

City of Mississauga
Corporate Report



Date: March 5, 2025 To: Chair and Members of Planning and Development Committee From: Andrew Whittemore, M.U.R.P., Commissioner of Planning & Building	Originator's files: CD.06-COM
	Meeting date: March 24, 2025

Subject
INFORMATION REPORT (ALL WARDS)
Update on the Affordable Rental Housing Community Improvement Plan (CIP)

Recommendation
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.

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 monies from the City’s Affordable Housing Reserve Fund (#35596) and the federal Housing Accelerator Fund (HAF) (#35581), which requires the funds to be spent by 2027.
- The Multi-Residential Rental Incentive Program (Multi-Residential Program) is administered through the CIP, incentivizing new affordable rental housing units in multi-residential developments.
- A formal call for applications to the Multi-Residential Program was launched on November 7, 2024 and closed on January 10, 2025.
- A total of 12 applications were received. Eight (8) applications were conditionally approved for funding, which will stimulate the construction of 370 new affordable and below-market rental units in Mississauga.

Background

[Making Room for the Middle: An Affordable Housing Strategy for Mississauga \(2017\)](#), [Growing Mississauga: An Action Plan for New Housing \(2023\)](#), and more recently the [Mayor's Housing Task Force Report \(MHTFR\) \(2025\)](#) document the barriers associated with developing new affordable rental housing and identify key priorities and actions to address the affordability crisis.

The Affordable Rental Housing Community Improvement Plan (CIP) is one of several actions the City of Mississauga (City) is implementing to encourage the provision of affordable rental housing units in new market rental projects, and to increase gentle density housing options in Mississauga's neighbourhoods.

City Council approved the CIP on July 31, 2024 after staff presented the final CIP to Planning and Development Committee on July 29, 2024. The CIP delegated approval authority to the City Manager and Chief Administrative Officer. The CIP is funded through the HAF (#35581) and the Affordable Housing Reserve Fund (#35596) to a maximum of \$44 million. The HAF monies must be spent by 2027.

The focus of this report is the CIP's Multi-Residential Rental Incentive Program (Multi-Residential Program), which incentivizes the construction of affordable rental units in multi-residential developments based on depth of affordability (incentive details are listed in Appendix 1). A call for applications launched on November 7, 2024, and closed on January 10, 2025.

The CIP also includes a Gentle Density Incentive Program (Gentle Density Program) intended for second, third, and fourth units in Mississauga's neighbourhoods. As of the writing of this report, nine (9) applications have been received and approved. The Gentle Density Program application window remains open.

Comments

A total of 12 applications were received for the Multi-Residential Program comprising a range of building types, bedroom sizes, and affordability thresholds. Applications were reviewed in accordance with the CIP's minimum eligibility and evaluation criteria, including:

- A minimum of five (5) affordable and/or below-market¹ rental units (as per Appendix 1);
- Meeting or exceeding minimum unit sizes (as per Appendix 1);
- Maintaining affordable and/or below-market rent prices for a minimum of 25-years;
- Demonstrating "shovel readiness" (e.g., applicable zoning in effect, Building Permit application anticipated in 2025 or 2026);
- Demonstrating financial need, where the applicant is receiving financial assistance from another level of government;
- Percentage of affordable and/or below-market rental units; and

¹ Affordable units are those with rents at or below 100% Average Market Rent (AMR). Below-market units have rents at or below 125% AMR. AMR includes all units in the primary rental market, include older units and purpose-built rental projects, and is updated annually.

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- Total number of units in the project.

Based on the above criteria, eight (8) applications were approved for conditional funding through the CIP, as identified in the table below and detailed in Appendix 2.

The eight (8) projects conditionally approved for funding may also be eligible for financial incentives implemented through the MHTFR and Motion, presented at General Committee on January 22, 2025 and City Council on January 29, 2025. All units in the proposed developments (1,547) may be eligible for the MHTFR Motion incentives, including those units conditionally approved for funding through the CIP (370).

