## HOUSING REPORT

IN SUPPORT OF AN

## OFFICIAL PLAN AMENDMENT and ZONING BY-LAW AMENDMENT

2077-2105 Royal Windsor Drive (Part of Lot 31, Concession 2, S.D.S.)

**CITY OF MISSISSAUGA** 

CRW 1 LP and CRW 2 LP 121 King Street West, Suite 200 Toronto, Ontario M5H 3T9

November 2022 GSAI File #: 1315-002

### **Table of Contents**

1.0	INTRODUCTION	2
2.0	SURROUNDING HOUSING CONTEXT & SUPPORTING AMENITIES	4
3.0	PROPOSED DEVELOPMENT	6
4.0	POLICY CONTEXT	7
4.1	Provincial Policy Statement (2020)	8
4.2	Growth Plan for the Greater Golden Horseshoe (Office Consolidation, August 2020)	9
4.3	Region of Peel Official Plan (Office Consolidation, April 2022)	10
4.4	Peel Housing and Homelessness Plan (2018)	12
4.5	City of Mississauga Official Plan (Office Consolidation, October 21, 2021)	13
4.6	Making Room for the Middle: A Housing Strategy for Mississauga (October 2017)	13
5.0	POLICY ANALYSIS	14
6.0	CONCLUSION	15

#### **List of Figures**

Figure 1 Housing Report Study Area

#### 1.0 INTRODUCTION

Glen Schnarr & Associates Inc. (GSAI) was retained by CRW 1 LP and CRW 2 LP ("the Owner", "the Developer") to prepare a Housing Report (the "Report") with regard to the proposed development of the property municipally addressed as 2105, 2087, 2097, and 2077 Royal Windsor Drive (the "subject property") for a primarily high-density residential development in the City of Mississauga.

The subject property is located on the north side of Royal Windsor Drive, west of Southdown Road. The lands are currently occupied with four separate commercial buildings and a driveway which serves the Metrolinx Clarkson GO station site to the north. The overall project limits are approximately 1.49 ha (3.67 ac) in size.

The subject property is located within the City's Southdown Employment Area and is governed by the City Official Plan Southdown Local Area Plan. The reader of this report is directed to GSAI's accompanying Planning Justification Report (PJR) to explain the project details which are proposing residential uses within an employment area of the City. To summarize the PJR commentary, both Region and City policy documentation and reports presented to committees of their respective Councils have determined these lands are appropriate for residential uses. The primary reason for this consideration is the creation of a Major Transit Station Area (MTSA) boundary centred in the general location of the Clarkson GO Station stop, but also extends to lands around the Southdown Road/Royal Windsor Drive intersection and includes three City character areas: Southdown Employment Area, Clarkson-Lorne Park Neighbourhood, and Clarkson Village Community Node. The Province just recently approved the Region's new Official Plan which entrenches residential land use permissions and encourages height and density in this MTSA. In turn, it is expected that the City of Mississauga who is currently in the midst of their own Official Plan review will then revise their policy framework to align with the Region's policies as approved by the Province.

As a result of this unique situation, and considering the policy framework drafted to date, the boundaries of the Study Area for the purpose of this Report follow the MTSA boundary defined in both Region and City documentation to date. This area is generally north of the Lakeshore West railway line (Truscott Drive), east to properties with frontage along the east edge of Southdown Road, south to lands bordering the intersection of Royal Windsor Drive and Southdown Road, and to the west of Southdown Road, reflecting the area generally occupied by the Metrolinx Clarkson GO station (including parking field and structure lands) extending south to Royal Windsor Drive. The Study Area is shown in *Figure 1* appended to this Report. It should be noted that this Report also considers the broader Clarkson-Lorne Park Neighbourhood and Clarkson Village Community Node limits since the subject lands are within an employment area with no existing residential inventory or context of value for comparative purposes.

Within the Region's Official Plan, the site is situated within a Strategic Growth Area per Schedule E-2 of the Region's Official Plan. Section 5.6.17 of the Region's Official Plan outlines objectives and policies of Strategic Growth Areas, with the following excerpt noted (emphasis added):

The Strategic Growth Areas identified on Schedule E-2 of this Plan, are priority areas for intensification and higher densities to make efficient use of land and infrastructure. Directing new development to these areas provides a focus for investment in transit as well as infrastructure and public service facilities to support growth in a compact urban form with a range and mix of employment opportunities and housing options and densities. These areas will be vibrant urban places for living, working, shopping, entertainment, culture, and enhanced destinations for mobility.

