

Making Room for the Middle: Mississauga Housing Strategy

QUESTIONS AND ANSWERS



1. Why is the City developing a strategy when the Region of Peel is responsible for affordable housing?

- The City has a role to play to address affordable housing needs. Within its authority, the City can affect change by:
 - establishing supportive planning policy and regulations that encourage a range of housing types and sizes
 - adopting by-laws that regulate and control demolition of affordable buildings
 - appealing to other levels of government for changes to policies, programs and for financial support needed to improve the local situation in Mississauga
- The Region of Peel has been an important partner and worked closely with City staff and the Housing Affordability Advisory Panel in the development of the draft strategy.
- City staff continue to work in partnership with the Region of Peel.
- Low-income and vulnerable populations in Mississauga will remain the responsibility of the Region of Peel, the designated Service Manager responsible for subsidized housing.

2. Why is the City doing this?

- Housing affects all residents and Council wanted to identify actions the City may take to help ensure housing is affordable to all.
- In Mississauga, the supply of housing that is affordable to a variety of household incomes is decreasing.
- In particular, the range of housing available to middle-income earners is dwindling. A large part of the population and workforce is being priced out of Mississauga.

Making Room for the Middle: A Housing Strategy for Mississauga

3. What does the City define as “middle-income?”

- Middle-income households are those that earn between \$55,000 and \$100,000 per year.
- At this income level, those that rent may have difficulty finding units that suit their needs. With the vacancy rate at half of what it should be, prospective renters are finding it increasingly difficult.
- Prospective homeowners can afford to pay from \$270,000 to \$400,000 but in Mississauga, this can only buy a condominium apartment or a very limited selection of townhouses.

4. Why focus on middle-income households?

- This household group is vital to the social mix of the City. It forms a critical part of the workforce needed to support Mississauga’s long-term economic prosperity.
- Yet, there is limited support for middle-income households:
 - financial assistance from senior levels of government for middle-income households is in short supply
 - eligibility for private financing is increasingly more difficult.

5. How will the City improve housing options for those in the “forgotten middle?”

- The draft strategy offers 40 actions within the City’s powers to improve housing options.
- The Housing Affordability Advisory Panel identified the following actions as most effective for increasing the supply of housing that is affordable for middle incomes:
 - Petition senior levels of government for taxation policies and credits that incent affordable housing
 - Pilot tools such as pre-zoning and a Development Permit System to develop affordable housing in appropriate locations and in proximity to transit services
 - Encourage the Region of Peel to develop an inclusionary zoning incentive program for private and non-profit developers
 - Continue to engage with housing development stakeholders

Making Room for the Middle: A Housing Strategy for Mississauga

- Encourage the Region of Peel to investigate the cost of deferring development charges on the portion of affordable units provided in newly constructed multiple dwellings

6. How many housing units will this strategy produce?

- The draft strategy proposes a target of 35% of all new development to be affordable.
- The draft strategy identifies actions to:
 - As a priority, explore opportunities to remove regulatory barriers (i.e., parking standards, pre-zoning) that currently make it challenging for the industry to deliver housing that is affordable to middle-income households in Mississauga
 - Explore options for replacing affordable units in instances where they are proposed for demolition
 - Encourage registered second units

7. How does the City plan to protect and improve existing rental stock in areas such as the Hurontario corridor where the LRT will be built?

- Council has already endorsed in-principle actions to develop a demolition control and replacement by-law and a condominium conversion control by-law.
- The draft strategy identifies actions to:
 - Explore options for replacing affordable units in instances where they are proposed for demolition,
 - Encourage registered second units
 - As a priority, explore opportunities to remove regulatory barriers (i.e., parking standards, pre-zoning) that currently make it challenging for the industry to deliver housing that is affordable to middle-income households in Mississauga.

8. What is this strategy going to cost?

- There are things the City can do immediately without further study and minimal resources. Others take more research, analysis and Council approval. There are some actions that will require the leadership of other levels of government.
- Many of the actions in the draft strategy are at no additional cost to the City and can be resourced in the regular work program.

Making Room for the Middle: A Housing Strategy for Mississauga

- Any future costs related to implementing the actions would be presented to Council for deliberation.

10. How will the City keep affordable units affordable over time?

- The City will work with other levels of government to develop programs that will maintain housing affordability over time.

11. Interim housing unit targets – how will that work?

- The target will apply to new development proposals.
- Through the approval process, the City and developer will identify the contributions to affordable housing which can include. These can include one or more of the following scenarios:
 - providing units at established pricing thresholds
 - family-sized units
 - providing different tenures
 - shared equity or home equity programs
 - dedication of land for housing that is affordable to middle-income households.

12. What are the next steps and timelines?

- The City will host a Housing Forum in spring 2017 to share the draft strategy with the public and stakeholders for their comments.
- City staff will present the final strategy to Council following the Housing Forum.