

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.

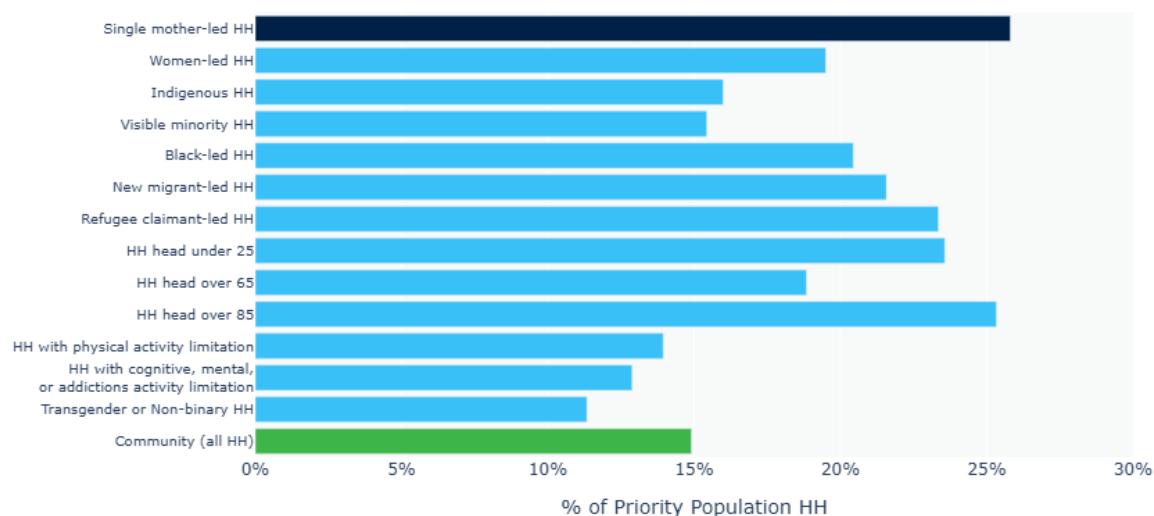
To complete a comprehensive HNA, staff collected a mix of federal, regional, and city qualitative and quantitative information. This comprised engagement with key stakeholders in the housing sector, such as non-profit housing providers, developers, and public entities. Answers in the HNA also demonstrated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

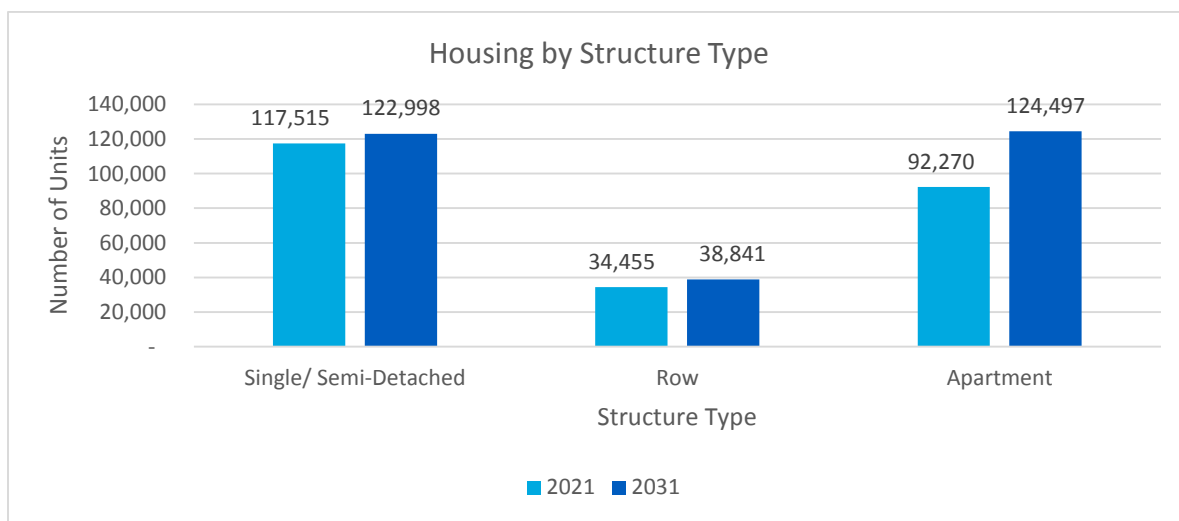
³ Resale values from the Toronto and Region Real Estate Board Market Watch April 2024

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

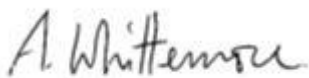
There are no financial impacts resulting from the Recommendation in this report.

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

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