

2025

FEDERAL

PRE-BUDGET

SUBMISSION

Moving Mississauga Forward



MISSISSAUGA

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LETTER FROM THE MAYOR OF MISSISSAUGA



Dear Prime Minister Trudeau, Minister LeBlanc, and Mississauga MP's,

Mississauga is a vibrant and growing city that nearly 800,000 people and over 115,485 businesses proudly call home. As Canada's seventh-largest city, we are a hub of economic activity, innovation, and cultural diversity. For over two decades, Mississauga has proudly maintained a 'AAA' credit rating, a testament to our strong financial management and commitment to being a well-run, efficient city.

While we take great pride in our fiscal responsibility, we are not immune to the growing challenges that lie ahead. To continue thriving, we need essential support and collaboration from the federal government on issues such as housing affordability, climate change and transit expansion.

Our residents and businesses depend on reliable infrastructure, affordable housing, and efficient transit to thrive. Yet, municipalities like Mississauga are left shouldering 60% of the nation's core infrastructure responsibilities, relying heavily on property taxes for the bulk of funding. This creates immense fiscal pressures, restricting our capacity to effectively address growing and emerging needs.

The federal government has been a valued partner in advancing vital projects, such as the Hazel McCallion LRT, affordable housing initiatives through the Housing Accelerator Fund, and critical climate change measures like disaster mitigation programs. However, continued collaboration and support are essential to ensure we can maintain and enhance these critical programs.

As we look ahead, further collaboration is essential to:

- Deliver the transit and housing solutions our residents need by expanding the Dundas BRT, implementing all-day, two-way GO service on the Milton GO Rail corridor, and funding transit-oriented development initiatives.
- Protect our communities from climate change impacts by investing in flood mitigation, green infrastructure, and energy efficiency.
- Ensure fiscal fairness by increasing payments in lieu of taxes and establishing a sustainable federal municipal funding framework.

While Mississauga continues to make strategic investments in infrastructure and services, escalating demands and rising costs leave municipalities like ours struggling to balance budgets. To address the urgent needs of residents—we cannot burden them with harsh tax increases during an affordability crisis. We require support from the federal government to ensure we can continue meeting critical needs.

Mississauga's success is Canada's success. By investing in our city, the federal government will enable us to create new economic opportunities, enhance quality of life for residents, and contribute to a stronger, more inclusive, and sustainable future for all Canadians.

On behalf of Mississauga Council and the residents and businesses of Mississauga, I thank you for the opportunity to provide this submission and for your ongoing partnership as we address these challenges.

Sincerely,

A handwritten signature in black ink that reads "Carolyn Parrish". The signature is fluid and cursive, with a large, stylized 'C' and 'P'.

Carolyn Parrish

MAYOR OF THE CITY OF MISSISSAUGA

EXECUTIVE SUMMARY

The City of Mississauga is a thriving, diverse, and rapidly growing municipality, contributing over \$60 billion annually to Canada's GDP. As one of the country's largest cities, Mississauga plays a critical role in supporting national economic growth and fostering innovation. Despite our success, we face mounting challenges related to infrastructure, housing affordability, climate resilience, and transit expansion. Addressing these priorities requires significant federal investment and collaboration to ensure Mississauga remains a livable, prosperous, and sustainable city where residents and businesses thrive.

This pre-budget submission outlines Mississauga's top federal priorities for 2025 and beyond. It highlights the strategic investments and policy changes needed to achieve national goals and local priorities. These requests focus on enabling affordable housing, advancing transit infrastructure, strengthening climate resilience, and supporting municipal fiscal sustainability to manage affordability for our residents and businesses.

Housing-Enabling Investments:

- Establish a dedicated federal infrastructure fund to support transit-oriented housing developments, including the Dundas Bus Rapid Transit (BRT) expansion and the construction of a new transit garage to expand and green our transit fleet.
- Provide additional funding to accelerate affordable housing projects that align with the National Housing Strategy, helping Mississauga meet federal housing targets and address rising housing costs.
- Collaborate on brownfield redevelopment initiatives to unlock underutilized lands for residential and mixed-use development.

Recommendations for the Federal Government by the Mayor's Housing Task Force (MHTF):

- Partner with municipalities for pre-screening authority: Collaborate with large municipalities to streamline or enable instant approvals for affordable housing projects under Canada Mortgage and Housing Corporation (CMHC) programs, accelerating project delivery.
- Remove Harmonized Sales Tax (HST) on new ownership housing: Eliminate the HST on new ownership housing construction and sales or adjust first-time homebuyer exemptions to reflect current market prices, reducing costs and promoting affordability.

- Standardize the Building Code: Align provincial building codes into a national standard to simplify processes for developers, foster innovation, and ensure consistent safety and quality nationwide.

Building Climate Resilience:

- Partner with Mississauga on flood and disaster mitigation programs, including funding for stormwater infrastructure and shoreline protection, to safeguard against extreme weather events and climate change impacts.
- Invest in green infrastructure and energy-efficient retrofits for municipal buildings to reduce carbon emissions and support Canada's climate goals.

