

Making Room for the Middle:

A Housing Strategy for Mississauga



October 2017



Mayor's Message

Mississauga is a remarkable city which is growing. By 2041, Mississauga will near a million residents. Our city is thriving and well poised to foster a quality of life that is second to none.

With growth comes change, new opportunities, and new challenges. In January 2016, Council embarked on an ambitious program to study and understand the challenges of housing facing our community. We learned the challenges are real, and that an intervention by all levels of government is needed.

Housing is an issue that touches every resident and business. I am committed to building a City and creating the conditions where residents from all walks of life continue to thrive and enjoy a high quality of life!

Making Room for the Middle: A Housing Strategy for Mississauga is our call to action! It is our blueprint for fostering a supportive development environment for the delivery of a range of housing affordable for all!

Our Strategy focuses on the middle income. Families need homes where they gather to create traditions and celebrate their culture; seniors need housing that supports aging in place; millennials, who add so much vibrancy to our city, need to have entry-level housing near their employment. In doing so, all income levels will benefit.

Our Strategy offers 40 Actions. It articulates a clear role for the City, but appeals to both the Provincial and Federal governments for major reform to existing housing policy and programs. I am confident through our continued collaboration with the Region of

Peel we will effect significant and lasting change.

My sincere thanks and appreciation to members of Council for their leadership. Without their unwavering support, the Strategy simply would not have been possible. My deepest thanks to the members of the Advisory Panel. Your incredible insight, knowledge and advice were invaluable, and have served the City well.

Inaction is not an option; the future of Mississauga depends on our leadership.



Bonnie Crombie
Mayor of Mississauga



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Advisory Panel Message

Housing is a concern for all residents. Mississauga's middle-class is becoming increasingly challenged to find suitable housing.

This trend is certainly not unique to the City of Mississauga. Nationally, housing affordability has reached a crisis-point in some cities. As such, a proactive intervention is absolutely necessary.

I would like to commend Mayor Bonnie Crombie and Members of Council for showing such leadership and for taking action!

It has been my honour to chair the Mississauga Housing Advisory Panel. I am incredibly proud of the contribution we have made. The frank and honest insight of each member has been invaluable, and is embedded in the 40 Actions contained within the Strategy.

At the beginning of this year, a group of over 20 housing professionals from the public, private and non-profit sectors were convened to share their knowledge, provide advice, and offer solutions.

The resulting Strategy is ambitious! It challenges the status quo. It sets a new course for the City of Mississauga! It proposes innovative, yet practical, solutions for the City. It acknowledges the importance of partnerships, not only with other orders of government, but with the local building industry.

I am confident the Strategy will make a difference!

On behalf of Panel members, I would like to extend my sincere appreciation to staff for their quality work, care, and support. It has been a pleasure.

We are feeling incredibly optimistic! We look forward to a continued working relationship with the city as we collectively work to make Mississauga thrive!

Andrea Calla,



*Chair, City of Mississauga Housing Advisory Panel
President & CEO, The Calla Group
Chair, Canadian Urban Institute*

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Introduction

The City of Mississauga has had a long-standing role in supporting the delivery of a range of housing. Our comprehensive land use planning policy program articulates a strong vision for diverse, inclusive, mixed-use communities. Planning tools have been adopted to facilitate new housing and communities.

As a result, Mississauga has earned a reputation as a great city. Mississauga's growth can largely be attributed to middle income earners – young professionals and families seeking the quality of life and affordable housing that was available.

However, as the city continues to grow, the very qualities that made Mississauga great are increasingly at risk of being compromised. The cost of housing is increasing; rental vacancy rates are incredibly low; the supply of vacant land is dwindling and rising in price; and the cost of infrastructure to support development is increasing.

Collectively, this poses a significant challenge. Housing and its affordability must be at the forefront of our thinking. The provision of a range of housing choices for all household incomes

is critical for the long term health and viability of our city.

Increasingly, middle income households are struggling to find housing appropriate to their needs and income level. Our research shows this will not improve without an intervention by the City and other partners.

The goals and actions of this Strategy tackle this challenge head-on. It recommends a change to traditional approaches to planning. No longer should the City be simply a passive facilitator of housing development. Best practices research and a growing body of evidence shows that in the absence of policy intervention and actions, the housing market will not correct itself.

This strategy is bold, and innovative. It acknowledges the limitations of a second tier municipality, but defines the actions we can take. The Strategy positions the City as a leader; as a proactive intervenor in land use policy; as a convenor of partnerships; as an advocate for systems reform; and as a collaborator to ensure Regional services are effectively delivered to meet the broader needs of all Mississauga's residents.

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Our Vision

There is room for everyone in the City of Mississauga. All residents have access to safe, stable and appropriate housing that is affordable at all income levels.

Our Principles

Provide Leadership

Mississauga will provide leadership to address affordable housing needs by expanding its current planning policies and developing municipal housing solutions based on tools provided by senior levels of government.

Build Partnerships

Mississauga will work with stakeholders across the housing continuum to foster a supportive environment that is conducive to the development of housing that is affordable to middle income households. Mississauga will minimize barriers for the Region of Peel as Housing Service Manager to house low income and vulnerable populations.

Seek Opportunity

Mississauga will look for opportunities to support its housing program and improve the supply of affordable housing. Mississauga will call on senior levels of government to remove existing barriers, enhance legislative powers and provide more financial support for affordable housing.

Mindful of the Middle

Mississauga's middle income households are a key focus of this strategy. Affordable housing is in short supply for middle income households who are a critical part of the workforce needed to support the City's long term economic prosperity.

