Setting the Stage for Main Street Housing

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For several years Toronto has experienced an acute shortage of affordable housing, the result of a period of great economic growth and the influx of large numbers of migrants from the rest of Canada and from other countries. Toronto's Housing on Main Streets initiative is an effort to encourage the development of more housing along the city's main streets while enhancing the quality of space and public life on those streets — the principal public realm of the city.

Toronto's main streets constitute a highly inegalitarian and important component of the city's fabric. They form a network of major transportation arteries, act as centers for surrounding residential communities and form the public face of these neighborhoods and the city as a whole.

Along main streets, traditional lot sizes are narrow, from 18 to 25 feet wide. Buildings, typically two or three stories tall, are built right to the street-line with stores directly accessible from the sidewalk. Upper floors accommodate offices or apartments (which used to serve as residences for the owners of shops below). There is a general level of consistency in the scale and architectural character of buildings, although the architectural styles are eclectic.

Assuming that new development were to result in buildings between four to six stories tall, it could produce thousands of new housing units and additional retail, office and studio space. Such a modest increase in the intensity of development along these streets would optimize the use of the city's existing services and infrastructure. The main streets are well served by public transit, parks, community centers, libraries and other social and recreational facilities, and by viewers and other utilities.

The full potential of an increase in density could be realized with a minimal effect on the quality of life in any of the adjacent residential neighborhoods. Growth would occur in increments, on both small and large parcels. No one area would be overburdened — the resulting development would likely be distributed evenly over the city's arterial network. New projects would likely be initiated by both private and public investment, as well as a mix of the two.

What is Impeding Housing on Main Streets?

With such a clear need for affordable housing and such a clear opportunity to develop it along main streets, one might wonder why more of it isn't being built. Much of the problem is directly attributable to the many well-intentioned regulations and policies that have been issued by various levels of government.

The way that main streets have been treated, from a policy perspective, has changed significantly (and several times) over the past few decades. The basic format for zoning on main streets is a product of the early 1950s, when the ideas of separating land uses and planning to accommodate automobiles were popular. The inner city was viewed as a place for commerce and a somewhat substandard place for housing.

About 1960, zoning policies were changed to enhance the character of main streets as retail strips. Less than a decade later, policies were adopted to discourage unlimited commercial strip development and concentrate commercial uses at designated business centers, mostly near subway stops and transit nodes. And by the late 1970s, with freeway revolts and a neighborhood preservation movement building steam, new plans for the central city and outlying neighborhoods sought to encourage the traditional mixed commercial-residential use.

The zoning that exists now is a patchwork left over from these different initiatives. It sets forth a confusing vision for development along main streets, and in some cases has resulted in conflicting regulations that make it difficult to build to the allowable commercial and residential densities. The Housing on Main Streets program has identified the following constraints encumbering property owners and developers from building housing along main streets:

- Project Density. Commercial development is allowed along most of the main streets, at densities of up to three times the lot area (a "floor-area ratio" or FAR of three). Housing is also permitted, either in buildings that consist solely of housing or in mixed-use buildings that have residential units in the upper floors. However, the floor...
space devoted to residential uses cannot exceed one FAR.

Although developers would like to provide commercial space above the first floor of buildings on main streets, there does not appear to be an overwhelming demand for it. Retailers do not like to locate above ground level, and office uses seem to be consolidating in the center of the city and at specified activity and transportation nodes. The amount of commercial space that is permitted under the current zoning is greatly in excess of that which is needed.

**Building Height.** Along many main streets, there are few height restrictions on buildings that are solely commercial; when there is a height limit, it generally is 45 feet or 4 1/2 stories. But on most streets the height of buildings that include housing must not exceed three stories. This prevents developers of mixed-use projects from realizing the full allowable commercial and residential density.

Along some of the city’s wider streets, it may be more appropriate to have taller buildings — and therefore room for more housing units. In economic terms, the more units in a building, the more feasible it becomes.

**Setbacks and Lot Coverage.** Along many main streets, zoning allows first-floor commercial space to cover the entire lot. But residential floors can cover only 60 percent of the lot. Along other main streets, zoning requires a 20-foot setback from the rear property line. These regulations constrain the building envelope, prohibiting the design of buildings that would use more of the site and provide more space for housing.

