



City of Mississauga

# *Housing Choices*

Second Units Review



November 2012



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## 1.0 Introduction

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Housing is an essential building block of strong, sustainable communities. Having a place to live is a fundamental contributor to physical health and well-being. Mississauga strives to be a community that provides housing choices to meet the needs of its residents.

Second units are self-contained living units in dwellings which are also referred to as basement apartments, in-law suites, secondary suites or accessory dwelling units. Second units are a market driven solution to the unmet demand for affordable housing. They can offer affordable housing choices within the existing housing stock in established communities to assist both owners and tenants.

### 1.1 Purpose

Second Units are one component of *Housing Choices: Mississauga's Affordable Housing Strategy and Action Plan*. The need for an affordable housing strategy is identified in the City's Strategic Plan as part of the Belong Pillar. This pillar focuses on the needs of youth, seniors and immigrants. In addition to the City's Strategic Plan, Provincial legislation requires municipalities to permit second units. This report summarizes the information and issues which have been identified and proposes an implementation strategy to permit second units in the City.

### 1.2 Legislation and Policy Framework

Provincial direction regarding second units has changed over time. For a short time in the 1990s, *Bill 120: The Resident's Rights Act* permitted second units in dwellings which met health and safety standards. During this time, approximately 400 second units were established in Mississauga. Second units established after this legislation was rescinded are not permitted under the City of Mississauga Zoning By-law.

*Bill 140: Strong Communities through Affordable Housing Act, 2010* (Bill 140) was part of the Province's *Building Foundations: Building Futures, Ontario's Long-Term Affordable Housing Strategy (LTHAS)*. Bill 140 amended the *Planning Act* to require municipalities to establish second unit policies in detached, semi-detached or townhouse dwelling or structures ancillary to detached, semi-detached and townhouse dwellings. This amendment came into force January 1, 2012. No regulations accompanied this legislation. Municipalities are to permit second units based on local conditions.

Policies permitting second units in detached dwellings were included in Mississauga's Official Plan Amendment 95 (OPA 95) that was approved in December 2009. The new Mississauga Official Plan also permits second units in detached dwellings. Amendments to these policies are required to conform to Bill 140 requirements.<sup>1</sup>

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<sup>1</sup> Official Plan policies are required to permit second units in additional dwelling types. Zoning regulations must be brought forward to implement the second unit policies by December 13, 2014.

### 1.3 Organization of this Report

This report is organized as follows:

- Section 2: Research and Comparative Municipal Review;
- Section 3: Second Units Consultation; and,
- Section 4: Implementation Strategy.



**Figure 1.1:**  
**Two Residential Units**

## 2.0 Research and Comparative Municipal Review

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This section reviews the most common benefits and concerns identified in the research and from other municipalities on second units (Appendix 1).

### 2.1 Benefits of Second Units

The research highlights a number of benefits of second units.

- **Addressing the need for affordable housing** – The Region of Peel has one of the longest waiting lists for affordable housing in the Province. Second units provide a solution to meet some of the demand for affordable rental housing from:
  - households facing financial challenges such as youth, older adults; new immigrants and lone-parent families;
  - home buyers with limited equity, particularly for first time buyers, requiring assistance in carrying a mortgage to make home ownership viable;
  - homeowners on fixed incomes needing additional income to help cover costs;
  - older adults requiring assistance to remain in their homes and age in place; and,
  - families wanting to provide housing for adult children or other relatives in need.
- **Providing increased housing choices within the existing housing stock** – Second units increase the supply of affordable rental housing within established residential neighbourhoods. They have less impact on neighbourhoods and cost less than a public sector funded assisted housing often developed as multi-unit buildings. They add to the housing choices in areas with limited intensification potential.
- **Revitalizing and sustaining the community** – Second units can reinvigorate communities by allowing neighbourhoods to accommodate the number of people they were planned for instead of the smaller households that currently prevail in many mature communities. New residents from second units can help increase the demand for facilities and services that might have declined in use with changing neighbourhood demographics. They can also contribute to social diversity by allowing people from a wide range of economic levels and age groups to live in the community.

### 2.2 Concerns with Second Units

There are a number of common concerns regarding potential impacts of second units. The key issues found in the research and the comparative municipal review are outlined in this section along with approaches that have been taken to address them. The major areas of concern are as follows:

- impacts on neighbourhoods;
- ensuring safety;
- providing services and infrastructure;
- occupants and owners of second units;

- funding for second units; and,
- determining the number of second units.

### 2.2.1 Impacts on Neighbourhoods

Residents want stability in their neighbourhood. Impacts of second units on the character of neighbourhoods are the most common concerns raised. Concerns are related to matters such as changes in the appearance of the exterior of dwellings, parking, property maintenance, garbage and noise. The issues and potential means to address them are below.

- **Parking** – On street parking associated with second units is the most common concern. This issue has been addressed in many municipalities through the introduction of parking standards for dwellings with second units which require accommodation of parking on site. Another approach is using a permit system for on-street parking. A permit system can be used to control parking and can act as a source of revenue.
- **Neighbourhood Appearance** – Exterior alterations to dwellings are commonly associated with changing neighbourhood character. Second units are most accepted when they do not impact a neighbourhood's look and feel. Zoning by-laws in other municipalities include regulations to restrict changes to dwelling facades.
- **Property Maintenance** – Properties that fall into disrepair and where garbage is not properly stored can negatively impact the character of a neighbourhood. A common belief is that dwellings with second units are not kept in a state of good repair particularly if the owner does not live on the property. Investigation shows that property maintenance issues are as prevalent in dwellings with second units as they are in dwellings without them and that accountability for property maintenance is generally greater when the owner resides on the property. These concerns are addressed through enforcement of property standards by-laws in other municipalities. Adherence to the property standards by-law can be tied with licensing of second units.
- **Noise** – Excessive noise is often associated with second units. This association has been difficult to confirm in case studies. Municipal noise by-laws are intended to address noise concerns.
- **Property Values** – The presence of second units is believed to result in declines to property values in the surrounding neighbourhood. Property values may be impacted when the property or dwelling is poorly maintained. Research indicates, however, that these conditions are not exclusively associated with properties that have a second unit. Renovations to include second units generally increase property values.

### 2.2.2 Ensuring Safety

Safety is regularly identified as a concern by public and emergency service providers regarding second units. Many second units are set up illegally. It is unlikely that these second units meet applicable requirements in the Ontario Building Code (Building Code) and Ontario Fire Code



(Fire Code) and there is no mechanism in place to ensure that they are safe for occupants. Legalizing second units is often identified as a remedy to this situation. Legalization grants second units the right to exist and sets up procedures to bring them up to health and safety standards.

### 2.2.3 Providing Services and Infrastructure

The service needs of the population in second units, the impacts of these needs on the existing capacity of public services, and the costs associated with this additional demand are not well documented.

An accurate assessment of these impacts is difficult as the number of second units is unknown and not directly accounted for in infrastructure planning. The fact that they are not legal means that the occupants of second units are not likely to respond to inquiries on the services they need. Canada Mortgage and Housing Corporation (CMHC) has undertaken studies on second units. The results of this work, combined with interviews of City, Region and School Board staff and independent research, provide some information on the public service needs of second unit occupants.

