

# 10 WEST PORT CREDIT

## HOUSING REPORT

File No. OZ OPA 22-3

JULY 2023



URBAN  
STRATEGIES  
INC .



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# 1.0

## INTRODUCTION AND DESCRIPTION OF THE PROPOSAL

This Housing Report has been prepared in support of an Official Plan Amendment and Rezoning application to facilitate the redevelopment of the property municipally known as 84 & 90 High Street East and 17 & 19 Ann Street, located in Port Credit in the City of Mississauga (the “Subject Site”). Urban Strategies developed this Housing Report on behalf of 10 West GO GP Inc., a partnership between FRAM Slokker and Kilmer (“the Owners”).

### 1.1. The Subject Site

The Subject Site encompasses the entire block bounded by Hurontario Street, High Street East, Ann Street and Park Street East, including vacant City-owned lands on the northeast corner of the block. The Subject Site has a total area of approximately 0.66 hectares.

There are currently 4 existing buildings located on the property. Two low-rise residential buildings are located along the south half of the Subject Site (84 and 90 High Street) with frontage onto Ann Street. These two buildings are designated heritage properties and feature large landscaped setbacks along High Street. These properties include outdoor surface parking lots and private open space areas. 17 Ann Street is a single-storey home, and 19 Ann Street is a two-storey building that is currently used for commercial purposes.

At the northeast corner of the block is a vacant City-owned parcel that is approximately 2,450 square metres in size. This parcel of land is municipally known as 91 Park Street East and it fronts onto Park Street East and Hurontario Street. The parcel is square in shape and contains a grassy open area as well as trees along the south and west edges of the parcel.



**Figure 1.** Aerial map showing the Subject Site boundaries and the surrounding Port Credit context

## 1.2. The Revised Proposal

The Revised Proposal would transform the block with the addition of a high-rise residential building, new public parkland and landscaped open space, at-grade retail/commercial space, and the retention of the two existing heritage buildings. The original application was submitted in January 2022 with a resubmission submitted in November 2022. The key elements of the Revised Proposal include the following:

- Development of a 26-storey mixed-use residential building (including one mezzanine level) within the northwest corner of the Subject Site;
- Creation of 410 housing units, including grade-related townhouses and a mix of one and two-bedroom apartment units;
- Provision of approximately 319 square metres of commercial/retail space at grade;
- Creation of 2,449 square metres of new parkland;
- Retention of the two existing heritage buildings; and,
- 386 vehicle parking spaces and 246 bicycle parking spaces.

After several conversations with City Staff, 10 West GO GP Inc. have revisited their affordable housing strategy and have now committed to a 5% contribution towards affordable housing, which will include maintaining the 6 existing rental apartment units at 84 High Street as affordable, with the balance to be delivered through cash-in-lieu.

## 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 Revised 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.** 3D rendering showing the Revised Proposal in context



# 2.0

## RELEVANT PLANNING PROCESS AND OTHER RELATED APPLICATIONS

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

### OFFICIAL PLAN AMENDMENT

The Revised Proposal requests an amendment to the Official Plan to facilitate the redevelopment. The specific amendments include:

- Re-designation of the lands on the development block. The block currently features a split land use designation, with the north half of the Subject Site designated as Mixed Use and the south half designated as High Density Residential. Given that the Revised Proposal involves the comprehensive redevelopment of the block, a more logical land use planning framework is being proposed.
- An adjustment to the height map (Schedule 2B) in the Port Credit Local Area Plan to allow for a 26 storey building.
- Relief from OPA 55 to reduce the amount of commercial space required to be delivered.

The Revised Proposal conforms with the general intent of the Official Plan, the Port Credit LAP, and OPA 55. The proposed Official Plan Amendment would also contribute to affordable housing, facilitate the long-term protection of the existing heritage buildings, and create a new public parkland on the Subject Site.

### ZONING BY-LAW AMENDMENT

The 10 West redevelopment block is comprised of several properties. These various parcels feature a number of different lands uses and are subject to varying zoning provisions.

A Zoning By-law Amendment is requested to facilitate the comprehensive renewal of the block. The amendment would rationalize the various zoning provisions which currently apply to the Subject Site, and allow for the requested increase in height and density, which is appropriate for a highly transit-oriented site. The Zoning By-law Amendment would also identify relevant land use permissions, building setbacks, and reduced parking standards.

