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# HOUSING REPORT

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IN SUPPORT OF

PROPOSED MIXED-USE CONDOMINIUM

PREPARED FOR

Star Seeker Inc., 619 Lakeshore Inc., 1022 Caven Inc. &  
1028 Caven Inc.

579, 619 Lakeshore Road East & 1022, 1028 Caven Street  
City of Mississauga  
Regional Municipality of Peel

October 2022  
GSAI File #048-006

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## 1 / INTRODUCTION

Glen Schnarr & Associates Inc. ('GSAI') has been retained by Star Seeker Inc., 619 Lakeshore Inc., 1022 Caven Inc. and 1028 Caven Inc. (the 'Owner') to prepare a Housing Report ('Report') in support of the planned redevelopment of the lands municipally addressed as 579, 619 Lakeshore Road East and 1022, 1028 Caven Street, in Lakeview, in the City of Mississauga (the 'Subject Lands' or 'Site'). This Report was identified and requested as a submission requirement as part of the pre-submission Development Application Review Committee ('DARC') meeting process held on September 2, 2022. Subsequent to this meeting, the Housing Report Terms of Reference were provided as were housing-related comments by the City's Housing Coordinator. The Housing Report Terms of Reference are provided in **Appendix I** of this Report. The housing-related comments received from the City's Housing Coordinator are provided in **Appendix II** of this Report.

## 2 / BACKGROUND

The Owner is planning to redevelop the Subject Lands – an assembly of four (4) lots with a combined area of 2.42 hectares (5.98 acres). As further described in **Section 4** of this Report, the Owner is seeking permission to redevelop the Subject Lands for a compact, mixed-use, transit-supportive and pedestrian-oriented development containing approximately 1,070 dwelling units. To achieve this objective, the Owner is advancing an Official Plan Amendment ('OPA') and Zoning By-law Amendment ('ZBA') Application (the 'Application'). The City of Mississauga (the 'City') requires a Housing Report to be provided in support of an Application where 50 or more units are being proposed in a medium- or high-density built form. Based on the above, a Housing Report is required in support of the proposed development.

The City has further requested that all new development applications containing 50 or more ownership or purpose-built rental units that are located in communities outside of designated mall-based Community Nodes provide at least ten percent (10%) of units as affordable 'middle income' housing units. Where a development is located within a designated mall-based Community Node area, the City requests that twenty percent (20%) of units be provided as affordable units, of which 10% are to be affordable medium income units and 10% are to be affordable lower income units. We note that the City has clarified that the requested affordable unit provision rates exempt the first 50 units, but applies to the balance of the proposed units beyond the first 50 units. Additionally, the City of Mississauga Housing Strategy defines an affordable 'middle income' housing unit as one that can be purchased for \$420,000 or less.

### 3 / SITE

We note that establishment of municipal affordable housing targets, and this issue is further discussed in **Section 5** of this Report, is a subject that can be raised in municipal Housing Strategy Report and promoted within a municipality’s Official Plan policies that encourage the municipality to partner with builders, participate in programs with other levels of government or provide economic incentives towards building affordable housing. The establishment of affordable housing ‘quotas’ is a separate matter and requires a municipality to have the necessary legal instruments in place in accordance with Provincial legislation, that allows a municipality to implement Inclusionary Zoning to reach established quotas. We note that the City of Mississauga is currently completing an Inclusionary Zoning Study, as further discussed in **Section 5.6** of this Report, but does not currently have the policy or legal instruments to allow them to achieve specific affordable housing quotas.

As demonstrated in **Figure 1** on the next page, the Subject Lands are located on the north side of Lakeshore Road East, west of Caven Street, in the Lakeview community of the City of Mississauga.

**Section 3** of the accompanying Planning Justification Report (‘PJR’), prepared by GSAI, dated August 2022, provides further information on the Site and the surrounding context. The Site is currently improved with a local retail plaza comprised of multi-tenant commercial structures, a detached commercial structure and surface parking areas.

Surrounding land uses are as follows:

#### NORTH

A tall (14-storey) apartment structure and associated surface parking area is immediately north. Further north is a small forested area, a central landscaped courtyard, surface parking areas and two (2) further tall (14-storey) apartment structures. An extension of Caven Street and the Metrolinx Rail Corridor are also present.

#### SOUTH

Lakeshore Road East is immediately south. Further south are a series of low-rise commercial structures fronting onto Lakeshore Road East and a segment of the Lakeview Neighbourhood which generally consists of low-rise residential dwellings.



*Figure 1 / Site Location & Context*

**EAST**

A selection of low-rise residential dwellings are immediately east. These dwellings are predominantly low-rise built forms. Further east is a mixture of uses including Caven Street, low-rise residential dwellings and Cawthra Road. Further segments of the Lakeview Neighbourhood continue east of Cawthra Road and are generally comprised of low-rise residential dwellings with a selection of low-rise commercial structures interspersed.

