

VIA EMAIL:

RECEIVED

May 19, 2021

REGION OF PEEL

OFFICE OF THE REGIONAL CLERK

Regional Municipality of Peel

Attention: Stephanie Jurrius, Legislative Specialist/Clerk's Division

Re: Official Plan Review – Scope of Work for Increasing Housing Choices in Mississauga's Neighbourhoods Study"

Attached please find a copy of the Corporate Report with respect to Official Plan Review – Scope of Work for Increasing Housing Choices in Mississauga's, and a copy of Resolution 0089-2021 adopted by Council on May 5, 2021.

Sincerely,



Angie Melo
Legislative Coordinator
300 Centre Drive, Mississauga, ON L5B 3C1
905-615-3200, ext. 5423; angie.melo @mississauga.ca

- encl. • Official Plan Review – Scope of Work for Increasing Housing Choices in Mississauga's Neighbourhoods Study"
- Council Resolution 0095-2021

REFERRAL TO _____
RECOMMENDED _____
DIRECTION REQUIRED _____
RECEIPT RECOMMENDED ☒ _____



MISSISSAUGA

RESOLUTION NO.: 0089-2021 Page 1 of 1Date: May 5, 2021Moved by: Karen RasSeconded by: Stephen Dasko

That recommendations PDC-0023-2021 - PDC-0026-2021 as contained in the Planning and Development Committee Report 6 -2021, dated April 19, 2021 be approved.

Recorded Vote	YES	NO	ABSENT	ABSTAIN
Mayor B. Crombie	✓			
Councillor S. Dasko	✓			
Councillor K. Ras	✓			
Councillor C. Fonseca	✓			
Councillor J. Kovac	✓			
Councillor C. Parrish	✓			
Councillor R. Starr	✓			
Councillor D. Damerla	✓			
Councillor M. Mahoney	✓			
Councillor P. Saito	✓			
Councillor S. McFadden	✓			
Councillor G. Carlson	✓			

City of Mississauga Corporate Report



Date: April 5, 2021 To: Chair and Members of Planning and Development Committee	Originator's files: CD.06- INC
From: Andrew Whittemore, M.U.R.P., Commissioner of Planning & Building	Meeting date: April 19, 2021

Subject

Official Plan Review – Scope of Work for Increasing Housing Choices in Mississauga’s Neighbourhoods Study”

Recommendation

That Council endorse the scope of work contained in the report titled, “*Official Plan Review – Scope of Work for Increasing Housing Choices in Mississauga’s Neighbourhoods Study*” from the Commissioner of Planning and Building, dated April 5, 2021.

Executive Summary

- Bill 108, *More Homes, More Choice Act, 2019*, which received Royal Assent on June 6, 2019, introduced changes to the *Planning Act* requiring municipal Official Plans to contain policies allowing up to two additional residential units in conjunction with a single detached, semi-detached or rowhouse primary dwelling.
- The City is required to comply with the changes made by Bill 108 through Official Plan, Zoning By-law or other regulatory changes. However, the City may include policy direction to address a variety of planning compatibility and fit issues in existing neighbourhoods.
- The *2020 Provincial Policy Statement* (in force May 1, 2020) also encourages planning authorities to permit and facilitate a range and mix of housing options, including new development as well as residential intensification, to respond to current and future needs. Housing options can mean a range of housing types such as garden suites and duplexes, as well as housing arrangements such as co-ownership housing and co-operatives.
- The cost of ground-related homes in Mississauga has climbed in recent years and there are limited opportunities to add new supply given the City’s lack of greenfield

land.

- Several cities in Canada and the U.S. have adopted new policies to implement gentle forms of infill in neighbourhoods. Recent Council, Committee of Adjustment and Local Planning Appeal Tribunal (LPAT) decisions have also allowed for more types of infill in neighbourhoods.
- This report proposes a study to bring the City's Official Plan into conformity with the Provincial requirements and look at other possibilities to increase the supply of ground-related housing units. Public consultation is an important component of the scope of work.

Background

The City is currently undertaking its decennial update to its Official Plan. As part of this review, staff are examining neighbourhood land-use policies to ensure they conform to current provincial regulations and are appropriate given the evolving practices in the planning field. Staff's review will focus on Official Plan policies and high-level recommendations, however, it is expected that the public consultation process may identify possible zoning changes to be considered by Council at a later time. As a point of reference, 81% of Mississauga's total residential land area is designated for low-density housing forms.

The Province has recently changed some of its policies to be more permissive of neighbourhood infill. Amendments to the Planning Act and Provincial Policy Statement require all municipalities in Ontario to permit three dwelling units in detached, semi-detached and rowhouse forms along with expanded permissions allowing a range of housing arrangements such as co-ownership. Although several of the regulatory changes are mandated by the Province, the City has broad authority over implementation.

In addition to the provincial legislative changes, there has been a growing movement across North America to re-examine the planning designations in neighbourhoods to increase opportunities for new residents. The conversations on diversity and inclusion that accelerated in 2020 have further elevated this issue. Cities like Minneapolis, Portland and Sacramento (pending) have undertaken the most prominent changes by essentially eliminating single-family zoning.

