



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 that 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 receive \$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).

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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)

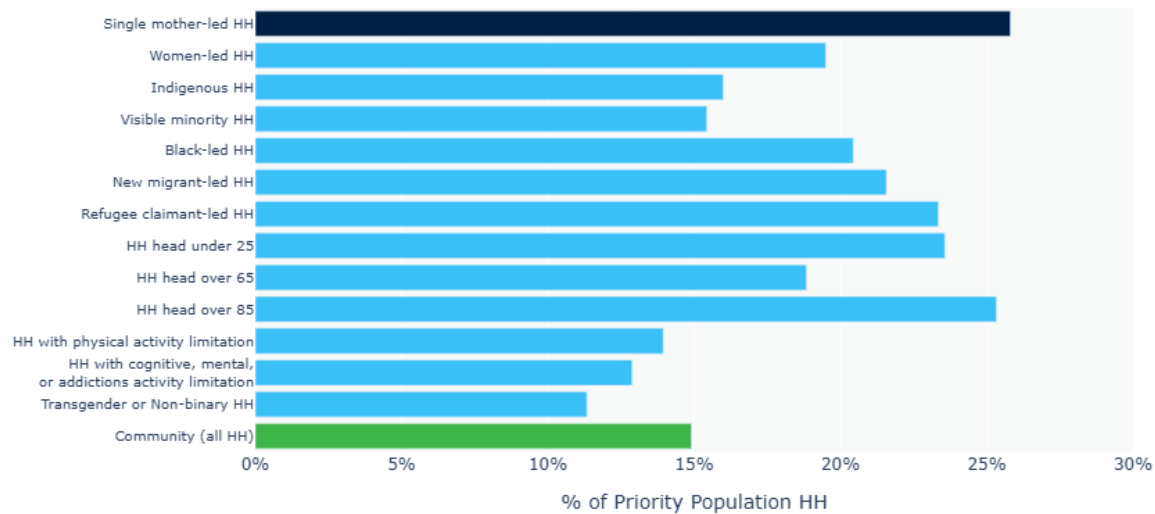


Figure 1 – Percentage of Households in Core Housing Need by Priority Population. Produced by HART.

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:

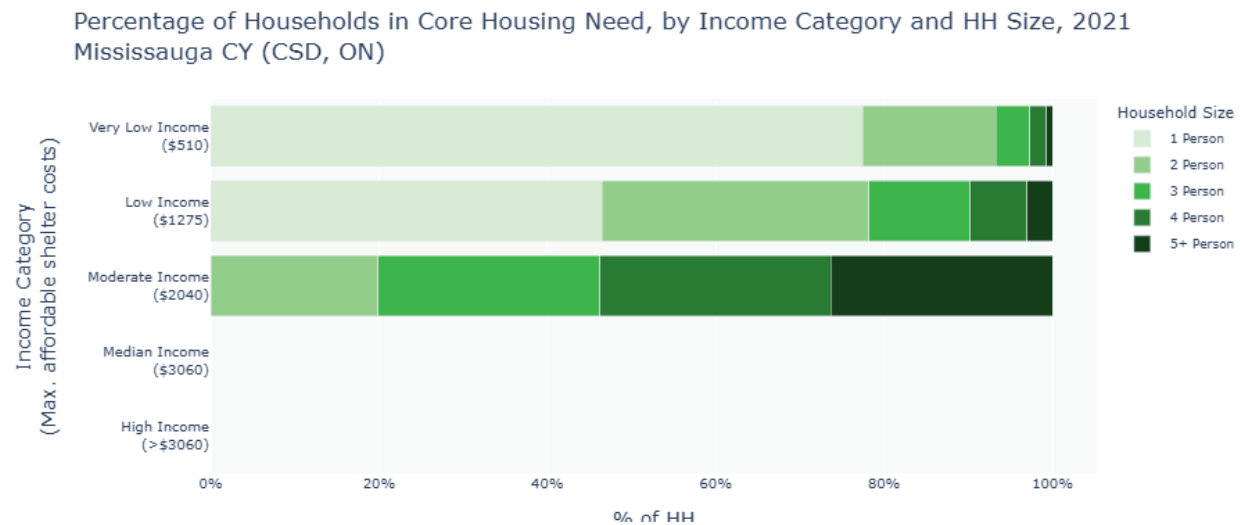


Figure 2 – Percentage of Households in Core Housing Need by Income Category and Household Size. Produced by HART.

