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# HOUSING REPORT

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**IN SUPPORT OF**

## **OFFICIAL PLAN AMENDMENT AND ZONING BY-LAW AMENDMENT APPLICATION**

1225 Dundas Street East  
City of Mississauga

Dundix Realty Holdings

*JULY 2022*  
*GSAI File # 1415-002*

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## **INTRODUCTION**

Glen Schnarr & Associates Inc. (“GSAI”) were retained by Dundix Realty Holdings. to prepare a Housing Report with regard to their proposed development in the City of Mississauga at 1225 Dundas Street West. This Report was identified and requested as part of the pre-submission (DARC) meeting process held on March 23, 2022, at which time Terms of Reference were provided. As part of the DARC process, housing comments were provided by the City’s Housing Coordinator and are attached as Appendix I.

## **BACKGROUND**

The applicants are planning to redevelop a 3.04 acre (1.23 ha) site in the Applewood District of Mississauga. The subject lands are currently occupied by a single storey multi-tenant strip retail plaza which is currently approximately 30-40% vacant and has been unable to attract an anchor tenant. The City of Mississauga requires a supporting Housing Report to be submitted in support on any Official Plan Amendment and Rezoning application where more than 50 units are being proposed as part of a medium or high density built form. The subject proposal is for 496 condominium units and is therefore subject to this requirement. At the date of this OPA/rezoning and Site Plan Submission, it is highly unlikely that the proposed new Inclusionary Zoning Policies will be in effect as they must be tied to Regional, and City approved protected MTSA policies. It is anticipated that these policies will not be in effect until January 2023. The most recent May 30, 2022, staff report on Inclusionary Zoning identified “Statutory Transition” criteria which would exempt certain proposals with more than 50 units from Inclusionary Zoning. The exemption criteria relevant to the Proposed Development is the submission of a site plan application being received on or before the date of the passing of the Inclusionary Zoning Bylaw, anticipated for January 2023. On this basis, we are seeking exemption from Inclusionary Zoning.

In the unlikely event that the new Inclusionary Zoning policies have legal status before the subject OPA/rezoning application is filed, then the City requirements would be subject to a phased-in set aside rate which starts at 3% as of January 1, 2023, to December 31, 2023, then increases to 5% as of January 1, 2024, to December 31, 2024, then tops out at 7% as of January 1, 2025. The City has clarified that this request would exempt the first 50 units from this requirement but apply to the remaining units yielded beyond the first 50 units. As such with a 496 unit proposal, approximately 14 units would be “set aside” and be subject to Inclusionary Zoning. The City of Mississauga Housing Strategy defines an affordable “middle income” housing unit as one that can be purchased for \$459,000.00 or less.

It is important to note at the onset, and this issue will be discussed later in further detail, that the establishment of municipal affordable housing “targets” is a subject that can be raised in municipal Housing Strategy reports and promoted under municipal Official Plans with policies that encourage the municipality to partner with builders, participate in programs with more senior levels of government or provide economic incentives towards building more affordable housing. The establishment of affordable housing “quotas” is a separate matter altogether and requires a municipality to have the necessary legal instruments in place in accordance with provincial legislation, that allows a municipality to implement inclusionary zoning to reach their established quotas. At this point in time, the City of Mississauga does not have such policy or bylaw instruments in place to allow them to achieve specific quotas.

## SUBJECT LANDS



*Figure 1: Site Location and Context*

Figure 1 illustrates the location of the Subject Lands on the north side Dundas Street, west of Dixie Road.

A Planning Justification Report, also prepared by Glen Schnarr & Associates, dated June 2022, provided the following information on the Subject Lands and surrounding context, including the following:

- Site Area: 3.04 acres
- Existing Use: Single storey retail strip plaza.
- Surrounding Land Uses:

|       |  |
|-------|--|
| North | Existing townhouse complex;                                  |
| South | Dundas Street East with Employment uses fronting south side; |
| East  | Mid-rise rental apartment building;                          |
| West  | Retail plaza with townhouse blocks behind.                   |

## DESCRIPTION OF PROPOSAL

The study has been prepared in support of an application to amend the City of Mississauga Official Plan and to amend the City of Mississauga Zoning By-law 225-2007. The site is currently designated “Mixed Use” in the Applewood Local Area Plan of the Mississauga Official Plan and zoned “C3” (General Commercial) under By-law 225-2007. The proposed Official Plan Amendment will redesignate the site to “Residential High Density”, and the Zoning By-law Amendment proposes to rezone the site from “C3” (General Commercial) to “RA3 – Exception” to reflect at grade retail and an increased floor space index to the base zone