**WEST**

Lagoon Street is immediately west. Further west is the Lakeview Village development comprised of various 3-storey and 4-storey, stacked, back-to-back townhouse dwellings and street-oriented townhouse dwellings. A selection of live-work units are also provided and have been integrated within those dwellings that front on Lakeshore Road East and partially onto Lagoon Street. A central, outdoor amenity area is also provided within the development. Access is provided via a network of private roadways, with a full-moves access off of Lagoon Street. A forested area and tributary of Cooksville Creek is west of the development.

## 4 / THE PROPOSAL

The Owner is seeking permission to redevelop the Subject Lands for a compact, mixed-use development. The proposed development contemplates four (4) structures (Buildings 'A', 'B', 'C' and 'D') of varying heights, organized around a central, landscaped courtyard, public realm enhancements and a private road network. Overall, the proposed development is to have a total gross floor area ('GFA') of 113,815 square metres (1,440,381 square feet), resulting in a density of 2.97 Floor Space Index ('FSI'). Of this, approximately 68,617 square metres (738,588 square feet) is residential GFA, while 3,321 square metres (35,742 square feet) is non-residential GFA.

Building 'A' is proposed in the northern quadrant of the Site and is a 16-storey structure rising above a 6-storey podium. The proposed podium, which steps back above the 6<sup>th</sup> level, is to open onto and address the Site's public realm. This is achieved by positioning a principal residential lobby along the private street edge. A residential lobby, shared servicing area and residential units are to be provided within the podium. A rooftop outdoor amenity area which is directly accessible and visible from an indoor amenity area is to be provided above the 6<sup>th</sup> level.

Building 'B' is proposed in the central quadrant of the Site. Two (2) 16-storey tower components are to rise above a shared 6-storey podium. The proposed podium, which steps back above the 6<sup>th</sup> levels is to open onto and address the Site's public realm. Additionally, the principal residential lobby has been positioned to open to a large, central landscaped courtyard. This courtyard will act as a social gathering space that can be programmed for events or other functions. A residential lobby, shared servicing area, indoor amenity areas and residential units are to be provided within the podium. A rooftop outdoor amenity area is also to be provided above the 6<sup>th</sup> level.

Building 'C' is proposed in the southwest quadrant of the Site and is a 6-storey structure. The proposed structure, which steps back above the 1<sup>st</sup> level at the rear and above the 5<sup>th</sup> level along the eastern perimeter, is to open onto and address the Site's Lakeshore Road East streetscape. This is achieved by positioning a range of grade-related non-residential uses along the street edge. A residential lobby, non-residential units and residential units are to be provided. Direct pedestrian connections are to be provided to grade-related non-residential units, allowing for safe, comfortable and accessible connections to the public sidewalk.

Building 'D' is proposed in the southeastern quadrant of the Site and is a 6-storey structure. The proposed structure, which steps back above the 1<sup>st</sup> level at the rear and above the 5<sup>th</sup> level along the western perimeter, is to open onto and address the Site's Lakeshore Road East streetscape. This is achieved by positioning a range of grade-related non-residential uses along the street edge. A residential lobby, shared servicing area, non-residential units and residential units are to be provided.

The positioning of Buildings 'C' and 'D' has been carefully considered. They are situated in a manner that provides for appropriate transition to the surrounding area, adequate building separation between structures on the same lot and maximum direct sunlight on the central landscaped courtyard and outdoor amenity areas.

Overall, the proposed development includes 3,958.5 square metres (42,608.9 square feet) of amenity areas. Of this, 2,078.8 square metres (22,376.1 square feet) is dedicated to outdoor amenity areas, while approximately 1,879.7 square metres (20,232.9 square feet) is to be dedicated to indoor amenity areas.

Landscaping and streetscape enhancements are to be provided. This includes streetscape treatments along the Site's frontages so that high-quality, inviting, pedestrian-oriented environments and active street frontages are provided. A network of pedestrian pathways is also to be provided to facilitate safe, comfortable and convenient access across the Site and beyond.

A total of 1,070 residential dwelling units of varying size, configurations are to be provided. A mixture of studio, one- and two-bedroom configurations are proposed, providing greater housing choice for households of varying size, income levels, life stages and lifestyle preferences. The anticipated distribution and unit sizes is as follows:

Unit Type	Unit Size	No. of Units	% of Units
Studio	29.1 – 40.2 square metres (333 – 433 square feet)	86	8.0%
One-Bedroom	39.4 – 63.3 square metres (424 – 681 square feet)	665	62.1%
Two-Bedroom	57.8 – 133.6 square metres (622 – 1,438 square feet)	319	29.8%

## 5 / PLANNING CONTEXT

In response to a price sensitive and diverse local market, and in the interest of advancing more affordable options for buyers seeking proximity and ease of access to transit services as well as the needs of families, the proposed unit distribution and unit sizes have been carefully considered. It is currently anticipated that units are to be ownership units, sold at market prices. See the Housing Report Table in **Appendix III** of this Report for further detail.

