
Planning and Development Committee

Date: May 26, 2025
Time: 1:30 PM
Location: Council Chambers, Civic Centre, 2nd Floor
300 City Centre Drive, Mississauga, Ontario, L5B 3C1
and Online Video Conference

Members

Mayor Carolyn Parrish	Chair
Councillor and Vice-Chair Alvin Tedjo	Ward 2
Councillor Stephen Dasko	Ward 1
Councillor Chris Fonseca	Ward 3
Deputy Mayor and Councillor John Kovac	Ward 4
Councillor Joe Horneck	Ward 6
Councillor Dipika Damerla	Ward 7
Deputy Mayor and Councillor Matt Mahoney	Ward 8
Councillor Martin Reid	Ward 9
Councillor Sue McFadden	Ward 10
Councillor Brad Butt	Ward 11

To Request to Speak on Agenda Items - Advance registration is required to make a Deputation please email Heleana Tsabros, Legislative Coordinator at deputations.presentations@mississauga.ca or call 905-615-3200 ext. 7504 no later than **Friday, May 23, 2025 before 4:00 PM.**

Comments submitted will be considered as public information and entered into the public record.

Please note the Planning and Development Committee meeting will be streamed and a video will be posted afterwards. Link to live stream: <https://www.mississauga.ca/council/council-activities/council-and-committee-videos/live-council-and-committee-videos/>

Contact

Heleana Tsabros Legislative Coordinator
905-615-3200 ext. 7504

Email Heleana.Tsabros@mississauga.ca

Find it Online

<http://www.mississauga.ca/portal/cityhall/councilcommittees>

An asterisk (*) symbol indicates an Item that has been either Revised or Added

PUBLIC MEETING STATEMENT: In accordance with the Ontario Planning Act, only the applicant or owner of land affected by the planning applications, a specified person or a public body, and the Minister may appeal. If you do not make a verbal submission to the Committee or Council, or make a written submission prior to City Council making a decision on the proposal, you will not be entitled to appeal the decision of the City of Mississauga to the Ontario Land Tribunal (OLT), and may not be added as a party to the hearing of an appeal before the OLT.

Send written submissions or request notification of future meetings to:

Mississauga City Council Att: Development Assistant
c/o Planning and Building Department – 6th Floor
300 City Centre Drive, Mississauga, ON, L5B 3C1
Or Email: application.info@mississauga.ca

1. **CALL TO ORDER**

2. **INDIGENOUS LAND STATEMENT**

"We acknowledge the lands which constitute the present-day City of Mississauga as being part of the Treaty and Traditional Territory of the Mississaugas of the Credit First Nation, The Haudenosaunee Confederacy the Huron-Wendat and Wyandotte Nations. We recognize these peoples and their ancestors as peoples who inhabited these lands since time immemorial. The City of Mississauga is home to many global Indigenous Peoples.

As a municipality, the City of Mississauga is actively working towards reconciliation by confronting our past and our present, providing space for Indigenous peoples within their territory, to recognize and uphold their Treaty Rights and to support Indigenous Peoples. We formally recognize the Anishinaabe origins of our name and continue to make Mississauga a safe space for all Indigenous peoples."

3. **APPROVAL OF AGENDA**

4. **DECLARATION OF CONFLICT OF INTEREST**

5. **MINUTES OF PREVIOUS MEETING**

5.1 Planning and Development Committee Draft Minutes - April 28, 2025

6. **MATTERS TO BE CONSIDERED**

6.1 SECTION 37 COMMUNITY BENEFITS REPORT (WARD 9)

Community Benefits contribution under Section 37
6719 Glen Erin Drive, northeast corner of Aquitaine Avenue and Glen Erin Drive
Owner: Blackrock Aquitaine Limited
Files: H-OZ 23-6 W9 and OZ/OPA 20-019 W9

6.2 REQUEST TO CREATE A CLASS 4 AREA TO FULFILL AN "H" HOLDING ZONE PROVISION (WARD 1)

Application to remove an "H" Holding zone provision to permit a 10 storey apartment building with ground floor commercial space
1041 Lakeshore Road East (1005 Ogden Avenue), north of Lakeshore Road East, west of Strathy Avenue
Owner: Anthem Developments Inc.
File: H-OZ 24-2 W1
Bill 139

6.3 INFORMATION RECOMMENDATION REPORT

Employment Land and Office Market Analysis and Next Steps

6.4 INFORMATION RECOMMENDATION REPORT

Housing Needs Assessment

7. ADJOURNMENT

City of Mississauga Corporate Report



<p>Date: May 7, 2025</p> <p>To: Chair and Members of Planning and Development Committee</p>	<p>Originator's files: H-OZ 23-6 W9 and OZ/OPA 20-019 W9</p>
<p>From: Andrew Whittemore, M.U.R.P., Commissioner of Planning & Building</p>	<p>Meeting date: May 26, 2025</p>

Subject

SECTION 37 COMMUNITY BENEFITS REPORT (WARD 9)

Community Benefits contribution under Section 37

6719 Glen Erin Drive, northeast corner of Aquitaine Avenue and Glen Erin Drive

Owner: Blackrock Aquitaine Limited

Files: H-OZ 23-6 W9 and OZ/OPA 20-019 W9

Recommendation

1. That the report dated May 7, 2025 from the Commissioner of Planning and Building recommending approval for the reallocation of Section 37 Community Benefits under Files H-OZ 23-6 W9 and OZ/OPA 20-019 W9, Blackrock Aquitaine Limited, 6719 Glen Erin Drive, be approved and that amended Section 37 agreement be executed in accordance with the following:
 - (a) That \$427,189 of the previously secured Section 37 community benefits contribution be reallocated for general park improvements in Lake Aquitaine Park.
 - (b) That City Council enact a by-law under Section 37 of the *Planning Act* to authorize the Commissioner of Planning and Building and the City Clerk to execute an amending Section 37 agreement, including any necessary documents ancillary thereto, in a form and content satisfactory to Legal Services.

Executive Summary

- The City is seeking to establish a community benefits contribution under Section 37 of the *Planning Act*, secured through an existing registered agreement in the amount of \$427,189
- The contribution has not yet been collected as per the terms of the agreement, a building permit has not been issued. Staff propose that the contribution be collected upon execution of the Amending Section 37 Agreement

- Staff are recommending that, as per consultation with the Ward Councillor, the previously determined Section 37 contribution be reallocated for general park improvements in Lake Aquitaine Park, as several of the originally identified projects have been completed or are no longer prioritized
- The most recent proposal has been evaluated against the criteria contained in the Corporate Policy and Procedure on Bonus Zoning
- The request can be supported subject to the execution of an amending Section 37 agreement

Background

On September 16, 2015, the Planning and Development Committee considered Official Plan Amendment and Rezoning applications under File OZ 14/002 W9, submitted by Blackrock Aquitaine Limited for the lands at 6719 Glen Erin Drive, located at the northeast corner of Aquitaine Avenue and Glen Erin Drive. The proposal was to permit 93 townhouse units and establish a maximum Floor Space Index (FSI) of 1.34. The applications were recommended for approval under PDC-0052-2015 and adopted by City Council on October 14, 2015, through Council Resolution 0159-2015. As part of the implementing by-laws, Council applied a Holding ("H") Provision under By-law 0225-2007, requiring the execution of a Section 37 agreement and a development agreement prior to development proceeding.

On June 12, 2017, staff brought forward a Section 37 Community Benefits Report for File OZ 14/002 W9, recommending a contribution of \$427,189 and authorization for staff to execute the agreement (Appendix 2). The report was considered by the Planning and Development Committee under PDC-0035-2017, and the recommendation was adopted by Council on June 21, 2017, through Council Resolution 0107-2017. A development agreement was also approved by Council on June 7, 2017, which required the payment of the contribution before building permit issuance.

While the Section 37 Agreement and Development Agreement were executed and registered on title, the financial contribution was not collected, as no building permit was issued.

On March 29, 2021, a statutory public meeting was held for a revised development proposal under File OZ/OPA 20-019 W9. The revised applications were brought forward to the Planning and Development Committee on August 8, 2022, and recommended for approval under PDC-0080-2022. City Council adopted the applications on August 10, 2022, through Council Resolution 0169-2022. The revised development permits:

- Retention of the existing 13-storey rental apartment building (179 units)
- Construction of a new 12-storey rental apartment building (184 units)
- Four blocks of rental townhomes (28 units)
- An increased maximum Floor Space Index (FSI) of 2.0

As part of the implementing by-laws, the Holding ("H") Provision was maintained to ensure that updated agreements were finalized prior to the issuance of building permits. Specifically, the holding provision requires:

1. Execution of an Amending Section 37 Agreement.
2. Execution of a new development agreement to the satisfaction of the City.

This report seeks Council authorization to execute an Amending Section 37 Agreement to reflect the reallocation of the previously secured contribution of \$427,189 to general park improvements in Lake Aquitaine Park, as determined through consultation with the Ward Councillor. As the contribution remains outstanding, but secured through a registered agreement, it will now be collected upon execution of Amending Section 37 Agreement.

Comments

An aerial photograph and the concept plan for the proposed development is provided in Appendix 1.

Section 37 Community Benefits Proposal

Council adopted Corporate Policy and Procedure 07-03-01 – Bonus Zoning on September 26, 2012. In accordance with Section 37 of the *Planning Act* and policies contained in Mississauga Official Plan, this policy enables the City to secure community benefits when increases in permitted development are deemed good planning by Council through the approval of a development application. The receipt of the Community Benefits discussed in this report conforms to Mississauga Official Plan and the Corporate Policy and Procedure on Bonus Zoning.

"Community Benefits" is defined in the Corporate Policy and Procedure as meaning facilities or cash secured by the City and provided by an owner/developer for specific public capital facilities, services or matters. Chapter 19.8.2 of the Official Plan provides examples of potential Community Benefits, e.g. the provision of public art, the provision of multi-modal transportation facilities, the provision of streetscape improvements, etc.

Following Council's approval in principle of the subject applications, Planning staff met with representatives from Community Services, Transportation and Works, and Corporate Services to discuss potential community benefits. Subsequent to this meeting, Planning staff then met with the developer and Ward 9 Councillor, Martin Reid, on separate occasions to discuss the possible community benefits relating to the proposal.

Written confirmation has been provided by the owner confirming that the Community Benefit is \$427,189 which is the previously secured Section 37 community benefits contribution be reallocated for general park improvements in Lake Aquitaine Park.

Guiding Implementation Principles

The Section 37 Community Benefits proposal has been evaluated against the following guiding implementation principles contained in the Corporate Policy and Procedure on Bonus Zoning.

1. Development Must Represent Good Planning

A fundamental requirement of the use of Section 37 is that the application being considered must first and foremost be considered "good planning" regardless of the Community Benefit contribution.

The Recommendation Report dated July 12, 2022 presented to PDC on August 8, 2022, evaluated the proposed official plan amendment and rezoning and recommended that the applications be approved as they were acceptable from a planning standpoint and represents good planning.

2. Reasonable Planning Relationship Between the Secured Community Benefit and the Proposed Increase in Development

The Section 37 contribution of \$427,189 was secured through a registered agreement executed in 2017, based on the land value uplift associated with the original approvals. Since that time, the applicant has received revised development permissions allowing increased height and density. Although a new appraisal was prepared identifying a further uplift in land value resulting from the amended approvals, no additional contribution is being secured.

This approach reflects the direction of Ward 9 Councillor, Martin Reid, who has agreed to maintain the previously secured amount. The rationale for this approach is to support the delivery of new rental housing units in alignment with the City's broader objectives under the Mayor's Housing Action Plan, including the January 29, 2025 repeal of the City's Community Benefits Charge (CBC) By-law. While no CBC will be collected, the original Section 37 contribution remains in effect and is being carried forward through an Amending Agreement.

3. Community Benefit Contribution Should Respond to Community Needs

The original contribution was allocated to a list of park and trail improvements in the surrounding area. However, some of these projects have since been completed or are no longer priorities. Staff are now recommending that the secured contribution be reallocated for general park improvements in Lake Aquitaine Park, and to be determined in consultation with the Ward 9 Councillor. This approach maintains flexibility to respond to updated community needs while still delivering local public benefits in keeping with the intent of the original agreement.

4. Ensure That the Negotiation Process of Section 37 Agreements Is Transparent

The Section 37 contribution was originally secured through a registered agreement that clearly set out the value and the facilities to which it would be directed. This report

recommends an Amending Section 37 Agreement to reflect the reallocation of those funds. The negotiation process has followed the City's established policies and procedures to ensure transparency and public accountability in securing community benefits.

5. Securing the Community Benefits Contribution

The community benefits contribution was secured through a registered agreement executed in 2017, which required the payment of the contribution before building permit issuance. While the funds have not yet been collected (as no building permit was issued), the contribution remains enforceable and through the proposed Amending Agreement, will be payable upon execution, ensuring earlier collection and delivery of the secured benefit. Execution of an Amending Section 37 Agreement is required to update the community benefit allocation and enable removal of the Holding ("H") provision.

It is noted that on January 29, 2025, City Council repealed its Community Benefits Charge (CBC) By-law as part of a broader strategy to incentivize housing construction and reduce financial barriers to development. While no CBC will be collected in relation to this project, the Section 37 framework remains applicable due to the timing of the original approvals. The secured contribution will continue to be collected accordingly.

Section 37 Agreement

The Planning and Building Department and the owner have reached a mutually agreed upon amendment to the terms and conditions of the existing Section 37 Agreement for the subject lands. The Amending Agreement will include the following:

- A Community Benefit contribution of \$427,189 consistent with the amount secured through the original agreement
- The contribution is to be used toward general park improvements in Lake Aquitaine Park, in consultation with the Ward Councillor
- The agreement is to be registered on title in a manner satisfactory to the City Solicitor, to secure the said benefits
- The contribution will be collected upon execution of the Amending Agreement

Financial Impact

Cash benefits received from a Section 37 agreement will be collected by the Planning and Building Department and held in a Section 37 Reserve Fund set up for that purpose. This fund will be managed by Accounting, Corporate Financial Services, who are responsible for maintaining a record of all cash payments received under this policy.

Conclusion

Staff have concluded that the proposed Section 37 Community Benefit is appropriate based on the increased height and density being recommended through the official plan amendment and rezoning applications and that the proposal adheres to the criteria contained in the Corporate Policy and Procedure on Bonus Zoning.

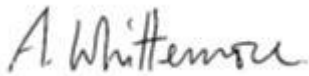
While the revised development approvals permit increased height and density, no additional contribution is being secured. The previously secured contribution of \$427,189 is being maintained, consistent with the Ward Councillor's direction and in support of broader housing objectives outlined in the Mayor's Housing Action Plan.

As outlined in the Executive Summary and Recommendations, the contribution will be collected upon execution of the Amending Agreement and allocated toward general park improvements in Lake Aquitaine Park. Staff are seeking authority to execute the Amending Section 37 Agreement for Council's consideration and passage.

Attachments

Appendix 1: Aerial Photograph & Site Plan

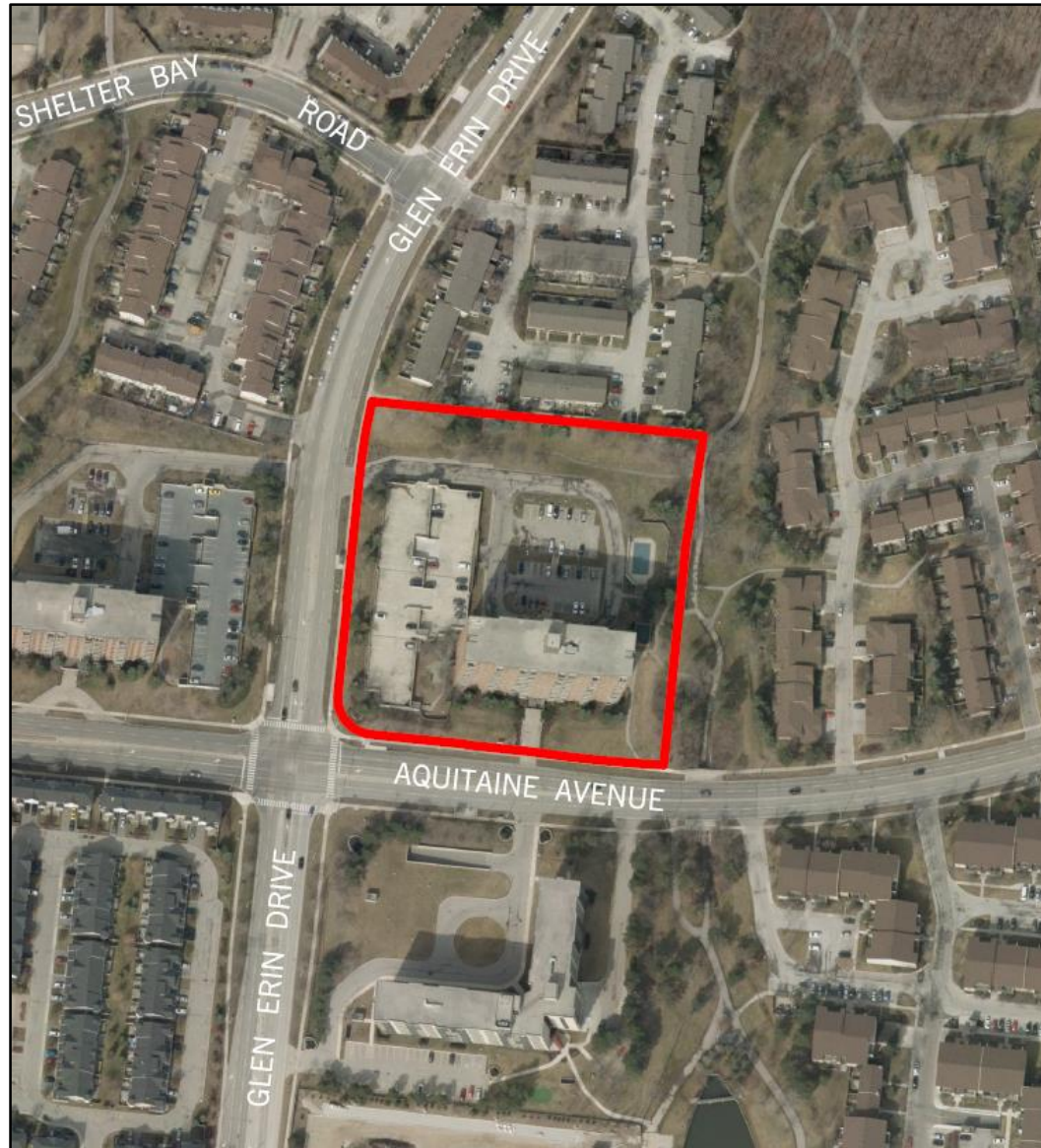
Appendix 2: Previous Section 37 Community Benefits Report – May 19, 2017



Andrew Whittemore, M.U.R.P., Commissioner of Planning & Building

Prepared by: Jaspreet Sidhu, Development Planner

Aerial Photogrpah – 6719 Glen Erin Drive



[illegible]

City of Mississauga
Corporate Report



Date: May 19, 2017

Originator's file:
 OZ 14/002 W9

To: Chair and Members of Planning and Development
 Committee

From: Edward R. Sajecki, Commissioner of Planning and
 Building

Meeting date:
 2017/06/12

Subject

SECTION 37 COMMUNITY BENEFITS REPORT (WARD 9)

6719 Glen Erin Drive, east side of Glen Erin Drive, north of Aquitaine Avenue

Owner: Blackrock Aquitaine Limited

File: OZ 14/002 W9

Recommendation

That the report dated May 19, 2017, from the Commissioner of Planning and Building outlining the recommended Section 37 Community Benefits under OZ 14/002 W9, Blackrock Aquitaine Limited, 6719 Glen Erin Drive be adopted, and that a Section 37 agreement be executed in accordance with the following:

1. That the sum of approximately \$427,189 be approved as the amount for the Section 37 Community Benefit contribution.
2. That City Council enact a by-law under Section 37 of the *Planning Act*, to authorize the Commissioner of Planning and Building and the City Clerk to execute the Section 37 agreement with the Registered Owner, and that the agreement be registered on title to the lands in a manner satisfactory to the City Solicitor, to secure the Community Benefits.

Report Highlights

- The City is seeking a Community Benefits contribution under Section 37 of the *Planning Act*, in conjunction with the proponent's official plan amendment and rezoning applications
- The proposal has been evaluated against the Corporate Policy and Procedure on Bonus Zoning requiring cash contributions be paid prior to the approval of the implementing Zoning By-law
- The Community Benefits contribution is \$427,189 and will be used for purposes such as

Planning and Development Committee

2017/05/19

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Originator's file: OZ 14/002 W9

improvements to the Lake Aquitaine Trail, Hunter's Green Park, Maplewood Park and additional tree planting in Ward 9

Background

On December 7, 2015, a Supplementary Report was presented to Planning and Development Committee (PDC) which concluded that the proposed official plan amendment and rezoning applications are acceptable from a planning standpoint and should be approved to permit 83 condominium townhome and stacked townhomes in addition to the existing 13 storey rental apartment building, subject to a number of conditions, including reporting back to Council on the recommended community benefits.

PDC passed Recommendation PDC-0068-2015, which was adopted by Council on December 9, 2015.

The purpose of this report is to provide comments and a recommendation with respect to the proposed Section 37 Community Benefit contributions.

Corporate Policy and Procedure on Bonus Zoning

The Corporate Policy and Procedure on Bonus Zoning requires cash contributions to be submitted prior to approval of the implementing Zoning By-law. During negotiations, the applicant requested that the Community Benefit contribution be deferred until prior to the issuance of the first above grade building permit. The applicant further requested that the Community Benefit contribution be indexed for inflation.

Staff considered these requests but found that the request would set a precedent for others to amend the City's Corporate Policy on Bonus Zoning. The Corporate Policy and Procedure on Bonus Zoning also does not address indexing for inflation.

Comments

Background information, including an aerial photograph showing the subject lands and the location of the City Parks recommended for improvements is provided in Appendices 1 and 2.

Section 37 Community Benefits Proposal

Council adopted Corporate Policy and Procedure 07-03-01 – Bonus Zoning on September 26, 2012. In accordance with Section 37 of the *Planning Act* and policies contained in Mississauga Official Plan, this policy enables the City to secure community benefits when increases in permitted development are deemed good planning by Council through the approval of a development application. The receipt of the community benefits discussed in this report conforms to Mississauga Official Plan and the Corporate Policy and Procedure on Bonus Zoning.

"Community Benefits" is defined in the Corporate Policy and Procedures as meaning facilities or cash secured by the City and provided by an owner/developer for specific public capital facilities, services or matters. Section 19.8.2 of Mississauga Official Plan provides examples of potential community benefits, such as the provision of public art, the provision of multi-modal transportation facilities or the provision of streetscape improvements.

Following Council's approval in principle of the December 7, 2015 report, staff met with Ward 9 Councillor, Pat Saito, to discuss the possible community benefits relating to the proposal. During negotiations, the applicant requested that the Community Benefit contributions be made prior to the first above grade building permit and that the contributions be subject to inflation indexing. Staff was not able to agree to these requests because they did not conform to the Corporate Policy and Procedures on Bonus Zoning which request payment prior to Council approval of the Zoning By-law.

Through the discussions with the Councillor and the owner, the owner has committed to Community Benefits in the value of approximately \$427,189.

Specifically, the contribution will be used for:

Improvements	Amount
Lake Aquitaine Trail	
<ul style="list-style-type: none"> ▪ Pathway relocation (benches, tree removal, tree planting, and light standard relocation) ▪ Fitness Area (may include information panels, parallel bars, push up bars, pull up bars, workout bench and benches) ▪ Improvements to Lake Aquitaine Trail south of Aquitaine Avenue 	\$248,789
Maplewood Park	
<ul style="list-style-type: none"> ▪ Four (4) benches and pads 	\$17,032
Hunter's Green Park	
<ul style="list-style-type: none"> ▪ Contribution to play structure replacement ▪ Contribution to tennis court replacement (50% of total cost) 	\$156,368
Tree Planting	
<ul style="list-style-type: none"> ▪ Planting additional trees in Ward 9 	\$5,000
Total Amount	\$427,189

Guiding Implementation Principles

The Section 37 Community Benefits proposal has been evaluated against the following guiding implementation principles contained in the Corporate Policy and Procedure on Bonus Zoning.

1. Development must represent good planning

A fundamental requirement of the use of Section 37 is that the application being considered must first and foremost be considered "good planning" regardless of the community benefit contribution.

The Recommendation Report dated November 17, 2015 presented to PDC on December 7, 2015, evaluated the proposed official plan amendment and rezoning and recommended that the applications be approved as they are acceptable from a planning standpoint and represent good planning.

2. A reasonable planning relationship between the secured Community Benefit and the proposed increase in development is required

The proposed contribution of \$427,189 towards park improvements is considered a "high priority" community benefit, as it is a contribution in the immediate vicinity of the site. The applicant's proposal is not increasing the height from what the Zoning By-law currently permits. The Floor Space Index (FSI) is increasing as a result of the additional 83 back to back townhomes.

The improvements to Lake Aquitaine Trail, Maplewood Park, and Hunter's Green Park provide a transition from the existing parking lot to the abutting trail system. Proposed improvements enhance the public realm within the immediate area and neighbourhood.

In order to determine the fair value of the Community Benefits contribution, Realty Services retained an independent land appraisal to determine the increased value of the land resulting from the density increase. In this instance, the increased value of the land has been determined to be \$2,140,000. According to the Corporate Policy and Procedures, a community benefit contribution should be in the range of 20% to 40% of the increased value of the land. The estimated value of \$427,189 represents 20% of the land lift value and is within the prescribed range for securing community benefit contributions.

3. Community Benefit contributions should respond to community needs

Enhancements of the Natural Heritage System is identified in Section 19.8.2 (c) of the Mississauga Official Plan as one of the community benefits that may be provided in exchange for bonuses in height and/or density. In accordance with the Corporate Policy and Procedure, the Ward 9 Councillor, (Pat Saito), was consulted.

4. Ensure that the negotiation process of Section 37 Agreements is transparent

The Section 37 Agreement will be registered on title and the City will be provided with the funds to cover the cost of park improvements and area tree planting.

5. Securing the Community Benefit Contribution

The payment of the Community Benefit contribution in the form of cash is to occur prior to the first above grade building permit.

Planning and Development Committee

2017/05/19

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Originator's file: OZ 14/002 W9

Section 37 Agreement

The Planning and Building Department and the owner have reached a mutually agreed upon terms and conditions of the Community Benefit and related agreement for the subject lands. The agreement provisions will include the following:

- The community benefit contribution is valued at \$427,189
- The contribution is to be used for improvements to Lake Aquitaine Trail, Maplewood Park, Hunter's Green Park and some additional tree planting in the immediate area on City lands
- The agreement is to be registered on title to the lands in a manner satisfactory to the City Solicitor, to secure the said benefits

Financial Impact

Cash benefits received from a Section 37 agreement will be collected by the Planning and Building Department and held in a Section 37 Reserve Fund set up for that purpose. This fund will be managed by Accounting, Corporate Financial Services, who are responsible for maintaining a record of all cash payments received under this policy.

Conclusion

Staff has concluded that the proposed Section 37 Community Benefit contribution is appropriate, based on the increased density being recommended through the official plan amendment and rezoning applications. The contribution towards the trail and park improvements will help to implement the policies of the Mississauga Official Plan.

Attachments

Appendix 1: Aerial Photograph

Appendix 2: Concept Plan



Edward R. Sajecki, Commissioner of Planning and Building

Prepared by: Michael Hynes, Development Planner

2017/03/10

scotia



LEGEND:

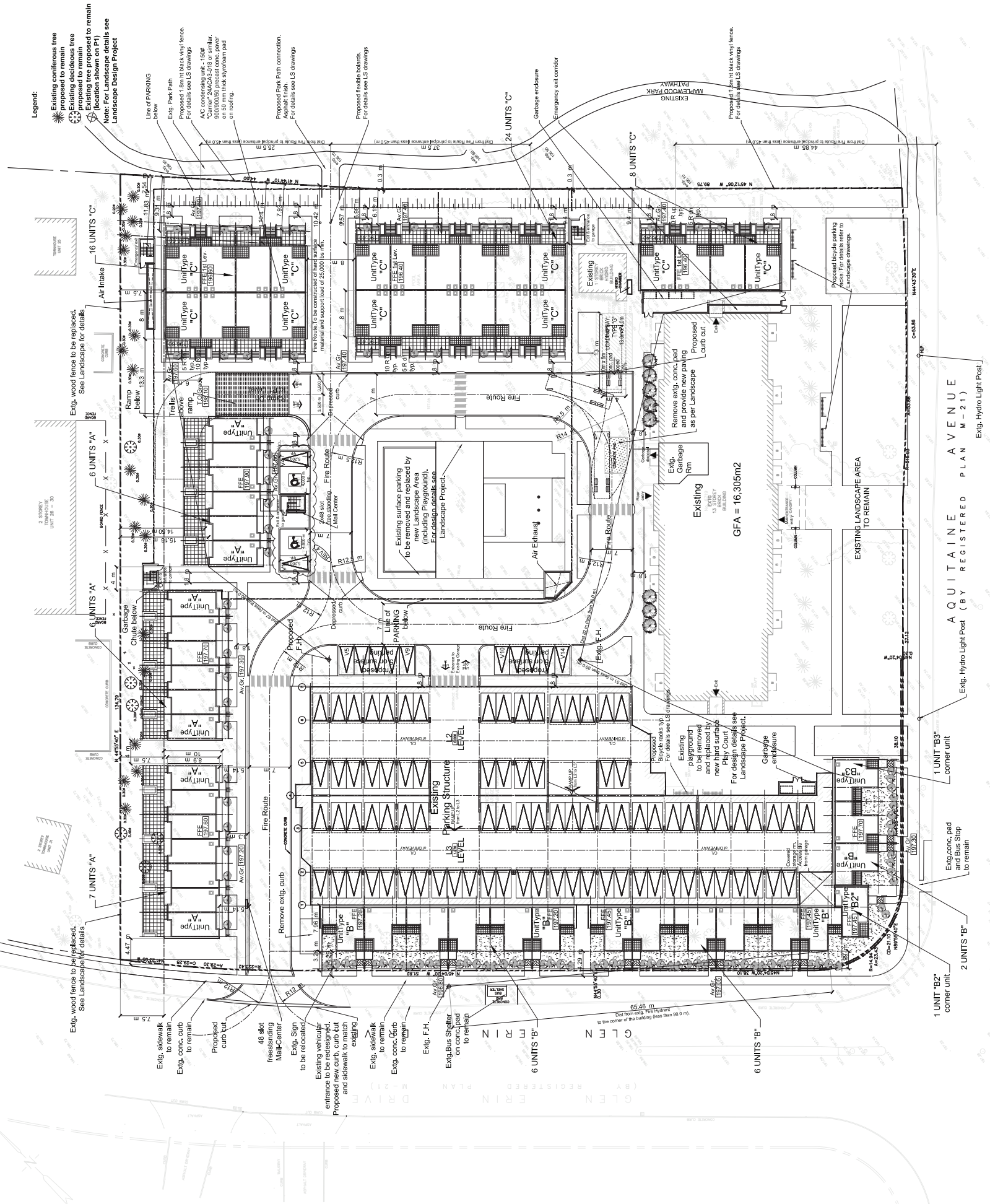
 SUBJECT LANDS

DATE OF AERIAL IMAGERY: SPRING 2016



TITLE: BLACKROCK AQUITAINE LIMITED

FILE NO: OZ 14/ 002 W9



AQUITAINE AVENUE
PLAN M-21
Exig. Hydro Light Post (BY REGISTERED)

City of Mississauga

Corporate Report



<p>Date: May 7, 2025</p> <p>To: Chair and Members of Planning and Development Committee</p>	<p>Originator's file: H-OZ 24-2 W1</p>
<p>From: Andrew Whittemore, M.U.R.P., Commissioner of Planning & Building</p>	<p>Meeting date: May 26, 2025</p>

Subject

REQUEST TO CREATE A CLASS 4 AREA TO FULFILL AN "H" HOLDING ZONE PROVISION (WARD 1)

Application to remove an "H" Holding zone provision to permit a 10 storey apartment building with ground floor commercial space

1041 Lakeshore Road East (1005 Ogden Avenue), north of Lakeshore Road East, west of Strathy Avenue

Owner: Anthem Developments Inc.

File: H-OZ 24-2 W1

Bill 139

Recommendation

That Council classify the lands as a Class 4 Area in accordance with the Environmental Noise Guidelines – Stationary and Transportation Sources – Approval and Planning (NPC – 300).

Background

On October 23, 2023 Council approved an Official Plan Amendment and Rezoning application under file OPA/OZ 22-12 W1 for the subject site. The proposal involved the development of a 10 storey apartment building with ground floor commercial space. Council applied an "H" holding provision to the zone at that time in order to allow the applicant to address outstanding technical matters prior to commencing development on the subject site. The "H" holding provision was to remain in effect until the following was completed:

1. Executed Development Agreement.
2. Arrangements with respect to the relocation of the existing bus shelter.
3. Submission of updated technical studies.
4. Arrangements with the Region of Peel with respect to garbage collection.
5. Arrangements with respect to an affordable housing contribution.
6. Submission of an updated Noise Study and satisfactory arrangements with respect to appropriate mitigation measures.

Comments

On July 6, 2022, Council approved an amending by-law that delegated the approval authority to pass lifting of the holding provision by-laws to the Commissioner of Planning and Building. Consequently, endorsement of this recommendation, and subsequent approval by Council, allows the Commissioner of Planning and Building to lift the holding zone provision on the subject property. This process does not require a formal public meeting however notice of intention to pass the amending by-law must be given to all landowners within 120 m (400 ft.) of the amending by-law lands. Notice was given to all affected landowners by pre-paid first class mail for this application.



Aerial of subject property

Holding Provisions

Removal of the subject "H" holding zone provision from the property's exception zone will facilitate the development of a 10 storey apartment building with ground floor commercial space. Section 36 of the *Planning Act* provides the legislative framework for a municipality to add and remove an "H" holding provision. As previously noted, the applicable holding provisions for the subject site include a condition requiring staff to make arrangements with the property owner regarding noise mitigation matters. Part of the identified mitigation measures requires the subject property to be redesignated as a Class 4 Area by way of Council resolution, in accordance with Environmental Noise Guidelines – Stationary and Transportation Sources – Approval and Planning (NPC – 300). Staff recommend that the conditions for removing the "H" holding provision have been fulfilled as follows:

- The development agreement has been finalized and will guide the redevelopment of the property

- The City and the property owner have initiated the Easement Agreement process that details the relocation of the existing Miway bus shelter onto the subject property in order to facilitate an appropriate streetscape
- The applicant has submitted an updated Traffic Impact Study, Functional Servicing Report and grading and servicing plans satisfactory to staff
- The Region of Peel has reviewed the updated waste collection plan and is satisfied with the feasibility of the overall collection method. Further details will be dealt with during the required Site Plan Approval application
- The applicant has submitted an updated Noise Study that includes mitigation measures and have been secured for through the associated Development Agreement
- Staff and the applicant, through the Development Agreement, have agreed on the details for the provision of an affordable housing contribution, as outlined in the previous Recommendation Report dated October 23, 2023 for the associated Official Plan Amendment and Rezoning application under file OPA/OZ 22-12 W1

Class 4 Noise Designation

The updated Noise Study recommends that the subject site be designated as Class 4 under the Ministry of Environment Conservation and Park NPC-300 Noise Guidelines. The Class 4 designation is a planning tool intended to be applied to noise sensitive land uses being built in proximity to existing, lawfully established stationary sources. This tool has been used in previously approved development applications across the City and within the vicinity of the subject site in order to recognize areas of transition from industrial and employment uses to mixed used communities. Granting Class 4 designation is a discretionary authority granted to municipalities.

The applicant's Noise Study identifies stationary noise sources that impact the subject site – an automotive repair shop and industrial operations west of the subject site, a collection of HVAC units associated with three businesses in operation south of Lakeshore Road East and proposed mechanical and HVAC units on the subject development. Noise decibels for the communal outdoor amenity space and within the interior of the proposed dwelling units are predicted to exceed the required decibel level maximums in the instance all noise sources are operating to full capacity at the same time. In order to mitigate the subject development from the worst case scenario, the study recommends a combination of reasonable attenuation measures to be located on the subject lands and that a Class 4 Area designation be applied to the site. The Noise Study does not propose mitigation measures to be deployed at the sound sources.

Staff and the applicant have accommodated for the mitigation measures through the associated Development Agreement including:

- Appropriate window sizing and operability
- Acoustical barriers within the communal outdoor amenity space
- Use of sound controls within the subject building's mechanical penthouse
- Warning clauses to advise future purchasers of the stationary noise sources

Based on the accepted mitigation measures and recognizing the continued redevelopment of the Lakeshore Road corridor, staff are of the opinion that it is appropriate for the site to be designated as a Class 4 Area under the Ministry of Environment Conservation and Park NPC-300 Noise Guidelines. If granted by Council, the Commissioner of Planning and Building will be able to authorize the removal of the Holding Zone provision, in order to facilitate a 10 storey apartment building with ground floor commercial space.

Financial Impact

All fees paid by developers are strictly governed by legislation, regulation and City by-laws. Fees are required to be paid prior to application approval, except where otherwise may be prescribed. These include those due to the City of Mississauga as well as any other external agency.

Conclusion

It is appropriate to grant a Class 4 Designation on the subject site, in addition to the aforementioned noise mitigation measures, in order to facilitate the development of a 10 storey apartment building with ground floor commercial space.

Attachments

Appendix 1: Existing Zoning and General Context Map

Appendix 2: Site Plan and Applicant's Rendering



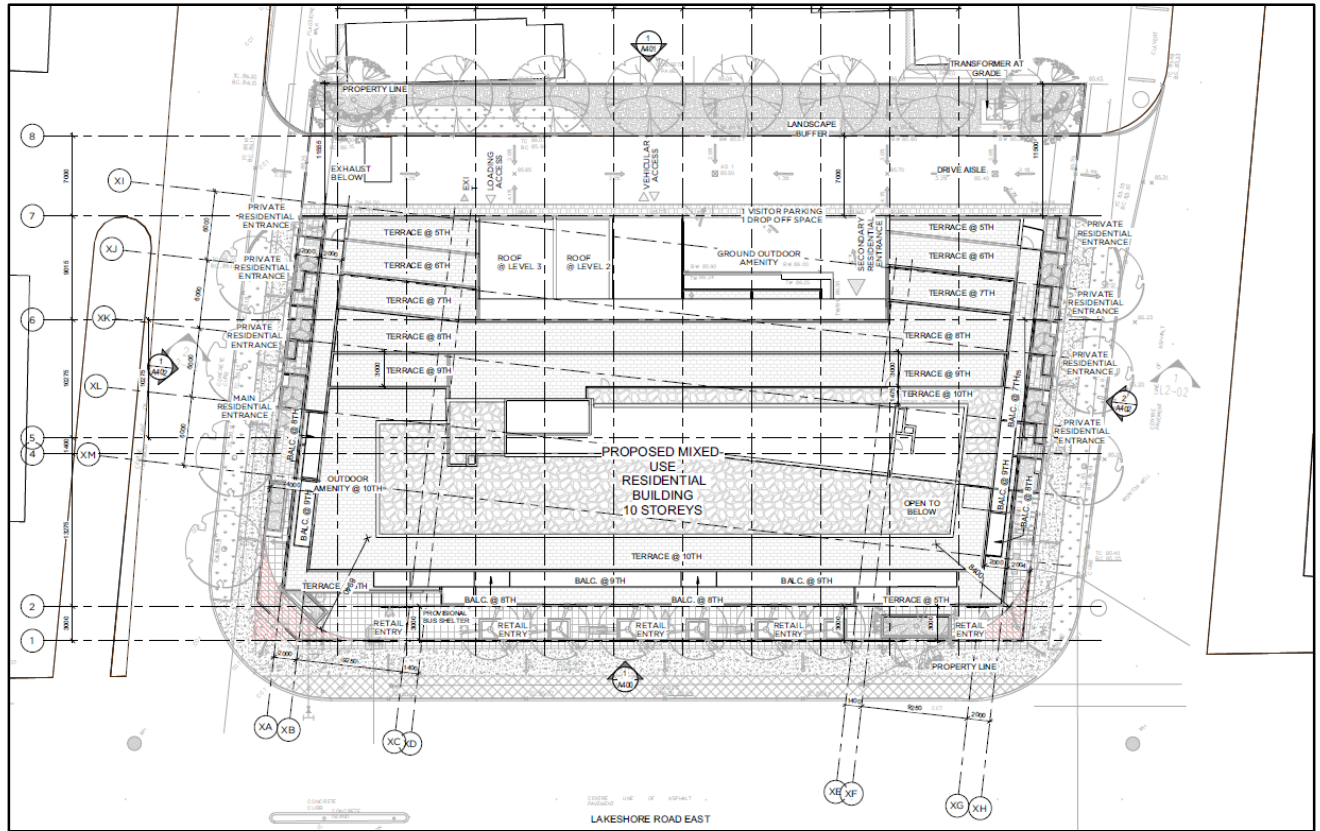
Andrew Whitemore, M.U.R.P., Commissioner of Planning & Building

Prepared by: David Ferro, MCIP, RPP, Lead Planner



Site Plan and Applicant's Rendering

Appendix 2



City of Mississauga Corporate Report



<p>Date: May 7, 2025</p>	<p>Originator's files:</p>
<p>To: Chair and Members of Planning and Development Committee</p> <p>From: Andrew Whittemore, M.U.R.P., Commissioner of Planning & Building</p>	<p>Meeting date: May 26, 2025</p>

Subject

Employment Land and Office Market Analysis and Next Steps

Recommendation

1. That staff be authorized to study additional incentives for inclusion in the Downtown Community Improvement Plan and to consider a geographic expansion of the associated Community Improvement Project Area beyond the Downtown Core to include additional mixed-use areas along the Hurontario light rail transit corridor.
2. That staff be directed to explore ways to encourage employment growth through pre-zoning more manufacturing uses and reviewing office retention policies.
3. That the City Clerk forward the report titled "Employment Land and Office Market Analysis and Next Steps" dated May 7, 2025, from the Commissioner of Planning and Building to the Region of Peel and that they be encouraged to match the City of Mississauga's future Downtown Community Improvement Plan amendments.

Executive Summary

- Mississauga is Ontario's second largest economy, however certain challenges may affect the City's ability to meet employment targets, including:
 - A shrinking vacant employment land supply;
 - Increasing residential conversion pressure; and
 - Current office development viability challenges despite strong interest in new highly amenitized office space in preferred locations like Mississauga.
- In response, the following actions are recommended:
 - Assess expanding the Downtown Office Community Improvement Plan to all mixed-use areas along the Hurontario light rail transit corridor and consider

increased financial incentives (e.g. larger Tax Increment Equivalent Grant, development charge reductions);

- Update the Zoning By-law (0225-2007) to allow for compatible manufacturing uses in office-oriented employment areas;
- Explore the need for further Official Plan office retention policies; and
- Maintain a high bar for employment land conversions.

