

**HAF Agreement and Action Plan Summary  
Mississauga, Ontario**

**Summary of Agreement Targets and Funding**

*Status as of January 21, 2025*

<b>Overall Permitted Unit Targets (3 years)</b>	<b>13,577</b>
Units expected without HAF (baseline)	10,534
Units incented by HAF (HAF-incented)	3,043
Municipality's 10-year unit projection	35,215

<b>Permitted Unit Targets with Breakdown</b>	<b>Total Target</b>	<b>Year 1 Forecast</b>	<b>Year 1 Progress</b>
Housing Supply Growth Target	<b>13,577</b>	<b>4,924</b>	<b>2,276</b>
<ul style="list-style-type: none"> <li>• Multi-Unit housing units in close proximity to rapid transit</li> </ul>	10,488	<i>Note: there are no annual forecasts for unit types.</i>	1,286
<ul style="list-style-type: none"> <li>• Missing middle housing units</li> </ul>	2,155		773
<ul style="list-style-type: none"> <li>• Other multi-unit housing units</li> </ul>	731		145
Affordable Housing Units	980		0

**HAF Funding Schedule and Explanatory Notes:**

The total funding envelope for HAF recipients is based on the number of HAF-incented units, as described in Section 10 of the Pre-Application Reference Material. Advances are disbursed annually, subject to compliance with the terms and conditions of the HAF agreement.

Total funding eligibility	\$112,998,131
Annual advance amount	\$28,249,532.75

Some of Mississauga's milestone dates were extended to align with bylaw and Community Improvement Plan implementation.

CMHC has reviewed Mississauga's first annual report and has noted that Year 1 permitted units are lower than forecast. Through discussions with Mississauga and based on the city's development pipeline, we expect building permits to increase early next year. As such, we are satisfied that Mississauga is meeting its commitments under the HAF agreement, and the second advance will be made in full.

## 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.

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

### Initiative 2: Expand Gentle Density Permissions in Residential Neighbourhoods

Permitting and encouraging triplexes, fourplexes and other forms of gentle density in Mississauga’s 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 – which means applicants can apply for a building permit without additional zoning permissions if they meet the bylaw.
- 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.

<b>Initiative</b>	<b>Due Date</b>	<b>Status</b>
	30/06/2025	On Track
<b>Milestones</b>	<b>Due Date</b>	<b>Status</b>
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	30/06/2025	On Track
Consider and implement incentives for additional units	01/10/2024	Completed
Develop design and process guidelines	31/12/2023	Completed
Educate industry and community on housing issues, opportunities, programs	31/07/2024	Completed
Investigate on-street permit parking and lower driveway boulevard parking (LDBP)	31/12/2023	On Track

**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.

<b>Initiative</b>	<b>Due Date</b>	<b>Status</b>
	01/07/2024	Completed
<b>Milestones</b>	<b>Due Date</b>	<b>Status</b>
Create new development liaison role to facilitate multi-unit dev't applications	31/03/2024	Completed
Establish Building Permit Approval Team to expedite targeted residential projects	01/07/2024	Completed
Streamline approval process to meet new Bill 109 timelines	01/01/2024	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.

<b>Initiative</b>	<b>Due Date</b>	<b>Status</b>
	31/12/2025	On Track
<b>Milestones</b>	<b>Due Date</b>	<b>Status</b>
Conduct Environmental Assessment for LRT Downtown Loop	31/12/2025	On Track
Improve cycling and active transportation infrastructure	30/12/2025	On Track
Improve transit + add dedicated lanes (Dundas + Lakeshore Intensification Corridors)	01/05/2025	On Track
Investigate permitting four (4) storeys in all MTSAs and transition areas within 800 metres of transit stations in contextually appropriate locations.	31/12/2025	On Track

**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.

<b>Initiative</b>	<b>Due Date</b>	<b>Status</b>
	01/11/2026	On Track
<b>Milestones</b>	<b>Due Date</b>	<b>Status</b>
Pre-zone, fast-track, and close the equity gap on new affordable rental housing	01/11/2026	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
	01/04/2025	Completed
Milestones	Due Date	Status
Dixie-Dundas Policy Review / Employment Land Conversion Analysis	01/04/2025	Completed
Site specific analysis of conversion opportunities through development applications	01/11/2023	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
	01/03/2025	On Track
Milestones	Due Date	Status
Complete Dixie Outlet Mall policy review	31/01/2025	On Track
Explore opportunities for development permissions on sites 1 hectare or larger	01/01/2025	On Track
Implement Reimagining the Mall as-of-right zoning permissions	01/03/2025	Delayed*

\*Official Plan Amendments required for the delivery of this milestone were appealed to the Ontario Land Tribunal and the City is awaiting a hearing date. As the hearing is yet to be scheduled, the ability to meet the estimated completion date is in question and needs to be monitored. CMHC is confident that the municipality is proceeding with this initiative as best as possible despite the appeal delays.

**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.

<b>Initiative</b>	<b>Due Date</b>	<b>Status</b>
	30/09/2026	On Track
<b>Milestones</b>	<b>Due Date</b>	<b>Status</b>
Explore co-development of housing and facilities on municipally-owned lands	30/09/2026	On Track
Explore opportunities for Community Land Trusts	01/11/2024	Delayed*
Pre-qualify housing providers for joint-venture projects.	31/12/2025	On Track

\*CMHC has accepted a minor delay, with a final report by the end of 2024.