The proposed Zoning By-Law Amendment required to facilitate the Revised Proposal is consistent with the broader provincial and municipal policy framework, which seeks to support growth and intensification near transit and within areas that are supported by existing municipal infrastructure and services.

### SITE PLAN APPROVAL

A Site Plan Approval application will be required to facilitate the development. An SPA application has not yet been submitted, but will be submitted in the future as part of the development approvals process.

# 3.0

## IDENTIFICATION OF ANY ADDITIONAL CONSIDERATIONS

City of Mississauga policies aim for new developments to 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:

- **Provision of Affordable Housing:** The proposal has been refined through discussions with City staff. The Revised Proposal will provide a 5% affordable housing contribution, including the retention of 6 affordable units at 84 High Street, with the balance of units delivered as cash-in-lieu.
- **Retention of Existing Rental Units:** The Owners have committed to retaining the 6 existing rental apartment units within 84 High Street, which will contribute towards the 5% of affordable units that are being delivered as part of the project. These 6 units will be maintained at affordable to moderate rental rates for 15 years, which will support the Region and City's affordable housing objectives.
- **Provision of New Public Parkland:** A key benefit of the project is the creation of new public parkland. Approximately 2,450 square metres of public park space is proposed on site. The provision of new public parkland is regarded as a significant community benefit, however it also limits the potential to deliver additional density or housing on the block.
- **Retention of the Existing Heritage Buildings:** The two existing heritage buildings on the Subject Site will be retained in situ. Located along the south half of the block, the preservation of these buildings will help to enhance the quality and character of the Subject Site. The retention of the buildings in their current location and the creation of park space between and around these buildings, introduces physical constraint on the block, which limits the potential to deliver additional housing or density.
- **Proposed Unit Mix and Sizes:** The Revised Proposal provides for 410 new residential units, including 291 one-bedroom suites (71%) and 119 two-bedroom suites (29%). A range of unit layouts and sizes will be available to meet the diverse housing needs of future residents. The relatively high proportion of one-bedroom units also contributes to affordable middle-income housing, as some of the smaller units may be priced near the City's target threshold.
- **Urban Design and Planning Policy Considerations:** The Revised Proposal is generally consistent with the planning policy and urban design framework, which identifies the lands around the Port Credit GO Station as the intended location for the tallest buildings in Port Credit. In addition, the building floor plates respond to the floor plate size recommendations in the Port Credit Built Form Guide, with the floor plates shrinking in size as the building rises.
- **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 10 West project and will help make units more affordable.

The following section provides an analysis of how the Revised Proposal 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:
  1. 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
- 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; 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.



## **DRAFT PROVINCIAL PLANNING STATEMENT (APRIL 2023)**

On April 6th, 2023, the Government of Ontario released a draft Provincial Planning Statement (PPS 2023), which is proposed to combine the PPS and Growth Plan into a single, province-wide planning document known as a Provincial Planning Statement. The draft PPS is intended to help achieve the provincial target of building 1.5 million homes by 2031.

The new PPS is still in draft, with the public consultation period extended to August 4, 2023. Adoption of the new PPS is anticipated in Fall 2023.

All planning decisions made in Ontario must be consistent with the PPS that is in effect on the day of the decision. As the PPS 2023 is in draft form, the PPS 2020 remains in effect.

The draft PPS integrates the concept of strategic growth areas and continues to support a range and mix of housing options, mixed-use developments, and intensification. The Proposed PPS continues to include policies pertaining to Major Transit Station Areas (MTSAs), including the minimum density targets from the Growth Plan. While the draft PPS does not include any specific intensification targets, it continues to support intensification generally. The draft PPS does not carry forward the definition of affordable housing, removes minimum targets for the provision of affordable housing, and eliminates references to affordable housing from any policies adopted from either the PPS or the Growth Plan.

## **PPS SUMMARY OPINION**

The Revised Proposal is consistent with the policies contained in the in-force PPS and with the draft PPS, including policies relating 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 project will create 410 residential units, with a commitment to delivering 5% affordable housing, which will be achieved through cash-in-lieu and through the retention of the 6 existing rental units at 84 High Street as affordable. The proposed housing units and affordable housing commitments will help to meet the housing needs of current and future residents.

Should the PPS 2023 come into effect before the decision on this Application, further information can be provided to demonstrate that the project is consistent with the new PPS.

