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4099 ERIN MILLS PARKWAY

Housing Report

Mississauga, Ontario

Prepared for Queenscorp (Erin Mills) Inc.

September 2, 2022



QUEENSCORP
GROUP

This document is available in alternative formats upon request by contacting:

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September 2, 2022

Ms. Ida Assogna
VP of Land Development
Queenscorp (Erin Mills) Inc.
2 Queen Elizabeth Boulevard
Toronto, Ontario
M8Z 1L8

Dear Ida:

RE: 4099 Erin Mills Parkway – Housing Report (Mississauga, Ontario)

urbanMetrics inc. (“urbanMetrics”) is pleased to submit this *Housing Report* in support of your Official Plan and Rezoning application for your site at 4099 Erin Mills Parkway (the “subject site”) in the City of Mississauga, Ontario.

The proposal for this site, includes the redevelopment of the existing shopping centre as a mixed-use project with 112 four-storey stacked townhouse units, 591 condominium units in several residential towers of between 6 and 10 storeys, plus office space and some retail/service space at grade located along Erin Mills Parkway. The City of Mississauga has requested a *Housing Report* as part of your application to demonstrate how—among other things—the proposal meets Provincial, Regional and City Housing objectives. It has been a pleasure conducting this study on your behalf and we look forward to discussing the results of our findings with you.

Yours truly,

urbanMetrics inc.

A handwritten signature in black ink, appearing to read "D. R. Annand".

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A handwritten signature in black ink, appearing to read "Megan Easton".

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Contents

1.0	Introduction.....	1
1.1	Purpose and Approach	2
1.2	Subject Site Location.....	3
2.0	Proposed Development.....	5
3.0	Planning Context	9
3.1	Provincial Policy Statement (PPS).....	10
3.2	The Growth Plan.....	11
3.3	Region of Peel Official Plan	13
3.4	City of Mississauga Official Plan.....	16
3.5	Mississauga Housing Strategy	17
4.0	Additional Considerations	20
5.0	Analysis and Opinion.....	23
6.0	Summary and Conclusion	26
Appendix A	Preamble – Terms of Reference.....	28
Appendix B	Part A - Terms of Reference	29
Appendix C	Part B – Terms of Reference.....	30

Figures

Figure 1-1: Subject Site.....	4
Figure 2-1: Proposed Development.....	6
Figure 2-2: Proposed Number of Units, by Unit Type.....	7
Figure 3-1: Annual Minimum New Housing Targets per Table 4 of the Peel Official Plan	14
Figure 3-2: Annual Minimum Housing Targets by Area Municipality.....	15
Figure 4-1: City of Mississauga, Inventory of Available New Condominium Units	21
Figure 5-1: City of Mississauga Affordable Price Threshold	24

1.0 Introduction

urbanMetrics inc. (“urbanMetrics”) has been retained by Queenscorp (Erin Mills) Inc. (“Queenscorp”) to prepare a *Housing Report* for their proposed redevelopment of a site known municipally as 4099 Erin Mills Parkway (the “subject site”), in the City of Mississauga, Ontario.

1.1 Purpose and Approach

The City of Mississauga requires that a *Housing Report* be prepared in support of complete applications that propose to include 50 or more residential units and/or when the proposal includes residential ownership. This includes complete applications for all official plan amendments, rezonings, and plans of subdivision applications. The proposal for the subject site meets the two criteria above (Official Plan Amendment and Rezoning) and therefore triggers the need for this *Housing Report*.

In completing a *Housing Report*, the City of Mississauga has provided a Terms of Reference (“TOR”) to guide the preparation of this study. The TOR for the Housing Report outlines the following elements that are required:

- **Proposal Description:** Details including number of units by unit type and information pertaining to proposed prices / rents for each unit.
- **Relevant Planning Process and Other Related Applications:** Applications (e.g., OPA, ZBL, etc.) for which the Housing Report supports.
- **Additional Considerations:** How the proposed development facilitates the inclusion of supportive housing, contributes to affordable housing, any potential site constraints, identification, or impact on existing rental units.
- **Planning Rationale:** An overview of the proposal in the context of relevant housing policies and objectives, including—but not necessarily limited to—the Provincial Policy Statement 2014, Growth Plan 2019, Region of Peel Official Plan, Peel Housing and Homelessness Plan 2018-2028, Mississauga Official Plan, and Mississauga Housing Strategy.
- **Analysis and Opinion:** How the proposed development represents good planning and addresses the housing targets and objectives of the City and Region.

See Appendix B for the City’s Terms of Reference – Contents of Housing Reports

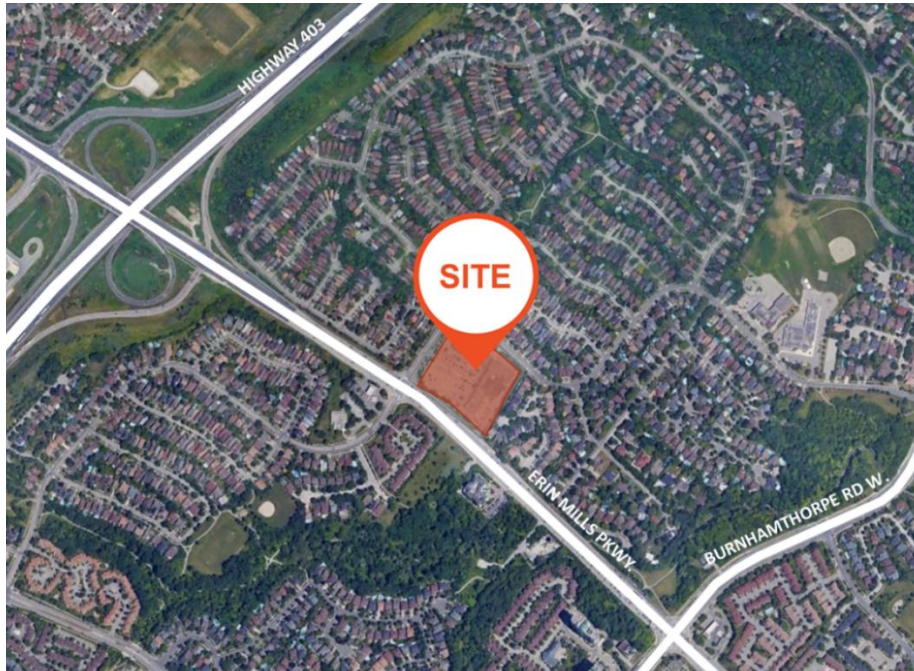
Making Room for the Middle – A Housing Strategy for Mississauga (the “Housing Strategy”), approved by City Council in 2017, details the City of Mississauga’s commitment and action plan to address housing affordability in the city. Housing priorities are further detailed in the *City of Mississauga Official Plan* (the “Official Plan”). The Official Plan highlights the importance of housing in accommodating a diverse range of housing catering to a range of socio-economic characteristics, housing that supports Provincial and Regional policies, as well as the role of the applicant / developer in addressing Provincial and Regional housing requirements.

