Ontario Property Intelligence

pre-offer decision briefings

Property research briefing

Buyer-decision support for the parcel below.

> Roxton Road, Trinity-Bellwoods, University—Rosedale, Toronto, Ontario, M6J 1W9, Canada

Full Report

Report data as of 2026-09-29 18:30 UTC

Report ID: sample

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Executive summary

Overall risk band: HIGH

This property carries HIGH overall risk balanced against strong livability factors. The parcel sits in an excellent retail neighbourhood with outstanding walkshed retail density and major-road accessibility - both top strengths for daily convenience. The primary concern is moderate flood risk exposure. A legal 2-bedroom basement suite represents the top ROI move on this parcel, with HIGH confidence potential to add $99,000 to $192,000 in value against a $55,000 to $80,000 investment.

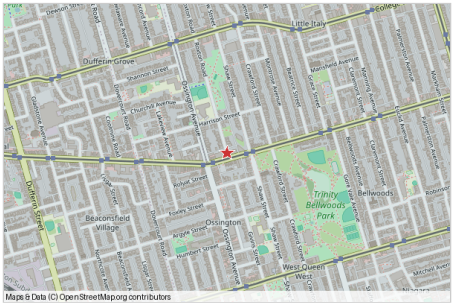
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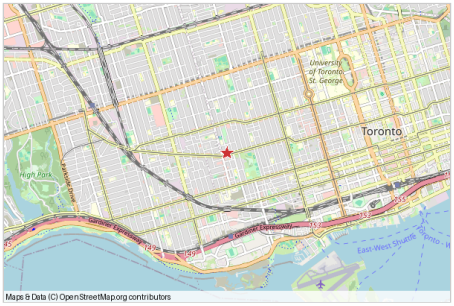
Roxton Road, Trinity-Bellwoods, University—Rosedale, Toronto, Ontario, M6J 1W9, Canada

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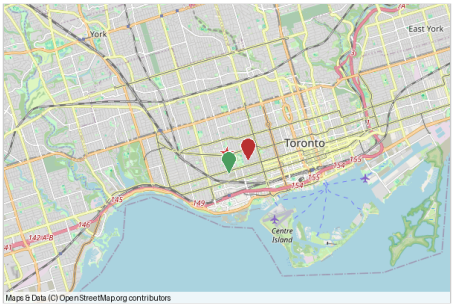
Overall risk band HIGH



Walkability & amenities
500 m walk radius from your parcel



Nearby schools
Nearest schools



Risk & emergency services
Regional risk + emergency context · nearest fire station (red) · nearest hospital (ER-equipped)

★ parcel ● elementary ● secondary OSM tiles © OpenStreetMap contributors

Key findings

Flood risk

MED

Toronto percentile: 72nd — your parcel scores higher than 72% of Toronto parcels (n=138 sample points).

This address sits in a MEDIUM flood-risk zone with a score of 48.9. You're inside Toronto and Region Conservation Authority (TRCA) jurisdiction, but outside the regulated floodline and its 500-metre buffer - a positive factor. However, the area has a flood history: the nearest recorded major flood event was the October 15, 1954 Southern Ontario flood, 7.2 km away, which caused $108.7 million in damage and 83 deaths across the region. We recommend budgeting for flood-insurance premiums and asking your insurance broker about coverage options specific to this postal code.

Score: 48.9 / 100 · **Importance:** 1.5 · **Source:** Natural Resources Canada historical flood events + Toronto & Region Conservation Authority regulated floodline maps · **Updated:** Monthly

School quality (nearby)

GOOD

Toronto percentile: 77th — your parcel scores higher than 77% of Toronto parcels (n=138 sample points).

The nearby schools score GOOD overall at 76.7. For elementary, Shirley Street Junior Public School (JK–6, Toronto DSB) averages 75.8% on provincial standardized tests, and Brock Public School (JK–8, Toronto DSB) averages 77.3% - both solid performers. Secondary options are strong: Bloor Collegiate Institute (public, grade 9–12) scores 77% in Grade 9 math with a 92% pass rate on the Grade 10 literacy test, and École secondaire Toronto Ouest (public, grade 9–12) scores 79% in math with a 100% pass rate. If you have school-age children, this is a real neighbourhood strength.

