

## Making Room for the Middle: A Housing Strategy for Mississauga

This draft strategy is the City's plan for fostering a supportive environment for housing that is affordable. It focuses on middle-income households – those that are increasingly facing the challenge of entering and moving within the local housing market.

Housing is considered affordable when it costs less than 30 per cent of annual gross household income. In Mississauga, middle-income households are those that earn between \$55,000 and \$100,000 per year.

The draft strategy offers 40 actions for achieving its goals.

### Vision

There is room for everyone in the City of Mississauga. All residents have access to safe, stable and appropriate housing that is affordable at all income levels. The draft strategy focuses on the City's middle-income households – a large part of the population and workforce that is being priced out of Mississauga.

### Principles

- Provide Leadership
- Build Partnerships
- Seek Opportunity
- Mindful of the Middle
- Reflect the City's Vision

### Goals

- Remove regulatory barriers, streamline the process, reduce risk and establish clear development requirements
- Help providers deliver more housing that is the right size and type to suit the needs of middle-income households
- Champion systems reform at all levels, including legislation, taxation and funding programs
- Be accountable by monitoring and measuring the progress on the City's affordable housing objectives

### Proposed Interim Housing Targets

The draft strategy proposes to set interim city-wide housing targets of 35 per cent based on those in the Region of Peel Official Plan. Affordable housing targets provide a framework to monitor progress on the City's objectives, address housing needs and form the basis for conveying the City's expectations to the development community.

### "The Big Five" Recommended Actions

The Housing Affordability Advisory Panel identified the following actions as most effective for increasing the supply of housing that is affordable for middle incomes:

- Petition senior levels of government for taxation policies and credits that incent affordable housing
- Pilot tools such as pre-zoning and a Development Permit System to develop affordable housing in appropriate locations, close to transit services
- Encourage the Region of Peel to develop an inclusionary zoning incentive program for private and non-profit developers

# Backgrounder

City of Mississauga  
300 City Centre Drive  
Mississauga, ON L5B 3C1



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- Continue to engage with housing development stakeholders
- Encourage the Region of Peel to investigate the cost of deferring development charges on the portion of affordable units provided in newly constructed multiple dwellings

## Mississauga's Strategic Plan

The need for affordable housing is embedded in the City's Strategic Plan 'Belong' Pillar. Two strategic goals relate to affordable housing – 'Ensure Affordability and Accessibility' and 'Support Aging in Place.' Three strategic actions link to the work identified in the draft strategy:

- Action 1 – Attract and keep people in Mississauga through an affordable housing strategy
- Action 6 – Expand inclusionary zoning to permit more housing types and social services
- Action 7 – Legalize accessory units