The Strategic Growth Areas identified in the Region of Peel Official Plan establish a hierarchy for which the highest densities and scale of development will be directed:

- 1. Urban Growth Centres
- 2. Major Transit Station Areas
- 3. Nodes/Centres
- 4. Intensification Corridors

5.8.36 As part of a Regional municipal comprehensive review, a comprehensive evaluation of the regional Employment Area designation was conducted which identified the potential for select Major Transit Station Areas to support the integration of Employment Areas with nonemployment uses to develop vibrant mixed-use areas and innovation hubs, subject to further technical study.

Retail, residential, commercial, and non-ancillary uses may be permitted in Major Transit Station Areas KIT-2 Bramalea GO, LWGO-2 Clarkson GO, DUN-17 Wharton Way, QUE-9 Torbram, QUE-10 Chrysler-Gateway, QUE-11 Airport, QUE-12 Goreway, QUE-13 McVean, QUE14 The Gore, QUE-15 Highway 50, HUB-1 Bolton GO, and HUB-3 Steeles at Mississauga Road identified on Schedule E-4 – Employment Areas.

The subject site is situated within a Major Transit Station Area, which is identified as being second to Urban Growth Centres to support higher densities and scale. The City of Mississauga is undertaking it's respective Official Plan Review (including passage of OPA 117) which includes an ongoing evaluation regarding land use compatibility to determine the final policy planning framework for alternative uses in this employment character area. With respect to any applicable Inclusionary Zoning requirements from the City, it should be noted this application is being submitted before the end of 2022.

Currently as shown on Schedule 10 – Land Use Designations of the Mississauga Official Plan the subject property is designated "Mixed Use" with various additional policies amending this designation through the employment area policies. The subject lands are zoned C3 (General Commercial) – Exception 3 (C3-3) and E2 (Employment) – Exception 108 (E2-108) under Zoning By-law No. 0225-2007, which permits a range of commercial uses and employment uses, pursuant to certain general commercial and site-specific requirements and regulations. Applications for an Official Plan Amendment and Zoning By-law Amendment are required to facilitate the proposed development as the existing land use framework for the subject property does not permit the proposed development as-of-right as detailed in the accompanying plans.

As identified in the City's Housing Report Terms of Reference ("TOR"), a Housing Report shall be submitted in support of a complete application for all Official Plan and Zoning By-law Amendments proposing 50 or more ownership residential units. The TOR requests the provision of affordable middle income housing units at a minimum rate of 10% excluding the first 50 units of a building. The TOR also provides the following direction for affordability thresholds for ownership and rental housing, as shown in Table 1 below.

Table 1: Affordability Thresholds

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

<sup>\*</sup>Source – Table from the City of Mississauga Housing Report TOR, AMR data from the Canada Mortgage and Housing Corporation (CMHC) Rental Market Survey, October 2018.

The proposed development offers an opportunity to diversify the housing mix of the Study Area, by offering a range of unit mix and types, including live/work units, and beyond in the adjacent residential communities which predominantly consists of lower density built forms including detached dwellings and townhouses, thereby providing options that cater to households of various housing needs and incomes. The owner looks forward to exploring potential opportunities to collaborate with the City of Mississauga, Region of Peel, and other potential partners and stakeholders to support shared objectives around housing affordability in south Mississauga.

The purpose of this Report is to demonstrate how the proposed development contributes to Provincial, Regional and City objectives relating to housing mix and affordability in the City of Mississauga and specifically the Study Area.

#### 2.0 SURROUNDING HOUSING CONTEXT & SUPPORTING AMENITIES

The housing context of the Study Area can be characterized by predominantly lower density housing forms, including detached dwellings and townhouses. As noted previously, this Report cannot comment on certain adjacencies for residential land use context but instead will speak about the broader area. The broader area, mainly defined as north of the Lakeshore West railway line, east of Southdown Road, and southeast of the Royal Windsor Drive/Southdown Road intersection are predominantly occupied by detached residential dwellings with some limited townhouse built forms with a concentration of higher-density built form in sections of the Clarkson Village Community Node as well as in most of the lands south of Truscott Drive to the railway line.

As illustrated on Figure 1, there are various existing apartment buildings within the Study Area as well as lands zoned for future apartment development (across Southdown Road in lands zoned RA4-23). Notwithstanding this individual site, in the broader study area there is limited opportunity to accommodate a significant supply of new and varied housing in the Study Area, particularly outside of the limit of the MTSA, as the majority of the lands have already been developed for both lower density residential, and some higher density residential/other land uses. Based on a review of City open portal data, detached built units represent over 56%, semi-detached units are just under 14% with row townhouses just over 12%. These three built forms represent over 82% for the entire character area/community. Apartment built form when in larger buildings is just over 7% of the Clarkson Lorne Park area while if including all apartment units, it increases to 8.6%. It should be noted that existing apartment sites in the community are very sparse throughout the community as seen in Figure 1 albeit some of them are near the Lakeshore West railway line north of the subject site. The subject site is also west of the Clarkson Village Community Node. In this character area, the apartment built form represents over 76% of the total built units. However, when considering the total amount of residential area and units across both Clarkson Lorne Park and Clarkson Village Community Node, all apartment units (2060 units) represent just under 15% of the total residential building inventory. Based on this evaluation, the subject property represents an opportunity to contribute a size range and mix of built form and new housing options to the Study Area and broader neighbourhood. Diverse housing options are an important aspect of mixed use, complete communities and transit-oriented development in any neighbourhood, whether existing, or to be developed as is the case of the subject property.

