

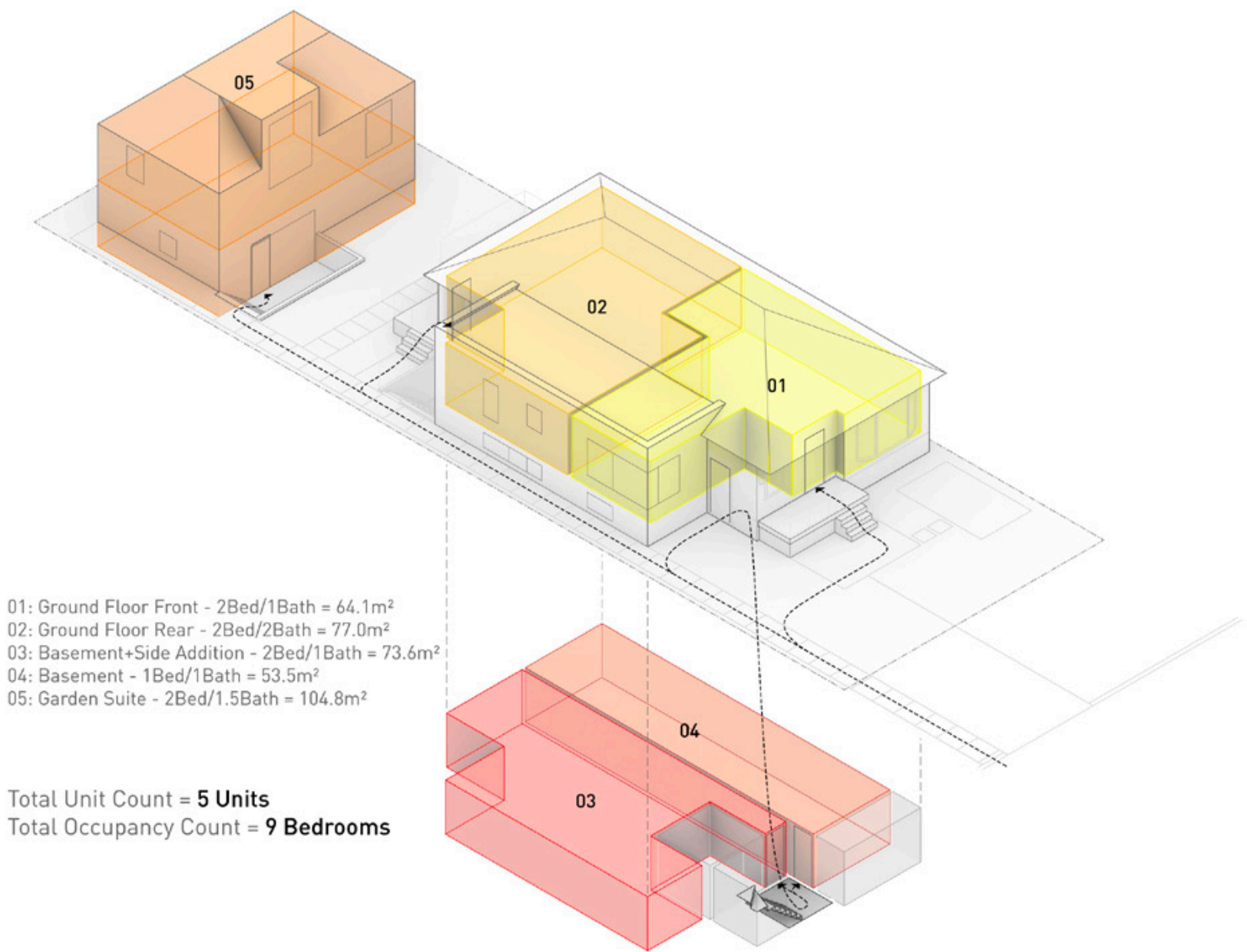
# Implementing the Missing Middle

## Graduate Multi-disciplinary Urban Project

Offered through the John H. Daniels Faculty  
of Architecture, Landscape, and Design

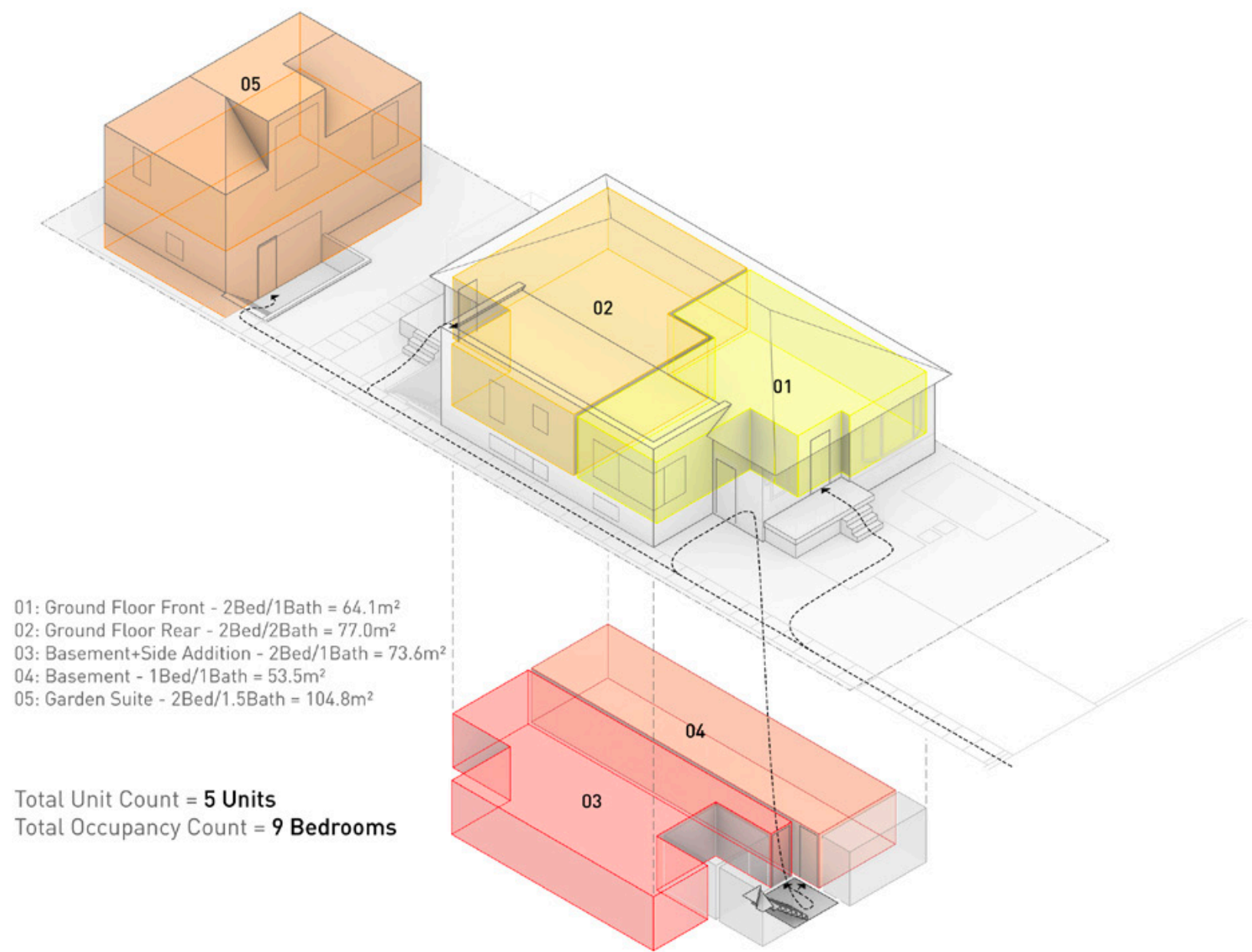
In partnership with the School of Cities

