



# Partners in Homebuilding:

Mayor's Housing Task Force Report



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# Letter From Mayor Parrish



Mississauga has been facing a growing housing crisis, which is getting worse every year. We've all seen the stories in the news about people leaving Mississauga because they cannot find an affordable place to live. Despite the crisis, new housing development has stalled and according to the industry, few units will be built over the next two years.

This is unacceptable and it needs to be fixed. Housing is the bedrock of our society - allowing people to get jobs, raise families and live productive and happy lives. Today,

one in thirteen of our residents are using a food bank in Mississauga. There is a direct link between insufficient and unaffordable housing and food insecurity. Now more than ever, we must get this right.

I have made it my top priority to tackle the housing crisis and develop solutions to get more housing built more quickly in Mississauga. The time for talk is over. The time for action is now.

As a municipality, Mississauga bears some responsibility for this crisis and has a role to play in solving it. For too many years we have said "not in my backyard." Our processes often made building new housing in Mississauga difficult, therefore more expensive as "time is money." This mindset must change.

This is why as one of my first actions as Mayor, I convened the *Mayor's Housing Task Force* and invited representatives from some of the top developers, builders and social housing specialists in Mississauga and Ontario to come to the table. When a problem is as serious as the crisis

we are facing, it is incumbent on everyone to bring the right people together and come up with solutions. We will start by streamlining our own City processes based on suggestions from the Task Force.

Together with City staff, the Task Force has assembled a series of recommendations that Mississauga can implement to speed up development and do our part as a city to end this crisis.

The Task Force has also produced recommendations to propose to other levels of government. The federal and provincial governments have many more tools to get housing built than Mississauga does, including financial and legislative powers. They must also come to the table in a meaningful way and work with us. In the meantime, we are rolling up our sleeves to do our part. We owe it to the residents of Mississauga - to all those who want to call our city home, the businesses who want to invest here and the future residents of this city. The current crisis requires us to think and act differently, and through this Task Force and its recommendations, we are doing just that.

## **Mississauga must remain a place people can afford to live.**

I want to thank all those involved in the Task Force for their hard work, dedication and above all else, their commitment to tackling the housing crisis head on and developing workable solutions. We will get more shovels in the ground and together, we will get more housing built.

A handwritten signature in black ink that reads "Carolyn Parrish". The signature is written in a cursive, flowing style.

Carolyn Parrish,  
Mayor of Mississauga

# Letter From Mayor's Housing Task Force



As proud industry members of the Mayor's Housing Task Force, we extend our heartfelt gratitude to Mayor Parrish and City staff for their leadership, collaboration, and willingness to act decisively. Your dedication to addressing the housing crisis is commendable and should be a model of how other municipalities can collaborate with their developer and builder partners.

Cities play a pivotal role in enabling the construction of new homes. However, municipal processes often create delays and uncertainty that can derail projects, making them financially unfeasible. For builders and developers, the stakes are high—every project involves significant financial risk. While Mississauga has made notable progress in streamlining its development approval process and cutting through red tape, there is still more to be done. We applaud the Mayor and City staff for listening to our feedback and incorporating it into the thoughtful recommendations outlined in this report.

Government fees, such as development charges and taxes, continue to be significant barriers to new housing projects. These costs can mean the difference between shovels in the ground or years of delays. Once

again, Mississauga is showing leadership by recognizing this challenge and committing to action. We stand ready to partner with the Mayor, Council, and City staff to advocate for necessary changes at all levels of government.

The housing crisis is not a challenge any single group or municipality can solve alone. Our industry faces a host of issues beyond Mississauga's jurisdiction, from a critical labour shortage in construction to unprecedented demand following years of slowdown. Tackling this crisis requires a coordinated, collaborative response from municipal, provincial, and federal governments. Mississauga is setting the example we hope others will follow.

We recognize the vital role we play in shaping communities and delivering much-needed homes for families, downsizing seniors, and first-time buyers. We are eager to build, but the right conditions must exist to make projects viable. Mississauga is taking significant steps to create those conditions, and we are confident that if the recommendations in this report are implemented, Mississauga will see a surge in new homes in the near future.

As members of the Mayor's Housing Task Force, we are proud to work alongside the City on this critical issue. This is the bold, visionary leadership Canada's housing crisis demands—not just here in Mississauga, but across the province and the nation. We hope our collaborative efforts will inspire other communities to follow suit and take decisive action.

Together, we can build the homes that are desperately needed and create vibrant, sustainable communities for generations to come.

## **Mayor's Housing Task Force Members**



# Executive Summary

## Bringing Together Housing Experts: Solutions that Work

In July 2024, Mayor Carolyn Parrish assembled more than 30 experts from Ontario's top developers and builders in the private and not-for-profit housing sectors to work with Mississauga staff.

The goal? Open and honest dialogue between those who plan for and approve housing (government) and those who build it (industry) to develop solutions to the housing crisis that can work for everyone.

Over the course of four months, and engagement with federal and provincial ministries, the Task Force outlined impediments and brought forth ideas for how to:

- Kick-start development in today's challenging market and get it built more quickly and affordably
- Streamline processes to make it easier to build in Mississauga
- Create the incentives needed to deliver homes for a wide-range of Mississauga families

## This Report

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- 1 Brings together the recommendations from Task Force experts
  - 2 Highlights actions the City is taking right away and outlines where support is needed from others
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# Task Force Recommendations: Four Priorities and 30 Actions



## Reform development charges, taxes and fees to help lower housing costs

95% of new homes built in Canada are built by the private sector. The Task Force is recommending **14 actions** to help balance demand and incentivize more affordable housing developments.



## Update building and design standards to help boost supply and make building more affordable

In a housing crisis, the aim of guidelines and standards must be to help – not hinder – good city-building. The Task Force is recommending **7 actions** that will help create efficiencies across the industry to increase supply.



## Transform zoning to unlock more housing

Zoning reform provides certainty for developers and can help streamline the development application process. The Task Force is recommending **5 actions** that will support Mississauga's transformation into a dynamic urban city.



## Create sustainable programs and funding that will mobilize industry to help meet the demand for affordable housing

The private sector can – and is willing – to play a significant role in helping to build affordable housing. The Task Force is recommending **4 actions** to help develop a sustainable, long-term funding program for affordable housing.

# We're Starting Now Mississauga is Acting

The Task Force recommendations will help guide Mississauga's future efforts on housing. In fact, we've already started to take action in important ways.



## Increasing housing supply with one of the most progressive Official Plans in Ontario

- Adding permissions for another 124,000+ units to boost residential growth
- Making it easier to build mixed-use communities and housing around transit
- New permissions to bring even more gentle density to neighbourhoods
- Finding creative ways to build new housing above or alongside city facilities



## Bringing down costs to make it more affordable to own or rent

- Financial incentives to get more affordable purpose-built rental built
- Making it less expensive to build homes on your own lot - like garden suites, triplexes and fourplexes
- Lowering costs for non-profit developers



## Time is money: streamlining processes to help tackle affordability

- Creating a housing-focused team of city-builders
- Overhauling development and site plan approval processes
- Updating urban design guidelines
- Improving financial policies and driving efficiencies in the housing development approvals process

## Join Us! A Blueprint for Other Municipalities

The housing crisis isn't unique to Mississauga, Ontario or even Canada. Many jurisdictions worldwide are grappling with the same issues we're facing.

The time for finger-pointing and blame is over - we must move forward together.

This report identifies solutions the City and our government partners can take to help get more homes built in Mississauga. But it doesn't have to stop there.

We're hopeful this report offers a blueprint for other municipalities to follow as well.



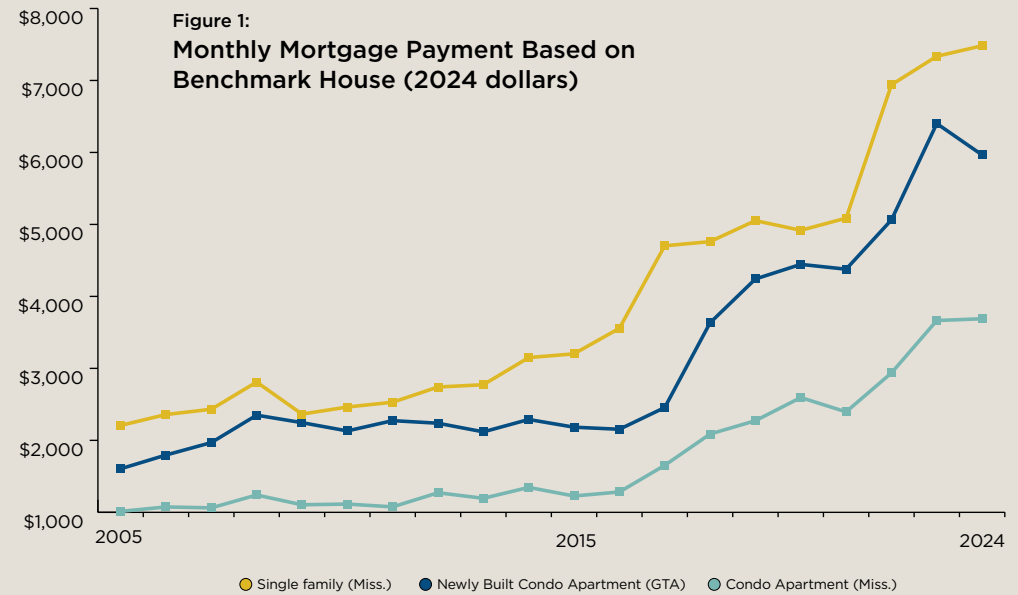
# How We Got Here and Where We Need to Go



## The Crisis Explained

There is a housing affordability crisis in Canada – and Mississauga is not immune. The average home price in our city is now \$1.4 million for a detached home or \$600,000 for a condominium apartment. First-time homebuyers need to be in the top 20% of income earners to afford the average Mississauga house, assuming a 10% down payment and no family financial support. New homebuyers are also faced with comparatively high mortgage costs when trying to purchase a home (Figure 1).

Mississauga also has some of the highest rental costs in the GTA. In 2024, the average monthly rent for a one-bedroom condo was \$2,500 while

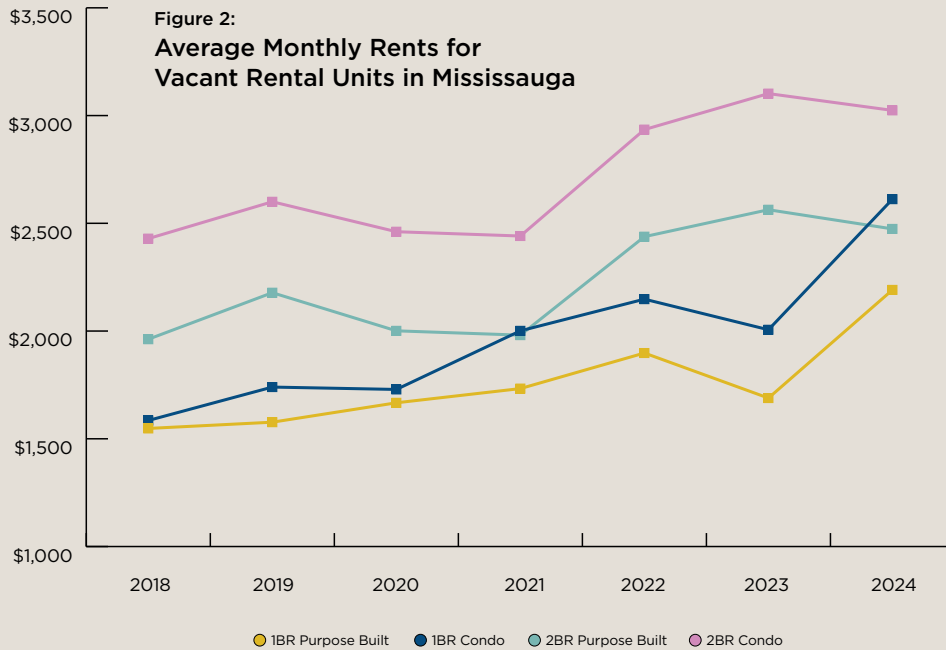


Source: CREB for Existing Stock Data, Altus Data Studio for New Build Data; Statscan 5 year fixed mortgage data, Statscan CPI and wage data, based on 25 year amortization, 10% down payment.

an average two-bedroom cost over \$3,000 per month (Figure 2). While rental costs for two-bedroom units have moderated somewhat over the last year, about half of renter households would have difficulty affording prevailing rents for a vacant unit.

High housing prices and household debt also impact our economy with residents having less money to start a small business or purchase consumer goods. As COVID-19 era mortgages renew starting in 2025 with much higher interest rates, most Canadians will have even less disposable income.

In recent years, we have also seen a notable increase in the number young adults leaving Mississauga. Housing affordability is undoubtedly a key factor in this decision.



Source: CMHC Rental Market Survey for Purpose Built Units, TREB Market Report for Rents in Condos



In fact, between the 2016 and 2021 census, Mississauga lost population, as the aging of the community generally exceeded the rate of new people moving in.

