

TABLE OF CONTENTS

1.0	INTRODUCTION AND DESCRIPTION OF THE PROPOSAL	4
	1.1. THE SUBJECT SITE	4
	1.2. THE PROPOSAL	5
	1.3. REPORT CONTENTS	5
2.0	RELEVANT PLANNING PROCESS AND OTHER RELATED APPLICATIONS	6
3.0	IDENTIFICATION OF ANY ADDITIONAL CONSIDERATIONS	7
4.0	PLANNING RATIONALE	8
	4.1. PROVINCIAL POLICY STATEMENT (2020)	8
	4.2. GROWTH PLAN FOR THE GREATER GOLDEN HORSESHOE (2020)	10
	4.3. REGION OF PEEL OFFICIAL PLAN	12
	4.4. PEEL HOUSING AND HOMELESSNESS PLAN 2018-2028	13
	4.5. CITY OF MISSISSAUGA OFFICIAL PLAN	14
	4.6. PORT CREDIT LOCAL AREA PLAN	16
	4.7. MISSISSAUGA HOUSING STRATEGY	17
5.0	ANALYSIS AND CONCLUSIONS	19
APP	ENDIX A: HOUSING INFORMATION FORM	22
APP	ENDIX B: CITY HOUSING COMMENTS (DARC)	24

1.0 INTRODUCTION AND **DESCRIPTION OF THE PROPOSAL**

This Housing Report has been prepared by Urban Strategies on behalf of FRAM + Slokker, Kilmer Group and Centre City Capital Limited. ("the Owners") in support of an Official Plan Amendment and Rezoning application. The application seeks to permit the redevelopment of the property known municipally as 42 Port Street East and 91-93 and 99 Lakeshore Road East (the "Site" or "Subject Site").

The Subject Site 1.1.

Located in the heart of Port Credit in the City of Mississauga, the Subject Site is situated along the Lakeshore Road corridor, approximately 100 metres to the Waterfront and 450 metres from the Port Credit GO Station.

The site is 5,799 square meters in size and encompasses

several properties on the block, including 42 Port Street East, 91-93 Lakeshore Road East, and 99 Lakeshore Road East. The site is bounded by Lakeshore Road to the north, Port Street East to the south, Elizabeth Street to the west and a shared property line to the east. Currently, there are 3 existing buildings on the site.

At the northwest corner is a two-storey commercial building (91 Lakeshore Road), which is listed on the heritage register (James Building) and is currently functioning as a coffee shop and real estate office. At the northeast corner fronting onto Lakeshore Road is a vacant single-storey retail building that was formerly a No Frills grocery store. Along the east edge of the property is a vacant two-storey building that was previously used as commercial business. The remainder of the site consists of a large surface parking lot which extends from Lakeshore Road to Port Street. The Proposed Development would replace the existing surface parking lot and vacant commercial buildings, while retaining the existing heritage listed building on the



Figure 1. Aerial map showing the site boundaries and the surrounding Port Credit context

1.2. The Proposal

The Proposed Development would introduce a new 11-storey building onto the site, while retaining the existing heritage listed building on the lot. The project will deliver a mix of uses to the area, including residential housing, as well as commercial space along Lakeshore Road. High-quality architecture and new landscaping will contribute to the character of the Port Credit community.

The proposed building will provide for 221 residential units, consisting of a mix of studios, one-bedroom and two-bedroom suites, as well as two-storey live/work units and two-storey townhouses at grade and within the mezzanine levels.

Approximately 2,019 square metres of retail and commercial space is proposed, including 1,719 square metres of new commercial space along Lakeshore Road and 300 square metres of existing commercial space within the retained heritage listed building.

249 parking spaces will be provided within 2.5 levels of below-grade parking. The project includes approximately 537 square metres of outdoor amenity space and 355 square metres of indoor amenity space for residents. New landscaping and streetscaping is proposed along Elizabeth Street South and Port Street East to enhance the quality of the public realm.

1.3. Report Contents

This Housing Report has been prepared based on the Terms of Reference available from the City of Mississauga. This report includes the following information:

- Description of the proposal;
- Relevant planning processes;
- Site considerations and constraints;
- Proposed housing strategy;
- Planning rationale based on the provincial, regional and municipal housing policies and objectives; and
- An analysis and opinion of how the housing proposal represents good planning and addresses the housing targets and objectives of the City of Mississauga and Region of Peel.



Figure 2. Illustrative rendering of the Proposed Development

2.0

RELEVANT PLANNING PROCESS AND OTHER RELATED APPLICATIONS

An Official Plan Amendment and Zoning By-law Amendment are required to facilitate the Proposed Development. These amendments are detailed below.

