies must also change to address issues like population loss since they are unresponsive to changing neighbourhood demographics. Neighbourhoods are *"hollowing out"* because they were originally planned in Toronto for families that had average family sizes of around six people (S.Galbraith, Personal Communication, 2020). Now, the reality is that family sizes and the idea of the "nuclear family" have changed, causing the population of many areas and *Neighbourhoods* to become stagnant or decline and causes schools to close.

Neighbourhood policies require that any new housing must meet the prevailing type of housing in the neighbourhood. When looking to build Missing Middle housing in the *Neighbourhoods*, the policies are a hinderance. In order to have a successful application, the development must meet the four tests at the Committee of Adjustment (C of A) (G.Cescato, Personal Communication, 2020). If the neighbourhood is all zoned for residential detached (RD) and,

> *"you're proposing a duplex or triplex, that's a tough test to clear because I mean, how are you meeting these purposes? Is it minor in public case for that? Is that desirable? You could make a case for that. Does it meet the purpose of the official plan? And I don't know how you argue that when the official plan is like it gets black and white [...]"* (G.Cescato, Personal Communication, 2020).

Cescato emphasizes that as a "City-staff person", one doesn't get to pick and choose policies to enforce. The Official Plan is a council adopted document and staff are to apply the policies correctly (G.Cescato, Personal Communication, 2020). In the case where one has an intention to create a simplified approach to converting a house into a duplex or triplex, then changes to zoning by-laws are required, otherwise, a zoning by-law amendment application

would be required on every house should zoning become permissive city-wide (G.Cescato, Personal Communication, 2020). As for the current permitted dimensions, *"the zoning board is very permissive in how big a house you can build, like you can build a 10-meter-tall house right now. As of right, that covers 30 percent of your lot like you can fit a duplex into there and literally no one would see the difference"* (G.Cescato, Personal Communication, 2020). There is some inconsistency between participants in applying the Neighbourhood policies to Missing Middle projects.

5.3 Official Plan Amendment (OPA) 320

In contrast to some of the Neighbourhood struggles posed by some of the interview participants, the Senior Planner at the city does not see the value in altering the Official Plan. *"Neighbourhoods are stable not static or frozen in time*," says the Senior Planner (Personal Communication, 2020). He recited that the existing growth management plan directs significant growth to existing areas that can accommodate Missing Middle typologies (areas accessible to rapid transit, the Centers, Downtown, the Central Waterfront plan and along the Avenues) (Personal Communication, 2020).

This Senior Planner is on the Official Plan team and led the recent OP Review of the *Neighbourhoods* policies (OPA 320). The review focused on policies five and nine to *"look sort of at a preliminary level, some of the permissions for retail and small-scale retail and services on major streets"* (Personal Communication, 2020). The review's purpose was also to provide some clarity on infill development in *Neighbourhoods*, to explicate the *"criteria that exists"* because *"they saw some gaps"* (Personal Communication, 2020). He clarified that development along major streets were introduced in 2018 through OPA 320, alongside policy nine, which deals with atypical sites that were formerly used for places of worship or schools. He says now, *"there's more flexibility there to intensify and the neighborhoods provide that Missing Middle typology where in the past there's more of a requirement to maybe not match but be more in keeping with the surrounding context. So, if the surrounding context is all singles and semi's, then on that former place of worship site, you would more likely just be seeing singles and semis. Now there's more flexibility to provide some more intense dwelling types"* (Personal Communication, 2020). In his concluding remarks, the Senior Planner voiced his appreciation for the initiatives in housing the city has applied, as *existing* but necessary steps taken to accommodate more Missing Middle typologies.

6. Impediments to Development

"A lot of developers, small or big, would prioritize their profit margin over their objective or he objective of affordability. Truth be told at the end of the day."

6.1 Uncertain Planning Approvals Process

In their professional experiences, many participants have dealt with developers on small-project applications and have recognized the planning approvals' process as an impediment to development. Sajecki has worked with developers that are new to the development approvals process, who don't realize *"all of the sort of loopholes that you have to jump through in order to make it [developing Missing Middle] possible with the right planner on a file"* (D.Sajecki, Personal Communication, 2020). The right planner when it comes to Missing Middle housing, are professionals who are well versed on the intricacies of the planning process in the City of Toronto and are aware of the appropriate application amendments needed to make the project successful.

A number of small-scale projects Gilam has worked on, have undergone significant delays. The delays surface from *"surprises that come up through the approvals process, [...]"* (M.Gilam, Personal Communication, 2020). In his work, it is "*not uncommon for planners to introduce new comments right on the second or third round of reviews" (*M.Gilam, Personal Communication, 2020) which is frustrating for developers because it's very expensive to just *"sit on land" (*M.Gilam, Personal Communication, 2020). Construction is the "easy part," says Gilam, it's *"trying to navigate all the rules and get to the stage where we can actually get started"* that poses most difficulty (M.Gilam, Personal Communication, 2020) Gilam's company often becomes involved before clients have their site-plan approvals because he thinks that many developers aren't capable of understanding what the approvals process in Toronto truly necessitates.

6.2 The Financial Feasibility of Small Projects

Ensuring economic feasibility of small-scale projects is one of the most challenging components of a developers' job. It's hard for developers to "*make numbers work on these medium-density type projects, there's a lot of fixed costs that end up being advertised over a small number of units"* (M.Gilam, Personal Communication, 2020). Gilam finds that the "specific costs" associated with small-scale projects and certifying efficiency is "harder to gain" due to the construction costs being the same or greater on a cost per square-foot-basis (M.Gilam,

Personal Communication, 2020). Bank financing is a crucial component of the development process that has "*become more and more difficult to get"* (M.Gilam, Personal Communication, 2020). Developers will take on loans in the pre-approvals stage with high interest rates because there's risk and entitlements involved (M.Gilam, Personal Communication, 2020). So, the lender, in most cases – the bank, charges high interest rates because it's difficult for lenders to see the value of that land.

Gilam gets into the technicalities of bank financing, which involves developers trying to solidify their sales early on, because they think they can manage the risk of taking on an unconventional project with hopes of the *"the market will turn and they'll have sales in their back pocket"* (M.Gilam, Personal Communication, 2020). The problem with that, is,

> *"developers lock in their revenue at a certain level and then they experience delays in getting their approvals and financing. While they're locked into a certain price point, construction costs continue to escalate and that causes their margin to decrease. By the time they do get their approvals, they actually can't achieve any profit on the project. And then the banks won't back them because a bank won't back a developer deal if it doesn't have sufficient profit, because the profit is like the banks insurance and that they're going to get paid and they get their money back"* (M.Gilam, Personal Communication, 2020).

The logistics of consolidating loans and finalizing costs is a grey area that developers topple with, when taking on a smaller project.

The Realtor shares his perspective on Missing Middle typologies demanding enough debt to build the project, "*probably in a break-even positive cash flow scenario"* (Personal Communication, 2020). In other words, a break-even positive cash flow scenario in this *scenario,* refers to the profits made on the project equalling to the costs put into the project. Another way to understand the problem, is through Sajecki's explanation: *"[the] cost developers would have to carry on a small building […] would be in the hundreds of thousands of dollars. And that begins to make looking at small scale developments unfeasible"* (D.Sajecki, Personal Communication, 2020). Ultimately, the *"developers are in it to make money [...] they don't generally have charitable inclinations. Even if they did, the banks wouldn't support it. So, it's like the whole system is set up around the business deal" (M.Gilam, Personal Communication, 2020).* The very significant opportunity cost for sitting on that land (M.Gilam, Personal Communication, 2020) and all the debt incurred through accumulated loans and associated costs of development, are passed on to the consumer and makes Missing Middle projects as small projects with *large*, uncertain forecasted costs.

6.3 Risks Involved with Missing Middle Housing

The Senior Planner recalls attending a book talk, in which a developer strongly opposed small projects. The developer proclaimed that *"she was not gonna touch a small project because they're risky and time consuming. A lot of developers, small or big, would prioritize their profit margin over their objective or the objective of affordability. Truth be told at the end of the day"* (Personal Communication, 2020). The Senior Planner's recollection of the developers talk, is demonstrative of the augmented risk allied with the Missing Middle. The risks are compounded by a lack of knowledge on how to strategically build small-scale projects, as *"there isn't a shortage of builders, just a shortage of expertise. Anyone can tear a house down and build it"* (Personal Communication, 2020). The losses connected to small-scale projects, outweigh the gains because these projects pose "*a level of uncertainty and pessimism"* (Personal Communication, 2020). The Realtor details his grievances with the City of Toronto,

> *"The city has a reputation of burdening the developer with excessive development costs and fighting the NIMBYS only to not get the project at a profitable scale. Much of real estate development is not about being a trailblazer. There's a lot of copying what other people are doing and what makes another people money. It's too much labor to deal with on top of the NIMBYS and it's not on us to solve the city's problems"* (Personal Communication, 2020).

Contrary to the Realtor's standpoint, Gilam disassociates the lack of expertise as fueling risk, instead, it is evolving more from a disinterest, shaped by the fundamentals of the housing market (M.Gilam, Personal Communication, 2020). The supply-demand trends manipulating the housing market make subcontractors for small projects a *"challenge to attract because a lot of trade contractors are growth oriented. So, in this sort of competitive landscape, I'm trying to secure capacity in my subtrades and get them interested in mid-rise housing projects when there's other kinds of developers out there working on 40-60 storey condos"* (M.Gilam, Personal Communication, 2020) which are bigger projects with higher profit returns. Lorinc adds that, *"if you're a developer and you got some capital to spend, and I have to spend four years fighting over a 16-unit property, why would I do that? You could just put money somewhere else and make it back faster"* (J.Lorinc, Personal Communication, 2020). Evidently, many participants agree that developers aren't in favour of taking up small projects to produce Missing Middle typologies, because of the tedious process of getting the project approved, tremendous risk and insignificant profit margins to be made.

7. Politics in the City

"...*You know, they just really want to be liked."*

7.1 History of Problematic Planning Policy

The founding principles of zoning and planning in Toronto derive from inherent racism and classism. Galbraith refers to Toronto's roots as concealing *"a lot of veiled racism and barely veiled or unveiled classism"* (S.Galbraith, Personal Communication, 2020). The first Community Member views the planning policies in the city as not wanting specific *types* of people in Neighbourhoods – which she alludes to as racialized and people of colour with lower-income levels. The racism and classism are ingrained within the *"conservative Protestant roots of Toronto still permeate the planning policies"* (S.Galbraith, Personal Communication, 2020). The planning policies in place *are "hilariously dated because 60-70 years later, the city has not critically analyzed the origins, purpose and beliefs underlying the policies."* (S.Galbraith, Personal Communication, 2020). Galbraith inquires,

> "*we've never gone back and put them under a microscope and said, where did this come from? What was it? What was its reason to be in there originally? And is that still something that we want to support?"* (S.Galbraith, Personal Communication, 2020).

In probing Galbraith to offer an example of the policies he's referring to; he mentions the Official Plan's Neighbourhood policies as being largely unchanged for 40 years and city-wide zoning by-laws as undergoing minor tweaks but remaining largely unchanged since at least 1986 (S.Galbraith, Personal Communication, 2020). Galbraith explained that Toronto has experienced little change, because,

> "*Toronto [embraces] radical incrementalism. We do seemingly bold things in small, very small amounts. We don't fundamentally change things. What city do we want in 20 years, in 40 years? If the city that we want in 40 years fundamentally looks like the city that we have now in our neighborhoods, I think it's a complete failure"* (S.Galbraith, Personal Communication, 2020).

