

Housing Report

5160-5170 Ninth Line

Independent Real Estate Intelligence

July 19, 2022



Housing Report 5160-5170 Ninth Line

Prepared for:

Branthaven Ninth Line Inc.

Prepared by:

Altus Group Economic Consulting

33 Yonge Street Toronto Ontario M5E 1G4

Phone: (416) 641-9500 Fax: (416) 641-9501

economics@altusgroup.com

altusgroup.com

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EXECUTIVE SUMMARY

Altus Group Economic Consulting was retained by Branthaven Ninth Line Inc. (the “Client”) to prepare a Housing Report for their proposed development in the City of Mississauga. The City of Mississauga requires a supporting Housing Report to be submitted as part of a complete application for all official plan amendments, rezoning and plan of subdivision applications.

The subject site is located at 5160-5170 Ninth Line (the “subject site”) in the City of Mississauga and is surrounded by Ninth Line to the north (with existing residential uses on the opposite side of Ninth Line), Eglinton Avenue West to the east, and Highway 407 to the south.

The subject site is proposed to be developed as a 6-storey building with a total of 187 apartment units, including 153 1-bedrooms¹ (82 percent) and 34 2-bedrooms² (18 percent) apartments.

This study was designed to address requirements set out in the Terms of Reference for Housing Reports by the City of Mississauga (October 2019), with respect to a description of the development proposal, a review of the policy context on housing supply and an analysis of the residential development trends in the City of Mississauga. The study finds that the proposed development supports housing policies at the provincial, Regional and City levels, and contributes to the achievement of municipal housing targets.

Policy Landscape

The 2020 Provincial Policy Statement promotes an appropriate range and mix of land uses to provide healthy, liveable and safe communities by planning for an appropriate range and mix of housing options and densities to meet projected market-based and affordable housing requirements of current and future residents.

The Growth Plan also supports the development of communities with a mix of land uses and housing options and recommends upper and single-tier municipalities, in consultation with lower-tier municipalities and the

¹ Inclusive of units with dens.

² Inclusive of units with dens.

Province to support housing choices through the achievement of intensification and density targets, as well as targets for affordable ownership and rental housing.

Consistent with the PPS and the Growth Plan, the housing objectives set out in the Region of Peel Official Plan require provision of a mix and range of housing types, sizes and densities to meet the housing needs of current and future residents, as well as to increase the supply of affordable housing.

Within the City of Mississauga Official Plan, the subject site is a designated greenfield area, and the OP specifically refers to the Ninth Line Neighbourhood Charter Area and outlines that the area is intended to accommodate a variety of medium- and high-density housing, employment uses, and an open space network.

Analysis

Based on the Terms of Reference for Housing Reports by the City of Mississauga, the proposed development would be requested to provide affordable middle-income housing.

The subject site is proposed to be developed as a 6-storey building with a total of 187 apartment units, including 153 1-bedrooms³ (82 percent) and 34 2-bedrooms⁴ (18 percent) apartments.

By adding 198 residential units to the City of Mississauga, the proposed development contributes to the City and the Region in meeting their housing targets.

The Feasibility Analysis prepared for Peel Region by NBLC found that requirements for affordable housing should not be imposed on high-density development unless the area exhibits strong market fundamentals. ©.

³ Inclusive of units with dens.

⁴ Inclusive of units with dens.

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1 INTRODUCTION

Altus Group Economic Consulting was retained by Branthaven Ninth Line Inc. ("Client") to prepare a Housing Report regarding their proposed development in the City of Mississauga.

1.1 BACKGROUND

The subject site has a municipal address of 5160-5170 Ninth Line ('subject site') in the City of Mississauga is proposed to be developed as a 6-storey building with a total of 187 apartment units, including 153 1-bedrooms⁵ (82 percent) and 34 2-bedrooms⁶ (18 percent) apartments.

The City of Mississauga requires a supporting Housing Report to be submitted as part of a complete application for all official plan amendments, rezoning, and plan of subdivision applications proposing 50 or more ownership residential units. The proposed development accommodates more than 50 ownership units.

The City of Mississauga has requested that all development applications containing 50 or more ownership residential units that are within neighbourhoods outside of designated mall-based nodes provide a minimum rate of 10% of "affordable middle-income housing units."

The Province of Ontario brought in the "Promoting Affordable Housing Act" in 2016 and released Planning Act regulations (Ontario Regulation 232/18) in 2018 that established the prerequisite requirements for inclusionary zoning. In summarizing these requirements, a municipality must first prepare an assessment report, then bring forward an Official Plan Amendment and an inclusionary zoning bylaw. To date, the City of Mississauga has not completed this process.

However, the City of Mississauga currently does not have the necessary inclusionary zoning policies in place to require these quotas in this part of the City, and in its review of the impacts on feasibility found that requiring affordable housing from high-density development sites in the Ninth Line area may unnecessarily delay or discourage development.

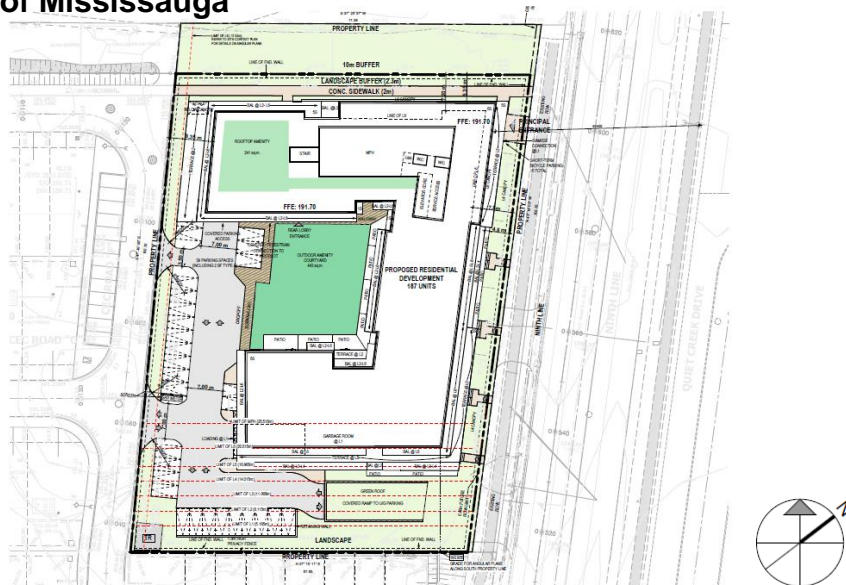
⁵ Inclusive of units with dens.

⁶ Inclusive of units with dens.

1.2 DRAFT PLAN

Figure 1 illustrates the site plan for the subject site, including the location and orientation of the buildings.

