



Make Way for Mid-Rise

How to build more homes in walkable, transit-connected neighbourhoods



Building homes for everyone

The Greater Toronto Area (GTA) is growing rapidly: its population is projected to grow from 6.5 million today to 9.4 million by 2041.¹ That growth needs to be accommodated while also protecting the region's greenbelt, farmland and drinking water — not to mention providing homes with reasonable commuting times.

To do that, the province plans to direct much of this growth into the intensification of urban areas. That involves building up within existing neighbourhoods, instead of building out on the suburban fringes. More compact development is crucial to create vibrant and healthy neighbourhoods that are walkable and transit-connected.

Liveable neighbourhoods include mid-rise

High-rise buildings are necessary in many locations, such as downtown cores and near busy transit stations, to provide the appropriate level of population density. However, mid-rise buildings — which are five to 11 storeys high — are often more suitable for neighbourhood avenues and main streets, as well as along rapid transit corridors.²

Mid-rise buildings are more human-scaled in terms of size. They fit into the character of neighbourhoods and animate sidewalk culture, in particular by providing street-level retail. They can also offer family-sized units. Mid-rise, mixed-use development is a valuable tool when creating neighbourhoods that support healthy lifestyles and local economies, since it can help increase walkability and put more people close to transit, while also supporting local business.