In Canada, affordable housing advocacy groups and development industry associations have been increasingly requesting municipalities reassess their neighbourhood infill policies.¹ Cities such as Ottawa, Toronto, London, Vancouver, and Edmonton have also begun to review ways to increase housing diversity in neighbourhoods. Most of their scopes of work aim to add density while maintaining development scale and community attributes. Public consultation is an important component of these reviews, as cities must balance a number of complex issues around housing supply, affordability, community character and servicing.

At the February 5th, 2020 Planning and Development Committee meeting, staff also received direction to assess the consolidation of low density categories to reduce the number of rezonings for lot size variations. This would also be reviewed as part of this study.

Comments

1. What Does Increasing Housing Choices in Neighbourhoods Mean?

Increasing housing choices in neighbourhoods refers to re-examining planning permissions to expand the range of low-rise housing forms and tenures permitted in residential neighbourhoods. This may include different built forms being located next to each other, such as detached houses, townhouses and triplexes. Or more ownership/rental options within a dwelling. At present, the mixing of uses and tenures tends to be most prevalent in older areas of cities. Areas of Port Credit for example currently have this mix.

In general, Official Plan and zoning by-laws across North America evolved in the post war period to be more restrictive of what could be built in neighbourhoods. An emphasis was placed on what is there, not what could be there. This led to more homogeneous housing types and household groups (e.g. income and race in some cases) within an area. More restrictive permissions meant that adding more variety of built forms and tenures required Official Plan and/or zoning amendments or Committee of Adjustment applications.

Table 1 shows different implementation approaches of gentle intensification and Appendix 1 provides more detail on the different housing types and arrangements. For example, the City may wish to implement the approach of limiting changes to the exterior of residential buildings and/or total building envelope to complement existing neighbourhood context. This approach could be done through various housing types like duplexes or housing arrangements like co-ownership.

¹ The Future of Housing in the GTHA The Impact of Land Use Policy by BILD and Malone Given Parsons (2018): <https://bildgta.ca/Assets/Land-Use-Study-Commentary-BILD.pdf>

Table 1: Types of Neighbourhood Infill





	Implementation Approach	Considerations (also see Appendix 1)	Prov. Mandated
A	<i>Additional Accessory Residential Units (ARUs) on a lot</i>  Garage Conversion (Vancouver, B.C.)	<ul style="list-style-type: none"> Includes garage conversions, laneway houses, garden suites, and coach houses being constructed on a lot with an existing dwelling. Some ARU forms may be limited due to context. 	Yes
B	<i>More units within the same building envelope</i>  Triplex (Portland, Oregon)	<ul style="list-style-type: none"> Involves allowing more separations in dwellings. For example, building looks like a single-detached unit from the outside but is a duplex (2 units) or triplex (3 units) on the inside. Most of the units are rental tenure. Minimal visual impact on exterior. These are currently permitted in Mississauga in certain areas. Involves allowing more of these types in areas where they currently are not permitted. 	Yes
C	<i>More ownership units in a building envelope</i>  Co-ownership home for sale by Solterra Co-Housing Ltd. (Barrie)	<ul style="list-style-type: none"> Allowing more ownership structures such as co-operatives, shared ownership, home share and lodging in a dwelling. Minimal visual impact on exterior. 	Yes
D	<i>Legal second units</i>	<ul style="list-style-type: none"> Mississauga's zoning currently permits second units. 	Yes

Table 1: Types of Neighbourhood Infill			
	Implementation Approach	Considerations (also see Appendix 1)	Prov. Mandated
	 2 Bedroom Basement Apartment (Mississauga, www.mississauga4sale.com)	<ul style="list-style-type: none"> Mississauga Official Plan to be amended to reflect in-force zoning. Second units may need to be re-defined as internal ARUs. 	
E	Same type of units but at higher density	<ul style="list-style-type: none"> Involves being more permissive on minimum lot sizes. For example, permitting 40 foot lot single detached dwellings in areas zoned for 50+ foot lot singles. 	No, previous PDC direction
F	Expand range of housing types where currently not permitted	<ul style="list-style-type: none"> Involves allowing some combination of more semi-detached, row housing, and small apartments in areas where they are not permitted. Would need to be compatible with the existing physical character. 	No, being looked at as part of OP Review

Many of the neighbourhood infill approaches shown in the above table already exist in Mississauga. This may be through existing policies (secondary suites), Council approval of development applications, Committee of Adjustment decisions or LPAT orders. From 2014 to 2019, Mississauga's neighbourhoods averaged approximately 400 new gentle intensification type of units per year. Approximately 165 of them were new legal secondary suites in the form of basement apartments.

In Mississauga, as with many cities, neighbourhood infill currently tends to occur in areas with a combination of vacant or underutilized land, wider lots and older houses. The exception to this being secondary suites which tend to occur City-wide. The recent Lakeview West Infill Housing Study is an example of a form of gentle intensification in a specific area along Lakeshore Road East.

2. Why are Cities Looking at Increasing Housing Choices in Neighbourhoods?

There is demand for more ground-related housing

While high-rise apartment units located within nodes and corridors can meet the needs of many Mississauga residents, they are not an ideal built form for everyone. Residents looking for ground-related forms typically value unit size, outdoor space, proximity to schools and community services as key attributes. The pandemic has seen many residents place an even greater weight on these features. This has helped push the average resale detached home price in Mississauga to \$1.4 million. Furthermore, the per square foot sale price of a high-rise apartment in Mississauga is about 40% higher than a wood frame ground-related unit. This makes it expensive for families to purchase a large high-rise apartment unit.