Housing is also a major factor driving the increasing wealth inequality in Mississauga and other communities across Canada. Families under 35 years of age who do not own a principal residence have a median net worth of \$44,000 whereas those owning a house have a median net worth of \$457,000.<sup>1</sup>

This is not the direction we want to head in as we mark 50 years as a city. Access to safe housing for all income levels is critical to a strong economy, a healthy community and a thriving city. We have to get this right.



<sup>1</sup> Statscan, Survey of Financial Security, 2023. Canada-wide value

## The Market

You may be asking: “If we are in a housing crisis, why can’t we just build more homes?”

The housing market is different from other industries. Building homes is capital, land and labour intensive. So, while the goal of building more is to help bring down prices, the reality is somewhat different. Unfortunately, the sales prices and rents currently needed to make new projects profitable are too high for most purchasers to afford. That means, increasing the number of units built, at today’s prices, will not solve the problem without interventions.

To get to solutions, we need to recognize the key issues that led to today’s situation.

## Housing Demand

As housing costs start to slowly decline it is reasonable to ask: “Should we just wait for the market to correct this on its own?”

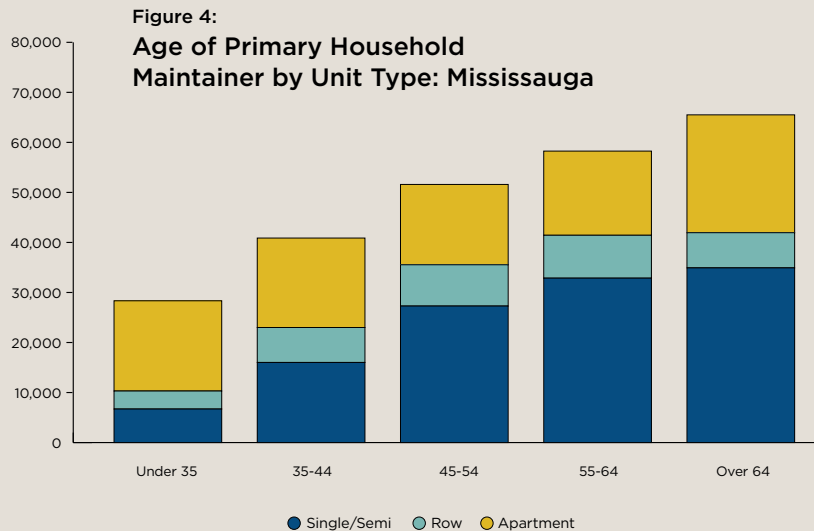
The challenge for policy makers at all levels is that most rapid housing price corrections, in the magnitude required, involve weakening demand through poor economic conditions. This often aligns to periods of higher unemployment and government spending. Examples include the house price corrections in the southern U.S. during the 2009 financial crisis or Ontario in during the early 1990s recession.

The policy goal is for a soft correction where the gap between household incomes and costs narrows in the absence of a broader economic downturn. While housing affordability has improved slightly in 2024, the pace of the realignment is slow and residents in unaffordable housing situations, particularly younger individuals, justifiably want change now.

One of the challenges is also an opportunity – people want to live here. Ontario’s population has grown more rapidly in recent years with higher immigration targets, particularly for non-permanent residents (international students and/or foreign workers).

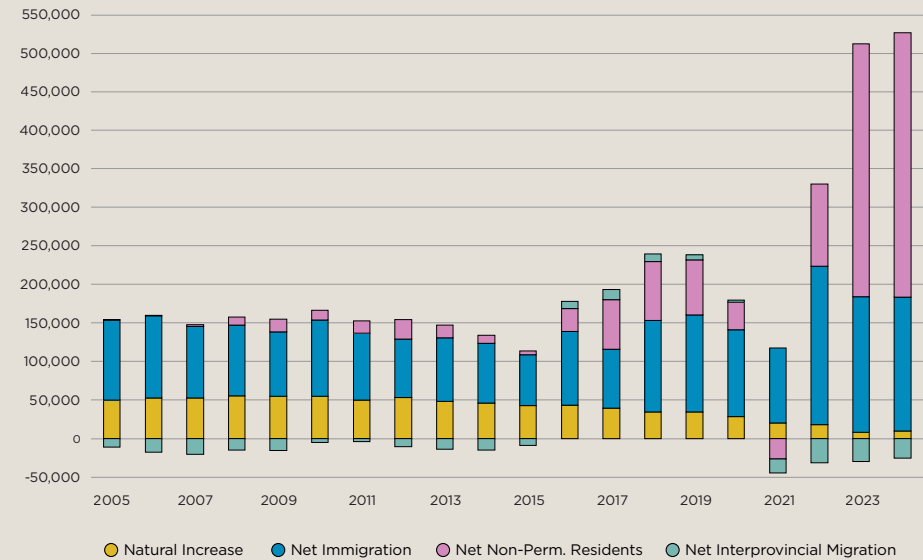
The federal government’s decision to lower short-term immigration levels may lead to lower demand in the near term, particularly in the rental market as non-permanent and new permanent residents are more likely to rent housing.

A further challenge for Mississauga is that its housing supply is not perfectly aligned with age-based demand. Residents 65 years or older currently make up 30% of the primary single and semi-detached households in Mississauga. This up from 21% in 2011 (Figure 4).



Source: 2021 Census

**Figure 3:  
Ontario Population Growth**



Source: STATSCAN, Estimates of components of demographic growth

More attractive housing options need to be offered to seniors so they can age in the community where they are comfortable, but in a smaller unit, freeing up larger units for families. This could include a smaller single/semi, a garden suite or a mid-rise apartment unit. Over time there will be turnover in the low-density units, however, the peak baby boom age of residents is about 63 years old. If current aging in place patterns continue, it will likely be a decade before a significant number of low-density units come on the market. And unfortunately, many millennials (peak age is 34) are looking to move into larger housing units now, which are relatively expensive in Mississauga.

**Stagnant Supply: Decline of Senior Government Funding**

In the 1990s, the federal and provincial governments downloaded many of the funding responsibilities for affordable housing, co-ops and purpose-built rental incentives to municipalities. Since cities have fewer forms of taxation to draw upon, the development of these types of units shrunk dramatically.

At the same time, the federal government focused most of its housing efforts on ownership housing through mortgage insurance and principal residence capital gain exemptions. In recent years, the Canada Mortgage and Housing Corporation (CMHC) has increased incentives for purpose built rental construction through preferred financing programs and HST exemptions for rental developments, in addition to the incentives provided for affordable housing. This has likely helped spur new rental construction but growth is still well below the activity seen in the 1990s (Figure 5).

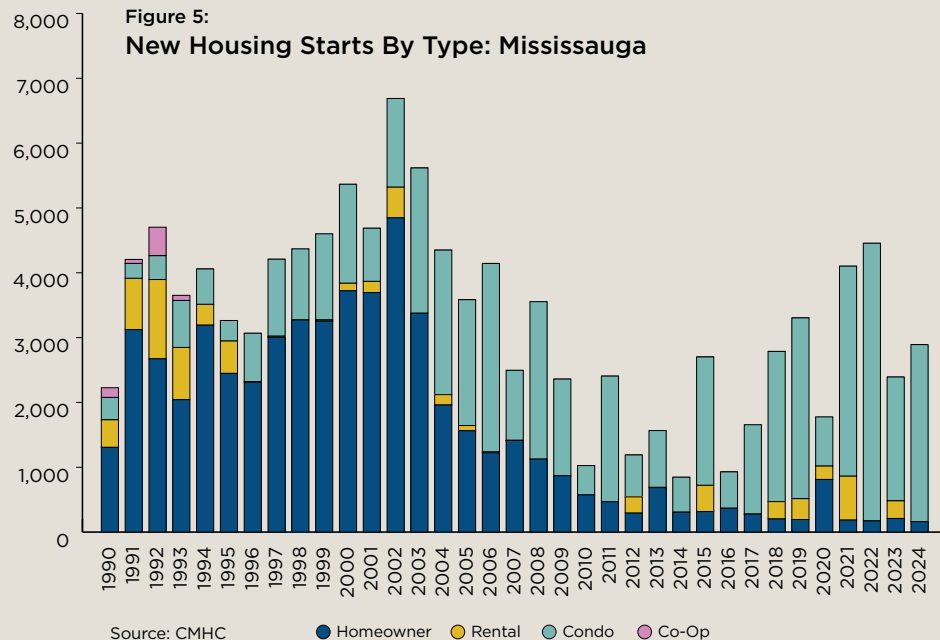
Overall new housing construction in Mississauga has declined since the 2021 and 2022 peak. With essentially no greenfield land remaining, Mississauga’s development is almost entirely comprised of market condominiums. Task Force members suggested while some projects started in 2024, the outlook for 2025 and beyond is poor for both condo and rental projects.

**Reliance on Small Scale Investors to Supply New Housing**

In the early 2000’s, as house prices started to increase faster than inflation, housing was increasingly viewed through a financial lens. This includes low density homeowners using their homes as a form of retirement savings and small-scale investors purchasing pre-construction condos to rent or sell.

The financial system offers benefits for small scale real estate investing that are not available for other forms of investments (i.e. stocks, bonds, mutual funds). More specifically, banks (and the government) are willing to back a 70-95% loan for a single housing unit whereas they are unlikely to provide this for a stock market investment. This allows real estate investors to leverage the appreciation on the bank’s share of the investment, less any interest. And despite recent increases to capital gain inclusion rates, appreciation is still taxed significantly less than salary, interest and dividend income.

With very few purpose-built rental buildings being constructed, small scale investors provided the majority of new market rate rental supply. In the Toronto Census Metropolitan Area, which includes Mississauga, approximately 60% of apartment condominium units built between 2016-2021 were occupied by renters. This compares to 30% occupied by renters for units built prior to May 2011.





For pre-construction condominium investing to make sense, purchasers need sufficient rental income to at least cover expenditures and/or sufficient capital gain to warrant the investment and risk. From the mid 2000s to about 2022 both conditions were largely met and there was an increase in pre-construction investing. The result? Owners of multiple properties are now the largest segment of home purchasers in Ontario (Figure 6).

As the gap between the cost of new (mostly pre-sale) condominiums and resale market

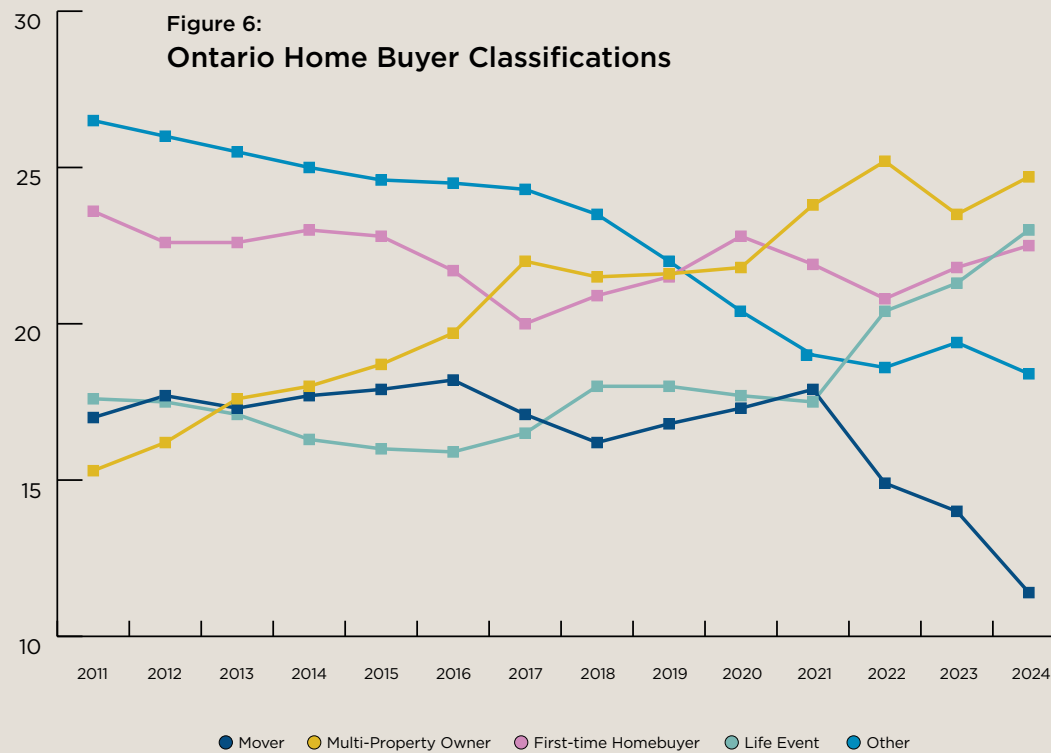
condominiums continues to grow, non-investor purchasers start to shift more heavily towards the resale market. This makes it harder for new construction projects to start as builders need to rely more on investors who place more weight on expected appreciation in their buying decision.

