

Mississauga Fourplex Debate

October 11, 2023 Council Meeting

Understanding the Housing Crisis in Mississauga

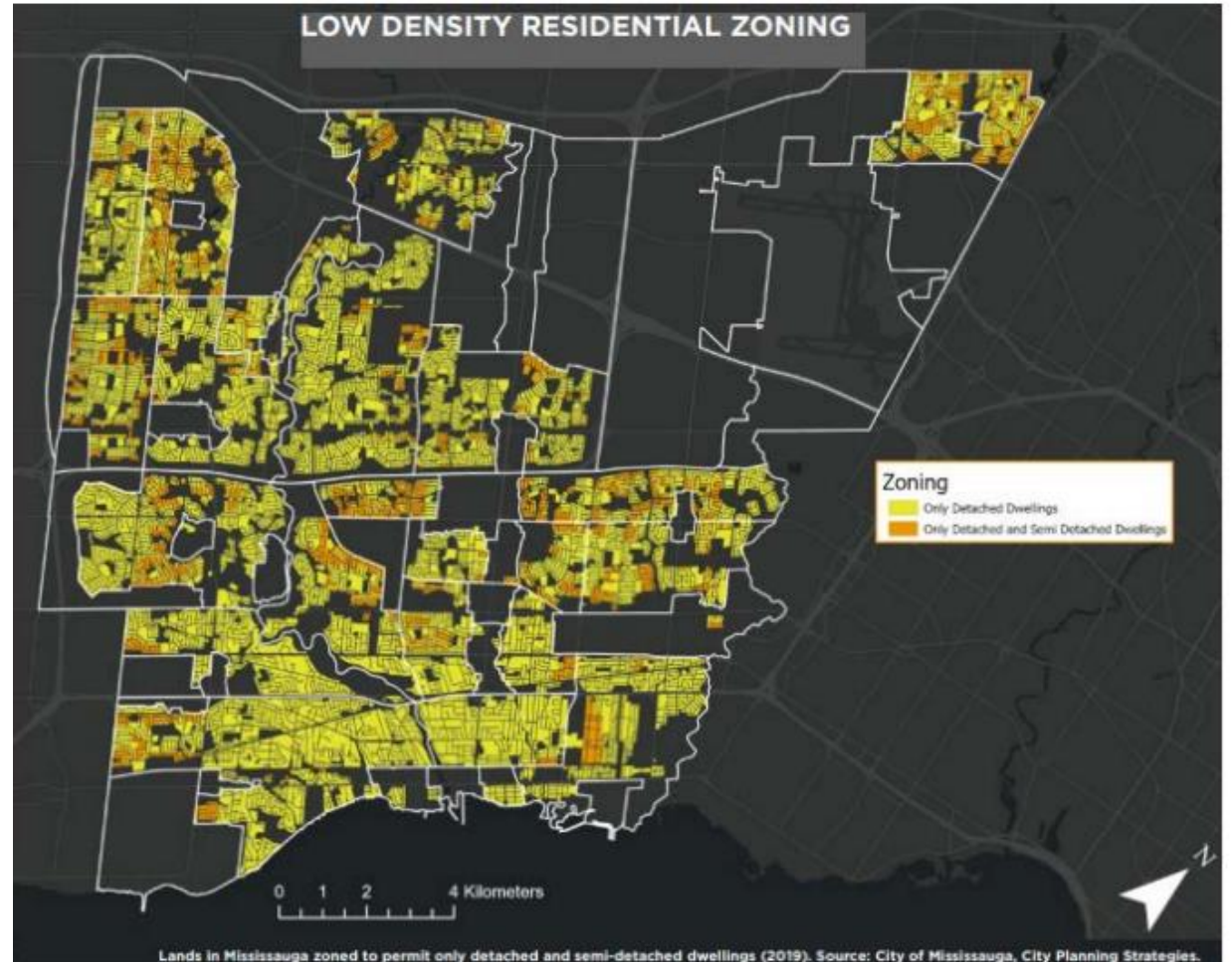
Avg detached home in Mississauga can cost over \$10,000/month to live in

- Avg Price: **\$1,571,500**
- Mortgage: \$1,257,200 (80%)
- Monthly Payment: \$8,925.77
- Total Cost: over \$10k/month
 - With property taxes, utilities, etc.
- And, that is only if you can come up with \$314,000 downpayment