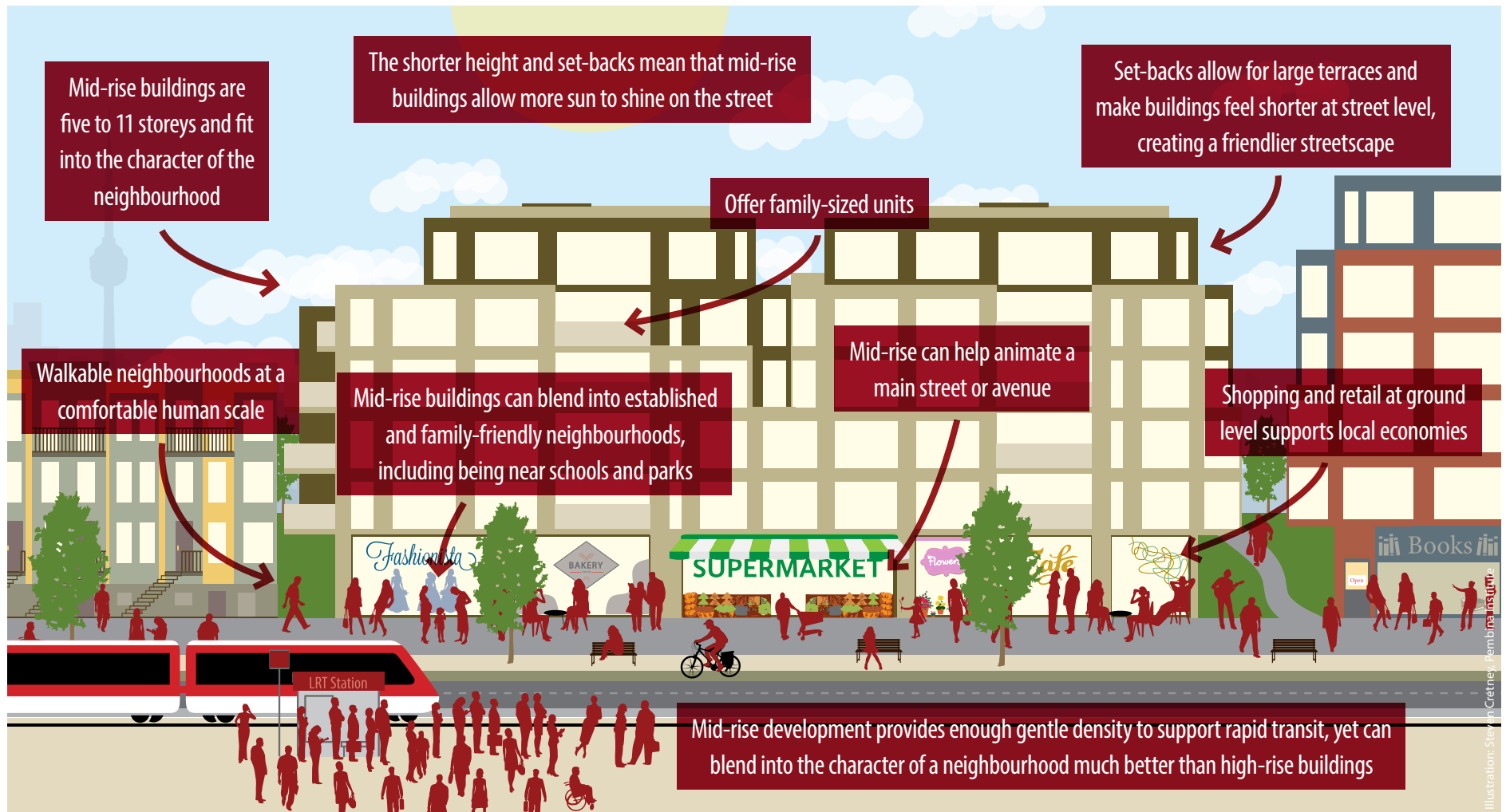


Living near transit

Mid-rise development can provide the population density necessary to support rapid transit while blending into the character of a neighbourhood much better than high-rise buildings. When mid-rise development occurs along main streets and transit corridors, it creates more housing

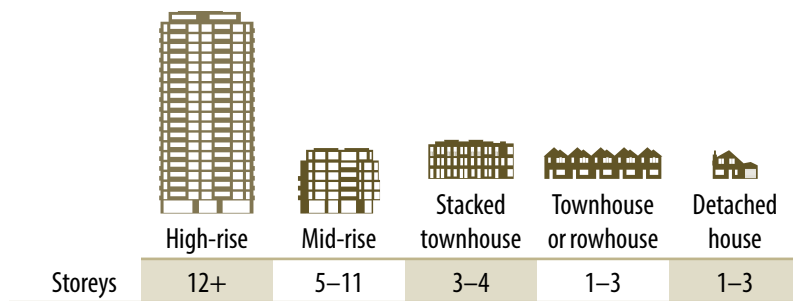
in walkable locations. That gives residents the ability to walk to shops in their neighbourhoods, or to transit. Many of them can in turn give up one household vehicle, saving more than \$9,000 per year in transportation costs.³

The liveable mid-rise neighbourhood



Unlocking more housing options

There is a lack of housing diversity in the GTA, particularly in urban growth centres. Although many high-rise apartment buildings are being built in urban centres, they do not always offer units suitable for families. While detached homes are often more suitable for families in terms of size, they are often unaffordable in urban centres or near transit lines. More affordable multi-bedroom homes tend to be available in car-dependent locations that require long commutes.⁴ To solve that affordability problem, a larger supply of medium-density housing options is needed in location-efficient neighbourhoods. Mid-rise developments can address that need: a City of Toronto planning study found that if only one-tenth of all properties now zoned for mixed use were redeveloped at six storeys, that would generate about 120,000 new housing units.⁵ However, not enough of these developments are being built because of rules and incentives that tilt the playing field against mid-rise.



A number of rules, regulations and financial constraints make building mid-rise cost prohibitive compared to other options. These cost distortions result in the following outcomes:

- The cost and planning process is about the same to build a mid-rise development as it is for a high-rise on the same piece of land, so developers often choose the high-rise option to provide better returns on their investment by selling more units.
- If developers do take on the higher costs of mid-rise buildings, these are ultimately passed on to homebuyers, making the units too costly for many families.

Five ways to support mid-rise

It doesn't have to be this way. The provincial government recently revised the building code to allow for wood frame construction up to six storeys — a simple policy change that will help encourage mid-rise development in certain locations.⁶ A similar building code change was made in British Columbia in 2009, and since then more than 250 new mid-rise projects have been built across the province.⁷

We have identified five important additional changes to make mid-rise development more economically viable. Implementing these solutions and increasing the supply of mid-rise buildings would provide a greater variety of affordable housing for families:

1. Require minimum densities along rapid transit lines
2. Eliminate minimum parking requirements
3. Pre-approve mid-rise development along avenues and transit corridors
4. Require retail planning before mid-rise is built
5. Make parkland dedication rules more equitable

1. Building Mobility

Require minimum densities along rapid transit lines

What's the problem?

The province is investing billions of dollars in the Big Move regional transit plan, including regional express rail, and additional investments are being proposed for the SmartTrack system. Yet there are no density requirements for housing and commercial development along these transit lines.

As a result, we may squander the opportunity to create thousands of housing units and retail spaces along rapid transit lines. One need only look at the eastern and western stretches of the Bloor-Danforth subway line to see how a lack of planned density requirements results in low-density neighbourhoods and a shortage of housing options.

