



3115 Hurontario Street, Mississauga

Housing Report



IBI GROUP

Prepared for Clearbrook Developments Ltd.
by IBI Group
October 4, 2022

Table of Contents

1	Introduction	1
2	Site Description and Surrounding Context.....	2
3	Proposed Development.....	3
4	Relevant Planning Processes and Related Applications	6
4.1	Official Plan Amendment	6
4.2	Zoning By-law Amendment.....	6
5	Demographic Conditions	7
5.1	Population Trends and Projections.....	7
5.2	Household Trends and Projections.....	7
5.3	Housing Supply.....	8
6	Additional Considerations	10
7	Planning Rationale	11
7.1	Provincial Policy Statement	11
7.2	Growth Plan for the Greater Golden Horseshoe	12
7.3	Region of Peel Official Plan and Municipal Comprehensive Review	13
7.4	Region of Peel Housing and Homelessness Plan 2018-2028.....	15
7.5	City of Mississauga Official Plan.....	16
7.6	City of Mississauga – Making Room for the Middle: A Housing Strategy for Mississauga (2017).....	17
7.7	Official Plan Amendment No. 140 – Inclusionary Zoning	17
8	Analysis and Opinion	18
8.1	Analysis of Unit Affordability Thresholds	18
8.1.1	Ownership Market and Affordability Thresholds	19
8.2	Analysis of Unit Size and Dwelling Typology.....	20
8.3	Planning Analysis.....	20
9	Summary and Conclusions	21

1 Introduction

IBI Group Professional Services (Canada) Inc. ("IBI Group") has been retained by Clearbrook Developments Ltd. to assist in securing planning approvals for the proposed redevelopment of the property municipally known as 3115 Hurontario Street in the City of Mississauga ("subject site" or "site"). The subject site is 0.25 hectares (0.62 acres) in size and is currently occupied by a 2-storey building near the intersection of Hurontario Street and Kirwin Avenue. The owner is proposing to demolish the existing building and redevelop the subject site with a 35-storey building with residential, retail and charity uses.

The intent of the application is to appropriately intensify the subject site through redevelopment to introduce residential units, commercial space, and provide a new, long-term space for the DAM Youth Charity that currently utilizes the existing building. The site is located within Downtown Cooksville and along the Hurontario Street corridor where intensification is to occur to support residential growth targets of the Province, the Region of Peel, and the City of Mississauga. The proposed development appropriately intensifies an underutilized site adjacent to the Hurontario Light Rail Transit (LRT) and is within 500 metres of the Cooksville GO Station, helping to establish a complete, transit-oriented community within Cooksville. The proposed development will provide new housing options that will expand housing opportunities for existing and future area residents.

In accordance with the City's Terms of Reference for Housing Reports (TOR), a Housing Report is required for all Official Plan Amendment, Zoning By-law Amendment, and Draft Plan of Subdivision applications proposing 50 or more units of ownership tenure. While the tenure of the proposed units may be subject to change, Clearbrook Developments Ltd. is currently proposing 431 residential units of condominium tenure. As such, this Housing Report has been prepared to:

- Support applications to amend the City of Mississauga Official Plan and Zoning Bylaw 0225- 2007;
- Provide a brief description of the proposed development;
- Outline key demographic information;
- Identify the relevant planning process for the redevelopment of the subject site;
- Demonstrate how the proposed development meets the provincial, regional and municipal housing policies and objectives; and,
- Provide an analysis and opinion of how the proposed development represents good planning and addresses the housing targets and objectives of the Region of Peel and City of Mississauga.

2 Site Description and Surrounding Context

The subject site is located within the Cooksville neighbourhood, situated on the east side of Hurontario Street, approximately 35 metres south of Kirwin Avenue and approximately 360 metres north of Dundas Street East (Figure 1). The site is municipally known as 3115 Hurontario Street and legally described as PT LT 15 CON 1 NDS TORONTO AS IN RO1112474, EXCEPT PT 14, 43R21969; CITY OF MISSISSAUGA, Regional Municipality of Peel.

Figure 1: Aerial View of Site



The subject site is approximately 0.25 hectares (0.62 acres) in size and has 44 metres of frontage along Hurontario Street. A crescent shaped driveway provides two points of vehicular access from Hurontario Street, with pedestrian access being provided from Hurontario Street. The existing building is currently occupied by The DAM Youth Charity, which is a non-profit drop-in centre that supports youth in the community through providing a range of services and programs. The remainder of the site is comprised of landscaped areas and parking space.

The subject site is currently surrounded by predominantly residential and commercial uses ranging in size, including mid- and high-rise residential, low-rise residential, commercial uses, and office uses. Directly west of the site, on the corner of Hurontario Street and Kirwin Avenue, is an existing 12-storey residential apartment. Significant growth is planned along the Hurontario Street corridor due to the proximity to the Hurontario LRT that is currently under construction.

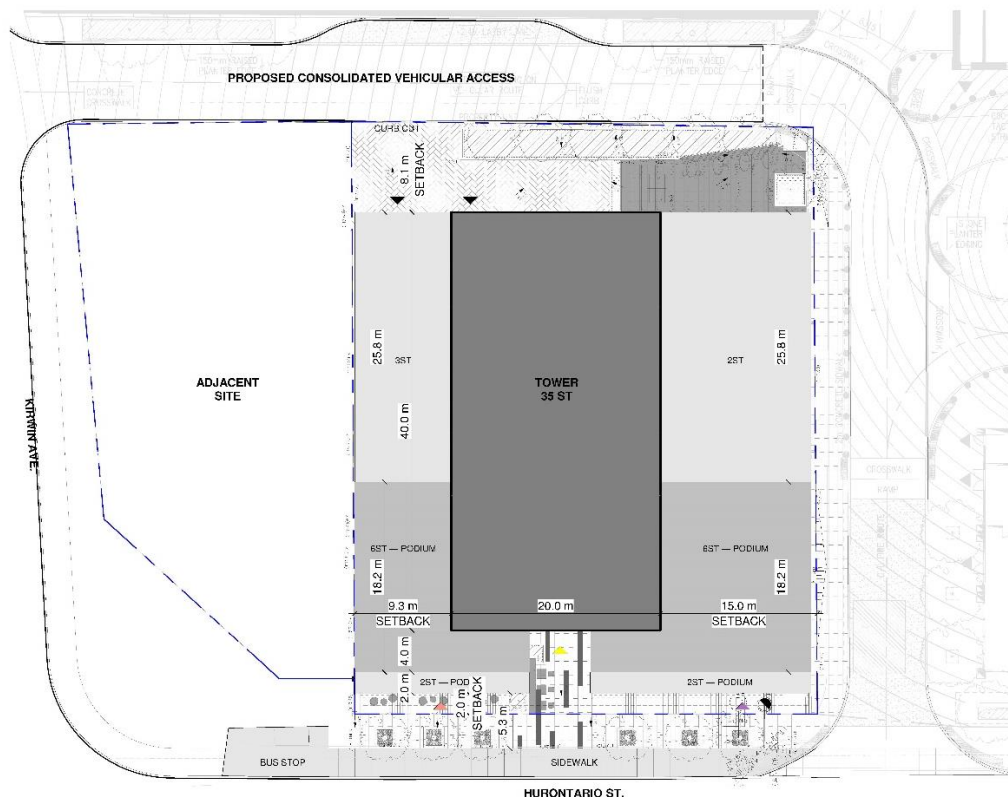
Specific uses immediately surrounding the subject site are as follows:

