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November 16, 2020

Mayor and Members of Council
City of Mississauga
300 City Centre Drive
Mississauga, Ontario
L5B 3C1

Subject: Westminster Court Affordable Seniors Housing Development

Dear Mayor Crombie and Members of Council:

We would like to express our appreciation for your efforts in dealing with the challenges presented to all residents of the City of Mississauga by the COVID-19 pandemic. The affordable rental housing project we manage is home to more than 200 independent living seniors and we fully understand the great impact this has made on each and every one of them.

As many of you may be aware, Westminster Court, which is located at 4150 Westminster Place, is a 190 unit affordable seniors rental housing project developed in the early-1980's by our non-profit housing corporation, St. Luke's Dixie Seniors Residence Corporation. We understand that we are the largest private non-profit seniors residence in the City.

Over the past two years we have had the opportunity to meet on several occasions with the Mayor, our local member of Council, Chris Fonseca, and senior City staff regarding our plans to intensify our site. We are considering adding up to 120 new units of affordable seniors rental housing. This would be accomplished by developing a new, energy efficient, truly affordable rental building on our surface parking lot adjacent to our existing 190 unit building and concurrently developing underground parking. Given the continued aging of the City's population and the growing shortfall of such

accommodation, we have been strongly encouraged by all to try and put this project together.

This is a significant project and we are carefully looking to mitigate as much of the risk as possible. At this time, there is one funding source available that would enable us to undertake this project. Under the National Housing Co-Investment Funding Program, Canada Mortgage and Housing Corporation (CMHC) provides capital funding in the form of low interest loans, supplemented by modest grant contributions, to support the development of affordable rental housing for priority vulnerable groups identified in the National Housing Strategy. Seniors are considered to be perhaps the highest priority of these vulnerable groups.

In order to apply for this major capital funding, an applicant is required to demonstrate that they possess a site which has been zoned for the intended use. Other criteria include a sustainable financial budget, a high level of energy efficiency, a significant emphasis on accessibility and barrier free design, and a strong commitment to affordability. We have met with CMHC on several occasions and confirmed our intention to meet all of these criteria and have moved forward with our project planning to the extent possible.

However, we have encountered a serious roadblock that is threatening our efforts. In order to develop a project that would provide 120 units of truly affordable rental housing, we require an official plan and zoning amendment from City Council. We are unable to apply to CMHC for Co-Investment Funding until these amendments are in place. Obtaining an official plan and zoning amendment for a project of this size requires a range of technical studies to be completed and an application fee of approximately \$125,000 to be paid to the City.

We maintain a capital reserve fund which has been accumulated over the years, but these funds are required to pay for major repair and replacement of capital elements in our existing building, not for funding new development projects. We have recently undertaken a review which found that, with our existing building now reaching 35+ years of age, the need for replacement of capital elements is on the rise and our reserve funds will be more than fully utilized addressing these needs to ensure our existing seniors continue to live in an acceptable standard of accommodation.

CMHC offers another program called SEED Funding which can provide modest levels of funding to assist with predevelopment planning. We applied for this funding and received approval for a contribution of \$69,000, which is close to the amount required to cover the \$88,000 cost of the technical studies, but not sufficient to pay the City official plan and rezoning application fee of approximately \$125,000. These studies are currently underway and we will soon be in a position to submit our official plan amendment and rezoning application. However, we lack the funds to pay the City's \$125,000 application fee, which means we are unable to move forward with the project and unable to submit our Co-Investment application to CMHC.

We met with Councillor Fonseca and City staff earlier this year to discuss this roadblock and they indicated that, given the potential for this project to help meet the major gap for affordable seniors housing in the City, it may be in the City's best interests to assist us in meeting this fee. In a recent meeting, it was suggested that a grant-in-lieu in the amount of the application fee would be a potential approach that may be supported by the City.

As noted above, this assistance from the City would be critical in enabling us to submit our application to CMHC for the capital funding required for the project to proceed. Accordingly, we are hereby requesting that Council approve a grant-in-lieu equivalent to the City's official plan and rezoning amendment application fee to a maximum of \$125,000 to enable us to proceed with the submission of our application.

We appreciate the opportunity for Council to consider this request, which, if approved, would greatly assist in providing affordable rental housing for the growing number of seniors in need in the City of Mississauga.

We look forward to your response.

Yours truly,

A handwritten signature in black ink, appearing to read 'David Estabrooks', followed by a period.

David Estabrooks
Chair