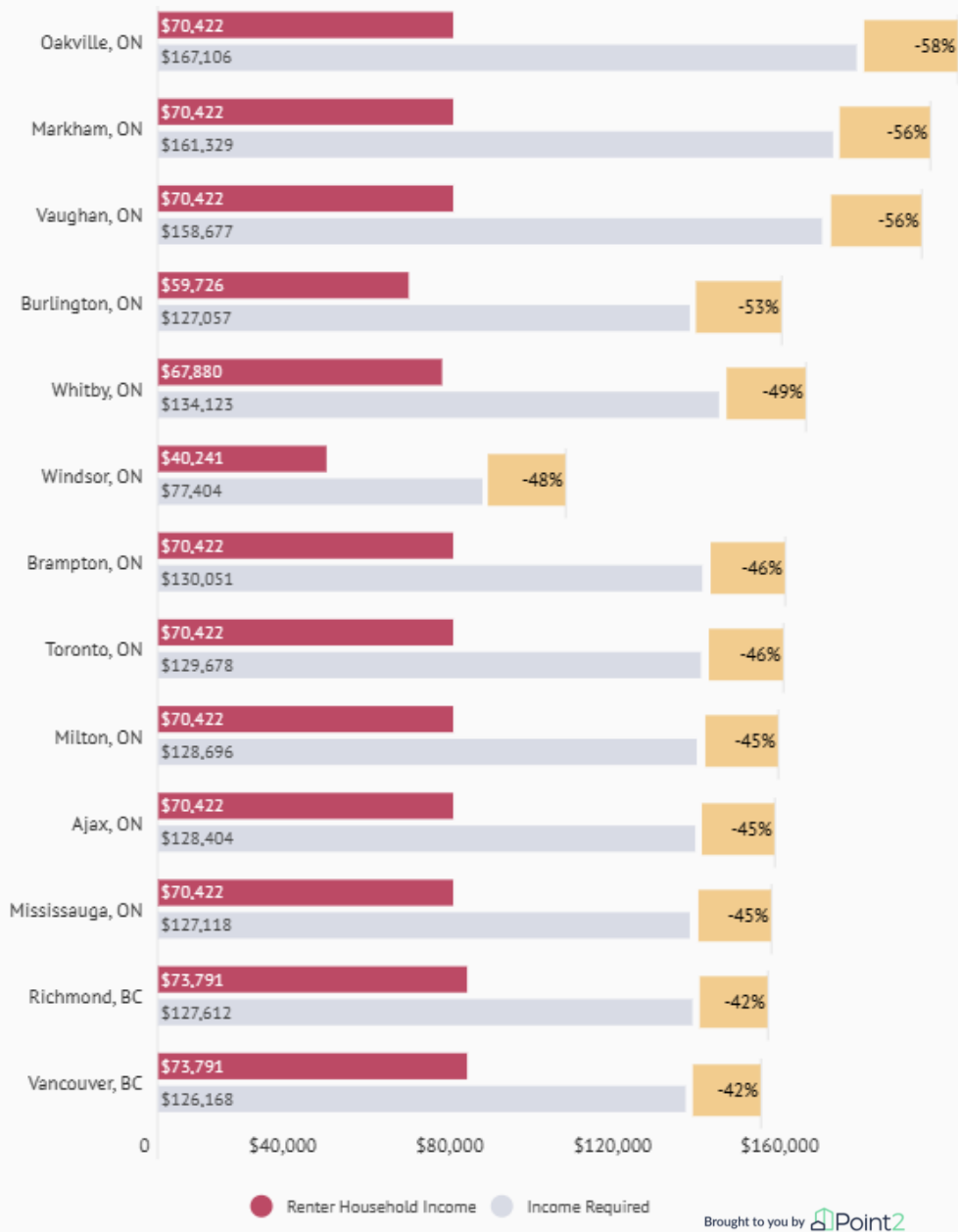# Fundamental gap: Housing + Transportation

Cities Where Renters **Can't** Afford a Starter Home
Renter Household Income vs. Income Required To Buy A Starter Home

City	Renter Household Income	Income Required	%
Oakville, ON	$70,422	$167,106	-58%
Markham, ON	$70,422	$161,329	-56%
Vaughan, ON	$70,422	$158,677	-56%
Burlington, ON	$59,726	$127,057	-53%
Whitby, ON	$67,880	$134,123	-49%
Windsor, ON	$40,241	$77,404	-48%
Brampton, ON	$70,422	$130,051	-46%
Toronto, ON	$70,422	$129,678	-46%
Milton, ON	$70,422	$128,696	-45%
Ajax, ON	$70,422	$128,404	-45%
Mississauga, ON	$70,422	$127,118	-45%
Richmond, BC	$73,791	$127,612	-42%
Vancouver, BC	$73,791	$126,168	-42%

● Renter Household Income   ● Income Required

Brought to you by Point2

Starter homes are homes priced at half the city's benchmark price.

Mississauga is the 2nd most expensive city in North America to live in

+ PREFERRED REGION ❓ Mississauga | Brampton | Community | Latest News | Lifestyle

By Declan Finucane
Published June 21, 2022 at 12:28 pm

Mississauga is the most expensive city in the country in which to live and the second-most unaffordable large urban area in all of Canada and the United States, a recent study shows.

The new study, conducted by Canadian insurance provider PolicyAdvisor, concludes that the five most expensive cities in both Canada and the U.S. when it comes to cost of living versus income are New York City, Mississauga, Vancouver, Hamilton and Toronto. Brampton is 15th on the larger list of 20.

The study looked at the 10 most populous cities in each of Canada and the U.S., comparing the average cost of eight common necessities, items and services: a restaurant meal, a bottle of water, a cinema ticket, a cappuccino, one-month gym membership, a one-way transit ticket, a monthly transit pass and one month's rent.

After comparing the costs, the study then factored in the average income of residents in each city.

"The impact of the pandemic has made a lot of people reconsider their priorities for both their careers and where they want to live," a PolicyAdvisor spokesperson said in a press release. "This data contains some surprising results, as even though some major cities in North America might be perceived as having lower living costs, when factoring in the average salary in the area, it's not as clear cut."

The study also shows that Mississauga has the third-most expensive public transit of the cities included in the data gathering, behind New York City and Toronto.