## 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):

- 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:
  - i)** a range of transportation options, including options for the safe, comfortable and convenient use of active transportation;
  - ii)** 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 150 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.

## **GROWTH PLAN SUMMARY OPINION**

The Revised Proposal 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 Subject 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 building represents an appropriate level of growth which will deliver 410 new residential units, including the commitment to 5% affordable housing. The Revised Proposal will contribute to the creation of a range and mix of housing options that can help meet diverse housing market needs.

## 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 805,000 people within 270,000 households in the City of Mississauga by 2031.

Section 5.8 of the ROP offers policy direction for the Region's housing sector. Housing provision that meets a broad range of needs has a significant impact on occupants' quality of life. The Region is dedicated to establishing a diverse housing supply that meets the current and projected demographic and housing market needs of current and future residents. This supply will comprise housing units that are affordable, accessible, adequate, and appropriate.

Consistent with the PPS and Growth Plan, the ROP aims to maintain the capacity for residential growth for a minimum of ten years through intensification and redevelopment, as well as land with sufficient service capacity to deliver at least a three-year supply of residential units (5.8.2.1). Municipalities in the area are encouraged to foster residential growth in locations with adequate existing or planned infrastructure, cost-effective development regulations, and a diversity of densities and types of affordable housing to ensure inhabitants can remain in their communities (5.8.2.2; 5.8.2.3).

The ROP aims to increase the supply of affordable rental and ownership housing, as well as to encourage municipalities to implement incentives (waivers, deferrals, or grants in lieu of development charges or other fees and charges) or to develop alternative development and design standards to encourage the provision of affordable housing (5.8.3.2.1; 5.8.3.2.3).

Section 5.8.5 discusses policies relating to energy efficient housing, with the goal of encouraging energy conservation and the development of technology that will lead to energy efficient housing. It encourages municipalities to provide incentives to establish new green standards that will make dwellings more energy efficient through planning approvals (5.8.5.2.3).

Section 5.8.7 outlines policies concerning obstacles to housing access. Transportation is one of the recognized constraints. New construction is encouraged to be close to multiple modes of transportation and enhanced access to services and facilities.



## NEW REGION OF PEEL OFFICIAL PLAN (APRIL 2022)

The new Region of Peel Official Plan (Peel 2051) was adopted by Regional Council on April 28, 2022, and approved by the Minister of Municipal Affairs and Housing on November 4, 2022. Given that the 10 West development application was submitted prior to the adoption of the new Regional Official Plan (ROP), the version of the ROP which was in force at the time of the application will continue to apply. Nonetheless, the Revised Proposal has regard for the new ROP policies, as discussed below.

Below is a summary of relevant housing and development policies in the new ROP:

- **Intensification:** The Region's minimum annual residential development target to be achieved within the delineated built boundary by 2051 is increased to 55% (compared to the previous target of 50% by 2026).
- **Strategic Growth Areas and MTSAs:** The new ROP introduces policies and mapping for Strategic Growth Areas, which include Primary and Secondary Major Transit Station Areas (MTSAs). Subsection 5.6.19 establishes policies for planning MTSAs with compact urban forms and transit-supportive densities. Port Credit is identified as a Primary Major Transit Station Area, which further strengthens the rationale for a compact, transit-oriented redevelopment of the Subject Site.
- **Housing Policies:** The housing policies in the new ROP seek to provide an appropriate range and mix of housing options and densities, including affordable housing, by promoting compact development which supports intensification and higher density housing forms. The new ROP establishes an affordable housing target of 30%, as well as a target of 50% of all new housing being other than detached and semi-detached houses. Subsection 5.9.39 directs local municipalities to establish and implement Inclusionary Zoning within MTSAs, including establishing minimum affordable housing thresholds. Inclusionary Zoning is discussed further in Section 4.4 of this report.

## PEEL ROP SUMMARY OPINION

The Revised Proposal will help increase and diversify the Regional housing supply through the provision of market housing and a 5% affordable housing contribution. The project will introduce 410 new residential condominium units on the Subject Site, including ground-related townhouse units, while also maintaining the 6 existing rental units as affordable. The balance of the affordable housing contribution will be provided through a cash-in-lieu contribution. 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.

The Revised Proposal also has regard for and supports the achievement of new Regional Official Plan policies. The Revised Proposal facilitates residential intensification and growth within a Strategic Growth Area and within a Primary MTSA; contributes to a range and mix of housing options; and contributes to the achievement of the Region's affordable housing targets.

