



## **Canadian Urban Institute**

**Midrise Symposium 2009  
Breaking barriers, building confidence:  
Making midrise work in Ontario**

**Symposium Summary Report**



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# Executive Summary

On December 8, 2009, a range of midrise development stakeholders met in Mississauga to identify province-wide challenges and work towards solutions. Participants identified a set of strategic directions that governments, communities, architects, developers, and builders could adopt to help accelerate public and institutional acceptance, and improve economic feasibility of midrise projects.

In this document, midrise issues and strategic directions are explored through three main foci: challenging assumptions, breaking policy barriers, and building confidence. By challenging assumptions, midrise may reveal its potential as a form which can satisfy a range of uses with or without commercial activity, can suit a variety of contexts on and off mainstreets, and house diverse populations. Symposium participants agreed that changes to policy would expand the range of potential sites for midrise, thereby reducing pressure on valuable historic built fabric and reducing costs associated with land values and commercial use at grade. The expanding midrise market may also benefit from the diverse location of midrise buildings and reduced costs that should result from the flexibility of development.

Obstacles in the development process and policy barriers continue to add time and money to midrise projects. Stakeholders identify the greatest barriers as: parking

requirements; the disjuncture between municipal visions and policies; the approvals process; and Building Code regulations.

Stakeholders suggest municipal parking minimums force developers to build underground, thereby increasing construction expenses. Resulting building footprints require larger lots and constrain servicing. While many local mainstreet blocks are deep enough for midrise, many are not deep enough for underground parking. Parking minimums limit sites and returns. Symposium participants discussed how preemptive transit provision could offset parking requirements.

Many developers and municipal planners are frustrated by the gap between municipal visions for sustainable communities and out-dated municipal policies that constrain change. As such, some councillors show interest in satisfying constituents before achieving intensification goals. Special midrise teams and improved communications were deemed essential by symposium participants to improve the planning process.

Survey respondents note that rezoning or official plan amendments are needed in 75% of midrise approvals in Ontario. These processes add time and expense to midrise approvals for developers and municipalities. As-of-right zoning, implemented in conjunction with urban design holding provisions or development permits, would help improve project quality and approval

speed. Symposium participants agreed that a focus on design is important and that additional research is need to determine how development permits and performance based zoning for midrise should be conducted.

Midrise is not necessarily supported by the Province's Building Code, which must balance safety and economic performance. Due in part to a lack of precedents, the Code identifies low- and hi-rise. With Code revisions set for 2011, current discussions may contribute to new midrise policy.

Finally, midrise would benefit from an education campaign to generate confidence among stakeholders. This will ensure that when midrise projects are initiated, they are supported by the public, financial institutions, and municipal policies. The need for new types of public engagement was discussed at the symposium. A set of tools proposed by CUI would alleviate fears associated with perceived negative impacts of dense building types, help convey the benefits of midrise development, and encourage support as midrise applications continue. In addition to this resource, CUI proposes creating a midrise database of best practices in Canada and establishing a network of midrise proponents to continue this ongoing work. Symposium participants lauded these initiatives which would help to foster champions for midrise development on councils, in communities, and with builders and investors.

# Acknowledgements

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# Background

## **CUI's investigation into midrise:**

Since 2005, the Canadian Urban Institute (CUI) has been working with municipalities, the development community, and the Canada Mortgage and Housing Corporation to address the difficulties developing midrise buildings in Ontario. These efforts have included: a midrise symposium "Urbanizing the Avenues" held in collaboration with the City of Toronto in November 2005; a series of urban leadership seminars; a sponsored student research report; a midrise workshop in Mississauga in June 2008; a focused stakeholder workshop in June 2009 held to establish the groundwork for this paper; and the December 2009 symposium.

The midrise sessions have increased dialogue among stakeholders, helped identify common challenges, sparked joint efforts to find midrise solutions, and inspired policy change. CUI helped to support the City of Toronto's Avenues and Midrise Building Study completed by Brook McIlroy Inc. Planning & Urban Design with the City of Toronto – currently under review.

Both the advantages and challenges of midrise have been addressed through CUI's midrise investigations. Stakeholders agree that when designed and developed properly, midrise can support intensification goals, create a pedestrian-friendly built form that is both attractive and energy efficient, and meet

the needs of a wide variety of households. Notwithstanding the many positive attributes of midrise, it is well known that developers often find it challenging to build midrise projects, particularly when there are other more financially attractive options available. Municipalities also confront challenges in promoting midrise, ranging from public opposition, to conflicting municipal and provincial policies.

This document aims to provide a foundation for understanding the issues, suggest solutions, and highlight findings from the 2009 symposium. This most recent session provided an opportunity to work towards practical and creative solutions to midrise challenges.

The Institute also carried out a number of other midrise-related events in the past.

## ***Where it began: The Midrise Symposium – Urbanizing the Avenues, 2005***

In 2005 the CUI partnered with the City of Toronto to examine how more intense development could be promoted along Toronto's "avenues" in a way consistent with the City's vision for midrise mixed-use communities. The symposium identified three problem areas that would require immediate attention: development approvals, education, and outreach. Since 2005 the CUI has worked with the City and a range of other stakeholders, including CMHC, to expand the

scope of this dialogue about midrise across the GTA and the rest of Ontario.

## ***Highlights from Mississauga, 2008:***

In June 2008, municipal planners, developers and consultants met in Mississauga to identify the benefits, issues, and barriers associated with constructing midrise buildings. Participants listened as municipal planners and members of the development community shared their successes and lessons learned. Discussions that followed addressed the economic risks and the municipal barriers to midrise development.

Through these discussions, the participants agreed on a number of key points:

- As the Greater Golden Horseshoe region continues to grow and the demographic profile of its population shifts, multi-use spaces where people can live, play, and work will be in greater demand. Midrise development can help meet this demand.
- An unpredictable approvals process and out-dated zoning by-laws constrain developers who want to build and municipal staff who want to encourage midrise development.
- A politicized and legalistic development context augments the cost of midrise development.
- Building Code regulations and urban design standards are necessary to ensure high-quality midrise development but impede

innovation and act as a disincentive to development.

- Municipalities need to set clear expectations for both developers and the public throughout the approvals and development processes and improved coordination among municipal departments.
- Public education is needed to improve buy-in of midrise development.

### **Highlights from CUI's Midrise Workshop, June 2009:**

On the 10th of June 2009, the CUI organised a stakeholder workshop to outline a path towards the 2009 symposium. The workshop engaged a broad spectrum of stakeholders, including the Ministry of Municipal Affairs and Housing, the Ontario Home Builders Association, the Canadian Standards Association, as well as architects, developers, and municipal officials.

Issues raised in Mississauga and Toronto were brought up again at this meeting. Public education and the development of the midrise market were discussed as key steps to increasing uptake of midrise. Potential midrise markets were addressed including aging populations, families, and new immigrant groups with a range of family structures and needs. Zoning by-laws, Building Code, parking requirements, and a lack of incentives continue to hamper development and pose challenges to municipal visions for compact, mixed-use neighbourhoods.

The participants agreed that while midrise

still faces financial constraints, it has been proven economically feasible in many cities. Interest ranges from Barrie to Ottawa, the Niagara region and the communities of southwest Ontario such as the City of London. Participants concluded that midrise development, and associated commercial activity, requires sensitivity to the market, the existing historical built fabric, and to the surrounding context. Many commonalities were discussed. It was evident that no "one size fits all" solution exists for midrise development.

### **Midrise Stakeholder Survey:**

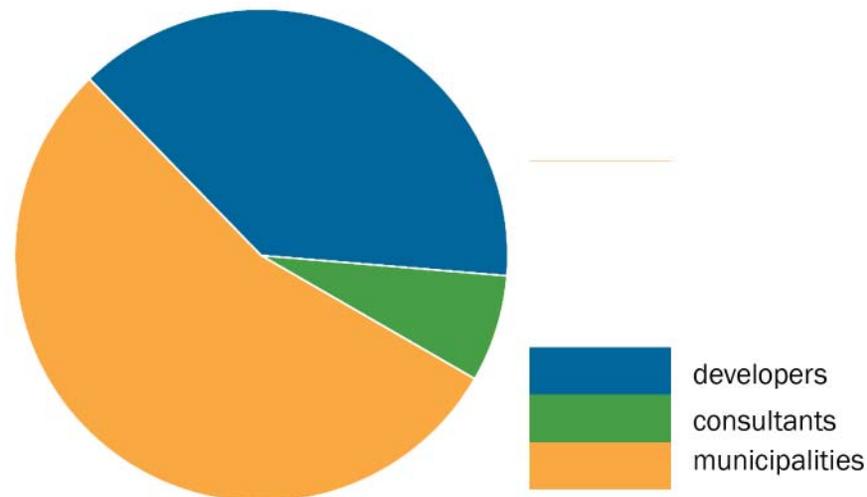
This discussion paper is supplemented with the results of CUI's Stakeholder Survey. The survey was completed online in October 2009 by 57 midrise stakeholders. Of total respondents, 54% represent municipalities, 39% represent the development

community (including consultants), and 7% represent associations (see figure 1). This representation provides a balanced perspective on a wide range of midrise issues. Although total responses varied by question, on the whole, the results from the survey are significant. The survey results will be revealed throughout this document.