Background

In late 2023, staff initiated a review of Mississauga's office and industrial markets as several events were underway, such as:

- The effects of the COVID-19 pandemic ("pandemic") remained in flux, requiring an assessment of the impacts of corporate and government work at home policies;
- Bill 23 initiated the transfer of planning responsibilities, including employment lands, from upper-tier to lower-tier municipalities;
- Bill 97 proposed changes to the employment land regime to allow landowners to request conversions to residential uses at any time, rather than through municipally initiated comprehensive review processes;
- The Province of Ontario (the "Province") assigned municipal housing "pledges" with a target of adding 120,000 housing units in Mississauga; and
- The City of Mississauga's ("City") comprehensive Official Plan review was underway.

Staff requested authorization to retain consultants to undertake market and land economics analyses as outlined in the October 3, 2023 report "[Scope of Work for Employment Land, Office and Retail Market Analysis](#)" with the goal of helping inform future advice to Council regarding requests for conversions to residential uses. Staff paused portions of the project as some of the Bill 97 employment area changes were not finalized until October 2024.

To better understand the current state of employment land, office and retail markets, staff retained two experts:

- Cushman & Wakefield Inc.'s ("Cushman") Office, Retail, and Industrial Market Analysis (Appendix 1) provides the current state of the market and future outlook; and
- Hemson Consulting Ltd.'s ("Hemson") Land Economic Analysis (Appendix 2) discusses land needs, conversion risks, and additional conversion assessment criteria.

Comments

The following offers an overview of the Study findings:

1. Employment Land, Office, and Retail Market Analysis (Cushman & Wakefield)

Mississauga is a net importer of employment with the third largest employment base in Ontario and second in the Greater Toronto Area (the "GTA"). Mississauga's population to job ratio is

approximately 1.5 with its roughly 500,000 employees. As illustrated by Cushman in Exhibit 7 (Appendix 1, page 11), Mississauga's employment base is quite balanced between industrial, office, institutional, and service employment.

(A) Office Market Overview and Outlook

Mississauga's office market is approximately 29.5 million square feet ("sf"), or one third of the total GTA suburban office inventory. Since 2000, 48% of new GTA suburban office supply was constructed in Mississauga. At mid-year 2024, vacancy was 15% and Class A office net rents ranged from \$18 to \$20 per sf, in line with the GTA suburban average.

The impacts of hybrid and remote work have stabilized as most companies are past "peak" remote work. The focus is now on optimizing in-office attendance and employee flexibility. Office nodes benefit from enhanced amenities, services, and transit access while urbanization and density increase interest in mixed-use areas. Well-located, top-tier office space (e.g. new, renovated, highly amenitized) is in high demand – Mississauga remains a favoured suburban market alternative. Older buildings lacking modern standards and smaller buildings on large sites will face increasing pressure to convert.

(B) Industrial Market Overview and Outlook

Mississauga is the GTA's second largest industrial market at 179 million sf. Mid-year 2024 vacancy was 3.9% – higher than the all time low of 1% in 2021, but below the long-run average of 5%. Average asking net rents align with the overall rate for the GTA.

The industrial sector will continue to grow with rents unlikely to decrease in the near term and expanded space needs since the pandemic. Desired locations offer nearby services, amenities, and transit for workers. Since Mississauga's employment lands are nearly built out, the preservation of existing employment lands and intensification of existing sites will be needed to meet employment targets.

(C) Retail Market Overview and Outlook

One third of Mississauga's 30 million sf of retail space is in Employment Areas (9.8 million sf), 10% in the Downtown (3.1 million sf), 9% in Corporate Centres (2.7 million sf) and the remaining 14.7 million sf is distributed across the remainder of the city. Retail vacancy declined in Mississauga over the last 10 years to just 1% at mid-year 2024.

Physical retail is increasingly experiential as per capita shopping centre space declines and under-performing stores close. Preserving retail-commercial shops and services is needed to serve nearby residents and workers – this will be explored in the forthcoming retail study coming to Council later in 2025.

2. Mississauga Local Land Economic Assessment (Hemson Consulting Ltd.)

On April 16, 2025, Council adopted the City's new Official Plan. The study took a long-term perspective to the economic assessment, but did not speculate on the near-term effects of the current economic uncertainty associated with tariffs. The Official Plan reflects the decision to convert employment lands to residential uses as part of the Region of Peel's ("Region") Official Plan, which also identified additional employment lands for further study.¹ Future employment land studies will become more important than ever with, the establishment, and threat, of tariffs on Canadian goods exported to the U.S.

(A) Available Land and Planned Development Potential

The Hemson study considered four employment types to assess the vacant employment land supply:

- **Employment land employment:** industrial-type buildings on vacant lands, limited intensification – limited growth potential.
- **Major office employment:** dense, requires comparatively less land than industrial development – supply can be accommodated through intensification (e.g. Gateway, Downtown).
- **Population-related employment:** accommodated in existing development expansions or new mixed-use developments – land supply is adequate from a city-wide perspective, however some neighbourhoods could still be underserved.
- **Work at home employment:** non-residential land not required.

The new Official Plan contemplates employment growth of approximately 100,000 workers from 2021 to 2051. Currently 51% of Mississauga's workforce is based in employment areas (excluding major offices in employment areas), but the 2051 growth forecast projects only 13% of employment growth in these areas. This significant drop is a result of only 385 hectares ("ha") of net vacant employment land remaining in Mississauga. Major office employment is currently 23% of total employment, but is forecast to be 50% of future job growth despite the current challenges of developing office. As the reports highlight, industrial development is currently more financially viable than major office development, but industrial development is limited by available lands. Employment targets will be difficult to meet until the office market improves.

Peel's Official Plan and subsequent City Council approvals removed approximately 250 ha of employment lands. The effect of these conversions is softened as most lands were retail and commercial. However, future conversions will be increasingly industrial, or industrial adjacent, which can result in land use conflicts.

¹ [Peel 2051 Regional Official Plan Municipal Comprehensive Review, Employment Planning Implementation Report, March 2022 and April 2022 Addendum](#)

An additional 10 ha in the Clarkson Major Transit Station Area (“MTSA”) within the Southdown Employment Area (“Southdown”) are currently under consideration. Southdown contains heavy industry, scoping the lands recommended for conversion to the northeast corner of the MTSA.

(B) Financial Considerations

The two key financial implications of conversions are:

1. **Substantial financial incentive:** conversions benefit individual landowners but have a widespread destabilizing effect as each conversion increases speculation of nearby lands, further reducing the inventory of non-residential land.
2. **Net municipal tax revenue versus cost:** conversions are disadvantageous as they replace the supply of land where taxes collected exceed servicing costs with residential development that costs more to service than taxes collected.

City staff undertook a high-level analysis of the cost of providing services to the residential and non-residential sectors compared to the taxation revenue each one generates. Based on the overall 2025 budget and current assessment base, the cost of providing services to the residential sector exceeds generated revenue on a per capita basis by approximately 10%. By comparison, for the non-residential sector, the revenue generated results in a positive variance per employee of 37%.

This result is largely expected when one considers that the cost of providing park, recreation and library services is driven by residential development. This more than offsets certain other services such as transit that tend to be more equally split between the residential and non-residential sectors. On the revenue side, the tax ratio for commercial properties (e.g. office, retail, warehouse, etc.) is 1.5170 times residential properties and the industrial tax class ratio is 1.6150. In plain language, for every dollar of assessment, non-residential properties contribute 50% to 60% more of the tax levy while utilizing less City services.

Staff also compared the revenue generated in some newer developments to the city-wide average cost of providing services. The Hurontario Street corridor between Eglinton Avenue Highway 401 was chosen as a representative area as it contains all forms of development (e.g. residential condominium, office, warehouse, etc.). Taxation revenue on a per employee basis for new office development could exceed average servicing costs in the order of 50% and for industrial buildings (in the commercial tax class) the surplus revenue could be closer to 290%. Sample residential condominium per capita revenue was lower than the average servicing costs by about 14% which is fairly consistent with the city-wide residential average.

There are some limitations to the analysis as servicing costs for new development may be lower than the existing city-wide average (e.g. local roads). Additionally, there has been a trend towards more floor space per employee in industrial buildings due to automation and a higher share of distribution activities compared to manufacturing. In this regard, there may

be some servicing costs associated with higher volumes of traffic (e.g. transportation trucks) than what would be expected based on the number of employees in a building.

While Council must balance many factors in land use decisions, work found that non-residential development is generally more advantageous from a servicing cost perspective.

(C) Conversion Criteria

The PPS recognizes that land use conflicts can undermine the long-term viability of employment areas and its minimum standard conversion criteria are incorporated in the new Official Plan (Appendix 3). Municipal councils may decline conversion applications – these decisions are final and not appealable.

Issues arising from conversions can include:

- **Shifting growth from more preferable locations:** Residential permissions do not create new population. Rather, residents could be shifted away from areas long identified as preferable for residential growth (e.g. MTSA's, Growth Nodes) to employment sites with fewer services.
- **Loss of skilled jobs:** Redevelopment typically reduces the overall number of jobs on a site and industrial jobs may be replaced with retail and service jobs.
- **Destabilization:** High potential to destabilize the broader area, encouraging further conversions, reducing and fragmenting the employment area.
- **Discourages investment and reinvestment:** Focus on financial gains from land use changes rather than (re)investment by businesses already faced with growing macroeconomic uncertainties related to trade disputes and other factors.
- **Existing businesses:** Conflicts with new uses may limit exiting businesses' viability and ability to expand or change operations, hours, or processes.
- **Use restrictions:** Limited permitted uses on nearby and adjacent sites may reduce land's value for employment purposes and encourage further conversions.
- **Economic development:** Loss of employment land challenges the City's ability to meet forecast employment growth and/or economic development objectives.
- **Infrastructure:** New uses may exceed existing and planned infrastructure capacity and/or be costly to provide (e.g. water, schools, parks).
- **Permanent loss:** It is extremely unlikely that converted lands would ever return to employment uses and the employment land inventory.

3. Next Steps

The Official Plan is currently under review by the Province. Its approval will establish the land use policies the City will apply to guide employment land decisions over the coming decade. Having reviewed the consultant reports, staff propose the following added actions to help the City meet its employment targets.

- **Expand the City's current Downtown Community Improvement Plan**

The City has offered tax increment equivalent grants (“TIEG”) for eligible new offices in the Downtown Core since 2017 through the [Downtown Community Improvement Plan](#) (the “CIP”). In 2021, the Region adopted a Major Office Incentives (“MOI”) program to provide matching TIEGs for qualifying developments. Although City and Peel staff have supported and made efforts to facilitate applications, no developments have successfully utilized the programs to date. Staff propose seeking Council’s approval to:

1. Expand the Downtown Community Improvement Project Area (geographic boundary where the CIP may apply) to include the Uptown, Fairview, Cooksville, Hospital, and Port Credit areas along the Hurontario light rail transit corridor; and
2. Increase CIP incentive amounts (e.g. larger TIEG, development charge reductions).

City and Region staff have been in recent discussions regarding incentives to attract office development. This has included reviewing the parameters of the Region’s existing MOI program to determine if it needs adjustments, and to explore additional incentives to better reflect legislative changes and changing market conditions. Peel’s current program is open to receive applications until April 2026, at which time it will need to be extended or revised. Peel staff have advised that a report is being prepared for Regional Council in the coming months to provide an update on the program.

Given the Region’s share of non-residential taxes and development charges is higher than the City’s, the Region’s participation in any applicable adjustments to the CIP is important.

- **Allow for more manufacturing uses in employment areas**

The new Official Plan expanded the uses allowed in office-oriented areas (e.g. the Downtown, Gateway, Sheridan Research Park) to include certain manufacturing uses compatible with an office built form (e.g. life sciences) as outlined in Appendix 4.

Next, staff will undertake a zoning conformity exercise to allow the development of these uses with only site plan approval in most cases. Through this review, updates to the Official Plan and Zoning definitions may be recommended to meet emerging industry trends.

- **Explore the need for further office retention policies**

The new Official Plan requires Office designated lands to maintain the current area of office floor space through any future redevelopment (Appendix 5). Staff propose retaining a consultant, on a low value contract, to determine if any further changes to the Official Plan are warranted given the pressure to convert offices on mixed-use properties. Grant opportunities (senior levels of government and/or City) would also be explored to help make older offices more environmentally sustainable.

- **Maintain a high bar for employment land conversions**

As noted earlier, applications for employment land conversions can be submitted at any time. Given the city’s shrinking vacant employment land supply, the consultants suggest a high bar be set for the approval of conversions.

Applying PPS criteria in conjunction with assessing the quality of the future residential environment provides a more complete and comprehensive review to determine whether the resulting environment will be superior to existing residential development locations that can already accommodate in the order of 370,000 units. Where tangible changes occur (e.g. the realization of two-way all day Milton Line GO service) staff would reassess applicable employment lands.

As more conversion applications are received, criteria guiding the assessment of requests may be revised.

Financial Impact

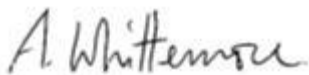
There are no financial impacts resulting from the Recommendations in this report. Staff will bring a report to Council on the expanded Downtown CIP with specific incentive recommendations and the associated financial impacts.

Conclusion

The two consultant reports highlight Mississauga's strengths as a destination for future non-residential investment. However, challenges could inhibit the City's ability to meet its employment targets. Staff propose several actions to help address current market conditions.

Attachments

- Appendix 1: Employment Land, Office, and Retail Market Analysis (Cushman & Wakefield Inc.)
- Appendix 2: Mississauga Local Land Economic Assessment (Hemson Consulting Ltd.)
- Appendix 3: Mississauga Official Plan 2051 excerpt: Employment area land removal
- Appendix 4: Mississauga Official Plan 2051 excerpt: Permitted uses in office focused areas
- Appendix 5: Mississauga Official Plan 2051 excerpt: Office retention



Andrew Whitemore, M.U.R.P., Commissioner of Planning & Building

Prepared by: Melissa Slupik, MCIP, RPP, Lead, City Planning Strategies



EMPLOYMENT LAND, OFFICE, AND RETAIL MARKET ANALYSIS

PREPARED FOR:

CITY OF MISSISSAUGA





September 17, 2024

John Barber
Supervisor, Business Initiatives & Planning, Economic Development
City of Mississauga

Regarding: Employment Land, Office, and Retail Market Analysis

Dear John,

The following report provides a profile of Mississauga's economy, along with historic perspectives and an outlook for the city's office, industrial, and retail markets. We are pleased to once again have had the opportunity to demonstrate our market intelligence capabilities to the City of Mississauga and appreciate the assistance and input from staff in the development of this report.

Respectfully submitted,

Cushman & Wakefield

A handwritten signature in black ink, appearing to read "abrowning", written over a horizontal line.

Andrew Browning
Vice President
Valuation & Advisory
Cushman & Wakefield
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EXECUTIVE SUMMARY

Background and Purpose of the Report

This consulting report is provided to the City of Mississauga for the purposes of assisting City staff and Council in the planning of its employment lands, including evaluating conversion requests and preserving a strategic supply for future development. This work serves as a companion to a *Local Land Economic Assessment* report prepared by Hemson Consulting.

Economic Profile

Mississauga's population was approximately 756,000 in 2023, while total employment was just less than 500,000. Based on Census 2021 data – the most recent source available for municipal comparisons – Mississauga had both the second highest population and second highest number of employees by place of work (based upon where the employee works, not where they reside) among Greater Toronto Area (GTA) municipalities.

In alignment with its regional employment ranking, Mississauga has the GTA's second largest inventories of both office and industrial space. The city also ranks second in terms of office space per capita, at 38 square feet (sf) per person – well above the 29 sf per person average GTA-wide. Mississauga ranks fourth highest in terms of industrial space per capita at almost 250 sf, which is double the GTA-wide average of 122 sf.

Overall, Mississauga has a very diverse economy from an employment by industry perspective, with relative strengths across industries. The top 10 subsectors include industrial-type jobs (transportation and warehousing; manufacturing), office-type jobs (professional, scientific, and technical services; finance and insurance), institutional-type jobs (health care and social assistance; educational services) and more. This translates into a variety of land use requirements which are exhibited in the range of City Structure Elements (i.e., Employment Areas, Corporate Centres, Downtown, Major Nodes, Community Nodes, Neighbourhoods, and Special Purpose Areas) across Mississauga.

Each of the City Structure Elements accommodates a mix of industries and employment types. Industrial-type employment is concentrated in the city's Employment Areas (53% share of total jobs within Employment Areas) and Corporate Centres (30% share), along with Special Policy Areas – particularly the Airport area (67% share). Office-type employment is predominantly found within the Corporate Centres (46% of total jobs within Corporate Centres), Downtown (26% share), Community Nodes (16% share), and Employment Areas (14% share). Institutional-type jobs represent the largest share of employment within the Major Nodes (60% share within Major Nodes), Neighbourhoods (47% share), and Downtown (36% share). Retail & Services employment accounts for a substantial share of jobs in the Community Nodes (51% share of all jobs within Community Nodes) and Neighbourhoods (42% share). Other Professions (a broad categorization that encompasses employment in the administrative and support, waste management, and remediation services; construction; utilities; and primary industry sectors) are most prevalent within Employment Areas (10% share of total jobs within Employment Areas) and within Community Nodes (9% share).

Overall, Mississauga's employment is concentrated within a relatively small number of Character Areas, which fall within the City Structure Elements. The top 12 Character Areas are home to approximately three-quarters of total employment in Mississauga, while the top five Character Areas – Northeast Employment Area (West), Meadowvale Business Park Corporate Centre, Airport Corporate Centre, Gateway Employment Area (East), and Airport Special Policy Area – account for 50% of total jobs. In terms of employment growth over the past decade, it is notable that significant growth has taken place across a range of City Structure Element types – Employment Areas, Corporate Centres, Major Nodes, Airport Special Policy Area, and the Downtown Core.

Mississauga's City Structure Element types and Character Areas have historically offered a range of locational options in satisfying the site selection needs of businesses, including varied transportation/transit accessibility, proximity to labour, and a range of amenities. While a vast supply of available land designated for employment uses – particularly office and industrial uses – has helped foster substantial economic development over the past several decades, with increased scarcity of vacant lands, opportunities for intensification and regeneration on existing employment lands will play an increasingly important role in accommodating future growth. It will be important to protect these opportunities going forward.

The presence of key transportation infrastructure elements within Mississauga – including Toronto Pearson International Airport, Great Lakes St. Lawrence Seaway shipping access via Lake Ontario, multiple 400-series highways, and GO Transit linkages with other municipalities – underpins a unique capacity to move goods and people, and as a result, has made Mississauga a premier location for employers across industries. Proximity to several intermodal truck-rail hubs further enhances goods movement, while being located on the west side of Toronto offers more ready access to U.S. border points in Niagara and Windsor (i.e., shipping can avoid central GTA traffic). The presence of Toronto Pearson International Airport, Canada's largest airport, has resulted in Mississauga's economy taking on regional significance. The adjacent employment “supercluster” surrounding Toronto Pearson International Airport is Canada's second largest concentration of employment, drawing industrial and office-type jobs, and supportive services.

Office, Industrial, and Retail Market Overviews

Mississauga is home to seven office submarkets, as tracked by Cushman & Wakefield. In descending order by size these are as follows: Airport Corporate Centre (8.9 million sf), Meadowvale (5.9 million sf), Hurontario Corridor (5 million sf), Airport-Other (4.1 million sf), Mississauga City Centre (3.8 million sf), Sheridan (0.9 million sf), and Cooksville (0.8 million sf). Altogether, this office inventory totals approximately 29.5 million sf. At year-end 2023, the vacancy rate for Mississauga (16.1%) was lower than Toronto's Central Area (16.6%) for the first time since 2005, and Mississauga's rate declined over the first half of 2024 to a level of 15.3%. At mid-year 2024, rents ranged from approximately \$18.00-\$20.00 per square foot (psf) in the four Mississauga office submarkets reported by Cushman & Wakefield, which is in line with the GTA Suburban average of around \$19.35 psf. The GTA's top six submarkets accounted for nearly 85% of total new Suburban office supply completed since 2000. Together, Mississauga's seven submarkets are home to 48% of this new supply, led by Airport Corporate Centre (5.2 million sf), Meadowvale (3.4 million sf), and Hurontario Corridor (2.1 million sf).

Mississauga had a mid-year 2024 industrial inventory of 179 million sf, which accounts for a 22% share of the overall 824 million sf inventory GTA-wide. Mississauga's industrial vacancy rate has closely followed the trend for the overall GTA over the past two-plus decades. The mid-year 2024 vacancy rate for Mississauga of 3.9% is up from the all-time low of below 1% recorded in 2021 yet remains below the long-run average of around 5%. The nearly 29 million sf of new supply added in Mississauga over the past 20 years has accounted for 20% of the GTA's new industrial space – the highest among all municipalities. For 15 years from 2002-2016, net rents remained in a tight range from \$5.00-\$6.00 psf. As the vacancy rate tightened considerably in 2017 with demand outpacing new supply, rental rates subsequently began to increase rapidly. Despite the economic slowdown brought on by the pandemic, industrial rents more than tripled from year-end 2016 (roughly \$6.10 psf) to year-end 2023 (\$19.50 psf) in Mississauga, although rents have since moderated to \$18.40 psf through mid-year 2024.

CoStar data for mid-year 2024 indicates that the City of Mississauga is home to just over 30 million sf of retail space. Of this, nearly one-third is located across the city's Employment Areas (9.8 million sf), while 9% is located within the Corporate Centres (2.7 million sf). Mississauga's Downtown is home to a further 10% of the inventory (3.1 million sf). The remaining one-half of the retail stock (14.7 million sf) is spread across other parts of the city. Clearly, Mississauga's areas of employment are home to not only a vast supply of office and industrial space but also a considerable share of retail activity. Retail vacancy has trended downward in Mississauga during the past 10 years. CoStar reports a city-wide retail vacancy rate of just 1% at mid-year 2024. From 2014-2023 the City of Mississauga added 2.5 million sf of new retail inventory – with a further 145,000 sf added through mid-year 2024. The city's Employment Areas were home to a substantial share of this new building stock (60%, or 1.5 million sf – including over 1 million sf added in 2021 alone). The overall retail net rental rate has ranged from \$19.00-\$23.50 psf over the past 10+ years in Mississauga, based on CoStar's data. A modest decline is noted in 2020 – which coincides with the onset of the pandemic – followed by moderately rising rates thereafter.

Office, Industrial, and Retail Market Outlook

The office market everywhere is in a very dynamic state presently. Roughly four years since the lockdowns precipitated by the COVID pandemic, office occupiers are still trying to rationalize their workplace. There are noticeable differences in areas of the market including building types (newer and highly amenitized buildings outperforming older commodity buildings), across industry sectors (varied preferences and capabilities to work hybrid/remotely versus in-office), and within organizations themselves (divisions that are highly collaborative versus more independent work-focused professionals).

The urban office market faces challenges in 2024 and beyond, but there are bright spots in activity. Some of the demographic shifts at the height of the pandemic were temporary, as people still want to live in large, vibrant cities. Increased remote and hybrid work is shifting occupier demand, and reducing willingness of employees to commute, but much of that impact has already filtered through the system. Portfolio right-sizing will moderate in coming years. There may be some pressure for office building conversion as landlords with under-performing product seek alternative uses. This is more likely to be true for older, less amenitized buildings, where reinvestment to modern standards cannot be justified based on achievable rents.

Mississauga will continue to represent a preferred suburban office market alternative, drawing upon the site selection factors that have fostered its growth over the past several decades. Enhanced amenities, services, and supporting transit will help continue to make Mississauga's office nodes sought-after locations for businesses. Mississauga's various City Structure Elements offer a range of site selection alternatives to suit the preferences of office occupiers.

The industrial sector is typically considered the least dynamic of the major commercial real estate asset classes (office, industrial, and retail). However, in recent years supply chain pressures brought on by the pandemic and a rise in online shopping have acted to impact industrial space markets. Warehousing and distribution facilities have dramatically increased in demand over the past decade or more as the rate of eCommerce activity has accelerated. Sites for last-mile distribution have taken on even greater importance within urban environments.

The industrial sector should remain a bright spot among the major commercial real estate asset classes over the long term, with new facilities needed to serve the region's growing population base. As Mississauga's remaining supply of vacant industrial land is absorbed, opportunities for infill development, demolition and redevelopment, and multi-storey new construction will likely all play a role in continued growth in the local market.

The outlook for Mississauga's retail sector is a likely decline in the amount of physical shopping centre space per capita over time, along with the closure of under-performing store locations. Shopping centres are commonly a focal point and entrenched element of a neighbourhood/community. In the future, there may be an opportunity to transform some of these more distressed assets into mixed use redevelopment sites combining retail-commercial space with other uses, including medium and higher density forms of residential development. These major land parcels are invariably well located within the urban environment providing superior access to transportation and transit infrastructure. However, sites that abut employment areas serve not only the nearby residential base but also workers and businesses in the adjacent business park/employment area, providing important services and amenities. It is important to preserve these retail-commercial shops and services uses as lands redevelop. In fact, the city's Employment Areas have been home to considerable new supply in recent years, which is notable.

INTRODUCTION

Background and Purpose of the Report

This consulting report is provided to the City of Mississauga for the purposes of assisting City staff and Council in the planning of its employment lands, including evaluating conversion requests and preserving a strategic supply for future development. The scope of work for this report was developed by City staff with input from Cushman & Wakefield and stems from a City of Mississauga Corporate Report dated October 4, 2023, which sought approval to retain a consultant to perform this analysis. This work serves as a companion to a *Local Land Economic Assessment* report prepared by Hemson Consulting.

ECONOMIC PROFILE

Introduction

Using data from various sources, the following section of the report profiles Mississauga's economy by illustrating the composition and location of employment by industry based on its City Structure Elements and Character Areas and compares the city to other Greater Toronto Area (GTA) municipalities. It also links Mississauga's *Economic Development Strategy 2020-2025* to on-the-ground needs of occupiers and highlights the city's strengths in terms of key site selection attributes. Mississauga is a regionally-significant economic centre with a diverse industry base that relies upon a similarly regionally-significant and diverse supply of non-residential land and buildings which has contributed to its success.

Mississauga in the GTA Context

Population and Employment

Mississauga's population was approximately 756,000 in 2023, while total employment was just less than 500,000. Based on Census 2021 data – the most recent source available for municipal comparisons – Mississauga had both the second highest population and second highest number of employees by place of work (based upon where the employee works, not where they reside) among the GTA's municipalities (refer to Appendix A).

In the following analysis we compare Mississauga's employment by industry (using place of work data) versus other parts of the GTA for both 2021 and 2016 (in order to show employment pre-pandemic and also in 2021 – the most recent Census data). Given the large variance in the size of the population and employment base among the municipalities, we have created some groups. The following comparisons are provided in Exhibit 1: (a) City of Toronto, (b) City of Brampton, (c) Southern York Region (Vaughan, Markham, and Richmond Hill), (d) Southern Halton Region (Oakville and Burlington), and (e) Southern Durham Region (Pickering, Ajax, Whitby, and Oshawa).

It is important to note that the 2021 Census data is considered quite problematic as the impacts of the pandemic affect the survey. A significant increase in work from home and declines in some hard-hit industries impact these results.

EXHIBIT 1

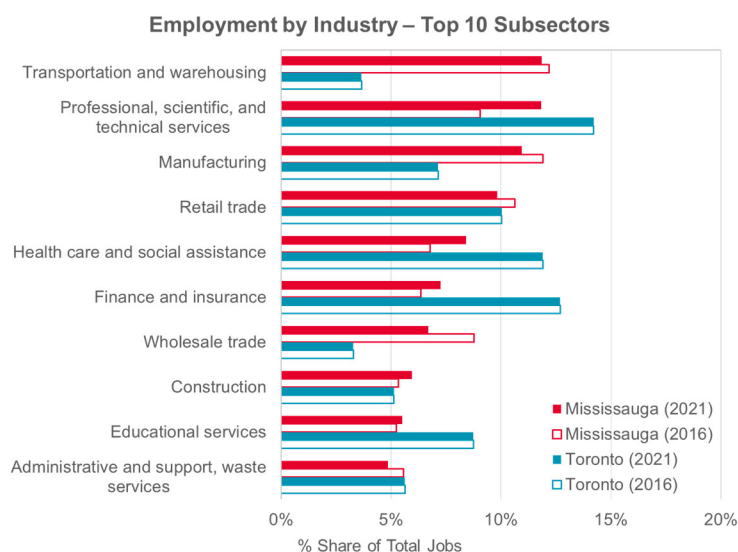
GROUPINGS OF MUNICIPALITIES – POPULATION AND EMPLOYMENT BY PLACE OF WORK					
Municipality	Region	Population (2021)	% Share	Employment by Place of Work (2021)	% Share
Toronto	Toronto	2,794,356	42%	1,411,641	44%
Mississauga	Peel	717,961	11%	398,697	12%
Brampton	Peel	656,480	10%	244,974	8%
Southern York Region	York	863,628	13%	429,911	13%
Southern Halton Region	Halton	400,707	6%	206,069	6%
Southern Durham Region	Durham	539,736	8%	202,966	6%
Other GTA		739,117	11%	321,953	10%
TOTAL		6,711,985	100%	3,216,211	100%
Note: Southern York Region includes Vaughan, Markham, and Richmond Hill; Southern Halton Region includes Oakville and Burlington; Southern Durham Region includes Pickering, Ajax, Whitby, and Oshawa.					

There are 20 2-digit NAICS codes¹ that comprise the industry subsectors across the economy. In 2021, Mississauga had 398,700 persons by place of work, according to Census data and adjustments made by Hemson Consulting in order to apportion those workers with no fixed place of employment. The ten largest NAICS subsectors accounted for 83% of total jobs in Mississauga in 2021 (and 82% in 2016). These top 10 subsectors – transportation and warehousing; professional, scientific, and technical services; manufacturing; retail trade; health care and social assistance; finance and insurance; wholesale trade; construction; educational services; and administrative and support, waste services – are compared against the other GTA geographies in Exhibits 2-4 below by share of total employment in 2021 and 2016, in order to profile the composition of employment. Overall, Mississauga has a very diverse economy from an employment by industry perspective, with relative strengths across industries. The top 10 subsectors include industrial-type jobs (transportation and warehousing; manufacturing), office-type jobs (professional, scientific, and technical services; finance and insurance), institutional-type jobs (health care and social assistance; educational services) and more. This translates into a variety of land use requirements which are exhibited in the range of City Structure Elements across Mississauga.

Mississauga compared to Toronto

- Industrial-type jobs – transportation and warehousing, manufacturing, and wholesale trade – account for a greater share of jobs in Mississauga compared to Toronto.
- Toronto's Central Business District is home to substantial office employment in sectors including professional, scientific, and technical services, as well as finance and insurance, which are proportionally much larger in Toronto compared to Mississauga.
- Health care and social assistance (including the downtown hospital network) and educational services (various universities and colleges) account for a greater share of jobs in Toronto versus Mississauga.

EXHIBIT 2

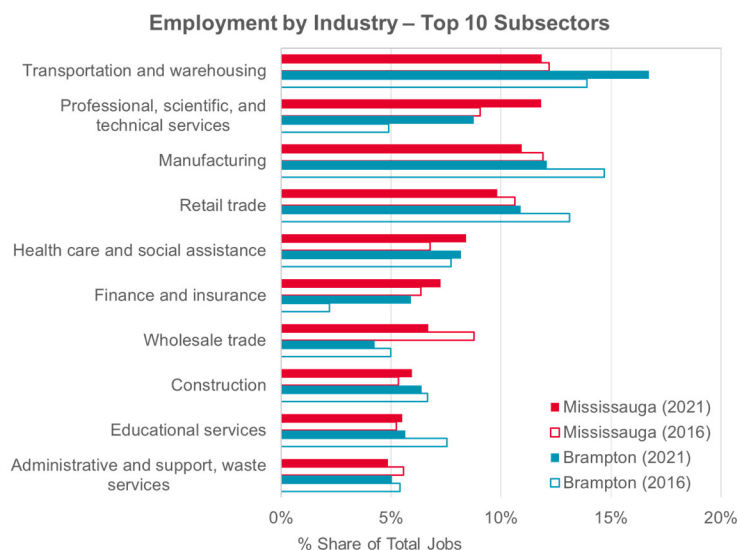


¹ The North American Industry Classification System (NAICS) is an industry classification system developed by the statistical agencies of Canada, Mexico, and the United States. It is designed to provide common definitions of the industrial structure of the three countries and a common statistical framework to facilitate the analysis of the three economies. NAICS is a comprehensive system encompassing all economic activities. It has a hierarchical structure. At the highest level, it divides the economy into 20 sectors. At lower levels, it further distinguishes the different economic activities in which businesses are engaged. (Source: <https://www.statcan.gc.ca/en/subjects/standard/naics/2017/v3/introduction>).

Mississauga compared to Brampton

- Industrial-type jobs in Brampton account for a greater proportion of overall employment than in Mississauga, led by transportation and warehousing as well as manufacturing.
- Professional, scientific, and technical services accounts for a higher share of employment in Mississauga.
- In many other industry sectors, overall employment is fairly similar between the two neighbours.

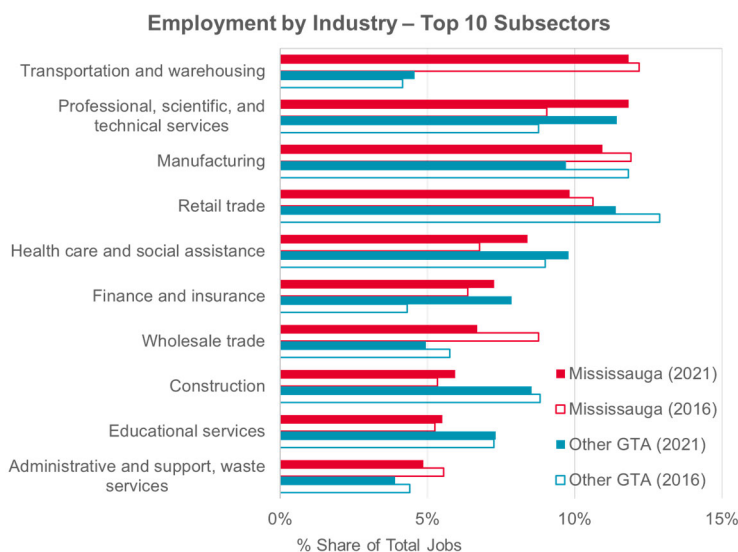
EXHIBIT 3



Mississauga compared to Rest of GTA

- Other GTA is comprised of the GTA's municipalities excluding Mississauga, Toronto, and Brampton – which are profiled separately above.
- The transportation and warehousing sector accounts for a substantially greater proportion of employment by industry in Mississauga compared to Other GTA.
- Construction and the educational services industries are two notable subsectors that account for a greater share of employment in Other GTA versus Mississauga.

EXHIBIT 4



Office and Industrial Space

Exhibit 5 below profiles the inventories of office and industrial space across the GTA, ranked in descending order by 2021 population. Note that Cushman & Wakefield does not track the office and industrial inventories of some of the GTA's smaller/outlying municipalities (Clarington, Halton Hills, Whitchurch-Stouffville, Georgina, East Gwillimbury, King, Scugog, Uxbridge, and Brock). The following are some notable observations:

- Mississauga has the GTA's second largest office inventory. It also ranks second in terms of office space per capita, at 38 square feet (sf) – well above the 29 sf per person average GTA-wide.
- Mississauga also has the GTA's second largest industrial inventory, trailing only the City of Toronto. In space per capita terms, Mississauga ranks fourth highest at almost 250 sf per capita, which is double the GTA average (122 sf per capita).

EXHIBIT 5

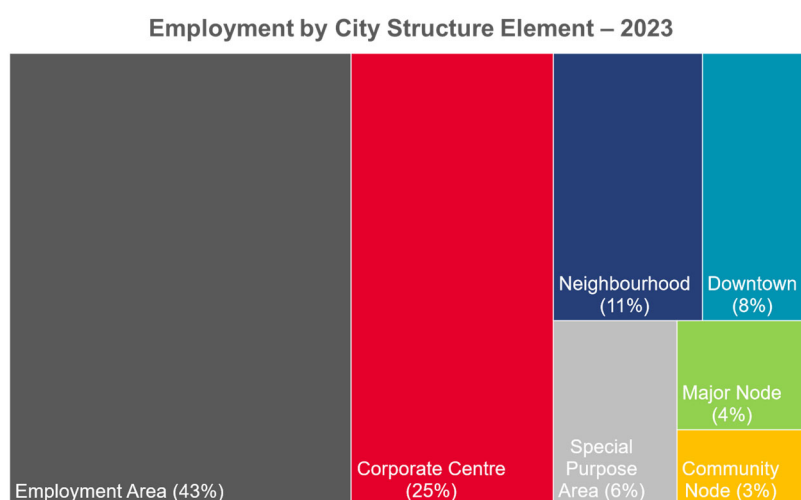
COMPARISON OF MUNICIPALITIES – OFFICE AND INDUSTRIAL SPACE								
Municipality	Office Space (sf)	Rank	Office Space per Capita (sf)	Rank	Industrial Space (sf)	Rank	Industrial Space per Capita (sf)	Rank
Toronto	140,976,832	1	50	1	222,303,483	1	80	14
Mississauga	27,468,937	2	38	2	178,799,185	2	249	4
Brampton	2,295,775	7	3	9	103,363,544	3	157	5
Markham	11,593,577	3	34	3	32,100,160	6	95	11
Vaughan	2,956,256	6	9	7	101,179,422	4	313	1
Oakville	4,332,977	4	20	4	24,157,165	7	113	8
Richmond Hill	2,030,011	8	10	6	13,711,539	11	68	16
Burlington	3,507,214	5	19	5	23,548,665	8	126	6
Oshawa	Not tracked	-	-	-	19,521,461	10	111	9
Whitby	Not tracked	-	-	-	9,954,400	14	72	15
Milton	Not tracked	-	-	-	34,152,779	5	257	3
Ajax	Not tracked	-	-	-	10,496,769	13	83	13
Pickering	662,601	9	7	8	11,588,502	12	117	7
Newmarket	Not tracked	-	-	-	7,326,007	15	83	12
Caledon	Not tracked	-	-	-	21,188,358	9	277	2
Aurora	Not tracked	-	-	-	6,554,847	16	106	10
TOTAL	195,824,180	-	29	-	819,946,286	-	122	-
<p><i>Note 1: The industrial inventory for Milton/Halton Hills has been assigned entirely to Milton for the purposes of this space per capita comparison. Much of the industrial inventory lies along Highway 401.</i></p> <p><i>Note 2: Cushman & Wakefield does not track the office and industrial inventories of some of the GTA's smaller/outlying municipalities.</i></p>								

Employment Area Profiles

The City of Mississauga conducts an annual survey of businesses (note: a survey was not completed in 2020 due to the pandemic). This surveying provides a snapshot of employment across the city's Character Areas and illustrates employment by industry based on NAICS codes – which is the focus of the analysis that follows – as well as other insights into the type of employees (full-time, part-time, temporary), the number of years the business has been in Mississauga, and more.

Exhibit 6 presents the 2023 survey data by City Structure Element type: Employment Area (EA), Corporate Centre (CC), Neighbourhood (NHD), Downtown (DT), Major Node (MN), Community Node (CN) and Special Policy Area (SPA).² The city's 10 Employment Areas and four Corporate Centres together account for just over two-thirds of total employment (refer to Character Areas map in Appendix A).

EXHIBIT 6



Cushman & Wakefield has combined different sets of NAICS sectors into broader categories³ in order to profile the nature of employment across the City Structure Elements. These groupings are as follows:

- **Industrial** – This category includes manufacturing, transportation and warehousing, and wholesale trade employment. These sectors together accounted for a 35% share of total employment in Mississauga in 2023.
- **Office** – This group includes finance and insurance; information and cultural industries; professional, scientific, and technical services; real estate and rental and leasing; and management of companies and enterprises. Together, these sectors accounted for a 21% share of total employment in Mississauga in 2023.
- **Institutional** – Jobs in health care and social assistance, educational services, and public administration are encompassed in this category, which accounted for a 16% share of Mississauga's overall employment in 2023.
- **Retail & Services** – This category includes retail trade; accommodation and food services; arts, entertainment, and recreation employment; and other services. This captures a spectrum of amenities and services for workers and residents in the city. This category represented a 21% share of total jobs in 2023.

² Note: The Special Policy Area data consists predominantly of employment at Toronto Pearson International Airport.

³ Note: Jobs labeled with an NAICS code of "N/A – No description on record" have been excluded from these figures.

- Other Professions – A broad categorization that encompasses employment in the administrative and support, waste management, and remediation services; construction; utilities; and primary industry sectors. These sectors accounted for a 6% share of total employment city-wide in 2023.

Exhibit 7 below profiles the preceding categorization of NAICS sectors across the City Structure Element types. The following are some notable observations:

- Industrial-type employment is concentrated in the city's Employment Areas (53% share of total jobs) and Corporate Centres (30% share), along with Special Policy Areas (67% share).
- Office-type employment is predominantly found within the Corporate Centres (46% of total jobs), Downtown (26% share), Community Nodes (16% share), and Employment Areas (14% share).
- Institutional-type jobs represent the largest share of employment within the Major Nodes (60% share), Neighbourhoods (47% share), and Downtown (36% share).
- Retail & Services employment accounts for a substantial share of jobs in the Community Nodes (51% share of all jobs) and Neighbourhoods (42% share).
- Other Professions are most prevalent within Employment Areas (10% share of total jobs) and within Community Nodes (9% share).
- Within the non-residential-focused areas of the city – the Employment Areas and Corporate Centres – Retail & Services jobs still account for an 18% and 11% share of total employment, respectively. These are important amenity elements that support the local businesses as well as nearby residents.