Reflect the City's Vision

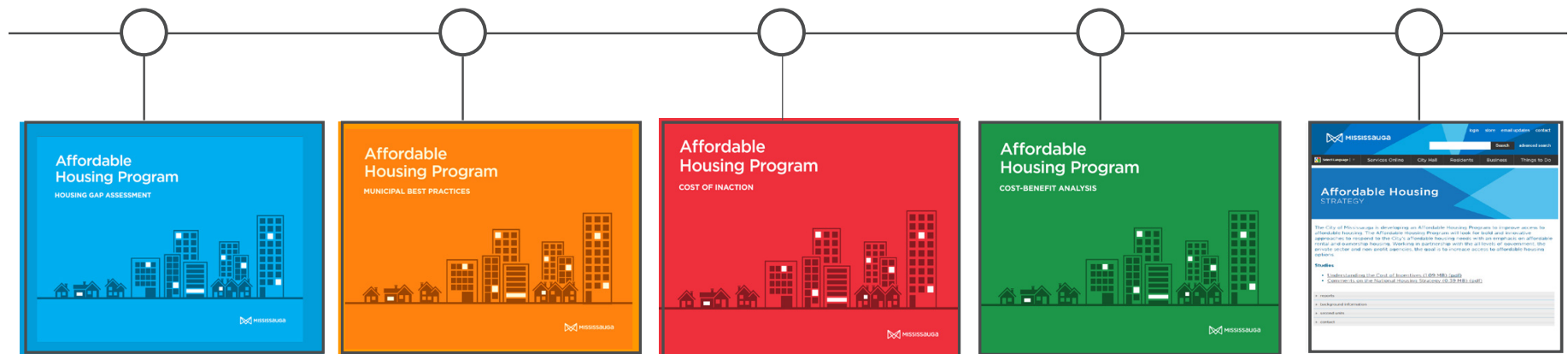
Affordable housing is a fundamental component of a livable city. It should support the vision for the City – a place where all can live, work and prosper. As Mississauga continues to grow, affordable housing will enhance City neighbourhoods, be available across the City and support public infrastructure investments and services.

Based on Research

Research has helped ground this Strategy. The background studies shown below quantify the affordability gap, they find the market is unlikely to build housing that is affordable to middle income households without incentives and they highlight successful best practice interventions used by other cities.

The Strategy's goals and actions are also shaped by critical decisions of Council, namely:

- low-income and vulnerable populations in Mississauga will remain the responsibility of the Region of Peel which is the designated Service Manager responsible for subsidized housing
- retaining middle-income households is vital for the City of Mississauga's future
- protecting existing, good quality rental stock in Mississauga is a priority
- a reconsideration of existing funding and the provision of new sources of funding will be essential for success



What is Affordable & Who is The Middle?

Housing is considered affordable when:

- It costs less than 30% of annual gross household income
- Prospective homeowners can afford to pay from approximately \$270,000 to \$400,000, but in Mississauga this can only buy a condominium apartment or a limited selection of townhouses
- For rental housing it is a monthly rental rate of approximately \$1,200

Middle income households are:

- Those that earn between \$55,000 and \$100,000 per year
- For those that rent they can pay market prices but have difficulty finding units that suit their needs
- The competition for housing in this price range is higher than the supply



30%

Housing is considered affordable
when it costs less than 30% of
annual gross household income

Why Are We Doing This?

Housing impacts all residents. In Mississauga, the supply of housing that is affordable to a range of household incomes is diminishing. Particularly alarming is the challenge middle-income earners face entering and moving within the local market.



1

1 IN 3

1 in 3 households are spending more than 30% of their income on housing; and our research suggests this will rise. The cost of housing in Mississauga is high and continues to go up. Already 30,000 households spend too much on housing. Low income households are affected most severely, but middle income households are not immune. More than a quarter of middle income households and 70% of all low income households, face affordability challenges.



2

RANGE OF HOUSING

The range of housing available to middle income earners is dwindling, so we are at risk of having them priced out of the city. The market is meeting the needs of high income households and there are housing supports in place for low income households. Middle income earners – teachers, nurses, social workers – struggle to afford market housing but earn too much to qualify for housing assistance. This income group is vital to the social mix of the City and it's economic well-being.



3

SUSTAINABLE COMMUNITIES

Affordable housing is fundamental to healthy, inclusive and sustainable communities. As it becomes increasingly unaffordable, quality of life will diminish. Housing goes beyond bricks and mortar. Having an affordable and suitable home supports good health and well-being and provides a pathway to financial and social stability. The lack of affordable housing affects school performance, job stability, personal relationships and both physical and mental health. The cost of inadequate housing results in increased pressure on other government services and agencies.



Who Does What?

There are many types of housing and many stakeholders involved in providing housing and related support services. The following levels of government and organizations play a role in the delivery of housing:



Federal Government

The Federal Government, that is the Canada Mortgage and Housing Corporation (CMHC), provides mortgage insurance to homeowners and initiates, funds and implements various housing programs. Their financial support helps and continues to build much of the existing social housing that exists today. They have embarked on the development of a National Housing Strategy. This has been long awaited by the many stakeholders involved in the provision of housing.



Provincial Government

The Provincial Government has legislated responsibility for housing and can offer legislative tools and financial support. In recent years, the role of the Province has changed from direct delivery to an administrative one as the authority for the provision of housing services was delegated to Service Managers. Funding is provided to Service Managers to manage local housing needs.



Regional Government

The Region of Peel is the designated Service Manager responsible for subsidized housing and housing programs. In this role, the Region sets affordable housing priorities and collects and receives funds to address local affordable housing needs. The focus of the Peel Service Manager has been on vulnerable and low income households.



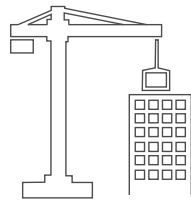
Local Government

Mississauga operates in a two-tier municipal structure and does not have any direct responsibilities for affordable housing. However, many of the regulatory tools such as the zoning of land and the processing of development applications are the responsibility of the City and can be used to create a supportive environment for the delivery of affordable housing.



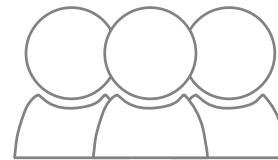
Non-Profit Organizations and Cooperatives

This sector provides subsidized housing as well as emergency shelters and transition housing. It often supports social justice causes and may target particular groups such as seniors or those with physical or developmental challenges.



Private Sector

Comprised of landowners, developers, builders, investors and landlords, this sector responds to market demand and delivers ownership and rental housing for profit.



Individuals

Many individuals purchase investment properties that provide rental accommodation at market rates. Other homeowners create additional units in their homes. These are referred to as second units and are typically a source of affordable rental housing.