The present demographics of the region has also resulted in more households looking for ground-related housing than there are units available, which is a key factor pushing up house prices. The peak age of the baby boom cohort in the Toronto metropolitan area is currently about 57 years old and the peak age of millennials is about 32 years old.² As a result, there is a large group of empty nester households that are not yet ready to downsize at the same time as a large 30+ group is looking for ground-related housing in neighbourhoods. Explained differently, houses in older neighbourhoods (built before 2006) have an average occupancy of about 3.3 people compared to newer neighbourhoods (built after 2016) that have an average occupancy of about 4.1 people.

When considering seniors, 68% of Mississauga's population 65-84 years of age live in low-density units. Staff would like to explore if smaller ground related housing options were available in their existing neighbourhoods would seniors be more likely to downsize, freeing up larger units for growing families.

It has the potential to create units affordable to middle-income families

The City's Housing Strategy: Making Room for the Middle showed the supply of affordable housing options available for middle-income households has become increasingly limited in recent years. For example, while teachers, nurses, and social workers may have been able to afford townhouses in Mississauga in the early 2010s, this would be difficult today with condominium townhouses averaging \$755,000. Middle-income households often struggle to afford market housing but also earn too much to qualify for housing assistance. Action #2 – *Review Development Standards and Requirements* and #8 – *Investigate Infill Opportunities of the Strategy* are a few of the actions endorsed by Council to remove barriers to affordable housing for middle-income households.

Some forms of neighbourhood intensification are likely to result in more affordable units than may currently exist in the neighbourhood. For example, in the case of a vacant lot within a

² 2016 Census of Canada, Toronto Census Metropolitan Area.

neighborhood, a new 2,500 square foot detached building split into a rental triplex will likely provide units affordable to middle-income households whereas the current policy regime and market tends to create an expensive 2,500 square foot house for a single family. The option for shared ownership structures are also likely to make ownership units more affordable.

It is important to note that not all units created through gentle intensification are necessarily going to be affordable - this was observed in municipalities who have recently explored or implemented gentle intensification. For example, a new and modern townhouse may sell for the same price as the old bungalow it replaced. However, certain benefits of intensification, such as the efficient use of services, not growing in greenfield areas, and protecting agricultural lands, may still apply.

Use of existing municipal services

Between 2011 and 2016 the population in Mississauga's Official Plan designated neighbourhoods declined by about 2,000 people. While population declines are not uniform to every neighbourhood, there are likely opportunities for new residents to move in and make use of existing capacity in school, park, road, water and wastewater infrastructure. At a high level, staff will assess neighbourhood infill from a regional growth management perspective. i.e. if adding infill units in existing urban areas is more cost efficient than expanding greenfield development areas. The Region of Peel is currently undertaking some of this work as part of the Municipal Comprehensive Review.

3. Gentle Intensification Units are Expected to be a Modest Share of the City's Future Growth

Notwithstanding the strong demand for more ground related units, any change to the City's neighbourhood infill policies are not expected to lead to large shifts in the number of infill units created each year. For instance, property owners can currently apply for infill through a development application but as mentioned earlier, in the last five years approximately 400 new gentle intensification type of units per year have materialized City-wide. Mississauga's planning policies also prevent "block busting" in order to discourage large land consolidations in low density areas.

In addition, small-scale developers generally favour selling a new neighbourhood unit to a single property owner for ownership purposes in order to obtain immediate income, rather than for a rental income stream. The study will therefore examine approximately how many new units may be expected from gentle intensification should policies be amended and the most likely locations.

4. There are Many Implementation Considerations that Will Need to be Considered as Part of the Study

As part of the consultation process with City and regional departments, development stakeholders and members of the public, staff expect many implementation challenges will be discussed. This will likely include:

- General community character being affected
- Affordability considerations
- Height, setback, and lot coverages consistent with existing community characteristics
- How servicing and parking can be addressed
- Impact on trees within neighbourhoods
- Affect on property values
- Treatment of unit typologies under the *Development Charges Act*
- Recent LPAT and Committee of Adjustment Decisions
- Building and fire code issues
- Construction impacts

Examining neighbourhood infill policies is a complex undertaking as there are many interdependencies with other priorities and regulations. As such, consultation will be an important part of the study. Staff are proposing to provide Council with a report explaining the benefits and challenges of gentle intensification and what approaches are most feasible and where.

5. The Study will Consider Existing Local, Regional and Provincial policies

The following key Provincial policy directions will be considered:

- *Planning Act, 1990 (changes from Bill 108, More Homes, More Choices Act, 2019)*: Municipalities are directed to permit up to two additional residential units on lots containing a detached house, semi-detached house or rowhouse and in an accessory building. This means that municipalities must permit a total of three residential units for each property that has a detached house, semi-detached house or rowhouse, providing the lot size, location and servicing infrastructure permit it.

Mississauga's current Official Plan (Policy 11.2.5.8 through MOPA13) and Zoning By-Law (Subsection 4.1.20) permits second units. This Scope of Work intends to develop policies to align with Provincial direction and permit the third unit in Mississauga's context.

