



WHAT IS HOUSING INTENSIFICATION?

In Metro Toronto a program of **housing intensification** means that we would increase the number of housing units within the existing boundaries of the Metro area. Instead of responding to the need for additional housing by adding to our already sprawling suburbs, we would create more housing within the existing neighbourhoods of the city. These might be commercial, residential or old industrial neighbourhoods.

Housing Intensification can take the following forms:

🏠 **Mixed use.** A greater degree of mixed use in main street areas means that in commercial and business areas there would be a stronger residential element. Many of our main street areas are already like this, with commercial uses on the ground floor and people living on the floors above. Many more dwelling units could be accommodated on our existing main streets.

🏠 **Infill.** Plenty of land in Metro Toronto is not being used efficiently, if at all. For example, there is old industrial land which is now vacant. This land can often be used for housing. New buildings can also be built in and around existing buildings. For

instance, housing can be built in back alleyways or laneways or in other spaces that are not being efficiently used.

🏠 **Conversions.** The number of housing units can be increased by converting existing buildings. One way of doing this is by converting large old houses to contain several smaller units. Another way is to convert buildings of another use into residential buildings. For example, an old warehouse building could be converted into an apartment building. Or it could be converted into a building that accommodates both residential and commercial functions.

🏠 **Homesharing.** Many people on lower incomes can benefit from homesharing. Students and younger people often find that sharing a house or an apartment is the only way that they can cope with the cost of accommodation. Some homeowners who share part of their house with another person find that not only do they get the financial benefit of a rental income but that they also have security, companionship and maybe some assistance with household chores.

🏠 **Accessory Apartments.** This is probably the most controversial aspect of housing intensification. Accessory apartments are additional apartments created within private homes. Very often they are basement apartments, although this is not always the case. In most parts of Metro, except in the City of Toronto, accessory apartments are illegal. The provincial government has recently tabled legislation which would permit and regulate accessory apartments.



WHY IS HOUSING INTENSIFICATION SO GREAT?

🏠 Housing intensification is one way of creating more **affordable housing**. Housing is defined as being affordable if one does not have to spend more than 30% of one's income on housing costs. Instead of building more large single family dwellings in the suburbs we should be encouraging housing that meets the needs of most people, and that is more affordable, well serviced, housing.

We need to provide housing for a variety of sizes of households and levels of income. The average size of families is smaller now than it used to be and most of us do not need such large houses. More people live alone than before, including more seniors whose children no longer live with them. There are more single parent families and these families do not have the same resources as families with two parents. People with disabilities and special needs require affordable housing where they can be self sufficient. Finally, more people choose to share their housing with other people.

Housing intensification offers the possibility of creating many types of housing within our existing neighbourhoods. Because of the different forms housing intensification can take, it is possible to address the needs of different groups of people. It also means that single family neighbourhoods can change to meet new requirements.

Housing intensification means that new housing can be created in areas that are already well served by public transport, schools, libraries and other community

services. This is more efficient in terms of using our existing resources and it means that new housing is created in what are already vibrant and interesting communities.

🏠 There are good **economic** reasons for housing intensification.

- As mentioned above, financially it makes more sense to use our existing facilities more efficiently. Building houses in new suburbs is costly as these areas have to be served with sewers, water supply, hydro, gas and phone hookups. Roads have to be built and maintained. Public transportation services have to be extended. Schools and other community facilities have to be built. Housing intensification does not require these major expenditures since housing is created in communities that already have these services in place.
- The economic vitality of an existing area can be improved by an influx of new residents. Commercial areas, which may have been on the decline can get a new lease on life if a policy of mixed use development brings new residents who are also new customers. A more diverse clientele would encourage a variety of types of businesses. New developments, mixed with old buildings, permit a variety of commercial rents which favours small businesses and brings more choice to consumers. In the past, when cities have drawn strong distinctions between suburban residential areas and downtown commercial cores, the downtown business areas have declined and become deserted and dangerous at night.
- By using our land more efficiently and by housing more people and businesses we can increase the size of our tax base. Increased tax revenues means that our municipalities can provide better services. It could also mean a reduced tax load for individuals and businesses because there would be more people paying taxes.
- By legalizing accessory apartments we make it easier for people to create rental units in their homes. This puts some of the initiative for the creation of affordable housing on the private sector. In Ontario, most of our affordable housing is provided by

the government. If the private market starts creating more affordable housing there should be less of a burden on the government and the taxpayer.