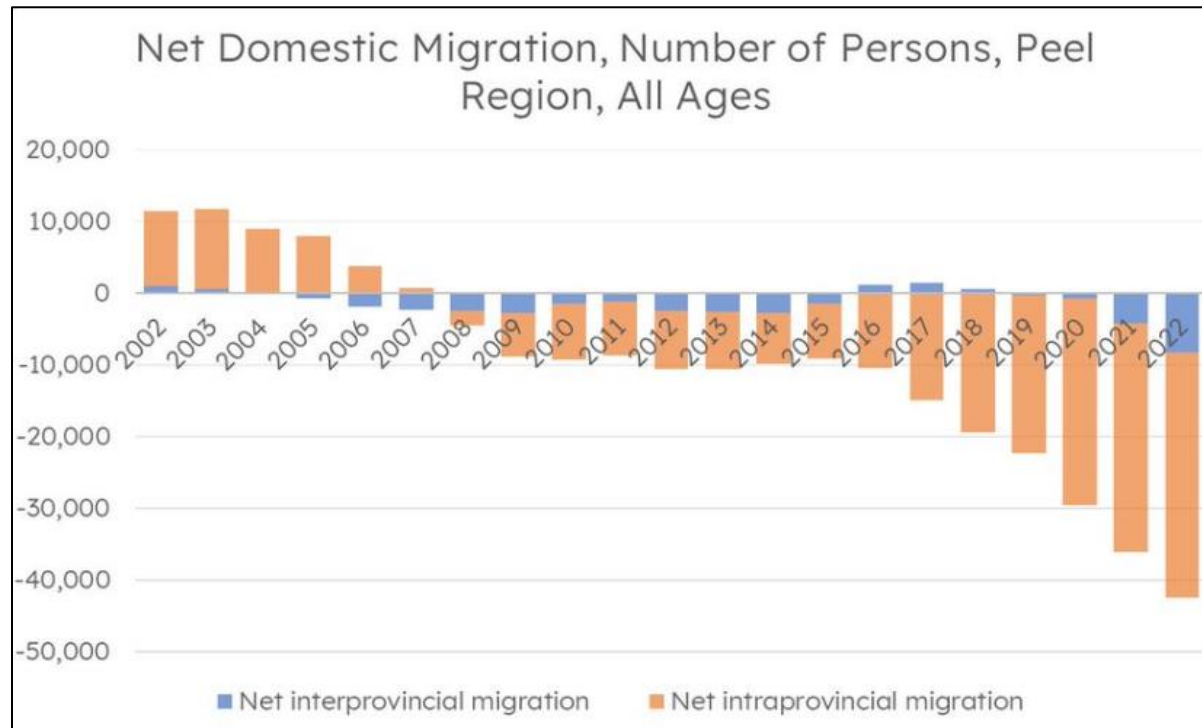
Payment amount	\$8,925.77 / Monthly Add TD Credit Protection
Mortgage amount (Actual mortgage amount may change based on TD down payment requirements)	1,257,200
Interest rate	5 Year Closed Variable Rate Mortgage 7.05%
Amortization period	25 years
Payment frequency	Monthly
	View amortization and term schedule

Majority of Mississauga's Land is Single Family Homes

- Yellow on the map are areas with only detached dwellings
- Converting \$10k/month homes that VERY few can afford to multiple homes that many more can afford



Housing costs are driving people to leave Peel region, 1/3 young people are even considering leaving the country all together



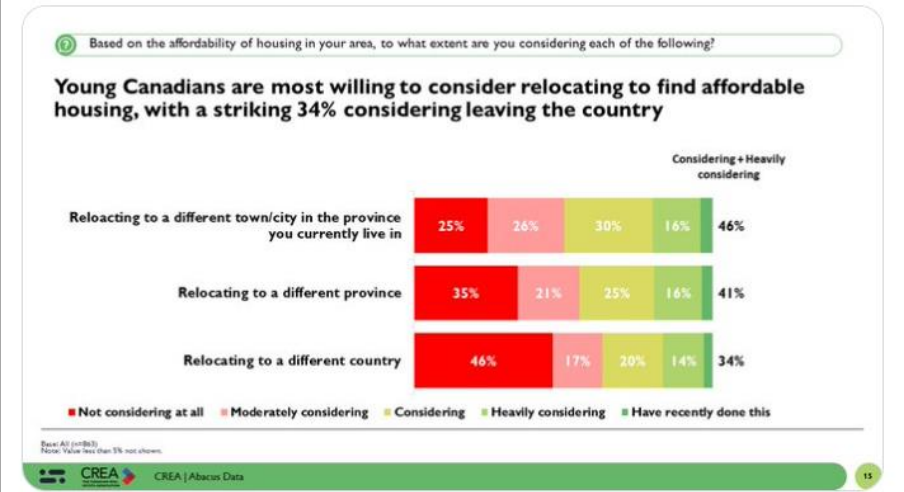
David Coletto
@DavidColetto

How is the housing crisis impacting younger Canadians?