Figure 1 Site Plan, 5160-5170 Ninth Line, City of Mississauga



Source: Z01 Architects

The subject site is surrounded by Ninth Line to the north (with existing residential uses on the opposite side of Ninth Line), Eglinton Avenue West to the east, and Highway 407 to the south.

1.3 STUDY OBJECTIVES AND APPROACH

This study was designed to address requirements set out in the Terms of Reference for Housing Reports by the City of Mississauga, dated October 17, 2019, with respect to the following chapters:

- Description of the proposal and a summary of relevant planning processes and other related applications (Chapter 2);
- A review of relevant housing objectives and policies (Chapter 3);
- Analysis and discussion (Chapter 4) that:
 - Review the current residential housing price trends in the City of Mississauga;

- Review policy contexts on housing supply, review residential development trends, and discuss the role of the proposed development in achieving municipal housing targets;
- Examine how the proposed development addresses and supports housing policies; and
- Summary and Conclusion (Chapter 5).

The Terms of Reference for Housing Reports by the City of Mississauga, October 17, 2019, is provided in Appendix A.

1.4 CAVEAT

This analysis has been prepared on the basis of the information and assumptions set forth in the text. However, it is not possible to fully document all factors or account for all the changes that may occur in the future.

As of the date of this report, Canada and the Global Community are experiencing unprecedented measures undertaken by each level of government to curtail health-related impacts of the COVID-19 pandemic. Given the uncertainty around the COVID-19 pandemic and government countermeasures at this time, this report does not address the full extent of potential impact of the pandemic on current or future market conditions.

This report relies on information from a variety of secondary sources. While every effort is made to ensure the accuracy of the data, we cannot guarantee the complete accuracy of the information used in this report from these secondary sources.

This report has been prepared solely for the purposes outlined herein and is not to be relied upon or used for any other purposes or by any other party without the prior written authorization of Altus Group Limited.

2 DEVELOPMENT PROPOSAL

2.1 DESCRIPTION OF THE PROPOSAL

The subject site is located at 5160-5170 Ninth Line. Figure 2 illustrates the location of the Subject Site.

Figure 2 **Subject Site: 5160-5170 Ninth Line, City of Mississauga**



Source: Altus Group Economic Consulting based on Google Earth Maps

The subject site is proposed to be developed as a 6-storey building with a total of 187 apartment units, including 153 1-bedrooms (82%) and 34 2-bedrooms (18%) apartments.

Figure 3

Development Proposal, Branthaven Ninth Line Inc., 5160-5170 Ninth Line, City of Mississauga

Level	1 Bedroom	2 Bedroom Units	Total
1	17	2	19
2	26	5	31
3	27	7	34
4	27	8	35
5	28	6	34
6	28	6	34
Total	153	34	187

Note: Based on Draft Draw ings July 2022

Source: Altus Group Economic Consulting based on information provided by client

Details of the residential development such as unit mix by the number of bedrooms, unit size ranges, and pricing have not yet been finalized. For the purposes of a Housing Report, this study reviews the pricing of new home projects that are currently being marketed in the City of Mississauga.

2.2 CITY OF MISSISSAUGA HOUSING COMMENTS

The City of Mississauga memorandum “Housing Comments – DARC 21-241 W10”, June 29, 2021, has requested that a minimum of 15 units of the proposed development be affordable to middle-income households. However, this estimate was based on an earlier version of the proposal that contained 192 units.

Based on a revised submission of 187 units, the minimum requested affordable middle income housing units would be 14 units, which is further discussed in section 4.1.1 of this report.

2.2.1 Response to Circulation 1 Comments

On June 28th, 2022, City and Regional staff provided comments, the following are the responses.

Staff Comment 1:

The applicant is proposing a 6-storey apartment building with a total of 198 apartment units. City staff request that 10% of units be sold at a rate that is affordable to middle income households. The first 50 units of a building are not included in the calculation. Based on the current proposal, staff request that 15 units are affordable to middle income households.

Response 1:

The proposed development would accommodate 187 residential units in a single structure with over 50 units. Based on the minimum rate set out by the City of Mississauga, this would result in a request from the City of Mississauga for 14 affordable units.

Staff Comment 2:

Through the Housing Report dated December 2021, the applicant has indicated that there is currently no commitment to ensuring that a portion of the units are affordable for Mississauga's middle income households. Staff are unable to confirm whether this development will provide a range of housing options for Mississauga's residents, based on the information provided in the Housing Report.

Response 2:

The proposed development is not within a PMTSA and cannot be **required** to provide affordable housing units. The proposed development will contribute to a range of housing options by providing higher-density housing forms within the broader Ninth Line area. The Ninth Line area does have two PMTSAs (near intersections of Ninth Line with Derry and Britannia Roads), where IZ may apply, but none at the intersection of Ninth Line and Eglinton where the subject site lies. The City policies for a range and mix of housing are City-wide and should not be expected to be provided within a given site or within a single building. Mississauga has averaged housing completions of just 753 units per year between 2018-2020, well below its target of 3,894 set out in the PHIP - this development will help the City to achieve its housing target. If the City were to work towards achieving its annual housing target, a greater mix and range of housing would be provided across the City in a manner than has been provided recently.

Staff Comment 3:

Proposed Regional Official Plan housing policies support a range and mix of housing options that are affordable and meet housing need. Applicants should demonstrate a contribution towards Peel-wide new housing unit targets (Table 4) on affordability (30% of all new housing units are affordable housing, of which 50% of all affordable housing units are encouraged to be affordable to low-income households), rental (25% of all new units are rental), and density (50% of all new units are a housing type other than detached or semi-detached). Regional staff request a more fulsome housing assessment to better evaluate how local municipal and Regional housing policies are met and how the proposed development contributes towards identified housing needs and overall Regional housing objectives and targets identified in the Peel Housing Strategy, Peel Housing and Homelessness Plan, and draft Regional Official Plan. Below are comments on how this assessment could be strengthened and further efforts to provide a more diverse range and mix of housing options, including affordable housing.

Response 3:

100% of the units in the development will be of a form other than detached or semi-detached. The building will not be purpose-built rental, but many of the units will likely be rented on the secondary rental market. The proposed development is not within a PMTSA and cannot be **required** to provide affordable housing units. The proposed development will contribute to a range of housing options by providing higher-density housing forms within the broader Ninth Line area. The City policies for a range and mix of housing are City-wide targets and difficult to meet all of these targets within a given site or building.

Mississauga has averaged housing completions of just 753 units per year between 2018-2020, well below its target of 3,894 set out in the PHIP - this development will help the City to achieve its housing target.