Simply building transit isn't enough to guarantee intensification or the appropriate level of density, as with this stretch of Danforth Avenue.



Why does it happen?

The Growth Plan for the Greater Golden Horseshoe sets intensification targets for urban growth centres, which require a minimum density to be achieved by 2031. However, it does not set targets for transit corridors, stations and mobility hubs. That is left to the discretion of individual municipalities, many of which fail to do so. As a result, there are currently no requirements for density and housing diversity that municipalities must meet to make the most of multi-billion dollar transit investments.

Governments may hope for new development along rapid transit lines, but there is no guarantee that if they build it, developers will come. This is particularly important for transit projects being funded with mechanisms like tax increment financing and land value capture, which rely on new development.⁸

What is the impact?

Building expensive transit lines without optimal development wastes an opportunity to build more homes and workplaces in transit-accessible neighbourhoods. As a result, residents and employers will have to travel farther, and between less accessible locations. The figure below outlines appropriate densities and housing types for different forms of transit infrastructure.

This missed opportunity also creates significant costs for municipalities. Without the appropriate density along transit lines, the ridership they generate will not provide enough revenue to pay for operations and the construction of new infrastructure.

Figure 1: Appropriate development for transit types

Type of transit	Minimum supportive density (residents and jobs within walking distance) ⁹	Minimum number of units per hectare ¹⁰	Type of development to support transit investment
Subway	300+	135+	High density: High-rise and taller mid-rise
SmartTrack	300+	135+	High density: High-rise and taller mid-rise
Light rail transit	200–400	90–180	Medium to high density: Mid-rise of any height and lower high-rise
Bus rapid transit	100–250	45–110	Medium density: Stacked townhouses and mid-rise of any height
Regional express rail¹¹	200	90	Medium density: Mid-rise of any height

How can we fix it?

There are several tools that can be used to mandate minimum density and mixed-use development along new rapid transit lines in the GTA, as well as strategies to revitalize existing rapid transit stations and corridors that are not meeting their potential.

Require minimum densities along transit corridors and at mobility hubs through the Places to Grow Act. These minimums would be part of the Growth Plan for the Greater Golden Horseshoe and apply to both housing and commercial development.

Start using the full powers of the Metrolinx Act. The act includes a tool called the Transportation Planning Policy Statement (TPPS) that was created in 2008 but has never been used. The TPPS could require that municipalities meet density requirements appropriate to the transit infrastructure being proposed in order to receive provincial funding. This could apply to projects such as the Scarborough subway, SmartTrack, the Spadina subway extension to Vaughan, light rail transit (LRT) lines along both Finch Avenue and Sheppard Avenue, as well as the Hurontario-Main LRT connecting Mississauga and Brampton.

For example, the current plan to fund SmartTrack includes both provincial funding and tax increment financing. In order to be approved under the TPPS, the areas along the multi-billion dollar line could be zoned for appropriate high-rise, mid-rise and mixed-use development. Similarly, the proposed Scarborough subway could be routed in order to maximize both its ridership and its development potential, in order to increase revenue for construction and operations. If achieving the appropriate density is not possible, then alternative routes could be considered for the funding.

Re-zone existing but underdeveloped areas along rapid transit lines for higher densities. This would apply to existing corridors such as the Bloor-Danforth subway or the Spadina subway extension, which could benefit from more intensification. The re-zoning should be accompanied by new development strategies to attract investment. In locations where there is a strong planning and transit rationale for increasing density — such as priority neighbourhoods — but where weaker market conditions inhibit



Creating the appropriate level of density around transit is essential to build ridership.

private investment, additional financial incentives can be considered. These could include development charge reductions that would encourage transit-oriented development.

Ensure that rapid transit lines are matched with appropriate densities during the Big Move's 10-year review in 2016. If credible plans to support the density along a line cannot be provided, then investment should be reprioritized to projects where density can and will increase.

Where has this solution worked?

Kitchener-Waterloo is currently zoning its LRT corridor for transit-oriented development in advance of the service being built.¹² And in 2013, the City of Ottawa began a process of planning for transit-supportive densities around future LRT stations, to create “well-designed, compact neighbourhoods where residents can live, work, shop and play close by, complete daily activities easily, access transit, and support local businesses.”¹³

2. No Parking

Eliminate minimum parking requirements

What's the problem?