According to a City of Mississauga Corporate Report dated April 5, 2021 titled Official Plan Review – Scope of Work for Increasing Housing Choices in Mississauga's Neighbourhoods Study, the average price of a detached home in the City is \$1.4 million. Further, according to a City of Mississauga Corporate Report dated February 12, 2021 titled 2020 Housing Market Update, the average rental price of purpose-built units was \$1,515 per month in 2020, indicating a 6% increase in price in 2020.

The subject property is located in close or relatively close proximity to a range of important services and amenities including schools, employment, transit, places of worship, a community centre, parks, outdoor recreation facilities, grocery stores, pharmacies, banks, medical/health services, restaurants and other services. To the west and south of the subject property are employment lands which provide many goods, services, and jobs for the City and Region. There is also an additional employment area with vastly different job opportunities within the Sheridan Park Corporate Centre further north of the subject property.

Along Royal Windsor Drive, there are various City MiWay bus routes (4, 11, and 12 westbound, and 14, and 45 eastbound) providing service within Mississauga and to intra-municipal connections. Along Southdown Road, there are also various City MiWay bus routes. It should be noted a MiWay eight-platform bus terminal is located just north of the subject lands (accessed from Southdown Road), in close proximity to the Metrolinx Clarkson GO station which provides both bus and rail service from this location. In particular, the GO train service is seven-day a week, full-day service (43 trips one-way eastbound) and includes express service (five eastbound trains on weekdays) to and from Union Station. Train service is generally no less than 30-minute service although during peak periods trains run more frequently and only have hourly service during the end of the night. Government funding announcements in the past have indicated the Lakeshore West line will be upgraded to both increase service to 15-minute intervals as well as to electrify the GO train locomotives. This terminal has the following MiWay routes: 13N, 14E, 45/45A, 14A, 23, 29N/29S and express route 110N. The MiWay terminal also offers connections through Oakville Transit bus services.

Hillcrest Middle School, Clarkson Public School, and Clarkson Secondary School, represent the nearest existing schools, which can be accessed by public transit, bicycle or other private vehicle, and on foot. Other separate school board facilities are further away. In addition, the proposed development will have access to various existing commercial uses including grocery stores (Metro across Royal Windsor Drive and Food Basics northwest of the site on Truscott Drive), and substantial retail space across Royal Windsor Drive (Clarkson Crossing) in terms of size and product/service offerings, as well as other retail plazas north of the subject lands as well as main street commercial uses along Lakeshore Road West east of the subject site. The proposed development will also have new at-grade retail offerings providing retail and service convenience for new residents. Public parks are also in the surrounding community in close proximity and further away (generally ordered by proximity): Twin Spruce Park, Turtle Glen Park, Bromsgrove Park, Willow Glen Park, the Clarkson Community Centre, Clarkson Park, as well as various waterfront parks including Lakeside Park. As noted previously, it is expected that as part of the City's Official Plan amendment exercise to consider conformity requirements with the Region's Official Plan, it is expected the City will consider other land uses that would be included in the lands immediately to the north, west, and east of the subject lands, which may include, among other uses, parkland and open space. In consideration of the existing community amenities and proposed uses, future residents of all ages and abilities will be able to meet their daily needs within their neighbourhood. The Planning Justification Report provided with this development application provides further detailed analysis of surrounding community amenities.

#### 3.0 PROPOSED DEVELOPMENT

The proposed development includes:

- Four residential buildings on two podiums comprising a total of 1,237 residential dwelling units;
- 1, 978 m<sup>2</sup> of at-grade retail space;
- 816 m<sup>2</sup> of live/work space;
- 4,150 m<sup>2</sup> of the site to be used for landscaped open space and parkland proposed on the northwest most portion of the site
- 6,700 m<sup>2</sup> indoor and outdoor amenity areas on the building podium levels

The proposed residential component will include a full range of unit sizes, including one-bedroom, two-bedroom, and three-bedroom units. *Table 2* provides a preliminary breakdown of unit sizes. At this stage of the development application process it is important to note that the ultimate breakdown of unit types, sizes, tenure and cost per unit have not been confirmed. As such, the preliminary unit break down is subject to change and will be further refined through the development application process.