Average price for Mississauga real estate jumps 17% in 3 months

Mississauga's condo apartment market has been much more volatile than other market segments

By **Graeme Frisque** Mississauga News
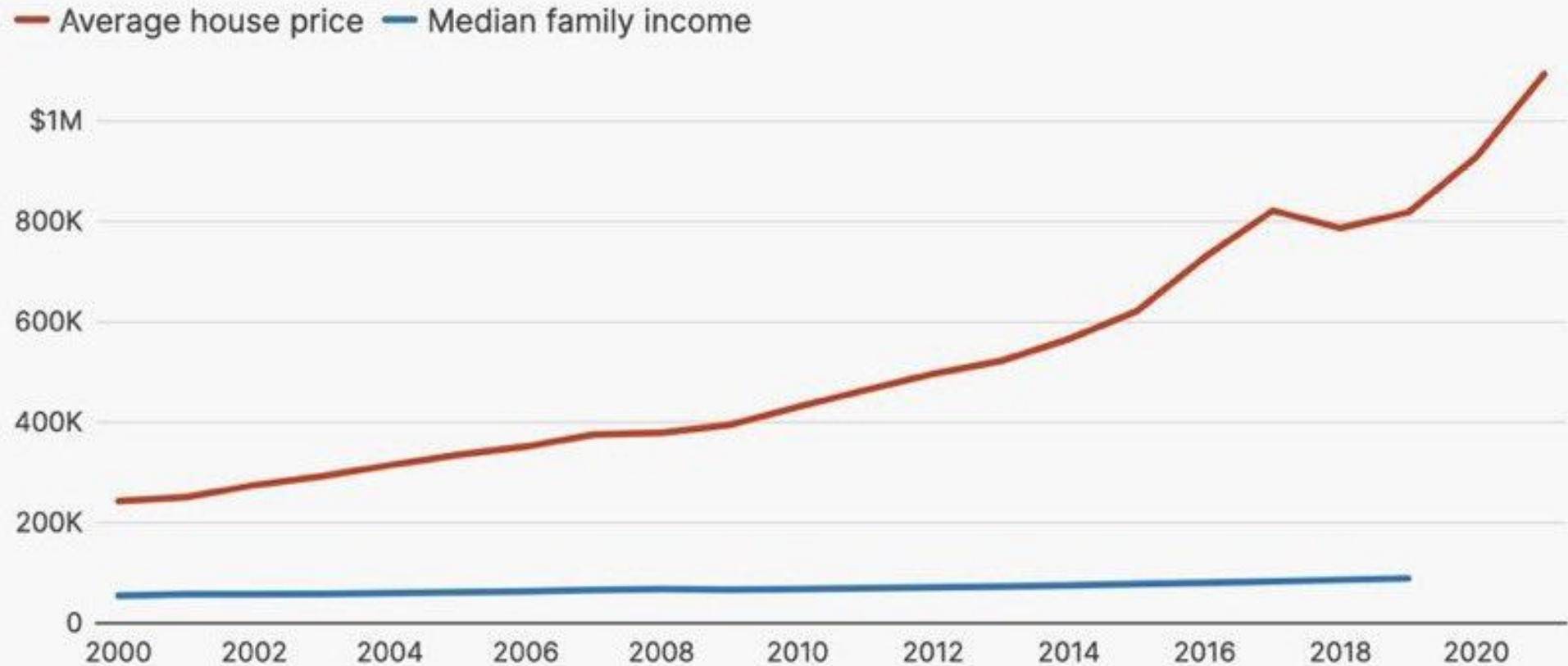
Thursday, May 18, 2023 | ⏱ 2 min to read

⌚ Article was updated May 19, 2023

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The average sale price for real estate in Mississauga has increased for three-straight months. - Graeme Frisque/Metroland

Home prices vs. income

A look at how the gulf between housing costs and incomes has widened over the last 20 years.

Average house price for all TRREB zones covering GTA, Orangeville and South Simcoe County. Median family income for the Toronto Census Metropolitan Area.

SOURCE: TRREB, STATISTICS CANADA

TORONTO STAR GRAPHIC

Net Domestic Migration, Number of Persons, Peel Region, All Ages
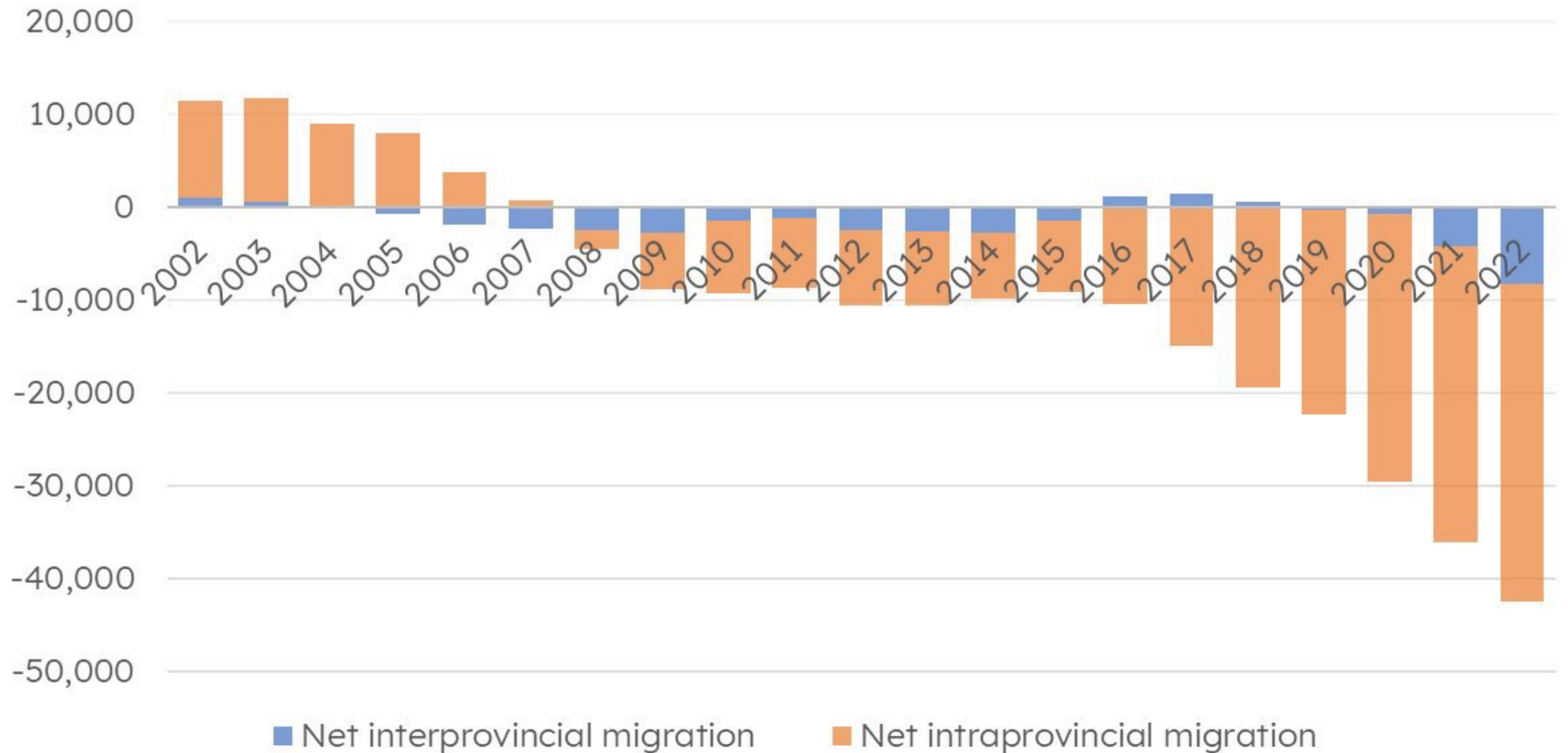
Cost of owning a car (per year):

