

70 PARK STREET EAST | JANUARY 2023





Sajecki Planning Inc.



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1.0

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INTRODUCTION AND  
DESCRIPTION OF THE  
PROPOSAL

Sajecki Planning Inc. has been retained by MPCT DIF 70 Park Street East LP to assist in securing planning approvals to support the re-development of the site municipally known as 70 Park Street East in the City of Mississauga (the subject site).

This Housing Report has been prepared in support of applications to amend the City of Mississauga Official Plan and the City of Mississauga Zoning By-law 0225-2007 to permit a mixed-use high-density development. The development proposal includes a 38-storey building, a daycare with dedicated outdoor open space, and a Publicly-Accessible Privately-Owned Space (POPS), located along Helene Street North. The existing 27-storey rental apartment building will be retained.

The subject site is located between Ann Street to the east, Helene Street North to the west, Park Street East to the south, and Queen Street East to the north. The Port Credit GO Station and MiWay bus terminal are located immediately adjacent to the subject site on the north side of Queen Street East. The subject site is also within a short walking distance of the under-construction Hazel McCallion Light Rail Transit (LRT) Line. The Port Credit Station will be approximately a 150 metre walk from the subject site.

The purpose of this Housing Report is to:

- Provide a description of the proposal;
- Identify the relevant planning process;
- Identify the proposed affordable housing strategy to be incorporated into the development;
- Provide a planning rationale based on the Provincial, Regional, and Municipal housing policies and objectives; and
- Provide analysis and opinion regarding how the housing proposal represents good planning and addresses the housing targets and objectives of the City of Mississauga and Region of Peel.

MPCT DIF 70 Park Street East LP proposes developing the subject site with one mixed-use residential building, consisting of 38-storeys (Figure 1). A total gross floor area (GFA) of approximately 35,474 m<sup>2</sup> (381,838.96 ft<sup>2</sup>) is proposed, comprised of a residential GFA of approximately 34,610 m<sup>2</sup> (372,538.94 ft<sup>2</sup>) and a non-residential GFA of approximately 864 m<sup>2</sup> (9,300 ft<sup>2</sup>). The proposal would result in a total FSI of 6.8 on the subject site. The existing 27-storey building located to the east of the subject site, with frontage along Park Street East will be retained. The existing building consists of



Figure 1 - Ground level landscape plan

210 units and has a residential GFA of 23,807 m<sup>2</sup> (256,256.42 ft<sup>2</sup>), resulting in a total GFA of 59,281 m<sup>2</sup> (638,095.37 ft<sup>2</sup>) for the site.

Retail space is located at grade, directed towards Queen Street East. The proposal also includes a daycare with a dedicated entrance and exit located on the east side of the property, adjacent to drop off parking spaces.

A total of 1,410 m<sup>2</sup> (15,177.11 ft<sup>2</sup>) of outdoor and 1,411 m<sup>2</sup> (15,187.88 ft<sup>2</sup>) of indoor amenity space is proposed on the site, with 259 m<sup>2</sup> (2787.85 ft<sup>2</sup>) of retained indoor and outdoor amenity space; for a total of 3,079.8 m<sup>2</sup> (33,150.69 ft<sup>2</sup>). The proposed outdoor amenity includes a rooftop terrace on the ninth floor of the proposed building and a new outdoor amenity space for the existing

building, located on the west side of the building on the ground floor. Outdoor space at grade will include Privately Owned Publicly Accessible Open Space (POPS) and an outdoor area for day care use. Along with the ground floor retail units, the POPS will create a high-quality public realm adjacent to the Port Credit GO Station.

Seven levels of underground parking with 610 parking spaces are proposed, including 495 (0.65 per unit) residential spaces and 111 shared visitor and non-residential spaces (0.15 per unit), servicing the proposed 530-unit building as well as the existing 210-unit building. Ten percent of all parking spaces will be electric vehicle charger-ready spaces. A total of 350 bicycle spaces are proposed, including 320 long-term parking spaces and 30 short-term spaces.

**Table 1 - Proposed Unit Breakdown**

	Total Number of Units	Percentage
Studio	86	16%
One Bedroom	230	43%
Two Bedroom	114	22%
Two Bedroom + Den	100	19%

The total number of residential units proposed is 530. Of these units, 16% (86) are proposed to be studio, 43% (230) are proposed to be one-bedroom, 22% of units (117) are two-bedroom, and 19% of units (100) are two-bedroom plus den. The tenure of these units has not yet been determined, although the project team is exploring the potential for the proposed development to be a purpose-built rental building.

The final number and breakdown of residential units have not been finalized at this preliminary stage in the development approvals process. It is intended that a majority of the residential units will be rented or purchased at a market rent or price, with a portion of units rented or sold as affordable units. At the appropriate time of the approvals process, when the final number and breakdown of units have been decided, the below table will be completed accordingly.