Each of the elements of the TOR, in addition to the housing elements and priorities contained in provincial, regional and municipal documents, have been addressed in the following *Housing Report*.

1.2 Subject Site Location

The subject site is located at 4099 Erin Mills Parkway in the City of Mississauga, Ontario. As shown in Figure 1-1, the subject site is situated at the southeast corner of Erin Mills Parkway and Folkway Drive, south of Highway 403, and west of Sawmill Valley Drive. It comprises some 2.6 hectares (280,000 square feet) of land. The subject site is currently occupied by a single storey retail/service commercial plaza with ancillary parking. The proposed development seeks to redevelop the subject site with a mixed-use development containing, townhome and apartment condominiums, in addition to some office and retail/service commercial space at grade of two of the residential buildings.

Figure 1-1: Subject Site



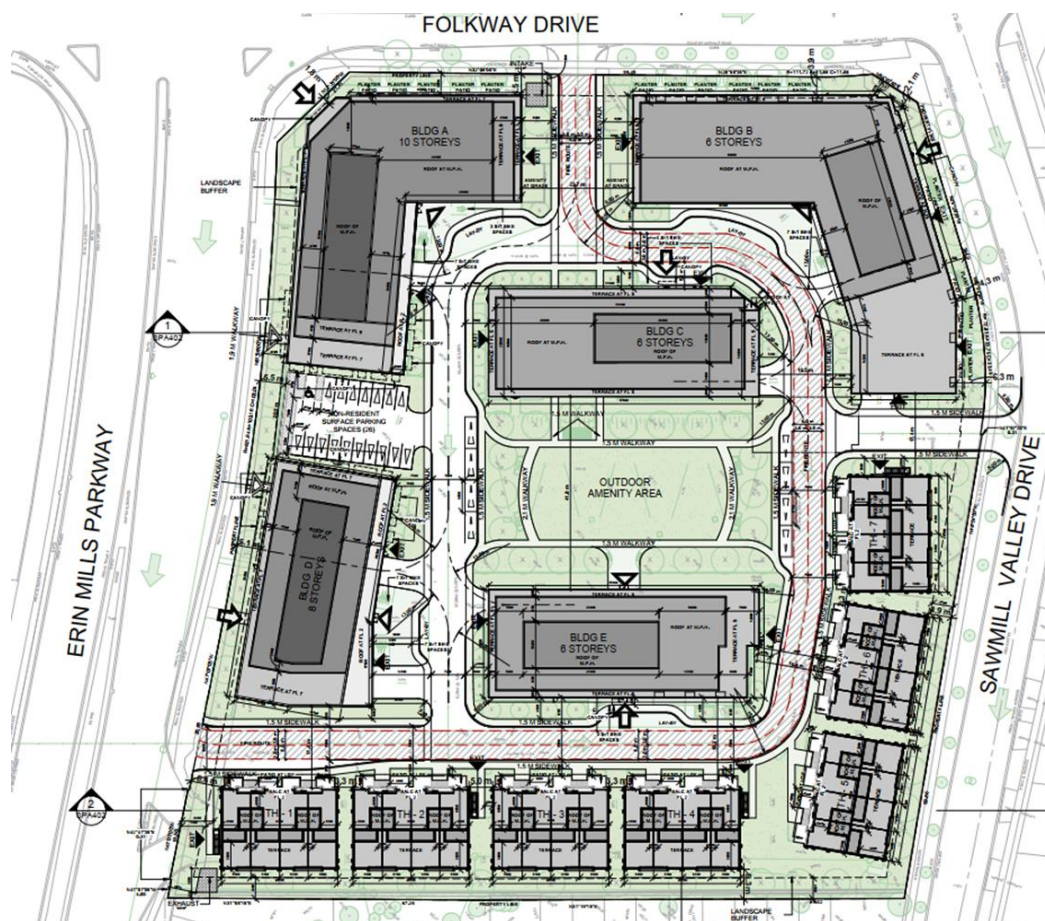
SOURCE: urbanMetrics inc., with Google Earth Imagery. Image for illustration only.

2.0 Proposed Development

Queenscorp is proposing to redevelop the subject site with a mixed-use project consisting of 112 four-storey stacked townhouse units, 591 condominium units in several residential towers ranging between 6 and 10 storeys as shown in Figure 2-1. Taller buildings (Building A, and D) will be located along Erin Mills Parkway, creating a prominent presence along a more frequently travelled roadway. Retail uses—intentionally concentrated at grade in Building A and D—will also help animate the street and connect to the existing neighbourhood.

Tower B, C and E are lower in height and located further from Erin Mills Parkway, along with the four storey townhomes that will be located at the rear of the property. The varying scale and height of residential uses throughout the site are intended to provide transition between the proposed mixed-use development and existing lower density uses adjacent to the subject site.