Funds staying in the local economy
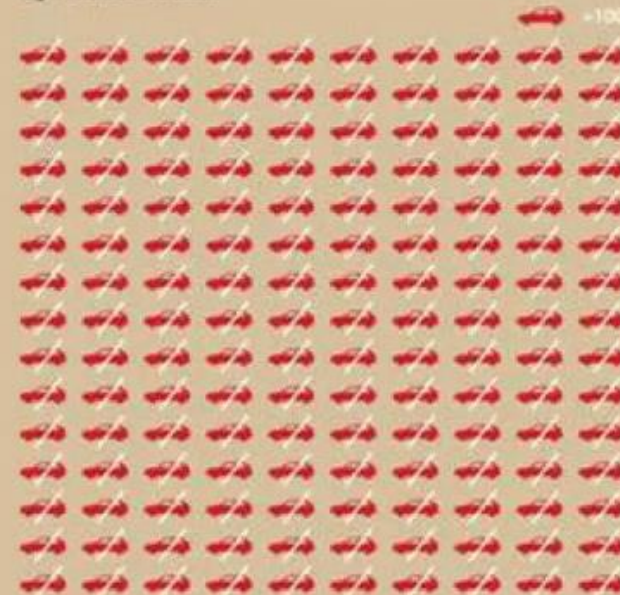
License, taxes, repair, tires, registration, maintenance

$1,390

Funds leaving the local economy

Gas, insurance, purchase price over time, finance charges

$7,095

If a city could reduce car ownership by 15,000 cars:

= 100

$127,275,000

Money that could stay in the local economy

According to AAA, Americans spend on average $8,485 each year on their cars. Seems like a lot of money, doesn't it? And most of that money leaves your local economy. What if you were able to get rid of a car and spend—or invest—that money in your community? What if 15,000 people decided to make that same decision? That's exactly what happened in Washington, D.C. From 2005 to 2009, the District's population increased by 15,862 people while car registrations went down by close to 15,000 vehicles. Living in a walkable city has value beyond personal convenience—it also allows more of your money to stay closer to home while reducing your carbon footprint. With better information, can we make our cities more intelligent? We can. **What makes a city intelligent? You do.**

How much does your commute cost (or save) society?

Every time you travel you put money into the system, but you also cost the system. Your contribution to and burden on the system differs depending on how you travel.

For example, when you ride the bus you pay a fare – money into the system. Your burden on the system includes the cost of operating the bus, and also less obvious impacts like emissions and noise pollution.

By looking at the ratio of what we put in versus what we cost the system, we see that different ways of travelling are more subsidized than others.
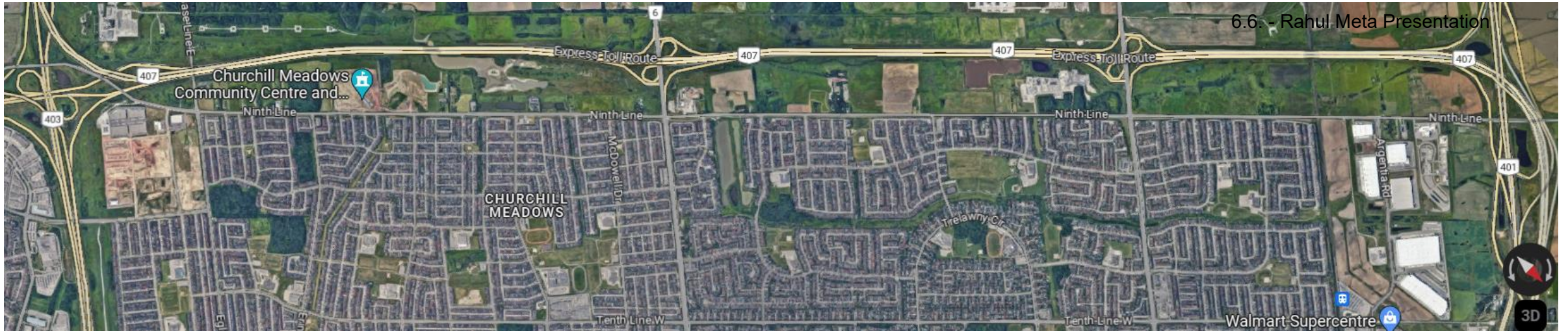
The practice of taking these less tangible costs and benefits into consideration and assigning them a dollar value is known as "full-cost accounting." While there are many ways of doing this, this infographic shows one example of how those costs and charges can be calculated.

IF WALKING COSTS YOU $1 — SOCIETY PAYS $0.01

IF BIKING COSTS YOU $1 — SOCIETY PAYS $0.08

IF BUSSING COSTS YOU $1 — SOCIETY PAYS $1.50

IF DRIVING COSTS YOU $1 — SOCIETY PAYS $9.20

Produced by Discourse Media, data by George Poulos. Calculate your commute at MovingForward.DiscourseMedia.org/CostofCommute