Staff Comment 4:

The Region has reviewed the Housing Report dated December 14, 2021 prepared by Altus Group. Regional staff appreciate that the apartment units proposed demonstrate a contribution towards the Peel-wide new housing unit target on density. Regional staff acknowledge the applicants reference to the results of the Inclusionary Zoning Feasibility analysis conducted by N. Barry Lyon Consultants that found that strong market areas are most feasible for inclusionary zoning.

Notwithstanding this, the study suggested considerations that could maximize the number of affordable units in new developments, particularly in condominium developments. The Region and local municipalities are committed to working with applicants to identify opportunities for affordable housing in all new developments, within and outside of major transit station areas, to better meet local need. The applicant should demonstrate a contribution towards the Peel-wide new housing unit target on affordability as this target applies to new developments in all areas in Peel. Providing housing that is affordable to low or moderate income households is consistent with the Provincial Policy Statement, 2020, Table 4 of the proposed Peel 2051 Regional Official Plan, and the City of Mississaugas Housing Strategy. Regional staff acknowledge that the applicant references that given that the proposed development is still at an early stage, the proposed pricing of units is unknown at this time. While it is appreciated that smaller condominium apartment units as part of this development may be affordable to moderate income households, the applicant should continue to identify more opportunities to provide units that are affordable to moderate income households. This could include looking at suite mix and sizes and finishes to provide more affordable units. The applicant should consult the Regional Official Plan definitions section for affordability thresholds for low and moderate income households to ensure that units will meet the definition of affordability prescribed by the Provincial Policy Statement, 2020. Partnerships between the applicant, the Region of Peel, City of Mississauga, and non-profit sector should be explored to provide units that are affordable to low income households. The applicant should continue to seek to provide a range and mix of housing options, including affordable housing, in the spirit of section 16.20.2.2.1 a) of the Planning Justification Report and section 4.3 of the Housing Report. When details are known, the applicant should provide more details on the pricing of units and affordability periods over the long term (e.g. 25 years or more) to help demonstrate stronger contributions towards the

Peel-wide new housing unit target on affordability. The applicant notes that this proposed development does not include purpose-built rental housing units. The applicant should revisit opportunities to provide units of rental tenure to demonstrate a contribution towards the Peel-wide new housing unit target on rental tenure. Regional staff appreciate the inclusion of family-sized two-bedroom units as part of this development. The applicant is encouraged to include more of these units and consider also including three-bedroom units. While it is understood that more information is forthcoming, when available, details should be provided on unit size (square footage) and finalized unit mix.

Response 4:

We agree with regional staff that proposed development demonstrates a contribution towards the Peel-wide new housing unit target on density and that the development will help contribute region wide targets for housing. As the development is not within a PMTSA, the applicant is not **required** to provide affordable housing units. The Region may **request** affordable housing units, but Regional policy 5.8.3.2.11 states that residential development will be encouraged to include affordable housing through incentives or funding from government. Can staff provide more information as to what potential incentives the Region and/or City are willing to provide to encourage affordable units? The Region's Affordable Housing Incentive Pilot Program has now closed, are there any incentive programs still available to encourage residential development of affordable housing? More generally, the proposed development can help provide housing supply in the City, and help overcome the significant shortfalls in housing supply relative to annual targets over the 2018-2021 period. The subject development proposes a mix of housing unit types and sizes that consider the context of the surrounding existing and future developments, with single-detached housing to the east of Ninth Line, and future 3-bedroom townhouses and back-to-back townhouses adjacent to the subject lands via the approved Mattamy townhouse subdivision.

3 POLICY CONTEXT

This chapter of the study reviews relevant provincial and municipal policies relating to providing adequate housing supply and the provision of a range and mix of housing types, including affordable housing.

3.1 PROVINCIAL POLICY STATEMENT

The 2020 Provincial Policy Statement (“PPS”) provides policy direction on matters of provincial interest related to land use planning and development.

The PPS promotes an appropriate range and mix of land uses:

1.1.1 Healthy, liveable and safe communities are sustained by: ...

b) accommodating an appropriate affordable and market-based range and mix of residential types (including single-detached, additional residential units, multiunit housing, affordable housing and housing for older persons), employment (including industrial and commercial), institutional (including places of worship, cemeteries and long-term care homes), recreation, park and open space, and other uses to meet long-term needs; ...

Section 1.4 of the PPS guides municipalities in planning for current and future housing needs:

1.4.1 To provide for an appropriate range and mix of *housing options* and densities required to meet projected requirements of current and future residents of the *regional market area*, planning authorities shall:

a) maintain at all times the ability to accommodate residential growth for a minimum of 15 years through *residential intensification* and *redevelopment* and, if necessary, lands which are designated and available for residential development; and

b) maintain at all times where new development is to occur, land with servicing capacity sufficient to provide at least a three-year supply of residential units available through lands suitably zoned to facilitate *residential intensification* and *redevelopment*, and land in draft approved and registered plans. ...

1.4.3 Planning authorities shall provide for an appropriate range and mix of *housing options* and densities to meet projected market-based and affordable housing needs 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* and which aligns with applicable housing and homelessness plans. 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 *housing options* required to meet the social, health, economic and well-being requirements of current and future residents, including *special needs* requirements and needs arising from demographic changes and employment opportunities; and
 - 2. all types of *residential intensification*, including additional residential 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; ...
- f) 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.

3.2 GROWTH PLAN FOR THE GREATER GOLDEN HORSESHOE

A Place to Grow: Growth Plan for the Greater Golden Horseshoe (May 2019 (Office Consolidation: August 2020); “Growth Plan”) builds on the initial Growth Plan, 2006, and provides a long-term framework for where and how the Greater Golden Horseshoe region will grow.

Section 2.2.1 (Managing Growth) of the Growth Plan provides that:

2.2.1.4 Applying the policies of this Plan will support the achievement of *complete communities* that:

- a) feature a diverse mix of land uses, including residential and employment uses, and convenient access to local stores, services, and *public service facilities*; ...
- c) provide a diverse range and mix of housing options, including additional residential units and *affordable housing*, to accommodate people at all stages of life, and to accommodate the needs of all household sizes and incomes; ...

Section 2.2.6 (Housing) of the Growth Plan provides that:

1. Upper- and single-tier municipalities, in consultation with lower-tier municipalities, the Province, and other appropriate stakeholders, will:

- a) support housing choice through the achievement of the minimum intensification and density targets in this Plan, as well as the other policies of this Plan by:
 - i. identifying a diverse range and mix of housing options and densities, including additional residential units and *affordable housing* to meet projected needs of current and future residents; and
 - ii. establishing targets for *affordable ownership* housing and rental housing;
- b) identify mechanisms, including the use of land use planning and financial tools, to support the implementation of policy 2.2.6.1 a);
- c) align land use planning with applicable housing and homelessness plans required under the Housing Services Act, 2011;
- d) address housing needs in accordance with provincial policy statements such as the Policy Statement: “Service Manager Housing and Homelessness Plans”; and
- e) implement policy 2.2.6.1 a), b), c) and d) through official plan policies and designations and zoning by-laws.