Figure 2-1: Proposed Development



SOURCE: Turner Fleisher Architects Inc. as provided on August 22, 2022.

The proposed development has a total Gross Floor Area (“GFA”) of 635,335 square feet (59,024 square metres). Some 8,356 square feet (776 square metres) of this space is proposed for retail/service commercial uses and office uses at grade of the mixed-use buildings fronting onto Erin Mills Parkway.

The proposal contains a total of 703 residential units, including 591 condominium units and 112 townhome units. A more detailed breakdown of the residential units proposed, by unit type, is detailed in Figure 2-2. Building A contains 197 residential units, or some 33% of all condominium units. All 703 proposed units are anticipated to be ownership units that will be sold at market price.

Figure 2-2: Proposed Number of Units, by Unit Type

Condominium Units					
	1B	2B	2B + Den	3B	Total
Building A	130	39	16	12	197
Building B	86	37	16	3	142
Building C	56	16	5	3	80
Building D	57	17	15	6	95
Building E	55	10	5	7	77
Subtotal	384	119	57	31	591
Townhome Units					
Subtotal		112			112
Total	384	231	57	31	703
<i>Share</i>	55%	33%	8%	4%	100%

SOURCE: urbanMetrics inc., based on conceptual plans provided by Turner Fleisher Architects Inc. on August 22, 2022.

The proposed development will increase the supply and diversity of housing in the local area and the City of Mississauga more generally. The range of housing formats and unit sizes will increase housing opportunities for a mix of household sizes and housing preferences, in addition to more variable socio-economic needs and characteristics. By introducing residential units, the proposed development will also intensify the site by providing opportunity for residents and employees to be accommodated at a single location.

See Appendix C for the City’s Terms of Reference – Housing Breakdown

Planning Policy

The subject site is designated *Urban System* in the Peel Region Official Plan. Under this designation, the subject site is permitted to develop with a range of uses, including residential. The City of Mississauga Official Plan designates the subject site—which is within the Erin Mills Neighbourhood—as a *Neighbourhood* that is specifically located along a *Corridor*. The site is further designated *Mixed Use* under the City of Mississauga Official Plan. Sites designated as *Neighbourhood* are considered stable areas under the Official Plan where residential intensification through infilling, and the redevelopment of commercial sites as mixed-use areas, is encouraged.

3.0 Planning Context

This section of the report details relevant housing policies and objectives within applicable planning documents, including the Provincial Policy Statement 2014, the Growth Plan 2019, the Region of Peel Official Plan, the Peel Housing and Homelessness Plan 2018-2028, the Mississauga Official Plan, and the Mississauga Housing Strategy. It details how the proposed development addresses relevant policies and objectives included in each plan.

3.1 Provincial Policy Statement (PPS)

The Provincial Policy Statement (“PPS”) provides direction on matters of provincial interest related to land use planning and development. It is the primary planning document which governs how municipalities must plan for growth. It includes a number of policies relating to housing, which are intended to provide direction for local municipalities in establishing their own policies for regulating development.

Section 1.1.1 of the PPS outlines a series of broad policies intended to support the establishment and sustainability of “*healthy, liveable and safe communities*”. In particular, **Policy 1.1.1 (b)** states this can be achieved through, among other things, “... *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), ...*”. Among other things, this mix and range of residential uses will help to meet long-term needs.

Section 1.4 provides more specific policy direction as it relates to housing. Section 1.4.3 directs planning authorities to “... *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...*”. **Policies 1.4.3 a)** through **f)** direct municipalities on how to achieve this provision. Specifically—and as it relates to the provision of affordable housing—**Policy 1.4.3 a)** identifies the importance of establishing and implementing minimum targets for the provision of housing which is affordable to low and moderate income households. **Policy 1.4.3 b)** directs municipalities to permit and facilitate all housing options required to meet the social, health, economic and well-being requirements of residents, including special needs requirements and needs arising from demographic changes and employment opportunities.

Subject Site

Consistent with the policy direction of the PPS, the proposed development makes a more efficient use of land, increases the housing supply and intensifies housing development in the area by introducing a more compact built form. It also takes better advantage of the subject site's existing location with surrounding transit infrastructure, and community amenities and is therefore consistent with the policies of the PPS.

3.2 The Growth Plan

The most recent version of the Growth Plan for the Greater Golden Horseshoe (the “Growth Plan”) came into effect in August 2020. Municipalities within the GGH planning area are required to conform to the Growth Plan when making local planning decisions.

The Growth Plan provides a framework for growth in the Greater Golden Horseshoe region to 2051 and provides a long-term plan for growth, development, and the efficient use of land throughout the Greater Golden Horseshoe (“GGH”). It also includes policy direction for managing growth while encouraging the development of complete communities.

Section 2.2.1 of the Growth Plan addresses managing growth and specifically how population and employment growth throughout the GGH shall be planned and managed. **Policy 2.2.1.4** details the characteristics which achieve complete communities including, among other things:

- Providing a diverse mix of land uses and housing options to accommodate all stages of life, household sizes, and household incomes, including the provision of affordable housing;
- Improving social equity and quality of life for people of all ages, abilities, and incomes;
- Expanding convenient access to a range of transportation options, public services facilities, publicly accessible open spaces, and urban agriculture; and,
- Providing a compact built-form and vibrant public realm.

Section 2.2.6 of the Growth Plan pertains specifically to housing. **Policy 2.2.6.1** highlights the importance of developing a diverse range of housing types and densities, which allow a municipality to achieve its growth targets. This includes the development of targets for affordable ownership housing and rental housing, which helps to meet the needs of current and future residents.

Policy 2.2.6.2 a) through d) states that not withstanding Policy 1.4.1 of the PPS, implementing Policy 2.2.6.1, municipalities will consider, among other things:

- “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.”*

Housing provision and the importance of providing a mix and diversity of housing sizes is also addressed in Policy 2.2.6.3, which states:

“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.”

