
HOUSING REPORT

IN SUPPORT OF

OFFICIAL PLAN AMENDMENT AND ZONING BY-LAW AMENDMENT APPLICATIONS

PREPARED FOR

EMTC Holdings Inc.

October 1, 2024

5100 Erin Mills Parkway
City of Mississauga
Regional Municipality of Peel
City File #: DARC 23-173 W9
GSAI File #102-006D

Table of Contents

1.	Introduction.....	4
2.	Background.....	4
3.	Subject Lands.....	5
4.	Proposed Development.....	6
5.	Planning and Housing Policy Context.....	9
5.1	Provincial Policy Statement, 2020.....	10
5.2	Provincial Planning Statement, 2024.....	11
5.3	Growth Plan, 2020.....	13
5.4	Region of Peel Official Plan, 2022.....	14
5.5	Peel Housing and Homelessness Plan.....	16
5.6	Mississauga Official Plan, March 2024.....	17
5.6.1	Central Erin Mills Node Character Area.....	19
5.7	Mississauga Housing Strategy.....	19
6.	Inclusionary Zoning Study.....	20
7.	Analysis and Opinion.....	21
8.	Summary and Conclusions.....	22

Appendices

Appendix I / City of Mississauga Housing Report Terms of Reference

Appendix II / DARC Comments

Housing Report
EMTC Holdings Inc.
Official Plan and Zoning By-law Amendment Applications
5100 Erin Mills Parkway, City of Mississauga

1. Introduction

Glen Schnarr & Associates Inc. ('GSAI') has prepared this Housing Report ('Report') in support of the proposed redevelopment of the northwest quadrant of the of the lands municipally addressed as 5100 Erin Mills Parkway, in the City of Mississauga, Regional Municipality of Peel (the 'Subject Lands' or 'Site') proposed by EMTC Holdings Inc. This Report was identified as a submission requirement during the pre-submission Development Application Review Committee ('DARC') meeting held on October 11, 2023. Subsequent to this meeting, the Housing Report Terms of Reference were obtained and housing-related comments provided by the City and Region were assessed. The Housing Report Terms of Reference are provided in **Appendix I** and the City and Regional comments are provided in **Appendix II** of this Report.

2. Background

As further described in the Planning Justification Report and in Section 4 of this Report, the Owner is pursuing planning approvals to redevelop the existing commercial plaza and surface parking on the Subject Lands into a compact and connected, pedestrian-oriented high-rise residential community comprised of nine tower-on-podium buildings, open spaces, plazas and public park areas. The proposed development provides for tower buildings between 20-44 storeys in height carefully positioned on five to seven storey podiums. Combined, a total of 3,162 residential condominium units are proposed consisting of 1,779 one-bedroom units and 1,383 two-bedroom units in a mix of sizes and configurations. **All the proposed residential units will be ownership tenure.**

To establish the land use permissions for the redevelopment, GSAI is assisting the Owners to advance Official Plan Amendment ('OPA') and Zoning By-law Amendment ('ZBA') applications (the 'Applications'). The City of Mississauga (the 'City') requires a Housing Report to be provided in support of a planning applications where 50 or more residential ownership units are being proposed. Based on the above, a Housing Report is required in support of the proposed development.

In accordance with the Council-approved Making Room for the Middle – a Housing Strategy for Mississauga, the City has requested that all new development applications containing 50 or more ownership or purpose-built rental units located within Reimagining the Mall sites or a designated mall-based Major Node area and in this case the Central Erin Mills Major Node area, provide

twenty percent (20%) of units as affordable units. Additionally, the City of Mississauga defines an affordable threshold for housing units as one that can be purchased for \$420,000 or less.

The proposed development is not anticipated to meet this threshold but is planned to accommodate and contribute to housing objectives through the provision and introduction of additional housing units in a mix of sizes and configurations in an accessible and pedestrian friendly environment. The establishment of affordable housing requirements or quotas is a separate matter and requires a municipality to have the necessary legal instruments in place in accordance with Provincial legislation. The City of Mississauga has implemented Inclusionary Zoning to reach the established quotas. The Subject Lands are not located in an Inclusionary Zoning area and not subject to affordable housing thresholds or requirements. The proposed development seeks to contribute to the availability, quantity, mix and type of housing available in the area and the Erin Mills Major Node to assist in providing for Regional and City housing objectives.

3. Subject Lands

The Subject Lands are located adjacent to and on the east side of Glen Erin Drive, south of Erin Centre Boulevard and in the Central Erin Mills Major Node Character Area in the City of Mississauga. **Section 3** of the Planning Justification Report ('PJR'), prepared by GSAI, dated October 4th, 2024, provides further information on the Site and the surrounding context.

North: Erin Centre Boulevard is adjacent and immediately to the north of the Subject Lands. Further north is John Fraser Secondary School, a 2-storey townhouse development, and a 20-storey condominium complex that front onto Erin Centre Boulevard. Quenippenon Meadows Community Park and multiple schools, including Middlebury Public School and Thomas Street Middle School, are further north.

The Central Erin Mills neighbourhood continues north and this area is mainly composed of two-storey detached, semi-detached residential dwellings and townhouses. Towards the northwest is the Glen Erin Drive and Erin Centre Boulevard intersection with dedicated left turn lanes. A Catholic church fronts onto the intersection. Also, several parks and green spaces are situated towards the northwest, including Duncairn Downs Park and Sugar Maples Woods Park, which continues further north.

South: On the overall property and southeast of the Subject Lands, the Erin Mills Town Centre mall exists. Several local retail plazas, featuring banks like CIBC alongside popular retail outlets such as Indigo, are situated immediately south, at the corner where Eglinton Avenue West intersects Glen Erin Drive. Across Eglinton Avenue West is a high-rise residential area comprising various condominiums of 20-29 storeys in height. Credit Valley Public School is located further south and fronts

onto both Glen Erin Drive and Credit Valley Road. Residential low-density neighbourhoods comprising 2-storey detached dwellings continue south of Eglinton Avenue West.