- **North:** Immediately north of the subject site, directly abutting the Kirwin Avenue and Hurontario Street intersection is a dental office with associate surface parking. Further north, past Kirwin Avenue, is a small commercial plaza with a Scotiabank and Softron Tax, which also features surface parking. Further north, past Kirwin Avenue, is a small commercial plaza with a Scotiabank and Softron Tax, which also features surface parking.
- **East:** Directly abutting the subject site to the east is a current parking garage proposed for redevelopment. Further east of the subject site is a four-storey apartment building fronting onto Jaguar Valley Drive and additional apartment buildings that range from 5- to 29-storeys.
- **South:** Directly south of the site is a commercial plaza with various restaurants, salons, a grocery store, a repair store, and surface parking with access from Hurontario Street. This property is also proposed to be developed in conjunction with the existing parking garage to the east, with an active development application to introduce several residential buildings with commercial uses at-grade.
- **West:** Directly west of the site is a 12-storey apartment building and T.L. Kennedy Secondary School, with various restaurants located southeast along Hurontario Street. Northwest of the site is a commercial plaza that features liquor and beer stores and a restaurant. Cooksville GO Station is also located northwest along Hurontario Street, which provides easy access to various locations in the Greater Toronto Area.

3 Proposed Development

The proposed development is comprised of a 35-storey building, inclusive of a six-storey podium. The uses will be primarily residential with commercial uses provided at-grade and charity uses provided at-grade and on the second level of the podium. The tower portion will be stepped back from the building face on all sides (Figure 2).

Figure 2: Proposed Site Plan



The proposed development will include 431 residential units, consisting of 297 one-bedroom units, three of which have dens, (68.9%), 125 two-bedroom units (29.0%), and 9 three-bedroom units (2.1%). Approximately 1,472 m² of indoor amenity space and approximately 993 m² of outdoor amenity space is also proposed. A total of 280 parking spaces are intended to be provided within four storeys of underground parking. Both short term and long-term bicycle parking is proposed, for a total of 281 bicycle spaces. The replacement space for the charity use spans two floors, with a total proposed area of 1,406.4 m². The total gross floor area for the proposed development is approximately 27,109 m² for a Floor Space Index (FSI) of 10.89.

To achieve an affordable range of prices and rents, the Proposed Development – Housing Breakdown (All Units) Table, provided in the TOR will be referenced, as shown in Table 1. Proposed prices of the units are to be determined as the development application progresses, as well as the inclusion of affordable housing. Subsequent updates to this report may be required.

Table 1: Proposed Development - Unit Breakdown (All Units)

Purpose Built Rental Units*		
	Proposed Rents in 2019 Dollars (excluding parking and utilities)	Qty. of Units
Bachelor	Less than \$922/month rent	TBD
	Between \$922 and \$1153/month rent	TBD
	Between \$1153 and \$1383/month rent	TBD
	Between \$1383 and \$1614/month rent	TBD
	More than \$1614/month rent	TBD

Proposed Rents in 2019 Dollars (excluding parking and utilities)		Qty. of Units
1 bedroom	Less than \$1233/month rent	TBD
	Between \$1233 and \$1541/month rent	TBD
	Between \$1541 and \$1850/month rent	TBD
	Between \$1850 and \$2158/month rent	TBD
	More than \$2158/month rent	TBD
Proposed Rents in 2019 Dollars (excluding parking and utilities)		Qty. of Units
2 bedroom	Less than \$1396/month rent	TBD
	Between \$1396 and \$1745/month rent	TBD
	Between \$1745 and \$2094/month rent	TBD
	Between \$2094 and \$2443/month rent	TBD
	More than \$2443/month rent	TBD
Proposed Rents in 2019 Dollars (excluding parking and utilities)		Qty. of Units
3+ bedroom	Less than \$1590/month rent	TBD
	Between \$1590 and \$1988/month rent	TBD
	Between \$1988 and \$2385/month rent	TBD
	Between \$2385 and \$2783/month rent	TBD
	More than \$2783/month rent	TBD
Ownership Units		
Ownership Units to be Sold at Market Prices		Qty. of Units
Bachelor		0
1 bedroom		297
2 bedroom		125
3+ bedroom		9
Ownership Units to be Sold as Affordable	Proposed Affordable Sale Price of Unit	Qty. of Units
Bachelor	TBD	TBD
1 Bedroom	TBD	TBD
2 bedroom	TBD	TBD
3+ bedroom	TBD	TBD
Unit Transfer		
Ownership Units to be Dedicated to City/Region	Market Value of Unit	Qty. of Units
Bachelor	TBD	TBD
1 Bedroom	TBD	TBD
2 bedroom	TBD	TBD
3+ bedroom	TBD	TBD
Secondary Suites		
Private Ownership Secondary Suites		Qty. of Units
Bachelor		N/A
1 bedroom		N/A
2 bedroom		N/A
3+ bedroom		N/A
Land		
Land Dedicated to City/Region	Market Value of Land Per Acre	Acres
	TBD	TBD

Financial Contribution to Affordable Housing Offsite
Amount TBD

Based on Canadian Mortgage and Housing Corporation (CMHC) data, the average rents by bedroom type for the City of Mississauga will also be referenced should the condominium apartments be rented in the future, as noted in Table 2.

Table 2: Average Rents by Bedroom Type, Prepared by IBI Group

YEAR	BACHELOR	1-BEDROOM	2-BEDROOM	3-BEDROOM	TOTAL
2019	\$1,007	\$1,297	\$1,462	\$1,652	\$1,425
2020	\$1,052	\$1,384	\$1,554	\$1,751	\$1,515
2021	\$1,099	\$1,434	\$1,609	\$1,802	\$1,569

4 Relevant Planning Processes and Related Applications

This report is being submitted in support of an Official Plan Amendment and a Zoning By-law Amendment to implement the development as proposed. Site Plan Control application and Draft Plan of Condominium applications will be filed at a later date under a separate cover once the Official Plan and Zoning By-law Amendment applications have been advanced.

