

Multi-Residential Rental Incentive CIP Program Implementation Guidelines

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Background

On July 31, 2024, Mississauga City Council (Council) passed By-law 0144-2024, adopting an Affordable Rental Housing Community Improvement Plan (CIP) for Mississauga. The CIP is a citywide project intended to increase rental housing in Mississauga, including affordable rental housing.

The Affordable Rental Housing CIP consists of two programs:

- The **Multi-Residential Rental Incentive Program**, which incentivizes the creation of affordable and below-market units in new not-for-profit and private-sector multi-residential housing projects; and
- The **Gentle Density Incentive Program**, which incentivizes the creation of second, third, and fourth rental units in lower density neighbourhoods.

Purpose of this Implementation Guide

This Implementation Guide is intended to support and assist successful candidates with implementation of the Multi-Residential Rental Incentive Program.

Applicant Eligibility

To be eligible for the Multi-Residential Rental Incentive Program, projects must:

- Include five (5) or more affordable and/or below-market rental units that meet the minimum unit size requirements identified in **Table 1** and
- Include a minimum 25-year affordability term for the affordable and/or below-market units.

Table 1: Minimum Unit Size Requirements

Unit Type	Minimum Unit Size
1-bedroom	47 square meters
2-bedroom	63 square meters
3-bedroom	79 square meters

CIP Units should generally be a mix of one-bedroom and family-sized (two- and three-bedroom) units to provide a range of unit types. Bachelor units do not qualify as CIP Units.

Reasonable efforts shall be made to provide at least half of CIP Units as family-sized to accommodate a broad range of households. At a minimum, the unit mix of the CIP Units should align with the building unit mix (excluding bachelor units).

A Building Permit and signed Affordable Housing Legal Agreement will be required to secure funding.

Exclusions

Equity cooperatives and units that are covered by the Rental Protection By-law or that fulfill an applicant’s Section 37 – Density Bonusing requirements or are provided as in-kind CBC contributions are not eligible for funding through the Multi-Residential Rental Incentive Program.

Projects that have Received Funding from other Government Programs

If your proposal has secured funding from the federal (e.g., CMHC funding), provincial, or regional government, you are required to disclose the funding on your application form and rent roll. A pro forma gap analysis may be requested in these cases.

Available Incentives

The Multi-Residential Rental Incentive Program offers grants for certain municipal fees for units achieving one of two thresholds of affordability: affordable units and below-market units. Affordable units are those units rented at or below 100% Average Market Rent (AMR)¹. Below-market units are those rented above 100% AMR but no higher than 125% AMR. AMR is published annually by the Canada Mortgage and Housing Corporation (CMHC) through the annual Rental Market Survey, and is also posted in the [Affordable Residential Units for the Purposes of the Development Charges Act, 1997 Bulletin](#).

The current (2026) rent rates by unit type for the 100% AMR and 125% AMR depths of affordability are identified in **Table 2** below. A description of the incentives available for each threshold of affordability is provided below and outlined in **Table 3**.

Table 2: Maximum Rents based on 100% AMR and 125% AMR (2024 data, updated annually)

	1-Bedroom	2-Bedroom	3-Bedroom
Affordable units (100% AMR)	\$1,752	\$1,941	\$2,046
Below-market units (125% AMR)	\$2,190	\$2,426	\$2,558

Table notes:

Maximum rent values are updated annually.

If utilities are to be charged separately, the maximum amount that can be charged must not exceed the values identified in Tables 4-8 of [O. Reg. 316/19: DETERMINATION OF GEARED-TO-INCOME RENT UNDER SECTION 50 OF THE ACT](#).

¹ Affordability is determined by comparing the lower of (a) average market rent or (b) housing costs that are no greater than 30% of income for renter households in the 6th income decile. At present, average market rent is the lower value, but this could change in future years.

