

Housing Issues Report

60 Dundas Street East
City of Mississauga

Prepared For
Almega Asset Management

March 2022

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1

Introduction

Bousfields Inc. has been retained by Almega Asset Management ('Almega') to prepare a Housing in support of the planned redevelopment of the lands municipally known as 60 Dundas Street East, in Downtown Cooksville, in the City of Mississauga (the 'Subject Site').

Almega is planning to redevelop a 1.07-hectare (2.64 acre) property in the Downtown Cooksville community. The application is for a mixed use development, including 1,224 residential condominium dwelling units. The City requires Housing Reports for applications in excess of 50 units.

The City encourages applicants to consider, as part of their development applications, a minimum of ten percent (10%) of units as affordable 'middle income' housing units. recommendations outline that affordable unit provision rate does act to exempt the first 50 units, but applies to the balance of the remaining proposed units. In addition, the City of Mississauga Housing Strategy defines an affordable 'middle income' housing unit as one that can be purchased for \$420,000 or less.

It is noted that the the creation of municipal affordable housing 'targets' is a subject that can be raised in both municipal Housing Strategy Reports and in a municipality's Official Plan policies that encourage the municipality to engage in variety of initiatives which act to generate the creation of more affordable housing units. The City of Mississauga is currently engaging in a project to incorporate inclusionary zoning policies which could be another mechanism by which to support affordable housing targets being met.

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Site and Surroundings

As shown in **Figure 1** below, the Subject site is located on the east side of Hurontario Street and south of Dundas Street East.

The related Planning and Urban Design Rationale Report, also prepared by Bousfields Inc. dated March 2022, provides further information on the Subject Site and the surrounding area. It is noted that the Subject Site is currently occupied by a local retail plaza comprised of a 1 storey, multi-tenant structure and surface parking areas.

Surrounding land uses are as follows:

North:	A number of low to mid-rise commercial and retail-type buildings are located immediately to the north of this Subject Site along Dundas Street East. Further north are several mid-rise apartment buildings located principally along Jaguar Valley Drive.
East:	18 storey high rise condominium currently under construction (89-95 Dundas Street East). Further to the east is a mid-rise apartment building and several mid-rise commercial and office buildings along both sides of Dundas Street East.
West:	Several low to mid-rise commercial and retail-type buildings located immediately west of Subject Site along Dundas Street East. Transit bus stop along the southeast portion of intersection of Hurontario Street and Dundas Street.
South:	To the south of the Subject Site, along Shepard Avenue, is a midrise. Apartment and retirement apartment residence. To the immediate southwest of the Subject Site are two retail plazas, one enclosed and the other unenclosed.