OFFICIAL PLAN AMENDMENT

An amendment to the Port Credit Local Area Plan is requested to facilitate the redevelopment. No amendments to the parent Mississauga Official Plan are required, as the underlying Mixed Use designation allows for the delivery of residential and commercial uses on the lands.

The specific amendments to the Local Area Plan include:

- Refinements to the height map to allow for building heights up to 11 storeys on the Subject Site. The requested height increase is triggered by the inclusion of a mezzanine level, which is considered a storey under the Mississauga Zoning By-law. It should be noted that the overall height in metres is not increasing, despite the increase in the number of storeys. In addition, the amendment would allow for the massing to be re-arranged on the site.
- Increase the number of residential units permitted, from 56 units to 221 units. The Proposed Development has the potential to accommodate additional housing given the increase in gross floor area and given the average unit sizes which are proposed.

The Proposed Development conforms with all other aspects of the Mississauga Official Plan and the Port Credit Local Area Plan. The proposed Official Plan Amendment would facilitate an appropriate redevelopment of the site, the long-term protection of the existing heritage listed building, and would support the creation of a new POPS plaza and an enhanced public realm.

The Draft Official Plan Amendment is attached in Appendix A.

ZONING BY-LAW AMENDMENT

A Zoning By-law Amendment is being requested to facilitate the Proposed Development. The amendment would replace the existing site-specific zoning by-law provisions which were introduced in 2016 (By-law No. 0125-2016).

The proposed amendments would address a range of development parametres, including building heights; number of residential units; total gross floor area for the residential and non-residential uses; residential and non-residential/shared parking requirements; building setbacks and stepbacks; and others matters as required. An updated height map has also been prepared, reflecting the proposed massing.

The proposed Zoning By-Law Amendment is consistent with the broader provincial and municipal policy framework, which seeks to support growth and intensification within designated growth areas and near transit.

The Draft Zoning By-law Amendment is attached in Appendix B.

3.0 IDENTIFICATION OF ANY **ADDITIONAL CONSIDERATIONS**

The City of Mississauga requests that new developments provide a minimum of 10% of units as affordable middle income housing. The contribution rate of 10% does not apply to the first 50 units of a building. Furthermore, the City takes into account a variety of constraints and opportunities with the application as a whole to determine affordable housing options.

The following considerations are relevant for the Subject Site:

- **Retention of the Existing Heritage Listed Building:** The existing heritage listed building on the Subject Site will be retained in situ. The building is used as a thriving coffee shop and a real estate office today, and no significant construction works are planned for the existing building at this time. The preservation of the building will enhance the character of the area and allow for a functional commercial establishment to continue operating. The retention of the heritage listed building does introduce a modest constraint to the development of the new building.
- **Boulevard and Public Realm Enhancements:** The project will significantly improve the public realm. Generous boulevard spaces are proposed along Elizabeth Street and Port Street, which can be achieved by setting the building back from the property line. In addition, a new POPS plaza is proposed along Lakeshore Road, adjacent to the heritage listed building. These public realm enhancements are regarded as an important

community benefit.

- **Proposed Unit Mix and Sizes:** The Proposed Development provides for 221 new residential units, including 22 studios (10%), 103 one-bedroom units (47%) and 84 two-bedroom units (38%). In addition, 4 live/work units and 8 townhouses are proposed at grade. A range of unit layouts and sizes will be available to meet the diverse housing needs of future residents. The project also provides for a number of smaller units that would contribute to affordability. In particular, the average size of the studio units is 39 square metres (423 square feet), while the average size of the "urban" one-bedroom units is 44 square metres (479 square feet).
- **Urban Design Considerations:** The Proposed Development is generally consistent with the planning policy and urban design framework. The proposed 11-storey building (including the mezzanine level) is in keeping with the general intent of the height limits established in the Port Credit Local Area Plan as well as the site-specific zoning by-law which was approved in 2016. Further increases in height are not contemplated, and as such the potential to deliver additional housing beyond what is currently proposed is limited.
- Unbundled Parking: One measure to enhance affordability in new residential developments is to enable buyers to opt out of purchasing a parking space with their unit. This unbundled approach is proposed for the project and will help make units more affordable.

4.0 PLANNING RATIONALE

The following section provides an analysis of how the Proposed Development addresses the relevant provincial, regional and municipal housing policies, including those identified in the Housing Report terms of reference.

4.1. Provincial Policy Statement (2020)

The Provincial Policy Statement (PPS) provides policy direction on matters of provincial interest related to land use planning and development. The latest version of the PPS came into effect on May 1, 2020, and it applies to planning decisions made on or after that date. Section 3 of the Planning Act requires all planning decisions and applications to be consistent with the policies in the PPS.