Galbraith's comments albeit controversial to some, reflect upon themes of race and class that are deeply embedded within policy history, impairing inequality and averting housing accessibility.

7.2 The Advantages of Supportive Councillors

The City of Toronto functions under a Ward-based system of politics and City Councillors are elected at the local level. The politics of the city is upheld by Councillors who,

> *"can vote on anything across the entire city. But who's going to re-elect them? For many of these Councillors, it will be people that are living in the Yellowbelt and they don't want to do anything that is going to, not all of them, but many of them don't want to take a stand against things that*

> *will have an impact on their election base? [They] will probably not support [it]. Even if it's the right thing to do"* (D.Sajecki, Personal Communication, 2020).

A successful Missing Middle on case that Sajecki's firm ("Sajecki Planning") undertook, is a low-rise apartment building located on 1103 Dufferin St – a residential neighbourhood (*See How to build a low-rise apartment building by Sajecki).* It was approved because of a local councillor's [Councillor Ana Bailão representing Ward 9 Davenport] help, in providing a letter of support to the Committee of Adjustment. The letter stated that *"she is supportive of the project which the City staff had actually recommended against it originally"* (Sajecki, 2020). Sajecki's example characterizes the political leverage Councillors have in foreshadowing a successful development application.

7.3 A Councillor's Perspective on Planning Policy

Earlier this year, Councillor Bradford along with city planners and Chief Planner Gregg Lintern went knocking door-to-door in talking to members of his Ward [Ward 19 – Beaches-East York] about the opportunity to expand Missing Middle housing options. He gathered that "*with public policy, you almost never get a consensus on anything. But I think that there was definitely a good understanding of the issue being housing options and housing options or neighborhood availability and affordability"* (B.Bradford, Personal Communication, 2020). Simultaneously, Councillor Bradford experienced some pushback from residents, to which he says, *"it's really about creating policy, more broadly, creating neighborhood environments that can address and accommodate those concerns and even leverage the investment that's coming in to make the neighborhood more livable"* (B.Bradford, Personal Communication, 2020). The best approach to policy is achieving *middle ground* between identifying the apprehensions raised by Councillor Bradford's constituents while moving forward with sound and productive policy that underpins the importance of Missing Middle housing.

7.4 A Journalist's Perspective on Planning Politics

Elliot has been following City Council affairs for a long time and draws attention to the fact that politicians often prioritize serving their constituents over approving sound policy. To Elliot, these constituent profiles are people who *"live in the suburban parts of the city, own a home, are at least 50 plus in most cases"* (M.Elliot, Personal Communication, 2020). These constituents are usually wealthy, wield power, hold anti-development attitudes, attend committee meetings and Councillors have their vote in mind (M.Elliot, Personal Communication, 2020). Enabling this

[older white male] (*See NIMBYs Dominate Local Zoning Meetings by Richard Florida*] behaviour, is what creates a reluctance to adopt or enact policies from Suburban Councillors, who side with a NIMBY over the greater good. Elliot jokes,

> *"the one thing I really learned about politicians, covering them for 10 years is that they are all very insecure people in ways that surprise me. And maybe it's been tough, but, you know, they just really want to be liked. And it's also terrifying. I mean, it's hard to wrap your head around a situation where you have a job, you like your job and you work hard at your job. But every four years you can get fired and, you know, it could come from out of anything"* (M.Elliot, Personal Communication, 2020).

Elliot understands the fear from Councillors comes from not wanting to lose their jobs and ending up in a perilous situation, because *"where do those skills even translate?"* (M.Elliot, Personal Communication, 2020). To which I reply, those skills can be put towards urban issues that matter.

8. NIMBYISM and Neighbourhood Character

"Exposure breeds familiarity, which breeds acceptance."

NIMBYISM in Toronto is an active form of cumulative resident resistance, which disallows the development of additional housing into *Neighbourhoods.* NIMBYism is a form of *"neighbourhood entitlement"* that comes from *"neighbourhood bureaucracy"* (A.Vaughan, Personal Communication, 2020) when enabled by the regulatory framework of the city as *"notable barriers to improvement and change"* (S.Galbraith, Personal Communication, 2020), to keep neighborhoods exclusive Neighbourhood character and NIMBYISM are not mutually exclusive nor are they always correlated, but often result from the same aversions. People gravitate towards Neighbourhoods that have garnered a reputation of being *"quieter, less-dense single-family home Neighbourhoods"* (M.Elliot, Personal Communication, 2020). Residents are drawn to these qualities of neighbourhood character in established *Neighbourhoods*, so, they construe additional density in the context of introducing a triplex or fourplex in a primarily detached single-family neighbourhood, as triggering *"a risk of the erosion of the neighborhood character or the things that makes that character unique and interesting and, you know, adds value"* (B.Scorgie, Personal Communication, 2020). The development aversion from neighbours often comes from a fear of change, because residents "*don't want to see change. And that was a principle of the City of Toronto, stable residential neighborhoods remain stable" (*D.Sajecki, Personal Communication, 2020). Familiarity with streetscapes and other "stylistic" attributes of neighbourhood character are the features of *Neighbourhoods'* that residents cherish and

“amenities such as schools, community centers, places of worship, the whole gambit and also traffic” (Personal Communication, 2020); are veiled by residents to preserve their uses to themselves.

Elliot comments on City Place, as symbolic for the type of high-density development residents assume as the norm in Toronto. City Place is often used a density metaphor amongst urbanists, to describe a downtown neighbourhood with high-density, luxury condominiums and ample commercial retail space. Nonetheless, the importance behind neighbourhood character should not be prioritized to the extent of worsening the housing crisis. Elliot sets boundaries in his understanding of idealization of neighbourhood character as *“it evolves and changes over time, so this notion that you can sort of lock it in and say this character of the neighborhood and we can’t do anything with it, you know, like it’s ridiculous to me. Denying something that would help young people find housing in Toronto*” (M.Elliot, Personal Communication, 2020). Sajecki, like Elliot, doesn’t think that stable residential neighbourhood policies are a fair approach towards development because, *“only one portion of the population, which tends to be people who don’t have the same financial means as those living in single-family homes, is responsible for burdening the impact of all of this development [...]”* (D.Sajecki, Personal Communication, 2020). Galbraith outrightly rejects the concept of neighbourhood character as he puts *“very low stock in neighbourhood character compared to the need for more housing”* (S.Galbraith, Personal Communication, 2020). Neighbourhood character is a tricky subject in Toronto because although entirely subjective, its importance is implanted within Official Plan policies. It marginalizes and separates folks from diverse backgrounds and income levels from entering a neighbourhood. Preserving neighbourhood character as a means of denying further development, will only deepen economic disparity and worsen the housing affordability crisis.

As an aside from the Assistant Planner, he worked on an application that came forward in an RD zone, where a single-detached house appeared as a duplex and was not permitted. Without going into the crux of the case, the case triggered the duplex variance as per City By-law (Personal Communication, March 12, 2020). Consequently, he received daily calls from residents and emails from resident associations expressing their disapproval with the application because of the disruption the case would have on the character of their neighbourhood (Personal Communication, March 12, 2020). He proclaims that *“we must dive much more on this question of character, which seems to be the biggest argument in this whole discussion. What are we trying to protect?*

> *"Are we trying to protect the post-war 1960s single-family buildings used only for a single family?*
> *Are we trying to protect the physical characteristics of the Neighbourhoods, such as generous soft landscaping, mature trees, and vegetation?*
> *Are we trying to protect the built form characteristics of the Neighbourhoods?*
> *Are we trying to protect the quietness of the neighbourhood, or the ability to walk or cycle in low vehicle traffic?" (Personal Communication, March 12, 2020).*

The Assistant Planner instructs us to ponder these questions in order to define and refine the policies in place that protect established *Neighbourhoods* and embolden NIMBYism.

8.1 Infamous Property Values

A lot of the resentment or animosity from residents comes from the fear of depreciating property values. Homes have become main assets for residents and *"it's also become their retirement plan. So, there's a lot of worry that something will undermine the value of that property"* (J.Lorinc, Personal Communication, 2020). When people feel that their biggest asset is being threatened, it is because they *"can have a hard time envisioning what the impact of a change will be and how, you know, how it may not meet their expectations in positive ways. And that can be a challenge and I don't discount that challenge at all."* Galbraith and Lorinc both understand the hesitation of homeowners concerned with decreasing property values, but there isn't any research connecting the development of Missing Middle typologies to decreasing property values.

Regardless of the lack of research, many residents still share the same belief and actively organize against new development in *Neighbourhoods*. Cescato deliberates that whether or not NIMBY fears *"are grounded in anything worth listening to, they are going to be drivers of the process and are stakeholders in the process. They're going to have to be consulted and listened to. And those are the people ultimately are probably going to have to win over to convince to allow this to happen"* (G.Cescato, Personal Communication, 2020). To alleviate these concerns, Councillor Bradford shares examples from his Ward:

> *"I hear concerns about capacity in schools. I hear concerns, though, you know, parks and community space, certainly concerns about traffic concerns about community centers and amenities. All of that sort of stuff is intrinsically linked to additional density and development because we're already challenged in this city and there's already pressure on all of those things, transit is another one. And so, people see more density as more pressure, more congestion, more challenge. Some folks also use the classic line like, you know, this old, this will deteriorate my property value, my property values go down"* (B.Bradford, Personal Communication, 2020).

Councillor Bradford refutes the property values argument by avowing that in Toronto, property values are high all around this city, which is in part why housing is unaffordable (B.Bradford, Personal Communication, 2020). Generally, seeing a modern mid-rise building in *Neighbourhoods* is *"typically a sign of the neighborhood that's doing well, people typically want to move there. You wanted it. So actually, it's the opposite. Property values continue to go up"* (B.Bradford, Personal Communication, 2020). Councillor Bradford briefly rectifies misconception of property values in the city.

8.2 Hidden Issues of Race and Class

The idea of NIMBYISM is far more complex than simply the argument of depreciating property values and disrupting existing physical character of *Neighbourhoods*. It's really the type of people wealthy residents don't want next door to them, which is *"the poor people who can only afford two thousand dollars a month"* (S.Galbraith, Personal Communication, 2020). *Neighbourhoods* are not accessible in the city and there are *"borders you can't see"* (Personal Communication, 2020). Mature neighbourhoods in the city have developed a reputation for "good schools" and there's not a lot of overlap between those school zones and where high-rises are being built, so one's only option really is to enter the neighbourhood through a single-family home if you wish to enroll your children in that school zone (Personal Communication, 2020). If that option isn't viable, then you must *"drive until you qualify"* (Personal Communication, 2020); a phrase used to explain being priced out of a neighbourhood or city at large, by "driving" or "moving" until one finds affordable housing options suitable to their needs. To the Realtor, a NIMBY in *Neighbourhoods* juxtapose rentals with their fear of low-income people, because residents *"don't like hearing the word rental"* (Personal Communication, 2020). He stresses that purpose-built rentals are needed *"if you want to reduce barriers, otherwise if you make single-family homes for purchase, you're feeding into the same cycle that already exists in the Neighbourhoods"* (Personal Communication, 2020). The Realtors comments bring awareness to discrete issues of race and class that exist when a NIMBY block others from the same resources, amenities and privileges based on income levels that are highly related to people of colour.