4.1 Official Plan Amendment

An Official Plan Amendment is required to re-designate the subject site from *Mixed-Use* to *Residential High Density* through amending Schedule 10 of the City of Mississauga Official Plan. This Amendment is required as the proposed development consists primarily of residential uses and was required by Staff. An amendment is also required to introduce a new Special Site policy for the subject site to amend the maximum permitted height to 35 storeys and introduce a Floor Space Index (FSI) of 12.0. The subject site is currently underutilized given its location within an Intensification Area and adjacency to higher-order transit. The Official Plan Amendment will enable more housing on the subject site to account for, and accommodate, the continued growth in the area. The inclusion of commercial space and expansion of the existing charity use will further support the creation of a complete, transit-oriented community.

4.2 Zoning By-law Amendment

The City of Mississauga Zoning By-law 0225-2007 zones the subject site as *Development (D)*, which requires a Zoning By-law Amendment prior to development occurring on the site. Permitted uses are limited to existing uses that pre-date the implementation of the By-law. As such, a Zoning By-law Amendment is required to facilitate the proposed development and to allow for conformity with the Official Plan.

5 Demographic Conditions

The following section outlines key demographic information for the Cooksville neighbourhood where the subject site is located and compares this information to other geographic areas within the larger housing market, including the City of Mississauga, Peel Region, and the Toronto Census Metropolitan Area (CMA). The data provided below for Cooksville was determined by compiling Census information for three dissemination areas that comprise the Cooksville neighbourhood. The following analyses utilize 2021 Census data, as well as statistics reported within the Region of Peel Housing Strategy and the City of Mississauga Housing Gap Assessment. 2016 data was utilized where new information was not yet available.

5.1 Population Trends and Projections

Over the 2016 to 2021 period, the population of Cooksville increased by 2.6% (920 people), while the population of the City of Mississauga experienced a 4.3% growth (31,830 people). Peel Region and the Toronto CMA also experienced significant population of 14.7% (10,150) and 7.8% (112,000), respectively.

The Peel Region 2041 Growth Allocation and Growth Management Regional Official Plan Amendment outlines the overview of the growth outlook for Cooksville and other municipalities in the Region of Peel. It should be acknowledged that this document is still in draft form and the values shown in Table 3 are open to fluctuation before the growth allocations are finalized. From 2016 to 2041, it is anticipated that the Region of Peel will experience a growth of 541,700 (38%). Cooksville is only anticipated to increase by 2,450, which only represents a small fraction of the overall growth in the Region.

It should be noted that the Council Approved ROP includes additional population and employment forecasts for 2051. By 2051, the Region anticipates a population of 2,280,000, 730,000 households, and employment of 1,070,000.

Table 3: Forecasted Population Growth from 2016 to 2041

GEOGRAPHIC AREA	2016	2021	2031	2036	2041	GROWTH (2016-2041)	% CHANGE
Cooksville	34,810	35,730	38,240	42,420	47,030	2,450	25%
Mississauga	745,900	777,730	842,070	879,210	920,020	174,120	23%
Brampton	613,680	683,700	811,970	853,940	890,000	276,320	45%
Caledon	68,820	78,970	116,010	136,850	160,080	91,260	133%
Peel	1,428,000	1,540,000	1,770,050	1,870,000	1,970,100	541,700	38%

5.2 Household Trends and Projections

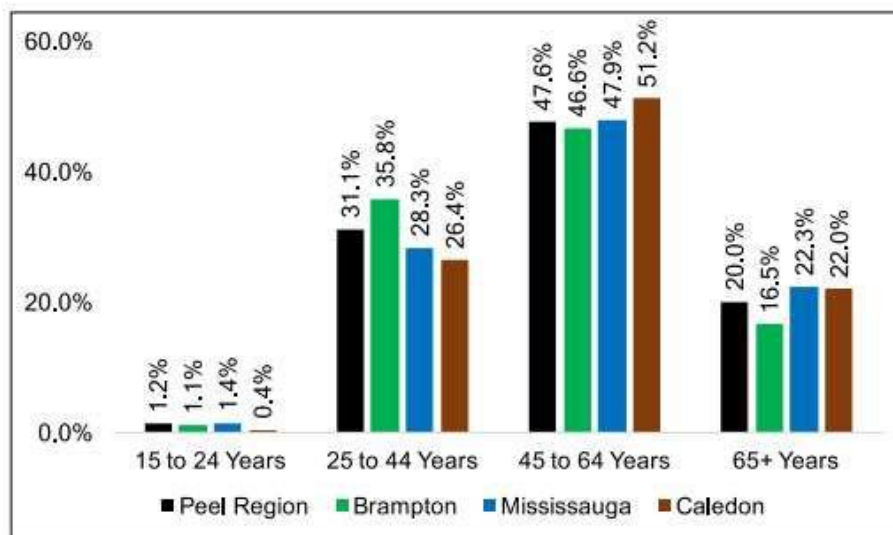
The characteristics of households are indicative of the housing needs, which are also influenced by population trends and characteristics. As shown in Table 4, the Region of Peel is anticipated to increase by approximately 8,180 households, Cooksville is projected to growth to 4,680 households. Based on these findings, Cooksville is anticipated to grow at a faster rate (38%) than the broader City average (38%), and slightly less than the growth of the Region (41%) on a proportional basis.

Table 4: Projected Household Growth, Prepared by IBI Group

GEOGRAPHY	2016	2021	2031	2036	2041	GROWTH (2016- 2041)	% CHANGE
Cooksville	12,330	12,670	13,700	15,280	17,010	4,680	38%
Mississauga	240,810	252,230	279,140	293,170	307,470	66,660	28%
Brampton	167,280	189,520	227,610	240,090	250,460	82,640	49%
Caledon	21,200	24,760	36,370	43,000	50,080	28,880	136%
Peel	429,830	466,510	543,120	576,260	608,010	178,180	41%

In terms of household size, the share of one and two person households are increasing. These two household categories make up 40.1% of all households in Peel Region. In 2011, one- and two-person households accounted for 43% of all households in Mississauga. In addition, one-person households saw the highest rate of increase; increasing by 55.8% from 2001 to 2016, as reported within the Region of Peel Housing Strategy. This suggests a need for housing options suitable for smaller households within the Region. Figure 3 suggests that the need for smaller housing options is greater in Mississauga comparatively. The proposed development is well suited to accommodate smaller household sizes through the provision of one-bedroom and two-bedroom units.