Section 1.0 provides direction on policies related to building strong and healthy communities. It states that healthy, liveable and safe communities are sustained by promoting efficient development and land use patterns, accommodating an appropriate affordable and market-based range and mix of residential housing types, and promoting the integration of land use planning, growth management, transit-supportive development, intensification and infrastructure planning (1.1.1).

Section 1.4 outlines policy matters relating to housing. Policy 1.4.1 seeks to provide for an appropriate range and mix of housing options and densities required to meet the needs of current and future residents, and directs planning authorities to achieve this by:

- a) Maintaining at all times the ability to accommodate residential growth for a minimum of 15 years through residential intensification and redevelopment and, if necessary, lands which are designated and available for residential development; and
- b) Maintain at all times where new development is to occur, land with servicing capacity sufficient to provide at least a three-year supply of residential units available through lands suitably zoned to facilitate residential intensification and redevelopment.

Policy 1.4.3 states that planning authorities shall provide for an appropriate range and mix of housing options and densities to meet projected market-based and affordable housing needs of current and future residents by:

- a) establishing and implementing minimum targets for the provision of housing which is affordable to low- and moderate-income households and which aligns with applicable housing and homelessness plans. However, where planning is conducted by an upper-tier municipality, the upper-tier municipality in consultation with the lower-tier municipalities may identify a higher target(s) which shall represent the minimum target(s) for these lower-tier municipalities;
- **b)** permitting and facilitating:
 - all housing options required to meet the social, health, economic and well-being requirements of current and future residents, including special needs requirements and needs arising from demographic changes and employment opportunities; and
 - **2.** all types of residential intensification, including additional residential units, and redevelopment in accordance with policy 1.1.3.3
- directing the development of new housing towards locations where appropriate levels of infrastructure and public service facilities are or will be available to support current and projected needs;
- d) promoting densities for new housing which efficiently use land, resources, infrastructure and public service facilities, and support the use of active transportation and transit in areas where it exists or is to be developed;

- e) requiring transit-supportive development and prioritizing intensification, including potential air rights development, in proximity to transit, including corridors and stations; and
- f) establishing development standards for residential intensification, redevelopment and new residential development which minimize the cost of housing and facilitate compact form, while maintaining appropriate levels of public health and safety.

SUMMARY

The Proposed Development is consistent with the policies contained in the PPS, including those which relate to growth management and housing. The redevelopment supports intensification and provides a compact form of housing that optimizes the use of land in close proximity to regional GO Transit and other municipal and community infrastructure. The Proposal introduces 221 new residential units with a diverse mix of unit types which will help to meet the housing needs of current and future residents. As a compact and efficient development, the Proposal helps to minimize the cost of new housing, which helps to improve affordability.

4.2. Growth Plan for the Greater Golden Horseshoe (2020)

The Growth Plan identifies a number of principles to guide growth in the Greater Golden Horseshoe, including (among others):

- Prioritizing intensification and higher densities in strategic growth areas to make efficient use of land and infrastructure and support transit viability
- Support a range and mix of housing options, including additional residential units and affordable housing, to serve all sizes, incomes, and ages of households
- Improve the integration of land use planning with planning and investment in infrastructure and public service facilities.

The Growth Plan notes that it is important to optimize the use of existing urban land supply as well as the existing building and housing stock, which represents an intensification-first approach to development and city building, one which focuses on making better use of the existing infrastructure and public service facilities, and less on continuously expanding the urban area.

Section 2.2 of the Growth Plan lists policies for where and how to grow. It states that growth will be focused in delineated built-up areas, strategic growth areas, locations with existing or planned transit, with a priority on higher order transit where it exists or is planned, and areas with existing or planned public service facilities (2.2.1.2).

Policy 2.2.1.4 describes how applying the policies of the Plan will support the achievement of complete communities that (among others):

- feature a diverse mix of land uses, including residential and employment uses, and convenient access to local stores, services, and public service facilities;
- improve social equity and overall quality of life, including human health, for people of all ages, abilities, and incomes;
- c) provide a diverse range and mix of housing options, including additional residential units and affordable housing, to accommodate people at all stages of life, and to accommodate the needs of all household sizes and incomes;
- d) expand convenient access to:
 - a range of transportation options, including options for the safe, comfortable and convenient use of active transportation;
 - an appropriate supply of safe, publicly-accessible open spaces, parks, trails, and other recreational facilities; and
- e) provide for a more compact built form and a vibrant public realm, including public open spaces

Section 2.2.4 identifies policies for Major Transit Station Areas (MTSAs). The Subject Site is located approximately 450 metres from the Port Credit GO Station and within an MTSA as defined by the Growth Plan.