Subject Site

The development concept for the subject site exemplifies many of the socioeconomic characteristics outlined as key components of developing complete communities. A mix and range of housing types, including condominium apartments and townhomes of various sizes and formats, are included in the current plan for the site. Each will support and increase the supply of housing in Mississauga and—in conformity with this plan— provide a greater mix of housing catering to a more diverse range of household sizes, ages, and incomes. In particular, the subject proposal introduces opportunity for existing residents to downsize or assume housing formats with less land related or maintenance costs. The concentration of one-bedroom units proposed in the project also increases the potential that some units may in fact be affordable.

3.3 Region of Peel Official Plan

The *Region of Peel Official Plan* (the “Peel Official Plan”) builds upon the policy direction and goals of the *PPS* and the *Growth Plan*. It is the primary planning document used to identify how the Region will grow and develop over the longer term and in the context of environmental protection, resource management and regional services.

Chapter 5 explores the Regional Structure of Peel and through **Policy 5.1.2** identifies that a goal of the Region is to “...provide a diversity of healthy complete communities for those living and working in Peel Region, offering a wide range and mix of housing, employment, and recreational and cultural activities...”.

The subject site is designated *Urban System* in the Peel Official Plan (Schedule D). Policy 5.3.1.4 identifies that a key objective for lands with this designation is “to achieve intensified and compact form and a mix of land uses in appropriate areas that efficiently use land, services, infrastructure and public finances while taking into account the characteristics of existing communities and services”.

It is the policy of Regional Council in **Policy 5.3.2.3** to “encourage a pattern of compact forms of urban development and redevelopment” and to ensure area municipalities—including the City of Mississauga—have Official Plan Policies that support transit, intensification, and mixed land use. In particular:

“5.3.2.6 Direct the area municipalities, while taking into account the characteristics of existing communities, to include policies in their official plans that:

- a) support the *Urban System* objectives and policies in this Plan;
- b) support pedestrian-friendly and transit-supportive urban development;
- c) provide transit-supportive opportunities for redevelopment, intensification and mixed land use; and
- d) support the design of communities to minimize crime by the use of such approaches as *Crime Prevention Through Environmental Design (CPTED)* principles.”

Section 5.8 pertains to *Housing*, and specifically the Region’s commitment to:

“achieving a supply of accessible, adequate and 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.”

The Peel Official Plan more generally emphasizes its objectives in Section 5.8.1, in particular highlighting the importance of fostering housing opportunity for all income groups, and in

sustaining annual new housing thresholds by tenure, including the provision of new affordable housing.

Policy 5.8.2.3 reiterates the importance of planning and providing a range of housing forms and densities that are affordable to all household formats and characteristics. Specifically, it is the policy of the Peel Official Plan to:

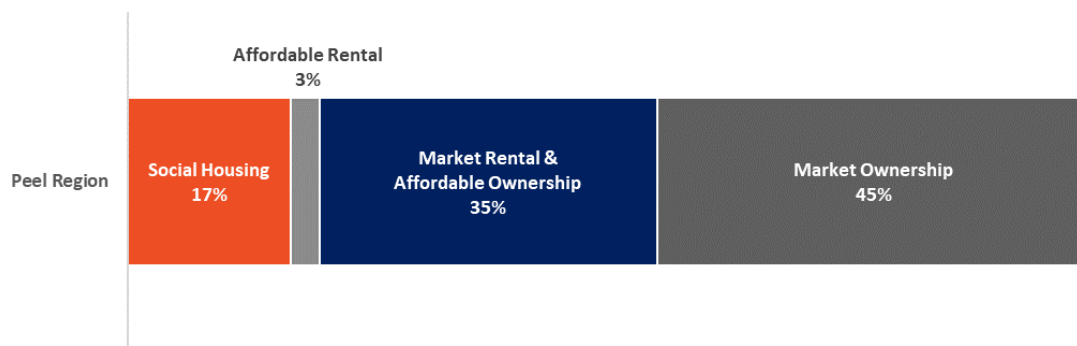
“Encourage and support the efforts by the area municipalities to plan for a range of densities and forms of housing affordable to all households, including low and moderate income households, enabling all Peel residents to remain in their communities.”

The importance of compact development and residential intensification is highlighted in **Policy 5.8.2.6**. It states:

“Collaborate with the area municipalities and other stakeholders such as the conservation authorities, the building and development industry, and landowners to encourage new residential development, redevelopment and intensification in support of Regional and area municipal official plan policies promoting compact forms of development and residential intensification.”

Table 4 of the Peel Official Plan (as shown in Figure 3-1)—as detailed through Policy 5.8.2.12—establishes minimum annual housing targets for new units in Peel. The Region indicates that it will collaborate, review and update these targets with member municipalities to ensure proper implementation of these targets.

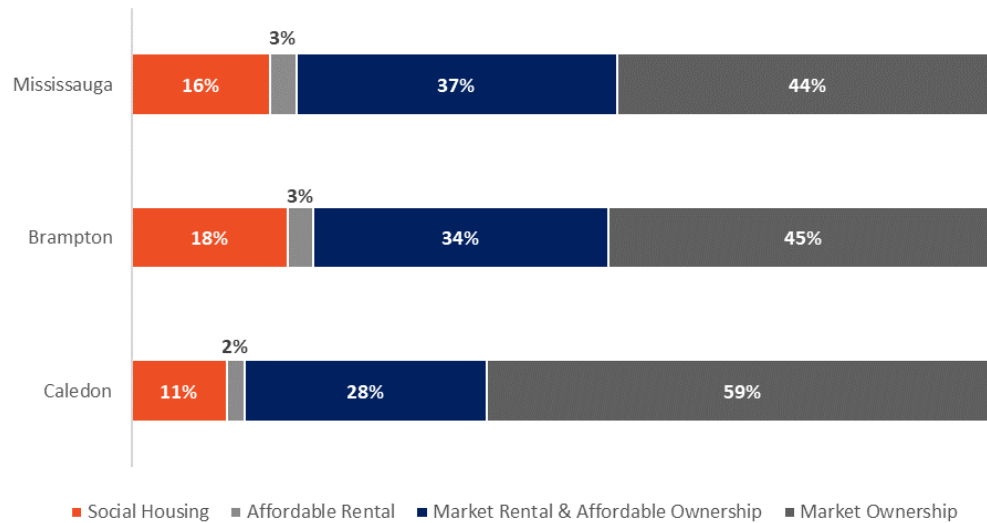
Figure 3-1: Annual Minimum New Housing Targets per Table 4 of the Peel Official Plan



SOURCE: urbanMetrics inc., based on Table 4 – Annual Minimum Housing Unit Targets in Peel (per the Peel Region Official Plan).