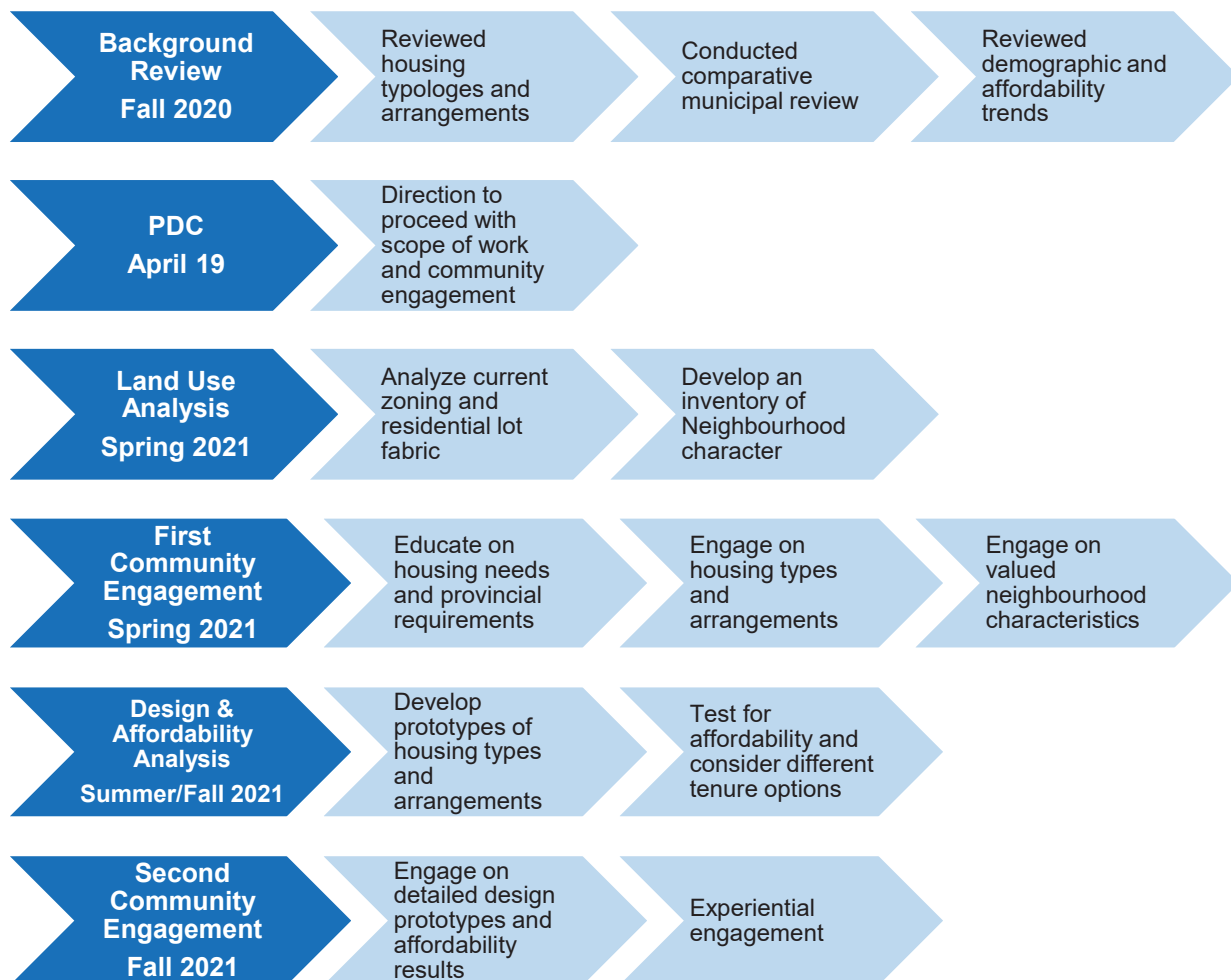
- *Provincial Policy Statement, 2020*: Municipalities are required to provide for an appropriate mix of "housing options" and densities, and permit all forms of residential intensification. "Housing options" is defined as various housing types such as traditional low-rise dwellings as well as multiplexes, additional residential units (e.g. coach houses, garden suites, and laneway suites), and multi-residential buildings. It is also defined as

housing arrangements such as life lease housing, co-ownership housing, co-operative housing, community land trusts, land lease community homes, affordable housing, housing for people with special needs and housing related to employment, institutional or educational uses.

These Provincial policy directions are also outlined in the Housing Research Brief as part of the Official Plan Review): https://yoursay.mississauga.ca/official-plan-review/news_feed/research-briefs-now-available

6. The Proposed Scope of Work

Below is the proposed Scope of Work for the Increasing Housing Choices in Neighbourhood Study. Milestones are listed on the left and tasks/objectives are on the right. The Scope of Work will coincide with the Official Plan Review engagement.





Strategic Plan

The need for affordable housing originated from the Strategic Plan 'Belong' Pillar. More specifically, the Strategic Action 1: Attract and keep people in Mississauga through an affordable housing strategy.

Engagement and Consultation

Two non-statutory engagements are planned to consult on this project. One is proposed for the Spring and the second is planned for the Fall of this year according to key milestones of the Scope of Work. These engagement sessions will be an opportunity to educate the community on the various housing types being explored and how they may be able to provide more housing choice across the City. They will also be an opportunity to receive feedback from the community on opportunities and challenges to implementing these gentle intensification forms in Mississauga's neighbourhoods. Between the engagements, there will be additional opportunities for the community to provide feedback through council reporting and online engagement tools.