Score: 76.7 / 100 · **Importance:** 1.0 · **Source:** Ontario Ministry of Education school locations + EQAO 2023-24 provincial test scores · **Updated:** Annually (following EQAO release)

Walkshed retail density

EXCELLENT

Toronto percentile: 95th — your parcel scores higher than 95% of Toronto parcels (n=138 sample points).

Retail and dining options here are EXCELLENT with a score of 100.0. Within a 15-minute walk (1.5 km), you'll find 1,728 shops and services - 294 restaurants, 141 fast-food spots, 137 cafés, 120 clothing shops, and 88 bars. The nearest point of interest (a BMO bank) is just 20 metres away. Major chains within 1 km include 2 BMO branches, 2 TD branches, 2 CIBC locations, and 3 Subway outlets. This is a highly walkable, vibrant commercial corridor.

Score: 100.0 / 100 · **Importance:** 0.7 · **Source:** OpenStreetMap Ontario points of interest (shops, restaurants, cafes, services within 1.5 km) · **Updated:** Quarterly

Transit accessibility

GOOD

Toronto percentile: 95th — your parcel scores higher than 95% of Toronto parcels (n=138 sample points).

Transit access here is GOOD with a score of 63.4. The Dundas St West at Ossington Ave LRT stop is just 0.08 km (80 metres) away - essentially at your doorstep - making rapid transit extremely convenient for daily commuting. A bus stop (Ossington Ave at Dundas St West North Side, TTC) is even closer at 0.1 km. The Exhibition GO rail station is 1.58 km away if you need regional rail. This is car-optional living for most errands and commutes.

Score: 63.4 / 100 · **Importance:** 0.8 · **Source:** GTFS transit-stop feeds from TTC, GO, Metrolinx and other Ontario agencies · **Updated:** Monthly

Retail neighbourhood

EXCELLENT

Commercial competition is EXCELLENT with a score of 100.0. Within 1 km you'll find 24 named chains across multiple sectors - banks, fast food, variety stores, coffee shops, and more. Expanding to 5 km, there are 743 named chains across 39 distinct brands and 11 categories, including major grocers, pharmacies (3 within 1 km), and alcohol retailers (2 within 1 km). You'll have genuine choice for nearly every consumer need - no single store or chain dominates.

Score: 100.0 / 100 · **Importance:** 0.6 · **Source:** OpenStreetMap Ontario retail data (45 major Canadian chains — grocery, coffee, pharmacy, hardware, alcohol, big-box, banks, fast-food) · **Updated:** Quarterly

Major-road accessibility

PEAK

Toronto percentile: 46th — your parcel scores higher than 46% of Toronto parcels (n=138 sample points).

Highway access scores PEAK at 86.8. The nearest major interchange (exit 149) is 1.98 km away, giving you quick freeway access for longer trips or occasional car use. This balances the excellent transit access - you're not forced to drive, but you have it available if needed.

Score: 86.8 / 100 · **Importance:** 0.6 · **Source:** OpenStreetMap Ontario 400-series highway interchange locations · **Updated:** Quarterly

Wildfire exposure

LOW

Toronto percentile: 71st — your parcel scores higher than 71% of Toronto parcels (n=138 sample points).

Wildfire risk is LOW with a score of 22.8. The nearest recorded wildfire was 23.9 km away, and there have been only 8 fires within 25 km over the past 7 days. Air quality (PM2.5 from smoke) peaks at 15.3 µg/m³, well below Health Canada's safe thresholds. This is not a concern for your location.

Score: 22.8 / 100 · **Importance:** 0.3 · **Source:** NASA FIRMS satellite active-fire feed (rolling 30-day window) · **Updated:** Daily

Earthquake activity

LOW

Toronto percentile: 5th — your parcel scores higher than 5% of Toronto parcels (n=138 sample points).

