



Corporate Report

Clerk's Files

Originator's
Files

CD 06 AFF

PDC JUNE 13 2011

DATE: May 24, 2011

TO: Chair and Members of Planning and Development Committee
Meeting Date: June 13, 2011

FROM: Edward R. Sajecki
Commissioner of Planning and Building

SUBJECT: **Housing Choices: Vision and Framework**

RECOMMENDATION: That the report titled "*Housing Choices: Vision and Framework*" dated June 13, 2011, from the Commissioner of Planning and Building, be endorsed.

BACKGROUND: Mississauga has long recognized housing as a critical component of liveable communities and has strived to ensure housing choice. Despite this, housing affordability was identified as an issue through the development of the City's new Strategic Plan particularly among youth, older adults and newcomers to Canada and, as a result, is included in the City's strategic goals.

Recent Provincial initiatives have also addressed housing issues. The Province of Ontario's *Places to Grow: Growth Plan for the Greater Golden Horseshoe, 2006 (Growth Plan)* required upper and single tier municipalities to develop a housing strategy to meet residents' housing needs. In November 2010, the Province released *Building Foundations: Building Futures, Ontario's Long-Term Affordable Housing Strategy (LTAHS)*. The LTAHS focuses on social housing and includes the requirement for municipalities to establish official plan policies and zoning by-laws for secondary units in *Bill 140: Strong Communities through Affordable Housing Act, 2010 (Bill 140)*

In response to Provincial direction (*Growth Plan*), the Region of Peel prepared a *Housing Strategy* as part of its conformity exercise. The review for this strategy included extensive research of housing issues in Peel. It provides a high-level overview of housing issues; however, it does not provide a detailed examination of housing needs at the local level.

In the coming years, Mississauga will need to address the increasing challenges related to availability of affordable housing. Senior levels of government pulled back funding on social housing a number of years ago. This has combined with changing demographic characteristics to result in a growing demand for affordable housing choices. The Region of Peel has the longest waiting list for social housing in the Province.

Housing Choices: Mississauga's Affordable Housing Strategy and Action Plan (Housing Choices) will include "Made-in-Mississauga" solutions to address this challenge. In addition to a policy framework, it will contain implementation strategies that meet the needs of all City residents and provide choice in the future.

Housing Choices is being prepared and implemented in phases. The phases are as follows:

- *Housing Choices: Summary of Housing Needs* – identifies local housing needs in the City;
- *Housing Choices: Vision and Framework* – outlines the vision for the project and framework within which it has been conducted;
- *Housing Choices: Secondary Units* – provides an implementations strategy for secondary units;
- *Housing Choices: Rental Housing Protection* – examines this critical component of the housing stock and strategies to maintain it in the future;
- *Housing Choices: Policy Conformity* – establishes housing targets and addresses any other policy items that are required for conformity requirements to the Provincial and Regional Policy Framework; and,
- *Housing Choices: Incentives and Implementation* – explores

incentives which could be used to realize the City's housing needs.

Housing Choices is being undertaken with the advice of a Technical Committee and assistance of a consultant, SHS Consulting, retained to address specific components of this work.

The purpose of this report is to provide an overview of the vision and framework for *Housing Choices: Mississauga's Affordable Housing Strategy and Action Plan*. *Housing Choices: Vision and Framework* is attached as Appendix 1.

COMMENTS:

Housing Choices: Vision and Framework addresses the following as a framework for the *Housing Choices* work:

1. Why a Housing Strategy
2. The Concept of Affordable Housing
 - The Housing Spectrum
 - Roles and Responsibilities
3. Housing: The Vision within the Vision
 - Principles
 - Challenges
 - Directions

1. Why a Housing Strategy?

The need for a housing strategy for Mississauga arose from a number of directions including:

- the City's Strategic Plan which identifies affordable housing as actions being required to address issues identified related to meeting needs of youth, the aging population and new immigrants;
- the *Provincial Policy Statement, 2005(PPS); Places to Grow: Growth Plan for the Greater Golden Horseshoe (Growth Plan)* and *Building Foundations: Building Futures, Ontario's Long-Term Affordable Housing Strategy (LTAHS)* which include provisions to address affordable housing and require municipalities to develop targets, housing strategies as well as housing and homelessness plans;
- the Region of Peel's *Housing Strategy* developed as part of its

conformity exercise that identified housing needs across Peel; called for a more diverse housing supply; and found that the supply of emergency shelter beds, transitional housing, supportive housing, and homelessness services are insufficient;