While these findings do represent the perceived state of midrise in Ontario, they may not always reflect actual provincial or municipal policy. The disconnection will be discussed in subsequent sections.

In general, all survey respondents lament development constraints that add time and money to midrise applications and building. The three most recurrent constraints include: building requirements, most notably parking; the unpredictability and duration of approvals process; and public perception, which delays

Figure 1. Representation of survey respondents



midrise approvals and weakens consumer buy-in. These issues, and others, are complex and interrelated. As such, they require integrated and comprehensive solutions.

### **The Midrise Symposium, 2009:**

On December 8, 2009, 64 midrise stakeholders met in Mississauga to work towards a strategic approach for midrise development. Chaired by Les Klein from Quadrangle Architects, the presentations began with a summary of CUI's investigations to date and the discussion paper. Iain Myrans highlighted how we can rethink midrise development, address persistent barriers, and encourage confidence in the form.

Lorna Day then presented the City of Toronto's work on the Avenues, done in collaboration with BMI. She discussed how Toronto has addressed challenges shared by all municipalities and presented plans to overcome them, by expediting approvals, standardizing midrise design standards, and reducing charges and fees.

Alan Miguez presented the evolution of midrise in Ottawa and highlighted the City's success promoting and building the form. The presentation drew attention to a diversity of projects and to the formula for Ottawa's midrise success: low parking requirements, pre-zoning, the inclusion of midrise in the official plan, and engagement with the public.

Chris Hardwicke from &Co then presented his firm's successful GTA midrise projects, highlighted &Co's rules of thumb for midrise developments, and shared striking transformation strategies for Newmarket.

The Ministry of Municipal Affairs and Housing also made two presentations. Dan Tovey, Team Lead, PPPB, reviewed Ontario's planning framework and policy. This was followed by a discussion of the Building Code by James Douglas, the Manager, Development Policy and Innovation Unit. Mr. Douglas reviewed Code issues related to midrise buildings, addressed the myths regarding the Building Code, and illustrated changes made to the Code in reaction to Toronto's main street initiative in the 1990s. Because the Code will be revised again in 2011, the presentation also highlighted what issues would be considered in the process of making Code changes.

Following the presentations, participants joined focused breakout sessions to investigate issues still facing midrise. Themes included: shortening the development timeframe; public perception and political challenges; Building Code improvements; cultural heritage and mainstreet preservation; and building off main streets. Session highlights are inserted through this report in the grey boxes.

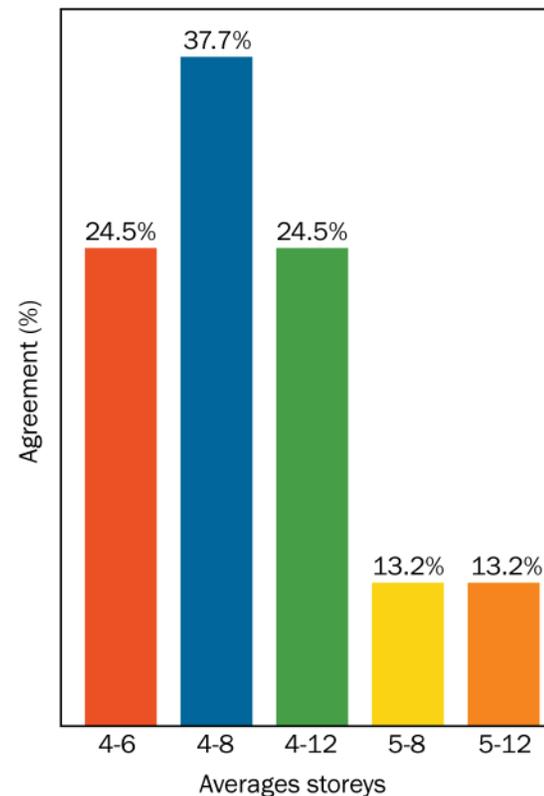
This document has three main foci to address midrise issues: challenging assumptions, breaking policy barriers, and building confidence.

- By challenging assumptions midrise may reveal its flexibility. Midrise is a dynamic form that can satisfy a range of uses, can suit a variety of contexts, and house diverse populations. The versatility of midrise buildings is worth exploring.

- With the help of our stakeholder schema, we will further explore the midrise development process and investigate how to overcome the most pressing policy barriers at the municipal and provincial level. These barriers were identified as: parking requirements; the disjuncture between municipal visions and policies; the approvals process; and Building Code regulations.

- As illustrated by our survey results, through previous studies, and at our symposium, midrise would benefit from an education campaign designed to generate confidence among stakeholders. Building confidence and

Figure 2. Average heights of midrise buildings



awareness among stakeholders will ensure that when midrise projects are initiated, they are supported by the public, financial institutions, and municipal policies.

### The state of play: Midrise across Ontario

The CUI’s Stakeholder Survey revealed the state of midrise development across the Province and its wide range of achievements. Some municipalities have experienced an increase in the number of midrise projects, while others are struggling to realize midrise applications. Over the past two years, developers have built midrise projects across Ontario and in other Canadian cities.

The definitions of what constitutes midrise differ from place to place. Some communities

deem three storey buildings “midrise”, while others define “midrise” as any building up to 12 storeys. Generally Ontario municipalities define midrise as being between five and eight storeys. As noted at the Mississauga workshop, it is useful to imagine “midrise” as a range of heights.

Rather than using a specific number of storeys as an indicator, some communities define midrise by the distance between the facades of street walls, the style of building, or by the environment created by the midrise built form – human-scale and pedestrian friendly.

Most existing midrise buildings in Ontario are at least four storeys (see figure 2). Over 71% of respondents indicated that their local midrise developments were built in concrete, while around 35% were built with both wood frame and light steel. Echoing realities of Ontario’s Building Code, respondents noted that the building materials and the height of buildings are interrelated. This in turn increases construction costs.

The units in these buildings are generally small. Respondents noted that 42% of midrise units have one and two bedrooms. Three bedroom units represent 8% of

estimated total midrise units. The cost of these units varies by community and is highly dependent on the location. Averages ranged from \$150 to \$550/square foot or from \$200,000 to \$600,000.

The majority of survey respondents indicated that the demand for midrise units in their communities was moderate (73%), while few indicated substantial or little demand (16% and 11% respectively, see figure 3). Many survey respondents noted a “catch-22” in the midrise market: buyers will invest in midrise units if they are available, but market demand is not strong enough to stimulate development without incentives.

About 60% of communities surveyed include midrise policies in their official plans. Designated midrise areas include downtowns and other mixed-use centres like apartment neighbourhoods, nodes, and corridors. Despite inclusion in vision documents, only 8% of respondents believed their local zoning encouraged midrise development. Over 65% of respondents believed that their local zoning merely permits midrise, while around 26% believed that their zoning discourages midrise development (see figure 4). The disconnect between municipal visions and policy will be further addressed below.

Figure 3. Public support for midrise

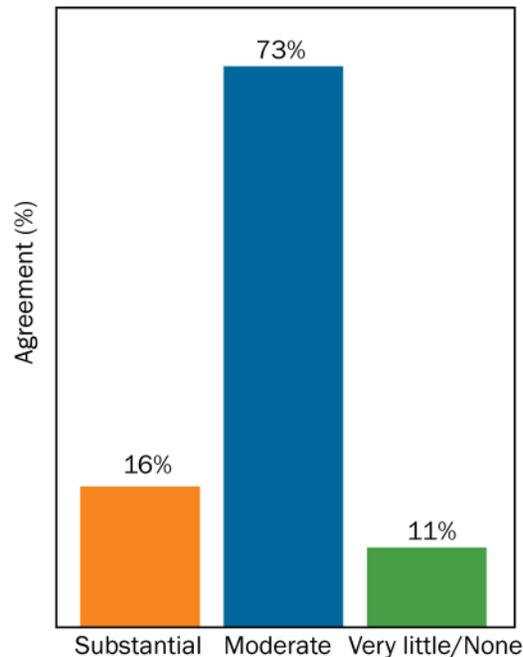
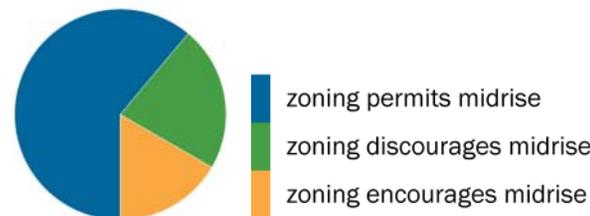


Figure 4. Zoning and midrise encouragement



# Challenging assumptions: Expanding possibilities for the midrise form

Midrise development faces a number of constraints. In addition to political, policy, and public restrictions placed on midrise, the way we view midrise development may be limiting its potential. Midrise has seen success in many centres in Ontario. In particular, larger cities have begun to establish a model for midrise development practice. Although it is important to celebrate and learn from successful precedents, emerging centres may wish to develop their own midrise discourse. All municipalities may benefit from re-thinking certain assumptions about where midrise buildings should be located, who will occupy them, and when they should include commercial use. A new approach to midrise development may increase their popularity. These common, sometimes limiting, assumptions include:

- Midrise must occur on mainstreets
- Midrise necessitates the gradual demolition of existing built fabric
- Midrise requires commercial activity at grade
- Midrise developments need large commercial anchors for success
- The midrise market is limited. Midrise buildings need to attract affluent populations due to prohibitive costs.