Coordinated with: *ReHousing the Yellowbelt*:  
UofT, TUF Lab and LGA Architectural Partners



Massing Diagram from ReHousing the Yellowbelt: UofT, TUF Lab and LGA Architectural Partners

# Implementation Strategies for Multiplexes and Garden Suites



Massing Diagram from ReHousing the Yellowbelt: UofT, TUF Lab and LGA Architectural Partners

# Overlap Between EHON and our Current Projects



## REPORT FOR ACTION

### Expanding Housing Options in Neighbourhoods: Multiplex Study - Proposals Report

Date: June 17, 2022  
To: Planning and Housing Committee  
From: Chief Planner and Executive Director, City Planning  
Wards: All

#### SUMMARY

Toronto is expected to grow by a minimum of 700,000 people by 2051 - how these new Torontonians are housed will shape the City for decades to come. In recent years, the City's growth has been focused on transit rich areas such as the Downtown, Centres, and along Avenues, where the supply of apartments has increased significantly. Conversely, the supply of low-rise housing has not kept up with demand and in some cases, the City's low-rise *Neighbourhoods* have lost population. The City can choose to adopt a more equitable approach to growth across Toronto that sees *Neighbourhoods* adapting to change, remaining vibrant, and providing more Torontonians the option to live within one of our low-rise communities.

By 2051, if current trends continue, Toronto could have a deficit of over 42,000 ground-related units, such as single and semi-detached homes, townhouses, and multiplexes. The City's low-rise *Neighbourhoods*, which make up 35% of its land area, present a unique opportunity to accommodate more of this scale of housing. This report supports City Planning staff's opinion that multiplex housing should be permitted in residential areas throughout the City of Toronto and requests direction to continue consultation on the implementation of this approach.

Multiplex housing means low-rise homes containing two, three, or four residential units built at a similar scale to single unit homes. Multiplex housing can help increase the supply of residential units, support neighbourhood vitality and add sustainable, gentle density to Toronto's existing low-rise neighbourhoods. The Multiplex study is part of the Expanding Housing Options in Neighbourhoods (EHON) initiative, intended to increase

## Rehousing the Yellowbelt\*

A collaboration between TUF Lab and LGA Architectural Partners

### Overlaps:

- “Toronto comprises a wide variety of Neighbourhoods” -- Developing a typology of homes across the city including the inner suburbs.
- “multiplex projects typically have small profit margins with little ability to absorb unexpected costs” -- consider alternative implementation models, and careful cost analysis.
- “co-ownership models, should be considered to help first-time homebuyers” -- consider alternative implementation models
- “introducing a loan program and standardizing the permit framework” -- visualize development scenarios approvals process for alternative models



- 01 Prewar Rowhouse
- 02 Interwar Detached
- 03 Interwar Semi
- 04 Postwar Bungalow
- 05 Postwar Backsplit
- 06 Veteran's Cottage
- 07 Postwar 2 Storey
- 08 Postwar Sidesplit
- 09 Postwar Semi 1 Floor
- 10 Postwar Semi 2 Floor
- 11 Metroburb Town
- 12 Metroburb Semi
- 13 Metroburb Narrow
- 14 Metroburb Wide

Methodology



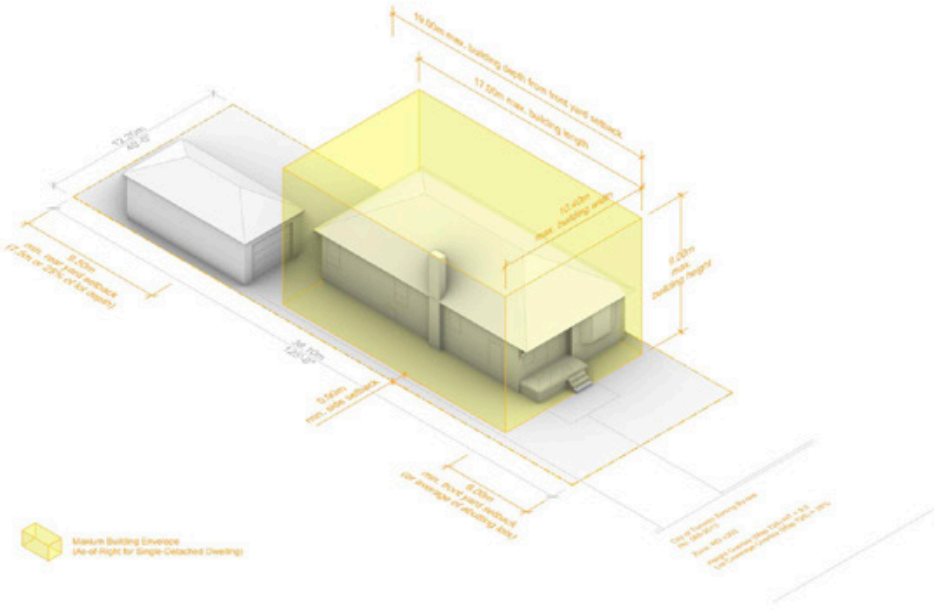
POSTWAR BUNGALOW  
Low Intervention  
Interior Renovation [4 Units] + Garage Conversion

Postwar Bungalow

Description of Housing Type and specific characteristics as generic example - Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat. Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur. Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum.