The following table outlines the housing breakdown of all residential units:



Table 2 - Housing Breakdown

<b>Proposed Development – Housing Breakdown (All Units)</b>		
<b>Purpose Built Rental Units*</b>		
Studio	Proposed Rents in 2022 Dollars (excluding parking and utilities)	Qty. of Units
	Less than \$1233/month rent	TBD
	Between \$1233 and \$1541/month rent	TBD
	Between \$1541 and \$1850/month rent	TBD
	Between \$1850 and \$2158/month rent	TBD
	More than \$2158/month rent	TBD
1 bedroom	Proposed Rents in 2022 Dollars (excluding parking and utilities)	Qty. of Units
	Less than \$1233/month rent	TBD
	Between \$1233 and \$1541/month rent	TBD
	Between \$1541 and \$1850/month rent	TBD
	Between \$1850 and \$2158/month rent	TBD
	More than \$2158/month rent	TBD
2 bedroom	Proposed Rents in 2022 Dollars (excluding parking and utilities)	Qty. of Units
	Less than \$1396/month rent	TBD
	Between \$1396 and \$1745/month rent	TBD
	Between \$1745 and \$2094/month rent	TBD
	Between \$2094 and \$2443/month rent	TBD
	More than \$2443/month rent	TBD
2 bedroom + den	Proposed Rents in 2022 Dollars (excluding parking and utilities)	Qty. of Units
	Less than \$1396/month rent	TBD
	Between \$1396 and \$1745/month rent	TBD
	Between \$1745 and \$2094/month rent	TBD
	Between \$2094 and \$2443/month rent	TBD
	More than \$2443/month rent	TBD

<b>Proposed Development – Housing Breakdown (All Units)</b>		
<b>Ownership Units</b>		
<b>Ownership Units to be Sold at Market Prices</b>		<b>Qty. of Units</b>
Studio		TBD
1 bedroom		TBD
2 bedroom		TBD
2 bedroom + den		TBD
<b>Ownership Units to be Sold as Affordable</b>	<b>Proposed Affordable Sale Price of Unit</b>	<b>Qty. of Units</b>
Studio	\$TBD	TBD
1 bedroom	\$TBD	TBD
2 bedroom	\$TBD	TBD
2 bedroom + den	\$TBD	TBD
Unit Transfer		
<b>Ownership Units to be Dedicated to City/Region</b>	<b>Market Value of Unit</b>	<b>Qty. of Units</b>
Studio	\$0	TBD
1 bedroom	\$0	TBD
2 bedroom	\$0	TBD
2 bedroom + den	\$0	TBD
<b>Secondary Suites</b>		
<b>Private Ownership Secondary Suites</b>		<b>Qty. of Units</b>
Studio		TBD
1 bedroom		TBD
2 bedroom		TBD
2 bedroom + den		TBD
<b>Land</b>		
<b>Land Dedicated to City/Region</b>	<b>Market Value of Land Per Acre</b>	<b>Acres</b>
	\$0	0
<b>Financial Contribution to Affordable Housing Offsite</b>		
	<b>Amount</b>	
	\$0	

2.0

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RELEVANT PLANNING  
PROCESS AND  
OTHER RELATED  
APPLICATIONS

Official Plan and Zoning By-law Amendments are required to permit the proposed development.

### Official Plan Amendment

The subject site is located within the Port Credit Community Node, an Intensification Corridor, and the Port Credit Major Transit Station Area (MTSA) as per Schedule 2 of the City of Mississauga Official Plan (MOP). The MOP designates the subject site as “Residential High Density,” which permits residential uses in conjunction with non-residential uses, such as secondary offices, restaurants, and retail uses. The proposal complies with the relevant policies related to a Residential High Density development in an intensification area.

70 Park Street East is subject to the Port Credit Local Area Plan (PCLAP), within the Port Credit Community Node Character Area and Central Residential Precinct. Schedule 2B of the PCLAP limits height on the subject site to 15 storeys.

An Official Plan Amendment (OPA) is required to permit the proposed 38-storey mixed-use building. Limited commercial uses are permitted as-of-right in the Residential High Density designation, but the proposed day care will need to be added as a permitted use through the proposed OPA.

The subject site is located immediately adjacent to the Port Credit GO Station and within walking

distance (approximately 150 metres) to the under-construction LRT Station located on the north side of Hurontario Street north of Park Street East.

The proposed development is consistent with MOP policies aimed at directing new development to intensification areas and encouraging a walkable and transit-supportive city with high-quality urban design. The proposal contributes to creating an engaging public realm at the centre of a mobility hub. The PCLAP directs the highest building heights to the Central Residential Precinct, particularly adjacent to the Port Credit GO Station. However, the building heights identified in the PCLAP precede recent provincial and regional policies aimed at increasing housing supply in strategic areas and encouraging higher densities in proximity to transit.