West: Glen Erin Drive is adjacent and to the west of the Subject Lands. Further west is Erin Meadows Community Centre, St. Aloysius Gonzaga Secondary School, and a local retail plaza fronting Glen Erin Drive. The local retail plaza is comprised of various 1-2 storey low-rise retail structures with internal private driveways and frontage on Glen Erin Drive and Eglinton Ave West. Low-rise residential development continues further west of Winston Churchill Boulevard and largely comprises townhouses and retirement residences.

East: As above, the Erin Mills Town Centre (‘EMTC’) and its parking lots are immediately to the southeast of the Subject Lands. Between the parking lot separating the Subject Lands and EMTC, there is a pedestrian walkway that connects the Subject Land to Erin Mills Town Centre. EMTC is a two-storey shopping centre that significantly contributes to the local community’s social and economic fabric. Specifically, this shopping area offers diverse shops, boutiques, major brand outlets, and entertainment destinations, including the Cineplex, catering to the needs of residents. The EMTC shopping centre also frequently hosts events and cultural activities, enhancing the overall vibrancy of the Central Erin Mills neighborhood.

EMTC’s strategic, central location makes it a convenient local shopping destination for residents of Central Erin Mills and other nearby areas. Further east is the Erin Mills Town Centre Bus Terminal, a hub for multiple bus routes, allowing commuters to connect to different parts of Mississauga and other locations. Erin Mills Parkway is further east, and there are residential condominiums and a Storm Water Pond across the street.

4. Proposed Development

An initial concept plan prepared by BDP Quadrangle was presented to City of Mississauga staff at the Development Application Review Committee meeting in October of 2023. Subsequent to this meeting, the consulting team thoroughly incorporated feedback from both the staff and the client. The proposal was refined to incorporate thoughtful additional design details to the proposed residential towers, amenity spaces, landscaping, pedestrian and road network, parking and public parkland.

The proposed phased high-rise residential community articulates a thoughtful distribution of varying unit sizes throughout each building while catering to diverse residential preferences and ensuring principles of efficient land utilization, optimization, and density distribution are realized

within the Central Erin Mills Major Node. The nine (9) proposed buildings are to feature 5-7 storey podiums with tower components rising above.

The proposed development is sited around a central public park and an urban plaza all surrounded by a private road and pedestrian network. Internal private road network connections are proposed at the south and east end of the Subject Lands, providing internal connections and to the existing ring road, internally and to the underground parking garages and buildings, parking and loading areas. Pedestrian walkways, linkages and connections are provided throughout and provide access to sidewalks, existing walkways and external areas including the EMTC mall surrounding the Subject Lands.

Overall, the proposed development will have a total gross floor area (GFA) of approximately 213,777 square metres, resulting in a maximum net density of approximately 5.3 Floor Space Index (FSI), following land dedications.

A total of 3,162 residential units of varying sizes and bedroom types and a total of 3,653 parking spaces are to be provided, via a 5-level below-grade parking structure. Access to the below-grade parking structure has been integrated into the proposed development through access ramps located at the ground level of each podium building.

The proposed development will provide for residential apartment condominium units. The following is a table summarizing the residential unit mix and type and corresponding building heights:

Tower	# of Storeys	1B	1B + DEN	1B + DEN (2 BATH)	1B TOTAL	2B	2B + DEN	2B TOTAL	TOTAL UNITS
Building A	30	23	84	94	201	135	28	163	364
Building B	25	23	69	73	165	110	23	133	298
Building C	20	25	56	50	131	84	16	100	231
Building D	20	24	57	51	132	84	15	99	231
Building E	25	23	69	73	165	110	23	133	298
Building F1 + F2	F1: 27 F2: 30	64	172	173	409	239	61	300	709
Building G	44	50	123	134	307	197	42	239	546
Building H	39	46	107	116	269	176	40	216	485
Total		278	737	764	1779	1135	248	1383	3162

Table 1 / Residential unit breakdown of proposed towers.

The proposed development looks to provide approximately 40% of the total units as larger 2-bedroom family-sized units which will provide greater housing choice for households of varying sizes, income levels, life stages and lifestyle preferences.

The following table provides a breakdown of the unit type, unit size, and number of units for each building proposed:

Tower	Unit Type	Unit Size Range (Sq. Ft)	Number of Units
Building A	1 Bedroom	411	23
	1 Bedroom + Den	515 – 553	84
	1 Bedroom + Den (2 Bath)	561 – 589	94
	2 Bedroom	611 – 691	135
	2 Bedroom + Den	730 – 745	28
Building B	1 Bedroom	415 – 464	23
	1 Bedroom + Den	492 – 553	69
	1 Bedroom + Den (2 Bath)	549 – 595	73
	2 Bedroom	606 – 709	110
	2 Bedroom + Den	731 – 739	23
Building C	1 Bedroom	417 – 468	25
	1 Bedroom + Den	491 – 548	56
	1 Bedroom + Den (2 Bath)	561 – 667	50
	2 Bedroom	603 – 681	84
	2 Bedroom + Den	729 – 740	16
Building D	1 Bedroom	417 – 481	24
	1 Bedroom + Den	449 – 545	57
	1 Bedroom + Den (2 Bath)	561 – 609	51
	2 Bedroom	611 – 689	84
	2 Bedroom + Den	740	15
Building E	1 Bedroom	415 – 464	23
	1 Bedroom + Den	492 – 553	69
	1 Bedroom + Den (2 Bath)	551 – 586	73
	2 Bedroom	606 – 734	110
	2 Bedroom + Den	731 – 739	23
Building F1 & F2	1 Bedroom	411 – 484	64
	1 Bedroom + Den	494 – 554	172
	1 Bedroom + Den (2 Bath)	553 – 598	173
	2 Bedroom	604 – 668	239
	2 Bedroom + Den	740 – 745	61
	1 Bedroom	433 – 461	50

Building G	1 Bedroom + Den	496 – 560	123
	1 Bedroom + Den (2 Bath)	556 – 599	134
	2 Bedroom	603 – 689	197
	2 Bedroom + Den	717 – 729	42
Building H	1 Bedroom	433 – 461	46
	1 Bedroom + Den	495 – 558	107
	1 Bedroom + Den (2 Bath)	556 – 587	116
	2 Bedroom	603 – 678	176
	2 Bedroom + Den	717 – 727	40

Table 2 / Unit size range and number of units for each unit type.