Enhancing Transit and Connectivity:

- Provide funding to ensure all-day, two-way GO train service on the Milton GO Rail corridor, a vital project to ease congestion, improve regional connectivity, and unlock economic potential.
- Support the construction of a new transit facility in Mississauga with \$500 million in funding to enable public transit expansion, increase affordable housing through programs like the Housing Accelerator Fund, and grow the City's green fleet to advance sustainable transportation.
- Support the ongoing expansion of the Hazel McCallion Light Rail Transit Line (LRT) system with funding for operating costs and future extensions.

Keeping Mississauga Affordable:

- Establish a new federal-municipal fiscal framework that recognizes the role of cities like Mississauga as economic engines and adequately funds their growing responsibilities.
- Enhance funding for core municipal services, such as policing and social programs, to address affordability and social equity challenges.

Mississauga's partnership with the federal government has been instrumental in achieving progress on key initiatives. However, with growing demands and constrained municipal budgets, we need increased federal support to address pressing challenges and seize opportunities for sustainable growth. By investing in Mississauga, the federal government is investing in a stronger, more resilient Canada.

OUR REQUESTS

HOUSING-ENABLING INFRASTRUCTURE

**Transit Expansion:
All-Day, Two-Way
GO Service –
Milton GO Rail Corridor**

**Investing in Sustainable
Public Transit:
Building a New
Transit Facility**

**Flood-Resilient
Futures: Investing
in Integrated
Disaster Mitigation**

AFFORDABILITY

**Getting Housing
Built Quickly:
Addressing the
Housing Supply and
Affordability Crisis
in Mississauga**

**Urgent Action
Needed: Addressing
Mississauga's
Food Insecurity Crisis**

**A New Municipal
Growth Framework
for Municipalities
Across Canada**

MOVING MISSISSAUGA FORWARD

Mississauga is a vibrant, diverse, and fast-growing city that nearly 800,000 people and more than 98,000 businesses proudly call home. As we grow, so do the opportunities to enhance our community and address key priorities like infrastructure renewal, climate action, housing affordability, and access to efficient and predictable services. With a strong commitment to fiscal responsibility, maintaining a 'AAA' credit rating for 19 years and earning multiple awards for financial excellence, Mississauga is dedicated to building a thriving, prosperous, sustainable future.

Municipalities, like Mississauga, are central to Canada's success, maintaining 60% of the country's core public infrastructure and delivering services that support economic growth and community well-being. Meeting the evolving needs of our residents, constituents and businesses requires collaboration with federal and provincial partners. By working together, we can strengthen investments in transit, housing, infrastructure and climate resilience while fostering innovation to address emerging challenges.

Mississauga's federal pre-budget submission highlights exciting opportunities to build on our strong partnerships with all levels of government. Through collective effort, we can realize the full potential of priority projects, such as transit-oriented development, green infrastructure, and disaster mitigation initiatives, to create a city and a Canada that is inclusive, sustainable, and ready to embrace a better future.

HOUSING-ENABLING INFRASTRUCTURE

Unlocking Housing Potential: The Critical Role of Housing-Enabling Infrastructure

Housing-enabling infrastructure is essential for unlocking new housing opportunities. It focuses on expanding and improving key water systems such as drinking water, wastewater, and stormwater management – all of which are critical for supporting residential development within Mississauga.

By strengthening this infrastructure, communities can accommodate growth and ensure there is enough capacity to build more homes, ultimately making housing more accessible and affordable.

The City of Mississauga is eager to collaborate with the Government of Canada to accelerate housing development and build a thriving, prosperous community for all.

Transit Expansion: All-Day, Two-Way GO Service – Milton GO Rail Corridor

REQUEST: We are urging the federal government to establish a clear timeline for implementing all-day, two-way GO service on the Milton GO Rail corridor, projected to serve up to 94,000 passengers by 2041. Immediate funding is critical to upgrade corridor infrastructure, increase train capacity, and resolve conflicts with freight traffic. This project must be prioritized and fast-tracked as it is essential for regional transit improvement and economic development. In collaboration with the Government of Canada, we are looking to receive regular and transparent updates on the progress of the project through Metrolinx and our provincial counterparts, to ensure communities stay informed and engaged.

About Milton GO Rail Corridor

The GO train system is the backbone of transportation across the Greater Toronto Area, moving millions of people daily and supporting the region's economic and social infrastructure. The Milton GO Rail corridor represents one of GO Transit's busiest corridors after the Lakeshore line. The Milton GO rail corridor is the fourth busiest line on the GO network and serves as a vital transit connection with the rest of the Greater Golden Horseshoe region. The Milton Line services stations near Mississauga – Erin Mills, including Erindale, Streetsville, Meadowvale, and Lisgar GO stations. Metrolinx estimated that GO Transit ridership demand could surge by nearly 400%, over 2017 levels by 2031. The expansion is estimated to cost more than \$1.9 billion

and was initially slated for completion as early as 2025, but this timeline has been pushed back to as late as 2031. While Mississauga is thankful for significant investments from the federal government, amounting to nearly 40% of Metrolinx's estimated costs and the additional rush hour train trips that have been added to this corridor in recent years, the reality remains that the trains do not operate in both directions, all day. This line's importance will continue to grow as future connections are planned at Cooksville GO with the Hazel McCallion Line LRT and Mississauga's downtown, as well as to the rapidly growing Meadowvale Business Park area. This critical gap in service creates travel challenges for residents and impacts Mississauga's local economy.