Table 3: Incentives available through the Multi-Residential Rental Incentive Program

	Affordable units (100% AMR)	Below-market units (125% AMR)
Cash-in-lieu of Parkland Dedication Charge	Exempt as per the <i>Planning Act</i> for affordable units only	Grant-in-lieu / waived through incentive program for below-market units only
City Development Charge	Exempt as per the <i>Development Charges Act</i>	Grant-in-lieu / waived through incentive program ²
Regional Development Charge	Exempt as per the <i>Development Charges Act</i>	50% off for eligible residential development between July 10, 2025 and November 13, 2026
School Board Development Charge	Payable	Payable
Capital Grant	\$130,000 (through the CIP) in addition to other incentives described in this Table	\$60,000 (through the CIP) in addition to other incentives described in this Table
Building Permit Fee	Refunded/Exempt for affordable units only	Refunded/Exempt for affordable units only

Table notes:

To be eligible for exemptions per the *Planning Act* and *Development Charges Act*, applicants are required to submit a building permit application and identify the affordable and/or below-market units. The applicant will also be required to enter into a legal agreement with the City.

To be eligible for waivers through the CIP and to receive the capital grant, applicants are required to submit a successful CIP application. Successful applicants will be required to identify the affordable and/or below-market units on the building permit application and enter into a legal agreement with the City.

Planning application fee relief for non-profits is also available².

Affordable Units

Units that meet the *Development Charges Act* definition of “affordable residential unit³” for a minimum of 25 years are eligible for provincially legislated exemptions for municipal development related charges. The exemption includes City and Regional Development Charges (DCs), and Cash-in-lieu (CIL) of Parkland on an affordable residential units. School Board Development Charges are still payable. An application to this program under the CIP is not required to obtain these statutory exemptions. However, developers will need to inform the City of the number of affordable residential units to be included in the proposed development, and an agreement with the City is still required to secure the exemptions. It is recommended that applicants inform the City as soon as possible, and provide a rent roll outlining the affordable units.

Application Process

Please refer to **Figure 1** for an explanation of the application process.

² Not-for-profit planning application fee relief is available through the CIP as an interim measure, until a more permanent measure is put in place. Letters patent that demonstrate Not-for-profit status must be provided for planning application relief.

