

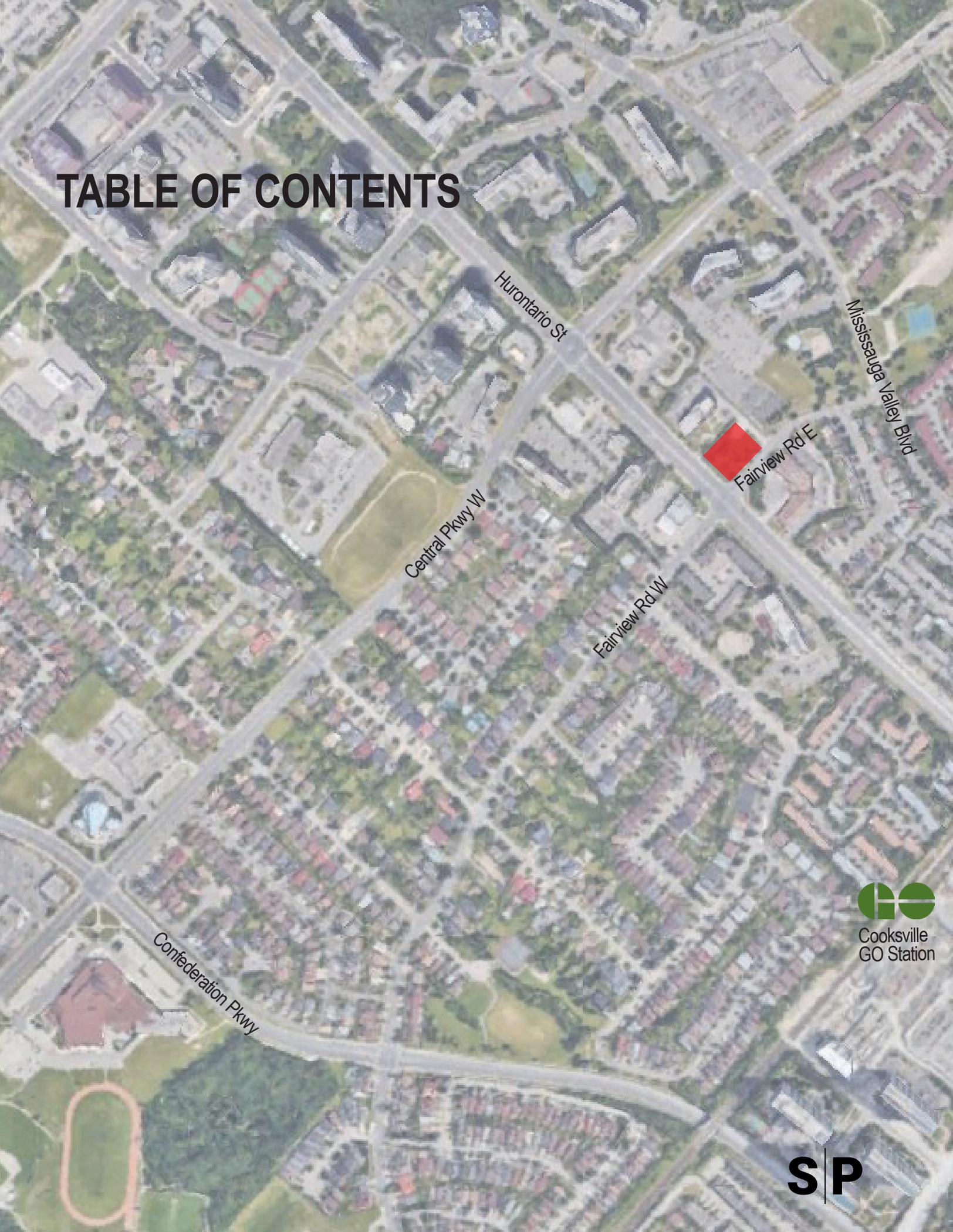
1 Fairview Road East  
City of Mississauga

# HOUSING REPORT

11/2020



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Hurontario St

Mississauga Valley Blvd

Fairview Rd E

Central Pkwy W

Fairview Rd W

Confederation Pkwy



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# 1.0 INTRODUCTION AND DESCRIPTION OF THE PROPOSAL

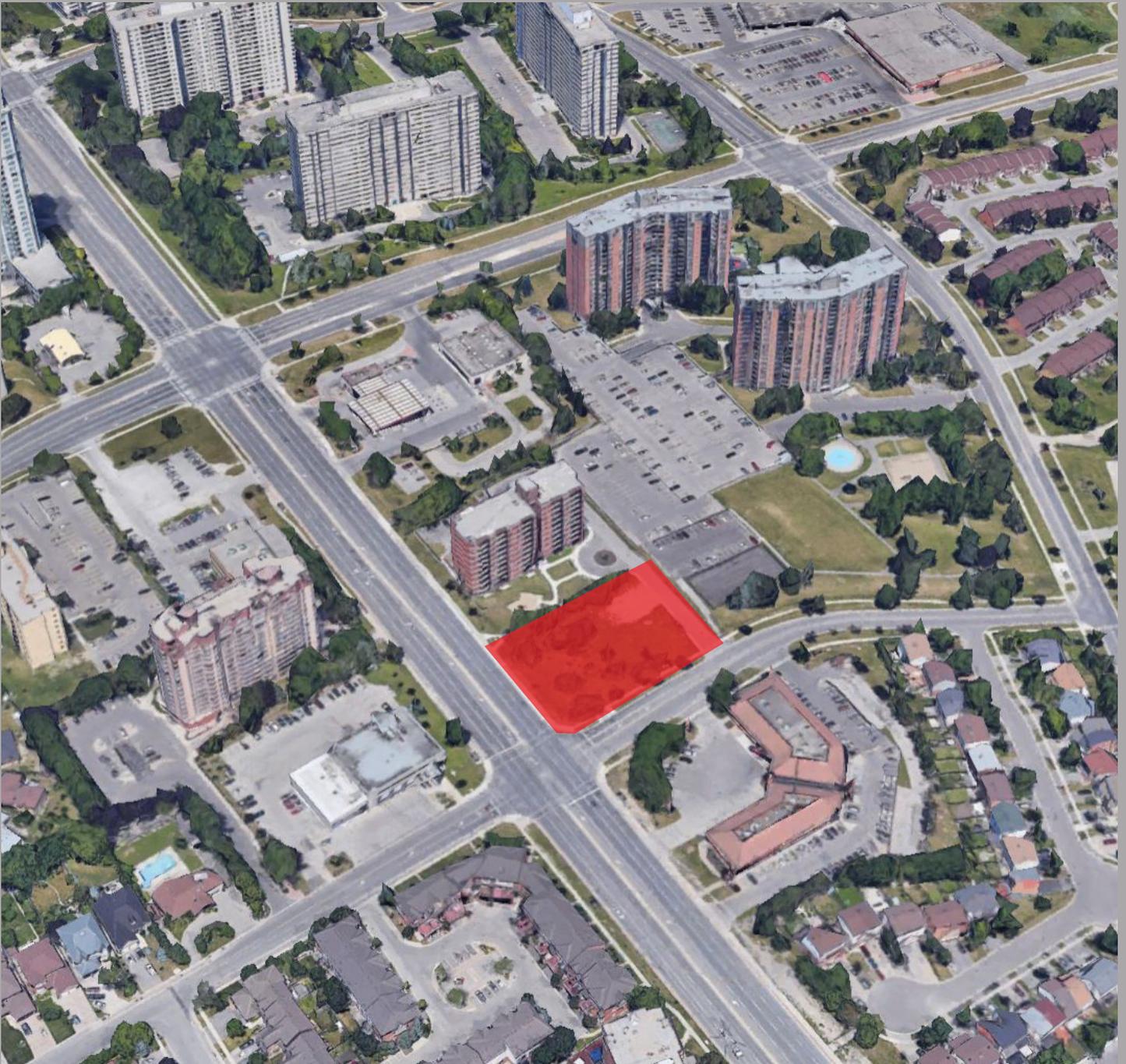


Figure 1 - Oblique Aerial Image

Sajecki Planning Inc. has been retained by Edenshaw Fairview Developments Limited to assist in securing planning approvals to support the redevelopment of the property municipally known as 1 Fairview Road East in the City of Mississauga (the “subject property”).