Figure 3: Proportions of Households by Size from the Region of Peel Housing Strategy



5.3 Housing Supply

In Cooksville, the majority of the housing stock is comprised of 5+ storey apartments (39.7%), followed by single-detached housing (27.6%). Compared to the rest of the market, Cooksville has the lowest proportion of apartments below 5-storeys (10.0%) and the highest proportion of 5+ storey apartments (39.7%), as shown in Figure 4 and Table 5. The proposed development will complement the existing housing stock in the area and provide additional housing options.

Figure 4: Housing Supply by Dwelling Type, Prepared by IBI Group

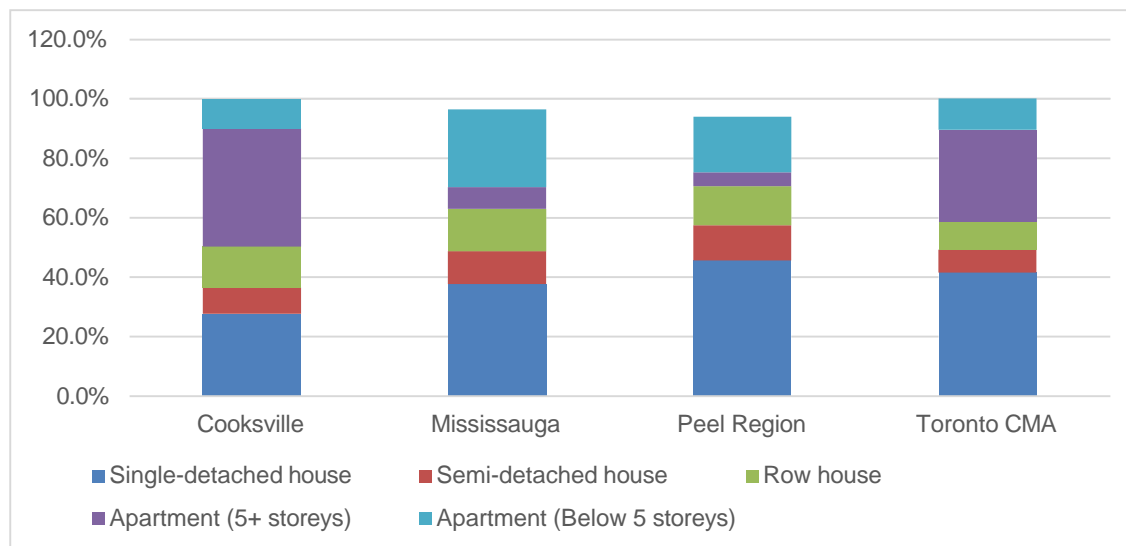


Table 5: Housing Supply by Dwelling Type, Prepared by IBI Group

DWELLING TYPE	COOKSVILLE	MISSISSAUGA	PEEL REGION	TORONTO CMA
Single-detached house	27.6%	37.70%	45.60%	41.50%
Semi-detached house	8.9%	11.10%	11.90%	7.80%
Row house	13.8%	14.20%	13.10%	9.60%
Apartment (5+ storeys)	39.7%	7.30%	4.60%	30.70%
Apartment (Below 5 storeys)	10.0%	26.20%	18.80%	10.50%

Compared to the rest of the market, Cooksville is consistent in terms of the proportion of owners to renters, with the majority of residents (over 65%) being owners. The majority of residents (over 65%) also spend less than 30% of their income on shelter, as shown in Table 6, indicating that the Cooksville area is relatively affordable.

Table 6: Proportion of Renters vs. Owners and Percentage of Household Spending on Housing, Prepared by IBI Group

GEOGRAPHY	OWNER	RENTER	LESS THAN 30% OF INCOME	MORE THAN 30% OF INCOME
Cooksville	66%	34%	67%	33%
Mississauga	72%	28%	69%	31%
Peel Region	76%	24%	68%	32%
Toronto CMA	66%	34%	67%	33%

As shown in Table 7, the average rent in the Region in 2021 was \$1,533, with a range of \$1,063 (bachelor) to \$1,730 (4+ bedroom).

Table 7: Average Rent by Bedroom Count, Retrieved from the PPS

	BACHELOR RENT	1 BEDROOM RENT	2 BEDROOM RENT	3 BEDROOM RENT	4+ BEDROOM RENT	TOTAL BEDROOM RENT
Peel Region	\$1,063	\$1,423	\$1,601	\$1,713	\$1,730	\$1,533

Based on the PPS, the average resale house price in 2021 in Peel Region was \$909,448 and 10% below the average resale price equated to \$818,503. These values suggest that residents are allocating more and more of their income towards housing and the lack of affordability within the Region. This is further noted through the household incomes and affordable housing prices in Table 8.

Table 8: Households Incomes and Affordable Housing Prices

INCOME PERCENTILE								
10 th	20 th	30 th	40 th	50 th	60 th	70 th	80 th	90 th
\$31,200	\$48,500	\$64,200	\$80,100	\$97,900	\$115,100	\$136,900	\$165,400	\$212,600
PERCENTILE AFFORDABLE HOUSING PRICE								
10 th	20 th	30 th	40 th	50 th	60 th	70 th	80 th	90 th
\$114,800	\$178,400	\$236,200	\$294,700	\$356,900	\$423,400	\$503,600	\$608,500	\$782,100

6 Additional Considerations

The City of Mississauga's TOR for Housing Reports acknowledges the current housing issues facing the City, including the challenge for middle income households to find housing that meets their needs, and the reality that housing for 1 out of 3 households is considered unaffordable. In response to these challenges, the City has introduced some affordability requirements on select development proposals. In order to introduce more affordable housing options, the City is requesting affordable middle income housing units be introduced at a minimum rate of 10%, which is not applied to the first 50 units of a building. The City will also consider alternatives to on-site unit contributions including off-site unit contributions, land dedication, or financial contributions for affordable middle income housing elsewhere. Offsite unit location should be similar to the primary development site in terms of access to amenities, services, and transit.

The applicant is continuing to explore the provision of affordable housing within the proposed development, and may further investigate the following additional considerations:

- 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 subject site currently contains a two-storey detached building, which will be demolished prior to the construction of the proposed development. The proposed

development will introduce 431 new housing units in proximity to a range of transit options that will support future residents in meeting their needs.

While the provision of affordable housing is being explored, a key element of the proposed development is the expansion of the charity use on the site through creating new space within the podium and allowing the charity to expand to better support the area's youth.