³ Currently, this means units rented at or below 100% AMR

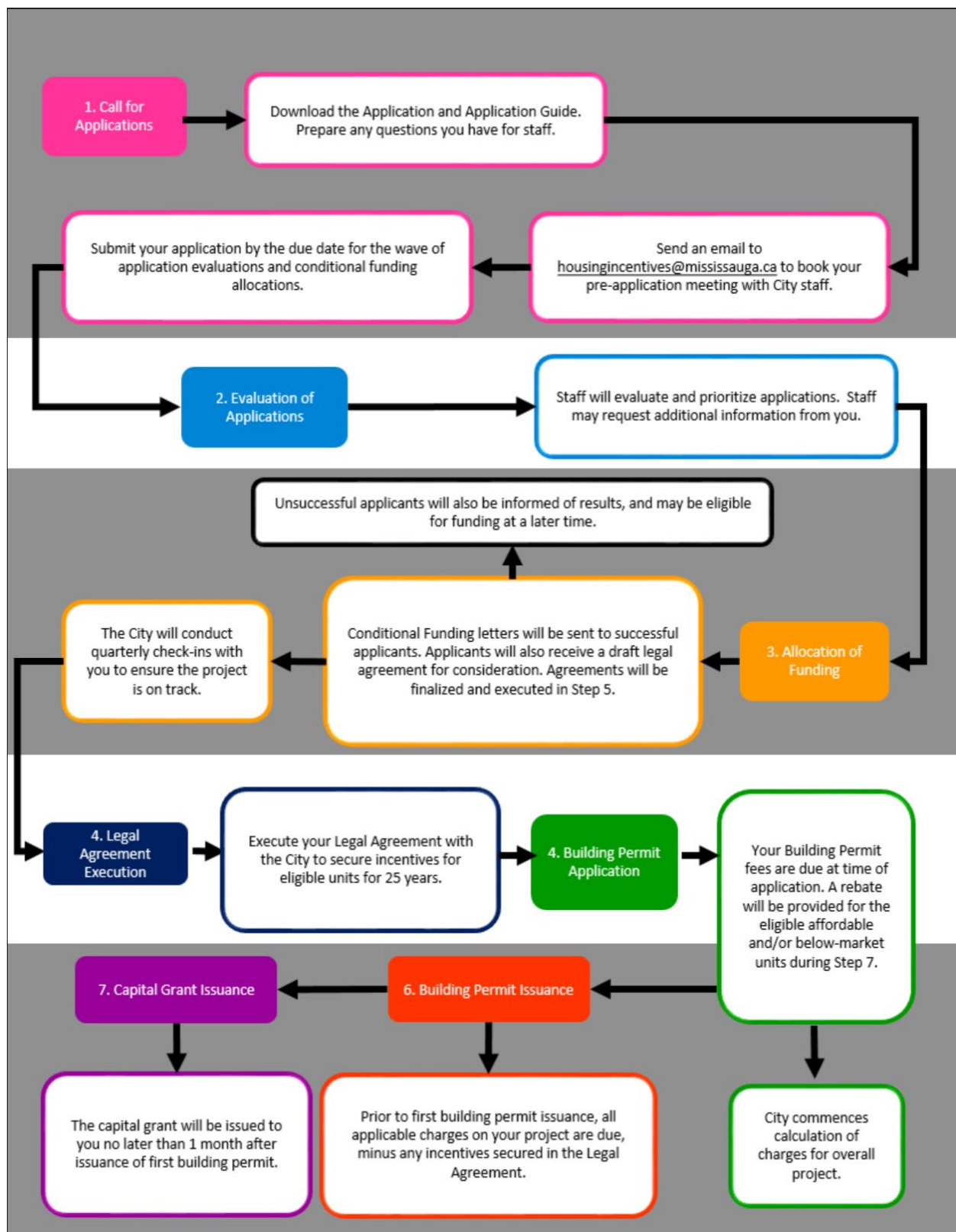


Figure 1: Application Process for the Multi-Residential Rental Incentive Program

Conditional Funding

The City has emailed successful candidates with a Conditional Funding Letter. The Letter outlines the amount of units in your proposal that are eligible for funding, provided you apply for building permit in the timeframe you set out in your application form.

The City has also emailed you a draft legal agreement, and it is recommended that you begin reviewing the agreement at this time, so that you are ready to sign and execute the agreement at your earliest convenience.

The City will conduct quarterly check-ins to confirm you are on track to apply for building permit as anticipated.

You will be required to identify the affordable / below-market units on a table. An example is provided below in **Table 4**. This should be emailed to the City when you are able to provide this information (prior to building permit issuance).

Table 4: Site statistics required prior to Building Permit being issued

Unit Type (ex. 1, 2 bedroom, etc.)	Square footage	Monthly rent	Program (PARIP, CIP, CMHC, BCH)

Legal Agreement Execution

You will need to execute an Affordable Housing legal agreement with the City to secure your incentives. An owner's legal obligations under these agreements includes:

- Peel Region shall advertise units based on the Developer's Access Plan and provide the Owner with a list of Eligible Tenants for qualifying units based on an Expression of Interest and Random Selection Process.
- The affordable / below-market units must be maintained at or below the maximum rent thresholds for a period of 25 years. The legal agreement(s) will be registered on title and will bind future owners if the property is sold prior to the expiry of the 25-year term.
- In the event of failure to maintain the terms of the agreement, the owner must repay the applicable grants related to the affordable / below-market units. A collateral charge/mortgage of land (no lower in priority than third priority) will be required to ensure that this is secured.
- A restrictive covenant would be registered on title under Section 118 of the *Land titles Act* requiring the City's consent for selling the land. The City will give consent provided the restriction is maintained on title to ensure the subsequent owner would agree to continue to participate in the program.
- The owner must file an annual sworn declaration to attest to compliance with the program. An annual tenant declaration or signed lease may also be required.
- A data sharing agreement with the Peel Region may also be required.

The City of Mississauga [Fees and Charges By-law](#) requires the Planning & Development or General Municipal teams to charge a fee for review of legal agreements starting at \$1 093.

