

on the map



The Birch Cliff neighbourhood is a pocket on top of the western part of the Scarborough Bluffs.

Beyond the Beaches

BIRCHCLIFF URBAN TOWNS IS NEXT DOOR, MORE AFFORDABLE

LISA VAN DE VEN

YOU ARE HERE

If you want a Beaches home, without the accompanying price-tag you might just have to cast your eyes a bit further east.

The Birch Cliff neighbourhood, a pocket on top of the western part of the Scarborough Bluffs, is one such area. And Bryan Nykoliation, the president of Core Development Group, is so excited about it his company bought three pieces of land there.

"We've seen a lot of development pushing east from the Beaches," he says, adding that parts of Scarborough near Kingston Road have been gentrifying during the past five years.

Birchcliff Urban Towns is the first of the three projects in the area that Core Development plans to launch this year.

"This site is probably 200 metres from the cliffs of Lake Ontario, so there are tremendous views," says Nykoliation, who lived in the nearby Beaches for 12 years.

"It's such a desirable and defined neighbourhood with wonderful shops, restaurants and natural amen-

ities — with a location that feels like you're completely removed from the city, yet proximity-wise, the downtown is so close and accessible," he says, noting the expansion of the area means more people will be able to enjoy that lifestyle.

With average MLS house prices of about \$1.1 million, many people can't afford the Beaches proper. Further east, Birch Cliff and neighbouring Cliffside are slightly more affordable with average prices of \$940,000.

"We're putting in a beautiful, well-priced product that people who want to live in the area can afford," Nykoliation says.

The one-, two- and three-bedroom town homes range in price from the mid-

\$500,000s to \$1 million-plus.

The urban towns are a cross between traditional town homes and condos. They're stacked and back-to-back, meaning the four-storey buildings have one town home on top of another and one behind. However, they all have doors accessible from the sidewalk and green space.

There are four types of towns being offered. The Boulevard, Courtyard and Birchcliff collections come with garden patios, or rooftop terraces. And the Garden collection comes with backyards, or rooftop terraces.

The homes are being built around a landscaped courtyard garden and all come with underground parking, bike and locker storage.

1. Beach fans. The boardwalk is about a 20-minute walk away and is a great place for walking, running and cycling. And the Balmy Beach Club on the lake front has been home to amateur athletics since 1903.

2. Getting around town. The area has a walk score of 72 and a transit score of 70. The Danforth Go station is nearby. And the closest TTC stations are Victoria Park and Main Street.

3. Food and entertainment. Looking for local bites? It's super easy to go to the Birch Cliff Coffee Bar and Rustico, which serves Italian food, is just a couple of blocks away. The Toronto Hunt Club is also nearby. And if you're looking for movies — Fox Theatre is the closest cinema.

Urban town homes, such as these, have been becoming more popular during the past few years. They offer an alternative to single-family dwellings and condos. However, there aren't many in this part of Scarborough, which has had an influx of condo development.

"We chose to develop stacked homes because that's a better fit for the area," Nykoliation says, noting that the Birchcliff Avenue and Kingston Road site is in a residential enclave with homes valued around \$2 million.

In fact, Core plans to launch Clonmore Urban Towns, with 118 units, and The Manderley, a mid-rise, mixed-use condo in the area later this year.

Landscaping for the town homes is being done by thinc design. Core worked with Mazenga on a boutique town house project at 538 Eglinton Ave. in the Mount Pleasant East neighbourhood a couple of years ago. And they've worked with RAW and U31 before on other projects.

Nykoliation is excited about the Birchcliff town homes being a part of "an idyllic east-end neighbourhood" in an up-and-coming area.

He expects the homes to attract young couples, young families and downsizers.

The homes are slated for occupancy in January 2021.

The sales office for Birchcliff Urban Towns is at 1492 Kingston Road and open Monday to Thursday, Saturday and Sunday from noon to 5 p.m. Call 647-943-0177 or visit coredevelopment.ca/birchcliff for information.