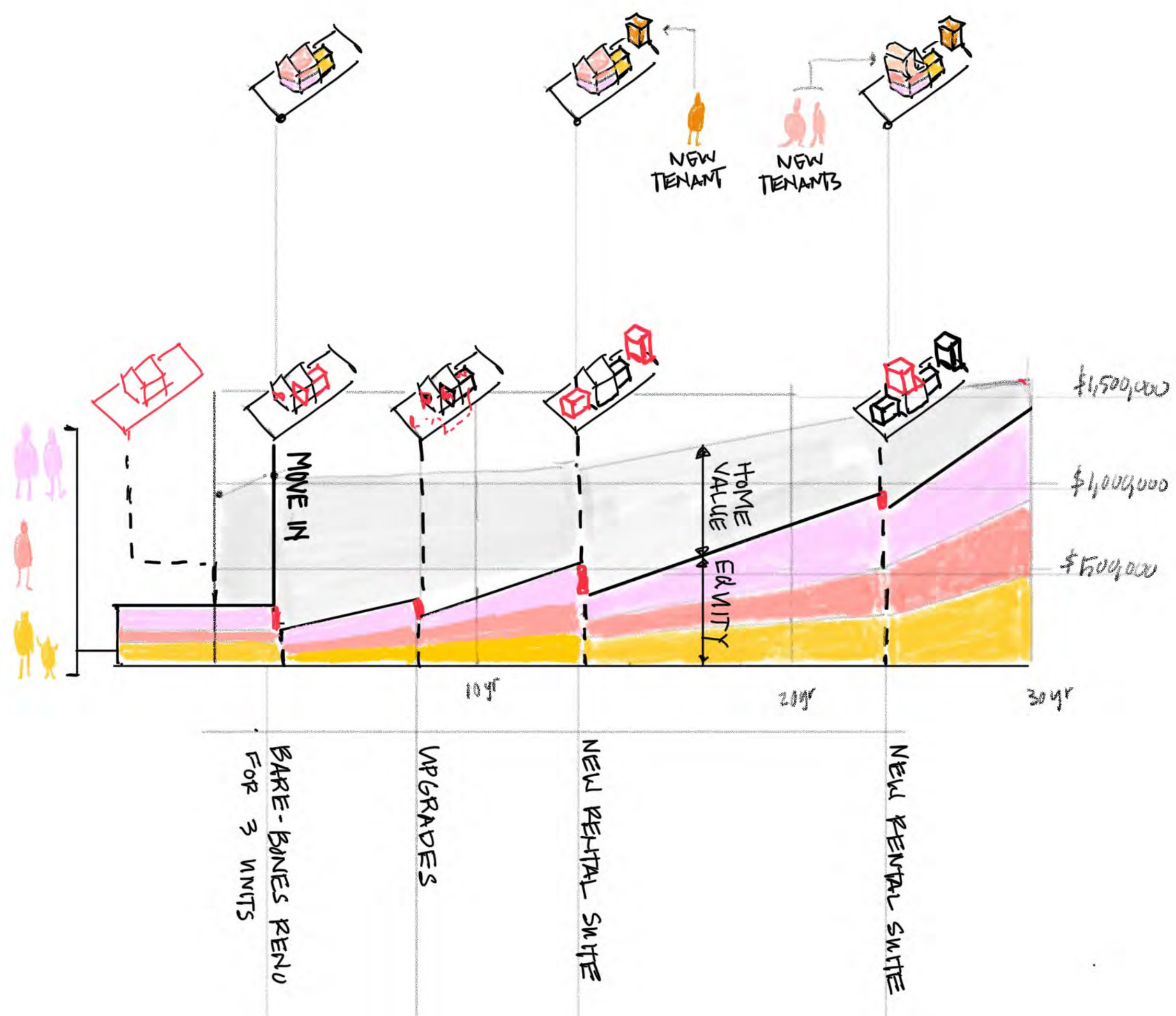
mention placement of internal stair as key factor, selected one has typical lot depth, wide lot frontages, prevalence of house type in scarborough, most have a finished/occupiable basement, midblock condition of 57 joanna beside two almsot identical bungalows, mcmansion down the street for good scale comparison

Existing Ground Floor Area = 117.9m<sup>2</sup>  
Existing Basement Floor Area = 117.1m<sup>2</sup> (excluded)  
Total Existing Building Floor Area = 117.9m<sup>2</sup>  
Lot Area = 464.8m<sup>2</sup>  
FSI (Floor Space Index) = 0.25



Fall 2022

# Alternative Development Scenarios



# Development Scenarios/ Implementation Models

Current Home Owner

For Profit Developer

Citizen Developer

i.e. an owner-occupant or non-profit developer

# Citizen Developers

on a single  
family type lot

^

A group or individual for whom the creation of housing is a means to housing security.

... or, people who build housing to make housing more affordable.

# Citizen Developers



## ***The Multi-generational household***

*Older generations provide bulk of downpayment, younger generations provide income for a mortgage.*



## ***The First-Time Home Buyers Group***

*News outlets report a big demand for well-employed people who think they should be able to purchase a home but can't.*



## ***The Downsizers***

*They need to downsize but don't want to leave their community. Together they want to pool their resources to develop smaller units within the single family fabric of their neighbourhood*



## ***Resident Developer***

*They own their house, and they are looking for ways to access value of current property through addition of new units on property.*

*An example of this could be similar to LGA's Ulster Condos*



## ***Non-Profit Housing Provider***

*They develop and or manage affordable housing. Scattered site housing is a new model with can be created in low rise neighborhoods.*

*An example is the transfer of TCH homes to Circle Community Land Trust.*



# Support Platforms

Given that practices such as co-ownership or co-housing are not mainstream, a number of new platforms and organizations have emerged lately to support ‘citizen developer’ types as they conduct feasibility studies, apply for unconventional mortgages, or negotiate complex approvals processes.

Our proposal for this course is to study these platforms, visualize scenarios for how they contribute to multiplex and garde suite creation, and develop a ***Guidebook for Citizen Developers***

# Platforms for ‘Citizen Developers’

## Aggregators

**Hus Mates**  
<https://husmates.com/co-ownership>  
Toronto  
Platform to connect people to co-purchase/co-own, see GoCo

**Partna**  
<https://partnahousing.ca>  
Toronto  
Connect members within a community, Partna helps existing home owners create housing for others

**Nesterlly**  
<https://www.nesterly.com/>  
Rhode Island, Massachusetts  
Platform for Intergenerational co-housing

**Canada Home Share**  
<https://www.canadahomeshare.com>  
Canada  
Connects seniors with younger people, in exchange for lower rent

## Social Purpose Housing Creators

**Circle Community Land Trust**  
<https://circlelandtrust.ca>  
Toronto  
CLT that has received TCH Transferring the scattered housing portfolio

**SHS Consulting**  
<https://www.shs-inc.ca>  
Toronto  
Housing consultants for social purpose institutions

**Co-housing Options Canada**  
<https://cohousingoptions.ca>  
co op adviisors, advocates

**Ontartio cooperative Association**  
<https://ontario.coop/organization>  
Ontario  
A co-op, also advises on cooperative business models

**DCLT**  
<https://www.dclt.org/where-we-own/southwest-central-durham-west-end/>  
Durham, NC, USA (CLT)  
Scattered site property owner and housing manager

**Yard Homes**  
<https://www.yardhomesmn.com/y-help>  
Minnesota  
Provides financing guidance

## Property Analysts

**ADUSearch**  
<https://adusearch.ca>  
Hamilton/GTA  
Locates properties eligible for garden/laneway suites

**Density**  
<https://www.density.build>  
Toronto  
Calculates zoning envelope for parcels eligible for laneway suites

## Development Partners / Advisors

**GoCo Solutions**  
<https://www.gocosolutions.com/>  
Toronto  
Co-ownership adisors / real estate agents, see Husmates