Given the nature of the location of the Subject Lands within the Central Erin Mills Major Node and on an existing underutilized mall property - the Erin Mills Town Centre, the introduction of increased housing options, variety and types will contribute to the creation of complete community on the EMTC property and in the area overall.

The proposed development will provide additional housing choice and opportunity for residents wishing to live within the Node and in close proximity to community amenities such as schools, community centers, transit terminal, retail commercial and the Erin Mills Town Centre mall itself. Given the current long-term tenancies of the mall, the Erin Mills Town Centre is to remain for the foreseeable future, continuing to provide jobs and commercial retail uses within the Node and in close proximity to the proposed development complemented by the variety of market rate 1- and 2-bedroom units proposed.

5. Planning and Housing Policy Context

The City's Housing Report Terms of Reference requires an analysis of how the proposed development addresses the relevant Provincial, Regional and local policy and framework related to provision of new housing. This Section of the Report provides an overview and analysis of the relevant Provincial, Regional and local housing-related policies and objectives that apply to redevelopment of the Subject Lands. Refer to a detailed description of the proposed development included with the Planning Justification Report and plans, reports and drawings included with the applications.

5.1 Provincial Policy Statement, 2020 (as applicable)

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 Ontarians. The following policies apply.

1.1.1. *Healthy, liveable and safe communities are sustained by:*

- *accommodating an appropriate 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) ...'*

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 housing which 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:*

1. *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*
2. *all types of residential intensification, including additional residential units, and redevelopment in accordance with policy 1.1.3.3;*

c) *directing the development of new housing towards locations where appropriate levels of infrastructure and public service facilities are or will be available to support current and projected needs;*

- d) promoting densities for new housing which efficiently use land, resources, infrastructure and public 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 3,162 residential apartment units of varying sizes and configurations within the Central Erin Mills Major Node ('Node'). The addition of these residential apartment units to the Node provides for a mix of housing options and density to meet the proposed market-based housing needs of the City of Mississauga to 2051. Therefore, the proposed development is providing new housing stock of residential apartments in the Node and contributes to the City's requirement to provide a range and mix of housing. This additional housing contributes to meeting the Provincial goal of providing social, economic and well-being of current and future residents by providing for a mix of housing types and residential intensification in an intensification area of the City's Urban Structure in an area well served by employment and service opportunities. This is done by proposing development within the Node, an area identified with appropriate levels of planned infrastructure and public facilities, including existing transit, open spaces and parks and schools, all within easy walking distances.

Furthermore, the proposed development provides for transit-supportive and multi-modal transportation, such as walking and cycling, in an area with good public transit service (Erin Mills Town Centre Transit Terminal) along with the adjacent nearby Erin Mills Protected Major Transit Station Area (PMTSA) / GO Bus Station south of Eglinton. The proposed development will efficiently use land, resources, infrastructure and contribute to good planning and the creation of complete communities.

5.2 Provincial Planning Statement, 2024

The Provincial Planning Statement ('PPS 2024'), 2024 will be issued under Section 3 of the Planning Act and is anticipated to come into effect October 20, 2024. As the submission is made close to the in-effect date of the new PPS, the following section addresses and demonstrates consistency with the housing-related policies in the new PPS 2024.

The PPS 2024 is a streamlined province-wide land use planning policy framework that replaces both the Provincial Policy Statement, 2020 and A Place to Grow: Growth Plan for the Greater Golden Horseshoe, 2019 while building upon housing-supportive policies from both documents.

Chapter 2 of the PPS 2024 establishes the Provincial policy framework on how growth and development is to be managed. Accordingly, the policies outline the need to accommodate for an appropriate range and mix of land uses to meet projected needs for a time horizon of at least 20

years, but not more than 30 years, informed by Provincial guidance. Furthermore, planning authorities are to provide for an appropriate range and mix of housing options and densities required to meet projected requirements of current and future residents. The following policies apply to the redevelopment of the Subject Lands:

2.2 Housing

- 1. Planning authorities shall provide for an appropriate range and mix of housing options and densities to meet projected needs of current and future residents of the regional market area by:
 - a) establishing and implementing minimum targets for the provision of housing that is affordable to low and moderate income households, and coordinating land use planning and planning for housing with Service Managers to address the full range of housing options including affordable housing needs;*
 - b) permitting and facilitating:
 - i. all housing options required to meet the social, health, economic and wellbeing requirements of current and future residents, including additional needs housing and needs arising from demographic changes and employment opportunities; and*
 - ii. all types of residential intensification, including the development and redevelopment of underutilized commercial and institutional sites (e.g., shopping malls and plazas) for residential use, development and introduction of new housing options within previously developed areas, and redevelopment, which results in a net increase in residential units in accordance with policy 2.3.1.3;**
 - c) promoting densities for new housing which efficiently use land, resources, infrastructure and public service facilities, and support the use of active transportation.*
 - d) requiring transit-supportive development and prioritizing intensification, including potential air rights development, in proximity to transit, including corridors and stations.**

The proposed development provides for a high-density residential development on a currently underutilized mall-based commercial property, Erin Mills Town Centre. The proposed development is consistent with the new PPS policies for increasing intensification in areas close and proximate to transit and in strategic growth areas and those on underused plazas and shopping malls. Through the introduction of additional housing on an existing commercial-retail mall property, the proposed development will provide for a net increase in residential units and will provide for increased housing options and employment opportunities found in the EMTC mall and area overall. This policy direction and development aligns with the City of Mississauga's *Reimagining the Mall* project conducted in 2017, which was an official plan policy review of six existing shopping mall sites in Mississauga. One of the six shopping mall sites reviewed was Erin Mills Town Centre. The purpose of the project was to put policies in place to proactively guide the

redevelopment and intensification of these areas into mixed-use communities with a range of housing options, retail and service commercial uses and community facilities required to contribute to the creation of a complete community.