Special to National Post

MORTGAGE RATES 03.02.19

RATES ARE SUBJECT TO CHANGE. SELECTION OF FINANCIAL INSTITUTIONS MAY VARY WEEKLY. FIGURES SUPPLIED BY FISCAL AGENTS

	Variable rate	6months	1yr	2yr	3yr	4yr	5yr		Variable rate	6months	1yr	2yr	3yr	4yr	5yr
BANK								Home Trust	n/a	n/a - n/aop	3.64 - n/aop	3.89 - n/aop	4.45	5.04	5.34
ATB Financial	3.30	4.50 - 4.50op	3.34 - 4.50op	3.54 - 4.50op	3.74	3.84	3.89	Investors Group Trust	n/a	4.20 - 6.95op	3.49 - 7.10op	3.59 - n/aop	4.14	4.89	3.74
Alterna Bank	3.40	4.40 - 7.15op	3.64 - 6.50op	3.84 - n/aop	3.54	4.94	3.59	MTCC	4.15	4.75 - 7.25op	3.79 - 7.25op	3.79 - n/aop	4.44	4.59	5.44
Bank of Montreal	4.10	n/a - 7.25op	3.79 - 7.25op	3.99 - n/aop	3.64	4.89	3.74	OTHER							
Bank of Nova Scotia	4.15	4.75 - 7.25op	3.79 - 7.25op	3.79 - n/aop	4.44	4.59	5.44	Alterna Savings	3.45	4.40 - 7.35op	3.69 - 6.70op	3.89 - n/aop	3.59	4.99	3.64
CIBC	3.95	n/a - 7.25op	3.54 - 6.35op	3.64 - n/aop	3.94	3.74	5.34	Comtech Fire C.U.	3.39	6.20 - 6.40op	3.39 - 6.30op	3.49 - n/aop	3.69	3.74	3.79
Equitable Bank	n/a	n/a - 6.30op	3.64 - 6.30op	3.89 - n/aop	4.45	5.04	5.34	DUCA Credit Union	3.00	n/a - n/aop	3.79 - 5.75op	3.84 - n/aop	3.94	4.04	3.59
HSBC Bank Canada	3.19	3.69 - 7.10op	3.44 - 6.35op	3.39 - n/aop	3.69	4.29	3.59	First Calgary Financial	3.70	4.09 - 7.25op	3.39 - 7.25op	3.64 - n/aop	3.74	3.69	3.85
ICI/CI Bank Canada	4.00	n/a - n/aop	3.19 - n/aop	3.19 - n/aop	3.94	4.29	5.14	First National Fin. LP	n/a	4.50 - n/aop	4.29 - n/aop	3.99 - n/aop	3.99	3.99	3.69
Manulife Bank	3.95	4.45 - n/aop	3.69 - 4.45op	3.79 - n/aop	3.89	3.94	4.04	IC Savings	3.95	4.25 - 6.75op	3.85 - 6.75op	3.89 - n/aop	3.94	4.15	4.10
National Bank	n/a	4.50 - 7.05op	3.64 - 7.05op	3.89 - n/aop	4.30	3.84	3.89	Industrial Alliance/IAP		n/a	4.24	4.19	4.29	4.34	3.74
Royal Bank	3.55	n/a - 7.45op	3.39 - 7.45op	3.49 - n/aop	3.34	3.74	3.74	Luminus Financial	4.25	n/a - n/aop	4.10 - 6.95op	4.20 - n/aop	4.35	4.80	5.34
Simplii Financial	3.95	n/a - n/aop	n/a - n/aop	3.64 - n/aop	3.89	3.69	3.74	Meridian Credit Union	3.15	n/a - n/aop	3.24 - 6.30op	3.49 - n/aop	3.74	3.89	3.69
TD Canada Trust	3.45	n/a - n/aop	3.59 - 4.50op	3.74 - n/aop	3.59	3.94	3.69	PACE Savings & C.U.	n/a	n/a - n/aop	3.64 - n/aop	3.84 - n/aop	3.95	4.59	4.99
Tangerine	3.45	n/a - n/aop	3.49 - n/aop	3.44 - n/aop	3.49	3.54	3.54	Parama Credit Union	3.70	n/a - n/aop	3.75 - 3.95op	3.85 - n/aop	3.95	4.05	4.15
TRUST LOAN								Steinbach Credit Union	3.45	n/a - n/aop	3.29 - n/aop	3.39 - n/aop	3.49	3.59	3.69
Community Trust		7.25	3.64	3.89	4.45	5.04	5.34								
Effort Trust	n/a	4.50 - 6.80op	4.40 - 6.80op	4.50 - n/aop	4.95	5.00	5.30								

*Also offer 7- to 10-year mortgages. op = open mortgage. n.a. = not available from company. ro=renewals only dashes (-) mean companies not quoting at present.

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