**Partna**  
<https://partnahousing.ca>  
Toronto  
(see also aggregator)  
Connect members within a community, Partna helps existing home owners create housing for others

**DENS**  
<https://www.joindens.com>  
California  
Platform for aggregating prospective home owners (See development advisors)  
Development advisor (see aggregators)

**Homestead**  
<https://www.homestead.is>  
California  
Profit share Developer - subdivide and develop home at no cost, share profit

**Property Collectivces**  
<https://propertycollectives.com.au/real-estate-advisory/>  
Australia  
Development advisors/investment managers  
Help co-development groups create a project, network of professionals to advise groups

**Cobuy**  
<https://www.gocobuy.com>  
Seattle based  
Not sure what they do? Need to register

**Acton ADU**  
<https://actonadu.com/our-work/adu-portfolio>  
California

**Yard Homes**  
<https://www.yardhomesmn.com/y-help>  
Minnesota  
Provides financing guidance, partners w (Minnesota Assistance Council for Veterans

## Finance Partners / Co-investors

**Meridian Joint Mortgages**  
<https://www.meridiancu.ca/personal/mortgages/options/friends-and-family-mortgage>  
Toronto  
A credit union that offers mortgages for co-ownership

**Outboro -**  
**<https://ourboro.com>**  
Toronto  
Partners real estate investors with prospective home owners  
They co-invest up to \$250,000 to help prospective owners reach a 20% down payment.

**Key**  
<https://lifeatkey.com/how-it-works/>  
Toronto/Edmonton  
Co-finance  
Occupant pays ~\$15K, and build equity through monthly payment. Key takes on the debt.

**Willow**  
<https://www.willow.ca/en/how-it-works>  
Toronto  
Real estate investing platform  
Purchase shares of a project

# Aggregators


Platforms for connecting people to co-purchase or co-occupy housing.

Hus Mates

Partna

Nesterly


Canada Home Share



[About](#)[Co-Ownership](#)[How it Works](#)[FAQ](#)

Sign Up


Log In



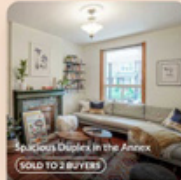
Matching home buyers to co-own.

Start Matching Today.

Husmates is a trusted matchmaking and listing platform for anyone curious about co-ownership.




Sold to 2 Buyers



Sold to 2 Buyers

Need help? Call us at (877) 958 8785


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A better way to share




Share a home with someone you can trust for over 1 month stays. Renters can lend a hand for discounted rent.

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Budget

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HELLO PETERBOROUGH!  
NICE TO MEET YOU!  
FIND OUT ABOUT CANADA HOMESHARE



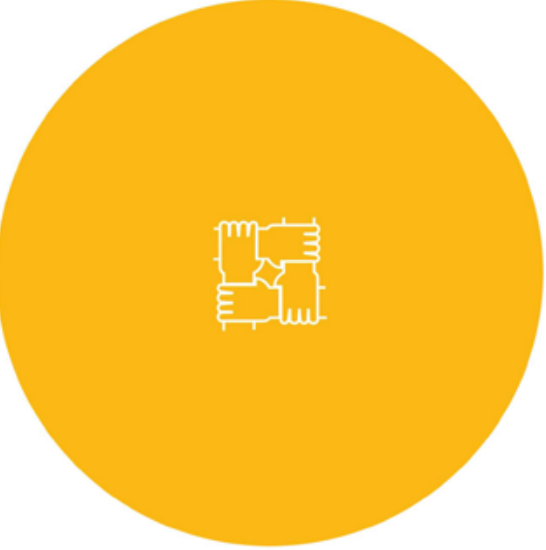
HOME

RESEARCH

PARTNA

MORE

PARTNA TO IMPROVE YOUR PROPERTY AND COMMUNITY



Mission: To encourage federal, provincial, and municipal housing policies that will enable detached and semi-detached homeowners to add long term affordable units to their properties.

Vision: To work with detached and semi-detached homeowners to build community relationships and add affordable housing to their properties.



# Social Purpose Housing Creators

Non-profit developers, development advisors, housing managers, who serve a social purpose.