Recommendations

9. Amending Neighbourhood Policies

"*Stable's not the same as static."*

Participants consistently named OPA 320 as a policy the City of Toronto should repeal during its next review, because of the restrictions it puts upon Missing Middle development in *Neighbourhoods*. OPA 320 is *"really focused on making sure neighborhoods are stable. It goes into more detail upon what can be changed but stable's not the same as static. But I think we have to think more broadly about, you know, some change is okay. Not all lot sizes, issues remain the same"* (Personal Communication, 2020). Focusing less on the architecture or aesthetic side of redevelopment as having to be consistent with that neighbourhood's character, and instead basing policy upon the form, massing, and building structure should help make the approvals process more efficient. Compatibility tests in terms of shadowing, privacy, and looking at burdens of existing community infrastructure can be completed as well. Participants' propositions broaden the criteria beyond neighbourhood character for small-scale development to make the approval process more productive.

10. Encouraging More Municipal Efforts

"*Times have changed, and we need to evolve our thinking around that."*

10.1 Promoting a Mix of Housing

Regulations, incentives and/or programs will help institute a mix of Missing Middle rental and homeownership opportunities for varying incomes. Participants want to expand housing options in *Neighbourhoods* to move beyond the single-family homeownership model, to *"create opportunities for things like purpose-built rental housing"* because, *"the ownership-based market isn't going to solve everything especially when the market is left to its own devices"* (B.Scorgie, Personal Communication, 2020). The public sector can weigh in through programs like Housing Now, which utilizes city-owned lands across Toronto to build affordable housing and mixed-income units close to transit. Co-operative housing, non-profit housing and community land trusts can elevate "*co-living arrangements that work or ensure that, we're introducing purpose built rental housing in neighborhoods close to transit"* (B.Scorgie, Personal Communication, 2020). Scorgie urges housing conversations to include transit-oriented development as a means of *"allowing for greater diversity in intensity of uses around higher order transit of some form, whether it be go or streetcars or subways), that we're providing all the amenities that people need for the broader public benefit"* (B.Scorgie, Personal Communication, 2020). Affordable housing and transit-oriented development when conceived together can lead to equitable entrance into the *Neighbourhoods* while lessening automobile movement.

Holding developers accountable to provide purpose-built rentals as part of their Missing Middle project, will pass on cheaper housing prices to consumers. Much like the idea of density bonuses that in exchange for benefits that add value – through additional height and density; a requirement for purpose-built affordable housing should be set as well (*beyond the requirements of inclusionary zoning*). Scorgie breaks down a hypothetical scenario of a project having,

> "*a certain percentage of deeply affordable housing and a certain percentage that's 80% or less below market rates. I also think it's perfectly reasonable to suggest that if you and developers are entering into agreements with the city for developments and they're saying well, this is going to be purpose built rental, that they should be held accountable for that and there should be agreements in place to ensure that it remains rental for a fixed period of time"* (B.Scorgie, Personal Communication, 2020).

Scorgie's hypothetical housing scenario, builds beyond the parameters of inclusionary zoning and density bonuses, by specifically focusing on the need for purpose-built rentals. The important of purpose-built rentals is relayed by Sajecki: "*when developers are paying HST, your condominium development is suitable to pass on to the buyers. But if you're building a purpose built rental, the developers have to carry those costs, and over time that gets paid off*" (D.Sajecki, Personal Communication, 2020). Sajecki admits that it's a lot of money to put down so he recommends looking at other ways that fees can be distributed over longer time frames, perhaps amortized over the full cost of rental ownership. He recommends that pension funds be put towards building more rentals as a stable long-term income. There are groups that may have the capital to build rentals up front and looking for a steady income over a much longer period of time, all to suggest that we should look at many ways to encourage the Missing Middle.

10.2 Context Sensitive Community Infrastructure Upgrades

Neighbourhoods with low-density, should be studied to find sufficient amenities and services with capacity for further residents to consume. Lorinc contemplates undertaking a planning study to identify residential blocks for the potential of Missing Middle housing. His strategy includes creating an artificial deadline for investors to allow them to build triplexes (as an example) then see what happens when this density is added to *Neighbourhoods*. By doing so, *"you get that sort of domino effect that happens"* (J.Lorinc, Personal Communication, 2020). Context-sensitive infrastructure upgrades throughout the *Neighbourhoods* must be finalized before supporting additional density. Infrastructure upgrades are required to happen with stormwater and sewer management, because most of these *Neighbourhoods* were built

with detached housing in mind. Cescato informs us that, *"you see that with a lot of basement flooding issues we have all over the city. So, there'd have to be some fairly substantive infrastructure upgrades that have to take place, too. If you're looking at sort of doubling and tripling the population of the Neighborhoods"* (G.Cescato, Personal Communication, 2020). By making the applicable changes relevant to a neighbourhood's context, there will be further access to shared spaces, amenities and services.

10.3 Current Municipal Responses

There is an acknowledgement from the provincial and municipal government in agreeing upon the need for expanding housing options. The Assistant Planner brings up the role of the province in releasing a new Provincial Policy Statement that was implemented as of May 1st, 2020. He nudged me to,

> "Section 1.*4: Housing. The PPS now introduces a new language: "housing options". For example: "Section 1.4.3 b) permitting and facilitating: 1. Housing options required to meet the social, health, economic and well-being requirements of current and future residents…" I think this new policy direction will result in a push for applications proposing different housing types in the Neighbourhoods"* (Personal Communication, 2020).

The Assistant Planner outlines other initiatives the city is working on in their efforts to Expand Housing Options in the *Neighbourhoods*. He says, *"I think something to look out for is Housing Now, which is a new city-building approach to using city-owned lands to build affordable housing within mixed-use, mixed-income, complete communities. CreateTO and other city staff are working away on this initiative"* (Personal Communication, 2020). Councillor Bradford builds on the Planner's response by insinuating that *"times have changed, and we need to evolve our thinking around that. But I don't think it's falling on deaf ears. I would suggest that the folks in city planning don't get that. We have very smart staff"* (B.Bradford, Personal Communication, 2020). A positive outcome from growing discussions of the Missing Middle, is leading to a chorus of initiatives concentrating on housing and the need for more housing supply options.

11. Re-evaluating Development Charges

> *"I think the challenge is even if you could get the cost down, how does that translate into lower cost housing?"*

Development charges as a factor of the development process, must be reassessed and depreciated, for developers to consider Missing Middle projects. Scorgie believes that development charges should be deferred or removed for smaller conversions from a single-

detached home into a triplex or fourplex (B.Scorgie, Personal Communication, 2020). Site-plan control and the parks levy are other contributing factors to development charges which should exempt buildings that are *"let's say six to eight units, regardless of configuration from site plan control, period. Knock off a hundred thousand dollars off that price and have the corresponding changes to the development charges act out of the development charges bylaw. Let's charge development charges based on square footage, not based on units*" (S.Galbraith, Personal Communication, 2020). To build upon Galbraith's points, Councillor Bradford highlights the importance of crafting a sensitive approach from corporate finance to form a development charges framework for smaller projects (B.Bradford, Personal Communication, 2020). Currently, the same levies apply for two, four or 400 units. The process is,

> *"very complicated, very expensive, very time consuming, so we need to work with corporate finance and have them understand that development charges, as you know, are there to pay the cost of development in the city. For a Missing Middle project, could we be more nuanced? Would there be a contextually? Sensitive approach from corporate finance to recognize that the development impact is something already in a safe, stable neighborhood that already has servicing and such. So, a project that's bringing on a modest four units, do they need to be hit with a sixty-five thousand dollar per unit development charge on a project like that? That breaks the performa that breaks the feasibility of the project? But that's also why those don't have them there. It's just cost prohibitive. The way our financial structure and fee structure is set up right now, which needs change"* (B.Bradford, Personal Communication, 2020).

Curating a new Missing Middle development framework can moderate financial risks involved in funding the project and will craft an equitable levy system and increase economic practicality.

11.1 Incentivizing the Missing Middle

Incentivizing Missing Middle housing will reduce the cost of building and stimulate developers to take on smaller projects. By removing the "red tape" from the process, *"we'd see a transition away from large scale developers that need much larger profit margins in order to make these profits. These projects work at larger scales so we'd create a whole new market for renovations and adaptive reuse additions that individual landowners and small-scale builders could fill this gap and provide the suite of services"* (B.Scorgie, Personal Communication, 2020). By funding small-scale developers, there's a chance to reduce development costs and costs to the consumers since "*fewer trades are involved and less regulatory hurdles will be faced"* (B.Scorgie, Personal Communication, 2020). Also, at the smaller scale, *"you can build a house in a year, and build a triplex or laneway suite which would help people specialize in this small scale development and offer services exclusively in that market, and that will drive up supply and it will drive down costs"* (B.Scorgie, Personal Communication, 2020). This approach to the

Missing Middle would accommodate the population growth Toronto experiences to provide an adequate volume of housing every year over the complexities involved with the high-rise model (floor plating, FSI, etc.).

Gilam calls for the CMHC, in conjunction with the different levels of government, to find ways to foster creative financing plans to spur developers to build Missing Middle housing. Under the current planning system, when developers build for lower costs, it's up to them to decide whether or not they're going to pass on lower costs to the buyers or renters. Yet, *"most developers are not inclined to offer discounts just because they have lower costs, because for them it translates into a healthier margin, which they pocket for themselves"* (M.Gilam, Personal Communication, 2020). Gilam poignantly asks, *"so I think the challenge is even if you could get the cost down, how does that translate into lower cost housing?"* (M.Gilam, Personal Communication, 2020). In order for lower housing costs to be passed onto the consumer, incentivization, programs and policies must pool from existing and newer resources to prioritize the housing needs of residents in the city.

12. Construction and Design

"Whatever gets built is compatible and respectful with what currently exists."

12.1 Urban Design

The urban design of Missing Middle projects can resolve worries of rescinding neighbourhood character and other aspects of sizing, privacy, streetscape and shadowing. Bearing in mind the design and typology scale, one can preserve neighbourhood character by warranting that "*whatever gets built is compatible and respectful with what currently exists"* (B.Scorgie, Personal Communication, 2020). Scorgie, with a specialty in Urban Design, doesn't think that Missing Middle projects have to look identical to the existing character to fit in. One can *"design something like a fourplex in a way that it looks very much like a semi. And so, if you've got semi's all through your street, I think you could quite easily have tried flex fourplexes and low-rise apartments that fit seamlessly. But there's a way to design them to do that"* (B.Scorgie, Personal Communication, 2020). Other ways of deciding on how to build Missing Middle housing in *Neighbourhoods* should consider site-specific attributes of the lot because townhouses for example, *"need to be consolidated from the corner lot in, otherwise, you're just going to replace two driveways with seven driveways which is [...] unintelligent intensification and doesn't improve the public realm and it's divorced from connectivity and amenity*

(G.Cescato, Personal Communication, 2020). Context sensitivity, construction and urban design are all integral parts to the development process that must be upheld as principles of the planning process.

Sajecki's firm – Sajecki Planning, was able to move forward with a successful Missing Middle application on 1103 Dufferin St (*See How to build a low-rise apartment building by Sajecki).* Sajecki's firm maximized the deep lot to mitigate privacy and shadowing issues (D.Sajecki, Personal Communication, 2020). Galbraith anecdotally remembers a Missing Middle case he worked on in which residents opposed the look of the project, calling it *ugly* as their only objection, but were indifferent to its completion. Both examples, espouse urban design as a tool to conceal Missing Middle typologies is a strategic way of avoiding the erosion of neighbourhood character and can minimize resident upheaval.