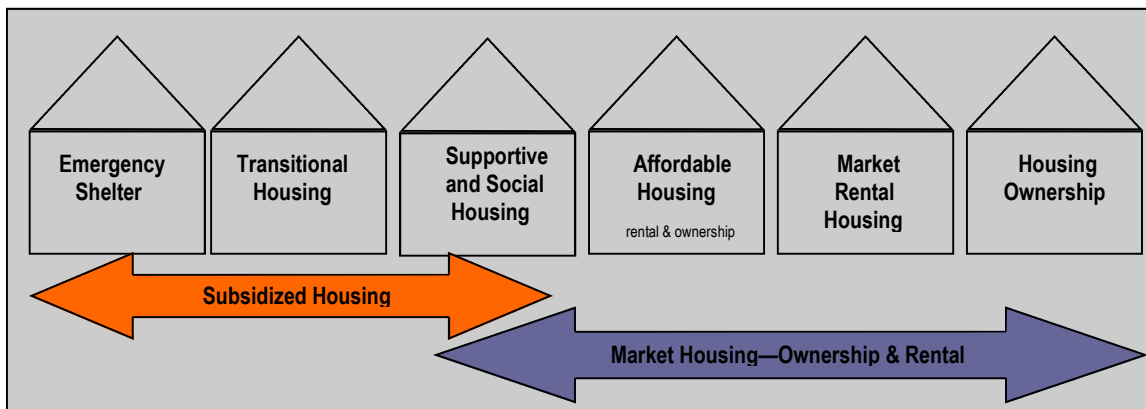
The validity of these directions was confirmed by the recently undertaken *Housing Choices: Summary of Housing Needs* for Mississauga which found that one in three households in Mississauga have affordability issues and this is a particular issue for youth-led; recent immigrants, lone-parent and visible minority led households.

2. The Concept of Affordable Housing

Affordable housing means different things to different people. For *Housing Choices* affordability is defined as in the *PPS* and *Growth Plan*. A housing unit is ‘affordable’ if it does not cost more than thirty percent of a household’s pre-tax income for low and moderate income households. The thirty percent threshold is applied to both ownership and rental housing. Low and moderate income households are households in the lowest 60 percent of the income distribution for the regional market area. It is for these households that public policy intervention is required. Households that choose to spend a high proportion of their income on housing, can afford basic necessities and are not in this income range, are not the focus of this strategy or public policy.

The Housing Spectrum

The housing spectrum consists of a range of housing and includes different types of housing for different needs and economic circumstances provided solely by government and non-profit organizations at one end of the spectrum and completely by the private sector at the other end.



Roles and Responsibilities

The stakeholders with roles in the housing spectrum are summarized as follows:

- **Federal Government** –The Federal Government has the ability to provide the financial resources and regulatory change needed to shape housing for Canadians;
- **Provincial Government** – The Provincial Government has the constitutional responsibility of housing and can offer legislative tools and financial support;
- **Regional Government** – The Region of Peel is the designated Service Manager responsible for subsidized housing;
- **Municipal Government** – Local municipalities establish the policy framework which permits various types of housing through official plan and zoning instruments;
- **Not-for- Profit Sector** – This sector provides subsidized housing as well as emergency and transition housing; and,
- **Private Sector** - Provides rental and ownership housing.

Recent policies, directions and research findings have identified a role for municipalities in the centre of the housing spectrum through intervention strategies and supportive policies. Through intervention in affordable rental and support for subsidized housing, Mississauga has the potential to play a stronger role in the provision of affordable housing and address a number of housing needs.

3. Housing: The Vision within the Vision

Three overarching themes emerged through this process:

- A variety of housing types and tenures should be provided City-wide;
- Intolerance and isolation should be eliminated through design and policy; and,
- Sustainable, environmentally responsible housing should be encouraged.

Vision	Challenges	Strategies
1. Communities should have a variety of housing forms that are affordable and accessible.	1. Financial and market conditions hinders innovation and smart development.	1. Establish strong policies, targets, incentives and by-laws to support the vision.
2. Communities should have a sense of place.	2. There is strong competition for funding.	2. Investigate the need to establish a Housing Office/ Organization/ Corporation.
3. Communities should be unique and identifiable.	3. Entrenched development models block innovative change.	3. Build awareness and knowledge through innovative state-of-the-art communication.
4. Communities should be connected.	4. Self-interest impedes achievement of public good.	4. Advocate for the vision by partnering with others.
5. Communities should be complete with services and amenities.	5. Governance framework can be limiting.	
6. Communities should be safe, inspire trust and confidence.	6. Physical change will be difficult in the years to come because Mississauga is built out.	

The vision developed for housing in Mississauga is multi-faceted. The first element of the vision, *communities should have a variety of housing forms that are affordable and accessible*, will be the focus of *Housing Choices*. The other components of the vision are a reflection of the type of community within which housing should be found and will be addressed through other work underway in the City.

STRATEGIC PLAN:

The Strategic Plan identifies the need for affordability and choice in the City’s housing in two of the strategic goals (Ensure Affordability and Accessibility; and Support Aging in Place) under the Belong: Ensuring Youth, Older Adults and Immigrants Thrive strategic pillar.

FINANCIAL IMPACT: Not applicable.

CONCLUSION: *Housing Choices* marks the beginning of a new approach to housing in Mississauga. The City does not have a strategy to address housing issues. A number of initiatives have identified housing affordability as a challenge. This has led to the work on *Housing Choices*.