Newer forms of real estate investing such as AirBnB have provided another source of revenue for some purchasers, however, the impact to housing supply and the number of these investors is relatively small.

### Interest Rates

The development industry is particularly sensitive to interest rates which affect project financing and sales.

- Project financing: Approximately 70% of project construction is debt financed and interest could total \$50 million for a large city centre condo project. When interest rates were lower, during the COVID-19 period, the costs may have been half that amount. Construction and long-term mortgage interest rates are also an important variable affecting new rental housing construction. Additionally, as high-rise projects have grown bigger, they require more equity and longer construction periods, some as long as six years, which result in more mortgage interest.
- Sales: Prospective condo buyers are also very sensitive to interest rates and will not be able to pay as much for a unit in a higher rate environment. This is one of the key reasons there has been both a slowdown in the housing market's pre-construction sales and downward pressure on housing prices over the last two years.



Source: TERANET

### Construction Costs

Rapidly escalating construction costs in recent years have made it harder to get projects with all approvals in place started. Construction costs have doubled since 2007 and most of the increase has happened since 2020 (Figure 7).

When construction costs, which represent about 55% of a total project budget, have increased by 60% since 2020, it's easy to understand the upward pressure on sales prices.

Some root causes of the cost escalation include lack of skilled workers, global material cost escalation, high competition for construction crews between housing, non-residential and infrastructure sectors, Canadian dollar depreciation vs. the US dollar, and the increased performance standards of new buildings (regulatory and discretionary).

### Land Prices

While land costs are a smaller portion of a pro forma – at around 10% of a project budget – the escalation in price in recent years has significantly exceeded construction costs. For example, high-density development land in the city's downtown core has increased from roughly \$5 million an acre ten years ago to about \$45 million today. In Lakeview, developable land for a mid-rise project has increased from \$4 million an acre to \$25 million an acre over the same period.

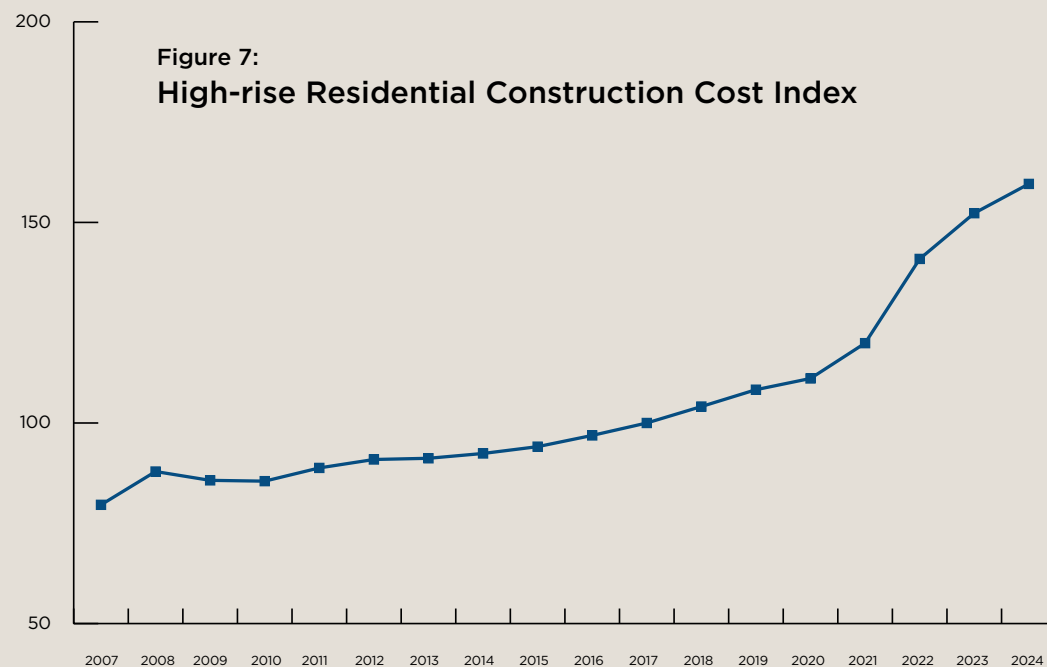
The financial returns, in percentage terms, for urban land investments have far exceeded building development returns over the last 10 years. Landowners often benefit from:

- Investments in higher order transit and other infrastructure without being required to contribute to municipal capital costs like a building developer is required to do (e.g., development charges).
- Comparatively low capital gain tax rates.

Because of this, the City has seen an increasing number of purchasers buying land for long-term holding, seeking entitlements

and then selling it for a large profit without the intent to ever build housing.

Long-term landowners have a competitive advantage compared to new prospective developers. This has also led to more pressure for higher height and densities (to offset the land cost) which in turn leads to higher land costs on adjacent sites making development more difficult. In terms of societal benefits, land value escalation is one of the least productive forms of capital as there are minimal spin offs (e.g., holding vacant or underutilized land does not require



Source: STATSCAN

many employees). Additionally, land values tend to be sticky in that owners will often resist lowering prices in softening markets and instead hold out for a reservation price.

### **Fees, Taxes, and Approvals**

The Building Industry and Land Development Association (BILD) have noted that fees, taxes and charges from the four levels of government make up 25% of the price of an average new home in the Greater Toronto Area. In Mississauga, municipal fees (development charges, parkland dedication and community benefit charges) represent in the order of 10% of the cost of a condominium project in the downtown. While the 10% share of the cost has stayed relatively consistent over time, the cost of the fees themselves has increased significantly.

Municipalities are struggling with some of the same construction cost and land cost escalation that the development industry is facing. The combined (city, region, school board) development charge for a large apartment unit has increased from \$45,000 to \$98,000 (or 131%) over the last 10 years. As municipal fees are relatively similar across the GTA, it's likely most of the fees and interest costs are passed on to home purchasers/renters.

While municipal fees go directly to new infrastructure supporting development, senior governments have general sales taxes on housing development. This includes the land transfer tax and HST. Some exemptions exist but many of the thresholds do not reflect current house prices.

Finally, municipal rules and approval processes can create uncertainty and delay the start of unit sales and construction. The longer approvals take, the higher the carrying costs and increased risk of cost escalation. This is especially true in missing middle and smaller scale (i.e. mid-rise) projects as they operate with more risk and less profitability.

While Mississauga has made tremendous strides in streamlining our processes, more work is needed. For developers, time is money, as monthly delays cost millions of dollars.



**Fees, taxes and  
charges from all levels  
of government total**

**25%**

**of the cost of a new  
GTA home**

### Funding for 21st Century Cities

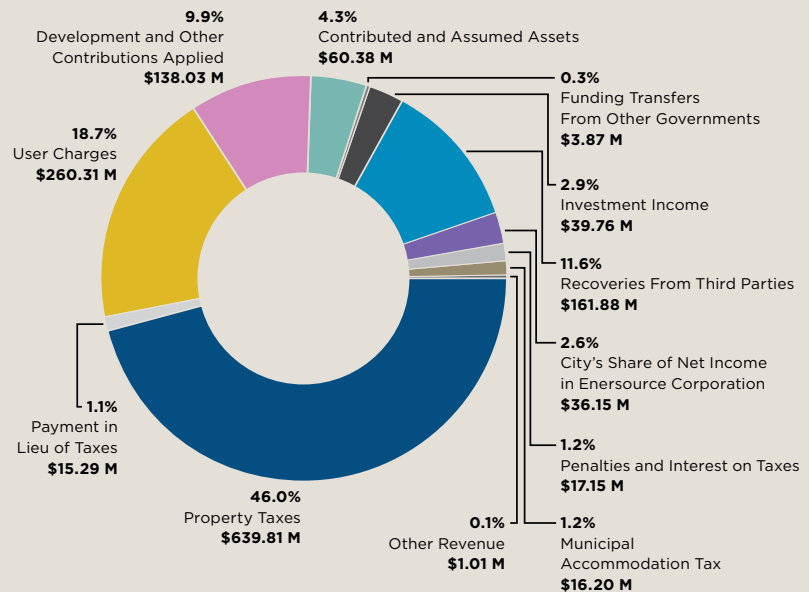
City and regional governments are increasingly dealing with some of the most pressing issues of our time – many of which are tied to the housing affordability crisis.

Climate change continues to intensify weather events damaging homes and infrastructure. Regional congestion requires funding for new roads and bridges, increased transit service and operating costs for new lines once they are built. Municipalities are also responding to public health emergencies, food insecurity, asylum seekers, the impacts of homelessness and the opioid crisis everyday.

We must continue to deliver important services and build resilient communities. But the reality is that municipalities have very few revenue tools to do our work. In fact, we’re being asked to use property taxes and user fees to build cities. The math just doesn’t add up for Mississauga – rising costs, increased responsibilities, and no new revenue powers.

Property taxes do not provide enough revenue to sustain the onslaught of new responsibilities cities are facing. When it comes to infrastructure, this revenue model is also not enough to maintain our current infrastructure much less provide the necessary infrastructure to enable the development necessary to support new housing and build complete communities. More residents need more roads, transit, parks and open space, trail connections, recreation, library and cultural amenities.

### 2024 Budgeted Revenue by Category (\$1.19 Billion)



Are development charges and other municipal fees on housing ideal? No. But aside from raising property taxes significantly, they are one of the few ways cities currently have to raise the needed revenue to build housing-supporting infrastructure. Current government programs, such as Ontario’s Housing Enabling Water Systems Fund and the Municipal Housing Infrastructure Program, while helpful, are short-term in nature and do not provide municipalities with stable funding that can be used to plan for long-term projects.

So, we have a problem. Cities need predictable, long-term funding to meet the growing demands of building and maintaining healthy cities. New homeowners need housing to be more affordable. Something needs to change.



## **It's Time to Think and Act Differently**

What we have been doing isn't working. Despite all the recent efforts the City has made to streamline development processes and increase permissions for more housing, the industry, financial institutions and Task Force members expect that there will be few if any new development applications in Ontario and Mississauga in the next two years. This is an unacceptable situation and one that needs to be addressed as soon as possible.



Over the last few years, we have seen all levels of government begin to take action to address the housing crisis. The increasing federal and provincial investments reflect a growing recognition of their responsibility to address the national housing crisis. These commitments mark a shift in housing as not only a municipal concern but a collective national priority.



### Province of Ontario

The province has introduced 10 pieces of planning and development legislation since 2021 – including a target to build 1.5 million new homes by 2033. It also rolled out the Building Faster Fund, a three-year annual funding program that rewards municipalities based on new housing starts in their communities. To help meet infrastructure needs to support growth, the province has introduced the Housing Enabling Water Systems Fund, the Municipal Housing Infrastructure Program and the Housing-Enabling Water Infrastructure lending stream. It is also aiming to resolve issues around timely and cost-effective electricity systems connections for new homes and industry with the introduction of the Affordable Energy Act.



### Government of Canada

The federal government launched Canada's Housing Plan in 2024 to help unlock 3.87 million new homes by 2031. It includes initiatives to increase housing supply including a program to use public lands for affordable housing and financial measures such as extending mortgage amortizations for first-time buyers. It also rolled out a municipal housing funding program in 2023 (Housing Accelerator Fund) to encourage local initiatives to build more homes faster. Recent actions have also been taken to pause population growth by reducing immigration targets for permanent and temporary residents.

Efforts are also being made in other provinces to provide municipalities with a more predictable stream of revenue. In October 2024, the province of Alberta introduced the Local Government Fiscal Framework. This new model ties 100 per cent of funding for municipalities to provincial revenues. This means that when provincial revenues increase, municipal funding increases at the same percentage.

### While the housing crisis has taken centre stage, there is more work to do.

What the Task Force is recommending is bold, and in some ways, outside the comfort zone for most cities, including Mississauga. But, if what we are currently doing is not getting homes built, more drastic action is needed. We need to shake up the status quo.



**Task Force  
Recommendations –  
Solutions We Can  
Deliver Together**





Cities create opportunities for more housing through our policies and housing approval processes, but we don't build homes. That's why input from the development and building industry is essential in helping to ensure municipal actions aren't occurring in a vacuum and that our policies don't have unintended consequences.

The feedback from Task Force members has very clearly informed the recommendations in this report. Our industry partners were candid about their proformas and the issues they face. In turn, the City was clear in its goal to build strong, healthy communities where our residents can afford to purchase a home but also benefit from the high quality of life that has drawn so many to Mississauga over the years.

As evident by the many recommendations in this report that are geared to taxation or funding authority, it goes without saying that the City cannot resolve this crisis on its own.

Task force recommendations are focused on **four key priorities with 30 concrete** actions that municipalities and other levels of government can take to help get more housing built and make it more affordable.

## 1 Reform development charges, taxes and fees to help lower housing costs

Ninety-five per cent of new homes built in Canada are built by the private sector who rely on investment capital to move forward. These investors, including some of Canada's largest pension funds, require minimum returns of at least 4 - 5% per annum before they will agree to invest. If a developer can't guarantee the required return on investment, the project - no matter how much housing it will deliver - will not receive financing.