7 Planning Rationale

The following subsections provide a detailed summary and assessment of the proposed development in relation to current housing policies and objectives outlined in the Provincial Policy Statement; the Growth Plan for the Greater Golden Horseshoe; the Region of Peel Official Plan, the Region of Peel Housing Strategy 2018; the Region of Peel Housing and Homelessness Plan 2018-2028, and the City of Mississauga Official Plan and the City of Mississauga – Making Room for the Middle Housing Strategy. Please refer to the Planning Justification Report prepared by IBI Group for detailed analysis on how the proposed development achieves the policy direction of these documents, as applicable.

7.1 Provincial Policy Statement

The Provincial Policy Statement ("PPS"), May 1st 2020 provides policy direction on matters of provincial interest regarding land use planning, and establishes the foundation for land use planning and development regulations. Policies are outlined within Settlement Areas and away from significant or sensitive resources, and areas which may pose a risk to public health and safety.

Section 1.1.1 of the PPS provides direction on how to sustain healthy, livable, and safe communities, including:

- a) *promoting efficient development and land use patterns which sustain the financial well-being of the Province and municipalities over the long term;*
- b) *accommodating an appropriate affordable and market-based range and mix of residential types to meet long-term needs;*
- c) *avoiding development and land use patterns which may cause environmental or public health and safety concerns;*
- d) *promoting the integration of land use planning, growth management, transit-supportive development, intensification and infrastructure planning to achieve cost-effective development patterns, optimization of transit investments, and standards to minimize land consumption and servicing costs;*
- e) *improving accessibility for persons with disabilities and older persons by addressing land use barriers which restrict their full participation in society;*
- f) *ensuring that necessary infrastructure and public service facilities are or will be available to meet current and projected needs; and*
- g) *preparing for the regional and local impacts of a changing climate.*

Section 1.4 of the PPS provides more specific direction related to housing:

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;*

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:*

- f) *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;*
- g) *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;*
- h) *requiring transit-supportive development and prioritizing intensification, including potential air rights development, in proximity to transit, including corridors and stations; and*
- i) *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 PPS recognizes the important relationship between the housing and transit infrastructure, directing density to locations where transit infrastructure is available, such as the subject site. The proposed development prioritizes intensification in proximity to higher-order transit, as it is located within 500 metres of two future LRT stops and the Cooksville GO Station. The intensification of the subject site will introduce new housing to the area that contributes to the overall housing supply and unit mix in Mississauga, while ensuring the optimized use of existing infrastructure through a compact, efficient, and transit supportive built form.

7.2 Growth Plan for the Greater Golden Horseshoe

The Growth Plan for the Greater Golden Horseshoe ("Growth Plan") directs policies to guide future growth and development throughout the Greater Golden Horseshoe (GGH) to the year 2051. The major goals of the Growth Plan are to provide a sufficient housing supply for a growing population, improve transportation options, encourage a high quality of life, enable and incentivize a strong economy, and ensure a healthy natural environment through proper population protections. The Region of Peel is currently expected to accommodate a population of 2,280,000 and 1,070,000 jobs within the GGH by 2051, pursuant to Schedule 3 of the Growth Plan.

The subject site is within the Growth Plan's *Built-Up Area*, where the majority of growth and development is to occur. The Growth Plan prioritizes intensification and higher densities in strategic growth areas, in particular in areas where future infrastructure and public service facilities will exist.

The Growth Plan directs municipalities to support a range and mix of housing options to serve all sizes, incomes and ages of households. Section 2.2.6.1 of the Growth Plan provides the following direction with respect to housing:

- 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.*

The proposed development conforms with these policies by providing new housing in proximity to transit. A unit mix of one-bedroom, two-bedroom, and three-bedroom will serve a range of household sizes, ages, and incomes, allowing the proposed development to contribute to a more diverse housing stock within Mississauga. Located within a Major Transit Station Area (MTSA) associated with the future Hurontario LRT, the subject site will also help achieve or exceed the minimum density requirement of 160 residents and jobs combined per hectare provided by the Growth Plan.

7.3 Region of Peel Official Plan and Municipal Comprehensive Review

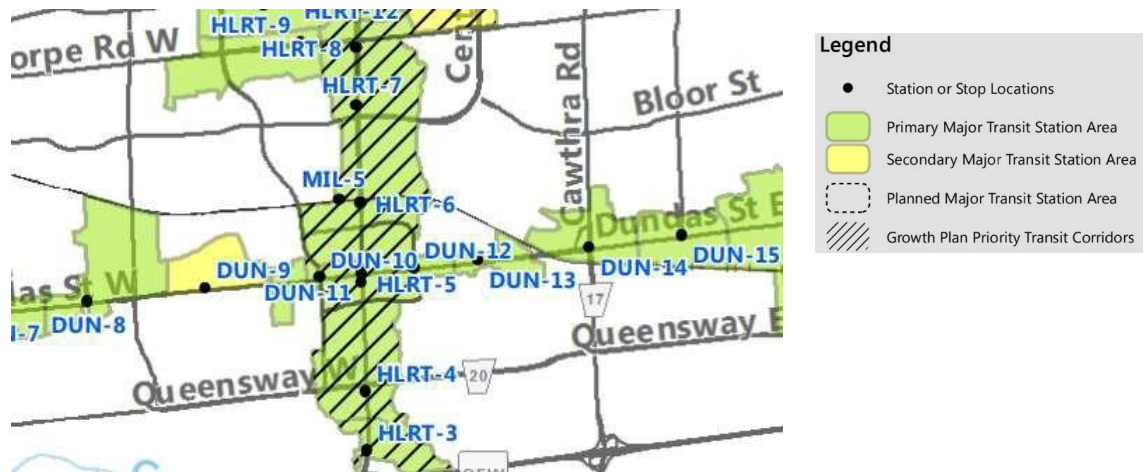
The Region of Peel Official Plan (ROP) was originally approved by Regional Council in July of 1996. As of April 28, 2022, the Regional Council passed a by-law to adopt a new ROP which is awaiting provincial approval. As such, the current ROP remains in effect for the subject site until the Council Approved ROP receives Ministry approval. The ROP outlines policy direction for growth within the Region of Peel, while aiming to protect the natural environment, among other considerations.

A core principle of the ROP is to provide housing at the scale needed to meet the full extent of residents' needs within Peel. As outlined in the ROP, the Region is committed to achieving a supply of accessible, adequate, appropriate housing of all types, sizes, densities, and tenures to meet the existing and projected demographic and housing market requirements of current and future residents. Specially, the ROP provides the following objectives:

- 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.*
- 5.8.1.3 To foster efficient and environmentally sensitive use of land and buildings in the provision of housing.*

The proposed development achieves these objectives by providing a mix of housing types while appropriately intensifying an underutilized site that will efficiently utilize existing infrastructure. The subject site is also situated within the *Primary Major Transit Station Area (PMTSA)*, as shown in Figure 5. *PMTSAs* are noted as areas that have existing or planned transit- supportive built forms and can meet or exceed the minimum transit-supportive density target, as noted in Policy 5.6.19.6 of the ROP.