This Housing Report has been prepared in support of applications to amend the City of Mississauga Official Plan and the City of Mississauga Zoning By-law 0225-2007 to permit a 34 storey tower comprised of 434 residential units with at-grade retail space.

The subject property is located in the north east corner of the Hurontario Street and Fairview Road intersection.

The purpose of this Housing Report is to:

- Provide a description of the proposal;
- Identify the relevant planning process;
- Identify the proposed affordable housing strategy to be incorporated into the development;
- Provide a planning rationale based on the provincial, regional and municipal housing policies and objectives; and
- Provide an analysis and opinion of how the housing proposal represents good planning and addresses the housing targets and objectives of the City of Mississauga and Region of Peel.

The proposed development includes a 34-storey tower with a 6-storey podium comprised of 434 new residential units (including 30 affordable housing units) and 272.90 m<sup>2</sup> of retail space along the Hurontario Street frontage. Four integrated townhouses are located along the Fairview Road East frontage. The proposed building will have a total height of 109.1 metres (excluding the mechanical penthouse). The total gross floor area is approximately 28,933 m<sup>2</sup>, resulting in an

FSI of 9.97. 8.5 levels of underground parking provide a total of 439 parking spaces for residents and visitors (including retail). No parking spaces are allocated for the affordable housing units. While the affordable units were excluded from the parking calculations, tenants of the affordable housing units will have the opportunity to purchase a parking space if they so desire. Refer to **Appendix A** for further information on reduced parking ratios for the affordable housing units.

The total number of residential units proposed is 434. 304 of these units are proposed to be one-bedroom or one-bedroom plus den, resulting in approximately 70% of the total unit

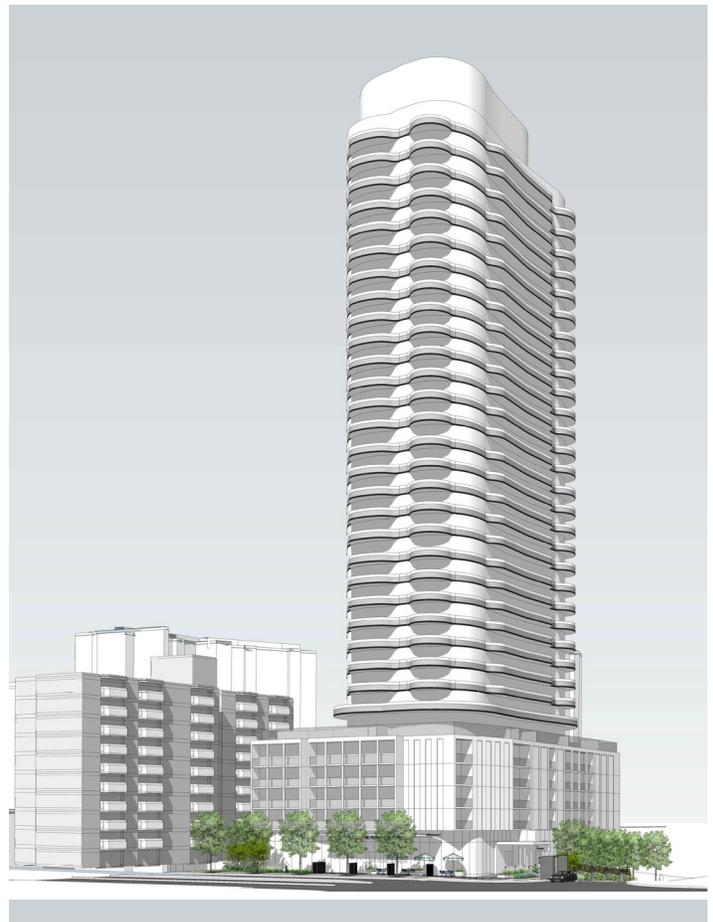


Figure 2 - Development Rendering, 1 Fairview Rd E

count. 31 studio units (7%) are proposed, along with 99 two-bedroom or two-bedroom plus den (23%). The units will range between approximately 334 square feet to over 1000 square feet. The four grade-related townhouse units are proposed to be two storeys in height with slightly larger floor areas.

The following table outlines the housing breakdown for all residential units. The residential units will be ownership and sold at a market price. 30 studio units will be sold as affordable (\$420,000). As defined by CMHC, housing affordability is measured by the cost-to-income ratio, which sets the affordable threshold at 30% of before-tax household income. In the City of Mississauga, the maximum affordability threshold is currently \$420,000.

<b>Proposed Development – Housing Breakdown (All Units)</b>		
<b>Purpose Built Rental Units*</b>		
Bachelor	<b>Proposed Rents in 2019 Dollars (excluding parking and utilities)</b>	<b>Qty. of Units</b>
	Less than \$922/month rent	0
	Between \$922 and \$1153/month rent	0
	Between \$1153 and \$1383/month rent	0
	Between \$1383 and \$1614/month rent	0
	More than \$1614/month rent	0
1 bedroom	<b>Proposed Rents in 2019 Dollars (excluding parking and utilities)</b>	<b>Qty. of Units</b>
	Less than \$1233/month rent	0
	Between \$1233 and \$1541/month rent	0
	Between \$1541 and \$1850/month rent	0
	Between \$1850 and \$2158/month rent	0
	More than \$2158/month rent	0
2 bedroom	<b>Proposed Rents in 2019 Dollars (excluding parking and utilities)</b>	<b>Qty. of Units</b>
	Less than \$1396/month rent	0
	Between \$1396 and \$1745/month rent	0
	Between \$1745 and \$2094/month rent	0
	Between \$2094 and \$2443/month rent	0
	More than \$2443/month rent	0
3+ bedroom	<b>Proposed Rents in 2019 Dollars (excluding parking and utilities)</b>	<b>Qty. of Units</b>
	Less than \$1590/month rent	0
	Between \$1590 and \$1988/month rent	0
	Between \$1988 and \$2385/month rent	0
	Between \$2385 and \$2783/month rent	0
	More than \$2783/month rent	0