“20-40% of the people in our communities do not drive because of their age, income or ability, or choose not to drive. In Canada, newcomers and women who commute to work rely more heavily on public transit.”

Canadian Public Health Association

By 2041, the Milton corridor is expected to have up to 94,000 daily riders.



An image depicting a map of the all-day, two-way Milton GO Rail corridor line.
Image: City of Mississauga

Although the federal and provincial government has long pledged support for this project, essential details on its design and timeline remain conspicuously absent. While Mississauga does not own the infrastructure, the City has a critical interest in seeing this project expedited. It has been a top advocacy priority for decades and is key to transforming local and regional travel patterns, significantly boosting capacity and connectivity.

Commuter Benefits

- Lowering carbon emissions.
- Improving quality of life for commuters with direct access.
- Reducing traffic congestion.
- Providing cost savings with affordable fare options and elimination of paying parking fees.
- Increasing access to employment hubs and larger transit connections.
- Encouraging urban growth and development in communities around transit hub stations.
- More frequent service.
- Less crowding on key routes.
- Improved service reliability for customers.

Economic Benefits

- Serving Ontario's second-largest economic center.
- Moving more commuters around southern Ontario.
- Supporting approximately 8,000 businesses.
- Supporting more than 143,000 jobs.
- Boosting regional economic connectivity and growth.

“Public transit is an invaluable tool in making people’s lives more affordable, tackling climate change, and better connecting communities.”

The Hon. Sean Fraser, Former Minister of Housing, Infrastructure and Communities, Government of Canada

Collaborative Partnership Between the City of Mississauga and the Government of Canada Leads to Better Outcomes for Canadian Commuters

- Enhancing regional mobility.
- Increasing economic opportunities.
- Supporting transit-oriented development.
- Expanding Provincial and Federal transit goals.
- Supporting regional economic development.
- Improving sustainable transportation strategies.

“We support the expansion of the City of Mississauga’s All-Day, Two-Way GO Service to support our ability to attract and retain a talented workforce and promote environmental sustainability through reducing vehicle emissions.”

Béatrice Clerc, former President, Novo Nordisk Canada Inc.



The Dundas BRT transit corridor will stretch 48km along Dundas Street, linking Mississauga, Hamilton & Etobicoke.
Image: City of Mississauga

Investing in Sustainable Public Transit: Building a New Transit Facility

REQUEST: We are seeking \$500 million in funding from the provincial and federal governments to build a new transit facility that will enable the expansion of public transit in Mississauga. This support is essential for enhancing housing availability in our community, helping to get more homes built for Canadians at prices they can afford, through investments like the Housing Accelerator Fund, and expanding the City of Mississauga’s green fleet to promote sustainable transportation as part of the federal government’s mandate.

About the Transit Facility

Traffic and congestion are already at high levels in Mississauga, and as the City works to meet the housing targets, investing in transit service and capacity will be crucial. In 2022, Ontario’s public transit system was operated by 106 municipal transit agencies and two provincial transit agencies, however, municipal transit agencies continue to serve more passengers than their provincial counterparts. Demand for public transit is high, with ridership surpassing 2019 levels by more than 10%, and nearly 25,000 residents relying on transit daily to commute to work. To meet this growing demand, MiWay needs to expand its fleet, which requires a new transit garage. The cost however, to building a new facility to accommodate a zero-emission fleet is substantial and exceeds the City’s current budgetary capacity.

The Government of Canada plays a critical role in helping to fund the transit system to support our ability to operate, maintain and grow the Mississauga’s transit infrastructure – including the need for a transit facility.

MiWay’s existing fleet of approximately 500 vehicles is housed at its two existing facilities (Central Parkway and Malton) where capacity has been maximized and is not able to accommodate future fleet growth. To bring buses online, will require more space to house and service them. At the same time, as MiWay brings on more zero emissions buses, it will need the right space to house and repair them. Details of the new transit storage facility still need to be determined; however, preliminary conceptual designs indicate the potential to house between 170 and 280 40-foot buses at this site with an estimated capital cost of more than \$500 million.

“Of the province’s 106 municipal transit agencies, MiWay in Mississauga is the third largest, with 35.7 million trips and a service area population of 0.8 million.”

2022 Report of Financial
Accountability Office
in Ontario



MiWay bus driving towards Central Parkway station in Mississauga.
Photo: City of Mississauga

Commuter Benefits

- Increasing the fleet means more buses on the road to move more people around Mississauga and to other major transit station areas around the GTA.
- Reducing traffic congestion.
- Increasing fleet safety and maintenance, inspections and operational readiness for buses.
- Lowering green house gas emissions.

Economic Benefits

- Moving more commuters around southern Ontario.
- Boosting economic connectivity and growth.
- Reducing climate change impacts on the community.
- Reducing maintenance costs.
- Increasing property values and development opportunities.
- Creating access to larger, more diverse talent for employers.

2025 Schedule for Fees and Charges at a Glance *MiWay (Effective July 1, 2025)*

MiWay ridership has surpassed pre-pandemic levels. Ridership growth is projected at 14 per cent in 2024 and an additional 7 per cent in 2025, enabling Council to keep transit fares steady while also supporting continued growth.