The proposal is consistent with the Provincial Policy Statement and conforms to the Growth Plan. The subject site is within a strategic growth area suitable for intensification and efficiently uses existing and planned infrastructure serving the subject site. The proposal also conforms to the Region of Peel Official Plan (ROP) as it directs development to an underutilized site within the built-up area, where future growth is directed through regional policies. A thorough policy analysis is provided in section 4.0 of the Planning Justification Report.

## Zoning By-law Amendment

The City of Mississauga Zoning By-law 0225-2007 zones the subject site RA5-27 (Residential Apartment, with exception 27). The RA5-27 zone permits a maximum height of 28-storeys and a maximum FSI of 4.0.

A Zoning By-law Amendment (ZBA) is required to permit re-development of the subject site. A ZBA will permit the proposed non-residential uses, height, density, and other standards, including setbacks and parking ratios. The proposed zone is RA5 (Residential Apartment) with site-specific exceptions in conformity with the MOP. The existing Provincial, Regional and Municipal policy frameworks encourage higher densities in proximity to existing transit services, developing densities that will support transit, and make efficient use of existing infrastructure.

The proposed zoning will allow an appropriate transition to abutting properties and relationship with the public realm while capitalizing on the site's exceptional access to transit. The proposed development will incorporate 34,610 m<sup>2</sup> of residential space within 530 units and 864 m<sup>2</sup> of commercial space close to two higher-order transit networks. Proposed reduction in parking requirements will minimize reliance on private automobiles and encourage the use of a multi-modal transportation system.

The proposed increase in density supports a range of housing options through various unit sizes that will accommodate a variety of household sizes and incomes. In addition, the proposal contributes to achieving density targets outlined for the Port Credit PMTSA by the Province and Region.

## Other Related Applications

At the appropriate time of the development approval process, Site Plan Approval and Draft Plan of Condominium applications will be required to facilitate the proposed development.

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IDENTIFICATION  
OF ADDITIONAL  
CONSIDERATIONS

The City of Mississauga is leveraging Inclusionary Zoning (IZ) to protect and grow the supply of affordable housing. IZ will be implemented where MTSA polices are approved in the Region of Peel Official Plan and the Mississauga Official Plan. New development will be subject to IZ through a phased approach.

The implementation of IZ in Mississauga requires:

- Provision of affordable housing when a development or redevelopment proposes over 50 units or 3,600m<sup>2</sup> of residential area within an IZ area;
- A minimum of 4% of residential GFA in ownership housing to be affordable housing and 2% of residential GFA in rental housing to be affordable housing between January 1, 2023 – December 31 2023 for IZ Area 1;
- A minimum of 7% of residential GFA in ownership housing to be affordable housing and 3.5% of residential GFA in rental housing to be affordable housing from January 1, 2024 – December 31 2024 for IZ Area 1;
- A minimum of 10% of residential GFA in ownership housing to be affordable housing and 5% of residential GFA in rental housing to be affordable housing in 2025 for IZ Area 1;
- Affordable rental and ownership housing units to be maintained at affordable rents or prices commencing upon execution of an Inclusionary Zoning Agreement; and
- The affordability period for ownership units to be 99 years, calculated from the date of first occupancy, and the affordability period for rental units to be 30 years or a date after 25 years on which the unit becomes vacant, calculated from the date of first occupancy.

Off-site unit delivery is permitted, provided units are located in proximity to the development on land that is also within an area subject to IZ.

Ontario's recently passed Bill 23 proposes amendments to Ontario Regulation 232/18 (O. Reg 232/18) to provide more certainty and clarity on regulatory requirements for development and consistency to IZ rules in PMSTAs. O. Reg 232/18 allows municipalities to adopt IZ official plan policies and make IZ by-laws tailored to their local context.

The proposed amendments establish new directions with respect to affordable housing, limiting required affordable residential units to five percent of the land multiplied by a ratio of the number of residential units that are not affordable.

Further, proposed amendments require that an affordable residential unit for ownership meet the following criteria:

- 1. The price of the residential unit is no greater than 80 per cent of the average purchase price, as determined in accordance with subsection (6).*
- 2. The residential unit is sold to a person who is dealing at arm's length with the seller.*

Under current policies, the proposed development is required to provide a minimum of 4% of residential GFA if the tenure is ownership. If the proposed development is a purpose-built rental building, affordable housing is not required under current IZ policies. The current IZ policies may be subject to change based on amendments introduced by Bill 23. The commenting period for postings by the Environmental Registry of Ontario was from October 25th, 2022 to December 9th, 2022, and comments regarding some policy changes were accepted until December 30th, 2022. The proposed development will implement any applicable municipal and provincial policies surrounding IZ.