The high cost of building new homes presents a significant barrier to increasing housing at any price point. The market has reached a point where the sales prices needed for project viability are higher than what most purchasers are willing to pay. In 2021, there were approximately 5,200 new high-rise home sales in the Region of Peel. In 2024, new high-rise home sales were down 95% with only 236 sales recorded by the end of November.<sup>2</sup> In Ontario, housing starts have tumbled to levels last seen in 2020. Pre-sales activity remains exceedingly weak in the Greater Toronto Area (GTA), pointing to more of the same through 2025.<sup>3</sup> The situation is stark. There will be significant impacts to the economy if new housing projects don't come online.

[2] Building Industry and Land Development Association

[3] Canadian Housing Starts, TD Economics, October 2024



The cumulative effect of taxes and fees for all levels of government is having a detrimental effect on the feasibility of development. These costs discourage developers from pursuing projects, particularly in areas of the GTA like Mississauga, where the cost of land is high.

Reforming government taxes and fees – **even as a short-term measure** – can help make projects viable for developers, affordable for homeowners and help get “shovels in the ground.” It can also help make homes less expensive for purchasers.

As a more ambitious objective, governments – municipal, regional, provincial, and federal – should undertake a larger philosophical review of housing tax and fee policy. Our current structure may be overly taxing the creation of housing relative to other transactions, especially given housing’s importance in addressing inequality.

To help more residents attain their housing needs, all governments should immediately implement policy reforms that reduce housing costs, boost long-term supply, while also incentivizing more affordable housing developments.

## What Municipalities Can Do

### 1. Incentivize purpose-built rental and affordable housing:

- Promote the construction of affordable housing, particularly by non-profit organizations, through the following measures:
- Waive fees: Implement a moratorium on development charges, community benefits charges, and parkland contributions for purpose-built rental units; affordable units are currently exempt from these charges.

- Amortize and defer development charges and municipal fees: While the *Development Charges Act* requires certain deferrals, this should be expanded to cover other development fees. The timelines could also be extended. Allow purpose-built rental projects to amortize development charges over extended periods to reduce up-front capital costs. Allow for the deferral of remaining development charges in accordance with *Bill 108, More Homes, More Choice Act, 2019*, even for projects with conditional permits.
- Offer tax incentives: Create an optional subclass for multi-residential properties with a municipal tax reduction of up to 35% to incentivize the development of new or converted units for new rental developments.
- Remove parking minimums: Eliminate parking requirements for supportive and affordable housing projects.

► **Why This Matters:** These actions lower costs to help make projects viable and encourage the creation of housing options that address affordability challenges. Aligned with Recommendations 33, 34, 39, 43, Appendix B2 of Ontario’s ‘Housing Affordability Task Force report’.



## 2. Lower or offset development charges for all housing types:

Reduce the costs of city and regional development charges to encourage broader housing supply growth by:

### a. Deferring payments:

Allow development charges and community benefits charge payments to be deferred until construction is complete.



- b. Indexing interest rates: Align municipal interest rates on development charges with the Consumer Price Index (CPI) to minimize financial risk by using a reliable and standardized measure of inflation.
- c. Cap development charge rates (with CPI adjustments) at a fixed point in the development process.
- d. Review and adjust Development Charge By-law key assumptions: Reallocate person-per-unit type assumptions to better reflect modern housing needs.
- f. Eliminate non-residential development charges for mixed-use projects to promote the development of mixed-use communities.

■ **Why This Matters:** Reducing or deferring these costs improves project feasibility to help boost housing supply overall. Encouraging mixed-use projects fosters vibrant, walkable neighborhoods while reducing barriers to small businesses and commercial development. Aligned with Recommendation 33, 34 of Ontario's 'Housing Affordability Task Force report'.

## 3. Optimize parkland dedication

**requirements:** In advance of legislative proclamation, allow 100% of on- and off-site parkland conveyance, as well as Privately Owned Public Spaces (POPS), to count towards parkland dedication obligations.

■ **Why This Matters:** This approach improves building efficiencies on sites and ensures parkland requirements do not impede housing supply.

## 4. Create incentives for housing

**development products:** Create incentives for housing development by aligning tax classifications to encourage the production of targeted housing types, such as mid-rise buildings to move projects quickly from approval to construction through:

- a. Realty tax incentives that are time-limited, ensuring benefits are accessed within a defined period before they expire (use it or lose it).
- b. Establish a Tax Increment Equivalent Grant (TIEG) program.
- c. Mid-rise assessment classes: Establish assessment classes<sup>4</sup>, or a grant equivalent, linked to affordability and mid-rise built forms.

■ **Why This Matters:** These measures create urgency, reducing project timelines and encouraging faster housing delivery. These tools incentivize the creation of rental housing, addressing critical gaps in the housing market.

[4] Would require changes to Assessment Act



**5. Explore alternative financing mechanisms to reduce development charges and property taxes for buildings that lease at below-market rates.**

- a. Investigate innovative financing tools, such as municipal borrowing and betterment levies, to complement or replace traditional DCs.
- b. Establish a Tax Increment Equivalent Grant (TIEG) program.

■ **Why This Matters:** New funding approaches can diversify revenue streams, reducing reliance on DCs while enabling continued investment in critical infrastructure. Property tax reductions incentivize the creation of affordable rental housing and support long-term affordability for tenants.

**6. Expand the Affordable Rental Housing Community Improvement Plan:** Extend the scope of the City’s recently introduced Affordable Rental Housing Community Improvement Plan to reduce DCs and property taxes (via TIEGs) for all project types over the next two years.

■ **Why This Matters:** Expanding the CIP ensures immediate support for diverse housing projects while maintaining long-term affordability goals.

**7. Advocate for provincial and federal funding:** Request financial support from higher levels of government to offset municipal costs, including taxes, DCs, parkland contributions, cash-in-lieu of parking, and application fees.

■ **Why This Matters:** Securing external funding reduces local financial burdens

and property tax pressures, which allows municipalities to support housing supply more effectively and expeditiously. Aligned with Recommendations 39, 48, 51, Appendix B1 of Ontario’s ‘Housing Affordability Task Force report’.

## What the Provincial Government Can Do

**8. Fund water, wastewater, and transit development charges**

■ **Why This Matters:** Provincial funding would alleviate financial pressures on municipalities, enabling them to support critical infrastructure without passing costs onto developers or homebuyers. This approach reduces overall project costs, accelerates housing delivery, and ensures that essential services are in place to support sustainable growing communities.

**9. Establish a First-Time Homebuyer Rebate:** Introduce a rebate program that directly offsets the cost of development charges (DCs) for first-time homebuyers.

■ **Why This Matters:** Development charges represent a significant cost barrier for prospective buyers. Reducing this expense supports homeownership accessibility while fostering demand for new housing.



**10. Waive HST or increase HST maximum rebate amount (provincial share) for all new home purchasers.**

**11. Increase Land Transfer Tax first-time buyer thresholds:** As an immediate step the province should increase the first-time buyer thresholds so they better reflect current prices. The province should also look at broader reforms to the tax to help new homebuyers and younger residents.

■ **Why This Matters:** This change addresses affordability challenges and promotes equitable access to housing.

**12. Broader reform of Community Benefit Charges and land transaction taxes:** As a way to provide a partial alternative to development charges, the province could explore providing municipalities the ability to apply a land value uplift charge on land sales over a certain value. This could replace community benefit charges and a portion of development charges. By doing so, the seller of land would be taxed for the land value increase rather than the developer creating the housing. The revenue could be dedicated to pay for growth-related infrastructure as having these services in place is a key factor in land value.

■ **Why This Matters:** This charge would be more economically efficient and incentivize housing creation, reduce land speculation, and lower land costs.

## What the Federal Government Can Do

**13. Partner with large municipalities for pre-screening authority for affordable housing projects:** Collaborate with large municipalities to establish a pre-screening process for affordable housing projects under CMHC's construction and permanent financing programs. Once municipal approvals are secured, this process would either (a) streamline CMHC's review timeline or (b) enable instant approvals, significantly accelerating project delivery.

■ **Why This Matters:** Empowering municipalities to pre-screen projects reduces administrative delays, expedites funding, and accelerates the construction of affordable housing. This collaboration ensures alignment between municipal and federal processes, improving efficiency and responsiveness to housing needs.

**14. Remove HST on new ownership housing construction and sales:** Eliminate the Harmonized Sales Tax (HST) on the construction and sale of new ownership housing, mirroring the approach already applied to the rental housing sector. Alternatively, ensure first time homebuyer exemptions reflect current house prices.

■ **Why This Matters:** Removing the HST reduces overall development costs, making homeownership more affordable and incentivizing the creation of new housing supply. This change addresses affordability challenges and promotes equitable access to housing.

## 2 Update building and design standards to help boost supply and make building more affordable

A key factor in Ontario's housing crisis continues to be the imbalance between supply and demand. While there is now broad agreement that supply must increase, it's never been a more challenging time to build. For that reason, we must look at all options to create efficiencies across the industry.

Updating or scoping building by-laws and design standards can help reduce costs without sacrificing safe building practices or the development of livable communities. While it is understood that the City is committed to achieving good urban design and safe building practices, conditions change over time and regulations and guidelines must be reviewed or standardized to reflect current priorities. Some urban design requirements can add costs – particularly for mid-rise construction – that may make a project unfeasible. One such example are step-back requirements mandated to support transitions to adjacent buildings and neighbourhoods. These step-backs not only increase design and construction costs but also reduce the amount of housing that can be built on a site.

Building Code standardization is another area that must be addressed – particularly as it relates to accessibility and sustainability. Green building standards, for example, offer

significant environmental and long-term economic benefits. Sustainable development is the future of the industry, but the lack of standardization in this area adds complexity to project planning and increases costs. Phasing in these standards over time and incentivizing developments that deliver superior environmental results can help offset the financial impact of these new regulations.

As we move forward, restrictive guidelines that make the projects unfeasible – and offer limited community benefits – must be reviewed, removed or relaxed with an eye to boosting supply. In a housing crisis, the aim of all guidelines and regulations must be to help – not hinder – good city-building.

## What Municipalities Can Do

1. **Review and streamline regulations that impose unnecessary constraints on residential and non-residential development** (to increase housing availability, accelerate project timelines and drive economic benefits for our communities.) This includes:
  - a. Simplifying building and urban design standards: Reconsider floor plate maximums (i.e., 750 sq. m.) which are increasingly unfeasible due to thicker envelope systems for energy codes. Allow flexibility in daylight requirements for interior bedrooms to optimize mid-rise unit layouts. Reduce or eliminate angular planes, setbacks, arbitrary urban design requirements such as street-wall configurations, tower separation distances and height-to-thoroughfare ratios, which often negatively influence key elements

- b. Streamlining approval processes: Prioritize the scope of the encroachment agreement so as to not duplicate efforts when completing shoring and tie back works. Limit the role of Urban Design Review Panels/Committees and avoid additional process steps such as mandatory relief through the Committee of Adjustment.
- c. Non-residential requirements: For commercial spaces, avoid mandating glazing, parking, height (4.5m), and retail at grade requirements without incentives to improve feasibility.

■ **Why This Matters:** These restrictions limit design flexibility and add significant costs to design and construction. These measures will significantly reduce approval times, increase housing supply, and lower costs, enabling the delivery of more units in a shorter timeframe.





## 2. Phased introduction of sustainability measures:

Sustainability is a shared priority, but its integration must be pragmatic to ensure housing affordability. Recommendations include:

- a. Phase-in green development standards:  
Introduce green and net-zero initiatives over a 10-year period to prevent escalating costs from stalling housing pipelines, particularly for small and medium-sized developers.
- b. Expedite environmental excellence: Expedite approvals and provide incentives for projects achieving superior environmental outcomes, such as net-zero emissions, to encourage adoption without overburdening developers.

■ **Why This Matters:** A phased approach balances environmental goals with economic and socio-economic realities, ensuring both sustainability and housing supply progress simultaneously.



**3. Streamline Site Plan Application (SPA):** A focused and simplified SPA process can unlock quicker approvals for mid-rise and missing middle projects:

- a. Adopt a limited scope: Streamline SPA objectives to align with city and community goals, avoiding excessive design scrutiny that delays projects.
- b. Direct approval pathways: Allow projects to proceed directly to Site Plan Approval, with the option to apply for minor variances or zoning as needed.

■ **Why This Matters:** Simplifying SPA processes for mid-rise and missing middle projects aligns municipal goals with developer capacity, enabling more efficient delivery of diverse housing types. If not standardized through the province, a municipality should standardize an “alternative solution” process for single-stair design, exit stairwell lengths, egress, and point access block to unlock multi-residential mid-rise development projects.

**4. Standardize alternative solutions for mid-rise development:** Where provincial standards do not exist, municipalities should establish a consistent process for “alternative solutions” in partnership with first responders in areas such as single-stair design, exit stairwell lengths, egress, and point access blocks.