Financial Impact

An external consultant will need to be retained to help illustrate what gentle intensification built forms could look like and how they could be integrated into the existing community. Staff have set an upper limit of \$100,000 but this work will probably cost much less. The source of funding is from the Growth Management (Official Plan) Capital Project.

Financial impacts of implementing gentle intensification will also be explored in detail and brought for Council's consideration in future reporting.

Conclusion

This report provides a Scope of Work for the City to align with Provincial policies to implement more housing options in municipalities while also addressing a variety of planning compatibility and fit issues in Mississauga's Neighbourhoods. This work will culminate in recommended changes to Mississauga's Official Plan and considerations for implementing zoning to provide

more housing choices across the City. Staff will be reporting back to Council with updates throughout the process.

Attachments

Appendix: 1 – Housing Typology and Comparative Review



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

Prepared by: Elizabeth Bang, Planner, Paulina Mikicich, Manager, and Jason Bevan, Director,
City Planning Strategies

Appendix 1: Housing Typology and Comparative Review



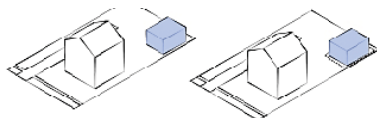
Context

One of the main goals of Mississauga’s “Making Room for the Middle” Housing Strategy is to close the missing middle gap. This will allow middle-income residents to remain housed in and new middle-income residents to move to the City. **One way to achieve this objective is by providing more diverse housing choices in the City’s neighbourhoods.** More diverse housing choices can be implemented by permitting and encouraging different housing types and/or arrangements.

This appendix is organized into **three sections** that show the different housing types and arrangements that will be considered while conducting the work plan. It also notes current municipalities that are implementing them to address the growing demand for more diverse housing choices in their neighbourhoods. These typologies and arrangements are context-specific and tied to neighbourhoods’ character, lot sizes and locations, and building and servicing specifications.

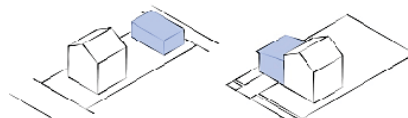
Housing Types

Additional Residential Units



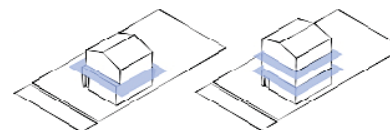
Coach House

Garden Suite



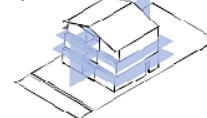
Laneway Suite

Garage Conversion



Duplex

Triplex



Multiplex

Housing Arrangements



Co-operative
Housing



Co-ownership
Housing



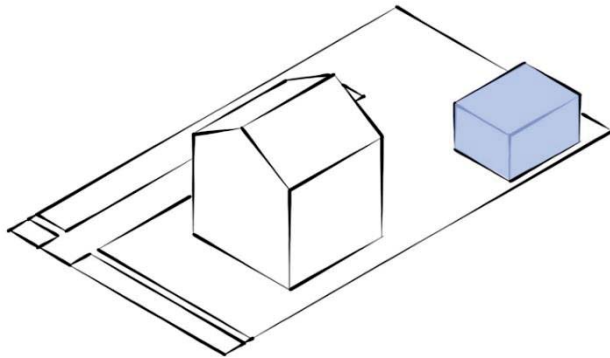
Lodging
Homes



HomeShare

1- Additional Residential Units

A. Coach House



A **coach house** is an additional residential unit that is self-contained and must have separate cooking, sleeping and bathroom facilities. It is generally accessory to, but detached from, the main unit.

General Description

- Limited in size (building footprint and height) to ensure it is identifiable as accessory to the main unit and allows sufficient amenity space for all permitted units on the lot.
- Has minimal street visibility and impact on the character of the neighbourhood.
- Direct pedestrian access to the public road and may be serviced from the main unit.

City of Ottawa Example

Reasons for Implementing

- Provides a discreet way to achieve affordable housing goals and increase density in neighbourhoods where there are existing services and infrastructure.
- Opportunity for property owners to downsize or for family members to find housing within their neighbourhood.

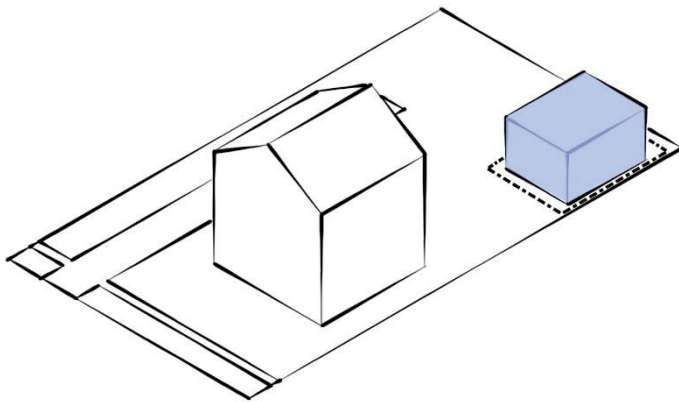
Policy Framework

- The City's Official Plan (OP) permits a coach house on lots containing a detached, semi-detached, linked detached, duplex or townhouse dwelling. The OP and Zoning By-law contain policies and performance standards to ensure a coach house remains accessory to the main unit and the size, location and design fits the neighbourhood character.
- Not permitted on lots with other additional units such as a garden suite or a secondary unit.
- Intended as rental units and cannot be severed from the main unit.
- No parking requirements for coach houses.