Although these assumptions may reflect a dominant view, challenging these assumptions may benefit the midrise form.

## Rethinking midrise:

The decision to reconsider the above assumptions was inspired from collaboration with our partners, each of whom have unique interests and challenges. Many of these partners are ready to take a new approach.

## Midrise as a mainstreet development:

Midrise most often occurs at mainstreet intersections, well-served by transit. Midrise developers who completed the survey noted that about 82% of their projects occur adjacent to transit, about 73% on main streets (arterials), and about 64% at intersections. These locations are ideal; they frame the street and define the block, are transit-oriented, and help to animate the pedestrian environment.

Midrise should ideally occur in areas supported by public transit. Although mainstreets are often well-served by transit, it is worth considering how adjacent streets may also be appropriate for midrise development. Expanding the range of potential sites for midrise beyond mainstreet locations would reduce the pressure on heritage sites and most likely be less costly. This is because land values would likely be less and there would no requirement to include commercial uses at grade. This is the approach taken in Oakville.

The expanding midrise market may benefit

from the diverse location of midrise buildings. In the survey and at the June 10th workshop, stakeholders agreed that Ontario's aging populations will be well-served by midrise buildings. At the workshop, one developer noted that in some cases seniors are uncomfortable living on mainstreets, due in part to noise. He suggested that buy-in would be greater off mainstreets. In light of unique and changing market demands, and the constraints of building on mainstreets, it is worth considering how midrise can also fit in dense transit-served areas off commercial arteries.

## Symposium session highlights:

- A vision is needed to identify corridors, parking strategies, and adjust zoning to support midrise off mainstreets. This requires collaboration between government, landowners, and general public. Additionally, financial institutions need to be included in these discussions.
- Proper transit provision is vital before midrise can happen off mainstreets. Preferably transit should be within 400 metres of a midrise development.
- Pre-zoning, supported by a range of appropriate development/design studies and guidelines, would permit detailed community-based planning and may lead to support for midrise off mainstreets.

## Midrise and the demolition of existing fabric:

Because midrise and mainstreets are often considered together, many municipalities expect that midrise development will ultimately replace the existing built fabric of mainstreets. While this approach addresses the issue of intensification, it may ultimately limit the distinctiveness of historic town centres and mainstreets – in other words, there appears to be a certain conflict between provincial policies that promote intensification and those that promote the protection of cultural heritage.

Provincial intensification targets come at a time when many communities are realizing the value of their historic mainstreets and rediscovering the unique pedestrian environments they afford. It has been suggested that a community's cultural heritage features can be leveraged to attract creative industries and employment – a prerequisite for the regeneration of many urban cores in North America. Only 25% of survey respondents believed that preservation policies conflicted with midrise policies. When responding to questions of preservation, however, most survey respondents discussed official heritage designations. Because heritage policies take priority over midrise policies the two are unlikely to conflict.

Participants had a variety of suggestions to balance intensification with preservation, including: heritage registries; design review or urban design guidelines to ensure that new buildings fit with older fabric;

redevelopment grants; conservation districts; preservation incentives; and the adaptive reuse of older fabric, an attractive but costly solution. New and older buildings can work together. Respondents noted that sensitivity and collaboration is needed to successfully integrate new buildings into older fabric.

Not all buildings are of great value to the cultural heritage of a community. Some individual buildings do contribute to the character of historic mainstreets. The overall unity and rhythm of existing fabric can also help create a cohesive environment. Discussions at the workshop and symposium suggested that planners should consider taking a different approach when redeveloping pre- and post-war fabric for midrise use. Vacant or underutilized sites, such as surface parking lots, should be considered first to help reach intensification targets. Building midrise close to, but off, streets with historic character may also achieve both preservation and density.

### Symposium session highlights:

- In prewar contexts, we need to ask: “Do mainstreets need to be intensified if they already work well?”
- There is no “one size fits all” solution. Differences between traditional downtowns and post war suburban contexts is key when evaluating where to put midrise.
- The scale and character of the surrounding area must be respected, on and off mainstreets.



The City of Oakville permits midrise off mainstreets, reducing costs for developers and protecting heritage fabric.

*“There is some conflict (between midrise development policies and preservation policies), but typically there is opportunity for preservation and new infill development. You just need to be creative with your approach.”*

*– Midrise Survey respondent*

### **Midrise and commercial at grade:**

The domination of “power centres” in some smaller cities reflects the low appetite for risk of many retail developers. Mixed-use projects can often cost more and add an extra layer of complexity to the development process, deterring developers and other private investors. In many cases, developers specialized in housing have neither the interest or the expertise to consider including retail in midrise projects.

Respondents to the survey discussed the importance of the ground floor commercial activity in midrise buildings. Ground-level retail was perceived to be the “face of the building” and a potential driver of economic development. Retail space was also described as a liability that can lead to leasing and approval difficulties. Arguments can be made for and against commercial ground floor retail. Technical building requirements needed to support commercial uses, coupled with securing a commercial tenant, add expense to the development process. While commercial at grade adds cost, it significantly enhances the pedestrian realm and animates the street wall when carried out successfully.

About 96% of respondents (representing developers and municipalities) believe it is important to their community that midrise buildings have retail at grade. If, as noted above, some midrise buildings were to be located off the mainstreets, commercial components would be discretionary, but would be less likely to occur (almost 76% of respondents believed their community would not support retail off mainstreets). They also

noted that retail off major commercial streets may not be economically feasible for the retailer or building owner, or desirable from the perspective of good planning.

Respondents and symposium participants agreed that inclusion of retail at grade in midrise developments should be context-specific, but retail should be encouraged specifically on mainstreets. They agreed that the type of retail (which can be controlled in part through ceiling heights) should relate to market and demographic indicators and the needs of local residents. Flexibility and collaboration were noted as essential in determining appropriate building uses.

*“Typically (midrise) retail is conservative with larger chains, etc. Unfortunately independent business isn’t often located in either midrise or hi-rise at grade residential projects. This is a reflection of both lack of customization options and cost certainty and long-term leases. Larger chains are viewed as being a ‘safe’ lease.”*

*- Midrise Survey respondent*

### Commercial tenants in midrise projects:

Due to financial constraints, midrise developers often chose to partner with large commercial anchors in mixed-use midrise developments. Because midrise most often replaces existing fabric along commercial mainstreets, the nature of commercial tenants also changes. In some cases, this may result in substituting a chain tenant for multiple smaller, often unique, independent businesses. Whereas the presence of one well-established tenant (e.g. a drug store or chain grocery store) secures long-term tenure and limits the number on tenancy contracts for developers, it may negatively affect the distinctiveness of the street, reduce

fenestration, and diminish the pedestrian experience.

Although 61% of respondents believed that business owners should be permitted to customize building exteriors to reflect their business, this may not reflect the limited flexibility that retailers have in reality. Developers and owners may enable large chain stores to modify signage along the length of the street front but do not enable multiple smaller retailers to offer different types of signage or facades as would be found in traditional row-style retail development. This may be limiting the demand from many potential retail tenants – typically smaller independents – and result in promoting only

lower value-add chain stores (fast food, etc.).

Municipalities require dense mixed-use developments to increase pedestrian activity and create vibrant streetscapes. Because including retail represents a risk for developers, when developers are forced to include commercial in their midrise projects, the resulting projects may stray from municipal visions for vibrant, mixed-use streets. Due to market constraints and the difficulty financing projects, the resulting fabric may be less distinct and permeable.

#### Symposium session highlights:

- Historic mainstreets have a fine-grain detail, with many entrances and exists. Large retailers use the same format everywhere and this doesn't work for an "avenue".

- We can't control the user in Ontario – only the land use. If one user wants to buy up all of the ground floor for one large format store they can. This is a problem that will only drive public scepticism about the form. We need strong OP policies that regulate where large format retail should be allowed and controls regarding street frontage



A midrise development under construction at Queen Street West and Portland Street in Toronto replaced a block of older buildings with independent retail, which was destroyed by fire. After a deal with Home Depot fell through, the developer has signed an agreement with Loblaws, which will occupy the ground floor.