Providing parking spaces isn't cheap, especially for mid-rise and high-rise developments. In denser areas, creating a parking structure costs about \$30,000 per space. Underground parking costs even more, at up to \$60,000 per space. By comparison, surface parking for low-rise housing costs only \$2,000 to \$8,000 per space.¹⁴

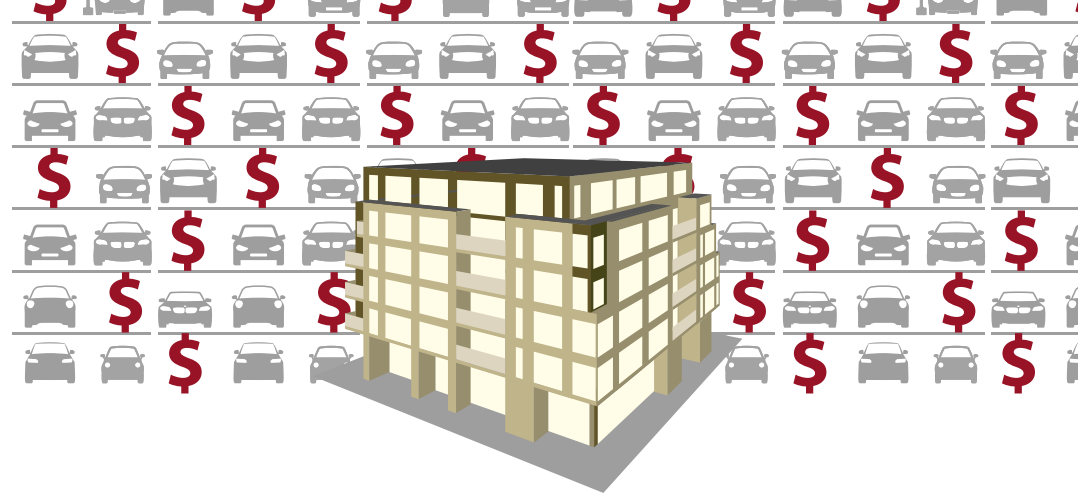
New developments must include a minimum number of parking spaces. The higher parking costs for mid-rise and high-rise units are therefore passed on to those homebuyers, and they sometimes discourage development altogether.

Why does it happen?

When housing is built in the GTA, municipalities require developers to provide a minimum number of parking spaces for residents.¹⁵ In Mississauga, the average unit requires between 1.2 and 1.95 parking spaces depending on its size.¹⁶ Markham requires 1.5 spaces per unit.¹⁷ Toronto has lower requirements, at 0.5 to 0.6 parking spaces per unit.¹⁸

Unfortunately the current parking requirements in the GTA are not aligned with the characteristics of neighbourhoods. For example, in areas that are walkable or easily accessible by transit, residents are less likely to own a car. A larger proportion of them won't need parking, yet developers are still required to provide the same number of spaces.

Mid-rise and high-rise homebuyers also pay the most for their parking spaces, yet those types of housing are more likely to be built in areas where a car is not a necessity. This problem affects both urban and suburban areas: Mississauga and Richmond Hill are now allowing developers to pay cash in lieu of creating spaces, because the minimum requirements were creating a



surplus of parking.¹⁹ Although this reduces the problem of surplus spaces, it is only a partial solution because the cash-in-lieu costs are still passed on to homebuyers.

What is the impact?

All of these costs are passed on to homebuyers in the form of higher prices. Underground and structured parking also create significant ongoing costs — including maintenance, lighting and security — that residents have to pay even after the building is completed.²⁰ The result is less affordable housing for everyone, but especially for those who choose homes in urban centres.

The current requirements discourage many developers from building mid-rise housing due to the high cost of building underground or structured parking.²¹ These high capital costs are an even greater barrier for smaller developers.²²

From a developer's perspective, the most financially attractive options are either to build high-rise developments, where the cost of underground parking can be distributed over a larger number of units, or to build low-rise housing where land is cheaper and surface parking can be provided.

How can we fix it?

Remove minimum requirements for parking. Developers would then be able to provide the appropriate number of parking spaces for a development given its character, location, walkability and transit access. Providing less parking in places that don't need it reduces the costs of development — and that can shave \$50,000 off the cost of a unit.

In addition to the financial savings, reducing parking requirements can also boost neighbourhood safety, walkability and connectivity. For example, building fewer parking facilities would reduce the number of large driveways and ramps that interrupt the sidewalk character of main streets.