The proposed net density of 5.3 FSI will efficiently use land, resource and infrastructure. Active transportation will be supported through the inclusion of bicycle parking, pedestrian and bicycle linkages, connections and walkways to the larger transit system.

5.3 Growth Plan, 2020 (as applicable)

A Place to Grow: Growth Plan for the Greater Golden Horseshoe ('A Place to Grow') was updated on August 28, 2020. A Place to Grow, 2020 builds on the policy foundations of the PPS, 2020 and establishes a long-term framework for managing growth and development across the Greater Golden Horseshoe ('GGH') region up to the year 2051. Overall, A Place to Grow encourages 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. The following policies apply.

2.2.1.4. Applying the policies of the Growth Plan will support the achievement of complete communities that provide a range and mix of housing options, including second units and affordable housing, to accommodate people at all stages of life, and to accommodate the needs of all households sizes and incomes

'2.2.6.2. Notwithstanding policy 1.4.1 of the PPS, 2020, in implementing policy 2.2.6.1, municipalities will support the achievement of complete communities by:

c) considering the range and mix of housing options and densities of the existing housing stock; and

d) planning to diversify their overall housing stock across the municipality.

'2.2.6.3. To support the achievement of complete communities, municipalities will consider the use of available tools to require that multi-unit residential developments incorporate a mix of unit sizes to accommodate a diverse range of household sizes and incomes.'

The proposed development will support the achievement of complete communities within the Node by increasing the mix of housing options at efficient densities. The proposed development will add additional residential apartment units to the surrounding commercial context and community by providing a mix of 1- and 2-bedroom unit sizes in various configurations. These varying units would attract a range of household sizes and incomes that live within close proximity to existing and proposed commercial and retail uses, transit, community amenities like parks and schools such as John C. Pallett Park, Erin Meadows Community Centre, John Fraser Secondary

School, as well as the proposed public park and urban plaza as part of the proposed development. As Mississauga continues to evolve as an urban City that moves away from low-rise development and through the provision of a balanced mix of housing options across the City, the Subject Lands provides an excellent opportunity for new market-based apartment units that will continue to diversify the housing stock across the City in appropriate areas for intensification, including the Node.

This proposed development will contribute to Growth Plan policies, as applicable, by providing for housing diversification and greater housing choice through the provision of housing units that will support differing incomes, life stages and lifestyle preferences for current and future residents.

5.4 Region of Peel Official Plan, 2022

The Region of Peel Official Plan ('ROP') serves as Peel's long-term guiding document for how land use planning is to occur and how growth is to be managed. Overall, the ROP (November 2022) outlines strategies for managing growth and development across Peel to the year 2051 in accordance with a Regional Structure (Schedule E-1). In accordance with the Regional Structure, the Subject Lands are identified as an appropriate and desirable location for redevelopment to occur. The following policies apply:

'5.6.19.5. Support a mix of multi-unit housing, including affordable housing, rental housing and additional residential units, as appropriate.'

'5.9.1. To promote the development of compact, complete communities by supporting intensification and higher density forms of housing.'

'5.9.2. To achieve Peel-wide new housing unit targets shown in Table 4, which provide an appropriate range and mix of housing options and densities, including affordable housing, that meet local housing need so that people can live in the community of their choice.'

'5.9.7. Collaborate with the local municipalities to plan for an appropriate range and mix of housing options and densities by implementing Peel-wide new housing unit targets shown in Table 4.'

Table 4 – Peel-Wide New Housing Unit Targets

Target Area	Targets
Affordability	That 30% of all new housing units are affordable housing, of which 50% of all affordable housing units are encouraged to be affordable to low income households.
Rental	That 25% of all new housing units are rental tenure.
Density	That 50% of all new housing units are in forms other than detached and semi-detached houses.

‘5.9.21. Collaborate with the local municipalities to explore offering incentives to support affordable and purpose-built rental housing to achieve the Peel-wide new housing unit targets shown in Table 4.’

‘5.9.27. Collaborate with the local municipalities and other stakeholders such as the conservation authorities, the building and development industry, and landowners to encourage new residential development, redevelopment, and intensification in support of Regional and local municipal official plan policies promoting compact built forms of development and residential intensification.’

‘5.9.36. Seek opportunities to provide an appropriate range and mix of housing options and densities, including affordable housing, that utilize existing stock.’

‘5.9.51. Collaborate with the local municipalities to develop options to provide opportunities to meet the housing needs of diverse populations.’

In accordance with Schedule E – 1, Regional Structure, the Subject Lands are located within the Region’s Urban Area. The Subject Lands are also within a Node/Centre identified on Schedule E-2, Strategic Growth Area. As such, the Subject Lands are an appropriate and desirable location for compact, multi-unit development to occur.

The proposed development, through the introduction of nine (9) new high-rise residential towers atop podiums, promotes the development of a compact, complete community through intensification in an appropriate location and a higher-density form of housing. The proposed development will contribute to the provision of a range and mix of housing opportunities. Furthermore, the proposal achieves the above-noted Regional policies by supporting the provision of greater housing choice for current and future residents of varying household size, income level, life stage and lifestyle preference. The proposed development also adheres to the density target in

Table 4 by providing new housing units that are in forms other than detached and semi-detached units.

5.5 Peel Housing and Homelessness Plan

Home For All – Peel Housing and Homelessness Plan, 2018 – 2028 (‘Home For All’) was adopted in April 2018. Home For All, while not an operative part of the ROP, serves to further implement the ROP’s housing policies. Overall, a Home For All establishes a series of objectives for the period between 2018 and 2028 to improve housing outcomes. This is to be achieved by focusing efforts and funds to advance five (5) strategies. These strategies are as follows:

- *Strategy 1: Transform Service* – create new service delivery model to improve access to subsidies, divert people from shelters, improve successful tenancies and prevent homelessness.
- *Strategy 2: Build More Affordable Housing* – shift to a more planned approach to affordable housing development, guided by targets and a long-term Housing Master Plan.
- *Strategy 3: Incentivize Building Affordable Housing* – encourage non-profit and private developers to build rental stock that meet the affordable housing needs within Peel.
- *Strategy 4: Optimize Existing Stock* – develop new strategies to leverage existing private stock to create more and different affordable housing options.
- *Strategy 5: Increase Supportive Housing* – work with housing providers and other partners to expand the supply of supportive housing and supports provided to existing tenants.