A CMHC study found the addition of a second unit does not double the amount of municipal services the household consumes. It found that dwellings with second units consumed on average between 35-65% more than a dwelling without a second unit.<sup>2</sup>

Other research provided some information on the public service needs of two types of second unit households in Mississauga. At one end of the spectrum, the needs of single person households were reviewed. For single person households, it was found that public transit is the principal public service used. At the other end of the spectrum, a study of new immigrant families of four people or more was conducted. This study found that schools, parks and public transit were critical public service needs for new immigrant households. Community recreation programs proved financially inaccessible. This group also needed social and settlement services. Second units were a preferred accommodation as they provided access to neighbourhood networks that aid the transition to Canada.<sup>3</sup>

Other reviews conclude that second units can serve to offset population declines in some areas and sustain neighbourhoods where the average persons per dwelling have been decreasing. In many municipalities, neighbourhoods have been designed to support more people than currently live in them.

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<sup>2</sup> CMHC. The Impact of Municipal User Fees on Secondary Suites. Socioeconomic Series 91. October 2001. This study looked at municipal water, sewer and garbage collection.

<sup>3</sup> Discussions with Peel Region staff. Ali, Nadia. Second Units: Means of Socio-Economic Integration of New Immigrants in Mississauga. Ryerson University: Major Research Paper, 2012.

This is occurring in parts of Mississauga where household sizes have been getting smaller due mainly to the age structure of the population. During the City's rapid growth period, the City was dominated by young families with children, peaking in the late 1990s. With the shift in demographics, the population is aging in areas of the City and, as a result, household sizes are smaller. This is illustrated in the historic and projected persons per unit in Figure 2.1.

#### 2.2.4 Occupants and Owners of Second Units

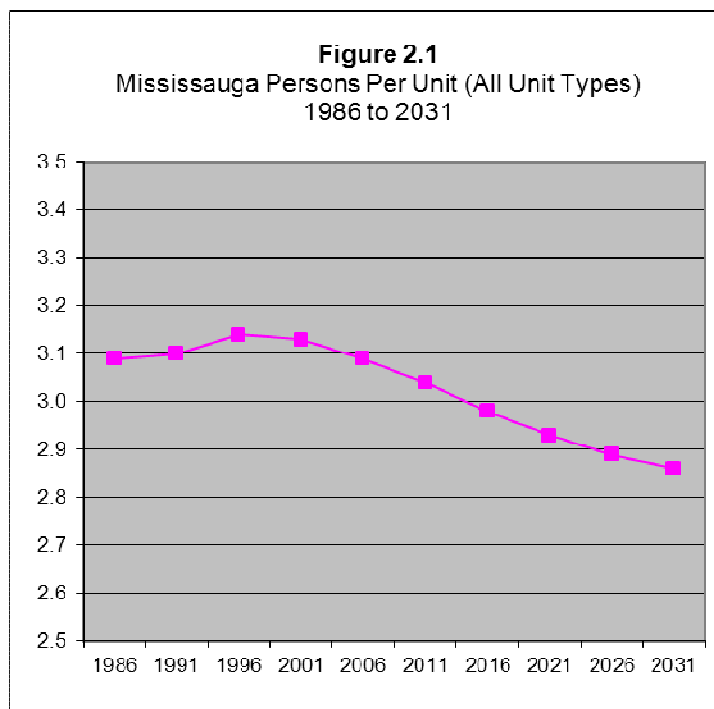
Research shows that there are a number of preconceptions around occupants of second units which result in community concerns. These include ideas regarding household size, the "fit" of new residents in the community or that neighbourhood safety will be a greater issue as second units are established. The most reliable data on second unit occupants finds:

- over half of second units were occupied by a single person;
- across the country just under half of second unit occupants were a relative or close friend of the second unit owner;
- in Toronto one-third of occupants had a close personal relationship with owners (a summary table is included in Appendix 2); and,
- they are categorized as the working poor.<sup>4</sup>

This information can assist dispelling common misconceptions about second unit occupants.

Studies found that nearly one in five Canadian households rent out part of their home. Financial reasons (paying mortgage, increasing income, retirement income) are listed by three quarters of owners as the reason for renting a unit. In addition to financial reasons, many owners identified the following reasons for renting part of their residence:

- to avoid living alone;
- to provide a home for adult children or elderly relatives; and,
- for assistance with home maintenance services.<sup>5</sup>



<sup>4</sup> CMHC. Housing Facts (Volume 8, Number 10) October 2003. pp. 4-5, PMB 2002 Fall RTS and The Corporation of the District of North Vancouver. Secondary Suites. 1989.

Finally, it should be noted that many of the preconceptions regarding owners and occupants of second units relate to the larger issue of discrimination. The Ontario Human Rights Commission recently released *In the Zone: Housing, Human Rights and Municipal Planning*. It is a guide that offers an overview of the human rights responsibilities of municipalities with regard to housing. It reiterates the fact that that official plan policies and zoning by-laws can only deal with land use and built form and not occupants. The Human Rights Code is quasi-constitutional and as a result takes precedence over provincial and municipal legislation.

### 2.2.5 Funding for Second Units

The Provincial requirement to permit second units in Bill 140 came with no implementation funding. Earlier discussion in this section identified the concern regarding the costs associated with the provision of services and infrastructure for second units. Mechanisms to generate additional revenues from second units for service demands are limited.

- **Property Taxes** – Property taxes are based on property value and not number of occupants. They are paid directly by owners of rental properties and included in rents. Municipal Property Assessment Corporation (MPAC) has advised that a second unit adds approximately \$140 per square metre (\$13 per sq. ft.) in value to the assessment. MPAC does not have a distinct classification for dwellings with second units. It has advised that no new category is being considered.
- **Licensing and Building Permits Fees** – Fees can be charged to review plans and administer a licensing regime for second units.
- **User Fees** – User fees are used to partially recover some public services such as hydro, water, sewer, garbage and recreation programs. Second units are subject to user fees based on consumption.
- **Development Charges** – The City collects development charges for growth related infrastructure and services. Second units are exempt from development charges.

Municipalities have been providing services to second units with no additional revenue. Under new Provincial requirements, they will continue to do so.

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<sup>5</sup> The Corporation of the District of North Vancouver. Secondary Suites. 1989.

### 2.2.6 Determining the Number of Second Units

The number of second units in Mississauga at this time is unknown. Based on limited information, approximately 400 units were established before 1994 under previous Provincial legislation. The City is aware of approximately 3,500 possible additional second units identified through complaints. (See Figure 2.2)

Speculation and research have not been able to yield reliable information on existing illegal second units. A CMHC report found that the number of second units in municipalities can range from between 6% to 25% of the existing housing stock. A report by the Region of Peel states second units can be found in between 4% and 6% of the residential dwellings in the Region.

Permitting second units does not typically result in a large influx of new units and residents. A review of municipalities where second units are permitted, including Toronto and Ottawa, found that between 20 and 50 new second units are established each year.<sup>6</sup>

<b>Unit Type</b>	<b># of Second Units (Approx.)</b>
Existing second units established with Building Permits	400
Existing units (information from residents)	3,500
Other second units in the City (illegal)	unknown



**Figure 2.3: Public Services**

<sup>6</sup> Selected smaller rural municipalities have below 20 units a year.

## **3.0 Second Units Consultation**

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A consultation program was undertaken to gather thoughts and ideas on second units and contribute to a “made in Mississauga” approach to permit second units as required by the Province. This program consisted of a Stakeholder Forum; Extended Leadership Team, City staff and service providers meetings; five Public Consultation Workshops; and a Design Workshop. Three principles were developed to provide a framework for the discussions:

- protecting neighbourhood character;
- ensuring safety; and,
- maintaining public services.