2. Notwithstanding policy 1.4.1 of the PPS, 2020, in implementing policy 2.2.6.1, municipalities will support the achievement of *complete communities* by:

- a) planning to accommodate forecasted growth to the horizon of this Plan;
- b) planning to achieve the minimum intensification and density targets in this Plan;
- c) considering the range and mix of housing options and densities of the existing housing stock; and

d) planning to diversify their overall housing stock across the municipality.

3. To support the achievement of *complete communities*, municipalities will consider the use of available tools to require that multi-unit residential developments incorporate a mix of unit sizes to accommodate a diverse range of household sizes and incomes. ...

3.3 REGION OF PEEL OFFICIAL PLAN

The Region of Peel Official Plan (Office Consolidation in December 2018) provides a strategic policy framework for guiding growth and development in Peel.

The housing objectives set out by the Region of Peel include:

5.8.1.1 To provide for an appropriate range and mix of housing types, densities, sizes and tenure to meet the projected requirements and housing needs of current and future residents of *Peel*.

5.8.1.2 To foster the availability of housing for all income groups, including those with special needs. ...

5.8.1.4 To achieve annual minimum new housing unit targets for the Region by tenure, including *affordable housing*.

Section 5.8.2 (General Policies) sets out the policy of the Regional Council to:

5.8.2.1 Maintain *jointly*, with the area municipalities, a supply of designated land for new residential *development*, *redevelopment* and residential *intensification* in Peel Region in accordance with projected requirements and available land resources.

a) maintain at all times the ability to accommodate residential growth for a minimum of ten years through residential *intensification* and *redevelopment* and lands which are designated and available for residential *development*; and

b) maintain at all times where new *development* is to occur, land with servicing capacity sufficient to provide at least a three year supply of residential units available through lands suitably zoned to facilitate residential *intensification* and *redevelopment* and land in draft approved and registered plans. ...

5.8.2.3 Encourage and *support* the efforts by the area municipalities to plan for a range of densities and forms of housing affordable to all households, including low and moderate income households, enabling all Peel residents to remain in their communities. ...

In addition, section 5.8.3 of the Region of Peel Official Plan provides the objective and policies to increase the supply of affordable housing:

5.8.3.2.1 Explore, in collaboration with the area municipalities, the feasibility of implementing incentives such as waivers, deferrals or grants in-lieu of *development charges*, other municipal planning and building fees and charges, and regional property taxes to promote the *development of affordable housing*.

5.8.3.2.2 Work with the area municipalities to explore opportunities to coordinate the fast-tracking of planning approvals for affordable housing projects. ...

5.8.3.2.11 Encourage residential *development, redevelopment* and *intensification* to include an *affordable housing* component by promoting incentives or funding from different levels of government.

...

3.4 PEEL REGION AFFORDABLE HOUSING INCENTIVE PILOT PROGRAM

The Region of Peel offers an Affordable Housing Incentives Pilot Program that provides capital grants to support private and non-profit developers building affordable rental housing for middle-income households. The Region has made \$7.5 million in funding available.

Eligibility requirements include the following:

- Applicants must propose a minimum of five (5) affordable units;
- Affordable is defined in this program as being 135% of the median market rent by local municipality;
- Affordable units must be primarily 2 and 3+ bedroom units;
- Units receiving incentives must be maintained as affordable for a minimum of 25 years and must operate as rental for the duration of the agreement.

The call for applications for the year 2021 have already closed (as of July 2021). Nonetheless, the proposed development does not include purpose-built rental housing units and would therefore not be eligible for this pilot program.

3.5 PEEL HOUSING AND HOMELESSNESS PLAN 2018-2028

The Region of Peel's Housing and Homelessness Plan 2018-2028 ("PHHP"), 2018, addresses the Provincial requirement for Municipal Service Managers and provides the Region's strategies on affordable housing and homelessness issues.

The PHHP presents the affordable housing gap (the percentage of a demographic living in unaffordable housing) for low- and middle-income households as well as those requiring emergency / temporary housing and those with special needs requiring supportive housing:

- Low Income Housing:
 - for households earning \$59,156 or less as of 2017
 - 70% of households are in housing that is unaffordable to them
 - Type of required housing includes ownership housing that costs \$235,291 or lower
- Middle Income Housing:
 - for households earning between \$59,156 and \$106,002 as of 2017
 - 29% of households are in housing that is unaffordable to them
 - Type of required housing includes ownership housing that costs \$421,617 or lower
- Emergency/Temporary Housing:
 - for households/persons without permanent housing
- Supportive Housing:
 - for households/persons with need for permanent supportive housing

The PHHP includes a set of affordable housing targets that identify the number and type of affordable housing units needed to support Peel's population growth over the next 10 years (2018 – 2028):

- 7,500 new units annually, including:
 - 2,000 affordable units
 - 200 supportive housing units, 30 emergency/temporary housing units and 770 units for low income households
 - 1,000 units for middle income households
 - 5,500 units for middle- and greater- income households

Of the above, the PHHP allocates the following to the City of Mississauga:

- 3,894 new units annually, including:
 - 1,034 affordable units.
 - 104 supportive housing units, 10 emergency/temporary housing units and 400 units for low-income households
 - 520 units for middle income households
 - 2,860 units for middle- and greater- income households

3.6 CITY OF MISSISSAUGA OFFICIAL PLAN

The City of Mississauga's Official Plan (2010 (Office Consolidation: September 2020)) includes several policies that relate to housing supply and the provision of a full range of housing types, including affordable housing.

Chapter 5 (Direct Growth) outlines growth management policies to reach population and employment targets. Section 5.6 contains specific policies on planning for designated greenfield areas:

5.6 (Designated Greenfield Area) There are lands in the Churchill Meadows Neighbourhood Character Area and in the Ninth Line Neighbourhood Character Area that are identified as a designated greenfield area pursuant to the Growth Plan for the Greater Golden Horseshoe.

5.6.1 Character Area policies may specify alternative density requirements, provided the total designated greenfield area in the Region will achieve a minimum density target of 50 residents and jobs combined per hectare, excluding environmental take-outs.

Chapter 7 describes complete communities, for which the City promotes the development of a range of housing types, including affordable housing. Specifically, relevant policies include:

7.1.6 Mississauga will ensure that the housing mix can accommodate people with diverse housing preferences and socioeconomic characteristics and needs. ...