EXHIBIT 7

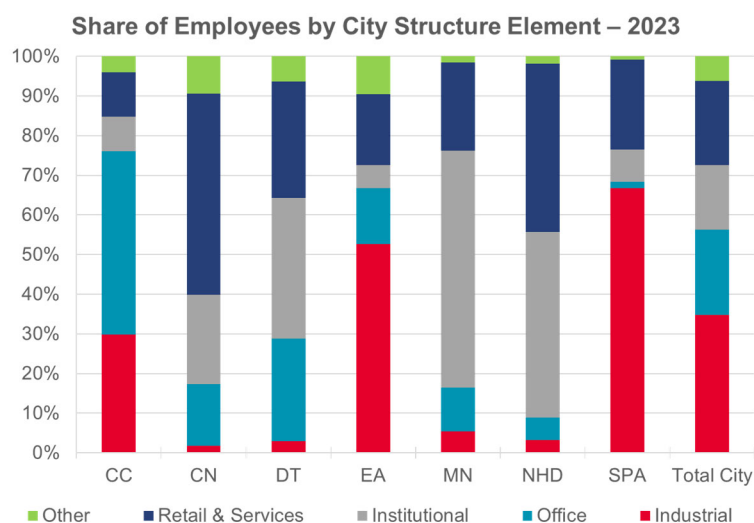
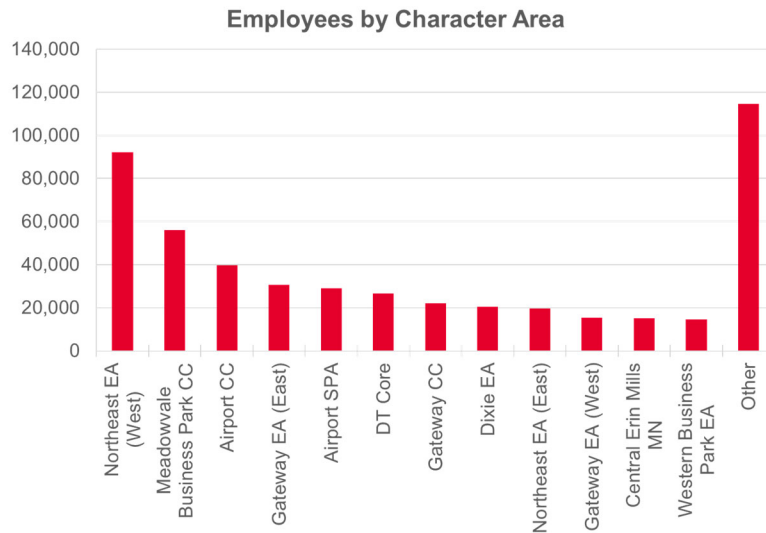


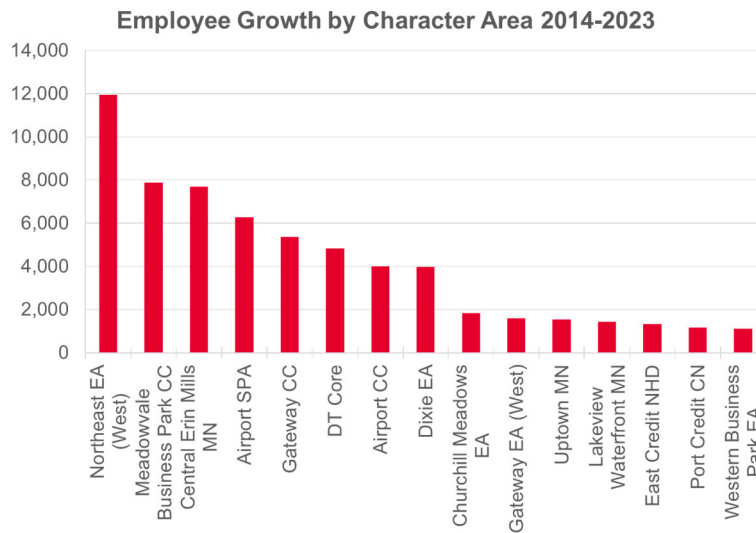
Exhibit 8 presents data from the 2023 survey of businesses. A total of 496,200 employees at 27,190 businesses were identified. The top 12 Character Areas are home to approximately three-quarters of total employment in Mississauga, while the top five Character Areas account for 50% of total jobs.

EXHIBIT 8



Using the 2014 survey, it is possible to identify changes by Character Area over the past decade. The top five Character Areas in terms of employment growth for the 2014-2023 period were Northeast EA – West (11,950 jobs added), Meadowvale Business Park CC (7,890), Central Erin Mills MN (7,690), Airport SPA (6,260), and Gateway CC (5,370). It is notable that significant growth has taken place across a range of City Structure Element types – Employment Areas, Corporate Centres, Major Nodes, Airport SPA, and DT Core – although the Employment Areas and Corporate Centres have been key contributors. Exhibit 9 illustrates employment growth for the top 15 Character Areas over the past decade.

EXHIBIT 9



Key Success Factors for Mississauga

The following section identifies factors that have made Mississauga historically successful in attracting employment. We comment on these attributes and their ongoing role in enabling growth and build upon them to anticipate future opportunities to sustain this competitive advantage.

- A vast supply of available land for the development of employment uses – particularly office and industrial developments – helped foster substantial development over the past several decades.
 - While the city’s Corporate Centres and Employment Areas have remaining vacant land, opportunities for intensification and regeneration will play an increasingly important role in fostering growth in the decades to come and will be key to unlocking future employment potential. It is important to protect for these opportunities and not introduce sensitive uses within or abutting employment lands.
- Mississauga is home to an enviable range of key transportation infrastructure elements, including Toronto Pearson International Airport, Great Lakes St. Lawrence Seaway shipping access via Lake Ontario, multiple 400-series highways, and GO Transit with linkages to other municipalities. Proximity to several intermodal truck-rail hubs further enhances goods movement.
 - All of these site selection attributes related to labour accessibility/mobility and goods movement remain vital elements in attracting and retaining employers. Increasing congestion is impacting commuting times across the GTA. Ongoing investments in public transit and providing active transportation options where feasible will enhance mobility within the city, as well as providing connections to neighbouring cities.
- Toronto Pearson International Airport is a substantial employment generator; the adjacent employment “supercluster” is Canada’s second largest concentration of employment, drawing both industrial and office-type jobs. Toronto Pearson International Airport’s Noise Exposure Forecast (NEF) contours limited/prohibited the incursion of sensitive land uses (e.g., residential) in proximity to the airport, which enabled the establishment of a vast area for employment uses.
 - Although freight cargo volumes have increased at Hamilton’s John C. Munro Hamilton International Airport in recent years, Toronto Pearson International Airport will remain a critical supply chain component and economic driver for business in the GTA.
- Due to their large building footprint (and accordingly, land cost), warehousing and logistic uses are attracted to large sites on the urban periphery. Mississauga has been a top location for such businesses. Also, being on the west side of Toronto, Mississauga offers more ready access to U.S. border points in Niagara and Windsor (i.e., shipping can avoid central GTA traffic).
 - A declining land supply – particularly for the larger parcels sought by major warehousing/logistics suppliers – will impact Mississauga’s ability to capture market share in the coming years. Municipalities such as Caledon and Milton – located on the GTA periphery – have emerged over past decade or more as major competitors attracting new supply in this sector of the economy. Looking forward, other southern Ontario markets such as Guelph, Cambridge, Brantford, and Simcoe County (along Highway 400) will increasingly be home to new major warehousing/logistics operations, given their cost-competitiveness and considerable supply of lands. In Mississauga, opportunities for demolition of older buildings and redevelopment of modern warehousing/distribution facilities within established Employment Areas will be a path to growth and investment.
- Mississauga’s many Character Areas have historically offered a range of locational options in satisfying the site selection needs of businesses. They offer varied transportation/transit accessibility, proximity to labour, and a range of amenities.

- The city’s Character Areas continue to evolve and serve a range of functions. Some are employment-focused, while others feature more of a mix of uses. Ongoing infrastructure investment will be key to providing locations where businesses will seek to locate, and creating an urban, amenity-rich environment with good accessibility via private and public transportation options (including active transportation) will enable Mississauga to remain competitive. In particular, ongoing planning of the Downtown, Community Nodes, and Major Transit Station Areas will result in potential for new places for employment, as well as intensification of existing uses – particularly higher density building forms in mixed-use developments. The city’s employment focused areas – its Employment Areas and Corporate Centres – have attracted considerable employment growth over the past decade and their site selection attractiveness must also be supported by ongoing infrastructure investments as needed.
- Access to labour has historically been a key success factor for Mississauga.
 - Employers seeking younger, well-educated workers gravitated towards Downtown Toronto over the past decade or more, with the influx of new residential developments in proximity to the Central Business District. Housing affordability is increasingly a key consideration as household formation occurs. Mississauga must strive to provide a mix of housing options in order to attract the labour supply sought by employers in the economy of the 2020s and beyond – aligned with the City’s *Economic Development Strategy 2020-2025* that targets specific high-growth and high-demand industry sectors. A desire to live closer to work – especially among the millennial generation – should be reflected in urban planning and policy decisions going forward. Related to this is a desire for mixed-use/“urban” environments featuring restaurants/bars, retail, recreation options, a high-quality public realm, etc. – all contributing to a quality of place which will help offset the urge to work from home/remotely.

Mississauga’s Economic Development Strategy – Key Sectors and Linkage to Employment Areas

Mississauga’s *Economic Development Strategy 2020-2025* sets out the City’s priorities for growth. The Core Economic Priorities are: (1) Support Globally-Minded Business; (2) Develop Distinctive Places; and (3) Deliver Durable Infrastructure. Embedded in the Strategy is a prioritization of four Sectors of Focus, which are: (1) Advanced Manufacturing; (2) Smart Logistics; (3) Life Sciences; and (4) Higher-Value Business Services. The purpose of this section of the report is to link these Core Economic Priorities and Sector Focus approach to the city’s employment areas.

The Strategy states that “as Mississauga responds to the global drivers of change, the City must target its efforts on the places where growth can make the greatest contribution to our overall strategic ambitions and on those business sectors which have the long-term potential to safeguard our competitiveness.” (pp. 6) The Strategy structures economic growth opportunities into the following three areas:

- “Economic Growth Centres: Places with the greatest potential to drive forward the next phase of Mississauga’s economic growth and which require a collaborative strategic approach that draws on the insight, investment, and energy of all the city’s departments, organizations, and businesses.
 - Pearson 401 Aerotropolis, Downtown, and Port Credit (including Lakeview Innovation District).
- Knowledge Intensive Districts: Smaller locations outside the growth centres but which have scope to accommodate more employment and new business activity in our priority sectors.
 - Meadowvale, Sheridan Science and Technology Park, and University of Toronto Mississauga Campus.
- A set of critical Economic Connections: Transportation links across the city that are vital for interconnectivity, travel, and distribution of people and goods.
 - GO Network, Dundas Connects, Lakeshore Connecting Communities, Hurontario Spine, 401/403/407/QEW Highways, and Airport Connections.” (pp. 6-8)

The Strategy states that “Mississauga needs to continue to attract new businesses in established and emerging sectors; however, the thrust of our strategic economic development efforts will increasingly focus on encouraging innovation and entrepreneurship from within (a) those elements of the economy on which we already rely most for jobs and economic output and (b) those growing sectors with further growth prospects going forward.” (pp. 9) The four broad sector groupings which are the City’s focus for strategic growth are discussed below, along with their linkage to locations for employment.

- **Advanced Manufacturing** (prominent subsectors: Aerospace, Automotive, Food & Beverage, and Cleantech) – Manufacturing businesses are found across the city’s Employment Areas. Future opportunities for capturing growth will come in the form of absorption of remaining vacant designated employment lands, intensification on occupied but under-utilized sites, and the demolition of older functionally-obsolete buildings to make way for development of modern industrial facilities. Higher-value activities within the manufacturing supply chain, R&D, and urban manufacturing will be drivers of growth opportunities which align with Mississauga’s place in the region.
- **Smart Logistics** (prominent subsectors: Transportation, Distribution & Delivery, and Warehousing & Storage) – Mississauga has a successful history of attracting businesses in the transportation and warehousing sector given its land supply, proximity to multiple 400-series highways and Toronto Pearson International Airport, and growing labour pool. The warehousing/logistics sector is a land-intensive use, and the city’s diminishing land supply may limit its ability to attract Smart Logistics users. Opportunities for the demolition of older functionally-obsolete buildings to make way for development of modern facilities should be encouraged. As well, planning for multi-storey warehousing/logistics facilities should be anticipated in the coming years/decades (such facilities are not common in North America, but may be economically-viable in high-cost land markets with superior locational attributes – which characterizes Mississauga).
- **Life Sciences** (prominent subsectors: Pharmaceuticals, Biotechnology, Diagnostics, Medical Devices, and Digital Health) – Mississauga’s life sciences sector has seen significant growth, with key investments in office, research & development, and dedicated lab space. Since 2020, leading multinationals – including AstraZeneca, Bora Pharmaceuticals, Roche Canada, Eurofins Alphora, and Resilience Biotechnologies – have invested over \$1.5 billion locally. Mississauga’s inventory of wet lab space has also experienced key public and private sector investments, including SpinUp, a wet lab incubator at the University of Toronto Mississauga, and SPEC Labs, which recently announced plans to build a multi-tenant wet lab facility with Sheridan Business Park.⁵⁶⁷ Life sciences facilities benefit from proximity to institutional uses including hospitals and universities and will seek sites in prestige business parks and downtown mixed-use environments, such as those found in Mississauga.
- **Higher-Value Business Services** (prominent subsectors: Finance & Insurance, Business Technology, Financial Technology, and Business, Management, Scientific & Technical Services) – The firms offering higher-value business services tend to seek space in major office buildings within downtown/urban environments and in suburban office parks, including sites with access to amenities to attract and retain workers. Notably, hybrid/remote work arrangements that flourished over the past few years spurred by the pandemic means that office space requirements for these industries are presently being reevaluated by many firms.

The City’s Strategy aligns with its economic profile and key success factors. There is a focus on a diversity of leading industries that leverage the considerable office and industrial real estate (buildings and land) that is present which provides a range of site selection options for prospective occupiers.

⁵⁶https://investmississauga.ca/wp-content/uploads/2024/05/IM-LifeSciences_profile_DIGITAL.pdf

⁶⁷<https://financialpost.com/pm/business-wire-news-releases-pmn/spec-labs-secures-lease-to-establish-state-of-the-art-wet-lab-facility-in-mississauga-on>

⁷<https://www.utm.utoronto.ca/main-news/utm-creates-spinup-u-ts-first-wet-lab-incubator-life-science-start-ups>

CURRENT HEALTH OF MISSISSAUGA'S OFFICE, INDUSTRIAL, AND RETAIL MARKETS

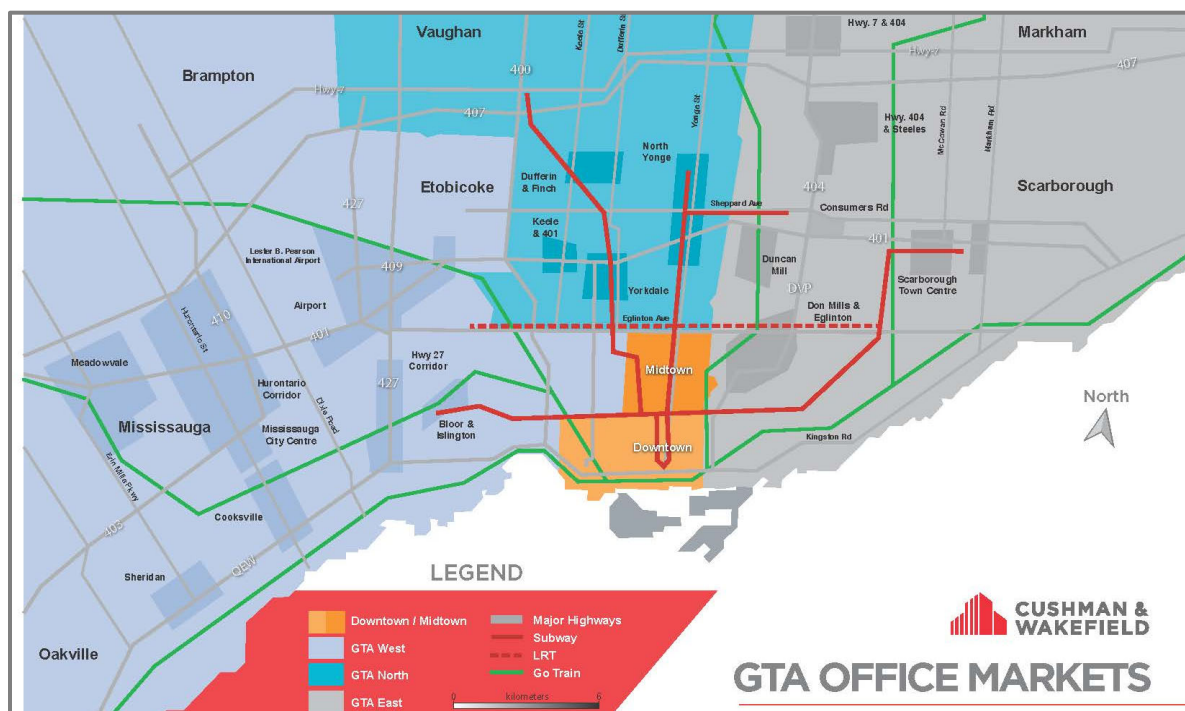
Office Market Overview

Introduction

Cushman & Wakefield tracks the GTA office market by submarkets (denoted in shading on Exhibit 10 below) which represent nodes/concentrations of office supply. The overall market is divided into the Central Area (Downtown and Midtown Toronto) and the Suburbs – GTA West, North, and East.

- **Downtown:** The largest GTA submarket in terms of office inventory, it is bounded by Bloor Street to the north, Lake Ontario to the south, the Don River to the east, and Bathurst Street to the west. Downtown Toronto is home to the Central Business District, which includes the Financial Core and other Downtown Fringe areas. The Financial Core is centred on the intersection of Bay Street and King Street. The office submarkets surrounding the Core are collectively known as the Downtown Fringe (Downtown North, South, East, West, and King West) and contain a range of building forms, including office towers and converted “brick and beam” industrial properties.
- **Midtown:** The Midtown market is bounded by Bloor Street to the south, Eglinton Avenue to the north, Bayview Avenue to the east, and Marlee Avenue/Oakwood Avenue/Ossington Avenue to the west. The nodes at Yonge & Bloor, Yonge & St. Clair, and Yonge & Eglinton are the focus of office activity in this submarket, along with properties along St. Clair West. These sites offer proximity to the Downtown market and TTC subway accessibility at a lower cost of occupancy.
- **GTA East:** This market includes older business parks along the Don Valley Parkway, as well as offices located throughout Scarborough and Markham, plus Consumers Road in North York.
- **GTA North:** This market includes the Yonge Street nodes at Sheppard Avenue and Finch Avenue, as well as other smaller office concentrations in North York and other suburban areas to the north of the City of Toronto, including Vaughan.
- **GTA West:** The GTA West market includes Etobicoke, Mississauga, Brampton, Oakville, and other dispersed offices to the west of the City of Toronto.

EXHIBIT 10

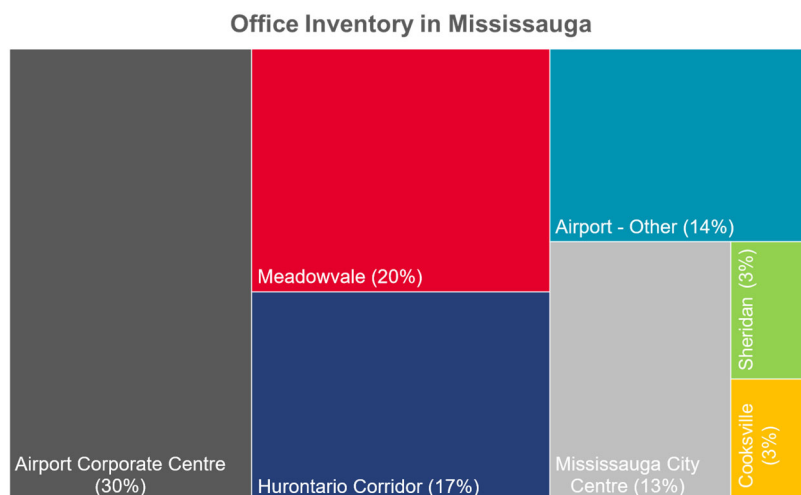


In order to focus this analysis of the GTA's office market and Mississauga's performance in particular, we will examine the market metrics for Mississauga's submarkets and compare them to several other active suburban office submarkets over the past 10-20 years. Three of Mississauga's office submarkets occupy spots among the top six across the GTA Suburbs in terms of new supply since 2000. By descending order of new supply these include Airport Corporate Centre (5.2 million sf), Hwy 404/Hwy 7 (4.3 million sf – straddling the border of Richmond Hill and Markham), Meadowvale (3.4 million sf), Oakville (3 million sf), Hurontario Corridor (2.1 million sf), and Vaughan (1.8 million sf). Together, these six submarkets have accounted for approximately 85% of all new Suburban office supply since 2000.

Inventory

Mississauga is home to seven office submarkets, as tracked by Cushman & Wakefield and illustrated in Exhibit 11. In descending order by size these are as follows: Airport Corporate Centre (8.9 million sf), Meadowvale (5.9 million sf), Hurontario Corridor (5 million sf), Airport-Other⁸ (4.1 million sf), Mississauga City Centre (3.8 million sf), Sheridan (0.9 million sf), and Cooksville (0.8 million sf). Altogether, this office inventory totals approximately 29.5 million sf.

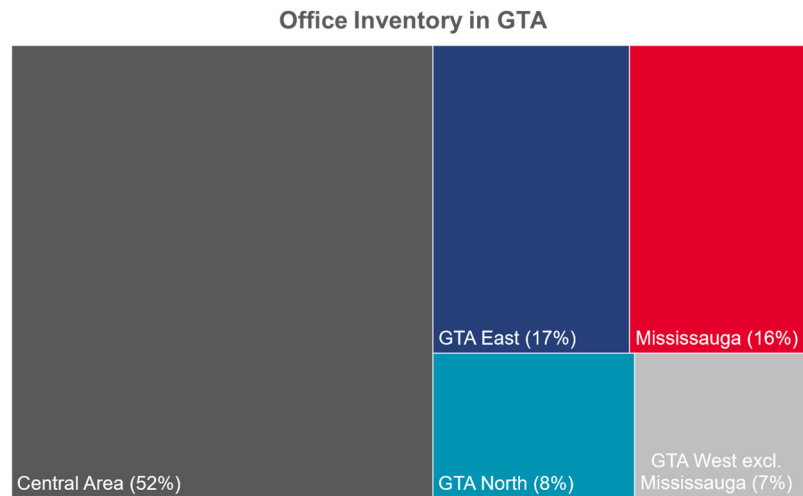
EXHIBIT 11



Mississauga's seven submarkets account for one-third of the total Suburban office inventory and a 16% share of the overall GTA office market (the Central Area and Suburbs combined), as shown on Exhibit 12.

⁸ The Airport-Other office submarket surrounds Toronto Pearson International Airport on the north side of Highway 401 and includes buildings located in Mississauga (approximately 50% of the inventory) and Etobicoke (approximately 50% of the inventory). Cushman & Wakefield does not distinguish between these two municipalities in our quarterly statistical tracking (they are combined). It has been included in its entirety in the data analysis as a Mississauga submarket.

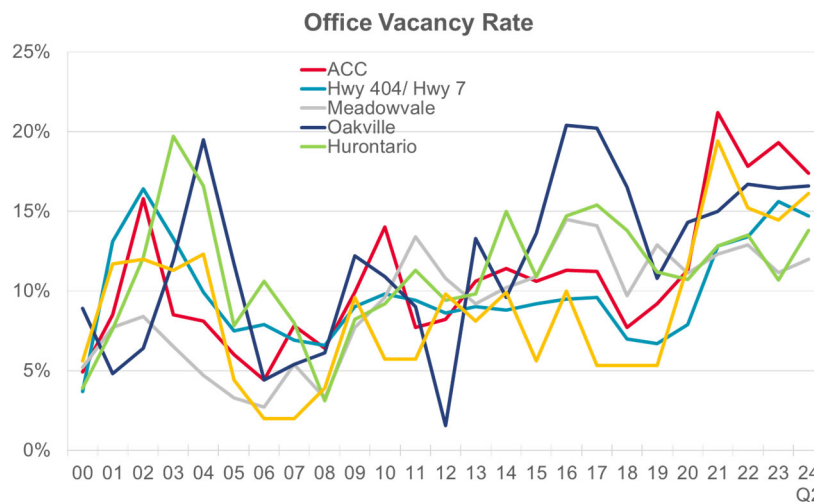
EXHIBIT 12



Vacancy Rate

At mid-year 2024, the overall vacancy rate for the GTA Suburbs was 16.7%. At 17.4%, Airport Corporate Centre presently has the highest vacancy rate among the six most active Suburban office submarkets based on new supply added since 2000. In contrast, Mississauga's Hurontario Corridor (13.8%) and Meadowvale (12%) are at the low end of the range. The Vaughan, Hwy 404/Hwy 7, and Oakville submarkets range from approximately 14.5%-16.5%. Although there is variation among these individual submarkets – as indicated in Exhibit 13 – the overall trend saw vacancy lowest in the latter part of the 2000s with the present level of vacancy comparable to rates seen circa 2002-2003 and 2021-2022.

EXHIBIT 13



When comparing Mississauga's seven office submarkets, there was a much wider spread in rates through the 2000s compared to the late-2010s, when vacancy had converged in a range of 10%-15% – with the exception of the under-performing outlier Airport-Other submarket. Since the onset of the COVID-19 pandemic, vacancy has increased in the Airport Corporate Centre, Mississauga City Centre, and Airport-Other submarkets (each presently in the high-teens), while the level of vacancy has remained fairly stable in Meadowvale and Hurontario (around 12-14%) and has declined in the comparably smaller Sheridan and Cooksville submarkets, as seen in Exhibit 14.

EXHIBIT 14

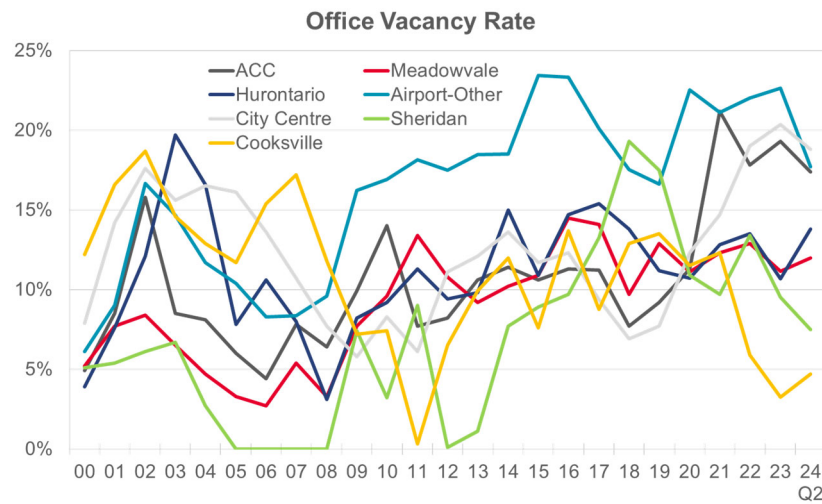
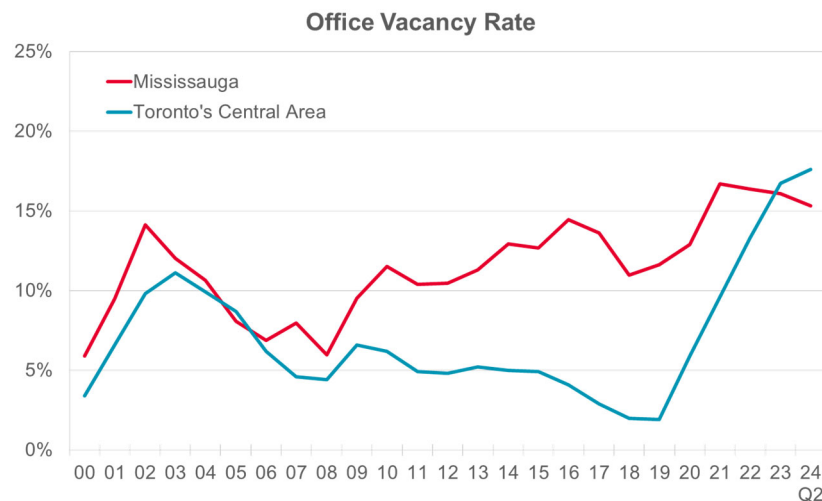


Exhibit 15 below compares Mississauga's overall vacancy rate with the Central Area (Toronto's Downtown and Midtown office markets as a whole). During the 2000s, the two markets trended together in terms of the vacancy rate rising and falling in tandem. During the 2010s, Toronto's Central Area (vacancy fell to just 2% pre-pandemic) substantially outperformed Mississauga (vacancy fluctuated from around 10%-15%). From 2020 onward, vacancy in the Central Area has increased sharply compared to a more modest rise in Mississauga. At year-end 2023, the vacancy rate for Mississauga (16.1%) was lower than Toronto's Central Area (16.6%) for the first time since 2005.

EXHIBIT 15



New Supply

From 2000-2013, the Suburbs (12.7 million sf) accounted for close to three-quarters of total new office supply across the GTA, with the Central Area (5.8 million sf) representing a one-quarter share -as seen in Exhibit 16. From 2014-onward, this ratio reversed, with the Central Area (19.6 million sf – approximately 75% share) far outpacing Suburban new supply (4.8 million sf – approximately 25% share). At mid-year 2024 there was 2 million sf of new office space under construction across the Central Area, while only 0.2 million sf in the Suburbs.

EXHIBIT 16

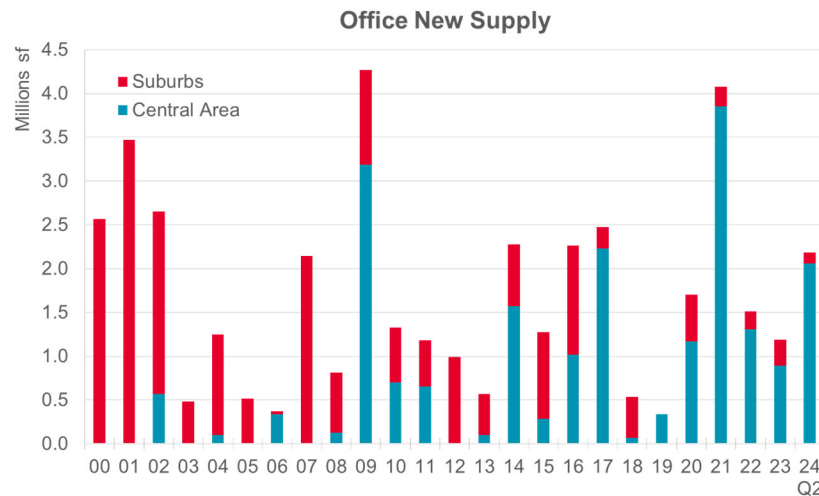
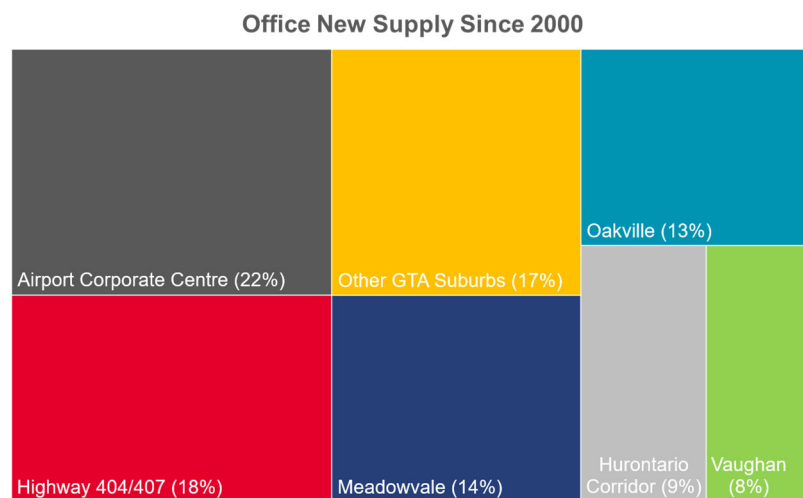


Exhibit 17 illustrates that the top six submarkets accounted for nearly 85% of total new Suburban office supply completed since 2000 GTA-wide. Together, Mississauga's seven submarkets are home to 48% of this new supply, led by Airport Corporate Centre (5.2 million sf), Meadowvale (3.4 million sf), and Hurontario Corridor (2.1 million sf).

EXHIBIT 17



Rental Rates

Among the six most active Suburban office submarkets, Class A average asking net rents are predominantly within a range of around \$19.00-\$21.00 psf, while Mississauga's Airport (in which buildings from the Airport Corporate Centre and Airport-Other submarkets are combined together, as tracked by Cushman & Wakefield) ranks lowest, at just over \$18.00 psf net, as shown on Exhibit 18.

- Note: If the buildings that comprise the Class A market in Airport Corporate Centre were reported separately from the Airport-Other buildings, it is likely that rents would be in the \$20.00 psf range, mirroring the other competitive markets identified below.

EXHIBIT 18

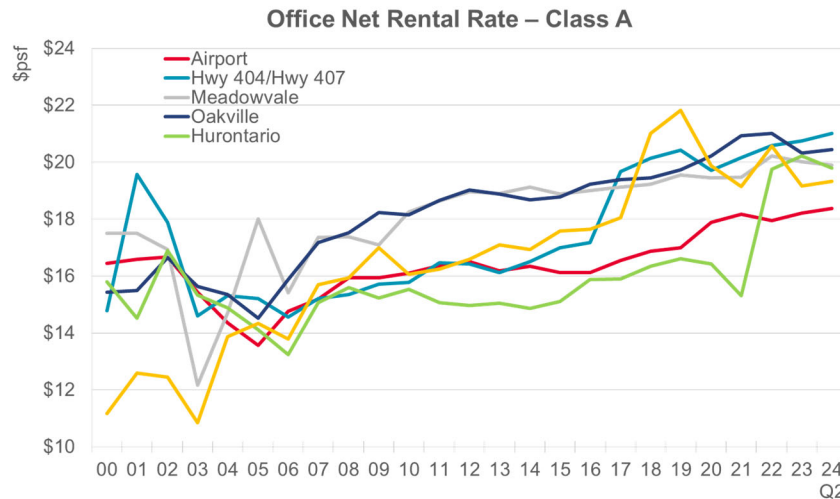
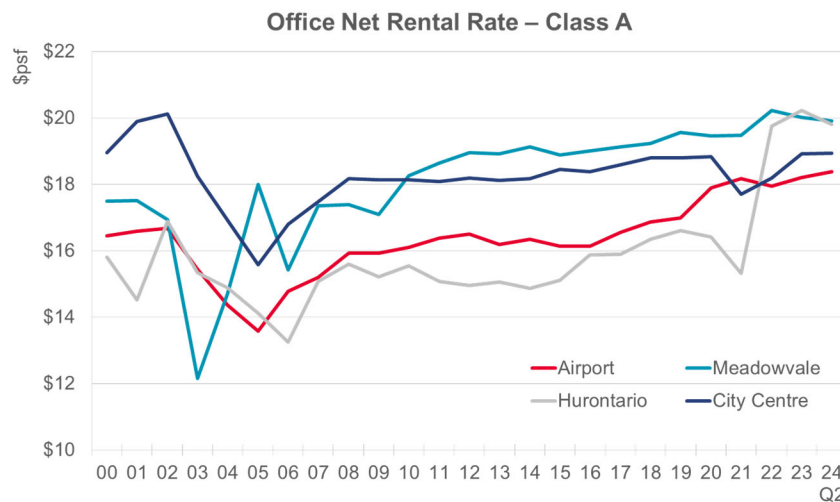


Exhibit 19 below presents historical average asking net rental rates for Class A office space across Mississauga. Cushman & Wakefield does not report rental rates for some of the smaller Suburban office submarkets, and this includes Sheridan and Cooksville in Mississauga. As noted above, the figures for Airport encompass buildings in both Airport Corporate Centre and Airport-Other (Airport Corporate Centre on its own would perform at or near the upper end of the range for Mississauga's office submarkets historically). At mid-year 2024, rents ranged from approximately \$18.00-\$20.00 psf in the four markets reported by Cushman & Wakefield, which is in line with the GTA Suburban average of around \$19.35 psf.

EXHIBIT 19



Industrial Market Overview

Introduction

Cushman & Wakefield tracks the GTA industrial market by municipality (including the City of Toronto's six former municipalities). In order to focus this analysis of the GTA's industrial market and Mississauga's performance in particular, we will examine the market metrics for the five most active submarkets over the past 20 years. Five submarkets – Mississauga, Milton/Halton Hills (which are tracked as a single submarket), Brampton, Vaughan, and Bolton/Caledon – have together accounted for 65% of total new industrial supply this past decade and 70% of the new supply over the past 20 years. These competitive submarkets – three of which are also located in GTA West – are examined in further detail below.

Inventory

As indicated on Exhibit 20, Mississauga had a mid-year 2024 inventory of 179 million sf, which accounts for a 22% share of the overall 824 million sf inventory GTA-wide. In descending order by size, the GTA's largest industrial markets include Mississauga (179 million sf), Brampton (103 million sf), Vaughan (102 million sf), North York (72 million sf), and Etobicoke (66 million sf); put together the City of Toronto's six former municipalities total over 222 million sf (a 27% share of the total GTA inventory). Together, the top five submarkets represent nearly two-thirds of the overall GTA industrial building stock, as per Exhibit 21.

EXHIBIT 20

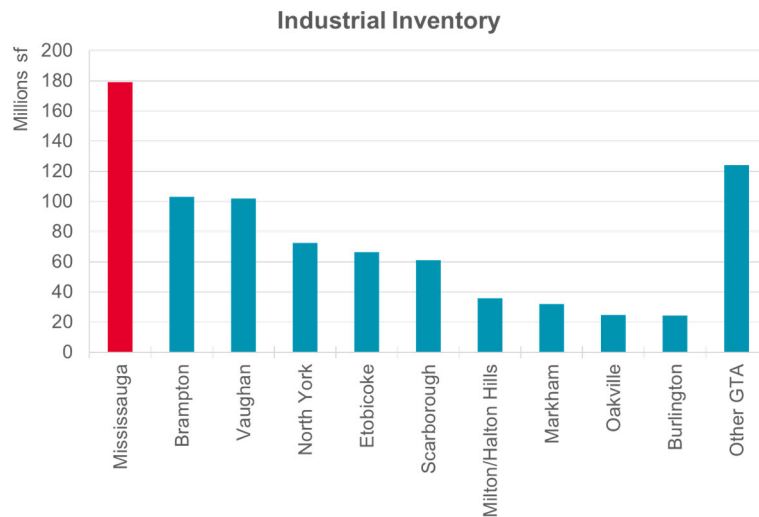
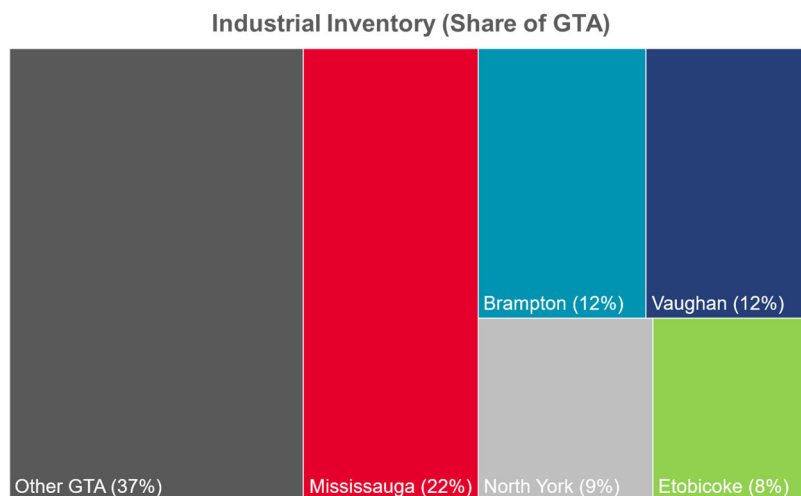


EXHIBIT 21



Vacancy Rate

Mississauga's industrial vacancy rate has closely followed the trend for the overall GTA over the past two-plus decades, as indicated in Exhibit 22. In the early to mid-2000s, Mississauga's vacancy rate was roughly 100 basis points above the GTA average; however, this spread has been negligible since 2015. The present vacancy rate for Mississauga of 3.9% is up from the all-time low of below 1% recorded in 2021 yet remains below the long-run average of around 5%.

EXHIBIT 22

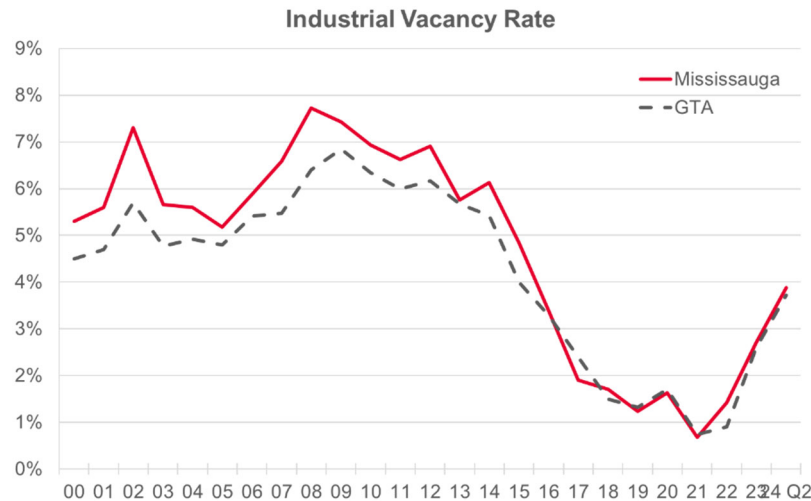
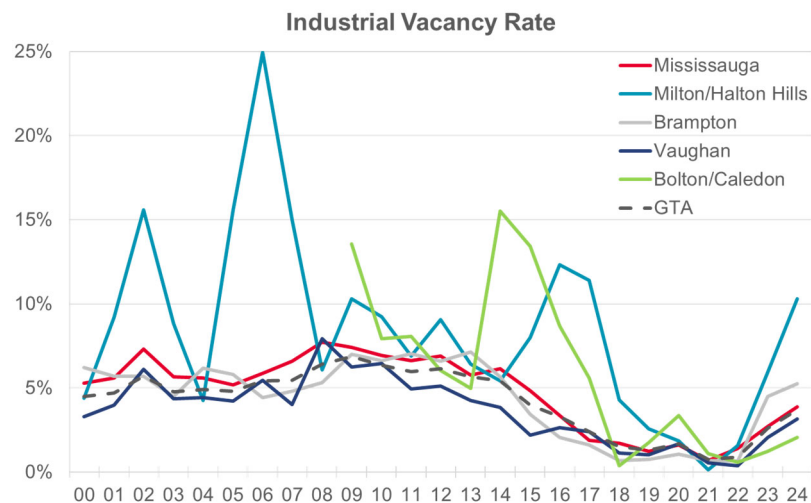


Exhibit 23 below compares Mississauga's vacancy rate to the other most active GTA submarkets since 2000. It has remained in a close range with both Vaughan and Brampton, whereas Milton/Halton Hills and Bolton/Caledon have exhibited periods of much higher vacancy attributable to their comparably smaller but rapidly growing inventories and periods of unabsorbed new supply that impacted vacancy (generally over the short term).