Different parts of the consultation focused on different issues, however; these principles were carried through all of the consultation sessions. Many of the same themes and conclusions were heard in different meetings. (Appendix 3 lists the consultation sessions and the attendance.) The following summarizes what was heard.

### **3.1 Stakeholder Forum**

The Stakeholder Forum focused on the need for second units. This forum also provided an opportunity to share information on effective implementation practices in other municipalities. This forum was attended by over 70 stakeholders from social service, advocacy groups, other municipalities and levels of government.

The stakeholders identified both homeowners and tenants as benefiting from legal second units. They also stated second units can help revitalize an area. It was agreed that second units will allow people such as older adults, immigrants, students and people with disabilities to live in established communities. Stakeholders stated that legalizing second units can allow monitoring, help enforce safety standards and reduce risks of unsafe housing.

The stakeholders cautioned against excessive fees and regulations as this will lead to enforcement challenges and result in second units staying underground.

### **3.2 Extended Leadership Team, City Staff and Service Providers**

The consultation with the City’s Extended Leadership Team focused on issues relating to providing and maintaining public services while permitting second units. The possible impacts explored included congestion on roads, transit use and school accommodation as well as the need for emergency services such as fire and ambulance.

Maintaining infrastructure and delivery of services is one of the most critical issues for the City moving forward. Although no significant infrastructure pressures were identified during this consultation, it was suggested that localized pressures could exist in individual neighbourhoods. These pressures are difficult to determine without information on the location of second units.

It is not anticipated that second units will place a burden on public services beyond the original design capacity as many communities are experiencing population decline and planned to accommodate larger households than are common today.

It was acknowledged that the City has numerous illegal second units which are already using City services.

### **Service Providers Review**

Discussions with providers of local and regional services and the school boards serving Peel Region were conducted to explore the issue of pressure on existing services and infrastructure.

No serious issues regarding capacity were raised. It is not anticipated that second units will place a burden on municipal infrastructure or services beyond the original design capacity. This is related to the fact that many communities are experiencing population declines and, as services were planned to accommodate larger households, there is service and infrastructure capacity.

Another common theme in these discussions was that second units could only be serviced properly with information on where they were located. It was acknowledged that there are thousands of existing second units using services.

## **3.3 Public Consultation Workshops**

Five public consultation workshops were held across the City in February and March 2012 to discuss second units. The final workshop held at the Civic Centre was broadcasted live by Rogers Cable. A survey was used to guide the table discussions and participants could fill out the survey individually. The survey was also available online. There were approximately 200 participants at the workshops and approximately 300 surveys were completed. (Appendix 4 includes the invitation and survey.) The survey discussion was divided into four segments and included the second unit principles:

- who benefits from second units;
- protecting neighbourhood character;
- ensuring safety; and,
- maintaining public services.

### **3.3.1 Who Benefits from Second Units**

The public consultation sessions began with a discussion on who benefits from legal second units. The following groups were identified:

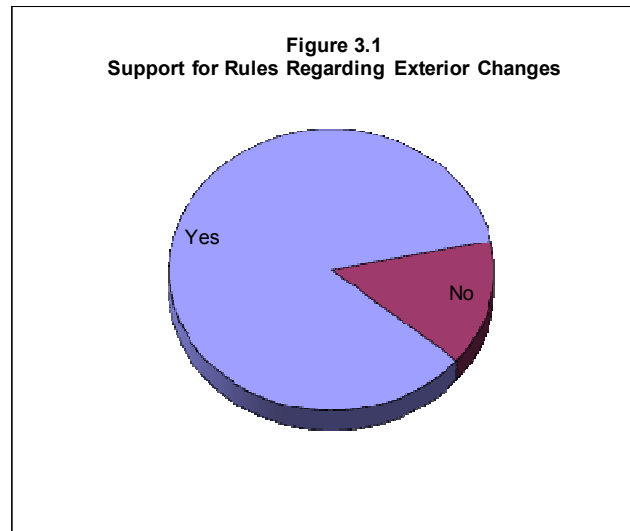
- homeowners – provides additional income;
- tenants – affordable rental housing options;
- older adults – allows them to stay in their community;
- investor/realtors and contractors – investment in homes; and,
- municipal government – increasing tax revenues while providing affordable housing.

### 3.3.2 Protecting Neighbourhood Character

Maintaining neighbourhood character is one of the most important issues relating to second units. Many people choose to live in Mississauga because of the character of the neighbourhood. They want this character maintained as well as stability in their neighbourhood. Second units should not impact the look and feel of the neighbourhood. Changes to the exterior of dwellings, property standards, parking and noise can impact neighbourhoods. These issues were discussed at the workshops.

#### Exterior of Dwellings

Regulations to protect for the exterior of dwellings emerged as a critical part of maintaining neighbourhood character as second units are generally most accepted when they are not immediately apparent from the street. Over 80% of participants agree (Figure 3.1) that the exterior of dwellings should be protected as an important part of neighbourhood character.



#### Property Standards

The impacts of poor property maintenance, the removal of landscaping and presence of garbage on properties can change the character of neighbourhoods and detract from the streetscape.

Owner occupancy was widely supported as a means to address these issues. Three-quarters of participants supported this strategy. Some participants suggested that this issue might be addressed differently if there was another way to maintain accountability.

#### Parking

On-street parking is one of the major issues identified relating to neighbourhood character. Generally, the workshop group discussions and the majority of surveys supported on-site parking. There were, however, concerns regarding driveway widening and removal of landscaping to accommodate parking.

Some participants were also open to on-street parking if the street was wide enough and suggested the City should investigate permit parking.

#### Noise

Excessive noise was raised as a concern associated with second units. This was identified as an issue to be addressed through by-law enforcement.

### 3.3.3 Ensuring Safety

Ensuring safety of second units was recognized as a critical issue for the people that live in them, the homeowners and the community. Licensing and inspections of units were seen as ways to ensure safety standards were met with nearly three-quarter of workshop participants supporting these strategies.

Information and education for the public on Building and Fire Code requirements, self-assessment checklists and contact information at the City were suggested to ensure this principle is maintained. Other ideas that emerged were:

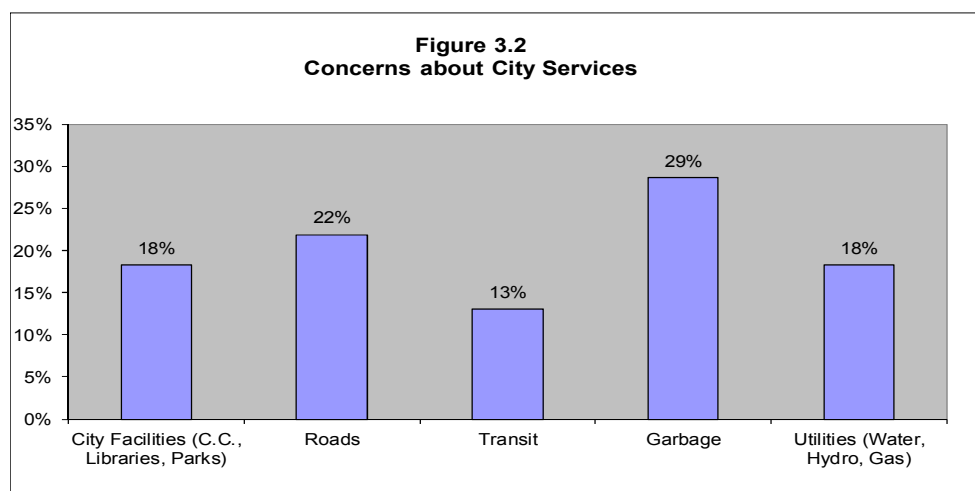
- reduced fees;
- a simple legalization process;
- fines and penalties; and,
- issuing certificates that could be displayed for legal second units.