Where has this solution worked?

San Francisco has eliminated minimum parking requirements in much of the city and is limiting the construction of new spaces in several neighbourhoods.²³ Portland, Oregon, waives parking requirements for buildings within 150 metres of a high-frequency transit line.²⁴ New York City replaced its minimum parking requirement with a maximum in Manhattan, which contributed to meeting the city's clean air goals.²⁵

Toronto also recently approved the first building with no dedicated residential parking in the GTA: the 42-storey Tribute Communities high-rise on University Avenue in the downtown core. Even without any parking, the building sold 270 units in its first nine days on the market.²⁶



The parking-free Tribute Communities high-rise building on University Avenue is well connected to street level without parking ramps.

3. Seeking Approval

Pre-approve mid-rise development along avenues and transit corridors

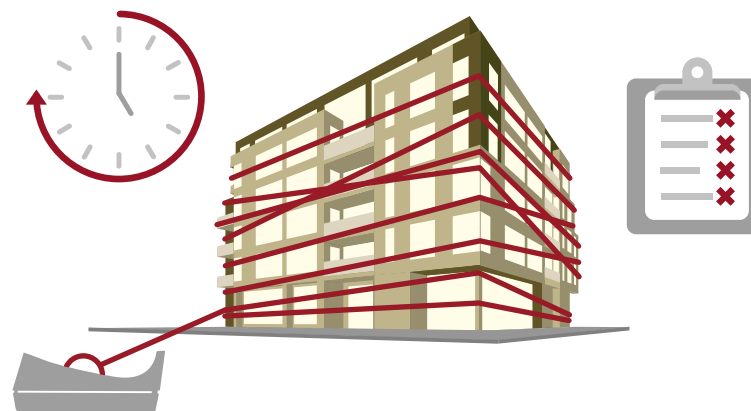
What's the problem?

Many neighbourhoods with excellent transit access would be well-suited to mid-rise development, but are “under-zoned” by municipal bylaws: they are only zoned to accommodate low-rise, low-density buildings. This under-zoning creates a series of obstacles that stand in the way of mid-rise development.

Any developer hoping to build a mid-rise building must go through a lengthy, onerous and uncertain approval process to secure a permit. The costs of that process, in terms of both time and money, make it cost-prohibitive to build mid-rise developments. And because the process is the same whether a building is eight storeys tall or 40, developers may ignore mid-rise entirely because it is more cost-effective to invest those resources into a high-rise development.

Why does it happen?

Many zoning bylaws in GTA municipalities have not been updated in decades, so they don't reflect the evolving nature of our cities or the provincial goal to build upward and inward. For example, zoning bylaws in many location-efficient neighbourhoods cap building heights at three or four storeys, which is too low to support the type of mid-rise development needed along our transit lines and main streets. In some cases, sites are intentionally left under-zoned, because this forces developers to seek case-by-case approvals. That gives municipal councils more control through the approvals process, and allows them to demand financial offsets from developers through Section 37 of the Planning Act.



What is the impact?

The costs of a more onerous process are ultimately passed on to homebuyers. As a result, family-friendly options that fit into established neighbourhoods become much more expensive, or they aren't built at all. It becomes more cost-effective for a developer to build a tall high-rise rather than a mid-rise, or to avoid under-zoned areas and instead build low-rise developments.

How can we fix it?

Introduce a development permit system (DPS) to replace the cumbersome case-by-case process. The City of Toronto and other municipalities are already proposing this approach. The DPS would re-zone entire areas for appropriate mid-rise density and physical character. What is appropriate for a neighbourhood or corridor would be determined by the stakeholders most impacted: residents, landowners and the municipality.

All new development in the designated area would still have to conform with strict criteria. But once the public has been consulted and a DPS is in place, mid-rise developments that meet those criteria could move ahead “as of right” without the costly and time-consuming approval process for each permit. And because the planning approvals process has been addressed,

the focus can shift to the built form of the development. That empowers architects and urban designers to take a larger role, thus improving architecture and design.