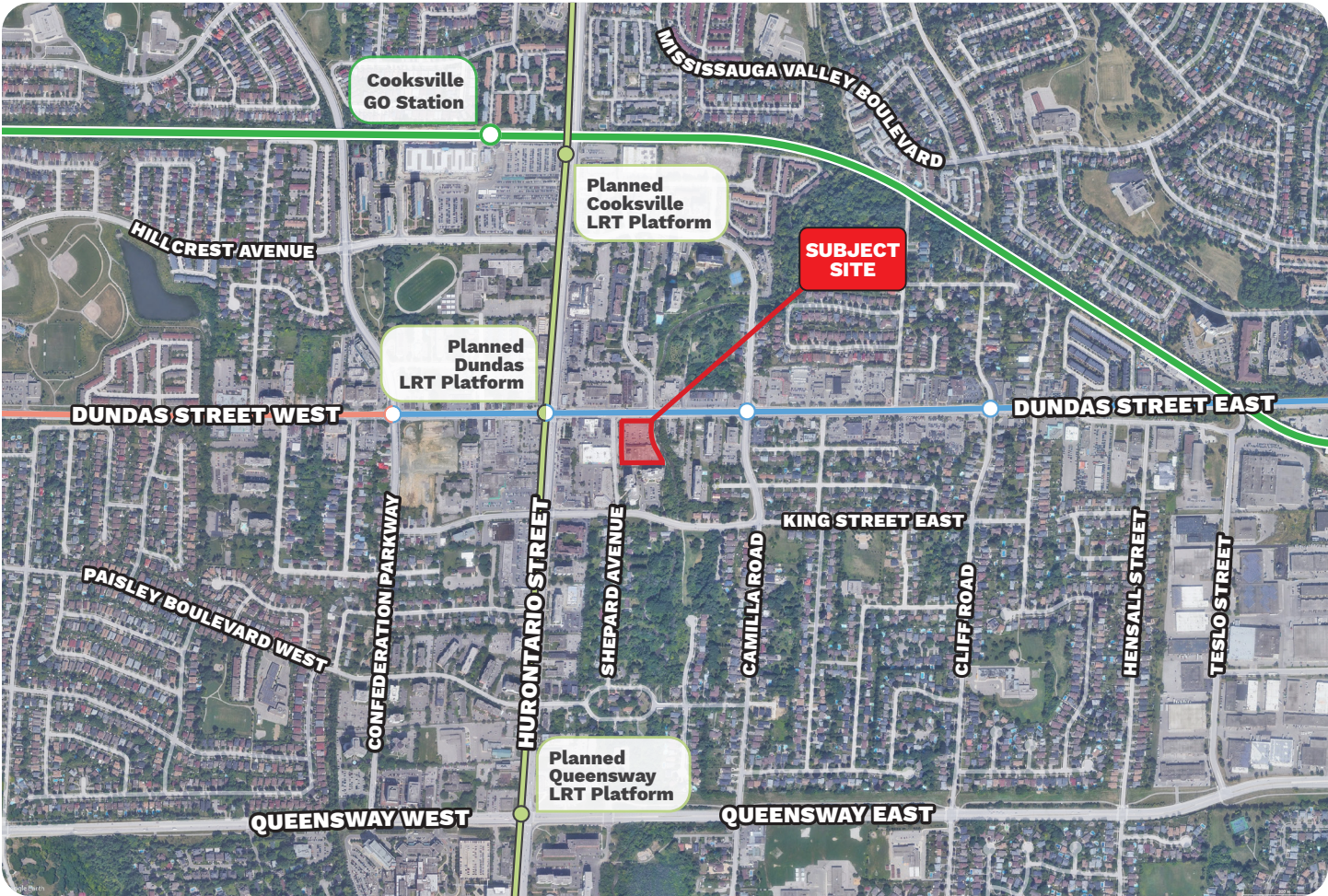


Figure 1 - Study Area

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Proposal

The application proposes a high-density, mixed-use development for the Subject Site. This development proposal consists of three buildings (Towers 'A', 'B' and 'C') of varying heights oriented around a central road (with roundabout configuration) with road access onto Shepard Avenue and Dundas Street East. The proposed development will have a residential gross floor area ('GFA') of 67,847 square metres (730,299 square feet) with a density of approximately 6.32 FSI. The total GFA (residential and non-residential) of 92,227 square metres constitutes a density of 8.59 FSI. Tower 'A' is proposed in the northwest quadrant of the Subject Site as a 36-storey building atop a podium. The base of the podium will comprise a residential lobby, amenity areas and retail use. An access to the underground parking garage is proposed along the easterly portion of the podium. The garbage loading area will be located on the southern portion of the podium as well.

Towers 'B' and 'C' are proposed for the southern portion of the Subject Site which are 33 and 29 storeys, respectively. A podium is proposed to connect both towers which comprises common amenity areas and the garbage loading area. Access to the underground parking garage is proposed along the easterly portion of this podium. Along the west, east and southern extent of the podium are townhouses proposed at grade.

Rising above the podiums, the tower components of Towers 'A', 'B' and 'C' have incorporated various stepbacks. Building articulation has also been applied here. These stepbacks have enabled the positioning of towers in a manner that provides for appropriate transition to the surrounding area, adequate tower separation between buildings on the same site and limit adverse shadow impacts to the central outdoor landscaped courtyard and outdoor amenity areas.