<u>Table 2 – Preliminary Unit Breakdown</u>

Unit Type	Unit Number	Proportion %
One-bedroom	648	52
Two-bedroom	482	39
Three-bedroom	98	8
Live-work	9	1
Total	1,237	100

As noted in the City's pre-consultation comments from *CPS – Housing*, a minimum of 10% of units proposed are requested to be affordable to middle-income households. According to the City's Housing Report TOR the 10% excludes the first 50 units per building. Based on this, a total of 119 units are required to meet the City's request for affordable middle-income housing. The City's Housing Report TOR provides that the requested affordable housing contribution should consider a range of solutions including but not limited to off-site unit and financial contributions, land dedication, ownership and rental options. Partnerships with affordable housing providers are also encouraged and municipal incentives may be available.

The developer is an experienced housing provider in the GTHA with a portfolio that includes residential mixed-use projects and a range of tenure options with a focus on community building. As the owners of two large-scale sites in Mississauga, they are committed to working with the City and Region of Peel in determining an appropriate affordable housing contribution as well as how it may be deployed in terms of contribution format, unit type and count, tenure, location, ownership/operation and available incentives.

The proposed development consists of residential apartment units ranging in size and bedroom options, which immediately presents housing alternatives in contrast to the existing housing choice in the broader neighbourhood areas which is limited to predominantly low-rise detached and townhouse dwellings. It is noted there are parts of the Study Area closer to the subject lands which include apartments. The proposed development caters to a broad set of space and cost needs for existing and future residents including singles, couples, groups, families, young professionals, as well as older adults and will substantially contribute to Provincial, Regional and Municipal objectives to secure greater housing diversity and support aging in place.

Other potential housing solutions that may be explored include but are not limited to partnerships with non-profit housing providers, third party mortgage programs, purpose-built rental providers, as well as other options. Potential incentives and financial supports to be explored include but are not limited to Development Charge waivers/deferrals, , the use of Community Benefit Charge contributions, and pursuit of potential federal and provincial funding opportunities for affordable housing projects in collaboration with the City of Mississauga, Region of Peel and/or other potential partners.

The proposed Zoning By-law Amendment application for the property provides flexibility in permitted residential uses including assisted living, retirement living, condominium and rental apartment, among others. This maintains the ability to site various forms of affordable housing as the strategy develops and as funding and potential partners are secured over the project build out.

These preliminary ideas offer a first step in much needed further discussions with the various partners involved and do not represent a formal commitment at this time.

#### 4.0 POLICY CONTEXT

The following section outlines application provincial, regional and local municipal policies and strategies related to housing and the provision of affordable housing.

#### 4.1 Provincial Policy Statement (2020)

The Provincial Policy Statement ("PPS") provides planning direction on matters of provincial interest related to land use planning and development. Among other objectives described in greater detail in the Planning Justification Report enclosed with this submission, the PPS seeks to achieve the creation of compact, healthy, livable and safe communities supported by a range and mix of housing types that meet a diverse range of housing needs, including affordable housing. The PPS seeks to achieve a range and mix of housing options that meet social, health and well-being requirements of current and future residents while also contributing to provincial objectives for intensification.

Section 1.4 of the PPS provides the following policy direction for housing:

- "1.1.1 Healthy, liveable and safe communities are sustained by:
- b) accommodating an appropriate affordable and market-based range and mix of residential types (including single-detached, additional residential units, multi-unit housing, affordable housing and housing for older persons), employment (including industrial and commercial), institutional (including places of worship, cemeteries and long-term care homes), recreation, park and open space, and other uses to meet longterm needs;
- 1.4.1 To provide for an appropriate range and mix of housing options and densities required to meet projected requirements of current and future residents of the regional market area, planning authorities shall:
- a) maintain at all times the ability to accommodate residential growth for a minimum of 15 years through residential intensification and redevelopment and, if necessary, lands which are designated and available for residential development; 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, and land in draft approved and registered plans.

- 1.4.3 Planning authorities shall provide for an appropriate range and mix of housing options and densities to meet projected market-based and affordable housing needs of current and future residents of the regional market area by:
- 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 uppertier 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
  - 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 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;
- 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."

#### 4.2 Growth Plan for the Greater Golden Horseshoe (Office Consolidation, August 2020)

The Growth Plan for the Greater Golden Horseshoe (the "Growth Plan") builds on the policy directions contained in the PPS and in this regard, is intended to function as a policy framework for achieving a number of provincial objectives including complete communities by managing growth in the Greater Golden Horseshoe (GGH) Region. Complete communities offer and support opportunities for people of all ages and abilities to conveniently access most of the needs for daily living, including an appropriate mix of jobs, local stores, services, and a full range of housing, recreation and public service facilities, and active transportation options.