7.2.2 Mississauga will provide opportunities for:

- a. the development of a range of housing choices in terms of type, tenure and price; and
- b. the production of a variety of affordable dwelling types for both the ownership and rental markets. ...

7.2.3 When making planning decisions, Mississauga will ensure that housing is provided in a manner that fully implements the intent of the Provincial and Regional housing policies.

7.2.4 Mississauga will ensure that the quality and quantity of the existing housing stock is maintained.

7.2.5 The onus will be placed on the applicant/developer to address Provincial and Regional housing requirements. ...

Chapter 16 provides an overview of the general neighbourhood policies. There are 23 Neighbourhood Character Areas in Mississauga, and the subject site is within the Ninth Line Neighbourhood Character Area.

Section 16.20 specifically refers to the policies related to the Ninth Line Neighbourhood Character Area, and includes the following policies relating to the planned density of the area, and the vision for land use in the area:

16.20.1.1 The Ninth Line Neighbourhood Character Area will be planned to achieve a minimum density of 82 residents and jobs combined per hectare, on all lands where development is permitted.

16.20.1.2 The Ninth Line Neighbourhood Character Area, is intended to accommodate a variety of medium and high density housing, employment uses, and an extensive open space network. The planned 407 Transitway runs through the area in a north/south direction. Higher density development will be focused around the two Major Transit Station Areas located at Britannia Road West and Derry Road West.

The density target in the area of 82 persons and jobs per hectare is intended as an average for the entirety of the Ninth Line Character Area (estimated to be 110 hectares in size), and the area incorporates a mix of residential, employment and open space uses. The relative low densities expected in the lands designated for Business Employment and Public Open Space will account for nearly 30% of the developable lands (32.4 hectares) and are expected to contribute few persons and jobs per hectare. Instead, development applications in the area range from 85 to 165 residents per hectare, which exceeds the average density for the Ninth Line Character Area but compensates for the much lower densities likely on the employment and Open Space lands.

The vision for the Ninth Line Neighbourhood Character Area includes:

16.20.2.1 The Ninth Line Neighbourhood Character Area is the last remaining greenfield area in Mississauga. The area will be planned to support transit and the natural environment to create a healthy and

complete community. Existing and future residents will have access to a well connected and sustainable natural heritage system, multi-use trails, parks and open spaces, higher order transit, community uses and facilities. A variety of housing choices and employment opportunities to meet their needs will also be accommodated.

Community design policies include: ...

16.20.2.2.1 Land Use and Built Form Planning in the area will be based on the following land use and built form principles:

- a. provides a mix of housing to accommodate people with diverse housing preferences and socioeconomic needs. This also includes housing which is affordable as outlined in the City's housing strategy; ...

The subject site is located within the Community Park/Residential Areas (Precinct 5), the Precinct policies for which include:

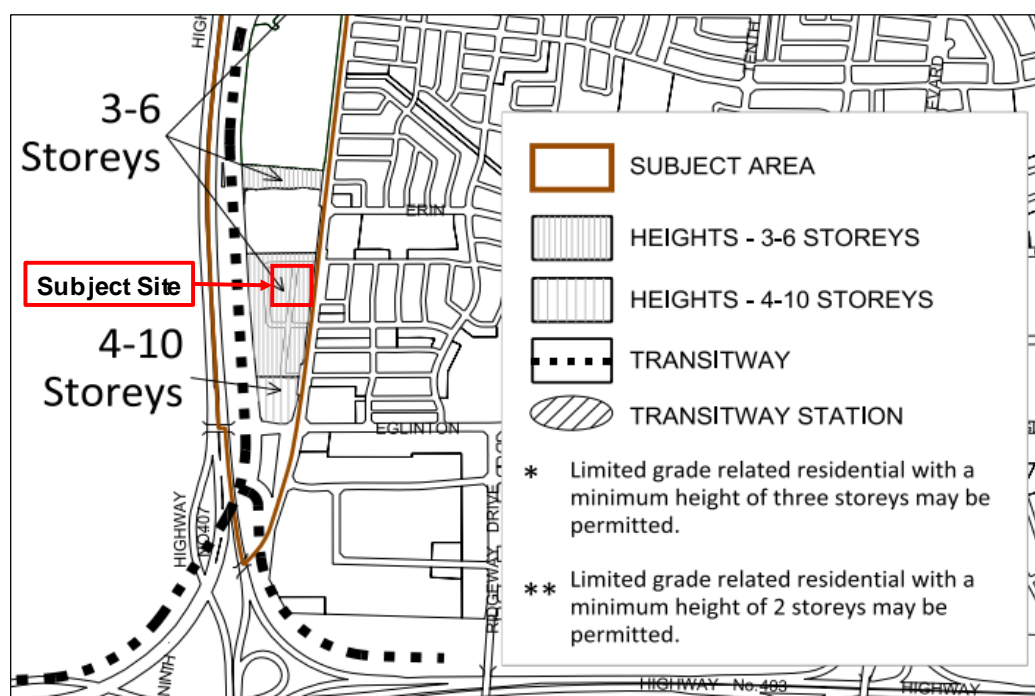
16.20.3.5.1 The primary focus of this area will be the Community Park and related facilities to serve residents of the local and broader communities.

16.20.3.5.2 Development in the northwest quadrant of Eglinton Avenue West and Ninth Line will have a mix of housing forms such as townhouse and midrise apartments. Heights will range from 3 to 6 storeys, unless otherwise shown on Map 16-20.2: Ninth Line Neighbourhood Character Area Height Limits.

The subject site is shown in Map 16-20.2 (Figure 4) as having a mix of lands with height limits ranging from 3-6 storeys (northern part) and 4-10 storeys (southern part). The development proposal would include building heights ranging from 3 to 6 storeys.

Figure 4

Map 16-20.2, City of Mississauga Official Plan



Source: City of Mississauga Official Plan

3.7 MISSISSAUGA HOUSING STRATEGY

One of the principles in “Making Room for the Middle: A Housing Strategy for Mississauga”, October 2017, (“Mississauga Housing Strategy”) is:

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.

The Mississauga Housing Strategy elaborates on Affordability and middle-income households:

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

A particular challenge for middle-income households is emphasized in the Mississauga Housing Strategy:

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.

Affordable ownership housing for middle income households would include market units priced below \$400,000.⁷

⁷ Affordable ownership price threshold provided in the terms of reference for Housing Reports by the City of Mississauga, dated October 17, 2019, is \$420,000

4 ANALYSIS AND OPINION

4.1 AFFORDABLE MIDDLE-INCOME HOUSING

4.1.1 Proposed Inclusion of Affordable Middle-Income Housing

Based on the Terms of Reference for Housing Reports by the City of Mississauga, dated October 17, 2019, the proposed development would be requested to provide middle-income housing, as the proposed development involves a development application for 50 or more residential units, and the proposed tenure is ownership only.