*“Typically condo developers insist on a uniform look for their facades... to give buyers the impression of a ‘clean looking building’.”*

*– Midrise Survey respondent*

*“Kids are not expected to be in apartments, but school buses are coming to apartments in our community. This is a sea change that we need to accept. Midrise form is for families, not just empty nesters.”*

*–June 10 workshop participant*

*“(Midrise) can serve everyone but currently there’s little demand from families with children.”*

*–Midrise Survey respondent*

**Limits to the midrise market:**

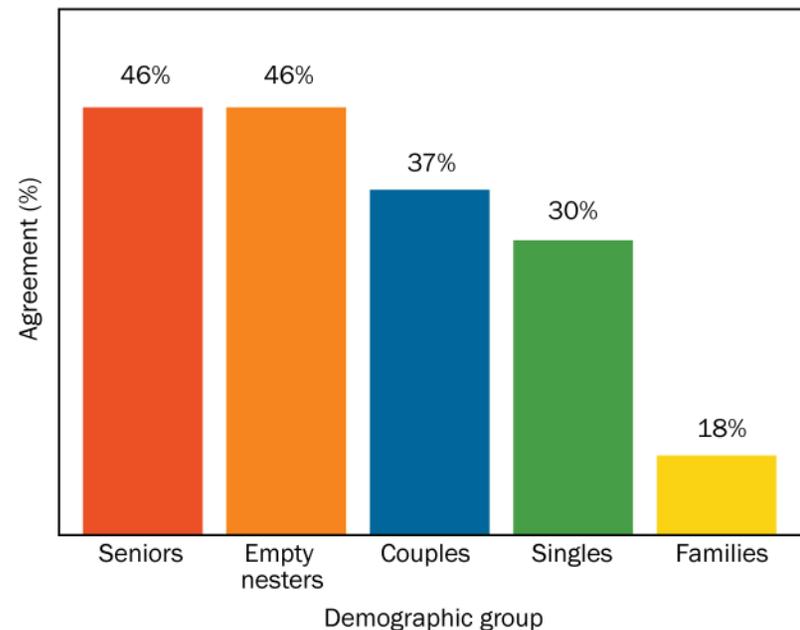
With regard to demographics, we found that the current midrise market comprises the “25-44” and the “65+” age cohorts. These groups are characterized, on average, by an estimated (46%) empty nesters, (37%) couples, (30%) singles, and (18%) families (see figure 5). Demand by the younger demographic cohort likely relates to changing residential values and an interest in sustainable “urban living.” Demand from an aging population signals the beginning of forecasted demands by seniors for accessible housing options close to services.

Most respondents agree that midrise can best serve couples (89% agreement), singles (82% agreement), and empty nesters (81%

agreement). A minority of respondents (46%) believe that midrise can well serve families with children. This may be related to perceptions about the appropriateness of multi-unit buildings for families. As one respondent noted, Midrise “can serve everyone but currently there’s little demand from families with children.” The survey highlighted that while young professionals and seniors are demanding midrise, it has the potential to satisfy a wide variety of housing needs, including the needs of disabled peoples and diverse families.

Because of relative low unit sales when compared to hi-rise development, midrise projects are expensive. In most cases these costs are passed along to the buyers. The

Figure 5. The current midrise market



cost per square foot limits the size of the units as well as the diversity of residents in these developments. The sections below explore how changing approvals and building requirements, and building confidence in the midrise form, can reduce the cost of building these developments. This may help reduce the cost of midrise units to ensure that downtowns remain places of diverse housing options and diverse populations.

Replacing older mainstreet fabric with midrise often means shifting the local demographic composition. Traditional mixed-use mainstreets are often inhabited by diverse populations, including renters, recent immigrants, students, and lower-income groups. These diverse populations

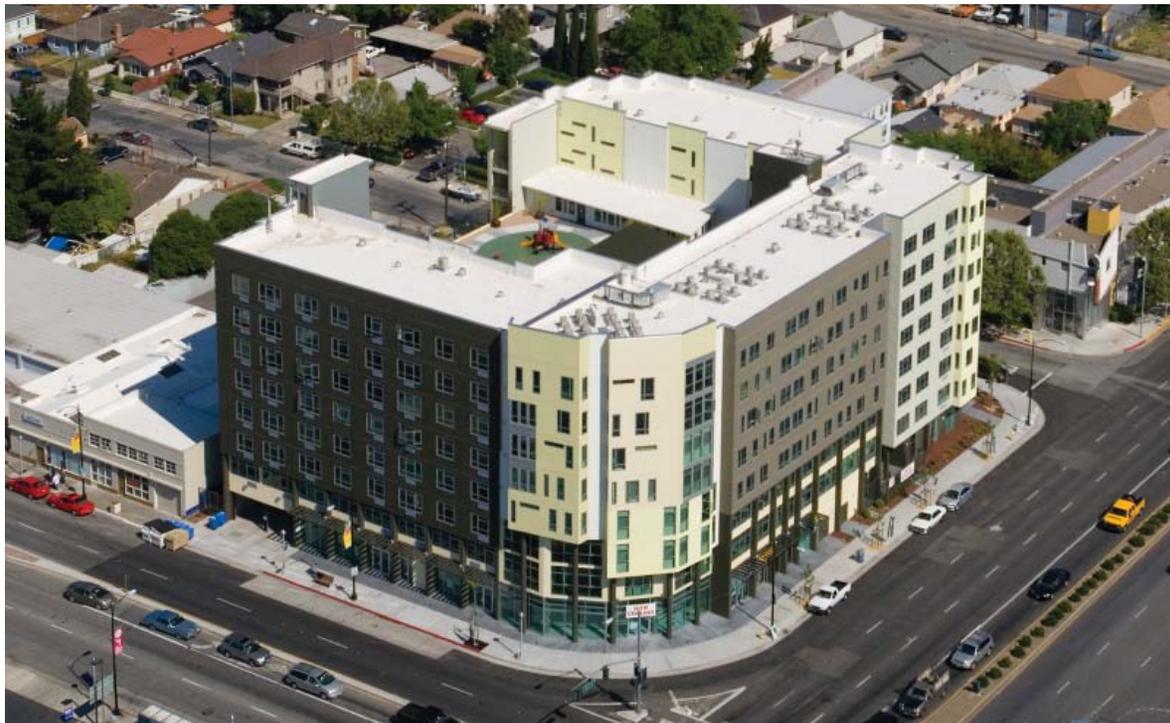
are less likely to own cars and thus benefit from the proximity to transit and services. If midrise unit costs are not reduced, these diverse populations will likely be replaced by those with greater financial freedom. As the development process improves financial feasibility of midrise, it is worth considering how these new forms can support diverse communities, including families with a range of incomes and backgrounds.

Approximately 30% of those surveyed identified unique housing needs in their communities. Although labelled “unique”, these needs were largely analogous. Most identified affordable housing and the loss of rental units as major issues in their communities. Other “unique” housing needs

included housing for immigrant populations, students, seniors and aboriginal populations – the very populations that can experience displacement as a result of redevelopment.

#### Symposium session highlights:

- We need to better understand who lives in these buildings. Who is using midrise? Who could be using midrise? This knowledge would help improve public perception and develop new markets.
- Access to schools is crucial. New schools could be built in the suburbs near these midrise buildings. Proximity to good schools will drive the demand by families.



David Baker + Partners has developed a number of attractive affordable midrise projects, including the Delmas Park development in San Jose California, seen here.

[www.dbarchitect.com/DelmasPark](http://www.dbarchitect.com/DelmasPark)

## The enduring value of midrise:

While there are risks that midrise could erode the existing character of mainstreets and displace independent businesses and diverse populations, when developed sensitively and efficiently the benefits of midrise are substantial and well-recognized. The midrise stakeholder survey revealed strong agreement across the province that midrise can create human scale development with pedestrian activity, and that it can support transit, reduce auto dependency, and encourage intensification. Most respondents also agreed that approvals for midrise are more straightforward compared to hi-rise development, that it helps support aging in place, and conserves energy. Midrise can also preserve views, ensure sunlight on streets, and can help develop supportive and complete communities.

Despite the value of midrise and diverse role it can play – on and off mainstreets, with and without commercial, housing diverse residential compositions – logistical barriers challenge midrise development. The next section addresses the policy and political barriers that persist, and examines how policy changes and boosting confidence will make midrise more feasible.



# Breaking barriers, building confidence

Logistical barriers and a lack of confidence inhibit the development of midrise buildings in Ontario. The most common municipal constraint identified in the survey was public perception, followed closely by issues of financing, then by parking and servicing issues, and zoning and application costs. Both municipal respondents and the development community listed NIMBY attitudes and the approvals process as major constraints, followed by financing and issues of servicing and heritage preservation. These barriers increase the time and expense of developing midrise projects.

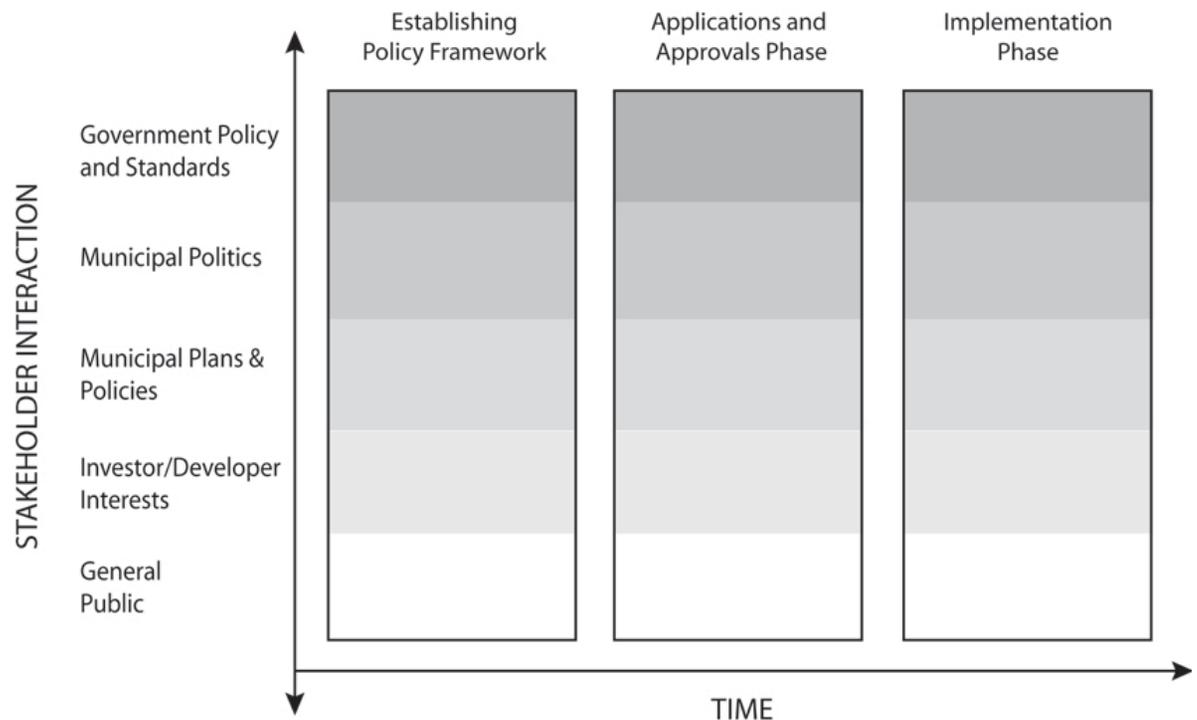
The most persistent logistical barriers are parking requirements, municipal politics, the approvals process, and the Building Code. Building confidence will help encourage policy change in these areas and increase support for midrise development.