## 4.4 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 Revised Proposal 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

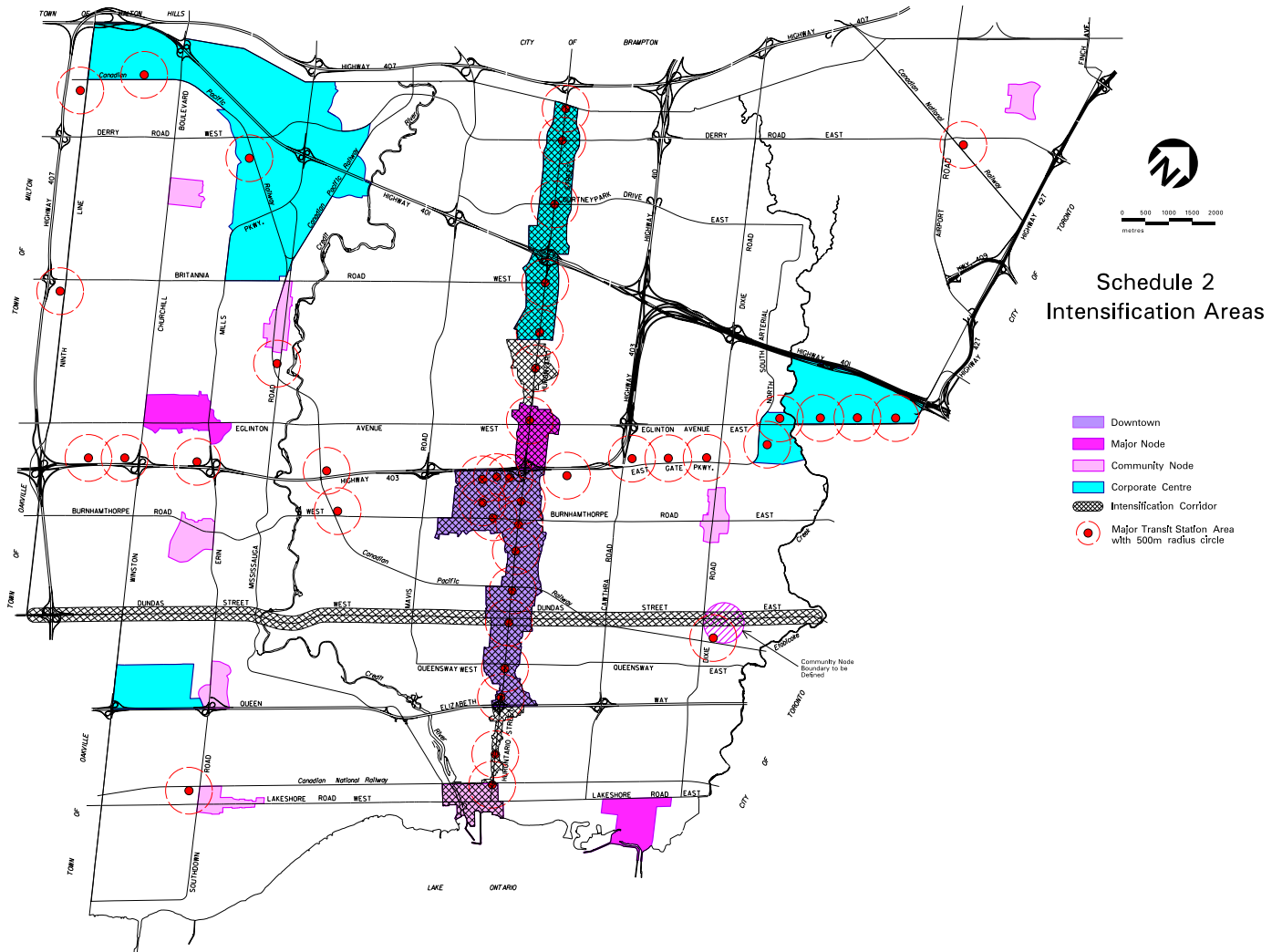
The Port Credit neighbourhood is designated as a Community Node and Intensification Area in Schedule 2 of the Official Plan. Section 5.3.3 of the Official Plan describes Community Nodes as intensification areas with more urban, pedestrian friendly, walkable streets and a strong sense of place and community 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.

