

# Building More Homes

## **Plan Overview**



### A Common Sense Approach

Build missing middle housing in our neighbourhoods, mid-rise homes on our main streets, taller buildings along transit corridors and our tallest buildings in central hubs.



### Building More Affordable Homes

Create options for families who cannot afford market housing.



### Unlocking More Land for Homes

Allow homes on underutilized lands to better support the housing needs of our residents.



### Cutting Red Tape & Speeding Up Approvals

Get homes approved faster by streamlining processes and increasing planning capacity.



### Partnering with Other

### Levels of Government

Work with all levels of government to bring crucial housing investments to our City.



# A Common Sense Approach to Building:

We need to make decisions today to plan for the growth of our community in the future. We can do this while expanding housing options through gentle density in existing neighbourhoods, and higher density where it makes sense. A garden suite for your grandchild, a second unit in the basement for your aging parents, or a triplex conversion to create a standalone home for your recently married child while having a third unit to rent so you can pay off the cost of the project are all ways to add more homes in our neighbourhood without changing what we love about our neighbourhoods.

**I led the charge on City Council to legalize missing middle housing.** Up to four housing units within a single building are now legal on each lot in Mississauga. That decision also unlocked \$113 million from the federal government which will help get more homes built and keep our property taxes low.

#### My Common Sense Approach To Building More Homes includes:

#### Legalize mid-rise buildings on our main streets:

- Six-Storey Buildings: Allow six-storey buildings 'as-of-right' on our major streets.
- **Policy Barriers:** Remove policies that currently prevent the building of more mid-rise condominiums and apartments such as angular planes, floor space index maximums, stepbacks, excessive setbacks, and floor plate caps.

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#### Allow taller buildings on transit corridors:

- **Transit-Oriented Communities (TOCs):** Partner with the provincial government to build TOCs at Dixie, Cooksville, Erindale, Streetsville, Meadowvale and Lisgar GO stations along the Milton GO Line. These new communities will be planned with appropriate density transition zones between new, high density and existing neighbourhoods. They will be planned in tandem with the provincial government's plan to have GO trains running every 15 minutes, all-day.
- **Tall Buildings Along New Transit Lines:** Pre-zone new higher order transit corridors (Bus Rapid Transit, Light Rail Transit, etc.) to allow transit-supportive densities 'as-of-right'. This work would be part of new comprehensive Secondary Plans to ensure full community amenities are made available to support new housing on these transit corridors.
- Tallest Buildings in Key Hubs: Remove height limits within 200 metres of the intersection of two higher order transit lines (LRTs and GO Rail). Currently, these locations would include connections of the Hazel McCallion LRT with the Lakeshore GO Line at Port Credit Station and the Milton GO Line at Cooksville Station. Mississauga has already used this approach to ensure our tall towers are concentrated near Square One. We can now extend this idea to other major transit nodes in the City.
- Minimize New Car Traffic: Move to market-based parking within all Protected Major Transit Station Areas to ensure supply of new parking does not exceed demand. Encourage new developments to incorporate car-sharing arrangements like Zipcar, so new residents can have the option to use a car when they need one but avoid the full cost of car ownership.
- **Improve Feasibility:** Minimize other barriers such as angular plane requirements and floor plate maximums that often make it difficult to build more family sized apartments.

#### Enable more purpose-built rental apartments:

- Intensify Existing Rental Sites: Make it easier and faster to build additional buildings on lots with existing purpose-built rental units. For example, a rental building with a large surface parking lot could be redeveloped to include a second building with underground parking.
- **Support Rental Economics:** Help rental projects compete for expensive land by allowing a rental development to have more height or density than a condo project would. This will make it easier to build more rental projects near higher order transit lines and other areas with expensive land.
- Offer Other Incentives: Offer a suite of other incentives such as planning application fee reductions, lower minimum parking requirements, waiving or reducing ground floor retail, and allowing more flexible urban design guidelines. These measures will make more rental projects financially feasible to build and ensure we have an appropriate mix of purpose-built rental and condominium options among our tall buildings.



# Building More Affordable Homes:

Many Mississauga families cannot afford the current market rents. This issue will not go away unless we build more homes that people can buy or rent for below market rates.

#### My plan to Build More Affordable Homes includes:

- Utilizing Surplus Public Lands: Develop a Mississauga HousingNow program that leverages surplus public lands to build new housing projects with at least 30% of the units priced below market rates. I will also ask our provincial and federal partners to contribute their surplus lands to the Mississauga HousingNow program and incorporate lessons learned from Toronto's Housing Now initiative, including providing a concierge service from the City to expedite the project through the development approvals process while minimizing barriers that make the project infeasible.
- Affordable Home Ownership: Create a "Made-In-Mississauga" affordable home ownership model aimed at helping young families own a home in the City they grew up in. The program will be designed in consultation with existing affordable home ownership providers such as Options for Homes, Trillium Housing and Habitat for Humanity. The City can add value by contributing land and other benefits through the proposed Mississauga HousingNow initiative. The concept would leverage existing shared equity as well as other innovative financing models to help Mississauga families get into home ownership.
- **Inclusionary Zoning:** Increase the total number of units, including affordable units, within new housing developments by providing a density bonus and other offsets to make these projects more viable.
- **Fast-Track Priority Housing:** Create a dedicated team in the Office of the Commissioner of Planning & Building to fast-track review and approvals for affordable, supportive, non-profit, cooperative and Indigenous housing projects.