The subject site currently contains a four-storey parking garage with commercial uses at grade fronting Helene Street North, and a 27-storey rental apartment building to the south with frontage along Park Street East. The proposal does not include the demolition or conversion of any existing rental units. The proposal is intended to add an additional 530 residential units at a major transit node, with access to GO Transit and the Hurontario LRT. The high-density built form will contribute to a mix and range of housing options in one of the most desirable places to live in Mississauga.

The tenure of the proposed development has not been finalized at this time and the building design will evolve through the application process. Therefore specific numbers and sizes of units will be subject to change. As the proposed development evolves, the number of affordable units will be discussed and finalized.

The following sections outline applicable Provincial, Regional and Municipal policies concerning housing and how the proposal is consistent with and conforms to these policies.



4.0

PLANNING  
RATIONALE

## 4.1 Provincial Policy Statement

The Provincial Policy Statement (2020) (PPS) was issued under Section 3 of the Planning Act and came into effect on May 1, 2020, replacing the PPS issued April 30, 2014. The PPS sets the foundation for regulating the development and use of land by providing policy direction on matters of provincial interest. All planning decisions in Ontario must be consistent with the PPS, per Section 3(5) of the Planning Act.

Section 1.0 of the PPS outlines policies for building strong, healthy communities. It states that healthy, liveable, and safe communities are sustained by promoting efficient development and land use patterns, accommodating an appropriate range and mix of residential uses, and affordable housing that utilizes existing land and infrastructure supported by existing public service facilities (Policy 1.1.1).

Section 1.4 provides policy guidance concerning housing and requires a range and mix of housing types and densities to meet the requirements of current and future residents (Policy 1.4.1). This includes maintaining the ability to accommodate residential growth for a minimum of 10 years through residential intensification and re-development and servicing capacity sufficient to provide at least a three-year supply of residential units (Policy 1.4.1).

Policy 1.4.3 states:

*“Planning authorities shall provide for an appropriate range and mix of housing types and densities to meet projected requirements 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. 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 forms of housing required to meet the social, health and well-being requirements of current and future residents, including special needs requirements; and*

*2. all forms of residential intensification, including additional residential units, and re-development 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, re-development and new residential development which minimize the cost of housing and facilitate compact form, while maintaining appropriate levels of public health and safety.”*

## Summary

The proposal implements the PPS by contributing to a range and mix of residential unit types in an intensification area. The proposal works towards accommodating ten years of residential growth and has access to existing municipal services, therefore also supporting the goal of maintaining three years of servicing capacity.

The proposal is consistent with the criteria outlined in Policy 1.4.3, as affordable housing

for middle-income households will be accommodated within the unit breakdown. Exact specifics on the number and type of units are being developed and will be confirmed at a later stage in the development approval process.

The subject site is located in Port Credit, which features a variety of building types, including low-rise townhouses and single detached dwellings, and mid-rise and high-rise apartment buildings. The proposal contributes to a variety of housing forms that together meet the needs of current and future residents. The proposed development will accommodate 530 dwelling units at the intersection of two major regional transit systems within the Port Credit Community Node and MTSA. High-density housing provides a suitable alternative for households that do not require larger low-rise units with numerous bedrooms. The proposed building incorporates indoor and outdoor amenity spaces, serving multiple purposes for residents, community members, and commuters.

As outlined in the Planning Justification Report, the subject site is well served by existing infrastructure and public service facilities. The subject site, accessible through multiple regional and local transit routes, plays an integral role in facilitating connections for residents to other parts of the City and broader region. The Port Credit GO Station and Hurontario LRT Station are steps from the site. They will provide excellent

rapid and regional transit service to downtown Mississauga, Toronto, and Hamilton, amongst other municipalities.

The proposed density and other performance standards, such as parking ratios, support public and active transportation use, minimize the cost of development, and facilitate a compact, transit-oriented built form. For these reasons, it is our opinion that the proposed development is consistent with the policies of the PPS pertaining to housing.

## 4.2 A Place to Grow: Growth Plan for the Greater Golden Horseshoe

A Place to Grow: Growth Plan for the Greater Golden Horseshoe (Growth Plan) was issued under Section 7 of the Places to Grow Act and came into effect in August 2020. The Growth Plan builds on the PPS and provides a regional framework that supports the growth of complete communities, a thriving economy, a clean and healthy environment, and social equity.

Planning decisions must conform to or not conflict with the Growth Plan, according to Section 3(5) of the Planning Act. Growth Plan policies take precedence over PPS policies to the extent of any conflict, except where the relevant legislation provides otherwise.