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.

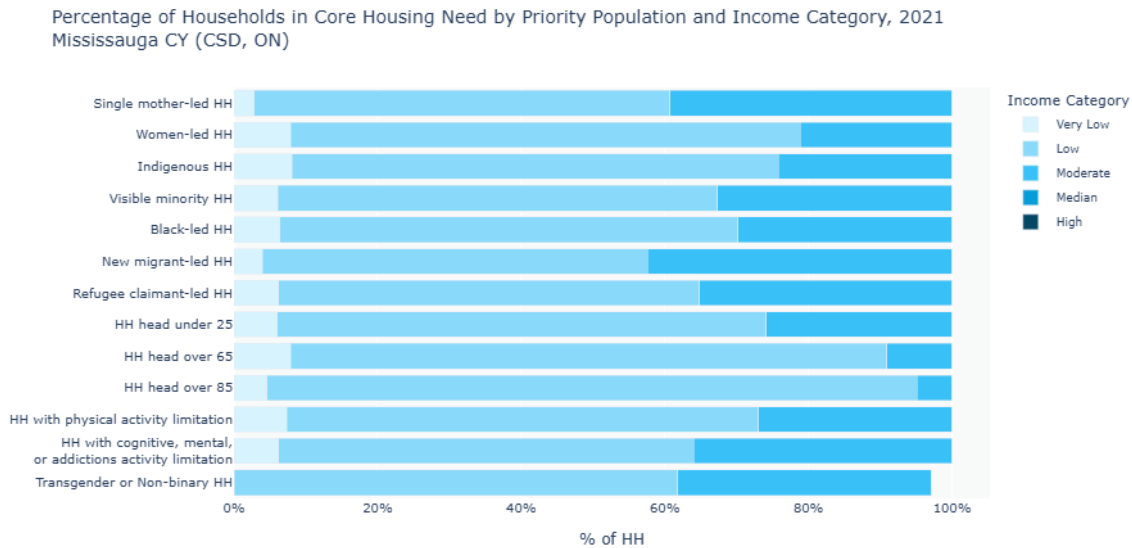


Figure 3 – Percentage of Households in Core Housing Need by Priority Population and Income Category.
Produced by HART.

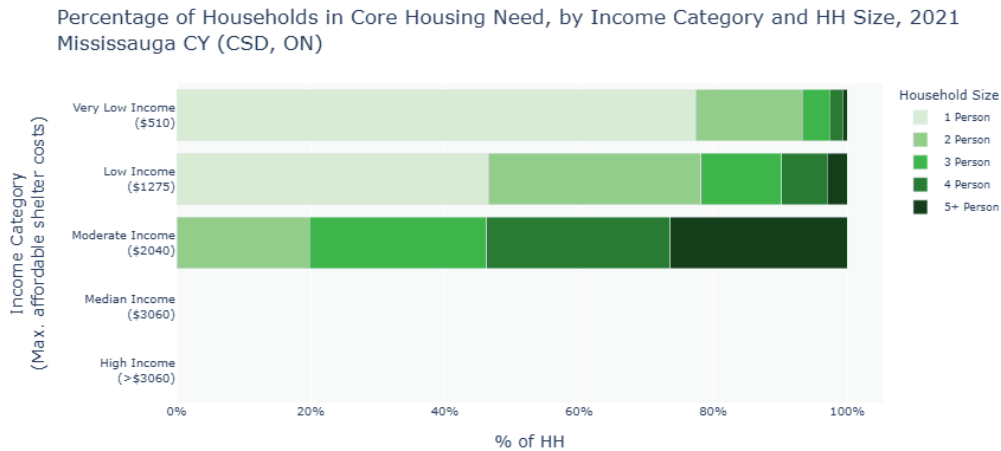


Figure 4 – Percentage of Households in Core Housing Need by Income Category and HH Size. Produced by HART.

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**.