The Growth Plan establishes minimum density targets for MTSAs, requiring a minimum of 150 residents and jobs combined per hectare for MTSAs served by the GO Transit rail network. Within all MTSAs, development will be supported by planning for a diverse mix of uses, including additional residential units and affordable housing, to support existing and planned transit service levels; and by providing alternative development standards, such as reduced parking standards (2.2.4.9). Furthermore, lands adjacent to or near to existing and planned frequent transit should be planned to be transit-supportive and supportive of active transportation and a range and mix of uses and activities (2.2.4.10).

Section 2.2.6 provides a series of housing policies. The Growth Plan states that municipalities will support housing choice through the achievement of the minimum intensification and density targets in the Plan, as well as the other policies of the Plan by identifying a diverse range and mix of housing options and densities, including additional residential units and affordable housing to meet projected needs of current and future residents; and establishing targets of affordable ownership and rental housing (2.2.6.1.a).

Policy 2.2.6 focuses on the creation of complete communities, and requires municipalities to plan to accommodate forecasted growth and achieve the minimum intensification and density targets in this Plan; consider the range and mix of housing options and densities of the existing housing stock; and plan to diversify their overall housing stock across the municipality. Policy 2.2.6.4 requires that municipalities maintain, at all times, land with servicing capacity sufficient to provide at least a three-year supply of residential units.

SUMMARY

The Proposed Development conforms with the Growth Plan, as it supports intensification and the creation of new housing within a strategic growth area and where extensive regional and municipal transit service is available. The Subject Site is strategically situated within the Port Credit Community Node and within a Major Transit Station Area, where intensification is targeted and required.

The redevelopment of the site will optimize the use of the lands and nearby infrastructure, and support the achievement of minimum density targets for Major Transit Station Areas. The proposed 11-storey building represents an appropriate level of growth which will deliver 221 new residential units that can meet the diverse housing market needs through a mix of housing options. In addition, transit-oriented parking rates are proposed, recognizing the site's proximity to transit and active transportation infrastructure.

4.3. Region of Peel Official Plan

The Region of Peel Official Plan (ROP) is a public document that establishes a long-term policy framework for decision-making in the Region. It establishes the regional context for planning and growth by safeguarding the environment, managing resources, and directing expansion, and lays the groundwork for efficient and effective service delivery.

The ROP details population, household, and employment projections for the Region of Peel and projects a population of 995,000 people within 345,000 households in the City of Mississauga by 2051.

Section 5.9 of the ROP offers policy direction relating to housing. The policies in this section relate to housing location, form, tenure, and affordability to ensure that new housing development and the use of existing stock is aligned with growth trends and contributes to the creation of healthy, mixed-use, transit-supportive, and complete communities.

The ROP introduces regional housing targets which seek to provide a range and mix of housing options and densities, including affordable housing (5.9.2). Policy 5.9.7 promotes collaboration with the local municipalities to plan for and implement these targets.

Consistent with the PPS and Growth Plan, the ROP aims to maintain the capacity for residential growth for a minimum of 15 years through intensification and redevelopment, as well as land with sufficient service capacity to deliver at least a 3-year supply of residential units (5.9.26).

Figure 3. Table of Peel-wide New Housing Unit Targets

Target Area	Targets
Affordability	That 30% of all new housing units are affordable housing, of which 50% of all affordable housing units are encouraged to be affordable to low income households.
Rental	That 25% of all new housing units are rental tenure.
Density	That 50% of all new housing units are in forms other than detached and semi-detached houses.

Note: These targets are based on housing need as identified in the Peel Housing and Homelessness Plan and Regional Housing Strategy.

The latest update to the ROP introduces policies related to inclusionary zoning. Policy 5.9.39 directs local municipalities to establish an official plan policy framework to implement inclusionary zoning where considered appropriate by the local municipality through zoning by-laws in primary Major Transit Station Areas and secondary Major Transit Station Areas as delineated on Schedule E-5, and in community planning permit system areas, as ordered by the Minister.

To support the local municipalities in their implementation of inclusionary zoning, the Region will collaborate to monitor and report on affordable housing secured through inclusionary zoning and update Market Assessments in accordance with provincial requirements; collaborate with the local municipalities, developers, and non-profit organizations on the administration of affordable housing units secured through inclusionary zoning to support long-term affordability; and collaborate to establish a framework to ensure that the collection of any net proceeds from the sale of units secured through inclusionary zoning are returned to local or regional affordable housing initiatives (5.9.40).