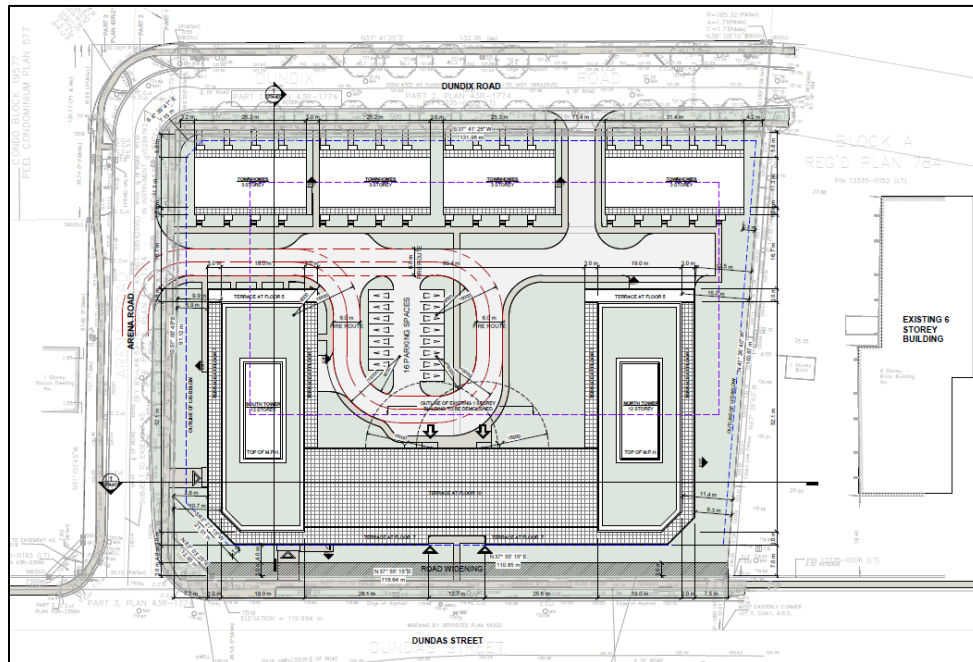


Figure 2: Proposed Site Plan

As shown above, the proposed redevelopment will consist of a total of 496 residential units. Of this total, 462 units will consist of condominium apartments (257 one bedroom units, 164 two bedroom units, 43 three bedroom units) within two proposed 12 storey midrise towers connected by a podium. In addition, 34 townhouses are proposed at grade along the south side of Dundix Road. Typical renderings for the proposed condominium apartment and townhouse blocks are show below



*Figure 3: 12 Storey Building Rendering*



*Figure 4: Townhouse Rendering*

Approximately 675.5 m<sup>2</sup> of retail space will occupy the ground floor of the condominium apartment structure and provide a commercial frontage along Dundas Street. Parking will largely be accommodated underground within a single level garage with some parking at grade.

At this juncture, a site plan application is being submitted with OPA/rezoning applications so as to qualify for an exemption from the Inclusionary Zoning Bylaw before it is passed. However, as part of the rezoning process, there may be an opportunity to secure affordable housing units through a community benefits charge.

## PLANNING RATIONALE

The Housing Study Terms of Reference are appended as Appendix II and require an analysis of how the proposed development addresses the relevant policies of the Provincial Policy Statement 2020, Growth Plan 2019, Region of Peel Official Plan, Mississauga Official Plan and Mississauga Housing Strategy.

## PROVINCIAL POLICY STATEMENT, 2020

The relevant policy excerpts of the Provincial Policy Statement, 2020 (PPS 202) include the following:

*“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, multi-unit housing, affordable housing, and housing for older person)....*

*1.4.3 Planning Authorities shall provide for an appropriate range and mix of housing options and densities to meet the projected market-based and affordable housing needs of current and future residents of the regional market 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 the 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 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 services facilities and support the use of active transportation and transit in areas where it exists or is to be developed;*
  - e) *requiring transit-supportive development and prioritizing intensification, including potential air rights development, in proximity to transit, including corridors and stations.”*

It is important to note that these policies apply to both “affordable and market-based housing”. Despite being market-based housing, the proposed development is an intensification of an existing site close fronting a major arterial road served and existing infrastructure and community services and is therefore consistent with the policies of the PPS 2020.

## **GROWTH PLAN (MAY 2019)**

The relevant policy excerpts of the Growth Plan (2019) include the following:

- 2.2.1.4 *Applying the policies of the Growth Plan will support the achievement of complete communities that:*
  - c) *provide a range and mix of housing options, including second units and affordable housing, to accommodate people at all stages of life, and to accommodate the needs of all households’ sizes and incomes.*
- 2.2.6.3 *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.*



The proposed development provides an alternative mixed use built form along the Dundas Street East frontage within an underutilized strip retail plaza that has outlived its original planned function. This has become evident with the site's vacancy rate and inability to attract an anchor tenant. As more office and retailers pivot into non-employment uses, better and higher density transit supportive uses will emerge, particularly on transit corridors and walkable to GO Transit such as this site. The proposed development offers a range of unit types with units at varying sizes. As market based housing, this development provides an opportunity for Applewood area residents seeking to downsize and remain in the area while assuming a more maintenance free lifestyle. As such the proposal is consistent with the Growth Plan.