Where conflicts exist between these Guidelines and the CIP legal agreement, the CIP legal agreement(s) prevail(s).

Building Permit Application

When you are ready to apply for Building Permit, your minimum Building Permit fees are due. To pull your conditional foundation to roof/full building permit, full payment of fees as

indicated by the Building Department (less those calculated for the CIP affordable units) if requested. The fees for the affordable/ below market units will be rebated within one month of issuance of your full or conditional foundation to roof Building Permit if the legal agreement has been signed (whatever comes first), if applicable.

After Building Permit submission, the City calculates charges (DCs and CIL of Parkland). The City will cross reference your CIP application form against your building permit and identify which units are eligible for (a) statutory exemptions from charges, and (b) other incentives through this CIP program.

Building Permit Issuance

All applicable charges (less any incentives captured in the legal agreement(s)) are due prior to Building Permit Issuance. Therefore, the final invoice will reflect all financial incentives, with the exemption of the Capital Grant.

Capital Grant Issuance

The City will make every effort to issue the Capital Grant, inclusive of the Building Permit rebate (if applicable) for the affordable and/or below-market units by cheque in the mail no later than one month after first building permit issuance (foundation to roof) or full building permit.

Implementation

1. Building Access, Amenities and Design

CIP Units will be indistinguishable from market units and all residents will enjoy the same access and amenities. CIP Units should be fully integrated into the building and mixed with market units throughout the building.

Access

All building residents shall have the same access.

All building residents shall share common entrances and exits, elevators, stairwells, and any other means in ingress or egress.

CIP Units should be dispersed throughout the building. Concentration of units may be considered where it provides a benefit to the CIP Unit residents (e.g. at the request of a not-for-profit owner or operator, or to improve proximity to amenities or services or improved outcomes and efficiencies). The location and distribution of affordable units within a building will be confirmed at the time of site plan review, where possible. If site plan is not applicable, this should be provided in advance of building permit issuance.

If the proposed development will contain one or more condominium dwelling units and rental CIP Units, easements must be conveyed through the condominium registration process to the satisfaction of the Commissioner of Planning and Building (the "Commissioner") to secure access to, and enjoyment of, all common areas, utility and mechanical areas, areas required for ingress and egress, vehicle and bicycle parking areas (visitor and resident), and indoor and outdoor amenity areas on behalf of residents of the rental CIP Units.

Amenities

All building residents shall have the same and equal use and enjoyment to all building and development amenities and services. No restrictions, requirements, or rules shall be imposed

on CIP Unit residents that are not imposed equally on market unit residents. If amenities, services, upgrades, or ownership or rental of parking and other facilities are offered as an option at an additional upfront and/or recurring cost or fee to the market units, such amenities, services, upgrades, or ownership or rental of parking and other facilities shall be offered to CIP Unit residents at the same (or lower) upfront and/or recurring cost or fee. If there is no cost or fee charged to the residents of market units for amenities, services, upgrades, parking or other facilities, there shall not be a cost or fee charged to CIP Unit residents.

Indoor and outdoor amenity space must be provided in accordance with the Zoning By-law and made available for casual and everyday use by all residents on the same terms and conditions. CIP Unit residents may be charged reasonable and customary charges for the private booking of a party room, guest suite, or other similar services and amenities, but only if such charges do not exceed the amounts charged to market unit residents.

Bicycle and visitor vehicular parking for the building must be provided in accordance with the zoning by-law and shall be made available to residents of the CIP Units on the same terms and conditions as the market unit residents.

Storage lockers for the building shall be provided and made available to all residents on the same terms and conditions.

Design

CIP Units shall be indistinguishable – in appearance, access, quality, and functionality – from market units, both externally and internally.

Each CIP Unit shall have central heating and cooling with individual controls.

The number of CIP Units within a building with private outdoor amenity space (e.g. balcony) shall be proportional to the number of market units within the building having a private outdoor amenity space.

Residents of CIP Units shall have access to laundry facilities on the same terms and conditions as residents of the market units. Laundry facilities shall be provided in the form of either ensuite laundry facilities or a common laundry room available to all residents at the same fee per use charge.