SUMMARY

The Proposed Development will contribute towards the Regional housing supply and help to diversify the housing stock. The proposed intensification of the Site will support compact residential growth and help ensure that sufficient residential housing capacity is available within the Region. The 221 new residential units which are proposed will deliver a range of unit sizes and types, including studios, one-bedroom and two-bedroom units, as well as 4 live/work units and 8 townhouses at grade. This new housing is located in an area that benefits from significant transit service and municipal infrastructure, helping to promote access to transit, reduced parking requirements, and more affordable living.

4.4. Peel Housing and Homelessness Plan 2018-2028

The Home For All: The Region of Peel's Housing and Homelessness Plan (PHHP) lays out a 10-year plan for the Region of Peel and its partners to provide affordable housing and avoid homelessness for all Peel residents. The Plan provides a summary of the Region's housing needs assessment, identifies targets and desired outcomes for affordable housing, and identifies a set of strategies to achieve these objectives.

When Peel Region's affordable housing needs were examined, it was discovered that 70 percent of low-income households (\$59,156 per year or less) and 29 percent of middle-income households (\$59,156 to \$106,002 per year) live in housing that is not affordable (i.e. costs more than 30 percent of income). Only half of the need for supportive housing is being satisfied.

The Plan establishes housing targets for the Region as a whole and for each municipality. The target for the City of Mississauga includes the creation of 400 low-income units, 520 middle-income units, and 2,860 middle-income or higher units each year.

Five key strategies were identified in the Housing Plan, including building more affordable housing, providing incentives to facilitate affordable housing development, and optimizing the existing housing stock. The Plan describes how the Region's housing strategies align with the following Regional Official Plan objectives:

- 1. Ensure efficient use of existing infrastructure;
- Create densities that support transit and affordable housing;
- **3.** Minimize financial impact to residents and businesses;
- 4. Protect environmental and agricultural resources; and
- **5.** Develop a long-term employment strategy.

SUMMARY

The Proposed Development supports the creation of new housing in Peel Region. The application proposes 221 new residential units which will increase housing options within the City and Region. A range of one-bedroom and two-bedroom suites are proposed as part of the redevelopment, with a variety of layouts and sizes to accommodate diverse housing needs. The project also provides for a number of smaller units that would contribute to affordability, including smaller studios and one-bedroom units.

Overall, the Proposed Development supports the creation of higher-density housing around transit, optimizes the use of available infrastructure, and seeks to implement transit-oriented vehicular parking standards, which together helps reduce housing costs and promote housing affordability.

4.5. City of Mississauga Official Plan

The Official Plan of Mississauga is the land use policy framework that guides the city's growth and development to 2031. The Plan provides an urban hierarchy and urban system to guide growth, in addition to policies that promote valuing the environment; developing complete communities supported by a multi-modal transportation network; building a desirable urban form; and fostering a strong economy.

CHAPTER 4: VISION

The overall vision of the Mississauga Official Plan provides a general framework as well as objectives that look to guide future development in the city. The Official Plan discusses providing a range of mobility and housing options with the goal of creating complete communities (4.1). In order to create complete communities, new development should be located in areas that have higher densities, are pedestrian oriented, contain a variety of community services, and are in close proximity to higher order transit (4.5). In addition to dictating the types of locations to direct growth, the Official Plan also discusses the importance of ensuring that new developments have a compact and efficient built form and are of a high architectural standard (4.4, 4.5).

The Proposed Development aligns with these policy objectives due to its close proximity to existing and planned higher order transit, its compact and efficient built form, as well as the inclusion of enhanced parkland space on site.

CHAPTER 5: DIRECT GROWTH

The Port Credit neighbourhood is designated as a Community Node and Intensification Area in Schedule 2 of the Official Plan. Section 5.3.3 of the Official Plan describes Community Nodes as intensification areas with more urban, pedestrian friendly, walkable streets and a strong sense of place and community identity. Community Nodes are anticipated to achieve a gross density of between 100 and 200 residents and jobs combined per hectare, a range similar to the Growth Plan minimum target of 150 residents and jobs combined per hectare.

CHAPTER 7: COMPLETE COMMUNITIES

The Official Plan encourages complete communities through the policies of Chapter 7. Policy 7.1.3 encourages compact, mixed-use development with streets that facilitate alternative modes of transportation, including public transit, cycling, and walking. The proposed mixed use development will deliver a range of new housing, ground-floor retail space, and new public park space within close proximity to an existing regional transit line and future LRT stop. Future residents within the proposed development will also support activity levels and economic activity along the Lakeshore Road main street.

Policies 7.2.1 to 7.2.12 relate to housing, with a focus on providing new and well-designed housing that meets the needs of the community. The Proposal will conform to these policies by providing a range of residential units, including high-rise apartment units, grade-related townhouses, and live/work units. The addition of new housing will contribute to the range of housing choices in Mississauga and accommodate the housing needs of people of all ages and abilities.