The Proposal will directly contribute to the achievement of the density targets for Port Credit, while providing a unique architectural building design, generous parkland and heritage retention that transforms the block and contributes to the desirable characteristics identified for a Community Node.

### 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 5% affordable housing, which will be achieved through on-site affordable units and cash-in-lieu. 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.



**Figure 3.** Schedule 2 of the Mississauga Official Plan shows how the Port Credit is identified as both a Community Node and an Intensification Corridor

## **MOPA 140 AND BY-LAW 0213-2022 (INCLUSIONARY ZONING)**

MOPA 140 and implementing Zoning By-law 0213-2022 were adopted by Mississauga City Council on August 10, 2022 and came into effect on September 8, 2022. The lands affected by MOPA 140 are those located in protected MTSAs, including within Port Credit along the Hurontario Light Rail Transit corridor, among others.

MOPA 140 and the implementing By-law introduced policies and mapping that allow the City to apply Inclusionary Zoning (IZ) policies requiring affordable housing units in some new residential developments in delineated and provincially approved Protected Major Transit Station Areas (PMTSAs). Most of the new Inclusionary Zoning policies are found in Section 7.3 of the Mississauga Official Plan.

The Inclusionary Zoning requirements come into effect on the later of January 1, 2023 or the date the applicable protected Major Transit Station Area identified in the Region of Peel Official Plan is approved by the Minister of Municipal Affairs and Housing. Since the new Peel Region Official Plan which identifies PMTSAs was approved by the Minister on November 4, 2022, then the in-effect date is understood to be January 1, 2023.

The IZ By-law establishes transition provisions which state that complete applications for a rezoning are exempt from IZ if a subsequent complete application for a site plan is filed within two years of the date the rezoning application was deemed complete.

It should be noted that these Inclusionary Zoning provisions were passed prior to Bill 23 and the pending changes to Regulation 232/18 coming into effect. As a result, in some cases the current IZ policies do not comply with the proposed Provincial regulations, including the maximum set-aside rate for affordable units of 5%.

## **MISSISSAUGA OFFICIAL PLAN SUMMARY OPINION**

The Revised Proposal 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 creation of 410 new market units, including ground-oriented townhouses, and the retention of 6 existing rental units, will support a range of household needs. Moreover, the commitment to achieving 5% affordable housing through the retention of the existing rental units as affordable and through a cash-in-lieu contribution will support housing affordability. As a compact, mixed use and transit-oriented development, the Revised Proposal contributes to the creation of a complete community.

Given that the development application was filed and deemed complete prior to January 1, 2023, the City's new Inclusionary Zoning policies do not apply. Nonetheless, the commitment to achieving a 5% affordability contribution helps achieve the City's objectives with respect to the creation of affordable housing near transit.



## 4.5 Port Credit Local Area Plan

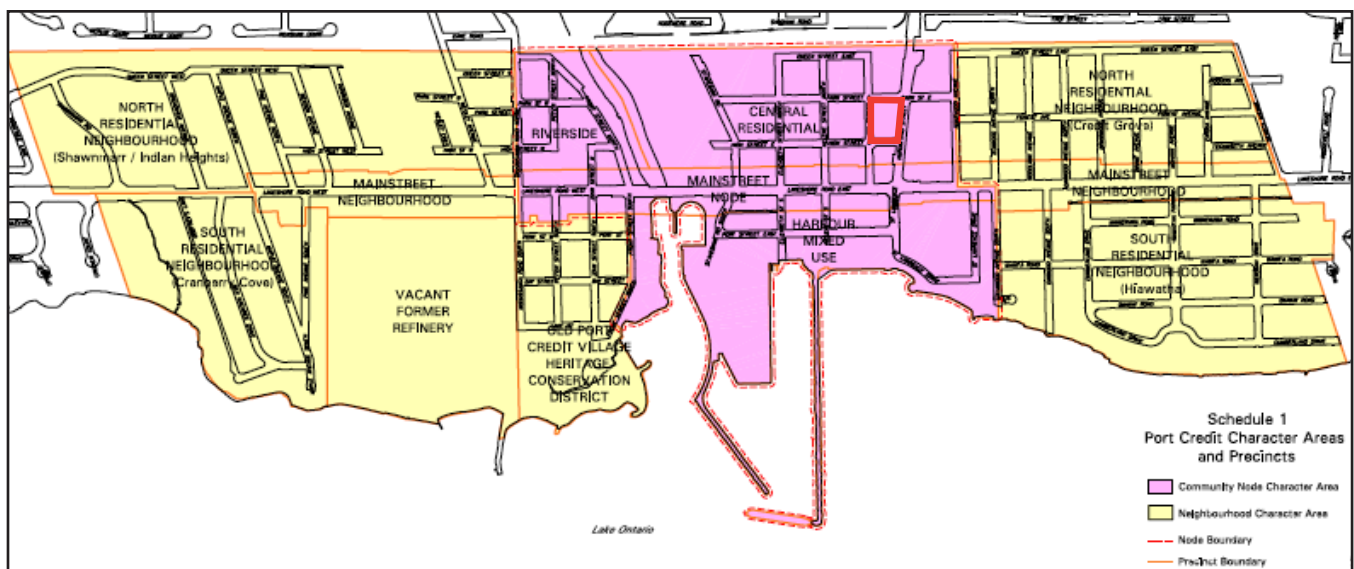
The Port Credit Local Area Plan (LAP) provides specific policies for the Port Credit area. The LAP vision and guiding principles promote the creation of a healthy and complete community by providing a range of opportunities to access transportation, housing, employment, and community infrastructure