■ **Why This Matters:** Standardizing alternative solutions unlocks multi-residential mid-rise development potential, particularly in urban areas, by providing clear and predictable pathways to compliance. Aligned with Recommendation 3b of Ontario’s ‘Housing Affordability Task Force report.’

## What the Provincial Government Can Do

### 5. Standardize accessibility and green standards across Ontario:

- a. Accessibility design guidelines: Harmonize accessibility requirements across jurisdictions to ensure a clear and cohesive framework. This should extend beyond the AODA to include interior spaces governed by the Ontario Building Code.
- b. Green standards: Introduce consistent, province-wide green building standards to eliminate the patchwork of regulations currently faced by developers.

■ **Why This Matters:** Standardized regulations reduce complexity and compliance costs for developers, streamline design processes, and ensure equitable and sustainable development across the province.

### 6. Streamline the Ministry of the Environment, Conservation and Parks (MECP) role in the building permit process:

Adopt a streamlined and concurrent approval process for environmental requirements, such as Records of Site Condition and risk assessments.

■ **Why This Matters:** Faster approvals from the MECP enable municipalities to issue building permits more efficiently, reducing delays and accelerating housing delivery.



## What the Federal Government Can Do

### 7. Standardize the Building Code across Canada:

Align provincial building codes to create a universal national standard, allowing developers to adopt consistent design and construction practices across jurisdictions.

■ **Why This Matters:** A standardized Building Code reduces administrative burdens for developers working in multiple provinces, fosters innovation, and ensures uniform safety and quality standards nationwide.



### 3 Transform zoning to unlock more housing

It sounds simple, but one way to get more homes built is to make it easier to build. A focus on zoning reform will help accomplish this in two important ways. First, increasing ‘as of right’ zoning in growth areas will provide clarity and certainty for development by avoiding the need for lengthy rezoning applications. This can help unlock more housing – particularly mid-rise housing – in neighbourhoods along commercial corridors and near transit where the City wants to encourage complete communities.

Simplifying the zoning regulations themselves is also necessary. Zoning regulates everything from the size of buildings and lot sizes to parking spaces and affordable housing criteria. The Zoning By-law should be streamlined with an eye to removing or relaxing regulations that lead to time-consuming – and ultimately – costly delays.

Finally, Mississauga is no longer a bedroom community of Toronto. As such, the Zoning By-law should also be reviewed to modernize outdated regulations so that it better reflects and supports Mississauga’s transformation into a dynamic urban city.





## What Municipalities Can Do

- 1. Explore citywide upzoning and as-of-right permissions:** Investigate the feasibility of upzoning across the city to permit as-of-right mid-rise (4-12 stories, 10-60+ units) developments along major streets, arterials, commercial corridors, and in select low-density areas.

■ **Why This Matters:** Upzoning reduces reliance on lengthy rezoning applications, accelerates development timelines, and supports housing intensification in transit-accessible and underutilized areas.

- 2. Increase flexibility for density and height in Major Transit Station Areas:** Enable the Committee of Adjustment or minor Zoning By-Law Amendments to approve incremental increases in height and density for properties within MTSAs.

■ **Why This Matters:** Delegating these approvals avoids unnecessary red tape, streamlines the process, and supports intensification within key growth areas.

- 3. Simplify zoning and reduce regulatory requirements:** Refocus zoning on clear, measurable metrics such as height, density, and setbacks. Defer detailed urban design elements to the Site Plan Approval (SPA) process. And to facilitate mid-rise and mixed-use developments, eliminate or reduce the following:

- a. Parking requirements: Remove parking minimums for affordable housing, mid-rise developments, and projects in transit-accessible areas (outside of MTSAs).
- b. Podium standards: Reconsider requirements for three-storey podium expressions around entire buildings.
- c. Setbacks and yard requirements: Minimize setbacks and stepbacks, including interior side and rear yards, that reduce buildable space.
- d. Amenity space ratios: Reduce mandated amenity space ratios to allow developers flexibility in design, improving utilization of community services and local businesses.
- e. Bike parking: Reduce mandated bike parking requirements.
- f. Non-residential parking ratios: Adjust parking rates for ground-floor commercial uses in mixed-use projects to align with market demand.

■ **Why This Matters:** Simplified zoning reduces complexity, ensures feasibility, and provides developers with predictable standards while allowing urban design to be addressed more flexibly. Reducing these requirements lowers costs, improves density, and allows for more efficient land use, especially for affordable and transit-oriented housing.

**4. Align Official Plan and Zoning By-Law permissions:** Amend the Official Plan and Zoning By-Law to harmonize height and density permissions. Expand as-of-right mid- and high-rise development beyond MTSAs to include neighborhoods already well-served by transit, amenities, jobs, and public infrastructure.

■ **Why This Matters:** Consistent policies provide clarity for developers, reduce approval delays, and unlock opportunities for transit-oriented growth outside of traditional nodes.

**5. Delegate minor variance approvals for affordable housing:** Grant City staff the authority to approve minor variance applications for supportive and affordable housing projects.

■ **Why This Matters:** Delegation expedites approvals, reduces barriers for non-profit and affordable housing providers, and ensures these critical projects can proceed without unnecessary delays. Aligned with Recommendation 15 of Ontario's 'Housing Affordability Task Force report'.



## 4 Create sustainable programs and funding that will mobilize industry to help meet the demand for affordable housing

Housing affordability is a huge concern particularly for young people. A recent poll from Abacus Data found that 81 per cent of people say the dream of owning a home is slipping away.<sup>5</sup> The need for below-market and subsidized housing is also acute.

In the 1990s, the federal and provincial governments shifted their approach to funding housing that resulted in a dramatic slowdown in the construction of new affordable housing units. Today, regional and municipal governments are responsible for delivering affordable housing development with funding support from upper levels of government.

As Mississauga's housing service provider, the Region of Peel is responsible for low income and subsidized housing, shelters and homelessness support. In a recent report, the Region noted that "the need for affordable housing, particularly amongst our community's most vulnerable, far exceeds available resources. Increasing the supply of affordable, community and supportive housing at a scale that more fully addresses our community's need cannot be funded through the property tax alone."<sup>6</sup>

Mississauga introduced an Inclusionary Zoning By-law in 2022 aimed at increasing affordable housing in the city. It works by requiring affordable housing units in all large developments in major transit station areas. Inclusionary zoning is one of the few tools a municipality has to help increase affordable

[5] Perceptions of Homeownership in Canada Today, Abacus Data, June 2024

[6] Housing Development Update 2024, Report, Region of Peel

housing. Unfortunately, the financial offsets for inclusionary zoning units are currently inadequate to cover the full cost of providing the discounted units.

This funding system is inconsistent, difficult to navigate and ultimately ineffective at addressing the scale of the problem. In fact, in 2024, the Region of Peel estimated that the current supply of affordable housing in Brampton, Mississauga and Caledon met the needs of only 34 per cent of the residents of those cities. The supply of available supportive and transitional housing is much more dire, meeting only three and eight per cent of the need respectively.<sup>7</sup>

The private sector can – and is willing – to play a significant role in helping to build affordable housing. However, for this to work, the provincial and federal governments must develop a sustainable, long-term housing funding program.

- 1. Expand the federal and provincial government’s role as a housing supplier:** Increase the government’s role in directly funding and providing land for housing to ensure long-term affordability and stability within the housing market. The provincial and federal governments should take a leading role in funding housing services and incentivizing development by:

- a. Implementing a long-term housing development & affordability strategy: Establish consistent, decade-long programs that create certainty for private developers to include affordable and rental housing in their business models (e.g. % of GDP).

■ **Why This Matters:** A stable, long-term strategy from senior governments provides financial certainty, encourages sustained developer participation, and ensures affordability objectives are integrated into housing development plans. A stronger government presence in housing provision creates a reliable supply of affordable units, reduces dependency on market fluctuations, and addresses systemic gaps in housing availability. This approach promotes equity and long-term solutions to the housing crisis.

- 2. Strengthen landlord rights to promote rental housing supply:**

Recent provincial measures to balance tenant and landlord rights – such as increased fines under the Residential Tenancies Act (RTA), enhanced tenant rights, and investments in the Landlord and Tenant Board (LTB) – are a step in the right direction. However, further action is needed to ensure landlords and housing providers can confidently invest in and maintain rental housing. Proposed actions:

- a. Ensure faster dispute resolutions

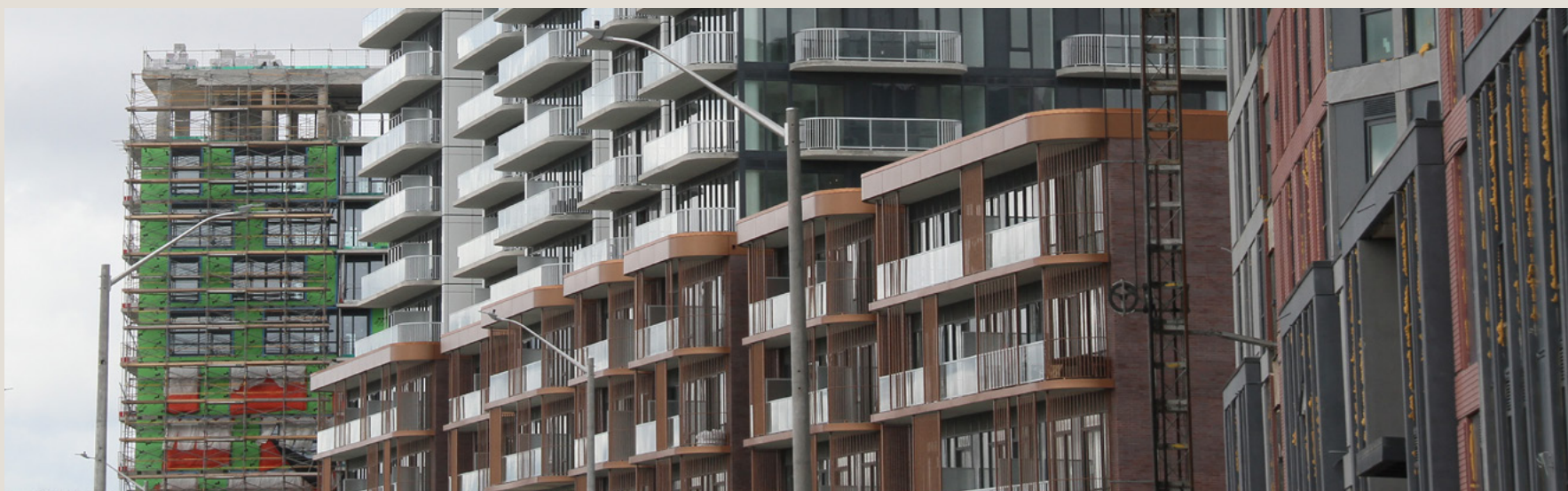
at the LTB: Expand funding and operational capacity to reduce case backlogs and deliver swift resolutions to disputes, protecting landlords from prolonged financial strain.

- b. Establish clear recourse for dealing with problematic tenants: Introduce streamlined processes for addressing issues such as unpaid rent, property damage, and lease violations to provide landlords with fair and timely remedies.
- c. Encourage compliance while mitigating risks of an unregulated market: Strengthen enforcement mechanisms against both tenants and landlords who operate outside the formal rental system, thereby reducing risks associated with unregulated markets.

■ **Why This Matters:** Strengthening landlord protections reduces risks for housing providers, encourages more investment in rental housing, and accelerates the availability of regulated, high-quality rental units. Without adequate recourse, the market risks losing landlords to informal and unregulated systems, ultimately limiting housing supply and tenant security.

[7] Housing Development Update 2024, Presentation, Region of Peel





### 3. Strengthen the Region of Peel's housing service delivery framework:

Enhance the Region's capacity to facilitate affordable housing by focusing on the following priorities:

- a. Establish trusted organizations: Create entities akin to Toronto Community Housing to provide project certainty, clarity, and shared accountability for developers.
- b. Expedited approval streams: Implement dedicated fast-track approval processes for affordable housing, including site plan and permitting reviews.
- c. Support non-profit pathways: Develop robust programs for non-profit housing organizations, incorporating affordable ownership and equity-based models to accelerate project delivery.

► **Why This Matters:** Streamlining service delivery and fostering collaboration with trusted partners ensures predictability for developers and enables non-profit organizations to contribute significantly to affordable housing supply.

### 4. Provide funding for Inclusionary Zoning and affordable units:

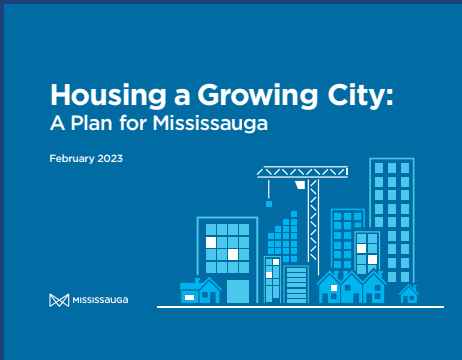
Critically review the feasibility model in today's economic climate and reconsider the rates or the allocation of dedicated funding to support Inclusionary Zoning policies in the construction of newly built affordable housing units.