A Home For All also provides a comprehensive analysis of household income trends. Based on this analysis, housing targets have been established to expand the supply and mix of housing options and types and for low and middle income and higher affordable housing. A Home for All identifies in the Annual Housing Targets – Overall Housing Stock that 50% of all new housing is encouraged to be located in medium or high-density development. The proposed development contributes to this target by providing the aforementioned market-rate residential apartments on the subject lands in a high-density residential built form.

We note that a Home for All does not provide any economic incentive(s) to encourage the creation of new affordable housing units, rather it is stated that other levels of government are to put forward the necessary incentives to solve the housing affordability challenge in Mississauga.

The proposed development does not provide for affordable or supportive housing but will contribute to the range, mix and supply of housing in Peel Region. Further, the proposed

development provides for high-density development that will contain varying price-points at the time of sale, which add to the existing housing stock for residents in Central Erin Mills community.

5.6 Mississauga Official Plan, March 2024

The Mississauga Official Plan ('MOP'), as amended, identifies the long-term framework for managing growth and development across Mississauga. The Subject Lands are designated Mixed Use Areas and are within the Central Erin Mills Node Character Area discussed in detail in the Planning Justification Report.

The following housing related-policies are applicable to the proposed development:

- 7.1.1. *Mississauga will encourage the provision of services, facilities and housing that support the population living and working in Mississauga.*
- 7.1.3. *In order to create a complete community and develop a built environment supportive of public health, the City will:*
 - a. *encourage compact, mixed use development that reduces travel needs by integrating residential, commercial, employment, community, and recreational land uses;*
 - b. *design streets that facilitate alternative modes of transportation such as public transit, cycling, and walking;*
 - c. *encourage environments that foster incidental and recreational activity; and*
 - d. *encourage land use planning practices conducive to good public health.*
- 7.1.6. *Mississauga will ensure that the housing mix can accommodate people with diverse housing preferences and socioeconomic characteristics and needs.*
- 7.1.10. *When making planning decisions, Mississauga will identify, maintain and enhance the distinct identities of local communities by having regard for the built environment, natural or heritage features, and culture of the area.*
- 7.2.1. *Mississauga will ensure that housing is provided in a manner that maximizes the use of community infrastructure and engineering services, while meeting the housing needs and preferences of Mississauga residents.*
- 7.2.2. *Mississauga will provide opportunities for:*
 - i. *the development of a range of housing choice in terms of type, tenure and price;*
 - ii. *the production of a variety of affordable dwelling types for both the ownership and rental markets.*

- 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.*
- 7.2.4. *Mississauga will ensure that the quality and quantity of the existing housing stock is maintained.*
- 7.2.5. *The onus will be placed on the applicant / developer to address Provincial and Regional housing requirements.*
- 7.2.8. *Design solutions that support housing affordability while maintaining appropriate functional and aesthetic quality will be encouraged.*
- 7.2.9. *The provision of housing that meets the needs of young adults, older adults and families will be encouraged in the Downtown, Major Nodes and Community Nodes.*

The proposed development will provide for 3,162 residential apartment dwelling units that will support the growing population in Mississauga. The proposed development will contribute to complete communities by incorporating residential uses into the Erin Mills Town Centre Mall property that only contains commercial and retail uses. The proposed development will contribute housing that is transit-supportive and multi-modal as the Subject Lands is proximate and adjacent to planned bike lanes, transit terminals, GO service, bus service and other forms of transportation. The proposed development will provide for residential housing at a density conducive to support these investments in infrastructure on an underutilized mall-based property.

The proposed development provides for a range of housing choice in terms of type but introducing ownership apartment units into a largely low-rise residential and commercial area with varying price points in the ownership market. As above, the proposed development will implement Provincial and Regional housing policies and objectives and will allow the City to fully implement Provincial housing policies.

Overall, the proposed development will increase the housing stock and diversity of residential apartment dwellings within the Central Erin Mills Node Character Area, and the City as a whole. This proposed development will provide an opportunity for people of all ages and varying income levels to live, work and play in a complete community with close proximity to the Erin Mills Town Centre, nearby amenities, schools, services, commercial centre and plazas, transit facilities and active transportation options.

5.6.1 Central Erin Mills Node Character Area

The Central Erin Mills Node Character Area (the ‘Node’) currently contains primarily retail and service commercial uses. The Node is expected to evolve into a mixed-use community with a mix of retail, service, commercial and new residential buildings to complement and utilize the existing commercial areas. Through the redevelopment of an underutilized area at the northwest quadrant of the Subject Lands, the proposed development will contribute to these policies through the provision of housing complementary to the existing commercial service uses. The proposed development will assist to accommodate the needs of a diverse and growing population through the provision of housing units at varying unit sizes, price points and configurations.

As of the time of the writing of this Report, the Residential Uses policies remain under appeal. The proposed development provides for new housing in a mixture of forms, sizes and income levels. The introduction of new housing in the form of residential tall buildings on podiums will complement the existing commercial, service, retail and commercial uses present on the overall mall property.

