

Hunt Club Community Association  
Discussion Paper

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## **St. Mary's - "Missing Middle" Scenarios**

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Affordable Housing Committee  
May 2024

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## Executive Summary

### Issue

- In light of the housing crisis, the Hunt Club Community Association (HCCA) believes that the current proposal for the St. Mary's site could be revised to include "missing middle" housing – providing more density and more affordable housing units.

### Background

- Taggart's application for zoning amendments seeks to change a portion of the site from General Mixed Use (GM) to Residential Third Density (R3) in order to build two-storey townhouses and single detached dwellings facing the Rideau River.
- This proposed R3 zoning does not permit more intensive uses such as stacked townhouses, back-to-back townhouses, or low-rise apartment buildings. As a result, the proposed housing may not be consistent with the City's intensification goals in the Official Plan and the new Zoning By-law.

### Considerations

- The St. Mary's site is well-situated for more intensive development. Although it is not close to rapid transit, it is located on a Minor Corridor and offers a number of amenities. There is a large shopping centre nearby and the site is situated next to two City parks.
- At the same time, the City has established urban design guidelines for innovative multi-unit housing developments. The goal is to intensify development while maintaining the "livability" of new and existing communities. Such guidelines should be applied creatively by Taggart to promote "social connection" among residents of the St. Mary's development.
- Increased density should result in a greater number of more affordable homes. In March 2024, the average price for a single-family home in Ottawa was some \$875,000, but the price of the proposed "large singles" facing the river would likely be much higher. By contrast, the estimated price of stacked or back-to-back townhouses is currently around \$450,000.

## Scenarios

- In order to promote discussion, this paper sets out a number of sample scenarios for more intensive development. Although the City and Taggart are best placed to evaluate the financial and technical feasibility of a revised site plan, these scenarios illustrate the potential for more density and more affordable housing units.
  - The current “*Low Density*” scenario proposed by Taggart would provide only 44 townhouses and 24 large single dwellings.
  - Under a “*Medium Density*” scenario, mostly using stacked townhouses, the number of housing units could be nearly doubled (from 68 to 124) and the selling price of these houses could be reduced significantly.
  - Under a “*High Density*” scenario, using a mix of building types, the number of units could be increased even further (from 68 to 152). At the same time, the estimated price of these units could be reduced dramatically by replacing two-storey townhouses (\$700,000) and large single homes (\$1.4 million) with multi-unit townhouses or low-rise apartment units (\$450,000).
- The developer might also benefit from these scenarios. Under the “*High Density*” scenario, the total revenue for the sale of units in the proposed R3 zone might grow from some \$64.4 million to \$74.9 million, an increase of \$10.5 million.