A variety of landscaped open spaces and amenity areas are to be provided. This includes a landscape area incorporated in the connected podium for Towers 'B' and 'C', landscaped open spaces along the property lines and the rooftop outdoor space on all three towers.

The proposed buildings have been organized around the common road, which has a roundabout configuration, at the central portion of the property. Overall, the proposed development includes 5,364 square metres (57,738 square feet) of amenity areas. Of this, approximately 2,682 square metres (28,869 square feet) is outdoor amenity areas, while approximately 2,682 square metres (28,869 square feet) is indoor amenity areas. Landscaping and streetscaping enhancements are to be provided. This includes streetscape treatments along the west and northern property line to provide for a high-quality, inviting, pedestrian-oriented environment and active street frontages.

A total of 1,224 residential dwelling units of varying size and configurations are to be provided. A mixture of studio, one- and two-bedroom and townhouse types are proposed, providing a balanced range of housing choices for households of varying size, income levels and life stages. The anticipated distribution and unit size is as follows:

Unit Type	Unit Size	No. of Units	% of Units
1 bedroom	50 m2 (533 ft2)	741	61%
2 bedroom	75 m2 (807 ft2)	292	24%
Studio	38 m2 (409 ft2)	176	14%
Townhouse	140 m2 (1,506 ft2)	15	1%

Taking into consideration price issues and diverse local market, and in the interest of promoting more affordable options for first-time buyers, the proposed unit distribution and unit sizes have been carefully considered. We note that all units are anticipated to be ownership units, sold at market prices.

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Policy and Regulatory Context

The Housing Study Terms of Reference requires assessment of how the proposed development addresses the relevant Provincial, Regional and local policy framework. This Section of the Report provides an overview and analysis of the relevant Provincial, Regional and local housing-related policies that apply to the Subject Site.

4.1 Provincial Policy Statement

The Provincial Policy Statement ('PPS'), 2020 provides policy direction on matters of Provincial interest related to land use planning and development with the goal of enhancing the quality of life for all Ontario. Relevant policies to assess here are outlined below:

'1.1.1 Healthy, liveable and safe communities are sustained by:

- a. promoting efficient development and land use patterns which sustain the financial well-being of the Province and municipalities over the long term;
- b. b) accommodating an appropriate affordable and market-based range and mix of residential types (including single-detached, additional residential units, multi-unit housing, affordable housing and housing for older persons), employment (including industrial and commercial), institutional (including places of worship, cemeteries and long-term care homes), recreation, park and open space, and other uses to meet long-term needs;

Urban areas which already have concentrated development within them are also defined as settlement areas. The following outlines policies which support the development pattern which should occur in such areas:

1.1.3 Settlement areas are urban areas and rural settlement areas, and include cities, towns, villages and hamlets. Ontario's settlement areas vary significantly in terms of size, density, population, economic activity, diversity and intensity of land uses, service levels, and types of infrastructure available. The vitality and regeneration of settlement areas is critical to the long-term economic prosperity of our communities. Development pressures and land use change will vary across Ontario. It is in the interest of all communities to use land and resources wisely, to promote efficient development patterns, protect resources, promote green spaces, ensure effective use of infrastructure and public service facilities and minimize unnecessary public expenditures.

1.1.3.1 Settlement areas shall be the focus of growth and development. 1.1.3.2 Land use patterns within settlement areas shall be based on densities and a mix of land uses which:

- a) efficiently use land and resources;
- b) are appropriate for, and efficiently use, the infrastructure and public service facilities which are planned or available, and avoid the need for their unjustified and/or uneconomical expansion;
- c) minimize negative impacts to air quality and climate change, and promote energy efficiency; d) prepare for the impacts of a changing climate;
- e) support active transportation;
- f) are transit-supportive, where transit is planned, exists or may be developed;

1.1.3.3 Planning authorities shall identify appropriate locations and promote opportunities for transit-supportive development, accommodating a significant supply and range of housing options through intensification and redevelopment where this can be accommodated taking into account existing building stock or areas, including brownfield sites, and the availability of suitable existing or planned infrastructure and public service facilities required to accommodate projected needs.

