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1-800-668-2642 | contactcentre@cmhc.ca | 700 Montreal Road, Ottawa, Ontario K1A 0P7

HAF Agreement and Action Plan Summary
Mississauga, Ontario

Summary of Agreement Targets and Funding

Status as of February 17, 2026

The Housing Accelerator Fund (HAF) helps local governments across Canada cut red tape to build more homes faster. It drives innovation, incentivizes updates to planning systems and removes barriers to encourage local initiatives that create more housing options.

Implementing Action Plan initiatives lays the groundwork for vibrant and affordable communities for years to come and establishes a strong foundation for long-term housing growth across a range of housing options.

Housing Supply Growth Target (3 years)	**13,577**
Units expected without HAF (baseline)	10,534
Units incented by HAF (HAF-incented)	3,043

Permitted Unit Targets with Breakdown	**Total Target**	**Year 2 Progress (Cumulative)**	
		Forecast	**Actual**
Housing Supply Growth Target	**13,577**	**8,653**	**4,310**
• Multi-Unit housing units in close proximity to rapid transit	10,488	*Note: there are no annual forecasts for different unit types.*	2,791
• Missing middle housing units	2,155		1,262
• Other multi-unit housing units	731		145
Affordable Housing Units	980		373

As of the second annual report, Mississauga has achieved 50% of their Year 2 unit forecast and 32% of their Housing Supply Growth Target.

HAF Funding Schedule and Explanatory Notes:

Following an initial payment at signing, future payments are conditional on compliance with a community's Housing Action Plan and commitments.

Based on their Housing Action Plan and growth forecasts, Mississauga was approved for $112,998,131 in HAF funding. Mississauga proposed an ambitious plan and recently received its third installment of $28,249,532.75 reflecting the progress it has made on its commitments to date.

Total Funding Eligibility	$112,998,131
First Advance	$28,249,532.75
Second Advance	$28,249,532.75
Third Advance	$28,249,532.75

CMHC has reviewed Mississauga's second annual report and has noted that while their action plan initiatives are generally on track, the permitted units are falling short of forecast. However, the municipality has indicated that mitigating actions are being implemented to incentivize permitting as best as possible despite challenging economic conditions.

Summary of Initiatives and Milestones

Initiative 1: Incentivize Affordable Rental Housing

Providing financial incentives to encourage the construction of affordable rentals—a top priority given limited rental construction in Mississauga over the last 30 years.

- The City will develop and implement a range of incentives for rental construction, including affordable rentals and housing near post-secondary institutions.
- An additional incentive will reduce planning application fees for non-profit providers.

Initiative	**Due Date**	**Status**
Incentivize affordable rental housing	2024-12-31	Completed
Milestones	**Due Date**	**Status**
Develop Community Improvement Plan (CIP) for Affordable Rental Housing	2024-12-31	Completed
Reduce / eliminate planning application fees for non-profit housing providers	2024-12-31	Completed

Initiative 2: Expand Gentle Density Permissions in Residential Neighbourhoods

Permitting and encouraging triplexes, fourplexes, and other forms of gentle density in lower-density neighbourhoods.

- Updates to the City's Official Plan and Zoning Bylaw will allow up to 4 units per lot as-of-right City-wide.
- Homeowners will be encouraged to create additional units through a new incentive, design guidelines and pre-approved plans.
- The City will evaluate possibilities for reducing parking requirements (such as allowing on-street permit parking and lower driveway boulevard parking) to support this additional density.

Initiative	Due Date	Status
Expand as-of-right permissions in residential neighbourhoods	2025-06-30	Completed
Milestones	**Due Date**	**Status**
Develop design and process guidelines	2023-12-31	Completed
Investigate on-street permit parking and lower driveway boulevard parking (LDBP)	2023-12-31	Completed
Educate industry and community on housing issues, opportunities, programs	2024-07-31	Completed
Consider and implement incentives for additional units	2024-10-01	Completed
Allow as-of-right city-wide: 3 units/lot on single, semi, and townhouse lots; garden suites, laneway/garage conversions, 4 units/lot, and multi-plexes	2025-06-30	Completed

Initiative 3: Accelerate Housing Through Streamlining Approvals

Making it easier and quicker for high-priority applications to navigate the development approvals and building permit process.

- A new building permit approval team will expedite approvals for homeowners and small infill developers looking to add gentle density (see Initiative 2).
- A development liaison will support larger projects advanced by the Region of Peel and/or supportive, affordable, and rental projects qualifying for funding from other orders of government. This team will also provide additional capacity to secure affordable units through inclusionary zoning.