## Conclusion

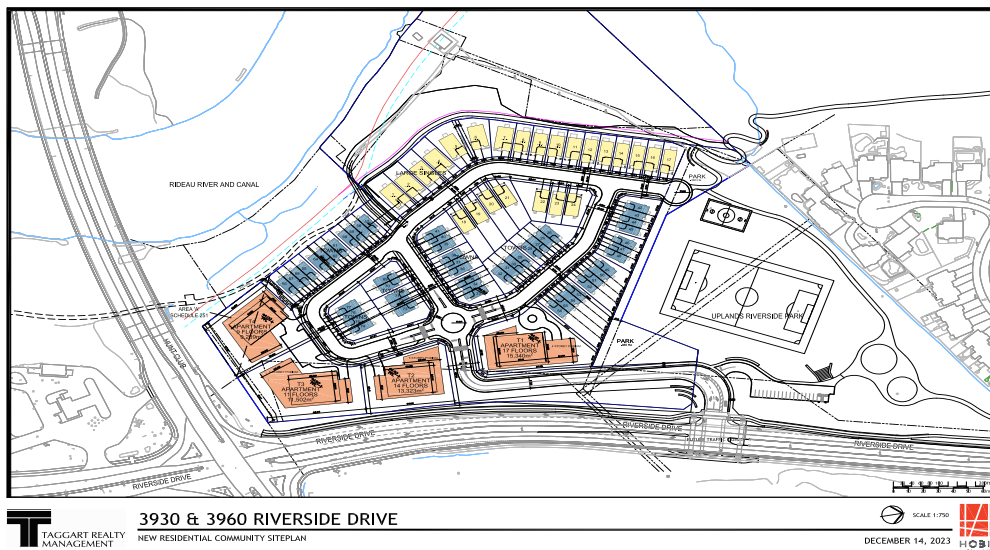
- These scenarios raise a number of key questions for discussion with the developer and City staff:
  1. *Is the proposed R3 zoning consistent with the intent of the Official Plan to encourage “missing middle” housing in Neighbourhood areas? Would R4 or the existing GM zoning be more appropriate?*
  2. *What are the most feasible options for more density and more affordable housing in the low-rise section of the St. Mary’s development, while promoting “liveability” and “social connection”?*
  3. *Is Taggart willing to voluntarily comply with the provisions of the new Zoning By-law, when implemented, even if not required to do so until 2028?*
- In light of these questions, the HCCA would encourage Taggart to reconsider its plans for the St. Mary’s site and would be glad to meet with its representatives to discuss any feasible options for increased density.

# St. Mary's – “Missing Middle” Scenarios

## Issue

- The purpose of this paper is to examine whether the proposed townhouses and single detached homes on the St. Mary's site might be replaced with “missing middle” housing which would provide a larger number of more affordable homes.
- In light of the current housing crisis, the (HCCA) Board is concerned that the planned townhouses and large single dwellings facing the river do not make the best use of the available land (see Figure 1 below).

**Figure 1**  
**Proposed Site Plan<sup>1</sup>**



<sup>1</sup>[https://webcast.ottawa.ca/plan/All\\_Image%20Referencing\\_Zoning%20Bylaw%20Amendment%20Application\\_Image%20Reference\\_2024-01-03%20-%20Site%20Plan%20-%20D02-02-23-0004.PDF](https://webcast.ottawa.ca/plan/All_Image%20Referencing_Zoning%20Bylaw%20Amendment%20Application_Image%20Reference_2024-01-03%20-%20Site%20Plan%20-%20D02-02-23-0004.PDF)

## Background

### ***Planning Rationale***

- Under the Official Plan, the mid- and high-rise portions of the St. Mary’s site within 120 metres of Riverside Drive and Hunt Club Road are located within a “Minor Corridor” designation. The remaining low-rise portions have received a “Neighbourhood” designation and permit “ground-oriented” dwellings of up to four storeys<sup>2</sup>.
- Within this context, Taggart is proposing to retain the existing *General Mixed-Use (GM)* zoning for the lots closest to Riverside Drive, in order to build mid- and high-rise apartment buildings. It is also retaining the option of building a fifth mid-rise tower on an interior portion of the site which is currently dedicated to townhouses.
- At the same time, Taggart is proposing to change a portion of the site from General Mixed Use to *Residential Third Density (R3Z)* in order to build 24 single detached dwellings facing the Rideau River<sup>3</sup>. It also plans to build 44 townhouses in this R3 section.

### ***New Zoning-Bylaw***

- The Official Plan (Section 5.3.4) provides strong support for more “missing middle” housing in new and existing neighbourhoods. Such housing comprises a range of low-rise multi-unit dwellings – and includes new housing types such as “stacked” or “back-to-back” townhouses.
- The need for “missing middle” housing is a core principle of the draft Zoning By-law which is scheduled to come into force by the end of 2025<sup>4</sup>. Following implementation of the By-law, the existing residential zones will be converted to a new set of “Neighbourhood” zones which will encourage more density and more affordable housing across the City.
- In the meantime, no date has been set for consideration of Taggart’s proposed zoning amendments by the City’s Planning and Housing Committee. Taggart has indicated that these amendments will not go forward until at least the fall of 2024. As a result, there may be an opportunity to revise the current site plan and to increase the density of the low-rise section of the site.