PERSPECTIVE | PUBLIC LANDSCAPE

STREET VIEW LOOKING EAST TOWARDS PORT CREDIT GO STATION

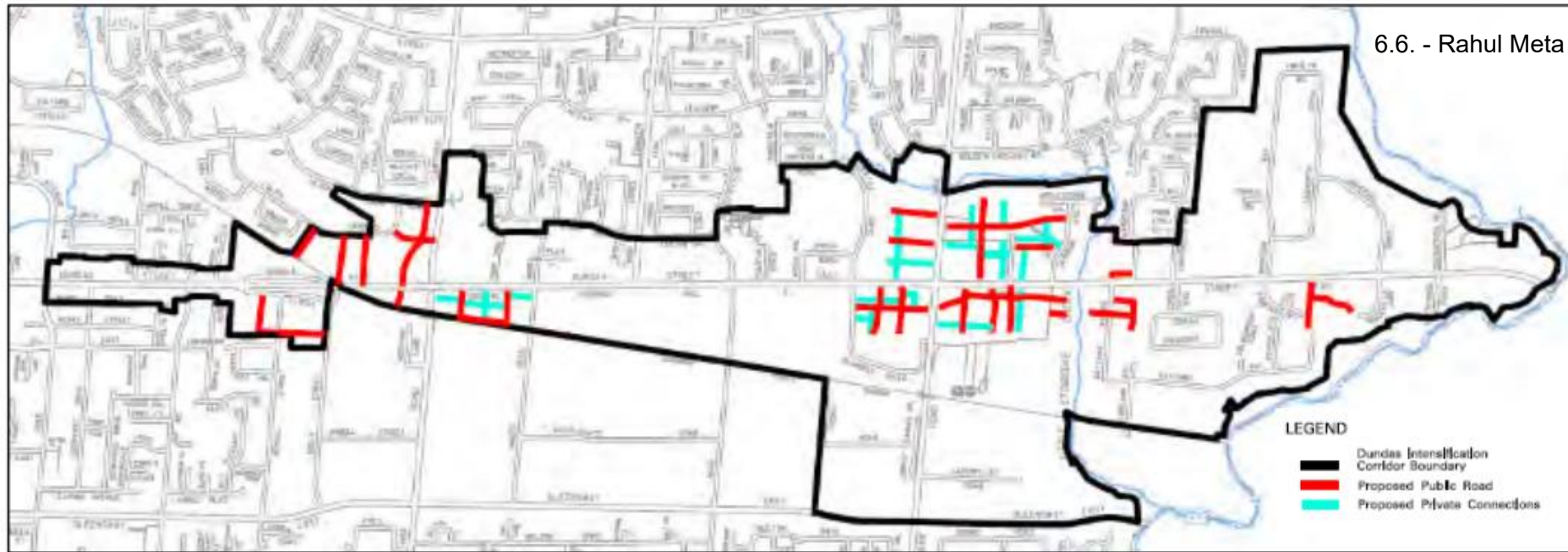Map 16-20.1: Ninth Line Neighbourhood Character Area Precincts
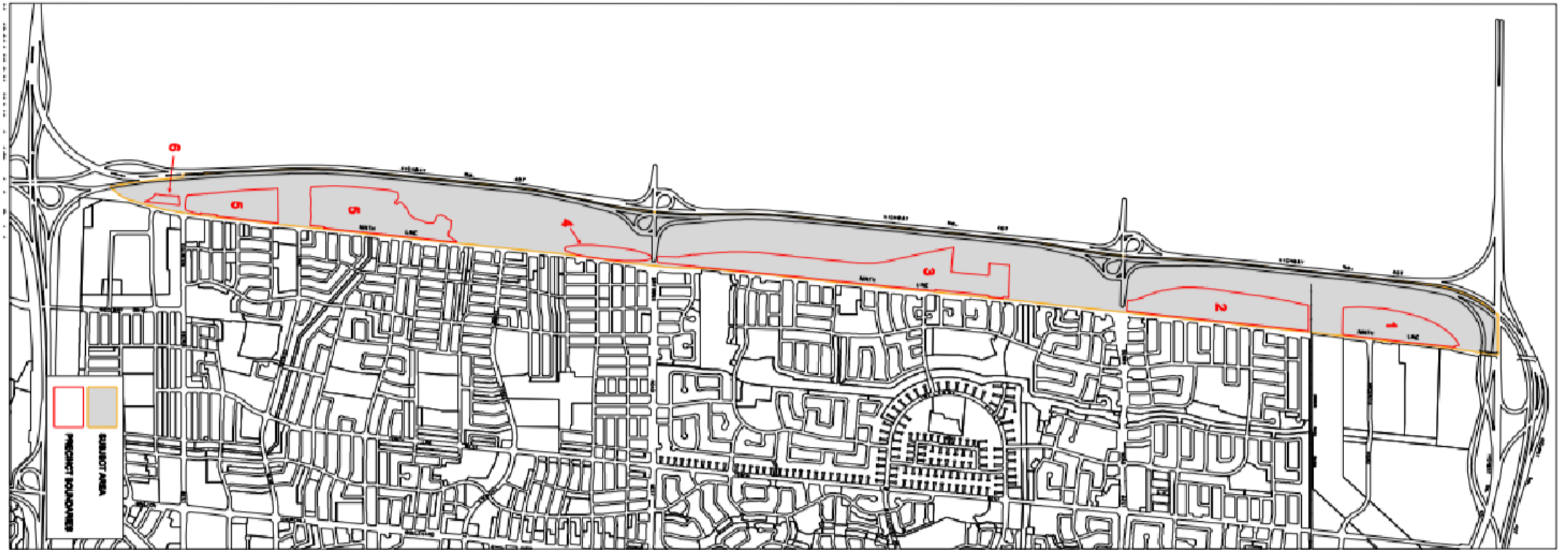
Figure 5-16.1 11-1.1: Conceptual road network expansion within and adjacent to the Dundas Street Corridor east of Hurontario Street.
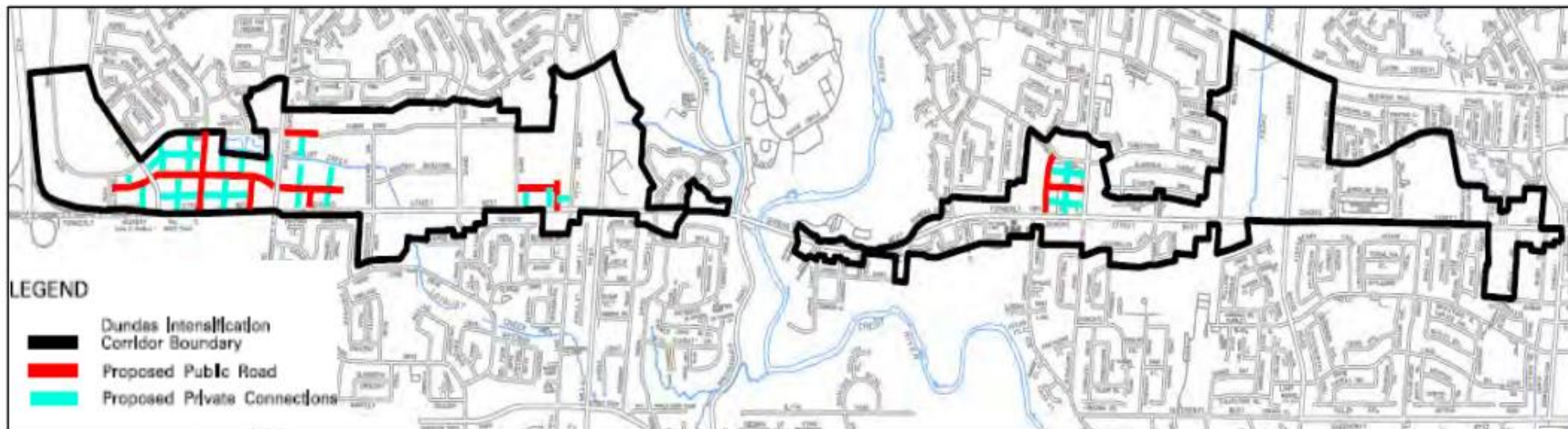