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.

### PORT CREDIT LOCAL AREA PLAN SUMMARY OPINION

The Proposal achieves the key housing and community development objectives outlined in the Port Credit Local Area Plan. The Revised Proposal will introduce 410 new residential units into the community. The project will also retain the 6 existing rental units as affordable for 15 years, with the balance of the 5% affordable housing contribution being provided through cash-in-lieu. As a compact, transit-oriented and mixed-use project, the Revised Proposal will contribute to the creation of a complete community while also enhancing the range of available housing options within Port Credit.



**Figure 4.** The Subject Site is located within the Port Credit Community Node Area, where growth and intensification is targeted

## 4.6 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;
2. 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.

### PEEL HOUSING AND HOMELESSNESS PLAN SUMMARY OPINION

The Revised Proposal supports the creation of new housing, including affordable housing, in Peel Region. The Owners have committed to delivering a 5% affordable housing contribution. The 6 existing rental apartment units located on the Subject Site will be maintained as affordable and will contribute to the 5% commitment, with the balance of the contribution delivered as cash-in-lieu. The Revised Proposal also supports the creation of higher-density housing around transit, optimizes the use of available infrastructure, and seeks a reduction in vehicular parking standards, which together helps reduce housing costs and promote housing affordability.

## 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.

### MISSISSAUGA HOUSING STRATEGY SUMMARY OPINION

The Revised Proposal supports housing affordability through the provision of 5% affordable housing. The 5% commitment will be delivered by maintaining the 6 existing rental apartment units as affordable, and by providing the remaining affordable units as cash-in-lieu. More broadly, the proposed intensification of the Subject Site makes efficient use of available land and resources and promotes housing affordability. Affordability is further supported through the requested reduction in parking standards and given the proximity to transit, which reduces automobile use and promotes transit use and active mobility. The Revised Proposal also delivers a range of other community benefits, including new parkland and the retention of the two existing heritage buildings.



## 4.8 Mississauga Housing Action Plan

The Government of Ontario has committed to creating 1.5 million homes by 2031. To fulfill this, the More Homes Built Faster: Ontario's Housing Supply Action Plan 2022-23 was implemented and the More Home Built Faster Act, 2022 (Bill 23) was introduced. In March 2023, City Council endorsed Mississauga's Municipal Housing Pledge, which commits to supporting the creation of 120,000 new units by 2031, as requested by the Minister of Municipal Affairs and Housing.

To achieve the province's goal of building 120,000 new housing units in Mississauga, the City developed Growing Mississauga: An Action Plan for New Housing, February 2023 (The Action Plan). The Action Plan outlines 5 goals to support the delivery of more housing and includes: (1) Increase supply; (2) Improve affordability; (3) Streamline approvals; (4) Making the plan happen; and (5) Education, engage and report. Each of these goals have a variety of associated actions the City of Mississauga will pursue to create more housing as well as identify where private sector and senior government assistance will be needed.

The project is responsive to many other actions and elements of the Action Plan. The Action Plan emphasizes the City's intention to direct growth around transit. As the subject site is 150 metres from the Port Credit GO Station and 100 metres from the future Hurontario LRT stop, the Revised Proposal aligns with this priority. The Revised Proposal supports the City's goal of achieving higher-density infill on sites within an intensification area and a Major Transit Station Area. An action included within the Action Plan is accelerating parkland acquisition. The Revised Proposal alleviates pressure for parkland by creating 2,449 square metres of public parkland.