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<sup>2</sup> Planning Rationale, Addenda #1-2. <https://devapps.ottawa.ca/en/applications/D02-02-23-0004/details>

<sup>3</sup> GM zones permit a wide range of non-residential uses – such as retail stores – in addition to residential uses.

<sup>4</sup> Staff report, 29 April 2024. <https://pub-ottawa.escribemeetings.com/filestream.ashx?DocumentId=178621>

### Current Residential Zones

- Under the current Zoning By-law, residential zones are arranged in ascending order of density (see Table 1 below).
- The proposed Residential Third Density (R3) re-zoning for the west side of St. Mary's permits a mix of housing types from single detached homes to townhouses. It does not, however, permit stacked townhouses or low-rise apartments<sup>5</sup>.
- While the R4 zone permits a range of residential uses from single detached houses to low-rise apartments, the purpose of the R5 zoning is to permit both mid-rise and high-rise apartments. The General Mixed-Use (GM) zoning, currently applied to the St. Mary's site, permits commercial uses as well as the full range of housing types.
- As a result, it might be possible to use the R4, R5, or GM zones - instead of the proposed R3 zone - to increase the number of low-rise dwelling units and to improve the affordability of these new homes.

**Table 1**  
**Residential Zones – Selected Dwelling Types**

| Permitted Dwellings     | R1 | R2 | R3 | R4 | R5 | GM             |
|-------------------------|----|----|----|----|----|----------------|
| [Single] Detached       | x  | x  | x  | x  | x  |                |
| Three Unit Dwelling     |    |    | x  | x  | x  |                |
| Duplex                  |    | x  | x  | x  | x  |                |
| Semi-Detached           |    | x  | x  | x  | x  |                |
| Linked-detached         |    | x  | x  | x  | x  |                |
| Townhouse               |    |    | x  | x  | x  | x              |
| <i>Stacked Dwelling</i> |    |    |    | x  | x  | x              |
| <i>Apt. – Low rise</i>  |    |    |    | x  | x  | x              |
| <i>Apt. – Mid rise</i>  |    |    |    |    | x  | x              |
| <i>Apt. – High rise</i> |    |    |    |    | x  | x <sup>6</sup> |

<sup>5</sup> The nearby Quinterra community, which was built in the 1990s, includes R1G zoning for the large singles on the west side of Kimberwick Crescent, overlooking the river. The rest of Quinterra is zoned R3P, which permits townhouses and semi-detached bungalows.

<sup>6</sup> Permitted if there is a height exception. The St. Mary's site has a height limit of 137m.

## Considerations

### *Potential for multi-unit housing*

- Under the City’s Official Plan, the low-rise section of the St. Mary’s site has been given a “Neighbourhood” designation, which encourages a diverse mix of low-rise homes of up to four storeys in height.
- The current site plan, however, proposes only two-storey single detached homes and townhouses in the proposed R3 zone. In addition, most of the single home lots (1-5, 18-22) and some of the townhouse lots (49-56) contain very large backyards. This space might be used more efficiently if different housing forms were built on these lots.
- In fact, both the Official Plan and the draft Zoning By-law encourage the provision of innovative multi-unit housing in neighbourhoods across the city. Such housing types include three or four storey “stacked townhouses” and “back-to-back” townhouses which are gaining in popularity in major cities.<sup>7</sup>
- In support of intensification, stacked and back-to-back townhouses offer significantly more units per hectare than single detached dwellings (see Figure 1 below).

**Figure 2**  
**Singles vs. Back-to-Back Townhouses<sup>8</sup>**



<sup>7</sup> See City of Toronto, *Townhouse and Low-Rise Apartment Guidelines*, 2017, pp. 20-26 for housing types. <https://www.toronto.ca/wp-content/uploads/2018/01/964c-townhouse-low-rise-guidelines-02-2017.pdf>

<sup>8</sup> City of Ottawa, Official Plan, Policy 3.2.8, “Support Intensification”.