It is noted that the Owner is currently contemplating the provision of purpose-built rental units as part of this proposal. Should the provision of purpose-built rental housing be pursued, a mixture of unit sizes and configurations will be provided. A decision on the provision of purpose-built rental housing units is anticipated in the future.

At this juncture, neither a Site Plan Approval ('SPA') application nor a Draft Plan of Condominium application have been submitted. Rather, it is anticipated that these future applications will be advanced and provided once there is a level of comfort received from Staff that the proposed development is supported through the OPA and ZBA process.

The Housing Report Terms of Reference (see **Appendix I** of this Report) requires an analysis of how the proposed development addresses the relevant Provincial, Regional and local policy framework related to housing. This Section of the Report provides an overview and analysis of the relevant Provincial, Regional and local housing-related policies that apply to redevelopment of the Subject Lands.

### 5.1 / PROVINCIAL POLICY STATEMENT, 2020

The Provincial Policy Statement ('PPS'), 2020 provides policy direction on matters of Provincial interest related to land use planning and development with the goal of enhancing the quality of life for all Ontarians. The following policies apply.

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

*b) accommodating an appropriate and market-based range and mix of residential types (including single-detached, additional residential units, multi-unit housing, affordable housing and housing for older persons)...*

*'1.4.3. Planning Authorities shall provide for an appropriate range and mix of housing options and densities to meet the projected market-based and affordable housing needs of current and future residents of the regional market by:*

*a) establishing and implementing minimum targets for the provision*

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

- b) permitting and facilitating:
  - 1. all housing options required to meet the social, health, economic and well-being requirements of current and future residents, including special needs requirements arising from demographic changes and employment opportunities; and*
  - 2. all types of residential intensification, including additional residential units, and redevelopment in accordance with policy 1.1.3.3;**
- c) directing the development of new housing towards locations where appropriate levels of infrastructure and public service facilities are or will be available to support current and projected needs;*
- d) promoting densities for new housing which efficiently use land, resources, infrastructure and public services facilities and support the use of active transportation and transit in areas where it exists or is to be developed;*

- e) requiring transit-supportive development and prioritizing intensification, including potential air rights development, in proximity to transit, including corridors and stations.'*

The proposed development will facilitate residential intensification on the Subject Lands through a compact built form that will introduce 1,070 new residential dwelling units of varying size and configurations. As stated above, a mixture of studio, one-bedroom and two-bedroom units are to be provided. This will support housing choice for current and future residents of the Lakeview community of varying household size, income levels, life stages and lifestyle preferences. Additionally, the proposal will facilitate development that is supported by existing infrastructure networks, active transportation, transit service networks and by a variety of facilities and local retailers – many within a comfortable walking distance. It will also further enhance the services that are able to meet the needs of Applewood residents. For the reasons outlined above, it is our opinion that the proposed development is consistent with the PPS housing policies.

## 5.2 / A PLACE TO GROW, 2020

A Place to Grow: Growth Plan for the Greater Golden Horseshoe ('A Place to Grow') was updated on August 28, 2020. A Place to Grow, 2020 builds on the policy foundations of the PPS, 2020 and establishes a long-term framework for managing growth and development across the Greater Golden Horseshoe ('GGH') region up to the year 2051. Overall, A Place to Grow encourages the efficient use of land through the development of complete communities that are compact, transit-supportive and provide a range of housing and employment opportunities. The following policies apply.

*'2.2.1.4. Applying the policies of the Growth Plan will support the achievement of complete communities that:*

- c) provide a range and mix of housing options, including second units and affordable housing, to accommodate people at all stages of life, and to accommodate the needs of all households sizes and incomes.'*

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

- 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.'*

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

The proposed development will contribute to achieving complete communities by facilitating a compact, mixed-use, transit-supportive development on underutilized lands in close proximity to existing and planned transit networks, active transportation and nearby amenities that support daily living. Furthermore, the proposal will provide for dwelling units of varying unit size and configurations. This will contribute to housing diversification and offer greater housing choice for current and future Applewood households of differing sizes, incomes, life stages and lifestyle preferences.

Overall, it is our opinion that the proposed development conforms to the applicable policies of A Place to Grow by facilitating contextually appropriate redevelopment to occur in an appropriate location, at an appropriate density.

## 5.3 / PEEL REGIONAL OFFICIAL PLAN, 2021

The Peel Regional Official Plan ('ROP'), as amended, serves as Peel's long-term guiding document for how land use planning is to occur and how growth is to be managed. Overall, the ROP outlines strategies for managing growth and development across Peel in accordance with a Regional Structure (Schedule D). In accordance with the Regional Structure, the Subject Lands are identified as an appropriate and desirable location for redevelopment to occur. The following policies apply.