According to Section 1.2.1, one of the Guiding Principles of the Growth Plan is to:

*“Support a range and mix of housing options, including second units and affordable housing, to*



*serve all sizes, incomes, and ages of households.”*

*In the case of ownership housing, the Growth Plan defines affordable as the least expensive of:*

*“i. housing for which the purchase price results in annual accommodation costs*

*which do not exceed 30 percent of gross annual household income for low and moderate-income households; or*

*ii. housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the regional market area;" (Section 7.0)*

Low and moderate-income households mean "households with incomes in the lowest 60 percent of the income distribution for the regional market area" and regional market area means "an area, generally broader than a lower-tier municipality that has a high degree of social and economic interaction. In the GGH, the upper- or single-tier municipality will normally serve as the regional market area" (Section 7.0).

Section 2.2.6 provides policy guidance related to Housing. Policy 2.2.6.1 outlines land use planning tools such as intensification, density targets, and official plan policies and zoning by-laws to implement support for housing choices and establish targets for affordable housing.

The achievement of complete communities is supported through a diverse range and mix of housing options. These include additional residential units and affordable housing to accommodate all stages of life and the needs of all household sizes and incomes (Policy 2.2.1.4 c). Municipalities are directed to support

the development of complete communities by planning to accommodate forecasted growth, achieving minimum intensification and density targets, considering a range and mix of housing options and densities, and diversifying the housing stock (Policy 2.2.6.2).

According to Policy 2.2.6.3, municipalities are required to implement tools for multi-unit residential developments that encourage a mix of unit sizes that accommodate a diverse range of household sizes and incomes.

Where development occurs, municipalities are to maintain land with servicing capacity sufficient to provide at least a three-year supply of residential units. This supply includes lands suitable for intensification and re-development (Policy 2.2.6.4).

## Summary

The proposed development contributes to the range and mix of housing in Port Credit intended to meet the needs of various household sizes and incomes and people at all stages of life. The proposal includes a range of unit sizes, including studios, one-bedroom, two-bedroom, and two-bedroom plus den.

With access to higher-order transportation routes, including GO Transit and the Hurontario LRT, and other community amenities such as Lake Ontario, the Waterfront Trail, numerous

public parks, and commercial plazas, the proposal supports the development of a complete community. The proposal places a variety of new residential units within walking distance of various public and private amenities and provides access to downtown Mississauga and adjacent municipalities through local and regional public transit routes. The proposal can also be accommodated through existing servicing capacity.

For the reasons outlined above, it is our opinion that the proposed development conforms to the policies of the Growth Plan concerning housing.

### 4.3 Region of Peel Official Plan

The Region of Peel Official Plan (ROP) outlines a long-term policy framework for the Region's decision-making. It sets the regional context for more detailed planning by protecting the environment, managing resources, and directing growth and forms the basis for providing services efficiently and effectively.

Table 3 outlines Population, Household, and Employment Forecasts for the Region of Peel and identifies a population of 995,000 people, 345,000 households and 590,000 jobs projected for the City of Mississauga by 2051. Table 5 of the ROP identifies the Port Credit GO Station as a primary MTSA with a minimum density target of 200 people and jobs per hectare. The Port Credit

GO PMTSA is a Growth Plan Priority Transit Corridor Station. Until lower-tier municipalities establish PMTSA policies, the ROP provides guidance on evaluating proposed development within MTSA's, with consideration given to proposals that direct the highest intensity, transit-supportive uses close to a transit station or stop.

The ROP maintains the same definition for Affordable Housing as the Growth Plan (see Section 4.2 of this report). Section 5.9 of the ROP provides policy guidance concerning Housing in Peel. The Region is committed to achieving a supply of housing that ranges in type, size, density, and tenure to meet the existing and projected demographic and housing market requirements for current and future residents. This supply will include affordable, accessible, adequate, and appropriate housing units.

Consistent with the PPS and Growth Plan, the ROP aims to maintain the ability to accommodate residential growth for a minimum of fifteen years through intensification and re-development of land with sufficient servicing capacity to provide at least a three-year supply of residential units (Policy 5.9.26). Local municipalities and other stakeholders are encouraged to support new residential development, re-development and intensification in support compact built forms and residential intensification (Policy 5.9.27).

Section 5.9.41 outlines policies related to energy-efficient housing to promote energy conservation

and technologies for energy-efficient housing. These policies include encouraging local municipalities to offer incentives through planning approvals to implement additional sustainable building and design standards (Policy 5.9.43).

### Summary

The subject site has access to existing servicing infrastructure with available capacity to accommodate the proposed development. Located steps from the Port Credit GO Station and walking distance from the Hurontario LRT Station, the site is well-serviced by transit routes providing connections to key areas within Mississauga and adjacent municipalities. Additionally, Port Credit is a walkable neighbourhood with numerous public and private amenities within a walkable distance, promoting active transportation options. The proposal will increase the range and mix of housing in Port Credit, providing additional options for residents with various household size and incomes.