Circle Community Land Trust

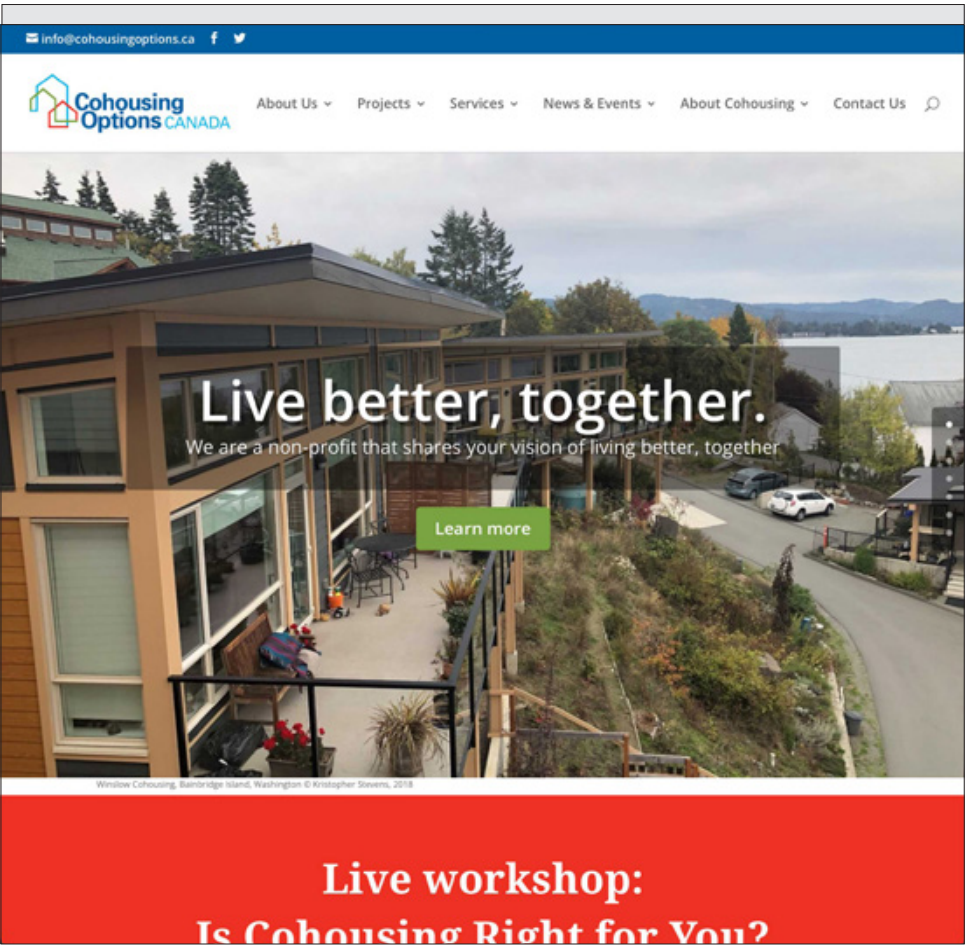
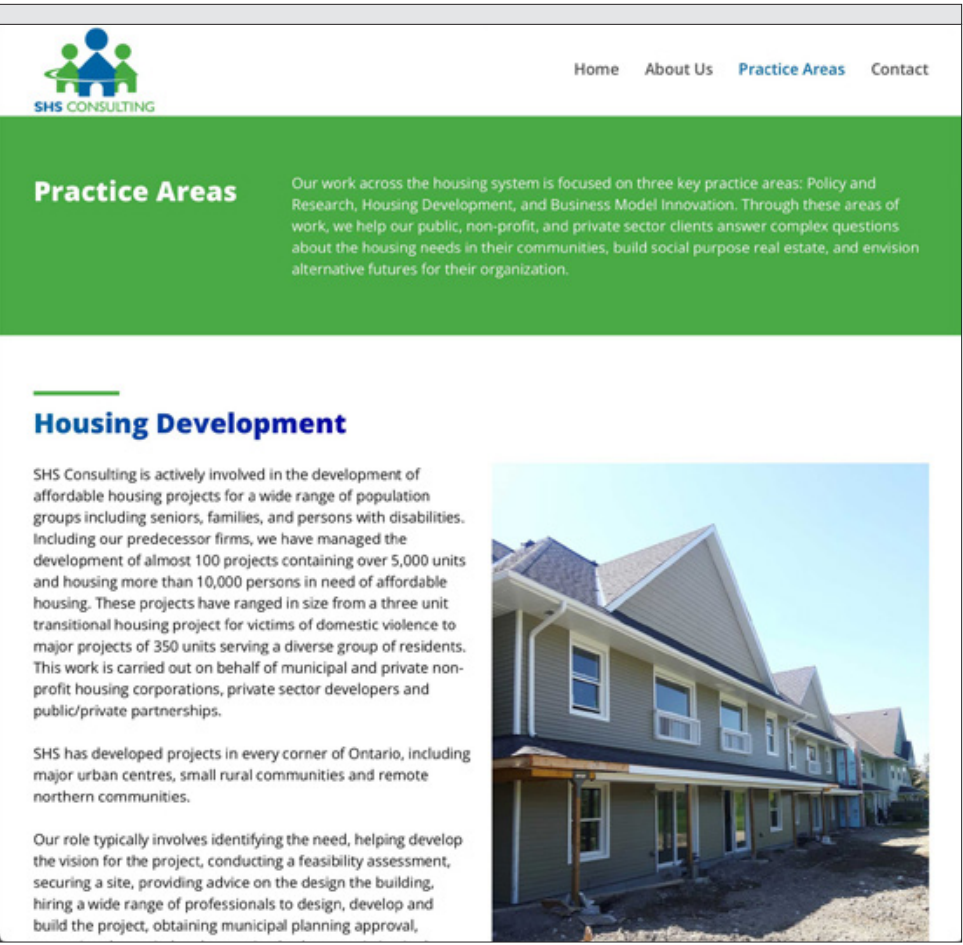
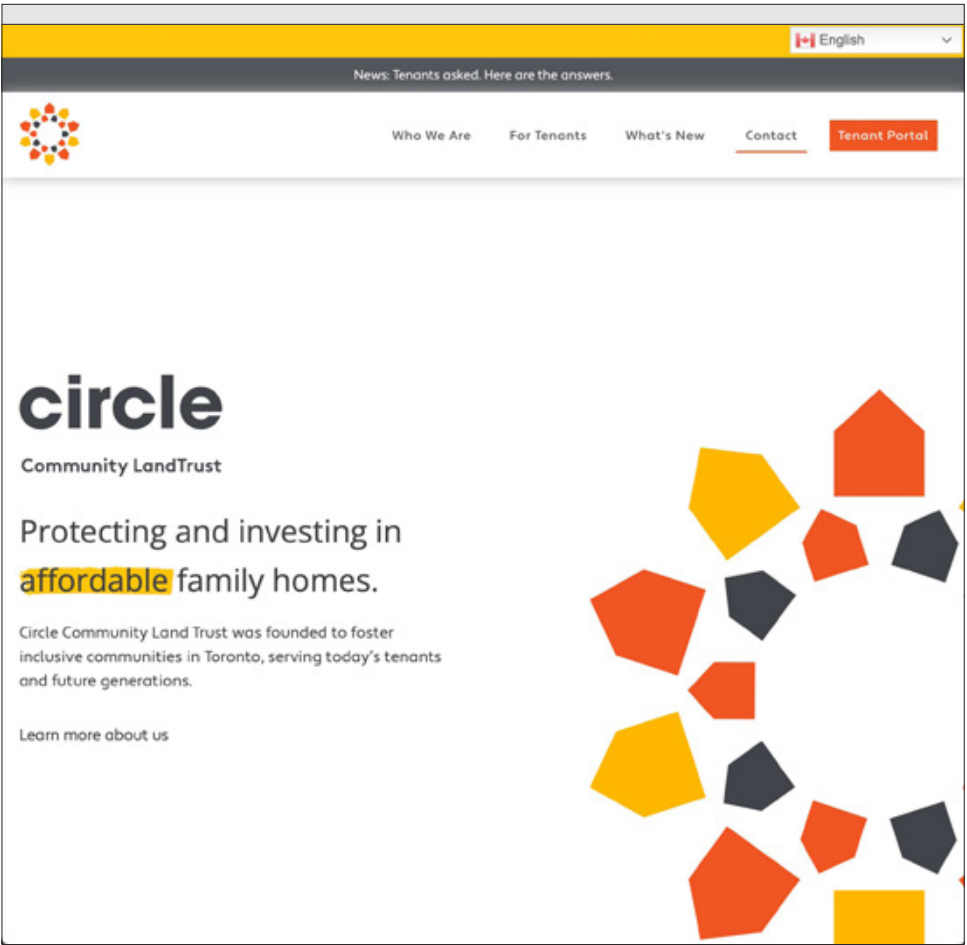
SHS Consulting