## Logistical barriers and policy change:

Inspired by the complexity of building midrise, CUI has developed a midrise stakeholder relation schema that maps out the midrise process (see figure 6). The diagram is designed to help stakeholders discuss the process for planning and developing midrise and to identify common obstacles, in an effort to move towards an integrated planning model – from zoning to Building Code. The

schema can be used to illustrate policy changes and determine how municipalities can improve internal and external processes. Changes to policy and process will reduce the cost of building midrise. This will make midrise more financially attractive for developers, and ultimately more affordable for a variety of buyers.

Figure 6. The midrise schema



### Parking requirements:

As indicated by our respondents, the greatest financial challenges to constructing midrise are requirements for parking, sprinklers, and elevators. Parking requirements are particularly expensive for developers. Over 68% of respondents agree that parking requirements represent the single greatest barrier to economic feasibility. The next closest ranked barrier is stairs, with 31% in agreement (see figure 7). One respondent noted that “underground parking often is the deal breaker” (underground parking can cost as much as \$15,000/stall more than structured parking depending on requirements and geology).

Parking minimums force developers to build underground, thereby increasing construction expenses. The orientation of parking spots underground can constrict the layout options of floor plans above. Most importantly, the resulting building footprint requires a larger lot, thus more land assembly, and constrains related servicing (loading bays, waste, etc.). Of those surveyed, two thirds (66%) found that their local mainstreet blocks were deep enough for midrise buildings, but many of the same respondents did not believe these blocks were sufficiently deep for underground parking.

Depending on the community, the parking requirements for commercial/retail uses

ranges from 1 space per 18 square metres to 1 space for every 100 square metres. For residential uses, minimum parking requirements fall between 1 and 1.5 spaces per unit. Only 22% of communities surveyed had policies for maximum spaces per unit. These policies preside over specific areas of the city, which are dense and close to transit, and are not city-wide.

Progressive policies treat areas around transit nodes and in proximity to mainstreets differently than areas lacking public transit. Of those surveyed, 88% of municipalities indicated that they would consider reducing parking requirements in intensification areas. Similarly 85% of all respondents

*“Underground parking often is the deal breaker.”*

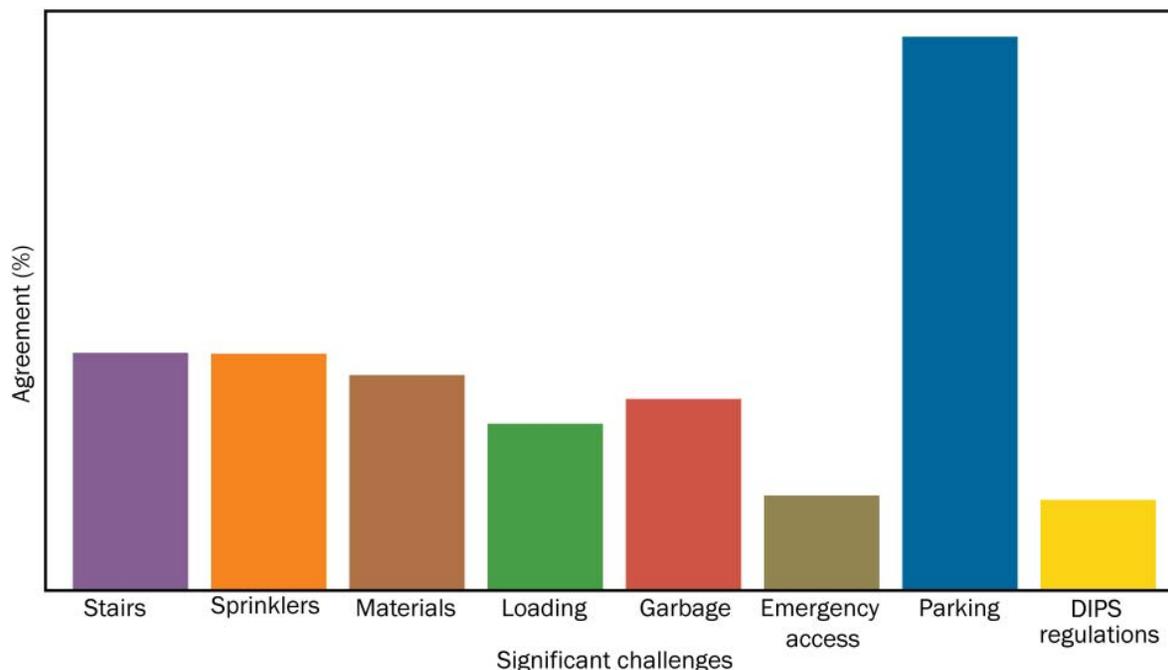
*– Midrise Survey respondent*

*“We should start accepting that ‘people will wing it’.*

*Parking is expensive. It inhibits development of the types of things we should encourage on a diverse main street.”*

*–Midrise Survey respondent*

Figure 7. Greatest barriers to midrise development



believe parking requirements should be related to availability of public transit. In a bold suggestion, one respondent suggested that, “Eventually office buildings should be prohibited from providing parking. The City pays for transit service to ensure people can get to work.”

Reducing parking minimums across the board was supported by 74% of respondents, while 64% believe that the increasing number of car share programs will also help reduce parking requirements. Numerous municipalities offer cash in lieu programs, including Ottawa, which allows developers to avoid minimum parking requirements with a payment to offset associated municipal parking provisions.

Although this program benefits both the municipality and the developer, neither party may need to provide parking if a midrise projects abuts a transit node. Many believe the market should decide. As noted, “If the mainstreet is worth visiting, people will come no matter how. Cars should be secondary to the preoccupation of ensuring that a street can thrive.”

Symposium session highlights:

- Parking requirements should relate to proximity to transit.
- Parking is demanded by the end occupant of the building, lowering parking standards may not solve the parking problem.

*“Eventually office buildings should be prohibited from providing parking. The City pays for transit service to ensure people can get to work.”*

*– Midrise Survey respondent*

*“If the mainstreet is worth visiting, people will come no matter how. Cars should be secondary to the preoccupation of ensuring that a street can thrive.”*

*–Midrise Survey respondent*



Alternative development standards, like those used in Vancouver, allow for flexible zoning to permit desired forms. This may permit reduced parking requirements.

### **Municipal politics and municipal policies:**

Many developers and progressive municipal planners are frustrated by the gap between municipal visions for sustainable communities and out-dated municipal policies that constrain change. These visions often conform to the provincial policy framework and are supported by the development community, but are not supported by the municipal policies needed to move midrise projects, as identified in the midrise schema.

The disconnection between vision and policy is evident in the ambiguity of some official plans. Although all stakeholders can itemize benefits of sustainable community development and intensification, it is often more difficult to imagine these initiatives in physical terms. Over 56% of survey respondents indicated that their official plans do not translate density targets into built form preferences. When municipal policy

does identify built form preferences, this is often done through urban design guidelines and height guidelines, which do not have the same legal weight. In the survey responses there was, however, some confusion of how a built form preference would materialize.

Additionally, the building community is discouraged by councillors who often promote general policies associated with intensification but who also fight local projects that would result in additional density being added to their communities. This conflict represents a disconnection between macro-level vision and site-level achievement and the interest in satisfying constituents before reaching intensification goals.

The education tools proposed below may help the public, councillors, and financial institutions recognize the benefits of midrise and to understand how they will look on the ground.

### Symposium session highlights:

- Clarity is needed. Official Plans, secondary plans, design guidelines and as-of-right zoning should all demonstrate that midrise is welcome.
- Communication is essential. Municipal planners should develop better relationships with developers.
- Ward politics pose a problem in the fight to improve public perception.
- Councillors should be the champions of midrise development. They should show their support through strong OP policies and zoning.

Midrise projects, like Quadrangle's York Centre in Toronto's Saint Lawrence community (pictured below), benefitted from political support.