Recent directions and findings have identified a role for municipalities in the centre of the housing spectrum, which is the assistance with the provision of affordable rental and ownership housing. An increase in the supply of these housing forms could alleviate affordability needs in the lowest income ranges. Municipalities could develop intervention strategies and supportive policies that are aimed at the development of affordable rental and ownership housing. Mississauga has the potential to address a number of housing needs and play a stronger role by focusing its intervention.

The success of *Housing Choices: Mississauga's Affordable Housing Strategy and Action Plan* and depends on the ability to form partnerships to address needs and incorporate the vision into the many other projects underway.

ATTACHMENTS: APPENDIX 1: *Housing Choices: Vision and Framework*

Edward R. Sajecki
Commissioner of Planning and Building

Prepared By: Emily Irvine, Planner



City of Mississauga

Housing Choices

Vision and Framework



May 2011

Housing Choices

1.0 Introduction	1
1.1 Approach.....	1
1.2 Process and Approach.....	1
1.3 Project Governance.....	1
1.4 Providing a Housing Framework.....	2
2.0 Why a Housing Strategy?	3
2.1 Strategic Plan – Vision, Drivers and Actions.....	3
2.2 Provincial Initiatives.....	4
2.3 Regional Housing Strategy.....	5
2.4 Housing Needs.....	5
2.5 Conclusion.....	6
3.0 The Concept of Affordable Housing	7
3.1 Defining Affordable Housing.....	7
3.2 The Housing Spectrum.....	8
3.2.1 Subsidized Housing.....	8
3.2.2 Market Housing – Rental and Ownership Housing.....	9
3.3 Role of Housing Partners.....	9
3.3.1 A Role for the City.....	10
3.4 Where should affordable housing be located?.....	11
3.5 Conclusion.....	11
4.0 Housing: The Vision within the Vision	12
4.1 Vision.....	13
4.2 Challenges.....	14
4.3 Strategies.....	14
4.4 Housing Choices Framework.....	15
4.5 Conclusion.....	16

1.0 Introduction

Housing is an essential building block of strong, sustainable communities. Having a place to live that meets one's needs is a fundamental contributor to mental and physical health and well-being. Adequate, affordable and suitable housing not only fulfills an essential social need but also improves economic strength by facilitating attraction and retention of diversity in the labour force skills. It can also enhance environmental sustainability when people are able to live near their place of work, services and amenities.

The housing in a community should provide choices as life circumstances change. Mississauga's continued success as a dynamic urban centre depends on providing these choices to its residents. This document establishes a vision and framework for an affordable housing strategy that facilitates the development of housing choices to attract people and accommodate their needs through their lives.

1.1 Approach

Housing Choices: Mississauga's Affordable Housing Strategy and Action Plan consists of an overall framework and a series of stand-alone components addressing specific housing issues. It will be brought forward in phases so that each piece may be reviewed and implemented in turn. Work on each phase includes a review of the challenges, comparative reviews of policies and/or best practices with strategy recommendations. Combined, these pieces will constitute a comprehensive strategy to address affordable housing needs in the City.

1.2 Process and Approach

The process for each component of *Housing Choices* is as follows:

- Research and Assessment – A technical research and review of the issues and comparative evaluation of best practices. This includes internal consultation with a Technical Advisory Committee;
- Input and Consultation – Various groups will be involved including members of Mississauga City Council, the public, and key stakeholders;
- Implementation and Future Work – Each piece will include analysis and immediate actions, and may also identify potential to implement longer term goals and objectives. The need for additional studies may be identified. Partnerships may need to be formed in the ongoing implementation of the strategy.

1.3 Project Governance

A Technical Committee was formed to provide review and input in the early stages of the phases of *Housing Choices*. Professional housing consultants (SHS Consulting) have been retained to provide advice and assistance with research and policy strategy formulation. An advisory committee and the public will also contribute to the strategy development. The Leadership Team functions in an advisory capacity to the project. Table 1.1 summarizes those involved.

Table 1.1: Project Governance	
Name	Responsibility or Accountability
Ed Sajecki	Overall Project Sponsor
LT	Strategic Direction
Heather A. MacDonald	Project Lead
Emily Irvine	Project Leader
Technical Committee	Working Team
Advisory Committee/Public	Input and Advice
SHS – lead consultant	Consulting Team
PDC/Council	Approve

1.4 Providing a Housing Framework

The framework for *Housing Choices* includes the following components:

- Why a Housing Strategy;
- The Concept of Affordable Housing;
- Roles and Responsibilities; and,
- Housing: A Vision within A Vision - Principles, Challenges and Directions.

2.0 Why a Housing Strategy?

Mississauga is Canada's sixth largest City. It has accommodated a substantial share of the population growth in the Greater Toronto Area and Hamilton over the last few decades. The City is expected to grow to over 800,000 people in the next twenty years.

Mississauga has always maintained housing policies aimed at the provision of a variety of housing types to meet residents' needs. Outside of these policies; however, the City has not been actively involved in housing matters for several years. The need for a greater involvement in housing issues became apparent through directions set by other levels of government and input received during the Strategic Plan process and was confirmed by an assessment of housing needs in Mississauga.