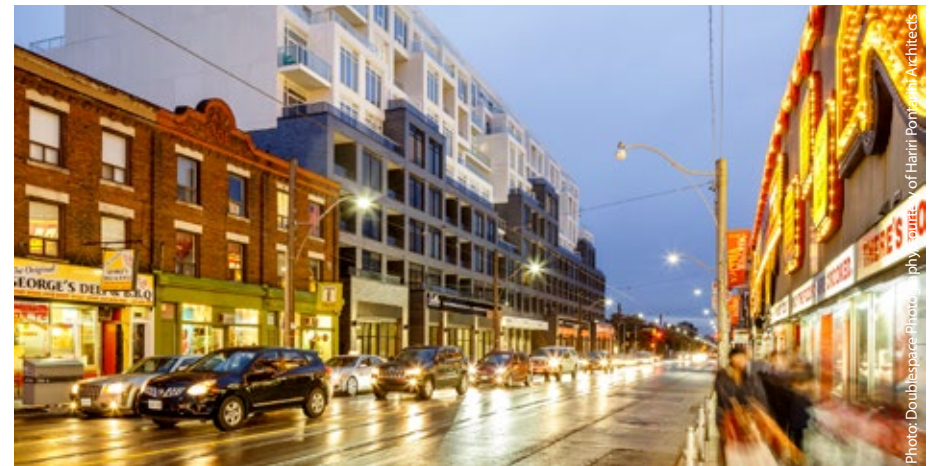
“Up-zone” avenues or transit corridors to support mid-rise options, as well as the urban character that suits these areas. This is an option for municipalities that are reluctant to bring in a DPS immediately, but want to move forward in the short term.

The provincial government has also proposed legislation that would further support municipalities who opt for a DPS, which the province has described as “community planning permits,” by not allowing appeals for five years.²⁷

Where has this solution worked?



The Eglinton Connects project is an example of how new transit infrastructure creates an opportunity to increase density and transform a streetscape.



Different neighbourhoods call for different types of development and built form.

In 2009, the City of Toronto conducted a study of St. Clair Avenue West and re-zoned much of the corridor for mid-rise, mixed-use buildings, while also improving the streetscape and pedestrian environment.²⁸ This was done as a streetcar right-of-way was installed along the corridor.

The Eglinton Connects project is another of Toronto’s “avenue” studies that involves pre-zoning Eglinton Avenue for greater density, including mid-rise development. The city is considering a DPS to replace the zoning bylaws for Eglinton, and potentially other avenues.²⁹

The Pan Am athletes’ village site was pre-zoned to match the kind of development the city actually wanted to see. This led to a greater range of permitted uses and performance standards, including maximum heights, permitted tower areas, setbacks for buildings and ground-floor animation areas. The process resulted in development moving ahead with no appeals, leading to time and cost savings.³⁰ In this case, the process was eased significantly by public ownership of the land.³¹

4. Retail Therapy

Require retail planning before mid-rise is built

What's the problem?

A key benefit of mid-rise development is its ability to integrate into an established neighbourhood and support a vibrant sidewalk culture. Ground-level retail spaces are the “face” of these buildings, and drive local economic activity, but they are often in need of a makeover.

The success of ground-level spaces in mid-rise buildings depends in large part on the type and quality of retail establishments that inhabit them. If ground-level retail fails because it is poorly designed or not appropriate to the neighbourhood, it creates a financial problem for the developer and also reduces the appeal of the neighbourhood.

Why does it happen?

Designing the ground level of a mixed-use building for the best potential retail use would seem like a crucial step in the development planning process. However, there are currently no requirements for this to be done thoroughly or thoughtfully. As a result, the space may or may not be created with the most appropriate commercial use in mind.

The problem is often one of expertise: for developers who specialize in residential buildings, the architectural and engineering requirements of ground-floor spaces are often too onerous and costly to address properly, and not necessarily a priority in the overall development. As a result, commercial units are often built without the infrastructure and design needed to attract tenants.³² These extra layers of cost and complexity can also completely deter developers and investors from building a mixed-use mid-rise building.³³

Many developers and owners also mandate a clean, uniform look to commercial facades and signage. This can dissuade potential retail buyers or tenants, especially smaller tenants with unique brands. When these



restrictions are combined with an owner's desire for a secure long-term lease, the result is often chain stores (e.g. fast food outlets), large anchor stores such as pharmacies, or medical offices — all of which limit the potential for pedestrian activity.³⁴

What is the impact?

Without the right physical design, ground-level retail units can be difficult to sell or lease. The units can remain empty or underused, or be leased to lower-quality retailers. This is obviously a financial problem for developers, but sub-standard retail also impacts residents. It can both lower the value of residential units in the building and reduce the neighbourhood's economic vitality.