SUMMARY

The Proposed Development conforms with the Official Plan's housing and growth management policies. The Subject Site is located within a designated Community Node and Intensification Area, where growth is anticipated and targeted. The Proposal will directly contribute to the achievement of the density targets for Port Credit, while providing high-quality design and heritage retention that contributes to the character of the Port Credit Community Node. The creation of 221 new residential units will support a range of household sizes, incomes, and needs. As a compact, mixed use and transit-oriented development, the Proposed Development will integrate well into the Port Credit community, enhancing its walkability, improving access to amenities, and contributing to the creation of a complete community.

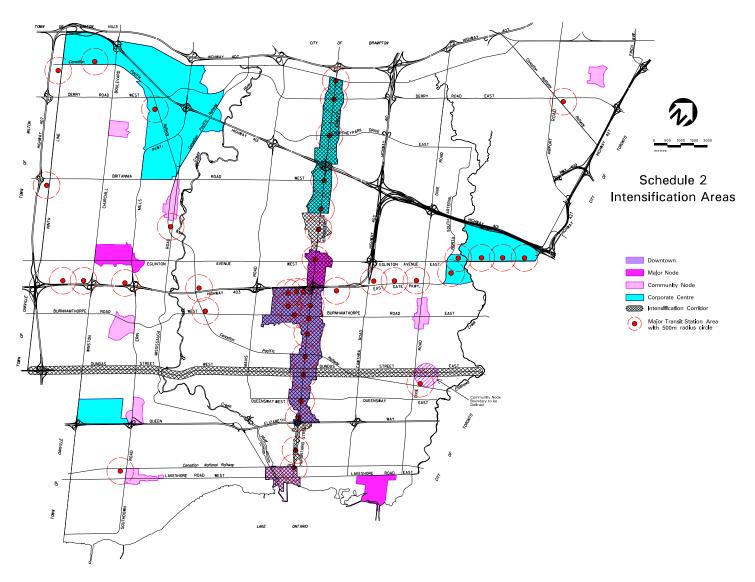


Figure 4. Schedule 2 of the Mississauga Official Plan shows how the Port Credit is identified as both a Community Node and an Intensification Corridor

4.6. Port Credit Local Area Plan

The Port Credit Local Area Plan (LAP) provides specific policies for the Port Credit area. The LAP vision and guiding principles promote the creation of a healthy and complete community by providing a range of opportunities to access transportation, housing, employment, and community infrastructure.

The Subject Site is located within the Community Node Character Area, which is a focal point for intensification, a mix of uses, and a compact urban form. The Community Node includes the GO Station, which is identified as a Major Transit Station Area. The LAP recognizes that additional height and density may be appropriate in the vicinity of the GO Station and future LRT Station, including on the Subject Site.

The housing policies support development that delivers a range of housing options within the Community Node, including a variety of building types, tenures and prices. The policies encourage the provision of affordable housing and the preservation of existing affordable housing units.

SUMMARY

The Proposal achieves the key housing and community development objectives outlined in the Port Credit Local Area Plan. The Proposed Development will introduce 221 new residential units into the community with a mix of unit types and sizes. Unit sizes will range from 407 to 1,596 square feet which will allow for a variety of housing options and affordability types. As a compact, transitoriented and mixed-use project, the Proposed Development will contribute to the creation of a complete community while also enhancing the range of available housing options within Port Credit.

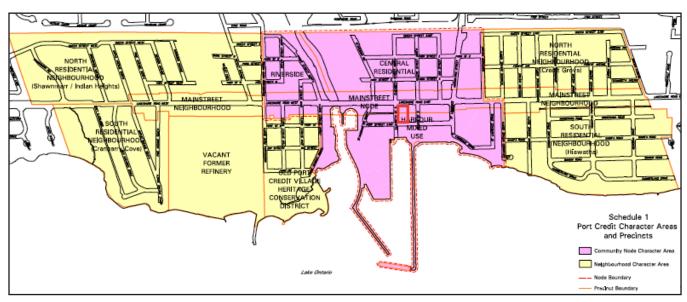


Figure 5. The Subject Site is located within the Port Credit Community Node Area, where growth and intensification is targeted

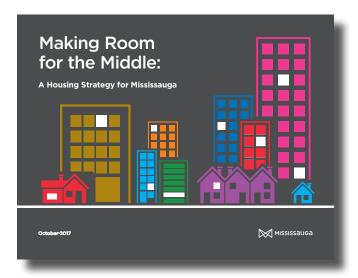
4.7. Mississauga Housing Strategy

Making Room for the Middle: A Mississauga Housing Strategy ("Making Room Strategy") lays forth options for maintaining middle-income households, preserving current, high-quality rental stock, and rethinking existing financing sources.