*“City planners have little to no authority. City Councillors block height applications based on politics and not on design principles.”*

*-Midrise Survey respondent*

*“Politicians don’t know how to interpret the policies. Staff is unfamiliar with the concepts or has to work with by-laws written twenty or thirty years ago.”*

*- OHBA member workshop*

### **Approvals and as-of-right zoning:**

Expediting the approvals represented one of the top two priorities to push midrise forward. This suggests that as-of-right zoning policies would greatly improve the feasibility of midrise projects. Survey respondents note that rezoning or official plan amendments were needed in 75% of midrise development approvals in Ontario in the past two years. These processes add time and expense to midrise approvals for developers and municipalities. Applications submitted by survey respondents over the past two years took anywhere from six months to three years for complete approval. Almost 90% of respondents believe that as-of-right zoning would be beneficial to midrise projects.

Only 36% of those surveyed have as-of-right zoning in their community. When as-of-right was not part of the current zoning 83% of municipalities would consider making zoning

changes to permit as-of-right midrise projects, but note political issues, low development demand, NIMBYism, and a lack of trust as barriers. Confidence-building strategies may help address these issues. Additionally, a number of municipal respondents mentioned that urban design holding provisions or development permits would help improve project quality if as-of-right zoning was implemented.

#### Symposium session highlights:

- The industry would benefit from more research into development permits and performance based zoning.
- As-of-right zoning needs public buy-in. It requires guidelines that specify aesthetic and urban design concerns.
- Municipal staff should prioritize applications based on complexity and construction timeframe.

*“Each project appears to be an occasion to start all over again. If this situation persists then midrise will likely not happen very frequently. As-of-right development is absolutely essential to pursue if the province is serious about this type of development.”*

*- Midrise Survey respondent*



[www.dbarchitect.com/CurranHouse](http://www.dbarchitect.com/CurranHouse)

### **Provincial policy and code changes:**

Through the Provincial Growth Plan for the Greater Golden Horseshoe, the Province of Ontario has initiated a transformation of Ontario's communities. The changes to development practices will be small for some municipalities and great for others. Midrise is supported by the Province's growth policies, but not necessarily by its Building Code. Municipalities across Ontario may benefit from working together with developers, to identify which Provincial policies are hindering midrise development to help the Province support its own mandate for intensification.

During our midrise workshops and discussions, participants questioned the appropriateness of specific Building Code requirements in a midrise context. Unlike other places (including Paris, Barcelona, and New York, pictured above), Canada does not have that many midrise precedents. The Ontario Building Code distinguishes two main types of buildings: low-rise and hi-rise. Thus a six storey building has to meet the same standards as a 40 storey tower. Many builders lament the absence of Building Code particular to midrise buildings. With a Code review occurring this year, the time is right to consider changes that would support midrise.

The survey respondents believe the Province could also help move midrise forward by encouraging as-of-right development, allowing more flexibility with development charges, improving public education, providing incentives for midrise development, helping develop transit and utilities infrastructure, and encouraging lower parking requirements

in midrise projects.

Everyone at the workshop agreed that access to data on midrise development is the starting point for raising awareness and appreciation of this building type. It was noted that the impact of the Building Code – which is essentially divided into low rise and hi-rise – raise some key issues.

Officials from the Ministry of Municipal Affairs and Housing indicated that 2010 is an excellent time to raise the option of developing a version of the building code to specifically provide for midrise development. They referenced work done in the early 1990s that began the discussion about the benefits (related to Main Streets) and indicated their willingness to collaborate with the CUI and organizations like the Ontario Homebuilders Association to re-activate discussions on this matter.

A related issue is that companies and organizations that specialize in reporting housing starts (like RealNet) are only able to report statistics as they are generated. As a result, because the Code makes the distinction between low and high rise – but does not identify midrise – statistics collected by policy analysts miss this important sector of the market.



#### Symposium session highlights:

- We need to balance the priority for safety with costs of living and construction. What is an acceptable level of risk?
- The Code is going into review in 2010. The time is now to develop new ideas
- Today 10% of units must have “barrier free” access. Will this jump to 100% as the population ages? Clarity is needed.
- How can single stair buildings be safe?
- The industry would benefit from an analysis of alternate standards.
- We can begin to look at the Code as a design issue; Code affects costs affects design.
- The Code does not regulate parking or setbacks, nor does it require residential elevators. Fire elevators are, however, needed in buildings over six storeys.

## Building confidence in midrise:

Although a number of pioneers have been successfully building the midrise form, uncertainty on the part of buyers, neighbours, financial institutions, the building community, and municipal planners, has made successful midrise the exception rather than the norm. Calls for public education have been particularly compelling throughout the CUI's midrise engagement activities to date. Increased confidence in building midrise will alleviate fears about the negative impact of dense building types, help convey the benefits of midrise development, and encourage support as midrise applications continue. This confidence would support a paradigm shift.

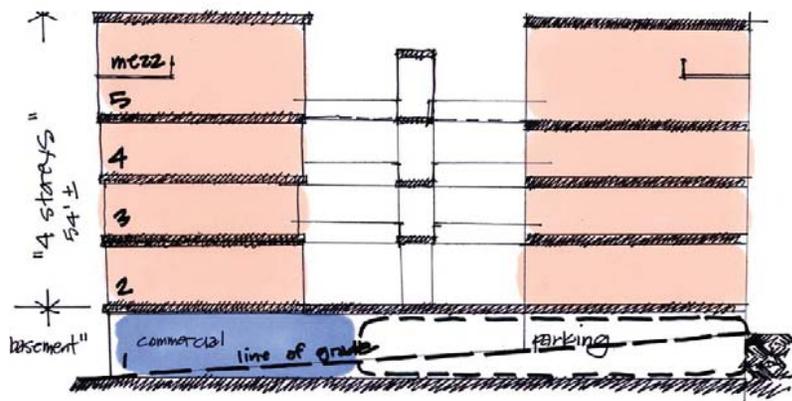
Besides education, successful midrise projects will help improve support for midrise development. The survey results indicate that almost all (96%) of respondents believed that a database of best practices would be helpful to their midrise development work. With the help of Ontario municipalities and the development community, CUI will be working towards this in the future.

To be effective, an educational campaign around midrise development must be holistic and integrated. Establishing precedents, sharing research, and understanding the benefits of sustainable community development will help build confidence among all stakeholders.

*Following a failed application for a rezoning in the Waterloo area, the developer came back with a new proposal but invested considerable time and energy to engage with the community. The project was not only welcomed by local residents but suggestions were made for how to increase the density.*

*- Anecdote from the*

*Mississauga Workshop 2008*



Ellis Street  
Kelowna, BC

4 storeys + 1 mezzanine Wood construction combustible on  
1 storey basement, Non combustible

Building Code changes in BC have stimulated midrise development, including this building in Kelowna on Eli Street, designed by Urban Arts Architecture. The building has a concrete podium and a permitted 5 storeys of wood construction.



## **The Public:**

### *Public resistance and midrise development:*

Besides streamlining the approvals process, improving public perception was deemed most important to push midrise forward. Public opposition can stall the implementation of development policies, increase the duration of development approvals, and impact the uptake of midrise units. A new approach to public engagement is needed to ensure that local citizens feel engaged and are cognizant of the benefits of dense community living.

Public support for midrise is generally medium to weak across the Province. Within municipalities, support for midrise depends on its location in relation to mainstreets and transit nodes. Respondents cite “the usual NIMBY” attitudes and a lack of education and knowledge of sustainable planning principles on the part of the public. One respondent notes that, “there is some opposition to virtually all infill development. The success

on main streets and around transit nodes indicates relative success in forcing changes.” One wrote that, “most residents oppose change of any kind in the community”; and another indicated that “neighbours are generally change resistant, regardless of merits of change”.

Public resistance negatively affects midrise projects, as illustrated by a comment from a municipal planner: “We target mainstreets for taller building, the trade off being that we insist on height compatibility on side streets as a way to gain neighbourhood support for intensification.” The focus on encouraging height on mainstreet has a negative impact on the potential for midrise on adjacent sites.

Survey participants pointed out that building high-quality developments will help to increase public support. As one municipal planner noted: “We’ve been fortunate to have many quality projects that have set the tone for what a good midrise can do to an area.” Education about the benefits of midrise development will also increase support and reduce public anxiety about urban change.

*“How do we get people away from the American dream? How do we get people to realise that you can still be seen as successful if you live in a compact form. If there’s no market – they won’t build it. How do we get people to ask for it?”*

*- June 10th workshop participant*

### *Changing perceptions of multi-unit buildings:*

Developers agreed that midrise units are generally less expensive than single family homes (67.5% agreement), yet the demand for midrise by families is low. Developers have concluded that suburban values are steadfast in many communities – single detached homes with private backyards and garages serve as symbols of prosperity while in more dense centres, like Toronto, compact housing options are well-received. Interests in condominium living have only recently changed however, due in part to marketing efforts and the changing lifestyle choices of many in the post-baby boom generations.

Public concern about the suitability of multi-unit buildings can be addressed with the right education and communication strategies. One survey respondent made a compelling proposal to commence education about sustainable city design at the high school level.

#### Symposium session highlights:

- Developers and municipal planners would benefit from a handbook and power point deck that can be used to communicate the benefits of midrise. This could be created by an independent organization, like CUI or CMHC.
- Midrise buildings could be Included in events like “Doors Open” in all Ontario municipalities.
- We need to build a vision with the community, so they feel a part of the changes.