About Our Goals

Our Strategy identifies four goals to guide the actions of Council and our Partners over the coming years. The actions are interdependent; success requires each action to be appropriately resourced and prioritized. Underpinning each of these are basic principles which emphasize the importance of continued partnerships, optimizing opportunities; demonstrating leadership; and collectively focussing on middle income households while improving housing conditions for all residents.

The City will proceed to implement actions which are within its jurisdiction. Some of these actions can be achieved in the short term. Other actions will take more time - requiring new legislation or innovative partnerships. Mississauga is limited in its ability to finance affordable housing initiatives on its own. Funding for the actions will be dependent on investments from the Region of Peel as our Service Manager and senior levels of government.

**REMOVE
BARRIERS**

**CLOSE THE
MISSING MIDDLE
GAP**

**CHAMPION
SYSTEMS
REFORM**

**BE
ACCOUNTABLE**

Remove Barriers

Bringing an affordable housing project to market can be a lengthy and complicated process. Streamlining the process, reducing risk and establishing clear development requirements can help developers reduce costs that can be passed on to tenants and homeowners.

Create a supportive policy environment

Official planning documents and development regulations need to clearly articulate and complement the City's affordable housing vision

1 Amend the official plan to strengthen existing and add new policies supporting affordable home ownership and rental housing for moderate income households and the development of family-size units

2 Review development standards and requirements to encourage the development of housing that is affordable to middle income households (e.g., parking standards, Section 37 contributions)

Make lands development ready

The planning process can be lengthy and the results uncertain. Having planning approvals in place for lands in prime locations can reduce financing costs and risk to housing providers

3 Implement tools such as pre-zoning, inclusionary zoning and a development permit system for lands in appropriate locations across the city and in proximity to transit services to allow the built forms and densities needed to produce affordable housing and to support the development of family-sized housing units

4 Review the zoning of Region-owned lands for additional development opportunities for housing

Drive continuous improvement

Currently the City's Strategic Leader - Development Liaison position works to resolve impediments in the planning process for strategic development proposals including affordable housing projects. This valuable work should continue and be supplemented by looking at all services and processes for ways to support the development of affordable housing

5 Continue to support affordable housing proposals with the City's Strategic Leader - Development Liaison position

6 Assign dedicated resources to apply an affordable housing lens to identify opportunities to support affordable housing in all City services and processes

Optimize City assets

Not only is land a major cost element in a development project, but it is also difficult for affordable housing providers to find and compete on the open market for development sites. The City can assist by making surplus lands available for affordable housing proposals and consider how housing could be incorporated into City facilities

7 Implement a "housing first" policy for surplus City lands

8 Investigate infill opportunities and co-development of affordable housing with City facilities

Encourage second units

Second units are intrinsically more affordable than other market rentals and also support affordable homeownership. They are also one of the most cost-effective ways to increase the supply of affordable housing throughout the city

9 Review and simplify processes and regulations for legal second units

Reassess City charges and taxes

Charges and taxes can affect the financial viability and sustainability of an affordable housing project. It is important to ensure that affordable housing projects pay an equitable share and that charges are not unintentionally discouraging some types of needed housing such as affordable family size units

10 Review the Development Charges By-law to identify opportunities to promote a broad mix of affordable units

11 Review property taxation for rental buildings to reduce any inadvertent disincentive

Preserve purpose built rental

Existing rental buildings are a valuable component of the city's affordable housing stock. Controlling the conversion of rental buildings to condominium ownership and the demolition of rental units without replacement helps protect this stock.

12 Develop a demolition control and replacement by-law

13 Develop a condominium conversion control by-law

Close The Missing Middle Gap

The high cost of housing in Mississauga poses significant challenges for middle-income working households. These households earn too much to qualify for subsidized housing and have limited housing choices. Closing the missing middle gap can be achieved by implementing effective strategies and programs to provide needed support to ensure these households remain housed in the City.

Encourage diverse supply of safe second units

Second units are one component to providing a diverse supply of affordable housing choices. These units meet housing needs of households facing financial challenges and use the existing housing stock in the City. Encouraging a diverse supply of safe, affordable second units provides people with the opportunity to live in Mississauga.

14 Support the Region in implementing second unit grant and loan programs

Make the pro forma work

Real estate fees, development charges, and property taxes represent a significant expense for building owners and developers. For this reason, exemptions and deferrals that reduce an owner's costs can be a powerful incentive tool to induce investment in the construction, rehabilitation, or maintenance of the City's housing stock

15 The Region should consider the deferral of development charges on the portion of affordable units provided in new construction

16 Establish a Property Tax Deferral Program in partnerships with the Region for the production of new housing affordable to the middle income households

17 Explore incentives to support inclusionary zoning

Support First Time Home Buyers

First time home buyers are finding it increasingly difficult to enter the housing market. One of the challenges faced by many households is saving enough money for a down payment. Developing programs that will support first time home buyers will allow for people to live in Mississauga and contribute to our economy as they will be provided with the opportunity to obtain suitable, affordable housing

18 Encourage first time home ownership programs such as shared equity and co-housing for middle income households

Champion Systems Reform

To be successful, system change needs to occur at all levels. This includes legislation, taxation, funding programs, administrative process, and broader levels of education and awareness.

There are many players in the housing market – senior levels of government, the development industry, non-profit organizations and the community. The City of Mississauga will engage and work collaboratively with all players to create a supportive environment for housing developers to provide housing that is affordable across the housing continuum with a focus on middle income households. Focus on middle income housing, the outcome will also assist with the delivery of housing for low income households.