<b>Proposed Development – Housing Breakdown (All Units)</b>		
<b>Ownership Units</b>		
<b>Ownership Units to be Sold at Market Prices</b>		<b>Qty. of Units</b>
Bachelor / Studio		1
1 bedroom		304
2 bedroom		99
3+ bedroom		0
<b>Ownership Units to be Sold as Affordable</b>	<b>Proposed Affordable Sale Price of Unit</b>	<b>Qty. of Units</b>
Bachelor / Studio	\$420,000	30
1 bedroom	\$0	0
2 bedroom	\$0	0
3+ bedroom	\$0	0
<b>Unit Transfer</b>		
<b>Ownership Units to be Dedicated to City/Region</b>	<b>Market Value of Unit</b>	<b>Qty. of Units</b>
Bachelor / Studio	\$0	0
1 bedroom	\$0	0
2 bedroom	\$0	0
3+ bedroom	\$0	0
<b>Secondary Suites</b>		
<b>Private Ownership Secondary Suites</b>		<b>Qty. of Units</b>
Bachelor / Studio		0
1 bedroom		0
2 bedroom		0
3+ bedroom		0
<b>Land</b>		
<b>Land Dedicated to City/Region</b>	<b>Market Value of Land Per Acre</b>	<b>Acres</b>
	\$0	0
<b>Financial Contribution to Affordable Housing Offsite</b>		
	<b>Amount</b>	
	\$0	

# 2.0 RELEVANT PLANNING PROCESS AND OTHER RELATED APPLICATIONS

Official Plan and Zoning By-law Amendments are required to permit the proposed development.

### ***Official Plan Amendment***

The City of Mississauga Official Plan designates the subject property as Office, which permits major office, secondary office and accessory uses. The subject property is also located within the Downtown Fairview Character Area, policy 12.1.2.2 states that the maximum building height for lands designated Residential High Density in the Downtown shall not exceed 25 storeys. An Official Plan Amendment is required to re-designate the subject property to Residential High Density.

The proposed land use designation will permit apartment dwelling uses with a convenience commercial facility located on the ground floor and oriented for pedestrian use. The Official Plan Amendment is proposed to also increase the maximum permitted building height on the subject property to 34 storeys.

The subject property is located adjacent to the planned Hurontario LRT and within the Hurontario intensification corridor. The existing Office land use designation does not permit high density residential uses within the Hurontario intensification corridor, as supported through the policies of the PPS, nor does the existing land use designation permit transit supportive densities. The proposed Residential High Density land use designation is consistent with the PPS and conforms to the Growth Plan as the property is within a strategic growth area suitable for the proposed level of residential density and makes efficient use of existing and planned infrastructure serving the subject property.

### ***Zoning By-law Amendment***

The City of Mississauga Zoning By-law 0225-2007 zones the subject property Office (O) according to Index Map 21. The Office zone permits financial institutions, medical office, office, commercial school, veterinary clinic and other non-residential accessory uses. There is a maximum of 0.5 FSI for non-residential uses and a maximum building height of 6 storeys or 19.0 metres.

A Zoning By-law Amendment is required in order to rezone the subject property from Office (O) to Residential Apartments (RA5) to permit residential uses. The Zoning By-law Amendment is also required to permit relief from numerous performance standards including density, height, yard setbacks and parking ratios, among others.

The proposed Zoning By-law Amendment supports the development of a complete community along the Hurontario Corridor by contributing to the diversification of housing in the area. The proposed density will provide ridership for adjacent transit services and the proposed parking ratios support a multi-modal transportation system. The at-grade retail component will provide a local amenity for the residents of the proposed development and surrounding area to access.

### ***Other Related Applications***

At a later time in the development approvals process, Site Plan and Draft Plan of Condominium applications will be required to facilitate the proposed development.

## **3.0 IDENTIFICATION OF ANY ADDITIONAL CONSIDERATIONS**

The City of Mississauga is requesting the provision of affordable middle-income housing units at a minimum rate of 10%, however this rate is not applied to the first 50 units of a building. Considerations for the incorporation of affordable housing to meet this objective includes:

- Inclusion of supportive housing;
- Financial or land contributions towards affordable housing;
- Innovative rent-to-own models;
- Site constraints; and
- Proposed demolition or conversion of existing rental units.

The existing subject property is currently vacant; therefore, the proposal does not include the demolition or conversion of any existing rental units. The proposal intends to add an additional 434 residential units into the housing market adjacent to planned higher order rapid transit. The high-density built form will contribute to the mix and range of housing options in this part of the City.

It should be noted that the subject property has numerous constraints with respect to development. Adjacent to two of the lot lines are existing municipal roads, Hurontario Street and Fairview Road. Along the final property line is an existing Region of Peel housing building. Due to the land surrounding the property, there is little possibility to extend the available space for the development. Consideration for the impacts along each lot line has been given to ensure the relationship between the development and adjacent land is compatible.

The proposed building is intended to provide 100% ownership units, with many sold at market rates. The affordable units will be directed towards studio units. Our team is committed to working with the City to achieve the objectives of providing

affordable housing directed towards middle-income households.

The proposal includes 30 affordable housing units. This number represents 8 percent of the total units discounting the first 50 units. While this number does not meet the request 10 percent rate and is geared towards studio units, it represents a significant contribution to the affordable housing stock.

Condominium units present a challenge when targeted as affordable housing due to high property tax rates and condominium fees. As a result, better options via free hold ownership without condominium fees or rental units may be more appropriate. Edenshaw is open to entering into discussions with Peel Living to identify a plan whereby Section 37 funding can be applied to the difference between the cost of an affordable housing unit (\$420,000) and the market value of family size units. Under this model, family sized units would be sold to Peel Living with Section 37 funding, covering the delta between affordable and market rates. Peel Living would then be responsible for managing and renting the units at affordable rates.

The following sections outline applicable provincial, regional and municipal policies related to housing and the ways in which the proposal is consistent with and conforms to the policies.

# 4.0 PLANNING RATIONALE

## 4.1 Provincial Policy Statement (2020)

The Provincial Policy Statement (PPS) is issued under Section 3 of the Planning Act and is a consolidated statement of the provincial policies on matters pertaining to land use planning.

Section 1.0 of the PPS outlines policies for building strong healthy communities. It states that healthy, liveable and safe communities are sustained by promoting efficient development and land use patterns, accommodating an appropriate range and mix of residential uses (including second units, affordable housing and housing for seniors) that utilize existing land and infrastructure supported by existing public service facilities (1.1.1).

Section 1.4 provides policy guidance in relation to housing and requires a range and mix of housing types and densities to meet requirements of current and future residents (1.4.1). This includes maintaining the ability to accommodate residential growth for a minimum of 10 years through intensification and redevelopment and servicing capacity sufficient to provide at least a three-year supply of residential units (1.4.1).

Policy 1.4.3 states:

*“Planning authorities shall provide for an appropriate range and mix of housing types and densities to meet projected requirements of current and future residents of the regional market area by:*

- a. establishing and implementing minimum targets for the provision of housing which is affordable to low and moderate income households. However, where planning is conducted by an upper-tier municipality, the upper-tier municipality in consultation with the lower-tier municipalities may identify a higher target(s) which shall represent the minimum target(s) for these lower-tier municipalities;*

*b. permitting and facilitating:*

- 1. all forms of housing required to meet the social, health and well-being requirements of current and future residents, including special needs requirements; and*
  - 2. all forms of residential intensification, including second units, and redevelopment in accordance with policy 1.1.3.3;*
- c. directing the development of new housing towards locations where appropriate levels of infrastructure and public service facilities are or will be available to support current and projected needs;*
- d. promoting densities for new housing which efficiently use land, resources, infrastructure and public service facilities, and support the use of active transportation and transit in areas where it exists or is to be developed; and*
- e. establishing development standards for residential intensification, redevelopment and new residential development which minimize the cost of housing and facilitate compact form, while maintaining appropriate levels of public health and safety.”*

The City of Mississauga has identified a guideline for a minimum target for the provision of affordable housing as outlined in the Terms of Reference for this Report. The City of Mississauga Housing Strategy (further outlined in Section 4.6) focusses on the provision of affordable housing for the middle-income bracket.