### Land values:

Survey results indicate that midrise development does not decrease the value of adjacent properties. Although over 90% of survey respondents do not track changes in land value for property adjacent midrise developments, of the seven that do, adjacent land values increased or remained stable – none decreased. In order to alleviate public concerns related to depreciation, municipalities and developers would benefit from tracking land value changes in surrounding blocks to new development (this would also help forecast municipal property tax revenues). Likely, the services, commercial activity, streetscaping, and vibrancy that accompany midrise developments would benefit neighbouring communities.

### Symposium session highlights:

- Public perception remains a problem off mainstreets, especially in terms of the impact of midrise on surrounding property values.

### Setting precedents: Successful midrise and vibrant communities:

As noted above, survey respondents indicated that “mediocre projects affect all applications.” Good midrise design will pique public interest and increase support. By showing examples, or taking tours, of attractive midrise projects, the public will not only see the potential of this type of built form, but will also be able to evaluate its merits, ultimately assisting municipalities by demanding a high level of design excellence.

Midrise is a key ingredient, but only one part of vibrant urban communities. Many municipalities surveyed believed that promoting “mainstreets as desirable places to live” is a vital part of a cohesive strategy to increase support for midrise living. Increasing a sense of community, energy efficiency, decreasing auto dependency, and preserving green space represent but a few benefits of dense communities worth communicating to the public by all levels of government and the development community.

### Symposium session highlights:

- We need a better understanding of the challenges to education. How can we better communicate ideas of urban design and place making?
- Best practice examples will improve public support.



*“Due to a very affluent population, the perception (in our community) is that only lowrise -- single detached homes and McMansions -- should be permitted.”*

*- Midrise Survey respondent*

### Targeting resident associations:

Resident associations have tremendous power and influence over public perception in their areas. These associations are often involved in neighbourhood studies which guide local development. Approximately half (51%) of those surveyed believe that neighbourhood studies could help residents better understand the community and design benefits associated with midrise buildings. Resident associations need to be equipped with resources to inform them about sustainable planning and the realities of neighbourhood change, so they feel empowered to create vibrant communities. The less residents know about an application, the more they may feel threatened and imagine the worst.

Builders may benefit from engaging the public to discuss the merits of their midrise projects and the success of similar projects elsewhere. There may be long-term benefits in contacting resident associations from the project initiation to communicate the

positive attributes and future benefits of proposed developments. More than two thirds of respondents (71%) believed that pre-consultation and site visits could be successful ways to increase public buy-in.

#### Symposium session highlights:

- Public engagement and early consultation will help shorten the timeframe of midrise development.
- As developers and municipal planners, we need to knock on doors. We should be proactive to educate the residents.

#### The public: Midrise residents:

As midrise buildings become more diverse in design, tenure, and location, so will the residents that occupy them. Survey respondents suggested improving the quality and increasing the size of midrise units where possible. If units were more family-friendly and if more family-related amenities were included in these developments, respondents believe that they would attract more varied populations. Municipalities surveyed believed

that increasing local services and lowering condominium fees would encourage diverse occupation in midrise buildings. Property taxes could also be adjusted to encourage residence in midrise units. Currently in Ontario, condominium owners who live in buildings with more than seven units pay relatively more property tax than those in buildings with fewer units. One respondent suggested that instituting location efficient mortgages would also encourage uptake of projects. While CMHC does not currently endorse location efficient mortgages, similar incentives could encourage public buy-in.

The publicity of midrise projects will also help the image of midrise development. With help from marketing agents, midrise can appear chic, family-friendly, community-oriented, or supportive of aging populations. In our survey many respondents noted that financial feasibility will follow increased demand.

#### Symposium session highlights:

- We consistently see poor urban and architectural design associated with midrise outside of the 416 – inside too at times. This does not inspire confidence in midrise.
- The public is concerned about the loss of privacy in low density areas and the impact of increased traffic on local streets. We need to communicate the benefits of midrise.
- Design charettes and open houses can get the public involved.

Public participation may build support for midrise projects.



## Builders:

Builders are sceptical of midrise returns. Whereas the total return on investment may always be less in midrise projects when compared to hi-rise, as noted above, the cost of the midrise development process can be mitigated. Changing parking and Building Code requirements (if feasible from an engineering and safety perspective), and streamlining the approvals process will likely encourage midrise starts. Still, economic feasibility must also be proven to encourage new midrise starts.

A more comprehensive database of economic case studies would benefit midrise projects. Such a database could include not only the price by region, but also the aspects of the midrise project that impact financial success. Cross-tabulation between costs, form, and the influence of particular policies would benefit the development community.

Financial incentives would also help increase midrise starts. Our survey respondents suggested applying differential fees and charges for midrise developments. For example, application and approval fees could be adjusted to encourage more sustainable building types. Development charges could also be staggered through the development process. Other respondents suggested employing tax-back schemes for increased property taxes. Further investigation is

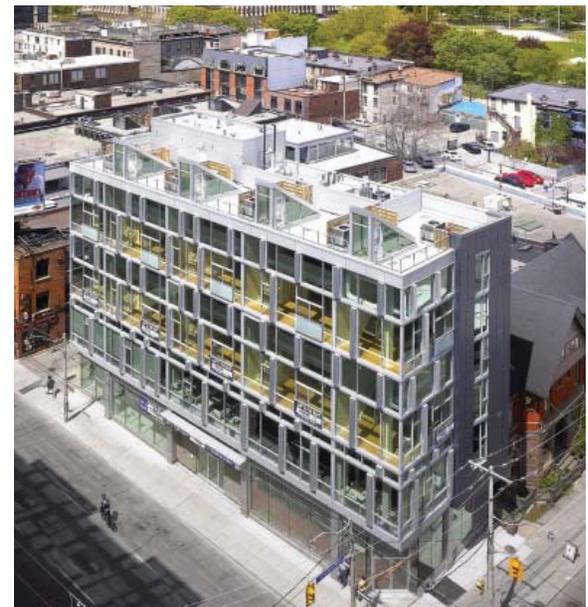
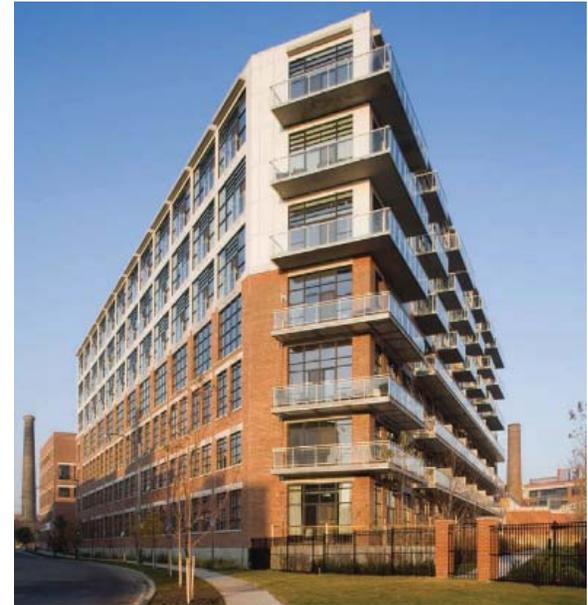
required to determine how this might work.

Finally, communication between municipalities and developers is essential to improve the application process for the development community. The survey indicated that municipal planners were unaware of the total duration of the midrise applications process. While municipal planners thought that applications took on average between one and one and half years, developers stated that this process took them between six months and three years.

If developers are confident in the midrise development process and the financial returns, they will be less likely to overlook midrise opportunities for more lucrative hi-rise projects.

### Symposium session highlights:

- The construction industry can be a midrise detractor. At times developers are progressive but builders like doing what they have always done.
- Streamlining the approvals process can act as an incentive.
- Key projects will act as a catalyst for others. City-owned properties, TIF financing and other financial incentives will be helpful.



Quadrangle's Toy Factory Lofts (top) and &Co's midrise at 294 Richmond (above) in Toronto represent existing developer interest in the midrise form.

### **Municipalities:**

While most planners support intensification, some are sceptical about the ability of midrise to fit in their communities. Others question how reducing parking requirements will impact the success of their commercial streets. By sharing successful precedents, municipalities would have a model against which to judge their own concerns. Engagement tools may also win support of local councillors, who often see intensification as a political risk instead of an opportunity to educate their constituents.

#### Symposium session highlights:

- Solutions need to be top down, led by the province.
- Councillors and municipal planners would benefit from tours of successful midrise buildings.