Co-housing Options Canada

Ontario cooperative Association

DCLT

Yard Homes



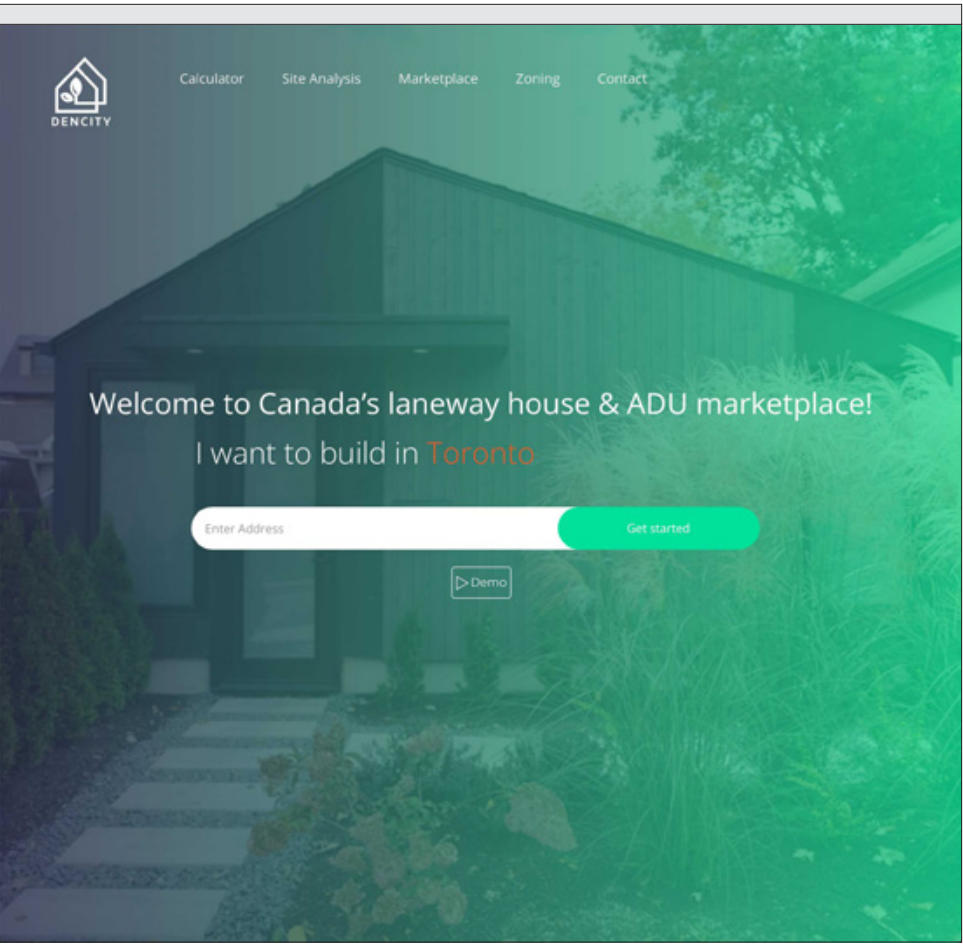
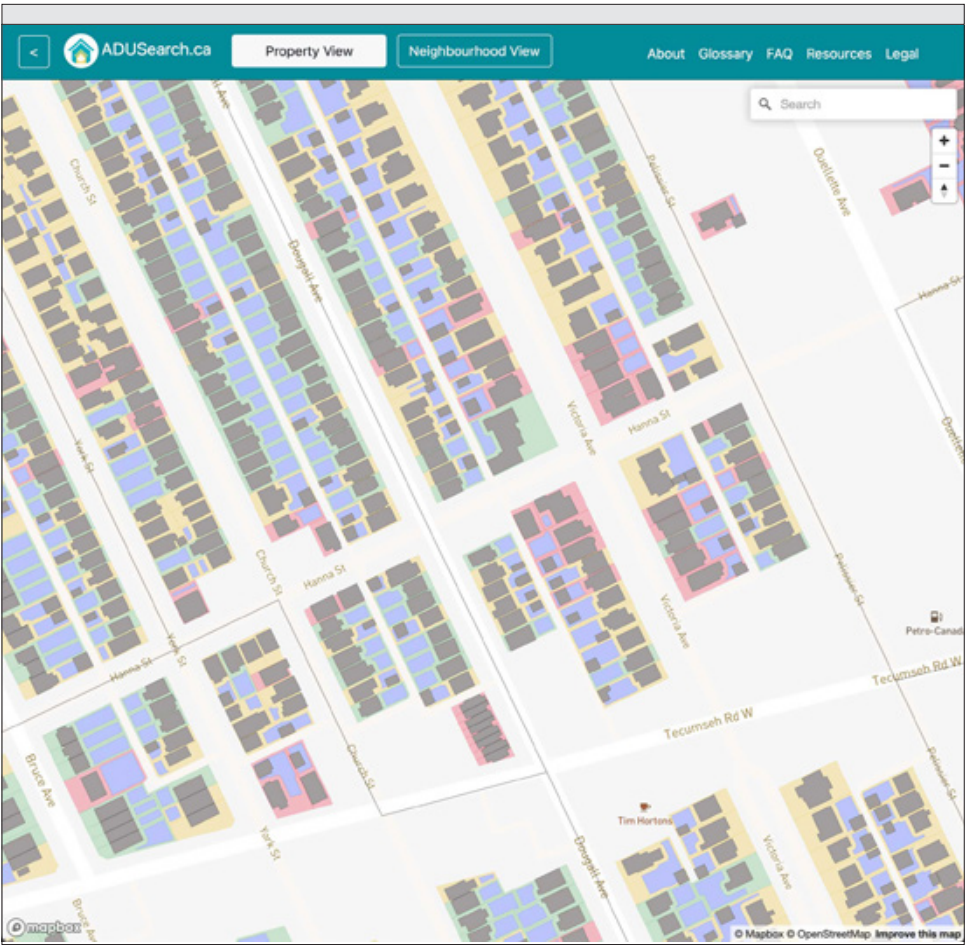


# Property Analyst

Platforms that assess properties for their potential to create accessory units.

ADU Search

Density



# Development Partners / Advisors

Organizations that partner with, or provide guidenace, to home home owners looking to create or co-occupy multiple units on a single site.

GoCo Solutions

Partna

DENS


Homestead

Property Collectivces

Cobuy

Acton ADU

Yard Homes



KnowHowFind Your Match With HusMatesEventsBlogListingsSearchContact

Go co-ownership!

Making life more affordable, supportive, and community oriented in Toronto and the GTA.

GoCo Solutions provides knowledge, advice, and connections to help people navigate the process of co-ownership and find a home in the Toronto and GTA real estate market.

From helping you to understand the concept of buying a property with other people, from its benefits and potential pitfalls to working out what you can afford, to finding the right partners and property, GoCo Solutions offers support throughout the process. By connecting you to financial and legal partners, we can also provide support in securing financing and establishing co-ownership agreements.

CREATING HOUSING SOLUTIONS THROUGH CO-OWNERSHIP

SORRY!


Event is postponed.

We will bring you together to talk more about co-ownership when it's safer.

APRIL 23 | 10AM - 6PM

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Projected Profit



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


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HomeTiny Homes & Not So Tiny HomesAboutY-HELP\*Resources




Inquire

Making a difference in the affordable housing space

Hear What One Amazing Vet Has To Say About Housing

YardHomesMN has a mission to make a difference in the affordable housing space. Because of this mission YardHomesMN offers programs for non-profit partners who want to help house others. Watch this short



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Co-buying, simplified.

Buying a home together is complicated. CoBuy makes it simpler, safer, and more affordable to buy (and own) a home with your closest—start to finish.