5.7 Mississauga Housing Strategy

Making Room for the Middle: A Housing Strategy for Mississauga (‘Housing Strategy’) was adopted by City Council in October 2017. The Housing Strategy identifies a series of actions that are to guide the development of housing that is affordable for various households. Overall, it addresses the issue of housing affordability and emphasizes the need to address the ‘missing middle’ who are understood to be those middle-income earners who have been priced out of the market for vertically divided ground-related housing forms. The Housing Strategy makes the following observations:

Housing is considered affordable when:

- *It costs less than 30% of annual gross household income;*
- *Prospective homeowners can afford to pay from approximately \$270,000 to \$400,000, but in Mississauga this can only buy a condominium apartment or a limited selection of townhouses;*
- *For rental housing, it is a monthly rental rate of approximately \$1,200.*
- *Middle income households are:*
- *Those that earn between \$55,000 and*
- *\$100,000 per year*
- *For those that rent, they can pay market prices but have difficulty finding units that suit their needs*
- *The competition for housing in this price range is higher than the supply*

As stated above, the proposed development is anticipated to be ownership in tenure. In an effort to respond to the local market, the proposal contemplates residential apartment dwelling units in area consisting largely of low-rise single detached, semi-detached and townhouse dwellings. Furthermore, it is understood that given the built form and unit sizes contemplated, the proposal does not contemplate units that are generally affordable to middle income households. As the neighbourhood continues to evolve and as development occurs with the nearby Inclusionary Zoning area, affordable housing options will be generated consistent with the City's current policies.

6. Inclusionary Zoning Study

The City of Mississauga completed the Inclusionary Zoning Study (the 'IZ Study') which culminated in a City-initiated Official Plan Amendment ('OPA') to implement Inclusionary Zoning policies and a City-initiated Inclusionary Zoning By-law in certain areas. The policy framework, adopted by the City Council on August 10, 2022, requires that any development which meets eligibility requirements is to provide a percentage of new housing as long-term affordable housing units in areas deemed to require Inclusionary Zoning.

In accordance with Ontario Regulation 282/18, it is understood that Inclusionary Zoning is one planning tool available to municipalities to require the provision of new affordable housing units. Based on the City of Mississauga Inclusionary Zoning Study's policy framework, it is understood that only developments which meet the following eligibility criteria would be subject to Inclusionary Zoning:

- i. A development has 50 or more ownership units or has 3,600 square metres or more gross floor area for residential purposes; and,*
- ii. A development is located within an Inclusionary Zoning Area.*

Should a development satisfy the above-noted eligibility requirement, a percentage of a development's total gross floor area ('GFA') will be required to be provided as affordable ownership or affordable rental housing units. The amount of GFA required to be provided as affordable dwelling units is to be based on a site's location – more specifically, the City has been organized into Inclusionary Zoning Areas ('IZ Areas'). Furthermore, affordable ownership and affordable rental units provided are to remain affordable for the long term. Finally, a range of incentives, including reduced parking standards, may be considered.

The Subject Lands are located outside of a Protected Major Transit Station Area and outside of an IZ Area. As such, the Subject Lands are not subject to Inclusionary Zoning. Given this, the proposal is only subject to compliance with the in-effect Provincial, Regional and local housing-related policy provisions.

7. Analysis and Opinion

As outlined in the City's Housing Coordinator comments (see Appendix II of this Report), we understand that City Staff have requested that 10% of the proposed units be sized and priced to meet the middle-income threshold of \$420,000, as the proposed development is over 50 units. In addition to this, the City, in the Housing Report Terms of Reference, specifies an exception in which the City requests that 20% of units on Reimagining the Mall sites are affordable.

In this case, this would require that the Owner provide approximately 633 (rounded to the nearest whole number) affordable housing units. As stated above, the proposed development contemplates 3,162 market-rate 1- and 2- bedroom apartment units in a mix of sizes and configurations. Given the City's request for the Owner to provide 20% affordable housing units, it is our opinion that the provision of 633 affordable housing units is not viable. Furthermore, given the current housing market and costs to bring housing online, it is unreasonable to assume that the proposed units would be made available at slightly below, at or slightly above the middle-income price threshold of \$420,000.

As stated throughout this Report, the Subject Lands are to be redeveloped for market-based ownership housing that is being targeted to future residents of all ages and abilities. The proposal does not contravene or offend any Provincial, Regional or local policies. More specifically, it represents a proposal for residential intensification and public uses at an appropriate density given the location immediately within an existing underutilized mall property.

While affordable housing is not proposed to be formally established through the proposed development, the proposed development and proposed Official Plan Amendment and Zoning By-law Amendment applications will contribute to complete communities, provide for additional housing in area suitable for redevelopment and intensification and overall will represent good planning.

8. Summary and Conclusions

As outlined above, the proposed development represents an appropriate development for the Subject Lands that is in keeping with Provincial, Regional and local housing objectives and policies. Furthermore, the proposed development will provide for the provision of new housing types in a contextually appropriate redevelopment of lands that are well served by transit and existing infrastructure and makes better use of land, resources and infrastructure on an underutilized mall-based property. The proposed development, as contemplated, will provide for a variety of residential apartment dwellings that will provide market-based housing options that are well- served by existing community services, transit, schools, parks, a hospital and trails.

The Subject Lands are not located within a Major Transit Station Area and are not subject to Inclusionary Zoning and therefore the City has no legal authority to require affordable housing units as part of this proposal. The Subject Lands are within the Central Erin Mills Major Node and are appropriately suited for market housing complementary to the existing underutilized mall property. Furthermore, the Subject Lands have close proximity to the Erin Mills Major Transit Station Area, which as an area for Inclusionary Zoning and that will provide opportunities for affordable housing in those locations not far from the Subject Lands.

Based on the above analysis, we conclude that the proposal conforms to the applicable Provincial, Regional and local policies, contributes to housing objectives and represents good planning.

Yours very truly,

GLEN SCHNARR & ASSOCIATES INC.



Bruce McCall-Richmond, MCIP, RPP
Senior Associate

APPENDIX I / *Housing Report Terms of Reference*

Preamble

Housing is unaffordable for almost 1 in 3 Mississauga households. Mississauga's middle income households - who are a critical part of the city's workforce and community - are increasingly challenged to find housing that meets their needs and income levels. To ensure the long term health and viability for our city, meaningful action to address housing affordability is required.