- '5.8.1.1. To provide for an appropriate range and mix of housing types, densities, sizes and tenures to meet the projected requirements and housing needs of current and future residents of Peel.'*
- '5.8.1.2. To foster the availability of housing for all income groups, including those with special needs.'*
- '5.8.2.3. Encourage and support the efforts by the area municipalities to plan for a range of densities and forms of housing affordable to all households, including low and moderate income households; enabling all Peel residents to remain in their communities.'*
- '5.8.3.2.1. Explore, in collaboration with the area municipalities, the feasibility of implementing incentives such as waivers, deferrals or grants in-lieu of development charges, other municipal planning and building fees and charges, and regional property taxes to promote the development of affordable housing.'*

The proposed development, through the introduction of 1,070 units of varying size and configurations, will contribute to the provision of a range and mix of housing opportunities. Furthermore, the proposal achieves the above-noted Regional policies by supporting the provision of greater housing choice for current and future residents of varying household size, income level, life stage and lifestyle preference. The proposal will also enable residents to remain in their community.

We note that the ROP, through Policy 5.8.3.2.1, speaks to implementing 'incentives' to promote the development of affordable housing. Such an incentive program does not currently exist. As such, developers and builders of multi-unit structures have no meaningful incentive to participate in these programs.

## 5.4 / PEEL HOUSING & HOMELESSNESS PLAN

Home For All – Peel Housing and Homelessness Plan, 2018 – 2028 (‘Home For All’) was adopted in April 2018. Home For All, while not an operative part of the ROP, serves to further implement the ROP’s housing policies. Overall, a Home For All establishes a series of objectives for the period between 2018 and 2028 to improve housing outcomes. This is to be achieved by focusing efforts and funds to advance five (5) strategies. These strategies are as follows:

***Strategy 1: Transform Service*** – create new service delivery model to improve access to subsidies, divert people from shelters, improve successful tenancies and prevent homelessness.

***Strategy 2: Build More Affordable Housing*** – shift to a more planned approach to affordable housing development, guided by targets and a long-term Housing Master Plan.

***Strategy 3: Incent Building Affordable Housing*** – encourage non-profit and private developers to build rental stock that meet the affordable housing needs within Peel.

***Strategy 4: Optimize Existing Stock*** – develop new strategies to leverage existing private stock to create more and different affordable housing options.

***Strategy 5: Increase Supportive Housing*** – work with housing providers and other partners to expand the supply of supportive housing and supports provided to existing tenants.

Based on the above, a series of actions are identified. A Home For All also provides a comprehensive analysis of household income trends. Based on this analysis, low-, middle-income and middle-income or higher affordable housing targets have been established.

Overall, a Home For All identifies that 50% of all new housing is encouraged to be located in medium or high-density development. The proposal supports the new housing targets identified in a Home For All through the provision of new housing in a medium- and high-density built form. As stated above, it is anticipated that the dwelling units, through the mixture of unit sizes and configurations, will be available at various market rates, including a proportion that satisfy the price threshold to be affordable units to middle-income households.

We note that a Home For All does not provide any economic incentive(s) to encourage the creation of new affordable housing units, rather it is stated that other levels of government are to put forward the necessary incentives to solve the housing affordability challenge.

## 5.5 / PEEL AFFORDABLE HOUSING INCENTIVE

In May 2020, the Region of Peel introduced the Affordable Housing Incentives Pilot Program ('Program'). The objective of the Program was to provide Regional incentives for the development of sustainable affordable purpose-built rental housing units.

In accordance with the Program, an eligible development would receive a capital grant toward the provision of affordable, purpose-built rental units. In total, \$7,500,000 in total funding was available. Eligibility to receive a proportion of this funding was determined based on evaluation criterion and an applicant's ability to prepare and provide an application. More specifically, the following eligibility criterion must be met:

- Applicants must propose a minimum of 5 affordable units;
- 'Affordable' refers to the pilot program definition, which is 135% of median market rent by local municipality;
- The affordable units must be primarily 2 and 3+ bedroom units. More specifically, approximately 50% of units are to be 2-bedroom units and a further 35% of units are to be 3+-bedroom units. This is based on Peel's middle-income housing needs;
- Units receiving incentives must be maintained as affordable for a minimum of 25 years;
- The entire building must operate as rental for the duration of the agreement;

- Applicants must have experience developing housing and managing rental housing or retain the services of an organization with that expertise.

In November 2021, following a review of eligible Pilot Program applications, Regional Council selected three (3) applicants to receive funding. Based on this, Regional Council will provide funding to create 130 affordable rental housing units across Peel and these new units are to have an affordable rental rate for a period of 26 to 41 years. We note that awarding of funding for the 2021 Pilot Program is complete.