### MISSISSAUGA HOUSING ACTION PLAN SUMMARY OPINION

The Revised Proposal successfully aligns with the aspirations of Mississauga's Action Plan by contributing to the municipal goal of 120,000 new housing units by 2031 through its delivery of 410 residential units. The project is responsive to the Action Plan's goals of increasing supply and improving affordability. It will provide a 5% affordable housing contribution by maintaining the 6 existing rental apartment units at affordable rates, and through a cash-in-lieu contribution. Moreover, the Revised Proposal responds to other priorities identified in the Action Plan related to directing growth around transit, achieving higher density infill, and ensuring adequate public parkland.



# 5.0

## ANALYSIS AND CONCLUSIONS

The Revised Proposal achieves provincial, regional and municipal planning and housing policy objectives, as it delivers a range of new high-density housing within a Primary MTSA and within an area that is well-served by existing transit, municipal infrastructure, and community facilities. The integration of new housing, a new public park, publicly accessible open spaces, ground floor retail uses, and the retention of two heritage buildings and associated rental housing units contributes towards the creation of a complete community within Port Credit.

The Revised Proposal appropriately responds to regional and municipal housing affordability objectives. The project will achieve a 5% affordable housing contribution, through a combination of cash-in-lieu and the retention of 6 existing rental units as affordable units.

A range of market housing units are also proposed within the new condominium building, including 291 one-bedroom units and 119 two-bedroom units of varying sizes and layouts. Ground-related townhouses are also proposed, which further enhances housing choice.

The Revised Proposal delivers upon and balances a number of city-building objectives, including the creation of new affordable and market housing, the provision of new public park space, and the retention of the existing heritage buildings.

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

- Adds 410 new residential units to the housing stock, including a mix of one-bedroom and two-bedroom suites that can meet diverse housing needs;
- Commits to delivering 5% affordable housing, which will be achieved through cash-in-lieu and through the retention of the 6 existing rental units as affordable;
- Supports intensification and compact redevelopment of an underutilized site within the Port Credit Community Node, in an area that is well-served by available municipal infrastructure and community facilities;
- Delivers additional housing within an MTSA area that is within close proximity to significant local and regional transit service;
- Supports complete community development, combining new housing with new park space, retail uses, public realm improvements, and heritage building retention;
- Reduces auto dependency and promotes the use of transit, walking and cycling; and,
- Further 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.



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# 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](http://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](https://www7.mississauga.ca/documents/Business/Housing_Report_Table.docx)

Proposed Development – Housing Breakdown (All Units)		
<b>Purpose Built Rental Units*</b>		
	<b>Proposed Rents in 2019 Dollars (excluding parking and utilities)</b>	<b>Qty. of Units</b>
Bachelor	Less than \$922/month rent	
	Between \$922 and \$1153/month rent	
	Between \$1153 and \$1383/month rent	
	Between \$1383 and \$1614/month rent	
	More than \$1614/month rent	
1 bedroom	<b>Proposed Rents in 2019 Dollars (excluding parking and utilities)</b>	<b>Qty. of Units</b>
	Less than \$1233/month rent	
	Between \$1233 and \$1541/month rent	6 existing rental units at 84 High Street will be maintained at affordable rates (comprised of 2 bachelor, 2 one-bedroom and 2 two-bedroom units)
	Between \$1541 and \$1850/month rent	
	Between \$1850 and \$2158/month rent	
More than \$2158/month rent		
2 bedroom	<b>Proposed Rents in 2019 Dollars (excluding parking and utilities)</b>	<b>Qty. of Units</b>
	Less than \$1396/month rent	
	Between \$1396 and \$1745/month rent	
	Between \$1745 and \$2094/month rent	
	Between \$2094 and \$2443/month rent	
3+ bedroom	<b>Proposed Rents in 2019 Dollars (excluding parking and utilities)</b>	<b>Qty. of Units</b>
	Less than \$1590/month rent	
	Between \$1590 and \$1988/month rent	
	Between \$1988 and \$2385/month rent	
	Between \$2385 and \$2783/month rent	
<b>Ownership Units</b>		
<b>Ownership Units to be Sold at Market Prices</b>		<b>Qty. of Units</b>
Bachelor		0
1 bedroom		291
2 bedroom		119
3+ bedroom		0
<b>Ownership Units to be Sold as Affordable</b>		<b>Qty. of Units</b>
Bachelor	<b>Proposed Affordable Sale Price of Unit</b>	
1 Bedroom	\$	
2 bedroom	\$	
3+ bedroom	\$	
<b>Unit Transfer</b>		
<b>Ownership Units to be Dedicated to City/Region</b>		<b>Qty. of Units</b>
Bachelor	<b>Market Value of Unit</b>	
1 Bedroom	\$	
2 bedroom	\$	
3+ bedroom	\$	