This section reviews the various elements that have culminated in this work including:

- directions of the Strategic Plan as they relate to housing;
- Provincial initiatives;
- findings of Peel's Housing Strategy; and,
- findings of Mississauga's *Housing Choices: Summary of Housing Needs*.

2.1 Strategic Plan – Vision, Drivers and Actions

Mississauga's Strategic Plan established key strategies and actions for the future of the City. In June 2007, City Council initiated a conversation called *Our Future Mississauga* where over 100,000 people shared their ideas for the City. This conversation inspired a vision where Mississauga is *a place where people choose to be*.

This vision was inspired by eighteen *Drives for Change* (drivers). One of the drivers was *affordability*. This driver acknowledged the increase in the older adult population as well as the needs of recent immigrants, youth and low income households. These households are particularly sensitive to the costs associated with accommodation and may be affected by housing affordability.

The drivers lead to five *Strategic Pillars*. One of these pillars, *Belong: Ensuring Youth, Older Adults and Immigrants Thrive*, incorporates actions related to housing affordability.

- **Action 1:** Attract and keep people in Mississauga through an affordable housing strategy to accommodate the needs of young adults, older adults and new immigrants.
- **Action 6:** Expand inclusionary zoning to permit more housing types and social services; and,
- **Action 7:** Legalize accessory units.

All of these actions aim to provide more affordable housing choice to Mississauga residents. It is this mandate that initiated the work on *Housing Choices*.

2.2 Provincial Initiatives

The Province of Ontario's *Provincial Policy Statement, 2005 (PPS)*, required planning authorities to provide an appropriate range of housing types including establishing minimum housing targets for housing that is affordable to *low and moderate income households*.¹

Places to Grow: Growth Plan for the Greater Golden Horseshoe, 2006 (Growth Plan) required upper and single tier municipalities to develop housing strategies that set out plans, including policies for official plans, to meet residents' housing needs. All municipalities are required to establish and implement minimum affordable housing targets. In addition, all municipalities are required to,

“...develop strategies and policies to achieve intensification and intensification targets This strategy and policies will ...(i) plan for a range and mix of housing, taking into account affordable housing needs and (j) encourage the creation of secondary suites throughout the built-up area.”

Building Foundations: Building Futures, Ontario's Long-Term Affordable Housing Strategy (LTAHS) was released on November 29, 2010. The LTAHS is based on four pillars:

- **Putting People First** - includes simplifying rent-geared-to-income; allowing tenants to build financial assets, enhanced waiting lists and the establishment of a local review process for social housing;
- **Creating Strong Partnerships** – includes improving client services, simplifying homelessness programs; increased local decision making and seeking sustained federal funding;
- **Supporting Affordable Housing Options** – includes secondary residential units (second unit) requirements and a stronger administrative structure for non-profit housing providers; and,
- **Accountability** – involves clarification of Provincial and municipal responsibilities and measuring results.

As part of the strategy, *Bill 140: Strong Communities through Affordable Housing Act, 2010 (Bill 140)* was also proposed. *Bill 140* is an omnibus bill which enacts the *Housing Services Act*, repeals the *Social Housing Reform Act, 2000* and amends other Acts including the *Planning Act*.

Through *Bill 140*, the Province moves from the current enabling framework to one which requires all municipalities to establish second unit policies. Amendments to the *Planning Act* add affordable housing to the matters of provincial interest, and provide that there are no appeals with respect to second unit policies or by-laws to give effect to those policies with the exception of policies added or amended during the five-year official plan review. *Bill 140* received Royal Assent on May 4, 2011 although different provisions will come into force at different times.

¹ **Low and moderate income households:** means (a) in the case of ownership housing, households with incomes in the lowest 60 percent of the income distribution for the regional market area; or (b) in the case of rental housing, households with incomes in the lowest 60 percent of the income distribution for renter households for the regional market area.

The second unit provisions in the *Planning Act* provide clear direction regarding second units and require that official plans include policies permitting second units in detached, semi-detached and rowhouses or as accessory units such as above laneway garages when detached from the residential unit (also referred to as granny flats). These provisions are not yet in force. It is currently anticipated that these provisions will come in force early in 2012 although this is at the discretion of the Provincial government. This delay is to allow municipalities to bring their official plans in to conformity.

2.3 Regional Housing Strategy

The Region of Peel developed a *Housing Strategy* as per the direction from Provincial initiatives. The *Housing Strategy* includes recommendations regarding diversity in the housing supply, affordable housing, housing for high need groups and the importance of providing complete communities. Some of the key objectives are:

- A more diverse housing supply is needed to ensure housing choice and affordability of residents with various economic and personal circumstances;
- The retention and preservation of affordable housing types such as rental and lodging housing is needed to maintain an adequate supply of affordable housing;
- The supply of emergency shelter beds, transitional housing, supportive housing, and homelessness services need to be increased;
- Priority should be given to addressing the needs of distinct groups including youth led households, lone-parent households, female led households, persons with physical disabilities, visible minorities, and immigrants who face particular difficulties finding and maintaining suitable and adequate affordable housing.