Secure additional financial resources

As the Housing Service Manager the Region of Peel has the responsibility of administering affordable housing funds that it collects through development charges and municipal taxes as well as those it receives from the Provincial and Federal governments. Mississauga can bolster these funds through funds collected through the development process. Mississauga will work with all levels of government to raise and allocate funding and develop financial programs that meet the needs of the housing providers and support a full range of housing that is affordable to all income groups including the middle income households

19 Explore with the Region the implementation of a Regional tax levy to support middle income households

20 Petition senior levels of government (Peel, Provincial and Federal Governments) to create enduring and sustainable funding programs that realize developer timeframes and financial needs

21 Appeal to senior levels of government (Peel, Province and Federal Governments) to provide affordable home ownership assistance to individuals

22 Investigate incentives provided by upper tier governments for upgrades to rental stock

23 Petition the Province to expand municipal revenue tools

24 Build an affordable housing reserve fund using Section 37 and other municipal revenues to finance affordable housing and purpose-built rental housing incentives

Restructure taxation and financial supports

There is an array of existing taxes that developers are required to pay. Relief from these taxes can make the construction and operation of affordable housing more financially viable

25 Petition senior levels of government to consider taxation policies that incent affordable housing that include but are not limited to

- the creation of second units
- rehab existing purpose built rental housing
- new purpose built rental housing
- GST rebates or exemptions

26 Appeal to Federal and Provincial governments to explore tax credits and exemptions for affordable housing including but not limited to

- income tax credit (e.g. second unit homeowners)
- land transfer tax exemptions
- create land value capture tools for municipalities
- low income housing tax credits

27 Encourage senior levels of government to provide financial backing/ insurance to affordable housing developers

Make surplus land available

The availability of land is a barrier to many housing providers, particularly non-profit organizations. Senior levels of government should make surplus land available to affordable housing providers before placing the land on the open market

28 Work with senior levels of government to make their surplus land available for affordable housing

Advocate for supportive policy and legislation

Making sure that policies and legislation are aligned to support affordable housing for all income groups, including middle income households, gives the City the support and tools it needs to achieve its housing vision

29 Encourage the Region to expand the Term of Council priority to include housing for middle income households

30 Implement the Province's initiative to eliminate development charges and updated building code legislation for second units in new construction

31 Implement Inclusionary Zoning

Create a culture of action

As a lower tier municipality Mississauga is often the first point of contact for development applicants, business and the public. Mississauga staff need to have affordable housing on their radar and be versed in the programs that are available. Outreach to the homeowners and the real estate and building industry is also critical to ensure a good uptake on the affordable housing programs

32 Promote affordable housing programs to development proponents

33 Promote Regional programs to development proponents

34 Provide landlord education (e.g., rights and responsibilities)

35 Provide a communication and education plan for realtors, builders and potential landlords

Be Accountable

Measuring progress and keeping the importance of housing affordability top of mind will be vital to the success of the Affordable Housing Strategy.

Measure the affordability gap

Establishing goals is important in order to measure our success. While these goals need to be realistic they also need to be ambitious if we are to make a difference to the many individuals and families struggling to find affordable housing that meets their needs

36 Establish interim housing unit production targets based on Regional requirements

37 Establish long-term housing unit production targets

Maintain visibility

Too often attention to important issues is fleeting. To ensure that this does not happen to affordable housing, regular monitoring and reporting on progress needs to occur

38 Monitor and report on affordable housing

- annual investment
- unit retention and production
- status of the affordability gap for low and middle income households
- uptake of housing programs
- market conditions

39 Continue to engage with housing development stakeholders (e.g., Housing Affordability Advisory Panel, housing events and forums)

Enhance data

Data regarding housing affordability is lacking particularly at the municipal level. Senior levels of government are in the best position to collect and disseminate this data.

40

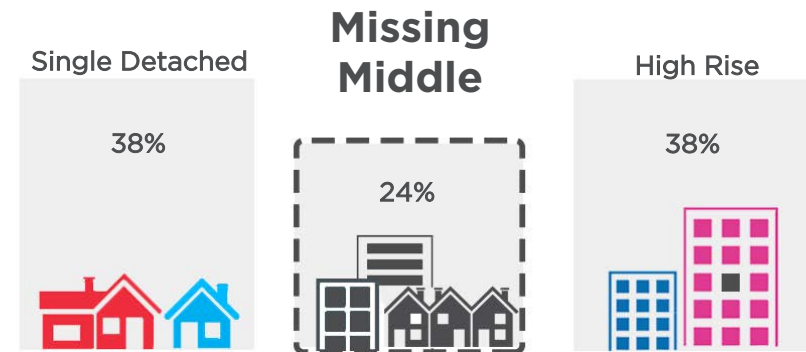
Petition senior levels of government to provide

standardized local housing data and consistent methodologies to measure housing affordability

Affordable Ownership

Ownership housing is a goal for many middle income households. The City needs more diversity in the housing supply, with dwelling types often referred to as the missing middle, to meet housing needs. Innovative programs and partnerships will make this goal a reality. The housing targets can be achieved through the following:

- Market units priced below \$400,000
- Large units designed for families in buildings with indoor and outdoor amenity spaces to support a variety of age groups and activities
- Units with alternative mortgage funding (shared appreciation mortgages) to support middle income households attain home ownership
- Support for new second units that provide rental units and additional financial support for a households wanting to achieve home ownership
- Vacant public lands should include units that support ownership for middle income households



Rental Housing

Rental housing provides choice in a variety of life circumstances and security of tenure to households for which ownership is not an option. Rental housing includes market rental, for the workforce, and affordable rental, for those with the greatest housing needs. Mississauga aims to preserve and enhance its rental housing supply to maintain the diversity in its housing stock.

- Mississauga is striving to achieve a balanced rental market
- The City has had very low vacancy rates for several years in both the purpose-built units (primary market) and other rental units like rented condominium apartments (secondary market)
- Mississauga needs new supply of all types of rental units
- Existing rental units should be maintained, preserved or, where proposed for removal, replaced
- Market rental units that provide choice for middle income households should be supported
- Affordable rental units have monthly rents of approximately \$1,200 according to the Provincial Policy Statement

A large, bold, white '3%' is centered on a dark gray rectangular background. The percentage sign is slightly smaller than the number '3'.