EXHIBIT 23



New Supply

The nearly 29 million sf of new supply added in Mississauga over the past 20 years has accounted for 20% of the GTA's new industrial space – the highest among all municipalities. The next most active submarkets included Brampton, Vaughan, Milton/Halton Hills, and Bolton/Caledon. Together, these five submarkets were home to almost 70% of total new industrial supply GTA-wide, as per Exhibits 24-25.

Although Cushman & Wakefield does not distinguish between manufacturing-type buildings and warehousing/distribution facilities, the vast majority of this new supply has been warehousing/distribution facilities, often with very large footprints (250,000 sf and up). Over the past decade, the rise of online shopping in particular has fueled demand for such buildings. Mississauga, Brampton, and Vaughan attracted significant growth in this segment, and more recently demand has moved further west and north to Milton and Bolton/Caledon due to the availability of larger sites and the relatively more affordable cost of land.

EXHIBIT 24

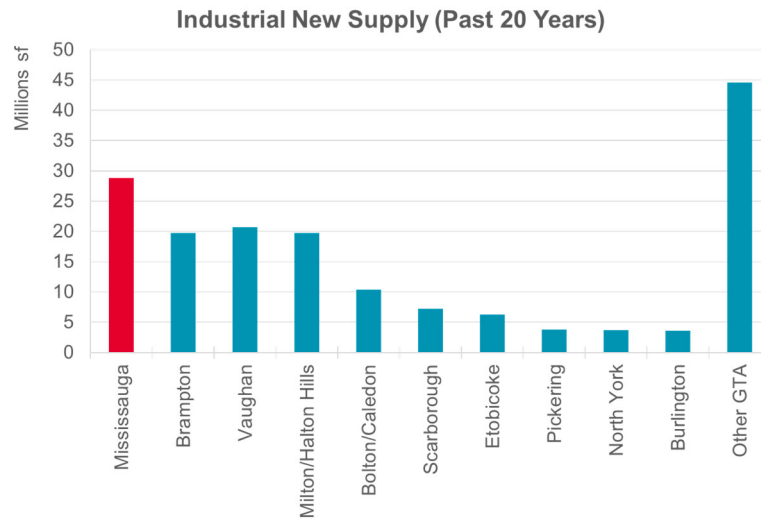
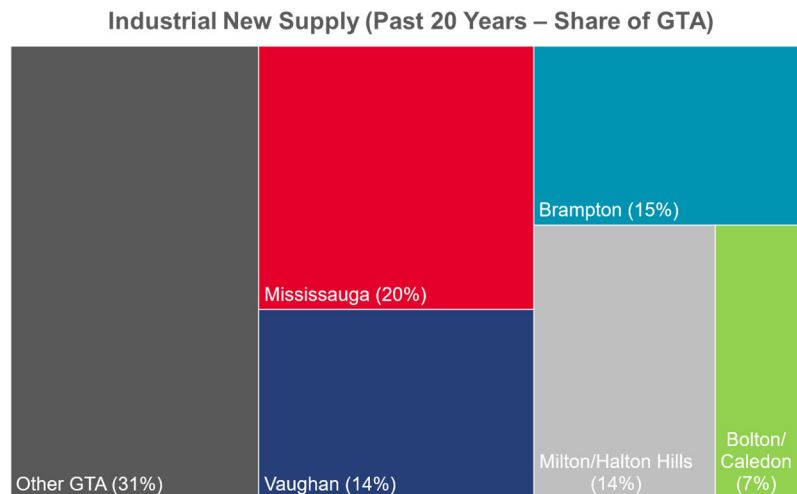


EXHIBIT 25



Rental Rates

Cushman & Wakefield has been tracking net rental rates by municipality since 2002. Over this time, Mississauga's average asking net rent has closely tracked with the overall rate for the GTA – as seen on Exhibit 26. For 15 years from 2002-2016, net rents remained in a tight range from \$5.00-\$6.00 psf. As the vacancy rate tightened considerably in 2017 with demand outpacing new supply, rental rates subsequently began to increase rapidly. Despite the economic slowdown brought on by the pandemic, industrial rents more than tripled from year-end 2016 (roughly \$6.10 psf) to year-end 2023 (\$19.50 psf) in Mississauga, although rents have since moderated to \$18.40 psf through mid-year 2024. A similar trend is evident across the active submarkets that are profiled below on Exhibit 27, which closely track the performance of Mississauga. Of note, year-end 2023 represents a market peak, as rates have softened into the first half of 2024.

EXHIBIT 26

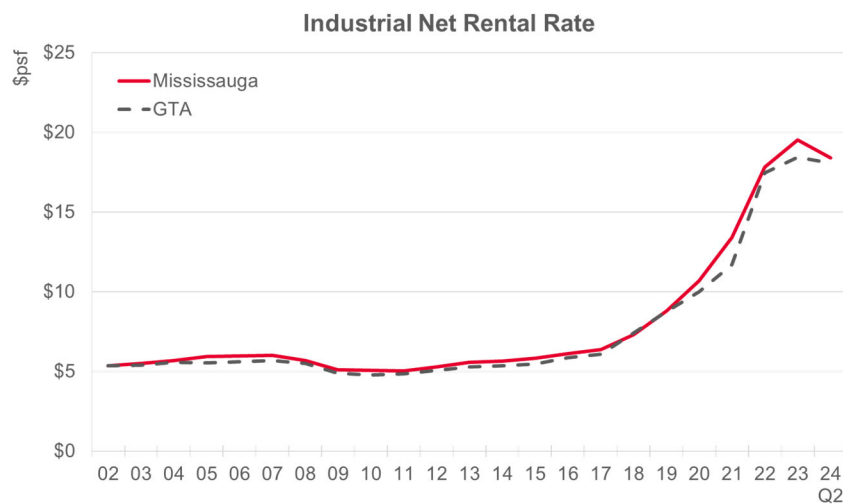
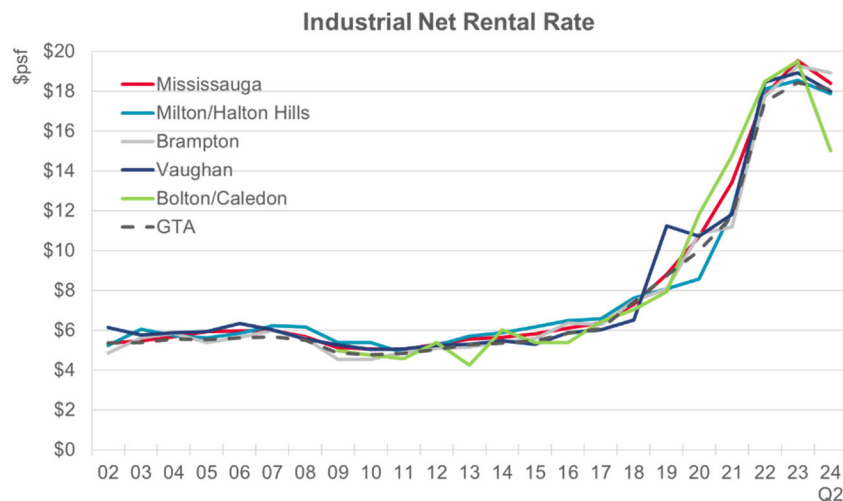


EXHIBIT 27



Retail Market Overview

Market Trends and Perspectives

The retail sector is a constantly evolving business, with changing store formats, shopping centre formats, anchor tenant brands, and consumer behaviour. The arrival and abrupt departure of Target; the continued expansion of Walmart; the demise of Sears and Zellers; the entry/exit of new US department stores; ongoing consolidations in the grocery segment (Sobey's acquiring Canada Safeway; Loblaw acquiring Shoppers Drug Mart); Leon's acquisition of The Brick – these are a few of the significant changes seen across Canada's retail landscape in just the past decade or so.

Shopping centres constitute the major supply-side channel for the delivery of goods and services to consumers. In Canada, shopping malls emerged in the latter half of the 1950s and challenged the long-standing dominance of stores in strips and historic downtowns. By the end of the 1960s, sales activity in shopping centres exceeded those in stores on strips. With retail activity along retail strips giving way to malls and plazas in the 1960s, the next innovation in retail real estate took place in the 1990s with the onset of big box and power centre format shopping centres – highlighted in Canada by the entry of Walmart – which slowed the development of traditional shopping centre format development. Stores in categories such as furniture and home furnishings, electronics and appliances, general merchandise, and others located in neighbourhood, community, and regional-scale shopping centres began to experience severe pressure in the face of competition from freestanding stores operating in a big box format, or in a power centre cluster. With regard to employment areas, retail-commercial properties on the periphery of industrial and office parks emerged to serve both the nearby employees/businesses and residential neighbourhoods in proximity to the shopping centres by providing restaurants/coffee shops, food retailers, and a range of personal and business services.

The most pressing current trends impacting retail real estate relate to the rapid adoption of eCommerce and the transfer of shopping centre sales to the online marketplace. This is linked with an associated decline of store sizes, as retailers adapt to evolving conditions. A number of big box retailers are exploring smaller sized box stores due to concerns over productivity and underutilized square footage. Also, smaller format stores are more compatible in urban environments when seeking infill sites, as prime sites are not as readily available (or in the case of higher land costs – unaffordable).

The rise of on-demand delivery businesses (Uber Eats, DoorDash, Instacart, various grocery delivery services, etc.) has changed the way consumers shop. The convenience and timeliness of app-based services has replaced some extent of convenience commercial shopping trips that used to occur. Restaurant food delivery has been commonplace for decades, but only recently have relatively low cost third-party service providers entered the market to deliver on-demand goods such as groceries, convenience items, drug store items, beer/wine/liquor, and more. This has disrupted sales at convenience stores, which have always relied on higher margins than grocery stores and drug stores to be profitable, while capitalizing on their convenient location within residential and mixed use areas. As a result, personal services businesses such as hair/beauty services, dental/medical services, cleaners, and others, have taken on greater importance as tenants to draw customer traffic to convenience commercial shopping centres.

Consolidation in the retail industry is changing the nature of shopping. A prime example is the acquisition of Shoppers Drug Mart by Loblaw. Increasingly, Shoppers Drug Mart locations have incorporated food as an element of the store offering – sometimes close to one-half of the floorspace. The result is a blurring of retail formats compared to prior decades where there was much clearer segregation of goods from one business to another.

The growing popularity of dollar stores has impacted the retail landscape. These low-cost general merchandise stores often anchor neighbourhood shopping centres and convenience commercial strip plazas. Offering a wide range of goods including food, party supplies, toys, home décor, gifts, art supplies, and much more, they have become a key competitor to convenience stores (which typically have higher mark-ups on the goods they sell).

Consumers have embraced online shopping, and savvy retailers are pursuing new ways of engaging with mobile shoppers, such as applications (apps) that track consumer locations in proximity to their stores within a shopping centre (using the GPS functionality of the mobile device) and offer targeted promotions – even based upon previous buying experiences.

Online-focused retailers may open small store locations in shopping centres or other locations to showcase various products and allow consumers to experience the merchandise – see it first-hand, try it on – but ultimately place an order electronically. The shopper does not leave with the merchandise; it is shipped directly to their home. In this eCommerce era, people are already conditioned to receiving product through the mail/by courier. Online shopping has emerged as a necessary sales channel for many retailers – one that is gaining increased attention and investment. While shopping will remain an experience, eCommerce is ultimately about convenience.

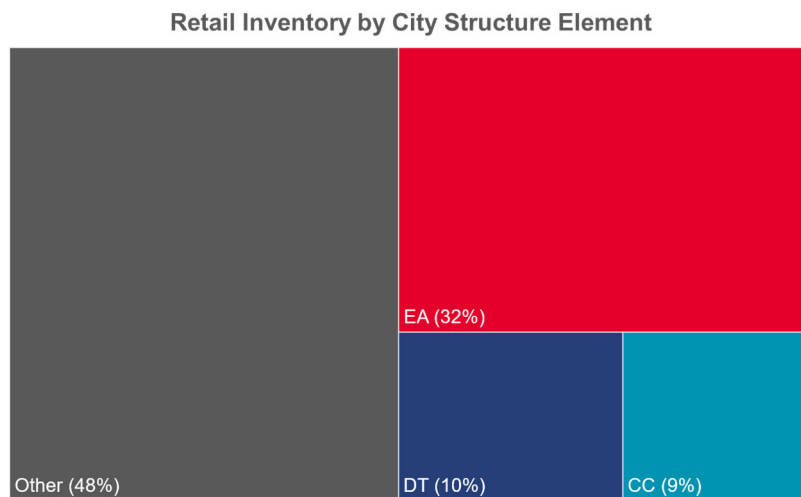
Retail Market Metrics in Mississauga's Employment Areas, Corporate Centres, and Downtown

City of Mississauga staff provided data from CoStar (an analytics and marketing service provider to the commercial real estate industry). The purpose of this data review is to assess the historic performance of retail space within the city's Employment Areas, Corporate Centres, and Downtown. These retail-commercial properties offer vital services and amenities to the workers and businesses nearby (and neighbouring residential areas).

Inventory

CoStar data for mid-year 2024 shown on Exhibit 28 indicates that the City of Mississauga is home to just over 30 million sf of retail space. Of this, nearly one-third is located across the city's Employment Areas (9.8 million sf), while 9% is located within the Corporate Centres (2.7 million sf). Mississauga's Downtown are home to a further 10% of the inventory (3.1 million sf). The remaining one-half of the retail stock (14.7 million sf) is spread across other parts of the city. Clearly, these areas of employment are home to not only a vast supply of office and industrial space but also a considerable share of Mississauga's retail activity.

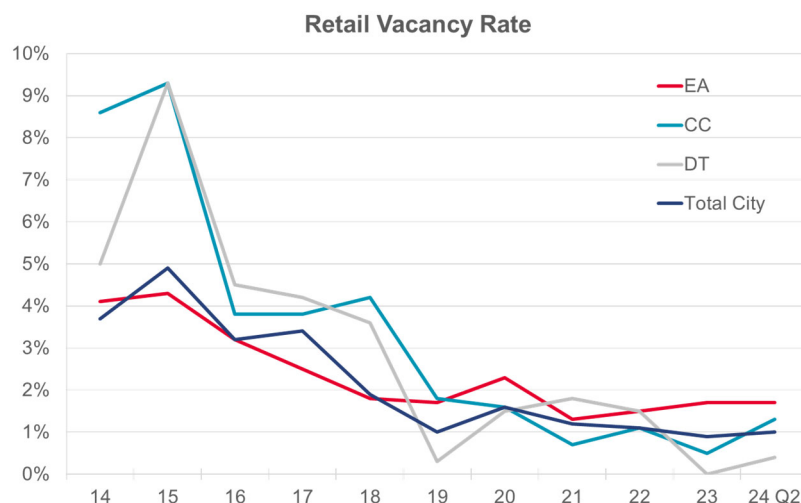
EXHIBIT 28



Vacant Space

Retail vacancy has trended downward in Mississauga during the past 10 years, as profiled on Exhibit 29. CoStar reports a city-wide retail vacancy rate of just 1% at mid-year 2024. Of note, while vacancy in the Corporate Centres and Downtown was in the range of 9% in 2015 compared to closer to 4%-5% in the Employment Areas and Total City, this gap has since narrowed considerably, or has been eliminated altogether. It is interesting to note that the pandemic had a very marginal and short-lived impact on vacancy rates in Mississauga, according to the CoStar data – including across the city's areas of employment.

EXHIBIT 29

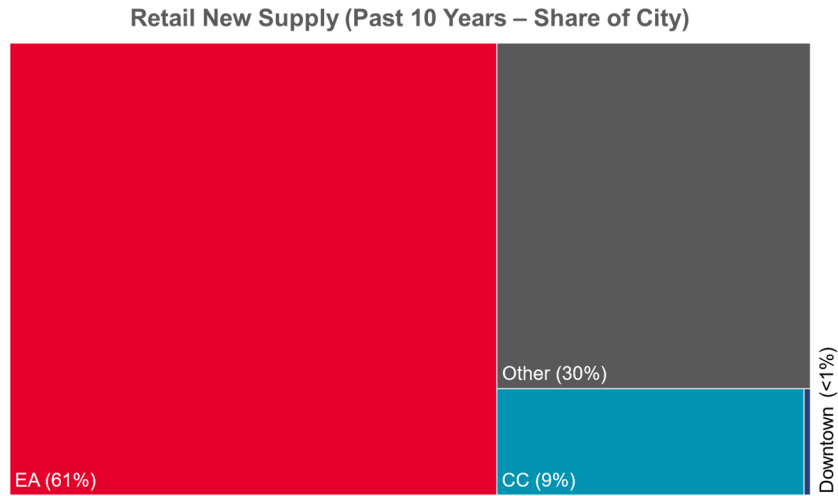


New Supply

According to CoStar's data, from 2014-2023 the City of Mississauga added almost 2.5 million sf of new retail inventory – with a further 145,000 sf added through mid-year 2024 – as per Exhibit 30. The city's Employment Areas were home to a substantial share of this new building stock (61%, or 1.5 million sf – including over 1 million sf added in 2021 alone).⁹ The Corporate Centres accounted for a 9% share of new supply (around 225,000 sf), while the Downtown saw negligible new supply. Other areas of the city represented a 30% share of retail construction completions (740,000 sf). Lands within the city's employment-focused areas have been a key contributor to increasing the supply of retail space over the past decade.

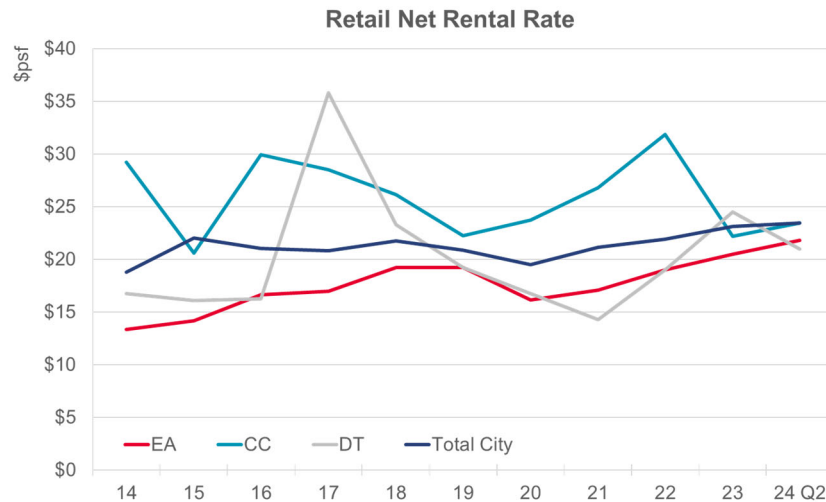
⁹ The 800,000 sf Ridgeway Commercial Centre was completed in 2021, accounting for the majority of this new supply.

EXHIBIT 30

**Rental Rates**

The overall retail net rental rate has ranged from \$19.00-\$23.50 psf over the past 10+ years in Mississauga, based on CoStar's data shown on Exhibit 31. A modest decline is noted in 2020 – which coincides with the onset of the pandemic – followed by rising rates thereafter. While the rental rate trendline has been fairly similar for the Employment Areas compared to the overall city, rates within the Corporate Centres and Downtown are notably more volatile (this can be explained in part by the comparably smaller inventories in these areas). At mid-year 2024, net rents across the three employment areas (EA, CC, and DT) were within a range of \$21.00-\$23.50 psf.

EXHIBIT 31



MISSISSAUGA'S OFFICE, INDUSTRIAL, AND RETAIL MARKET OUTLOOK

Office Market Outlook

The office market everywhere is in a very dynamic state presently. Roughly four years since the lockdowns precipitated by the COVID pandemic, office occupiers are still trying to rationalize their workplace. There are noticeable differences in areas of the market including building types (newer and highly amenitized buildings outperforming older commodity buildings), across industry sectors (varied preferences and capabilities to work hybrid/remotely versus in-office), and within organizations themselves (divisions that are highly collaborative versus more independent work-focused professionals).

In the early quarters of the pandemic, market surveys indicated a sharp rise in the amount of vacant space that was being sublet. Over time this has diminished as a share of overall vacancy, although the rate of vacancy continues to climb in Toronto's Central Area. At the same time, increases in the GTA Suburbs – including Mississauga – have been more muted. In fact, Mississauga's overall office vacancy has declined slightly since 2021 (from 16.7% at year-end 2021 to 15.3% at mid-year 2024).

An aggressive development pipeline (particularly in Downtown Toronto, which had a vacancy rate of just 2% at year-end 2019) that was initiated during the strong office demand environment pre-COVID is nearing its end. Downtown Toronto recorded 7.2 million sf of new supply from 2020-2023 and a further 4 million sf will be delivered in 2024-2025. In contrast, the GTA Suburbs recorded 1.2 million sf of new supply in 2020-2023 and have a remaining pipeline of approximately 200,000 sf. The end of the new supply cycle will alleviate pressure from this aspect of the market – and it is notable that this future Downtown supply is approximately 75% pre-leased, so the effects of these new supply completions will be felt most profoundly at the existing buildings being vacated by the tenants taking on the new supply as it arrives.

The office is still a central part of the economy and a driver of productivity, career development, culture, and innovation. The urban office market faces challenges in 2024 and beyond, but there are bright spots in activity. Some of the demographic shifts at the height of the pandemic were temporary, as people still want to live in large, vibrant cities. Increased remote and hybrid work is shifting occupier demand, and reducing willingness of employees to commute, but much of that impact has already filtered through the system. Portfolio right-sizing will moderate in coming years.

Well located, top-tier office product is very much in demand. There will be a lull in new construction activity once this supply cycle ends, and this creates opportunities for renovated offices and assets slightly further down the value chain. There may be pressure for conversion as landlords with underperforming product seek alternative uses. This is more likely to be true for older, less amenitized buildings, where reinvestment to modern standards cannot be justified based on achievable rents.

Occupiers are committed to the office as a part of their business strategy – even if they are offering more employee flexibility than they did pre-pandemic. Remote work has been successful in many respects. However, many young employees want to be in the office because it is a place for connection and personal development. To appeal to workers of all ages, the office experience should focus on sustainable practices, superior technology, and inviting amenities.

In a hybrid work environment, many occupiers continue to look at centralized, urban office locations as the best option for their workforce. Mississauga will continue to represent a preferred suburban office market alternative, drawing upon the site selection factors that have fostered its growth over the past several decades. Enhanced amenities, services, and supporting transit will help continue to make Mississauga's office nodes sought-after locations for businesses. The urban core continues to be attractive to people looking for economic opportunity and vibrant, diverse places to live. Residents have flocked back to the cities. As Mississauga continues to urbanize and densify, opportunities to live closer to work and within mixed use areas increase. Offices within employment areas will also remain in demand, as these successful locations already offer proximity to business clients and an established amenities and services to support these workers. Mississauga's various City Structure Elements offer an array of site selection alternatives to suit the preferences of office occupiers.

Although the amount of remote work is structurally higher than it was in 2019, the majority of companies are moving forward with hybrid workplace strategies that have employees splitting time between being in the office several days a week and working remotely. The net impact of hybrid work policies on space needs is much smaller than when employees shift to 100% remote work, and fully remote workplace strategies continue to be an outlier among North American companies. There is reason to believe that much of the impacts of increased hybrid and remote work have worked their way through the system. Organizations with stated workplace policies are still leaning heavily on hybrid work ecosystems, with 50% of the firms tracked by Cushman & Wakefield Research currently utilizing a hybrid structure. However, that is down from 58% in 2022, and the share of companies with an office-centric (i.e., 3+ days per week in the office) workplace policy has increased from 19% to 35%. As companies change their policies, they almost always shift towards more in-office work, not less. In fact, over one-third of firms that were "remote-first" in 2022 have shifted to either hybrid (25%) or office-centric (11%) policies. One-fourth of organizations that were hybrid in 2022 have shifted to be office-centric over the past two years. All of this points to the fact that companies may be past "peak remote" work, as most occupiers are focused on how they optimize in-office attendance along with employee flexibility to maximize productivity, career development, innovation, culture, and employee engagement.

Demand is not equally shared across office product. The real winners over the past four years have been offices that are newly constructed, recently renovated, and/or offer the latest in amenities for its occupants. The flight-to-quality trend persists within Toronto's Downtown market, as occupiers increasingly direct attention toward top-tier buildings with features that foster experiential workplaces designed to attract talent and enhance their competitive advantage. The top-tier office market in Toronto has proven resilient to cyclical changes, consistently emerging as a frontrunner, even in the current cycle. In Mississauga, the Class A inventory represents a 69% share of the office inventory, while Class B accounts for 27%, and Class C just 4%. The majority of this office stock will continue to appeal to a broad range of prospective occupiers. However, older buildings that have not been maintained to modern standards may face pressure for conversion. Smaller buildings located on larger sites within business parks may be targeted for demolition and the sites redeveloped for alternative employment uses such as industrial, which has seen high demand for well-located sites given the persisting low vacancy rates and rising achievable rents for new product in the GTA. Adaptive reuse to support urban manufacturing – mixing light industrial uses and workshops alongside office activities – is another possible future, although issues related to compatibility must be addressed.

Suburban locations must offer an urban environment to compete for sought-after Major Office Employment. Over the past decade or more, there has been a profound shift in new office construction to Downtown Toronto from the surrounding Suburbs. This is due to a number of factors including superior transit service, accessibility to a young and educated pool of labour residing nearby, and the wealth of amenities offered to workers. Suburban municipalities must offer a compelling alternative on more than just a financial (rent) basis. Enhanced multi-modal transportation and an urban, amenity-rich environment is sought-after, and highly valued among office occupiers, and seen as critical in order to entice workers back to the office rather than working remotely. Existing high density employment areas should be a priority for increased transit service and infrastructure, as opposed to planning for service to upstart locations that may emerge as nodes over time.

Industrial Market Outlook

The industrial sector is typically considered the least dynamic of the major commercial real estate asset classes (office, industrial, and retail). However, in recent years supply chain pressures brought on by the pandemic and a rise in online shopping have acted to impact industrial space markets. Warehousing and distribution facilities have dramatically increased in demand over the past decade or more as the rate of eCommerce activity has accelerated. Sites for last-mile distribution have taken on even greater importance within urban environments.

The GTA industrial market had seen rental rates remain in a range around \$5.00-\$6.00 psf net for much of the past two decades, until 2017, when rents began to increase rapidly. This coincided with rising space demand and falling vacancy, as the pace of new supply did not keep up with absorption. The vacancy rate declined from its historic norm of around 5% to just 2% in 2017 – and to less than 1% in 2021-2022. From 2017-2023, average asking net rental rates nearly tripled from around \$6.30 to \$18.40 psf net. Of course, this rate of increase is not sustainable, and signs of moderation are evident in data through mid-year 2024 which show rents softening slightly to \$18.10 psf an average across the GTA. In the near term there is no indication that rents will adjust downward significantly, as vacancy remains below historic norms and the extent of new supply added and remaining under construction is not sufficient to provide meaningful relief for prospective occupiers anytime soon. Eventually, if rents remain elevated, the economics of new development could result in prospective users of space in the GTA seeking alternatives in other nearby markets such as Guelph, Kitchener-Waterloo-Cambridge, Hamilton, Brantford, Barrie/Simcoe County, etc.

One consequence of the pandemic is that manufacturers are likely to hold more inventory as they seek more flexibility and less vulnerability to disruptions. Diversifying component sourcing – including an emphasis on localizing or regionalizing components to be closer to plants while holding more inventories – will require additional logistics real estate. Reshoring or nearshoring would shorten supply chains, effectively reducing long lead times, thereby giving manufacturers more control over production quantities to allow for greater flexibility in response to demand.

The outlook for warehousing and logistics demand remains bright, as eCommerce continues to expand structurally, and reorganized supply chains enable faster and more cost-efficient delivery. One emerging phenomenon that has not yet occurred in the GTA industrial market is multi-storey industrial new construction. This is typically seen in high-cost land markets where occupier demand is sufficient to warrant the higher costs of construction on properties with optimal site selection attributes (highway access, labour proximity, etc.). Such buildings could one day become a feature of the Toronto and area industrial scene. A market such as Mississauga that has relatively high costs for industrial lands and a subset of its industrial stock of well-located but aging buildings that are reaching obsolescence are the key preconditions for such development to occur. However, competitive land supply on the GTA's periphery and beyond counterbalances the likelihood of multi-storey industrial development. Nonetheless, planners should anticipate such uses on the horizon, if not the very near term.

The industrial sector should remain a bright spot among the major commercial real estate asset classes over the long term, with new facilities needed to serve the region's growing population base. It will remain important to ensure the availability of nearby services and amenities for workers, as well as access to transit. As Mississauga's remaining supply of vacant industrial land is absorbed, opportunities for infill development, demolition and redevelopment, and multi-storey new construction will likely all play a role in continued growth in the local market.

Retail Market Outlook

Many large shopping centres across the GTA are in the process of redevelopment or have applied for conversion into mixed use concepts incorporating retail-commercial spaces with residential and other uses (some office space, institutional/community space, etc.). These major land parcels are invariably well located within the urban environment providing superior access to transportation and transit infrastructure. Going forward, these densified sites will support the replacement retail activities that occur on site and within the nearby nodes of activity.

Statistics Canada data reveals that Canadians became increasingly reliant on retail e-commerce platforms in the face of COVID-19. Retail consumers have shown that, as restrictions were lifted, eCommerce remained an attractive method of shopping as some businesses increased their online presence and continued to invest in their online capabilities. After a sharp increase at the onset of the pandemic, retail eCommerce sales receded in 2021-2023 but remain well above pre-pandemic levels. The share of retail eCommerce sales as a proportion of total retail sales rose from 3.9% in 2019 to a peak of close to 7% in 2021, before moderating. Looking forward, this rate is anticipated to grow as more activity shifts to the online marketplace. Certain aspects of the retail sector will now be more severely challenged, and we will see more store closures as a result.

The retail sector is always evolving due to quickly changing consumer tastes. If any sector knows how important it is to adapt, it is retail. The pandemic itself and the post-pandemic inflationary economic environment has induced some longer-lasting behaviors in consumers, with shifting preferences towards dollar stores, discounters, warehouse clubs, and lower price superstores. Overall discretionary-type spending may be impacted for a prolonged period of time – particularly among individuals who have seen sharply higher housing costs (mortgage or rent payments) and have scaled back major purchases.

The pandemic accelerated the ongoing demise of the weakest shopping centres and malls. There will be winners and losers in different retail categories, but this will be the “last straw” for some businesses that were already in a precarious position, following up significant retail bankruptcies and store closures that have taken place in recent years. The clothing/apparel, entertainment, and restaurant/food court focus of many enclosed shopping centres is not fully aligned with shopping patterns seen during the crisis, with those tenancies listed being more oriented towards discretionary purchases.

Some of the hottest trends in physical retail in recent years have included experiential concepts, entertainment, food and beverage, food halls, fitness clubs, upstart independent brands, digital native retailers, and pop-up stores. Retail is moving from being a standalone shopping destination to becoming the ultimate amenity in live/work/play communities. The pandemic accelerated the ongoing trend of malls and shopping centres adding mixed use elements.

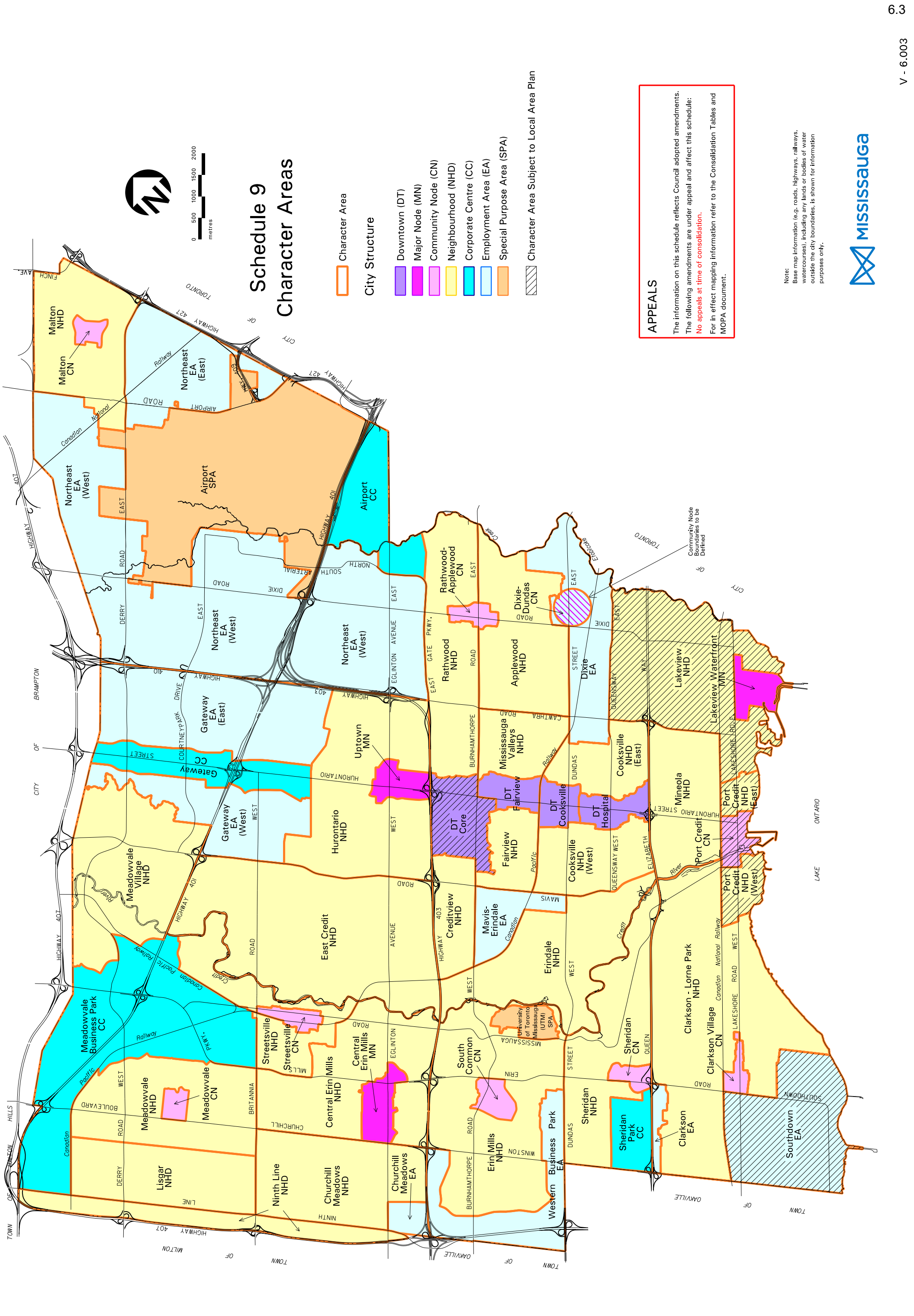
On a positive note, circumstances such as the pandemic presented a rare opportunity for some landlords to reposition a property, upon the (previously unanticipated) departure of a major/anchor tenant. While seen as important drivers of consumer traffic, to some degree the typically long-term nature of retail anchor/major tenant leases can also encumber a property owner's ability to actively manage the asset over time.

The outlook for Mississauga is a likely decline in the amount of physical shopping centre space per capita over time, along with the closure of under-performing store locations. Shopping centres are commonly a focal point and entrenched element of a neighbourhood/community. In the future, there may be an opportunity to transform some of these more distressed assets into mixed use redevelopment sites combining retail-commercial space with other uses, including medium and higher density forms of residential development. However, sites that abut employment areas serve not only the nearby residential base but also workers and businesses in the adjacent business park/employment area, providing important services and amenities. It is important to preserve these retail-commercial shops and services uses as lands redevelop. In fact, the city's Employment Areas have been home to considerable new supply in recent years, which is notable.

APPENDIX A

Map of Character Areas

EXHIBIT 32



APPENDIX B

Comparison of Municipalities – Population and Employment

EXHIBIT 33

COMPARISON OF MUNICIPALITIES – POPULATION AND EMPLOYMENT BY PLACE OF WORK					
Municipality	Region	Population (2021)	% Share	Employment by Place of Work (2021)	% Share
Toronto	Toronto	2,794,356	42%	1,411,641	44%
Mississauga	Peel	717,961	11%	398,697	12%
Brampton	Peel	656,480	10%	244,974	8%
Markham	York	338,503	5%	147,685	5%
Vaughan	York	323,103	5%	196,215	6%
Oakville	Halton	213,759	3%	108,526	3%
Richmond Hill	York	202,022	3%	86,011	3%
Burlington	Halton	186,948	3%	97,543	3%
Oshawa	Durham	175,383	3%	58,747	2%
Whitby	Durham	138,501	2%	56,953	2%
Milton	Halton	132,979	2%	58,728	2%
Ajax	Durham	126,666	2%	44,506	1%
Clarington	Durham	101,427	2%	34,784	1%
Pickering	Durham	99,186	1%	42,760	1%
Newmarket	York	87,942	1%	45,136	1%
Caledon	Peel	76,581	1%	37,733	1%
Halton Hills	Halton	62,951	1%	29,356	1%
Aurora	York	62,057	1%	31,051	1%
Whitchurch-Stouffville	York	49,864	1%	21,091	1%
Georgina	York	47,642	1%	16,022	<1%
East Gwillimbury	York	34,637	1%	13,961	<1%
King	York	27,333	<1%	11,296	<1%
Scugog	Durham	21,581	<1%	8,964	<1%
Uxbridge	Durham	21,556	<1%	9,511	<1%
Brock	Durham	12,567	<1%	4,322	<1%
TOTAL		6,711,985	100%	3,216,211	100%



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MEMORANDUM

To: Jason Bevan, Director, City Planning Strategies, City of Mississauga

From: Russell Mathew, John Hughes and Michael Skelly

Date: May 15, 2025

Re: Mississauga Local Land Economic Assessment

SUMMARY OF FINDINGS

- Hemson Consulting was retained by the City of Mississauga to prepare a Local Land Economic Assessment of the City's employment lands to assist in responding to future landowner conversion requests and to support the preparation of staff advice to Council.
- The Provincial Planning Statement, 2024 (PPS, 2024) no longer requires conversions of Employment Areas to permit non-employment uses to be undertaken as part of a municipal comprehensive review and is now solely a local municipal matter. The PPS, 2024 also introduced a new policy regarding land use compatibility for lands within 300 metres of Employment Areas which seeks to avoid or minimize potential land use conflicts.
- The City of Mississauga has an estimated 480 net hectares of vacant employment lands as of mid-2024. The forecast employment land employment growth and the expected land absorption balance to no surplus or shortfall.
- Significant amounts of employment land were converted to allow-mixed-use development in recent years as part of the recent Peel Region Municipal Comprehensive Review, totaling 251 hectares with another 10 hectares under consideration. The effect on long-term planning for employment resulting from these conversions is softened because the vast majority of the lands were in retail and commercial uses. Additional conversion requests will most likely involve Employment Area lands used for more industrial type uses.
- The City of Mississauga has an abundant residential intensification supply potential of approximately 370,000 units in comparison to forecast housing unit growth of approximately 100,000 units from 2021 to 2051 in a base scenario forecast and growth

of 170,000 housing units in the forecast scenario which incorporates achievement of Mississauga's housing target.

- There are a number of risks to the City associated with Employment Area conversions including: potential loss of jobs at the location of the conversion, destabilization of the broader Employment Area, negative impacts on the operations and viability of existing nearby Employment Area businesses and inability to service or costly servicing for the new land uses on the converted lands especially for water, wastewater or transportation services.
- Conversions tend to have a negative financial impact on the City due to the lower net municipal tax revenue versus operating cost and the potential widespread destabilizing effects that result from conversions which often arise from the associated financial incentives for landowners to seek conversions.
- In addition to the conversion criteria in the PPS, 2024, it is recommended that the City have additional criteria in its Official Plan to evaluate residential conversion applications. The criteria address whether the proposed site for conversion is suitable for residential uses. Considerations would include proximity to an existing residential community and community facilities and amenities, access to neighbourhood retail and commercial uses and whether an excessive degree of mitigation of environment impact would be required from neighbouring Employment Area uses.

A. INTRODUCTION

Hemson Consulting was retained by the City of Mississauga to undertake a Local Land Economic Assessment of the City's employment lands from a planning policy and long-term growth perspective. This memorandum is a companion report to the Cushman and Wakefield Employment Land, Office and Retail Market Analysis report. The Cushman and Wakefield report provides a critical foundation to the policy and long-term growth perspective of Hemson's work.

As this memorandum was being finalized, the trade war with the United States has begun with the imposition of some US tariffs and Canada's initial retaliatory tariffs and non-tariff retaliation and with every appearance of forthcoming significant escalation. Clearly, this is a major economic disruption, but it is of an unknowable scale, depth or duration. The further effects that there may be on employment and land and building markets are even more uncertain and will depend a great deal on the duration of the disruption. Since this memorandum is primarily focussed on the longer-term, we are making no specific

adjustments for this current disruption. In such a moment of great economic uncertainty, it is not prudent to rush to any planning decision based on speculation about possible effects on land and building markets.

B. BACKGROUND

The City of Mississauga is receiving an increasing number of requests from landowners to convert lands within Employment Areas to non-employment uses (mainly residential). As well, applications and inquiries are being made to change lands designated for office uses, outside of Employment Areas. The justifications commonly cited for the conversion requests are the need to create additional housing to support the Province's assigned municipal housing target for Mississauga as well as the perceived weak office market resulting from the long-term economic effects and realignment of workplace arrangements associated with the COVID-19 pandemic.

The City has requested an analysis of the employment land, office and retail markets to respond to landowner conversion requests and to assist in the preparation of future advice to Council. To address these needs, this memorandum considers the following questions:

1. What are the recent Provincial legislative and policy changes regarding Employment Areas?
2. Does Mississauga have sufficient land to meet forecast employment land and residential needs?
3. What are the risks associated with Employment Area conversions?
4. What are the high level financial impacts of non-residential versus residential development?
5. How should the City of Mississauga assess individual land use conversion requests including potential criteria for the City's Official Plan?

C. RECENT PROVINCIAL LEGISLATIVE AND POLICY CHANGES RELATED TO EMPLOYMENT AREAS

The Province made changes to the *Planning Act* in 2023 and released a new Provincial Planning Statement which came into force on October 20, 2024, both of which specifically define an Area of Employment as excluding commercial (retail and office) and institutional uses that are not associated with the permitted manufacturing, research and development

and warehousing uses. Planning authorities are able to allow the continuation of now-prohibited uses, if the use was lawfully established on the day prior to the *Planning Act* amendment coming into force on October 20, 2024. PPS policies are primarily implemented by incorporation into municipal official plans, which then direct municipal planning decisions. In November 2024, the City passed an Official Plan Amendment (OPA) to the in-force Mississauga Official Plan to allow continuation of lawfully established land uses within Employment Areas. The OPA is now in force and effect. The Employment Area definition, the continuation of lawfully established land uses in Employment Areas and other employment-related policies of the new PPS, 2024 are incorporated into the new Council-approved Mississauga Official Plan 2051. The new Official Plan by-law was approved by Council on April 16, 2025 and subsequently forwarded to the Minister of Municipal Affairs and Housing for approval.