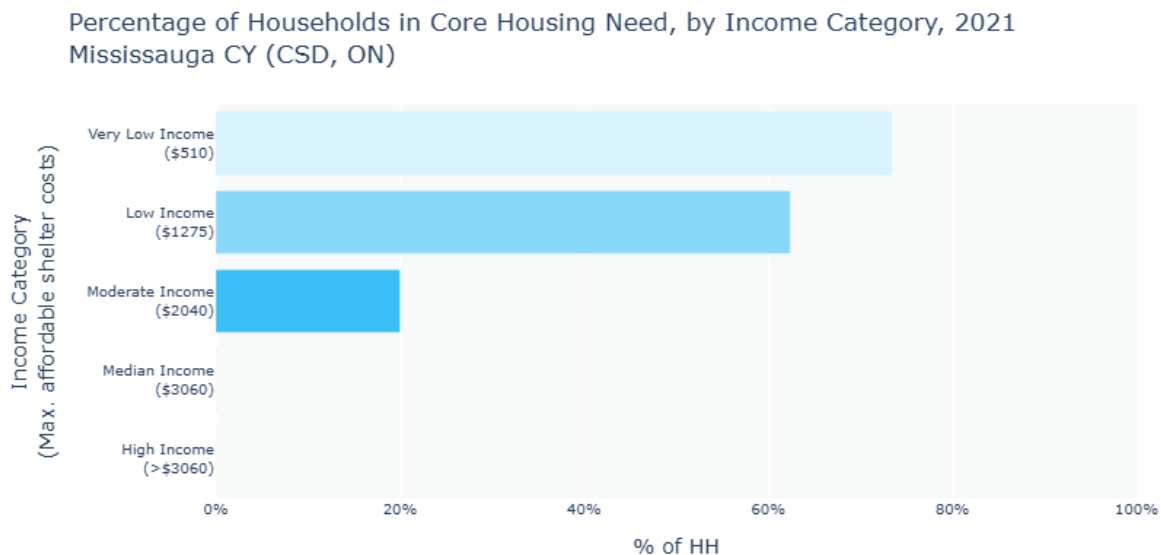


Figure 5 – Percentage of Household in Core Housing Need, by Income Category. Provided by HART.

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**.

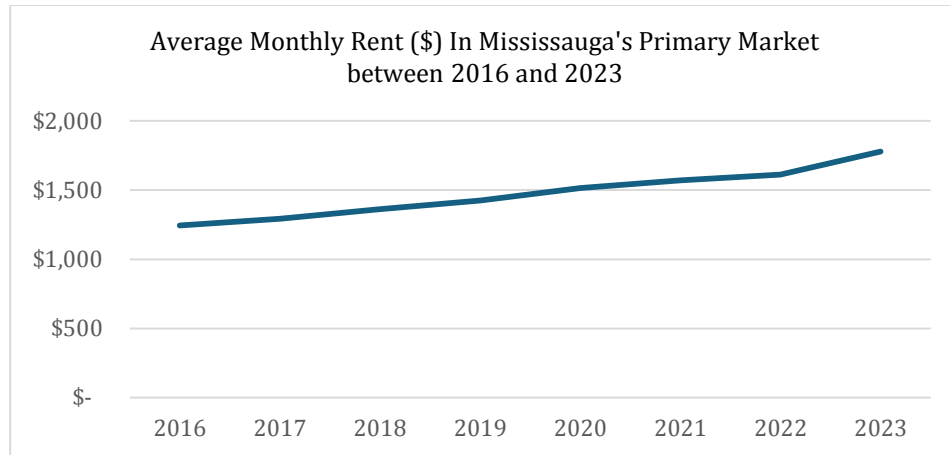


Figure 6 - Average Monthly Rent (\$) In Mississauga's Primary Market between 2016 and 2023

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**.