1 in 3 are considering leaving Canada entirely because of the cost of housing.

The first report from a comprehensive, national survey @abacusdataca conducted with @CREA_ACI

Full details: abacusdata.ca/the-housing-cr...



What are the hesitations?

Fourplexes will be eyesores

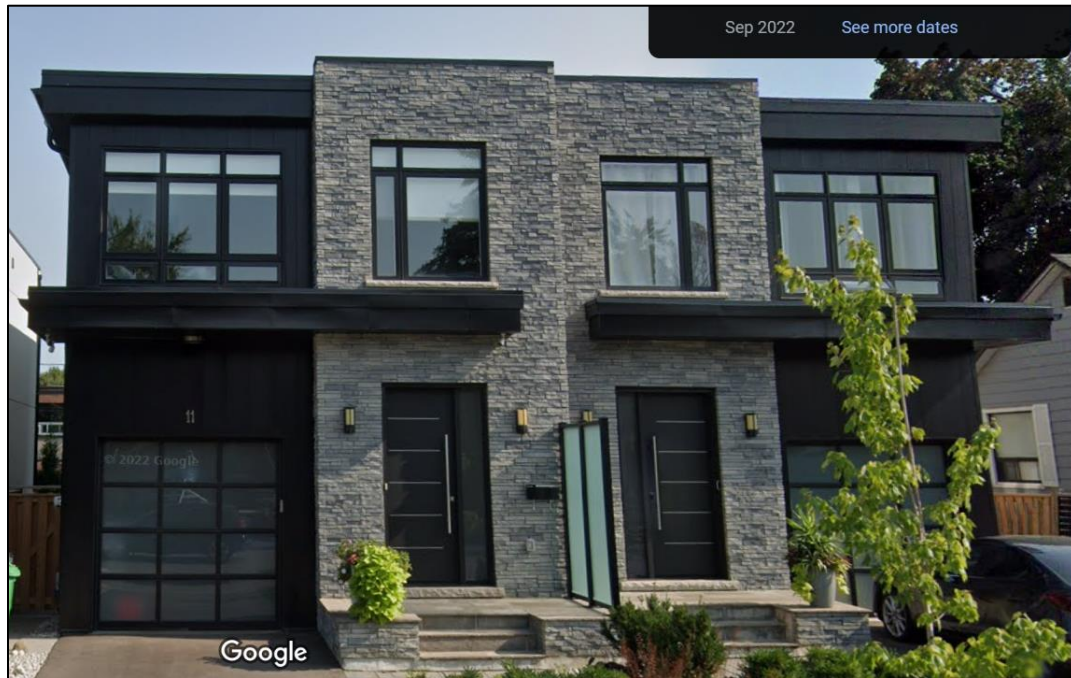
Fourplexes will ruin Mineola and Lorne Park

- 1950s style box fourplexes won't show up in our higher income neighbourhoods
- Lot economics dictate what can be built
- For example:
 - \$2.5M lot + \$1.5M construction = \$4M total cost
 - Maybe sells for \$5M total
 - Or, four \$1.25M units