Regarding conversions of Employment Areas to permit non-employment uses, the former Provincial Growth Plan would allow lands to be converted only if the conversion application at least met a series of criteria in the Growth Plan. Such a conversion was only allowed to be undertaken by the Region as part of a municipal comprehensive review (official plan review) and the decision could not be appealed to the Ontario Land Tribunal (OLT). The PPS, 2024 contains similar criteria, described below, but allows for a conversion to be considered by planning authorities at any time. The City of Mississauga is now the sole planning authority, so conversions are no longer a Regional matter. A Council decision declining a conversion request may not be appealed, unchanged from the former Growth Plan.

The criteria for removing lands from Employment Areas in Section 2.8.2.5 of the PPS, 2024 are similar to the criteria in the former Growth Plan with the main differences being the removal of references to minimum intensification and density targets as these were not included in the PPS, 2024, plus the addition of an important new criterion requiring the consideration of land use conflict between continuing and planned industrial use and the potential new residential uses introduced through conversion. The conversion section of the PPS, 2024 is as follows:

- 5 Planning authorities may remove lands from *employment areas* only where it has been demonstrated that:
 - a. There is an identified need for the removal and the land is not required for *employment area* uses over the long term;
 - b. The proposed uses would not negatively impact the overall viability of the *employment area* by:

1. avoiding, or where avoidance is not possible, minimizing and mitigating potential impacts to existing or planned *employment area* uses in accordance with policy 3.5;
2. maintaining access to major goods movement facilities and corridors;
- c. Existing or planned infrastructure and public service facilities are available to accommodate the proposed uses; and
- d. The municipality has sufficient employment lands to accommodate projected employment growth to the horizon of the approved official plan.

The ability to remove lands from Employment Areas for non-employment uses at any time means that the City will likely experience an increased level of conversion requests from landowners. As has long been the case, most such applications will be to remove lands from Employment Areas and to redesignate to mixed use including residential uses. A key difference for the City now is that the analysis associated with the conversion criteria will need to be updated regularly to make ad hoc decisions on conversion applications, rather than the in-depth analysis and comprehensive consideration of applications every 5 to 10 years, as has been the case in the recent past.

The new criterion on land use compatibility for employment conversions references policy 3.5 of the PPS, 2024. That policy states the following:

3.5 Land Use Compatibility

1. Major facilities and sensitive land uses shall be planned and developed to avoid, or if avoidance is not possible, minimize and mitigate any potential adverse effects from odour, noise and other contaminants, minimize risk to public health and safety, and to ensure the long-term operational and economic viability of major facilities in accordance with provincial guidelines, standards and procedures.
2. Where avoidance is not possible in accordance with policy 3.5.1, planning authorities shall protect the long-term viability of existing or planned industrial, manufacturing or other major facilities that are vulnerable to encroachment by ensuring that the planning and development of proposed adjacent sensitive land uses is only permitted if potential adverse affects to the proposed sensitive land use are minimized and mitigated, and potential impacts to industrial, manufacturing or other major facilities are minimized and mitigated in accordance with provincial guidelines, standards and procedures.

The PPS, 2024 also introduced a new policy regarding land use compatibility and employment areas for lands specifically within 300 metres of Employment Areas:

- 3 In addition to policy 3.5, on lands within 300 metres of employment areas, development shall avoid, or where avoidance is not possible, minimize and mitigate potential impacts on the long-term economic viability of employment uses within existing or planned employment areas, in accordance with provincial guidelines.

The new policies on land use compatibility (including as incorporated into the Employment Area conversion criteria) are seeking to avoid or minimize land use conflict between specific industries and new developments. Importantly, from a broader policy perspective, the new PPS, 2024 policies directly recognize that the long-term viability of an Employment Area relies on land use compatibility (or, put another way, land use conflicts undermine the long-term viability of Employment Areas). These policies provide additional strength to Mississauga's policies to preserve its Employment Areas for employment uses and for these areas to continue to grow and flourish in the future.

D. IS THERE SUFFICIENT PLANNED DEVELOPMENT POTENTIAL TO MEET 2051 EMPLOYMENT AND RESIDENTIAL FORECASTS

The adequacy of Mississauga's available land and planned development potential for employment space and residential units to meet forecast growth to 2051 is assessed in this section of the memorandum and depends on the type of employment and the type of residential units.

i. Cushman & Wakefield's Broad Market Outlook for Office, Employment Land and Retail Is a Foundation for Hemson's Policy Analysis and Forecast

The general outlook for the office, employment land and retail markets in Mississauga has been provided by Cushman & Wakefield. The *Employment Land, Office and Retail Market Analysis* has been prepared as a companion report. Cushman & Wakefield confirm from their market perspective that there will be demand for new retail space in conjunction with population growth and confirming Hemson's view that retail and commercial space, as needed can be provided as part of existing retail concentrations and as part of new mixed-use development. Similarly, Cushman & Wakefield see a sufficient market demand to build out most of the small remaining vacant land supply, which is described below.

The office market in Mississauga, in Cushman & Wakefield's view, is similar to other office markets across the GTA having experienced significant challenges during the height of the

pandemic but more recently has been showing strong signs of recovery. The recovery in the office market is largely supported by return-to-office mandates being implemented in both the private and public sectors. The report states that Mississauga will continue to be a preferred suburban office market, building upon the key site selection factors that have been the foundation of its growth. The completion of the Hazel McCallion Line along with other enhanced amenities and services will support continued growth of Mississauga's office market.

ii. Vacant Employment Land Supply

There are four types of employment to consider and assess the adequacy of planned supply:

- Major office employment (employment in buildings of 1,860 m² or more) is far denser than any other type of employment, requiring very little land. Though not large, the lands required for office uses in the corporate centres is considered part of the employment land demand. Offices are also allowed in downtown and other mixed-use areas where there is far more supply potential available than required to meet office demand in these areas. However, in the mixed-use areas, many landowners have a greater interest in pursuing high-density residential development as residential typically has a higher value and more immediate returns compared to office development.
- Employment land employment is all employment occurring in Employment Areas except for the major office in these areas treated separately, above. Employment land employment is accommodated mainly through development of industrial-type buildings on vacant lands in Employment Areas along with a limited amount of intensification. Because urban lands in Mississauga are nearly all developed, the potential growth in employment land employment is a quite limited addition to a very large employment base. The on-site employment at Lester B. Pearson International Airport is also part of employment land employment, though is treated separately for the purposes of assessing land.
- Population-related employment is primarily commercial and institutional employment in the community area of the city. Growth is primarily driven by the provision of services to the growing population and is accommodated primarily as expansions on existing development or by the provision of new non-residential space within larger mixed-use developments. Either way there is more than sufficient development potential to accommodate space growth.

- Work at home employment by definition does not require any non-residential development space.

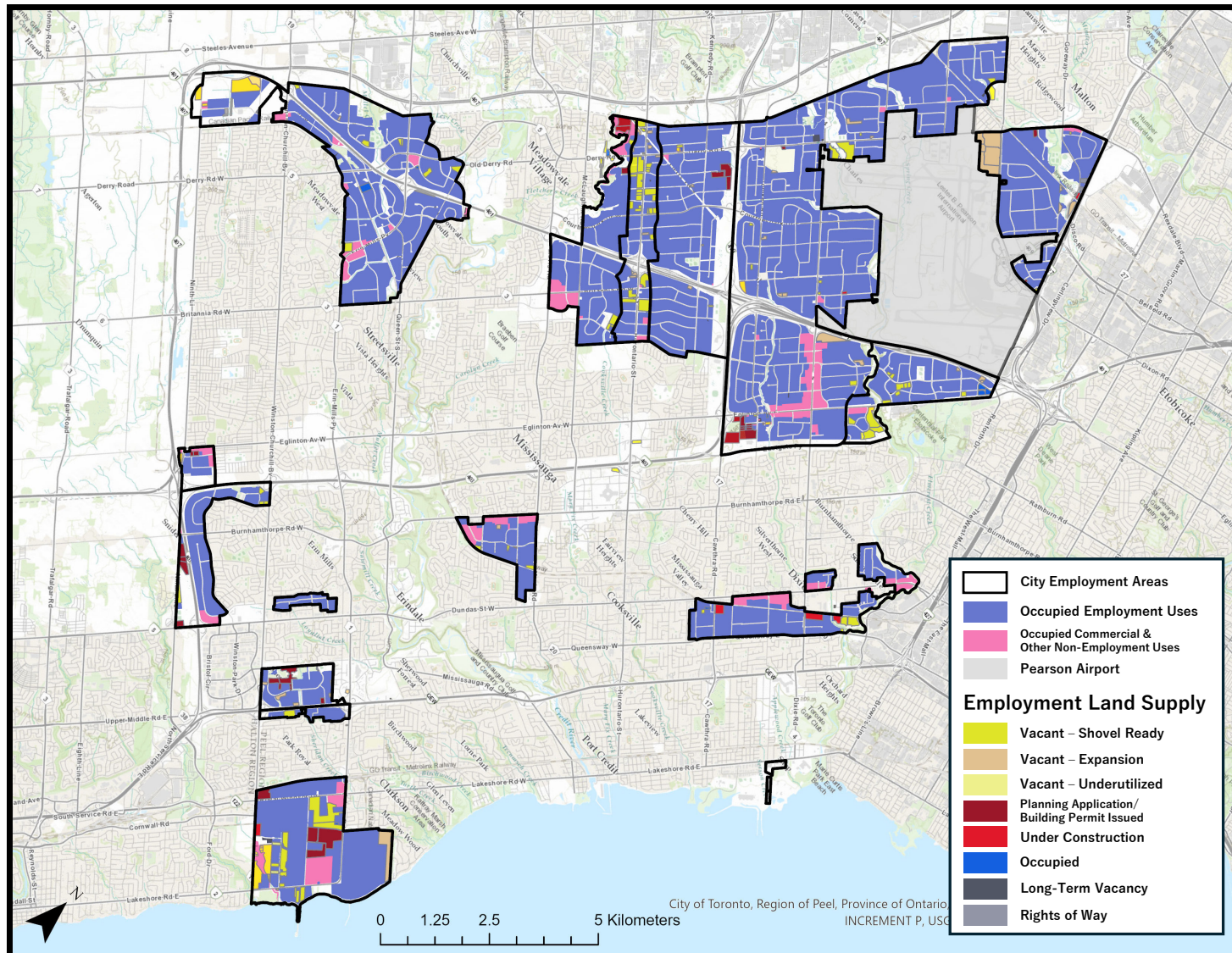
The result is that the only analysis of land supply that needs to be undertaken for employment is of the lands in Employment Areas. The analysis first looks at the available vacant land supply, followed by the allocation of job growth to Employment Areas and a brief discussion of how recent conversions of employment lands are addressed.

Using mapping and data provided by City of Mississauga Planning staff, a year-end 2023 estimate of vacant employment lands in Mississauga was generated. The supply represents all identified vacant developable lands in Employment Areas in accordance with the Employment Area boundaries shown in the City of Mississauga Official Plan 2051.

There is an estimated 480 net hectares of vacant employment land in Mississauga as of year-end 2023, as shown in Table 1. Map 1 shows the location of this vacant supply in Mississauga. The following adjustments were made to the employment land supply of 544 hectares provided by City staff to yield the 480 hectares in the table:

- 18 hectares removed from the vacant inventory as very unlikely to develop. These are rights-of-way or small odd-shaped or inaccessible parcels and are shown on Map 1 as “long-term vacancy”.
- 13 hectares of land removed from the vacant inventory on parcels now occupied, rather than vacant, based on mid-2024 aerial photography. These are shown on Map 1 as “occupied” or “under construction” and are now included in the occupied land supply. As a result, the effective date of the available supply is mid-2024, rather than the year-end 2023 of the initial data from the City.
- 33 hectares of land is removed from the vacant inventory as a gross to net adjustment on large parcels that would likely be subdivided at the time they are developed. This adjustment assures the vacant inventory is all expressed in terms of net hectares. The net to gross adjustment removes lands to account for local roads, stormwater management facilities and other non-developable lands at the time of subdivision.

Map 1: Mississauga Employment Land Supply – Year-end 2023



Lands removed are 15% for parcels over 10 hectares in size and 10% for parcels between 5 and 10 hectares, on the assumption that parcels smaller than 5 hectares would be subdivided with new local road rights-of-way.

- Approximately 95 net hectares or 20% of the vacant supply is shown as expansion lands and are held as part of an adjoining property. These parcels would not develop until they are needed for expansion purposes, or the owner decides they are surplus to long-term needs; many of these parcels have been sitting vacant for decades. The lands are still included in the supply, but it does need to be recognized that these parcels are not generally available on the open market. The largest of these parcels is a portion of the Pearson Airport site at the corner of Airport Road and Derry Road which had been proposed for development a number of years ago, but the GTAA has not pursued development and it is unknown if or when it will. The other large parcel is along the east side of the Petro-Canada refinery and neither Suncor nor its predecessor companies have pursued development of these lands in the more than 75 years since the refinery was built. These parcels are denoted on Map 1 as Vacant - Expansion or Vacant – Expansion / Severance.

The concluding 380 hectares in Table 1 are shown on Map 1 as Building Permit or Application, if there is application on the lands. If not, the parcels are shown either as Vacant – Shovel Ready or Underutilized, as appropriate. The expectation of these categories would be that the lands with applications or permits issued would most likely be developed sooner, followed by the Shovel Ready lands and the Underutilized lands more likely later.

Table 1: Mississauga Employment Land Supply Estimate, Mid 2024

	hectares
Total Employment Area vacant land identified by City at year end, 2023	544
Less non-developable lands	(18)
Less lands that have become occupied during 2024	(13)
Less lands for local roads and utilities on large parcels likely to be subdivided at time of development	(33)
Total vacant Employment Area land supply	480
Less expansion lands (vacant portion of an existing developed property held for future expansion or development)	(95)
Total vacant lands – excluding expansion lands	385

Source: City of Mississauga, adjustments by Hemson Consulting

iii. Accommodating Forecast Major Office and Employment Land Employment Growth

The current approved growth forecast for the City of Mississauga was prepared as part of the Region of Peel's MCR work. As part of forecast work undertaken for Peel Region last year, two forecast scenarios were prepared:

- Scenario 1 is an adjusted version of the 2051 approved Regional Official Plan forecast that reflects recent development activity and areas identified by local municipalities as short-term priorities for growth. These adjustments primarily affect the local distribution of housing and population within the City. The City-wide forecast totals for population and employment at 2041 and 2051 in the Regional Official Plan and Scenario 1 are identical.
- Scenario 2 is a higher growth scenario that build upon Scenario 1 and incorporates achievement of local municipal housing targets in Mississauga and other City residential and employment growth objectives.

The Scenario 1 forecast is used for the analysis in this report. Table 2 shows the forecast expectations for all lands within Mississauga's Employment Areas as shown in the Mississauga Official Plan 2051 through development to 2051:

- The total net land area within the Employment Areas both occupied and vacant land is 6,900 hectares.
- A 3% long-term vacancy rate is applied to the total land area to reflect lands expected to remain vacant to 2051, totalling 210 hectares. A 3% long-term vacancy in employment land is a standard assumption for fully developed communities (the City of Toronto is about 3% vacant in its Employment Areas). These lands include the non-developable lands shown in Table 1, plus most of the expansion lands also shown in Table 1. The remainder being sites that the owners do not develop for their own reasons. There are a number of parcels that have been counted as vacant (from a planning perspective), but are being used for storing trucks or equipment, which the owners may well view as occupied and not available for development.
- The 480 hectare vacant supply from Table 1 less the 210 hectare long-term vacancy means development of 270 hectares of the vacant supply between now and 2051.
- In Scenario 1, major office employment is forecast to grow by 37,000 by 2051 from a 2023 base of 114,000 jobs. Of the 37,000 growth, 28,000 is expected within Employment Areas. Of the 28,000 growth, about 8,000 are expected to be

accommodated within existing vacant space or through expansions on existing sites. 20,000 growth is anticipated in new major office buildings on vacant lands, mainly in the corporate centres, and would occupy about 110 hectares.

- Employment land employment is forecast to grow by 9,500 jobs to 2051, comprised of 4,000 at Pearson Airport and 5,500 in Employment Areas. The 5,500 is a very small amount of growth, 2.5%, on the existing employment land employment (excluding Pearson) of 224,500. This limited growth is precisely because the overall employment land supply is almost fully developed. The 5,500 employment land employment growth at 35 employees per net hectare amounts to 160 hectares of development which is the remaining amount to be absorbed to “balance” the land budget.

It is not accidental that the forecast employment land employment growth and the expected land absorption balance to no surplus or shortfall. Because employment land employment is so closely tied to the land it occupies, the forecast was prepared based on a notion of the capacity of the nearly-fully-developed with little vacant supply to accommodate growth.

Table 2: Estimate of Required Employment Land to Accommodate Growth to 2051

Employment Land Demand and Supply Estimates	Estimate
Total Employment Land Area in Mississauga	6,900 net ha
Adjustment for Long-Term Vacancy (3%)	210 net ha
Estimated Total Occupied Employment Land in 2051	6,690 net ha
Employment Land Supply	480 net ha
Remaining Supply after removing Long-Term Vacancy	270 net ha
Approximate employment land absorbed for office uses	110 net ha
Remaining supply for employment land employment growth	160 net ha
Forecast Employment Land Employment Growth 2024 to 2051	5,500 jobs
Density	35 jobs per net ha
Land Requirement	160 ha
Surplus/Deficit	0 ha

Taking account of all employment in the Employment Areas, that is, major office employment and employment land employment there would be total employment in the Employment Areas of 353,000 on a total land base (including the 3% vacant supply) of 6,900 net hectares, yielding an employment density of 51 employees per hectare. This is a little higher than the Mississauga Official Plan target density of 45 employees per hectare of Employment Area.

iv. Significant Amount of Employment Land Was Converted to Allow Mixed-Use Development in Recent Years.

There are three types of employment land conversions addressed here. The first is approved conversions of lands primarily in industrial uses that are then expected to redevelop over time to non-Employment Area uses, phasing out any of the industrial uses. The second type of conversion are approved already through the Regional MCR or are in the Mississauga Official Plan 2051 that are occupied primarily by retail and highway commercial uses and, in some cases, institutional uses. All of these lands could, in theory, have been developed with all of the same uses but within the Community Area rather than the Employment Area, suggesting that it may not have been necessary to have placed these lands into the Employment Area at the time it was defined. The third type of conversion are those that have been proposed but have yet to be taken to Council for approval.

The first type of employment land conversion, lands accommodating industrial development and employment, are tied to an intensification assumption behind the figures in Table 2. The lands, because they have been converted, are not included in the 6,900 net hectares in Table 3. The employment, however, is still counted as part of employment land employment. Doing so implies intensification in Employment Areas that compensates for the more industrial-type employment land and employment that is expected to change to other uses over the planning period. There is a total of 32 hectares of such lands, all fully developed and shown in the top section of Table 3. There are about 1,200 employment land employment jobs on these lands. As these lands redevelop, it is assumed that the equivalent number of jobs will be replaced in the Employment Areas.

As shown in Table 3, there was a total of 250 hectares converted from Employment Area through the recent Regional MCR work and in the preparation of the new Mississauga Official Plan 2051. As noted above, 35 net hectares are industrial in character. The other 215 hectares converted are almost entirely in retail and highway commercial uses and can continue in that current use until such time as the areas may redevelop for mixed uses including residential and possibly replacement commercial space; the residential portion would not have been permitted had the lands remained within an Employment Area. These recent Employment Area land conversions in retail and commercial uses are listed in the lower part of Table 3.

Table 3: Recent Employment Area Land Conversions

Recent Employment Area Land Conversions	Area (ha)
Converted lands in industrial uses or commercial uses typical of industrial areas	
Rangeview (Lakeview area see note)	25
Dixie EA (Mattawa Avenue)	<u>10</u>
Total converted lands in industrial uses	35
Converted lands in retail and highway commercial uses	
Dixie EA, Dixie-Dundas Growth Node and MTSAs to the east and west	76
Western Business Park, Dundas MTSAs, west of Erin Mills Parkway	77
Meadowvale CC, Meadowvale Smart Centre near Lisgar GO Station	26
Mavis-Erindale, 11 ha at the south end on Dundas Street	10
Mavis-Erindale, 5 ha at 1100-1170 Burnhamthorpe Road	5
Gateway (West) EA, South of Rodeo Drive – Regal Drive	13
Northeast (East) EA, south side Drew Road, west of Airport Road	7
Churchill Meadows, Eglinton east of Ninth Line	<u>1</u>
Total converted lands in retail and highway commercial uses	215
Total Recent Conversions	250

Note on Lakeview Area Conversions:

At the time that the Employment Areas were first defined in the Mississauga 2011 Official Plan, there were about 190 hectares in the Lakeview Employment Area. In stages, these lands were all converted out of Employment Area, save for the 13 hectares remaining in the Lakeview Innovation Corridor. A total 177 hectares was converted. In the table, only the 28 gross hectares (25 net hectares) of industrial employment in Rangeview has been included as a conversion. The 149 hectares converted by not included in Table 3 are comprised of:

- 27 hectares of the Arsenal lands, that were never developable and are now designated green space;
- 42 hectares of the Lakeview Wastewater Treatment Plant and 14 hectare site of the Water Filtration Plant, both of which are now designated as Utility lands and do not require the protection an Employment Area; and
- 65 hectares of the OPG Lakeview Generating Station which operated from 1962 to 2005 and was demolished in 2007. The site was never regular open market employment land in the sense of all of the other lands described in this report.

Including any of these 149 hectares in Lakeview in Table 3 would have created unnecessary confusion and not advanced the Employment Area conversion discussion.

There is still one request for conversion of Employment Area lands outstanding from the preparation of the new Mississauga Official Plan 2051, shown in Table 4. The Clarkson MTSA site being considered for conversion is within the Southdown Employment Area and the 8 hectare site is the GO Station parking area south of the railway line, including a large relatively new six-storey parking garage. The northwest corner of Southdown Road and Royal Windsor Drive adjacent to the GO parking is occupied by a few small restaurants, retailers and a bank branch. The greatest concern with this suggested conversion probably lies in the potential incursion of a sensitive use into the Southdown Employment Area, which is currently well-bounded by the arterial roads and the railway. Southdown is noted for accommodating a number of heavy industries. While a 300 metre distance separation from the edge of the conversion site (per the PPS, 2024 policies on distance separations from Employment Areas) does not take in any of the heavy industries, the City should give very careful consideration as to the wisdom of introducing residential uses into Southdown.

Table 4: Outstanding Requests for Employment Area Land Conversion

Conversion Site	Area (ha)
Clarkson MTSA	10
Total	10

With or without the additional site at 10 hectares, the total approved conversions at 250 hectares amount to a very significant conversion of Employment Area. The 250 hectares representing about 3.5% of the Employment Area in Mississauga prior to the conversions. However, the effect on long-term planning for employment in the City is softened because the vast majority of the lands were in retail and commercial uses, which do not need to be in Employment Areas. These conversions removed nearly all of the retail and highway commercial land that had been on the periphery of Employment Areas. Almost any substantial applications for Employment Area conversion that the City will receive in the future will very likely be on Employment Area lands used for more industrial purposes or, if not, the lands would almost certainly be adjacent to lands in industrial uses. Proximity of sensitive uses, such as residential, to Employment Area industrial-type uses directed at minimizing land use conflict is now a stated policy matter in the PPS, 2024 concerning residential development in general and concerning any proposed removal of lands from the City's Employment Area.

v. City Has an Abundant Residential Intensification Supply Potential

In response to the Province's housing targets for large and fast growing municipalities to achieve the goal of 1.5 million homes by 2031, the City of Mississauga developed an Action Plan for New Housing which was endorsed by Council along with a pledge to meet the Province's target of 120,000 homes by 2031. The Action Plan states that the City has an estimated 2023 planned capacity of approximately 246,000 housing units in the Urban Growth Centre, MTSAs/Strategic Growth Areas, Re-imagining the Mall sites, the Lakeview/Uptown Major Nodes and through intensification in neighbourhoods. This estimate was based on master plans, the previous official plan as amended and zoning permissions. The Council adopted new Official Plan now enables a supply of 370,000 additional residential units by 2051 in the entire City. Of note is that the vast majority of the City's housing supply potential is through intensification and redevelopment as there is very limited remaining vacant greenfield residential land in Mississauga (made up of scattered remaining greenfield sites, the largest of which are Britannia Farms or the lands on the west side of Ninth Line)

As already noted, the assessment of the adequacy of supply of residential to meet forecast growth should be considered by housing unit type. Any additional growth in single detached units, most of the growth in semi-detached housing and about one-quarter of the growth in rowhouses will occur on the remaining vacant low and medium density residential lands in the City. The build-out of these vacant lands is the basis of the forecast of singles and most of the semis and a portion of the rowhouses. Therefore, the supply of these types is, by definition, adequate. From a 2021 base, this supply to be built-out by 2051 amounts to about 2,200 singles and semis and about 4,300 rowhouses, of which about one-quarter of the rows are in the Ninth Line lands.

As a community that is largely built out, the vast majority of the supply potential in Mississauga is intensification and over 90% of the identified intensification potential is in apartment units. A significant amount of this potential is planned for the Downtown Core, where Council has already approved rezoning applications for 37,000 units and a further 52,000 units can be constructed in the area as-of-right, for a total of nearly 90,000 units.

To assess the adequacy of supply, it can be compared to the two forecast scenarios, already described for employment. The higher Scenario 2 forecast incorporates the municipal housing targets and is approximately 170,000 new housing units from 2021 to 2051. The Scenario 1 forecast which is used in the Mississauga Official Plan 2051 indicates growth of approximately 100,000 new units over the same period.

There is a more than adequate supply potential in the City in the Council-adopted Official Plan with a surplus unit potential of approximately 200,000 units with the highest forecast scenario (370,000 potential less 170,000 forecast demand).

There are a few important implications of the large surplus supply potential for the City:

- Few of the planned intensification areas will be built out by 2051. Most will be in the range of one-third to three-quarters built, depending which scenario is applied. It is quite likely that many of the areas, such as some of the newly planned MTSA's will see little or no development over the next 30 years. The completion of planned higher density development often takes many decades (e.g. Erin Mills Town Centre opened 36 years ago, but the high-density residential area to the south was all built in the last 10 years).
- A long development period is not a problem in itself. However, if there are many such areas where a significant amount of upfront infrastructure is required, it may be under-utilized for some time and the period required for realizing development charge revenue may be longer than expected. Prudent infrastructure planning means phasing such infrastructure as much as possible.
- It is important for decision makers to understand the amount of development that does occur is the demand for units, that is the number purchasers and tenants that would buy or rent units in Mississauga. As long as there is a range of locations and unit sizes and quality generally available in the supply, an increase in the supply potential will not affect demand and will not result in more units being developed. What new supply can do is shift the location of what development does occur, but it cannot create net new population and units.
- The last matter of importance to decision makers regarding the residential supply is that there is more than a sufficient supply potential for residential uses, while Employment Area lands are all required for employment purposes. In the current circumstance, it would be exceedingly difficult for an application for conversion to permit residential uses to meet the PPS, 2024 first criterion for conversion: "There is an identified need for the removal and the land is not required for *employment area* uses over the long term."

E. PLANNING AND DEVELOPMENT RISKS ASSOCIATED WITH EMPLOYMENT AREA CONVERSIONS

The conversion of Employment Area lands to permit residential or other sensitive uses can present a number of issues for a municipality and for firms within the Employment Areas. These are among the reasons that Ontario has had policies directly addressing the conversion of Employment Areas in the *Planning Act* and the PPS, since the mid-2000s. The issues of concern with conversion include the following:

- If converted Employment Areas are currently occupied, there will be a loss of jobs at that location. In most cases, the type of employment and economic activity can only occur in an Employment Area and would not be replaced on a converted site. The Employment Area jobs will typically have an associated set of skills and experience, entirely different from the new jobs that may occur on the site following redevelopment (typically retail and service jobs).
- Conversions will typically be a site at the edge of an Employment Area. Once a conversion occurs into the area, it has a high potential to destabilize the broader Employment Area by leading to additional Employment Area conversions reducing and fragmenting the Employment Area.
- The destabilization occurs because of the higher value associated with residential permission over existing Employment Area uses encourages other nearby owners to seek a similar speculative gain. The speculation undermines the health of Employment Areas as places of employment as owners begin to shift from being landlords who maintain and re-invest in industrial properties to a focus on the prospect of gains from future land use change. The blight sometimes created by disinvestment in industrial properties further destabilizes the area.
- Destabilization of the broader Employment Area can also occur on the interior lands not subject to conversion speculation through the introduction of potential land use conflicts associated with the new residential or other sensitive land use on the converted employment lands. New land use conflict of this type is likely to be set off by an existing facility seeking to expand its operations, its operating hours or a change in production process on lands now adjacent to residential uses. Ultimately, this could affect the operations and viability of existing nearby Employment Area businesses.
- A similar effect can also occur with changes in tenancy. Once a residential or other sensitive use has been introduced, it limits the range of uses that may be permitted on adjacent lands in the future due to noise or odor, for example. The result is a narrowing

range of industrial tenants that may occupy the lands, potentially reducing its value as employment land, which then encourages further conversion speculation.

- The loss of employment associated with the Employment Area conversion could compromise the ability of a municipality to meet its forecast employment growth or other economic development objectives, which is further compounded by the potential for further Employment Area conversions resulting from the initial conversion.
- Existing and planned infrastructure such as water, wastewater or transportation may be unable to accommodate the new land uses on the converted employment lands.
- Depending on its proximity to existing residential communities, adding residential development in an Employment Area could be costly to public services, not just for residential-based City services, both also for the school boards and other service providers.
- Although it may be theoretically possible in some cases for residential lands to convert back to employment uses, a practical matter, this is extremely unlikely to occur once lands are converted from employment lands to residential. As a result, the converted lands are permanently lost from the City's employment land inventory.
- Some landowners secure conversions, without necessarily intending to develop residential uses in the near term but rather use the conversion as a land value uplift for future land sale or financing purposes.

In assessing any proposal for employment land conversion, the above potential implications need to be considered as part of the City's evaluation process. As well, the above do all relate to the matters in the PPS, 2024 criteria for removal of lands from an Employment Area.

F. MUNICIPAL FINANCE CONSIDERATIONS FOR EMPLOYMENT AREA CONVERSIONS

Conversions of land planned for non-residential uses to permit residential uses can have a significant financial impact. They may have both short to medium term impacts on land in the surrounding area but also long-term City-level implications. The impacts stem from the influence that conversions have on real estate prices and development timing. For the City, changes in use alter both revenues and costs.

i. Real Estate Market Factors

The overarching reason for landowners to seek approval for conversions is that land for residential uses is usually more valuable than for the planned non-residential use. An indication of this is that while the current price employment land for single-storey industrial type buildings is in the order of \$3 million per acre, land for high-rise residential condominiums is \$18 million or more an acre. In addition, conversions may be desirable from a timing perspective as residential developments can deliver substantial returns relatively quickly in a strong market.

For the City, conversions have property specific municipal finance implications. More broadly, the market for all non-residential land in the vicinity may also be affected. For example, when conversions are approved, prospective non-residential users whose operational characteristics may attract criticism from residential users may be less likely to locate in the area. With reduced demand, the value of land for non-residential uses would soften, increasing the potential gain from conversions and attracting interest from speculators who will have little interest in investing in buildings for the long term.

Because of the potentially destabilizing effect on non-residential areas, conversion applications warrant very careful consideration from the financial perspective of not only the City but also the real estate market.

ii. Municipal Tax Revenue Implications

Municipal tax revenues vary significantly depending on land use. On a per acre basis the differences are often very significant because of wide variances in the density of development – low for single storey industrial buildings but much more for high-rise buildings. A more useful basis for comparison are the taxes per person amounts (population or employees). For example, based on 2025 tax rates, a typical new apartment condominium generates around \$670 per person. In comparison, new office and industrial buildings yield approximately \$490 per employee and \$1,270 per employee respectively.

iii. Operating Cost Considerations

While it is relatively straightforward to calculate and compare municipal tax revenues for different land uses, determining the comparative cost of providing the City's municipal services is more difficult. Some services such as recreation and libraries are almost entirely benefit residents. In comparison, roads and transit are used by both residents and businesses (employees).

An analysis of the 2025 budget using a high-level allocation model indicated that the cost per resident of municipal services was approximately \$778. In contrast, for the non-residential sector, the cost per employee was \$325. These values can be compared to the revenue generated through 2025 weighted assessment from each sector of \$699 per capita and \$444 per employee respectively. The cost differential is keeping with the results of many fiscal impact analyses which have shown that it costs more to provide municipal services to the residential sector.

There are two key observations that can be made regarding the financial implications of conversions.

- Firstly, there are very substantial financial incentives for property owners to seek conversions and the speculative potential increases the more conversion are permitted. While benefits accrue to individual landowners, the destabilizing effect tends to be widespread, ultimately reducing the City's inventory of non-residential land.
- Secondly, from the City's net municipal tax revenue versus operating cost perspective, conversions are likely to be disadvantageous. They reduce the City's supply of land for uses that generate surpluses and replace them with residential development that generates less revenues than the cost of services they require.

The financial implications of conversions are an important input to the overall evaluation process.

G. KEY CONSIDERATIONS IN REVIEWING CONVERSION APPLICATIONS

The PPS, 2024 provides criteria to be used by municipal planning authorities in considering removal from Employment Areas as outlined above. The policy is structured to give municipalities a strong authority to decline applications for the conversion of Employment Areas lands. In particular the policy states that planning authorities “may” remove lands from Employment Areas subject to the stated criteria. This provides the minimum standard needed to allow a conversion, but creates no obligation to approve a conversion, even if the application does meet the criteria. Further, the decision of Council on an employment land conversion application is final, as it may not be appealed to the Ontario Land Tribunal.

The PPS, 2024 criteria for Employment Area conversions are focused on the question of whether a site should remain in an Employment Area and on the relationship between the proposed conversion site and the remainder of the Employment Area should the lands be removed. The PPS, 2024 policies address the proposed new land use on a conversion site when it states that “there is an identified need for the removal …”. Presumably the answer to identified need is some variation on “housing crisis.” There is also a criterion on the sufficiency of existing and planned infrastructure for the new land use. The key planning question related to the new residential uses that is still left unaddressed, is whether or not it will be a good place for people to live.

The PPS, 2024 criteria have been incorporated in the City’s Mississauga Official Plan 2051 and address the key matters related to the removal of lands from an Employment Area. In order for Council to be able to make a decision with complete and comprehensive information, the following considerations respecting the proposed residential uses should be included in evaluations undertaken by the City for conversion applications. The objectives of the criteria are aimed at assessing whether the site proposed for conversion will be a pleasant living environment for future residents.

- Is the site proposed for conversion suitable for residential uses?
- Is there an excessive degree of mitigation of environmental impact required from neighbouring industries (noise, dust, odor, lighting) that brings into question whether the overall environment at this location is suitable for residential use?
- Is the site adjacent to an existing residential community with which it will be fully integrated over time?
- Are there nearby community facilities and amenities such as schools, parks, recreation centres and libraries that meet or are planned to meet the City or school board standards for safe accessibility from the site?
- Is there reasonable access to neighbourhood retail and commercial uses from the site?
- Is the site serviced by frequent transit and appropriate road transportation infrastructure to accommodate the proposed residential use and to minimize conflict between industrial and residential traffic?
- What are the municipal finance impacts associated with the conversion including servicing costs?

The combination of the new PPS, 2024 criteria for Employment Area conversions carefully applied along with an additional set of criteria of the type listed above that address the quality of the future residential environment would provide complete and comprehensive information for Council to make future decisions regarding Employment Area conversions and any residential community arising from a conversion.

Mississauga Official Plan, 2051 excerpt: Employment area land removal

16.3 Employment Area Land Removal

16.3.3 The removal of lands from *Employment Areas*, as shown on Schedule 1 – City Structure may be permitted on where it has been demonstrated that:

- a. there is an identified need for the removal and the land is not required for employment area uses over the long term;
- b. Mississauga has sufficient employment lands to accommodate projected employment growth to the horizon of the approved official plan;
- c. existing of planned infrastructure and *public service facilities* are available to accommodate the proposed uses; and
- d. the proposed uses would not negatively impact the overall viability of the employment area by:
 1. avoiding, or where avoidance is not possible, minimizing and mitigating potential impacts to existing or planned employment area uses in accordance with provincial standards; and
 2. maintaining access to *major goods movement facilities and corridors*.

Mississauga Official Plan, 2051 excerpt: Permitted uses in office focused areas

9.1 Introduction [Supporting Jobs and Businesses]

The city's focus for **major office**, retail and institutional employment growth will be in the *Strategic Growth Areas*, supported by existing or planned *higher order transit* service. The Downtown Core will be the primary office centre, followed by the Growth Centres and Nodes and **Major Transit Station Areas**. *Employment Areas* will support business and economic uses including manufacturing and research and development. The *Employment Areas* surrounding the Airport have potential to become a globally significant economic hub underpinned by growth in logistics, life sciences and advanced manufacturing sectors. Special Purpose Areas including the Airport and University of Toronto Mississauga, are also important employment centres. Within Growth Nodes and Neighbourhoods, employment opportunities that provide local services to residents are anticipated.

9.2 Office

Mississauga's success in attracting office development is an asset to the economy. Current office development is concentrated within the Corporate Centre *Employment Areas*, however, the Downtown Core and other *Employment Areas* also have considerable office development. Promoting office development in the Downtown Core is of particular importance to the City in order to support *higher order transit* and create a lively mixed use live/work area.

12.5 Population and Employment Balance in the Downtown Core

12.5.1 The Downtown Core will be developed as a mixed use urban centre that supports office, retail uses, cultural, entertainment uses and a range of employment opportunities.

12.5.2 Increases in employment opportunities will be accommodate on lands designated mixed use, office and the non-residential component of high density residential development where applicable.

Special Site 95 (Downtown Core)

17.95.3 In addition to the uses permitted in the Office designation, science and technology facilities will be permitted.

16.10 Gateway Corporate Centre

16.10.2.1 Notwithstanding the Business Employment policies of this Plan, only the following uses will be permitted for lands shown on Map 16-7.1 as Special Permissions Areas:

- a. office (only on parcels of land where this use was lawfully established prior to October 20, 2024);
- b. manufacturing;
- c. overnight accommodation (only on parcels of land where this use was lawfully established prior to October 20, 2024);
- d. research and development (only on parcels of land where this use was lawfully established prior to October 20, 2024);
- e. office and research and development associated with manufacturing; and
- f. accessory uses.

16.15 Sheridan Park Corporate Centre

16.15.4.1.1 Notwithstanding the Business Employment policies of this Plan, lands designated Business Employment will only be used for the following uses:

- a. scientific and engineering research and development facilities, including: laboratories, pilot plans and prototype production facilities;
- b. advanced manufacturing, including the production of high-value, high technology products;
- c. education and training facilities and post-secondary education facilities associated with uses in 16.17.4.11.a, but excluding a public school or private school used for elementary or secondary level education and training;
- d. data processing centres;
- e. engineering and professional design services;
- f. office associated with **Area of Employment** permitted uses;
- g. broadcasting, communication and information technology facilities; and
- h. daycare, commercial and manufacturing accessory uses.

Mississauga Official Plan, 2051 excerpt: Office retention

10.2.6 Mixed Use

10.2.6.5 Within *Strategic Growth Areas*, redevelopment of sites with substantial office uses located on Mixed-Use designated lands should maintain the existing gross floor area (GFA) of these uses.

10.2.7 Downtown Mixed Use

10.2.7.4 Redevelopment of sites designated Downtown Mixed Use with substantial office uses should maintain the existing gross floor area (GFA) of these uses.

10.2.10 Office

10.2.10.4 Within the Downtown and Growth Centres, redevelopment of existing office buildings on lands that are designated Office that result in the loss of office floor space will not be permitted, unless the same amount of office space is retained or replaced through new development. Within all other *Strategic Growth Areas*, redevelopment of sites with substantial office uses located on Office designated lands should maintain the existing gross floor area (GFA) of these uses.

City of Mississauga Corporate Report



Date: May 7, 2025 To: Chair and Members of Planning and Development Committee	Originator's files:
From: Andrew Whittemore, M.U.R.P., Commissioner of Planning & Building	Meeting date: May 26, 2025

Subject

Housing Needs Assessment

Recommendation

That the Housing Needs Assessment (HNA), attached as Appendix 1 to the report dated May 7, 2025 titled "Housing Needs Assessment" from the Commissioner of Planning and Building, be approved and published on the City of Mississauga's (City) website in accordance with the following:

1. That staff be authorized to make non-substantive stylistic and technical changes to finalize the HNA for publishing.
2. That Finance provides a link to the HNA, once published, to the Housing Infrastructure and Communities Canada (HICC) HNA Secretariat and the Association of Municipalities in Ontario (AMO) in accordance with the requirements of the Canada Community-Building Fund (CCBF) Agreement.
3. That the City Clerk provides this report and its attachments to the Region of Peel.

Executive Summary

- The City has completed a Housing Needs Assessment (HNA), which is an evidence-based tool that assesses local housing needs and gaps. Understanding housing needs and gaps will help the City develop new strategic housing policies and incentives.
- The HNA is a requirement of the Canada Community-Building Fund (CCBF) Agreement. The CCBF provides Mississauga with stable funding to make strategic investments in essential infrastructure that will support Mississauga growing population.
- Funding secured through the CCBF and other federal sources will help the City achieve the actions identified in *Growing Mississauga: An Action Plan for New Housing* (2023),

Housing Accelerator Fund Action Plan (2023), and the Mayor's Housing Task Report (2025).

- The HNA identified priority population that represent greatest proportion of the population within Core Housing Need (CHN), meaning that their housing is not affordable, there is not enough bedrooms for the number of people in their household, or the housing conditions need major repairs. In Mississauga, seniors (85+), single mother, and young adult (18 to 25) - led households represent the greatest groups in CHN.
- The Mississauga Official Plan 2051 (MOP 2051) incorporates housing targets adopted from the Region of Peel. It requires 30% of all new housing units be affordable for either ownership or rental tenure types and requires 25% of all new housing units to be rental tenure. These housing targets were adopted from the Region of Peel, staff will consider how to improve the targets and outcomes specifically for Mississauga as a lack of affordable housing for low- and middle-income households continues to be the key housing need.
- MOP 2051 allows for development well beyond projected household growth and overall housing unit targets.

Background

A Housing Needs Assessment (HNA) has been completed for the City of Mississauga (City). An HNA is a study that analyses qualitative and quantitative data related to population and development trends to identify current gaps in the available housing stock and future housing needs. This will allow the City to strategically support needed housing and plan for associated infrastructure.