*“As-of-right zoning is technically feasible but probably not politically feasible”*

*– Midrise Survey respondent*

### **Financial Institutions:**

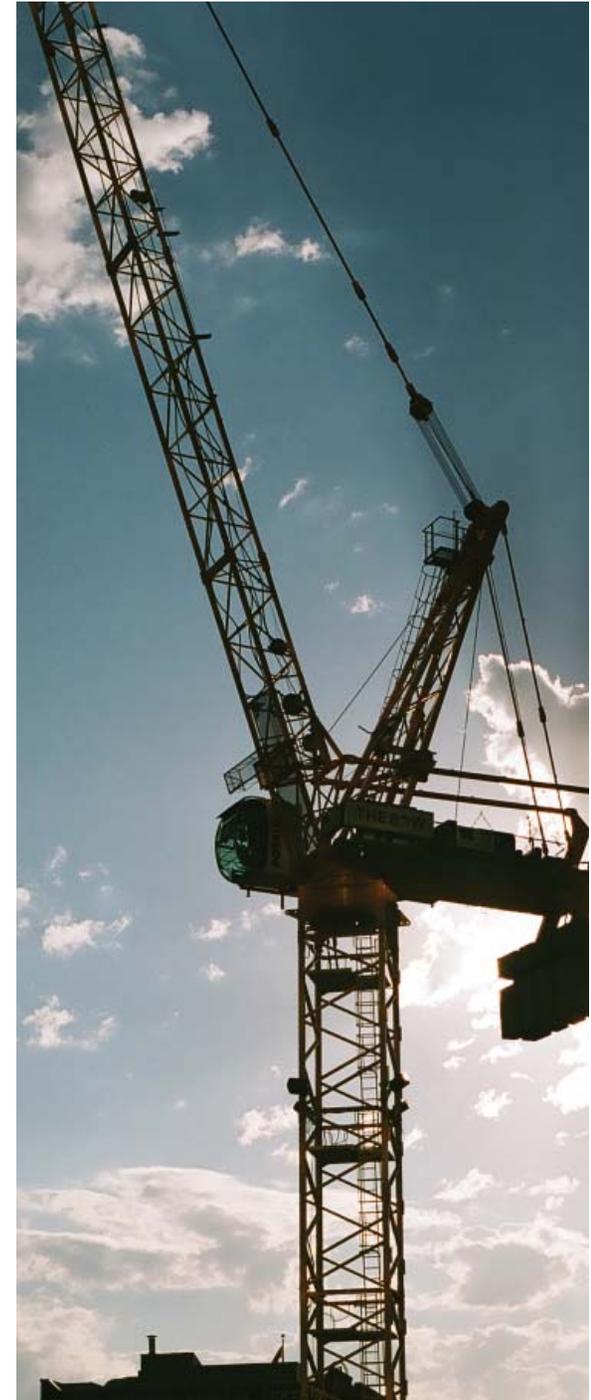
Financing is essential to ensure midrise starts, especially in a market environment of cautious buyers. In our survey, respondents made a number of suggestions to increase the confidence of financial institutions in midrise projects. Highlights include communicating demographic analyses regarding future demand by seniors and communicating the current planning framework that restricts auto-oriented, low density housing. One respondent noted that we need to “increase awareness that auto-oriented low density suburbs will become a thing of the past.” Precedents, including details of financial feasibility, are also expected to help build confidence. Survey respondents also believed that location-efficient mortgages would encourage midrise occupation, a practice unavailable thus far in Canada.

#### Symposium session highlights:

- Buy-in of financial institutions is crucial to move midrise forward. They should join with developers, municipal governments, and the public to create a vision for midrise development.

*“Current availability of credit is problematic for all forms of residential housing”*

*– Midrise Survey respondent*



# Towards a strategic province-wide strategy

In the 2009 survey, respondents were asked: “If a strategic approach was taken over the next few years to develop solutions to specific midrise barriers, which should be tackled first?” If Ontario’s municipalities are going to work together with the Province, standards associations, developers and builders, a strategic approach ought to be taken to break down barriers. This diagram provides insights into which challenges are more frequently raised, which are top priorities to tackle, and which represent areas which cannot or should not be addressed.

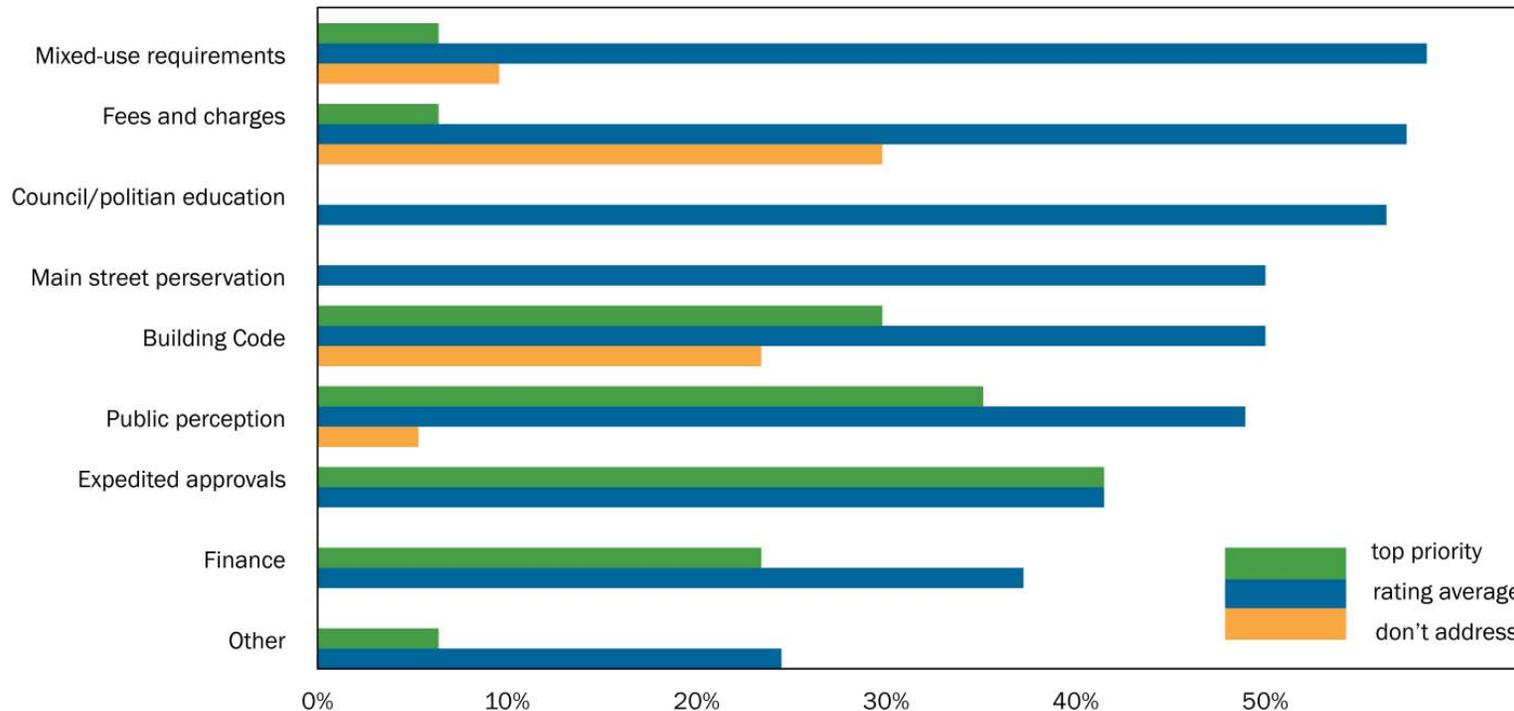
Selecting a strategic approach will require consensus among parties. Take for example “fees and charges.” This challenge is cited very often (close to 60% of respondents thought fees and charges represented a barrier). However, almost half as many respondents suggested that addressing fees and charges should not be addressed. On the other hand, “council/politician education” and “mainstreet preservation” both scored well but were not seen as top priorities. Expedited approvals both scored well, and most of those who selected this as a strategic

choice also indicated that it should be a top priority – there were no detractors either.

### Symposium session highlights:

- Public perception and the approval process were brought up at every breakout session as major barriers to addressing midrise issues.
- In addition to tackling these issues, the upcoming review of the Building Code makes this a timely priority.

Figure 8. Strategic priorities: What to tackle first?



# Next steps

As our research continues, CUI proposes three projects to help Ontario's municipalities and building community move midrise forward:

1. A database of best practices in midrise development across Ontario.

This would include all available details of existing midrise projects, including those related to: finances, floor plans and layout, parking, sprinkler and exit specifications, commercial tenants, servicing solutions, and neighbourhood impact.

2. A collection of resources to build confidence in midrise.

This would include: a workbook and presentation materials for midrise communities; summaries from the Provincial Growth Plan and best practices for city building; facts and figures about successful projects; local case studies; examples from

around the world of sustainable, dense, urban environments; an indication of the economic spinoffs from compact neighbourhoods; and a clear indication of how midrise projects impact adjacent neighbourhoods.

One of the points discussed at the workshop was the opportunity to monitor the impact of midrise development on land values. One option raised was to engage with MPAC to track land values adjacent to midrise projects. There are two benefits to collecting assessment data related to midrise: the first is to provide tangible information for use in public engagement processes – a common misperception being that any development unlike the existing fabric will reduce property values; a second benefit would be to potentially identify a link between an initiative to pre-zone a site for midrise and a positive uptick in taxable assessment. This would have the residual benefit of providing hard

data for local politicians acting as champions for this type of development.

3. Coordinating the creation of a formal or informal network of architects, developers, builders, planners, designers, and other government officials to develop a strategic approach to tackling the problems facing midrise development.

The CUI is currently searching for sponsorship to fund these initiatives. Interested partners may contact Glenn Miller at the coordinates on the facing page.

In the meantime, the CUI would like to formally thank all of our supporters and partners in this project, beginning with Canada Mortgage and Housing Corporation, as well Burlington, Mississauga, London, Niagara Region, Ottawa, and Quadrangle Architects.



# Appendix

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