### 3.3.4 Maintaining Public Services

Maintaining the City's excellent quality of life and current levels of service is one of the Mississauga's core values. As the City's population grows, the City must find ways to provide the same services to more people at a reasonable cost. Given that the number of second units is unknown, it is difficult to plan for the services they require. The following comments were provided in relation to public services:

- communities were planned to accommodate larger populations than they currently support so capacity should exist to support the population in second units; and,
- illegal second units already exist in the City and a large increase in population should not be anticipated.

Participants identified schools, police, emergency and health care as services that would be impacted by second units (summarized in Figure 3.2).





### 3.3.5 Key Messages from Public Consultation Workshops

The following are the key messages that were heard throughout the five public consultation workshops:

- There is considerable support for legalizing second units in Mississauga;
- Rules are necessary to ensure that the neighbourhood character is preserved;
- Licensing of second unit should be used to ensure that safety standards are met;
- Enforcement of rules is vital;
- Education is key including information in libraries, community centres and hosting public information sessions;
- Incentives, and a simple affordable process would encourage homeowners to legalize their second units; and,
- User fees would help the City with the cost of increased demand on services.

### 3.4 Design Workshop

A Design Workshop was held to obtain information on best practices and information which could contribute to the development of education materials for second units. Professionals and volunteers from a variety of backgrounds were assembled to review the following issues.

- **Exterior design** - The exterior design team was asked to consider external aspects of homes including entrances, parking and property maintenance;
- **Interior design** – This team focused on the designs within dwellings looking at living space, safety requirements and universal design elements; and,
- **Communications and education** – This team looked at the benefits and challenges of second units, pursuing partnerships with other professionals and experts involved and the design of an education program.

#### 3.4.1 Recommendations from Design Workshop

The following are the conclusions that emerged from the Design Workshop:

- existing side or rear entrances accommodate second entrances affordably;
- driveways should not expand beyond existing maximum permission and use permeable pavements to address surface water runoff;
- garbage should be screened from the street;
- upgrades to meet Fire and Building Code requirements depend on the age of the dwelling and the date the second unit was established;
- renovations are an opportunity to incorporate energy efficient and universal design elements;
- partnerships with professionals and industry representatives such as real estate and building industry professionals could assist in delivering key messages;

- education should focus on benefits of legal second units for various stakeholders including homeowners and tenants; and,
- a comprehensive education outreach program should be undertaken to provide assistance and information on renovating or establishing second units.



**Figure 3.3: Side Entrance**

## 4.0 Implementation Strategy

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Second units can provide housing choices that address affordability issues and meet the housing needs of a number of households. This implementation strategy aims to balance various stakeholder interests while addressing the Provincial requirement for permitting second units and supports their development where appropriate. The strategy involves:

- official plan policies to permit them;
- zoning regulations to identify where they are appropriate;
- licensing requirements to ensure health, safety and property standards are met;
- an education program; and,
- support from key stakeholders/partners.

### 4.1 Official Plan Policies

Mississauga Official Plan guides development of the City, identifies the land uses that are permitted and sets parameters as to where these uses are permitted.

Mississauga Official Plan permits second units in detached dwellings, where appropriate. Provincial direction now requires that second units be permitted in detached, semi-detached and townhouses. The existing policies state:

*7.2.10. Regulations for secondary suites will be determined through the preparation of an affordable housing strategy. The affordable housing strategy will be developed in consultation with the community and will consider, among other matters, zoning provisions, licensing requirements and health, safety and property standards.*

*11.2.5.2 In addition to the Uses Permitted in all Designations, residential designations will also permit the following uses:*

*11.2.5.9 Secondary suites within detached dwellings will be permitted, where appropriate.*

Policy 7.2.10 is proposed to be removed as this has been completed. Policy 11.2.5.9 is proposed to be replaced with the following:

*11.2.5.9 Second units within detached dwellings, semi-detached dwellings and townhouse dwellings, where appropriate.*

At this time second units are proposed to be located within dwellings and not in accessory structures. Given the smaller lots that dominate the City's property fabric and the fact that Mississauga is nearly built out, it is anticipated that demand to establish second units in accessory units will be limited.

## 4.2 Zoning By-law Regulations

Second units are not currently permitted in Mississauga's Zoning By-law. A review of policies and regulations from over twenty municipalities was conducted to obtain information on practices.<sup>7</sup> (Appendix 1 summarizes regulations in selected comparable municipalities.) Despite diverse municipal contexts, there are a number of similarities in second unit regulations:

- one second unit per dwelling;
- minimum and maximum size regulations;
- restrictions on modifications to dwelling exterior;
- parking provisions; and,
- driveway width or landscaping requirements.

Where permissions exist for second units, they are generally permitted across the whole municipality. Consistency across the municipal jurisdiction not only creates a sense of equity and fairness, but is simpler and easier to implement.

This implementation strategy proposes the following amendments to the Zoning By-law that define second units, permit them in detached, semi-detached and townhouse dwellings, and introduce regulations for them.

### Definition for Second Units

A second unit is defined as:

*An accessory **dwelling unit** with its own kitchen, sanitary facilities and bedroom(s)/sleeping area*

### Regulations for Second Units

Second units may not be appropriate everywhere. The regulations proposed in the Zoning By-law are intended to regulate second units where the dwelling and property can support them. If these regulations cannot be met, it may not be appropriate to have a second unit.

The regulations are also intended to protect neighbourhoods. Mississauga's existing neighbourhoods are amongst the City's most valued assets. Maintaining neighbourhood character emerged as one of the biggest concerns in the public consultation regarding second units. While neighbourhoods evolve over time, the addition of second units needs to maintain the look and feel of neighbourhoods. The regulations proposed are intended to maintain stability in neighbourhoods while allowing them to accommodate second units.

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<sup>7</sup> The majority of these were in the Greater Toronto Area and Hamilton (GTAH), although research on municipalities in the Province and in other Provinces was undertaken for additional strategies to address common challenges.

The regulations proposed are as follows:

- require that the dwelling with a second unit be the principal residence of the owner
- require one on-site parking space for the second unit in addition to the parking for the dwelling;
- permit one and only one second unit in detached, semi-detached, townhouse, street townhouse and linked dwellings;
- permit second units anywhere in the dwelling;
- establish a maximum and minimum gross floor area for a second unit;
- the addition of a second unit cannot change the existing use of the dwelling in which it is located;
- prohibit new entrances facing a street for a second unit;
- prohibit stairs stairwells and retaining walls for entrances below grade facing a street;
- require a minimum setback of 1.2 m (4 ft.) for new entrances, stairs, stairwells and retaining walls in interior side yards or rear yards;
- require a minimum setback of 1.2 m (4 ft.) for porches or decks in interior side yards at or below the first floor;
- prohibit exterior entrances for a second unit above the first floor (by way of prohibiting decks and exterior stairs above the first floor);
- prohibit second units in lodging houses and group homes or dwellings that contain an accessory non-residential use; and,
- permit one and only one driveway, existing maximum driveway widths are already specified in the Zoning By-law.

An application for a minor variance will be required to establish a second unit in a dwelling that cannot support these regulations. These will be addressed on a case-by-case basis allowing the opportunity to provide input and comments.