12.2 Wood Frame Construction

Wood frame construction has become a popularized alternative material to concrete, as Toronto surveys sustainable means of development. During the construction process, looking at ways to *"build stick so wood frame construction can lower the cost of construction"* (B. Scorgie, Personal Communication, 2020) over a building made of concrete. With wood frame construction, *"there are fewer trades involved. The scale of development is smaller, construction costs should be lower, and it opens the possibility to reduce costs by streamlining the process of development"* (B. Scorgie, Personal Communication, 2020). Cescato is also on board with introducing cheaper timber construction because it uses smaller trades and *"there may be an untapped capacity for that type of construction in the city that would lead to more housing"* (G.Cescato, Personal Communication, 2020). Wood frame construction is not only a sustainable form of development, if permitted by the regulatory process (in particular the Official Plan, zoning and the Building Code to name the least), it would also enhance a niche market of development that could accelerate the construction of housing and lower its costs.

12.3 Modular Housing

Gilam endorses modular housing as an approach to constructing Missing Middle projects. He finds that it's an efficient process because the materials are readily set to build a module and these low costs [exist] in that setup. In turn, modular housing projects have lower costs per module (M.Gilam, Personal Communication, 2020). Gilam is a huge fan of "prefab" – referring to

prefabricated or prefab structure construction because it's a "*great way to save costs and accelerate the schedule"* (M.Gilam, Personal Communication, 2020) [timeline to develop]. By returning to,

> "*that panelist approach as there's also options to penalize the building envelopment*, *so you can build your building level up based on panels. You can build those solar panels offsite. They're finished with different finishes. You can have like a prototype brick or stone. And so, the panels are stacked on a truck and brought to the site and then they're installed very quickly"* (M.Gilam, Personal Communication, 2020).

Gilam likes this approach a lot because *"it means we get our building erected and enclosed very quickly and that can translate into lower costs"* (Gilam, 2020). Like wood frame construction, modular housing poses an opportunity for affordable Missing Middle housing materials.

13. Revised Parking Strategy

"...We looked at all of the available parking within."

For more Missing Middle housing to be built in *Neighbourhoods*, a conversation is needed regarding parking requirements. Galbraith backs the elimination of minimum parking requirements of the zoning by-law as he references Buffalo as having deleted their parking requirements with its green code. He thinks that we don't need minimal parking with the exception of accessible parking spaces. Parking variances are required to go through the Committee of Adjustment process but in Galbraith's experience with the city, parking variances are not considered highly important and generally won't pose much pushback as *"no one's going to fight you on that at the city. Maybe the neighbors don't like it. But the city's not going to fight you on it"* (S.Galbraith, Personal Communication, 2020). Galbraith's insight and examples from other cities' having addressed the parking question, can serve as a reference point for Toronto.

Sajecki advises that in terms of parking, his firm conducted a Parking Justification Study and,

> *"looked at all of the available parking within. I can't remember how many meters, but within a certain distance of the site, it's like 200 meters or so. We looked at the availability of on street permit parking and there is a fair bit that was known to be within that. And then proximity to both Green P parking and to the subway itself and referenced, you know, car sharing and bicycle sharing"* (D.Sajecki, Personal Communication, 2020).

Sajecki's attention to available transit options is a route many planners should take, to reduce car dependency.

Community Member 2 had an interesting take on how to address parking with electric vehicles. She suggested on-street charging stations for electric vehicles. She explains that many people in her neighbourhood don't have a driveway or a parking spot, so she thinks the accommodation of electric vehicles and charging stations would be sustainable because it'd reduce carbon emissions and formulate a spatially aware choice for her particular neighbourhood (Personal Communication, 2020).

14. Outcomes of Missing Middle Development

> "*Options are always a good thing, and the more options we provide people, the more it all goes towards helping solve the housing crisis in Toronto."*

14.1 Increases Housing Options

Missing Middle housing introduces a diversity of housing typologies to Toronto's *Neighbourhoods*. The diversification of housing stock in some parts of "Old Toronto" is *"what makes Toronto so rich"* (A.Vaughan, Personal Communication, 2020) and this richness can spread to other parts of the city with unvaried housing patterns. Its' development enhances flexibility in housing options, and it can help people find suitable housing arrangements to meet their needs from a *"spatial perspective, locational perspective, hopefully also from an affordability perspective"* (B.Scorgie, Personal Communication, 2020). Lots of Sajecki's friends have been priced out of Toronto's housing market. His friends, whether they are expecting couples or artists, have had to leave the city because *"they're raising a family and there's no way they can afford to live in the City of Toronto"* (D.Sajecki, Personal Communication, 2020). To Sajecki, it's a shame that his friends, like many other people, have to move away from the city because these are the folks that *"form the cultural fabric of what makes the city interesting [...]"* (D.Sajecki, Personal Communication, 2020). Councillor Bradford chimes in with his own take on the potential for Missing Middle housing, and to him, it'd help with,

> *"just livability writ large. It provides more options for more people in different parts of the city. And that's the biggest thing. It makes neighborhoods more accessible. Currently, for a variety of reasons, whether it's geography, transit, access, economic status that would be prohibitive for people, it presents us with an opportunity to open that up. I think what we do down barriers for folks, we create a more livable city and that's something that's something Toronto needs to focus on right now"* (B.Bradford, Personal Communication, 2020).

People of all backgrounds, especially young adults in their 20s and 30s, will benefit from being able to choose from a wider variety of housing selections to meet their needs – beyond the tall

and sprawl model. Cescato repeats that *"options are always a good thing, and the more options we provide people, the more it all goes towards helping solve the housing crisis in Toronto.*" At the same time, he reaffirms that government funding and initiative is required because the private sector and the current housing patterns permeating the housing market will not *solve* anything.

14.2 Allowing Intergenerational Living

To Community Member 1, Missing Middle housing grants people an opportunity to enjoy intergenerational living and/or allow groups of friends to co-exist within the same lot. Building a house together with her friends is a dream the Community Member shares but knows the financial and bureaucratic setbacks make this dream far distant from reality (Personal Communication, 2020). To her, the Missing Middle can connect friends and family into settings of communal living. Likewise, Cescato observes Missing Middle housing as allowing families to live under one household intergenerationally, because *"it gives another broader set of options to age in place, have their kids move downstairs with some independence, and/or create another income stream for themselves [...]."* Intergenerational living is a very common phenomenon in immigrant families and prior to the second World War, families embraced multigenerational living as a norm. Missing Middle housing then gives it a chance to re-enter society.

14.3 Sustainable Form of Development

Lorinc envisions the development of Missing Middle housing as forming a sustainable type of density as opposed to the type of density *"that makes everybody nervous like what you see at Yonge and Eglinton, where it's just too much*" (J.Lorinc, Personal Communication, 2020). The density Lorinc refers to, takes the form of high-rise and high-density condominium development, with overwhelming traffic, construction and congestion (J.Lorinc, Personal Communication, 2020). The Missing Middle on the other hand, would provide *healthy* density to *Neighbourhoods,* without overburdening the existing area.

Gilman shares that his mother lives in a mid-rise condominium on Carlaw Avenue, just north of his office. He admires smaller projects that are built in the mid-range, because they offer a *"smaller scale, a human scale"* (M.Gilam, Personal Communication, 2020). He explains that he thinks people would rather live in small scale developments because there's a closer connection with the street, since *"there's opportunity to have outdoor space, there's the potential of*

balconies, and even being able to hear noise from the street, are all natural elements that help the city density while also maintains a sense of community" (M.Gilam, Personal Communication, 2020). Connectivity to street-grid and access to open and green spaces is where much of the gravitation towards single-family homes source from. If Missing Middle housing can be built and offered at an affordable rate, more people will be able to perhaps not have their own yards but share outdoor spaces that spread a sense of community and improves physical and mental health.

14.4 Potential Additions to Existing *Neighbourhoods*

Elliot looks at increased Missing Middle development as a way to add retail and commercial spaces and services to a neighbourhood that otherwise would be primarily housing. Additional development helps produce complete communities and enforces walkability over reliance of automobiles to the same destinations out of the neighbourhood. Elliot shares his reality, *"I live in a neighbourhood [Cabbagetown] that has some density, some services and you just aren't going to get that in neighbourhood with really strictly single-family zoning"* (M.Elliot, Personal Communication, 2020). Elliot's Cabbagetown neighbourhood is an area many have grown to love and quote with varying housing typologies, access to transit, retail spaces and services. With more density brought to *Neighbourhoods* from Missing Middle housing, *Neighbourhoods* across the Yellowbelt can enjoy the same benefits.

CHAPTER 4 – Missing Middle Proposal in Toronto: Densifying Woodbine Heights

Background

In 2019, City Council directed City Planning to conduct a report and create a timeline to increase housing options and planning permissions in areas designated as *Neighbourhoods* in the City of Toronto's Official Plan. A main part of this motion included asking City Planning to explore opportunities for a Missing Middle pilot area. Under Councillor Bradford's leadership, Ward 19, Beaches-East York was chosen. The first step City Planning took was to conduct a preliminary consultation with residents of the neighbourhoods, by *"taking the conversations to people's porches"* (B.Bradford, Personal Communication, 2020) and with registered community associations and the Toronto Planning Review Panel. Councillor Bradford recalled that neighbours were largely supportive of the Missing Middle so his ward can serve as an example when completed, for other parts of the Yellowbelt to follow.

Why Woodbine Heights?

Under this context, an area in Ward 19 that I encourage the pilot project to consider, is Woodbine Heights. Woodbine Heights is an Edwardian neighbourhood located in between parts of Old East York and Old Toronto. It is bounded by the Taylor Massey Creek Ravine on the north, Danforth Avenue on the south, Main St on the east and Coxwell Avenue on the west in Ward 19 Beaches-East York, under the administration of Councillor Brad Bradford.

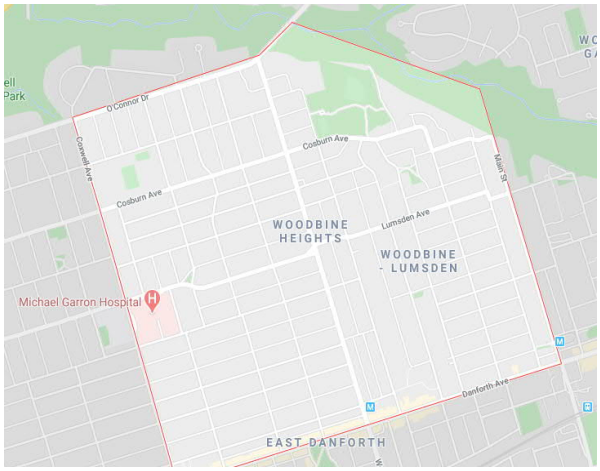


Figure 18. Map of Woodbine Heights.

Source: Google. (n.d.). *Woodbine Heights.* Retrieved from https://www.google.ca/maps/place/Woodbine+Heights,+Toronto,+ON/data=!4m2!3m1!1s0x89d4cc5f0ccf46b9:0x8aeee1c62c30afa8?sa=X&ved=2ahUKEwiQjc20183qAhULn-AKHWZ4DbIQ8gEwEXoECBEQBg

The quiet area comprises of largely residential *Neighbourhoods* with lots of parks and open spaces and supportive community infrastructure to accommodate additional urban forms of Missing Middle housing, population density and incoming growth. Under the guidance of the Visualizing Density project completed by the Canadian Urban Institute (2017), their methodology will be adapted as the framework for this case study. I will be using their Complete Communities framework alongside my own arguments that shoulder off my results section, to present as to why Woodbine Heights has the potential to *deliberately densify.* The recommendations will be presented with significance and examples.