In July 2022, the Region of Peel announced that the Program was to be rebranded as the 'Peel Affordable Rental Incentives Program' and would become an annual Program. The objective of the Program is to support private and non-profit developers to construct affordable rental housing. A total of \$2.5 million in funding is available for eligible projects. Further detail on whether the Program will be renewed for 2022 is not available.

Based on the above, the proposed development does not qualify as an eligible project for the following reasons:

- The proposal, as contemplated, does not include the provision of purpose-built affordable rental units;
- The proposal does not contemplate the provision of primarily 2-bedroom units;
- The proposal does not contemplate the provision of 3 or 3+-bedroom units; and,
- An experienced rental housing developer or organization has not been retained.

## 5.6 / MISSISSAUGA OFFICIAL PLAN, 2021

The Mississauga Official Plan ('MOP'), as amended, identifies the long-term framework for managing growth and development across Mississauga. The following polices apply.

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

*'7.2.2. Mississauga will provide opportunities for:*

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

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

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

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

The proposed development will provide for 1,070 new apartment-style dwelling units of varying size and configurations. These units will facilitate housing choice for current and future Lakeview residents, including young families, young adults, older adults and those households wishing to stay within their community. Additionally, the proposal is to provide for a mix of units, likely at market-based price points that will allow for affordable homeownership opportunities.

Overall, the proposal will contribute to the achievement of local policy objectives by accommodating new housing in a well-designed, refined built form, at an appropriate location that is in proximity to infrastructure, existing and planned transit, active transportation networks, services and facilities.

Based on the above, it is our opinion that the proposal is consistent with Mississauga Official Plan policies.

## 5.7 / LAKEVIEW LOCAL AREA PLAN, 2018

The Lakeview Local Area Plan ('Area Plan'), as amended, identifies the long-term framework for managing growth and development across the Lakeview community. The Area Plan further implements the policies of the MOP. The following policies apply.

*'6.1.2. Neighbourhoods are encouraged to provide a variety of housing forms to meet the needs of a range of household types.'*

*'8.1.2. The Lakeshore Corridor is encouraged to develop using a range of housing choices in terms of type, tenure and price.'*

*'8.1.3. Mississauga will encourage the provision of affordable housing, including rental housing and seniors' housing within the Lakeshore Corridor.'*

The proposed development will provide for 1,070 new apartment-style dwelling units of varying size and configurations. These units will facilitate housing choice for current and future Lakeview residents, including households of varying size, incomes, life stages and lifestyle preferences. Additionally, the proposal is to provide for a mix of units, likely at market-based price points that will allow for affordable homeownership opportunities.

Overall, the proposal will contribute to the achievement of the above-noted local policy objectives by accommodating new housing in a well-designed, refined built form, at an appropriate location.

Based on the above, it is our opinion that the proposal is consistent with the Lakeview Local Area Plan policies.

## 5.8 / MISSISSAUGA HOUSING STRATEGY

Making Room for the Middle: A Housing Strategy for Mississauga ('Housing Strategy') was adopted by City Council in October 2017. The Housing Strategy identifies a series of actions that are to guide the development of housing that is affordable for various households. Overall, it addresses the issue of housing affordability and emphasizes the need to address the 'missing middle' who are understood to be those middle income earners who have been priced out of the market for vertically divided ground-related housing forms. The Housing Strategy makes the following observations:

*Housing is considered affordable when:*

- *It costs less than 30% of annual gross household income;*
- *Prospective homeowners can afford to pay from approximately \$270,000 to \$400,000, but in Mississauga this can only buy a condominium apartment or a limited selection of townhouses;*
- *For rental housing, it is a monthly rental rate of approximately \$1,200.*

## 5.9 / INCLUSIONARY ZONING STUDY

*Middle income households are:*

- *Those that earn between \$55,000 and \$100,000 per year*
- *For those that rent, they can pay market prices but have difficulty finding units that suit their needs*
- *The competition for housing in this price range is higher than the supply*

As stated above, the proposed development is anticipated to be ownership in tenure. In an effort to respond to the local market, approximately 70% of units or 291 units are to have configurations that have a total unit size of less than 690 square feet. These units are understood to be more affordable to middle income earners given the proposal's locational attributes of being within the Applewood community, in proximity to transit services and near a variety of services and amenities.

The City of Mississauga recently completed an Inclusionary Zoning Study ('Study'). The Study culminated in a City-initiated Official Plan Amendment ('OPA') to implement Inclusionary Zoning policies and a City-initiated Inclusionary Zoning By-law. The policy framework, adopted by City Council on August 10, 2022, requires that any development which meets eligibility requirements is to provide a percentage of new housing as long-term affordable housing units.