► **Why This Matters:** Inclusionary Zoning is challenging to operationalize for developers and municipalities. To encourage greater adoption a critical review of feasibility or funding model for affordable units may support offsetting the financial carrying costs to developers and impact to new homeowners.



# Getting it Done





**In 2023, the City launched Growing Mississauga: An Action Plan for Housing. In that plan, we outlined five goals and 23 actions the City would take over the next four years to get more homes built, streamline building approvals and make homes more affordable. Since launching that report the City has made good progress, but the scale of the crisis requires even bolder action. That's where the Mayor's Housing Task Force comes in.**

## **Taking Action - What Mississauga is Doing**

Getting more housing built requires everyone to do their part. We are carefully reviewing the recommendations in this report to help guide our future efforts. We are keenly aware that we must do things differently – particularly on development charges, taxes and fees – to help immediately improve affordability and boost the supply of housing in our city. We are prepared to act – and in fact, have already begun in many areas based on early engagement with the Task Force.

Here is an overview of the initial actions we are taking to help increase supply, make housing more affordable and streamline our municipal processes.

### **Increasing Supply**

As Mississauga becomes more urban, the way our residents live will continue to change. The City has no remaining greenfield

lands available for traditional suburban-style development. That means, the majority of new homes – both ownership and rental – will be built by infilling existing areas of the city. Most will take the form of tall and medium-sized towers. Some of the new housing supply will also come through gentle density in neighbourhoods including the development of homes on smaller lots, townhouses, duplexes, triplexes, multiplexes, and low-rise apartments.

**Here are 4 actions we are taking to help boost the supply of housing in Mississauga.**

#### **1. Opportunities for More Housing through Planning Permissions**

The City is in the process of finalizing its new Official Plan to guide how Mississauga will grow and develop over the next 25 years. The City is introducing new policies to help further increase housing supply. Mississauga's proposed new Official Plan will permit an additional



# Mississauga's Updated Official Plan



124,000 units for a total capacity of 370,000 new units city-wide. The draft Official Plan also includes an increase of heights from 25 storeys to 35 storeys in many areas along the LRT corridor. This complements the Downtown Core which already has unlimited heights and densities.

The City is also proposing to exclude affordable housing (including inclusionary zoning units) and non-residential space above the first floor when calculating height caps for development applications. This will ensure developers are no worse off from a residential density perspective for helping to create complete communities.

### 2. Supporting development in Major Transit Station Areas

The City is working on pre-zoning its Major Transit Station Areas. This means development that is proposed at the planned heights and densities in the Official Plan can proceed quicker without the need for costly studies and a public approval process.

### 3. Bringing more mixed-use development online

The City is establishing new planning permissions for mixed-use commercial sites under one hectare. As of right heights of 8 storeys are being proposed in the new Official Plan. Larger mall sites in community nodes now have permissions for 18 or 25 storey residential towers after a recent Ontario Land Tribunal settlement.

The draft Official Plan also supports additional opportunities for residential development in certain employment areas around the Clarkson, Lisgar and Erin Mills GO stations.

### 4. Allowing for more housing choices in neighbourhoods

More permissions for growth through gentle density are also planned for Mississauga's many residential neighbourhoods. In addition to permitting fourplexes as-of-right, the City's zoning by-law is being updated to make it easier to sever residential lots (e.g., create two semi-detached homes rather than one large detached home).

## Improving Affordability

In Mississauga, the supply of housing that is affordable to a wide range of household incomes is diminishing. The housing market is meeting the needs of high-income households and there are some supports in place for lower income households, but young people and middle-income earners are falling through the cracks.

The Region of Peel, our housing service provider, is responsible for low income and subsidized housing, shelters and homelessness support. The City is focused on finding solutions to help make housing more affordable for young people and middle-income households.

**Here are 5 actions the City is taking to help make housing more affordable.**

### 1. Encouraging the development of more affordable rental units for our residents

City Council has adopted a \$44 million community improvement plan with financial incentives to help stimulate the creation of new affordable rental housing made possible through federal funding.

For affordable units at or below 100% average market rent the City will provide a \$130,000 per unit grant and cover the cost of building permit fees. These units are also eligible for the provincially legislated



**66%**

**Gen Z Canadians have considered delaying starting a family because they can't afford a suitable home.**

exemptions for affordable housing units (City, Region and GO Transit development charges, community benefits charge, and cash-in-lieu of parkland).

For below-market units with rent at or below 125% average market rent, the City will provide a \$60,000 per unit grant and exemptions for city development charges, community benefits charge, cash-in-lieu of parkland, and building permit fees.

### 2. Reducing application and parking fees for affordable housing

In an effort to reduce costs for affordable housing units, application fees for Official Plan and Zoning By-law amendments, removal of holding zones, site plan, and

minor variances will be waived for non-profit housing providers. The City is also working on a Zoning By-law to eliminate any resident parking requirements for non-profit housing projects that are not already exempt in the legislation.

### 3. Optimizing city-owned land for housing development

Given the rapid cost escalation of developable land in Mississauga, using existing government-owned lands for housing is increasingly important. Most municipalities look to underutilized land such as parking lots or vacant properties as opportunities for new residential development. Unfortunately, given the nature of the development in Mississauga, there are not many underutilized city-owned parcels to develop at this time.

For that reason, we must be more creative. Mississauga is becoming more urban and we need to find innovative ways to build housing above or alongside city facilities. To kick start the process, we are initiating a review of city-owned properties such as community centres, libraries and other realty assets to determine which properties can be optimized for residential development.

The City is exploring partnering with affordable housing providers by using funding from the federal government's Housing Accelerator Fund to purchase land for this purpose.



#### 4. Making it less expensive to build additional residential units

The City is committed to encouraging a mix of owned and rented units for more income types by making it easier and less expensive to build fourplexes and additional residential units.

- Fourplexes: The City is providing grants to cover city development charges for fourplexes (developments up to three units are already exempt through provincial regulation) while also exempting building permit fees for the creation of new legal additional residential units up to four units.
- Second units: The City is also working with the Region of Peel on a revamp of its My Home Second Unit Renovation Program which provided grants for homeowners creating new legal secondary suites.
- Garden suites: The City has launched free, pre-approved design plans for garden suites to help residents save time and costs associated with drawing custom plans.

In addition to making the pre-approved garden suite plans available to our residents, the City has offered the plans to planning and building departments across Ontario. Our aim is to give other municipalities an off-the-shelf product they can review and approve for use in their own communities. By sharing our knowledge and expertise, it is our hope that we can help other municipalities save time and more quickly increase these types of units in their own communities.

#### 5. Keeping building application fees as low as possible

The City's new Building By-law will allow for greater flexibility in the calculation and collection of permit fees. It includes a new deposit structure that will lower the initial costs of applying for a permit; deferring the full payment until the permit is ready to be issued. Permit fees can now also be calculated on the basis of partial scopes of work, allowing the full cost of the permit to be paid over multiple stages of the construction.



Example of a garden suite, rendering

## Streamlining Processes

Mississauga is a municipal leader in streamlining our planning processes to make it easier to build in our city. Earlier this year, the City was ranked #1 of 16 GTA municipalities for our planning processes. Part of this success can be attributed to our investment in technology, a commitment to streamlining approval processes and eliminating red tape, and using all planning tools available to make approvals faster.

**As an organization, the City is also dedicated to continuous improvement. Here are 5 actions the City is taking to improve service and remove barriers that delay development.**

## Municipal Scoring, All Planning Tools and Features

MUNICIPALITY	APPLICATION PREPARATION	APPLICATION SUBMISSION	APPLICATION TRACKING	TOTAL SCORE	RANK
<b>Mississauga</b>	<b>88%</b>	<b>100%</b>	<b>100%</b>	<b>96%</b>	<b>1</b>
Markham	75%	100%	100%	92%	2
Barrie	88%	88%	100%	92%	2
Toronto	100%	69%	100%	90%	4
Oakville	88%	75%	100%	88%	5
Vaughan	50%	88%	100%	81%	6
Brampton	75%	69%	80%	75%	7
Milton	75%	44%	90%	71%	8
Burlington	75%	25%	80%	62%	9
Caledon	38%	38%	80%	54%	10

SOURCE: Greater Toronto Area Municipal Benchmarking Study, BILD

### 1. Creating a housing-focused team of city builders

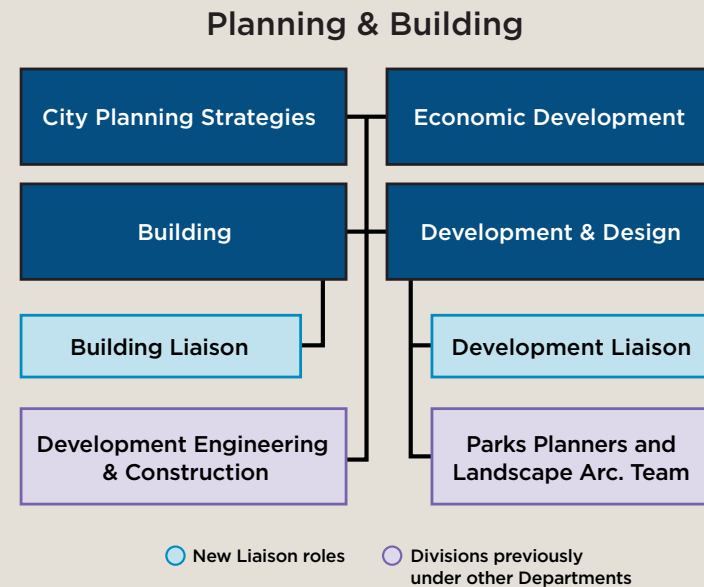
In most large cities, including Mississauga, staff with expertise across multiple divisions have a role in reviewing development and building applications. It takes a team of knowledgeable people to deliver long-range planning services and development approvals – from engineers who review stormwater infrastructure, to park planners, transportation specialists and fire services professionals.

The problem? With staff in different divisions with multiple priorities, there can be missed opportunities, conflicting comments and unnecessary delays. To address this issue and improve customer service, we are reorganizing our staff to bring a team of experts together to work as one cohesive team focused on delivering housing. This team of multi-disciplinary city builders will include a lead planner who is empowered to audit comments and make decisions to keep things moving.

The City is also creating new **Development Liaison and Building Liaison positions** to facilitate approvals. These positions will be dedicated to facilitating unique challenges, elevating issues quickly and making decisions that support expedited approvals.

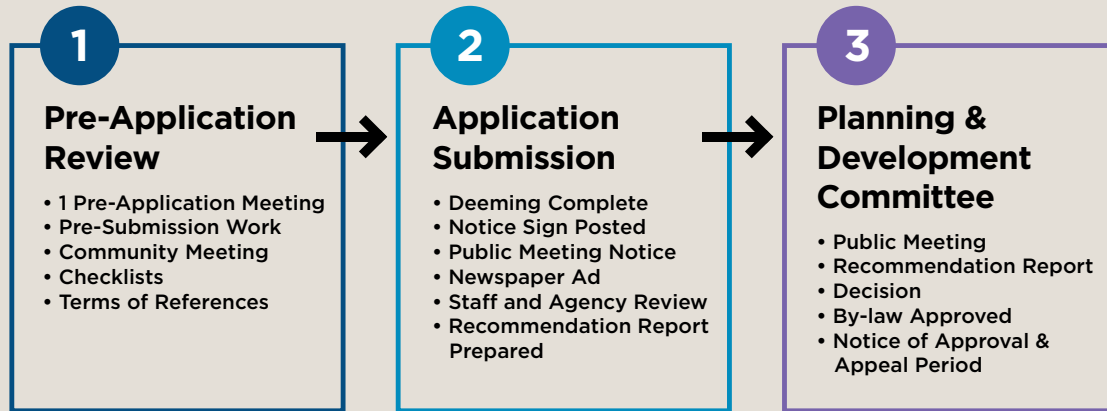
City staff have always been focused on delivering great customer service. This is the next evolution in working with our industry partners – on behalf of our residents – to help get more housing online as quickly as possible.

## The New Housing Delivery Team





## Official Plan Amendment & Zoning By-Law Amendment Process



### 2. Overhauling development application review processes

In 2022, the City updated its development application review processes to meet new timelines prescribed by the province under *Bill 109, More Homes For Everyone Act*. The legislation included a penalty system requiring some, or all, of the development application fees collected by the City to be refunded if the new timelines were not met. Earlier this year, the province removed the refund requirement – giving cities more leeway if the review timelines are not met.