### Summary

The proposal contributes to the range and mix of residential unit types in the surrounding area. It supports the achievement of maintaining the ability to accommodate ten years of residential growth. It also provides access to existing municipal services,

thus supporting the achievement of maintaining three-years of servicing capacity.

The proposal is also consistent with the criteria outlined in Policy 1.4.3. On the basis of this report, it is intended that affordable housing for the moderate- or middle-income households will be accommodated within the unit breakdown. The proposal is located near diverse building types including low-rise townhouses and single detached dwellings, mid-rise buildings and high-rise buildings. While second units can not be achieved through this built form, the proposal contributes to a combination of housing forms that meet the needs of current and future residents. The proposed housing type meets the needs of residents by accommodating a large number of dwelling units on a smaller parcel within the Downtown, an intensification corridor and adjacent to a future rapid transit corridor. This built form also provides a suitable alternative for households that no longer require the larger low-rise units with numerous bedrooms. Finally, the proposed built form incorporates both indoor and outdoor amenity spaces, serving numerous purposes for direct and shared access for all residents.

As outlined in the Planning Justification Report, the subject property is well accessed by existing infrastructure and public service facilities. Located along the Hurontario Corridor, many existing public transportation routes facilitate connections for residents to other parts of the City. The existing Cooksville GO Station (less than a 10-minute walk) and the future Hurontario LRT provide excellent transit access to adjacent municipalities. As outlined in the Functional Servicing Report, the proposal can be accommodated within the existing municipal right-of-way for Hurontario Street and Fairview Road.

The proposed density and other performance standards such as parking ratios are supportive of public and active

transportation, minimize the cost of development and facilitate a compact built form. For these reasons, it is our opinion that the proposed development is consistent with the policies of the PPS with respect to housing.

## 4.2 Growth Plan (2020)

A Place to Grow: Growth Plan for the Greater Golden Horseshoe (Growth Plan) provides a plan for growth and development in a way that supports economic prosperity, protects the environment, and helps communities achieve a high quality of life. The Growth Plan establishes a long-term framework for where and how the Region will grow.

According to Section 1.2.1, one of the Guiding Principles of the Growth Plan is to:

*“Support a range and mix of housing options, including second units and affordable housing, to serve all sizes, incomes, and ages of households.”*

The Growth Plan defines affordable housing as the least expensive of:

*“i. housing for which the purchase price results in annual accommodation costs which do not exceed 30 per cent of gross annual household income for low and moderate income households; or*

*ii. housing for which the purchase price is at least 10 per cent below the average purchase price of a resale unit in the regional market area;” (Section 7.0)*

Low and moderate income households mean “households with incomes in the lowest 60 per cent of the income distribution for the regional market area” and regional market area means “an area, generally broader than a lower-tier municipality that has a high degree of social and economic interaction. In the

GGH, the upper- or single-tier municipality will normally serve as the regional market area” (Section 7.0).

Section 2.2.6 provides policy guidance on housing. Policy 2.2.6.1 outlines the use of planning tools such as intensification, density targets, and official plan policies and designations and zoning by-laws to implement support for housing choices and establishing targets for affordable housing.

The achievement of complete communities is supported through a diverse range and mix of housing options. These include second units and affordable housing in order to accommodate all stages of life and the needs of all household sizes and incomes (2.2.1.4.c). The support of complete communities is achieved through planning to accommodate forecasted growth and achieve the minimum intensification and density targets set out by the Province, consider a range and mix of housing options and densities of existing housing stock, and plan to diversify the housing stock (2.2.6.2).

Municipalities shall consider the use of tools that require multi-unit residential developments to incorporate a mix of unit types in order to accommodate a range of household sizes and incomes (2.2.6.3).

Policy 2.2.6.4 states that:

*Municipalities will maintain at all times where development is to occur, land with servicing capacity sufficient to provide at least a three-year supply of residential units. This supply will include, and may exclusively consist of, lands suitably zoned for intensification and redevelopment.*

**Summary**

The proposal aims to contribute to the diversity of housing in the surrounding area to ensure the needs of all household sizes and incomes, and people at all stages of life are

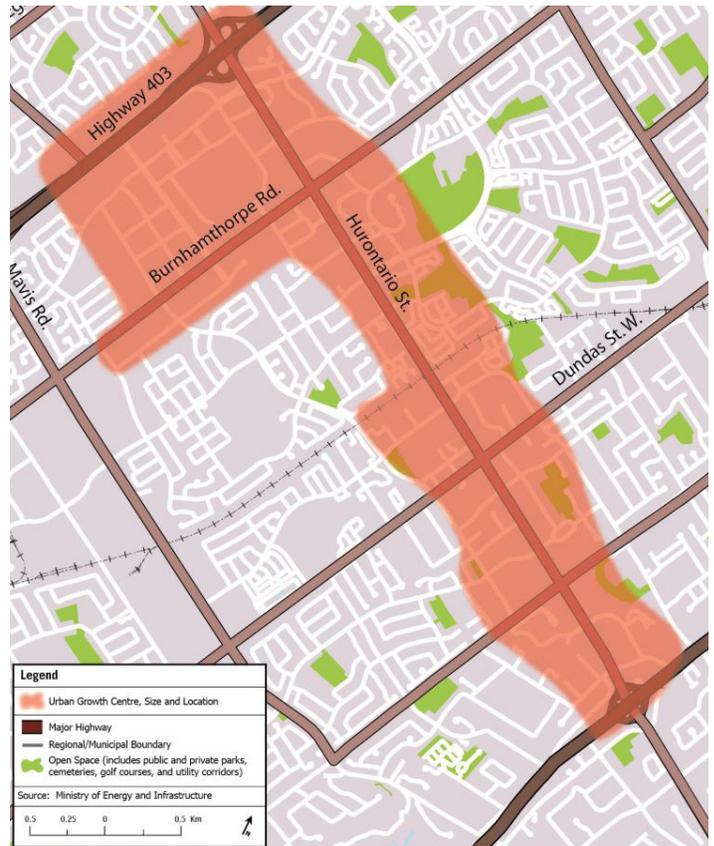


Figure 3 - Mississauga City Centre Urban Growth Centre - Growth Plan for the Greater Golden Horseshoe

accommodated. To the north is an existing Peel Region housing building, to the south and south east are numerous townhouse dwellings, and to the west there are numerous single detached dwellings. Other high-rise buildings are located to the north of the proposal.

With access to existing transportation routes, the future Hurontario LRT, and other community services (including the commercial plaza to the south, Thornwood Public School, Stonebrooke Park and Tennis Courts to the east and the Adult Education Centre to the west) this proposal supports the achievement of a complete community by placing a variety of new residential units in walking distance to a variety of uses. The property is also easily accessible to the Downtown Core area through public transit routes along Hurontario Street.