**Figure 3**  
**Stacked Townhouses**



***“Stacked Townhomes are just as they sound. One homeowner’s dwelling is on the bottom with another homeowner living above, but each still has their own entrance. Typically, there aren’t more than two townhomes stacked.”***<sup>9</sup>

*“According to the Canadian Mortgage and Housing Corporation, traditional row housing allows for 14 to 18 units per acre, while stacked townhomes can be built at 26 to 27 units per acre. The higher — but still gentle — density means it costs developers less to build and they can pass the savings on to the homebuyer. With stacked townhomes the industry is meeting the insatiable demand for ground-related housing at an affordable price point”*<sup>10</sup>

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<sup>9</sup> [https://www.minto.com/ottawa/new-homes-condos/news/Need-to-Know-Townhomes~1631\\_1908.html](https://www.minto.com/ottawa/new-homes-condos/news/Need-to-Know-Townhomes~1631_1908.html).

<sup>10</sup> [https://www.thestar.com/life/home-and-garden/back-to-back-townhomes-point-the-way-forward-bryan-tuckey/article\\_d0475c3c-d1b2-5977-bbcd-0b3e494a07ad.html#:~:text=Back%2Dto%2Dback%20towns%20are,to%2027%20units%20per%20acre](https://www.thestar.com/life/home-and-garden/back-to-back-townhomes-point-the-way-forward-bryan-tuckey/article_d0475c3c-d1b2-5977-bbcd-0b3e494a07ad.html#:~:text=Back%2Dto%2Dback%20towns%20are,to%2027%20units%20per%20acre)

**Figure 4**  
**Back-to-Back Townhouses<sup>11</sup>**



*“Back-to-back townhomes are also growing in popularity as they can be an affordable option for many first-time home buyers and investors. Just as they sound, back-to-back townhomes share a wall with rear neighbours, as well as a sidewall. Still with their own entrances, back-to-back townhomes can offer increased space to potential buyers<sup>12</sup>”.*

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<sup>11</sup> In the City of Toronto’s Zoning By-law, back-to back townhouses are defined as “low-rise apartments”. If that is the case in Ottawa, they would be permitted uses under the R4 and R5 zones.

<sup>12</sup> [https://www.minto.com/ottawa/new-homes-condos/news/Need-to-Know-Townhomes~1631\\_1908.html](https://www.minto.com/ottawa/new-homes-condos/news/Need-to-Know-Townhomes~1631_1908.html).

## **Estimated house prices**

- Large singles. In March 2024, the average price for a single-family home in Ottawa was \$874,394, but the price of the proposed “large singles” facing the river would likely be much higher<sup>13</sup>.
- In August 2023, for example, a large single dwelling on the west side of Kimberwick Crescent, facing the woods near the river, went on sale for \$1,075,000<sup>14</sup>. As a result, the single-family homes on the St. Mary’s site, particularly those facing the river, would likely be priced somewhere between \$1.2- \$1.4 million (in 2024 prices).
- Townhouses. In March 2024, the average price for a townhouse in Ottawa was \$556,135. Even so, new townhouses in desirable locations are offered at much higher prices. A new development at Mooney’s Bay, for example, is now selling townhouses starting at \$850,000<sup>15</sup>.
- In Barrhaven, Minto is selling two-storey townhomes from \$638,000-\$705,000<sup>16</sup>. For the purposes of this discussion, the price for such homes at the St. Mary’s site is estimated at \$700,000.
- The price for stacked townhouses, which contain two units, is significantly lower than the average – ranging, for example, from \$434,000-\$467,000 in the Findlay Creek development<sup>17</sup>. In Kanata, a new Minto development offers stacked townhouses from \$410,000-\$457,000<sup>18</sup>.
- Even greater density is provided by townhouses which consist of four “back-to-back” units, sharing both rear and side walls. For the purposes of this discussion, a unit price of \$450,000 has been estimated for both stacked and back-to-back townhouses.