The *Housing Strategy* was prepared in conjunction with policies that were incorporated into the Regional Official Plan in Regional Official Plan Amendment 23: Housing Policies. This amendment included policies recommending annual housing targets, exploring incentives for affordable housing, encouraging secondary units and rental housing protection.

2.4 Housing Needs

The Region of Peel *Housing Strategy* highlighted broad housing challenges. To refine the housing requirements and gaps for City of Mississauga residents, *Housing Choices* includes an assessment to understand housing needs at the local level. This assessment identified critical groups that are struggling with housing affordability areas where the City could intervene. It confirmed the need for a “Made in Mississauga” housing strategy. This study found that:

- almost one in three households in Mississauga are experiencing affordability issues;
- housing affordability is a particular issue amongst youth, recent immigrants, lone parents and visible minorities; and,
- housing affordability is an issue for youth-led (60.6%) and recent immigrant (53.4%) households, followed by lone parents (42%) and visible minorities (38.8%).

In addition to an assessment of households, this study also reviewed housing and found:

- trends toward higher density units will need to continue to address changing needs;
- there are insufficient affordable rental housing units to meet needs;
- there is a lack of affordable ownership for low and moderate income households (incomes in the lowest 60 percent); and,
- there are not enough emergency shelter beds, transitional housing and supportive housing to meet needs.

2.5 Conclusion

Mississauga does not have a strategy to address housing issues. The Strategic Plan that emerged clearly identified housing affordability as a challenge. This along with direction provided by Provincial and the Region of Peel strategies was one of the directions which lead to *Housing Choices*.

3.0 The Concept of Affordable Housing

What is affordable housing? A major issue in relation to housing is the issue of what is affordable. Developing a housing strategy which addresses affordability requires a common understanding of housing affordability and its dimensions. This section defines affordable housing, discusses the housing spectrum and the public sector role in the provision of housing.

3.1 Defining Affordable Housing

Affordable housing means different things to different people. For a senior, affordable could mean a single-storey unit that can be maintained on a fixed income. For an affluent two-income household, a spacious detached home could be affordable.

To understand affordability, Canada Mortgage and Housing Corporation developed the concept of “core need.” Households living in housing that is in poor condition and in need of major repair; of unsuitable size typically due to overcrowding, or that costs more than thirty percent of the household pre-tax income, are said to be in core need.

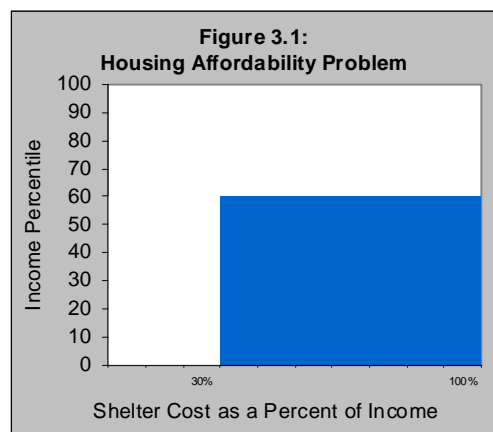
The financial component of this concept is used to define affordability in *Provincial Policy Statement (PPS)* and the *Growth Plan for the Greater Golden Horseshoe (Growth Plan)*:

- a) in the case of ownership housing, the least expensive of:
 1. housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income *for low and moderate income households*; or
 2. housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the regional market area;
- b) in the case of rental housing, the least expensive of:
 1. a unit for which the rent does not exceed 30 percent of gross annual household income *for low and moderate income households*; or
 2. a unit for which the rent is at or below the average market rent of a unit in the regional market area.

Low and moderate income households refers to:

- a) in the case of ownership housing, households with incomes in the lowest 60 percent of the income distribution for the regional market area; or
- b) in the case of rental housing, households with incomes in the lowest 60 percent of the income distribution for renter households for the regional market area.

A housing unit is ‘affordable’ if it does not cost more than thirty percent of a household’s pre-tax income. If a household spends greater than this amount on housing,



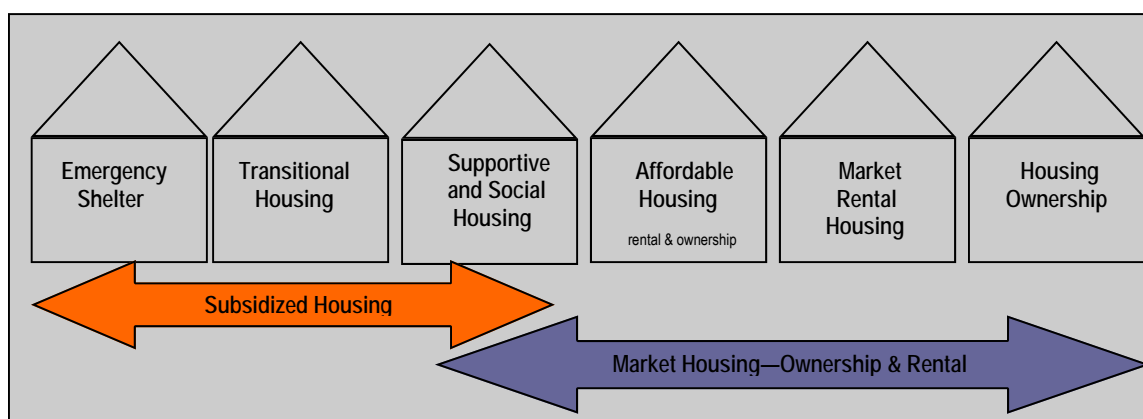
limited funds are available for food, clothing and other necessities. The thirty percent threshold is applied to both ownership and rental housing. It is for these households that public policy intervention is required. For *Housing Choices*, affordability is based on the same definition of affordability in the *PPS* and *Growth Plan*.