The proposed parking ratio promotes cost-effective development standards and encourages residents to use public and active modes of transportation. The proposed development will comply with the requirements of the Ontario Building Code for Energy Modeling. Of the proposed parking spaces, ten percent will be electric vehicle charger ready. Further, high

albedo paving materials and a high-efficiency (drip) irrigation system are being considered as part of the proposal.

For these reasons, it is our opinion that the proposed development conforms to the policies of the ROP related to housing.

## 4.4 Peel Housing and Homelessness Plan

The Home For All: The Region of Peel's Housing and Homelessness Plan (2018-2028) sets the direction for the Region of Peel and its partners over the next ten years to make affordable housing available and prevent homelessness for all Peel residents. Making progress on the goals in this Plan involves coordination from many stakeholders, including local municipalities, other levels of government, private developers, non-profit housing providers, community agencies, and residents.

Reviewing the affordable housing needs in Peel Region, it was identified that 70% of low-income households (making \$59,156 or less per year) and 29% of middle-income households (making \$59,156 to \$106,002 per year) were living in housing that is not affordable (i.e. housing costs more than 30% of their income). Only 50% of the demand for supportive housing was being met.

Annual housing targets for the City of

Mississauga include 400 low-income units, 520 middle-income units, and 2,860 middle-income or greater units per year.

Five Complete Solutions were identified that align with the Region's Official Plan, including:

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

Strategies identified to meet short-term outcomes of the Plan include increasing capacity for affordable housing development, reducing costs of development, and encouraging the market to produce purpose-built rental and affordable homeownership through a program of incentives and tools.

### Summary

The proposal works towards achieving the first two complete solutions outlined in the Plan based on the existing infrastructure with available capacity and the proposed density adjacent

to two higher-order regional transit systems. The proposal capitalizes on infrastructure investments and intends to support affordable housing by incorporating a percentage of units (to be determined) to be sold below market value.

The development team is supportive of the provision for affordable housing to be implemented in the Region of Peel and, more specifically, through the City of Mississauga. It will work with Regional and Municipal Staff to implement a program of incentives and tools to ensure affordable housing is provided to achieve the goals of the Peel Housing and Homelessness Plan.

At this time, tenure for the proposal has not yet been determined.

## 4.5 City of Mississauga Official Plan

City Council adopted the City of Mississauga Official Plan (MOP) on September 29, 2010, and partially approved by the Region of Peel on September 22, 2011. Numerous appeals to the Ontario Municipal Board (now the Ontario Land Tribunal) have been filed. This Section refers to the August 4, 2022 office consolidation, which includes appeal decisions and Council-approved amendments to date.

The Planning Act requires that the Official Plans of



lower-tier municipalities (i.e., City of Mississauga) conform to the Official Plans of their respective upper-tier municipalities (i.e., Region of Peel). The MOP provides a policy framework to guide development to the year 2031 and direct growth to benefit the urban form, support a strong public transportation system, and address the City's long-term sustainability goals.

The City is completing an Official Plan Review that will outline the next phase of growth until 2051, incorporate new provincial legislation and regulations, policy initiatives, and plans, and consider recent trends and ideas and policy implications.

This Section outlines chapters of the MOP that contain policies relevant to housing in the city.

#### **Chapter 4- Vision**

Section 4.4 outlines the Guiding Principles for the MOP, which includes:

"Mississauga will plan for a wide range of housing, jobs and community infrastructure resources so that they are available to meet the daily needs of the community through all stages of life."

#### **Chapter 7- Complete Communities**

Policy guidance related to housing is outlined in Section 7.2 of the MOP. Much of the housing built in the last three to four decades has been geared

to the needs of families, and as these households mature, these dwellings and neighbourhoods may no longer meet their needs. There is a need for opportunities to aging-in-place or alternative housing within the community that will assist households as individuals move through the lifecycle. The City anticipates that most future housing supply will be of higher density forms (particularly apartments). The creation of new housing is encouraged in the Downtown, Major Nodes, and Community Nodes to meet the needs of a diverse population. New housing must maximize the use of community infrastructure and engineering services (Policy 7.2.1), and housing that meets the needs of young adults, older adults, and families is encouraged in Community Nodes (Policy 7.2.9).

Opportunities for developing a range of housing types, affordable dwelling types, and housing for those with special needs are encouraged in the City of Mississauga (Policy 7.2.2). For planning decisions, housing should fully implement the intent of provincial and regional policies. It is the responsibility of the applicant to address these requirements (Policy 7.2.3 and 7.2.5).

The following policies outline the City of Mississauga's intents for encouraging the provisions of affordable housing:

- 7.2.6 Mississauga will consider the contribution that can be made to current

housing needs by housing programs of other levels of government and will seek to maximize the use of those programs that meet the City's housing objectives.