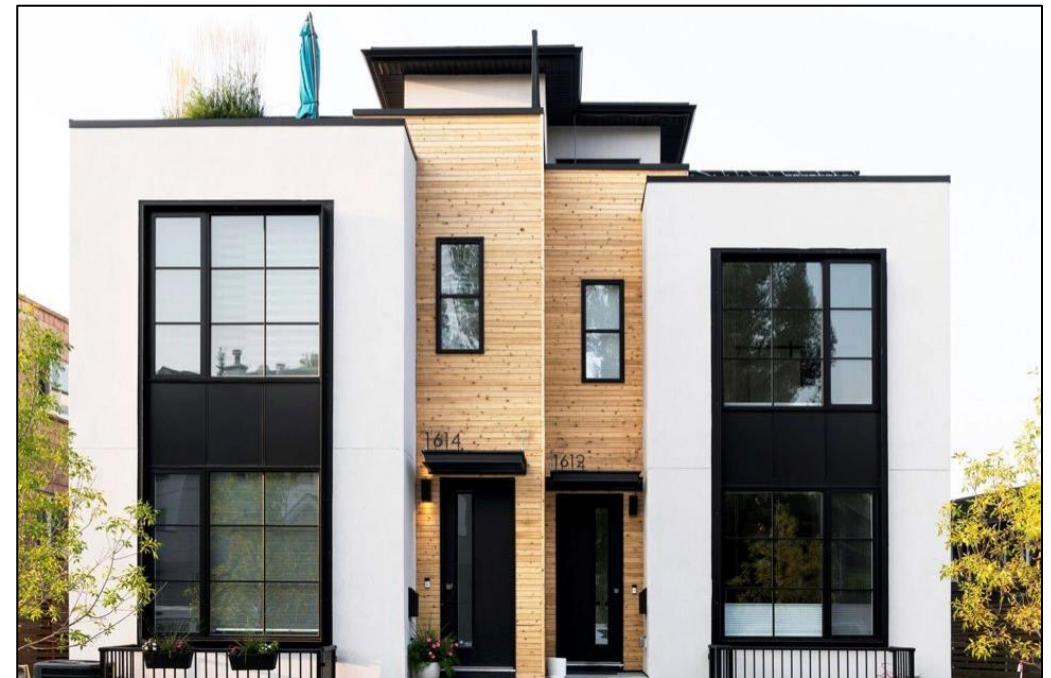
Townhouse style fourplex from Calgary - <https://www.rndsqr.ca/past/al48>

Fourplexes can look just like current new builds already happening in Mississauga



Existing Single Family in Mississauga

on Tecumseh Ave (lot split + rebuild of old bungalow)



Fourplex in Calgary

<https://www.rndsqr.ca/past/sa16>

Fourplexes can actually be less intrusive than current single family rebuilds in Mississauga



This is Starfield Crescent in Meadowvale (Ward 9)

Example of a Fourplex for Sale in Etobicoke

- Looks just like a single-family home on the street
- But has homes for 4 different families
 - Two 2-bedroom units
 - One 1-bedroom unit
 - One bachelor unit



8:42

HouseSigma

40

4 Treeview Dr

Etobicoke - Alderwood

For Sale

Multiplex

Listed for: **\$2,195,000**

Listed 13 days ago

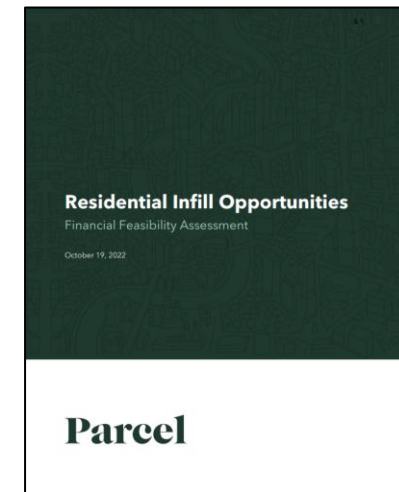
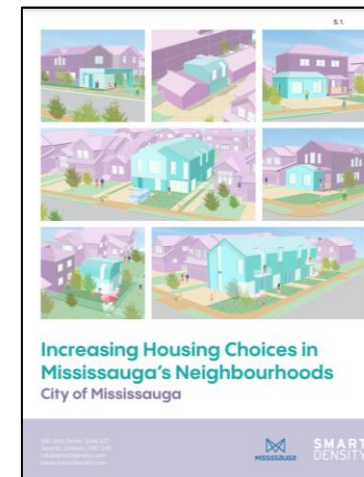
What are the hesitations?

We need to do more homework

This issue has been debated, discussed, studied, researched exhaustively in the broader GTA housing policy discourse

- City of Toronto had an extensive process that went over every single concern
- Vaughan endorsed it last week
- Mississauga staff have commissioned reports and shared initial considerations including zoning in April
 - Economic feasibility by Parcel Economics
 - Built Form by Smart Density
 - Potential zoning requirements

