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From: Sylvia Menezes Roberts < Sent: June 2, 2021 1:22 PM

To: Adams, Aretha <aretha.adams@peelregion.ca>

Cc: Paul Vicente < <u>paul.vicente@brampton.ca</u>>; Medeiros, Martin < <u>martin.medeiros@brampton.ca</u>>; Pat

Fortini <pat.fortini@brampton.ca>; Parrish, Carolyn <<u>carolyn.parrish@mississauga.ca</u>>

Subject: Regional Planning & Growth Management Committee Correspondence regarding Inclusionary

Zoning

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Hello Regional Planning & Growth Management Committee,

I have serious concerns about the Inclusionary Zoning policies in the report. I have helped numerous people over the past several years find units to rent on a permanent basis, and it is extremely difficult to find stuff, it isn't just the price that is the problem, it is also a structural supply problem. We simply do not have enough housing, and the proposed Inclusionary Zoning will make the situation worse, the Region needs to be finding ways to make housing cheaper to produce, not more expensive. If the developer is expected to pay for the IZ units, who actually ends up paying directly is the person paying for the housing, the rest of the units pay for it, but it isn't just them, it is society at large, because IZ drives up the cost of the units, it also drives down the number of people who can pay for the units. There also seems to be a lack of consideration that while the numbers might be fine in the short term, in the longer term the easier and cheaper sites to develop will be depleted, driving up costs, and widening the spread between the market and affordable units, causing that price difference to be distributed to the market units, driving up their costs further.

The Region needs to decide if the goal is making genuinely affordable housing, or doing things that look like they are doing something, Inclusionary Zoning is the latter, not the former. Residents of the Region of Peel experience not just high housing costs, they also experience high transportation costs, and the two are linked together, often in response to high housing costs, people "drive until they qualify", but here we have both being quite expensive. If the Region drives down transportation costs, then people have more to spend on housing, and when combined with driving down the cost to produce housing, should help restore affordability. Brampton has the most expensive car insurance in the province, and Mississauga is not exactly far behind Brampton, getting people to transition away from driving is a way to put more money in people's pockets. Provincial governments have been promising to address car insurance rates since at least 2003, so don't count on them to fix it any time soon. The Region should require both Brampton and Mississauga to provide the Region with their current and planned frequent transit maps, and have the minimum parking requirements removed within 400 metres of the stops, and because the minimum parking requirements are often in excess of 15% of the unit cost to produce, this can be a significant savings. If the cities/Region don't try to engage in value capture, this will spur development towards the frequent transit lines due to lower costs. In Minneapolis, they removed parking on buildings from 3-50 units, reduced requirements to 0.5 for units for larger units along frequent transit lines, and this resulted in new rentals being built going for US\$1000 a month, which was a fair savings over the US\$1200 market rate. Yes, it is possible to get new market rate housing built for

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less than the cost of current market rate housing, at effectively no cost to the government, underground parking is genuinely that expensive to provide. The effects of slashing parking minimums yielded such high benefits with such little cost, that Minneapolis has since both eliminated minimum parking requirements, which is consistent with what other municipalities have found.

If you check the Statistics Canada annual population estimates, the drivers of population growth in Peel are overwhelmingly international students and immigrants in their mid to late 20s, this demographic has a need for generally smaller units. Because the current zoning rules prevent it from being economically satisfied with new housing, what we get instead are houses being hacked up into rooming houses, and because this is cap rate driven, the landlords can significantly outbid families for housing. If you want to drive out the rooming houses, you have to financially undermine them by creating viable alternatives. The most cost effective way to compete is with construction of low rise wood frame housing, either 3-4 storeys, or a 6 storey 5 over 1. If you prefer the 3-4 storey low rise wood frame housing, the cities & Region need to work on pre-zoning areas for redevelopment, and collaborate with smaller scale developers on how to make these projects economical.

The final thing to reduce costs, is working with Public Works to find where there is excess infrastructure and area rate development charges. In areas which were built in the 1950's-1970's, often the stuff built was extremely inefficient compared to modern construction on things such as usage of water, as we now have things like low flow fixtures. This can allow areas to accommodate significant intensification with existing hard services, and where the infrastructure is reaching end of life, it can be economically upsized, this allows the Region to discount the development charges with no real cost to the region, because the development doesn't actually add full cost.

Between the axing parking minimums, preemptive rezoning, and discounting DCs, the Region could knock 20% off the cost to build new units, addressing the housing crisis, while driving new development to be naturally transit oriented, and efficiently use services.

Sincerely,
Sylvia