- No MiWay fare increase for 2025.
- Making the pilot discount program permanent. The program provides free fares for children six to 12 years of age on PRESTO.
- Permanent free PRESTO fares for seniors ages 65 and over, effective July 1, 2025. Seniors must use a PRESTO card to get free fare or continue to pay \$1 cash fare.

Collaborative Partnership Between the City of Mississauga and the Federal Government of Leads to Better Outcomes for Canadians Commuters

- Increased ridership.
- Healthier communities.
- Enhancing regional mobility.
- Increasing economic opportunities.
- Supporting transit-oriented development.
- Expanding provincial transit goals.
- Supporting regional economic development.
- Providing sustainable transportation strategies.
- Savings for seniors with the introduction of permanent free PRESTO fares for seniors ages 65 and over, effective July 1, 2025.

MiWay Ridership increased by 14% in 2024 and is expected to grow an additional 7% in 2025.

“When we invest in public transit infrastructure, we are supporting good middle class jobs, creating better commutes, fighting climate change, and helping make life easier and more affordable for Canadians.”

The Rt. Hon. Justin Trudeau,
Prime Minister of Canada,
Government of Canada



MiWay commuter in a wheelchair entering bus in Mississauga.
Photo: City of Mississauga

Flood-Resilient Futures: Investing in Integrated Disaster Mitigation

REQUEST: We are asking the federal and provincial governments to provide additional, targeted funding to enhance flood mitigation efforts and expand critical housing-enabling infrastructure in Mississauga. Specifically, increased funding allocations to municipalities through disaster and flood mitigation programs. These funds should prioritize cities like Mississauga that are highly vulnerable to severe weather events and have a critical need to modernize infrastructure to enable housing development. Municipalities own approximately 60% of the public infrastructure that supports our economy and quality of life. Through advocacy, support and partnership with all levels of government, we can build stronger communities together.

Canadians count on local governments for good roads and bridges, efficient public transit, reliable water and waste systems, quality recreational facilities and so much more.

About Disaster Mitigation and Housing Enabling Funding

In July and August 2024, parts of Mississauga experienced historic and catastrophic flooding, due to record-breaking rainfall. While the City's current infrastructure helped reduce the damage, the increasing number and intensity of these storms are challenging these systems.

The City is investing in upgrading its infrastructure, including the stormwater system, to protect property, ensure public safety and make Mississauga more resilient to climate change. The City, however, cannot do it alone. Mississauga requires support from the federal government to continue to build housing and the necessary infrastructure to support it.

Scored on scale from 1 to 5, Mississauga is one of the top Ontario cities on the list at 4.4 highlighting a significant concentration of at-risk municipalities in both the Greater Toronto Area and Eastern Ontario.

Report by MyChoice, a leading insurance comparison platform



Cooksville Park flooded in Mississauga.
Photo: City of Mississauga

The Insurance Bureau of Canada (IBC) found that severe weather resulted in more than \$3.1 billion in insured damage across Canada in 2023. According to the report, Mississauga is one of the most flood-prone cities in Ontario. It highlights how cities like Mississauga, with dense populations, extensive infrastructure, and growing urbanization face heightened flood risks and are increasingly vulnerable to such events.

The City is thankful for the funding provided to the Region of Peel in 2024 through the provincial Housing-Enabling Water Systems Fund (HEWSF). However, pressure on the City's budget to maintain existing and build new infrastructure continues to mount and additional support from the federal and provincial governments is necessary. The City has recently submitted two applications to the provincial government for further investments from the Housing-Enabling Water Systems Fund (HEWSF) that if approved, would greatly benefit the City's long-term growth and sustainability.

These additional investments will help address the increasing demands on our infrastructure, support the development of affordable housing, and ensure that essential water systems are equipped to handle future population growth. However, these investments cannot happen without the support of both provincial and federal governments. It is crucial that all levels of government continue to work together with the City of Mississauga to effectively meet the needs of our communities.

About Dixie-Dundas Flood Mitigation (HEWSF)

The City has submitted an application under the Housing Enabling Water Systems Fund through the Government of Ontario, requesting \$31 million, which covers 73% of the total eligible project costs, to address severe flooding issues in our community. The Dixie-Dundas Flood Mitigation Project will enhance the resiliency of the City's stormwater system, protecting more than 1,000 properties currently at risk of flooding due to the overflow of

10% of Canadian households – 1.8 million – are currently at very high risk of flooding.

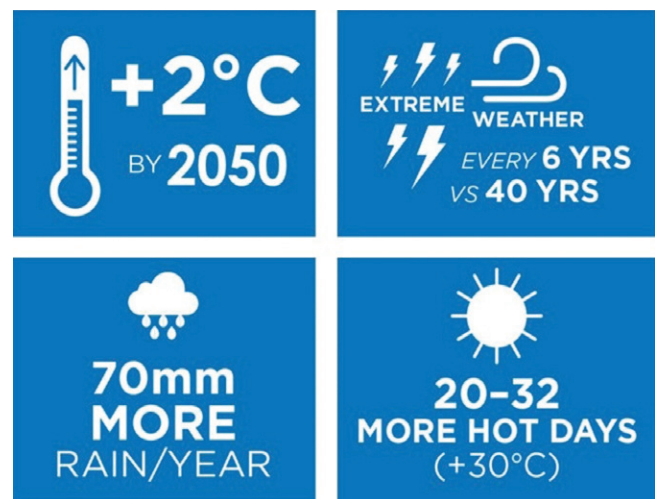
Canadian Climate Institute's Report,
"Tip of the Iceberg"

"Flooding in Canada has devastating effects for thousands of Canadians each year. Our Government is making investments to reduce the impact of climate-related disasters to foster a more resilient Canada."