Figure 5: E-5 - Major Transit Station Areas



Policy 5.4.18.16 states that local municipalities shall delineate and establish minimum density targets for Strategic Growth Areas which include *Major Transit Station Areas*. These areas are intended to support a compact urban form with a diverse mix of land uses. Given that the proposed development is located within a MTSA, the following policies must be considered (Policy 5.6.19.18):

- Demonstrates how the development will contribute to transit-supportive densities that recognizes the character and scale of the surrounding community;*
- Supports a compact urban form that directs the highest intensity transit-supportive uses close to the transit station or stop;*
- Addresses Regional and local municipal housing policies to provide a range and mix of housing options and densities, including affordable housing;*
- Provides an interconnected and multi-modal street pattern that encourages walking, cycling, and the use of transit and supports mixed use development;*
- Provides an appropriate mix of land uses and amenities that promotes transit-supportive neighbourhoods;*
- Implements the provision of bicycle parking, and where applicable, passenger transfer and commuter pick up/drop off area;*
- Prohibits the establishment of uses that would adversely impact the ability to achieve the minimum density target;*
- Supports high quality public realm improvements to enhance the Major Transit Station Area;*
- Addresses land use compatibility in accordance with the provincial policies, guidelines, and standards; and*
- Considers municipally initiated studies and recommendations that support the requirements of Policy 5.6.19.10*

In accordance with the above, the proposed development will provide a full range of unit types and sizes, significantly contributing to the needed diversity of housing availability in the Peel Regio, while efficiently utilizing existing infrastructure. The proposed development will contribute to the existing housing stock through intensification of an existing site adjacent to transit.

The proposed development will maximize the use of the future Hurontario LRT in an effort to reduce automobile usage, while combining the existing DAM Youth Charity and future

mixed-use opportunities to further strengthen and amplify the role of the DAM Youth Charity in the community.

7.4 Region of Peel Housing and Homelessness Plan 2018-2028

Initiated in 2018, the Peel Housing and Homelessness Plan 2018-2028 ("PHHP") is a 10-year plan developed and approved by Regional Council. Reviewed annually, the PHHP intends to address the Region's affordable housing crisis by embracing innovative ideas and significant investment. By building new partnerships and strengthen existing ones, the PHHP intends to ensure Peel residents can obtain and secure housing they can afford.

The 2021 PHHP provides a detailed summary of housing needs for low and middle-income households, stating that low income and moderate income households are based on three income deciles. Low income households are classified as those with a total income of \$57,421 a year and are currently classified as having 70% of the households in an unaffordable standing. Middle Income households are classified as those with an income range between \$57,421 – 103,345 and are currently classified as being 29% of these households in an unaffordable housing situation. Additionally, those persons/households with need for permanent supportive housing are classified as "supportive" and have a 50% unmet demand.

Peel's Housing and Homeless Plan consists of five pillars, further separated into 35 collective actions within these pillars to address housing challenges within the region. The five strategy pillars are used to build the foundation of the PHHP and intend to create an innovative, smart, and forward-thinking approach to solving housing issues. The five pillars consist of:

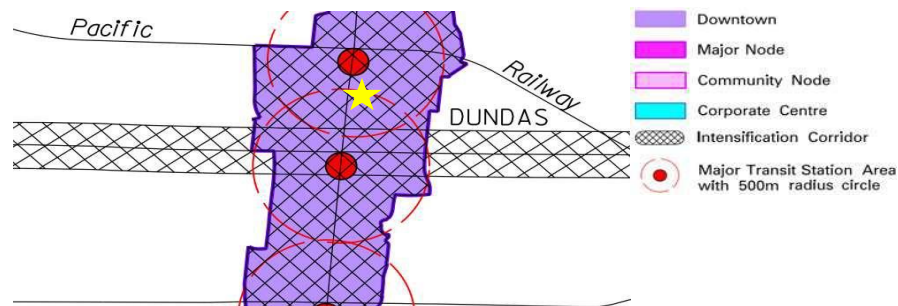
- *Transform service: using technology to utilize a wraparound model with housing providers and community agency partners to get and keep housing for those in need*
- *Build more community housing: taking steps to build more community rental units and emergency shelter spaces by getting shovels in the ground*
- *Maximize planning tools and incentives: development of policies and incentives that support a mix of housing types, including new affordable units.*
- *Optimize existing stock: quickly address the need for affordable housing through the existing stock by strengthening relationships with community housing providers and private landlords.*
- *Increase supportive housing: removing red tape to make supportive housing possible for vulnerable residents and to encourage independent living.*

The proposed development supports the PHHP as it will introduce additional housing in proximity to transit that will support the housing supply with the Region, while significantly enhancing a key community use and contributing to a mixed-use community.

7.5 City of Mississauga Official Plan

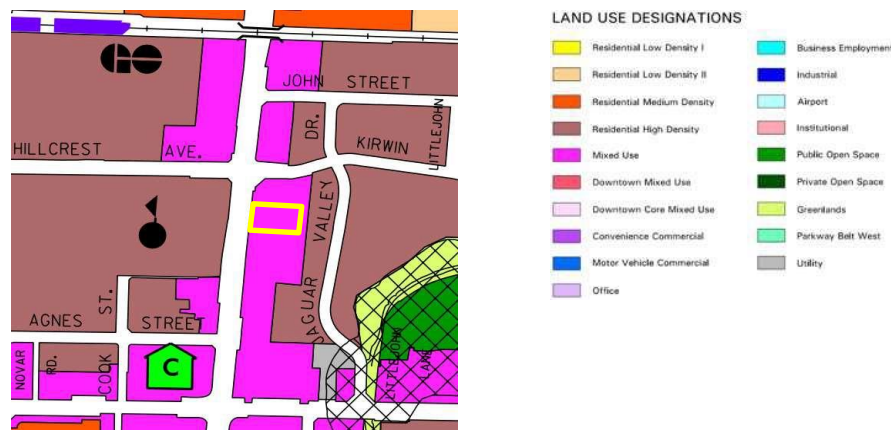
The City of Mississauga Official Plan (“OP”), Office Consolidation October 21, 2021, provides direction for the City’s growth and includes policies related to managing and directing the physical change of the city. The OP also forms the basis for detailed land use and urban design policies. The OP notes how the City of Mississauga is at the end of its greenfield built housing phase, and any new development is expected to infill areas that can accommodate townhouses and apartment style housing. The subject site is located within the Downtown and along an Intensification Corridor. The site is also situated within two MTSA’s (Figure 6).