When housing costs less than 30% of a household's yearly gross income, it is termed affordable. Households with an annual income of \$55,000 to \$100,000 are considered middle-income. The Making Room Strategy aims to eliminate impediments to affordable housing, bridge the missing middle gap, promote system improvements, and improve accountability.

As a first goal, approaches for removing barriers to affordable housing include making the process more streamlined and establishing clear requirements that can help developers cut costs. Renters and homeowners will benefit from the cost savings. The following are some of the tools you can use to accomplish this goal:

- Modify OP policies to encourage affordable home ownership and rental housing, as well as the building of family-sized units;
- Examine development standards (e.g., parking standards, contributions under section 37);
- Use tools like pre-zoning, inclusionary zoning, and a development permit system to allow for the built form and densities needed to generate affordable housing in the right places; and
- Examine the zoning of region-owned areas for potential development.



The second objective is to fill in the current gap with the missing middle. Households in the missing middle earn too much to be eligible for subsidized housing but have few options. This aim may be met by putting in place effective methods and programmes that offer the necessary assistance to retain people in their homes. The following are some of the strategies:

- Deferral of Development Charges on a percentage of the affordable units should be considered by the region;
- Property tax deferral program; and
- Explore incentives for inclusionary zoning.

A third goal of the housing plan is to promote system reform. A broader system change is needed at all levels to establish an environment that encourages the building of affordable housing, with a concentration on middle-income households.

As a way of implementing the Housing Strategy, the City is requesting the provision of affordable middle income housing units at a minimum rate of 10%, as identified in the Housing Report Terms of Reference. The 10% contribution rate is not applied to the first 50 units of a building.

SUMMARY

The Proposed Development supports housing affordability through the development of compact, multi-unit housing. A mix of studios, one-bedroom and two-bedroom apartment units, 4 live/work units and 8 townhouse units at grade will be provided. A number of smaller and more affordable units are proposed as part of the project, including studio suites averaging 423 square feet, and smaller one-bedroom units averaging 479 square feet. Larger family-sized units, including townhouses, are also proposed to support a diversity of homeowners. Affordability will be further supported through the implementation of transit-oriented parking rates and unbundled parking, which will make units more affordable and promote transit use and active mobility.



5.0 ANALYSIS AND CONCLUSIONS

The Proposed Development achieves provincial, regional and municipal planning and housing policy objectives, as it delivers a range of new high-density housing within an area that is well-served by existing transit, municipal infrastructure, and community facilities. The provision of 221 new residential units and over 2,000 square metres of commercial space will contribute towards the creation of a complete, mixed-use community within Port Credit.

The Proposed Development adequately responds to regional and municipal housing objectives. The Proposal delivers a range of housing types and sizes that can meet diverse housing needs. A total of 221 units are proposed, including 22 studios suites, 103 one-bedroom units, and 84 two-bedroom units, with these units ranging in size from 423 to 1,225 square feet. In addition, the Proposed Development will introduce 4 live/work units and 8 townhouse units at grade which will support ground-floor animation and further enhance the range of housing.

The Proposed Development delivers upon and balances a number of city-building objectives, including the creation of new housing, the retention of an existing heritage listed building, the creation of a new publicly accessible plaza, and the provision of landscaped setbacks which contribute to the character of the Waterfront community. In addition, the Proposed Development does not contemplate significant increases in height or density beyond what is currently envisioned in the prevailing municipal planning framework. The achievement of these various planning objectives limits the potential to accommodate additional density or deliver affordable housing on the site.

Overall, the Proposed Development represents good planning and complete community-building. The Proposal achieves the prevailing planning and housing policy objectives, as it:

- Revitalizes and intensifies a largely vacant retail site and surface parking lot within the Port Credit Community Node, to deliver compact housing within a strategic growth area and within a Major Transit Station Area;
- Adds 221 new residential units to the housing stock, including a mix of studios, one and two-bedroom units, as well as grade-related live/work units and townhouses, to meet diverse housing needs;
- Provides for a number of smaller units which would be relatively affordable, including studio suites averaging 423 square feet, and smaller one-bedroom units averaging 479 square feet;
- Delivers additional housing within an area that is within close proximity to significant local and regional transit service, and on a site that is well-served by existing municipal services and infrastructure;
- Retains the existing heritage listed building and associated commercial space, while also delivering over 1,700 square metres of new commercial space, to enhance amenity for residents and to contribute to the creation of a complete, mixed-use community;
- Implements transit-oriented parking rates which help reduce auto dependency and promote the use of transit, walking and cycling; and,
- Supports housing affordability through compact building form, reduced parking standards, by making efficient use of available infrastructure, and by unbundling the purchase of a car parking space from the purchase of a residential unit.