- Legalizing accessory apartments would create jobs for people in the construction industry, both in building new units and in upgrading existing illegal ones. The construction industry has been hard hit by the current recession and many of its members are unemployed. High unemployment hurts communities, not just individuals.

▲ There are **environmental** reasons for promoting housing intensification. In the past we have created much of our new housing by allowing suburbs to sprawl forever outwards. This destroys valuable agricultural land and also creates a city designed for the automobile. Most suburbs are very wasteful of space with people living far from the services they require. Public transportation is normally inadequate. Many people living in the suburbs cannot contemplate living without a car. They need a car to get to work, to shop for groceries and visit friends or relatives.

Car dependency is something that, from an environmental point of view, we have to rethink. The world is facing a serious problem. The prospect of global warming is very real and can be directly attributed to emissions from cars. We have to drastically cut down on our use of cars if we are to even hope to address this problem.

We have to rethink the way we design cities. We cannot continue to create suburban environments that necessitate car dependency. Housing intensification provides one way for more people to live in existing neighborhoods that are nearer their work and services. They will not have such long distances to commute. Public transportation services in these areas are much better and are a valid option for people to use. For people living in urban areas it is also quite reasonable for them to walk or cycle. Increased population density justifies improving transportation services. More people using public transport provides incentive for increasing the frequency of buses and streetcars.



HOW CAN HOUSING INTENSIFICATION BE GOOD FOR TENANTS AND HOMEOWNERS?

- 🏠 As people age and their children move out, some people find they would like to continue to live in the same house, but cannot afford to do so. Converting part of their house into an accessory apartment could provide an income that would enable them to stay in their own home.
- 🏠 Homeowners may have elderly relatives or grown children who wish to live independently but still want to be within close proximity to the rest of the family. With an accessory apartment or garden suite this may be accomplished.
- 🏠 Young families are often not in a position to buy a new home or rent a house. There need to be alternatives such as smaller affordable units.
- 🏠 There are now an increasing number of people who live alone. Most, likewise, cannot afford houses, nor do they necessarily want to live alone in a house. Accessory apartments and other types of housing can provide smaller low cost units.
- 🏠 Homeowners often find that the high cost of a mortgage can be eased if they have the rental income that an accessory apartment can provide.
- 🏠 All homeowners can benefit from the revitalization that occurs to a neighbourhood as a result of renovations and an influx of new residents.
- 🏠 Neighbourhoods become safer if they are composed of people of different ages and occupations. More inhabitants in the neighbourhood at various times of the day means neighbours can keep an eye on each others' houses at all hours.
- 🏠 People living in homes with an accessory apartment may feel a greater degree of security from knowing that there is someone closeby should anything happen to them.



WHAT ARE COMMUNITY RESPONSES TO HOUSING INTENSIFICATION?

There are many common responses to housing intensification on the part of the residents, and much of these have to do with the issue of accessory apartments.

🏠 Many homeowners feel that by allowing accessory apartments and garden suites in their neighbourhood their **property values** will decline.

The Ontario Ministry of Housing commissioned a study entitled *The Impact of Conversions on Neighbourhoods: Property Values and Perceptions*. Published in 1987, this report assessed the impact on the value of houses adjacent to those with accessory apartments. It concluded that: "There is no empirical evidence to suggest that conversions caused declines in the property values of adjacent properties." The report goes on to say that "it appears possible that...conversions may actually increase the economic vitality of immediately neighbouring properties."

🏠 Another common concern that many residents have is around the question of **parking**.