1.1.3.4 Appropriate development standards should be promoted which facilitate intensification, redevelopment and compact form, while avoiding or mitigating risks to public health and safety.

'1.4.3 Planning Authorities shall provide for an appropriate range and mix of housing options and densities to meet the projected market-based and affordable housing needs of current and future residents of the regional market by:

- a. establishing and implementing minimum targets for the provision of is affordable to low- and moderate-income households and which aligns with the 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:
 - i. all housing options required to meet the social, health, economic and well-being requirements of current and future residents, including special needs requirements arising from demographic changes and employment opportunities; and
 - ii. 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 services 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.'

The proposed development will provide for residential intensification on the Subject Property through a mixed-use, high-density built form that will introduce 1,224 new housing units of varying unit sizes and configurations. This will provide housing options for current and future residents of the Downtown Cooksville community, capable of accommodating households of varying size, income levels and lifestyle options. Furthermore, the proposal will facilitate development that leverages from the existing infrastructure, active transportation, existing and planned transit services and several other public service facilities. As such, it is surmised that the proposed development is consistent with the PPS.

4.2 Growth Plan For The Greater Golden Horseshoe

The Growth Plan establishes a long-term framework for managing growth and development across the Greater Golden Horseshoe ('GGH') region up to the year 2051. It sets out a range of policies that encourage the efficient use of land through the development of complete communities that are compact, transit-supportive and provide a range of housing and employment opportunities.

Policy 1.2.1: The successful realization of this vision for the GGH centres on effective collaboration amongst the Province, other levels of government, First Nations and Métis communities, residents, private and non-profit sectors across all industries, and other stakeholders. The policies of this Plan regarding how land is developed, resources are managed and protected, and public dollars are invested are based on the following principles:

- Support the achievement of complete communities that are designed to support healthy and active living and meet people's needs for daily living throughout an entire lifetime.
- Prioritize 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, including integrated service delivery through community hubs, by all levels of government.

Policy 2.2.6.1: Upper- and single-tier municipalities, in consultation with lower-tier municipalities, the Province, and other appropriate stakeholders, will:

- a. support housing choice through the achievement of the minimum intensification and density targets in this Plan, as well as the other policies of this Plan by:
 - i. identifying a diverse range and mix of housing options and densities, including additional residential units and affordable housing to meet projected needs of current and future residents; and
 - ii. establishing targets for affordable ownership housing and rental housing;

The proposal will contribute to achieving complete communities by facilitating a high density, compact built form on underutilized lands in close proximity to local transit networks, active transportation infrastructure and nearby resident amenities. Furthermore, the proposal will provide a range of new dwelling units which will contribute to housing diversity and offer housing choice for current and future residents in this neighbourhood. It will also facilitate greater housing choice for households of differing sizes, income levels and lifestyle needs through an appropriate form of development.

4.3 Peel Regional Official Plan

The Region of Peel Official Plan (Peel Official Plan) outlines strategies for managing growth and development across Peel within a Regional framework. The Subject Site would be an appropriate and desirable location for redevelopment to occur and would conform to Peel Official Plan policy objectives.

Policy 5.8.1.1: To provide for an appropriate range and mix of housing types, densities, sizes and tenure to meet the projected requirements and housing needs of current and future residents of Peel.

Policy 5.8.1.2: To foster the availability of housing for all income groups, including those with special needs.

Policy 5.8.2.3: Encourage and support the efforts by the area municipalities to plan for a range of densities and forms of housing affordable to all households, including low- and moderate-income households, enabling all Peel residents to remain in their communities.

Policy 5.8.2.6: Collaborate with the area municipalities and other stakeholders such as the conservation authorities, the building and development industry, and landowners to encourage new residential development, redevelopment and intensification in support of Regional and area municipal official plan policies promoting compact forms of development and residential intensification.

Policy 5.8.3.2.1: Explore, in collaboration with the area municipalities, the feasibility of implementing incentives such as waivers, deferrals of grants in lieu of development chargers, other municipal planning and building fees and charges, and regional property taxes to promote the development of affordable housing.