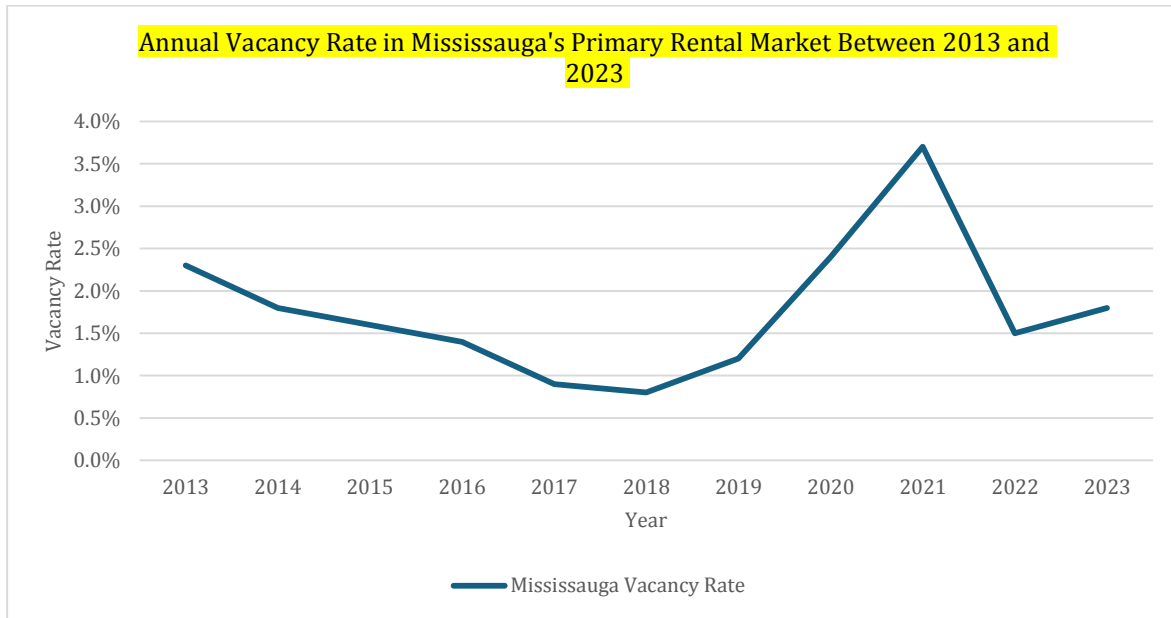


Figure 7 - Annual Vacancy Rate in Mississauga's Primary Rental Market Between 2013 and 2023

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**.

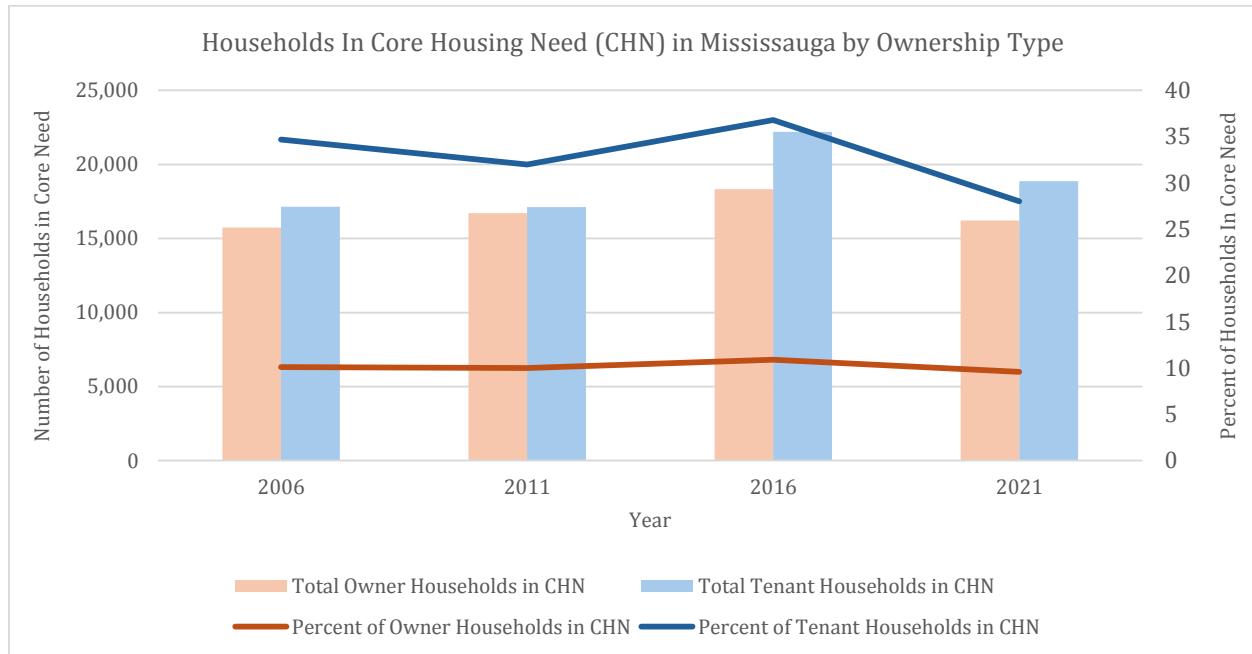


Figure 8 – Households in Core Housing Need (CHN) in Mississauga by Ownership Type