### **4.3 Licensing Requirements**

To ensure that dwellings with second units meet health, safety and property standards, many municipalities have introduced licensing for second units. Licensing can ensure safe living conditions are established for tenants of second units. Licensing can also address commonly identified neighbourhood impacts such as property standards violations and excessive noise. Finally, licensing provides a list of legal second units within the City.

This strategy proposes the licensing of second units to protect second unit owners, tenants and the neighbourhoods within which they are located. Before a licence can be issued, the second unit must comply with Zoning By-law regulations as well as Building and Fire Code requirements. This may require a Fire Inspection and/or an application for a building permit and payment of applicable fees.

Licensing is proposed to ensure dwellings with second units are safe, have met applicable Building and Fire Code requirements, as well as meeting standards in the City's other applicable by-laws including:

- Debris and Anti Littering;
- Encroachment;
- Fence;
- Noise Control;
- Nuisance Type Noise;
- Property Standards; and,
- Swimming Pool Enclosure.

A licence could be revoked for non-compliance with these by-laws requiring removal of the second unit.

The proposed licensing strategy for second units acknowledges the two types of second units. In response to community support for owner occupancy of second units, a regulation for owner occupancy is introduced in the zoning regulations. The two types of second units are:

- **Owner-occupied dwellings** – Those dwellings where the dwelling is the residence of the property owner and a portion of the dwelling that is the second unit is rented; and,
- **Investment Dwellings** – Those dwellings where the property owner does not reside in the dwelling, rents both the dwelling and one and only one second unit in the dwelling as a business investment.<sup>8</sup>

Owner-occupied dwellings that meet all zoning regulations will require a licence for a legal second unit. Dwellings where the owner does not live in dwelling will be considered investment dwellings. A condition of a licence being issued for an investment property will be approval of a minor variance to allow a second unit in a dwelling that is not the principal residence of the owner. This process would allow input and comments from the public before a decision is made. Compliance with all other zoning regulations will also be required.

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<sup>8</sup> Residences that contain more than two dwelling units are not second units but may be lodging units and are not the subject of this work.

A licence fee of \$500 is proposed. This is in line with the costs of a home inspection. In relation to investment dwellings, two units are inspected and therefore a licensing fee of \$1,000 is proposed. (This does not include other applicable permit and inspection fees.) This is summarized in Figure 4.1.

<b>Types of Dwellings where Second Units are Located</b>	<b>Owner Occupied Dwellings with Second Units</b>	<b>Investment Dwelling with Second Units</b>
Compliance with Zoning	Required	Minor Variance Required
Compliance with applicable Building and Fire Codes	Required Subject to applicable permit and inspection fees	Required Subject to applicable permit and inspection fees
Licence Fee	\$500	\$1,000
Requirements for Maintenance of Licence	Ongoing compliance with property standards, Building and Fire Codes	Ongoing compliance with property standards, Building and Fire Codes

The licensing process will be administered through:

- self-identification;
- responding to new complaints; and,
- mail-out to dwellings with existing complaint files.

#### **4.3.1 Implementation Timeline**

The timeline envisioned to implement a full licensing strategy for second units is outlined in Figure 4.2. It is based on approval of the Official Plan, Zoning By-laws and Licensing By-law and these being in full force and effect.

<b>Figure 4.2 Second Unit Implementation Timetable</b>			
<b>Rollout Timeline Event</b>	<b>Tentative Timeline</b>	<b>Phase</b>	<b>Staff Actions/Response</b>
Official Plan and Zoning and Licensing in Force and Effect	Spring 2013	Education Campaign	Provide information online and brochures about process to legalize in Mississauga, staff from Planning, Enforcement, Fire, Zoning involved. A mail-out to units with complaints regarding second units explaining the risks of illegal units and providing information on licensing process. Information brochures widely available and distributed by Fire Prevention and Enforcement staff.
Licensing and Inspections	Spring 2013	Licensing	Licensing of second units begins, different process for owner-occupants and investors. Licensing involves: compliance with the Zoning By-law, Building and Fire Codes and other applicable by-laws. Owners are given a certificate for proof of legal second unit.
Ongoing	2014	Licensing/Monitoring	Once licenced, owners are required to continue to meet the conditions of the licence. A licence can be revoked and fines imposed for breaching the conditions of the licence. Fees and resource requirements to be reviewed.

#### **4.3.2 Enforcement and Compliance Issues**

The right to enter into a dwelling unit is required to determine if a second unit exists. This is a major challenge for staff. Under existing legislation, Enforcement staff cannot enter a dwelling unless permitted to do so by the owner or occupant. This will continue to be a challenge even with regulations to permit second units; however, it is expected that when second units are permitted, tenants will be more likely to allow entry. It should also be noted that neighbourhood concerns regarding property standards and maintenance, garbage and parking issues do not



require entry into the unit. These can be enforced independent of the determination if the second unit exists. These are investigated on a complaint basis.

#### 4.4 Education Program

A comprehensive education program is key to the success of the implementation strategy. This will include information on:

- why it is beneficial for homeowners to come forward and obtain a licence;
- what the risks are to homeowners if they do not come forward and obtain a licence;
- requirements and steps to be followed to obtain a licence; and,
- possible sources of financial assistance.

##### 4.4.1 Benefits of a Legal Second Unit

- **Healthy and Safe** – A legal second unit is healthy and safe for the owner and tenant allowing all involved peace of mind;
- **Financing** – Owners may qualify for additional mortgage financing to help with costs and upgrades to legal second units;
- **Taxation** – The additional revenue to be declared can be by the tax deductions available to owners of legal second units;
- **Empowerment** – Owners and tenants of legal second units are empowered in their dealings with each other, neighbours and the municipality;
- **Right thing to do** – Legalizing a second unit is the right thing to do; and,
- **Peace of Mind** – Tenants will know their rights and be confident they are renting a safe unit.