The Growth Plan facilitates this vision by reinforcing the need to direct growth to settlement areas that have the capacity to accommodate growth, and prioritizing intensification within these areas. A range and mix of housing options, including affordable housing, to serve all sizes, incomes and ages of households is supported.

The Growth Plan provides the following *Guiding Principles* as it relates to the context of this report:

- "Support the achievement of complete communities that are designed to support healthy and active living and meet people's needs for daily living throughout an entire lifetime.
- Support a range and mix of housing options, including additional residential units and affordable housing, to serve all sizes, incomes, and ages of households."

The Growth Plan provides the following policy direction for housing as it relates to the context of this report:

- "2.2.1.4 Applying the policies of this Plan will support the achievement of complete communities that:
- a) feature a diverse mix of land uses, including residential and employment uses, and convenient access to local stores, services, and public service facilities;
- b) 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;
- 2.2.6.1 Upper- and single-tier municipalities, in consultation with lower-tier municipalities, the Province, and other appropriate stakeholders, will:
- a) support housing choice through the achievement of the minimum intensification and density targets in this Plan, as well as the other policies of this Plan by:
  - i. identifying a diverse range and mix of housing options and densities, including second units and affordable housing to meet projected needs of current and future residents; and
  - ii. establishing targets for affordable ownership housing and rental housing;
- b) identify mechanisms, including the use of land use planning and financial tools, to support the implementation of policy 2.2.6.1 a);
- align land use planning with applicable housing and homelessness plans required under the Housing Services Act, 2011;
- d) address housing needs in accordance with provincial policy statements such as the

- Policy Statement: "Service Manager Housing and Homelessness Plans"; and
- e) implement policy 2.2.6.1 a), b), c) and d) through official plan policies and designations and zoning by-laws.
- 2.2.6.2 Notwithstanding policy 1.4.1 of the PPS, 2014, in implementing policy 2.2.6.1, municipalities will support the achievement of complete communities by:
- a) planning to accommodate forecasted growth to the horizon of this Plan;
- b) planning to achieve the minimum intensification and density targets in this Plan;
- c) considering the range and mix of housing options and densities of the existing housing stock; and,
- d) planning to diversify their overall housing stock across the municipality.
- 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.
- 2.2.6.4 Municipalities will maintain at all times where development is to occur, land with servicing capacity sufficient to provide at least a three-year supply of residential units. This supply will include, and may exclusively consist of, lands suitably zoned for intensification and redevelopment."

#### 4.3 Region of Peel Official Plan (Office Consolidation, April 2022)

The recently approved Region of Peel Official Plan (the "ROP") outlines policies and strategies that reflect and conform to the policy directions of the PPS, Growth Plan and other provincial plans. The ROP indicates that the Region's primary role is to provide broad policy directions on strategic matters such as the management of land and natural resources, growth strategies, housing, economic development, water and wastewater services, solid waste management, transportation, and health and social services.

The ROP provides the following general objectives and policies for the Region of Peel regarding housing:

- "5.9.1 To promote the development of compact, complete communities by supporting intensification and higher density forms of housing.
- 5.9.2 To achieve Peel-wide new housing unit targets shown in Table 4, which provide an appropriate range and mix of housing options and densities, including affordable housing, that meet local housing need so that people can live in the community of their choice.

5.9.11 Require a housing assessment for

planning applications of approximately 50 units or more. Local municipalities or the Region can require a housing assessment for applications less than 50 units, as appropriate. The housing assessment will be consistent with local and Regional housing objectives and policies and demonstrate contributions towards Peel-wide new housing unit targets shown in Table 4. The housing assessment, while required by local municipal official plan policies, shall be undertaken by a development applicant as directed.

Table 4: 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.

- 5.9.13 Collaborate with the local municipalities to provide a range of unit sizes in new multiunit residential developments, including the provision of two or more bedroom family-sized units. The proportion of unit types may vary over time and shall align with housing need as identified through Regional and local municipal strategies, planning approval processes, needs assessments, and market studies.
- 5.9.21 Collaborate with the local municipalities to explore offering incentives to support affordable and purpose-built rental housing to achieve Peel-wide new housing unit targets shown in Table 4.
- 5.9.27 Collaborate with the local municipalities and other stakeholders such as the conservation authorities, the building and development

- industry, and landowners to encourage new residential development, redevelopment, and intensification in support of Regional and local municipal official plan policies promoting compact built forms of development and residential intensification.
- 5.9.38 Advocate to the Federal and Provincial governments for increased funding and incentives as well as improved cost-sharing arrangements that support the development of permanent and long-term affordable housing to achieve Peel-wide new housing unit targets shown in Table 4 and to support full implementation of the Regional Housing Strategy and the Peel Housing and Homelessness Plan."