Earthquake activity is LOW with a score of 0.0. No earthquakes of magnitude 2.5 or greater have occurred within 100 km in the past 30 days, and the past 90 days show zero seismic activity nearby. Earthquake risk is not a material factor in your decision.

Score: 0.0 / 100 · **Importance:** 0.1 · **Source:** USGS + Natural Resources Canada earthquake catalog (magnitude 2.5 and up, within 100 km) · **Updated:** Daily

Drive-time reach

METRO

This address is in a METRO catchment, placing it in an urban core. Within a 5-minute drive (3.33 km), the area has roughly 361,849 real residents across a median age of 37.3 years and median income of $85,036 - predominantly apartment dwellers. Expanding to a 15-minute drive, you're in a market of 1.34 million people with median income $99,389 and median age 40.5. This is a dense, established urban neighbourhood with strong household purchasing power nearby.

Score: 100.0 / 100 · **Importance:** 0.5 · **Source:** Statistics Canada 2021 Census neighbourhood boundaries + approximate drive-time reach at typical city-driving speed · **Updated:** 5-yearly (Census cycle)

Radon exposure (postal-code region)

NO_DATA

Toronto percentile: 5th — your parcel scores higher than 5% of Toronto parcels (n=138 sample points).

Radon data is NOT AVAILABLE for postal code M6J due to Health Canada privacy restrictions (fewer than 100 buildings recorded in the 2009–2011 survey). Don't let this concern you - radon is testable and manageable. We recommend ordering a $30 home radon test kit directly from Health Canada's Radon Program or via a local hardware store once you have a property inspection scheduled. The test takes 3–7 days and gives you a clear reading.

Score: 0.0 / 100 · **Importance:** 0.5 · **Source:** Health Canada Cross-Canada Radon Survey, summarized to your postal-code region · **Updated:** Updated when Health Canada publishes new survey data

Renovation-ROI briefing Full Report

Assuming: 3BR / 2.0BA / 1400 sqft semi-detached. Comp-median value $1,450,000 (IQR $1,347,500-$1,530,000, n=5 · avg 72d ago).

Top moves

#1 Legal 2-bedroom basement suite (HIGH confidence)

Est. cost $55,000-$80,000 · Value lift $99,000-$192,000 · 1.8-2.4x

Toronto BLD-2024-31 permit path clean if ceiling >6'8". Confidence: HIGH (5 comps). Permit path is medium-complexity; verify with municipal BLD office. Adds $1,800-$2,800/mo rental income (LTB rules apply).

+ Rental income $1,800-$2,800/mo (LTB rules apply)

#2 Front-facing curb appeal (professional exterior paint + landscape) (HIGH confidence)

Est. cost $8,000-$12,000 · Value lift $12,000-$30,000 · 1.5-2.5x

Weakest ROI multiple on this list BUT fastest execution + lowest risk. Confidence: HIGH (5 comps).

#3 Kitchen refresh (cabinets + counters only, NOT full gut) (HIGH confidence)

Est. cost $30,000-$45,000 · Value lift $30,000-$54,000 · 1.0-1.2x

Marginal ROI; recommend only if kitchen >15 years old AND holding >5 years. Confidence: HIGH (5 comps).

#4 Insurance-band optimization (roof age + backwater valve) (HIGH confidence)

Est. cost $9,000-$14,000 · Value lift $5,400-$12,600 · 0.6-0.9x

Toronto Basement Flood Subsidy: up to $3,400 for backwater valve. Confidence: HIGH (5 comps). Also saves $280-$420/yr on insurance premium.