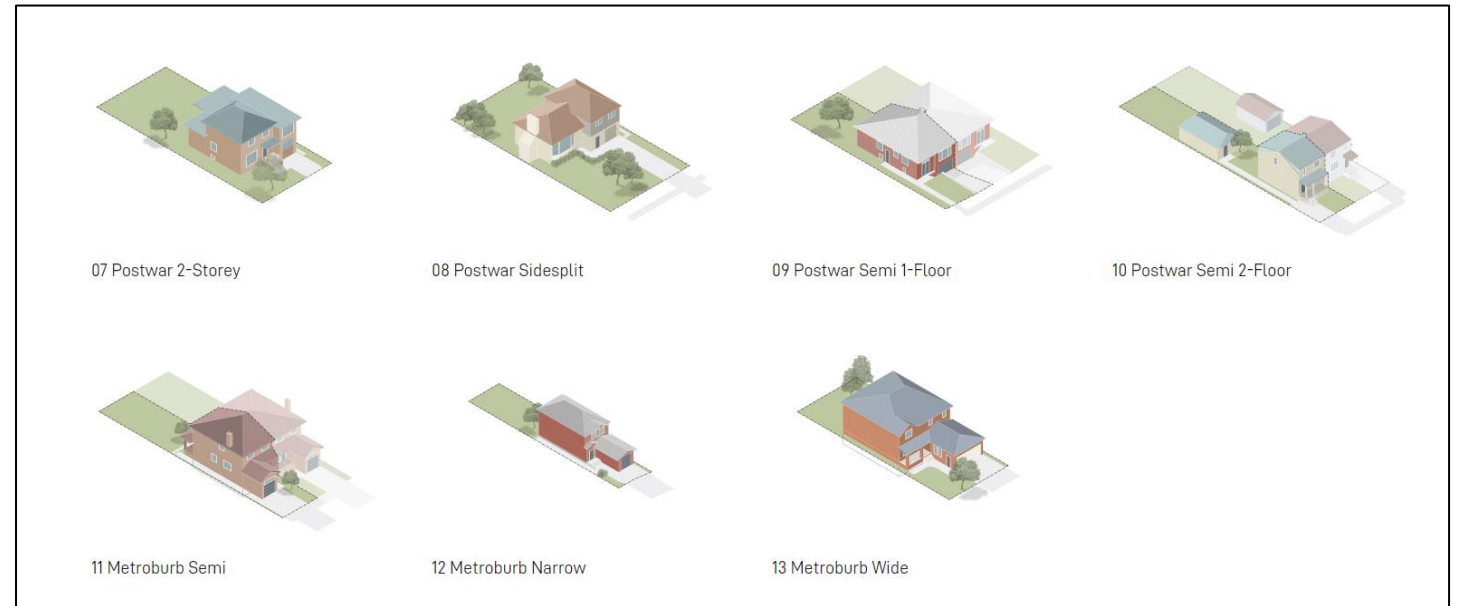
	Housing Option	Current Status	Changes Needed to Implement	Preliminary Zoning Recommendations	
4	Up to three dwelling units in a single-detached home, semi-detached, or row house	Currently, triplexes are only permitted in RM7 zones. Second units are already permitted everywhere in Mississauga provided they are contained within the building. New Provincial legislation mandates that up to three dwelling units are permitted as-of-right in detached, semi-detached and row house lots.	Update Official Plan to permit City-wide. <u>Update zoning by-law:</u> <ul style="list-style-type: none"> • Revise residential zones to permit up to three units in all single, semi, and row house zones • Add zoning regulations (see next column) 	GFA Setbacks Height Lot Coverage Parking GFA Rear yard setback (corner lots) Side yard setback (interior) Side yard setbacks (corner) Height Lot Coverage Parking	Shall adhere to existing zone regulations Shall adhere to existing zone regulations Shall adhere to existing zone regulations Shall adhere to existing zone regulations Staff are still reviewing recommended parking rates at this time Shall adhere to existing zone regulations 7.0m (23ft) 1.2m (3.9ft) 4.0m (13.1ft) Shall adhere to existing zone regulations Shall adhere to existing zone regulations Staff are still reviewing recommended parking rates at this time.
5	More than three dwelling units per lot (Multiplexes four units or more)	Currently, multiplexes are only permitted in RA (apartment) zones. No Provincial legislative requirement.	Staff are reviewing the appropriateness of allowing multiplexes in low rise areas in the Official Plan. No changes to the Zoning By-law are recommended at this time.		



Stakeholders have created design catalogues for 13 commons housing types

RE Housing Project

- Independent initiative led by UofT, Tuf Lab and LGA Architectural Partners
- Examined 13 different housing types and made layouts for how multiple units can be added



We are all familiar with these types of homes

Presented below are a few examples of the Metroburb Wide type for your viewing and pricing reference.