Terms of Reference  
**Housing Reports**



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 Planning and Building Department  
 City Planning Strategies Division  
 Tel: 905-615-3200 ext. 8409  
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Secondary Suites		
<b>Private Ownership Secondary Suites</b>		<b>Qty. of Units</b>
Bachelor		
1 bedroom		
2 bedroom		
3+ bedroom		
Land		
<b>Land Dedicated to City/Region</b>	<b>Market Value of Land Per Acre</b>	<b>Acres</b>
	\$	
Financial Contribution to Affordable Housing Offsite		
	<b>Amount</b>	
	\$ \$1.8 million (\$120,000 per unit for 15 units)	

\*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	73	The applicant is proposing a development of 349 units. The applicant's cover letter indicates this proposal is a condominium proposal, and the applicant has previously indicated through DARC 19-309 that the proposed tenure is ownership.			Note	05/10/2021 10:40 AM

Group Name	Cycle	Ref #	Comment Text	Applicant Response	Milestone	Resolved Status	Create Date (M/D/Y)
CPS - HOUSING	1	74	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	05/10/2021 10:40 AM

Group Name	Cycle	Ref #	Comment Text	Applicant Response	Milestone	Resolved Status	Create Date (M/D/Y)
CPS - HOUSING	1	75	In addition, the Port Credit Local Area Plan Vision and Guiding Principles speak to the need to develop a complete community with access to a range of housing. The Housing policies of Section 8.1 provide a policy basis for the inclusion of housing options throughout the Community Node: "8.1Housing 8.1.1 The Community Node and Lakeshore Road Corridor are encouraged to develop with a range of housing choices in terms of type, tenure and price. 8.1.2 The provision of additional affordable housing, with a focus on rental housing units, is encouraged in the Community Node and Lakeshore Road Corridor. 8.1.4 Mississauga will encourage investment in new rental housing and, in particular, affordable rental housing that meets the needs of young adults, older adults and families in the Community Node and along the Lakeshore Road Corridor."A portion of the site falls within the boundaries of Special Site 12 policy area, as identified in Policy 13.1.12 of the Port Credit Local Area Plan. Policy 13.1.12.2 m) states the following:"13.1.12.2Notwithstanding the, policies of this Plan, the following provisions shall apply, with the Port Credit GO Station Southeast Area Master Plan, also to be used in the review of development applications:m)Development applications shall demonstrate how both the City of Mississauga and Region of Peel Affordable Housing initiatives are being addressed; and"			Note	05/10/2021 10:40 AM
	1	76	As part of a complete application, the applicant is required to submit a Housing Report in accordance with the Housing Report Terms of Reference. The Housing Report provides the City with information to evaluate how the proposed development achieves Provincial, Regional, and City housing objectives, including the provision of the range of housing options.			Note	05/10/2021 10:40 AM

Group Name	Cycle	Ref #	Comment Text	Applicant Response	Milestone	Resolved Status	Create Date (M/D/Y)
CPS - HOUSING	1	77	The Housing Report Terms of Reference is available here: <a href="http://www7.mississauga.ca/documents/Business/Housing_Report_Terms_of_Reference.pdf">www7.mississauga.ca/documents/Business/Housing_Report_Terms_of_Reference.pdf</a>			Note	05/10/2021 10:40 AM
	1	78	The City is seeking to ensure that developments proposing 50 or more ownership units incorporate housing options, including affordable units. The City seeks to ensure that 10% of units are affordable to middle income households. The 10% is not applied to the first 50 units of a development. In this case, the City is seeking to ensure that a minimum of 30 units are affordable to middle income households.			Note	05/10/2021 10:40 AM
	1	79	The City is committed to working with the applicant to ensure housing objectives are satisfied.			Note	05/10/2021 10:40 AM

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