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# Finance Partners / Institutions

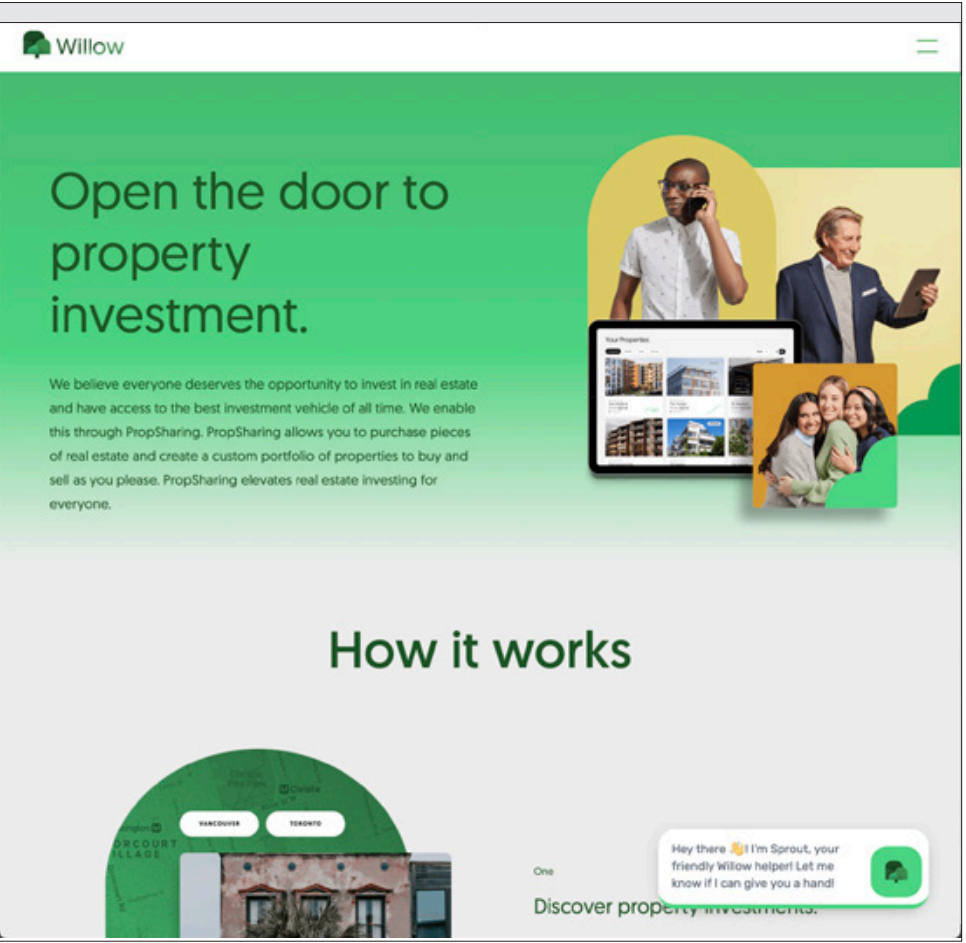
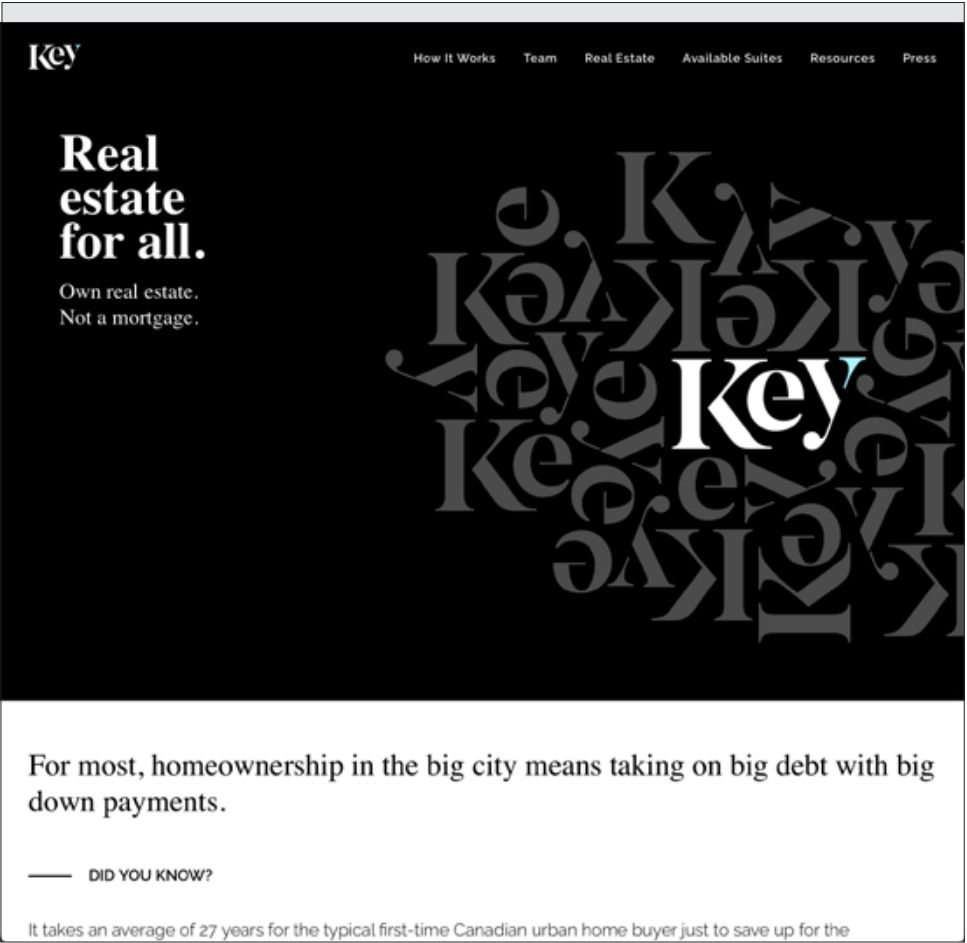
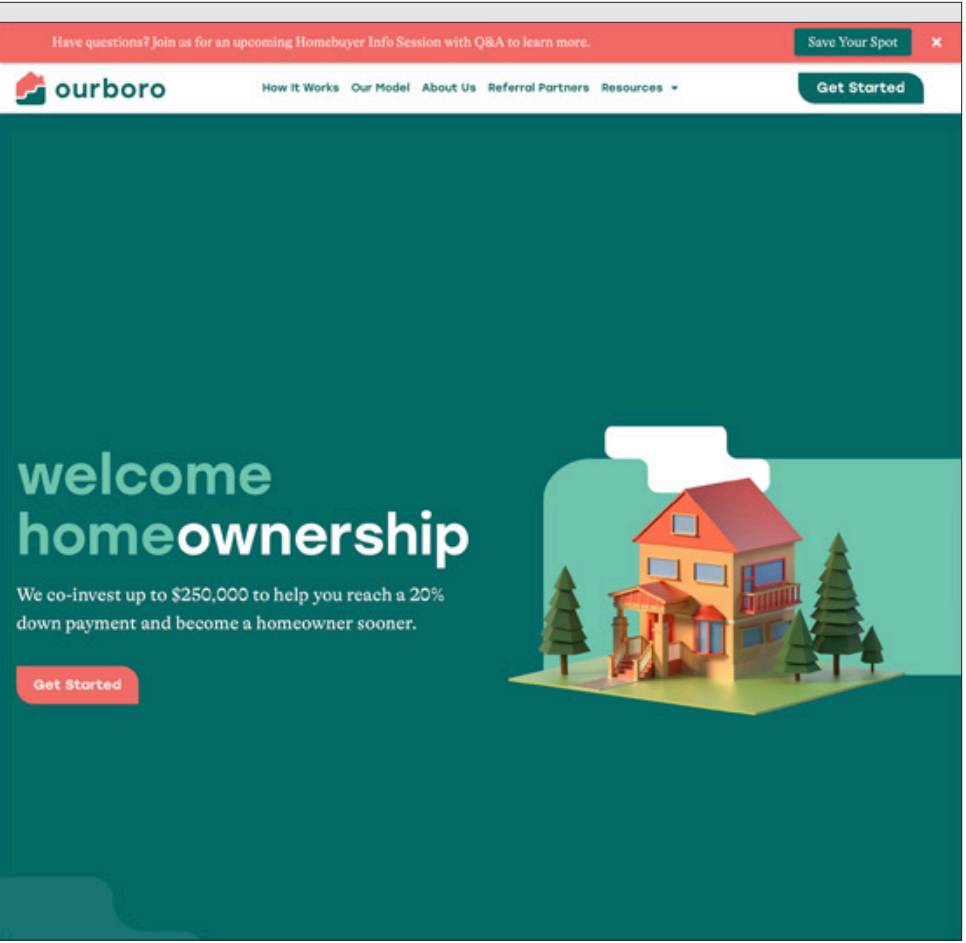
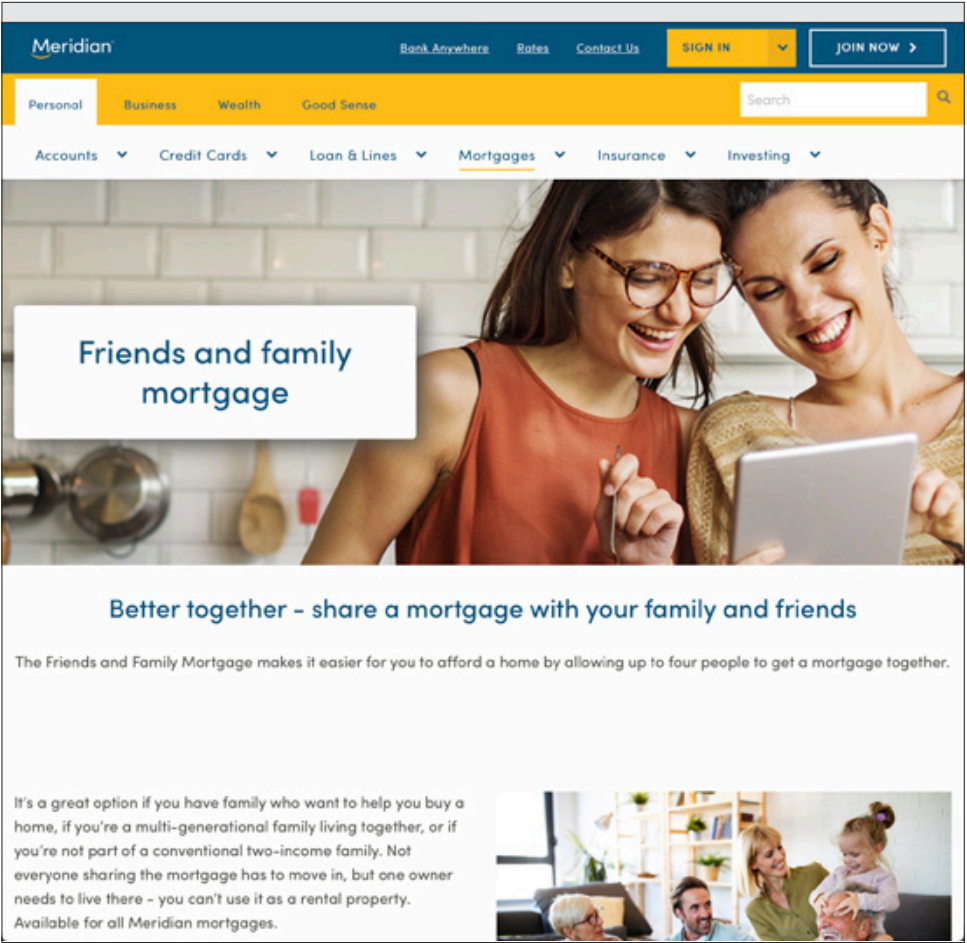
Organizations that offer unique finance strategies that enable co-ownership, or investment.