In accordance with Ontario Regulation 282/18, it is understood that Inclusionary Zoning is one planning tool available to municipalities to require the provision of new affordable housing units. Based on the City of Mississauga Inclusionary Zoning Study's policy framework, it is understood that only developments which meet the following eligibility criteria would be subject to Inclusionary Zoning:

- A development has 50 or more ownership units or has 3,600 square metres or more gross floor area for residential purposes; and,
- A development is located within an Inclusionary Zoning Area.

## 6 / ANALYSIS & OPINION

Should a development satisfy the above-noted eligibility requirement, a percentage of a development's total gross floor area ('GFA') will be required to be provided as affordable ownership or affordable rental housing units. The amount of GFA required to be provided as affordable dwelling units is to be based on a site's location – more specifically, the City has been organized into Inclusionary Zoning Areas ('IZ Areas'). Each IZ Area has an identified 'set aside' rate – being the amount of a project's GFA to be provided as affordable housing units. We understand that a range and mix of affordable units are to be provided. Furthermore, affordable ownership and affordable rental units provided are to remain affordable for the long-term. Finally, a range of incentives, including reduced parking standards, may be considered.

In the case of the Subject Lands, the Site is located outside of a Major Transit Station Area and outside of an IZ Area. As such, the Subject Lands are not subject to Inclusionary Zoning. Given this, the proposal is only subject to compliance with the in-effect Provincial, Regional and local housing-related policy provisions.

As outlined in the City's Housing Coordinator comments (see **Appendix II** of this Report), we understand that City Staff have requested that 10% of the proposed units, beyond the first 50 units proposed, be sized and priced to meet the middle income threshold of \$420,000. In this case, this would require that the Owner provide approximately 37 (rounded to the nearest whole number) affordable units. As stated above, the proposed development contemplates 86 units as studio configurations, with unit sizes of approximately 29.1 – 40.2 square metres (313 – 433 square feet). Collectively, these units allow for affordable ownership opportunities as units are anticipated to be slightly below, at or slightly above the middle income price threshold of \$420,000.

We note that the City of Mississauga is establishing regulations that would require qualified purchasers within the middle income range to complete a signed legal Declaration (see image on the right) confirming that their income does not exceed the middle income threshold and that any unit purchased will be their principal residence.

### Declaration of Household Income and Principal Residence Form

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

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

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

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

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

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

As stated throughout this Report, the Subject Lands are to be redeveloped for market-based ownership housing that is being targeted to families, commuters, young professionals and empty nesters. The proposal does not contravene or offend any Provincial, Regional or local policies. More specifically, it represents a proposal for residential intensification on underutilized lands in a manner that better positions development in an appropriate location, at an appropriate density, in proximity to transit services, destinations and amenities.

A major issue was raised earlier and relates to the City's ability to impose affordability quotas on developments.

Under the former Provincial government, the *Promoting Affordable Housing Act* was passed to amend the *Planning Act*. Regulations were put in place under *Ontario Regulation 232 / 18* to allow municipalities to implement Inclusionary Zoning to increase the supply of affordable housing. In order to do so, a municipality is required to do as follows:

- Prepare an Assessment Report that includes specific information set out under *Ontario Regulation 232 / 18*. The Assessment shall include:
  - an analysis of the demographics and population;
  - an analysis of housing supply, housing types and unit sizes needed to meet anticipated future demand for affordable housing;
  - an analysis of the current average market price / rent for each housing type; and,

- an analysis of the impacts on the housing market and the financial viability of inclusionary zoning on development / redevelopment considering the value of land, construction costs, market rent and housing demand and supply;
- Have Official Plan policies that authorize inclusionary zoning policies which authorize the inclusion of affordable housing units and setting out procedures for obtaining affordable housing units; and,
- Pass a By-law giving effect to inclusionary zoning policies and including the number of affordable housing units to be provided, the period of time which these units must be maintained as affordable housing units, the standards affordable housing units must meet, other measures or incentives that may be provided to support inclusionary zoning, and the price thresholds at which affordable housing units may be sold or rented.

As further discussed in **Section 5.8** of this Report, the City of Mississauga has recently completed these requirements and is awaiting final approval of Protected Major Transit Station Areas. As such, a development application, such as that contemplated, must only comply with the housing policy regime established by the in-effect Provincial Plans, the Peel Regional Official Plan and the Mississauga Official Plan. For the reasons outlined above, the proposed development is not required from a regulatory perspective to provide long-term affordable housing units. Furthermore, it is our opinion that the proposal complies with the in-effect Provincial, Regional and local policy framework.