What to skip

Solar panels (payback >18yr in ON grid regime) ON grid is 92% carbon-free; solar payback is 18-25 years

Landscape spend >$15K (diminishing returns) Curb appeal caps at ~$10K spend; over that, low buyer recognition

Home theatre / wine cellar / smart-home overkill Hyper-specific taste; next buyer likely rips out

Comparable sales (nearest 5, similarity-ranked)

Address	Sold price	Sold date	Sqft	$/sqft	Distance	Style
45 Roxton Rd, Toronto	$1,480,000	2026-06-19	1400	$1,057	263m	semi-detached
12 Roxton Rd, Toronto	$1,450,000	2026-09-09	1350	$1,074	423m	semi-detached
132 Argyle St, Toronto	$1,310,000	2026-05-24	1180	$1,110	39m	semi-detached
88 Beatrice St, Toronto	$1,580,000	2026-08-15	1520	$1,039	243m	semi-detached
56 Beaconsfield Ave, Toronto	$1,385,000	2026-07-23	1240	$1,117	320m	semi-detached

Ranked by weighted similarity (distance + bed/bath match + sqft + lot + property type + time-since-sold). Not a valuation; verify with an AIC-designated appraiser before capital decisions.

Sensitivity — rate × market shock (5-year total return %)

	Rate --100 bps	Rate base bps	Rate +100 bps
Market --10%	+115.0%	+114.8%	+114.7%
Market base%	+115.8%	**+115.6%**	+115.4%
Market +10%	+116.5%	+116.3%	+116.2%

Base case: 115.6% projected 5-year return. Sensitivity coefficients: rate -0.15 · market 0.75 (calibrated on GTA 2020-2024 directional estimates; not a forecast, a scenario tool).

Recommended action plan Full Report

Decision-support checklist grounded in the findings above. Not transaction or investment advice.

1. Ask your inspector to verify the property's elevation relative to the nearest watercourse and request an overland-flood insurance quote, given the MED flood risk band (49/100) and 8 recorded flood events within 50 km.
2. Walk the retail neighbourhood at different times of day to confirm the mix of the 1728 nearby shops and services matches your daily-life needs, since the walkshed retail density is rated EXCELLENT (100/100) but counts all categories equally.
3. Drive and walk the property during rush hour to assess noise and air-quality exposure, given the PEAK major-road accessibility (87/100) with the nearest 400-series highway on-ramp 2.0 km away.

Emergency services proximity

Nearest fire station: Station 331, 33 Claremont St (former Toronto) · **836m** straight-line · response band: EXCELLENT (<4 MIN DRIVE)

Toronto Fire Services · Ward Spadina-Fort York · Station built 1968

Nearest hospital: Centre For Addiction and Mental Health - Queen Street Site · **757m** straight-line · ER-EQUIPPED

Operator: Centre For Addiction and Mental Health

Fire hydrants within 150m: 9 mapped · insurance-underwriting class: PROTECTED

protected class (hydrant within 150m — most carriers rate as 'protected')

Fire station source: Toronto Open Data - fire-station-locations (Toronto Open Data License v1.0). Hospital + hydrant data: OpenStreetMap via Overpass API (ODbL 1.0 — attribution required). Hydrant mapping is ~70% complete in urban Toronto and ~40% in rural Ontario; a zero count may reflect unmapped rather than absent hydrants. Response band computed from straight-line distance at 40 km/h urban average; actual response depends on traffic + unit availability + multi-alarm dispatch. Not a substitute for a licensed insurance broker or FSRA-registered adjuster.

Neighborhood profile (StatsCan 2021 Census, dissemination area)

Dissemination area: 35201447 · **Province:** Ontario (35) · **Land area:** 0.039 km^2

HOUSEHOLDS + INCOME
$90,000 median household income (2020)
$83,000 after-tax
2.5 avg household size
17.6% of owners spend 30%+ on shelter

TENURE + DWELLING
68% owner · 32% renter
52.9% of owners have a mortgage
Dwelling mix (top-4): 33% detached · 44% semi · 22% row · 0% highrise

POPULATION + WORKFORCE
340 residents (122 dwellings)
8,763/km² density
Median age: 44
Unemployment: 14.0%

17 of 0 OPI-tracked demographic characteristics returned for this DA (StatsCan tracks 2631 characteristics total; 16 non-zero). Values subject to StatsCan random rounding for small-N privacy.