Households that choose to spend a high proportion of their income on housing and can afford basic necessities are not the focus of this strategy or public policy.

3.2 The Housing Spectrum

The study of housing choices is best done within the context of the range of housing available in the market, with different types of units for different needs and economic circumstances. Figure 3.2 illustrates the range of housing types along this continuum.

Figure 3.2: The Housing Spectrum



3.2.1 Subsidized Housing

One end of the spectrum is housing for the portion of the population for which the purchase or rental of a housing unit is not attainable. In these extreme situations, housing needs can only be fulfilled by subsidized housing. This is also referred to as social housing. This includes:

- **Emergency shelters** – Temporary housing that is required in some type of crisis including domestic violence, eviction, family break-up or mental illness. The stay in emergency housing is approximately a couple of months;
- **Transitional housing** – Transitional housing provides opportunities for those living in emergency housing to move to a more supported environment where some type of stability can be achieved. The goal is to eventually move the persons and households from transitional housing to permanent housing; and,
- **Supportive and social housing** – This housing is generally comprised of public housing managed by a service provider, non-profit housing, and social housing where housing units have rent supplement agreements. The maximum rent for social housing is 30% of household income or market rent, whichever is lower. Supportive housing includes

housing for persons with disabilities, such as physical or mental health disabilities, housing for persons with addictions, and housing for seniors.

3.2.2 Market Housing – Rental and Ownership Housing

On the opposite end of the spectrum is ownership housing. The private sector provides the housing at this end of the continuum. This can be ownership or market rental housing. The pricing levels and type of housing for ownership housing are, in large part, driven by market demand and consumer preferences. This includes:

- **Affordable rental and ownership housing** – An increase in the supply of affordable rental and ownership housing can alleviate affordability needs in the lowest income ranges and reduce the need for the various types of subsidized housing. Modestly priced ownership and rental housing should be no more than thirty percent of a household's annual household income (as discussed above.)
- **Rental housing** – This is housing where there is an agreement between the tenant and landlord. Rental housing is often more affordable than home ownership. It can meet the needs of a variety of groups with affordability issues including youth establishing households; seniors that can no longer maintain a home; and, persons with disabilities. Rental housing can range from moderate to high-end units.
- **Ownership housing** – Ownership housing is owned by the resident and often viewed as an effective form of investment.

3.3 Role of Housing Partners

The stakeholders that contribute to the housing supply and the different roles in the housing spectrum are summarized as follows:

- **Federal Government** –The federal government has the ability to provide considerable financial resources to housing programs. It also has the ability to introduce the regulatory change needed to shape housing for Canadians. The Fortieth Parliament (dissolved on March 26, 2011) was considering a private members bill regarding a National Housing Strategy. The purpose of *Bill C-304, An Act to Ensure Secure Adequate, Accessible and Affordable Housing (Bill C-304)* was to establish a National Housing Strategy that would include all levels of government as well as non-profit and private sector housing providers. There is no indication that the newly formed Conservative government will identify affordable housing as a priority.
- **Provincial Government** – The provincial government has the constitutional responsibility for housing and can offer legislative tools and financial support. The Province helps set the housing agenda for Ontario. In recent years the Provincial role has evolved from a direct delivery of housing programs to a regulatory and administrative one. The Province has recently released the LTAHS which primarily involves changes to social housing and also includes legislation which requires municipalities to adopt official plan and zoning regulations for secondary units.

- **Regional Government** – Municipalities can best deliver programs addressing affordable housing needs because of their local knowledge. The Region of Peel is the designated Service Manager responsible for subsidized housing funded by senior levels of government. It is also responsible for administering homelessness programs. The Region of Peel has one of the longest waiting lists for subsidized housing in the Province. Peel’s *Housing Strategy* identified the need for a greater supply of this type of housing.
- **Municipal Government** – Local municipalities establish the policy framework which permits various types of housing through official plans and zoning instruments. They also process applications for housing through the development approval process. Although in the past Mississauga has refrained from expanding this role, the opportunity exists for Mississauga to play a greater role in the future. For example, the City can support the Region’s housing work and in so doing begin to address the needs identified as part of *Housing Choices*. A new facilitation role may also emerge as well as its role in the implementation of the Province’s LTAHS.
- **Not-for-Profit Sector** – This sector provides subsidized/social housing as well as emergency and transition housing. Not-for-profit providers sometimes have mandates for housing which targets a particular group such as seniors or persons with mental or physical disabilities.
- **Private Sector** - Provides rental and ownership housing. Some of this might be in the form of affordable housing. This sector is comprised of land owners, builders, investors and landlords.