##### 4.4.2 Risks with Illegal Second Units

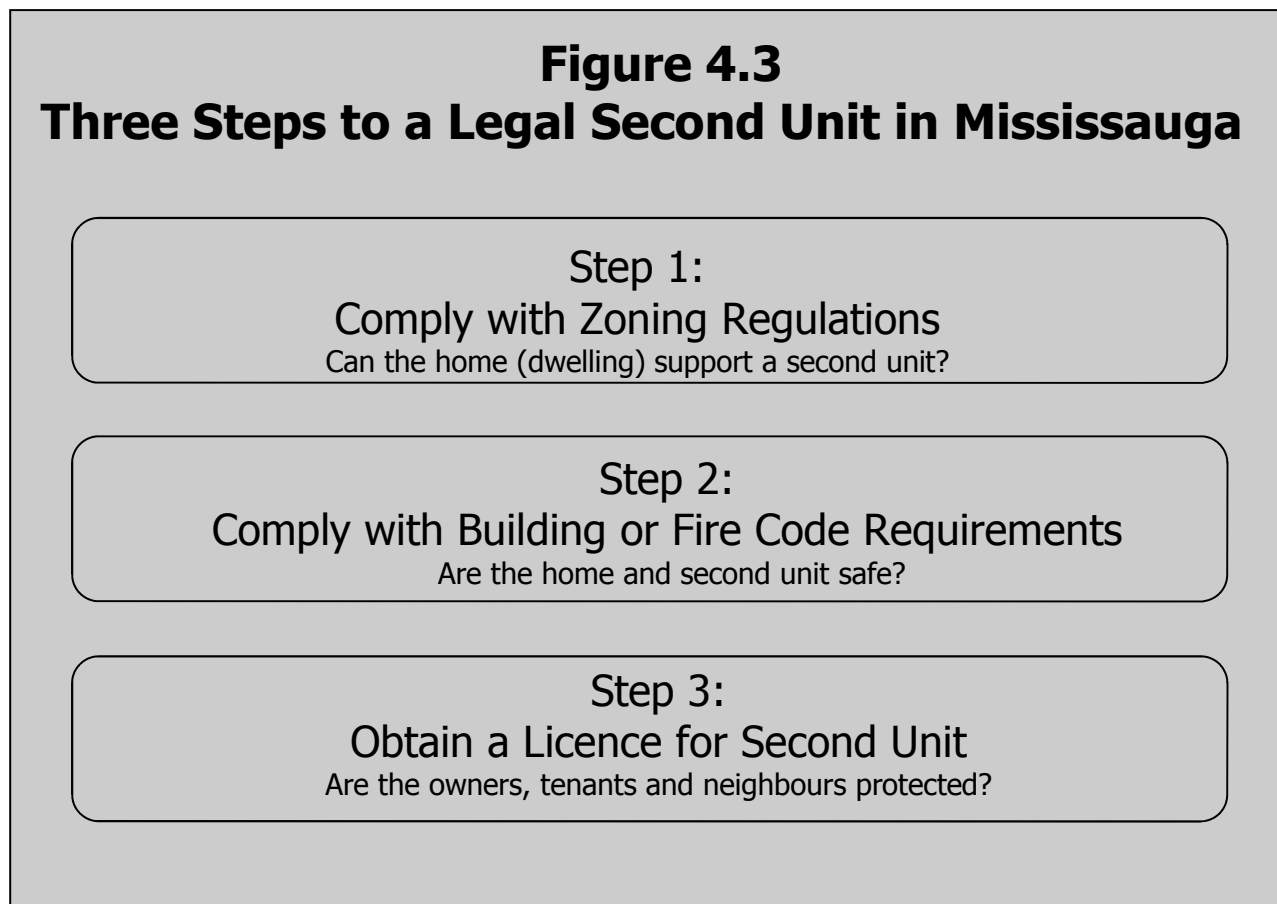
There are also risks associated with illegal second units which will be highlighted in information provided to the public.

- **Responsibility**– Homeowners are responsible for meeting health and safety standards in homes and complying with applicable laws and codes;
- **Insurance** – Failure to report a legal second unit could result in the inability to recover the costs in the event of an insurance claim;
- **Liability** – The homeowner may be liable for damages if there is an accident involving an illegal second unit;

- **Prosecution** – Charges can be issued resulting in fines being imposed for failing to meet applicable Building and Fire Codes, City regulations and licensing requirements; and,
- **Tenant insurance** – Tenants should be aware that homeowner’s insurance will not cover property of a tenant of an unauthorized unit. Tenants should also obtain insurance for furniture, equipment and personal possessions.

#### 4.4.3 Requirements and Steps to a Legal Second Unit

An education campaign will need to clearly outline the requirements and steps for a new legal second unit. Figure 4.3 is a proposed graphic that outlines the steps.



#### 4.4.4 Possible Sources of Financial Assistance

The costs of upgrades required to meet Building and Fire Codes can be a deterrent to establishing a legal second unit. Some key typical safety upgrades include:

- installation of fire separation barriers;
- creation of separate means of exit for the second unit;

- enlargement/installation of windows for rooms intended as bedrooms; and,
- installation of smoke/carbon monoxide detectors.

The required upgrades for a second unit vary depending on the age of the dwelling and the date the second unit was established. The requirements depend on whether there is an:

- existing second unit (permitted under former legislation and previously inspected or approved by the City);
- existing second unit (not previously inspected or approved by City);
  - second unit existed before July 14, 1994
  - second unit existed after July 14, 1994
- a new second unit in a dwelling; and,
- the intent to build a new home with a second unit.

The costs to establish a second unit are linked with the current state of the dwelling and the choice of materials for the upgrades.

#### 4.4.5 Other Elements of the Education Campaign

Other initiatives that could be included in an education campaign include the following.

- **Webpage** – Updated information on the Housing Choices web page consisting of downloadable brochures and fact sheets on regulations and processes for legal second units in the City.
- **Mail-out** – Mail-out to residents which may have a second unit informing of the change in regulations and the requirements for a legal second unit in the City and offering to assist with these changes.
- **Media** – News releases and articles with information on the City’s initiative.
- **Information Sessions** – Information evenings with City staff on hand to provide information on requirements.
- **Printed Material** – Information made available in community facilities such as libraries and community centres and, with permission, in building and home renovation outlets. Materials also distributed by Fire Prevention and Enforcement Staff.

### 4.5 Partnerships with Key Stakeholders and Senior Levels of Government

#### 4.5.1 Partnering with Region of Peel

An essential part of the implementation of the second unit initiative will be partnerships and support from other levels of government and the private sector. The Region of Peel is designated by the Province as the Service System Manager for housing and homelessness. As such it is delegated under the *Housing Services Act*, the same Act which has imposed obligations

regarding second units, to develop a “Housing and Homelessness Plan.” This Plan, amongst other matters, will explicitly “provide for partnerships between different levels of government.” Some of the opportunities for Peel to participate in this initiative follow.

- **Peel Renovates** – Renovation funding for low income residents. This funding was formerly available through the CMHC (Residential Renovation Assistance RRAP Program). The Region has administered this program since March 2012. In the past, Mississauga residents have used this funding source for accessibility upgrades. As second units were not permitted in the City, residents have not been able to access this funding for upgrades to second units. The Region is considering providing funding to City homeowners to assist in meeting Building and Fire Code requirements subject to a number of conditions being met.
- **Rent subsidies** – The Region administers rent subsidies for households in need. These subsidies could be used to support tenants living in legal second units.
- **Applicant referrals** - Region staff could assist in referring prospective tenants to second units, possibly supporting the general marketing of second units and possibly engaging in “matchmaking” between applicants (including people on Peel’s own waiting list) and suitable units, and with referrals from appropriate community agencies and enhanced use of the 2-1-1 access.
- **Property management support** – Given the Region’s extensive experience in property management, it could assist with the development of educational materials to help advise homeowners as to good landlord business practices and to facilitate stable tenancies, again with potential referral to community agencies where additional support may be useful.

It is recommended that the Region of Peel include partnerships such as described in its pending ten year local Housing and Homelessness Plan. Discussions are underway to explore all of these options as part of the implementation for second units.

#### 4.5.2 Senior Levels of Government

Some implementation challenges for second units cannot be addressed as there is no municipal authority to do so. The following are supports from senior levels of government that could address these issues.

- **Property taxes** – A distinct property class could be identified by MPAC for dwellings with second units to generate additional revenues to address infrastructure and service needs.
- **Building Code** – Existing Ontario Building Code requirements for second units, which can be onerous, could be reviewed by the Province to determine if alternative requirements could be developed.

- **Right of Entry** – An enforcement officer must obtain evidence that a second unit exists. The effectiveness of enforcement efforts is frustrated by the legislation<sup>9</sup> that requires consent of owner/occupant and/or search warrant to enter a dwelling to determine if a second unit exists. The Province could review the legislation to consider how admissible evidence could be obtained more easily.
- **Financial support for affordable housing** – Senior levels of government could direct more funding toward affordable housing in communities where needs are highest. A National Housing Strategy to affordable housing is needed.