## **REGION OF PEEL OFFICIAL PLAN & PEEL HOUSING AND HOMELESSNESS PLAN 2018-2028**

The relevant policy excerpts of the Region of Peel Official Plan include the following:

- 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.*
- 5.8.2.3 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.*
- 5.8.2.3.1 Explore, in collaboration with the area municipalities, the feasibility of implementing incentives such as waivers, deferrals of 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.*

The Regional policies speak to providing housing to “all income groups”, providing a mix of housing types and allowing Peel residents to have alternative housing options so that they can remain in their communities. This is precisely what this proposed development is seeking to do in the existing stable Applewood neighbourhood with an aging population characterized predominantly with large lot single detached housing.

## MISSISSAUGA OFFICIAL PLAN AND MISSISSAUGA HOUSING STRATEGY

The relevant policy excerpts of the City of Mississauga Official Plan include the following:

- “7.1.6 *Mississauga will ensure that the housing mix can accommodate people with diverse housing preferences and socioeconomic characteristics and needs.*
- 7.22 *Mississauga will provide opportunities for:*
- a. *the development of a range of housing choices in terms or 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.”*

The subject proposal is for market based ownership housing that is able to make use of existing services and transit infrastructure. The City’s Official Plan does not exclude or restrict this type of housing. The proposal is compliant with both Regional and Provincial policies.

The Mississauga Housing Strategy addresses the issue of housing affordability and emphasizes the need to address the “missing middle” who are medium income earners who have been priced out of the market for vertically divided ground related housing types. The Strategy makes the following observations:

*Housing is considered affordable when:*

- *It costs less than 30% of annual gross household income.*
- *Prospective homeowners can afford to pay from approximately \$270,000.00 to \$400,000.00, 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 \$1,200.00.*

*Middle income households are:*

- *Those that earn between \$55,000.00 and \$100,000.00 per year.*
- *For those that rent, they can pay market prices but have difficulty finding units that suite their needs,*
- *The competition for housing in this price range is higher than the supply.*

The subject proposal is a condominium which is not being marketed as an affordable living lifestyle.

## **ANALYSIS AND OPINION**

The Housing Report Terms of Reference require the completion a summary Housing Table for each project showing the total number of units and a breakdown by unit type. This information is attached as Appendix III. The City has asked that 3 % of the units exceeding the first 50 units proposed be sized and priced to the medium income threshold of \$459,000.00. In this instance with 499 units being proposed, this would translate to a total of approximately 14 units. Of the 260 one bedroom units proposed, there are 27 smaller one bedroom units at approximately 45.7 m<sup>2</sup> (492 ft<sup>2</sup>) units which could potentially be marketed as more affordable units .

As noted from the excerpt below from the City of Mississauga's Affordable Housing web page, the City is establishing regulations that would require qualified purchasers within the medium income range to complete a signed legal declaration confirming that their income does not exceed the medium income threshold and that any unit purchased will be their principal residence.

## Declaration of Household Income and Principal Residence Form

The [City's Housing Strategy](#) is focused on increasing the supply of affordable housing to middle-income families in Mississauga. To support this objective, developers are providing affordable units – for \$420,000 or less – within their housing developments.

To qualify for this type of unit, potential buyers must complete this form to prove they have a total household income of less than \$108,000 a year, and that the unit shall be their principal residence.

A Commissioner of Oaths, notary or lawyer, must witness your form.

Submit your completed form to the developer of the unit, who'll then send it to the City.

Your completed form is part of public record and will be available for viewing by any member of the public, upon request.

If you've any questions, please contact Catherine Parsons at 905-615-3200 ext. 8409, or email [catherine.parsons@mississauga.ca](mailto:catherine.parsons@mississauga.ca).

The subject proposal is for market-based ownership housing that is being marketed to families, commuters and empty nesters who grew up and raised families in the Applewood area and are seeking to remain in the area and downsize to a maintenance free lifestyle. The proposal does not contravene or offend any provincial, regional, or municipal official plan policies as an intensification proposal which will create an intensification opportunity close to a busy arterial road and Community Node to be served by planned future bus rapid transit. The proposal is able to make use of existing infrastructure, commercial facilities, schools, and community facilities that currently serve the area.

## SUMMARY AND CONCLUSIONS

The proposed residential development on the subject lands meets provincial, regional, and municipal policies and housing objectives as it represents intensification of underutilized lands where new market-based ownership residential housing will be provided at a location where existing transit, infrastructure, commercial facilities, schools and community services and facilities can be efficiently utilized. The City of Mississauga has now undertaken the statutory process required to implement inclusionary zoning policies and bylaws, and the proper assessments been completed to determine whether inclusionary zoning is warranted. However, at the time of this submission, the Inclusionary Zoning Bylaw and Official Plan policies will have not yet been passed by City Council and the process leading up to passage of such bylaws allow for exemptions and submission of a site plan application would qualify this project as an exception. Nonetheless, the project does make provisions for a certain number of smaller one bedroom units that could potentially come close to meeting medium density income thresholds depending on market conditions at the time. As a larger project, there will be pool of smaller units that could potentially be secured as affordable units through a future Community Benefits Charge.

In conclusion, the proposal conforms with the current provincial, regional, and municipal housing policies and represents good planning.

Respectfully submitted,

**GLEN SCHNARR & ASSOCIATES INC.**



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Jim Levac, MCIP, RPP

Partner