Recommendation	Significance	Examples
1) Diversify the Housing Supply with Missing Middle typologies.	There is opportunity to diversify housing typologies from the predominant form of single-detached dwellings, with Missing Middle housing typologies that can maintain existing neighbourhood character.	Develop shared ownership models like through co-operative housing (co-op) buildings and community land trusts in Missing Middle form.
		Use height, density, massing and urban design to respect existing neighbourhood context.
		Allow rooming houses and laneway suites to add to the types of supply.

Table 2. Recommending the diversification of housing supply through Missing Middle typologies.

1. Find an "RD" zone

Zoning Map of By-law 569-2013 shows how the majority of Woodbine Heights is in the "Yellowbelt." At the parcel level, four large swathes of land designated as *Neighbourhoods* in Woodbine Heights are Residential Detached (RD) zones under Zoning By-law 569-2013. The yellow indicates RD, red indicates CR and select orange patches indicate RA.

Figure 19. Zoning Map of Area and Parcel level.

Source: Zoning By-law 569-2013.

2. Narrow the area down into a Dissemination Area (DA)

Out of the four RD zones, one area that can accommodate growth is between the major intersections of Coxwell Avenue and O'Connor Drive. Dissemination Area (DA)'s classified under 2016 Census data were used to define the boundaries of this particular study area. As mentioned in the CUI (2017) report, the DA's don't always line up exactly with the community as it is defined by the municipality or public, so, I encourage using the DA that closely matches the boundaries of the community you're looking to examine.

3. Calculate Density of the DA area

The Canadian Urban Institute (CUI) defines density as a ratio of residents and jobs to a land area is the way density is calculated in the Growth Plan (Canadian Urban Institute, 2017, p.2). Density is an important metric the province uses in order to measure how municipalities and regions in the Greater Golden Horseshoe are planning to achieve the goals set out in the Growth Plan (Canadian Urban Institute, 2017, p.2). Density is a dimension of urban form that is relevant to environmental quality, transportation systems, physical infrastructure, urban form, social factors, and economic factors (Forsyth, 2003; Urban Strategies, 2011). The following ratio calculations adapted from the CUI report and the data is collected directly from the Census (2016)'s DA area to help determine an area's potential for gentle intensification.

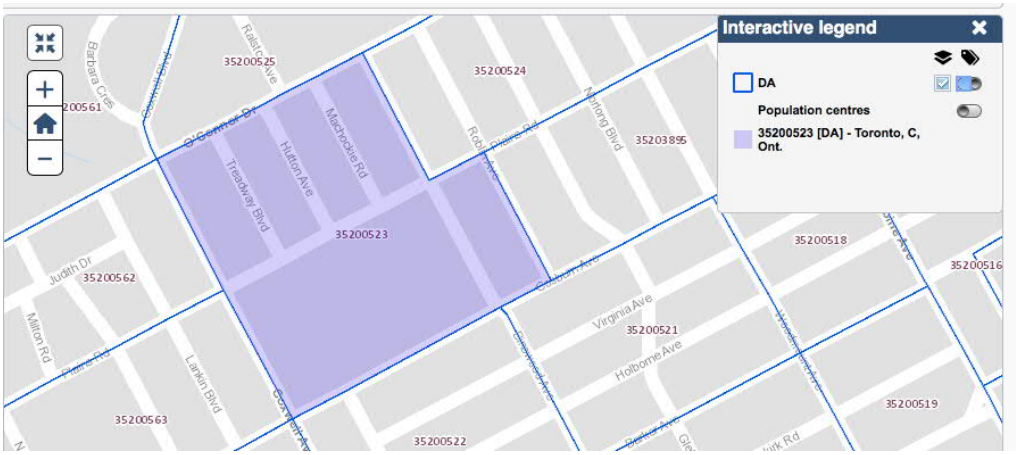


Figure 20. Dissemination Area.

Source: Statistics Canada, 2016.

Population Density

Total population/land area

- Population: 574 people
- Land area in square kilometers: 0.16
- 574 people / 16 hectares of land (converted square kilometers to hectares

Residential Density

Total units or dwellings/acre or hectare of land

- Total private dwellings: 231
- 231 Total private dwellings / 16 hectares of land = 14.44 (rounded up)
- ~14 private dwellings / hectare of land

Block Density

Total population/total hectares of land

- 574 people / 16 hectares of land = 35.875 (rounded up)
- ~36 people / hectare of land

4. **Consider varying housing typologies that will respect and reinforce Neighbourhood character**

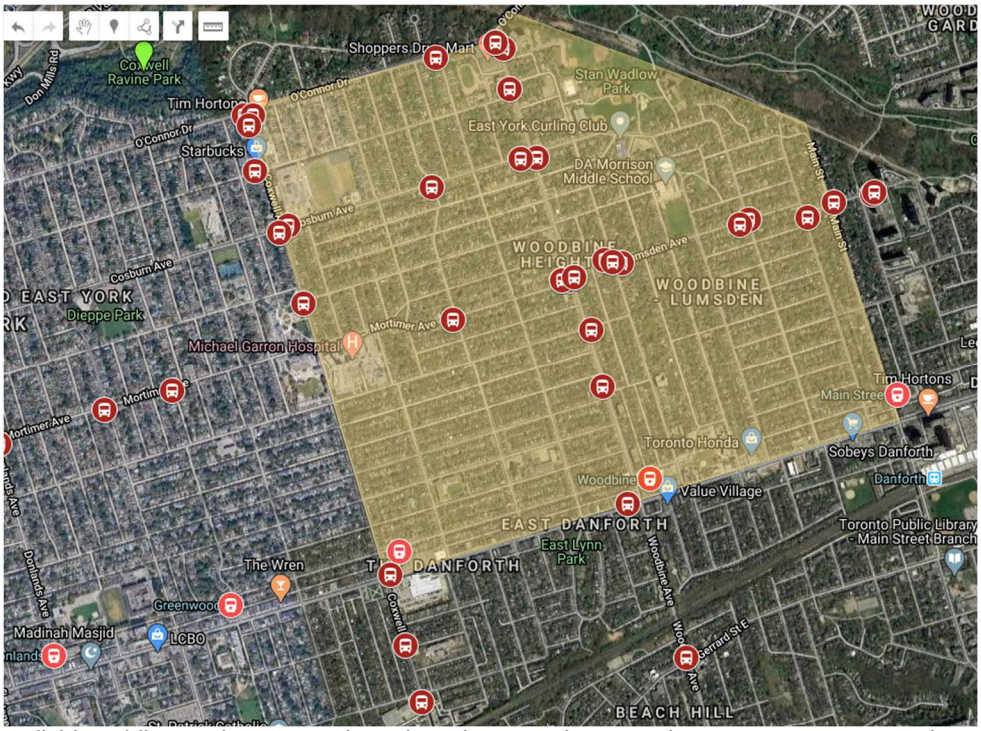
Sections of the DA should be analyzed, as opposed to the DA in its entirety. By taking case sensitive precaution, neighbourhood character can be maintained while exploring the addition of Missing Middle typologies

Figure 21. Aerial and south facing views of the top section of the DA for typology consideration.

Source: Google Earth, 2020.

Recommendation	Significance	Examples
2) Invest in public transit and improve existing transportation infrastructure.	Woodbine Heights is well serviced by transit. By utilizing the existing and expanding further transit networks, there will be less car-centric traffic coming into the city from the east end.	Good connectivity to transit nodes: • Woodbine Station • Coxwell Station • Mainstreet Station
		Many transit stops exist within walking distance of the neighbourhood.
		Four main transit routes along O'Connor Drive, Coxwell Avenue, Danforth Avenue and Main St mean most residences are within walking distance, short transit trips, bike rides, or car rides to transit.
		The City of Toronto has installed cycle tracks, bicycle lanes and sharrows on Woodbine Avenue (between O'Connor Drive and Queen Street East). The ActiveTO Cycling Projects include Danforth Avenue.

Table 3. Recommending Investment and Utilization of Public Transit Services.



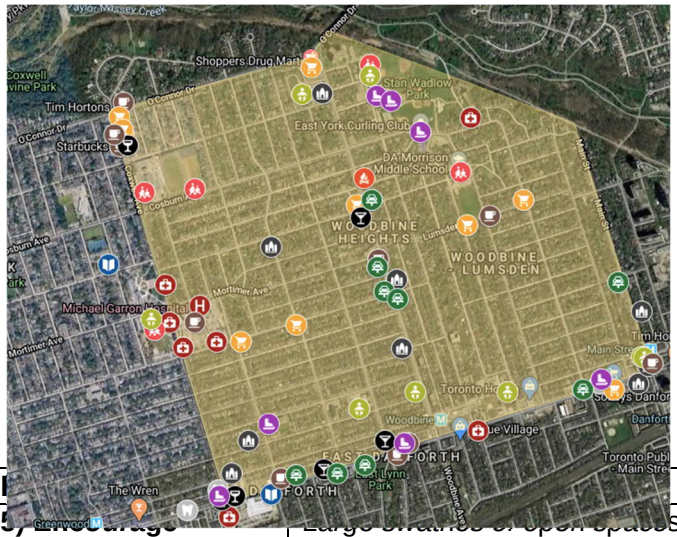
All available public transit stops, and nearby subway stations are shown, to use as opposed to cars.

Recommendation	Significance	Examples
3) Utilize existing amenities and services and expand systems as capacity increases.	The density within the area is very low, suggesting that local amenities and services are underutilized. More residents will be able to benefit from the existing and incoming community infrastructure.	• Adequate number of restaurants, cafes and mom-and-pop shops. • Major hospital, doctors, drug stores and dentists for health care. • Places of worship and cultural spaces. • Grocery stores and other food options. • Community facilities – schools, childcare centers, and libraries.
		• Enter into Community Benefits Agreement (CBA) with community to secure more retail space in return for more housing,

Table 4. Recommending amenity use and infrastructure updates.

Recommendation	Significance	Examples
4) Enhance walkability factors in the area to achieve the *20-minute neighbourhood – giving people the ability to meet most of their everyday needs within a 20-minute walk.*	Currently, the area is ranked as having a decent walkability factor. to really encompass a complete community, emphasis should be made on upgrading the public realm to achieve easier walkability, mobility and accessibility.	• Decent walkability factor in area. • Grid street network allows for pedestrians to use prominent sidewalks and side streets on foot or by bike. • Residential areas are especially close to some commercial-retail spaces, amenities and services. • Houses front onto or towards the street with garages in the back, favouring pedestrians over cars.