If a mid-rise building fails to prove itself as a vibrant neighbourhood connector, future developers and investors may be reluctant to build more mid-rise projects in the neighbourhood. Similarly, fitting into the character of the street and providing ground-level activity matters to the community. Failing to impress and win over residents to the benefits of mid-rise development can drive local opposition to these developments — with negative consequences for the neighbourhood, the municipality and the local economy.

How can we fix it?

Make retail planning and design a mandatory step in the development process. This process could involve active support from the municipality, local councillors and the local business improvement area (BIA). At first, this may seem like another onerous step for the developers, but the economic gains from successful mixed-use commercial activity are worth the up-front

investment. In the same way that a building must fit into the character of the neighbourhood, the use and presentation of ground-level commercial space in a mid-rise development must be planned appropriately.

Involving local residents and government allows developers to create an ideal streetscape that reflects local needs, the market and demographics — while also fostering community buy-in through their involvement. Proactive planning also helps ensure that physical characteristics of the ground level-units (size, ceiling heights, infrastructure, etc.) can support the right commercial uses, and that facades can be customized to attract more vibrant businesses.

Ground-level retail often does not materialize or succeed due to poor market conditions. Developers need to work closely with planners, ratepayers and BIAs to determine the type of retail most needed to serve the community. A requirement for small retail bay widths, or a mix of bay widths, can allow independent merchants to rent space rather than only the usual chain stores.

Where has this solution worked?

The master plan for Toronto's entertainment district is an example where the city, the BIA and other experts created a plan that includes design requirements for commercial space in individual buildings. LiveWorkLearnPlay — a real estate development and advisory firm that plans and implements dynamic, large-scale mixed-use projects — was retained in early 2012 to provide a high-level strategic assessment of the entertainment district and create a strategic plan for mixed-use and retail opportunities as an integral part of the master plan.³⁵

Some companies are also taking the initiative to proactively plan for retail in mixed-use developments. FRAM actively sought out a restaurant for the corner commercial unit in a new development in Port Credit, along with an ice cream shop to help animate the public square.

Although it is still at the proposal stage, Westbank has proposed a unique and exciting retail program for the Honest Ed's redevelopment site. Along with a mix of mid-rise and high-rise residential units, the proposal includes daycare facilities, public art, a pedestrian-friendly Markham Street, micro-retail and a sizable public market.³⁶



Great Gulf designed its St. James mid-rise building to fit into the character of the neighbourhood at King Street and Jarvis Street. The stone and brick building blends into the heritage architecture, it has a strong retail base and the terraced upper storeys create a lower-rise feeling at street level.



Mid-rise amidst office and retail space in FRAM's Port Credit brownfield redevelopment.

5. Level the Playing Field

Make parkland dedication rules more equitable

What's the problem?

When a developer is building housing, they must set aside part of the land they are developing to be used as parkland. This is done to ensure that open space and parks are available as cities grow. When there isn't enough space to create a park on the development site, a developer can provide cash in lieu of parkland, and this money goes into the city-wide parks budget.³⁷

The amount of parkland a development must provide varies, and in some municipalities that formula is skewed against high-rise and mid-rise developments. They are required to provide more parkland (or cash) per resident than low-rise developments, because the calculations don't account for the density of the housing that is being built. At their most extreme, cash-in-lieu requirements can actually be equal to or greater than the value of the land being developed.³⁸

Those costs are passed on to homebuyers. In the 90s, parkland dedication can account for more than \$20,000 of the cost of a condominium.³⁹ A recent development in Richmond Hill saw the cost reach \$37,000 per unit.⁴⁰ These costs become a barrier to compact development, particularly in the 90s where denser urban centres need to be encouraged.

Why does it happen?

Each municipality decides how much parkland must be dedicated, or how much cash must be provided, based on rules set out in the Planning Act. For land, municipalities can ask for up to five per cent of the area being developed, or for a certain amount of land based on how many units of housing are being built.⁴¹ Cash-in-lieu payments are calculated based on the value of the area being developed.⁴²



The current parkland dedication rules were written four decades ago, before the trend toward urban intensification began — and long before the Places to Grow Act and its goals came into effect. As a result, they don't reflect the GTA's development trends or goals.

What is the impact?

When a developer is deciding where to invest, the imbalance between low-density and high-density parkland requirements is yet another factor that makes low-rise housing in undeveloped areas more financially appealing.

The current rules also make the distribution of parks less equitable. High-rise and mid-rise development typically occurs in built-up neighbourhoods, where there isn't much land available to create new parks. Developers are therefore more likely to provide cash than to set aside parkland.