While we appreciate the province’s decision to remove this penalty, Mississauga has completely overhauled its development application review process to meet these

more aggressive timelines. To help keep applications moving, we will continue to work to:

- 90 days for a Zoning amendment
- 120 days for a combined Zoning and Official Plan amendment

For applications that are trending toward an approval but may require additional refinement via subsequent resubmissions, staff will prepare a public meeting information report within the applicable statutory time frame with a recommendation to report back to Council once the applications are ready for a decision to approve. The City is also undertaking a review of the Draft Plan of Condominium application process. The aim is to streamline

the process to avoid unnecessary requirements and delays by ensuring city comments are clear and appropriate for this stage of development.

To further streamline the development application process, the City will look for additional opportunities to use delegation of authority powers under the *Municipal Act*. To date, Council has approved delegated approval authorities for three types of development applications: Site Plan Approval, Subdivision Approval and Holding Provision for Zoning By-law approvals – saving approximately 4 weeks in lead time. The City is also exploring delegated approvals for Development Agreements, Subdivision Agreements, and Minor Variance applications for supportive and affordable housing projects.

## Site Plan Application Process



### 3. Improvements to site plan applications

Site plan approval applications go through a technical review and evaluation by staff before being approved. Site plan is often the final development application required before a building permit can be approved and issued.

Site plan applications, which deal with external design elements like landscaping, grading, site layout, parking areas and emergency services access can be complex, and in some instances, multiple rounds of comments are required. To help streamline the process, the City of Mississauga is making important changes.

#### Changes to Site plan application process:

- Remove the need for an independent zoning review as part of site plan application.
- Introduce concurrent application processing for Official Plan and Zoning By-law amendments and site plan application.
- Reduce the number of comments during the review process by committing to three rounds of comments on site plan applications going forward. After the third round is complete, the applicant will be given the option for a face-to-face 'redline' meeting with staff to resolve any outstanding comments so that a Site Plan Approval can be issued.

#### 4. Incentives for pre-application meetings

The City aims to review development applications as quickly as possible. One way to minimize review time is through a pre-application meeting with the City's development team and agencies. In our experience, pre-consultation with City staff leads to more complete, quality applications that improve turnaround times and crystalize expectations.

To encourage applicants to take advantage of this service, the City will credit the pre-application meeting fees against the development application fee. This is a win-win for applicants, as not only will their development applications be processed more quickly, but there is no financial cost associated with meeting with City staff in advance.

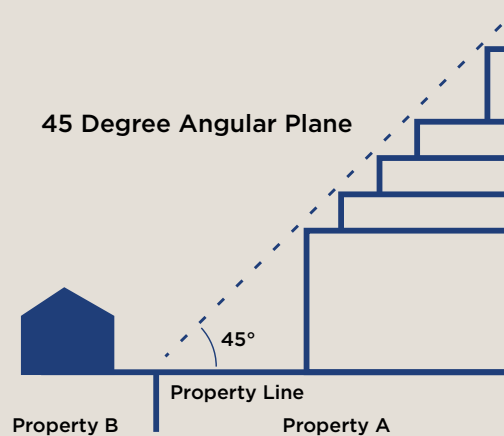
#### 5. Getting urban design right for housing

Urban design is important and ever-evolving. It helps us plan for livable and workable communities. The City has created a variety of urban design guidelines that developers must follow, from wind studies to green development standards. While many of these guidelines play an important role in helping to build well-designed communities, some have inadvertently made it harder to get housing built.

Many communities across Canada are revisiting angular planes – a planning tool that results in buildings with floors that ‘step

back’ as they increase in height. The City's updated Official Plan will relax some angular plane and height transition policies where it's clear that these policies are not having a measurable improvement on quality of life and are acting as a barrier to getting more homes built.

The City will also be working with a third-party consultant to undertake a comprehensive review and update of the City's urban design program. The review will assess the City's existing urban design policies, zoning regulations and design guidelines through the lens of housing affordability, climate change, and urban equality. The end result will be a contemporized Urban Design Program that will expedite and facilitate development approvals. This will ensure that the city grows in a meaningful and sustainable way while not inhibiting the ability of the development industry to provide much needed housing.



## Where More Help is Needed: Housing Barriers

While Mississauga is committed to doing whatever we can to help get more housing built, there are some barriers identified by the Task Force that are beyond the City's reach.

As these issues were identified by Task Force members, Mayor Parrish invited appropriate stakeholders and government partners to listen to concerns and share expertise with an aim to facilitating solutions.

**Here are barriers that require immediate attention so that we can get more housing built.**

#### 1. Provincial and Federal support needed for first-time homebuyers

Mississauga is planning to use the financial tools at our disposal to help first time homebuyers get into the housing market. While our efforts will help lower costs, coordination from other levels of government will make the difference.

- Provincial support: The Land Transfer Tax is a provincial tax levied on the purchase price of real estate in Ontario. The tax is calculated on a sliding scale, with higher rates applied to more expensive properties. First-time homebuyers in Ontario are eligible for a Land Transfer Tax Rebate of up to \$4,000. Given the average price of all homes in Mississauga currently exceed the province's \$368,000 limit, the maximum rebate should



be increased to help support new homebuyers.

- **Federal GST/HST new housing rebate:** This rebate allows an individual to recover some of the goods and services tax (GST) or the federal part of the harmonized sales tax (HST) paid for a new or substantially renovated home. However, in order to qualify for the federal rebate, the total purchase price of the home must be less than \$450,000. In the GTA, very few, if any new homes meet this threshold. To be meaningful for new homebuyers, the federal government must increase the eligibility threshold to meet today's market realities.

## **2. Making more land available for development near provincial highways**

Mississauga is served by several major highways that are important for the city's economic competitiveness and to help connect and move people around the area. Given the lack of greenfield development opportunities in Mississauga, areas adjacent to provincial series highways – where there is land available – are often desirable locations for high-rise development.

Currently, the Ministry of Transportation requires that any development occurring near a provincial highway must maintain a minimum setback of 14 metres. While a buffer is important to address safety concerns and the integrity of the road network, several

good development proposals in Mississauga have been denied when the setback was rigidly enforced.

It is recommended that MTO adopt a more flexible approach to setback requirements, allowing case-by-case assessments for developments that demonstrate adherence to safety and operational standards to ensure good opportunities for housing development can move forward.

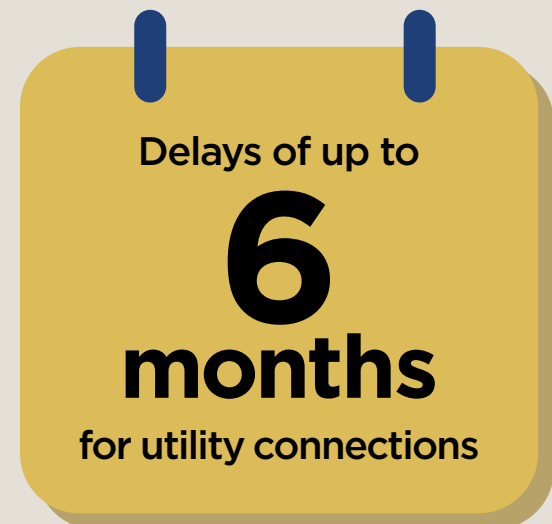
## **3. External utility providers and provincial agencies review processes**

Coordination with utility providers and provincial agencies is a critical but often delayed aspect of housing delivery. Housing projects require connections to a variety of utility systems (electricity, water, sewer, gas, telecommunications, etc.). These utilities are often managed by different providers each with its own procedures, timelines, and requirements. Coordination delays lead to significant setbacks in construction schedules, added costs, and complications in the connection of services to new buildings. Some developers have reported delays of up to 6 months in accessing permanent power for their buildings.

Provincial agencies and third-party comments on development applications are also slowing down housing delivery. Comments are often received too late in the process – or are at odds with other agency or municipal

reviewers. The impacts are significant. These can be incredibly costly delays, particularly at the back end of a project when occupancy is close at hand. In an industry where time is money, this is increasing the cost of housing for everyone.

It should be required that utility providers, provincial agencies and third-party commenters adhere to standardized timelines for providing comments on development applications. Improved coordination among utilities, agencies, and municipalities will accelerate housing delivery, reduce project costs, and provide greater certainty to developers, benefiting both the industry and future homeowners.



# Moving Forward





## The first meeting of the Mayor’s Housing Task Force was held two weeks after Mayor Parrish took office on June 24, 2024. This sent a clear signal of how seriously the Mayor – and Mississauga’s leadership – would take the housing crisis going forward.

At the first meeting, Mayor Parrish outlined the Task Force’s purpose: “we are here to solve problems.” The Mayor reinforced the urgency of the crisis and the need to work quickly. The Mayor made a commitment to working through tough issues to help get more housing built for future generations who want to live in Mississauga.

Collaboration is contagious particularly when given licence to solve problems. Providing a forum for open and frank dialogue amongst City staff and industry experts created an environment at the Task Force table where issues could be raised without recrimination. It was clear from the get-go, that blame won’t solve the housing crisis but action might.

The recommendations in this report will mark a shift for the City of Mississauga. As we move forward, we are willing to operate differently – both fiscally and administratively – to help spur development and get homes built.

We know that the next couple of years will continue to be difficult as the development and building industry recovers from the issues that have led to low construction starts over the past year. Now is the time for a catalyst to help support this recovery. As interest rates begin to fall, a reduction in government costs and improved efficiencies must also be considered.

This report includes opportunities for quick wins that can help create much-needed momentum in the housing market. While there are recommendations for all levels of government, there are things Mississauga can – and will do – to make a difference.

The time for bold action is now. We encourage our government partners to join us in considering the recommendations directed to them. We’re also hopeful that this report offers a blueprint for other municipalities to follow as well.

The problem is complex and we all need to do things differently to help get more homes built for future generations.



# Appendix



# Task Force Members



**David Hunwicks**

**Vice President, Planning | Amacon**

Since 2001, Amacon has contributed to the Mississauga skyline over 6,000 residential units in its numerous mixed-use developments with an additional 2,000 residential units currently under construction and will be seeking planning approval for over 2,500 residential units and commercial uses in 2025.



**Paula J Tenuta**

**Senior Vice President, Policy & Advocacy | BILD (Building Industry and Land Development Association)**

BILD is the voice of the home building, residential and non-residential land development and professional renovation industries in the Greater Toronto Area.



**Brian Sutherland**

**Vice President | Argo Development Corporation**

For more than 25 years, Argo Development Corp. has created future-ready communities that connect to nature, transit and the amenities of modern living. With significant land holdings across the GTA and strong partnerships built on loyalty, integrity and transparency, we are proud to develop neighbourhoods that people call home and help build the future of Ontario.



**Sean Hart**

**Construction Manager | Bird Construction**

BIRD operates in a diverse cross-section of market sectors, with 100+ years of experience in 20 offices across Canada.





**Joseph Feldman**  
**Executive Vice President & Chief Operating Officer | Camrost Felcorp**

Camrost Felcorp Inc. is one of the most established privately held real estate developers in the Greater Toronto Area. The company is vertically-integrated, with operations spanning all stages of the development process—from land entitlement through to construction, through its affiliate Camcorp Construction—delivering landmark residential, commercial, and mixed-use communities for over 50 years, including the transformative Exchange District in Mississauga’s City Centre.



**Remo Agostino**  
**Chief Development Officer | Daniels**

The Daniels Corporation is one of Canada’s pre-eminent builders/developers, building nearly 40,000 new homes across the Greater Toronto Area for over 40 years. Understanding that quality of life is created by much more than physical buildings, Daniels goes above and beyond to integrate building excellence with opportunities for social, cultural, and economic well-being.

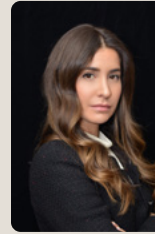
**Also represented by:**

**Elizabeth Gillin**  
**Vice President, Development | Daniels**



**Chris Zeppa**  
**President | City Park Homes**

City Park Homes is a boutique builder of expertly crafted residential homes throughout the GTA and Southern Ontario. We develop unique communities tailored to the needs of today’s homeowners, from modern condominium buildings to elegant townhomes and single detached luxury residences. We also build large commercial properties and custom homes. City Park Group has recently expanded into the Southwestern United States where we’re bringing the same level of expertise and impeccable quality to a new generation of homeowners.



**Alexandra De Gasperis**  
**Vice President | Deco Communities**

DECO is a development and homebuilding company with expertise in land transformation and a member of one of Ontario’s largest construction, infrastructure and servicing companies - the TACC Group.



**Robert Blazeovski**  
**President & Chief Operating Officer | DiamondCorp**

DiamondCorp is a Toronto-based real estate development company that maintains a strong commitment to developing high-quality, innovative, and award-winning residential and mixed-use projects. Since its founding in 2008, the company has established itself as a leader in progressive city building in the GTA with a proven track record in achieving municipal approvals for complicated sites translating into the highest and best use. The company has built a reputation as a creative developer with real-world solutions to complex challenges.