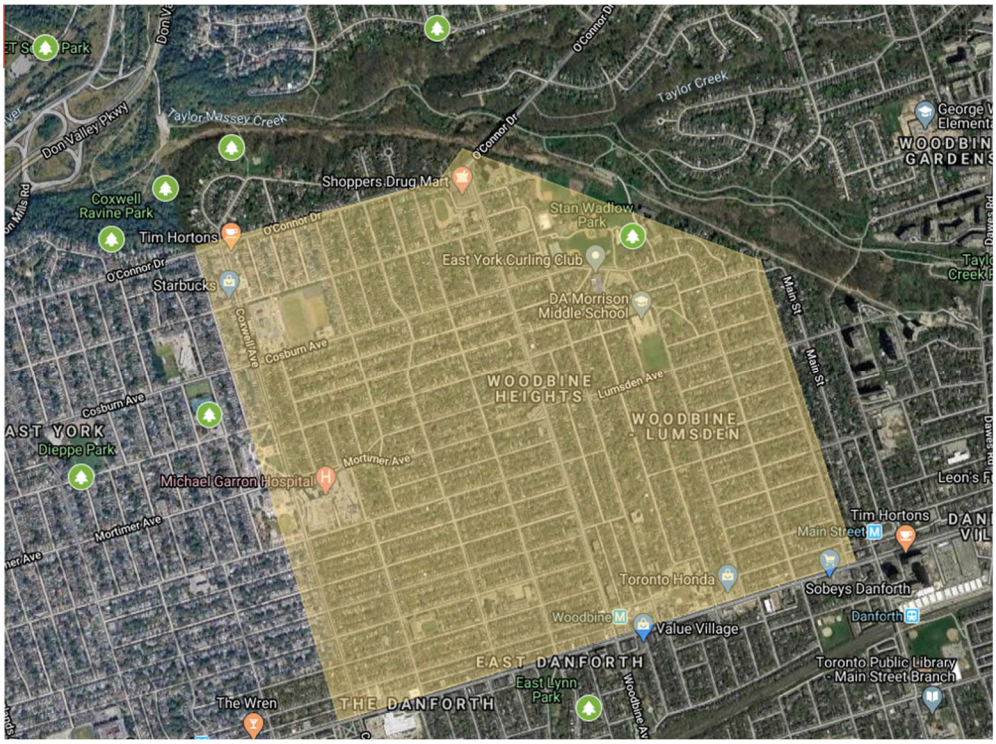
Table 5. Recommending, encouraging and increasing walkability.



An abundance of amenities and community infrastructure are available in these various residential areas, for incoming and existing growth to utilize. These services are within walking distance of many residential Neighbourhoods, or a short transit ride away.

		Examples
sharing of immense Green and Open Space.	and parks bound the area. New neighbours would be able to share the spaces with existing residents without overburdening the natural landscapes.	Taylor Creek Park runs beside Taylor-Massey Creek, along a 3.5-kilometre trail surrounded by forest, marsh and wildlife. • Taylor Creek Park is located Victoria Park to the Forks of the Don River • Three rivers meet at the forks and form the Lower Don River: The East Don, the West Don and this tributary (Ontario Trails, 2020).
		Stan Wadlow Park • 8.5-hectare park near O'Connor Avenue and Woodbine Avenue Green space features baseball fields, a playground & an off-leash dog area.
		Smaller Parks • Gledhill Park • Cosburn Park • Coxwell Ravine Park

Table 6. Recommending Sharing of Green and Open Spaces.



All parks and open spaces are marked in green; a larger snapshot is provided to showcase the greenery surrounding the Ward itself.

CHAPTER 5 – Discussion

15 interview participants were interviewed in my attempts to gather a *typology of perspectives* to the topic of densifying the Yellowbelt through Missing Middle housing. During the interview process, themes were beginning to form as interview participants had coinciding responses that were cohesive to the literature presented. Others raised novel ideas worth further exploration and were allotted space as separate sections. To offer my own critique, the major themes to be observed will define the Missing Middle, identify the stakeholders and opposition and untangle affordability outcomes. The section, thereafter, will have recommendations drawn from the findings and will be built upon through my evaluation.

1. Defining the Missing Middle

The consensus amongst interview participants was split between two ideologies. An overwhelming majority conceded that the typologies comprising of the Missing Middle have gone missing from *Neighbourhoods* across Toronto, citing the amalgamation of the former five

boroughs into the new City of Toronto, the consolidated Official Plan and institution of Zoning by-laws as having restricted the development of further Missing Middle development. The *Neighbourhoods* that have experienced the most loss according to participants as the Yellowbelt, which again refers to the large swath of land designated under Zoning by-law 519-2013 as “Residential” (RD) zone, largely seen in contemporary suburban neighbourhoods, subdivisions and other portions of the city’s *Neighbourhoods*. On the other hand, a smaller group of interview participants refuted the idea of the disappearance of Missing Middle typologies from the city’s urban landscape, as places like “Old Toronto” to them, represented parts of the city that still have these typologies. The Avenues, Main Streets, the Centres, and Downtown core were listed as designated areas for growth by the same participants in clarifying where high densities were supported and where these typologies already exist and can be built, as of right. There was also an understanding amongst this group that the City of Toronto is building more housing supply than any other city in the world right now as Councillor Bradford called *“more cranes in the sky”* (B.Bradford, Personal Communication, 2020). Though, the *type* of supply is what advocates of the Missing Middle denote, in ascertaining that the city’s existing and incoming housing supply is not meeting the personal needs and financial means of different demographics looking to enter the housing market.

2. Identifying the Stakeholders

Deciphering the stake interview participants and other prominent actors had in promoting Missing Middle housing development in Yellowbelt *Neighbourhoods*, was a process that's linked, but not exclusive to personal interests, political intentions and economic gain. There are various voices fueling the debate surrounding Missing Middle development that can be categorized as *pro-development or pro-building* versus individuals looking to preserve the existing housing conditions and development patterns as *pro-the-status-quo*. On the one side, we have individuals from the real-estate industry like realtors, private developers, and construction companies that are in full support of a revised regulatory framework and relaxed zoning. Their backing is to further Missing Middle housing development in *Neighbourhoods* because the land is already considered valuable and that it creates more business for them, expands their expertise of trades to include a variety of projects from small to big, to very big, and arguably most importantly, extracts the most profit out of a single parcel of land. Then we have planners and architects from the private sector that work for small firms or have their own practices, that are pushing for more Missing Middle housing. Planners and architects from the private sector would also reap the benefits of streamlining the development process because although there is no proven causal link, the number of clients would potentially increase for

them as well. Planners would navigate the case in making sure that all of the planning criteria are met while architects would be designing the built forms of these Missing Middle projects that would fit in with local context and neighbourhood character.

An unlikely group that pursues the topic of Missing Middle housing and gives platforms for the dialogue of its advantages to take place, are journalists. Journalists can have their own political motivations for writing about the Missing Middle as the content written can stem from their own personal interests in the topic. Controversially, I view journalists as some of the most influential individuals next to local City Councillors, because they have the power to control and shape the narrative surrounding Missing Middle housing which in turn *sways* the readers perceptions of the topic. City Councillors have the authority to decide on how future development is to occur so Missing Middle housing to them, is a topic that gains priority if and when their decisions align with the wants of constituents within their wards. City Councillors have their own political agendas when enacted into council, but pacifying constituents overrides most priorities. When I spoke to Councillor Bradford, he communicated that a large demographic of his Ward encompasses young families that have sought housing in his Ward because of the more affordable options that exist in comparison to other parts of the city. He emphasized that Missing Middle housing has a potential to increase a variety of housing options for young families and other individuals to seek, so he has decided to conduct a Missing Middle Pilot Study in his Ward to consider more housing options that aren't as common. Community members hold a symbiotic relationship with Councillors because awarding the councillor their votes comes from having their needs met. Community members have the ability to permit or restrict development into their Neighbourhoods and if they're versed on the topic of Missing Middle housing and all the forecasted changes that are aligned with its permissive development, then community members would be able to alter, reconstruct and/or enhance their home through their own guided development.

3. Identifying the Opposition

On the other side, we have individuals with the same set of backgrounds that disapprove or are uninterested in the development of Missing Middle housing in designated *Neighbourhoods*. The City of Toronto planners I interviewed, were undoubtedly insightful, though lacked the same rigour that came from the others because there was an insignificant amount of urgency, importance and interest displayed in the topic. The differences were evident in diagnosing the Missing Middle in Toronto as many confirmed their skepticism in the idea of hampering the

conditions of the current *Neighbourhoods* with higher densities because it'd require additional infrastructure changes. Some examples of the needed upgrades would be to local amenities like schools, community centres, transit and public space with investment that isn't within Toronto's fiscal capacity as it relies upon the discretion of provincial government, which today, is prioritizing COVID-19.

Moreover, interview participants raised concerns with the claims for affordability that Missing Middle housing is said to bring to the city and are unconvinced of rewriting or revisiting the policies like Chapter 4 of the Official Plan titled *Neighbourhoods* and zoning by-laws directing development in the city. The diverging perspectives on the issue also speak to the way certain areas have developed with the legacy of development patterns in the Old City of Toronto. For example, Councillor Perks condemned the Missing Middle because he felt that in his experience, he has approved housing qualifying as Missing Middle typologies for a long time as an active member of the Toronto East York Community Council and that in his Ward, these typologies can be easily seen through a casual walk in the area. The Toronto East York Community Council makes recommendations and decisions on local planning and development, as well as neighbourhood matters including traffic plans and parking regulations (City of Toronto, 2020). The differences between both Councillors is that they have different outlooks, interests and approaches to the issue of development and affordability which is also shaped by the geographic boundaries of their wards.

Developers are aware of the areas that development is permitted, and they also recognize the challenges with proposing an application for development in the *Neighbourhoods*. There are more regulatory hurdles to address with small projects in the *Neighbourhoods* because if they aren't in conformity with the Official Plan and adhere to the appropriate zoning by-law, there are more implications with getting approvals to proceed. These small projects in the *Neighbourhoods* are also less appealing to developers because they are permitted to build less units which puts more pressure on the developer to cover the costs while also decreasing the opportunity for profit. Developers become more inclined to develop in built-up areas with high-densities and prevailing growth patterns. There is a chance that the proposed development may face backlash from residents as well, stopping the development in its entirety. Neighbourhoods' residents can catalyze opposition against Missing Middle development. Residents of Yellowbelt communities put value in policies like neighbourhood character to preserve the aesthetics and *feel* of the existing neighbourhood and monitor incoming or proposed development to maintain

the existing patterns. Along with neighbourhood character, residents raise issues with increased traffic and strained local services, though are mostly concerned with their internalized fear of the "*other"* – a racialization of their neighbourhoods which, to residents of coveted *Neighbourhoods*, lower the property values on their homes.

4. Claims of Affordability

After the recent publication *House Divided: How the Missing Middle Will Solve Toronto's Affordability Crisis* was released in July of 2019, conversations surrounding the Missing Middle's potential to increase affordable housing supply increased. The text in a lot of ways inspired my own research into the topic, in figuring out whether the Missing Middle actually will *solve* the housing affordability crisis in Toronto. Upon conducting my own research and interviews with some participants who either co-edited or contributed a chapter, I've made several conclusions. First, housing is entirely too unaffordable in the City of Toronto and this is an assumption that many shares regardless of political positions and economic statuses. Second, the Missing Middle is indeed a way to enhance housing diversification and offer a variety of typologies to the City's urban landscape which can help provide housing options to meet people's needs. Still, I am unconvinced of the ability of additional supply on its own to solve anything because if adding supply in the form of Missing Middle typologies had an immediate connection to affordability, then New York City, a place with plenty of Missing Middle housing, wouldn't be one of the most unaffordable cities in the world. There is a possibility of increasing land speculation and land values if the city is not cognizant in the way Missing Middle housing is built. If we aren't careful in how we bring forward regulations and guidelines that aren't reflective of local contexts, then there is a potential risk of gentrification, displacement and increasing unaffordability.

Only will the housing market become affordable if there are major supply-demand disruptions to the housing market with forces like a global pandemic of COVID-19 or through robust change to the current budgetary financing for housing, rewriting of the policy frameworks and zoning by-laws, amendments to existing Acts and changing the nature of the city's relationship with private development. In other words, until housing is seen as less of a commodity due to the widespread financialization of housing, then will notions of housing affordability and accessibility become customary. Nonetheless, many of the interview participants made compelling distinctions during the interviews in clarifying that Missing Middle housing isn't *the* single answer to the affordability crisis and must be considered along with a plethora of other approaches that are more salient than laneway housing and secondary suites. The interview participants were

conscious of the danger in labeling Missing Middle housing as the *silverbullet* solution, which is correct, but I'd critique that it's misleading to have a title that makes a powerful proclamation that was disproved itself in the interviews.