**A vacancy rate at or above
3% represents a balanced
rental market**

The Big Five

While all the actions are important, five actions were identified by the Housing Affordability Advisory Panel as those that would be most impactful at advancing the creation of affordable housing. These actions will be priorities for implementation.

action 25

Petition senior levels of government to consider taxation policies and credits that incent affordable housing.

action 3

Pilot tools such as pre-zoning and a development permit system to produce affordable housing in appropriate locations and in proximity to transit services.

action 17

Encourage the Region to develop an inclusionary zoning incentive program for private and non-profit housing developers.

action 39

Continue to engage with housing development stakeholders (e.g. Housing Affordability Advisory Panel, housing events and forums).

action 15

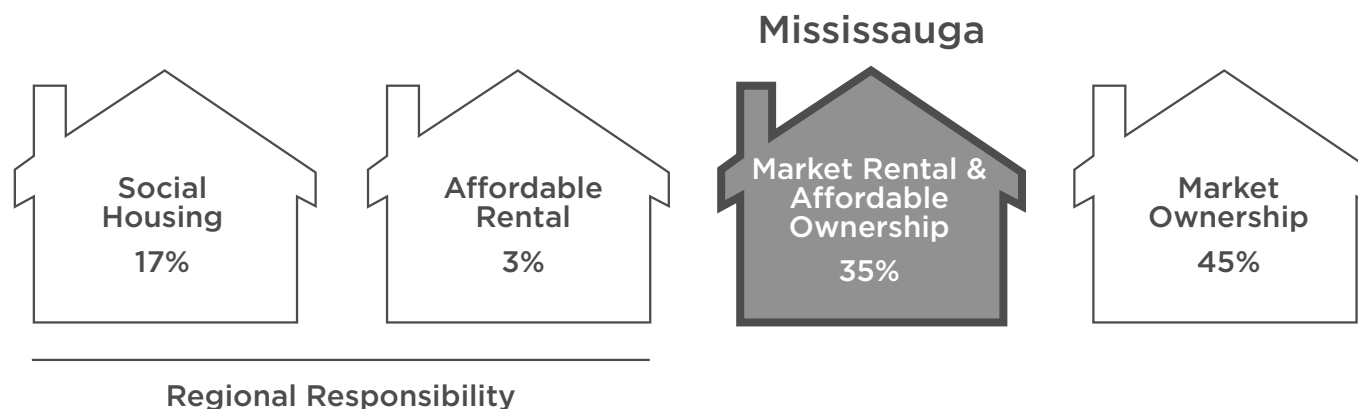
The Region should investigate the costs of deferring development charges on the portion of affordable units provided in newly constructed multiple dwellings.

What Are We Aiming For?

The Region of Peel, as Service Manager, has housing targets for various levels of need along the housing continuum. At one end is social housing and needs that cannot be addressed without financial support from senior levels of government. At the other end is private market ownership housing.

A target is a goal that the City will aspire to achieve. Affordable housing targets provide a framework to monitor progress on the City's affordable housing objectives, address housing needs and communicate the City's expectations to the development community.

Mississauga will use the Region's targets as an interim goal. The City's contribution toward meeting the Region's housing targets will focus on the 35% market rental and affordable ownership. The City will support the Region in achieving the housing targets across the housing continuum. These targets will be achieved City-wide.



The Road Ahead

This Strategy identifies the City's priorities and establishes a course of action. But there is still much to do. Getting the word out and building commitment, harnessing resources and detailed planning are essential next steps before the City's vision of having room for everyone can be realized.



Acknowledgments

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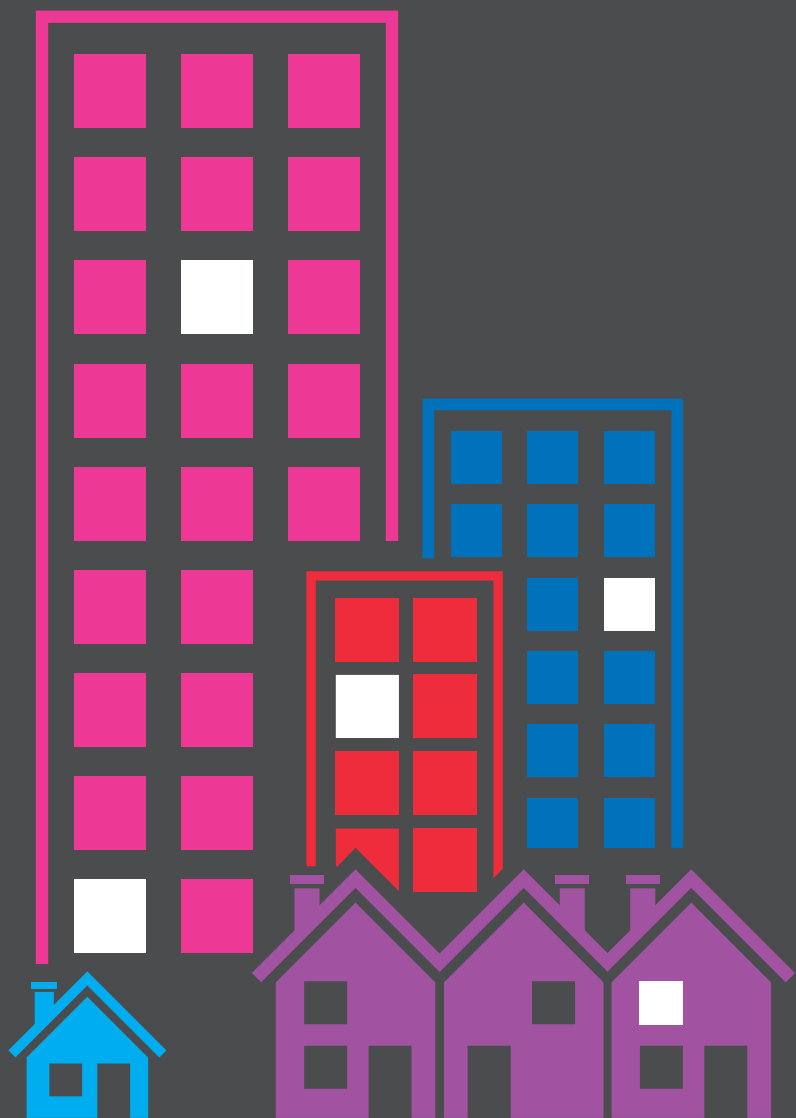
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Making Room for the Middle:

Action Plan



October 2017

MAKING ROOM FOR THE MIDDLE: ACTION PLAN

Making Room for the Middle – A Housing Strategy for Mississauga contains 4 Goals and 40 Actions to support the continued development of housing that is affordable to low and moderate income households in the city over the next 5 years.