The Hon. Bill Blair, Former Minister of Public Safety and Emergency Preparedness, Government of Canada



A floodplain map Dixie-Dundas area of Mississauga.
Photo: Toronto and Region Conservation Authority



City of Mississauga's climate projections for 2025 (2010 Baseline).
Photo: City of Mississauga

Little Etobicoke Creek at Queen Frederica Drive. This project will help safeguard the Dixie-Dundas and Applewood communities and unlock land for the development of 6,300 new housing units in a critical growth node located at the Dixie GO Major Transit Station Area.

The City's Climate Change Action Plan provides data that shows that by 2050 severe weather events such as heavy rainfall will occur every six years instead of every 40 years. Changes in precipitation will cause more frequent and severe rainfall, leading to community level flooding.

Resident Benefits

- Improving critical public safety needs.
- Ensuring neighbourhoods are more resilient to climate change.
- Increasing preparedness and response.
- Reducing disaster risk.
- Preventing flooding on public and private property.
- Protecting people and property from the effects of flooding.
- Protection of watersheds, rivers and lakes.
- Continuing to strengthen land-use planning.

Mississauga is ranked ahead of Toronto at 4.4 out of 5 on a list of Ontario's most flood-prone areas.

Insurance Bureau of Canada

Economic Benefits

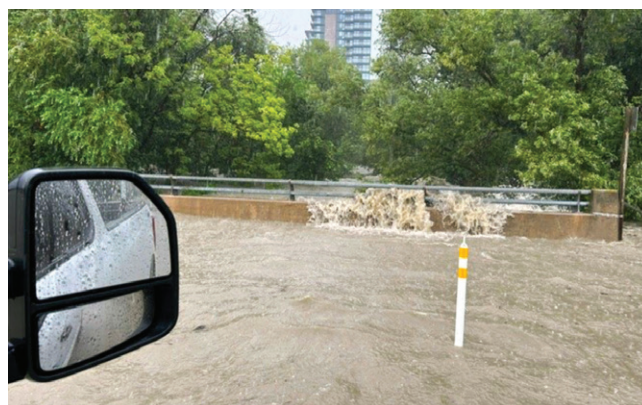
- Addressing climate change impacts and increasing infrastructure resilience.
- Improving flood protection to ensure business continuity.
- Stimulating economic growth as modernized and expanded infrastructure will attract businesses and stimulate job creation.
- Reducing carbon emissions.
- Sustainability with investments being made to address infrastructure challenges before they become too severe, preventing future costly disruptions and inefficiencies by outdated systems.

Collaborative Partnership Between the City of Mississauga and the Government of Canada Leads to Better Outcomes for Residents

- Flood mitigation supports the Dundas Connects Master Plan and the Stormwater Master Plan allowing for future development and intensification in the area.
- Investments in flood protection, energy-efficient buildings, and renewable energy projects would create jobs in the green sector.
- Collaboration on innovation hubs and support for local startups could help diversify Mississauga's flood response.

“Water, sewer and stormwater infrastructure are the most critical infrastructure assets necessary in the residential construction process. This is the first step in building new residential developments, so without these assets being built, homes can't get built.”

Patrick McManus Executive Director,
The Ontario Sewer and Watermain
Construction Association



Flood water pouring onto a major roadway in Mississauga.
Photo: City of Mississauga

AFFORDABILITY

Mississauga residents deserve affordable homes, efficient transit, and vibrant communities, but achieving this requires greater support from the federal government. Despite being Ontario's second-largest economy and a vital contributor to Canada's growth, Mississauga is not receiving its fair share of federal funding. Peel Region residents, including those in Mississauga, receive \$578 less per person annually, amounting to over \$868 million in underfunded services each year. This disparity places undue strain on local property taxes, which are ill-suited to funding major projects or addressing systemic challenges like housing affordability, transit expansion, and climate resilience.

Mississauga faces growing financial pressures, including \$450 million toward the new Peter Gilgan Mississauga Hospital, \$310 million in stormwater infrastructure investments, and \$65 million annually to operate the Hazel McCallion Line LRT. Despite the City's proactive efforts, its infrastructure gap is expected to reach \$90 million by 2025. At the same time, Peel Region's budget pressures, including a 23% increase for Peel Regional Police, are projected to push the total property tax increase for residents to 8.2% in 2025. Without federal support, these rising costs threaten affordability and quality of life for many Mississauga residents.

A new federal funding deal and fiscal framework for municipalities is essential to ensure Mississauga thrives. Targeted investments in transit, affordable housing, and climate resilience are critical to addressing these challenges. Mississauga has done its part, driving economic growth and investing in its future. Now, it is time for the federal government to partner with the City to ensure residents benefit from the prosperity they help create, keeping life in Mississauga affordable, livable and sustainable.