Figure 17 (of the Appendix) in the Peel Official Plan applies these targets to each member municipality. As shown in Figure 3-2, the targets for the City of Mississauga are similar to the Region as a whole.

Figure 3-2: Annual Minimum Housing Targets by Area Municipality



SOURCE: urbanMetrics inc., based on Figure 17 – Annual Minimum New Housing Unit Targets by Area Municipality (per the Peel Region Official Plan).

More detailed policies pertaining to the supply of affordable housing are included in Section 5.8.3. The policies included in 5.8.3.2 identify the importance of affordable housing, and the role of member municipalities in promoting and providing affordable housing. **Policy 5.8.3.2.12** details the role of landowners in affordable housing provision and encourages “community agencies and landowners of suitably sized sites to develop affordable housing”.

Subject Site

The range and composition of townhome and condominium units included in the proposal will help meet the varying needs and income levels of current and future residents, by contributing to creating a healthy balance and mix of housing units in the area.

Housing units being proposed on the subject site will also likely be more affordable than the existing housing stock in much of the city—owing largely to the higher-density housing format being proposed and recognizing the low-density housing format which dominates this area today.

Also, the compact format and composition of development being contemplated make better use of existing services, transit infrastructure and community amenities.

3.4 City of Mississauga Official Plan

The *City of Mississauga Official Plan* (the “Mississauga Official Plan”) builds upon the policy direction and goals of the Provincial Policy Statement, the Growth Plan and the Peel Official Plan. It provides the foundation for how Mississauga will grow and evolve. In particular, it addresses transportation, housing, the economy, the environment and culture and heritage as important parts of city-building.

In the Mississauga Official Plan, the subject site is designated as a *Neighbourhood*, that is specifically located along a *Corridor*.

More specifically Section 5.3.5 includes policies and the general trajectory for growth in *Neighbourhoods*. While these areas are generally established and maintained as physically stable areas, **Policy 5.3.5.2** indicates that the development of existing commercial sites as mixed-use areas is a key pattern for residential intensification. Further, **Policy 5.3.5.3** notes that higher-density residential uses proposed in *Neighbourhoods* should be directed to *Corridors*.

Chapter 7 pertains to *Complete Communities*, particularly the importance of providing a range of residential, employment and service opportunities which support urban living and the development of complete communities across and within the City of Mississauga. Integrated within Chapter 7 are policies related to housing provision in the City.

Policy 7.1.6 notes the importance of housing diversity and emphasizes the need to maintain housing for people of differing needs and socioeconomic positions. Section 7.2 addresses housing policy and its role in building a complete community. **Policy 7.2.2 a.** through c. highlights the importance of maintaining and supplying a range of housing; including differing forms, tenures, and pricing. It emphasizes the importance of providing affordable housing types, including units for people of special and varying needs.

Subject Site

The proposal provides a diverse range of housing that can accommodate people of differing needs and socioeconomic situations. It also includes differing forms and pricing, while effectively transitioning between neighbouring communities.

The importance of conforming to Regional and Provincial housing policies and requirements is emphasized in **Policy 7.2.3** and **Policy 7.2.5**. The Mississauga Official Plan also indicates the City's commitment to work with the Region in developing a housing strategy in support of achieving affordable housing targets in the area. Specifically, **Policy 7.2.11** states:

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

3.5 Mississauga Housing Strategy

Making Room for the Middle: A Housing Strategy for Mississauga (the "Housing Strategy") strives to create a foundation for the development of a range of housing that is affordable for people across Mississauga. The Mississauga Housing Strategy focuses on middle income individuals and families and offers 40 Actions which articulate the role of the City, while appealing and emphasizing the significance of other levels of government.

The Mississauga Housing Strategy is rooted in four goals, those being:

- **Remove Barriers** – Establish a supportive planning environment that expedites planning approvals, and fosters and supports the development of affordable housing.
- **Close the Missing Middle Gap** – Implement effective strategies and programs to provide needed support for middle income households.

- **Champion Systems Reform** – Work collaboratively with other housing market players to create a supportive environment for housing developers. Take advantage and provide financial supports for middle income housing.
- **Be Accountable** – Ensure housing affordability remains a top priority, and ensure progress related to the delivery and provision of affordable housing is monitored.

In pursuing these goals and ensuring their applicability across the City of Mississauga, the Housing Strategy includes 40 Actions. In advancing the creation of affordable housing in the City, key actions include:

- Working with other levels of government to consider and utilize policy and incentives that support the creation of affordable housing.
- Support home ownership and rental housing opportunities for middle income households, and the development of family-sized units through Official Plan policy.
- Encourage first time home ownership among middle income households.
- Implement pilot projects which support the creation of affordable housing, particularly the generation of new units in proximity to transit services and infrastructure, and at key locations.
- Support Regional development of an inclusionary zoning program available to the private and non-profit residential development community.
- Regularly engage with stakeholders of housing development.
- Encourage the Region to investigate the potential for deferring development charges for affordable units in new multiple dwelling unit developments.

Subject Site

The subject condominium and apartment units are not being proposed as affordable units. However, the total development includes 703 new residential units, comprised of 591 condominium units and some 112 townhome units. Approximately 65% of the condominium units are one-bedroom units (units that are some 615 square feet in size). Relative to the existing housing stock currently on the market, these units are likely to be more affordable to low-income and middle-income earners.