According to Table 2 (Affordability Thresholds) of the Terms of Reference, the affordable ownership price threshold for middle income households is \$420,000.

Figure 5 calculates the number of affordable middle income housing units that would be requested for the proposed development on the subject site.⁸

Figure 5

Estimated Number of Requested Affordable Middle-Income Housing Units, Branthaven Ninth Line Inc.

	<u>Proposed Units</u>	<u>Units Above 50-unit Threshold</u>
	<i>Units</i>	
5160-5170 Ninth Line	187	137
Affordable Middle-Income Housing Requirement (10%)		14

Source: Altus Group Economic Consulting based on information provided by client

The proposed development would accommodate 187 residential units in a single structure with over 50 units. Based on the minimum rate set out by the City of Mississauga, this would result in a request from the City of Mississauga for 14 affordable units.

However, the proposed high-density residential building is not proposed to include affordable housing units. This is consistent with the findings of the Feasibility Analysis prepared for Peel Region (authored by NBLC) for the

⁸ "The City is requesting the provision of affordable middle income housing units at a minimum rate of 10%. The 10% contribution rate is not applied to the first 50 units of a building. ... In mid-rise and high-rise development, the rate is applied to each building, whereas in low-rise developments, the rate is applied to the site." (Terms of Reference for Housing Reports by the City of Mississauga, October 17, 2019)

Inclusionary Zoning requirements for protected major transit station areas, which found that requirements for affordable housing should not be imposed on high-density development unless it exhibits strong market fundamentals.

According to the NBLC report, strong markets were found only in the Hurontario Corridor in Mississauga and in Downtown Brampton. The NBLC report found that IZ was not supportable in the MTSA in the Ninth Line area, commenting on the nearby Britannia MTSA specifically:

While the financial analysis illustrates viable results for development of vacant land...much of this land is already designated for higher density residential development and large segments of these lands have recently transacted.

Within this context, there is little trade-off offered to future developers, as land is already designated, and the future BRT service is likely to have modest impacts on the real estate market. Therefore, while the results do indicate positive results for some of these lands, IZ may result in the delay of high-density in this area. (page 68)

The NBLC report also states that impacts from imposition of affordable housing requirements in high-density lands in emerging markets within the City may discourage new development or result in the highest-and-best use of lands reverting to less dense forms of housing:

The high-density residential market is maturing rapidly across Peel Region. However, high-density residential land values in emerging markets may not be high enough to remain the highest and best in the event of policy changes (i.e., IZ). ... Seeking high set-aside rates, deep affordability levels, or permanent in emerging markets may discourage new development... (page 61)

4.1.2 Current Ownership Housing Price Trends in the City of Mississauga

A review of new ground-related housing prices in the City of Mississauga⁹ indicated the price for detached units ranging between \$1,519,900 and \$2,699,900, with an average price of approximately \$1,944,000. The price for townhouse units (not including back-to-back or stacked townhouse) ranged between \$1,169,900 and \$1,259,900, with an average price of approximately

⁹ New ground-related units that were available for sale as of March 2021

\$1,196,000. The price for back-to-back townhouse units ranged between \$879,990 and \$1,019,990, with an average price of approximately \$928,000.¹⁰

A review of new condominium apartment prices in the City of Mississauga¹¹ indicated the price by unit type:

- Studio units range between \$436,900 and \$482,900;
- One-bedroom units ranging between \$473,450 and \$689,900;
- One-bedroom-plus-den units ranging between \$513,900 and \$771,400;
- Two-bedroom units ranging between \$603,990 and \$1,794,900;
- Two-bedroom-plus-den units ranging between \$674,990 and \$4,439,900; and
- Three-bedroom units ranging between \$728,900 and \$1,900,000.¹²

Given the new home price trends, small condominium apartment units outside Downtown and/or along Hurontario Street may meet the affordable ownership price threshold for middle income households. Most of the active condominium apartment projects in the City of Mississauga are located in Downtown and/or along Hurontario Street where the sale price per square foot is relatively high, with a limited number of projects outside the area.

4.1.3 Affordable Housing Opportunities Within the Proposed Development

Given that the proposed development is still at an early stage, the proposed pricing of units is unknown at this time. The pricing of units will be affected by a number of factors, including:

- Suite mix and sizes;
- Suite finishes;
- Project amenities;
- Community amenities (upgraded parks, walkway & trail linkages and an improved streetscape);
- Timing of approval;
- Local market conditions during the sales period, including residential land and unit supply in the City of Mississauga; and

¹⁰ Based on Altus Group RealNet data

¹¹ New condominium apartment units that were available for sale as of March 2021

¹² Based on Altus Group RealNet data and project price lists

- Macroeconomic environment and the Greater Toronto Area (GTA) housing market trends during the sales period.

It can be expected that some of the above factors will create upward pressures on pricing.

4.2 HOUSING SUPPLY

As set out in section 1.4.1 of the PPS and section 5.8.2 (General Policies) of the Peel Region Official Plan, within the regional market area, the ability to accommodate residential growth for a minimum of 15 years is to be maintained through intensification and redevelopment and, if necessary, lands which are designated and available for residential development. The ability to provide at least a three-year supply of residential units on lands with servicing capacity is also to be maintained through lands suitably zoned to facilitate residential intensification and redevelopment and land in draft approved and registered plans.

The proposed development will contribute to the Region of Peel's supply of housing, ensuring the 15-year supply of residential units and, in addition, the three-year supply of residential units on lands with servicing capacity. Through Mississauga Official Plan Amendment 90, a new Neighbourhood Character Area for the Ninth Line Lands was created, and the Lands are designated and available for residential development.

The PHHP identified a housing target for the Region of Peel and its area municipalities. Over 2018 – 2028, 7,500 new units are to be completed annually within the Region of Peel, of which 3,894 units are to be completed annually within the City of Mississauga.

Figure 6 summarizes historical housing completions and current under construction data for the Region of Peel.