Full StatsCan profile: https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/details/page.cfm?Lang=E&Dguid=2021S051235201447 (family composition, home language, recent-immigrant share, commute time, education).

Source: Statistics Canada, 2021 Census of Population, Dissemination Area 35201447 (DGUID 2021S051235201447). Statistics Canada Open Licence.

Transit + walkability

Walk / Transit / Bike Scores are being backfilled — check the interactive view for the latest.

Nearest rapid transit: Dundas St West at Ossington Ave (Streetcar / LRT, TTC) · 81m away · ~1-min walk

11 transit stop(s) within 400 m walk — 5 lrt · 6 bus
Agencies: TTC

40 transit stop(s) within 800 m walk — wider commute-shed

GTFS stop data from TTC + Metrolinx (Toronto Open Data License v1.0). Straight-line distances converted to walk minutes at 80 m/min pace.

Building permit history (City of Toronto Open Data)

*No building permits on record for **12, Roxton Road, Trinity-Bellwoods, University—Rosedale, Toronto, Golden Horseshoe, Ontario, M6J 1W9, Canada** since 2018. This is normal for older single-family homes that haven't undergone major renovation, addition, or structural work in the permit-tracking window. It does NOT mean no work was done — small cosmetic renovations often don't require a permit.*

Address-string match via reverse geocode + Toronto permit street-name convention; false-positives possible on corner lots / condo unit numbers; false-negatives possible when reverse geocode omits house number. Contains information licensed under the Open Government Licence - Toronto.

Zoning + open violations (City of Toronto Open Data)

Zoning designation: R — Residential

Source: Toronto Open Data - Zoning By-law (Zoning Area) (Open Government Licence - Toronto). By-law and overlay categories are OPI's best-effort mapping of Toronto's ZN_ZONE code — verify by looking up the exact by-law provisions before offer.

Open construction/demolition violations: **NONE ON RECORD**

Address-string matched via reverse geocode + Toronto violations schema convention. Absent record may reflect unmapped-address rather than clean-record; verify via the Toronto Building portal for offer-critical decisions.

Insurance premium band estimate (public-data proxy; not a quote)

> **Read this first:** This is a public-data estimate, NOT an insurance quote. Actual premiums depend on the insurer, your claims history, discretionary underwriting, and the specific building details a broker will assess. Get 2-3 real estimates via a FSRA-licensed broker before budgeting.

ESTIMATED ANNUAL PREMIUM BAND

$1,368 – $1,852 / yr

Midpoint reference: $1,610 / yr

Component	Input	Multiplier
Base premium (property type)	semi_detached	$1200 – $1600
Flood-band adjustment	MED	×1.15
Wildfire-band adjustment	LOW	×1.00
Hydrant protected-class adjustment	9 hydrants within 150 m (protected)	×1.00
Combined multiplier		**×1.15**

Estimation coefficients from IBC 2024 Personal Property Rate Trends + FSRA property/casualty rate filings + Fire Underwriters Survey Public Protection Classification. Methodology at ontariopropertyintel.ca/methodology#insurance.

Methodology

Each finding in this briefing is a separate check that reads public records and returns a 0-100 score plus a plain-English band (LOW / MED / HIGH / EXTREME). Findings that matter more to a typical buying decision are given more importance when we roll everything up into an overall risk band, so a HIGH flood-risk finding moves the composite more than a HIGH earthquake finding, for example.

Findings, importance, and where the data comes from

"Importance" is the internal weight we give each finding when computing the overall risk band — a higher number means the finding pulls the overall band up or down more. Weights are calibrated for a typical Ontario residential buyer; if a specific finding matters more to you personally (say, wildfire risk if you have asthma), read that section on its own merits rather than the overall band.