In 2018, SHS Consulting completed a [Housing Strategy](#) for the Region of Peel (Region), which was [updated in 2021](#) to consider the impacts of COVID-19 and served as the Region's HNA. This Housing Strategy was the last time housing need was assessed in Mississauga. The 2018 HNA considered the needs of populations across the Region and did not examine Mississauga's local context.

In 2023, Mississauga was approved to received over \$112 million in funding from the Government of Canada's Housing Accelerator Fund (HAF). The HAF has been used to support housing incentives as recommended by the [Mayor's Housing Task Force](#), including the City's [Affordable Rental Housing CIP](#) and reductions to development charges.

The City is required to submit the HNA by June 30, 2025 to qualify for the Canada Community-Building Fund (CCBF).

Comments

Approach

The HNA was completed based on a template provided by the federal government that included pre-populated information from the Canada Mortgage and Housing Corporation (CMHC) and Statistics Canada. The template requires responses to a series of questions related to population and demographic changes, economic conditions, priority groups, changes in the private housing market, and planning tools.

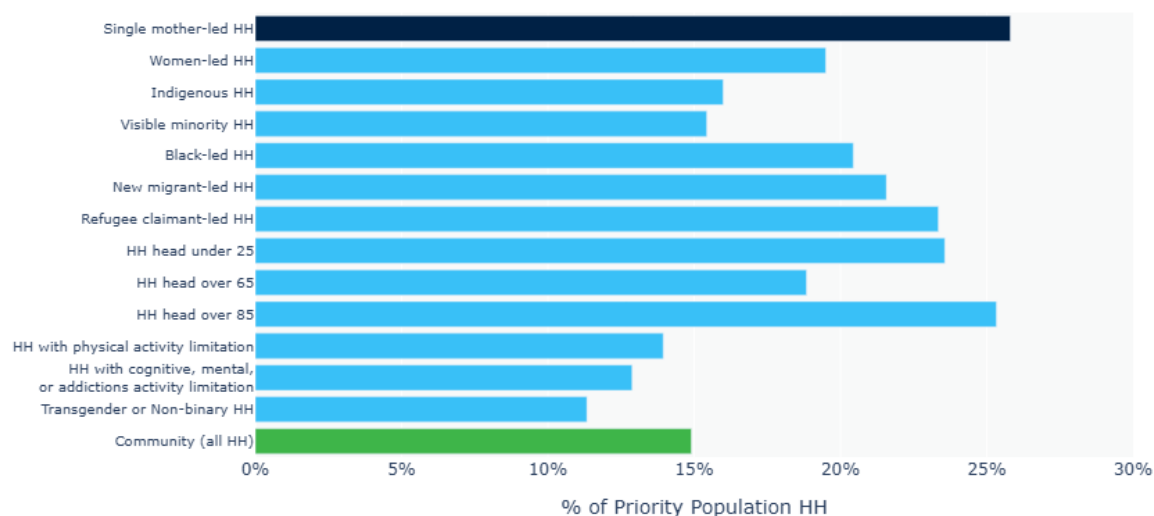
To complete a comprehensive HNA, staff collected a mix of federal, regional, and city qualitative and quantitative information. This comprised engagement with key stakeholders in the housing sector, such as non-profit housing providers, developers, and public entities. Answers in the HNA also demonstrated how City policies and incentives are strategically addressing housing needs across Mississauga.

Findings

1. Where does the greatest housing need exist in our community?

The need for attainable housing options for priority groups in Mississauga is reflected in the Core Housing Need (CHN) data. Data from Statistics Canada shows that the greatest number of households in need are led by single-mothers, advanced age seniors (85 and over), and young adults (25 and under). Figure 1 shows the percentage of priority populations, as defined by Statistics Canada, in CHN as a portion of all households in Canada.

**Figure 1 – Percentage of Households in Core Housing Need by Priority Population, 2021
Mississauga CY**



Housing costs have grown faster than median incomes over the last 10 plus years and many single income households, particularly single mother-led households, struggle to afford rent, basic needs, and childcare among other costs.

Families with children tend to prefer living near schools and parks where they can build relationships with other families. Unfortunately, the affordability of homes in these types of neighbourhoods is a challenge and causes some young families to leave Mississauga.

There has been an increasing amount of out migration from Mississauga and Peel Region in recent years. Statistics Canada estimates that 195,400 people (net) have moved out of Peel to another region in Ontario or a different Province over the last five years. This compares to 73,000 people who left the five years prior. While some of this migration is related to the pandemic, housing affordability is likely a significant factor.

Public consultations completed as a part of the [Increasing Housing Choices in Neighbourhoods Study](#) (IHCN) demonstrated the unique challenges that seniors face as they deal with increased costs of living and housing. Participants reported challenges in finding appropriate housing including: retirement homes being too expensive, downsizing costing more than aging in place, and new developments not being accessible (e.g. narrow stairs in townhouses). In addition to the difficulty finding appropriate housing options in their communities, these households may have suffered the loss of a partner or reduced household income impacting their ability to maintain their home in a state of good repair and/or afford ongoing costs like property taxes and utilities.

Many of the under-25 households in Mississauga are headed by students who attend college and university. Engagement with post-secondary schools showed that many students find it unaffordable to live on or near campuses, and most students rely on public transportation to get to school. Students report that affordability and safety are their key housing concerns. Safety is an increased concern for international students as they are more vulnerable to exploitation from landlords due to language barriers and a lack of familiarity with local housing laws.

2. How can we set meaningful housing targets and measure progress to support the right kind of housing for all residents?

Mississauga's ability to develop affordable housing targets is governed by the Province of Ontario's [Provincial Planning Statement](#), (PPS) 2024. Policy 2.2.1.a provides planning authorities with the ability to establish and implement minimum targets for housing that is affordable¹ to low- and moderate-income households².

¹ The term 'affordable' means: (1) in the case of ownership housing, housing for which the purchase price

Table 1 shows the affordable ownership and rental prices of 1- to 3-bedroom homes for households in Mississauga 4th-6th income deciles. At the 6th decile ownership households earn between \$120,300 and \$143,900 and rental households earn between \$80,600 and \$95,600. The affordability thresholds in Table 1 were calculated for the [Inclusionary Zoning By-law](#).

Table 1 – Mississauga Affordability Threshold, 2024

Home by Number of Bedrooms	Affordable Ownership Price based on Income	Affordable Rents based on CMHC Average
1-bedroom	\$334,000 (Decile 4)	\$1,752
2-bedroom	\$400,000 (Decile 5)	\$1,941
3-bedroom	\$479,000 (Decile 6)	\$2,046

For comparison, the average price of a home in the resale market is \$1,027,000 for all unit types. The average price of a resale condominium apartment is \$550,000³. The difference between the market rate of housing and the affordability threshold illustrate how much market rate house prices would have to adjust before affordability concerns are alleviated without interventions.

MOP 2051 policy 5.2.4.1 has a target that 30% of all new housing units be affordable for either ownership or rental tenure types. Policy 5.2.4.2 has a target that 25% of all new housing units be rental tenure. In 2024, approximately 12% of completed housing units were rental and projected rental completions over the next five years may reach the 25% target. The affordability targets are proving harder to meet as only a few percent of new units have been affordable. This should increase as recent projects benefiting from the City and Region’s incentive programs are built.

3. How much housing, which size and at what price point do we need to ensure that all current and future households can live in suitable, adequate and affordable housing?

The amount, size, and price of housing needed can be assessed by looking at the projected growth for Mississauga. In 2022, the Region developed a population projection as a part of their Municipal Comprehensive Review, which the City used to develop MOP 2051. This projection

results in annual accommodation costs which do not exceed 30 percent of gross annual household income for low and moderate income households, and (2) in the case of rental housing, a unit for which the rent is at or below the average market rent of a unit in the municipality.

² The term ‘low- and moderate-income households’ means households with incomes in the lowest 60 percent of the income distribution for the municipality.

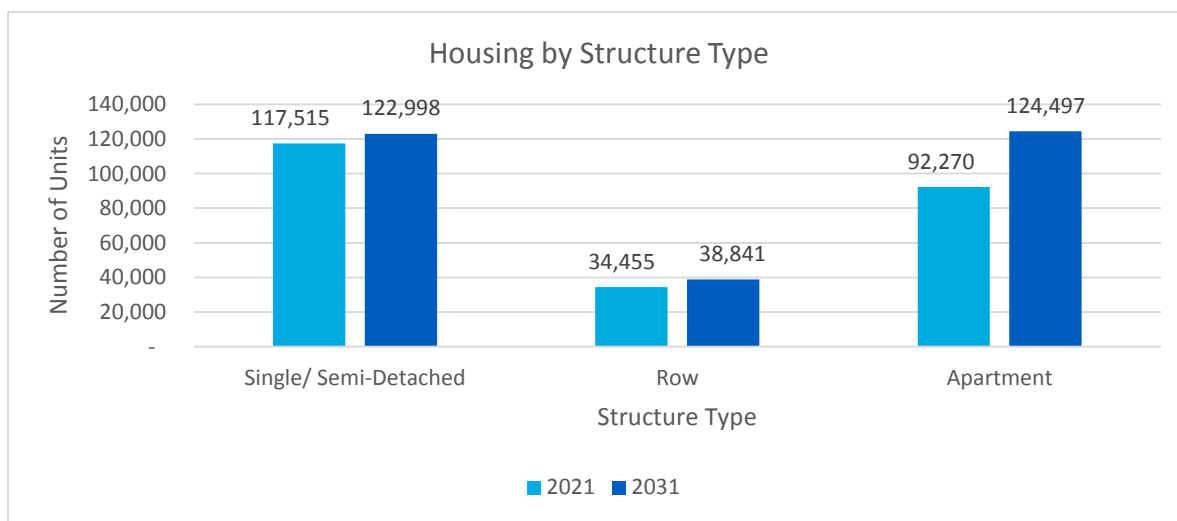
³ Resale values from the Toronto and Region Real Estate Board Market Watch April 2024

has been vetted, verified, and approved by the Province, Region and local municipalities as a required.

Mississauga is projected to grow to over 870,000 residents by 2031 and 995,000 people by 2051. The number of households is projected to grow to 286,359 by 2031 and 343,507 by 2051. Both population and household growth are projected to be 17% higher than 2021 levels. Mississauga's average household size is anticipated to remain around three (3) people, similar to the Ontario average, and increased demand for multi-generational family homes is not anticipated.

Mississauga is positioned to surpass this target based on current development applications, building permit data and MOP policies. Most growth in Mississauga will be infill within the built-up area, which differs from the remainder of Peel where greenfield lands are available to accommodate growth. It is anticipated that most household growth will be accommodated through new apartment developments, which is shown in Figure 2.

Figure 2 – Anticipated Housing Growth by Structure Type to 2031



More than three quarters of the city's growth will be accommodated in Strategic Growth Area (e.g. Downtown Core, Growth Nodes, and MTSAs). [MOP 2051](#) policies allow for 370,000 new housing units, far exceeding anticipated growth.

Consultation through the IHCN study revealed that residents want more ground related units in existing communities, particularly to accommodate seniors and young adults. This is being accomplished through recently completed updates to Official Plan policies and the Zoning By-Law to allow additional residential units (ARUs), fourplexes, and semi-detached units in all neighbourhoods.

Based on the CHN and priority population data, the city needs more affordable housing options, in both rental and ownership tenure, and there is a particular need for affordable family-sized units. To incentivise affordable housing, the City recently awarded eight (8) new rental developments totaling \$44 million through the [Affordable Housing Community Improvement Plan](#). These developments will produce 1,450 new purpose-built rental units including 384 affordable units, 200 of which are family-sized.

Strategic Plan

The HNA aligns with two Belong strategic goals (Ensuring Affordability and Accessibility; Supporting Aging in Place) and the action to attract and keep people in Mississauga through an affordable housing strategy.

Financial Impact

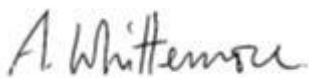
There are no financial impacts resulting from the Recommendation in this report.

Conclusion

Staff are committed to continuing to improve our understanding of housing need and develop strategic policies and incentives to build housing that meet the needs of Mississauga's growing population. Funding secured through this HNA will help the City incentivize much needed affordable housing.

Attachments

Appendix 1: Housing Needs Assessment, 2025



Andrew Whitemore, M.U.R.P., Commissioner of Planning & Building

Prepared by: Sarah Elliott, Planner, City Planning Strategies



2024 - Housing Needs Assessment

Mississauga (CY)

Version Date: May 14, 2025

Black text constitutes the provided pre-populated Housing Needs Assessment

Blue text constitutes responses provided by the City of Mississauga

We acknowledge the lands which constitute the present-day City of Mississauga as being part of the Treaty and Traditional Territory of the Mississaugas of the Credit First Nation, The Haudenosaunee Confederacy the Huron-Wendat and Wyandotte Nations. We recognize these peoples and their ancestors as peoples who inhabited these lands since time immemorial. The City of Mississauga is home to many global Indigenous Peoples.

As a municipality, the City of Mississauga is actively working towards reconciliation by confronting our past and our present, providing space for Indigenous peoples within their territory, to recognize and uphold their Treaty Rights and to support Indigenous Peoples. We formally recognize the Anishinaabe origins of our name and continue to make Mississauga a safe space for all Indigenous peoples.

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Executive Summary

- A Housing Needs Assessment (HNA) is a tool to help municipalities understand their communities' housing needs and gaps in the housing supply and make strategic decisions.
- This HNA was completed by the City of Mississauga's City Planning Strategies division. This HNA was conducted to comply with requirements for the Canada Housing Infrastructure Fund (CHIF), Canada Community Building Fund (CCBF), and Canada Public Transit Fund (CPTF).
- Housing Needs Assessments analyse qualitative and quantitative information of communities to determine their housing needs and gaps. This includes looking at demographic, employment, and housing market information, as well as assessing how current policies and legislation will impact the supply of future housing. Information collected through HNAs can help governments develop incentives and policies that strategically address housing need.
- The HNA identified that:
 - The greatest number of households in Core Housing Need in Mississauga are senior (85+), young adult (18 to 25) and single-mother led households.
 - The average sale price of newly constructed and resale homes is unaffordable for both low income and medium income households.
 - Approximately 40% of renter households would have difficulty affording an average 1-bedroom apartment.
 - Mississauga Official Plan (MOP) 2051 has a housing target that 30% of all new housing units be affordable for either ownership or rental tenure types. Additionally, it has a target that 25% of all new housing units be rental tenure.
 - Affordable family-sized homes, both rental and ownership tenure, are needed to support the formation of new households. More work is needed to encourage the creation of family-sized units.
 - MOP 2051 allows for development well beyond projected household growth and overall housing unit targets.
- Through future HNAs, current information gaps will be addressed, including the lived experiences of Mississauga's urban Indigenous people, international students and permanent residents, and an updated population and employment forecast the is specific to Mississauga.
- Housing has been recognized as a City priority for several years. The City has addressed housing concerns through plans, policies, actions, and incentives in the City's Strategic Plan, Official Plan, and Housing Strategy. Recently, Mississauga was approved to received \$112 million in funding from the

Government of Canada's Housing Accelerator Fund (HAF) and has used this funding to complete actions from the Mayor's Housing Task Force, including the City's Affordable Rental Housing CIP and reductions to development charges.

- The findings of this HNA will support the development and implementation of policies and initiatives to address housing need amongst priority populations in the greatest housing needs, encourage gentle density in existing neighbourhoods, and support continued intensification in Strategic Growth Areas (e.g. Downtown Core, Growth Nodes, and MTSAs).

DRAFT

Preface

Canada's Housing Plan and Budget 2024 both signaled the Government of Canada's intent to use Housing Needs Assessments (HNAs) as a key tool in its evidence-based long-term approach to addressing housing needs across the country. This includes the renewal of the Canada Community-Building Fund and the previously announced permanent transit funding.

As the federal government strives to become a more informed investor, evidence-based tools that provide a clear assessment of local needs and gaps will be required to inform decision making. HNAs will help all levels of government understand the local housing needs of communities - how they may relate to infrastructure priorities - by providing the data necessary to determine what kind of housing needs to be built and where. **The intent is to promote systematic planning of infrastructure that takes into consideration current and future housing needs.**

Funding Requirement

Under the Housing Accelerator Fund, the Government of Canada currently requires funding recipients to complete an HNA by year 3 of the program, if one has not already been completed within two years of the 2022 federal budget announcement (April 7, 2022).

Going forward, HNAs will be required for:

- Communities with a population of 30,000 and over receiving funding through the Canada Community-Building Fund;
- Communities with a population of 30,000 and over receiving funding through permanent transit funding; and,
- Future federal infrastructure funding applicants as required.

Once an HNA has been completed as a federal program requirement, a community will not be required to complete a new one for other Housing, Infrastructure and Communities Canada programs, other than to update it every five years.

Purpose

When done properly and regularly, an HNA will allow a community to answer fundamental questions such as:

- Where does the greatest housing need exist in our community?
- How can we set meaningful housing targets and measure progress to support the right kind of housing for all residents?
- How much housing, which size and at what price point do we need to ensure that all current and future households can live in suitable, adequate and affordable housing?

HNAs will allow all levels of government (federal, provincial/territorial and municipal) to use this evidence base to inform their investments in enabling and supportive infrastructure as well as guide their policy and regulatory decision-making. HNAs as a tool can help communities plan for and build housing more effectively to address the needs of their residents and instill transparency and accountability across the board.

This HNA template has been informed by best practices from jurisdictions across Canada, consultations with experts, and engagements with provinces and territories. These include the City of Vancouver's *Housing Needs Report* and the City of Edmonton's *Affordable Housing Needs Assessment* (for the affordable housing side of needs assessments), as well as the Housing Research Collaborative at the University of British Columbia which brought together a national network of researchers and experts to develop the Housing Assessment Resource Tool (HART). The HART project provides formatted data from Statistics Canada on key housing indices such as core housing need for a wide variety of jurisdictions and geographic levels.

Based on these best practices, this guidance document includes the following necessary information, explained in more detail below.

1. Development and use of Housing Needs Assessments
2. Community profiles and trends
3. Household profiles and economic characteristics
4. Priority groups
5. Housing profiles
6. Projected housing needs and next steps

Communities completing an HNA as a requirement for federal infrastructure programming will be expected to complete all sections outlined in this template. Communities may use a previously completed HNA if an updated version is available; however, communities would be expected to address any gaps related to any of the sections of the guidance document – both qualitative and quantitative – between their existing HNA and this federal template. Additional details about the timelines for completion and submission of HNAs will be provided with specific infrastructure funding programs (e.g. Canada Community-Building Fund).

While responding to the written questions, please use as much space as required.

1. Methodology

In this section, applicants should outline the research methodology used to inform the completion of the assessment, where the methodology is derived from, any assumptions used, and any necessary justification. While different assessments may incorporate unique methodological elements or considerations depending on context, the following methods should generally be outlined:

- **Quantitative research** such as economic data, population and household forecasts; and,
- **Qualitative research** such as interviews, policy analysis and stakeholder engagement.

Both qualitative and quantitative aspects of this guidance document are equally important.

Communities will be required to engage with key stakeholders in the housing sector, including non-profit housing providers, developers, and public entities, as well as those with specific lived experiences, to develop a comprehensive Housing Needs Assessment (HNA). This section should include what forms of engagement were conducted, with whom, how learnings were incorporated into or informed the HNA's findings, and what engagement opportunities may exist to share findings with the community.

To the extent possible, publicly available data from the following sources will be prepopulated to facilitate automated completion of the quantitative components of the assessments:

- Statistics Canada Census Data
- CMHC Housing Market Information Portal
- Statistics Canada Housing Statistics Dashboard
- CMHC Demographic Projections: Housing Market Insights, June 2022
- CMHC Proximity Measures Database
- Housing Assessment Resource Tool Dashboard
- Canadian Housing Evidence Collaborative – Housing Intelligence Platform

In addition to this data, communities are required to incorporate internal and non-public facing, non-confidential data, into their HNAs in order to more fully capture local contexts and realities as needed.

Data fields highlighted in yellow identify where municipalities will have to source the data.

If this data is unavailable at the time of completion of the first HNA, communities are expected to collect these data points for future iterations. Other fields will be pre-populated. Fields marked with an asterisk (*) indicate data points which are unavailable from the source or suppressed due to low counts.

Please provide data from the latest census except where otherwise indicated.

1.1 Please provide an overview of the methodology and assumptions used to develop this Housing Needs Assessment, using the guidelines above. This should include both quantitative and qualitative methods. Please also identify the publicly available data sources used to complete this assessment beyond the sources listed above, if applicable.

This Housing Needs Assessment (HNA) was completed by City of Mississauga (City) staff informed through quantitative and qualitative research.

Quantitative research was primarily conducted utilizing the following data sources:

- Statistics Canada Census
- Canada Mortgage and Housing Corporation (CMHC)
- Housing Assessment Resource Tool (HART)
- Toronto Region Real Estate Board (TRREB)
- Altus Group
- Municipal Property Assessment Corporation (MPAC)
- City development application and building permit data

Additional quantitative data was provided by various City and Region of Peel (Region) service areas in addition to quantitative data obtained through surveys from the engagements described in more detail below. Data has been analyzed to inform short- and long-term growth and housing forecasting at the city level.

Qualitative research was collected through engagement related to key City projects addressing housing including the Mississauga Official Plan (MOP) Review, Increasing Housing Choices in Neighbourhoods (IHCN) Study, and implementation of Inclusionary Zoning (IZ) between 2020 and 2025. Engagement tactics included virtual and in person meetings, interviews, open houses, roundtable discussions, and surveys reaching the general public as well as key housing stakeholders, including non-profit housing providers, developers, and public entities, as well as equity deserving groups and populations with specific lived experiences.

Completion of this HNA identified a gap in secondary rental housing market data. Where available, secondary sources (e.g. external reporting, community engagement) were used to report on the secondary rental market. Obtaining Mississauga-specific secondary rental market data is expected to remain a challenge due to the nature of this market sector and Mississauga's lower-tier status.

The growth forecast developed by Hemson Consulting (Hemson) in 2022 for the Region of Peel's Official Plan (ROP) was used to complete Section 6 of this HNA. The Hemson projection was vetted and verified by the Province of Ontario (Province) and used to inform City plans, policies, and incentives including the MOP Review. Since Mississauga did not conduct the forecast, access to the data inputs and outcomes was limited resulting in the inability to provide the characteristics of the projected population. This gap will be addressed in future HNAs as growth management is now a City responsibility and the City will therefore have access to all future data inputs and outcomes including projected population characteristics.

Additional publicly available data sources are available at the following links:

- MOP Review Comments and Studies: [Link](#)
- IHCN Background Studies: [Link](#)
- Mayor's Housing Task Force Report: [Link](#)
- Growing Mississauga Housing Action Plan: [Link](#)
- Mississauga Planning Data Hub: [Link](#)

1.2 Please provide an overview of the methodology and assumptions used to engage with stakeholder groups, e.g. non-profit housing organizations, in the development of this Housing Needs Assessment. This should include qualitative and quantitative methods. Please provide a description of who was engaged, the type of engagement that took place, and the nature of the engagement (e.g. interviews, consultations)

In 2017, the City completed an [Engagement Strategy](#) that established a corporate vision for community engagement to offer an effective, inclusive approach to seek diverse opinions. Engagement was regularly conducted prior to the Strategy, but new tools, research and expertise allowed the City to address engagement in different ways and to respond to the changing needs of residents.

In alignment with the Strategy, the findings of recent and ongoing engagement for housing related projects were relied upon rather than conducting separate engagements for this HNA. Staff wanted to maintain trust and positive relationships with stakeholder groups by respecting their time and avoiding over-engagement and duplication.

The City undertook extensive engagement on housing needs and gaps for the IHCN Study in 2021, IZ in 2022, and the OP Review from 2020 through 2025. The community and stakeholder groups were consulted through a series of virtual sessions, online surveys, and other online tools, to reach a wide range of the population.

IHCN engagement reached over 60 participants virtually and received over 700 responses to a four-part survey that addressed demographics/household formation, current housing situations, future housing needs, and housing form preferences. Equity deserving groups were engaged on IHCN and IZ through virtual roundtable discussions to understand their housing stories and experiences.

Through IZ engagement, over 45 participants responded to an online survey addressing current and future housing situations, balancing affordable housing priorities, incentives and policy options. Additionally, three (3) separate virtual meetings gathered feedback and comments on preliminary IZ policy directions from the community, housing advocates, and developers.

The MOP Review included 12 virtual community engagement sessions and three (3) in-person public meetings, attracting over 1,300 participants. Additional meetings were held with Indigenous Peoples, equity deserving communities, not-for-profit groups, youth, landowners and developers. Engagement was focused on understanding future aspirations for Mississauga, organized by six (6) policy themes:

- City Structure & Urban Design;
- Complete Communities – Community Infrastructure & Jobs;
- Housing;
- Environment;
- Transportation; and
- Vision.

The City also hosted virtual “In Classroom” Workshops for youth that engaged an estimated 150 high-school age youth over the course of six (6) workshops in November and December 2020. The hour-long workshops consisted of a presentation on land use planning and the role of MOP, an empathy mapping activity and breakout rooms where youth envisioned future plans for a predominantly residential neighbourhood anchored by a high school.

Common themes amongst consultations included affordability (housing and general cost of living), support for diverse housing options, and gentle intensification in neighbourhoods.

1.3 Please provide an overview of the methodology and assumptions used to conduct engagement with the priority groups (identified in Section 4) in the development of this Housing Needs Assessment. This should include qualitative and quantitative methods. Please provide a description of who was engaged, the type of engagement that took place, and the nature of the engagement (e.g. interviews, consultations). If a private individual has been engaged, please anonymize and remove any identifying features from the narrative.

As discussed in Section 1.2, many of the 12 CMHC priority groups were engaged through IHCN and IZ consultation. Equity deserving group organizations were asked about their housing story, including questions such as “What are the housing needs within your community?”, “What are some of your priority issues?”, and “What should we know about your organizations’ needs?”. Virtual engagements with these groups included interviews, group discussions, and feedback. Participating groups included:

- **Accessible Housing Network** – a collaboration of non-profit organizations advocating in support of people of all ages to live as they wish, in housing that is fully accessible.

- **Canadian Hearing Services** – industry-leading provider of services, products and education that empower Deaf and hard of hearing to overcome barriers to participation; champion accessibility in the workplace, provide accessibility, employment and education services.
- **Christ First United Church** – a Christian faith community church in south Mississauga whose outreach includes:
 - The Compass Food Bank and Drop In – formed by local Christian churches to provide people with food and a safe, welcoming community.
 - South Mississauga Nonprofit Networking – local initiative providing physical and virtual support for staff and volunteers at over 30 organizations.
- **Clarkson Community Church** – a Chartwell Baptist Church in Clarkson whose current local missions include:
 - The Compass Food Bank and Drop In – formed by local Christian churches to provide people with food and a safe, welcoming community.
 - The Dam – an organization that supports youth with basic needs (e.g. food and clothing), a safe place to go after school, and housing subsidies (funded by the Region of Peel).
 - My Life Centre – a non-profit agency that provides ongoing assistance and caring support to women experiencing crisis pregnancies and to single mothers and their children.
 - The Open Door – an outreach of the churches of Mississauga and community that connects people in need or distress with available resources.
- **Dixie Boor Neighbourhood Centre** – agency that provides a variety of programs and services for newcomers, job seekers, families, youth, children, and seniors.
- **EveryMind** – an accredited child and youth mental health agency offering services for infants, children, youth, young adults (up to age 25) and their families/caregivers in Peel.
- **INCA (Islamic Circle of North America) Relief Canada** – internationally recognized charity committed to humanitarian service including food banks and settlement and refugee sponsorship.
- **Indus Community Services** – a registered charity that provides services to newcomers (including international students, refugees, and naturalized Canadians), families (youth and adults), and seniors.
- **Peel ACORN (Association of Community Organizations for Reform Now)** – a multi-issue (housing/tenant unions, fair banking, internet for all, and climate justice) membership-based community union of low- and moderate-income

people achieving social and economic justice by building community power for change.

- **Peel Newcomer Strategy Group** – a community collaborative that engages service providers and stakeholders to coordinate services that facilitate newcomer settlement and integration.
- **The Salvation Army** – a non-governmental social services provider of the basic necessities of life for children and families, shelter for people experiencing homelessness, and rehabilitation for people suffering from addiction.
- **Social Planning Council of Peel** – delivers people-centred services to youth, seniors, immigrants, women and other communities.

Extensive engagement with those experiencing homelessness was conducted through the City's Open Window Hub (Hub) which is described in Section 2.1. Through outreach conducted by OWH staff, aspects of the lived experience of this priority group was able to be included in this HNA.

At the onset of the MOP Review in 2019, the City engaged with Indigenous Nations and communities seeking their involvement and participation in the process. Invitations to participate were sent to 22 Indigenous Nations and communities. Either through an understanding of Treaty and Traditional Territory rights or through an agreement or having their rights upheld through another First Nation, interests and perspectives were represented by the following Indigenous Nations as the engagement proceeded:

- Mississaugas of the Credit First Nation;
- Haudenosaunee Confederacy Chiefs Council;
- Six Nations of the Grand River; and
- Huron-Wendat Nation.

Engagement was conducted through meetings and written correspondence (mainly email) from 2019 through 2025. In some instances, detailed comments on proposed MOP 2051 policies were provided, however none addressed housing. The Indigenous Nations were also invited to participate in the IZ engagement in May 2022, but no feedback was received on the proposed IZ policies and implementation.

The lived experience of Indigenous Peoples in Mississauga, specifically with respect to housing and affordability, is a gap. According to the 2021 Census, Mississauga is home to 3,555 individuals with Indigenous identity, 3,255 of whom have lived in Mississauga for at least a year and 2,300 for five (5) or more years. The City's Indigenous Relations staff shared that many First Nations who live on-Reserve struggle with housing challenges, particularly securing affordable housing in transit accessible locations as most of the urban Indigenous population is reliant on public transit.

The City is committed to improving its understanding of the lived experiences of Indigenous Peoples in Mississauga and will work to close this gap. The City will also collaborate with Peel to ensure that Indigenous Peoples lived experiences are better represented and addressed at the regional level.

2. Community Profile and Trends

In this section, communities are expected to tell their housing story through the lenses of their community and household profiles using both qualitative and quantitative data. Communities may structure this information in different ways, including by providing past benchmarks, present figures, future projections, and current growth rates at a local, regional and provincial level.

2.1 Please detail the existing municipal housing policy and regulatory context, such as approved housing strategies, action plans and policies within Official Community Plans.

As a lower-tier municipality the City is not legislatively responsible for housing, rather the responsibility and authority reside with Peel as the Housing Service Manager. Despite this, housing has been recognized as a City priority for several years, which is demonstrated by the plans, policies, and initiatives outlined below. The City has focused its efforts on middle income households that do not qualify for housing supports, but are increasingly priced out of the market. Best practices research and a growing body of evidence show that in the absence of policy intervention and actions, the housing market will not correct itself.

The City has a long-standing role in supporting the delivery of a range of housing. The comprehensive land use planning policy program articulates a strong vision for diverse, inclusive, mixed-use communities and various planning tools have been adopted to facilitate new housing and communities.

The Province set targets to increase the housing supply by 1.5 million units over the next 10 years – of which 8%, or 120,000 units, are directed to Mississauga. Mississauga is committed to creating conditions that are conducive to supporting the delivery of housing.

Our Future Mississauga: Strategic Plan (2009)

The Strategic Plan is the City's highest level policy document, which shapes and directs strategic decision-making. The current Strategic Plan (2009) contains the Pillar "Belong", which encompasses the goal to "Ensure Affordability and Accessibility". The City is currently developing its next Strategic Plan, which will include housing affordability and cost of living as a key priority.

Making Room for the Middle: A Housing Strategy for Mississauga (2017)

Making Room for the Middle was the City's first housing strategy. It acknowledged the City's limitations as a lower-tier municipality and identified actions to realize a range of housing choices for all household incomes. The strategy was bold, and innovative, positioning the City as a leader; a proactive intervenor in land use policy; a convenor of partnerships; an advocate for systems reform; and a collaborator to ensure regional services are effectively delivered to meet the broader needs of all Mississauga residents.

The four (4) goals and 40 actions were developed in conjunction with the Housing Advisory Panel comprising over 20 housing professionals from the public, private and non-profit sectors. Completed actions include:

- Implement tools such as pre-zoning and IZ;
- Implement a “housing first” policy for surplus City lands;
- Review and simplify processes and regulations for legal second units;
- Develop a demolition control and replacement by-law;
- Build an affordable housing reserve fund using Section 37 and other municipal revenues to finance affordable housing and purpose-built rental housing incentives; and
- Continue to engage with housing development stakeholders.

Growing Mississauga: An Action Plan for New Housing (2023)

Growing Mississauga is the City’s current four-year action plan that contains five (5) goals and 23 actions to realize 120,000 new residential units over the next 10 years. Growing Mississauga builds on the success of the City’s previous housing plans to get more homes built, streamline building approvals, and make homes more affordable. Key actions include:

- Increase ‘Missing Middle’ housing in residential neighbourhoods;
- Undertake employment land conversion studies to discover new opportunities for residential units;
- Encourage transit and multi-modal oriented development;
- Provide incentives for affordable rental housing; and
- Implement IZ.

Housing Accelerator Fund (HAF) Action Plan (2023)

The City committed to a number of Initiatives and Milestones to increase the supply of housing, including affordable, across the city through its HAF Action Plan. Three (3) of the City’s eight (8) Initiatives and associated Milestones are complete including:

- Developing an Affordable Rental Housing Community Improvement Plan (CIP).
- MOP and Zoning By-law amendments to allow four (4) units per lot city-wide through purpose-built fourplexes or the conversion of an existing property to accommodate four (4) units.
- Creation of a development liaison role to facilitate multi-unit development applications.

The remaining Initiatives are on track, including the following Milestones:

- Improve cycling and active transportation infrastructure in strategic locations;
- Pre-zone existing sites owned by the Region;
- Review residential development permissions for large sites; and
- Explore co-development of housing with City facilities on municipally-owned lands.

Partners in Homebuilding: Mayor's Housing Task Force Report (2025)

Most recently, the Partners in Homebuilding outlined bold actions and financial incentives to help kick-start development with immediate steps to help get more housing built quickly and affordably including:

1. Reform development charges, taxes and fees to help lower housing costs.
2. Update building and design standards to boost supply and make building more affordable.
3. Transform zoning to unlock more housing.
4. Create sustainable programs and funding for affordable housing to mobilize industry.

As a result of this report, Council approved the Mayor's motion at the January 29, 2025 Council meeting to:

- Reduce City Development Charges (DCs) by 50%, or 100% for family units (3-bedrooms), in purpose-built rental apartments;
- Defer the payment of DCs until occupancy;
- Repeal the City's Community Benefits Charge by-law;
- Request that Region consider matching DC incentives; and
- Request that the Region implement a new multi-residential tax subclass that would reduce property taxes by up to 35% for new purpose-built rental housing.

Mississauga Official Plan (MOP) 2051 (2025)

MOP 2051 contains new and enhanced policies to guide and manage change over the coming decades. The implementing by-laws will be brought to Council on May 26, 2025, followed by submitting MOP 2051 to the Province for approval. The policies remove barriers to realising a wide range of housing in existing neighbourhoods and support the actions outlined in the Partners in Homebuilding Report. MOP 2051 will make it easier to build homes and make them more affordable.

MOP 2051 allows approximately 370,000 new homes across the city, which is a 124,000 unit increase beyond the 246,000 units estimated in Growing Mississauga (2023). Many of these units will be enabled through increased as-of-right maximum heights in protected Major Transit Station Areas (MTSAs) and the exemption of IZ gross floor area (GFA) from maximum heights. Gentle density in neighbourhoods will also permit more housing options and increased opportunities for infill housing as well as a "true" Mid-Rise designation allowing for better transition between low- and high-rise buildings.

In addition to the above strategies and action plans, the City has also advanced housing through the projects and initiatives described below.

Unlimited Height and Density

Since 2001, “unlimited height and density” has been permitted in Mississauga’s Downtown Core. These innovative permissions streamline and bring certainty to the development process by removing the need for a rezoning or MOP amendment. Downtown Core lands are subject to a holding provision, meaning that they cannot be used for the underlying zoning use (e.g. mixed-use, residential, etc.) until specific requirements have been met (e.g. resolution of site servicing issues). Developers are required to apply to remove the holding provision by by-law after which they can proceed directly to site plan approvals followed by building permit.

Open Window Hub (Hub)

The Hub was launched in September 2017 as a pilot project, funded in part by the Innovative Solutions to Homelessness funding stream of the federal Homelessness Partnering Strategy. The Hub is an invisible space hidden within the walls of the local library that serves as a resource and information centre that offers support to individuals and families experiencing homelessness and/or mental health issues. Individuals are able to find a qualified social worker who can connect them with treatments, housing and employment services to help them integrate back into the community.

The Hub was initially staffed by one (1) Homeless Prevention Outreach Worker but is now staffed by a team including a Community Development Coordinator and qualified social workers.

During its first year, the Hub was able to support and empower more than 500 individuals, connecting them with information, support and referrals to agencies across the region. In 2020, the Hub helped over 3,000 clients, growing to 4,474 clients in 2024.

Reimagining the Mall Study (RTM)

Through the Reimagining the Mall (RTM) study, the City adopted specific policies that seek to secure affordable housing. RTM examined several mall-based Major and Community Nodes, proposing a policy framework for mixed-use development in recognition of the changing retail market. The resulting Official Plan Amendment (OPA), OPA 115 expanded residential permissions and sought to ensure that 10% of new residential units would be affordable to middle-income households. The affordable housing requirement intended to capture a portion of the land value uplift resulting from the overall policy changes. The affordable housing policies were appealed for being tantamount to IZ. The Ontario Land Tribunal (OLT) decided in favour of the appellants; however, the policies remain under appeal as the City requested leave from the OLT decision and is currently awaiting a hearing at the Ontario Divisional Court.

Increasing Housing Choices in Neighbourhoods (IHCN) Study

Increasing Choices in Neighbourhoods (IHCN) began in 2021 to find ways to bring more housing choices to neighbourhoods through “gentle density”. The study included extensive community engagement, which is referenced throughout this HNA. To date, the new housing options that have been studied and introduced include:

- **Additional Residential Units (ARUs):** ARUs increase the ground-related rental housing supply in neighbourhoods, efficiently making use of existing

infrastructure and services. Permissions for up to three (3) residential units on detached, semi-detached and townhouse lots were added to the Zoning By-law in November 2023. A residential lot may contain three (3) units within the main dwelling or two (2) units within the main dwelling and one (1) unit in a separate dwelling (e.g. garden suite).

- **Fourplexes:** Zoning permissions for fourplexes were approved by Council in December 2023. Different regulations apply based on whether the fourplex is a new build or a conversion of an existing home. Where an existing low-rise residential building is converted into a fourplex, all four (4) units must fit within the building footprint of the home that existed as of December 6, 2023. A new purpose-built fourplex is subject to new zoning regulations, which provide more flexibility than conversions including additional height, reduced setbacks and increased lot coverage.
- **Pre-Approved Garden Suite Plans:** In June 2024, the City began offering free, pre-approved plans that were designed in house for two (2) different standardized garden suite models: an open-concept studio and a one-bedroom suite. The pre-approved plans can be downloaded from the City's website and save residents time and money as they can skip the design phase and start working directly with a licensed builder.
- **Semi-detached homes and smaller lots:** 14 existing low-rise dwelling zones were consolidated into two (2) new zones: Residential Large Lot and Residential Small Lot. The new zones permitting smaller lots and semi-detached dwellings as-of-right across the city were approved by Council on April 2, 2025. This has the potential to create additional homes attractive to families as well as smaller homes for those wanting to downsize in their current neighbourhood.

The City is continuing to study other ways to increase housing choices, including how to permit multiplexes with more than four (4) units across Mississauga. Staff will study and review multiplexes, including conducting community engagement, prior to bringing recommendations to Council.

Inclusionary Zoning (IZ)

City Council approved an IZ by-law in August 2022 to increase affordable housing in the city. The by-law came into effect on January 1, 2023, making Mississauga the first municipality in Ontario with IZ in full force and effect. Developments containing 50 or more residential units in specific MTSA's require a set percentage of the applicable residential GFA to be secured as affordable rental housing for 30 years and/or affordable ownership housing for 99 years.

Affordable Rental Housing Community Improvement Plan (CIP)

The Affordable Rental Housing CIP was approved in July 2024 with a budget of \$44 million funded by HAF and the City's affordable housing reserve fund. The CIP provides a range of incentives for a variety of housing forms through its two (2) streams: multi-residential and gentle density.

The multi-residential incentive program application window launched in November 2024 and closed on January 10, 2025. Eight (8) of the 12 applications received are conditionally approved and will bring 1,400 new private and non-profit purpose-built rental units to market, including almost 400 affordable (100% average market rent [AMR]) and below-market (125% AMR) units, 200 of which are family sized (2+ bedrooms). Units will be secured at affordable or below-market rents for a 25-year term through a legal agreement registered on title. The range of incentives include:

- Per unit capital grant of \$130,000 for affordable units or \$60,000 for below-market units;
- Building permit fee grant;
- City DC and cash-in-lieu of parkland grant for below-market units (affordable units qualify for provincially legislated DC and cash-in-lieu of parkland exemptions); and
- Planning application fee grant for non-profits.

The gentle density incentive programs provide incentives for adding an ARU to an existing property or building a new fourplex. The application window for this stream remains open with 10 applications, nine (9) ARUs and one (1) fourplex, received to date. Units in fourplexes will be secured as rental and cannot be converted to a condominium for a 25-year term. The incentives include:

- Building permit fee grant for ARUs and fourplexes; and
- City DC and cash-in-lieu of parkland grant for fourplexes (first and second ARUs are exempt from these charges).

In addition to plans and policies, the City has also improved its ability to approve more housing units more quickly on an annual basis through:

Investing in ePlans and New Technology

ePlans launched on January 1, 2026, as the first end-to-end building permit and development application service for online submissions and plan review approvals in Canada. ePlans has improved the efficiency of application revision and analysis as well as expedited the process by providing applicants with remote abilities.

Additional technology solutions implemented in Mississauga include:

- Planning Information Hub - an online resource for planning related data;
- Have Your Say Mississauga – a web-based platform for public engagement;
- Plans Anywhere – on site digital drawing access for Building Inspectors; and
- Interactive Zoning By-law – a visual representation of the zoning bylaw.

Other Process Improvements

Delegated Authority: Allows the Commissioner of Planning and Building to approve removal of holding provision applications and by-law amendments reducing application processing times by 3 to 4 months.

Conditional Building Permits: Mississauga has issued conditional building permits since 2016, which are issued an average of 13.5 months prior to approval of final planning application requirements. This enables applicants to start building on time or ahead of schedule, maximizing cost controls and resourcing.

