

## YongeStreet

### Creating affordable housing out of thin air

Paul Gallant Wednesday, January 27, 2010

As a professional artist, Evan Tapper never really expected to own his own home. Though he works part-time as an instructor at the Ontario College of Art and Design, his focus on animation and performance art is not especially lucrative, even if his 2008 contribution to Nuit Blanche - he played God with a mop wig, Birkenstocks, housecoat and megaphone - was extremely popular.

A Winnipeg native, [Tapper](#) arrived in Toronto in 2004 via Japan and Pittsburg, installing himself in a small apartment on Roncesvalles. When his father passed away last year, Tapper was tasked with cleaning up his apartment, which was a wakeup call for him.

"Things for my father were rough at the end. When he died I just decided I had to make better choices and take the steps now," says Tapper, 37.

Last summer, he signed the papers to buy a 700-square-foot condo on West Queen West, a strip that's been home to galleries and artists' studios for decades. Twice the size of his current digs, the [Artscape Triangle Lofts](#) condo cost him 25 per cent less than any comparable offering on the market, required only five per cent down and limited his risk if housing prices dropped.

For Tapper, it was simply a great financial deal. But there was nothing simple about it as it was a deal that was wrestled out of a four-year high-stakes struggle among developers, the city, neighbourhood activists and local artists. Acrimony and finger-pointing were key ingredients in the project that includes 70 units of affordable housing for artists, 48 of them condos, the rest below-market rentals, scheduled to open this summer. The creative solution to a messy problem will ensure that artists who meet Artscape's criteria will have affordable places to live, even as Queen Street West between Dovercourt and Gladstone gentrifies with unimaginable speed.

The saga started in 2005, when three development applications for the compact area tucked south of Queen Street West, right up against the railway tracks, arrived on the desks of city planners. Several high-rise condo towers, one proposed at 25 storeys, would be built in an area that was home to many artists studios, especially in the historic industrial building at 48 Abell Street. Neighbours were shocked at the size and design of the buildings - more Bay Street than Queen Street - and the population density they would bring to a mostly low-rise area. The city's plan for the area was too vague to block the proposals.

"It was like the wild west. It was the worst kind of land speculation and rush to development without planning about what kind of community should be there," says Tim Jones, President and CEO of Artscape, the not-for-profit organization that entered the picture as something of a mediator/advisor and emerged as the property developer behind Artscape Triangle Lofts.

[Artscape](#) got its start as a landlord providing below-market rental studios to artists, but has become a leader in increasingly complex mixed-use projects, like the Distillery District, the Wychwood Barns restoration and the recently announced Regent Park arts centre. Jones became a key Queen Triangle player as the city and the neighbourhood group [Active 18](#) were

appealing the three projects to the Ontario Municipal Board (OMB), trying to get something more neighbourhood-friendly out of the developers. Their efforts did win them concessions - like parkland, an arts centre and some design improvements - but the city lost its OMB case and, in 2007, things were heading to court. On the eve of the hearings, the city settled with two of the developers, but one, [Urbancorp](#), was without a deal, says Jones.

"We invited Alan Saskin of Urbancorp out to lunch with the community activists, Active 18. I'll never forget it. We went to Mildred Pierce restaurant. It was a wine and great food affair. Over that lunch we cut the deal," says Jones.

The solution, which has no public funding except a million-dollar loan guarantee from the city, was an audacious idea, "pure invention." Artscape convinced Saskin to sell it 56,000 square feet of the lower floors of its building at construction costs. In return, the city agreed to grant Urbancorp another 56,000 square feet of density on the higher floors, where units would sell at higher prices, helping Urbancorp recoup Artscape's discount. Artscape's lofts have their own entrance, simpler finishes and fewer amenities, which helped keep costs down. The big benefit, though, was Artscape's 25 per cent payment-free second mortgage. Not only does the second mortgage bring down the price for buyers, it allows Artscape to create a system requiring that units be sold only to professional artists, ensuring that the creative classes always have a place on West Queen West. Artscape also helps buyers find mortgage deals that work for self-employed people.

"When I started at Artscape 20 years ago, we'd be invited to come wave placards outside buildings where people were being evicted. It's just not a very effective strategy," says Jones. "By building relationships with the right people we've been able get a lot of interesting things happening. We're trying to get beyond the sorry story of artists as victims." In the process, Artscape creates new affording housing units.

Active 18 had created the original fuss about the developments, creating the opportunity for Artscape to be the hero. As a party in the OMB appeal process, the group's agreement was considered necessary for the city to forge the deal with Urbancorp. They granted it, albeit with mixed feelings.

"The tradeoff was that the density will be a little worse, but we'll get something positive out of the new building we were after all along," says Charles Campbell, a group member who represented Active 18 at the OMB hearings. "We still think the buildings are too close together and too high. It's a great solution to having artists in the neighbourhood and we'd love to have more, but we can't throw away the rest of the considerations."

Tapper acknowledges that his real-estate bargain owes a lot to the desire to maintain West Queen West's cool factor. He's up for the challenge of being a local artsy type.

"It's helping them but it's also helping me," says Tapper. "Making art at home is an isolating experience. In this environment, it won't just be, 'Can I borrow a cup of sugar?' But 'Can I borrow your lighting kit?' and I think I'm going to like that."

*Paul Gallant is a Toronto-based freelance writer who lives in the emerging Brockton Triangle neighbourhood.*