

January 29, 2026

Mayor Carolyn Parrish  
Members of Mississauga City Council  
300 City Centre Drive  
Mississauga, ON L5B 3C1

**Re: Toronto Regional Real Estate Board Submission on the City of Mississauga's Proposed 2026–2029 Business Plan and 2026 Budget**

Dear Mayor Parrish and Members of Mississauga City Council,

On behalf of the Toronto Regional Real Estate Board (TRREB), representing 70,000 REALTOR® Members serving the Greater Toronto Area, including thousands who support homebuyers and sellers, landlords, tenants and businesses in Mississauga, we are pleased to provide our comments on the City's proposed 2026–2029 Business Plan and 2026 Budget.

Our members witness daily the profound effects of municipal fiscal decisions on housing affordability, market stability, and overall community livability. Mississauga's residents and businesses are navigating a challenging housing environment, with high home prices and a limited supply of housing types that consumers need. TRREB commends Mayor Parrish and City Council for the proactive and forward-thinking steps already taken to address these pressures.

**The Mayor's Housing Task Force has been Effective**

We applaud the establishment of the Mayor's Housing Task Force, which has delivered meaningful recommendations and helped drive several key initiatives. The temporary 50 per cent reduction in residential development charges (DCs), and up to 100 per cent for family-sized purpose-built rental apartment units has been a significant incentive for builders to bring new supply online quickly.

The deferral of DC payments, exploration of partnerships with senior levels of government for additional funding, and advocacy for a new multi-residential tax subclass are all practical measures that demonstrate the City's commitment to accelerating housing production while protecting municipal finances.

Another noteworthy success was the adoption of key comprehensive zoning reforms that increased density around transit corridors and avenues. This initiative signals a significant step forward for the City in encouraging strategic development along key economic corridors that facilitate jobs and encourage residents to be accessible to one another through transit. These measures ensure that increased density remain a priority to maximize economic development and affordability.

We also appreciate the proposed 2026 Budget's disciplined approach to property tax increases, with the city portion set a modest 1.6 per cent. Achieving this outcome through \$17.4 million in identified savings and efficiencies reflects strong fiscal stewardship amid economic uncertainty. These efforts help maintain affordability for existing homeowners while continuing to fund essential

services and growth-related infrastructure.

### **Mississauga Residents still Concerned about Housing Affordability**

According to a recent 2025 Ipsos survey commissioned by TRREB, despite the positive steps taken so far, anxiety and concerns remain among Mississauga residents.

Key findings:

- 91 per cent of Mississauga respondents say they are concerned about housing affordability.
- 48 per cent of Mississauga residents believe there are too many high-rise condominiums, while 43 per cent say there are not enough “missing middle” housing options such as duplexes and triplexes.
- 34 per cent of Mississauga residents believe governments are doing an effective job addressing housing affordability, while 80 per cent say municipalities need to do more to improve affordability.
- Nearly one in two Mississauga residents (47 per cent) say they are likely to leave the city within the next five years due to affordability pressures. Across the GTA, this concern is even more pronounced among younger residents, with 66 per cent of those aged 18–34 saying they are likely to leave the region in the next five years due to affordability.

These findings stress that additional steps will further improve the market environment and increase missing-middle and family-friendly housing options, which will impact affordability.

### **Recommendations**

#### **1. Explore Permissions for Fourplexes, Sixplexes and Similar Multi-Unit Forms**

To build on this strong foundation and further advance Mississauga’s housing supply goals to meet the provincial target of 1.5 million new homes by 2031 and expand the property taxpayer pool, TRREB encourages the City to consider additional measures focused on zoning reforms that align with the Mayor’s Housing Task Force recommendations.

Mississauga could examine the feasibility of adopting zoning permissions similar to those recently adopted in the City of Toronto, where fourplexes and sixplexes (up to four and six residential units in low-rise buildings) are permitted as-of-right on specific lots, particularly in areas near transit or along major streets.

This incremental approach to gentle density would:

- Increase housing choices in established neighbourhoods without requiring complete rezoning applications.
- Support infill development on underutilized larger lots.
- Contribute meaningfully to long-term supply goals while minimizing impacts on existing communities.

#### **2. Enable Upzoning on Avenues and Major Streets**

The City of Mississauga should consider adding a targeted policy amendment to its Official Plan

that explicitly enables and encourages upzoning for mid-rise development along major avenues and transit corridors. Toronto's Avenues Policy Review and related zoning changes that permit as-of-right mid-rise buildings (typically 6 to 11 storeys) along designated major streets serve as a potential framework.

Mississauga Council adopted its new Official Plan (Mississauga Official Plan 2051) on April 16, 2025, which appropriately directs significant growth to transit corridors and Major Transit Station Areas (MTSAs) to foster higher densities, support transit ridership, and create complete communities with a mix of housing, jobs, and services.

While this transit-focused intensification strategy is a solid foundation, it emphasizes higher-order transit, such as the Hazel McCallion LRT and GO stations. The Plan could be strengthened by extending clearer, more permissive mid-rise zoning to broader major streets and avenues beyond core MTSAs, reducing reliance on site-specific rezonings and unlocking "missing middle" housing units in underutilized areas.

Toronto's model could prove effective in streamlining approvals, accelerating housing supply, enhancing walkable, mixed-use corridors, and providing predictable built-form outcomes through standards such as step-backs and transitions, benefits that would complement Mississauga's existing growth framework, improve transit efficiency city-wide, and promote affordability and vibrancy. These measures could provide a practical pathway to add thousands of new units over the coming decade.

## **Conclusion**

In summary, TRREB strongly advocates for a 2026–2029 Business Plan and 2026 Budget that continues to balance fiscal responsibility with bold, innovative action on housing supply, affordability, and infrastructure readiness.

The City's leadership to date has positioned Mississauga as a model for other municipalities in the GTA. By exploring the additional measures outlined above, the City can accelerate progress toward accessible, prosperous communities that meet the needs of current and future residents.

TRREB is available to support the City of Mississauga through ongoing dialogue, participation and provision of real-time market data.

Thank you once again for your continued dedication to Mississauga's housing needs and for prioritizing residents' well-being during uncertain economic times. We look forward to working together to build a stronger, more attainable future for all.

Sincerely,



Daniel Steinfeld  
President