

# City of Mississauga

# Corporate Report



<p>Date: May 29, 2025</p> <p>To: Chair and Members of Planning and Development Committee</p> <p>From: Andrew Whittemore, M.U.R.P., Commissioner of Planning &amp; Building</p>	<p>Originator's file: CD.06-COM</p>
	<p>Meeting date: June 23, 2025</p>

**Subject**  
**RECOMMENDATION REPORT (ALL WARDS)**  
**Update on the Affordable Rental Community Improvement Plan (CIP)**

**Recommendation**  
 That the report dated June 23, 2025, from the Commissioner of Planning and Building titled "Update on the Affordable Rental Housing Community Improvement Plan (CIP)" be approved in accordance with the following:

1. That City Council direct staff to provide a grace period to the end of September 2025 for all projects conditionally approved where the targeted building permit date has lapsed.
2. That staff report back to Council in early October 2025 on the status of all applications and if any funding reallocations are recommended.
3. That City Council support a \$40,000 increase to the grants for the 6020 Winston Churchill project if the application is amended to 4 affordable units rather than 8 below market units to be funded by the Housing Accelerator Fund #35581.

**Executive Summary**

- The Affordable Rental Housing Community Improvement Plan (CIP) was approved by City of Mississauga (City) Council on July 31, 2024. A maximum of \$44 million were allocated to the program, with \$34.8 million from the federal Housing Accelerator Fund (HAF) (#35581), that must be spent by November 2027, and \$9.32 million from the City's Affordable Housing Reserve Fund (#35596). The approval of eligible housing projects and approval of agreements with housing developers receiving funding through the CIP is delegated to the City Manager and Chief Administrative Officer.

- A formal call for applications to the Multi-Residential Program was launched on November 7, 2024 and it closed on January 10, 2025. A total of 12 applications were received to the program, and eight of the applications were conditionally approved on February 27, 2025. Applications were reviewed in accordance with the CIP's minimum eligibility and evaluation criteria. There was a clear demarcation point between the conditionally approved projects, which all had applicable zoning in effect, and the additional four waitlisted applications, which did not. An Information Report providing an update on the conditionally approved applications was received for information by Planning and Development Committee on March 24, 2025.
- The four waitlisted affordable housing rental CIP applications still do not have applicable zoning in place as of the date of writing this report.
- Staff recommend a grace period to the end of September 2025 for all projects conditionally approved where the targeted building permit date has lapsed, in order to support the delivery of much needed housing choices for the residents of Mississauga
- Staff support a \$40,000 total increase to the grants for the 6020 Winston Churchill project if the application is amended to 4 affordable units rather than 8 below market units.

## Background

The Affordable Rental Housing Community Improvement Plan (CIP) was approved by City of Mississauga (City) Council on July 31, 2024. A maximum of \$44 million were allocated to the program with monies from the City's Affordable Housing Reserve Fund (#35596) and the federal Housing Accelerator Fund (HAF) (#35581), which requires that the funds be spent by 2027.

A formal call for applications to the Multi-Residential Program within the CIP was launched on November 7, 2024 and closed on January 10, 2025. A total of 12 applications were received to the program, and eight of the applications were conditionally approved on February 27, 2025. Applications were reviewed in accordance with the CIP's minimum eligibility and evaluation criteria (Appendix 1).

An Information Report ([INFORMATION REPORT \(ALL WARDS\)](#)) (Appendix 2) providing an update on the conditionally approved applications was received for information by Planning and Development Committee. Staff has delegated authority to approve the applications. Recommendation PDC-0006-2025 was then adopted by Council on April 2, 2025.

That the report dated March 5, 2025, from the Commissioner of Planning and Building titled "Update on the Affordable Rental Housing Community Improvement Plan (CIP)", be received for information.

Conditional approval documentation included reference to the project's construction timeline as submitted within the application. Funding is meant to be distributed after applicants receive their Building Permits for foundations and footings. It is mentioned in the conditional offer letters that the applications shall adhere to the referenced construction timelines, failing which the City has the right to revoke funding and reallocate it to other initiatives.

The City will only issue incentives to conditionally approved applicants where an executed legal agreement with the City is registered on title to secure the affordable and/or below-marked units for 25-years. Restrictive covenants requiring the City's consent for selling the land, annual compliance attestation and a commitment to the municipal tenant referral process will also be required.

Since the conditional approval date, many of the approved projects are behind schedule relative to their stated anticipated building permit date. The purpose of this report is to seek direction from Planning and Development Committee on extending the timeline for all applicants who had expected to pull permits before the end of June 2025.