The ultimate sales price for the varying units being proposed on the subject site have not been determined and will depend on market demand and local housing conditions when the units are made available. That said, the composition, diversity and range of units being contemplated, represent a potential opportunity to increase the stock of new affordable housing units in the city. This is particularly important recognizing the site's location in proximity to major roadways, community amenities and retail/service commercial uses.

The proposed development complies with the general direction and intent of the Mississauga Housing Strategy and does not impact or alter existing development in the area.

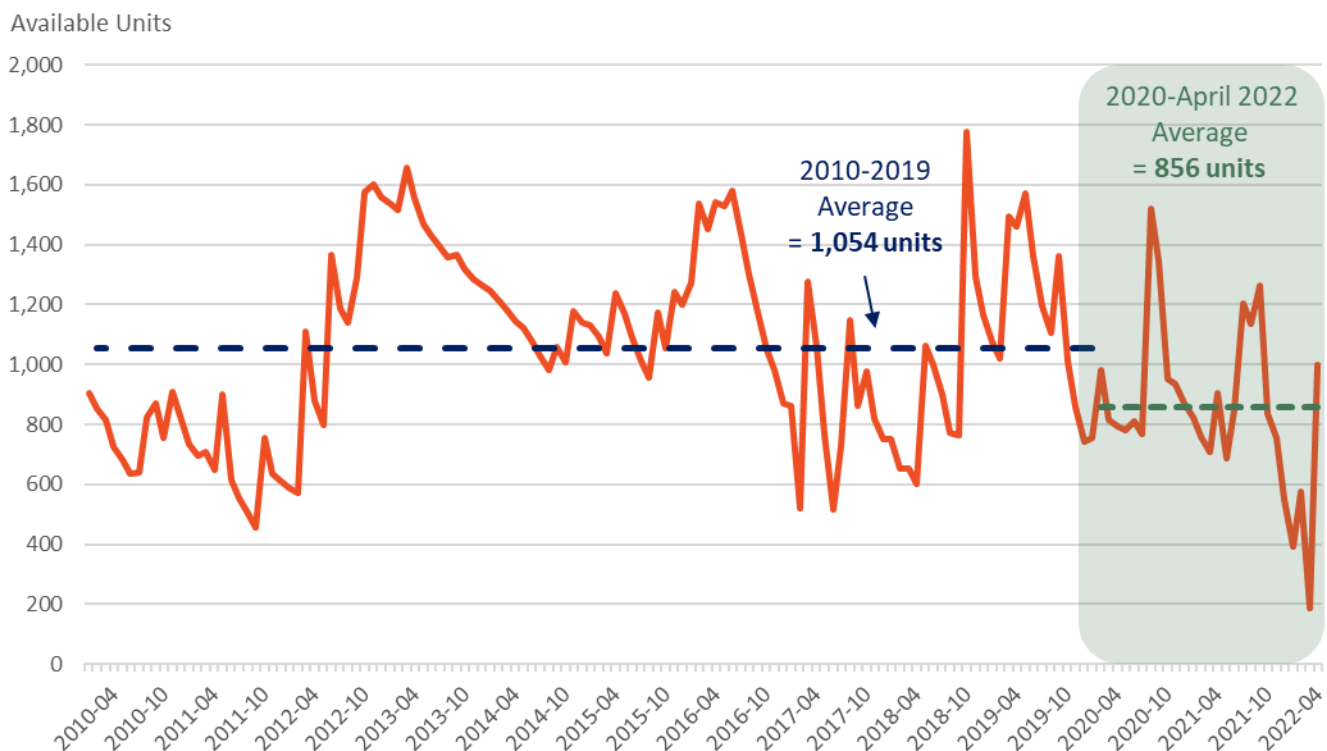
4.0 Additional Considerations

This section of the report details how the proposed development facilitates the inclusion of supportive housing, in addition to any potential site constraints, or impact on existing rental units.

As noted earlier, maintaining and supplying a range of housing; including differing forms, tenures, and pricing is a key component of housing and community development in the City of Mississauga. The 703 units proposed on the subject site will assist the city in maintaining a diversified stock of housing, including apartment and townhomes units.

Further, the housing units proposed on the subject site will help increase the supply of new housing in the City of Mississauga. By accommodating new condominium apartment units on the subject site, it will indirectly support housing affordability by ensuring there is sufficient supply of new apartment units to meet forecast demand. As shown in Figure 4-1, the supply of condominium apartment units available for sale in Mississauga in early-2022 (856 units on average), was well below the average number available between 2010 and 2022. The condominium units being proposed on the subject site will increase the supply and range of unit types available for sale.

Figure 4-1: City of Mississauga, Inventory of Available New Condominium Units



SOURCE: urbanMetrics inc., based on Altus Data Studio.

The proposed residential units include a variety of unit sizes to meet the needs of different occupants/residents and incomes. As a mixed-use development, the proposal also includes retail/service commercial uses at grade providing future residents of the subject site with regular access to neighbourhood serving uses. The location of these retail uses will also animate Erin Mills Parkway and contribute to integrating the proposed development with adjacent land uses surrounding the subject site.

The proposed development involves the demolition of existing retail/service commercial space. However, the proposal includes a more compact development form that still maintains some retail/service commercial uses. There are no existing residential rental units or other forms of residential units on the subject site today. The 703 residential units proposed represent net new units, some of which may be available for rent by the future purchasers, that would intensify the existing use of the subject site.

5.0 Analysis and Opinion

At the pre-application (DARC) stage, the subject proposal received comments from the city regarding affordable housing in the proposed development. In large-scale proposals or those including more than 50 units, the city seeks to ensure that 10% of all residential units (excluding the first 50 units) are affordable to all middle income households.