Applicant	Incentivized Units	Total Units
St. Luke's Dixie Senior Residence Corporation 4150 Westminster Pl, W3	70 affordable units	70
Your Home Developments 3233 Brandon Gate Dr, W5	85 below-market units	85
2421845 Ontario Inc. 6020 Winston Churchill Blvd, W9	8 below-market units	22
JD Development Group 45 Agnes St, W7	30 below-market units	376
Brightstone 2512, 2522, and 2532 Argyle Rd, W7	7 affordable units	101
Kindred Works / United Church of Canada 4094 Tomken Rd, W3	78 affordable units	250
Your Home Developments, Spotlight Developments / Inclusive Housing Not-For-Profit 5034, 5054, 5080 Ninth Line, W10	65 affordable units	373
Hanseatic Holdings Ltd c/o Park Property Management 596 Lolita Gardens, W4	27 affordable units	270
Total	370	1,547

The conditionally approved projects all have applicable zoning in effect while the additional four (4) applications do not. This provided staff a clear demarcation point. The additional four (4) applications were "waitlisted" and advised to inform staff when the necessary planning permissions are in place, at which time their application will be reconsidered, subject to funding availability.

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-market units; and

- A Building Permit (conditional or full) permitting footings and foundations has been issued within the timeframe identified in the applicant's CIP application.

Failure to meet either of the above requirements will void the conditional approval. Associated funds will be returned to the CIP budget allowing for reallocation to eligible projects that were partially conditionally approved or waitlisted. Should there be no existing eligible projects, a subsequent call for applications may be launched.

Financial Impact

Grants provided under the CIP will be funded using the monies in the City's Affordable Housing Reserve Fund and HAF. 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.

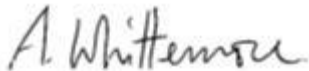
Conclusion

The CIP seeks to encourage the provision of affordable rental housing units through the Multi-Residential Program. The eight (8) projects conditionally allocated funding will stimulate the construction of 370 affordable and below-market rental units in Mississauga.

Attachments

Appendix 1: Affordable Rental Housing Community Improvement Plan (CIP) Incentives and Thresholds

Appendix 2: Conditionally Approved Multi-Residential Rental Incentive Program Applications



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

Prepared by: Nadia Dowhaniuk, MCIP, RPP, Planner

Affordable Rental Housing Community Improvement Plan (CIP) Incentives and Thresholds

Affordable Rental Units	Below-Market Rental Units
\$130,000 per unit capital grant	\$60,000 per unit capital grant
Statutory exemptions from City, Regional, GO Transit Development Charges, and Cash-in-Lieu (CIL) of Parkland for eligible units	Grant-in-lieu of <u>City</u> Development Charges, and Cash-in-Lieu (CIL) of Parkland, for eligible units
Community Benefits Charges (CBCs) have been repealed and no longer apply	Community Benefits Charges (CBCs) have been repealed and no longer apply
Building Permit fee rebate for eligible units	Building Permit fee rebate for eligible units
Planning application fee relief for non-profits	

	One-Bedroom	Two-Bedroom	Three-Bedroom
Affordable Rent (100% AMR)	\$1,625	\$1,855	\$1,967
Below-Market Rent (125% AMR)	\$2,031	\$2,319	\$2,459
Unit Size	47 m ² (505 square feet)	63 m ² (678 square feet)	79 m ² (850 square feet)

Conditionally Approved Multi-Residential Rental Incentive Program Applications

Address	Applicant	Ward	Type of Project	No. of Affordable Units	No. of Below-Market Units	Total No. of Units in Development	% of Incentivized Units
4150 Westminster Pl	St. Luke's Dixie Senior Residence Corporation	3	8-storey seniors apartment building	70		70	100%
3233 Brandon Gate Dr	Your Home Developments	5	Semi-detached homes containing additional residential units		85	85	100%
6020 Winston Churchill Blvd	2421845 Ontario Inc.	9	4-storey purpose-built rental building		8	22	36%
45 Agnes St	JD Development Group	7	28-storey mixed-use building		30	376	8%
2512, 2522, and 2532 Argyle Rd	Brightstone	7	Stacked townhouses	7		101	7%
4094 Tomken Rd	Kindred Works / United Church of Canada	3	Two, 12-storey mass timber apartment buildings	78		250	31%
5034, 5054, and 5080 Ninth Line	Your Home Developments, Spotlight Developments / Inclusive Housing Not-For-Profit	10	Mixed use buildings ranging from 3-12 storeys	65-100		373	17-26%
596 Lolita Gardens	Hanseatic Holdings Ltd c/o Park Property Management	4	25-storey purpose-built rental building	27		270	10%
TOTALS	N/A	6	N/A	247-282	123	1,547	N/A