Figure 5-16.2 11-1.2: Conceptual road network expansion within and adjacent to the Dundas Street corridor west of Hurontario Street.
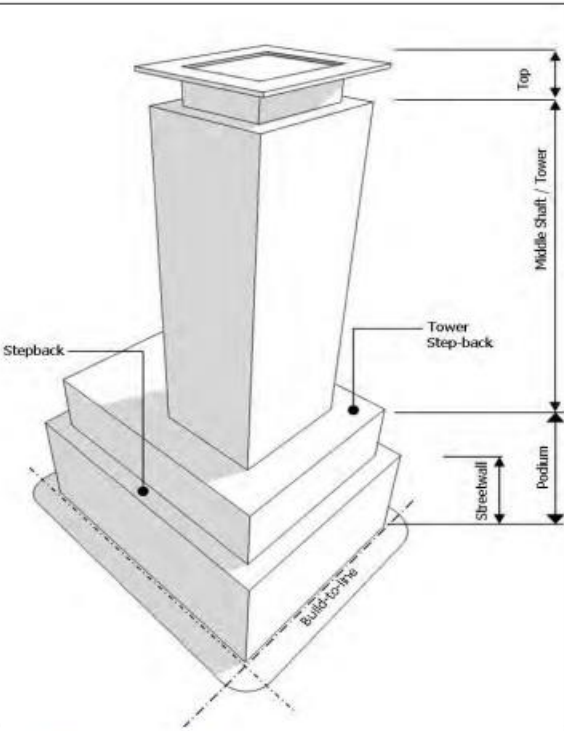
Figure 8: Massing of Tall Buildings
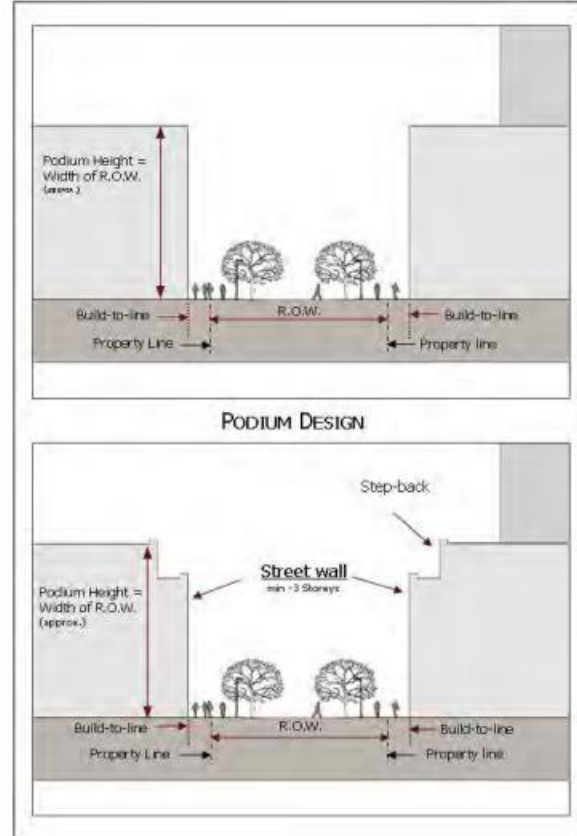

PODIUM DESIGN

Figure 9: Tall buildings will incorporate a Podium that is generally equal to the width of the right of way. Streetwalls will also be incorporated into Podiums to contain the street, assist with pedestrian scale, sunlighting provisions on the public realm and mitigate the overall height of podiums.
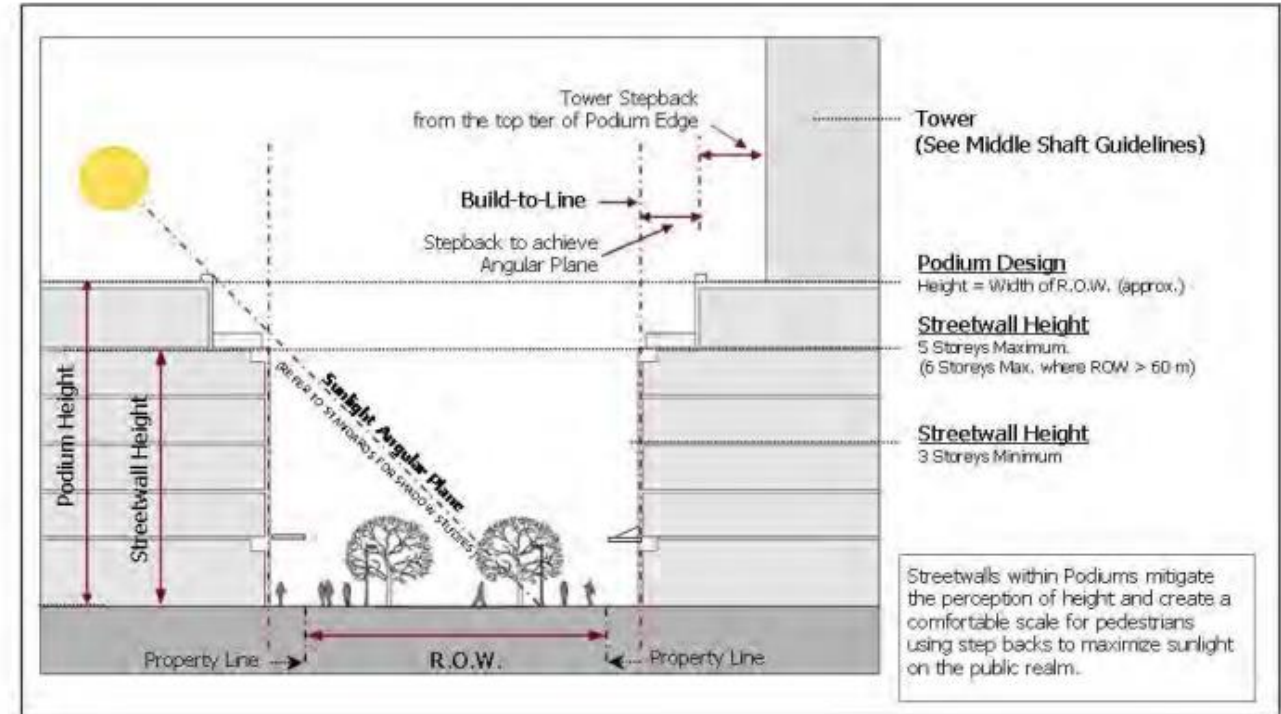

Figure 11: Podiums and their streetwalls will be designed with stepbacks at the upper storeys to provide light filled sidewalks and boulevards in the Downtown Core.