An example of a coach house
(UpFrontOttawa.com)

B. Garden Suites



Garden suites are also referred to as “granny suites” and “tiny houses”. They are commonly used in rural settings like farms, but are becoming more permitted in neighbourhoods to provide temporary affordable housing options. Ontario’s planning legislation requires they are a temporary use for 20 years maximum.

General Description

- Temporary structure according to the by-law in place within the jurisdiction.
- Limited in size (building footprint and height) to ensure it is clearly identifiable as secondary to the main unit and to allow for sufficient amenity space for all permitted units on the lot.
- Has minimal street visibility and impact on the overall character of the neighbourhood. Can be mobile or pre-fabricated.
- Temporarily serviced from the main unit.

City of Ottawa Example

Reasons for Implementing

- Needed to provide more housing choices for people over 65 years old who can live independently or those with disabilities.
- Providing more temporary housing choices for temporary tenants, such as farm workers, students, young adults and caregivers.

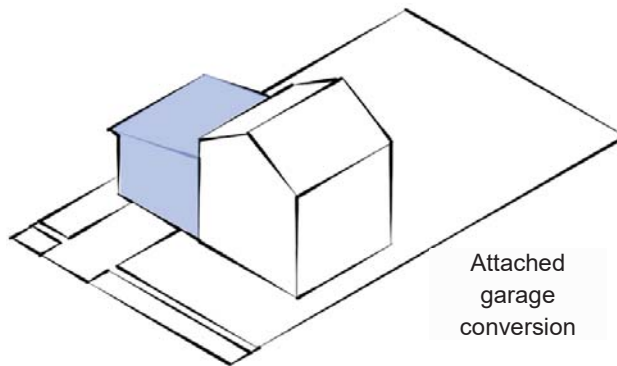
Policy Framework

- A temporary use by-law permits one garden suite per lot on lots with a detached dwelling, linked-detached dwelling or a semi-detached dwelling. It must be in the rear yard and can only occupy 35% of the yard’s area.
- Does not require additional parking or driveway provisions other than the ones that already exist on the lot.



Portable garden suite (from
aehdeschaine/Flickr)

C. Garage Conversions



A **garage conversion** involves converting the ancillary garage into a residential unit. Ontario policies have permitted this in garages that are ancillary to a detached, semi-detached, or rowhouse for a number of years. It has been up to municipalities to permit the use in zoning. Converting garages into livable space can provide more affordable housing options in neighbourhoods.

General Description

- An attached or detached garage is converted to a residential unit after the municipality reviews the alteration. The conversion often requires specific fire, insulation, ventilation, and heating requirements, for example, to be met.
- Attached garage conversion shares servicing with the main unit.
- Has its own entrance accessed at street level.

General Examples

- Permissions for garage conversions vary by municipality. For example, they are permitted in Toronto and Ottawa but depend on multiple factors such as fire restrictions, zoning, and parking.
- Photos show a garage conversion to living space in Vancouver and Los Angeles.

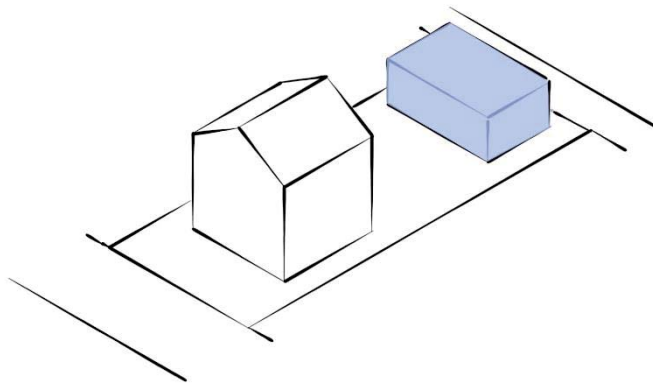


Detached garage conversion into living space in Vancouver, British Columbia. Photograph from the Ottawa Citizen.



Garage conversion into a studio apartment (Los Angeles, California). Photograph by Roberto Garcia Photography.

D. Laneway Suites



A **laneway suite** is similar to a coach house because it is a self-contained unit located at the rear of the lot. It is also accessory to and detached from the main unit. What makes it different than a coach house is that they are located along a public lane.

General Description

- Non-severable, permanent structures that remain under the same ownership as the main house. Generally intended for rental purposes or for use by family members.
- Generally serviced from the main unit but some municipalities have provided services through the public lane.
- Has minimal street visibility and impact on the overall character of the neighbourhood.

City of Toronto Example

Reasons for Implementing

- Provide more opportunities for people to live in ground-oriented housing and be closer to where they work, shop, and play.
- Improve the City's urban lanes to be more green, liveable, and safe.
- Increase the supply of rental housing and provide housing options for different life stages.