#### 4.5.3 Private Sector Support

Private sector professional groups can also play an important role in ensuring the existing second units in Mississauga are made safe and legal. The consultation for second units has drawn in a number of stakeholders with different interests. Real estate agents, insurance professionals, mortgage agents and building industry representatives are some the groups which can be involved in the education program. Providing them with information on the processes adopted by the City regarding second units as well as the benefits of a legal second unit will assist in converting existing second units to legal, safe, rental housing.

#### 4.6 Conclusion and Recommendations

The proposed official plan policies, zoning regulations and licensing requirements aim to balance needs of various stakeholders' interests while meeting the Provincial requirement to permit second units. The implementation strategy reflects the research findings and ideas that were brought forth during the consultation as well as key City priorities. This approach should be reviewed to determine its success and whether modifications are required.

Second units can be a source of safe affordable housing in Mississauga. The City's objective is to establish a framework by which second units provide a choice of safe affordable housing while meeting the Provincial requirements.

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<sup>9</sup> *Planning Act* Provisions Related to Power of Entry on to Property -Section 49.(2) and into a Dwelling - Section 49.(3).

## Appendix 1: Municipal Comparative Review

<b>Table 1 Regulations for Second Units from Other Municipalities</b>						
<b>Municipality</b>	<b>Toronto</b>	<b>Ottawa</b>	<b>Caledon</b>	<b>Burlington</b>	<b>Oakville</b>	<b>Guelph</b>
<b>City Wide or Ward Specific</b>	City Wide	City Wide (with the exception of Rockcliffe Park)	Residentially designated lands in Rural Service Centres, Villages & Hamlets, Agriculture Area, Rural Area, Rural Estate Residential Area, Policy Area 1, 2 or 3 within Palgrave Estates or Environmental Policy area	City Wide	Very limited - in selected areas by site specific by-law (regulations are subject to area where permitted)	City Wide
<b>Dwelling Type</b>	Singles/Semis but must be at least 5 years old	Detached dwelling, semi-detached dwelling unit, or duplex building	Singles/Semis/ Duplex/ Link	Singles	Depending on zone; singles, semis and townhouses	Singles/Semis
<b>Min. GFA</b>	No less than 55 m <sup>2</sup> (592 sq.ft.)	No	32.5 m <sup>2</sup> (350 sq.ft.)	42 m <sup>2</sup> (452 sq.ft.)	55.5 m <sup>2</sup> (592 sq.ft.)	32 m <sup>2</sup> (344 sq.ft.)
<b>Max. GFA</b>	No – must be	At grade or	30% of dwelling	100 m <sup>2</sup>	40% of total floor	Not greater than

**Table 1  
Regulations for Second Units from Other Municipalities**

<b>Municipality</b>	<b>Toronto</b>	<b>Ottawa</b>	<b>Caledon</b>	<b>Burlington</b>	<b>Oakville</b>	<b>Guelph</b>
	secondary in size to principal unit	above grade – 40% of dwelling, if located in basement, may occupy whole basement		(1,076 sq.ft.).Not greater than 40% of total floor area	area	45% of total floor area – Maximum 100m <sup>2</sup> (1,076.4 sq.ft.) Maximum 2 bedrooms
<b>Min. Frontage</b>	No	13.0m (42.7 ft)	Yes varies depending on residential zone 15m (49 ft ) to 45m (148 ft)	15 m (49 ft)	Depending on zone	No
<b>Min. Lot Area</b>	No	No	Yes range from 0.8 ha (1.97 ac) to 650 m <sup>2</sup> (6,997 sq.ft.)	No	No	No
<b>Parking No. of spaces On-site/off-site</b>	1 space per unit and where 2 parking spaces required for property 1 space can be used for second unit	The principal and secondary dwelling units must share the parking area and yards provided for the principal dwelling unit, and no new driveway may be created, except in the case of corner lots	1 parking for each 70 m <sup>2</sup> (735 sq.ft.) maximum of 2 parking in addition parking required for dwelling	2 spaces per accessory unit, 2 spaces per principal dwelling unit	1 off-street surfaced parking space for each dwelling unit established	Principal dwelling 2 spaces plus 1 space (not tandem) for second unit

**Table 1  
Regulations for Second Units from Other Municipalities**

<b>Municipality</b>	<b>Toronto</b>	<b>Ottawa</b>	<b>Caledon</b>	<b>Burlington</b>	<b>Oakville</b>	<b>Guelph</b>
<b>Maximum Driveway Widths</b>	No	50%	Depending on frontage cannot exceed semi detached 5.2 m (17 ft) 6 m (20 ft) for lots 12 m (39 ft) for less, larger than 12 m (39 ft) up to 50% of lot frontage or 8.5 m (27 ft) whichever is less	7.35 m (24 ft) on 15 m (49 ft) lots	Depending on zone	Double driveway width under consideration, usually 10 m (32ft)
<b>Maximum Number of Driveways</b>	No	No	2 driveway maximum and entrance separation requirement of 2.5 m (8.2 ft)	No	No	1 driveway
<b>Maximum Hard Surface</b>	No	50% where parking provided	No	50%	No	No
<b>Minimum Landscaping</b>	Zoning provisions in Etobicoke	50% where parking provided	Range between 30% and 50%	50%	No	No
<b>Separation Distance Requirements</b>	No	No	No	No	No less than 2 m (6.6 ft)	Considering



**Table 1  
Regulations for Second Units from Other Municipalities**

<b>Municipality</b>	<b>Toronto</b>	<b>Ottawa</b>	<b>Caledon</b>	<b>Burlington</b>	<b>Oakville</b>	<b>Guelph</b>
<b>External appearance</b>	No addition or substantial alteration to exterior appearance of front or side of the dwelling facing street.	No change in streetscape - must have a separate access that cannot be located in an exterior wall facing the front	No	Separate exterior entrance required. Separate entrance prohibited on front elevation	No exterior addition or major alteration to any such dwelling proposed so to be converted shall be made which will affect the exterior appearance and general character of the building as a private detached dwelling	Preserve front façade. Maintain single entry (ie. rear yards not to be divided)
<b>Registration/Licensing</b>	Not required	Permit required to build	Registered	No	Registered	Registration
<b>Registration/Licensing fees</b>	No	No	\$110 (registration fee)	No	\$300 (registration fee)	\$100 (registration fee)
<b>Amnesty period</b>	No	First year information sessions - ongoing information online	6 months	No	No	5 year period without fee to encourage existing units to be legalized
<b>Financial incentives</b>	No	No	No	No	No	No

**Table 1  
Regulations for Second Units from Other Municipalities**

<b>Municipality</b>	<b>Toronto</b>	<b>Ottawa</b>	<b>Caledon</b>	<b>Burlington</b>	<b>Oakville</b>	<b>Guelph</b>
<b>Inspections/ Enforcement</b>	Building	Property Standards	Building /Fire/Public Works – Regulatory Services	Building/ Enforcement	Building	Building/Fire/ Zoning
<b>Comments</b>	Currently the City of Toronto is attempting to harmonize regulations across the former municipalities	Development charges issues – on new home will pay double development charges		135 m <sup>2</sup> (1,453 sq.ft.) minimum rear yard in amenity area	Must be at least 5 years old on the date of the by-laws creation in 2011 (established 2006 or earlier)	Currently under review. Consideration of renewal licensing fee and distancing requirements.