Getting Housing Built Quickly: Addressing the Housing Supply and Affordability Crisis in Mississauga

REQUEST: Collaborate with the City of Mississauga to address the housing crisis. The housing supply and affordability crisis demands a unified effort from all levels of government and stakeholders. The City of Mississauga, in partnership with over 30 experts from Ontario's leading private and not-for-profit housing developers, has developed actionable solutions.

Now, we need the provincial and federal governments to take decisive steps to implement these recommendations. This collaboration will drive the change necessary to overcome existing barriers, streamline housing approvals, and accelerate the development of affordable and sustainable homes. The detailed recommendations outlined in this document represent a roadmap to success – one that will ensure Mississauga meets its housing targets and sets a precedent for addressing housing challenges across Ontario.

About Mississauga's Housing Supply and Affordability Crisis

In July 2024, Mississauga's Mayor's Housing Task Force was created to help the City continue its efforts to streamline housing approval processes. The task force was designed as a forum to discuss obstacles, find solutions to the housing supply and affordability

crisis in Mississauga and identify areas for partnership. The Mayor's Housing Task Force (MHTF) compliments the City's 2023 Housing Action Plan. The Mayor's Housing Task Force included four priorities and 30 actions, these recommendations will help guide Mississauga's future efforts on housing. In fact, the City has already started to take action in important ways.

“The only way for us to overcome the housing crisis is by tackling it together. I am proud to see Mississauga and the federal government uniting to make a real difference within our community by ensuring that more affordable homes are built faster.”

Iqwinder Gaheer, Member of Parliament for Mississauga – Malton, Government of Canada



Mississauga needs more housing options for families, older adults, students and others who want to live in the city.
Photo: City of Mississauga

The four priorities can be found here:

1. 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.
2. 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 seven actions that will help create efficiencies across the industry to increase supply.
3. 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 five actions that will support Mississauga's transformation into a dynamic urban city.
4. 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 four actions to help develop a sustainable, long-term funding program for affordable housing.

What the Federal Government Can Do:

- 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.

90% of homeless shelters in Canada are in Ontario, British Columbia, Quebec, and Alberta, and 44% of them are in Ontario alone. Mississauga has a growing population approaching a million residents in the next 30 years.

Once municipal approvals are secured, this process would either

- streamline CMHC's review timeline or
- 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.

- 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.

- 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.

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

These barriers include:

- Provincial and federal support needed for first-time homebuyers.
- Making more land available for development near provincial highways.
- External utility providers and provincial agencies review processes.

Resident Benefits

- Increasing homeownership accessibility while fostering demand for new housing.
- Promoting equitable access to housing.
- Providing solutions for how to deliver more housing quickly.
- Identifying opportunities to streamline development application and building permit approval processes.
- Providing incentives to purchase homes in Mississauga.

Economic Benefits

- Provincial funding would alleviate financial pressures on the City, enabling it to support critical infrastructure without passing costs onto homebuyers, developers or industry partners.
- Accelerating housing delivery.
- Ensuring essential services are in place to support sustainable growing communities.
- Increasing economic efficiency.
- Incentivizing housing creation.
- Reducing land speculation.
- Lowering land costs.

Collaboration Between the City of Mississauga and the Government of Ontario Leads to Better Returns in Economic Growth for Ontario

- Ensures alignment in meeting Ontario's ambitious housing targets, accelerating the construction of 1.5 million homes by 2031 and promoting economic growth.
- Streamlining funding and infrastructure development, ensures that resources are effectively used to support critical projects without duplicating efforts, reducing costs, and increasing economic efficiency.
- Harmonization of regulations and processes, reduces delays in approvals and construction timelines, leading to quicker housing delivery and more immediate economic returns.
- Creating clear, consistent policies and standards encourages developers to invest in housing projects, leading to increased private sector involvement, job creation, and economic stimulation.
- A more predictable housing environment, reduces economic volatility caused by housing market instability, supporting overall economic health in Ontario.
- Successful housing initiatives lead to thriving, diverse communities that attract both businesses and residents, which in turn stimulates the local economy through job creation, increased tax revenue, and business development.

Nearly half (45%) of Canadians reported being very concerned about their ability to afford housing due to rising costs.

Statistics Canada



A condo building being constructed in Mississauga's downtown core.
Photo: City of Mississauga

Urgent Action Needed: Addressing Mississauga's Food Insecurity Crisis

REQUEST: We urge the federal government to recognize food insecurity as an emergency in Ontario and across Canada. We call for increased funding and improvements to social assistance programs, greater investment in affordable, supportive, and public housing, and the creation of a stronger workforce through enhanced labor laws that protect workers, equity-deserving groups and vulnerable communities. Additionally, we advocate for strengthened worker support initiatives and the adoption of the Groceries and Essentials Benefit proposed by Food Banks Canada, supported by Food Banks Mississauga.

About Mississauga's Food Insecurity Crisis

Mississauga is experiencing an unprecedented food insecurity crisis, with the highest food bank usage in Ontario. More than 56,000 residents accessed food banks a staggering 421,000 times last year, marking a 58% increase from the previous year. Currently, approximately 175,000 residents live in poverty, and without intervention, it's projected that 100,000 people in the city will rely on food banks by 2027.