Policy Framework

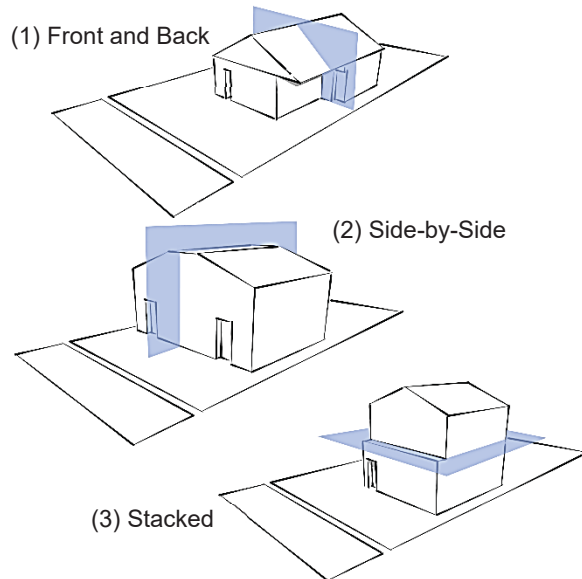
- In 2018, used a pilot project to permit laneway suites in residential zones within Neighbourhood designated areas. The as-of-right permission was extended to the entire City in 2019.
- Zoning by-law has specific use regulations related to the size, location and other design elements in order to align with the existing neighbourhood character.
- No parking requirements, but mandates providing two bicycle spaces in the suite.



Laneway Suites in Toronto

2- Housing Types

A. Duplexes



A **duplex** is a building with two separate units on one lot. Several municipalities allow different variations of this typology depending on their context. The diagrams on the left show the variations.

For example, Vancouver defines duplexes to include (1), (2), and (3), and Toronto and Mississauga mainly defines them as (3). It is important to note that many municipalities do not consider detached houses with a secondary suite as a duplex.

General Description

- Building is divided into two units with separate entrances and is serviced.
- Can be for both the rental and ownership.

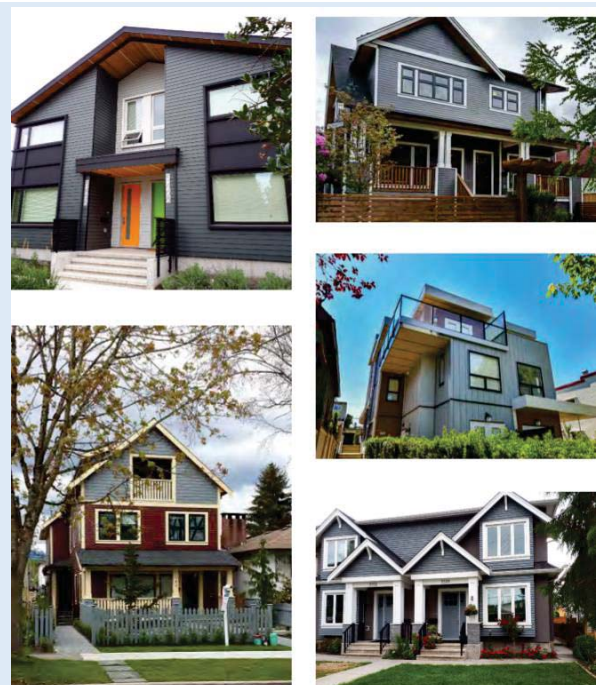
City of Vancouver Example

Reasons for Implementing

- Need more housing options between single-family homes and one/two bedroom condominium apartments.

Policy Framework

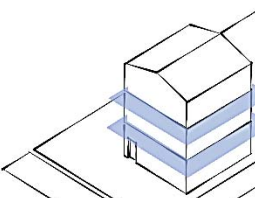
- In 2018, Council approved duplexes in most residential one-family zones. This was only for new constructions.
- Duplexes can have up to two secondary suites and those with a certain lot area must have at least one secondary suite.
- Duplexes cannot be combined with laneway units in order to maintain neighbourhood character.



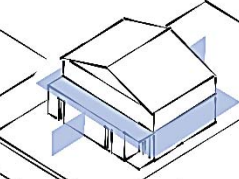
Duplexes in Vancouver built in a range of configurations

B. Triplexes

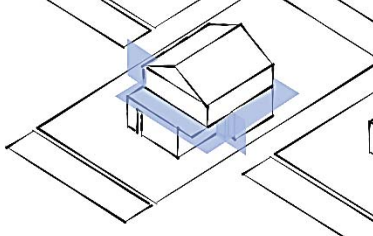
(1) Stacked



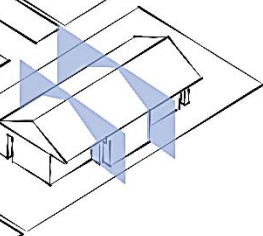
(2) Stacked + Side-by-Side on Lower Floor



(3) Stacked + Front and Back on Lower Floor



(4) Front and Back



A **triplex** contains three separate dwelling units on one lot. They are either stacked on consecutive floors or side-by-side (see the variations in the left diagram). Mississauga's Zoning By-law defines triplexes as a building divided horizontally and/or vertically into three separate dwelling units. Each unit either has their own entrance to the street or is accessed by a common entrance.

General Description

- Building is divided into three units with separate entrances and metered services.
- Can be for both rental and ownership.

City of Portland Example

Reasons for Implementing

- Boost affordable housing within neighbourhoods and lower housing costs by eliminating parking requirements.
- Promote age-friendliness by requiring “visitable” (accessible) units for seniors and people with mobility impairments.
- Protect greenspaces.