	ACTIONS	SCOPE OF WORK	DELIVERABLE	LEAD	TIME FRAME				
					2017	2018	2019	2020	2021
REMOVE BARRIERS	Create a Supportive Policy Environment – Official planning documents and development regulations need to clearly articulate and complement the City's affordable housing vision.								
	1. Amend the official plan to strengthen existing and add new policies supporting affordable home ownership and rental housing for moderate income households and the development of family-size units	Phase 1 - Review housing policies to expand: <ul style="list-style-type: none">General housing policiesRental housing policiesHousing targets and how these might be achieved	New OP policies	City (CPS) in consultation with Region					
	2. Review development standards and requirements to encourage the development of housing that is affordable to middle income households (e.g. parking standards, Section 37 contributions)	Consider how existing planning regulations (Zoning, Design Guidelines) could be revised to support affordable housing Consider how secured Section 37 can be used to incent middle income housing on a specific applications	Review regulations (i.e. Parking Standards). Identify terms/situations where affordable housing is a priority Revised Section 37 policies and procedures	City (CPS, D&D) potential consultant study City (CPS, D&D)					
ABBREVIATIONS					LEGEND				
CPS – City Planning Strategies DL- Development Liaison F&PM- Facilities & Property Management					Time Frame				
D&D – Development and Design CS – Community Services					Underway/ongoing				
					Pending				
					1				

	ACTIONS	SCOPE OF WORK	DELIVERABLE	LEAD	TIME FRAME				
					2017	2018	2019	2020	2021
REMOVE BARRIERS	Make Lands Development Ready – The planning process can be lengthy and the results uncertain. Having planning approvals in place for lands in prime locations can reduce financing costs and risk to housing providers.								
	3. Implement tools such as pre-zoning, inclusionary zoning and a development permit system for lands in appropriate locations across the city and in proximity to transit services to allow the built forms and densities needed to produce affordable housing and to support the development of family-sized housing units	a. Pre-zoning – work with the Region to identify sites to zone lands and increase units that are affordable for middle income households. City will also pre-zone lands near Major Transit Station Areas (MTSAs) and the Waterfront with a view to incorporating affordable housing,	New Regulations	City (CPS) with support from Region					
		b. Inclusionary Zoning – establish official plan (OP) policies to support inclusionary zoning such as contribution requirements, agreements for rental or affordable units, incentives per unit, support processes such as development standards or pre-zoning, waiving Section 37 contributions	Preparatory Investigation and New Regulations	City (CPS) with support from Region					
		c. Development Permit System – identify areas where a Development Permit System would be appropriate and outline a scope for this project	New Regulations	City (CPS) with support from Region					
	4. Review the zoning of Region-owned lands for additional development opportunities for housing	Cross reference with #3(a)	Present new locational opportunities to build affordable housing	Region with support from City (D&D)					

	ACTIONS	SCOPE OF WORK	DELIVERABLE	LEAD	TIME FRAME				
					2017	2018	2019	2020	2021
REMOVE BARRIERS	Drive Continuous Improvement – Currently the City’s Strategic Leader – Development Liaison position works to resolve impediments in the planning process for strategic development proposals including affordable housing projects. This valuable work should continue and be supplemented by looking at all services and processes for ways to support the development of affordable housing.								
	5. Continue to support affordable housing proposals with the City’s Strategic Leader – Development Liaison position	Define expectations of the role and capacity to engage in housing projects for the Housing Strategy	<ul style="list-style-type: none">- Improved process- Process review- Internal education	City (P&B Commissioner’s Office, D&D, DL)					
	6. Assign dedicated resources to apply an affordable housing lens to identify opportunities to support affordable housing in all City services and processes	Raise internal awareness and promote cultural shift	Identify where and how affordable housing can be supported in City services and processes Updated monitoring Resources	City (CPS)					
	Optimize City Assets – Not only is land a major cost element in a development project, but it is also difficult for affordable housing providers to find and compete on the open market for development sites. The City can assist by making surplus lands available for affordable housing proposals and consider how housing could be incorporated into City facilities.								
	7. Implement a “housing first” policy for surplus City lands	Complete – Corporate Policy Amended July 5, 2017 Internal administrative and decision making processes required – lands only zoned for housing, criteria, etc. Identify list of affordable housing producers	Implement a “housing first” policy and identify affordable housing producers to build on these surplus City lands	City (CPS, Realty Services)					

ACTIONS	SCOPE OF WORK	DELIVERABLE	LEAD	TIME FRAME				
				2017	2018	2019	2020	2021
8. Investigate infill opportunities and co-development of affordable housing with City facilities	Identify opportunities in Future Directions report Link to Development Charge Review	Identify where infill opportunities and co-development of affordable housing with City facilities exists	City (CPS, CMS, F&PM)					
Encourage Second Units – Second units are intrinsically more affordable than other market rentals and also support affordable homeownership. They are also one of the most cost-effective ways to increase the supply of affordable housing throughout the city.								
9. Review and simplify processes and regulations for legal second units	Landlord education workshops and other management support with Region		City + Region	Completed				
Reassess City Charges and Taxes – Charges and taxes can affect the financial viability and sustainability of an affordable housing project. It is important to ensure that affordable housing projects pay an equitable share and that charges are not unintentionally discouraging some types of needed housing such as affordable family size units.								
10. Review the Development Charges By-law to identify opportunities to promote a broad mix of affordable units	Research a mechanism to support housing affordability through financial support for new supply. Recommend an approach with financial constraints for mechanism. This includes: <ul style="list-style-type: none"> • Granting relief to affordable units • Promoting a mix of units • Community Improvement Plan (CIP) 	Implement a financial mechanism to support new supply	City (Finance, Revenue) with support from Region					