Although some would suggest that the housing continuum is split equally between the subsidized housing provided by senior, upper tier government and non-profit organizations, and the housing provided by the private market, recent policies and directions have increasingly identified a role for municipalities in the centre of this spectrum through intervention strategies and supportive policies. Mississauga has the potential to address a number of housing needs and play a strong role by focusing at this point in the spectrum.

3.3.1 A Role for the City

Every level of government has a role to play in housing supply. Intergovernmental cooperation and support is undoubtedly the best approach to creating policies and programs that serve the housing needs of all Canadians. In the past the City’s role has been limited. *Housing Choices* provides an opportunity to play a greater role in housing by considering financial incentives, and through advocacy, the creation of partnerships and local policy initiatives.

3.4 Where should affordable housing be located?

Affordable housing should be located throughout a community and, as a result, there are generally no location-specific directions in *Housing Choices*. The proposed new Mississauga Official Plan includes housing policies which are the framework for this work.

It states that the provision of housing is important to address the affordable housing needs identified in the Strategic Plan regarding youth, older adults and immigrants. It states the City is fortunate to have a diverse mix of housing that is in good condition. This will need to be maintained. Land use designations provide details on what uses are permitted in what element in the City. Residential uses as appropriate are permitted in the Downtown, Major Nodes, Community Nodes and Neighbourhoods.

Housing Choices will generally work within this policy framework to main the diversity and choice in housing across the City. This is in keeping with the Vision developed for this work (to be discussed in the next Section). Through the progress of this strategy, if locational issues arise, such as the need to located selected housing types in proximity to services or amenities, they will be addressed in relation to specific housing choices and supporting policies may be proposed.

3.5 Conclusion

With a common definition of affordable housing and housing needs identified there seems to be a clear mandate for municipalities to become more involved in affordable housing. Within the policy framework that has been established, there is an opportunity for Mississauga to expand the traditional role it has played and direct its support effectively to address affordable housing issues.

4.0 Housing: The Vision within the Vision

Housing is one of the most fundamental elements in the tapestry of communities. It is less frequently thought of in isolation but rather identified in conjunction with the community within which it is found and the amenities in that community. This is an implicit element in the vision for Mississauga from the City's Strategic Plan.

A vision was needed on which to build a housing strategy for Mississauga. A workshop was held over two days to determine how Mississauga would address affordable housing needs. The vision that emerged went beyond the view of housing as a box, rather a future was envisioned which includes housing within the broader community in which it is found. Three overarching themes emerged through this process:

- A variety of housing types and tenures should be provided City-wide;
- Intolerance and isolation should be eliminated through design and policy; and,
- Sustainable, environmentally responsible housing should be encouraged.

Following is a summary of the broad vision, challenges and strategies that are the basis for *Housing Choices*.

Vision	Challenges	Strategies
<ol style="list-style-type: none"> 1. Communities should have a variety of housing forms that are affordable and accessible. 2. Communities should have a sense of place. 3. Communities should be unique and identifiable. 4. Communities should be connected. 5. Communities should be complete with services and amenities. 6. Communities should be safe, inspire trust and confidence. 	<ol style="list-style-type: none"> 1. Financial and market conditions hinders innovation and smart development. 2. There is strong competition for funding. 3. Entrenched development models block innovative change. 4. Self-interest impedes achievement of public good. 5. Governance framework can be limiting. 6. Physical change will be difficult in the years to come because Mississauga is built out. 	<ol style="list-style-type: none"> 1. Establish strong policies, targets, incentives and by-laws to support the vision. 2. Investigate the need to establish a Housing Office/ Organization/Corporation. 3. Build awareness and knowledge through innovative state-of-the-art communication. 4. Advocate for the vision by partnering with others.

4.1 Vision

The following principles serve as the foundation for the vision for *Housing Choices*:

1. *Communities should have a variety of housing forms that are affordable and accessible.* There should be a variety of housing types and a range of housing prices in Mississauga's housing supply. Housing should also include choice in terms of type and tenure. It should accommodate generations of residents, facilitate aging in place, and encourage live/work opportunities. Housing should be affordable in terms of price and flexible in design.
2. *Communities should have a sense of place.* They should have a focal point, youth facilities; cool hangouts such as art walls and skate board parks; as well as, meeting places and public spaces such as community and rooftop gardens. The idea of community should be promoted in neighbourhoods.
3. *Communities should be unique and identifiable.* Neighbourhoods should be identifiable with recognizable architecture boundaries and gateways.
4. *Communities should be connected.* No matter where you live, there is easy access to efficient and convenient transit. Residents should be able to walk to amenities. Communities should be connected to employment, shopping and entertainment. Housing should be located so that residents can walk to transit to access other areas of the City.
5. *Communities should be complete with services and amenities.* Communities should include retail, such as a local food stores, services, restaurants, local pubs and parks. Communities should enable lifestyle choices through flexibility of services for young families and seniors and additional services when required thus allowing different needs to be addressed while residents remain in the community.
6. *Communities should be safe and inspire trust and confidence.* Residents should feel comfortable walking around. Neighbourhoods should be well-lit, have porches, sidewalks and incorporate "safety by design" principles such as eyes on the street. Community Police stations should be prominent to reinforce neighbourhood safety. Policies, programs, and design should facilitate these values.