[Bankview Circ, Etobicoke](#)

Lot Size: 40.0 x 109.9 ft
For Sale: \$1,620,000 (Mar 2022)



[Port Royal Tr, Scarborough](#)

Lot Size: 37.7 x 104.3 ft
For Sale: \$1,250,000 (Jun 2022)



[Dawnmist Cres, Scarborough](#)

Lot Size: 44.0 x 130.0 ft
For Sale: \$000,000 (Mon YYYY)



[Bluffwood Dr, North York](#)

Lot Size: 60.0 x 128.1 ft
For Sale: \$1,803,000 (Nov 2020)



[Kingslake Rd, North York](#)

Lot Size: 50.3 x 118.7 ft
For Sale: \$1,600,000 (Jun 2021)



[6 Osmund Crt, North York](#)

Lot Size: 34.6 x 137.6 ft
For Sale: \$1,880,000 (Jul 2021)



[Janus Crt, North York](#)

Lot Size: 57.0 x 129.0 ft
For Sale: \$2,838,000 (Feb 2022)



[Newton Dr, North York](#)

Lot Size: 74.2 x 198.5 ft
For Sale: \$1,800,000 (May 2022)



[Kyla Cres, Markham](#)

Lot Size: 39.4 x 118.1 ft
For Sale: \$1,640,000 (Jun 2022)

Project created layouts for low/medium intensity and new build scenarios

Low – 3 units



Medium – 5 units



New Build – stacked towns



NO BASEMENT (CONCRETE SLAB ON GRADE)
REDUCED UPFRONT/EMBODIED CARBON FOOTPRINT

UofT School of Cities worked with Toronto to come up with zoning changes to make some of these layout work

- A lot of the work around details such as:
 - Floor space index
 - Height
 - Depth
 - Setbacks
- ...has been well researched and documented