# Unlocking More Land for Homes:

In addition to focusing housing growth on our main roads and along transit corridors, **we also need to make more land available to build homes in Mississauga**. This will help us to welcome more residents, without changing what we love about our neighbourhoods.

#### My plan to Unlock More Land for Homes includes:

- **Strip Malls & Retail Plazas:** Allow 8-storey residential buildings on retail plazas that are located on main streets if the following conditions are met:
  - the developer maintains existing retail or other community amenities (i.e., daycare) at the ground floor of the building, and
  - the developer offers existing businesses first right-of-refusal to return to the newly built retail space at their original rent levels.
- **Underutilized Office Lands:** Create an expedited policy framework that allows for mixed-use developments on undeveloped lands currently designated for "Office" development in the City's Official Plan, including parcels along the Hazel McCallion LRT on Hurontario Street.
- Other Non-Residential Lands: Conduct a comprehensive review of all non-residential lands in the City's Official Plan to maximize opportunities for housing development. The exercise will have a special focus on lands designated "Commercial" or "Business Employment" but will not infringe on heavy industrial uses.
- **Public Amenities:** Allow new master planned developments to vertically integrate public amenities such as community centres and libraries within housing developments. This concept can be especially helpful in transit-oriented communities as it would allow more land space to be used for housing instead of standalone public facilities with a large parking lot.





# Cutting Red Tape & Speeding Up Approvals

Costs are rising for everyone, including homebuilders. In fact the cost of building homes has gone up significantly more than inflation. An RBC study found that this cost has increased 51% over a recent three-year period, or 17% a year. This means that the longer it takes to approve housing projects, the more expensive those homes will be for us to rent or buy.

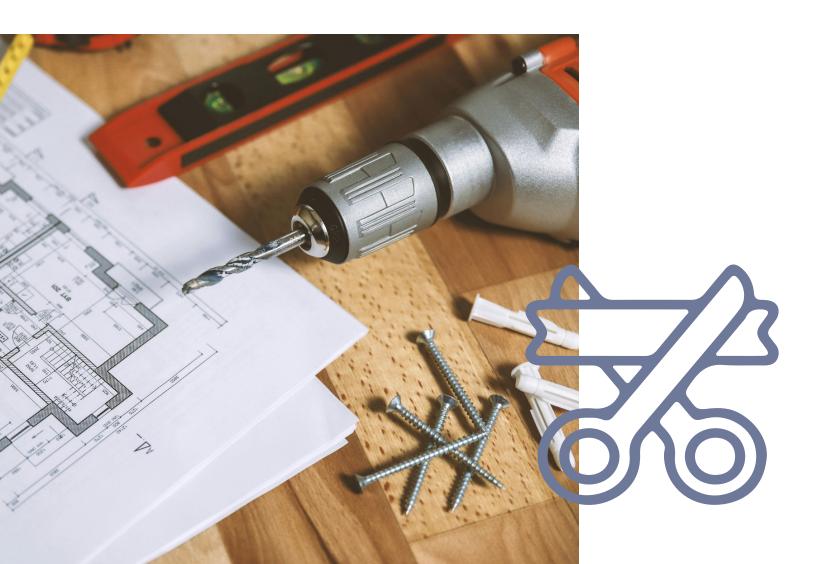
That is why cutting unnecessary red tape and speeding up approvals is not only crucial to building homes faster but also to ensuring families can afford the homes that are being built.

#### My plan to cut red tape and speed up approvals includes:

- **Staff Delegation:** Delegate all technical planning matters that implement Councilapproved plans and policies to planning staff. This will save months in the approvals process by avoiding the need for staff to write complex reports and wait for Council to decide on technical matters.
- New Processes: Pilot innovative approaches that streamline the approvals process such as the Community Planning Permit System that combines Minor Variance, Site Plan and Zoning into a single expedited permit. This approach allows for permits to be pulled within 45 days after initial planning work is complete. It has been successfully used in many municipalities including Innisfil and Huntsville.
- New Technology: Adopt cutting-edge technology like Artificial Intelligence (AI) and chatbots to help clarify regulatory and technical requirements for new housing applications, leading to quicker reviews and approvals. As an example, the City of Kelowna in British Columbia is leveraging AI to help process building permit applications. Any staff efficiencies will be redeployed to other roles such as the proposed Mississauga Concierge service.
- **Development Approvals Capacity:** Allow homebuilders to pay for the City to hire dedicated planning and development review resources (public works, engineering, etc.) to speed up the approval of specific housing developments.
- Land Economist: Hire a Land & Development Economist with the mandate to provide a "housing impact analysis" as part of the Corporate Report for each housing-related policy considered by City Council. The role will assess the net impact on the housing pipeline as a result of the policy or process change being considered.