The proposal includes a range of unit sizes. There are four grade-related townhouse units that feature larger sized units and separate entrances onto the side yard adjacent to Fairview Road East to give the feel of a typical street townhouse but with access to the internal amenities provided within the condominium building.

The proposal can be accommodated through existing servicing capacity within the Fairview Road municipal right-of-way.

For the reasons outlined above, it is our opinion that the proposed development conforms to the policies of the Growth Plan with respect to housing.

### 4.3 Region of Peel Official Plan

The Region of Peel Official Plan (ROP) is a public document with a long-term policy framework for the region's decision making. It sets the regional context for planning and growth by protecting the environment, managing resources and directing growth, and sets the basis for providing services in an efficient and effective manner.

The ROP outlines population, household and employment forecasts for the Region of Peel and identifies a population of 805,000 and 270,000 households projected for the City of Mississauga by 2031. The ROP uses the same definition of affordable housing as the Growth Plan (see previous section).

Section 5.8 of the ROP provides policy guidance for housing in the Region. A fundamental influence on the quality of life for residents is the provision of housing to meet a full range of needs. The Region is committed to achieving a supply of housing that ranges in types, sizes, densities and tenures to meet the existing and projected demographic and housing market needs of current and future residents. This supply will include affordable, accessible, adequate and appropriate housing units.

Consistent with the PPS and Growth Plan, the ROP intends to maintain the ability to accommodate residential growth for a minimum of ten years through intensification and redevelopment and land with servicing capacity sufficient to provide at least a three-year supply of residential units (5.8.2.1). Area municipalities are encouraged to support residential development in areas with sufficient existing or planned infrastructure, cost-effective development standards and a range of densities and forms of housing affordability to ensure residents can remain in their communities (5.8.2.2; 5.8.2.3).

An objective of the ROP is to increase the supply of affordable rental and ownership housing and to encourage municipalities to implement incentives (waivers, deferrals or grants in-lieu of development charges or other fees and charges) or create alternative development and design standards to encourage the provision of affordable housing (5.8.3.2.1; 5.8.3.2.3).

Section 5.8.5 outlines policies related to energy efficient housing, with the objective to promote energy conservation and technologies that will lead to energy efficient housing. It encourages municipalities to offer incentives through planning approvals to implement additional green standards that will make homes more energy efficient (5.8.5.2.3).

Policies related to barriers for accessing housing are outlined in Section 5.8.7. One of these barriers identified is transportation. New development is encouraged to be in proximity to various transportation options with improved access to services and amenities.

Section 7.7. outlines Regional Planning Initiatives, including:

*“Continue to support cost-effective development standards for new residential development or redevelopment” (Policy 7.7.2.18).*

### **Summary**

The subject property has existing servicing infrastructure in both municipal right-of-ways with available capacity to accommodate the proposed development. It is also extremely well-serviced by existing and proposed public and active transportation routes that allow for connections to the surrounding area, adjacent municipalities and numerous community services and facilities. The proposal will contribute to the range of housing in the area, providing additional options for current and future residents based on household

sizes and incomes.

The development intends to be LEED certified, which supports policies for energy efficient housing. The proposed parking ratio promotes cost-effective development standards and encourages active transportation. For these reasons, it is our opinion that the proposed development conforms to the policies of the ROP related to housing.

## **4.4 Peel Housing and Homelessness Plan 2018-2028**

The Home For All: The Region of Peel’s Housing and Homelessness Plan (PHHP) sets the direction for the Region of Peel and its partners over the next 10 years to make affordable housing available and to prevent homelessness for all Peel residents. This Plan includes input from many stakeholders including local municipalities, other levels of government, private developers, non-profit housing providers, community agencies and residents.

In reviewing affordable housing needs in Peel Region, it was identified that 70% of low-income households (\$59,156 per year or less) live in housing that is not affordable (i.e., costs more than 30% of income) and 29% of middle-income households (\$59,156 to \$106,002 per year) live in housing that is not affordable. Only 50% of the demand for supportive housing is met. Annual housing targets were identified for the Region as a whole, further divided by each municipality. The City of Mississauga’s targets include 400 low income units, 520 middle income units and 2,860 middle income or greater units per year.

Five “Complete Solutions” were identified and align with the Regional Official Plan, including:

- Ensure efficient use of existing infrastructure;

- Create densities that support transit and affordable housing;
- Minimize financial impact to residents and businesses;
- Protect environmental and agricultural resources; and
- Develop a long-term employment strategy.

The proposed development promotes the first two solutions based on the existing infrastructure with available capacity. The proposed density supports the surrounding infrastructure and the provision of affordable housing by incorporating a percentage of units to be sold below market value.

Strategies identified to meet the short-term outcomes of the PHHP include increasing the capacity for affordable housing development, reducing costs of development and further incentivizing the production of purpose-built rental and affordable homes through a program of incentives and tools.

### **Summary**

The proposal team supports the provision of affordable housing in the Region of Peel and the City of Mississauga and will work with regional and municipal staff to implement a program of incentives and tools to ensure affordable housing is provided to meet demands. While the proposal does not intend to include any purpose-built rental units, 30 units will be sold at affordable rates.

## **4.5 City of Mississauga Official Plan**

Mississauga's Official Plan (MOP) is the land use policy framework to guide the City's growth and development to the year 2031. The MOP provides the basis for detailed land use designations and urban design policies and sets the context for the review and approval of development applications.

### **Chapter 4: Vision**

Section 4.4 outlines Guiding Principles for the MOP, including:

*"Mississauga will plan for a wide range of housing, jobs and community infrastructure resources so that they are available to meet the daily needs of the community through all stages of life".*

### **Chapter 7: Complete Communities**

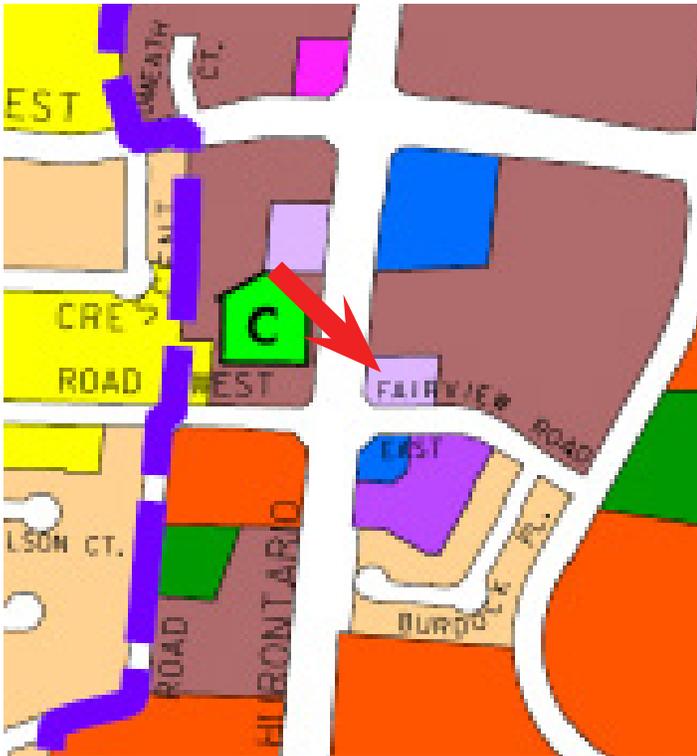
Policy guidance related to housing is outlined in Section 7.2. Much of the housing built in the last decades has been focused on the needs of families, and as these households mature, existing dwellings and neighbourhoods may no longer serve their needs. New developments must consider aging-in-place and alternative housing.