Figure 6

Total Housing Completions and Under Construction by Dwelling Type, Region of Peel, 1990 - August 2021

Year	Number of Units					Share				
	Single-Detached	Semi-Detached	Row Units	Apartment	Total	Single-Detached	Semi-Detached	Row Percent	Apartment	Total
1990	2,906	52	354	4,129	7,441	39.1	0.7	4.8	55.5	100.0
1991	3,923	48	708	2,740	7,419	52.9	0.6	9.5	36.9	100.0
1992	3,812	300	1,249	1,714	7,075	53.9	4.2	17.7	24.2	100.0
1993	2,746	670	972	1,315	5,703	48.2	11.7	17.0	23.1	100.0
1994	3,043	788	1,226	987	6,044	50.3	13.0	20.3	16.3	100.0
1995	2,632	528	1,219	471	4,850	54.3	10.9	25.1	9.7	100.0
1996	2,783	774	1,400	500	5,457	51.0	14.2	25.7	9.2	100.0
1997	4,065	988	2,238	18	7,309	55.6	13.5	30.6	0.2	100.0
1998	3,935	1,578	1,461	147	7,121	55.3	22.2	20.5	2.1	100.0
1999	3,504	2,026	961	-	6,491	54.0	31.2	14.8	-	100.0
2000	4,227	2,708	1,401	148	8,484	49.8	31.9	16.5	1.7	100.0
2001	7,608	3,931	2,473	751	14,763	51.5	26.6	16.8	5.1	100.0
2002	7,285	3,016	1,686	1,450	13,437	54.2	22.4	12.5	10.8	100.0
2003	5,216	2,258	1,321	361	9,156	57.0	24.7	14.4	3.9	100.0
2004	6,290	2,166	1,523	1,783	11,762	53.5	18.4	12.9	15.2	100.0
2005	5,612	1,208	1,151	269	8,240	68.1	14.7	14.0	3.3	100.0
2006	3,989	1,226	1,621	2,912	9,748	40.9	12.6	16.6	29.9	100.0
2007	4,061	1,044	1,308	1,000	7,413	54.8	14.1	17.6	13.5	100.0
2008	3,602	814	838	1,999	7,253	49.7	11.2	11.6	27.6	100.0
2009	1,705	940	766	1,620	5,031	33.9	18.7	15.2	32.2	100.0
2010	1,173	482	791	2,094	4,540	25.8	10.6	17.4	46.1	100.0
2011	2,250	498	1,271	1,971	5,990	37.6	8.3	21.2	32.9	100.0
2012	2,905	932	753	1,163	5,753	50.5	16.2	13.1	20.2	100.0
2013	3,578	1,099	921	1,705	7,303	49.0	15.0	12.6	23.3	100.0
2014	3,054	1,218	1,121	900	6,293	48.5	19.4	17.8	14.3	100.0
2015	1,844	618	696	1,049	4,207	43.8	14.7	16.5	24.9	100.0
2016	2,766	590	1,595	883	5,834	47.4	10.1	27.3	15.1	100.0
2017	4,375	698	1,674	3,207	9,954	44.0	7.0	16.8	32.2	100.0
2018	1,991	434	1,388	771	4,584	43.4	9.5	30.3	16.8	100.0
2019	1,365	166	549	1,312	3,392	40.2	4.9	16.2	38.7	100.0
2020	930	358	808	258	2,354	39.5	15.2	34.3	11.0	100.0
2021 YTD (Aug)	733	42	556	2,739	4,070	18.0	1.0	13.7	67.3	100.0
Total	109,908	34,198	37,999	42,366	224,471	49.0	15.2	16.9	18.9	100.0
Under Construction, August 2021	1,219	180	758	7,506	9,663	12.6	1.9	7.8	77.7	100

Source: Altus Group Economic Consulting based on CMHC data

In the Region of Peel, recent housing completions include 4,584 units in 2018, 3,392 units in 2019 and 2,354 units in 2020, or an average of 3,443 units per year, significantly below the Region's annual housing target of 7,500 units per year. So far in 2021 (through August), the 4,070 housing completions is on pace to exceed the completions seen over the 2018-2020 period but is still below pace the Region's annual housing target of 7,500 dwelling units.

As of August 2021, there are 9,663 units under construction. A large share (77.7%) of units under construction are apartment units, which are expected to be completed over the next few years.

Figure 7 summarizes historical housing completions and current under construction data for the City of Mississauga.

Figure 7

Total Housing Completions and Under Construction by Dwelling Type, City of Mississauga, 1990 - August 2021

Year	Number of Units					Share				
	Single-Detached	Semi-Detached	Row	Apartment	Total	Single-Detached	Semi-Detached	Row	Apartment	Total
			Units					Percent		
1990	1,808	52	197	3,747	5,804	31.2	0.9	3.4	64.6	100.0
1991	2,820	46	440	2,039	5,345	52.8	0.9	8.2	38.1	100.0
1992	2,201	92	975	1,206	4,474	49.2	2.1	21.8	27.0	100.0
1993	1,898	512	680	1,189	4,279	44.4	12.0	15.9	27.8	100.0
1994	1,974	512	704	612	3,802	51.9	13.5	18.5	16.1	100.0
1995	1,610	396	791	471	3,268	49.3	12.1	24.2	14.4	100.0
1996	1,568	356	973	500	3,397	46.2	10.5	28.6	14.7	100.0
1997	2,097	476	1,262	18	3,853	54.4	12.4	32.8	0.5	100.0
1998	2,122	798	908	36	3,864	54.9	20.7	23.5	0.9	100.0
1999	1,677	1,186	491	-	3,354	50.0	35.4	14.6	-	100.0
2000	1,640	1,682	1,069	148	4,539	36.1	37.1	23.6	3.3	100.0
2001	2,412	1,707	1,257	575	5,951	40.5	28.7	21.1	9.7	100.0
2002	2,152	2,082	1,248	1,352	6,834	31.5	30.5	18.3	19.8	100.0
2003	2,056	1,294	1,111	361	4,822	42.6	26.8	23.0	7.5	100.0
2004	1,228	750	1,048	1,783	4,809	25.5	15.6	21.8	37.1	100.0
2005	966	348	640	219	2,173	44.5	16.0	29.5	10.1	100.0
2006	622	372	1,123	2,863	4,980	12.5	7.5	22.6	57.5	100.0
2007	713	260	706	1,000	2,679	26.6	9.7	26.4	37.3	100.0
2008	1,006	212	387	1,383	2,988	33.7	7.1	13.0	46.3	100.0
2009	336	584	503	1,372	2,795	12.0	20.9	18.0	49.1	100.0
2010	262	270	469	1,157	2,158	12.1	12.5	21.7	53.6	100.0
2011	211	98	395	1,547	2,251	9.4	4.4	17.5	68.7	100.0
2012	158	146	304	963	1,571	10.1	9.3	19.4	61.3	100.0
2013	238	120	127	1,480	1,965	12.1	6.1	6.5	75.3	100.0
2014	212	216	198	805	1,431	14.8	15.1	13.8	56.3	100.0
2015	161	34	285	946	1,426	11.3	2.4	20.0	66.3	100.0
2016	160	66	245	266	737	21.7	9.0	33.2	36.1	100.0
2017	152	36	140	2,643	2,971	5.1	1.2	4.7	89.0	100.0
2018	160	70	30	234	494	32.4	14.2	6.1	47.4	100.0
2019	183	30	-	1,312	1,525	12.0	2.0	-	86.0	100.0
2020	145	42	-	54	241	60.2	17.4	-	22.4	100.0
2021 YTD (Aug)	88	34	258	2,675	3,055	2.9	1.1	8.4	87.6	100.0
Total	35,036	14,879	18,964	34,956	103,835	33.7	14.3	18.3	33.7	100.0
Under Construction, August 2021	174	28	216	6,480	6,898	2.5	0.4	3.1	93.9	100.0