- 7.2.10 Mississauga will encourage the Region to provide social housing in appropriate locations to meet the needs of the local population.
- 7.2.11 Mississauga will work with the Region to develop a housing strategy that will establish and implement affordable housing targets.

### Summary

The proposed development conforms to the guiding principle in Chapter 4 of the MOP, identifying a wide range of housing. Port Credit consists of a range of housing forms, including mid- and high-rise buildings and low-rise properties, including townhouses, semi-detached, and single detached dwellings. The proposed development will be an appropriate addition to the housing options in the Port Credit neighbourhood. The subject site is located within the Port Credit Community Node, where new housing that meets the needs of a diverse population is encouraged.

The MOP identifies that much of the anticipated future development within this area of the city will be in higher-density formats, such as apartment

buildings. The proposed built form is efficient and will help meet the daily needs of residents and the community more broadly through the improved public realm, and proposed daycare and retail uses. A POPS is proposed in addition to indoor and outdoor amenity areas that will be shared by the residents of the buildings and the broader community.

The IZ By-law is anticipated to come into effect in early 2023, following the enactment by the Region of Peel of the City of Mississauga's PMTSA Official Plan Amendment. The City of Mississauga's draft IZ By-law identifies that IZ Area 1 requires a minimum of 4% of residential GFA in ownership housing to be affordable and 2% of residential GFA in rental housing to be affordable from January 1, 2023 – December 31 2023 for housing for which the tenure is ownership. This does not apply to portions of a development or redevelopment containing purpose-built rental housing at this time. IZ requirements for purpose-built rental housing may be introduced through future amendments.

The City of Mississauga Housing Strategy (further outlined in Section 4.6) identifies that at a municipal level, the focus is to provide affordable housing for the middle-income bracket.

Changes to O. Reg 232/18 proposed through the More Homes Built Faster: Ontario's Housing Supply Action Plan 2022-2023 redefine

affordable residential units and set a maximum number of affordable units that municipalities may require. Changes in provincial legislation and key directions provided in the City's Housing Report will determine the number of affordable units in the proposed development.

The proposal provides 530 new residential units within the Port Credit Community Node, an Intensification Corridor, and MTSA. These designated areas are intended to provide mixed-use, transit-oriented growth and can accommodate the level of density proposed. The development team is supportive of the City's policies related to the provision of affordable housing and will work with the City to ensure this development works towards these goals.

## 4.6 Mississauga Housing Strategy

The City's Housing Strategy, Making Room for the Middle: A Housing Strategy for Mississauga (Housing Strategy), includes goals and actions aimed at providing housing that is affordable for all. Actions of the Housing Strategy include retaining middle-income households, protecting existing, good quality rental stock, reconsidering existing funding, and providing new sources.

Housing is considered affordable when it costs less than 30% of the annual gross household income. Middle-income households are those



that earn between \$55,000 and \$100,000 per year. The goals of the Making Room Strategy are to remove barriers, close the missing middle gap, champion systems reform, and be accountable.

A goal of the housing strategy is to remove barriers to affordable housing. Strategies include a more streamlined process to reduce risk, establish clear requirements, and therefore reduce developers' costs, passing these savings on to tenants and homeowners. Some methods of achieving this goal include:

- Amend Official Plan policies supporting affordable homeownership, rental housing, and the development of family-size units;
- Review development standards (e.g., parking standards and Section 37 contributions);

- Implement tools such as pre-zoning, inclusionary zoning, and a development permit system at appropriate locations to allow built form and densities needed to produce affordable housing; and
- Review zoning of region-owner lands for development opportunities.

The second goal is to close the missing middle gap. These households earn above what is required to qualify for subsidized housing and have limited housing choices. Methods of achieving this goal include:

- Deferral of Regional development charges on a portion of affordable units;
- Property tax deferral program; and
- Incentives for inclusionary zoning.

Championing system reform is a third goal of the City's housing strategy. System reform includes changes at all levels and creating an environment for developers to provide affordable housing across the continuum, focusing on middle-income households. Options to be considered to achieve this goal include:

- Secure additional financial sources;
- Affordable housing reserve using Section 37 and other municipal revenues to finance

affordable housing and purpose-built rental housing incentives;

- Explore tax credits and exemptions for affordable housing; income tax credit for second unit owners, land transfer tax exemptions, land value capture tools;
- Senior levels of government to provide financial backing / insurance to affordable housing developers; and
- Making surplus land available for affordable housing.

The fourth and final goal is to be accountable, measuring progress, and maintaining a focus on affordable housing by:

- Establishing interim and long-term targets;
- Monitoring and reporting; and
- Continuing to engage with housing development stakeholders.