Extra $4 billion needed to address affordable housing crisis in Mississauga and Brampton

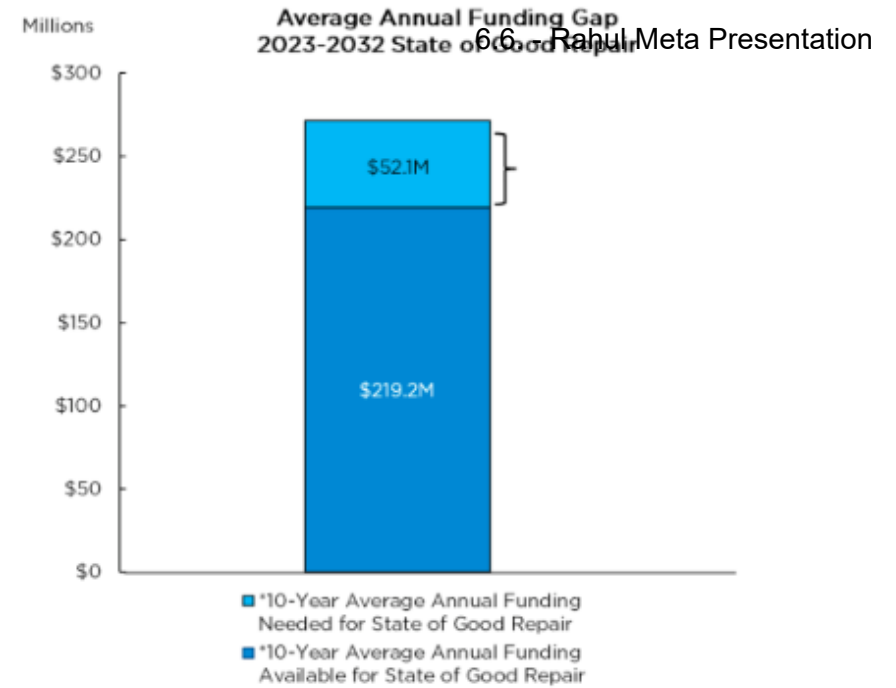By **Karen Longwell**
Published May 12, 2023 at 2:31 pm

Photo via Google Maps

The affordable housing crisis has reached a point where an additional $4 billion is needed just to keep the status quo in Mississauga, Caledon and Brampton.

A Region of Peel council report delivered on Thursday (May 11) outlined the troubling state of affordable housing.

"This report is a stark reality check," said Sean Baird, Peel Region commissioner of human services. "We already knew that we were facing an unprecedented and extraordinarily complex challenge, but it is now clear that the level of investment required is tremendous."

Average Annual Funding Gap 2023-2032 State of Good Repair

$52.1M

$219.2M

*10-Year Average Annual Funding Needed for State of Good Repair
*10-Year Average Annual Funding Available for State of Good Repair

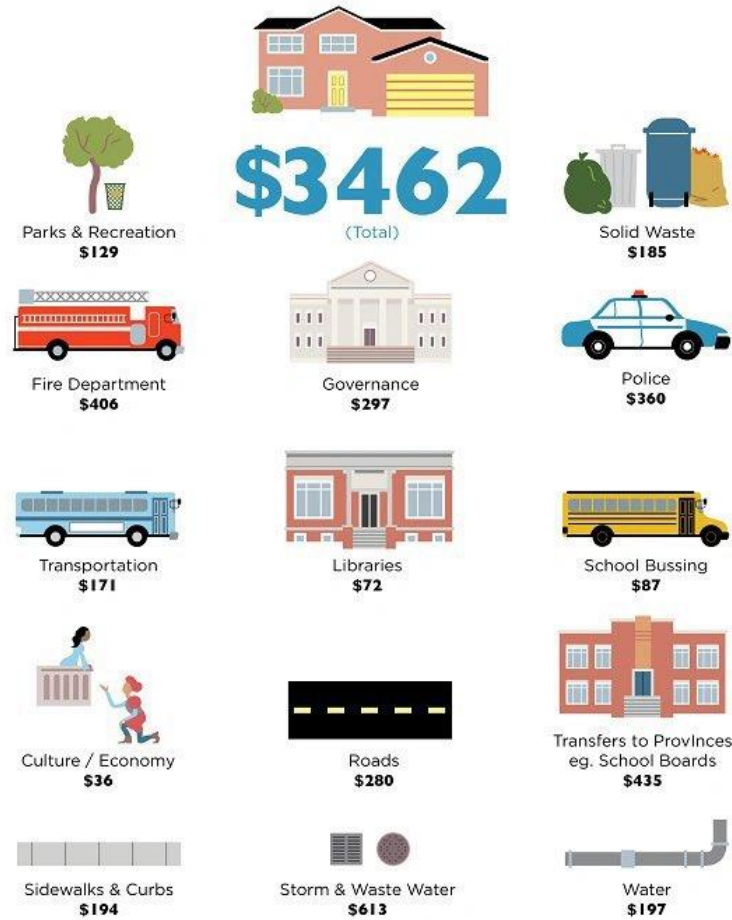*Average Annual Funding Gap does not include funding for Stormwater Program

City staff project Mississauga is facing an infrastructure gap of $52.1 million in 2023.

Austerity budget for 2023 proposes 3% tax increase; Mississauga grapples with aging infrastructure and rising inflation

By Paige Peacock
Jan 16, 2023 - Mississauga

Suburban
City's Annual Cost, per Household

$3462 (Total)

Category	Cost
Parks & Recreation	$129
Solid Waste	$185
Fire Department	$406
Governance	$297
Police	$360
Transportation	$171
Libraries	$72
School Bussing	$87
Culture / Economy	$36
Roads	$280
Transfers to Provinces eg. School Boards	$435
Sidewalks & Curbs	$194
Storm & Waste Water	$613
Water	$197

Urban
City's Annual Cost, per Household

$1416 (Total)

Category	Cost
Parks & Recreation	$69
Solid Waste	$185
Fire Department	$177
Governance	$158
Police	$192
Transportation	$91
Libraries	$38
School Bussing	$13
Culture / Economy	$19
Roads	$26
Transfers to Provinces eg. School Boards	$232
Sidewalks & Curbs	$27
Storm & Waste Water	$147
Water	$42

SP | Sustainable Prosperity

For more data and more reports, visit thecostofsprawl.com
Data based on Halifax Regional Municipality

SP | Sustainable Prosperity

For more data and more reports, visit thecostofsprawl.com
Data based on Halifax Regional Municipality

Figure 2.13

Revenues vs. Costs (Rental)

Fourplex

$ 1,644,000 $ 1,679,000   Profit / (Loss)
.... $ (35,000)
(2.1)%

Building Sale
(after Debt $ 1,466,000   Equity Invested
Repayment)   (50% of Costs)

10 yrs of
Rent (after $ 178,000
Debt Service)

Revenue   Costs

Triplex

$ 1,582,000
....
Profit / (Loss)
$ (317,000)
(20.0)%

$ 1,265,000

Building Sale
(after Debt $ 1,177,000   Equity
Repayment)   Invested
                                  (50% of
                                  Costs)

10 yrs of Rent
(after Debt $ 88,000
Service)