Based on the existing proposal, a minimum of 66 housing units would need to be affordable to all middle-income households. As shown below, this means that at least 66 housing units would need to be priced at or below \$420,000. However, the city does note that they will consider alternatives to on-site unit contributions, including:

- Financial contribution for affordable middle-income housing elsewhere;
- Off-site unit contributions; and,
- Land dedication.

Figure 5-1: City of Mississauga Affordable Price Threshold



SOURCE: Mississauga Matters Housing Matters Brochure (2021). Attained from https://www.mississauga.ca/wp-content/uploads/2021/08/13145938/mississauga_matters_housing_brochure.pdf

However, owing to the preliminary nature of this application it is too early to estimate if—or what number—of units on the subject site may be classified as affordable. That said, we note that there is a significant concentration of smaller one bedroom units that represent a potential new supply of affordable housing in this portion of the city.

The subject development is an intensification proposal that increases density and compact development form along a prominent *Regional Arterial Road* through the city. The proposal will take better advantage of existing retail/service commercial facilities, community amenities, public transportation and park space while integrating new uses and residents that complement existing development. The scale and built form gradually ascend towards the roadways, ensuring a gradual transition away from the existing low-density housing development to the east and south.

The new mixed-use development will also integrate outdoor amenity space, a street network and parking spaces to ensure it does not place negative pressures on the existing neighbourhood. The new housing supply will be appropriately serviced by existing and planned infrastructure. Per our discussion in Section 3.0, the proposed development also does not conflict with the housing targets and objectives of the city and/or Region.

In our opinion, the range and supply of housing will support housing growth in this portion of this Mississauga. It will make better use of a site that is already supported and surrounded by a significant concentration of retail uses including local and regional serving entities. It will diversify the types of housing units in this portion of the city, where low-density single-detached housing continues to be the dominant housing type. It will also provide housing opportunity for people looking to downsize in the neighbourhood, in addition to a wider mix and range of socioeconomic and demographic backgrounds.

6.0 Summary and Conclusion

It is our opinion that the proposed development addresses and is consistent with provincial, regional and municipal housing policies, particularly relevant housing policies in the Peel and Mississauga planning documents.

The proposal increases the housing supply in the Erin Mills Neighbourhood and throughout the city more generally. It diversifies the housing stock in an area dominated by low density housing. The proposed built form is compact, transitions from existing development, intensifies the sites existing land use and takes advantage of the site's location along a well-utilized roadway in a key area of Mississauga. It also redevelops an existing commercial site where residential intensification is being encouraged.

It is our opinion, that the proposed development represents good planning for these reasons.

The preliminary nature of the proposed development makes it difficult to conclude the specific potential for affordable housing to be included on the subject site. While the intent is to market these units at market prices, the form and function of units being contemplated (a variety of condominium and stacked townhomes) means there is potential for some units to fall within the range of affordability. There is also potential that Queenscorp may consider providing a financial contribution, off-site units or land dedication in lieu of providing affordable housing units on the subject site; however, it is too early to know what if any of these options may be considered at the timing of development.

Appendix A Preamble – Terms of Reference

Preamble

Housing is unaffordable for almost 1 in 3 Mississauga households. Mississauga's middle income households – who are a critical part of the city's workforce and community – are increasingly challenged to find housing that meets their needs and income levels. To ensure the long term health and viability for our city, meaningful action to address housing affordability is required.

In 2017, City Council approved *Making Room for the Middle – a Housing Strategy for Mississauga*. The Housing Strategy outlines the City's action plan to address housing affordability, including encouraging new development that is affordable to middle income households. Mississauga Official Plan also provides direction on housing priorities. Policy 7.1.6 stipulates that Mississauga will ensure the housing mix can accommodate people with diverse housing preferences and socio-economic characteristics and needs. Policy 7.2.3 directs that Mississauga will ensure housing is provided in a manner that fully implements the intent of Provincial and Regional policies. Policy 7.2.5 stipulates that the onus will be placed on the applicant/developer to address Provincial and Regional housing requirements.

To create complete, inclusive communities, planning applications and decisions need to address housing affordability. The City will work with the development community to fulfill housing objectives.

Purpose

The purpose of the Housing Report is to demonstrate how larger and / or phased developments meet Provincial, Regional, and City housing objectives, including the provision of housing that is affordable to middle income households. The Housing Report will provide information about the proposed development including tenure, number of units by bedroom type, proposed prices / rents, and planning rationale, which includes housing affordability. Appendix 1 outlines required contents of the Housing Report.

Application Type

A Housing Report shall be submitted in support of a complete application for all official plan amendment, rezoning, and plan of subdivision applications proposing 50 or more ownership residential units. In some cases, these developments will also trigger a request for the provision of affordable middle income housing. Please refer to Table 1 for clarification on when the provision of affordable middle income housing will be requested.

Table 1 – When will the City Request Affordable Middle Income Housing?	
Request for Affordable Middle Income Housing	No Request
<ul style="list-style-type: none">Official plan amendments, rezonings, and plan of subdivisions involving 50 or more residential unitsOwnership development proposals only	<ul style="list-style-type: none">Purpose-built rental developmentsSeniors / retirement developmentsDevelopments of less than 50 residential unitsNon-residential developmentsLifting of "H" Provision

Provision of Affordable Middle Income Housing

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. For example, if a development is 100 units in total, the contribution request is 5 units $[(100 \text{ units} - 50 \text{ units}) \times 10\%]$. If the development is 53 units in total, the contribution request is rounded up to 1 unit $[(53 \text{ units} - 50 \text{ units}) \times 10\%]$. 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.

Two exceptions to the contribution rate identified above should be noted:

- 20% of units proposed on [Reimagining the Mall](#) sites should be affordable (Council Resolution 0150-2019).
- The number of affordable units requested can be lowered for developments proposing deeply affordable units.

The City will consider alternatives to on-site unit contributions, including off-site unit contributions, land dedication, or financial contributions for affordable middle income housing elsewhere. If off-site units or land are dedicated, the location should be similar to the primary development site in terms of access to amenities, services, and transit.

