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

01. Ground Floor Front - 2Bed/1Bath = 64.1m²
02. Ground Floor Rear - 2Bed/2Bath = 77.0m²
03. Basement + Side Addition - 2Bed/1Bath = 73.6m²
04. Basement - 1Bed/1Bath = 53.5m²
05. Garden Suite - 2Bed/1.5Bath = 104.8m²

Total Unit Count = 5 Units
Total Occupancy Count = 9 Bedrooms

Massing Diagram from ReHousing the Yellowbelt: UofT, 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
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 51, one has two almost identical bungalows, mansion down the street for good scale comparison.

Existing Second Floor Area = 117.142
Existing Basement Floor Area = 102.791
Total Existing Building Floor Area = 432.058
Lot Area = 444.847
PSI (Floor Space Index) = 0.99
Alternative Development Scenarios

The Development Options look specifically at who is developing housing and their circumstances. Every citizen development group is unique. They each have specific wants, needs and budgets for the type of housing they hope to live in. The financial situation and personal relationships of development group members will shape both the process and the outcome. Each of these scenarios will look at different financing scenarios, including but not limited to Co-development, joint ventures, cooperative development and development with a shared equity partner.

The way we occupy our homes is not static. As our circumstances change, there are new opportunities that arise. If we can consider the life of the household, and its occupants over time, it can help identify the type of property and renovations that will make it work best for its occupants. These case studies are used to identify significant barriers to Citizen Developers throughout the process.
### Development Scenarios/Implementation Models

<table>
<thead>
<tr>
<th>Current Home Owner</th>
<th>For Profit Developer</th>
<th>Citizen Developer</th>
</tr>
</thead>
<tbody>
<tr>
<td>i.e. an owner-occupant or non-profit developer</td>
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Citizen Developers

on a single
family type lot

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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.
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](https://husmates.com/co-ownership)
  - Toronto
  - Platform to connect people to co-purchase/co-own, see GoCo

- **Partna**
  - [https://partnahousing.ca](https://partnahousing.ca)
  - Toronto
  - Connect members within a community, Partna helps existing home owners create housing for others

- **Nesterly**
  - [https://www.nesterly.com/](https://www.nesterly.com/)
  - Rhode Island, Massachusetts
  - Platform for Intergenerational co-housing

- **Canada Home Share**
  - [https://www.canadahomeshare.com](https://www.canadahomeshare.com)
  - Canada
  - Connects seniors with younger people, in exchange for lower rent

**Property Analysts**

- **ADUSearch**
  - [https://adusearch.ca](https://adusearch.ca)

- **Dencity**
  - [https://www.dencity.build](https://www.dencity.build)
  - Toronto
  - Calculates zoning envelope for parcels eligible for laneway suites

- **Homestead**
  - [https://www.homestead.is](https://www.homestead.is)
  - California
  - Profit share Developer - subdivide and develop home at no cost, share profit

**Development Partners / Advisors**

- **GoCo Solutions**
  - [https://www.gocosolutions.com/](https://www.gocosolutions.com/)
  - Toronto
  - Co-ownership advisors / real estate agents, see Husmates

- **Partna**
  - [https://partnahousing.ca](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](https://www.joindens.com)
  - California
  - Platform for aggregating prospective home owners (See development advisors)

- **Homestead**
  - [https://www.homestead.is](https://www.homestead.is)
  - California
  - Profit share Developer - subdivide and develop home at no cost, share profit

- **Cobuy**
  - [https://www.gocobuy.com](https://www.gocobuy.com)
  - Seattle based
  - Not sure what they do? Need to register

**Social Purpose Housing Creators**

- **Circle Community Land Trust**
  - [https://circlelandtrust.ca](https://circlelandtrust.ca)
  - Toronto
  - CLT that has received TCH Transferring the scattered housing portfolio

- **SHS Consulting**
  - [https://www.shs-nc.ca](https://www.shs-nc.ca)
  - Toronto
  - Housing consultants for social purpose institutions

- **Co-housing Options Canada**
  - [https://cohousingoptions.ca](https://cohousingoptions.ca)
  - Co op advisors, advocates

- **Ontario cooperative Association**
  - [https://ontario.coop/organization](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/](https://www.dclt.org/where-we-own/southwest-central-durham-west-end/)
  - Durham, NC, USA (CLT)
  - Scattered site property owner and housing manager

**Finance Partners / Co-investors**

- **Meridian Joint Mortgages**
  - Toronto
  - A credit union that offers mortgages for co-ownership

- **Outboro**
  - [https://ourboro.com](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/](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](https://www.willow.ca/en/how-it-works)
  - Toronto
  - Real estate investing platform
  - Purchase shares of a project

**Yard Homes**

- [https://www.yardhomesmn.com/y-help](https://www.yardhomesmn.com/y-help)
  - Minnesota
  - Provides financing guidance
Aggregators

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

Hus Mates

Partna

Nesterly

Canada Home Share
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 guidance, to home owners looking to create or co-occupy multiple units on a single site.

GoCo Solutions
Partna
DENS
Homestead
Property Collective
Cobuy
Acton ADU
Yard Homes
Finance Partners / Institutions

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

Meridian Joint Mortgages

Outboro

Key

Willow

For most, homeownership in the big city means taking on big debt with big down payments.

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We believe everyone deserves the opportunity to invest in real estate and have access to the best investment vehicles at all time. We make this through PropSharing. PropSharing allows you to purchase pieces of real estate in a vehicle that allows you to trade in and sell as you please. PropSharing elevates real estate investing for everyone.

How it works
Citizen Developer Scenarios

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- **The First-Time Home Buyers Group**
  - They cannot afford a house by themselves and are unhappy with the type of units being offered in the condo market. Together, they are hoping to pool their resources to purchase a property and convert it into a multi-unit home.

- **The Downsizers**
  - 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.

- **The Multi-generational household**
  - The older generation provides downpayment, the younger generation provides income to support monthly payments.

- **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 mortagages. However, a subsidy for a down payment is still needed lacking one member with significant up front cash.