LevelUp
Co-op Learning Series

Realizing Infill Opportunities

Strengthening Co-op Sustainability Through Strategic Development

About LEVEL UP

- The LEVEL UP Learning Series is a partnership between the **Co-operative Housing Federation of Toronto** (CHFT) and the **City of Toronto**.

- CHFT would like to thank the City of Toronto for providing financial support in bringing this series to the co-op housing sector.

Land Acknowledgment

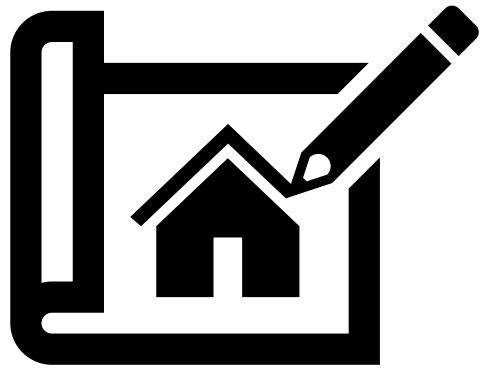
Where we are has been the site of human activity for 15,000 years.

This land is the territory of the Huron-Wendat and Petun First Nations, the Seneca and most recently, the Mississaugas of Credit River. The territory was the subject of the Dish with One Spoon Wampum Belt Covenant, an agreement between the Iroquois Confederacy and Confederacy of the Ojibwe and allied nations to peaceably share and care for the resources around the Great Lakes.

Today, the meeting place of Toronto is still home to many Indigenous people from across Turtle Island. We are grateful to have the opportunity to work in the community, on this territory. We are also mindful of broken covenants and the need to strive to make right with all our relations.

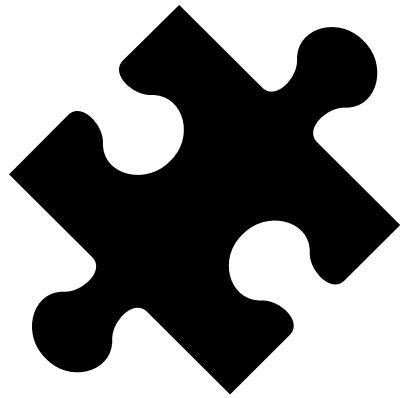
Overview

- Why this matters
- What infill is
- What it takes (process & timeline)
- Governance & readiness
- Case Study: Otter Creek Co-op
- Key takeaways + Q&A



Why this matters for co-ops?

- Aging buildings & rising capital costs
- Operating pressures
- Accessibility gaps
- Housing shortage

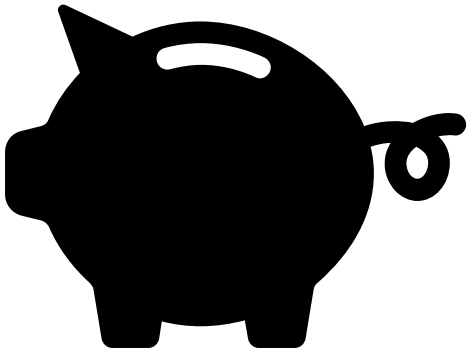


➢ **How do we respond — long-term?**

Current Realities

The Usual Options:

- Increase housing charges
- Delay or phase repairs
- Reduce spending



➢ **Short-term tools — not long-term solutions**

A Different Approach

What if your co-op could:

- Create new, stable revenue
- Add more housing
- Support long-term sustainability

Without selling land or removing homes

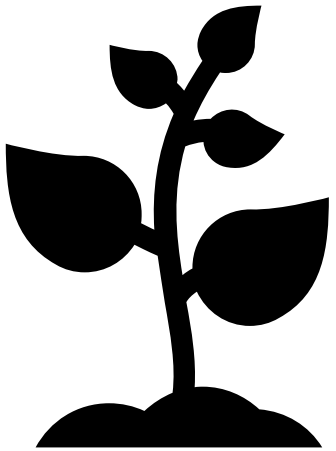
➢ **This is where infill comes in**

What is Infill?

- Building new housing on land your co-op already owns
  - Uses underutilized space
  - Keeps existing buildings intact

Why Infill Matters

- Generates new revenue
- Supports capital repairs
- Uses land more efficiently
- Adds more affordable housing

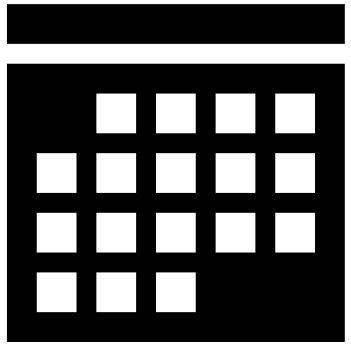


➢ **Reinvest without relying only on members to carry the cost**

Timeline

Typical timeline: 5–7+ years

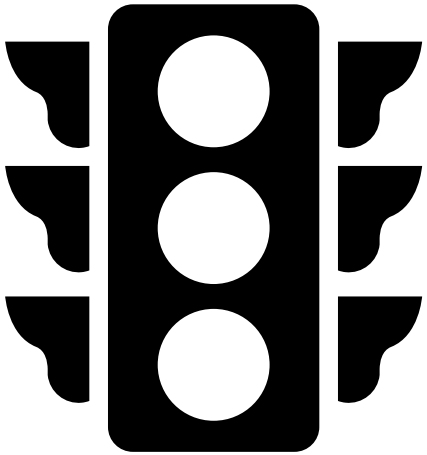
- Year 1–2: Feasibility
- Year 2–4: Approvals & Design
- Year 4–5: Financing & Procurement
- Year 5–7: Construction & Occupancy