- **Concierge Service:** Create a specialized "Mississauga Concierge" service to guide families, parents, and other homeowners through the complex process of adding additional housing units to their properties (e.g., garden suite for their kids, granny suite in the basement for aging parents, etc.).
- **MHSAP-IT:** Appoint a Mississauga Housing Supply Action Plan Implementation Team (MHSAP-IT) to serve as an independent assessment and monitoring function of our progress towards building more homes and homes people can afford in our City. The Team would:
  - Include representation from citizens, housing advocates, academia, professional planners, private developers, and expert consultants.
  - Represent all forms of housing including non-profit, cooperative, public housing, as well as for-profit ownership and rental.
  - Be required to publish an annual report with an independent assessment of Mississauga's efforts to create a regulatory condition that builds more housing and housing people can afford.
  - Provide ongoing recommendations on policies and process changes the City should implement to accelerate housing approvals so we can get back on track towards meeting our housing target.





# Asking Other Levels of Government to Step Up:

Mississauga cannot solve the housing crisis by itself. We need other levels of government to step up and do what they can to help build homes people can afford in our City.

We can control rules around what can be built and where it should be built. But we need our provincial and federal partners to step up on bigger reforms and changes that we cannot fund off the backs of property taxpayers in Mississauga.

#### My plan to partner with the provincial government includes:

- Lower Fees & Charges on Priority Housing: Secure full provincial rebates for Development Charges, Community Benefit Charges, and Parkland Levies paid on priority housing developments such as purpose-built rental, affordable, supportive, non-profit, cooperative, and Indigenous housing. A Provincial rebate for these costs would make it easier to build priority housing, without affecting property taxes.
- **Contribute Surplus Provincial Lands:** Contribute surplus provincial lands to the proposed Mississauga HousingNow program so we can build more housing developments where at least 30% of the units are below market rates. Two years ago a provincial agency sold land next to Port Credit GO station with no requirement to have any affordable housing. The Province owns many other underutilized sites in our City. The proposed Mississauga HousingNow program will secure partnerships with the provincial government to ensure below market housing is included as those sites are developed.





- **Provincial Agency Review Timelines:** Require provincial agencies and ministries such as Metrolinx, Ministry of Transportation and Ministry of Environment, Conservation & Parks to provide timely comments on planning applications. Municipalities are required to make decisions within aggressive timelines or risk losing the planning application fee paid by the developer (subject to changes currently being considered in Bill 185). However, municipalities have no control over turnaround times for comments from provincial agencies. To speed up the process and ensure accountability is placed at the appropriate place, provincial agencies should also have timelines for their comments on applications. If the timeline is not met, the agency should be deemed to have no concerns with the project.
- Amend Building Code: Proceed with smart and strategic amendments to the Building Code to make housing easier to build. Recent commitments by the provincial government to allow mass timber construction up to 18 storeys and consult on legalizing single-staircase walk-up apartments are encouraging and steps in the right direction.

#### My plan to partner with the federal government includes:

- **Contribute Surplus Federal Lands:** Contribute surplus federal lands to the proposed Mississauga HousingNow program so we can build more housing developments where at least 30% of the units are below market rates. The federal government recently indicated their plans to build housing on top of Canada Post properties. It is time for them to contribute those and other underutilized properties to Mississauga so we can ensure affordable housing is built on those sites.
- **Support Student Housing:** Provide additional financing and grants to post-secondary institutions for on-campus student housing projects. This would reduce the spillover of students living in illegal rooming houses within our neighbourhoods.
- Fund Water Infrastructure: Consider water and wastewater as critical infrastructure of national importance and fund major treatment plants and distribution pipes. This would remove hundreds of thousands of dollars of costs from new housing developments and in turn make new homes more affordable to buy or rent. The federal government recently announced a new \$6 billion Canada Housing Infrastructure Fund. This is a step in the right direction. Now we need to add more funding to the program and make it permanent.



I am proposing the most comprehensive home building plan our City has ever seen.

My plan has been developed in consultation with housing experts across the Province and ensures that we preserve what we love about our existing neighbourhoods, while focusing new housing density along our main streets and transit corridors.

We need homes our children and grandchildren can afford. We need more housing options that allow our seniors to downsize within the neighbourhoods they love. We need places our nurses, teachers, personal support workers and social workers can afford to call home in our City. Implementing this plan will take strong leadership. As Mayor, I will work with my Council colleagues to get it done, and use all tools at my disposal to get more housing built in Mississauga.

"Starlight supports housing strategies that outline meaningful steps to make building rental suites more efficient for Mississauga residents. We are encouraged by policies that allow more developments to be permitted as-ofright- especially those that encourage new rental housing, as well as those that eliminate regulatory barriers that hamper the projects needed to grow the city's supply of attainable rentals. We are pleased to see mayoral candidates tackling the city's housing crisis head-on."

Howard Paskowitz

Vice President, Development at Starlight Investments