The element of the vision for housing in the City that relates most directly to providing affordable housing choices is the first principle: *Communities should have a variety of housing forms that are affordable and accessible.* The other facets of the vision are a reflection of the type of community within which housing should be found. These are linked to the other Pillars in the Strategic Plan and the work of a number of projects underway across the City including:

- Downtown 21 and its implementation;
- Mobility Hubs;
- Hurontario Corridor;
- Character area reviews including Lakeview and Port Credit;

- Assessing Planning Tools: Bonus Zoning and Community Improvement Plans; and,
- Older Adult and Youth Strategies implementation.

The vision for housing in Mississauga lies within a broader vision and includes the services and amenities found in the community within which it is located.

4.2 Challenges

The following challenges to achieving the vision have been acknowledged:

1. *Financial and market conditions hinder innovation and smart development.* Affordable housing may not provide the same returns as other housing market products.
2. *Strong competition for funding.* Limited sustained support from senior levels of government for significant investments in initiatives/programs to encourage development of affordable housing.
3. *Entrenched development models block innovative change.* Mississauga was built with “suburban development model” which was supported and in demand.
4. *Self-interest impedes achievement of public good.* Attitudinal barriers including NIMBYism interfere with change and providing for a variety of housing affordability.
5. *Governance framework can be limiting.* Municipalities govern with the authority of certain legislation and this legislation may not be of assistance with specific municipal goals. As well, jurisdiction over government services is fragmented and this can lead to gaps in services (such as subsidized housing) or inability to control particular circumstances (such as the loss of rental housing).
6. *Physical change will be difficult in the years to come because Mississauga is built out.* Mississauga’s infrastructure is established, and the City will be faced with the challenge and cost of retrofitting existing communities. Implementing transit goals, affordable housing goals, and even addressing aging in place priorities are concerns for the years to come.

4.3 Strategies

The following strategies have been identified to address the challenges to achieving the vision for housing in Mississauga. It is important to note that implementation of this vision will require the involvement of a number of City departments, other levels of government, as well as external stakeholders and the public.

1. *Establish strong policies, targets, incentives and by-laws to support the vision.* Develop affordable housing targets and policies and a business case for incentives for affordable

housing. Align planning regulations and tools to achieve targets and develop a business case for incentives to encourage affordable housing.

2. *Build awareness and knowledge through innovative state-of-the-art communication.* Educating the public and public representatives about housing issues will be critical to the strategy implementation. Social media, newspaper articles, and the City's website can all be used to generate dialogue. Pilot and/or demonstration projects could be developed and tools and incentives could be used to develop affordable housing to build success and community acceptance.
3. *Advocate for the vision by partnering with others.* A number of organizations BILD (Building Industry and Land Development Association), Association of Municipalities of Ontario (AMO) and Ontario Professional Planners Institute (OPPI) can assist in gaining acceptance for affordable housing. Organizing meetings or forums on housing could promote information sharing to assist in developing innovative solutions. Participating in the development and implementation of housing policies at the Regional and Provincial level through their housing strategy implementations can contribute to achieving our vision. This can also include lobbying for legislative changes to address affordable housing needs.
4. *Investigate the need to establish a Housing Office/Organization/Corporation.* The implementation of effective housing policies, including enforcement of related by-laws, and monitoring of progress need to occur over the long term. Establishing an office that is involved in these issues will address resource and monitoring.

4.4 Housing Choices Framework

The City of Mississauga *Housing Choices: Affordable Housing Strategy and Action Plan* is put forward within the following framework:

- *Housing Choices: Summary of Housing Needs* – Identifies local housing needs in the City;
- *Housing Choices: Vision and Framework* – Outlines the Vision for the project and framework within which it has been conducted;
- *Housing Choices: Secondary Units* – Provides an implementation Strategy for secondary units;
- *Housing Choices: Rental Housing Protection* – Examines this critical component of the housing stock and strategies to maintain it in the future;
- *Housing Choices: Policy Conformity* – Establishes housing targets and addresses any other policy items that are required for conformity requirement to the Provincial and Regional Policy Framework; and,
- *Housing Choices: Incentives and Implementation* – Explores incentives partnering opportunities and communication strategies required to realize the City's housing needs.

4.5 Conclusion

The Vision for affordable housing in Mississauga lies within a broader vision for complete communities in the City. The focus is to maintain a variety of housing forms and tenures in all communities that are affordable and accessible so residents have choice. There are several challenges to fulfilling this vision which will be addressed by the directions, strategies and action plans presented in the various components of *Housing Choices*.

Housing Choices marks the beginning of a new approach to housing in Mississauga. Its success will depend on the ability to form partnerships to address needs with other City projects underway and to engage stakeholders to address issues traditionally outside of Mississauga's mandate.