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

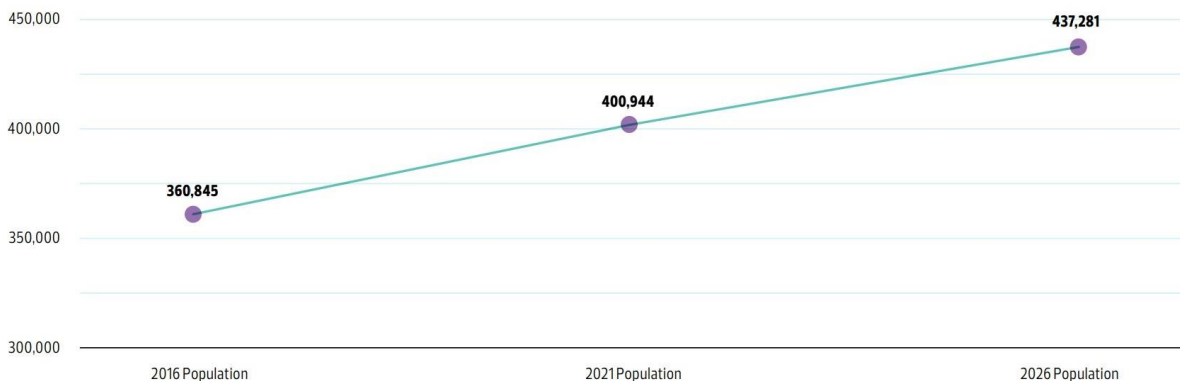
The data in the following table (5.9.2) is sourced from CMHC's housing market data and City databases. The data listed are annual totals for 2024.

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.

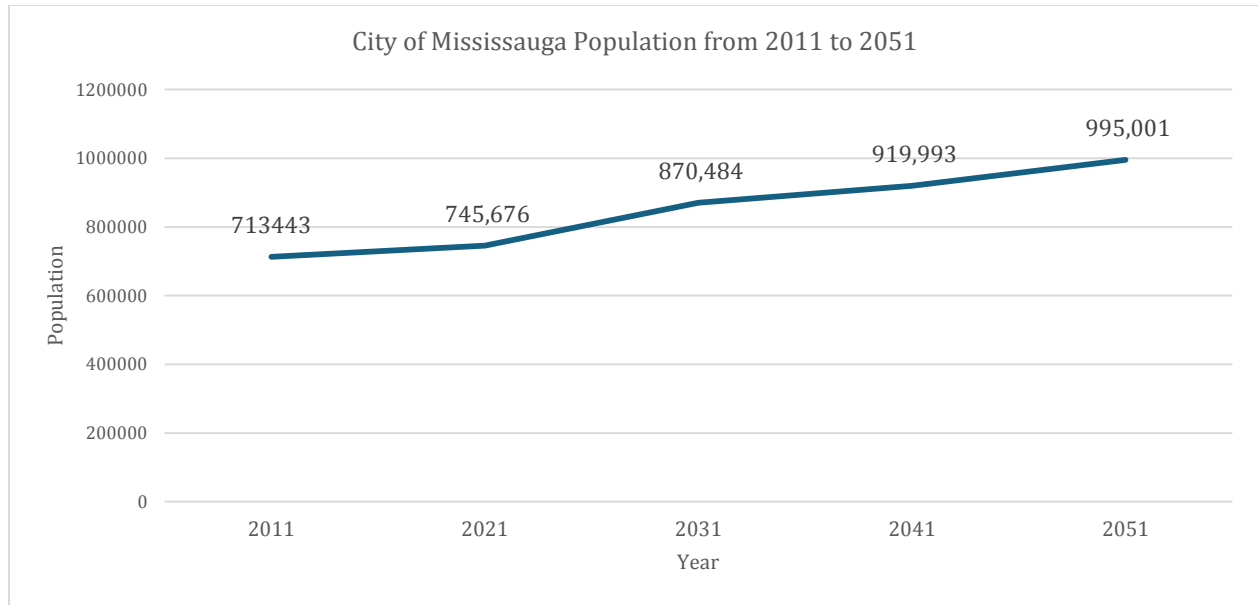


Figure 9 – City of Mississauga Population from 2011 to 2051

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 MTSA's 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.