It is expected that many additions to housing stock will be of higher density forms (particularly apartments). The creation of new housing is encouraged in the Downtown, Major Nodes, and Community Nodes to meet the needs of diverse populations. While housing in the Downtown is expected to attract young and older adults, housing that accommodates the needs of families is also encouraged.

Policy 7.2.1 states:

*"Mississauga will ensure that housing is provided in a manner that maximizes the use of community infrastructure and engineering services, while meeting the housing needs and preferences of Mississauga residents."*

Opportunities for the development of a range of housing, a variety of affordable dwelling types and housing for those with special needs are encouraged in the City of Mississauga (7.2.2). Housing must be provided in a manner that fully implements the intent of Provincial and Regional policies and it is the responsibility of the applicant to address these



LAND USE DESIGNATIONS

Residential Low Density I	Airport
Residential Low Density II	Institutional
Residential Medium Density	Public Open Space
Residential High Density	Private Open Space
Mixed Use	Greenlands
Convenience Commercial	Parkway Belt West
Motor Vehicle Commercial	Utility
Office	Special Waterfront
Business Employment	Partial Approval Area
Industrial	

Figure 4 - Schedule 10 - Land Use Designations, City of Mississauga Official Plan

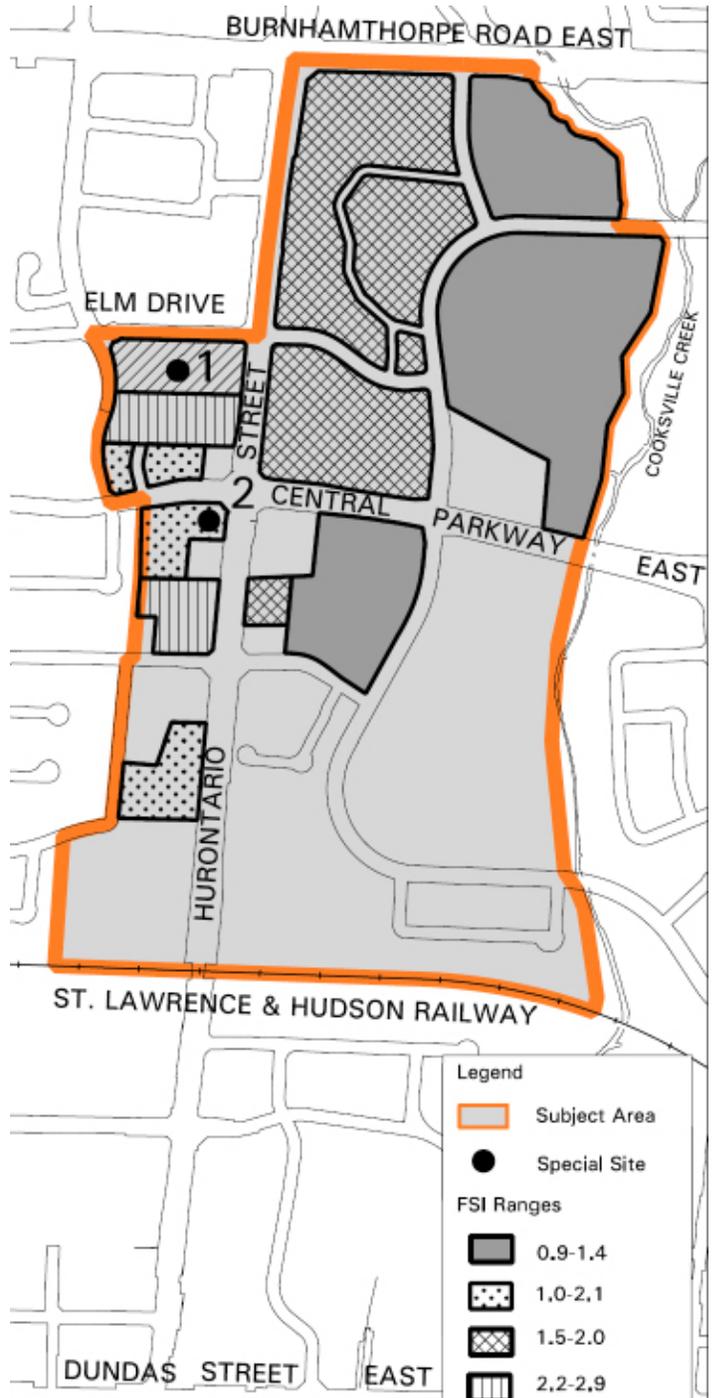


Figure 5 - Map 12-3: Downtown Fairview Character Area, City of Mississauga Official Plan

requirements (7.2.3; 7.2.5).

The quality and quantity of the existing housing stock is to be maintained (7.2.4).

The following policies outline the City of Mississauga's objectives for encouraging the provision of affordable housing:

*7.2.6 Mississauga will consider the contribution that can be made to current housing needs by housing programs of other levels of government and will seek to maximize the use of those programs that meet the City's housing objectives.*

*7.2.10 Mississauga will encourage the Region to provide social housing in appropriate locations to meet the needs of the local population.*

*7.2.11 Mississauga will work with the Region to develop a housing strategy that will establish and implement affordable housing targets.*

### **Summary**

The proposed development contributes to the range of housing in an area surrounded by mid-rise buildings and numerous low-rise developments including townhouses, semi-detached and single detached dwellings. The subject property is also located within the Downtown - an area identified for new housing that meets the needs of a diverse population.

The MOP identifies that future growth within the City will be in higher-density formats, such as apartment buildings. The proposed built form is consistent with this and is expected to be attractive to young and older adults, due to the adjacent existing and planned transportation routes. The four grade-related townhouse units provide density through a lower density format. These larger townhouse units also accommodate different household structures and needs. The

terrace amenity space will be programmed to accommodate a range of lifestyles and needs that will suit young adults, older adults and families. The proposal provides for 434 new residential units in an area encouraged for higher density growth and intensification. The proposal team is supportive of the City's affordable housing policies and goals and will work with the City to achieve these objectives.

## **4.6 Mississauga Housing Strategy**

Making Room for the Middle: A Housing Strategy for Mississauga ("Making Room Strategy") outlines strategies for retaining middle-income households, protecting existing, good quality rental stock and reconsidering existing funding sources.

Housing is considered affordable when it costs less than 30% of the annual gross household income. Middle income households are those that earn between \$55,000 and \$100,000 per year. Goals of the Making Room Strategy are to remove barriers for affordable housing, close the missing middle gap, champion system reforms and increase accountability.

As the first goal, strategies for removing barriers to affordable housing include a more streamlined process and to establish clear requirements that can help reduce costs for developers. Cost savings can then be passed on to tenants and homeowners. Tools to achieve this goal include:

- Amend OP policies supporting affordable home ownership + rental housing and the development of family size units;
- Review development standards (e.g. parking standards, section 37 contributions);
- Implement tools such as pre-zoning, inclusionary zoning and a development permit system at appropriate locations to

allow built form and densities needed to produce affordable housing; and

- Review zoning of region-owner lands for development opportunities.