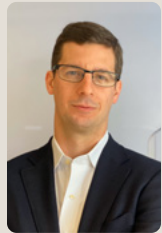
**Frank Doracin**  
**President & Owner | Doracin Terra Strategies Limited**

Established in 2018, DTSL is a land development/consulting company providing advice to a limited number of organizations & partnerships. Frank previously spent over 20 years with Mattamy Homes Limited, steadily moving up to the ranks to become President of Mattamy Development Corporation and then of Mattamy Homes' GTA Division.



**David McComb**  
**President & CEO | Edenshaw Developments**

Edenshaw Developments was founded in 2009 and currently has 4,000 units under various stages of development, continuing its commitment to complementing the neighbourhoods in which it builds with mindfully designed mixed-used residential communities in the GTA.



**Also represented by:**  
**Oscar Piovesan**  
**Chief Operating Officer | Edenshaw Developments**



**Neil M. Smiley**  
**Partner | Fasken Martineau DuMoulin LLP**

Fasken's Real Estate Law Group has pronounced expertise in the acquisition, financing, construction and securing necessary entitlements/approvals for all classes of real estate development.

**Also represented by:**  
**Joseph Guzzi, Consultant | Fasken Martineau DuMoulin LLP**



**Frank Gianonne**  
**President | Fram Building Group**

Since its founding in 1981, Fram+Slokker has been shaping vibrant communities in the City of Mississauga and beyond. Headquartered in the historic St. Lawrence Starch Building in Port Credit, the company is renowned for its acclaimed Port Credit Village, a benchmark for quality brownfield mixed-use redevelopment that has inspired transformative waterfront projects like Brightwater.

Fram+Slokker's delivers diverse housing options, including condominiums, seniors' rentals, and affordable rental housing, meeting the needs of a wide range of residents. These developments span the Greater Toronto Area, including waterfront brownfield revitalizations in Collingwood and Orillia, seamlessly connecting downtowns to their waterfronts.



**Michael Williams**  
**Managing Partner, Head of Development | Hazelview Investments**

We work overlooked opportunities in order to optimize value on all investments. Our development management team applies an intense focus on execution and innovation from conception to completion on every single development file. A progressive attitude, strong implementation experience and a skilled team directly supports our ability to add value throughout the development investment project. Utilizing the company's relationship and partnership synergies attained over the last two decades of effective performance directly contributes to our ability to be a leader in the marketplace.

**Also represented by:**  
**Aimee Grigg**  
**Partner | Hazelview Investments**



**Graham Cubitt**

**Director of Projects and Development | Indwell**

Indwell creates affordable housing communities for people seeking health, wellness, and belonging. As one of Ontario’s leading developers of new supportive housing, we are committed to working closely with Mississauga’s civic leadership, neighbourhood stakeholders, service agency allies, and industry colleagues to build new affordable housing. Together we can provide the stable, safe, and quality homes that help rebuild lives, turning the tide on homelessness on our community.

**Also represented by:**

**Jess Brand**

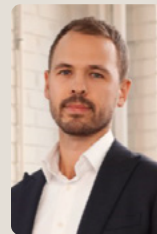
**Regional Director | Indwell**



**Michael Uster**

**Senior Vice President | Liberty Development Corporation**

Liberty Development Corporation is a full-service real estate development company. It is a leading development manager of commercial, office, and residential buildings in the Greater Toronto Area. Liberty Development Corporation brings expertise in land assembly, development, design and construction, sales, leasing, and property management.



**Andrew Murphy**

**Vice President, Development | Mattamy Homes**

Mattamy Homes is the largest privately-owned homebuilder in North America and is Canada’s largest new home construction and development firm, with operations across Canada and the United States. Mattamy Homes currently operates across 19 municipalities in The Greater Toronto Area and has remained #1 in New Home Sales in the GTA since 1997.



**Anna-Maria Kaneff**

**Executive Vice President | Kaneff Group**

Kaneff Group: a private real estate company based in Peel, Ontario, with over 70 years of experience in developing and managing retail, office, multi-family residential, and golf properties across Southern Ontario. Since 1951, Kaneff has built over 10,000 homes and apartments, 3 million square feet of office, retail, and industrial real estate and 6 public golf courses.



**Orlando Corporation**

Orlando Corporation is Canada’s largest privately-owned industrial real estate developer and landlord. As a multi-faceted real estate company, Orlando is involved in a wide range of investments and activities. Within the Greater Toronto Area, we have built a critical mass of properties and are able to offer tenants a complete range of property types across premium locations within Canada’s central economic hub.



**Also represented by:**

**Kristina Kaneff**

**Vice President and General Counsel | Kaneff Group**



**Steve Nightingale**

**Vice President | Oxford Properties Group**

Oxford Properties is a global real estate investment and development company headquartered in Toronto and develops, owns and manages commercial, industrial, retail and multifamily residential assets across the GTA and Canada.



**Gavin Bailey**

**Director, Development Planning | Tridel**

The Tridel Group of Companies is one of the largest privately held residential real estate groups in Canada. The Group consists of several operating companies focused in diverse areas of real estate including development, sales, construction, property management and other related real estate services.



**Also represented by:**

**Veronica Maggisano, Vice President, Development | Oxford Properties Group**

**Also represented by:**

**Vince Mirarchi, Vice President, Project Management | Tridel**

**Sherif Masood, Senior Vice President, Development & Asset Management | Oxford Properties Group**



**Howard Paskowitz**

**Vice President, Development & Municipal Affairs | Starlight Development**

Starlight Investments is a leading global real estate investment and asset management firm and we are proud to be Canada's largest provider of rental housing and a developer of complete communities across the country.



**SmartCentres**

SmartCentres is one of Canada's largest fully integrated REITs, with a best-in-class retail, residential and mixed use portfolio. SmartCentres owns and operates approximately 35.5 million square feet of income producing retail, residential and office properties with an enterprise value of approximately \$13 billion and 98.5% occupancy in all asset classes across all Provinces in Canada.



**Salvatore Cavarretta**

**Vice President, Development | TMG Builders**

TMG Builders is an established and experienced industry leader in project management and construction management services of high rise residential and mixed-use developments within the Greater Toronto Area. With a proven track record of developing and constructing large scale projects, TMG takes great pride in collaborating and working with partners to achieve the highest standards in construction and achieving mutual project success.

**Also represented by:**

**John Gallucci, Principal | TMG Builders**



# Getting More Homes Built: Top Takeaways

Mississauga has been facing a growing housing crisis, which is getting worse every year. Despite the crisis, housing development has stalled. In July 2024, Mayor Carolyn Parrish assembled a group of prominent developers, builders and social housing experts to work with the City to address this problem. The goal? Workable solutions that will help build momentum and spur development.

## Task Force Recommendations – 30 Actions

Reform development charges, taxes and fees to help lower housing costs		
What Municipalities Can Do	What the Province Can Do	What the Feds Can Do
<ol style="list-style-type: none"> <li>1. Incentivize purpose-built rental and affordable housing</li> <li>2. Lower or offset development charges for all housing types</li> <li>3. Optimize parkland dedication requirements</li> <li>4. Create incentives for housing development products</li> <li>5. Explore alternative financing mechanisms to reduce development charges and property taxes for buildings that lease at below-market rates</li> <li>6. Expand the Affordable Rental Housing Community Improvement Plan</li> <li>7. Advocate for provincial and federal funding</li> </ol>	<ol style="list-style-type: none"> <li>8. Fund water, wastewater and transit development charges</li> <li>9. Establish a First-Time Homebuyer Rebate</li> <li>10. Waive HST or increase HST maximum rebate amount (provincial share) for all new home purchasers</li> <li>11. Increase Land Transfer Tax first-time buyer thresholds</li> <li>12. Broader reform of Community Benefit Charges and land transaction taxes</li> </ol>	<ol style="list-style-type: none"> <li>13. Partner with large municipalities for pre-screening authority for affordable housing projects</li> <li>14. Remove HST on new ownership housing construction and sales</li> </ol>

## Update building and design standards to help boost supply and make building more affordable

What Municipalities Can Do	What the Province Can Do	What the Feds Can Do
<ul style="list-style-type: none"> <li>15. Review and streamline regulations that impose unnecessary constraints on housing development</li> <li>16. Phased introduction of sustainability measures</li> <li>17. Streamline site plan application</li> <li>18. Standardize alternative solutions for mid-rise development</li> </ul>	<ul style="list-style-type: none"> <li>19. Standardize accessibility and green standards across Ontario</li> <li>20. Streamline the Ministry of the Environment, Conservation and Parks role in building permit process</li> </ul>	<ul style="list-style-type: none"> <li>21. Standardize the Building Code across Canada</li> </ul>

## Transform zoning to unlock more housing

<ul style="list-style-type: none"> <li>22. Explore citywide upzoning and as-of-right permissions</li> <li>23. Increase flexibility for density and height in Major Transit Station Areas</li> <li>24. Simplify zoning and reduce regulatory requirements</li> <li>25. Align Official Plan and Zoning By-Law permissions</li> <li>26. Delegate minor variance approvals for affordable housing</li> </ul>		
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## Create sustainable programs and funding that will mobilize industry to help meet the demand for affordable housing

	<ul style="list-style-type: none"> <li>27. Expand the federal and provincial government's role as housing supplier</li> <li>28. Strengthen landlord rights to promote rental housing supply</li> <li>29. Strengthen the Region of Peel's housing service delivery framework</li> </ul>	
	<ul style="list-style-type: none"> <li>30. Provide funding for Inclusionary Zoning and affordable units</li> </ul>	

## City of Mississauga – Initial Actions

Mississauga is prepared to act and will use the recommendations in this report to help guide future efforts. In fact, early engagement with the Task Force, has prompted the City to take action already. Here is a summary of the initial actions we are taking.

Increasing Supply	Improving Affordability	Streamlining City Processes
<ol style="list-style-type: none"> <li>1. Creating opportunities for more housing through planning permissions</li> <li>2. Supporting development in Major Transit Station Areas</li> <li>3. Bringing more mixed-use development online</li> <li>4. Allowing for more housing choices in neighbourhoods</li> </ol>	<ol style="list-style-type: none"> <li>1. Encouraging the development of more affordable rental units for our residents</li> <li>2. Reducing application and parking fees for affordable housing</li> <li>3. Optimizing city-owned land for housing development</li> <li>4. Making it less expensive to build additional residential units</li> <li>5. Keeping building application fees as low as possible</li> </ol>	<ol style="list-style-type: none"> <li>1. Creating a housing-focused team of city-builders</li> <li>2. Overhauling development application review processes</li> <li>3. Improvements to site plan applications</li> <li>4. Incentives for pre-application meetings</li> <li>5. Getting urban design right for housing</li> </ol>



# Housing Responsibilities – Who Does What

Federal Government (Canada)	Provincial Government (Ontario)	Regional Government (Region of Peel)	Municipal Government (Mississauga)
<ul style="list-style-type: none"> <li>• Fiscal and monetary policy (e.g., federal budget, inflation)</li> <li>• Federal taxation (e.g., GST/HST)</li> <li>• Banking &amp; financial regulation (e.g., mortgage finance, CMHC, interest rates)</li> <li>• National Building Code</li> <li>• Immigration levels planning</li> <li>• Temporary Foreign Workers Program</li> <li>• Funding &amp; cost-sharing (e.g., community housing, homelessness programs)</li> <li>• Federal lands (management &amp; sale)</li> <li>• Census &amp; statistics</li> <li>• Global affairs and trade</li> </ul>	<ul style="list-style-type: none"> <li>• Provincial taxation (e.g., provincial sales tax/HST, land transfer tax)</li> <li>• Ontario Building Code</li> <li>• Landlord &amp; tenant rights and responsibilities</li> <li>• Ontario Planning Act and Provincial Planning Statement (e.g., planning framework, land use planning and development rules)</li> <li>• Legislative authority for community housing, funding &amp; delivery</li> <li>• Provincial lands (management &amp; sale)</li> <li>• Transit investment (e.g., Metrolinx)</li> <li>• Legislative authority for Growth Charges (development charges, community benefits charge, parkland dedication/cash-in-lieu)</li> <li>• Regulatory framework for municipal borrowing</li> </ul>	<ul style="list-style-type: none"> <li>• Property taxes</li> <li>• Housing service manager               <ul style="list-style-type: none"> <li>- Community housing development and delivery (e.g., affordable, transitional and emergency housing)</li> <li>- Program delivery (e.g., homelessness support)</li> </ul> </li> <li>• Regional infrastructure and services               <ul style="list-style-type: none"> <li>- Development charges for new development</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Property taxes</li> <li>• Land use planning and development responsibilities               <ul style="list-style-type: none"> <li>- Official Plan</li> <li>- Zoning By-law</li> <li>- Development applications</li> <li>- Committee of Adjustment</li> <li>- Building permits</li> </ul> </li> <li>• City building initiatives</li> <li>• Local infrastructure and community services               <ul style="list-style-type: none"> <li>- Growth charges for new development (development charges, community benefits charge, parkland cash-in-lieu)</li> </ul> </li> <li>• Community improvement plans</li> </ul>