	ACTIONS	SCOPE OF WORK	DELIVERABLE	LEAD	TIME FRAME				
					2017	2018	2019	2020	2021
REMOVE BARRIERS	11. Review property taxation for rental buildings to reduce any inadvertent disincentive	<p>The new Ontario Fair Housing Plan now requires that new rental buildings to be taxed using a ratio closer to the Residential tax ratio (between 1.0 and 1.1)</p> <p>Report on the May 24, 2017 Council agenda provided information on the New Multi-Residential Property Class ratio set at 1.1</p> <p>Review of changing the Multi-residential ratio for existing rental buildings is underway and expected to be brought forward in the Fall 2017</p>	Phase in tax ratios for Residential and New Multi-Residential property classes	City (Finance, Revenue)					
	Preserve Purpose Built Rental – Existing rental buildings are a valuable component of the city’s affordable housing stock. Controlling the conversion of rental buildings to condominium ownership and the demolition of rental units without replacement helps protect this stock.								
	12. Develop a demolition control and replacement by-law	Report on City by-law and administration process in Fall 2017	New by-law and process	City (CPS, Legal Services, D&D, Building, Enforcement)					
	13. Develop a condominium conversion control by-law	Report on Council by-law and administration process in Fall 2017	New by-law and process	City (CPS + Legal Services, D&D, Building, Enforcement)					

ACTIONS	SCOPE OF WORK	DELIVERABLE	LEAD	TIME FRAME				
				2017	2018	2019	2020	2021
Encourage Diverse Supply of Safe Second Units – Second units are one component to providing a diverse supply of affordable housing choices. These units meet housing needs of households facing financial challenges and use the existing housing stock in the city. Encouraging a diverse supply of safe, affordable second units provides people with the opportunity to live in Mississauga.								
14. Support the Region in implementing second unit grant and loan programs	Process to approve applications that have approved funding could be fast tracked Support for this program through advertising on website and providing information at the counter	City process for fast tracking	Region, City (CPS, Building)					
Make the Pro Forma Work – Real estate fees, development charges, and property taxes represent a significant expense for building owners and developers. For this reason, exemptions and deferrals that reduce an owner’s costs can be a powerful incentive tool to induce investment in the construction, rehabilitation, or maintenance of the city’s housing stock.								
15. The Region should consider the deferral of development charges on the portion of affordable units provided in new construction	Cross reference #10		Region					
16. Establish a Property Tax Deferral Program in partnerships with the Region for the production of new housing affordable to the middle income households	Develop a process in consultation with the Region Determine if a Community Improvement Plan is required	Approve a process e.g. CIP	City (Revenue, CPS)					

	ACTIONS	SCOPE OF WORK	DELIVERABLE	LEAD	TIME FRAME				
					2017	2018	2019	2020	2021
	17. Explore incentives to support inclusionary zoning	<p>Region is researching the development of a CIP to support inclusionary zoning</p> <p>City is looking at non-financial incentives such as fast tracking, density bonusing, pre-zoning, reducing parking standards</p>		Region, City (CPS, D&D, DL) potential consultant study					
	18. Encourage first time home ownership programs such as shared equity and co-op housing for middle income households	Revolving loan program – investigate possible Federal and Provincial programs for financial support. Working with Region to develop a business case for the program, study process to establish and administer it	Implement a home ownership program and administer the appropriate funding for households	City (CPS) with Region support					
CHAMPION SYSTEMS REFORM	Secure Additional Financial Resources – As the Housing Service Manager the Region of Peel has the responsibility of administering affordable housing funds that it collects through development charges and municipal taxes as well as those it receives from the Provincial and Federal governments. Mississauga can bolster these funds through funds collected through the development process. Mississauga will work with all levels of government to raise and allocate funding and develop financial programs that meet the needs of the housing providers and support a full range of housing that is affordable to all income groups including the middle income households.								
	19. Explore with the Region the implementation of a Regional tax levy to support middle income households	Study jointly the potential for a Regional tax levy for funding to support programs for middle income households	Implement a Regional tax levy	Region with support from City (CPS, Finance)					




	ACTIONS	SCOPE OF WORK	DELIVERABLE	LEAD	TIME FRAME				
					2017	2018	2019	2020	2021
CHAMPION SYSTEMS REFORM	20. Petition senior levels of government (Peel, Provincial and Federal Governments) to create enduring and sustainable funding programs that realize developer timeframes and financial needs	Advocate through reports, comments and Consultation groups (Community Reference Group) and organizations such as AMO the need for new programs based on research findings and input from the Housing Advisory Panel	Understand proposed programs and implement programs as necessary	Mayor's Office with support from City (CPS)					
	21. Appeal to senior levels of government (Peel, Province and Federal Governments) to provide affordable home ownership assistance to individuals	Advocate through reports, comments and Consultation groups (Community Reference Group) and organizations such as AMO the need for new programs based on research findings and input from the Housing Advisory Panel	Continue to support the implementation of this action item	Mayor's Office with support from City (CPS)					
	22. Investigate incentives provided by upper tier governments for upgrades to rental stock	Study existing programs from the Service Manager, the Province and the Federal Government (CMHC). Meet with representatives to understand the requirements of the programs	Promote incentives to landlords to upgrade rental buildings	Region with support from City (CPS)					
	23. Petition the Province to expand municipal revenue tools	Petition for tools that would provide financial support for housing affordability initiatives such as vacant dwelling tax and land value uplift	Understand the impacts of proposed revenue tools and implement as necessary	Mayor's Office with support from City (Legal Services)					

	ACTIONS	SCOPE OF WORK	DELIVERABLE	LEAD	TIME FRAME				
					2017	2018	2019	2020	2021
CHAMPION SYSTEMS REFORM	24. Build an affordable housing reserve fund using Section 37 and other municipal revenues to finance affordable housing and purpose-built rental housing incentives	Cross reference with #10	Implement the financial mechanism to support this reserve fund and provide funding where needed	City (CPS, Revenue, Finance)					
	Restructure Taxation and Financial Supports – There is an array of existing taxes that developers are required to pay. Relief from these taxes can make the construction and operation of affordable housing more financially viable.								
	25. Petition senior levels of government to consider taxation policies that incent affordable housing that include but are not limited to <ul style="list-style-type: none"> the creation of second units rehab of existing purpose built rental housing new purpose built rental housing GST rebates or exemptions	Advocate through reports, comments and Consultation groups (Community Reference Group) and organizations such as AMO the need for new programs based on research findings and input from the Housing Advisory Panel This might also include income and corporate taxation	Understand the impacts of proposed taxation policies and implement as necessary	Mayor's Office with support from City (CPS)					