The City needs more diversity in the housing supply, particularly with dwelling types often referred to as the missing middle. The City's housing targets are expected to be achieved through a greater supply of family-size units, developments that provide indoor and outdoor amenity space that support a variety of age

groups and activities, units with alternative mortgage funding, new second units, and re-development of vacant public lands that can accommodate middle-income households.

### Summary

The proposal team is supportive of the goals and actions outlined in the City's Housing Strategy. We look forward to working with City Staff to discuss the steps outlined in this document to accommodate affordable housing within the proposed development. At this time, the project is in the early stages of the development approvals process. There will likely be changes to the proposed development that will affect the number and breakdown of different unit types. The proposal team will work with the City to determine the provision of affordable housing within the proposed development.

The proposed development will assist the City in achieving the Housing Strategy goals by exploring the provision of affordable units and providing units that can accommodate a range of household sizes at different stages of life. The proposed development includes a range of unit sizes and a combination of indoor and outdoor amenity spaces that can accommodate a range of activities. Second units are not feasible within a condominium building, and the property does not represent vacant public lands.

We believe the proposal supports the City's Housing Strategy and will achieve many of the goals outlined above.

## 4.7 Port Credit Local Area Plan

The Port Credit Local Area Plan (PCLAP) provides a vision for directing growth, protecting the environment, creating complete communities, supporting a multi-modal city, building desirable urban form, and maintaining a strong economy in the Port Credit area. Guiding principles identified in the PCLAP include promoting a healthy and complete community by providing access to transportation, housing, employment, the environment, and recreational, educational, community, and cultural infrastructure that can assist in meeting the day-to-day needs of residents (Policy 5.1.6).

Section 8 of the PCLAP outlines policies for establishing a complete community within Port Credit. The Community Node should provide a range of housing choices with a range in type, tenure, and cost (Policy 8.1.1). Achieving a complete community includes maintaining affordable housing (Policy 8.1.2), particularly for young adults, older adults, and families in the Community Node (Policy 8.1.4). The PCLAP encourages development character to reflect the vision of an urban waterfront village (Policy 8.4.1) and improve the public realm through planning and design (Policy 8.4.4).

The subject site is located within the Central Residential Community Node Character Area and Precinct as per Schedule 1 of the PCLAP. Policy 10.2.2 identifies the immediate vicinity of the GO Station as an area for intensification, having the highest building heights in Port Credit.

### Summary

The proposal supports the guiding principles identified in the PCLAP to develop a complete community in Port Credit. The proposed development includes a variety of unit types, including a commitment to explore opportunities for new affordable housing units in an area with a mix of uses, public amenities, and access to existing and planned public and active transportation routes, allowing residents to fulfill their daily needs conveniently. The subject site's location in a walkable community with excellent access to transit, combined with reduced parking rates and addition of 350 bicycle parking spaces, will provide an option for new residents to forgo vehicle ownership. The proposal further enhances the commuter experience by providing a safe and attractive pedestrian realm. By orienting the retail uses toward Queen Street East and providing landscaping and POPS on Helene Street North, the proposal strengthens the link with the GO Station and improves the pedestrian experience.

5.0

ANALYSIS AND  
OPINION

It is our opinion that the proposed development represents good planning as it relates to housing policy at the provincial, regional and municipal levels for the following reasons:

- It will provide new housing supply through the re-development of an underutilized site by introducing a compact, mixed-use, and transit-oriented development;
- It will add 530 residential units to the housing supply and will contribute to the range of housing options in the City of Mississauga and the Port Credit Community Node and neighbourhood;
- The proposal will provide affordable units consistent with municipal and provincial policy requirements (based on a further developed proposal);
- The new housing supply will be appropriately serviced by existing infrastructure, including existing and planned public and active transportation routes;
- The proposed development will work towards creating a complete community that is supportive of public health and safety;
- The proposed building represents an upgraded built form with energy-efficient design standards; and
- Residential units will be supported through proposed indoor and outdoor amenity spaces as well as the existing community infrastructure and public amenities.



6.0

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SUMMARY AND  
CONCLUSIONS

The proposed development appropriately addresses the relevant housing policies outlined in the PPS, Growth Plan, ROP, and MOP. The proposal directs new growth within an area identified for mixed-use intensification that is serviced by existing infrastructure and community amenities. The subject site is located with the Port Credit Community Node, an Intensification Corridor, and Port Credit MTSA, ideal for high-density mixed-use development.

The proposed built form is compact, mixed-use, and transit-supportive and contributes to a range and mix of housing in the Port Credit. For these reasons, our opinion is that the proposal represents good planning.

Our team is committed to working with the City of Mississauga to explore the potential for incorporating affordable housing within the proposal. A revised Housing Report will confirm the total number and type of units that may be provided as affordable units when the unit numbers and breakdown are further refined during the development approvals process.

**S | P**

2023