What is affordable to middle income households?

For the purposes of this Housing Report Terms of Reference, affordable middle income housing costs no more than 30% of gross annual household income for middle income households, who earn approximately \$55,000 to \$100,000. Affordability thresholds for ownership and rental housing are outlined in Table 2 below.

Table 2 – Affordability Thresholds		
Affordable Ownership Price Threshold		
\$420,000 or less		
Affordable Rent Threshold –1.5 x Average Market Rent (AMR)*		
Unit Type	2018 AMR*	1.5 x AMR or less
Bachelor	\$922	\$1,383
1 Bedroom	\$1,233	\$1,850
2 Bedroom	\$1,396	\$2,094
3+ Bedroom	\$1,590	\$2,385

*Source - Canada Mortgage and Housing Corporation (CMHC) Rental Market Survey, October 2018. AMR will be annually updated.

Note – While the request for an affordable contribution will only occur where ownership tenure is proposed, the affordable units provided can be rental or ownership tenure.

Duration and Administration

Affordable units should remain affordable for at least ten years after occupancy. It may be beneficial for the proponent to consider partnerships with non-profit organizations for the construction / administration of the affordable units, or to consider transferring units to a non-profit housing provider. Innovative forms of ownership are also possible.

How will the Housing Report be used by the City?

The Housing Report will assist the City in understanding how the proposed development will advance the housing mix, targets and affordability objectives of the City of Mississauga and Region of Peel. Recognizing that in some cases incentives or partnerships may be available, the report will also enable staff and development proponents to engage early in the development process and advance discussions regarding access to provincial and federal funding, and possible municipal incentives offered through a Community Improvement Plan.

How will the Housing Report affect my application?

Proposed developments must first and foremost meet the tests of good planning. Demonstrating progress towards the achievement of Provincial, Regional, and City housing objectives also falls within that scope. More information about the Housing Report can be obtained from Catherine Parsons, Planner, City Planning Strategies Division, Planning and Building Department at 905-615-3200 ext. 8409 or catherine.parsons@mississauga.ca.

Appendix B Part A - Terms of Reference

Appendix 1 – Contents of Housing Report

Part A – Please provide the following information:

1. Description of the Proposal (Including File #)

- Include number of units by unit type and proposed prices / rents. **Please see table on next page.** This table should form part of your Housing Report submission and simplify the preparation of the Housing Report.

2. Relevant Planning Process and Other Related Applications

- OPA, ZBL, Plan of Subdivision, Plan of Condominium, etc.

3. Identification of any Additional Considerations

- inclusion of supportive housing
- financial or land contributions towards affordable housing
- innovative rent-to-own models
- site constraints
- proposed demolition or conversion of existing rental units

4. Planning Rationale

- How does the proposed development address the relevant housing policies and objectives of the Provincial Policy Statement 2014, Growth Plan 2019, Region of Peel Official Plan, Peel Housing and Homelessness Plan 2018-2028, Mississauga Official Plan, and Mississauga Housing Strategy?

5. Analysis and Opinion

- How does the housing proposal represent good planning and address the housing targets and objectives of the City of Mississauga and Region of Peel?

6. Summary and Conclusions

The submission should also identify the outcomes of any pre-application discussions with any civic officials and discussions held in the community.

Appendix C Part B – Terms of Reference

Part B of Housing Report Submission – Please complete the following table.

Include the full range of units provided, whether they are market units, or units forming part of the affordable middle income housing contribution. Where exact values / quantities are not yet known, please provide estimates. This table can be copied into your Housing Report.

Proposed Development – Housing 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	0
	Between \$922 and \$1153/month rent	0
	Between \$1153 and \$1383/month rent	0
	Between \$1383 and \$1614/month rent	0
	More than \$1614/month rent	0
1 bedroom	Proposed Rents in 2019 Dollars (excluding parking and utilities)	Qty. of Units
	Less than \$1233/month rent	0
	Between \$1233 and \$1541/month rent	0
	Between \$1541 and \$1850/month rent	0
	Between \$1850 and \$2158/month rent	0
	More than \$2158/month rent	0
2 bedroom	Proposed Rents in 2019 Dollars (excluding parking and utilities)	Qty. of Units
	Less than \$1396/month rent	0
	Between \$1396 and \$1745/month rent	0
	Between \$1745 and \$2094/month rent	0
	Between \$2094 and \$2443/month rent	0
	More than \$2443/month rent	0
3+ bedroom	Proposed Rents in 2019 Dollars (excluding parking and utilities)	Qty. of Units
	Less than \$1590/month rent	0
	Between \$1590 and \$1988/month rent	0
	Between \$1988 and \$2385/month rent	0
	Between \$2385 and \$2783/month rent	0
	More than \$2783/month rent	0
Ownership Units		
Ownership Units to be Sold at Market Prices		Qty. of Units
Bachelor		0
1 bedroom		384
2 bedroom		288
3+ bedroom		31
Ownership Units to be Sold as Affordable		Qty. of Units
Bachelor	Proposed Affordable Sale Price of Unit	0
1 Bedroom	\$0	0
2 bedroom	\$0	0
3+ bedroom	\$0	0
Unit Transfer		
Ownership Units to be Dedicated to City/Region		Qty. of Units
Bachelor	Market Value of Unit	0
1 Bedroom	\$0	0
2 bedroom	\$0	0
3+ bedroom	\$0	0

Secondary Suites		
Private Ownership Secondary Suites		Qty. of Units
Bachelor		0
1 bedroom		0
2 bedroom		0
3+ bedroom		0
Land		
Land Dedicated to City/Region	Market Value of Land Per Acre	Acres
	\$0	0
Financial Contribution to Affordable Housing Offsite		
	Amount	
	\$0	

*Proposed rent ranges to be updated annually, following the release of CMHC's Annual Rental Market Survey every October.