ACTIONS	SCOPE OF WORK	DELIVERABLE	LEAD	TIME FRAME				
				2017	2018	2019	2020	2021
26. Appeal to Federal and Provincial governments to explore tax credits and exemptions for affordable housing including but not limited to <ul style="list-style-type: none"> income tax credit (e.g. second unit homeowners) land transfer tax exemptions create land value capture tools for municipalities low income housing tax credits 	Cross Reference #25	Understand the proposed tax credits and exemptions and implement as necessary	Mayor's Office with support from City (CPS)					
27. Encourage senior levels of government to provide financial backing/insurance to affordable housing developers	Advocate through reports, comments and Consultation groups (Community Reference Group) and organizations such as AMO the need for new programs based on research findings and input from the Housing Advisory Panel	Understand proposed financial backing/insurance and ensure affordable housing developers are provided with it	City (CPS) with support from Region					
Make Surplus Land Available – The availability of land is a barrier to many housing providers, particularly non-profit organizations. Senior levels of government should make surplus land available to affordable housing providers before placing the land on the open market.								
28. Work with senior levels of government to make their surplus land available for affordable housing	Provincial land already available through Ontario's Fair Housing Plan. Work with upper tier on opportunity basis to ensure land development with housing first approach	Ensure surplus land is first made available to identified affordable housing producers	City (CPS, Realty) with support from Region					

	ACTIONS	SCOPE OF WORK	DELIVERABLE	LEAD	TIME FRAME				
					2017	2018	2019	2020	2021
CHAMPION SYSTEMS REFORM	Advocate for Supportive Policy and Legislation – Making sure that policies and legislation are aligned to support affordable housing for all income groups, including middle income households, gives the City the support and tools it needs to achieve its housing vision.								
	29. Encourage the Region to expand the Term of Council priority to include housing for middle income households	Discuss expanding the Term of Council priority Provide comments through reports and studies on the potential expansion of the Terms of Council priority	Ensure the Term of Council priority aligns with the Housing Strategy	Mayor’s Office with support from City (CPS, City Manager)					
	30. Implement the Province’s initiative to eliminate development charges and updated building code legislation for second units in new construction	Commenting period closed July 10, 2017 Implement once approved	Implement Provincial initiative	City (Building, Finance)					
	31. Implement Inclusionary Zoning	Continue to inquire regarding timing of regulations and lobby for its release Develop OP and zoning changes with requirements Scope for discussion and review Incorporate into application process Financial supports: incentives, where it’s applicable	Understand regulations when provided and implement IZ where necessary	City (CPS, D&D)	pending regulations				

	ACTIONS	SCOPE OF WORK	DELIVERABLE	LEAD	TIME FRAME				
					2017	2018	2019	2020	2021
CHAMPION SYSTEMS REFORM	Create a Culture of Action – As a lower tier municipality Mississauga is often the first point of contact for development applicants, business and the public. Mississauga staff need to have affordable housing on their radar and be versed in the programs that are available. Outreach to the homeowners and the real estate and building industry is also critical to ensure a good uptake on the affordable housing programs								
	32. Promote affordable housing programs to development proponents	Educate proponents and develop a brochure/materials/website	Ensure affordable housing programs are continuously made available to development proponents	City (CPS, D&D, DL)					
	33. Promote Regional programs to development proponents	Educate proponents and develop a brochure/materials/website	Ensure Regional programs are promoted and made available to development proponents	City (D&D, DL)					
	34. Provide landlord education (e.g. rights and responsibilities)	Landlord education information Support second units through education Look at materials available to the public Resources at planning counter for applications/inquiries – guidelines for applications, common renovations, drawings, etc.	Continue to provide education to landlords when needed and ensure rights and responsibilities are made available through different resources	City (CPS, Building) with support from Region					
	35. Provide a communication and education plan for realtors, builders and potential landlords	Education and develop a brochure/materials/website	Continue to provide the communication and education plan. Ensure it is available through different resources	Region with support from City (CPS, Building, Communication)					

	ACTIONS	SCOPE OF WORK	DELIVERABLE	LEAD	TIME FRAME				
					2017	2018	2019	2020	2021
BE ACCOUNTABLE	Measure the Affordability Gap – Establishing goals is important in order to measure our success. While these goals need to be realistic they also need to be ambitious if we are to make a difference to the many individuals and families struggling to find affordable housing that meets their needs.								
	36. Establish interim housing unit production targets based on Regional requirements	Interim targets in Housing Strategy Will be established in OP policies	Establish interim housing unit production targets in the Housing Strategy and monitor unit production in partnership with Region	City (CPS) with support from Region					
	37. Establish long-term housing unit production targets	Clarification on targets -: rental vs. ownership housing targets	Implement long-term housing unit production targets in partnership with Region	City (CPS) with support from Region					
	Maintain Visibility – Too often attention to important issues is fleeting. To ensure that this does not happen to affordable housing, regular monitoring and reporting on progress needs to occur.								
	38. Monitor and report on affordable housing <ul style="list-style-type: none">• annual investment• unit retention and production• status of the affordability gap for low and middle income households• uptake of housing programs• market conditions	Identify required data Develop monitoring	Monitor and report on affordable housing semi-annually in partnership with Region	City (CPS, Communications) with support from Region					

BE ACCOUNTABLE	ACTIONS	SCOPE OF WORK	DELIVERABLE	LEAD	TIME FRAME				
					2017	2018	2019	2020	2021
	39. Continue to engage with housing development stakeholders (e.g., Housing Affordability Advisory Panel, housing events and forums)	Engage through events, forums and special meetings to provide and obtain input on the implementation of the Housing Strategy		City (CPS)					
	Enhance Data – Data regarding housing affordability is lacking particularly at the municipal level. Senior levels of government are in the best position to collect and disseminate this data.								
	40. Petition senior levels of government to provide standardized local housing data and consistent methodologies to measure housing affordability	Advocate through reports, comments and Consultation groups (Community Reference Group) and organizations such as AMO the need for new programs based on research findings and input from the Housing Advisory Panel.	Report on/understand housing data in relation to housing affordability and its alignment with the Housing Strategy	Mayor's Office with support from City (CPS)					