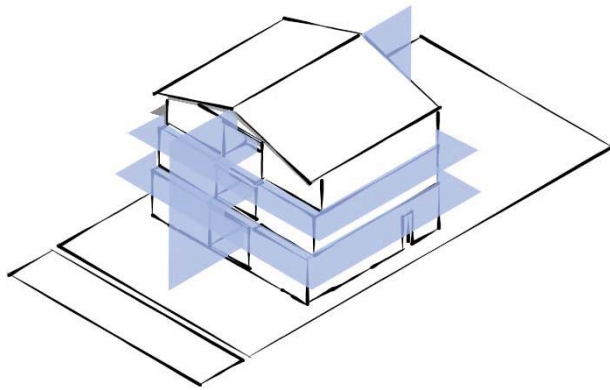


Triplices, Portland, Oregon (from Sitaline Institute)

Policy Framework

- Residential Infill Project (RIP) recommended permitting a broad range of housing typologies, including triplexes, subject to size and scale regulations. Council adopted changes to its comprehensive plan and zoning in August 2020, with it taking effect in August 2021.
- Defines a triplex as a structure on one lot with three primary dwelling units. Each unit must share a wall or floor/ceiling with at least another unit. This makes many triplex configurations possible in different kinds of residential zones.
- Design guidelines maintain neighbourhoods' character and scale.

C. Multiplexes



Multiplexes contain four or more units within a building. They differ from apartment buildings by their lower height. They are found in many old inner-urban neighbourhoods within cities across North America. The units are typically stacked and accessed through a common entrance.

General Description

- Building divided into four or more attached units with separate entrances that are accessed through a common entrance.
- Can provide multiple affordable units in different sizes.

City of Hamilton Example

Reasons for Implementing

- Providing medium to high-density residential development along transit lines and arterial roads.
- Smooth the transition between traditional residential areas and commercial, mixed-use, and transit-oriented areas.

Policy Framework

- Multiplexes are permitted in the City's Urban Hamilton Official Plan, more specifically in the Neighbourhood, certain Commercial and Mixed Use, and Transit Oriented Corridor Zones.
- Although a permitted use in Neighbourhood Zones, most multiplexes are implemented in certain Commercial and Mixed Use Zones, and along transit lines and arterial roads.



Multiplexes in Hamilton

3- Housing Arrangements

A. Shared Accommodations

Co-ownership housing, HomeShare, and lodging houses are examples of providing more affordable housing by having different people share the same accommodations. No physical changes to the exterior are made.

Co-ownership Housing

- Two or more people own and live in a home together. They have a dedicated personal space, share one kitchen and living room, and equally share upkeep.
- Can provide homeownership opportunities for seniors, young adults, and other middle-income earners that are priced out of neighbourhoods.
- More efficiently uses the existing housing stock.



Lodging Houses

- A property owner rents rooms to tenants who share a kitchen, bathroom, and living room.
- Provides an affordable housing option for students, temporary workers, and professionals (e.g. long-term care workers, single professionals, etc.)
- Building and fire codes must be met.
- The City of Waterloo permits them to provide more affordable low-density housing to students. A rental licensing by-law requires property owners register the rental units.
- In Mississauga, lodging houses are defined as a house where more than three rooms are rented out. They are currently not permitted as-of-right.

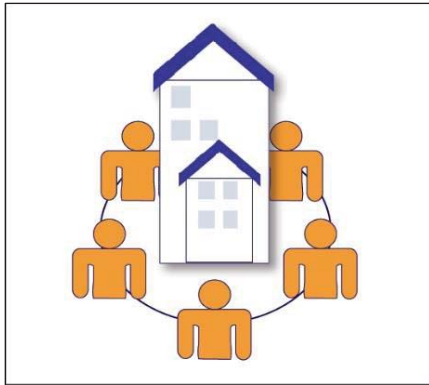


HomeShare

- Two or more unrelated individuals share housing for their mutual benefit. Seniors that are property owners are matched with students or younger workers seeking affordable housing.
- In May 2018, the City of Toronto implemented Toronto HomeShare. Social workers match seniors with post-secondary students seeking affordable housing. The student provides a dedicated amount of time per week of companionship and/or help with light household tasks in exchange for reduced rent.



B. Co-operative Housing



Co-operatives are corporate entities that are member owned and operated, although the members do not own equity in the property. The members elect a Board of Directors and each member has a vote towards the co-operative's operations as well as maintenance. For public co-operatives in particular, large amounts of government funding for the initial construction costs are needed.

The City of Mississauga only regulates the built form of co-operatives through the OP and Zoning By-law. Peel has 18 Regional and 14 Federal Co-operatives, and about two-thirds of these are in Mississauga.

The Co-Operative Housing Federation of Canada notes about half of co-operative households are single parent with child occupants and 20% are immigrants. In Ontario, there are currently approximately 550 co-operatives totalling 44,200 units.

General Description

- Typically apartment buildings or townhouse complexes.
- Each member rents a fully self-sufficient unit (bedrooms, bathroom, and kitchen).
Some co-operatives have shared common areas like large kitchens or living spaces.

City of Mississauga Example

The Mississauga Lom Nava Co-operative (5955 Glen Erin Drive) was established in 1989 and is a 78-unit townhouse complex with 2 to 4 bedroom townhomes. The co-operative provides both market and subsidized rental units.



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