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<sup>13</sup> <https://wowa.ca/ottawa-housing-market#>

<sup>14</sup> <https://www.exceptionalproperties.ca/listings/40-kimberwick/>

<sup>15</sup> <https://www.thedocksmb.ca/townhouses>

<sup>16</sup> <https://www.minto.com/ottawa/new-homes/Quinn-s-Pointe/collections-tag/Townhomes.html>

<sup>17</sup> <https://www.phoenixhomes.ca/our-communities/condos-at-pathways/>

<sup>18</sup> <https://www.minto.com/ottawa/Kanata-new-homes/Arcadia/collections.html#acOttMetroTowns>

## Scenarios

- For the purposes of this discussion paper, three scenarios have been developed for the proposed low-rise section of the St. Mary's site. These scenarios would require validation by City staff and the developer, but they provide an illustration of the range of available options (see *Annex A for details*).

### A. Low Density (Current Proposal)

- **Under this scenario, the low-rise section, if approved, would be limited to 24 single detached homes and 44 townhouses. The estimated selling price of the singles is \$1.4 million and that of the townhouses is \$700,000.**
  - *Pros.* The building types currently proposed for this section are similar to those of the Quinterra-Riverwood neighbourhood. They provide a gradual transition from the mid- and high-rise apartment towers to the nearby river, woods, and parks. The single homes nearest the river are situated on a steep slope which will need to be stabilized - a slope which may not easily support larger buildings.
  - *Cons.* The density of this low-rise section is not consistent with the City's need to increase the supply of housing at affordable prices. The new Official Plan and draft Zoning By-law encourage innovative multi-unit housing in new communities.

### B. Medium Density

- **Under this scenario, the 24 single detached dwellings could be replaced with 36 townhouses, and the 44 currently proposed townhouses could become 88 stacked townhouse units. The price of each stacked unit is estimated at \$450,000.**
  - *Pros.* This scenario could provide 50 more affordable homes than the Low Density proposal. It is more consistent with the City's goal of intensification. It preserves the gradual transition to the river by replacing the singles with two-storey townhouses. The existing townhouses are replaced with stacked townhouses to double the number of units.
  - *Cons.* The density of this scenario may simply be too much, given the existing proposal for up to 5 mid- and high-rise towers on the St. Mary's site. The removal of the single dwellings might not be consistent with the City's goal of providing a broad mix of housing types in new neighbourhoods – including large households - and it might reduce the appeal of the new community to potential buyers and renters.

### C. High Density

- **Under this scenario, the principal difference with the Medium Density scenario is that the central block of the development (lots 18-41) would be further intensified. In this scenario, the 17 townhouses and 7 single homes currently proposed for this block would be replaced with “back-to-back” townhouses or a four-storey apartment building.**
- As a rough estimate, this scenario could produce approximately 72 residential units in the central block alone. Each of the 36 back-to-back townhouses would contain two units. Entrances would be provided on the existing streets or in a pedestrian mews at the rear of each townhouse.
- *Pros.* In total, this scenario could provide 84 more affordable homes than in the current proposal. It opens up the possibility of using a portion of the central block for a courtyard or small park to improve “social connection” in this new development.
- *Cons.* In light of the 5 mid- and high-rise towers currently planned for this site, this scenario might create too much density in a relatively small space. As a result, it might reduce the overall appeal of the development to potential buyers and renters.