## 7 / SUMMARY & CONCLUSIONS

As outlined above, the proposed development represents an appropriate development for the Subject Lands that is in keeping with Provincial, Regional and local policies. Furthermore, the proposed development will provide for contextually appropriate redevelopment of lands that are well served by transit and existing infrastructure and makes better use of land, resources and infrastructure. The proposal, as contemplated, will provide for a range of housing options for households of varying size, incomes, life stages and lifestyle preferences. It will also provide market-based housing options, including to middle income households, that are well-served by existing community services, parks, local businesses and destinations.

Based on the above analysis, we conclude that the proposal conforms to the applicable Provincial, Regional and local policies and represents good planning.

Yours very truly,

**GLEN SCHNARR & ASSOCIATES INC.**



Stephanie Matveeva, MCIP, RPP  
Associate

APPENDIX I / *Housing Report 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"> <li>Official plan amendments, rezonings, and plan of subdivisions involving 50 or more residential units</li> <li>Ownership development proposals only</li> </ul>	<ul style="list-style-type: none"> <li>Purpose-built rental developments</li> <li>Seniors / retirement developments</li> <li>Developments of less than 50 residential units</li> <li>Non-residential developments</li> <li>Lifting of "H" Provision</li> </ul>

## 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 units – 50 units) x 10%]. If the development is 53 units in total, the contribution request is rounded up to 1 unit [(53 units – 50 units) x 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.

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

\*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](mailto:catherine.parsons@mississauga.ca).

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## 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.

**Part B – 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. For a separate word document version of this table that can be pasted into your Housing Report, please click here: [https://www7.mississauga.ca/documents/Business/Housing\\_Report\\_Table.docx](https://www7.mississauga.ca/documents/Business/Housing_Report_Table.docx)

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

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

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

APPENDIX II / *Mississauga Housing Coordinator*  
*Comments*

## Project Status Report



### Outstanding Checklist Items

Please be advised that the information noted below is subject to change until all the required review groups have completed the applicable review cycle. You will not be able to respond to any of outstanding checklist items or changemarks until you have been assigned a Prescreen Corrections or an Applicant Resubmit task. Please refer to ePlans help guides for more information.

If you require an explanation or would like to discuss the comments found in this report, please contact the reviewer directly. Reviewers are available in person by appointment only. Please call or email the reviewer to schedule an appointment.

Group Name	Cycle	Ref #	Comment Text	Applicant Response	Milestone	Resolved Status	Create Date (M/D/Y)
CPS - HOUSING	1	1	The applicant is proposing a development of 748 units. At the DARC meeting on September 2, 2020, the applicant indicated that the proposed tenure may be ownership, or a combination of ownership and rental.			Note	09/02/2020 11:02 AM

## Project Status Report



Group Name	Cycle	Ref #	Comment Text	Applicant Response	Milestone	Resolved Status	Create Date (M/D/Y)
CPS - HOUSING	1	2	The City is seeking to ensure that large developments represent good planning by providing a mix of housing options including options for tenure, unit type, and affordability. Chapter 7 Complete Communities of Mississauga Official Plan provides the following policies to ensure development meets the needs and preferences of residents:"7.1.6 Mississauga will ensure that the housing mix can accommodate people with diverse housing preferences and socioeconomic characteristics and needs.7.2.2 Mississauga will provide opportunities for:a. the development of a range of housing choices in terms of type, tenure and price;b. the production of a variety of affordable dwelling types for both the ownership and rental markets; and c. the production of housing for those with special needs, such as housing for the elderly and shelters.7.2.3 When making planning decisions, Mississauga will ensure that housing is provided in a manner that fully implements the intent of the Provincial and Regional housing policies.7.2.5 The onus will be placed on the applicant/developer to address Provincial and Regional housing requirements."			Note	09/02/2020 11:02 AM
	1	4	Submission Requirement: As part of a complete application, the applicant is required to submit a Housing Report in accordance with the Housing Report Terms of Reference. The Housing Report provides the City with information to evaluate how the proposed development achieves Provincial, Regional, and City housing objectives, including the provision of the range of housing options.			Note	09/02/2020 11:02 AM
	1	5	The City is committed to an open dialogue with the applicant to ensure that a positive outcome is achieved for both parties.			Note	09/02/2020 11:02 AM

