

# THE AFFORDABILITY GAP – IDEA STARTERS

## STARTING LOCAL

### INVESTING IN COMMUNITY-CENTRED & TRANSIT-ORIENTED LIVING

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#### THE CONTEXT

More complete communities are more affordable communities. The integration of land use and mobility alone does not deliver the quality of life we all aspire to offer all GTHA residents. Other factors like food security, access to nature, healthcare, high quality education and training, & commerce and trade requires a more comprehensive participatory design approach from the onset if our investments are going to be optimized.

**How can we more consistently centre 'community' when it comes to both public and private investments in housing & transit? And where can we replicate or scale existing successes to other parts of the GTHA?**

#### WHY IT MATTERS

Across the region, several escalating factors are contributing to decreasing quality of life for many, and an increasing number of residents can no longer afford to live in areas close to employment zones, high quality healthcare, and other critical amenities. Instead, they are settling in neighbourhoods with their own challenges (including poor transit connectivity, historically underfunded amenities such as healthcare facilities and schools). Even neighbourhoods previously considered "affordable" are increasingly out of reach for many.

The region's population is also on track to hit the 10 million megacity mark by 2045<sup>i</sup> – further exacerbating the above challenges. As our communities grow and further densify, there is both a need and an opportunity to more consistently build communities centred around people and align across sectors on a shared vision and set of outcomes.

#### WHAT WE KNOW

**The Greater Toronto and Hamilton region is facing a severe housing affordability crisis.**

- The concept of 15-minute cities has become increasingly popular in recent years, and has been touted as a key to solving the region's housing problem.<sup>ii</sup>
- A number of examples of transit-oriented communities are in development (or exist) including Markham Centre, Unionville Station, and Brampton Uptown Hurontario-Steeles.

**Various orders of government have made significant investments in transit & development over the next decade.**

- The Ontario government is investing \$70.5 billion over the next 10 years for transit.<sup>iii</sup> KPIs in the Growth Plan promote the development of complete communities where people can live, work, shop and access services in close proximity.
- The City of Toronto is currently partnering with the Province to shape nine Transit Oriented Communities next to five new stations along the Ontario Line: East Harbour, Corktown/First Parliament, Queen/Spadina King/Bathurst and Exhibition.<sup>iv</sup>

**Other jurisdictions are also investing in transit-oriented developments (TOD).**

- US think-tank PolicyLink has set out a series of key considerations for achieving more equitable TOD including the coordination of multiple government agencies with different jurisdictions and constituencies.<sup>v</sup>
- The Metropolitan Planning Council has emphasized that reducing the barriers to equitable development near transit is best achieved through robust public engagement and education, providing technical assistance to community organizations, and advocating for policy change.<sup>vi</sup>
- The US Department of Housing and Urban Development (HUD) has found that TOD can be part of the housing affordability formula as low-income housing in TODs optimizes transit infrastructure.<sup>vii</sup>

**SPOTLIGHTING ACTIONS & SUCCESSES**

**KEY TERMS**

**Generations Toronto – Multi-Generational Housing Development w/Aga Khan Council**

Based on a successful pilot project in Calgary, Generations Toronto will provide 390 units of rental housing and a 122-bed long-term care facility, as well as an early childhood development centre, medical clinic offering primary and mental health care services, and spaces for cultural, social, and educational programming. It will also feature a community kitchen to offer daily low-cost meals for residents and seniors living in the surrounding area. Made possible by contributions from the Province of Ontario and the City of Toronto, the project is seen as a model that can pave the way for similar projects in other parts of the country.

**Pearson Economic Zone – Toronto Region Board of Trade**

The area surrounding Pearson International Airport is Canada’s second largest employment zone and our region’s gateway to growth. Home to a significant concentration of firms in advanced manufacturing, life sciences, logistics, and warehousing, “The Zone” is vital to our economy and global competitiveness. The Pearson Economic Zone Growth Initiative (PEZGI) is a joint call-to-action for business and government leaders to launch a step change in regional coordination – for transit, passenger vehicle and freight transportation, and land use planning for housing and employment, among other levers of growth.<sup>viii</sup>

**Inclusive Local Economic Opportunity Initiative – Scarborough’s Greater Golden Mile**

In 2018, United Way of Greater Toronto and BMO Financial Group launched a made-in-the-GTA initiative to ensure that every GTA community had the chance to benefit from our region’s prosperity. The Inclusive Local Economic Opportunity Initiative (ILEO) galvanizes the strengths and levers of all sectors and industries to drive economic opportunity at the neighbourhood level, and enables the community, corporate, and public sectors to work together towards our common goal. As the first neighbourhood to be part of the initiative, the Greater Golden Mile (the stretch of Eglinton Avenue East between Victoria Park and Birchmount) is transforming a mix of chain stores, strip malls, and large parking lots, surrounded mostly by walk-up apartments and single-family homes, into a new downtown that will have ripple effects on the surrounding neighbourhoods. As of April 2022, a total of 13 developers have proposed over 32,000 new residential units and over a million square feet of retail and office space close to the new Eglinton Crosstown LRT.<sup>ix</sup>

**Oregon Transit and Housing Study Toolkit**

This toolkit provides an overview of different tools that could be employed by state and local (metropolitan, city, county, and tribal) agencies, transit providers, community-based organizations, or developers to encourage housing development, including affordable housing, well connected with transit service. The toolkit presents a summary of the lessons learned and strategies identified through this study’s literature review, housing primer, case studies, and stakeholder survey.

**Transit-Oriented Development (TOD):**

Metrolinx defines TOD as higher density, mixed-use development that is connected, next to, or within a short walk of transit stations and transit stops. This type of development is designed to increase transit ridership and reduce traffic congestion, increase housing supply and jobs with access to transit, catalyze complete communities based on good planning principles, and provide positive value capture for the government to maximize transit investment while reducing taxpayer burden.<sup>x</sup>

**15-Minute City:**

The 15-minute city is defined by its ability to provide access to all human needs by walking or bicycling for a quarter hour or less.<sup>xi</sup>

**NOTE:** This document is intended to provide general background and spotlight actions and innovations in the space. It is not intended to be a complete or definitive set of facts about the topic. Wherever possible, sources have been cited. We apologize for any errors or omissions.

**REFERENCES**

i. [Ontario Population Projections \(2022-2046\)](#)  
 ii. National Post, 15-minute cities: Everything you need to know, from the plans to the conspiracies. 2023.  
 iii. [Ontario Budget, 2023](#)  
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 v. <https://allincities.org/toolkit/equitable-transit-oriented-development>  
 vi. <https://www.metroplanning.org/work/project/30>  
 vii. <https://www.huduser.gov/portal/pdredge/pdr-edge-trending-051722.html>  
 viii. [Toronto Region Board of Trade, 2023.](#)  
 ix. [United Way GTA, 2023.](#)  
 x. <https://knowledge.uli.org/-/media/files/research-reports/2022/getting-to-transit-oriented-communities-experiences-in-canada.pdf?rev=c510ce0fb4ae4479a27f51a9c9b679cd>  
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