The ROP also has policies regarding Inclusionary Zoning under section 5.9.39 but the subject lands are not part of an identified PMTSA or MTSA in any Region or City Official Plan document.

#### 4.4 Peel Housing and Homelessness Plan (2018)

As the Service Provider for its local municipalities, the Region of Peel has the responsibility of providing affordable housing options for those with the highest housing need. The Peel Housing and Homelessness Plan (the "PHHP") (2018) provides direction for the Region of Peel and its partners for achieving outlined targets for affordable housing for 2018 to 2028. The PHHP provides the following classifications of affordable housing:

#### **Low Income Housing**

- Households earning \$59,156 or less as of 2017
- Type of required housing includes ownership housing that costs \$235,291 or lower

#### Middle Income Housing

- Households earning between \$59,156 and \$106,002 as of 2017
- Type of required housing includes ownership housing that costs \$421,617 or lower

#### **Emergency/Temporary Housing**

Households/persons without permanent housing

#### Supportive Housing

Households/persons with need for permanent supportive housing

The PHHP stipulates that a total of 7,500 new units are needed annually to support Peel's population growth between 2018 and 2028. Of this, the PHHP provides the following region-wide affordable housing targets across:

- 2,000 affordable units, consisting of:
  - 200 supportive housing units, 30 emergency/temporary housing units and 770 units for low income households
  - o 1.000 units for middle income households
- 5,500 units for middle and greater income households

To achieve the above region-wide objectives, the PHHP allocates a target of 3,894 new units annually for the City of Mississauga, comprising of the following split:

- 1,034 affordable units, consisting of:
  - 104 supportive housing units, 10 emergency/temporary housing units and 400 units for low-income households
  - o 520 units for middle income households
- 2,860 units for middle and greater income households

#### 4.5 City of Mississauga Official Plan (Office Consolidation, October 21, 2021)

The City of Mississauga Official Plan (the "MOP") provides direction for the City's growth and articulates a vision for a future Mississauga through specific guidance in the ongoing evolution of the city. The MOP provides planning policies to guide the city's development to the year 2031, as required by Provincial legislation.

Section 7 of the MOP provides the following policy direction for housing and affordable housing:

- "7.1.3 In order to create a complete community and develop a built environment supportive of public health, the City will:
- a. encourage compact, mixed use development that reduces travel needs by integrating residential, commercial, employment, community, and recreational land uses;
- 7.1.6 Mississauga will ensure that the housing mix can accommodate people with diverse housing preferences and socioeconomic characteristics and needs.
- 7.2.1 Mississauga will ensure that housing is provided in a manner that maximizes the use of community infrastructure and engineering services, while meeting the housing needs and preferences of Mississauga residents.

- 7.2.2 Mississauga will provide opportunities for:
- a. the development of a range of housing choices in terms of type, tenure and price;
- 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."

#### 4.6 Making Room for the Middle: A Housing Strategy for Mississauga (October 2017)

Making Room for the Middle: A Housing Strategy for Mississauga ("MRMHS") is the City of Mississauga's strategy for accommodating middle income supportive housing. The MRMHS defers to the Region of Peel's definition of affordable housing which stipulates that housing is affordable when a household spends 30% or less of their gross annual income on housing-related expenses. Currently, the following is the accepted City-wide Annual Minimum New Housing Unit Targets for Mississauga as identified in the MRMHS:

- 17% Social Housing
- 3% Affordable rental
- 35% Market Rental and Affordable Ownership
- 45% Market Ownership

In the context of the City of Mississauga, the MRMHS emphasizes the need to encourage more affordable housing geared to the "Missing Middle". The Missing Middle refers to households earning an annual

income between \$55,000 and \$100,000. In the broader literature, "missing middle" describes a range of housing types which cater to the budgets and needs of middle-income households that are "missing" from the market. This describes the housing context in Mississauga, where middle income households are confronted with high competition for housing in their affordable price range and have difficultly finding units that suit their needs due to a lack in unit diversity and supply. The MRMHS provides that housing is considered affordable when:

- Prospective homeowners can afford to pay from approximately \$270,000 to 400,000 for a home.
- For rental housing it is a monthly rental rate of approximately \$1,200.