Planning Services Centre: A single point of service that expedites the application process by managing the process and resolving comments.

2.2 Community Profile

2.2.1 Population		
Characteristic	Data	Value
Total Population (Number)	2016	721,599
	2021	717,961
Population Growth (Number)	Total	-3,638
	Percentage	-0.5
Age (Years)	Average	41.1
	Median	40.8
Age Distribution	0 - 14 years	109,315
	15 - 64 years	489,245
	65+ years	119,395
Mobility	Non-movers	633,415
	Non-migrants	40,870
	Migrants	32,795

2.2.2 Demographic Information		
Characteristic	Data	Value
Immigrants	Total	379,425
Non-Immigrants	Total	306,375
Recent Immigrants (2016-2021)	Total	52,500

2.2.2 Demographic Information		
Characteristic	Data	Value
Interprovincial migrants (2016-2021)	Total	8,130
Indigenous Identity	Total	3,555

2.3 How have population changes in your community as illustrated by the above data impacted your housing market?

Mississauga's population has slightly decreased between the 2016 and 2021 Census period; however, this decrease does not reflect the larger population trend in Mississauga. The 2021 Census was conducted during the COVID-19 pandemic. Issues related to the pandemic that impacted the 2021 Census include:

- Post secondary students moved back to parents' residences leading to lower populations in urban areas with post-secondary institutions, like Mississauga, than expected in a normal year.
- Immigration rates for both permanent residents and non-permanent residents (e.g. international students and workers) dropped precipitously during the pandemic. Numbers have since grown well beyond pre-pandemic levels and Mississauga remains one of the largest destinations for immigrants.
- Several large new residential condominium towers neared completion in 2021, but occupancy was delayed due to pandemic construction issues. Population in these new units will be reflected in the next Census.

Other issues impacting the 2021 Census include:

- The long-term trend of an aging population in older low-rise residential areas. Low density units for growing families are more affordable in municipalities outside the GTA.
- A period of slower new housing starts and completions leading up to 2021. This has since accelerated.

Housing costs are a factor preventing the formation of new households as young adults and families struggle to enter the housing market causing them to postpone establishing their own household (e.g. continue to reside in their parents' homes) or secure more affordable housing outside of Mississauga.

The IHCN survey provided data by age group, presenting insights into the housing challenges of different demographics. The housing needs of respondents between the ages of 25 and 34 were largely not being met. Many reported that they currently rent or

have “other” tenure arrangements (e.g. live with family). Polls showed that many respondents wanted larger units in order to comfortably raise a family.

Alternatively, respondents between the ages of 35 to 44 were typically homeowners whose housing met all their needs and intended to remain in Mississauga. Similarly, those aged 44 to 54, did not express an interest in moving as they had laid down roots, invested in their neighbourhoods, and are comfortable with their homes. The needs of 55–64-year-olds are currently being met, but respondents’ future housing needs were evenly split between downsizing and staying in their current home.

Overall, 60% of respondents want to continue living in Mississauga due to nearby family and friends, community ties (including children’s existing schools), familiarity with the city and their neighbourhood, proximity to work, and a desire to age in place. However, 40% of respondents are leaving Mississauga due expensive housing, a preference for urban centres, and/or because housing elsewhere better aligns with school and work opportunities.

3. Household Profiles and Economic Characteristics

This section should provide a general overview of income, housing and economic characteristics of the community being studied. Understanding this data will make it easier to observe the incidence of housing need among different socio-economic groups within the community. Income categories could be used for this analysis and can be completed in accordance with the HART methodology and CMHC data.

Area Median Household Income (AMHI) can be used as the primary basis for determining income brackets (as a percentage of AMHI) and corresponding housing cost ceilings.

This section should also outline the percentage of households that currently fall into each of the income categories previously established. This will allow a better understanding of how municipalities compare to Canadian averages, and the proportion of households that fall into each household income category. This will also allow for a better understanding of drop-off levels between total households and the number of units required to meet anticipated need or demand in each category. Housing tenures allow for the comparison of renter and owner-occupied households experiences and is important for understanding a community's housing context.

Using a stratified, income-based approach to assessing current housing needs can enable communities to target new housing development in a broader and more inclusive and equitable way, resulting in housing that can respond to specific households in core housing need. This is shown in the next section.

3.1 Household Profiles

3.1.1 Household Income and Profile		
Characteristic	Data	Value
Total number of households	2016	240,913
	2021	244,575
Household income (Canadian dollars per year)	Average	126,500
	Median	102,000
Tenant Household Income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average	80,100
	Median	65,500
Owner household income (Canadian dollars per year, Only	Average	155,400
	Median	120,000

3.1.1 Household Income and Profile		
Characteristic	Data	Value
Available at Census Agglomeration Level)		
Average household size (Number of members)	Total	2.9
Breakdown of household by size (Number of households)	Total	244,575
	1 person	47,335
	2 persons	67,705
	3 persons	47,360
	4 persons	47,210
	5 or more persons	34,965
Tenant households (Number of households)	Total	72,355
	Percentage	29.584
Owner households (Number of households)	Total	172,225
	Percentage	70.418
Percentage of tenant households in subsidized housing	Percentage	12.9
Households within 800m of a higher-order/high frequency transit stop or station (#)	Total	76,820
Number of one-parent families	Total	35,090
	Percentage	17.475
Number of one-parent families in which the parent is a woman+	Total	28,715
Number of one-parent families in	Total	6,380

3.1.1 Household Income and Profile		
Characteristic	Data	Value
which the parent is a man+		
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI))	8,805
	Low (21% – 50% AMHI)	39,785
	Moderate (51 – 80% AMHI)	45,115
	Median (81% - 120% AMHI)	53,730
	High (>120% AMHI)	95,660

3.2 Please provide context to the data above to situate it within your municipality. For example, is there a significant number of one-parent families? Are owner household incomes far surpassing tenant household incomes?

Mississauga was established in 1974 through the amalgamation of a number of historic villages. In the following years, greenfield development accelerated resulting in a predominantly low-density, low-rise suburb. Single detached homes continue to occupy roughly 70% of the city, but as the population ages (the largest age cohort in Mississauga is 55–59-year-olds) and residents choose to age in place these homes remain unavailable for many young couples and families.

Mississauga is largely built out with new development occurring through infill and intensification. New developments are typically high-rise condominiums, but additional housing options are required. In order to better utilize existing infrastructure, and provide the ground-oriented housing many households desire, infill through plexes and ARUs is now permitted as-of-right in neighbourhoods. Additionally, through the Affordable Rental Housing CIP, financial incentives are available for new fourplexes (DC and parkland grant) and ARUs (building permit rebate).

Mississauga's demographics are similar to other communities throughout Ontario and the Toronto Census Metropolitan Area (CMA). Mississauga's household size of 2.9 people is slightly higher than that of Ontario and Toronto CMA at 2.6 and 2.7, respectively. Mississauga also has a similar percent of Tenant and Owner households to Ontario and the Toronto CMA, which can be seen in **Table 1**.

Demographics	Ontario	Toronto CMA	Mississauga
Population	14,223,942	6,202,225	717,961
Average Household Size	2.6	2.7	2.9
Tenant	1,724,970	789,545	72,355
Owners	3,755,720	1,472,905	172,225
Percent of Tenant Households	31%	35%	30%
Percent of Owner Households	69%	65%	70%

Table 1 – Demographic information of Mississauga, Ontario and the Toronto Census Metropolitan Area (CMA).

3.3 Suppression of household formation (e.g., younger people living with their parents due to affordability pressures) and housing demand (e.g., “driving until you qualify”) can both indicate strained local housing market conditions. Please provide any data or information that speaks to how suppression of the formation of new households and suppression of housing demand has impacted your community since 2016, and how projected formation patterns are expected to be impacted over the next 5 to 10 years. Please indicate methods used to determine expected household formation, such as calculating headship rates broken down by specific age estimate impacts.¹

The amount of out migration from Mississauga and Peel Region has increased in recent years. Statistics Canada estimates that 195,400 people (net) have moved out of Peel to another region in Ontario or a different Province over the last five years. This compares 73,000 who left over the prior five years. While some of this migration is related to the pandemic, housing affordability is likely a significant factor.

IHCN consultation data demonstrates that housing is not meeting the needs of 24-34-year-olds. They expressed a high rate of renting or “other” form of tenure as they live with their parents longer and considering moving to other communities outside the Greater Toronto Area to seek affordable housing. Purchasing a home is not an option for many due to affordability and limited housing options, resulting in changes or delays to the typical milestones of this stage of life.

The City also sought feedback on potential housing options to diversify housing supply and accommodate young families. Generally, residents want privacy and to feel comfortable in their homes – ARUs (e.g. garden suites) were preferred as they are separate from the main dwelling, providing more privacy. Duplexes, triplexes and multiplexes were also seen favourably. Basement units were the least preferable due to reduced accessibility (stairs, challenges with strollers) and perceived lower quality living

¹ We recognize that some municipalities may not have this data available at the time of completion, but encourage them to do their best in addressing this question. Municipalities will be expected to build this expertise in subsequent iterations of their Housing Needs Assessments.

conditions (smaller windows, limited access to fresh air and sun, and often no access to amenity space or green space).

The need for attainable housing options for young people in Mississauga is reflected in the Core Housing Need (CHN) data. As demonstrated in **Figure 1**, CHN is most prevalent among households led by single mothers and individuals aged 85 and older or 25 and under.

Percentage of Households in Core Housing Need by Priority Population, 2021
Mississauga CY (CSD, ON)

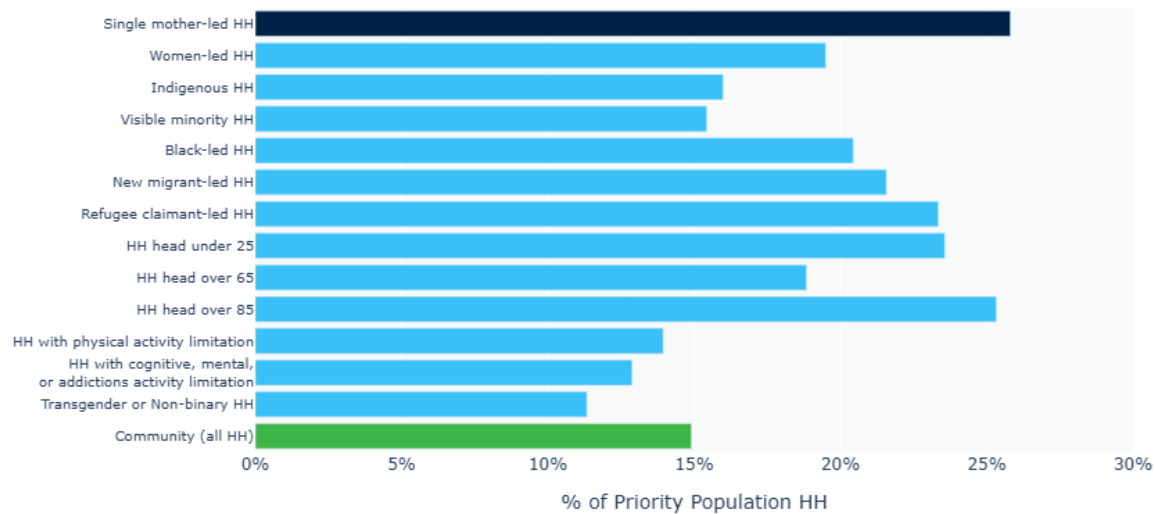


Figure 1 – Percentage of Households in Core Housing Need by Priority Population. Produced by HART.

3.4 Economic Conditions

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Number of workers in the Labour Force	Total	385,915
Number of workers by industry (Top 10 only)	Professional, scientific and technical services	46,330
	Retail trade	42,635
	Health care and social assistance	36,230

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
	Manufacturing	34,185
	Transportation and warehousing	28,765
	Finance and insurance	28,545
	Educational services	23,330
	Construction	23,065
	Wholesale trade	19,520
	Accommodation and food services	17,960
Unemployment rate and participation rate (Percent)	Unemployment rate	13.972
	Participation rate	63.936
All classes of workers (Number)	Total	371,295
Employees (Number)	Total	315,540
Permanent position (Number)	Total	265,785
Temporary position (Number)	Total	49,760
Fixed term (1 year or more, Number)	Total	17,885
Casual, seasonal or short-term position (less than 1 year, Number)	Total	31,870
Self-employed (Number)	Total	55,755
Number of commuters by commuting destination	Within census subdivision	106,490
	To different census subdivision	13,235

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
	To different census division	60,820
	To another province/territory	325
Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address	Car, truck or van	180,545
	Public transit	24,890
	Walked	6,350
	Bicycle	715
	Other method	5,845

3.5 How have labour conditions (e.g., prevalence of precarious employment, temporary or seasonal workforces, reliance on sectors such as natural resources, agriculture, tourism, etc.) in your community impacted housing supply and demand?

Mississauga's labour and occupation force declined, as illustrated by the unemployment rate which was 8.3% (32,950) in 2016, but increased to 14% (53,920) in 2021. This correlates with the pandemic as common occupations in the city include those in sales and service. Other prevalent occupations include business/finance and administration, trades, transport and equipment operators.

During the pandemic, traditional office employees worked from home, resulting in households seeking additional space to accommodate working and learning from home. This resulted in households leaving Mississauga, and neighbouring municipalities, in search of larger properties since commuting was no longer required. As employers increasingly require hybrid rather than remote work, or in some cases a full return to office, it is anticipated that households may increasingly opt to return to more central locations.

There is a diverse mix of household incomes across Mississauga, but purchasing a home remains out of reach for first time homebuyers unless they are in one of the top household income deciles. The high cost of housing, and living, impacts several priority groups including single parent households and newcomers who commonly have lower paying jobs. Trades workers, depending on their specific trade, are often in high demand, but can experience layoffs or unstable work throughout the year posing a challenge when budgeting for housing and qualifying for a mortgage or other financing. Temporary, casual, seasonal and other non-permanent employees face similar challenges with affording and securing housing.

3.6 Households in Core Housing Need

A household is considered to be in core housing need if it meets two criteria:

1. A household is below one or more of the national adequacy, suitability and affordability standards; and,
2. The household would have to spend 30% or more of its before-tax household income to access local housing that meets all three standards.

Housing is considered to be affordable when housing costs less than 30% of before-tax household income. Housing is considered to be suitable when there are enough bedrooms for the size and make-up of the household. Housing is considered to be adequate when it is not in need of major repairs. Determining the percentage of core housing need would facilitate comparison with forecasts of population growth and household formation, in turn enabling more accurate projection of anticipated housing needs broken down by different factors such as income, household size and priority population, as explained below. It is important to note that official measures of those in core housing need exclude key groups, including those experiencing homelessness, students living independently of their guardians, people living in congregate housing, and migrant farm workers. This means that core housing need figures may underestimate overall housing need. Due to this, communities should also strive to include as much information as possible about these groups in the Priority Groups section below, in order to provide a comprehensive picture of who is affected by core housing need.

Please use the following section to insert the following Housing Assessment Resource Tools Data Tables ([Housing Needs Assessment Tool | Housing Assessment Resource Project](#))

Income Categories and Affordable Shelter Costs:

Mississauga CY (CSD, ON)			
Income Category	% of Total HHs	Annual HH Income	Affordable Shelter Cost (2020 CAD\$)
Area Median Household Income		\$102,000	\$2,550
Very Low Income (20% or under of AMHI)	1.64%	<= \$20,400	<= \$510
Low Income (21% to 50% of AMHI)	15.84%	\$20,400 - \$51,000	\$510 - \$1,275
Moderate Income (51% to 80% of AMHI)	19.08%	\$51,000 - \$81,600	\$1,275 - \$2,040
Median Income (81% to 120% of AMHI)	22.81%	\$81,600 - \$122,400	\$2,040 - \$3,060
High Income (121% and more of AMHI)	40.63%	>= \$122,401	>= \$3,061

Table 2 – Income Categories and Affordable Shelter Costs. Produced by HART.

Percentage of Households in Core Housing Need, by Income Category and Household Size:

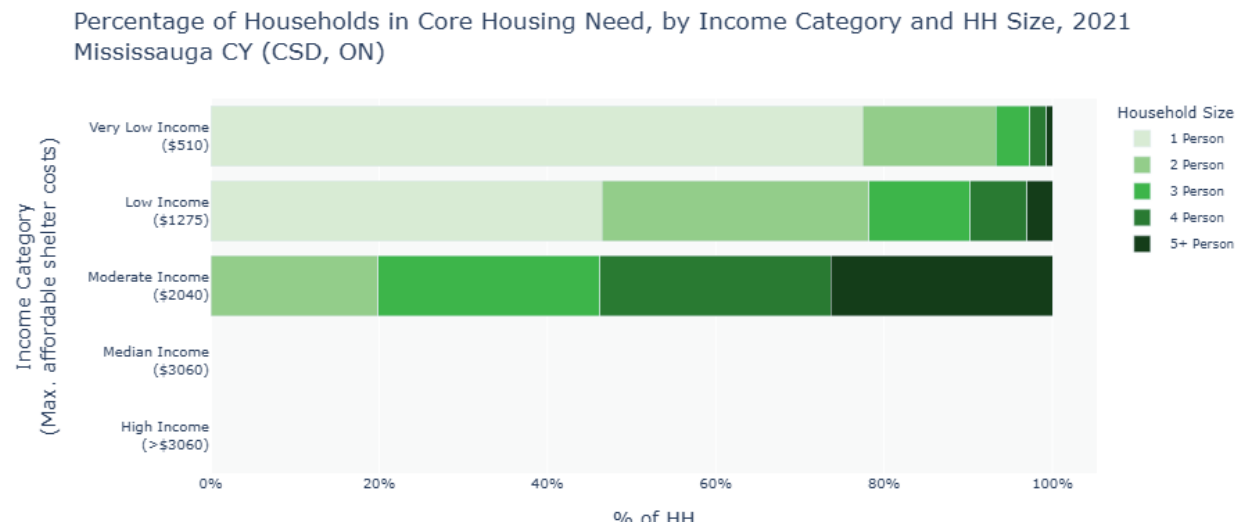


Figure 2 – Percentage of Households in Core Housing Need by Income Category and Household Size. Produced by HART.

2021 Affordable Housing Deficit:

Mississauga CY (CSD, ON)						
Income Category (Max. affordable shelter cost)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH	Total
Very Low Income (\$510)	2,195	450	115	55	20	2,835
Low Income (\$1275)	10,820	7,380	2,800	1,565	705	23,270
Moderate Income (\$2040)	0	1,785	2,375	2,460	2,370	8,990
Median Income (\$3060)	0	0	0	0	0	0
High Income (>\$3060)	0	0	0	0	0	0
Total	13,015	9,615	5,290	4,080	3,095	35,095

Table 3 – 2021 Affordable Housing Deficit. Produced by HART

3.6.1 Households in Core Housing Need		
Characteristic	Data	Value
Affordability – Owner and tenant households spending 30% or more on shelter costs (# and %)	Total	31,785
	Percentage	13.5

3.6.1 Households in Core Housing Need		
Characteristic	Data	Value
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	16,500
	Percentage	7
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	15,290
	Percentage	6.5
Adequacy – Households in dwellings requiring major repair (# and %)	Total	11,625
	Percentage	4.9
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	4,940
	Percentage	2.1
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	6,685
	Percentage	2.8
Suitability – Households in unsuitable dwellings (# and %)	Total	27,665
	Percentage	11.8
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	16,560
	Percentage	7
Suitability – Owner households in unsuitable dwellings (# and %)	Total	11,105
	Percentage	4.7
Total households in core housing need	Total	35,085
Percentage of tenant households in core housing need	Percentage	9.6
Percentage of owner households in core housing need	Percentage	28

3.7 Please provide any other available data or information that may further expand on, illustrate or contextualize the data provided above.

Peel estimated approximately 62,200 (23.6%) of households in Mississauga were in CHN in 2023. The data below (**Figures 2 and 3**) demonstrates that not only very low- and low-income households face CHN. A significant percentage of moderate-income households in priority populations are in CHN. Very low-income households in CHN tend to be one (1) person households, while moderate-income households in CHN tend to be almost evenly distributed between two (2) through five (5) person households.

Senior households represent the greatest percent of low-income households in CHN. While many seniors in Mississauga own their home, the equity is inaccessible. These households may have suffered the loss of a partner or reduced household income impacting their ability to maintain their home in a state of good repair and/or afford ongoing costs like property taxes and utilities.

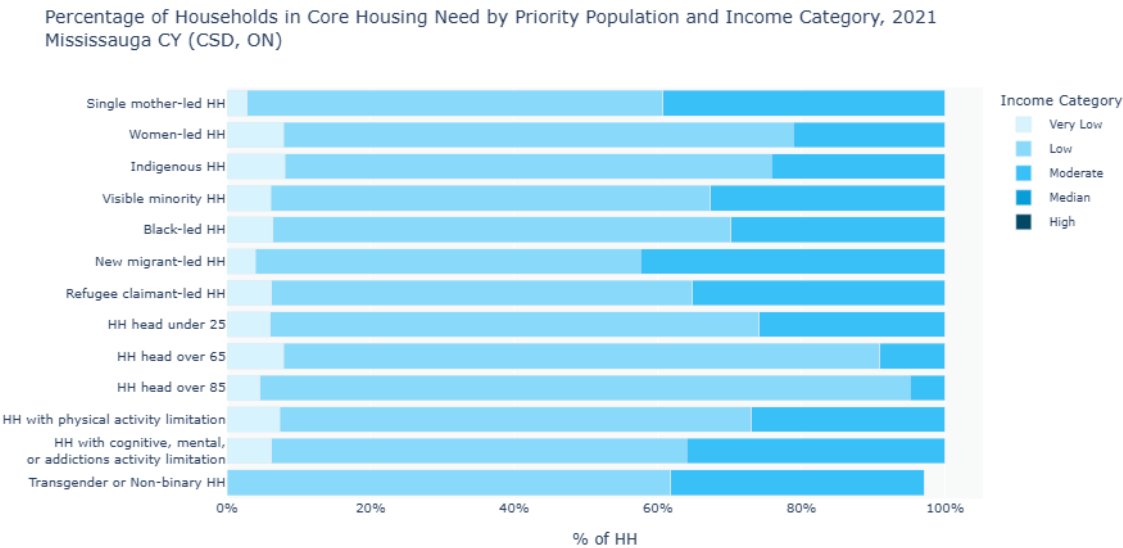


Figure 3 – Percentage of Households in Core Housing Need by Priority Population and Income Category.
Produced by HART.

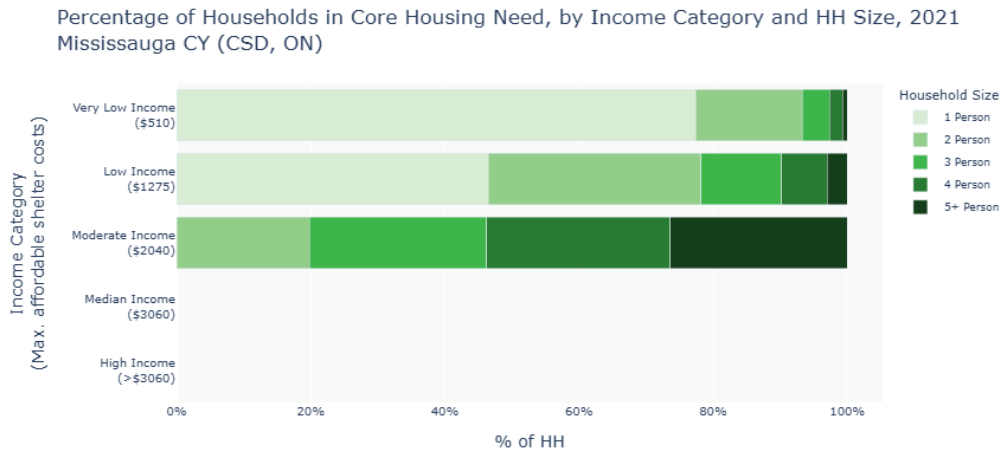


Figure 4 – Percentage of Households in Core Housing Need by Income Category and HH Size. Produced by HART.

4. Priority Groups

There are 12 groups that CMHC defines as priority populations for affordable homes: groups who face a proportionally far greater housing need than the general population. There is also a 13th group, women-led households and specifically single mothers, implied in the National Housing Strategy which targets 33% (with a minimum of 25%) of funding going to housing for women-led households. Priority population groups are:

- Women and children fleeing domestic violence
- Women-led households, especially single mothers
- Seniors 65+
- Young adults aged 18-29
- Indigenous Peoples
- Racialized people
- Recent immigrants, especially refugees
- LGBTQ2S+
- People with physical health or mobility challenges
- People with developmental disabilities
- People dealing with mental health and addictions issues
- Veterans
- People experiencing homelessness

Census data does not disaggregate core housing need data by all priority populations, including veterans, individuals who identify as LGBTQ2S+, survivors of domestic violence, and individuals experiencing homelessness. Many households may have members in multiple priority categories which may also not be represented in the data. With these limitations in mind, information on housing need by priority population would be helpful for developing inclusive housing policies.

4.1 What information is available that reflects the housing need or challenges of priority populations in your community? If data is available, please report on the incidence of core housing need by CMHC priority population groups in your community. If no quantitative data is available, please use qualitative information to describe the need for these priority populations.

Common themes identified through IZ and IHCN consultation with various priority groups included the cost of housing, the lack of affordable options (not enough subsidized housing, co-op units, etc.), and community.

Young adults and families struggle to enter the housing market resulting in a decline of these households as they leave Mississauga to find affordable housing. Engagement surveys revealed that young adults support housing options such as garage conversions, co-ops, and multiplexes.

Seniors face unique challenges as they deal with increased costs of living and housing. Retirement homes are expensive, downsizing can be more costly than aging in place, and many new developments are not accessible (e.g. narrow stairs in townhouses). High-rises are not a desirable option for many seniors – they prefer to live near family within familiar communities.

Recent immigrants face multiple challenges including: income relative to housing costs, lack of knowledge of tenant/landlord rights, language barriers, and difficulty finding rent guarantors for those with no relatives or friends nearby. The Peel Newcomer Strategy Group shared that basement units are often unsafe, landlords do not always provide rental agreements, and there is limited education and support for prospective tenants. Discussions also highlighted that the *Residential Tenancies Act* does not apply where accommodations are shared.

Income levels have not kept up with costs and many single income households, particularly single mother-led households, struggle to afford rent, basic needs, and childcare among other costs. Families with children tend to prefer living near schools and parks where they can build communities and relationships with other families, unfortunately the affordability of homes in these types of neighbourhoods is a challenge and causes some young families to leave Mississauga.

4.2 Please describe the incidence and severity of homelessness in your community, including an estimated number of individuals and/or families experiencing homelessness (hidden, visible, chronic, living in encampments, and episodic). If available, please include recent Point-in-Time counts.

As previously discussed in Section 2.1, the Hub is a resource and information centre that offers support to individuals and families who are experiencing homelessness and/or mental health issues. Individuals are able to find a qualified social worker who can connect them with treatments, housing and employment services to help them integrate back into the community.

The incidence and severity of homelessness in the Hub community and surrounding area remains significant. The number of individuals experiencing homelessness

fluctuates due to factors such as economic conditions, housing affordability, and local policies. According to the latest Point-in-Time (PIT) count, conducted during the designated 24-hour period, 75 individuals were identified as experiencing homelessness.

The severity of homelessness is compounded by several factors, including mental health issues, substance abuse, and the lack of affordable housing options. A significant proportion of individuals face chronic homelessness, meaning they have been without stable housing for extended periods and often require intensive support services to regain stability. The local shelters are operating at capacity, and there is an urgent need for more resources and long-term solutions to address both the immediate needs of those experiencing homelessness and the underlying causes of housing instability.

4.3 Please describe local factors that are believed to contribute to homelessness in your community (e.g., the closing of a mental health facility, high numbers of refugee claimants, etc.).

Immediate barriers include the lack of mobile outreach teams to assist individuals with high needs at various locations, as well as the absence of ready-made meal programs in the Downtown Core. These gaps in basic services directly impact individuals who are unable to access food or support in their current situation.

Additionally, the community faces challenges due to limited-service availability on weekends, leaving individuals without help during critical times. Another pressing issue is the lack of overnight shelter programs for both men and women, which forces many individuals to remain unsheltered at night. These barriers are compounded by systemic issues like the high cost of housing and a shortage of affordable rental units, as well as inadequate mental health and addiction services.

Social factors such as job insecurity, domestic violence, and mental health struggles also contribute to homelessness in the region. The community's current infrastructure is insufficient to meet the needs of those in crisis, creating a significant gap in support. There is a clear need for more comprehensive services, including mobile outreach, 24/7 programs, and long-term solutions to help individuals stabilize and regain housing.

Additional provision of the following resources is required:

- **In From the Cold/Heat - Stay the Night Programs** provide overnight shelter, offering a safe and warm environment during harsh weather conditions.
- **Cellphone offerings** ensure individuals can stay connected with service providers and emergency contacts.
- **Identification Clinics** assist individuals in obtaining necessary identification, which is crucial for accessing social services and securing housing.
- **Starter Affordable Transit Presto cards**, pre-loaded with funds, allow individuals to access transportation to essential services or employment opportunities.

- **Foodbank in the downtown central core** to provide ready-made meals, ensuring that individuals facing homelessness have access to nutrition.
- **Laundry services** help individuals maintain personal hygiene and feel more dignified while seeking work or other services.
- **Weekend resources** available for those actively experiencing homelessness, as many services are typically closed during these times, offering critical support when other resources may not be accessible.
- **Intensive case support**, rather than just basic case management, should be considered, including housing services, as well as collaboration with **Ontario Works (OW)** and **Ontario Disability Support Program (ODSP)** teams to provide coordinated assistance.
- **Mental Health service expansion**, such as incorporating **Assertive Community Treatment (ACT) teams**, would improve outreach to individuals with mental health challenges who may not actively seek or access traditional services.

If implemented, these resources would help create more comprehensive and integrated support to better meet the complex needs of individuals facing homelessness.

4.4 Please identify temporary and emergency relief resources available for individuals' experiencing homelessness in your community (e.g., number of shelter beds, resource centres, number of transitional beds available). If possible, please indicate whether capacity levels are commensurate with need. There will be an opportunity to provide information on local permanent solutions and resources further down.

Peel, as Housing Service Manager, is the primary funder, new supply producer, and community housing and service provider for the regional affordable housing system.

Peel's Housing Service Annual Report (2023), identified that over the next 10 years an estimated 2,100 new beds/units, contingent upon funding, will be added to Peel's community and supportive housing stock through the following programs:

- Housing Master Plan/Peel Community Housing Development Program (PCHDP);
- Rapid Housing Initiative (RHI) funding projects;
- Peel Affordable Rental Incentive Program (PARIP); and
- My Home Second Units Renovation Assistance Program.

In 2023, a total of 1,340 units were under development, including:

- 1,137 units on Regional or Peel Housing Corporation sites through PCHDP;
- 106 units under RHI; and
- 97 units funded through PARIP.

In 2024, six (6) new housing projects added 314 new homes/shelter beds to the community and supportive housing systems in Mississauga as outlined in **Table 4**.

Project	# of units / beds	Estimated Completion	Funding by Source	Owner
Surveyor Shelter	108 shelter beds	Complete, occupancy February 2024	<ul style="list-style-type: none"> • Region \$15.8M • SSRF2 \$7.6M • CMHC Loans \$2.5M 	Peel
Armagh House Expansion	10 transitional units	Complete, occupancy March 2024	<ul style="list-style-type: none"> • Region \$7.3M • RHI1 \$2.4M 	Third-party
Pathway Arbour Mill Expansion	6 affordable rental units	Q4, 2024	<ul style="list-style-type: none"> • RHI2 \$2.04M • SSRF4 \$1.0M 	Third-party
Indwell Streetsville	40 supportive housing units	Q4, 2024	<ul style="list-style-type: none"> • RHI2 \$20.8M • SSRF4 \$4.5M 	Third-party
Credit River Way	150 affordable rental units	Q4, 2024	<ul style="list-style-type: none"> • Region \$34.5M • OPHI Y2&Y3 \$13.1M • CMHC Loans \$20M 	Peel
Total	314			

Table 4 – Region of Peel housing projects

In 2023, the Region's outreach program supported 1,817 non-unique individuals who were living rough on the streets with more than 6,000 in-person interventions – a service increase of more than 1,000 individuals from 2022. Across Peel's shelter system in 2023, 4,315 households (6,007 clients) were served at an emergency shelter or an overflow hotel representing an increase of almost 2,000 clients from 2022. At the Dundas medical shelter, 276 clients received care for complex health needs and 152 clients received care for COVID-19, for a total of 428 clients in 2023, which is 200 more than 2022.

The need for affordable housing, particularly amongst the most vulnerable, far exceeds available resources. Increasing the supply of affordable, community and supportive housing at a scale that better addresses community need cannot be funded through property tax alone.

4.5 Some groups, including students, those in congregate housing, and temporary foreign workers, may be excluded from publicly available core housing need data sources. Communities are encouraged to use this section to describe the housing needs of these respective populations to ensure that all groups are represented in their HNA.

The City conducted several engagements with Sheridan College, Peel District School Board (PDSB), Dufferin Peel Catholic District School Board (DPCDSB), and Indus Community Services (Indus) which represent significant segments of the international student and newcomer populations. These groups recognize the need for safe, affordable housing in close proximity to the applicable school, college or university.

Indus expressed that many international students are exploited by landlords as language barriers make it difficult to understand local housing laws. Students find it unaffordable to live on or near campus, making it difficult to get to school as the majority use public transportation. The key housing concerns identified by Indus are affordability and safety more than the size of units. Alternatively, PDSB and DPCDSB identified finding accommodating and affordable family sized units a challenge.

Sheridan identified concerns about unideal living conditions due to limited safe, affordable, and diverse housing options. Approximately 59% of students live with family (parents or other relatives), but there is a lack of larger units that can accommodate multi-generational housing. Students expressed challenges related to cost (e.g. low wages, limited job opportunities, lack of access to scholarships), culture (e.g. feeling judged and stereotyped, social withdrawal, discomfort with other cultural groups) and living conditions (e.g. lack of tenant rights knowledge, using furniture and spaces for uses that weren't intended, lack of storage space).

The City is in ongoing contact with the colleges and universities and will continue to monitor and assess student housing and associated challenges. The City's Affordable Housing CIP will increase the number of safe and legal rental units in Mississauga through incentives.

5. Housing Profile

5.1 Key Trends in Housing Stock:

This section should tell a story of housing changes over time in a community through trends in net change of affordable or below-market housing. This should be expressed through illustrations of net losses or net gains in affordable and non-market housing over the previous three census periods.

5.2 Please provide a brief history of how housing in the community has been shaped by forces such as employment growth and economic development, infrastructure, transportation, climate impacts, and migration. Please include any long-term housing challenges the community has faced:

Current day Mississauga is located on the Treaty and Traditional territory of the Mississaugas of the Credit (Mississaugas), the Haudenosaunee Confederacy and the Wendat and Wyandot Peoples. The British Crown purchased the land from the Mississaugas in 1806 through Treaty 14.

In the early 19th century, small settlements comprising non-Indigenous people began forming, which grew into villages. The Mississaugas were forced from these lands (their Reserve is now located outside Hagersville, Ontario) and settlers renamed it the 'Township of Toronto'.

In 1809, the first census reported a population of 175 people, increasing to over 7,000 by 1851. This society was mostly agrarian, but villages and hamlets like Port Credit, Streetsville, Clarkson, and Malton each had their own locally-tied economy. As industrialization and steam engine trains arrived, the villages struggled to compete with surrounding communities like Hamilton.

The late 19th century was a period of de-growth. At the turn of the century, residential development began along the waterfront with summer homes for affluent for Torontonians and along Lakeshore Road for middle income families that worked in Toronto. Newly paved highways and local road improvements facilitated the decentralization of populations from major centres like Toronto and population doubled in the first three (3) decades of the 20th century. Subdivisions like Lakeview began developing in the 1920s, and as WWII ended, subdivision development accelerated to accommodate returning veterans. In the mid-20th century, Mississauga's population reached 33,310.

Major industries, like Port Credit's St. Lawrence Starch (1889-1989) and the Cooksville Brick and Tile Yard (1912-1970) located in Mississauga. Vibrant growing communities were established with diversified local populations. While north Mississauga largely maintained its agricultural industry for most of the 20th century, the northeast shifted to an industrial economy due to the success of the Malton Airport (now Pearson International Airport). The second half of the 20th century saw the establishment of industrial business parks across the city attracting businesses and providing employment opportunities that subsequently attracted more residential growth.

By 1976, the population of Mississauga was 250,000, enabled by the development of Highway 401, improvements to the Queen Elizabeth Way (QEW) and local and regional roads, and the introduction of high-speed rail commuter services via the GO Train. Transportation improvements facilitated the development of affordable houses and apartment buildings on inexpensive large lots close to schools and other amenities.

Mississauga's population continued grow reaching 613,000 by 2001. This growth was accommodated through low-rise residential development in central and northern communities like Erin Mills, Meadowvale, Creditview, and Hurontario as well as the development of apartments in the Downtown Core.

Mississauga was an attractive place to settle given the local and regional economic successes and transportation improvements. However, since 2001, population growth has slowed due to limited greenfield lands and a lack of available affordable housing options. Over the last decade, the average price of a house in Mississauga has more than doubled from \$507,000 in 2014 to over \$1 million in 2024, significantly outpacing income. This negatively affects the City's ability to attract businesses because employees can not afford to live nearby. Unlocking affordable housing options is essential to ensure that Mississauga's economy continues to grow.

Through IZ, the City will be able to secure affordable housing where new development is supported by transit in MTSAs. Planned improvements to Mississauga's transportation network include the Hurontario Light Rail Transit (LRT) corridor, Dundas Bus Rapid Transit (BRT) Network, improved frequency along the Lakeshore West GO Corridor, and proposed Highway 413. Two large residential developments, Brightwater and Lakeview Village, are underway on former industrial lands along Lake Ontario in close proximity to established communities providing for increased density in desirable locations.

5.2.1 Housing Units: Currently Occupied/Available – Stats Canada 2021		
Characteristic	Data	Value
Total private dwellings	Total	244,575
Breakdown by structural types of units (number of units)	Single-detached	90,660
	Semi-detached	26,855
	Row house	34,455
	Apartment/flat in a duplex	7,895

5.2.1 Housing Units: Currently Occupied/Available – Stats Canada 2021		
Characteristic	Data	Value
	Apartment in a building that has fewer than 5 storeys	17,545
	Apartment in a building that has 5 or more storeys	66,830
	Other single attached	80
	Movable dwelling	255
Breakdown by size (number of units)	Total	244,575
	No bedrooms	1275
	1 bedroom	31,240
	2 bedrooms	49,850
	3 bedrooms	79,885
	4 or more bedrooms	82,320
Breakdown by date built (number of units)	Total	244,575
	1960 or before	17,730
	1961 to 1980	75,015
	1981 to 1990	47,955
	1991 to 2000	46,745
	2001 to 2005	23,530
	2006 to 2010	15,745
	2011 to 2015	9,550
	2016 to 2021	8,300
Rental vacancy rate (Percent)	Total	3.5
	Bachelor	2.7
	1 bedroom	4.6

5.2.1 Housing Units: Currently Occupied/Available – Stats Canada 2021		
Characteristic	Data	Value
	2 bedrooms	<u>3.2</u>
	3 bedrooms+	2.2
Number of primary and secondary rental units	Primary	29,852
	Secondary	41,448
Number of short-term rental units	Total	2,778

5.3 In the last five years, how many affordable units for low and very low-income households have been built, and how many have been lost? If data is not available, please describe how the loss of affordable housing units may have impacted your community.

Table 5 shows the income ranges and associated affordable shelter costs, as defined by HART based on the 2021 Census. Note that as this data was collected in 2020 it was impacted by the pandemic.

Income Categories	Income Range		Affordable Shelter Cost	
	Lower Bound	Upper Bound	Lower Bound	Upper Bound
Very Low	*	\$20,400	*	\$510
Low	\$20,401	\$51,000	\$510	\$1,275
Moderate	\$51,001	\$81,600	\$1,275	\$2,040
Average	\$81,601	\$122,400	\$2,040	\$3,060
High	\$122,401	*	\$3,060	*

Table 5 – Income ranges and affordable shelter costs by Income Category

Assuming that the 2020 income threshold increased at the rate of the Bank of Canada's Consumer Price Index, very low- and low-income households could now afford \$598 and \$1,496 per month in rent or a home purchase price of \$98,799 and \$246,977, respectively. In contrast, in 2024 the average price of a home in Mississauga was \$1,068,304, and the average monthly rent was \$1,877 in the primary market and \$2,807 in the secondary market.

Over the last five (5) years, very low- and low-income households have been unable to enter the private rental and ownership markets in Mississauga. While Peel has

increased the supply of shelters, affordable rental, community and supportive housing in the Region through their [Housing and Homelessness Plan](#), a growing gap remains.

Since 2000, Peel has identified an increased need for affordable housing. In 2023, Peel's Centralized Waiting List contained 32,329 households – and increase of 12% since and 32% since 2020. In 2024, Peel opened four (4) new housing projects in Mississauga for a total of 206 new residential units that are a mix of transitional, supportive housing, and affordable rental.

Please refer to Section 4.4 for more information on Peel's affordable housing projections and Section 5.8 for details on Peel's housing incentives and supports.

Despite Peel's work to provide housing for low- and very low-income households, 2021 data shows that there were 11,693 households in CHN in Mississauga comprised of 73% of very-low-income households, 62% low-income households, and 20% of moderate income households. CHN by income category is shown in **Figure 5**.

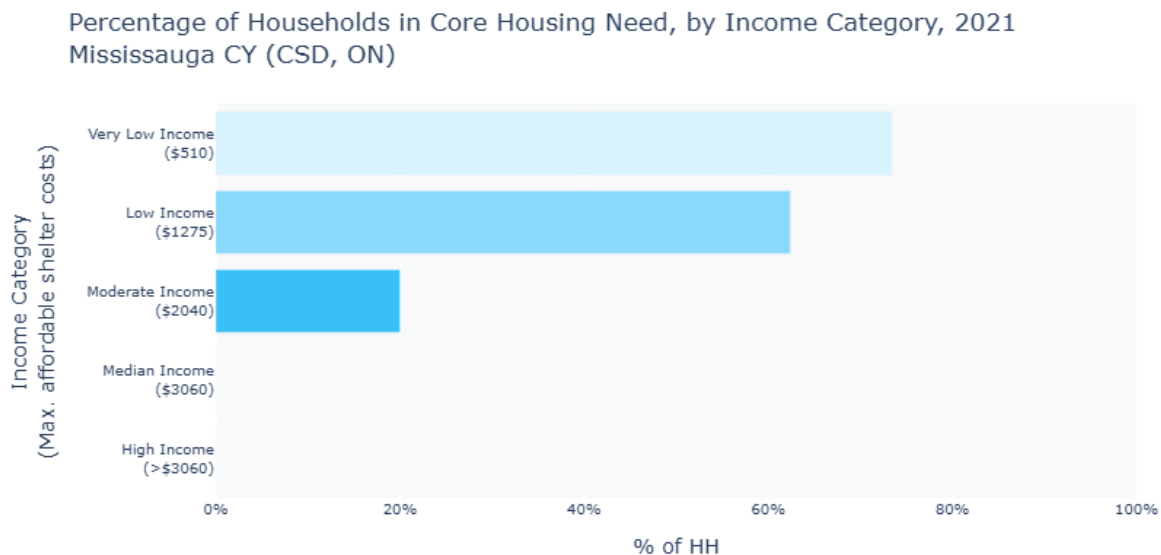


Figure 5 – Percentage of Household in Core Housing Need, by Income Category. Provided by HART.