In response to this urgent situation, on November 13, 2024, Mississauga City Council declared food insecurity an emergency and urged both federal and provincial governments to do the same. The resolution called for

increased investments in income and disability support programs, as well as affordable housing and worker support initiatives, aimed at reducing reliance on food banks and addressing the root causes of food insecurity and poverty in the city.

Ontario food banks are struggling to meet unprecedented demand, with visits reaching an eight-year high in 2023-24. This year more than one million Ontarians visited food banks, a 25% increase from the previous year. This rise is attributed to factors like the cost of living, inadequate social support, and housing issues. Food banks are facing shortages, with many concerned about not having enough food or funding.

"We have seen an almost 80% increase in food bank visits in the past year. However, despite our best efforts, we've only been able to grow revenue by 2% during that same time. The lack of provincial and federal funding for food banks and those facing food insecurity means that we continue to face an uphill battle as more of our neighbours fall further behind."

Meghan Nicholls, CEO Food Banks Mississauga



Recent data from Food Banks of Mississauga presentation, November 2024.



Line at Food Banks of Mississauga.
Photo: Food Banks of Mississauga

Feed Ontario is calling on the provincial government to address poverty more effectively and to develop a new poverty reduction strategy.

All levels of government must act to alleviate the burden on municipalities and food banks by investing in stronger social programs and poverty reduction policies. The growing strain on food banks highlights the urgent need for a comprehensive response to food insecurity.

Resident Benefits

- Improved food security with more residents having reliable access to nutritious food.
- Better health outcomes for the community.
- Stronger social programs can foster more inclusive and resilient communities.
- Reduced homelessness.

Economic Benefits

- Increased economic stability, providing more financial security and reducing reliance on social assistance.
- Enhanced workforce participation from vulnerable populations as food insecurity can often be a barrier to employment. By alleviating the food insecurity, there is greater access to resources.

Collaboration Between the City of Mississauga and the Government of Canada Leads to Better Returns in Economic Growth for Canadians

- Addressing food insecurity leads to better health outcomes for residents, reduced healthcare costs and improved workforce productivity.
- Building a stronger workforce through better labour laws that benefit workers and enhanced worker support programs.

“Mississauga Council has declared a food insecurity emergency. Mississauga has the fastest-growing rate of food bank users in the province – exceeding the provincial average – and the number continues to grow with each passing year. This situation is unacceptable and unsustainable. While food banks continue to fill a critical gap, this is a broader issue that they – and we – can’t solve alone, and it’s not just a Mississauga problem.”

Carolyn Parrish, Mayor, City of Mississauga



Volunteer at Food Banks Mississauga collecting food donations.
Photo: Food Banks of Mississauga

Mississauga has seen the largest increase in food bank usage compared with over 400 municipalities in Ontario.

Food Banks Mississauga's latest annual Impact report.

A New Municipal Growth Framework for Municipalities Across Canada

REQUEST: We urge the federal government to respond to the Federation of Canadian Municipalities' (FCM) call for a new Municipal Growth Framework that ensures municipalities can access long-term, predictable funding. This framework must address the current reality such as the critical challenges of population growth and the financial constraints faced by municipalities, empowering them to fulfill their responsibilities effectively.

According to FCM, under the Municipal Growth Framework, municipalities are responsible for maintaining and delivering most of the infrastructure and services that support Canadians in their daily lives, including roads, water, public transit and essential community services. Municipalities across Canada are at the forefront of delivering essential infrastructure and services – such as roads, public transit, water systems, and community supports – that form the

backbone of daily life for Canadians. However, considering the historic population growth our country is experiencing, municipalities are struggling to fund these services under a 19th century revenue framework that was never designed for the realities of the 21st century.

The FCM is calling for a new Municipal Growth Framework to address the funding imbalance and shortfalls cities face, as well as ensure cities can meet the

“As our national population grows, Canadians’ needs are going to evolve as well. Local leaders are on the ground every day and know best how to meet those needs. What is needed is for the role of municipal leadership to be recognized in a way that empowers communities to grow as the country grows. It will require all orders of government working together, and increasingly, partnerships across industry, civil society, the non-profit sector, and more.”

Carole Saab, Chief Executive Officer, Federation of Canadian Municipalities



Aerial view of a Mississauga neighbourhood.
Photo: City of Mississauga

Canada's population recently surpassed 40 million, yet local governments only receive eight to 10 cents for every tax dollar that is collected. At the same time, municipalities are expected to provide essential infrastructure for more homes, well-maintained roads and bridges to transport goods, reliable transit systems so people can get around, as well as mitigate and protect against the effects of climate change. To do all this, FCM is making the case that municipalities are going to need a modernized fiscal framework that better links municipal revenue with demographic and economic growth.

growing pressures of the 21st century. Important recommendations put forward by FCM to the federal government include:

- Increasing direct annual transfers to municipalities by \$2.6 billion. Paired with the existing Canada Community-Building Fund allocations, this would bring total annual federal transfers to \$5 billion.
- Linking federal transfers to economic growth by indexing them to Gross Domestic Product (GDP).
- Broadening eligible expenses under federal transfers to include operating costs as well as capital costs (infrastructure), enabling municipalities to direct funding towards local priorities that enable population growth and economic development – recognizing that municipalities are in the best position to identify and respond to local needs.
- New investments in supportive housing through a housing first approach to cost sharing between federal, provincial and municipal governments.