The MRMHS outlines a variety of actions to achieve its housing objectives. The owner will participate in a culture of action in recognition of the need for more affordable housing options in the City of Mississauga and the Region of Peel. The proposed development will align with the intent to create a supportive policy environment as an Official Plan amendment is required to facilitate the proposed development and advance housing diversity and affordability in the City through the provision of a mix and range of unit types and sizes. The owner is committed to exploring opportunities to collaborate with City and Regional partners as well as potential stakeholders in order to deliver new housing stock that meets the diverse housing needs of future residents, including middle-income earners.

#### 5.0 POLICY ANALYSIS

The applicable Provincial, Regional, and local municipal policy outlined in Section 4 of this Report emphasize a number of objectives related to housing including achieving a mix and range of housing options, including a range of tenure, affordability, accessibility, dwelling types and sizes, support for intensification, and the creation of complete communities. Partnerships and incentives should be leveraged where possible to feasibly deliver diverse housing options that require greater assistance to implement.

The existing housing stock of the Study Area is predominantly characterized by medium and higher density-built forms with most of the housing stock being older compared to other parts of the City with similar housing stock. Beyond the immediate Study Area, the broader neighbourhood areas are predominantly low-density built form, and the neighbourhood is largely built out. Details of this for each character area are provided previously in this report. This creates a challenge for accommodating intensification and a greater range of housing options required to support diverse needs.

The subject property contemplates two residential apartment building blocks, with four taller residential buildings comprising a range of one-bedroom, two-bedroom, and three-bedroom units. The range in unit sizes will accommodate a variety of household types including but not limited to individuals, couples, families, and older adults looking to age in place.

The subject property provides an opportunity to intensify the use of the site in consideration of the transit infrastructure and other area considerations. The project will support intensification and the diversification of the local housing stock in a neighbourhood with limited remaining available land for new residential development. Although the exact price range for the proposed residential units cannot be established at this early stage, the proposed apartment mix and unit size will nonetheless support a range of household types, housing needs, sizes and income levels. The proposed development will introduce a greater range of options in the Study Area and broader community that will better support diverse

housing needs than the existing housing stock. This includes smaller unit sizes more suitable for smaller households, some middle-income households as well as to facilitate aging in place and household mobility as households reassess their housing needs over the long term.

It is important to note that "Missing Middle" housing encompasses a broad range of housing types, tenure and needs, and is much larger in scope than any single development application. Upon more detailed analysis at a future stage, it may be that the proposed housing mix may offer some "Missing Middle" housing options as of right (for example smaller condominium units or potential purpose-built market rental units) as well as contribute an appropriate form to achieve harder to reach affordable housing opportunities. However, truly meeting the diverse needs of the "Missing Middle" in Mississauga far exceeds the scope and ability of the proposed development alone. Rather, the proposed development should be regarded as contributing to a piece of the puzzle of housing affordability in Mississauga. That said, and to reiterate, the proposed development presents a significant opportunity to improve the diversity of housing options in the Study Area, as well as in the broader neighbourhood areas beyond the limit of the Study Area, which is also an important aspect of a complete and healthy community and housing market.

The proposed development will contribute to the broader neighbourhood by providing elements in creating a future complete community which will include a range of housing, new active transportation networks, and contributions towards public and private open spaces and parkland. It also supports existing infrastructure and adding homes near the Clarkson GO station to increase and encourage public transit ridership. As such, the proposed development will support the objectives of complete communities and support the long-term needs of existing and future residents. Through the processing of the development application there is an opportunity to explore possible support for the City and Region's housing objectives; this will require a deeper level of investment and collaboration with staff and potential partners to determine an appropriate scale and type of affordable housing contribution for the proposed development.

#### 6.0 CONCLUSION

This Report has been prepared to follow the City of Mississauga Housing Report TOR to the best of our ability at this early stage in the development process.

Based on the current development concept, the proposed mix and range of housing types and unit sizes are consistent with the housing objectives of the PPS and conform to the applicable housing policies of the Growth Plan, Region of Peel Official Plan, and City of Mississauga Official Plan. The proposal supports the intent and implementation of the Peel Housing and Homelessness Plan and the Making Room for the Middle: A Housing Strategy for Mississauga. It is our opinion that the proposed development appropriately balances the objectives for intensification, mix of housing options and the creation of complete communities. Given the limited availability of land in the Study Area, and beyond in the surrounding neighbourhoods and land use restrictions within the surrounding low-density neighbourhood, the proposed development is a unique opportunity to achieve these objectives in the Study Area. The Developer is an experienced housing provider in the GTHA with a portfolio that includes residential mixed use projects and a range of tenure options with a focus on community building. Further, they are committed to working with the City of Mississauga and Region of Peel to possibly determine an appropriate affordable housing contribution as well as how it may be deployed.