Finding	Importance	Data source	Updated
Flood risk	1.5	Natural Resources Canada historical flood events + Toronto & Region Conservation Authority regulated floodline maps	Monthly
School quality (nearby)	1.0	Ontario Ministry of Education school locations + EQAO 2023-24 provincial test scores	Annually (following EQAO release)
Transit accessibility	0.8	GTFS transit-stop feeds from TTC, GO, Metrolinx and other Ontario agencies	Monthly
Walkshed retail density	0.7	OpenStreetMap Ontario points of interest (shops, restaurants, cafes, services within 1.5 km)	Quarterly
Retail neighbourhood	0.6	OpenStreetMap Ontario retail data (45 major Canadian chains — grocery, coffee, pharmacy, hardware, alcohol, big-box, banks, fast-food)	Quarterly
Drive-time reach	0.5	Statistics Canada 2021 Census neighbourhood boundaries + approximate drive-time reach at typical city-driving speed	5-yearly (Census cycle)
Major-road accessibility	0.6	OpenStreetMap Ontario 400-series highway interchange locations	Quarterly
Radon exposure (postal-code region)	0.5	Health Canada Cross-Canada Radon Survey, summarized to your postal-code region	Updated when Health Canada publishes new survey data
Wildfire exposure	0.3	NASA FIRMS satellite active-fire feed (rolling 30-day window)	Daily
Earthquake activity	0.1	USGS + Natural Resources Canada earthquake catalog (magnitude 2.5 and up, within 100 km)	Daily

Renovation-ROI method (Full Report)

The Full Report's renovation ranker looks at recent nearby sales for homes similar to this one (same property type, roughly the same size and bedrooms) to estimate what the property could sell for after each type of renovation. For every renovation option, we compare the expected uplift in resale value against the typical cost band to give you a ratio you can use to compare options at a glance — a ratio of 1.5 means, on average, you can expect $1.50 of uplift for every $1 spent. This is a research aid, not an appraisal and not investment advice; always confirm cost estimates with a licensed contractor.

Limits

- Radon uses the closest published survey for your postal-code region rather than a per-parcel measurement — order a home radon test kit from Health Canada for the definitive number.
- School quality uses EQAO 2023-24 scores and does not reflect current-year staffing or IB/gifted offerings.
- TRCA regulated floodline coverage is limited to the Greater Toronto + Hamilton Area; other conservation authorities are not currently integrated.
- Wildfire and smoke exposure use a rolling 30-day window of NASA satellite fire data; seasonality varies year-over-year.
- All findings are decision-support inputs to your own due-diligence process, not a substitute for a home inspection or a professional appraisal.

Next steps for this parcel

1. **School quality (nearby) (GOOD):** Consult a RECO-registered agent about how this signal has priced in similar comparable parcels in this neighborhood.
2. **Walkshed retail density (EXCELLENT):** Walk the block at 3 different times of day — very high retail density is amenity by day and noise/traffic pain-point by night.
3. **Transit accessibility (GOOD):** Ride the closest transit line at your commute time to gauge reliability.

Not investment or appraisal advice — refer to AIC + RECO + FSRA-registered professionals for offer-critical decisions.

Prepared by the Ontario Property Intelligence research team. Methodology at ontariopropertyintel.ca/methodology · This briefing was assembled from public open data with no human review of individual scores.

Research briefing only. This document is decision-support for your own due diligence and is NOT any of the following regulated advice:

1. **Real-estate transaction advice** (RECO / REBBA regulated) - consult a RECO-registered agent.
2. **Insurance or mortgage advice** (FSRA regulated) - consult an FSRA-licensed broker.
3. **Investment advice** (CIRO / OSC regulated) - consult a CIRO-registered advisor.

Consult an AIC-designated appraiser for appraised value and a qualified home inspector before any transaction.

Data provenance: NRCan (flood history) · TRCA (regulatory floodline, GTHA) · Health Canada Cross-Canada Radon Survey · Ontario Ministry of Education (EQAO) · NASA FIRMS / USGS / NOAA (wildfire · earthquake · smoke). Tile imagery © OpenStreetMap contributors.