**Benefits of increased density**

- Under a “*Medium Density*” scenario, if the planned townhouses were simply replaced with “stacked townhouses”, the number of units could be doubled (from 44 to 88) and the cost to buyers would likely be lower than the cost for regular townhouses.
- Similarly, if the planned large singles were replaced with townhouses, the number of dwelling units could likely grow from 24 to 36, and the selling price for each dwelling might be reduced significantly (from an estimated \$1.4 million to some \$700,000).
- Under a “*High Density*” scenario, such changes might result in 84 more units than those currently planned and a significant increase in the affordability of the homes on these lots. Instead of dwellings priced between \$750,000 and \$1.4 million, the greater density could permit homes priced around \$450,000 per unit.
- The developer might also benefit from these scenarios. Under the “*High Density*” scenario, the total revenue for the sale of units in the proposed R3 zone might grow from some \$64.4 million to \$74.9 million, an increase of \$10.5 million (see *Table 2*).

**Table 2**  
**Density Scenarios – Low-Rise Housing Units**

| Scenario                 | Estimated Price | # of Units | Estimated Revenue   |
|--------------------------|-----------------|------------|---------------------|
| Single Detached          | \$1,400,000     | 24         | \$33,600,000        |
| Townhouse                | \$ 700,000      | 44         | \$30,800,000        |
| <b>A. Low Density</b>    |                 | <b>68</b>  | <b>\$64,400,000</b> |
| Townhouse                | \$ 700,000      | 36         | \$25,200,000        |
| Stacked Townhouse        | \$ 450,000      | 88         | \$39,600,000        |
| <b>B. Medium Density</b> |                 | <b>124</b> | <b>\$64,800,000</b> |
| Townhouse                | \$ 700,000      | 26         | \$18,200,000        |
| Stacked Townhouse        | \$ 450,000      | 54         | \$24,300,000        |
| Back-to-Back Townhouse   | \$ 450,000      | 72         | \$32,400,000        |
| <b>C. High Density</b>   |                 | <b>152</b> | <b>\$74,900,000</b> |



### **Related considerations**

- There are other planning considerations arising from the Official Plan that may affect the final form of this development. If density is increased, for example, the City should emphasize the need for “livability” and “social connection” in the design of this new community.
- The City’s *Urban Design Guidelines for Infill Housing* provide examples of built form and site design which enable increased density in existing neighbourhoods, and similar approaches could be applied to the new St. Mary’s community<sup>19</sup>. Such guidelines, for example, promote shared open spaces and courtyards to promote a sense of community.
- At the same time, the developer’s considerations include financial viability, market demand, and the availability of CMHC loans or other incentives for greater density and more affordable units. An overly crowded development, for example, may undermine the attractiveness of these homes to potential buyers or renters.
- It should also be noted that geotechnical issues may make it difficult to increase the density near the steep slope at the western side of the site, since soil conditions will require enhanced foundations to make even the large singles feasible.

### **Impact of new Zoning By-law**

- Under the transitional arrangements for the new Zoning By-law, developers would have three years to apply for a building permit after the approval of the By-law (expected in 2025). As a result, Taggart would not be required to implement the provisions of the new By-law until 2028.
- Some of the key provisions of the proposed Zoning By-law include:
  - *front yard parking (i.e. no need for garages);*
  - *no minimum number of parking spaces in apartment buildings;*
  - *electric vehicle chargers for all units;*
  - *four units “as of right” on all residential lots.*
- Given that many of the planned changes in the By-law have been supported by the Greater Ottawa Home-Builders’ Association, would Taggart be willing to voluntarily comply with some of the new provisions even if they are not currently required to do so?

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<sup>19</sup> <https://engage.ottawa.ca/low-rise-infill>.

## Conclusion

- This paper raises a number of key questions for discussion with the developer and for City staff:
  1. *Is the proposed R3 zoning consistent with the intent of the Official Plan to encourage “missing middle” housing in Neighbourhood areas? Would R4 or the existing GM zoning be more appropriate?*
  2. *What are the most feasible options for more density and more affordable housing in the St. Mary’s development, while promoting “liveability” and “social connection”?*
  3. *Is Taggart willing to voluntarily comply with the provisions of the new Zoning By-law, when implemented, even if not required to do so until 2028?*
- In light of these questions, the HCCA would encourage Taggart to reconsider its plans for the St. Mary’s site and would be glad to meet with its representatives to discuss any feasible options for increased density.