Initiative	Due Date	Status
Accelerate housing through system improvements and case management of dev't apps	2024-07-01	Completed
Milestones	**Due Date**	**Status**
Streamline approval process to meet new Bill 109 timelines	2024-01-01	Completed
Create new development liaison role to facilitate multi-unit dev't applications	2024-03-31	Completed
Establish Building Permit Approval Team to expedite targeted residential projects	2024-07-01	Completed

Initiative 4: Unlock Growth Through Investments in Transit in Complete Communities

Advancing transit network planning and investments in active transportation to unlock high-density developments near transit.

- Advance the environmental assessment for the Downtown Loop of the Light Rail Transit (LRT) along Hurontario Street, and design work for Bus Rapid Transit (BRT) along Dundas Street and Lakeshore Street.
- Improve cycling and active transportation infrastructure in strategic locations city-wide.
- The City will consider planning updates to increase allowable building heights to 4 storeys within 800 metres of transit stations.

Initiative	**Due Date**	**Status**
Unlock growth through strategic investments in transit / multi-oriented dev't	2025-12-31	On Track
Milestones	**Due Date**	**Status**
Improve transit + add dedicated lanes (Dundas + Lakeshore Intensification Corridors)	2025-05-01	Completed
Improve cycling and active transportation infrastructure	2025-12-30	On Track
Conduct Environmental Assessment for LRT Downtown Loop	2025-12-31	Completed
Investigate permitting four (4) storeys in all MTSAs and transition areas within 800 metres of transit stations in contextually appropriate locations.	2025-12-31	Completed
Work to better utilize the community within walking distance of all GO stations for housing and mixed-use development	2025-12-31	Completed

Initiative 5: Partner with the Region to Build Housing for Households in Need

Partnering with the Region of Peel to fast-track affordable housing developments.

- Mississauga will pre-zone existing sites owned by the Region to make it faster to get affordable units built, fast-track development approvals, and consider equity contributions in projects facing a financial shortfall.

Initiative	**Due Date**	**Status**
Partner with the Region (or successor)/ PHC to build housing for households in need	2026-11-01	On Track
Milestones	**Due Date**	**Status**
Pre-zone, fast-track, and close the equity gap on new affordable rental housing	2026-11-01	On Track

Initiative 6: Transform Employment Lands into Mixed-Use Communities Where Appropriate

Encouraging the faster conversion of under-used lands in employment areas to increase housing supply.

- Mississauga will proactively review conversion opportunities within a major employment area (Dixie-Dundas).
- The City will also consider developer-led conversion projects on specific sites.

Initiative	Due Date	Status
Convert employment lands and implement mixed-use zoning where appropriate	2025-04-01	Completed
Milestones	**Due Date**	**Status**
Site specific analysis of conversion opportunities through development applications	2023-11-01	Completed
Dixie-Dundas Policy Review / Employment Land Conversion Analysis	2025-04-01	Completed

Initiative 7: Identify Opportunities for New Multi-Unit Residential Developments on Key Sites

Unlocking housing developments on larger sites across the city through new planning permissions.

- A comprehensive zoning bylaw review will look at options to update residential development permissions at large sites including major shopping centres such as Dixie Outlet Mall, and underused plazas.

Initiative	Due Date	Status
Identify opportunities for new multi-unit residential permissions on key sites	2025-12-31	Delayed*
Milestones	**Due Date**	**Status**
Explore opportunities for development permissions on sites 1 hectare or larger	2025-01-01	Completed
Complete Dixie Outlet Mall policy review	2025-01-31	Completed
Implement Reimagining the Mall as-of-right zoning permissions	2025-12-31	Delayed*

*The milestone is delayed due to ongoing appeals to the Ontario Divisional Court with one issue still unresolved. Due to these delays, the City has chosen to prioritize pre-zoning of major transit station areas which has the potential to unlock 114,000 new housing units. CMHC is confident that the City is proceeding with this initiative as best as possible.

Initiative 8: Optimize Government Land for Affordable Housing

Leveraging government-owned land to develop more affordable housing.

- The City will regularly monitor the state of surplus City, school board and other government land to consider opportunities before the land is offered for sale on the private market.
- Mississauga will work with pre-qualified housing providers to develop middle-income housing on these sites, with a focus on creating self-sustaining long-term affordable housing.
- This initiative will explore innovative solutions such as integrating housing with City/Regional facilities, co-operatives and community land trusts.

Initiative	**Due Date**	**Status**
Optimize government land for affordable housing	2026-09-30	On Track
Milestones	**Due Date**	**Status**
Explore opportunities for Community Land Trusts	2024-11-01	Completed
Pre-qualify housing providers for joint-venture projects	2025-12-31	On Track
Explore co-development of housing and facilities on municipally-owned lands	2026-09-30	On Track