The finishes, fixtures, and features (including appliances) provided in CIP Units will be the same or functionally equivalent to the finishes, fixtures and features provided in market units. A functionally equivalent finish, fixture or feature is one that is new and of good quality in terms of performance, durability, and appearance.

CIP Units should incorporate as many principles of Universal Design as possible and/or ensure that units are adaptable to enable later retrofits to create spaces that are suitable for individuals and families of all ages, abilities, sizes, and stages of life.

The Ontario Building Code (the “OBC”) requires that 15% of units within a multi-unit residential building include barrier-free accessibility features. These requirements shall be distributed proportionally throughout market and CIP units, with the number of CIP units with barrier-free accessibility features rounded to a whole number where applicable (e.g. 15 percent of eight (8) affordable units is 1.2, which would be rounded to two (2) CIP units designed to include barrier-free accessibility features). Developers are encouraged to

provide, wherever possible, more accessible units than required by the OBC and/or provide adaptable CIP Units to enable future retrofits for increased accessibility.

2. Offsite Affordable Housing

CIP Units are not transferable to another building/property.

3. Tenure of Affordable and Market Units

CIP Units do not have to be in the same tenure as the associated market units located on-site.

Condominium developers can choose to provide CIP Units as rental tenure.

In a case where condominium developers wish to provide rental CIP Units, they may:

- Own the rental CIP Units in a registered condominium and retain a City approved third-party to operate the rental CIP Units; or
- Sell the rental CIP Units to a City approved not-for-profit organization.

In all cases, the parties will be required to enter into CIP legal agreement(s) securing the rental CIP units as such for the duration of the affordability period to the satisfaction of the City. Any agreement(s) between the Owner and a third-party must be entered into prior to the execution of the Owner's agreement(s) with the City.

Where a not-for-profit organization purchases the rental CIP Units, they may not be sold for the duration of the 25-year affordability period, except to another not-for-profit organization at the applicable CIP affordable price. The purchasing not-for-profit organization must continue to ensure that the units remain affordable rental housing for the remainder of the 25-year affordability period. After the expiration of the full 25-year affordability period, the units may be rented or sold by the not-for-profit organization at market price.

All rental CIP Units will be administered as per section 4 of this guideline. Alternative administrative processes may be considered where units are owned and/or operated by a City approved not-for-profit organization.

4. Administration of Rental CIP Units

Affordability Period

CIP Units shall be maintained at affordable rents for a minimum period of 25 years calculated from the date of first occupancy.

If a CIP Unit becomes vacant and is leased to a new tenant during the affordability period, the rent (inclusive of electricity, gas, hot water, water and condominium, maintenance, occupancy or related fees) for the new tenant shall be no higher than the City's current affordable rent threshold based on its unit size (number of bedrooms) for that year.

A CIP Unit may only be sold to a household at the end of the 25-year affordability period. If an Owner is facing hardship and must sell CIP Unit(s) at any point during the 25-year affordability period, it must seek City approval, per the restrictive covenant that must be registered on title under Section 118 of the *Land Titles Act*. The City will give consent provided the restriction is maintained on title to ensure the subsequent owner would agree to continue to participate in the program. If sold, the new owner of a CIP Unit(s) will be bound by the CIP agreement (a), and the unit must continue to serve as a CIP unit for the entirety of the remaining affordability period.

Maximum Monthly Rent

Affordable units are those units rented at or below 100% Average Market Rent (AMR). Below-market units are those rented above 100% AMR but no higher than 125% AMR. AMR is published annually by the Canada Mortgage and Housing Corporation (CMHC) through the annual Rental Market Survey, and is also posted in the [Affordable Residential Units for the Purposes of the Development Charges Act, 1997 Bulletin](#).

The current rent rates by unit type for the 100% AMR and 125% AMR depths of affordability are identified in **Table 2** of this Guide.

The maximum monthly rent shall be inclusive of electricity, gas, hot water, water, and condominium, maintenance, occupancy or related fees.