Revenue   Costs
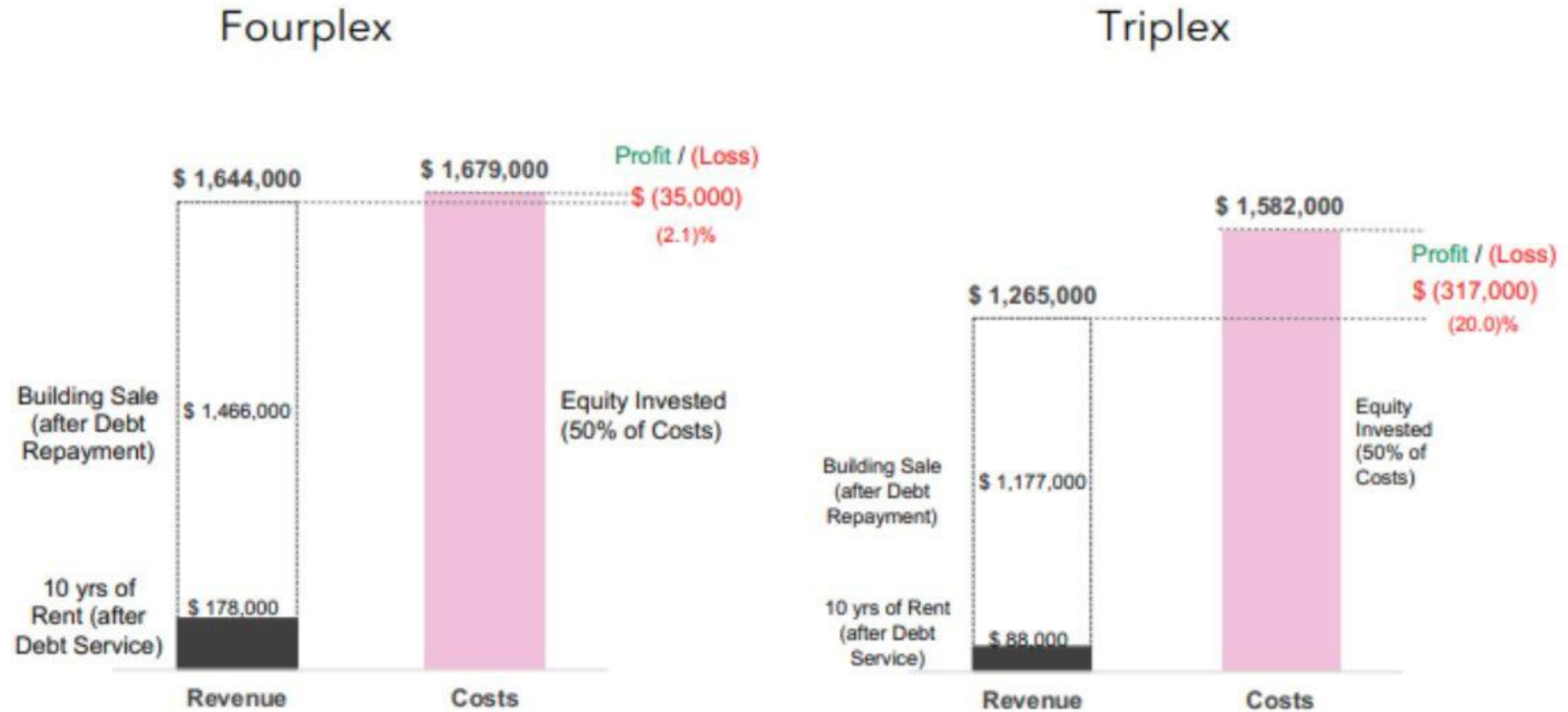
Source: Parcel

Permitting More Housing Citywide

- Duplexes, triplexes, and fourplexes permitted in all *Neighbourhoods*

  - up to four units in the main residential building

  - where they are permitted by existing regulations, Garden Suites and Laneway Suites could be a possible 5th unit

TORONTO

Multiplexes Permitted

Not Residential Zones
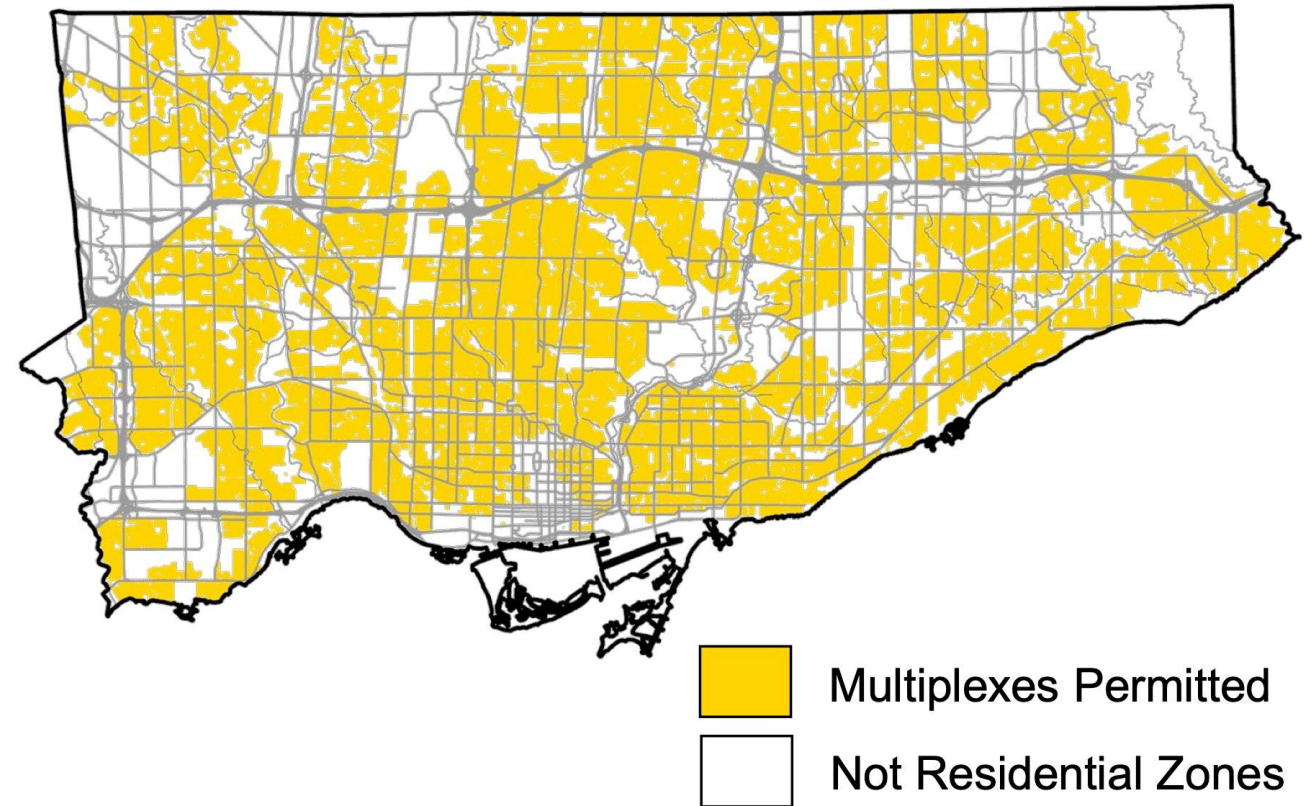
46 NORTH AMERICAN CITIES THAT HAVE ELIMINATED PARKING MANDATES