Housing Option	INTERWAR SEMI 3 STOREY SEMI-DETACHED MULTIPLEX (3 UNITS)	POSTWAR BUNGALOW 3 STOREY DETACHED MULTIPLEX (4 UNITS)	METROBURB WIDE 3 STOREY DETACHED MULTIPLEX (4 UNITS)
Address	7 MARGOLD AVE TORONTO, ON M4M 3B1	54 JOHANNA DRIVE SCARBOROUGH, ON M1R 4J3	29 DAINHIST CRESCENT SCARBOROUGH, ON M1V 4K5
ZONING LABEL	R (R1.0) (x807) Height Overlay (Map 644) HT = 12.0 Floor Space Index ("F") - 1.0	RD (x303) Height Overlay (Map 726) HT = 9.0 Lot Coverage Overlay (Map 726) = 32%	RD (x806) Height Overlay (Map 676) HT = 9.0 / ST 2 (2 STOREYS) Lot Coverage Overlay (Map 676) = 40%
Lot Coverage	LOT COVERAGE = 36.86%	LOT COVERAGE = 25.86%	LOT COVERAGE = 33.4%
Floor Space Index	FSI = 1.03 ZBL 10.10.40.40 Floor Area (1) Floor Space Index The design has a floor space index of 1.03, exceeding the zone label maximum floor space index of 1.0 by a factor of 0.03, as well as exceeding the standard zoning by-law FSI of 0.9 by a factor of 0.43	ZBL 10.20.40.40 Floor Area (1) Floor Space Index In the RD zone, the permitted maximum floor space index is: (A) the numerical value following the letter "R" in the zone label on the Zoning By-law Map, and (B) if the zone label on the Zoning By-law Map does not include a "F" value on the Zoning By-law Map, the floor space index is not tested by this regulation.	ZBL Exception 908-3.10(1462)(j)(i) The design does not comply with Site Specific Provisions (A)(3) the maximum floor space index is greater than the lesser of 0.5 times the lot area or 279 square metres, if the lot area is 408 square metres to 697 square metres.
Building Height	BUILDING HEIGHT = 10.0m	BUILDING HEIGHT = 9.20m	BUILDING HEIGHT = 9.20m
Main Wall Height	ZBL 10.10.40.10 Height (2) Maximum Height of Specified Parts of Main Walls The design follows the permitted maximum building height for a building in the R1 zone, as well as the Height Overlay Map at 12.0m. The design does not comply with the main wall height restriction of 9.50m, determined by subtracting 2.5m from the 12.0m Height Overlay Maximum Building Height.	ZBL 10.20.40.10 Height (2) Maximum Height The design does not comply with the Height Overlay Map at 9.0m. (4) Restrictions for a Detached House with a Flat or Shallow Roof (A) The design also does not comply with the permitted maximum building height of 7.2m for a detached house with a flat roof. (C) The design does not comply with maximum two storeys.	ZBL 10.20.40.10 Height (2) Maximum Height The design does not comply with the Height Overlay Map at 9.0m as well as the additional level of two storeys. (4) Restrictions for a Detached House with a Flat or Shallow Roof The design also does not comply with the permitted maximum building height of 7.2m for a detached house with a flat roof.
Main Pedestrian Entrance Height	MAIN PEDESTRIAN ENTRANCE HEIGHT = 1.0M	MAIN PEDESTRIAN ENTRANCE HEIGHT = 0.6M	MAIN PEDESTRIAN ENTRANCE HEIGHT = 0.6M
Building Length	BUILDING LENGTH = 17.0m	BUILDING LENGTH = 17.0m	BUILDING LENGTH = 17.0m
Building Depth	ZBL 10.10.40.30 Building Depth (1) Maximum Building Depth The design follows the permitted maximum building depth of 17.0m for a semi-detached/detached house and does not comply with the 14.0m maximum building depth for a triplex.	ZBL 10.20.40.30 Building Length (1) Maximum Building Length if Required Lot Frontage is in Specified Range The design follows the permitted maximum building depth of 17.0m for a detached house.	ZBL 10.20.40.30 Building Length (1) Maximum Building Length if Required Lot Frontage is in Specified Range The design follows the permitted maximum building depth of 17.0m for a detached house.
Setbacks	SIDE YARD SETBACK = 0.9m ZBL 10.10.40.70 Setbacks (3) Minimum Side Yard Setback The design follows the minimum side yard setback of 0.9m for a semi-detached/detached house and does not comply with the 1.2m side yard setback for a fourplex.	SIDE YARD SETBACK = 1.2m AND 1.5m ZBL 10.20.40.70 Setbacks (3) Minimum Side Yard Setback The design complies with the minimum side yard setback of 0.9m if the required minimum lot frontage is 6.0m to less than 12.0m.	SIDE YARD SETBACK = 1.25m AND 1.5m ZBL 10.20.40.70 Setbacks (3) Minimum Side Yard Setback The design complies with the minimum side yard setback of 1.2m if the required minimum lot frontage is 12.0m to less than 15.0m.
Landscaping	FRONT YARD SOFTSCAPE = 65% ZBL 10.5.90.10 Landscaping (1) Front Yard Landscaping The design does not comply with the requirement for 75% of the front yard landscaping to be soft landscaping. The design provides 65% soft landscaping.	FRONT YARD SOFTSCAPE = 76% (75% REQUIRED) REAR YARD SOFTSCAPE = 43.3% (50% REQUIRED) ZBL 10.5.90.10 Landscaping (1) Front Yard Landscaping for Residential Buildings Other Than an Apartment Building The design does not comply with the requirement for 50% of the rear yard landscaping to be soft landscaping. Alternative compliance with a green roof or rearing of the sunken court, patio and decks could accommodate this.	FRONT YARD SOFTSCAPE = 75% (75% REQUIRED) REAR YARD SOFTSCAPE = 75.8% (50% REQUIRED)
Other		ZBL 10.20.40.50 Decks, Platforms and Amenities (1) Platforms at or Above the Second Storey of a Detached House (A) The design does not comply with the requirement for there to be no more than one platform on each of the front, rear and each side of the detached house; and (B) The design does not comply with the requirement that the maximum area of each platform is 4.0 square metres.	ZBL 10.20.40.50 Decks, Platforms and Amenities (1) Platforms at or Above the Second Storey of a Detached House (A) The design does not comply with the requirement for there to be no more than one platform on each of the front, rear and each side of the detached house; and (B) The design does not comply with the requirement that the maximum area of each platform is 4.0 square metres.

COMPLIANT WITH ZBL 569-2013 ■

NON-COMPLIANT WITH ZBL 569-2013 ■

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Issue Date: [Table with 3 columns and 5 rows]

HOUSING OPTION:
COMPLIANCE CHART

PROJECT: RESEARCHING THE YELLOWBELT
SCALE:

DRAWING NO:
A999

What are the hesitations?

I haven't looked at this work, need to better understand it to get the details right

You can effectively control where fourplexes will be feasible through the zoning standards

- Council endorsing four units as-of-right across the City ***does not mean you have lost all control***
- Fourplexes will not start popping up left and right on all postage sized lots
- The details will be in the zoning by-law that Staff will work on – that is what requires extensive consultation with Housing Panel + expert stakeholders