In 2017, City Council approved *Making Room for the Middle - a Housing Strategy for Mississauga*. The Housing Strategy outlines the City's action plan to address housing affordability, including encouraging new development that is affordable to middle income households. Mississauga Official Plan also provides direction on housing priorities. Policy 7.1.6 stipulates that Mississauga will ensure the housing mix can accommodate people with diverse housing preferences and socio-economic characteristics and needs. Policy 7.2.3 directs that Mississauga will ensure housing is provided in a manner that fully implements the intent of Provincial and Regional policies. Policy 7.2.5 stipulates that the onus will be placed on the applicant/developer to address Provincial and Regional housing requirements.

To create complete, inclusive communities, planning applications and decisions need to address housing affordability. The City will work with the development community to fulfill housing objectives.

Purpose

The purpose of the Housing Report is to demonstrate how larger and / or phased developments meet Provincial, Regional, and City housing objectives, including the provision of housing that is affordable to middle income households. The Housing Report will provide information about the proposed development including tenure, number of units by bedroom type, proposed prices / rents, and planning rationale, which includes housing affordability. Appendix 1 outlines required contents of the Housing Report.

Application Type

A Housing Report shall be submitted in support of a complete application for all official plan amendment, rezoning, and plan of subdivision applications proposing 50 or more ownership residential units. In some cases, these developments will also trigger a request for the

provision of affordable middle-income housing. Please refer to Table 1 for clarification on when the provision of affordable middle-income housing will be requested.

Table 1 – When will the City Request Affordable Middle Income Housing?	
Request for Affordable Middle Income Housing	No Request
<ul style="list-style-type: none"> • Official plan amendments, rezonings, and plan of subdivisions involving 50 or more residential units • Ownership development proposals only 	<ul style="list-style-type: none"> • Purpose-built rental developments • Seniors / retirement developments • Developments of less than 50 residential units • Non-residential developments • Lifting of "H" Provision

Provision of Affordable Middle-Income Housing

The City is requesting the provision of affordable middle income housing units at a minimum rate of 10%. The 10% contribution rate does not apply to the first 50 units of a building. For example, if a development is 100 units in total, the contribution request is 5 units [(100 units - 50 units) x 10%]. If the development is 53 units in total, the contribution request is rounded up to 1 unit [(53 units - 50 units) x 10%]. In mid-rise and high-rise development, the rate is applied to each building, whereas in low-rise developments, the rate is applied to the site.

Two exceptions to the contribution rate identified above should be noted:

- 20% of units proposed on [Reimagining the Mall](#) sites should be affordable (Council Resolution 0150-2019).
- The number of affordable units requested can be lowered for developments proposing deeply affordable units.

The City will consider alternatives to on-site unit contributions, including off-site unit contributions, land dedication, or financial contributions for affordable middle-income housing elsewhere. If off-site units or land are dedicated, the location should be similar to the primary development site in terms of access to amenities, services, and transit.

What is affordable to middle income households?

For the purposes of this Housing Report Terms of Reference, affordable middle income housing costs no more than 30% of gross annual household income for middle income households, who earn approximately \$55,000 to \$100,000.

Affordability thresholds for ownership and rental housing are outlined in Table 2 below

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

*Source - Canada Mortgage and Housing Corporation (CMHC) Rental Market Survey, October 2018. AMR will be annually updated.

Note - While the request for an affordable contribution will only occur where ownership tenure is proposed, the affordable units provided can be rental or ownership tenure.

Duration and Administration

Affordable units should remain affordable for at least ten years after occupancy. It may be beneficial for the proponent to consider partnerships with non-profit organizations for the construction/ administration of the affordable units, or to consider transferring units to a non-profit housing provider. Innovative forms of ownership are also possible.

How will the Housing Report be used by the City?

The Housing Report will assist the city in understanding how the proposed development will advance the housing mix, targets and affordability objectives of the City of Mississauga and Region of Peel. Recognizing that in some cases incentives or partnerships may be available, the report will also enable staff and development proponents to engage early in the development process and advance discussions regarding access to provincial and federal funding, and possible municipal incentives offered through a Community Improvement Plan.

How will the Housing Report affect my application?

Proposed developments must first and foremost meet the tests of good planning. Demonstrating progress towards the achievement of Provincial, Regional, and City housing objectives also falls within that scope. More information about the Housing Report can be obtained from Catherine Parsons, Planner, City Planning Strategies Division, Planning and Building Department at 905-615-3200 ext. 8409 or catherine.parsons@mississauga.ca

Appendix 1 - Contents of Housing Report

Part A - Please provide the following information:

1. Description of the Proposal (Including File#)

- Include number of units by unit type and proposed prices/ rents. **Please see table on next page.** This table should form part of your Housing Report submission and simplify the preparation of the Housing Report.

2. Relevant Planning Process and Other Related Applications

- OPA, ZBL, Plan of Subdivision, Plan of Condominium, etc.

3. Identification of any Additional Considerations

- inclusion of supportive housing
- financial or land contributions towards affordable housing
- innovative rent-to-own models
- site constraints
- proposed demolition or conversion of existing rental units

4. Planning Rationale

- How does the proposed development address the relevant housing policies and objectives of the Provincial Policy Statement 2014, Growth Plan 2019, Region of Peel Official Plan, Peel Housing and Homelessness Plan 2018-2028, Mississauga Official Plan, and Mississauga Housing Strategy?

5. Analysis and Opinion

- How does the housing proposal represent good planning and address the housing targets and objectives of the City of Mississauga and Region of Peel?

6. Summary and Conclusions

The submission should also identify the outcomes of any pre-application discussions with any civic officials and discussions held in the community.

Part B - Please complete the following table.