In addition to the foregoing policies of the Peel Official Plan, we have also had regard for the Peel Housing and Homelessness Plan 2018-2028 The Home For All (PHHP). The PHHP

establishes provisions for Peel Region to, over a 10 year timeframe, increase the affordable housing stock and to combat homelessness.

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

The City of Mississauga's targets include 400 low income units, 520 middle income units and 2,860 middle income or greater units per year. Five "Complete Solutions" were identified and align with the Regional 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.

The proposed provides for the introduction of 1,224 new dwelling units of varying sizes and types, contributing to and facilitating a range of housing opportunities in the area. Furthermore, the proposal will advance Regional policy goals of providing greater housing choice for current and future residents of varying household size, income levels and life stages. It will also contribute additional affordable units to the City which will be consistent with Regional policy objectives and act to address housing issues which affect local residents.

4.4 Mississauga Official Plan

The Mississauga Official Plan, as amended, provides the long-term framework for managing growth and development across the City of Mississauga. The following policies apply to the Subject Lands:

Policy 5.5.7: A mix of medium and high density housing, community infrastructure, employment, and commercial uses, including mixed use residential/commercial buildings and offices will be encouraged. However, not all of these uses will be permitted in all areas.

Policy 5.5.8: Residential and employment density should be sufficiently high to support transit usage. Low density development will be discouraged.

Policy 5.5.9: Intensification Areas will be planned to maximize the use of existing and planned infrastructure.

Policy 7.1.6: Mississauga will ensure that the housing mix can accommodate people with diverse housing preferences and socioeconomic characteristics and needs.

Policy 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.

Policy 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.

In addition to the foregoing policies of the Mississauga Official Plan, we have also had regard for the Mississauga Housing Strategy Making Room for the Middle: A Housing Strategy for Mississauga. This document outlines recommendations to retain middle-income households, protecting existing rental stock and assess enhancing current funding 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 Housing Strategy aims to remove barriers to deliver affordable housing, close the missing middle gap and to support bureaucratic reforms to promote efficient delivery of affordable housing.

The first objective of this document is to devise strategies for removing barriers to affordable housing which includes a more streamlined process and to establish requirements that can help reduce costs for developers. Some elements that can accomplish this include:

- Amend OP policies to further promote affordable home ownership and rental housing and the development of family size units;
- 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 regionally owned land to assess development opportunities.

The second objective is to provide for the missing middle gap housing type. The missing middle are households, due to their income level, do not qualify for subsidized housing, while also having limited housing choices. This goal can be achieved through the implementation of effective strategies needed to provide the support to keep individuals housed. Strategies include:

- Region could consider deferral of Development Charges on a portion of affordable units; and
- Property tax deferral program.

The third objective of the Housing Strategy is to foster bureaucratic reform. Administrative change is to occur within government in order to create a development environment conducive to the creation of housing that is affordable, with a focus on middle income households. Strategies to achieve this goal include:

- Utilizing 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 to affordable housing developers; and
- Making surplus land available for affordable housing.

The fourth and final goal is accountability. This includes metrics to monitor progress and supporting affordable housing through:

- Establishing interim and longer-term targets;
- Monitoring and reporting; and
- Continued engagement with housing development stakeholders.

Affordable ownership is a priority and the City has to facilitate greater diversity in the housing stock. The City's housing targets are expected to be achieved through a supply of units costing a maximum of \$420,000, which should be family-size units with indoor and outdoor amenity spaces.

Other considerations for the provision of middle income housing include alternative mortgage funding, the creation of second units, and the intensification of vacant public lands.

The proposed development will facilitate residential intensification by introducing a high-density, compact built form on underutilized lands in close proximity to transit services, active transportation infrastructure and nearby amenities. This will ensure that Provincial and Regional policy objectives are achieved while also enabling housing choice for current and future Downtown Cooksville residents of varying household sizes, income levels and life stages. The proposal will provide for a mix of units, at market-based price points that will allow for affordable homeownership opportunities. Almega has also been proactive in having initial discussions with the City to ensure a collaborative relationship is fostered. This is to ensure the proposal will proceed in a positive manner thus allowing quicker delivery of additional housing units to the local market. Here, the proposal conforms with Mississauga Official Plan housing policies.