5.4 How have average rents changed over time in your community? What factors (economic, social, national, local, etc.) have influenced these changes?

Average rent in Mississauga's primary rental market has increased by 42% over the last 7 years, averaging 5% year over year, from \$1,244 in 2016 to \$1,777 in 2023. The highest rate of increase was 10% between 2022 and 2023. The average rent prices in the primary rental market are shown in **Figure 6**.

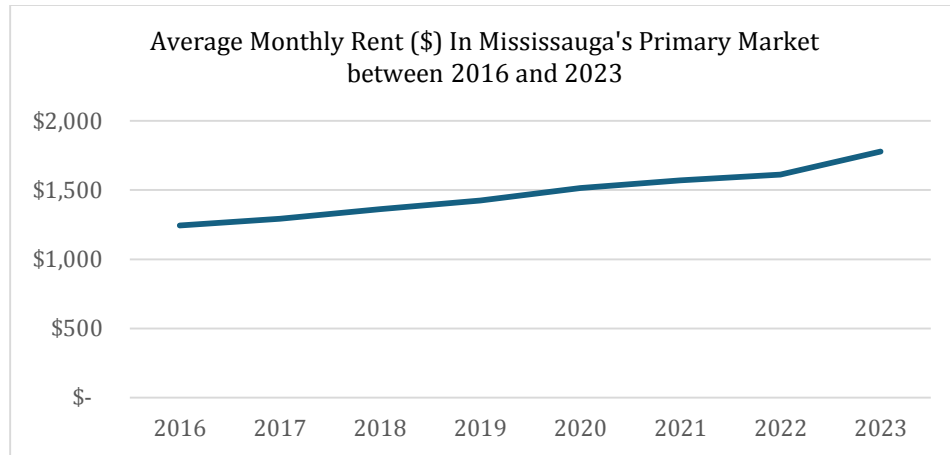


Figure 6 - Average Monthly Rent (\$) In Mississauga's Primary Market between 2016 and 2023

Across Canada, rents have increased due to several factors including:

- Growing population and related increased demand for housing;
- Higher interest rates;
- Lack of government incentives for purpose-built rental;
- Removal of rent control legislation;
- Construction barriers (e.g. lack of labour and materials); and
- Increase in Short-Term Rental accommodations.

In Mississauga, rent increases are due to a lack of new supply of purpose-built rental over the last 25 years. In 2000, there were 30,055 purpose-built rental units, dropping to a low of 28,618 units in 2014 and rebounding to 30,149 units in 2024. The lack of new purpose-built rental construction in the 2000s and 2010s was due to decreased government incentives and shifts the small scale investor market that preferred the development of condominiums. In recent years, the rental market has improved while the condominium market has slowed.

Condominium apartment completions increased substantially over the last several years, with the secondary rental market filling the gap left by the primary rental market. Many condominium units are purchased as investments and rented to households in the secondary market. While data for this market is less complete than the primary rental market, in 2024 CMHC reported that there were 51,821 condo units in Peel, 16,141 of which (31.1%) operated as rental units.

In 2024, the average price for a two-bedroom unit was \$2,674 in Peel's secondary market, which is 38% higher than the average price of \$1,941 in Mississauga's primary market.

5.5 How have vacancy rates changed over time? What factors have influenced this change?

Between 2016 and 2019, vacancy rates in Mississauga ranged from 0.8% to 1.4% which is representative of a restricted rental market – a vacancy rate of 3% is generally

considered balanced. Mississauga's primary rental market vacancy rate for 2013 through 2023 is shown in **Figure 7**.

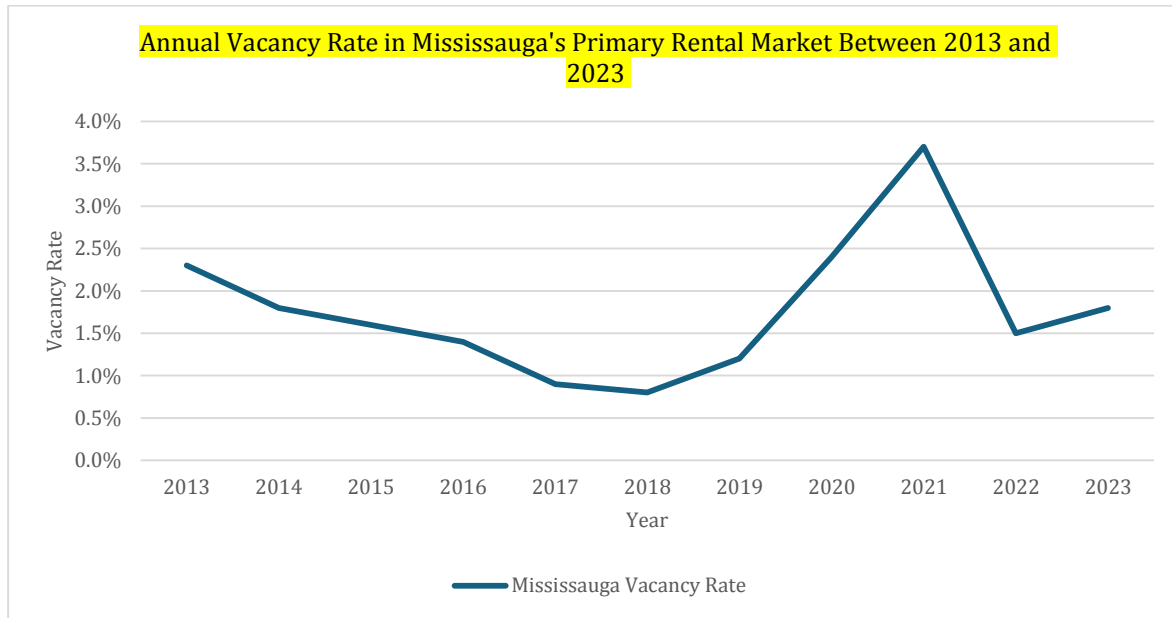


Figure 7 - Annual Vacancy Rate in Mississauga's Primary Rental Market Between 2013 and 2023

A spike in vacancy rates occurred in 2020 and 2021 attributable to the pandemic when immigration stopped, many households migrated to other provinces, and the unemployment rate was high. As restrictions lifted, the economy began to recover in 2022, and vacancy rates dropped accordingly.

More recently, the primary rental market has been impacted by a historic 4.1% increase in the supply of purpose-built rental in 2024 - the highest increase reported by CMHC in over 30 years. As a result, the national vacancy rate increased to 2.2% in 2024 from 1.5% in 2023.

CMHC reported that the 2024 vacancy rate in Mississauga was 3.9%, but an anomaly was identified in the data resulting in the reported rate being inflated. CMHC has provided revised vacancy rates for the area of Mississauga where the anomaly occurred but have yet to update the city-wide vacancy rate for 2024.

5.6 How have trends in core housing need changed over time between both tenant and owner-occupied households?

The number of households in CHN increased by 3% from 2006 to 2011 and a further 20% between 2011 and 2016 to reach a peak of 40,515 households. CHN then fell by 13% between 2016 and 2021 to 35,085 households.

The 2021 data was collected during 2020, when the government was distributing the Canada Emergency Response Benefit (CERB). CERB provided households who lost employment due to the pandemic with \$2,000 every four (4) weeks. This financial support helped keep households out of CHN and helped others escape CHN.

While the total number of owner and tenant households in CHN is comparable, the proportion of tenant households in CHN is much greater than owner households. The number and percent of tenant households in CHN is more variable and sensitive than owner households to changes in the market. Owner and tenant households in CHN since 2006 are shown in **Figure 8** and **Table 6**.

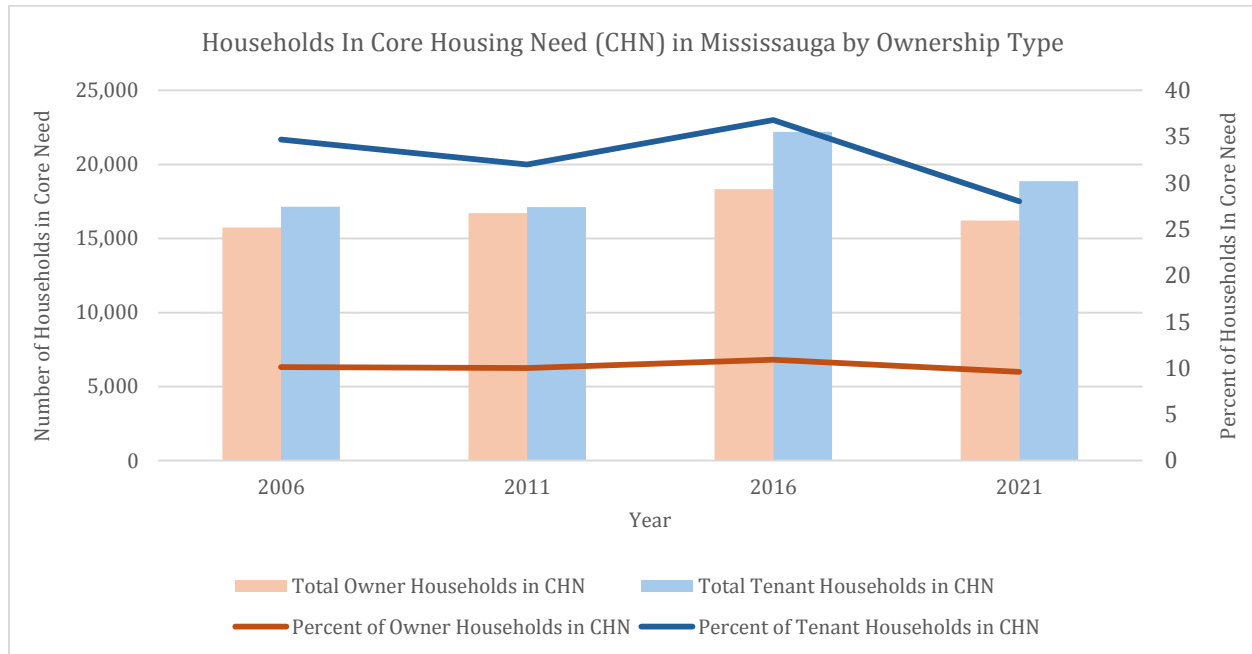


Figure 8 – Households in Core Housing Need (CHN) in Mississauga by Ownership Type

Year	Number of Households in Core Need	Total Owner Households in Core Need	Percent of Owner Households in Core Need	Total Tenant Households in Core Need	Percent of Tenant Households in Core Need
2006	32,870	15,735	10.1%	17,135	34.7%
2011	33,825	16,710	10.0%	17,115	32.0%
2016	40,515	18,325	10.9%	22,190	36.8%
2021	35,085	16,205	9.6%	18,880	28.0%

Table 6 – Households in Core Housing Need (CHN) in Mississauga by Ownership Type

5.7 Non-Market Housing

5.7.1 Current Non-Market Housing Units		
Characteristic	Data	Value
Number of housing units that are subsidized	Total	10,497
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	45,425
Number of co-operative housing units	Total	2,750
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	381

5.8 Please describe any other affordable and community housing options and needs/gaps currently in your community that are not captured in the table above.

Examples can include:

- Are any of these affordable housing units accessible or specifically designed for seniors, including long-term care and assisted living?
- Does your municipality provide rent supplements or other assistance programs that deepen affordability for households?
- Is your community in need of supportive housing units with wrap-around supports, such as for those with disabilities?

In Mississauga 25% of very low-income households and 27% of low-income households with heads 65 and over are in CHN, as shown in **Table 7**.

65 years and over		
Income Categories	Total Population in CHN	Percent of Population in CHN
Very Low	950	25%
Low	10,010	27%
Moderate	1,095	2%
Average	-	0%
High	-	0%

Table 7 – Households 65 Years and Over in Core Housing Need (CHN) by Income Category

Peel offers housing support for seniors through the [Peel Senior Link](#) program. Through [Peel Community Housing Development](#) it builds new shelters, transitional, community, and supportive housing on lands owned by Peel and Peel Housing Corporation (PHC).

During OP and IHCN engagement, many young adults and adults indicated that they continued to live with their parents due to the lack of affordable housing options in Mississauga. As discussed in Section 3.3, household formation is being suppressed by the lack of affordable housing in Mississauga.

The City developed policies and incentives to facilitate the creation of ‘Missing Middle’ housing to provide affordable options for young adults and others. This includes the [ARUs](#) and [fourplexes](#) permitted in existing residential neighbourhoods through IHCN. The City also secures affordable housing through IZ in specific MTSA.

International students and permanent residents require affordable housing options, but a further understanding of their specific housing needs is required. As these populations are not represented in Statistic Canada’s Priority Populations in the Census, it is difficult to measure their CHN. Related information from Indus and Sheridan College is in Section 4.5.

5.9 Housing Trends

The data in the table below (5.9.1) was sourced from CMHC’s housing market data and TRREB’s Market Watch Reports. The data listed are annual totals for 2024.

5.9.1 Housing Values		
Characteristic	Data	Value
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	1,786
Purpose-built rental prices by unit size	Total	1,863
	Bachelor	1,274

5.9.1 Housing Values		
Characteristic	Data	Value
(Average, Canadian dollars)	1 bedroom	1,752
	2 bedrooms	1,941
	3 bedrooms+	2,046
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	Total	1,786
	Bachelor	1,133
	1 bedroom	1,700
	2 bedrooms	1,800
	3 bedrooms+	1,999
Sale prices (Canadian dollars)	Average	\$1,068,304
	Median	\$950,000
Sale prices by unit size (Average, Canadian dollars)	Average	\$1,038,608
	Bachelor	*
	1 bedroom	\$541,287
	2 bedrooms	\$704,173
	3 bedrooms+	\$1,212,798
Sale prices by unit size (Median, Canadian dollars)	Median	\$955,000
	Bachelor	*
	1 bedrooms	\$533,000
	2 bedrooms	\$644,000
	3 bedrooms+	\$990,000

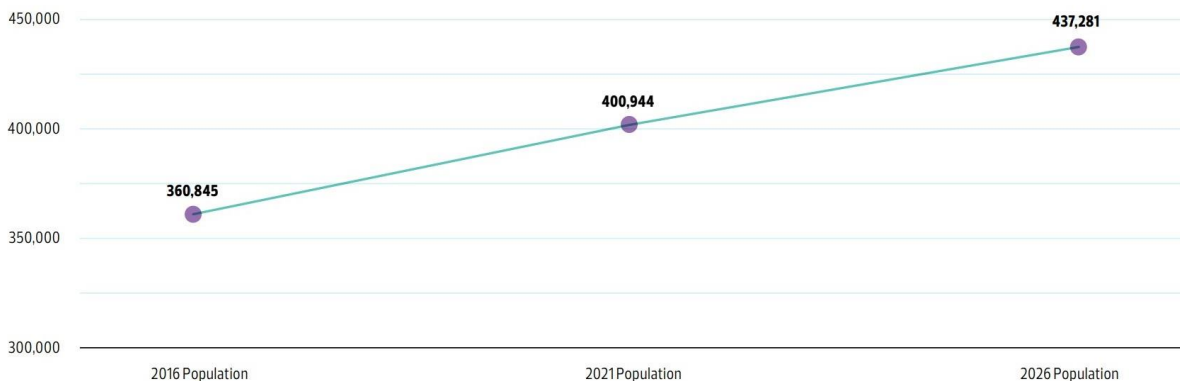
The data in the following table (5.9.2) is sourced from CMHC's housing market data and City databases. The data listed are annual totals for 2024.

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	Data	Value
Demolished – breakdown by tenure	Tenant	12
	Owner	118
Completed – Overall and breakdown by structural type (annual, number of structures)	Total	2,469
	Single	151
	Semi-detached	26
	Row	348
	Apartment	1,944
Completed – Breakdown by tenure (annual, number of structures)	Tenant	296
	Owner	278
	Condo	1,895
	Coop	0
Housing starts by structural type and tenure	Total	Combined – 3,036 Single – 175 Semi-Detached – 26 Row – 148 Apartment – 2,687 Rental – 9 Single – 0 Semi-Detached – 0 Row – 6 Apartment – 3 Ownership – 3,027 Single – 175 Semi-Detached – 26 Row – 142 Apartment – 2,684

6. Projected Housing Needs and Next Steps

This section aims to answer the question, how much and what type of housing is needed to meet the needs of the population over the next 10 years? How will this Housing Needs Assessment (HNA) be meaningfully used in planning and investment decisions?

This section projects population trends from the previous 10 years, dividing by income category and target housing costs while considering migration trends. An example of a benchmarked projection from Edmonton's Affordable Housing Needs Assessment is provided below.



Household Growth Projection 2016- 2026. Source: Edmonton Affordable Housing Needs Assessment – August 2022

HNAs should be able to convey through their data-driven narrative how many housing units are needed by income category, household size and dwelling type over the next 10 years. In completing this section, communities must carefully consider their past growth trends and future demographic projections, including recent immigration patterns, aging population dynamics, and economic trends. Furthermore, it is also crucial for communities to consider any pre-existing housing shortages, as evidenced by indicators such as recent trends in rental vacancy rates, growth in prices/rents, the number of households in core housing need, and the aging of their current housing stock.

6.1 Projection Methodology Guidelines

There are several projection methodologies that can be used to project housing demand, including the HART housing needs projection here. The federal government recommends using the HART methodology as a reference point, with additional considerations and data points to improve the validity of the methodology. These considerations, including economic data integration and supply capacity and gaps as well as steps for calculating the methodology are noted below. Provinces and territories, in consultation with their municipalities/communities, are invited to use a methodology that fits their regional circumstances, ensuring the assumptions that inform their

preferred methodology are also clearly explained. The federal government will review the HNAs as a requirement for its various funding programs and assess the methodology and assumptions that inform it for their validity and robustness. If needed, further engagements can take place to better align the preferred methodology with the federal government's expectations.

In employing a projection methodology, jurisdictions may find the following list of key considerations and steps useful. The following approach involves first projecting the population into the future, then projecting household formation from headship rates, and then **demand for housing by tenure, dwelling type and size, family type and income groups**. Following the Population Projection, Household Projection and Housing Demand Projection steps, a table is presented of the key considerations for each step in the process.

Step 1: Population Projection

- Conceptually the projected population is calculated as the survived population + births + projected net migrants. An example of an accepted method to calculate population projection is the Cohort-Component population projection method.

Step 2: Household Projection

- Project family and non-family households separately by multiplying the projected population by age group in a given year with projected headship rates (household formation) by age group in a given year.
 - A headship rate represents the probability that a member of a given age group will head (maintain) a household of a given type (family or non-family). Historical headship rates are calculated as the ratio of household heads in an age group to the population of that age group.
 - Total headship rates can be determined by adding family and non-family headship rates together for a given age group and year. An increase in the total headship of any particular age group means that overall a higher proportion of that group heads households than previously. The converse holds true for a decrease in the total headship rate. Thus, the total rate is an overall indication of the propensity to form households in a particular age group.
- Project both family and non-family households by household type (composition), including couples without children, couples with children, lone parents, multiple-family households, one-person households, and other non-family households. This can be achieved by multiplying the projected number of households in a particular age group by the projected household type proportions for that age group.
 - Historical proportions for family households are the ratio of the number of family households of a given type in an age group to the total number of family households headed by that age group.
 - Historical proportions for non-family households are the ratio of the number of non-family households of a given type in an age group to the total number of non-family households headed by that age group.

- Project net household formation according to family and non-family household types by calculating the difference between projected households in successive years.

Step 3: Housing Demand (Need) Projection

- Project the number of owner households within a particular age range and household type by multiplying projected household by type (family and non-family) by projected ownership rates.
- Project the number renter households by calculating the difference between projected households and the number of projected owner households.
 - Historical ownership or renter rates are the ratio of the number of owning/ or renter households of a given type and age of head to the total number of households (owners and renters combined) of that type and age of head.
- Project dwelling type (single, semi, row, apartment) by multiplying projected age-specific renter and owner dwelling choice propensities by household type (family and non-family) with the projected number of renter and owner households of the given household type and age group.
 - Historical dwelling choice (occupancy) propensities describe the proportion of a given household type, tenure, and age of head group occupying each of the four dwelling types.
- Finally, communities should integrate assessments of pre-existing housing shortages into their final calculations. This integration should be informed by a thorough review of the preceding quantitative and qualitative analyses within the HNA. Additionally, communities should utilize the data and more advanced methodologies detailed in the Annex to ensure a comprehensive estimation of these shortages.

Overview

As an introduction to this section, please see the City's population projection below (**Figure 9** and **Table 8**) that was prepared by Hemson in 2022 for the ROP Municipal Comprehensive Review (MCR). This projection was previously verified and approved by the City, Region, and Province.

Further information on the population projection is provided in Section 6.1.

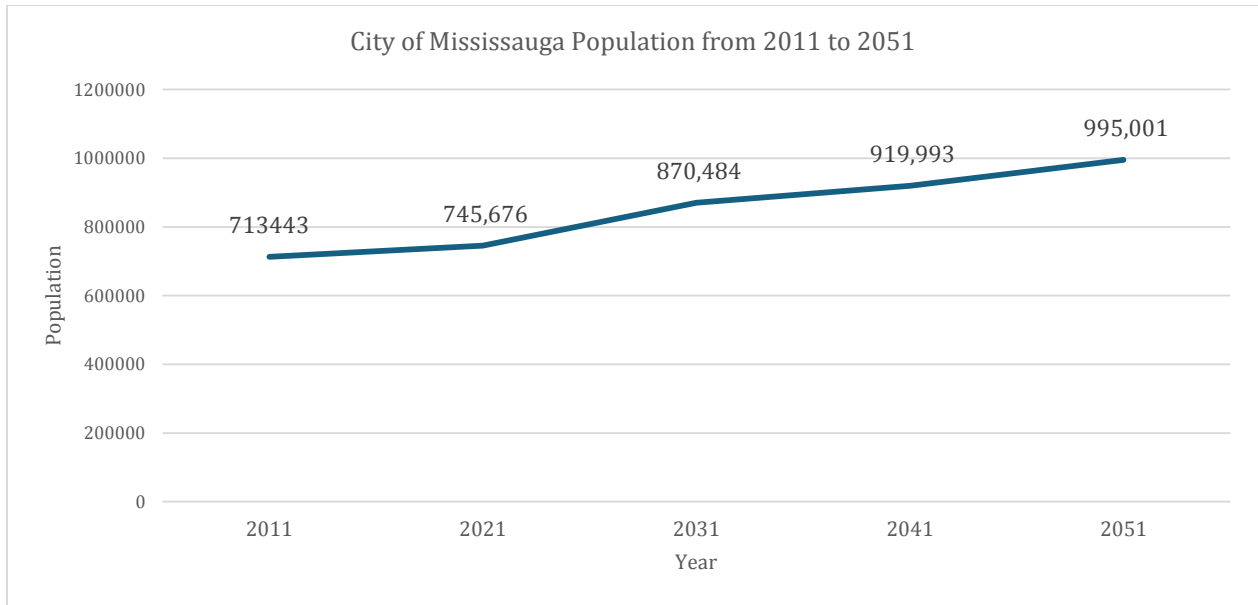


Figure 9 – City of Mississauga Population from 2011 to 2051

Year	Population
2011	713,400
2021	745,700
2031	870,500
2041	920,00
2051	995,000

Table 8 – City of Mississauga Population from 2011 to 2051

HART Household Projections – Projected Households by Household Size and Income Category

- The HART methodology estimates the total number of units by type (number of bedrooms) and with reference to income categories that will be needed to house a community's projected population.

Please use the Housing Assessment Resource Tools Households Projections tab to fill out the table below for your jurisdiction – Housing Needs Assessment Tool | HART

6.1.1 Projected Households by Household Size and Income Category						
HH Income Category	1 person	2 person	3 person	4 person	5+ person	Total
Very Low Income	6,908	1,866	287	121	57	9,239
Low Income	24,334	15,800	4,011	1,654	514	46,313
Moderate Income	12,974	18,929	8,149	4,978	3,824	48,854
Median Income	7,559	19,689	13,858	9,304	6,772	57,182
High Income	3,807	21,291	24,800	30,871	24,124	104,893
Total	55,582	77,575	51,105	46,928	35,291	266,481

Key Considerations

Population

- It is strongly advised to use the updated post-census population estimates for 2022 as your base population provided by Statistics Canada's demographic estimates division. These estimates account for any discrepancies in population counts, whether they are undercounts or overcounts. These estimates also smooth out the sharp downturn in immigration due to the pandemic in 2020/21. Please refer to annex for links to Statistics Canada CSD and CMA estimates.
- If historical fertility, survival and mortality rates by age category are stable and not trending, apply average historical rates to current population by age to project forward. If rates do trend by age over time, estimate the average change in rates in percentage points and add to current rates when projecting forward for the baseline scenario.
- For larger communities and centres where the data exists, disaggregate and project baseline net migration flows for respective components (i.e., net interprovincial, net intra migration and net international). Disaggregate net international migration and project its components further (emigration, returning Canadians, non permanent residents, etc.) and use recent growth trends per flow to project total net international migration. In projecting international migration, it will be important for communities to use the more updated federal immigration targets as an anchor.

- Because of the economic uncertainty triggered by the COVID-19 pandemic and potential future shocks, larger communities are expected to create one additional population scenario (high) to supplement the baseline. Utilize StatsCan projection methodology for fertility, survival, and migration to establish the high scenario. Consult Statistics Canada's population projection report cited in the appendix. Communities should avoid using low population or migration scenarios to prevent housing need undercounting.
- **Smaller Communities:**
 - In smaller centers where population projection scenarios are unavailable from StatsCan, but there is the capacity to generate them, cities can resort to using historically high population growth rates or migration scenarios as alternative methods for projecting future population.
 - One industry communities should also develop multiple population scenarios to manage economic volatility

Household Projections

- Headship rate is commonly defined as the ratio of the number of households by age to the population of adults by age in each community and can be used to project future households.
- If historical headship rates data is not trending or stable by age, apply the average historical census family/non-family headship rates by age group to the corresponding population within each age group.
- If historical headship rates by age is showing a trend over time, include the average historical census family/non-family headship rates percentage point change to the current headship rate. Subsequently, apply these adjusted headship rates by age to the corresponding population within each age group. By incorporating average historical headship rates into household projections, communities can mitigate the impact of potential decreases in recent headship rates that may be due to housing unaffordability, therefore avoiding artificially low household projections.
- **Optional for Smaller Communities:**
 - For the younger population aged 18-34, predict family/non-family headship rates using economic modeling. See UK study in annex for further guidance.
 - Project household composition by family/non-family households using latest census proportions by family type.
 - Project household size by age for family/nonfamily type by dividing population by households.

Housing Demand

To project housing demand by tenure:

- If ownership rates for family/non-family households within specific age groups are not showing a trend over time, apply the average historical ownership rates to projected households by age. The remaining households are considered renter households by age.
- If ownership rates for family/non-family households within specific age groups are trending over time, include the average historical percentage point change to the current ownership rates. Apply these adjusted ownership rates to household counts by age to project tenure by age. The remaining households are considered renter households by age.

To project housing demand by dwelling type:

- If historical dwelling propensities by family type, age, and tenure are not exhibiting a trend, apply the average historical demand propensity by type, age, and tenure to project households by type, age, and tenure.
- If historical demand type propensities are trending, incorporate the average percentage point change in demand type propensities to the current propensities. Apply these adjusted propensities to household types to estimate future dwelling propensities.

Economic Data Integration

- Relying solely on traditional demographic approaches to forecast housing needs can underestimate housing demand.
- Headship rates by age and family type can be projected by considering economic factors as explanatory drivers. These factors could include income, unemployment rates, prices, rents, and vacancy rates.
- CMHC is developing models to project headship rates for household maintainers aged 18-34 in provinces and larger metropolitan areas. Larger communities can benefit from leveraging these projections.
- Using an economic approach to project headship rates and incomes facilitates the estimation of household counts by age, size, tenure, and income. When integrated with dwelling type, price, and rent data, this approach assists in identifying potential households in core housing need.

Supply Capacity & Supply Gaps

- Housing need projections should be adjusted upwards or downwards to account for the **net effects** of conversions, demolitions, and vacant units in each community.
- Where data is available, communities should assess future capacity by compiling data on draft approved serviced lots, categorized by dwelling type and tenure,

that will be available for residential development. When combined with household projections by dwelling type and tenure, help estimate supply gaps

- In addition, larger communities can leverage supply gap estimates from CMHC to help inform where need is greatest and to identify housing shortages.
- **Optional for Smaller Communities:**
 - Comparing housing need projections with supply capacity will enable communities to identify potential gaps in supply by dwelling type and tenure.

6.2 Projection Methodology

Please outline the methodology and calculations used to complete the projections here, including any assumptions made.

As previously indicated, the population projection used for this HNA was conducted by Hemson in 2022 as part of the Region's MCR.

The MCR was conducted to bring ROP into conformity with the now rescinded *Growth Plan* that was in effect in 2022. Through the MCR, the Region completed a land needs assessment in accordance with the Provincially mandated methodology to determine the amount of land required to accommodate the Growth Plan's forecast population and employment growth to 2051. The methodology was supplemented by Peel's Growth Management Program (GMP) evaluation and validation of options for accommodating growth in existing urban areas and through boundary expansion. This work was conducted in collaboration with local municipalities, internal and external stakeholders, and the development sector.

The GMP identified the following principles for supporting complete and healthy communities:

- Efficiently use existing and planned Regional infrastructure;
- Growth pays for growth to minimize financial impacts to existing residents and businesses;
- Protect environmental and agricultural resources;
- Create densities that support transit, affordable housing and complete communities; and
- Plan for a range of employment over the long-term to adjust to market cycles.

The factors above, in addition to a range of density and intensifications rates, were considered in the development of multiple regional growth scenarios. Growth Scenario 1 is used in this HNA and the proposed MOP 2051, which forecasts population up to 2051 based on the 2021 Census population and available land across the entire Region, including a small greenfield in Mississauga along Ninth Line.

Most growth in Mississauga will be infill within the built-up area, which differs from the remainder of Peel where greenfield lands are available to accommodate growth.

Intensification will occur in strategic areas of Mississauga (e.g. MTSAs), which may require changes to land use permissions in some instances.

The data presented here has been vetted, verified, and approved by the Province, Region and local municipalities as a required minimum growth forecast to meet anticipated demands.

As of July 1, 2024, the City assumed the responsibility of growth management and is responsible for all future growth management work, including updates to the population and employment forecast. Mississauga plans to update this forecast towards the end of 2025, to consider changes in municipal and provincial policies and provide greater detail of projected population and household characteristics.

The Province, through the Region, assigned Mississauga a growth target of 995,000 people and 586,000 jobs by 2051. Mississauga has the land-use permissions in place to easily surpass this target, should the market exist.

Coupling Mississauga's 2031 forecast of 870,500 persons (and 995,000 persons to 2051), with information available from the Census, HART and CMHC, quantitative and qualitative assessments and projections can be deduced.

As the growth forecast used in this HNA was prepared for Peel, Mississauga was unable to obtain the information needed to complete table 6.2.1. The City is now responsible for growth management and will be able to update this table in future HNAs.

6.2.1 Projections		
Characteristic	Data/Formula	Value
Women by age distribution (# and %)	0-14	*
	15-19	*
	20-24	*
	25-64	*
	65-84	*
	85+	*
Male Births	Births x Estimated Proportion of Male Births	*
Female Births	Total births – Male Births	*

6.2.1 Projections		
Characteristic	Data/Formula	Value
Survival Rate	Survival rate for those not yet born at the beginning of the census year	*
Net Migrations	Net migration (in and out) of those not yet born at the beginning of the census year	*
Projected Family Households	Age-group population x projected age-specific family headship rate	*
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	*
Total Projected Headship Rate	Family headship rates + non-family headship rates	*
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	*
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year and age group	*
Projected Renter Households	Projected households by type, year and age group – projected owner households by type, year and age group	*

6.2.1 Projections		
Characteristic	Data/Formula	Value
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group	*

6.3 Population and Households Projections

Data for table 6.3.1 was collected from Peel's growth forecast, Statistics Canada, and the City's building application database.

6.3.1 Anticipated Population by 2031		
Characteristic	Data	Value
Anticipated population	Total	870,484
Anticipated population growth	Total	124,808
	Percentage	16.74%
Anticipated age	Average	*
	Median	*
Anticipated age distribution (# and %)	0-14	*
	15-19	*
	20-24	*
	25-64	*
	65-84	*
	85+	*

6.3.2 Anticipated Households by 2031		
Characteristic	Data	Value
Current number of households	Total	244,571 (2021)
Anticipated number of households	Total	286,356
Anticipated Household Age	Average	*
	Median	*
Anticipated Households by Tenure	Renter	*
	Owner	*
Anticipated Units by Type	Total	286,336
	Single	122,998
	Semi-detached	
	Row	38,841
	Apartment	124,497
Anticipated Units by Number of Bedrooms	0 Bedroom	*
	1 bedroom	*
	2 bedroom	*
	3 bedroom	*
	4 bedroom <i>or more</i>	*
	5 bedroom	*
Anticipated Households by Income	Average	*
	Median	*
	Very Low	*
	Low	*
	Moderate	*

6.3.2 Anticipated Households by 2031		
Characteristic	Data	Value
	High	*
Anticipated average household size	Total	*
Draft approved lots by planned housing type	Total	Total: 11,249 Apartment: 9,699 Town/Row: 1,096 Semi: 26 Detached: 428
Draft approved lots by tenure	Tenant	*
	Owner	11,249

7. Use of Housing Needs Assessments in Long-Term Planning

7.1 This final section aims to determine how your community anticipates using the results and findings captured in the Housing Needs Assessment to inform long-term planning as well as concrete actions that can address identified needs. Please use the following questions to describe how those linkages will be made.

- **How will this HNA inform your official community or development plan, housing policies and/or actions going forward?** For example, if the HNA identifies specific needs in your community across the housing spectrum – such as housing needed for priority populations, units for large households in denser form factors, more diverse structural types such as missing middle housing, or more affordable and higher-density housing near transit - how could actions and changes in policy and planning help address those needs?

The City's new proposed MOP 2051 establishes the policy foundation for implementing action items to meet the housing needs identified in this HNA. Priorities for the City include encouraging gentle density in existing neighbourhoods and enabling intensification in the Downtown Core, MTSA's, Growth Centres, and Growth Nodes. New MOP 2051 permissions provide for an additional 124,000 residential units as of right, resulting in Mississauga being able to accommodate an as of right combined total of 370,000 new housing units by 2051. Additional policies further support new housing, including a policy that allows IZ GFA to be exempt from height calculations.

Another recent initiative is residential lot consolidation as outlined in Section 2.1. The new zones permit additional options for gentle density as-of-right, including semi-detached homes in both zones and smaller residential lots so that existing lots can be severed, enabling the development of more than one home, where only one was previously permitted.

Further, the Mayor's motion (January 29, 2025), also described in Section 2.1, stemming from the Partners in Homebuilding Report will accelerate the development of housing units across the city through time limited reductions to DCs and repealing the Community Benefits Charges By-law. It also seeks to support purpose-built rental projects in the longer term through a proposed 35% reduction in property taxes for new purpose-built rental buildings. The report speaks to additional actions aimed at streamlining the development process and reducing barriers to the creation of new housing, which are under further consideration for implementation at this time.

- **How will data collected through the HNA help direct those plans and policies as they aim to improve housing locally and regionally, and how will this intersect with major development patterns, growth management strategies, as well as master plans and capital plans that guide infrastructure investments?**

The HNA aligns well with the City's proposed MOP 2051 and overall growth management strategies. The City will continue to advance its housing strategies, while

also collaborating with Peel, as Housing Service Manager, on matters identified in the HNA and beyond. As Mississauga is essentially built out, new infrastructure will not be required in all cases; however, infrastructure upgrades to accommodate growth may be required and the HNA can assist in the planning and phasing of these upgrades. The HNA will also assist in identifying if the delivery of market housing is aligned with the needs of the community or if further interventions to meet local housing needs are required. The HNA reinforces the City's initiatives to encourage gentle density, missing middle housing, intensification in MTSAs and other growth areas, and complete communities.

- **Based on the findings of this HNA, and particularly the projected housing needs, please describe any anticipated growth pressures caused by infrastructure gaps that will need to be prioritized and addressed in order to effectively plan and prepare for forecasted growth. This can relate to any type of enabling infrastructure needed for housing, including fixed and non-fixed assets, as well as social, community or natural infrastructure that your local government has identified as a priority for fostering more complete and resilient communities.**

Examples may include:

- Will your public transit system have the capacity to meet increasing demand?
- Will your water and wastewater system have the capacity for additional connections based on the amount of new housing units that will need to be built?
- Will new roads or bridges need to be built to serve new or growing communities?
- Will new schools, parks, community or recreational centres need to be built to serve new or growing communities?
- Will broadband service and access need to be significantly expanded to help new residents and businesses connect? Are there any climate risks or impacts that will affect new growth?

As identified above, Mississauga will face unique infrastructure challenges as new housing will be developed on infill sites due to extremely limited remaining greenfield sites. Infill housing in neighbourhoods provides an opportunity to better utilize existing infrastructure, including schools and parks, as many neighbourhoods have seen a decrease in population over the last several years. Infill in other areas, particularly larger developments in intensification areas, will be more challenging with respect to site servicing. Many of the water services in Mississauga, notably in the Downtown Core, were upgraded to accommodate the planned increase in population, however certain localized areas, such as Port Credit, still face water and wastewater capacity limitations.

Support from all levels of government is needed to fund and deliver new infrastructure at an accelerated pace to correspond with the new growth.

While the Downtown Core has been the location of many infrastructure projects, with the long awaited Hurontario LRT well underway, it lacks school capacity and a traditional community centre. The original vision for the Downtown did not anticipate the

number of families that now reside there, given the lack of what would traditionally be considered family-sized units. The City will require additional investment to continue the enhancement of the Downtown Core as it further develops, while striving to achieve a complete community that can meet residents' daily needs and offer a vibrant environment for employment and visitors.

MiWay (Mississauga's transit service) experienced remarkable demand growth in 2023 with 59 million customer boardings. The City is planning for nearly \$2 billion in capital work over the next 10 years to build more enhanced bus stops and shelters, maintain and expand transit infrastructure throughout the city and advance key transit projects, including Lakeshore Higher Order Transit and Dundas BRT.

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Annex A: Relevant Links for Developing Housing Needs Projections

Data and Analysis

[Housing Statistics - Statistics Canada](#)

[Population estimates, July 1, by census subdivision, 2016 boundaries \(statcan.gc.ca\)](#)

[Population estimates, July 1, by census metropolitan \(statcan.gc.ca\)](#)

[Population and demography statistics \(statcan.gc.ca\)](#)

[Population Projections for Canada \(2021 to 2068\), Provinces and Territories \(2021 to 2043\) \(statcan.gc.ca\)](#)

[Housing Market Information Portal](#)

[UrbanSim – Scenario Modeling](#)

Reports & Publications

[Housing Markets Insight - CMHC's household projections for 8 of Canada's major urban centres until 2042](#)

[CMHC - Housing Shortages in Canada Report](#)

[University of British Columbia - Housing Assessment Resource Tools \(HART\)](#)

[University of London - Affordability targets: Implications for Housing Supply](#)

[Nova Scotia Housing Needs Assessment Report Methodology](#)

[Ontario Land Needs Assessment Methodology](#)

[British Columbia Affordable Housing Need Assessment Methodology](#)

Annex B: Glossary

Affordable Housing: A dwelling unit where the cost of shelter, including rent and utilities, is a maximum of 30% of before-tax household income.

Area Median Household Income: The median income of all households in a given area.

Cooperative Housing: A type of residential housing option whereby the owners do not own their units outright. This would include non-profit housing cooperatives, as stand-alone co-operatives or in partnership with another non-profit, including student housing co-ops, as well as Indigenous co-ops, including those in partnership with Indigenous governments and organizations. This does not, however, include homeownership co-ops or equity co-ops that require an investment, which along with any profit earned, is returned to co-op investors.

Core Housing Need: Refers to whether a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability or suitability, and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (attains all three housing indicator thresholds).

- *Adequate* – Does not require any major repairs, according to residents. Major repairs include those to defective plumbing or electrical wiring, or structural repairs to walls, floors or ceilings.
- *Suitable* – Has enough bedrooms for the size and make-up of resident households, according to guidelines outlined in National Occupancy Standard (NOS).
- *Affordable* – All shelter costs total less than 30% of a household's before-tax income.

Household: A person or a group of persons (other than foreign residents) who occupy a private dwelling and do not have a usual place of residence elsewhere in Canada.

Household Formation: The net change in the number of households.

Supportive Housing: Prioritizes people experiencing chronic homelessness and other vulnerable people who have the highest support needs. It provides long-term affordable housing and a diversity of customized support services.

Permanent Supportive Housing: Prioritizes people experiencing chronic homelessness and other vulnerable people who have the highest support needs. It provides long-term affordable housing and a diversity of customized support services.

Purpose-Built Rental: Also known as the primary rental market or secure rentals; multi-unit buildings (three or more units) which are built specifically for the purpose of providing long-term rental accommodations.

Short-Term Rentals: All or part of a dwelling unit rented out for less than 28 consecutive days in exchange for payment. This includes bed and breakfasts (B&Bs) but excludes hotels and motels. It also excludes other accommodations where there is no payment.

Suppressed Household Formation: New households that would have been formed but are not due to a lack of attainable options. The persons who would have formed these households include, but are not limited to, many adults living with family members or roommates and individuals wishing to leave unsafe or unstable environments but cannot due to a lack of places to go.

Missing Middle Housing: Housing that fits the gap between low-rise, primarily single-family homes and mid-rise apartment buildings, typically including secondary and garden suites, duplexes, triplexes, fourplexes, rowhouses and townhouses, courtyard housing, and low-rise apartment buildings of 4 storeys or less. These housing types provide a variety of housing options that add housing stock and meet the growing demand for walkability. The missing middle also refers to the lack of available and affordable housing for middle-income households to rent or own.