Include the full range of units provided, whether they are market units, or units forming part of the affordable middle income housing contribution. Where exact values/ quantities are not yet known, please provide estimates. For a separate word document version of this table that can be pasted into your Housing Report, please click here: [https://www?.mississauga.ca/documents/Business/Housing/Report Table.docx](https://www?.mississauga.ca/documents/Business/Housing/Report%20Table.docx)

Proposed Development – Housing Breakdown (All Units)		
Purpose Built Rental Units*		
Bachelor	Proposed Rents in 2019 Dollars (excluding parking and utilities)	Qty. of Units
	Less than \$922/month rent	N/A
	Between \$922 and \$1153/month rent	
	Between \$1153 and \$1383/month rent	
	Between \$1383 and \$1614/month rent	
More than \$1614/month rent		
1 bedroom	Proposed Rents in 2019 Dollars (excluding parking and utilities)	Qty. of Units
	Less than \$1233/month rent	N/A
	Between \$1233 and \$1541/month rent	
	Between \$1541 and \$1850/month rent	
	Between \$1850 and \$2158/month rent	
More than \$2158/month rent		
2 bedroom	Proposed Rents in 2019 Dollars (excluding parking and utilities)	Qty. of Units
	Less than \$1396/month rent	N/A
	Between \$1396 and \$1745/month rent	
	Between \$1745 and \$2094/month rent	
	Between \$2094 and \$2443/month rent	
More than \$2443/month rent		
3+ bedroom	Proposed Rents in 2019 Dollars (excluding parking and utilities)	Qty. of Units
	Less than \$1590/month rent	N/A
	Between \$1590 and \$1988/month rent	
	Between \$1988 and \$2385/month rent	
	Between \$2385 and \$2783/month rent	
More than \$2783/month rent		
Ownership Units		
Ownership Units to be Sold at Market Prices		Qty. of Units
Bachelor		0
1 bedroom		1779
2 bedroom		1383
3+ bedroom		0
Ownership Units to be Sold as Affordable		Proposed Affordable Sale Price of Unit
Bachelor	\$	N/A
1 Bedroom	\$	
2 bedroom	\$	
3+ bedroom	\$	
	\$	
Unit Transfer		
Ownership Units to be Dedicated to City/Region		Market Value of Unit
Bachelor	\$	N/A
1 Bedroom	\$	
2 bedroom	\$	
3+ bedroom	\$	
	\$	
Secondary Suites		
Private Ownership Secondary Suites		Qty. of Units
Bachelor		N/A
1 bedroom		
2 bedroom		
3+ bedroom		
Land		
Land Dedicated to City/Region	Market Value of Land Per Acre	Acres
	\$	
Financial Contribution to Affordable Housing Offsite		
	Amount	
	\$	

APPENDIX II / DARC Comments

Ref #	Commentor	Comment Text
93	CPS – Housing (Anthony Cicchi)	<p>COMMENT:</p> <ul style="list-style-type: none"> • Subject property is not located within an IZ area. • IZ does not apply to this proposal.
94	CPS – Housing (Anthony Cicchi)	<p>SUBMISSION REQUIREMENT:</p> <ul style="list-style-type: none"> • Housing Report. For large ownership proposals over 50 units, the City is seeking to ensure 10% of the units are affordable to middle income households. 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. • Housing Report terms of reference can be found here: https://www7.mississauga.ca/documents/Business/Housing_Report_Terms_of_Reference.pdf
71	Region of Peel (Rosha Budathoki)	<p>HOUSING SUBMISSION REQUIREMENT - For planning applications of approximately 50 units or more, RPOP policies require applicants to submit a housing assessment that is consistent with local and Peel housing objectives and demonstrates contributions towards the housing targets. The required housing assessment can be included as part of a planning justification report, housing report, or as its own report.</p>
72	Region of Peel (Rosha Budathoki)	<p>HOUSING - Table 4 of the approved Peel 2051 Regional Official Plan (RPOP) identifies Peel-wide housing unit targets on rental, density, and affordability. These targets are based on need as determined through the Peel Housing and Homelessness Plan and the Regional Housing Strategy.</p> <p>Affordability: To contribute to the Peel-wide affordable housing target and to address policies 7.1.6 and 7.2.2 of the City of Mississauga Official Plan, the applicant is encouraged to provide units at prices that are affordable to low- or moderate-income households. The definition of ‘affordable housing’ can be found in the Glossary section of the RPOP. Information on pricing (sale price) and affordability period (i.e., 25 years or more) of units can be provided.</p> <p>While it is anticipated that units identified to address moderate-income needs will be predominantly provided by the private sector, partnerships between the applicant, Peel Region, the City of Mississauga, and the non-profit sector could be explored to provide units that are affordable to low-income households.</p> <p>As part of the applicant’s contribution to the Peel-wide housing unit target for affordability, the applicant may consider a contribution of land or units to Peel and/or a non-profit housing provider to be used for affordable housing. Peel staff would be interested in working with applicant to establish terms of such a contribution involving the Peel and/or connecting the applicant with a non-profit housing provider.</p>

Density: It is appreciated that the applicant has demonstrated a strong contribution towards the density target through the inclusion of nine (9) high-density residential buildings. While it is appreciated that the anticipated unit mix includes two (2) bedroom units, the applicant is encouraged to explore opportunities to incorporate two (2) bedroom plus den and three (3) bedroom units in the proposal to provide an appropriate number and proportion of family-sized units that responds to community need. The applicant is encouraged to include units of all sizes that are affordable to moderate-income households.

Rental: There is an opportunity for the applicant to demonstrate a stronger contribution towards the rental housing target. The applicant is encouraged to review opportunities for purpose-built rental apartment units. The applicant should explore all available funding sources to support affordable rental housing, such as the Canadian Mortgage and Housing Corporation Rental Construction Financing Initiative and Canada Mortgage and Housing Corporation Affordable Housing Innovation Fund and a future round of the Peel Peel Affordable Rental Incentives Program.

The applicant is encouraged to incorporate universal accessibility and design features in the development.

This application is located within an area that is a priority community for childcare expansion. The applicant is encouraged to explore the opportunity of co-locating a licensed childcare centre within the proposed development, such as within a proposed amenity area, where feasible. Please contact Paul Lewkowicz at paul.lewkowicz@peelregion.ca who can connect the applicant with staff in the Region of Peel's Human Services Early Years and Child Care Services Division.

Regional staff can meet with applicants to clarify housing objectives and policies as needed. We look forward to working with applicants to review opportunities to contribute to Peel-wide housing unit targets and identify options (including partnerships) that are most relevant to the proposed development.