Planning Analysis

The Subject Site will be redeveloped for market-based ownership housing that is targeted to families, commuters and empty nesters who are seeking to remain in the Cooksville community. In addition, this constitutes a proposal for residential intensification on underutilized lands in a manner that better acts to ensure a development is placed in an appropriate location, at an acceptable density and in proximity to transit services and amenities.

As stated previously in this document, City Staff have requested that 10% of the proposed units, beyond the first 50 units proposed, be sized and priced to meet the price level of \$420,000 (which would be approximately 117 units based on the current proposal statistics). It is noted that this is a City recommendation, and not specified policy. While the proposal does not currently propose any "affordable" units, it is our opinion that the proposal meets the applicable policies discussed in this report. The proposed development contemplates 176 units as studios, with unit sizes of approximately 38 square metres (409 square feet), and a further 741 units are to be one-bedroom units of sizes of approximately 50 square metres (533 square feet). These units, combined with the larger family sized units, will contribute to the range of housing options and supporting additional ownership opportunities.

It is also noted that inclusionary zoning has not been implemented within the City of Mississauga as of the date of this report. It is our opinion that the proposal conforms to the the in-effect Provincial, Regional and local policy framework.

6

Conclusion

As had been described previously, the proposed development represents an appropriate development for the Subject Site that is in keeping with Provincial, Regional and local policies. Furthermore, the proposed development is well served by transit and existing infrastructure and makes efficient use of land, resources and infrastructure. The proposal will provide for a range of housing options for households of varying size, incomes and life stages. It will also provide market-based housing options that are well-served by existing community services, parks, local businesses and destinations.

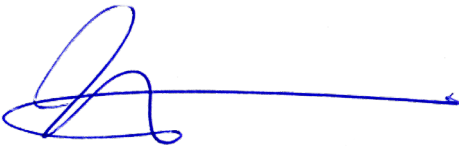
The City of Mississauga has not completed related processes for the implementation of inclusionary zoning. Absent of such provisions, the proposed development provides opportunity to respond to the need for middle income affordable housing given the anticipated variety of units to be provided. Based on the above assessment, we conclude that the proposal conforms to the applicable Provincial, Regional and local policies and represents good planning.

Yours very truly,

Bousfields Inc.

Michael Bissett, MCIP, RPP

Partner



Appendix A

**City of Mississauga
Housing Report
Terms of References
and Housing Table**

Appendix B

**City of
Mississauga
Housing
Comments**

Outstanding Checklist Items

Please be advised that the information noted below is subject to change until all the required review groups have completed the applicable review cycle. You will not be able to respond to any of outstanding checklist items or changemarks until you have been assigned a Prescreen Corrections or an Applicant Resubmit task. Please refer to ePlans help guides for more information.

If you require an explanation or would like to discuss the comments found in this report, please contact the reviewer directly. Reviewers are available in person by appointment only. Please call or email the reviewer to schedule an appointment.

Group Name	Cycle	Ref #	Comment Text	Applicant	Milestone	Resolved Status	Create Date (m/d/y)
CPS - HOUSING	1	78	The applicant is proposing a development of 1,341 units. At the DARC meeting on Dec. 15, 2021, the applicant indicated that the proposed tenure is xx.			Note	12/15/2021 10:24 AM
	1	79	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 wproduction 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	12/15/2021 10:24 AM
	1	80	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	12/15/2021 10:24 AM
	1	81	The Housing Report Terms of Reference is available here: www7.mississauga.ca/documents/Business/Housing_Report_Terms_of_Reference.pdf			Note	12/15/2021 10:24 AM
	1	82	For large ownership proposals over 50 units, the City is seeking to ensure 10% of the units are affordable to middle income households. Based on the existing proposal, a minimum of 129 middle income affordable units are requested. Please note that the City will consider alternatives to on-site unit contributions, including financial contributions for affordable middle income housing elsewhere, off-site unit contributions, or land dedication.			Note	12/15/2021 10:24 AM