5. Recommendations

While many have synthesized the various impediments to Missing Middle development, it then begs the question of why should more be built? In asking this question to interview participants, a rich variety of answers were given, correlating to increased housing diversity in the city, affordable outcomes and a new outlook on small-scale development across *Neighbourhoods*. In order to make that happen, interview participants helped voice recommendations and incentivization to strategize how to effectively build Missing Middle housing in *Neighbourhoods*.

5.1 More Municipal Efforts

The interview participants call for municipalities like the City of Toronto, to creatively establish a set of regulations, incentives and programs to increase the supply of Missing Middle housing. I encourage the provincial and federal government to intervene and strategize funding and resources as well in brainstorming how to expand beyond policies like inclusionary zoning and programs like Housing Now, to secure more affordable units that are below market rate to lighten social housing demand and provide purpose-built rentals. Active participation from public sector employees in prioritizing a mix of housing ranging in tenure, income and size over the current tall and sprawl model, can perpetuate the development of Missing Middle housing. In the case of widespread Missing Middle development in the *Neighbourhoods*, interview participants call for transit-oriented development, consideration of greater or enhancement of existing public amenities and services and upgrades to infrastructure like stormwater and sewer management systems to create accessibility and pander to the needs of incoming residents. That way, residents will not have to rely upon a car-centric model of transportation and instead have other transit options to seek. less development charges would be needed to develop Missing Middle housing because infrastructure supportive of additional density would pre-exist.

5.2 Updating Policy

As a leading impediment to Missing Middle development in *Neighbourhoods*, interview participants call for a conversation to be had between corporate finance and the City of Toronto on the topic of development charges, to make Missing Middle housing feasible. Relatedly, a

sub-section to Chapter 4 of the Official Plan titled *Neighbourhoods,* can outline broad guidelines with Density Transition Zones (DTZ) or "buffer zones" to show developers how *Neighbourhoods* can transition to areas with more density, comparably to Mid-rise guidelines, they can be called Missing Middle guidelines. A development charges framework for Missing Middle projects would help establish a timeline, process and a financial baseline for development charges per unit and/or charges per square footage over the unit. The revamped development system should also find a way to sort out the parkland requirements and mitigate site-plan control, through planning studies to determine the existing parks nearby and whether site-plan control policies can exempt buildings within the six to eight units' range. Finding interesting financing techniques by looking to financing models and plans through entities like the CMHC, pension funds and amortization programs are suggested ways of looking at how to incentivize developers to build Missing Middle projects.

5.3 Managing Political Setbacks

The current socio-political climate around the world, insinuates that it is time for change. As the City of Toronto grapples with plans on how to approach anti-black racism, it is time to take a stance against class and racial biases in *Neighbourhoods* as well. City Councillors, if looking to grant people of all income levels further access to the city's housing opportunities and amenities, should actively engage in educational seminars, smaller focus groups and larger community consultation meetings to negate negative perceptions of additional density and decreasing property values. For far too long, property values have driven the conversation of housing, so planners, economists and interested city builders should form working groups to debunk some of the assumptions. In addition, Councillors, developers and the community can enter into community benefit agreements, promising a retail space the community decides upon like a coffee shop, in exchange for the Missing Middle project. That way, communities are involved and receive an incentive in return.

5.4 Incorporating Construction and Design

Applying tactical urban design is encouraged to diminish apprehension from residents over neighbourhood character. By using urban design to carefully construct the built form of Missing Middle projects in *Neighbourhoods*, it ensures compatibility in scale and dilutes issues with privacy, streetscape and shadowing upon adjacent and abutting properties because; additional density doesn't have to be *ugly*. It's important to take the lot size into mind when building additional units, as how deep or wide the lot is can be the initial indicator of appropriate height

and width of the building. Gentle intensification can be in fact gentle, when seamlessly incorporated onto Neighbourhood streets. Through exploration of wood frame or timber construction and prefabricated forms of construction through modular housing can also help stimulate the construction and design elements to Missing Middle housing, but will occur when changes to the Official Plan, zoning and Building Code are made to confirm compliance.

5.5 Revising the Parking Strategy

To reduce the constraints to Missing Middle development, interview participants propose that parking requirements shouldn't be a part of the zoning by-law with the exception of accessible parking spaces. A Parking Justification Study can be completed in the desired neighbourhood anticipating Missing Middle development, to identify the availability of on-street permit parking, Green P parking, subway, bus and streetcars and car and bicycle sharing. Investing in public transit, must be a part of the Missing Middle. In the future, looking to incorporate on-street charging stations for electric vehicles can also address the level of car-dependency in the suburbs.

Conclusion

The following research contributes to discourse on the development of Missing Middle housing and can be understood in two parts. The first half of the Major Research Paper, reviewed literature to delineate the legacy of housing polices, planning, and politics managing growth and development within Toronto. The intention behind the literature review was to depict how the Missing Middle has faded from *Neighbourhoods* since the legalization of modern zoning by-laws and passing of planning policies enabling the tall and sprawl housing development patterns within the city's urban fabric. The latter half of the research embraces empirical evidence compiled through interviews, as further testament to the diminutions of Missing Middle development, prospective results and references for its enactment. By using both qualitative and quantitative data, this research has shown how Missing Middle housing is not intrinsically linked to outcomes of affordability, nor does the data show that its' exclusive development will minimize the housing affordability crisis. In its place, I offer that Missing Middle housing can bring gentle intensification to *Neighbourhoods*, to proliferate housing options for varying housing types, tenures, and income levels as affordable options for housing, but not unless the financial feasibility of the development process is considered and an affordability framework is intact for its delivery. To build on the existing city's Missing Middle Pilot Study in Ward 19 Beaches-East York, I propose concentration upon "Woodbine Heights" as an area for Missing Middle densification.

Woodbine Heights was a site-specific analysis, intended to use relevant data and visualization tools for the Pilot Study to contemplate. The objective of the exercise was to locate a predominantly "RD" zone in Ward 19, as an ideal space to visualize additional gentle density and justify the application of Missing Middle housing. In finalizing the results, I found that Census Data from 2016 shows how stagnant the population is and how low the housing density remains, as per the CUI's methodology calculations. In my further research, I noticed the area was well equipped with social services, community infrastructure and amenities and properly supported by transit and cycling routes. The case study is just a minute example of how stable and stagnant Yellowbelt *Neighbourhoods* are, which remain untouched from growth and development. My proposals for Woodbine Heights combine my research findings with my own ideas.

Today, the conversation surrounding the Missing Middle has evolved to address larger issues of income, race and inclusion. City-building discussions are beginning to think more critically of the

way policies have governed the way the city grows through recommendations of more municipal government efforts in incentivizing the Missing Middle with unique programs, financing techniques and housing models, updating outdated policies like the Official Plan's policy, managing NIMBYism through education and awareness, strategically using construction and design and reviewing the parking strategy as ways to reduce resident resistance and embrace inclusive, sustainable and affordable Missing Middle housing development. I call for supporters and skeptics to reach a middle ground and truly ponder the question of what is the future of the city? What is currently working and what changes need to be made? In dissecting these questions, we can work towards an approach to housing to restore vibrancy to the urban fabric, that can resolve uncertainties of density, maximize affordability, uphold neighbourhood character – in *moderation*; and ensure access to the City of Toronto with an abundance of housing typologies that can offer multigenerational families, young couples, single people and students a place to call home.

I encourage decision makers and future researchers considering the Missing Middle to have young adults and students participate in forums and discussions regarding our housing needs; in other words, *is the Missing Middle what people want?* Future research should build upon my findings and bring more nuance to the topic of Missing Middle housing and affordability outcomes. Today, in the wake of COVID-19, governments have shown how quickly they can organize and act in providing housing accommodations for the homeless population to reside in. This proactive approach to housing is an example of how governments must continue to act, if we are to truly alleviate the housing affordability crisis.

Appendix

Official Plan and Zoning By-law Amendment and Minor Variances

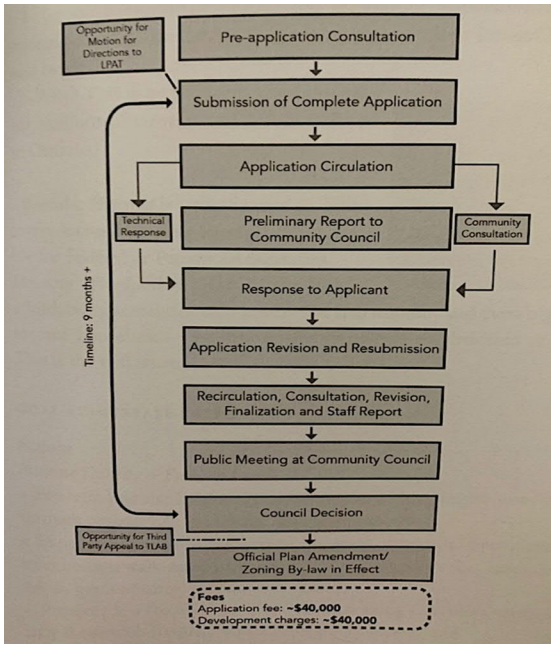
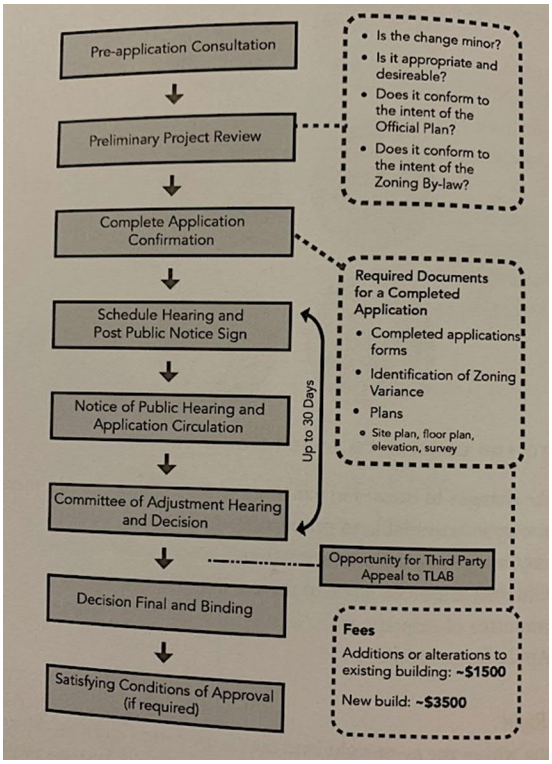


Figure 22. Official Plan and Zoning By-law Amendments and Minor Variance processes and fees.

Source: Bozikovic, A., Case, C., Lorinc, J., & Vaughan, A. (Eds.). (2019). *House Divided: How the Missing Middle Will Solve Toronto's Affordability Crisis*. pp.240-241. Coach House Books.