APPENDICES

APPENDIX A: HOUSING INFORMATION FORM

Terms of Reference

Housing Reports



City of Mississauga

Planning and Building Department City Planning Strategies Division Tel: 905-615-3200 ext. 8409 www.mississauga.ca

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

Proposed Development – Housing Breakdown (All Units)					
Purpose Built R	ental Units*				
	Proposed Rents in 2019 Dollars (exclud	ding parking and utilities)	Qty. of Units		
	Less than \$922/month rent				
Bachelor	Between \$922 and \$1153/month rent	Between \$922 and \$1153/month rent			
	Between \$1153 and \$1383/month rent	Between \$1153 and \$1383/month rent			
	Between \$1383 and \$1614/month rent	Between \$1383 and \$1614/month rent			
	More than \$1614/month rent				
	Proposed Rents in 2019 Dollars (exclude	ding parking and utilities)	Qty. of Units		
	Less than \$1233/month rent				
4 1	Between \$1233 and \$1541/month rent				
1 bedroom	Between \$1541 and \$1850/month rent				
	Between \$1850 and \$2158/month rent				
	More than \$2158/month rent				
	Proposed Rents in 2019 Dollars (exclud	ding parking and utilities)	Qty. of Units		
	Less than \$1396/month rent				
	Between \$1396 and \$1745/month rent	Between \$1396 and \$1745/month rent			
2 bedroom	Between \$1745 and \$2094/month rent				
	Between \$2094 and \$2443/month rent				
	More than \$2443/month rent				
		Proposed Rents in 2019 Dollars (excluding parking and utilities)			
	Less than \$1590/month rent	. •			
	Between \$1590 and \$1988/month rent				
3+ bedroom	Between \$1988 and \$2385/month rent				
	Between \$2385 and \$2783/month rent				
	More than \$2783/month rent				
Ownership Unit					
•	ts to be Sold at Market Prices		Qty. of Units		
Bachelor			22		
1 bedroom			22 103		
2 bedroom			84		
Townhouses & Li	ive/Work Units		12		
•	ts to be Sold as Affordable	Proposed Affordable Sale Price of Unit	Qty. of Units		
Bachelor		\$			
1 Bedroom 2 bedroom		\$			
3+ bedroom		\$ \$			
Unit Transfer		y			
	ts to be Dedicated to City/Region	Market Value of Unit	Qty. of Units		
Ownership Units to be Dedicated to City/Region Bachelor		\$	Qty. of offics		
1 Bedroom					
2 bedroom		\$ \$			
3+ bedroom		\$			

Terms of Reference

Housing Reports



City of Mississauga

Planning and Building Department City Planning Strategies Division Tel: 905-615-3200 ext. 8409 www.mississauga.ca

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

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

APPENDIX B: CITY HOUSING COMMENTS (DARC)

Group Name	Cycle	Ref #	Comment Text	Applicant Response	Milestone	Resolved Status	Create Date (M/D/Y)
CPS - HOUSING	1	54	The applicant is proposing a development of 227 units. At the DARC meeting on Aug. 10, 2022, the applicant indicated that the proposed tenure is condominium.			Note	08/11/2022 7:46 PM
CPS - HOUSING	1	55	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	08/11/2022 7:46 PM
	1	56	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.			Not Met	08/11/2022 7:49 PM
	1	57	The Housing Report Terms of Reference is available here: www7.mississauga.ca/documents/Business/Housing_Report_Terms_of_Reference.pdf			Note	08/11/2022 7:46 PM
	1	58	For large ownership proposals over 50 units, the City is seeking to ensure 10% of the units are affordable to middle income households. Based on the existing proposal, a minimum of 18 middle income affordable units are requested. Please note that the City will consider alternatives to on-site unit contributions, including financial contributions for affordable middle income housing elsewhere, off-site unit contributions, or land dedication.			Note	08/11/2022 7:46 PM
CPS - HOUSING	1	59	SUBMISSION REQUIREMENT: Rental Protection application form. Rental Protection and Conversion Bylaw applies to all residential properties containing 6 or more rental units, and existing rental units will need to be retained or replaced at similar rents for a defined term. Please see website (https://www.mississauga.ca/publication/rental-housing-protection-by-law/) for more info and the application form. Please fill out the form as a declaration that there are no current dwelling units on site.			Not Met	08/11/2022 7:49 PM