➢ **Plan conservatively — delays are common**

Feasibility (Most Important)

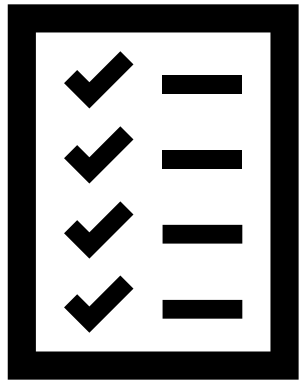
- Capital review
- Concept study
- Financial modeling



➢ **Go / No-Go decision**
  - Skipping this is the biggest risk

From Approvals to Occupancy

- Hire consultants
- Planning submissions & approvals
- Secure financing
- Tender and construction
- Occupancy and integration



➢ **Revenue begins after completion**

Governance Capacity

- Do we have board stability?
- Can we sustain multi-year oversight?
- Do we have the right support?

➢ **Infill is as much governance as construction**

Who is Involved?

- **Board** → leadership & recommendations
- **Staff / consultants** → coordination & support
- **Members** → key approvals (often through GMM)

➢ **Clear roles and decision authority are critical**

Member Engagement

- ✓ Inform
- ✓ Educate
- ✓ Decide
- ✓ Update

CASE STUDY:

Otter Creek Co-op

Case Study: Otter Creek Co-op

Concept Rendering

Final Build

Case Study:
Otter Creek Co-op

10 Easy Steps!

1

Step 1 - Conception

- Visualize what you want to do
- Who is the building for? Seniors? Transitional housing, families, etc.
- Do you have space? Do you have to acquire space?
- Reach out to Municipality re: land, zoning, etc.

Case Study:
Otter Creek Co-op

10 Easy Steps!

2

Step 2 - Planning

- Get a development consultant – can start with this as well
- Explore funding – all levels of government
- Seed funding – if available

Case Study:
Otter Creek Co-op

10 Easy Steps!

3

Step 3 - Funding

- Expand team – architect, designer
- Make funding applications

Case Study:
Otter Creek Co-op

10 Easy Steps!

4

Step 4 – Building Design

- Universal design? Environmentally friendly?
- Accessibility
- Aesthetics
- Municipal approvals on design – Planning Department

Case Study:
Otter Creek Co-op

10 Easy Steps!

5

Step 5 (a) – Pre-Construction Work – Planning Department

- Soil assessments
- Archaeological assessments
- Environmental assessment
- Noise assessments
- Parking assessments, etc.
- Cost of assessments
- Dealing with assessment results
- Possible remediation, change of layout, etc.

McQuay Bv
Legend
30m Redside Dace Setback

Mc Quay Boulevard
N72°37'20"E
40730mm
44320mm
N72°37'20"E
EX. TOWN OF WHITBY STREET TRANSFORMER
LANDSCAPE AREA
PARKING AREA 19 SPACES
EX. NAT. VEGETATION AREA
REFUSE ENCLOSURE (FUTURE)
PROPOSED TRANSFORMER
EXISTING DRIVEWAY CONNECTION TO EX. DEVELOPMENT
SCALED FROM DRAWING

Case Study:
Otter Creek Co-op

10 Easy Steps!

5

Step 5 (b) – Building a Team

- Construction company/manager
- Engineers – electrical, mechanical, structural, etc.
- Consultants – HST, Financial (invest funds), etc.

Case Study:
Otter Creek Co-op

10 Easy Steps!

6

Step 6 – Planning Department

- Zoning applications, if necessary
- Site plan applications
- Dealing with comments and changes
- Dealing with local utility companies

Case Study:
Otter Creek Co-op

10 Easy Steps!

7

Step 7 – Starting to Build

- Breaking ground
- Land preparation
- Project management
- Change orders
- Budget

Case Study:
Otter Creek Co-op

10 Easy Steps!

8

Step 8 – Setbacks and Surprises

- Weather delays
- Trades delays
- Meetings
- Your time

Case Study:
Otter Creek Co-op

10 Easy Steps!

9

Step 9 – It Rises!

- Construction continues
- Budgets increases/change orders
- Managing expectations
- Receiving funding on time

Case Study:
Otter Creek Co-op

10 Easy Steps!

10

Step 10 – Completion

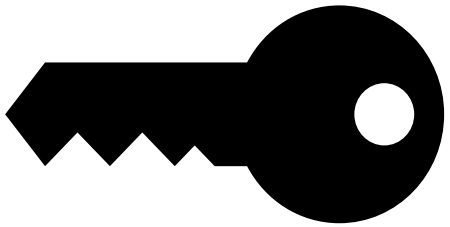
- Occupancy – move in!
- Celebrations – politicians, municipality, members
- Deficiencies - lists
- Warranties and Service Agreements
- HST – Fair Market Value

Case Study:
Otter Creek Co-op

Real Success Story!

Key Takeaways

- ✓ Infill is a long-term strategy
- ✓ Feasibility is critical
- ✓ Governance and people matter
- ✓ Every co-op is different



- ➢ **Done right, it protects your co-op's future**

LevelUp
Co-op Learning Series

Realizing Infill Opportunities

Strengthening Co-op Sustainability Through Strategic Development