Figure 6: Mississauga Official Plan - Intensification Areas



The subject site is designated as *Mixed Use* by the OP on Schedule 10 of the OP (Figure 7) and is to provide a variety of retail, services, and other uses that will support the surrounding residents and existing businesses. An Official Plan Amendment is being requested to re-designate to the site to *Residential High Density* given the primarily residential nature of the proposed development.

Figure 7: Mississauga Official Plan - Land Use Designations



The existing use consists of a single detached building, being used as a youth drop-in centre and does not currently meet the expectations of a downtown site along an intensification corridor that is located adjacent to transit. Given the continued infill and intensification projected to occur along the Hurontario LRT corridor, the proposed development is compatible with the surrounding land uses, helps meet projected density targets, and is necessary intensification within the City of Mississauga.

The intensification of the subject site with residential, and supporting commercial and charity uses, will help create a complete community within Cookville and ensure an

important community use is secured into the future. The City also acknowledges importance of attracting young adults and families to support the labour force and diversity. Policy 7.2.2 of the OP notes that the City of Mississauga will provide opportunities for the development of a range of housing choices in terms of type, tenure, and price, and the production of a variety of affordable dwelling types for both the ownership and rental markets. Policy 7.2.3 states that the provision of affordable housing will be prioritized where appropriate to ensure consistency with the Provincial and Regional housing policies. As noted throughout this Report, provision of affordable housing is being reviewed by the applicant.

7.6 City of Mississauga – Making Room for the Middle: A Housing Strategy for Mississauga (2017)

Making Room for the Middle: A Housing Strategy for Mississauga (“Housing Strategy”) aims to tackle the challenges of affordable housing throughout the City of Mississauga. The City acknowledges that the cost of housing is increasing, with rental vacancy rates being incredibly low, the supply of vacant land diminishing, and the cost of infrastructure to support such development increasing. By providing a fostering and supportive role, the City intends to collaborate with the private sector, non-profit organization and cooperatives, and individual land owners to provide a range of housing that is affordable for all. Affordability is defined by the City as housing that costs less than 30% of annual gross household income, which places a purchase range from \$270,000 to \$400,000 or a monthly rental price of \$1,200.

The four goals of the Housing Strategy are to:

- *Remove barriers for affordable housing;*
- *Close the missing middle gap;*
- *Champion system reforms; and*
- *Be accountable.*

Subdivided within the four goals are 40 actions offered by the City to assist in achieving the objectives of the Housing Strategy, actively supporting the goals and actions set within in the City’s Housing Strategy, and working to deliver affordable housing options to meet these goals. The inclusion of supportive and affordable housing provisions will be reviewed as the application progresses. The proposed development will provide a range of housing options.

7.7 Official Plan Amendment No. 140 – Inclusionary Zoning

On August 10, 2022, the City of Mississauga adopted Official Plan Amendment (OPA) 140 related to Inclusionary Zoning (IZ) and accompanying Inclusionary Zoning By-law. OPA 140 introduces policy and mapping that requires affordable housing in new developments within certain MTSAS. The OPA and By-law will come into effect January 1, 2023 or following approval by the Ministry of Municipal Affairs and Housing. The policies associated with OPA 140 include requiring any new development within an identified Inclusionary Zoning area that is proposing 50 or more residential units, will be required to include affordable ownership housing units or affordable rental housing units, following a percentage breakdown for various IZ areas.

As shown on Figure 8, the subject site is located in IZ Area 1, the requirements for which are provided in Table 9. IZ Area 1 largely applies to lands situated along Hurontario Street.

Figure 8: Inclusionary Zoning

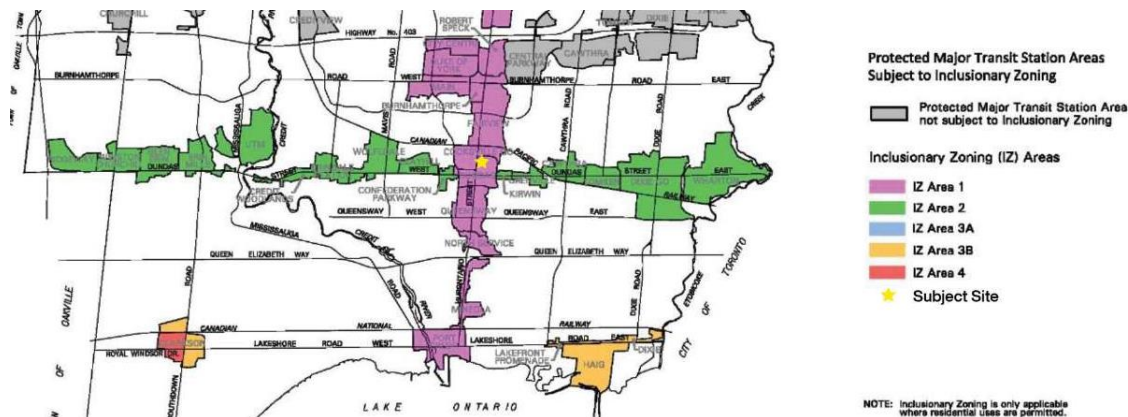


Table 9: Percent Breakdown for IZ Area 1

IZ AREA	HOUSING TYPE	APPLIES JANUARY 1, 2023 TO DECEMBER 31, 2023	APPLIES JANUARY 1, 2024 TO DECEMBER 31, 2024	APPLIES JANUARY 1, 2025
IZ Area 1	Affordable Ownership Housing Units	4%	7%	10%
IZ Area 1	Affordable Rental Housing Units	2%	3.5%	5%

The range of affordable housing units secured through IZ will also provide a balance between a mix of one-bedroom units and family sized units of two- and three-bedroom. The IZ policies are not currently in-effect.

8 Analysis and Opinion

The following sections will provide insight on how the proposed development will address unit affordability and unit sizes, thus meeting the housing targets and objectives of the City of Mississauga and the Region of Peel.

8.1 Analysis of Unit Affordability Thresholds

As noted throughout this Report, the tenure of the proposed development has not been finalized, as the owner is trying to determine the best option for the neighbourhood and community. Given that condominium ownership is proposed at this time and recognizing that the housing market is constantly in flux, relative condominium prices and affordability thresholds are subject to change.

8.1.1 Ownership Market and Affordability Thresholds

Affordability thresholds from an ownership perspective were examined by utilizing the affordability ownership price threshold of \$420,000 as specified in the Housing Report TOR to compare to the affordability thresholds provided in the PPS housing tables (2021), as well as to average resale prices for condominium units reported through TREB.