Those cash payments go into city-wide parks budgets. Ideally, municipalities would circle back to provide parks and amenities to mid-rise and high-rise residents who paid the cash in lieu. However, land in these dense neighbourhoods is costly to acquire. Municipalities are therefore more likely to use the funds to acquire parkland in suburban neighbourhoods where land is less expensive, or to hold onto the money and not invest in parkland at all.

The end result is that mid-rise and high-rise homebuyers are “paying” for parkland at a higher rate, but receiving fewer benefits specific to their neighbourhoods. Meanwhile, residents in new low-density developments are “paying” less in terms of the parkland or cash provided, yet those are the locations where new parks are typically created.

How can we fix it?

Modify parkland dedication formulas to support intensification that is appropriate to urban growth centres, avenues and transit corridors. This could be done in several different ways: one option is a per-person rather than per-unit formula, or separate formulas could be created for low- and high-density developments.

In either case, one size does not fit all: there should be formulas appropriate to low, medium and high density development. Smaller condominiums and mid-rise buildings should not be treated the same as townhouses or detached houses. And mid-rise buildings should not be treated the same as high-rises, particularly when they are located in established neighbourhoods that already have access to parkland. Changes to the parkland formula also should not result in less parkland being provided, especially in built-up areas where public space is needed most.

Acquire and create more usable parkland and amenities in dense urban areas. This requires improving how parkland funds are distributed by municipalities, as well as making better use of less available space.⁴³ For example, connected pathway systems that attract many local users are often a better allocation of municipal parkland budgets than larger fields set aside in low-density neighbourhoods, where they will be underused. Similarly, parkland budgets could be used to revitalize and connect hydro corridors, unused spaces and ravines near dense urban neighbourhoods, in order to create safe, multi-use recreation areas.⁴⁴

Where has this solution worked?

Toronto introduced a residential alternative parkland dedication formula for high-density developments. Instead of setting aside five per cent of the overall area, the alternative rate is 0.4 hectares dedicated per 300 units. The city has also placed a cap on cash-in-lieu payments that can be required based on the size of the development site.⁴⁵

Markham’s new official plan contains a different formula for developments that contain three or more units, which must dedicate 1.2 hectares of parkland per 1000 persons. Detached and semi-detached houses have a different formula, providing one hectare per 300 units.⁴⁶ This plan was adopted by the city in 2013 and approved by York Region in 2014, but is not yet in force because it has been appealed to the Ontario Municipal Board.

Toronto also works with developers to create “privately owned publicly-accessible spaces” that are still welcoming to the public, creating more open space in dense neighbourhoods. These spaces are part of a site’s development application.⁴⁷



Some corridors succeed at creating density, but the pathways between buildings are non-continuous — they are blocked by garages, ramps, driveways and the buildings themselves. Better planning could have created pedestrian and cycling pathways that better connect the neighbourhood and provide green space.

Endnotes

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9. Walking distance is defined as being within 800 metres. Density figures are based on: Metrolinx, *Mobility Hub Guidelines* (2012). http://www.metrolinx.com/en/projectsandprograms/mobilityhubs/mobility_hub_guidelines.aspx; For SmartTrack, density was adapted from the “express rail” guidelines, and the high end of the range was used given that SmartTrack would provide frequent local service with added stops and fare integration. For regional express rail, the figures are adapted from the guideline recommending 50 to 200 residents and jobs within 800 metres. The upper end of the range is used given the nature of the service (see note 11).
10. Minimum units per hectare are based on a formula (45 per cent of density) sourced from: Ontario Ministry of Transportation, *Transit-Supportive Guidelines* (2012). <http://www.mto.gov.on.ca/english/transit/supportive-guidelines.shtml>
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37. Cash in lieu is also a major source of funding for the maintenance and operations of parks and recreational facilities. City of Oakville, *Technical Implementation: Part F Policies, including Bonusing and Parkland Dedication*, policy discussion paper (March 2009), 7. <http://www.oakville.ca/assets/general%20-%20business/TechImplementationPaper-LivOak.pdf>
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39. In many 905 communities, municipalities charge the maximum allowable amount under the Planning Act. Atlas Group, *Government Charges and Fees on New Homes in the Greater Toronto Area* (2013), B-3. http://www.bildgta.ca/BILD/uploadedFiles/Media/Releases_2013/Gov_chargesJune6.pdf
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