## Detailed Scenarios

| <b>St. Mary's - Site Plan</b>                                  |            |               |                  |                |                  |              |
|--|------------|---------------|------------------|----------------|------------------|--------------|
| <b>Density Scenarios: Low-Rise Zone</b>                        |            |               |                  |                |                  |              |
| <b>A. Current proposal (singles and townhouses)</b>            |            |               |                  |                |                  |              |
| <i>Block</i>   | <i>Lot</i> | <i>Single</i> | <i>Townhouse</i> | <i>Stacked</i> | <i>Back/Back</i> | <i>Total</i> |
| River view   | #1-17      | 17            |                  |                |                  |              |
| Central  | 18-24      | 7             |                  |                |                  |              |
| Central  | 25-32      |               | 8                |                |                  |              |
| Central  | 33-41      |               | 9                |                |                  |              |
| Parkview   | 42-56      |               | 15               |                |                  |              |
| Bridge view  | 57-68      |               | 12               |                |                  |              |
| <b>Total Units</b>   |            | <b>24</b>     | <b>44</b>        |                |                  | <b>68</b>    |
| <b>B. Medium increase (stacked townhouses)</b>                 |            |               |                  |                |                  |              |
| <i>Block</i>   | <i>Lot</i> | <i>Single</i> | <i>Townhouse</i> | <i>Stacked</i> | <i>Back/Back</i> | <i>Total</i> |
| River view   | #1-17      |               | 26               |                |                  |              |
| Central  | 18-24      |               | 10               |                |                  |              |
| Central  | 25-32      |               |                  | 16             |                  |              |
| Central  | 33-41      |               |                  | 18             |                  |              |
| Parkview   | 42-56      |               |                  | 30             |                  |              |
| Bridge view  | 57-68      |               |                  | 24             |                  |              |
| <b>Total Units</b>   |            |               | <b>36</b>        | <b>88</b>      |                  | <b>124</b>   |
| <b>C. Large increase (stacked and back-to-back townhouses)</b> |            |               |                  |                |                  |              |
| <i>Block</i>   | <i>Lot</i> | <i>Single</i> | <i>Townhouse</i> | <i>Stacked</i> | <i>Back/Back</i> | <i>Total</i> |
| River view   | #1-17      |               | 26               |                |                  |              |
| Central  | 18-24      |               |                  |                |                  |              |
| Central  | 25-32      |               |                  |                | 36               |              |
| Central  | 33-41      |               |                  |                | 36               |              |
| Parkview   | 42-56      |               |                  | 30             |                  |              |
| Bridge view  | 57-68      |               |                  | 24             |                  |              |
| <b>Total Units</b>   |            |               | <b>26</b>        | <b>54</b>      | <b>72</b>        | <b>152</b>   |

## “LinkedIn” Posts<sup>20</sup>

### John Holland, OAA, AIA

Regional Director at Ware Malcomb, Ottawa, Canada

6d

Not sure why the homes need to be so close together. They should be connected or farther apart. Garages should be to the rear with access lane at the back. This would create a street for people, not cars. Why not give it a try?

### Kyrylo Uvarov

Senior Commercial Relationship Manager at Scotiabank

6d

That’s great but why not more towers and more density?

### wendy laatunen

Senior Travel Consultant at Goligers

5d

As long as some of the units might be for low income seniors or al.least geared to income

### Michial Lafrance

Entrepreneur, President/CEO, Leading Innovator in Consulting and Contracting

16h

We need more housing, hope you guys get it and the city realizes this project as a solution to help with the housing shortage

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<sup>20</sup> [https://www.linkedin.com/posts/ottawa-business-journal\\_taggart-seeking-approval-for-four-towers-activity-7193294969393082370-gkXO](https://www.linkedin.com/posts/ottawa-business-journal_taggart-seeking-approval-for-four-towers-activity-7193294969393082370-gkXO)