## Meridian Joint Mortgages

## Outboro

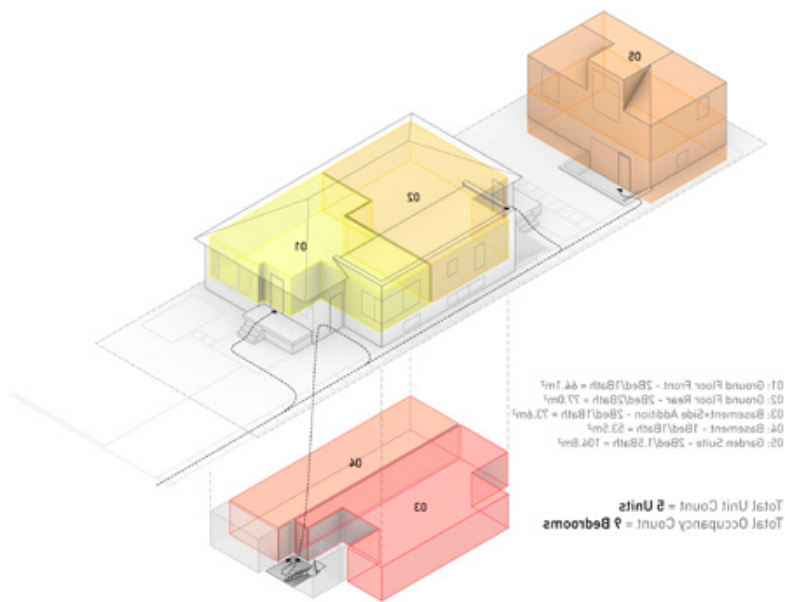
## Key

## Willow



# Citizen Developer Scenarios

Slow Development: As Owner/Occupants can move in with a bare-bones renovation. build equity to improve or add units.



Co-Purchasing: can lower downpayments and mortgages. However, a subsidy for a down-payment is still needed lacking one member with significant up front cash.



The Downsizers