Given the proposed development concept will likely evolve through the application process, we kindly request the opportunity to meet with City and Regional staff following the first round of application comments to discuss further. We look forward to working with staff to further refine the housing strategy for the proposed development through the application process.

Respectfully submitted,

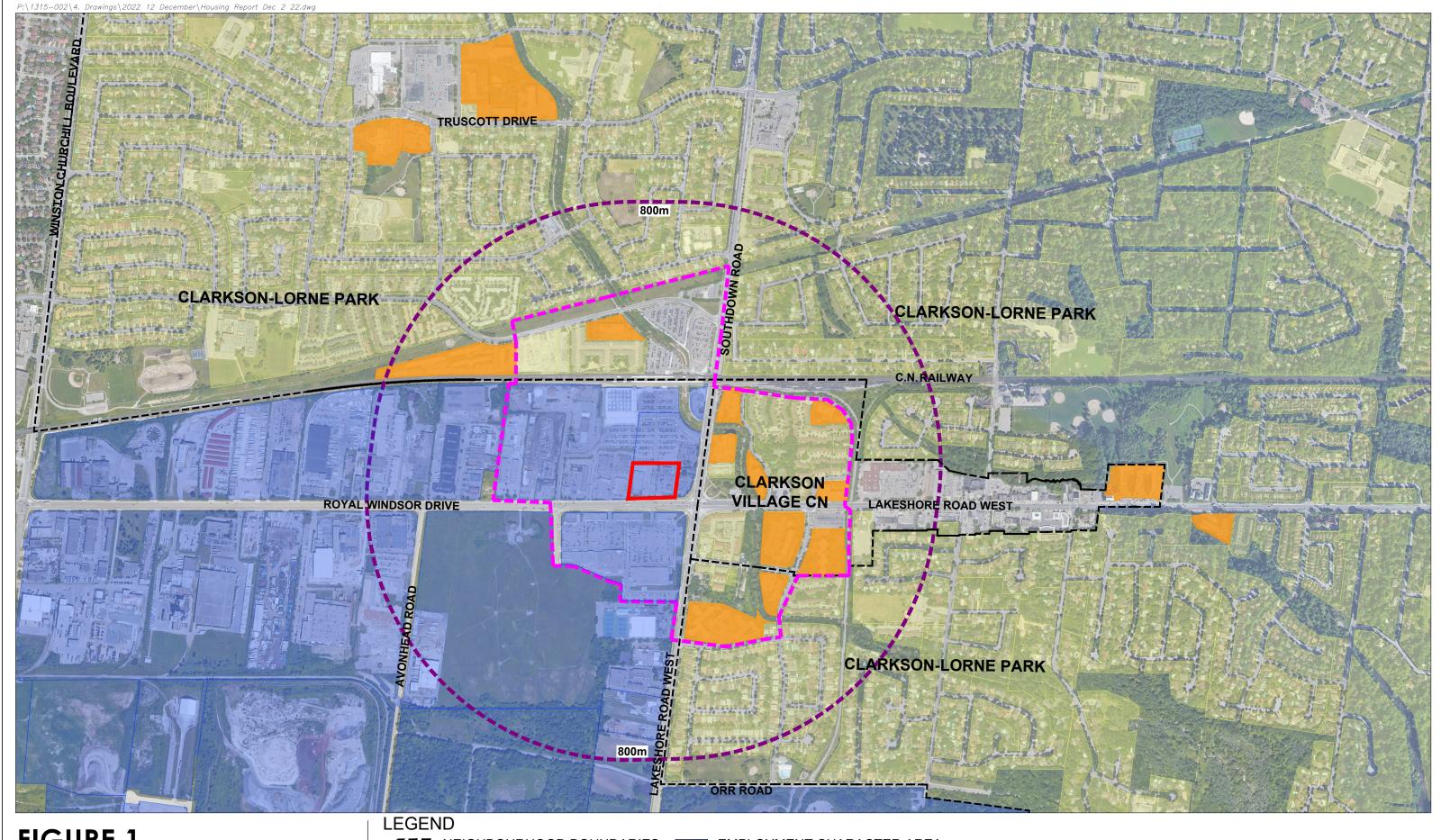
**GLEN SCHNARR & ASSOCIATES INC.** 

Maurice Luchich, MCIP RPP

Senior Associate

Sarah Clark, MCIP RPP

Associate



# FIGURE 1 HOUSING REPORT STUDY AREA

CITY OF MISSISSAUGA, REGIONAL MUNICIPALITY OF PEEL

NEIGHBOURHOOD BOUNDARIES

SUBJECT LANDS

CLARKSON GO PMTSA



RESIDENTIAL CHARACTER AREA

APARTMENTS (4+ STOREYS)



Scale NTS (11 x 17) DECEMBER 2, 2022