Source: Altus Group Economic Consulting based on CMHC data

In the City of Mississauga, recent housing completions include 494 units in 2018, 1,525 units in 2019 and 241 units in 2020, or 753 per year, significantly below the annual target of 3,894 units set out in the PHHP. Through August 2021, completions in the City amounted to 3,055 units, which is on track to meet the annual target of 3,894 units per year, which would make 2021 the first year since 2006 that annual housing completions exceeded the 3,894 target.

As of August 2021, there were 6,898 units under construction. A large share (93.9%) of units under construction are apartment units, which are expected to be completed over the next few years.

It is noted that the share of apartment unit completions has been generally increasing since the early 2000s. At the same time, the share of ground-

related housing¹³ has been declining. The share of ground-related housing under construction was only 6.0% as of August 2021.

Based on the City of Mississauga's information on development applications in March 2021, as well as information on known condominium apartment and stacked townhouse projects that have not yet started occupancy, the estimated potential future residential supply amounts to include approximately 34,600 units.^{14,15}

Major (known) developments in the City include:

- Lakeview Village that would accommodate 8,026 units, including 355 townhouse units, 5,199 mid-rise apartment units, 781 mid-/high-rise apartment units and 1,691 high-rise apartment units. (Lakeview Village DMP 4.0);
- 1 Port Street East that would accommodate 1,205 to 1,540 apartment units;
- M City that would accommodate approximately 6,000 apartment units; and
- Square One redevelopment/intensification that would accommodate more than 18,000 units.

The estimated potential future residential supply in the City of Mississauga combined with recent housing completions from 2018 to August 2021 amount to be approximately 41,498 units, however it is likely that a significant proportion of these units may not be completed before 2028.

The estimate above can be compared with the housing target for the City of Mississauga set out in the PHHP - 3,894 units annually or 38,940 units over the 2018-2028 period (including up to 3,780 private sector units annually or 37,800 private sector units over 2018 – 2028).

By adding 187 residential units to the City of Mississauga, the proposed development contributes to the City and the Region in meeting the annual housing target set out in the PHHP.

¹³ Single-detached, semi-detached, and row housing units

¹⁴ Includes the proposed development on the North and South Draft Plan Lands. Excludes future phases of some of the multi-phase projects

¹⁵ As of September 2021, the potential future supply amounts to approximately 43,550 units

4.3 RANGE AND MIX OF HOUSING

Provincial, Region of Peel, and City of Mississauga planning policies emphasize that an appropriate range and mix of housing options are to be provided. Particularly, for the Ninth Line Neighbourhood Character Area, the City of Mississauga Official Plan sets out land use and built form principles that include for the provision of a mix of housing to accommodate people with varying housing preferences and socioeconomic characteristics.

The proposed development provides a range of 1-bedroom, 1-bedroom + den, 2-bedroom and 2-bedroom + den options. The Ninth Line development proposes a mix of unit types and sizes that considers the context of the surrounding existing and future developments, with single detached housing to the east of Ninth Line, and future 3-bedroom townhouses and back-to-back townhouses adjacent to the subject lands via the approved Mattamy townhouse subdivision

Below is a review of new homes in the City of Mississauga that were available for sale at the time of this report:

- Detached units range in size between approximately 2,420 square feet and 4,280 square feet and include three to four bedrooms.
- Townhouse units (not including back-to-back or stacked townhouse) range in size between approximately 2,200 square feet and 2,220 square feet and include three to four bedrooms.
- Back-to-back townhouse units range in size between approximately 1,570 square feet and 1,880 square feet and include two to three bedrooms.
- Active condominium apartment projects in the City of Mississauga mainly include one-bedroom, one-bedroom-plus-den, two-bedroom or two-bedroom-plus-den suites. Typical suite sizes are approximately 600 square feet for one-bedroom suites, 700 square feet for one-bedroom-plus-den suites, 1,160 square feet for two-bedroom suites, and 1,820 square feet for two-bedroom-plus-den suites.

5 SUMMARY AND CONCLUSIONS

The proposed development meets Provincial, Regional, and City housing objectives by providing housing that contributes towards ensuring adequate long- and short-term housing supply, and that provides an appropriate range and mix of housing options.

The proposed development would include 187 condominium apartment units. To ensure that the Ninth Line Character Area develops at the planned density set out in the Official Plan, residential densities will need to be sufficiently higher than the area-wide average of 82 persons and jobs per hectare to offset the lower densities that can be expected in the lands designated for Business Employment and Open Space.

The Region of Peel does not yet have an Inclusionary Zoning policy in place. However, the policy would only apply to Protected Major Transit Station Areas (PMTSAs) and is likely to be applied only to 'strong' markets within the Region that also fall within PMTSAs. Based on the preliminary findings regarding impact of IZ on viability of high-density residential projects in the Region, the early indications are that IZ would only be applicable to lands in the Hurontario corridor and Downtown Brampton. The NBLC report studying the impacts of IZ on development feasibility specifically cautions against requiring affordable housing for high-density residential projects outside the stronger markets in the Region, and specifically states that the requirement for affordable housing in the Ninth Line corridor may result in the delay and/or discouragement of high-density development in the area.¹⁶

By adding 187 residential units to the City of Mississauga, the proposed development contributes to the City and the Region in meeting the housing target set out in the PHHP. According to the PHHP, the housing target for the City of Mississauga is 3,894 units annually or 38,940 units over the 2018-2028 period (including up to 3,780 private sector units annually or 37,800 private sector units over 2018 – 2028). This report identified that the known potential future residential supply in the City of Mississauga is estimated to be up to 34,600 units and there are 6,898 units currently under construction

¹⁶ N. Barry Lyon Consultants Limited, Feasibility Analysis: Evaluation of Potential Impacts and Implementation of an Affordable Housing Inclusionary Zoning Policy, (April 2021), Draft

(as of August 2021), however a significant proportion of this future residential supply will not be available by the end of the 2018-2028 period.