The City of Mississauga is a member of the Big City Mayor's Caucus (BCMC) of the FCM and the entire membership of the FCM have unanimously endorsed the Municipal Growth Framework and are advocating to the federal government and opposition parties for the adoption of its recommendations.

As a rapidly growing city, Mississauga is responsible for maintaining and delivering critical infrastructure and services that residents rely on every day. This includes roads, transit, water systems, housing, and other essential community services.

However, as our population continues to expand, Mississauga is facing increasing challenges in funding these vital services within an outdated municipal revenue framework. Designed in a different era, this framework does not meet the economic realities or the needs of a 21st century city.



Rows of housing in Mississauga neighbourhood.
Photo: City of Mississauga

To ensure Mississauga's growth is sustainable and enhances the quality of life for all residents, the City is advocating for a modernized approach to municipal funding and significant increased investment from the federal government. It's time to link municipal revenue with population and economic growth, providing cities like Mississauga with the diverse, adequate, and predictable funding necessary to support its future.

As the City commemorates and reflects on the last 50 years, there is a lot to be proud of and many accomplishments to celebrate. Today, Mississauga has one of the world's most diverse economies.

Mississauga ranked as one of Canada's best locations for business and investment for its eighth straight year. Businesses choose Mississauga for investment and growth because the City's customer-focused and collaborative approach provides key support for companies at every stage, from start-up to scale-up and beyond. For example, Invest Mississauga provides customized market and data insights, sector-specific programs and services, and access to a large network to help entrepreneurs and businesses make informed decisions more quickly and effectively.

Resident Benefits

- Sustainable funding for maintaining and improving essential services like roads, public transit, and emergency services.
- Allocating funds more effectively towards local priorities, such as affordable housing and homelessness prevention.

Economic Benefits

- Linking funding to economic growth by ensuring that municipalities can keep pace with population increases and the associated demands on infrastructure and services.
- Giving Mississauga more flexibility in how funds are used would ensure investments are tailored to local economic needs and opportunities.

Collaboration Between the City of Mississauga and the Government of Canada Leads to Better Returns in Economic Growth for Canadians

- A modernized funding approach would allow Mississauga to invest more effectively in critical infrastructure.
- Expanding and improving public transit systems, roads, and active transportation networks would enhance mobility, reduce congestion, and increase health and well-being.
- Predictable, growth-linked funding would allow for more strategic, long-term investments that yield better economic returns.
- Increasing economic growth would benefit all Canadians through job creation, increased tax revenues, and enhanced global competitiveness.

With a population close to 800,000 people, Mississauga is the seventh largest city in Canada, as well as the third-largest city in Ontario. It is a rapidly growing city with a strong economy. Mississauga is also home to many diverse communities and cultures. A new growth framework can unlock Mississauga's full potential by addressing our most pressing challenges: affordable housing and homelessness, climate change adaptation, infrastructure renewal, and public safety. This approach will not only sustain Mississauga's vibrant communities but also help the city continue to thrive as a key driver of Ontario's and Canada's success.

CONCLUSION

The City of Mississauga is committed to advocating for the well-being of our residents and fostering sustainable community growth. The federal pre-budget submission highlights critical priorities that aim to strengthen partnerships with the federal government, address urgent challenges, and secure investments for long-term sustainability and success for the City. Our advocacy focuses on supporting housing development and maintaining affordability and aligning with key federal initiatives and objectives such as partnership on the Housing Accelerator Fund, a recent strategic investment made by the Government of Canada in Mississauga.

Priority projects include the Dundas BRT extension, all-day two-way GO service on the Milton GO Rail corridor, and the construction of a new transit facility to support zero-emission buses and future fleet growth. These investments are essential for enhancing transit-oriented development, reducing congestion, and unlocking significant housing potential. To address disaster mitigation and climate resilience, the City is seeking federal funding for projects such as the Dixie-Dundas Flood Mitigation Project, which will protect vulnerable communities while enabling the construction of 6,300 new housing units. Federal collaboration is also vital for broader infrastructure projects to accommodate growth and ensure safety. To maintain affordability, we are advocating for a modernized municipal growth framework that includes increased federal transfers indexed to economic growth, expanded eligible expenses for federal funding, and stronger support for municipalities like Mississauga. This initiative is being led by FCM.

The entire membership of the FCM have unanimously endorsed the Municipal Growth Framework and are advocating to the federal government and opposition parties for the adoption of its recommendations.

We urge the federal government to declare food insecurity an emergency and to provide enhanced funding for social assistance programs, affordable housing, and workforce development initiatives. By tackling urgent priorities and charting a path for sustainable growth, the City of Mississauga, in collaboration with the federal government, is committed to securing the funding and policy reforms needed to create a thriving, inclusive, and resilient city for future generations. With federal investment, we can unlock our full potential, building a stronger, more inclusive, and prosperous future for everyone in Mississauga.

For more information visit mississauga.ca or email us

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