If utilities are to be charged separately, the maximum amount that can be charged must not exceed the values identified in Tables 4-8 of [O. Reg. 316/19: DETERMINATION OF GEARED-TO-INCOME RENT UNDER SECTION 50 OF THE ACT](#). The maximum monthly rent can be reduced by these values.

The current maximum monthly rent will be regularly posted on the City's website.:

<https://www.mississauga.ca/services-and-programs/building-and-renovating/incentives-for-building-affordable-housing/>

Bachelor units do not qualify as CIP Units.

Rent Increases

The rent charged to a household occupying a CIP Unit may be increased on an annual basis by not more than the provincial guideline, as set out in s. 120 (2) of the *Residential Tenancies Act*, 2006, S.O. 2006, c.17 ("RTA") for the duration of such household's tenancy, irrespective of whether the rental unit is exempt from rules relating to rent pursuant to s. 6.1 (2) of the RTA.

If a CIP Unit becomes vacant and is leased to a new tenant during the 25-year affordability period, the rent for the new tenant shall be no higher than 100% AMR for affordable units and no higher than 125% AMR for below-market units.

Household Eligibility

In order to be eligible for a CIP Unit, a household shall, at the time of application to lease and initial occupancy of a CIP Unit, satisfy the following requirements:

- At least one member of the household shall be at least 18 years of age, or 16 or 17 years of age and no longer living with a parent.
- Each member of the household shall be either:
 - A Canadian citizen;
 - A permanent resident of Canada or a temporary resident who has applied for permanent resident status; or
 - A refugee claimant or Convention refugee.
- The household's gross annual income shall be no greater than the 6th income decile for renter households in Mississauga. Household income will be determined using the

most recent Revenue Canada Notice of Assessment for each household member 18 years of age or older that is not a full-time student (proof of full-time student status at a recognized institution is required). Where a Notice of Assessment is not available, the household will be required to provide other documentation sufficient to determine the household's gross annual income.

- No member of the household shall be related (including kinship, business or close personal relationship) to any person with current or former interest in the land or development.
- No member of the household shall own, in whole or in part, any form of residential real estate suitable for year-round accommodation in Canada or abroad.
- The household must occupy the CIP Unit for the duration of their lease and may not sublet the unit, in whole or in part, at any time.

Marketing of CIP Units

It is anticipated that tenants for CIP Units would be from the general public. CIP units will generally be advertised and marketed using Peel Region's Website. Development specific processes and obligations will be contained in the applicable CIP legal agreement. A wait list will not be maintained for CIP Units, however, where possible, tenants may be selected from the Peel Region's centralized wait list.

At least six (6) months prior to the first occupancy of a CIP Unit, a CIP Access Plan shall be submitted to the City for review and approval using a template pre-approved by the City. The CIP Access Plan shall, at a minimum, identify the following:

- Building location (address and nearest intersection)
- Building amenities (e.g. storage lockers, amenity areas, vehicular and bicycle parking)
- Accessibility considerations (e.g. accessibility features of the building and CIP units)
- The number of CIP Units by bedroom type, and whether they contain accessibility features
- The estimated date of first occupancy of each CIP Unit
- The initial rent of each CIP Unit must be made available to CIP Unit residents. If utilities are to be charged separately, the initial rent must be reduced according to Tables 4-8 of [Ontario Regulation 316/19](#). Additional optional charges (e.g. for vehicular parking, storage lockers, etc.) must be communicated as well.
- Floor plans for CIP Units, depicting for each unit: doors, windows, kitchen facilities, common areas, bedrooms, and the unit's total floor area (square metres and square feet)
- Description of unit amenities (e.g. appliances, laundry)
- Any unique project considerations concerning tenant selection and screening, including any proposed partnerships with one or more not-for-profit housing providers

- Criteria for selecting and refusing eligible tenants. Prospective tenants may only be screened according to criteria that is pre-approved by the City, and Peel Region through the review of the CIP Access Plan

Owners may choose to supplement advertising and marketing beyond the above process, but all expressions of interest must be submitted through the Peel Region.

Expression of Interest, Random Selection and Screening Process

New or existing CIP Units will be posted on the website of the Peel Region, as early as possible. The submission window for expressions of interest will not open until firm occupancy dates are known.