There are fears that increasing the population in the neighbourhood will cause parking problems since there will be more cars in the area. Another study was commissioned by the Ontario Ministry of Housing to investigate the validity of these concerns. This study, published in 1987 and entitled: *Neighbours: Parking and Accessory Apartments: A Metro Toronto Case Study*, found that the degree of intensification was *not* one of the factors that affected the demand for parking. Instead, it concluded that "parking needs rise with the size of the unit. Factors such as the socio-economic status of an area or transit accessibility seemed to have a greater influence in determining parking demand in an area than the level of conversion." In fact, an increase in the population of

neighbourhood can justify an improvement in public transportation. This, in turn, means that many residents might not need or want to own a car.

🏠 There are concerns that homes with accessory apartments might not necessarily be **owner occupied**.

This might lead to the buildings being neglected and run down. The fear is that, if that happened, the quality of the whole neighborhood would suffer as a result. In the same study mentioned above, (*Neighbours: Parking and Accessory Apartments: A Metro Study*), the researchers found that there is a high level of owner occupancy for this type of housing. "The rate of owner occupancy averaged 71 percent. This finding has substantiated the economic argument that conversions are likely to be undertaken by owner occupants, because revenues would be insufficient for absentee landlords."

🏠 Legalizing accessory apartments will ensure that these units meet **building standards**.

Lots of homes already contain accessory apartments, many of which are illegal, and do not meet building and fire codes. In some cases they are quite unsafe. The tenants that live there have no recourse for complaint since they are not legal units. In making the units legal, landlords would be forced to ensure that they comply with the building regulations.



WHAT IS THE ROLE OF METRO TORONTO?

Metro issued a draft of its new Official Plan "A Liveable Metropolis" in September of 1992. The themes are :

- 1 Healthy environment**
- 2 Economic vitality**
- 3 Social well-being**

This is meant to be an innovative move from 'property based' planning to 'people based' planning, by recognizing *social well-being* and the *environment* as important policy areas.

The draft Official Plan, however, is not explicit in how it will implement many of the ideas it endorses. For instance, it says "Metropolitan Toronto...supports the development of smaller or more specialized housing units such as accessory apartments or garden suites." It does not say how it would go about enabling the development of these units. At the moment, the area municipalities of North York, Etobicoke, York, East York and Scarborough all make accessory apartments illegal under their zoning by-laws. According to the Planning Act and the Municipality of Metropolitan Toronto Act they are, however, required to conform to any policy set down by the Metro Toronto Official Plan. The draft Official Plan, as it stands now, is too vague. It is not clear enough in demanding change from the area municipal official plans.

If the Metro Official Plan is to have any meaningful impact in the area of housing issues Metro must act effectively to ensure a similar commitment on the part of the area municipal governments.



WHY IS WOMEN PLAN TORONTO INTERESTED IN HOUSING INTENSIFICATION?

Women Plan Toronto is a community organization committed to addressing housing, planning and environmental issues as they relate to women. **Women Plan Toronto** supports the concept of housing intensification for many reasons:

🏠 It is one way of creating more affordable housing. Women are traditionally over represented amongst the economically underprivileged. Women earn 64% of what men earn and 40% of single women and families headed by women live below the poverty line. The need for affordable housing is especially urgent for women and women led households.

🏠 Women who live in the suburbs are isolated if they do not have access to a car and public transport is inadequate. As women tend to have less money, they are more likely to have to depend on others to transport them or to have to put up with poor public transport. By housing more people within our existing urban neighbourhoods we are ensuring that more women have greater access to efficient public service and thus enjoy increased mobility.

🏠 Women, generally, have less free time than men as they spend more time doing household tasks and looking after children. They, therefore, have less time to spend commuting. Through housing intensification we can house women in dwellings which are located closer to the services that they require and their workplaces.



HOW CAN YOU GET INVOLVED?

- 🏠 **Talk to your friends and neighbours** about some of the ideas presented in this pamphlet

- 🏠 **Call your local Councillor or Planning Department** to let them know how you feel about housing intensification

- 🏠 **Call your Metro Councillor and the Metro Planning Office (392-8101)** to let them know what you think of the Official Plan.

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