Interview Participants

#	Participant	Role
1	Annabel Vaughan	Architect, Project Manager at ERA Architects, co-editor of House Divided: How the Missing Middle Will Solve Toronto's Housing Crisis
2	Blair Scorgie	Business Development Director + Senior Planner / Urban Designer, co-author of House Divided: How the Missing Middle Will Solve Toronto's Housing Crisis
3	Brad Bradford	City Councillor, Ward 19, Beaches-East York
4	David Sajecki	Partner and Co-founder of Sajecki Planning, Planner, Civil Engineer and LEED Associated Professional
5	Community Member 1	East End Resident
6	Senior Planner	Senior Planner, Strategic Initiatives Policy and Analysis (SIPA), Official Plan team
7	Giulio Cescato	Manager, Community Planning, North York District, City of Toronto
8	Gord Perks	City Councillor, Ward 4, Parkdale-High Park
9	John Lorinc	Toronto Journalist and Editor, Co-Editor of House Divided: How the Missing Middle Will Solve Toronto's Housing Crisis
10	Community Member 2	East End resident and Chair of Neighbourhood Association
11	Marcus Gilam	Chief Executive Officer at Gillam Group Inc., Toronto, Ontario
12	Matt Elliot	Toronto-Based Freelance Journalist, Part-Time Professor at Humber College in the Bachelor of Journalism program
13	Assistant Planner	Community Planning, North York District, City of Toronto
14	Realtor	Local Realtor with expertise in Toronto
15	Sean Galbraith	President at Sean Galbraith & Associates Urban Planning House Divided, Co-Author of House Divided:

Table 7. List of interview participants and their backgrounds.

Missing Middle Case Studies
The City of Toronto should seek inspiration from other cities tackling the idea of Missing Middle, in curating their own unique process to its development in neighbourhoods. Some cities have recently undergone changes to their legislation while others have organized pilot studies. Regardless of the route taken, there is always room to learn and *grow.* North American cities like, Edmonton, Minneapolis, Oregon, Portland and Vancouver will be featured below.

Edmonton – Missing Middle Zoning Review
The City of Edmonton has decided to review and update their Zoning by-law to improve medium scale residential zones. the intention behind the review is to identify regulations needed change to reduce barriers that prevent the development of Missing Middle housing.

The zones and overlays under review include:

- **(RF3)** Small Scale Infill Development Zone
- **(RF5)** Row Housing Zone
- **(UCRH)** Urban Character Row Housing Zone
- **(RF6)** Medium Density Multiple Family Zone
- **(RA7)** Low Rise Apartment Zone
- **(RA8)** Medium Rise Apartment Zone
- **Medium Scale Residential Infill Overlay**
- **Medium Density Residential Overlay**

The zoning review comes from Edmonton's "Evolving Infill" project launched in 2013 set to be complete in 2020, that engaged the public and created a roadmap of 23 actions that would comprise the city's work plan for "advancing more infill development within close proximity to quality public transit, amenities and services" (City of Edmonton, 2020). In 2018, 25 additional actions were adopted under their "Infill Roadmap 2018," which strategically focuses on Missing Middle housing, to design vibrant communities, increase housing options and" integrate more housing in this "Missing Middle' range" (City of Edmonton, 2020). In 2018 as well, Edmonton launched an Infill Design competition called the "Missing Middle Infill Design Competition" "to develop infill housing development for an inner-city community called Spruce Avenue community (Inigo-Jones, 2019). Studio North an interdisciplinary design + build practice based in Calgary had the winning entry. The key to their success was completing a comprehensive study of the parameters of the community and amenities, which mirrored "the existing broader neighbourhood in the diversity of residents and home styles, in offering amenities and in encouraging interaction between residents" (Inigo-Jones, 2019).

Other ideas submitted by the Canadian Home Builders Association (CHBA) of the Edmonton Region, asked the Urban Planning Committee to consider adding the following proposals to the by-law amendments:

- **Implementing a six-month transition period.** The proposed changes could impact projects that are already in planning stages but have not been issued permits. A transition period will assist with effective implementation.
- **Removing required street orientation of entrances features and individual unit entrances at grade.** Individual entrances at grade are simply not possible for all sites and could result in an entire project becoming less dense which defeats the purpose of

providing for the Missing Middle. Additional entrances can also create more costs for maintenance.

- **Eliminating mandatory minimum bedroom requirements in RF5.** Requiring more bedrooms than the market demands would create additional costs. Incentives to meet this objective would be more flexible and allow for more creative solutions.
- **Removing the requirement for articulation of buildings.** Certain sites won't allow for proper site use with forced articulation and it could also result in less affordable housing. CHBA – ER recommends using wording that will create a preference towards an interesting façade rather than mandatory rules.
- **Discussing the lost opportunity for multi-family bungalow products.** CHBA – ER would like to have further conversations to identify either an exception for this product or a zone where is can be accommodated in order to keep this housing option available.

(CHBA, 2019).

Minneapolis - Missing Middle Housing Pilot Program

As part of the research completed for the 2040 Comprehensive Plan, Minneapolis launched a Missing Middle Housing Pilot Program. The Pilot Program identifies barriers to Missing Middle housing projects in the city and provides funding to develop 3 to 20-unit residential housing in Minneapolis through the Missing Middle request for proposal (RFP). The findings point to zoning codes and historical trends of redlining, which excluded African Americans and other people of colour from living in specific parts of the city that were considered affluent or predominately white. So, the program aims to refine sections of the city to permit more Missing Middle housing typologies on single lots as an equitable and affordable way of development. Minneapolis as a case study also recommends city financing techniques and incentivizing Missing Middle housing so that the city can build and rent housing units more affordably and suitably for developers and tenants (Dill, 2019).

Oregon - Banning Single-Family Zoning

In 2019, Oregon lawmakers passed a bill called House Bill 2001 to eliminate single-family zoning around the state (Wamsley, 2019). This bill comes from Oregon's commitment to upzoning, by ending the practice of reserving land for single use, residential development. The momentum for the movement was motivated by "Yes in My Backyard" (YIMBY) members and other pro-housing groups that are looking to create "denser, greener, and more affordable residential units in the face of chronic housing shortages" (Bliss, 2019). For Oregon, this move comes from their land-use laws not being in touch with the acute city housing shortages that low-income residents in particular have grappled with, nor did the laws curtail the exclusionary roots of single-family zoning or the patterns of racial segregation or redlining that persists as a result (Bliss, 2019). Cities that have more than 25,000 residents are able to build Missing Middle typologies like duplexes, triplexes, fourplexes and "cottage clusters" on parcels that were reserved for single-family homes and in cities of 10,000 residents, duplexes are permitted to build on lands previously designated for single-family homes (Bliss, 2019). This bill will allow local municipalities to continue to have authority over building regulations that consider building size, design, and inclusionary zoning requirements (Pacheco, 2019).

Portland – Residential Infill Project (RIP)

Recently, In August of 2020, Portland's City Council legalized the development of building up to four homes and limiting building sizes on residential lots as part of the "Residential Infill Project" (RIP) (Andersen, 2020). The changes will legalize Missing Middle housing to be built in Portland, which have been banned since the city adopted its first zoning code in 1924 (Bliss, 2020). The Project will offer "deeper affordability" options by permitting four to six homes on a

lot, so long as half of the units are regulated by below-market, affordable prices and made available to low-income Portlanders (Andersen, 2020); which allows further involvement from non-profits to play an active role in the housing market. Parking mandates will be removed from three quarters "of the city's residential land, combining with a recent reform of apartment zones to essentially make home driveways optional citywide for the first time since 1973" (Austin, 2020). Experts estimate that the Project could create 4,000 to 24,000 new units to accommodate the projected 123,000 new households to arrive in Portland by 2035 (Bliss, 2020). Some of the specific details of the project are as follows:

- "RIP increases the allowable floor-to-area ratio (FAR) for multi-unit buildings, while reducing FAR for new single-family homes,
- This sliding size cap will allow multi-unit buildings to take up more of their lots than single-unit buildings, and
- The changes are by-right, meaning developers will be able to utilize them without neighborhood design reviews and appeals processes that can stymie new plans" (Bliss, 2020).

Portland has taken a page out of the books of cities like Vancouver, Seattle, Minneapolis and Austin and surpassed beyond the requirements of the state laws passed in Oregon last year, in what some are calling "the most pro-housing reform to low-density zones in US history" (Andersen, 2020).

Vancouver - The Missing Middle Competition

Similar to Minneapolis, the Urbanarium, an organization dedicated to delivering reliable information without political or ideological bias (Urbanarium, 2020) on city-making, held an open design competition for outstanding design and social innovation in 2018 to develop and present options for Metro Vancouver's challenges with affordability and social health. The competition had four study areas in Vancouver, Port Coquitlam, Burnaby and Surrey which were around four blocks in size (Urbanarium, 2018). The applicants were assigned a study area at random to select one or two single-family lots to design while providing contextual assessments of the study area with municipal plans and by-laws. Heaccity Studio had the winning entry because of the firm's planning strategies that went into the process. Their main strategies included were to:

1. Allow innovative zoning policy

- Zoning amendments for "buffer zones" between the first three blocks bordering arterial roads between mixed use/commercial zones and single-family neighbourhoods
- Reclaim underused green spaces for community connection
- Rethink yards, setbacks, and laneways
- Preserve open and green character of existing neighbourhood
- Address land value speculation

2. Incentivize shared ownership models and have

- Prioritize small-scale, owner-occupied developments by allowing relaxations and density bonuses to non-profit co-operatives
    - Micro-Ops: non-program, non-subsidized co-ops would free households from individual mortgages, pool equity, and share amenities

3. Village structures

- Each property can join co-operative "Co-Block" structure - which transforms each block into a self-sufficient village
    - Can pool development fees locally for immediate upgrades
    - Can implement new amenities, share responsibilities and work towards common goals

- Example: having a green party to track efficiency, waste reduction, and water consumption, while the 'garden party' tends and harvests block-wide planter boxes for distribution amongst the Co-Block

(Shen, 2020).

The resulting policy recommendations Urbanarium had that resulted from the competition were as follows:

1. ***We can't densify out of the affordability challenge*** - mechanisms are needed to extract financial value from densification to support housing and/or to reduce the market desirability of units through covenants
2. ***Rezone broadly, not in pockets*** - rezoning smaller areas increase land values relative to lower zoned neighbourhoods in other areas, so wide-scale rezoning is needed
3. ***Mandate a very low (best = zero) number of parking stalls on site*** - less or no parking stalls on site allow for better units, site plans and lower construction costs and help keep new units out of the speculative market while encouraging transit use and walking
4. ***Make the building envelope bigger by reducing required setbacks and increasing allowable height*** - more design options and better units can be built
5. ***Eliminate the Building Code requirement for Fire Department access through sites, by (among other strategies) allowing addressing off lanes*** - abolishing these requirements would remove the need for a fire protected corridor from street edge to site back
6. ***Remove implicit and explicit barriers to different forms of social organization such as co-housing and shared multi-generational living*** - maximizing sharing space and financial and non-financial resources
7. ***Reintroduce mixed use in single family zones by allowing both small commercial spaces and live work*** - allow for the retournal of corner stores
8. ***Reduce the emphasis on privacy of adjacent units as a key design constraint*** - overlook of neighbours create dramatic impediments to good design
9. ***Reduce the emphasis on streetscape character continuity as a key design constraint***

(Urbanarium, 2018)

In 2018 as well, the City of Vancouver announced moving forward with its "Making Room" initiative to significantly increase the supply of Missing Middle housing across the city's residential neighbourhoods to "allow for higher densities the nearer the block is to a major arterial route or close to transit, shopping, schools, parks and amenities, to "increase housing diversity with the least impacts" (Connolly, 2018). Connolly (2018) reports that alongside creating targets for the delivery of 10, 000 units of Missing Middle housing, the city is looking to offer incentives for rental, co-ops, land trusts and co-housing in low-density neighbourhoods. In 2019, the City of Vancouver stepped up rezoning approvals for townhouses as means of ground-oriented homes as more townhouse applications have been reported. As part of the Housing Vancouver Strategy, the City of Vancouver has a target of 5,000 townhouses for a 10-year period from 2018 to 2027 (Pablo, 2019).

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