Households may apply to all units in which they are interested, although households may be matched with appropriately sized units and priority for family-sized units will be given to families and larger (3 or more member) households. Households may only submit one (1) application per CIP Unit; duplicate submissions will be removed.

Expressions of interest will be entered into a random selection process conducted by Peel Region. Randomly selected households will be assessed by Peel Region to confirm eligibility. Households will be required to submit documentation that confirms their eligibility, such as Revenue Canada's Notice of Assessment once selected. Only households that fully satisfy the eligibility criteria will be considered for a CIP Unit.

Upon completion of the random selection process for CIP Units, the selected household(s) shall be notified of:

- The process and deadline for submitting a rental housing application;
- The required supporting documentation (e.g. application form, references, income verification, insurance); and
- That they may lose the opportunity to lease a CIP Unit if they do not complete all application requirements by the provided deadline.

Peel Region shall:

Provide the landlord with a short-list of randomly selected eligible households who may be contacted by the landlord to conduct the final screening steps for tenant selection.

Protocols for Screening Tenants

Acting expeditiously, the responsible party will screen the short-listed eligible tenant(s). Any screening must be carried out in accordance with the provisions of all relevant legislation including the Residential Tenancies Act and must adhere to the Ontario Human Rights Code (the "Code"), Regulation 290-98, which lists the following review and selection practices as acceptable:

- Rental history, credit references, and/or credit checks may be requested. A lack of rental or credit history shall not be viewed negatively.
- A landlord can ask for income information, but they must also ask for, and consider together, any available information on rental history, credit references, and credit checks (such as through Equifax Canada).

- Income information shall be limited to confirming that the person has enough income to cover rent.

In the event the first eligible household's credit, rental history or references is/are not satisfactory, the process will be repeated expeditiously until a household is selected. Households found not to be satisfactory will be notified in writing of the reason (which must be in accordance with the Access Plan). Where the City is not conducting the screening, Peel Region shall be provided with a written summary of the reason(s) that individual households were deemed not to be satisfactory.

The landlord will send an offer to rent the unit to the selected household. Once the household receives an offer, they will be provided with an opportunity to tour the unit, where possible, and sign the lease. Deadlines for touring the unit and signing the lease may apply to minimize the duration of time that an CIP Unit is vacant.

Should the selected household opt not to lease the unit, the landlord will repeat the above process. If the short-list has been exhausted, the landlord may request additional prospective tenants from Peel Region

A landlord may request a "guarantor" to sign a tenancy agreement on behalf of a prospective eligible household, but only if the landlord has the same requirements for all tenants (market and CIP Units) and for people who are not identified by a prohibited ground of discrimination under the Code.

Tenancy agreements shall include City-approved clauses outlining limits to rent increases, any optional extra charges for parking or storage, and restrictions for sub-letting. All leases for CIP Units shall be for a minimum term of one (1) year.

Right to Equal Treatment without Discrimination and Freedom from Harassment in Housing

Everyone has the right to equal treatment in housing without discrimination and the right to freedom from harassment from a landlord under the Code.

Households applying for a CIP Unit cannot be refused a unit, harassed by a housing provider or other tenants, or otherwise treated unfairly because of one or more of the following Code grounds:

- Race, colour, or ethnic background;
- Creed (religious beliefs or practices);
- Ancestry, including Indigenous ancestry;
- Place of origin;
- Citizenship, including refugee status;
- Sex (including pregnancy);
- Sexual orientation;
- Gender identity and expression;

- Age, including individuals who are 16 or 17 years old and no longer living with parents or guardians;
- Marital status, including single status and those with a same-sex partner;
- Family status;
- Disability; and
- Receipt of public assistance.

5. Annual Reporting

For CIP Units, the Owner shall **file an annual sworn declaration to the City attesting that all CIP Units under their ownership comply with the CIP legal agreement(s). Leases or tenant declarations should also be provided annually. No subletting of units is allowed.**

Enforcement will be conducted in accordance with applicable CIP legal agreement(s) and City by-laws.