## Project Status Report



Group Name	Cycle	Ref #	Comment Text	Applicant Response	Milestone	Resolved Status	Create Date (M/D/Y)
CPS - HOUSING	1	7	The Housing Report Terms of Reference is available here: <a href="http://www7.mississauga.ca/documents/Business/Housing_Report_Terms_of_Reference.pdf">www7.mississauga.ca/documents/Business/Housing_Report_Terms_of_Reference.pdf</a>			Note	09/02/2020 11:02 AM
	1	9	In addition to Mississauga Official Plan parent Housing policies, the Lakeview Local Area Plan contains policies that identify the need to plan for a complete community with a range of housing options within the Lakeview community. Please note the following policies from the Local Area Plan: "5.0 Vision - Neighbourhoods in Lakeview are stable and offer a variety of housing choices. It is recognized that some change will occur, and development should provide appropriate transition to the existing stable areas, and protect the existing character and heritage features. The Vision and policies of this Area Plan advance the goals of the Strategic Plan, including:Belong providing a range of housing options 5.1-Guiding Principles - The Vision for Lakeview is based on the following six guiding principles that provide local context and supplements the Guiding Principles of the principal document: 5.1.3 Support complete communities through compact, mixed use development and a pedestrian oriented mainstreet that offers a range of culture, residential and employment opportunities. 8.0- Complete Communities -Lakeview contains many of the attributes associated with complete communities, including among other things:a range of housing options with a mixture of housing forms and densities, including rental housing; 8.1-Housing 8.1.2-The Lakeshore Corridor is encouraged to develop using a range of housing choices in terms of type, tenure and price. 8.1.3-Mississauga will encourage the provision of affordable housing, including rental housing and seniors housing within the Lakeshore Corridor."			Note	09/02/2020 11:02 AM

## Project Status Report



Group Name	Cycle	Ref #	Comment Text	Applicant Response	Milestone	Resolved Status	Create Date (M/D/Y)
CPS - HOUSING	1	10	The City is seeking to ensure that large developments of 50 or more ownership units incorporate a minimum of 10% of units as middle income affordable units. The first 50 units of a development are not included in the calculation. Applicants proposing rental tenure will not be subject to this request. Based on the current proposal (and subject to change as the unit count is finalized), the City is seeking to ensure that a minimum of 70 units are affordable to middle income households. The Housing Report Terms of Reference also identifies alternatives to the provision of middle income affordable units.			Note	09/02/2020 11:10 AM
CREDIT VALLEY CONSERVATION	1	14	ONTARIO REGULATION 160/06 In order to determine CVC interests and permitting requirements, please submit geodetically referenced topographic information for the property. Also, please discuss the proposed stormwater outlet (i.e. are you proposing to outlet to existing municipal infrastructure, or to a CVC-Regulated watercourse?).			Note	09/02/2020 2:48 PM
	1	15	ONTARIO REGULATION 160/06 The property may be subject to the Development, Interference with Wetlands, and Alterations to Shorelines & Watercourses Regulation (Ontario Regulation 160/06). This regulation prohibits altering a watercourse, wetland or shoreline and prohibits development in areas adjacent to the Lake Ontario shoreline, river and stream valleys, hazardous lands and wetlands, without the prior written approval of Credit Valley Conservation (CVC) (i.e. the issuance of a permit). The property may be regulated due to the presence of floodplain associated with Cooksville Creek and spill associated with Cawthra Creek.			Note	09/02/2020 2:49 PM

APPENDIX III / *Housing Report Table*

**Part B – 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. For a separate word document version of this table that can be pasted into your Housing Report, please click here: [https://www7.mississauga.ca/documents/Business/Housing\\_Report\\_Table.docx](https://www7.mississauga.ca/documents/Business/Housing_Report_Table.docx)

<b>Proposed Development – Housing Breakdown (All Units)</b>		
<b>Purpose Built Rental Units *</b>		
	<b>Proposed Rents in 2019 Dollars (excluding parking and utilities)</b>	<b>Qty. of Units</b>
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
	<b>Proposed Rents in 2019 Dollars (excluding parking and utilities)</b>	<b>Qty. of Units</b>
1 bedroom	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
	<b>Proposed Rents in 2019 Dollars (excluding parking and utilities)</b>	<b>Qty. of Units</b>
2 bedroom	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
	<b>Proposed Rents in 2019 Dollars (excluding parking and utilities)</b>	<b>Qty. of Units</b>
3+ bedroom	Less than \$1590/month rent	0
	Between \$1590 and \$1988/month rent	0
	Between \$1988 and \$2385/month rent	0
	Between \$2385 and \$2783/month rent	0
	More than \$2783/month rent	0
<b>Ownership Units</b>		
<b>Ownership Units to be Sold at Market Prices</b>		<b>Qty. of Units</b>
Bachelor		86
1 bedroom		665
2 bedroom		319
3+ bedroom		0
<b>Ownership Units to be Sold as Affordable</b>		<b>Qty. of Units</b>
Bachelor	<b>Proposed Affordable Sale Price of Unit</b> \$ 0	0
1 Bedroom	\$ 0	0
2 bedroom	\$ 0	0
3+ bedroom	\$ 0	0
<b>Unit Transfer</b>		
<b>Ownership Units to be Dedicated to City/Region</b>		<b>Qty. of Units</b>
Bachelor	<b>Market Value of Unit</b> \$ 0	0
1 Bedroom	\$ 0	0
2 bedroom	\$ 0	0
3+ bedroom	\$ 0	0

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

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