Along some main streets, a 25-foot setback from a side property line is required if the adjacent building is residential. The purpose is to allow light to reach residential buildings. But since the basic lot width in Toronto is 22 feet, this requirement prevents new development on many lots that have not been assembled into larger parcels.

**Parking.** Generally one parking space per apartment unit, plus visitor parking, is required for housing along main streets. On small lots, it often is impossible to provide all the parking spaces required in the current bylaws.

Surface parking can be provided behind a building if there is a rear alley (which is typical, but not always the case). On a mid-block site with no rear alley, the only access to parking can be from the street, requiring a curb cut. But an entrance to underground parking would create a large gap in the retail frontage, and the interruption of the pedestrian environment by cars is not acceptable in most cases. Also, constructing underground parking can cost $13,000 (U.S.) per space, an expense that can prevent the development of affordable housing.
The requirement does not necessarily relate to the needs of people who choose to live above stores along main streets, many of whom are not dependent on cars and therefore do not need parking spaces. Moreover, main streets are well served by public transit, which alone might justify a reduction in the parking requirement.

Recreational Space. Both private and communal recreation space must now be provided for apartment dwellings. For example, a two-bedroom apartment has a requirement of 100 s.f. of total recreation space, a third of which should be incorporated into the unit.

Experience shows that these spaces do not often function well. And it is important to re-examine how changing lifestyles and demographics affect the use of recreation space. A large amount of such space already exists within city neighborhoods, in the form of places like parks, community centers, streets and cafes.

Garbage and Loading. The city requires larger projects to provide access for garbage trucks to an off-street storage area, where the trucks must be able to load garbage and leave the site without changing direction. Generally the most practical way to provide this access is off a back lane. However, this requires an inordinate amount of space. And, not all blocks in Toronto have alleys.
The Difficulty and Danger of Land Assemblage

A factor that has slowed development of housing on main streets — and helped to preserve the character of the streets — is the difficulty of assembling sites large enough for development. This results, in part, from the traditionally small lot sizes along main streets, the high cost of land and the propensity of successful small businesses to want to stay where they are and avoid the turmoil of construction.

The width of typical properties along main streets ranges from 18 to 23 feet. Some developers feel that, in order to develop a mixed-use building, a frontage of at least 50 feet is required. In most cases, at least two small properties must be assembled or developed jointly to accommodate residential uses above.

Many land owners prefer to have a one-story commercial outlet on their property. With a successful business such as a convenience store or fast food outlet, an owner has little economic incentive to build housing. The business often provides enough cash flow of its own to make the existing situation worthwhile. And most commercial property owners do not want to be residential landlords, especially given the various rental housing protection laws.

The city would like to make it easier for landowners to build to the currently allowable density while not encouraging large land assemblages, which would lead to speculation, drive up land prices and further reduce the probability of building affordable housing. Also, larger projects can change the character of the streets, which consist of a series of small, individual buildings built incrementally over a number of years, each building with its own character.

How to Put Housing on Main Streets

Toronto has taken several steps to determine what changes in legislation or city policy are needed so that housing will be built on main streets. It has launched a study of the economic feasibility of housing on main streets, a study of automobile use patterns of current residents of main streets, a community outreach program to hear the concerns of potential consumers of housing as well as residents of the surrounding neighborhoods, and the design competition. The competition was about prototypes and ideas, that, hopefully, would show how city policies and regulations could be changed to allow appropriate ways of living in the city in a variety of sites and neighborhood conditions.

First, we would like to change the most cumbersome of the regulations described above and build several prototype projects. We are considering changing density rules to allow one FAR of commercial and two FAR of residential, allowing buildings of four to six stories (with actual limits set on an area-by-area basis); cutting parking requirements in half and, perhaps, by more for smaller lots; and reducing recreation space and setback standards.

Ultimately, the competition suggested a broader range of issues to consider: how to design housing around courtyards; how to design residential entries in mixed-use buildings; whether to consider terraces, roof gardens and common spaces as recreational space; incorporating uses such as allotment gardens, day care and other community facilities; what mixing and height relationships would respect neighborhood character; the relationship between public and private space; the treatment of corner buildings; how to design new buildings in historic contexts; and what types of unit layout are appropriate for our changing population.

We hope to take the information generated by the studies, the competition and community input and implement a new zoning strategy that promotes housing on main streets and reinforces the character of those streets in a comprehensive way.