Victoria, B.C. example shows that details are what is most relevant

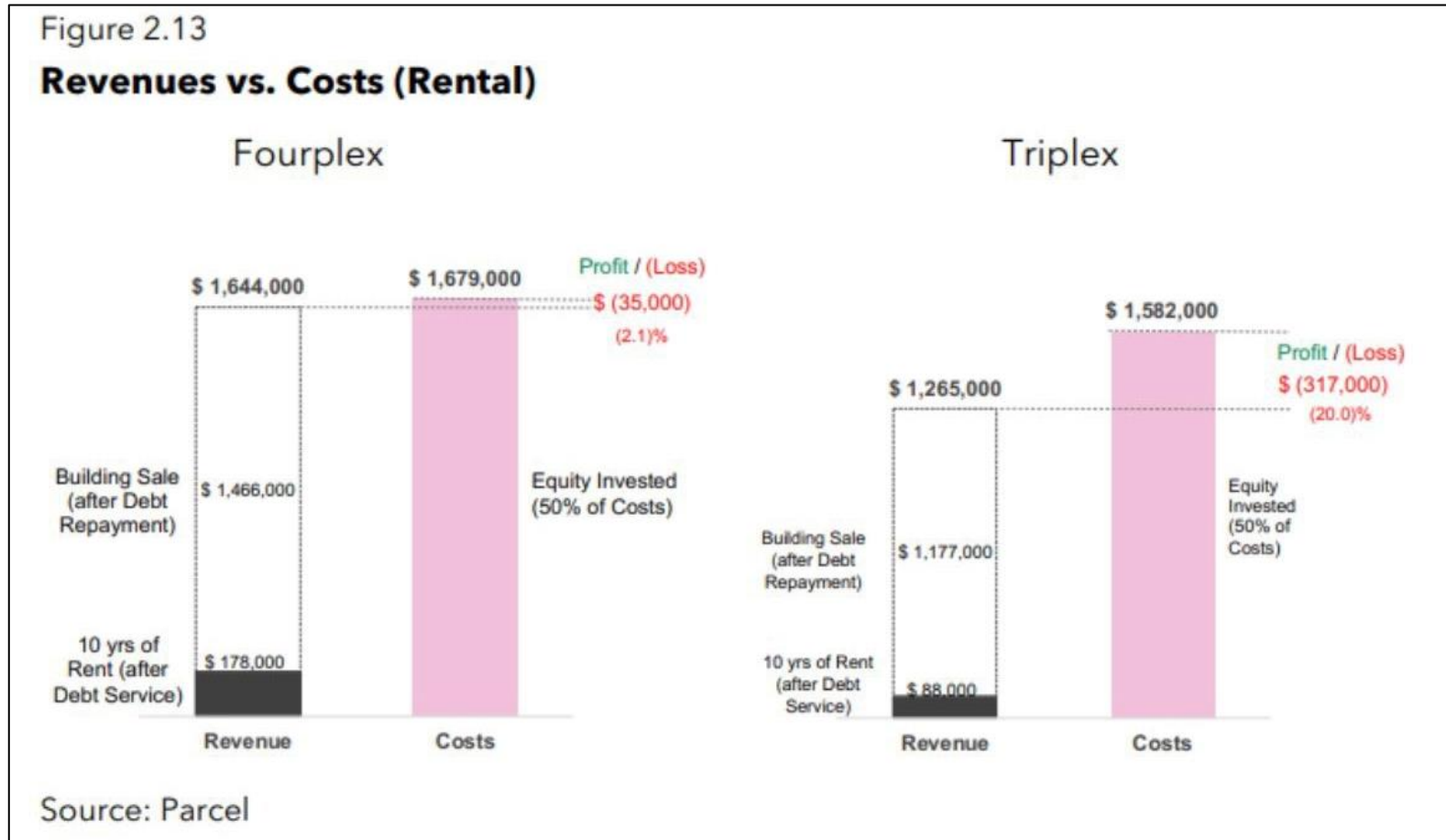
*“Victoria was the first B.C. municipality to **adopt a policy to allow up to six units** on a single-family lot with the aim of adding housing that’s more affordable than a single-family home and more spacious than a condo. But **in the four months since it took effect, there have been no applications for multi-unit housing.**”*

Vancouver Sun, August 8, 2023

What are the hesitations?

Okay, why 4 units, why not do 3 units?

Mississauga's own commissioned report found that 3-unit rental new builds are not feasible



Okay, what should we do?

You can effectively control where fourplexes will be feasible through the zoning standards

1. Council ***endorse allowing 4 units as-of-right*** on all single family lots in the City of Mississauga
2. Council direct staff to ***prepare a zoning bylaw in consultation*** with the ***Housing Panel*** and hold a ***public information session.***
3. Council direct staff to report back with a recommended zoning by-law in Q1 2024

Thank you!