GRAPHIC: CIVICGRAPHICS.ORG

LISTED ALPHABETICALLY

|		
1 ALAMEDA, CA	15 CORVALLIS, OR	31 MEXICO CITY (MEX)
2 ALBEMARLE, NC	16 CULVER CITY, CA	32 MINNEAPOLIS, MN
3 ANCHORAGE, AK	17 DOVER, NH	33 PORTLAND, OR
4 ANN ARBOR, MI	18 DUNWOODY, GA	34 RALEIGH, NC
5 BANDERA, TX	19 ECORSE, MI	35 RICHMOND, VA
6 BASTROP, TX	20 EDMONTON (CAN)	36 RIVER ROUGE, MI
7 BEND, OR	21 EMERYVILLE, CA	37 ROANOKE, VA
8 BRANSON, MO	22 GAINESVILLE, FL	38 SALEM, OR
9 BRIDGEPORT, CT	23 GILMAN, WI	39 SAN FRANCISCO, CA
10 BUFFALO, NY	24 HARTFORD, CT	40 SAN JOSE, CA
11 BURLINGTON, VT	25 HIGH RIVER (CAN)	41 SEABROOK, NH
12 CAMBRIDGE, MA	26 HUDSON, NY	42 SOUTH BEND, IN
13 CANANDAIGUA, NY	27 JACKSON, TN	43 ST. PAUL, MN
14 CHATT. HILLS, GA	28 LEXINGTON, KY	44 TIGARD, OR
	29 LUNENBURG (CAN)	45 TORONTO (CAN)
	30 MANCELONA, MI	46 WEST ALLIS, WI

6.6. - Rahul Meta Presentation
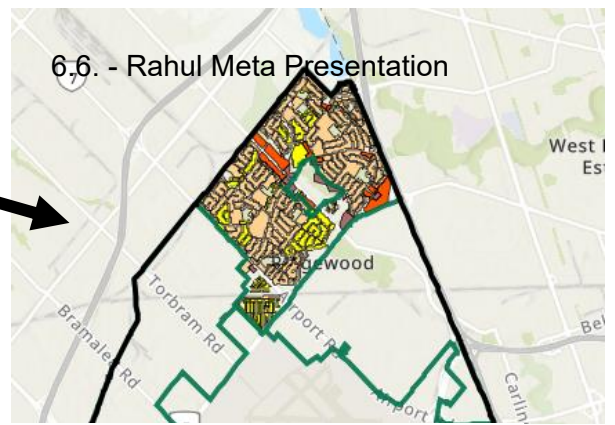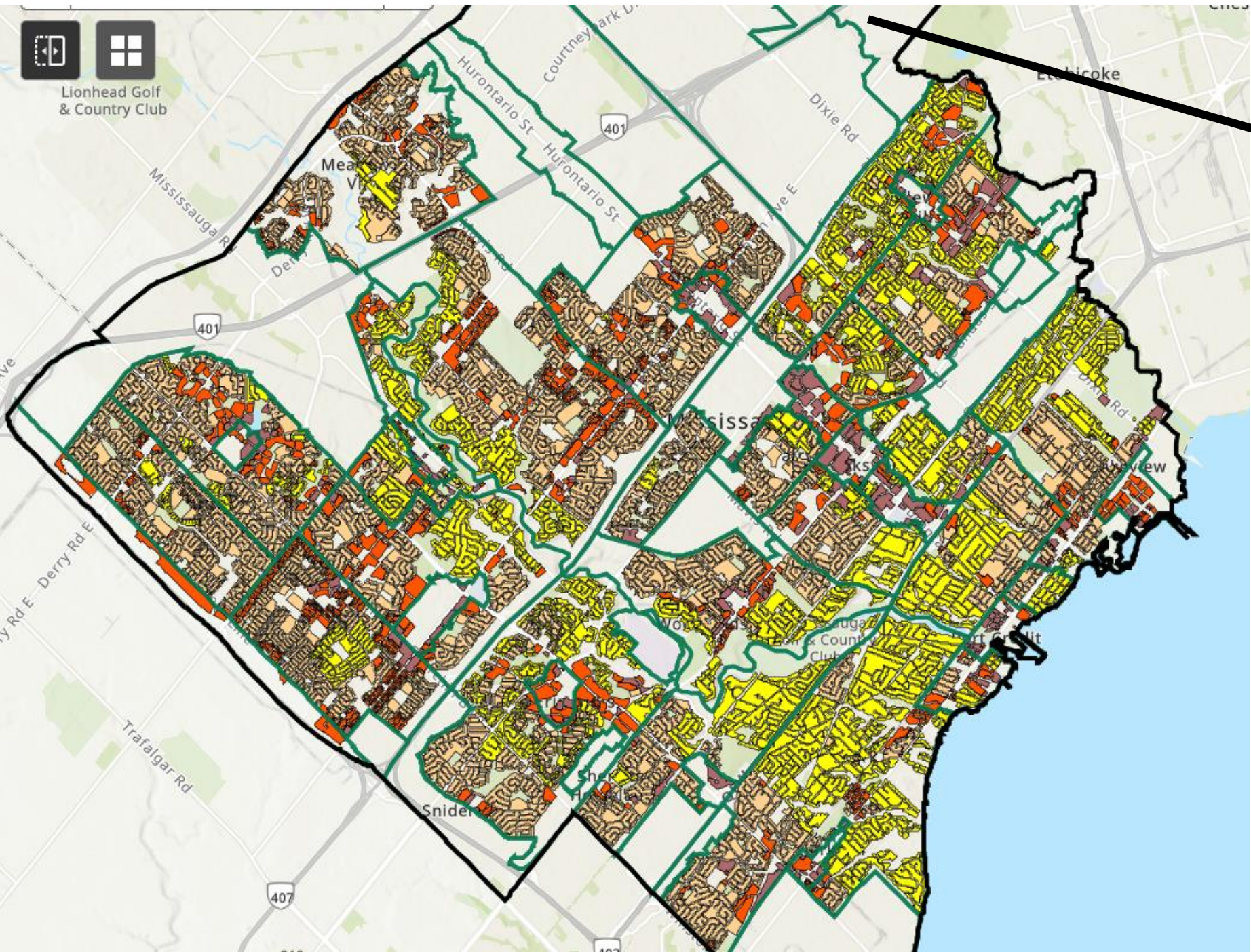
Municipal Boundary

Character Area

Proposed MOP Residential Land Use Designations

- High Rise
- Low Rise I
- Low Rise II
- Mid Rise

Mississauga Official Plan 2010 LandUse Schedule 10

- Residential Low Density I (LDI)
- Residential Low Density II (LDII)
- Residential Medium Density (MD)
- Residential High Density (HD)