The second goal is to close the missing middle gap. The missing middle are households that earn too much to qualify for subsidized housing, while having limited housing choices. This goal can be achieved through the implementation of effective strategies and programs needed to provide the support to keep individuals housed. Strategies include:

- Region should consider deferral of Development Charges on a portion of affordable units;
- Property tax deferral program; and
- Explore incentives for inclusionary zoning.

Championing system reform is a third goal of the housing strategy. System change is to occur at all levels in order to create a development environment conducive to the provision of housing that is affordable, with a focus on middle income households. Strategies to achieve this goal include:

- Secure additional financial sources;
- Affordable housing reserve using Section 37 and other municipal revenues to finance affordable housing and purpose-built rental housing incentives;
- Explore tax credits and exemptions for affordable housing; income tax credit for second unit owners, land transfer tax exemptions, land value capture tools;
- Senior levels of government to provide financial backing/ insurance to affordable housing developers; and
- Making surplus land available for affordable housing.

The fourth and final goal is be accountable. This means measuring progress and prioritizing affordable housing through:

- Establishing interim and long-term targets;
- Monitoring and reporting; and
- Continuing to engage with housing development stakeholders.

Affordable ownership is a priority and the City needs more diversity in the housing stock. The City's housing targets are expected to be achieved through a supply of units costing a maximum of \$420,000, through the form of large family-size units with indoor and outdoor amenity spaces (that support a variety of age groups and activities). Other considerations for the provision of middle income housing include alternative mortgage funding, the creation of second units, and the intensification of vacant public lands.

### **Summary**

The proposal team supports the goals and actions outlined in the City's Housing Strategy. The proposal includes 30 affordable residential ownership units, which will be provided below the current market value.

The proposal includes indoor and outdoor amenity space, featuring a range of recreational spaces to support a variety of age groups. Larger townhouse and two bedroom units also contribute to a range of housing options for various household sizes, ages and needs.

Second units are not feasible within a condominium building and the property does not include vacant public lands. It is our opinion that the proposal is supportive of the City's Housing Strategy and will achieve many of the goals outlined above.

# 5.0 ANALYSIS AND OPINION

Based on the housing policy framework at the provincial, regional and municipal levels, it is our opinion that the proposed development represents good planning and addresses the housing targets for the following reasons:

- It will add 434 residential units to the housing stock;
- It will provide new housing supply through infill and make better use of a vacant property;
- The new housing supply is being directed to the Downtown which is intended to experience growth, particularly in the form of high-rise apartment buildings;
- The new housing supply will be appropriately serviced by existing infrastructure, including existing and planned public and active transportation routes;
- The proposed building represents an upgraded built form with energy efficient design standards;
- The proposed built form will contribute to the range of housing options in the City of Mississauga and Downtown Fairview Area;
- The proposal will provide 30 affordable ownership units; and
- Edenshaw is open to entering into discussions with Peel Living to establish a model whereby Section 37 funding can be applied to the difference between the cost of an affordable housing unit (\$420,000) and the market value of family size units.

# 6.0 SUMMARY AND CONCLUSIONS

The proposed development appropriately addresses the relevant housing policies outlined in the PPS, Growth Plan, ROP and MOP. The proposal directs new residential growth within an area identified for residential intensification that is serviced by existing infrastructure and community amenities. Additionally, it provides 30 affordable housing units to an area directed for growth.

The proposed built form is compact, transit supportive and contributes to the range and mix of housing in the surrounding area. For these reasons it is our opinion that the proposal also represents good planning.

# APPENDIX



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November 10, 2020

**Re: Affordable Housing and Parking Memo – Key Messages**  
1 Fairview Road East, Mississauga

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## CONTEXT - Affordability crisis in Mississauga

- Affordable price threshold (ownership): \$420,000<sup>1</sup>
- On an annual basis (2018), home sales totaled 7,746 units over the year, down 16% from 2017
  - There are a number of factors that contribute to this affordability issue including lack of appropriate supply, rising cost of housing along with the recently introduced mortgage stress tests which have slowed down ownership.<sup>2</sup>
- Affordability target: 35% of new housing either rental or affordable
  - Mississauga is using the Region's targets as an interim goal
  - As noted in the *Making Room for the Middle* (2017), the City's contribution toward meeting the Region's housing targets will focus on the 35% market rental and affordable ownership
- Parking cost (average building cost per space – underground): \$80,000 - \$100,000<sup>3</sup>

## KEY MESSAGES

1. **Definitions of affordable housing do not presume the provision of parking.**
  - a. CMHC: Defining the Affordability of Housing in Canada (January 2019)
    - i. "A conventional measure of housing affordability is the shelter cost-to-income ratio, which most commonly sets the affordability threshold at 30% of before-tax household income."
    - ii. "What is an affordability threshold? A minimum income that a household would need to cover shelter costs, taxes and basic needs in their area"
  - b. Mississauga: Affordable Housing Program – Housing Gap Assessment
    - i. "Housing is considered affordable when housing costs (including utilities, taxes and maintenance costs) do not exceed 30% of the household's before-tax income."

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<sup>1</sup> Middle-income hh with annual incomes of \$55,000-\$104,000

<sup>2</sup> [http://www7.mississauga.ca/Departments/Marketing/Websites/2019-federal-election/MissMatters\\_housing\\_brochure\\_19292\\_scr.pdf](http://www7.mississauga.ca/Departments/Marketing/Websites/2019-federal-election/MissMatters_housing_brochure_19292_scr.pdf)

<sup>3</sup> <https://urbananalyticsinstitute.com/wp-content/uploads/2019/06/RCCAO-PARKING-REPORT-JUNE-2019-WEB.pdf>

**2. Decoupling of affordable units and parking is supported by POLICY as a tool to facilitate the development of affordable housing.**

- a. Ministry of Municipal Affairs and Housing – Municipal Tools for Affordable Housing (2011)
  - i. Pursuant to the Planning Act, s. 40 – Reduction or Exemption from Parking Requirements
    - The cost of providing parking, particularly in areas of higher land costs and/or where underground parking is needed, can add significantly to development costs. Reduced parking requirements help lower construction costs and the cost of housing.
    - Municipalities can reduce capital and maintenance costs for itself and developers, while facilitating pedestrian-friendly and transit-supportive areas, through agreements that reduce requirements or exempt owners or occupants of a building from providing and maintaining parking facilities, particularly where public transit is available. This helps to facilitate pedestrian-friendly and transit-supportive areas.
- b. Region of Peel Official Plan (s. 5.8.3.2.3)
  - i. Encourage the area municipalities to develop alternative development and design standards, where appropriate, to encourage affordable housing development. Examples include reduced setbacks, narrower lot sizes, reduced road allowance, **cash-in-lieu of parking, reduced parking standards**, and on-street parking.
- c. Region of Peel Housing Strategy (2018)
  - i. Parking rate reductions are identified as a common incentive provided through Community Improvement Plan (CIP) tool. Specifically, local municipalities should consider alternative parking requirements for developments within Regional CIP areas (base the requirements on the proximity of the development to a MTSA).
  - ii. Strategy recommends 0.1 spaces per unit for alternative housing<sup>4</sup> (Toronto)
- d. Mississauga Making Room for the Middle – Affordable Housing Strategy (2017)
  - i. Action Plan contains four goals and 40 actions to support the development of affordable housing to low and moderate income households.
    - Goal 1: Remove Barriers
      - Action 2: Review development standards and requirements to encourage the development of affordable housing to middle income hh (e.g. **parking standards**, Section 37 contributions). Identify terms/situations where affordable housing is a priority