This report does not propose any recommendations relative to the Gentle Density Incentive Program (Gentle Density Program) within the CIP, which is intended for second, third, and fourth units in Mississauga's neighbourhoods. As of the writing of this report, 12 applications have been received and approved. The Gentle Density Program application window remains open.

## Comments

### Extension of Building Permit Target Date

The following eight projects were conditionally approved for the Affordable Rental CIP funding:

Applicant	Incentivized Units	Total Units	Applicant's Anticipated Timing for Building Permit
1. <b>St. Luke's Dixie Senior Residence Corporation</b> 4150 Westminster Pl, W3	70 affordable units	70	November 2025
4. <b>Your Home Developments</b> 3233 Brandon Gate Dr, W5	85 below-market units	85	Spring 2025

5. <b>2421845 Ontario Inc.</b> 6020 Winston Churchill Blvd, W9	8 below-market units or 4 affordable units	22	December 2024
6. <b>JD Development Group</b> 45 Agnes St, W7	30 below-market units	376	March 2025
7. <b>Kindred Works / United Church of Canada</b> 4094 Tomken Rd, W3	78 affordable units	250	June 2025
8. <b>Brightstone</b> 2512, 2522, and 2532 Argyle Rd, W7	7 affordable units	101	April 2025
9. <b>Your Home Developments, Spotlight Developments/ Inclusive Housing Not-For-Profit</b> 5034, 5054, 5080 Ninth Line, W10	65 affordable units	373	January 2026
10. <b>Hanseatic Holdings Ltd c/o Park Property Management</b> 596 Lolita Gardens, W4	27 affordable units	270	Dec 2024 (B.P. issued December 2024)
<b>Total</b>	<b>370</b>	<b>1,547</b>	

Only one project has advanced to building permit issuance (596 Lolita Gardens). There are five projects where permits were anticipated before the end of spring and, at the time of writing of this report, permits have not been issued. This is somewhat expected given current residential construction dynamics are challenging and developing below market and affordable units is often more complex from a financing perspective.

Staff are proposing all five projects be granted an extension of the target building permit date until the end of September 2025. At this point staff would provide another update to Council to see how projects have progressed. Staff would also consider recommending any reallocation of the CIP Incentives. This could involve shifting funding to:

- a different approved project that increases the number of below market or affordable units;
- a waitlisted project or new applicant; or
- a different incentive program, such as the Mayor's Task Force incentives for market units.

The four waitlisted affordable housing rental CIP applications still do not have zoning in place as of the date of writing this report. Additionally, one new application to the CIP with no applicable zoning in place was received on April 30, 2025, although the Multi-Residential Program window is not formally open.

While there is no immediate rush, as HAF monies must be spent before November 2027, staff would like to ensure the funds go to the most shovel ready projects.

No Multi-Residential Rental Incentive Program funding has been distributed to date. Funding will be distributed in full approximately one month after an applicant receives their full Building Permit or conditional Building Permit for foundations and footings. An agreement with the applicant with the building under construction is expected soon.

### **Revisions to Proposals**

The applicant at 6020 Winston Churchill has requested that the City convert their funding for 8 below-market units to 4 affordable units. City staff are agreeable to this change. As the affordable units receive deeper subsidies, it would increase the funding to the applicant by \$40,000. This is a minor adjustment that can be accommodated through the Housing Accelerator Fund.

### **Strategic Plan**

The CIP aligns with two Belong Strategic Goals (Ensuring Affordability and Accessibility; Supporting Aging in Place) and the action to attract and keep people in Mississauga through an affordable housing strategy.

### **Financial Impact**

Grants provided under the CIP will be funded using the monies in the HAF and the City's Affordable Housing Reserve Fund. In total the CIP is approved with a maximum budget of \$44 million, with \$34.8 million from the HAF (#35581) and \$9.32 million from the City's Affordable Housing Reserve Fund (#35596). If the HAF monies are exhausted, the City can draw upon its Affordable Housing Reserve Fund to provide the grants.

The increase to the grants of \$40,000 for the 6020 Winston Churchill project can be funded by the HAF.

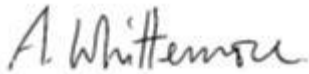
### **Conclusion**

Recognizing that some of the applicants may be challenged to meet their proposed timing based on progress to date as well as market conditions, staff recommend that all prior building permit target dates that have lapsed be extended to the end of September 2025. This will support the objectives of the CIP in realizing affordable units while ensuring that shovel ready projects continue to be prioritized.

## Attachments

Appendix 1: CIP Minimum Eligibility and Evaluation Criteria

Appendix 2: Information Report



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Andrew Whitemore, M.U.R.P., Commissioner of Planning & Building

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