Affordable ownership, as defined by the PPS, is the least expensive of:

1. *Housing for which the purchase price results in annual accommodation costs which do not exceed 30% of gross annual household income for low and moderate income households; or*
2. *Housing for which the purchase price is at least 10% below the average purchase price of a resale unit in the regional market area.*

Low- and moderate-income households are defined the same between rental and ownership households, which are households being in the 60th income percentile or lower for the regional market area. Tables 10 and 11 provide an overview of ownership affordability thresholds and average resale values as per the PPS for the regional market area.

Table 10: PPS Affordability Thresholds (2020), prepared by IBI Group

INCOME PERCENTILE	INCOME	30% THRESHOLD
30 th	\$64,200	\$236,200
40 th	\$80,100	\$294,700
50 th	\$97,000	\$356,900
60 th	\$115,100	\$423,400

Table 11: Average and Median Condominium Prices, TREB Summer 2022

UNIT TYPE	AVERAGE PRICE	MEDIAN PRICE
Apartment	\$681,741	\$663,000

At the 60th income percentile, the affordability threshold as per the PPS is \$423,400, and the 10% below average resale price as per the 2021 PPS housing Table 2 is \$818,503. As such, according to the PPS, the ownership threshold is \$423,400 in the regional market area.

According to TREB data, the average resale price for a condominium apartment in Mississauga in August 2022 was \$681,741. Overall, the average resale price was 68% above the PPS threshold, and 62% higher than the affordability threshold identified in the Housing Report TOR.

The analysis illustrates that affordability for middle income households is considerably lower than the thresholds within the Housing TOR. However, these thresholds should also be reviewed based on the sustainability elements of the proposed development. The subject lands are located within close proximity to existing transit terminals and have excellent access to inter-regional and intra-regional transit systems. A diversity of uses are located within an 800 metre walking distance, therefore there is a high degree of walkability in the neighbourhood to access complementary uses and services. Consideration needs to be given for the cost reductions from vehicle ownership, resulting in an increase in the budget for housing.

It should be noted that until the IZ policies come into effect, the request for affordable ownership units is not a statutory requirement. Nevertheless, the owner may explore an affordable component if the proposed condominium tenure is maintained as the application progresses, which will help achieve the 35% housing target for Affordable Ownership dwellings.

Should affordable housing be provided by the applicant, a detailed review of the affordability thresholds against current socio-economic conditions would be conducted to ensure that any affordable component would be suitable for the community, including middle income households.

8.2 Analysis of Unit Size and Dwelling Typology

The unit composition per dwelling typology for the proposed development is provided in Table 12 below.

Table 12: Unit Breakdown

TYPE OF UNIT	NUMBER OF UNITS	PROPORTION
1-Bedroom Units	297 (3 incl. Dens)	68.9%
2-Bedroom Units	125	29.0 %
3-Bedroom Units	9	2.1%

The proposed development includes apartment dwellings adjacent to higher order transit that can accommodate working professionals, seniors, and families, among other household types. The provision of additional housing options will supplement the existing housing supply within Cooksville and appeal to different household sizes, characteristics, and incomes. The City of Mississauga's demographic characteristics exhibit a demand for housing that accommodate smaller household sizes. In addition to meeting the housing and intensification objectives of the Region of Peel and City of Mississauga, the proposed development will diversify the primarily single detached housing market in Mississauga and supplement existing apartment buildings within Cooksville. Additionally, single detached homes are also the least affordable housing typology. Proposing a diverse unit mix will increase the options for households with lower incomes.

8.3 Planning Analysis

It is IBI Group's opinion that the proposed development represents good planning and addresses the housing targets and objectives of the Province, Region of Peel, and the City of Mississauga. The proposed development will add 431 new residential condominium units to the housing stock within the Downtown and Hurontario LRT Intensification Area which is intended to experience high density growth in the form of mid- rise and high-rise apartments. This opinion is premised on the following:

- The proposed residential units will include a range from 1 to 3 bedroom sized units that will contribute to the range of housing options in the City and in the Downtown, while being serviced by the forthcoming LRT.
- The proposal is considered an infill development which will have existing servicing and infrastructure that will be available to service the new housing supply.

- The proposed 35-storey building exhibits a mixed-use built form that represents a higher and better use of land than the existing 2-storey detached building.
- The proposed development also helps meet the Growth Plan's required minimum density of 160 residents and jobs combined per hectare for a MTSA served by light rail transit or bus rapid transit.
- The proposed development is consistent with the Provincial Policy Statement as it facilitates residential intensification and redevelopment on an underutilized vacant parcel of land in close proximity to bus and train terminals, supporting transit usage.
- The proposed development conforms to the Growth Plan as it will contribute to meeting minimum intensification and density targets, by developing 431 residential units on an underutilized parcel of land.
- The proposed development conforms to the Region of Peel Official Plan as it will help achieve housing unit targets for market housing.
- The proposed development supports the Region of Peel Housing Strategy as it will help achieve the target of 1,000 units per year for middle income households by providing more housing types.
- The proposed development follows the Region of Peel Housing and Homelessness Plan by accommodating the housing demand of larger households through the inclusion of two bedroom and three bedroom units.
- The proposed development conforms to the housing objectives of the City of Mississauga Official Plan, as it will meet housing needs of a diverse population, including an aging population by including a variety of unit sizes.
- The proposed development follows the City of Mississauga – Making Room for the Middle Housing Strategy, by having the potential to enhance and diversify the existing housing supply in Mississauga.

Overall, housing demands within the Downtown are continuing to increase due investments in higher order transit and policies that direct growth to these areas. The proposed development will support transit usage and ensure a key community use is preserved and enhanced. Based on a review of the subject lands, demographic conditions, and applicable planning policy framework, the proposed development represents good planning and meets the housing objectives and targets of the Region of Peel and City of Mississauga.

9 Summary and Conclusions

The proposed development will appropriately intensify an underutilized site along the Hurontario LRT corridor to provide new housing in the City of Mississauga and expand an existing charity use on the site. While the proposed tenure for the housing units is condominium at this time, the applicant may be open to discussing the provision of affordable housing further as the application progresses. The site addresses and complements the relevant housing policies outlined in the PPS, the Growth Plan, Region of Peel Official Plan, and the City of Mississauga Official Plan as well as the various regional and municipal housing strategies. By creating new and diverse housing options, the proposed development appropriately responds to its location within the Downtown Urban Growth Centre and Major Transit Station Area. As such, it is IBI Group's opinion that the proposed development represents good planning and addresses the housing targets and objectives of the municipality.