<sup>4</sup> Unit owned / operated by or on behalf of the City or non-profit / private agency in cooperation with City



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- Goal 2: Close the Missing Middle Gap
    - Action 17: Explore incentives to support inclusionary zoning. City is looking at non-financial incentives such as fast tracking, density bonusing, pre-zoning, **reducing parking standards**
  - e. Mississauga – Parking Master Plan and Implementation Strategy (2019)
    - i. \*\* Takeaway – reduce the requirements for parking for developers through a precinct approach (proposed development is located in Precinct 2 – see page 5 graphic)
      - (s. 1.1.1) Affordable housing is also a priority across the City as housing becomes more and more expensive. **Parking is a tool that can help shape the City by right-sizing parking requirements or not making parking mandatory for every unit**, especially in rental or affordable housing projects. Through unbundling parking from unit sales or rentals, housing can become more affordable for an individual or family that chooses other modes to move around the City and **can also significantly reduce the upfront construction costs for a development.**
    - ii. Precinct 2 has very good transit service. Located on a higher-order transit corridor, BRT corridor / commuter rail. Walk score rates the Hurontario corridor as “very walkable”, which has a much higher ranking than the City average. Parking demand is reduced in this area based on TDM strategies, walkability scores, good transit service public parking availability, etc.
      - Precinct 2 Goals: second lowest parking requirements, high level of parking management strategies, and consideration of parking maximums for certain land uses.
      - Precinct 2 Parking Management Principle: An Area Management approach that makes maximum use of area-based solutions such a pricing and shared parking.
- 3. All affordable unit owners will have guaranteed access to purchasing a parking space, if desired.**
- a. The client guarantees that anyone who buys an affordable unit will have an opportunity to purchase a parking spot but requests that 30 parking spaces, equivalent to the number of proposed affordable housing units not be required.
  - b. Proposed 439 parking spaces for 404 units (no parking spaces are proposed for the affordable units). Shortage of 24 parking spaces.

# Appendix A: Affordable Housing and Parking Memo



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**Table 1: Comparison of Proposed and Approved Parking Rates/Supply**

Land Use		No. of Units	Amended Zoning By-Law Parking Rates (spaces/unit)	Parking Spaces Required	Proposed Parking Supply
Affordable Housing	Studio	30	0.8 spaces per unit	24	0
Condominium Apartment	Studio	1	0.8 spaces per unit	1	1
	1-Bedroom	304	0.9 spaces per unit	274	274
	2-Bedroom	99	1.0 spaces per unit	99	99
Visitor & Retail		434	0.15 spaces per unit	65	65
<b>Total</b>				<b>463</b>	<b>439</b>

**Table 3: Residential Parking Rates in the City of Toronto**

Unit Type	Parking Rate (spaces per unit)		Percent Difference
	Apartment Buildings	Assisted Housing	
Bachelor up to 45 m <sup>2</sup>	0.8	0.16	-80%
Bachelor greater than 45 m <sup>2</sup>	1.0	0.5	-50%
One-Bedroom	0.9	0.3	-66%
Two-Bedroom	1.0	0.5	-50%
Three or More Bedroom	1.2	0.9	-25%



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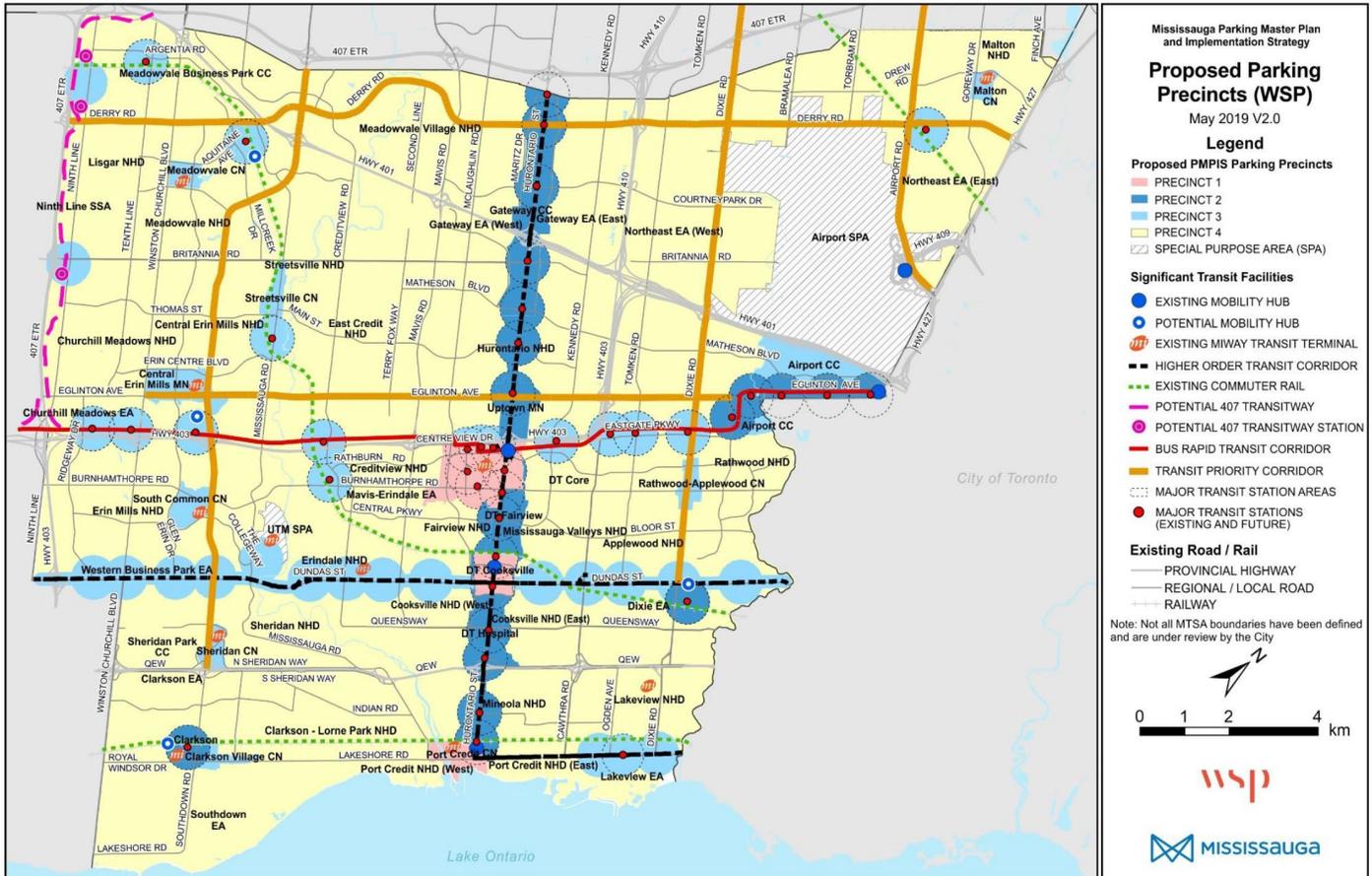
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Exhibit E-1 Locations of Proposed Precinct Policy Areas for Parking



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