<b>Table 2 Regulations for Second Units from Other Municipalities</b>					
<b>Municipality</b>	<b>Aurora</b>	<b>Hamilton</b>	<b>Richmond Hill</b>	<b>Waterloo</b>	<b>London</b>
<b>City Wide or Ward Specific</b>	City Wide	Ward Specific	City Wide	City Wide (Zones)	City Wide (Zones)
<b>Dwelling Type</b>	Detached, semi-detached and link houses (3 or more)	Detached and semi-detached	Detached and semi-detached	Single detached, townhouse, duplex, converted dwelling house, semi-detached, triplex, accessory unit	Single-detached, semi-detached or row house
<b>Min. GFA</b>	35m <sup>2</sup> (376.7 sq.ft.)	65m <sup>2</sup> (699.7 sq.ft.)	No	No	No
<b>Max. GFA</b>	No	No	265m <sup>2</sup> (2,852.4 sq.ft.)	600m <sup>2</sup> (6,458.3 sq.ft.)	No
<b>Min. Frontage</b>	12.0m (39.4 ft)	7.5m (24.6 ft)	9.0m (29.5 ft)	15.0m (49.2 ft)	12.0m (39.4 ft)
<b>Min. Lot Area</b>	450m <sup>2</sup> (4,843.8 sq.ft.)	1-3 units = 270m <sup>2</sup> (2,906.3 sq.ft.), 3+ units = 450m <sup>2</sup> (4,843.8 sq.ft.)	30%	360m <sup>2</sup> (3,875 sq.ft.)	450m <sup>2</sup> (4,843.8 sq.ft.)
<b>Parking No. of spaces On-site/off-site</b>	1 space (in addition to residential parking space requirements)	Minimum 2 on-site parking spaces must be provided	1 space (in addition to residential parking space requirements)	1 space for every two (2) lodgers plus one (1) space per proprietor if the proprietor or his/her household resides therein, 4 spaces for triplexes	Minimum of one (1) additional on-site parking space must be provided
<b>Maximum Driveway</b>	Lot width less than 9 m (29.5 ft) = 3.5m	50% of front plot line	Lot width less than 9 m (29.5 ft) = 3m	7m (22.9 ft)	Must be minimum 2.7m

**Table 2  
Regulations for Second Units from Other Municipalities**

<b>Municipality</b>	<b>Aurora</b>	<b>Hamilton</b>	<b>Richmond Hill</b>	<b>Waterloo</b>	<b>London</b>
<b>Widths</b>	<p><i>(11.4 ft) maximum width</i></p> <p>Lot width 9m (29.5 ft) - 18m (59.0 ft) = <i>6m (19.7 ft) maximum width</i></p> <p>Lot width 18m (59.0 ft) - 30m (98.4 ft) = <i>10m (32.8 ft) maximum width</i></p>		<p><i>(9.8 ft) maximum width</i></p> <p>Lot width 9m (29.5 ft) - 18m (59.0 ft) = <i>6m (19.7 ft) maximum width</i></p> <p>Lot width 18m (59.0 ft) - 30m (98.4 ft) = <i>9m (29.5 ft) maximum width</i></p>	<p><i>Zoning By-Law requires a minimum of 2.8m (9.2 ft) x 5.5m (18.0 ft)</i></p>	<p>(8.9 ft) x 5.5m (18.0 ft)</p>
<b>Maximum Number of Driveways</b>	No	No	Only one driveway apron shall be permitted to a lot with a frontage of less than 18m (59.0 ft)	Yes (Parking Requirements)	No more than 2 for the first 100m (328 ft) of lot frontage, plus 1 for every 100m (328 ft) later
<b>Maximum Hard Surface</b>	No	50% of area in front yard	55% of the required front yard and required exterior side yard	70-80%	40%
<b>Minimum Landscaping</b>	No (By-law No.4044-99 Section 5.2 – Maintenance of Yards)	50% of area in front yard	Minimum area of 45% of the required front yard and required exterior side yard shall be landscaped	Landscaped Buffer (20%) (Lot Maintenance By-Law)	30%

<b>Table 2 Regulations for Second Units from Other Municipalities</b>					
<b>Municipality</b>	<b>Aurora</b>	<b>Hamilton</b>	<b>Richmond Hill</b>	<b>Waterloo</b>	<b>London</b>
<b>Separation Distance Requirements</b>	No	No	No	Yes	No
<b>External Appearance</b>	Only one entrance facing streets (no alterations to external appearance permitted)	No exterior stairways or alteration to external appearance, must preserve streetscape character	Any exterior changes to the existing dwelling will be in keeping with the character of the street	Property Standards By-Law, Lot Maintenance By-Law, maintain the physical appearance (no structural changes)	Shall not alter the neighborhood character
<b>Registration/Licensing</b>	Registered (By-law No. 5221-10)	Registered	License (Permit)	License/Lodging License	License
<b>Registration/Licensing fees</b>	Registration fee = \$150.00, re-inspection fee = \$75.00 Permit Fees: \$3.00/m <sup>2</sup> of gross floor area (minimum fee of \$100.00)	No	No	\$68.15 - \$757.30 (depending on class of rental unit)  Admin fee/annual renewal fee (Fines up to \$5,000)	No
<b>Amnesty period</b>	60 days	None (if existing illegally)	No	No	No
<b>Financial incentives</b>	No	No	No	No	No
<b>Inspections/Enforcement</b>	Building, Fire, Electric Safety	Building, Fire	Building, Fire	Municipal Law Enforcement	Building (in accordance with

<b>Table 2 Regulations for Second Units from Other Municipalities</b>					
<b>Municipality</b>	<b>Aurora</b>	<b>Hamilton</b>	<b>Richmond Hill</b>	<b>Waterloo</b>	<b>London</b>
	Authority			Officers, Building Inspectors, Fire, the Medical Officer of Health or a Police Officer.	section 3.2.3.8 of the OP)
<b>Comments</b>	Second units occupied before November 16, 1995 are not required to register (grandfathered by the Land Use Planning and Protection Act – Bill 20), No units permitted in Oak Ridges Moraine or water course areas	Dwellings must be at least 5 years old, no roomers or boarders, units can only be divided horizontally	Discussions and work is still being done in order to develop Second Unit guidelines (many reports state that these accessory apartments “should be permitted”	No garbage storage shall be permitted in the front yard and no garbage storage shall be permitted in the side yard or rear yard unless it is screened from view from the street	Flex Housing is a new developer based initiative which incorporates flexible housing designs to possibly include second units, shall be owner occupied, no more than five (5) bedrooms total for both the principle and accessory dwelling units

## Appendix 2: Summary of Challenges with Second Units

Appendix 2 CMHC Survey of Canadian Households Secondary Suite Information					
	Montreal	Toronto	Calgary	Vancouver	Canada
<b>Total Households (millions)</b>	1.41	1.69	.36	.79	11.57
Households Renting out (%)	23.9	16.9	22.0	22.2	16.9
Total Accessory Units (millions)	.34	.28	.08	.18	1.95
Accessory Units with own address (%)	50.0	29.0	5.6	14.1	34.4
<b>Type of Tenant in Accessory Unit</b>					
Single person under 60 years of age (%)	36.6	29.9	56.9	34.6	37.5
Single person over 60 years of age(%)	16.9	20.9	6.9	17.3	19.4
Couple (%)	15.5	20.9	25.0	25.9	15.3
Couple with child/children (%)	15.5	14.9	11.1	19.8	12.5
Single Parent with child/children (%)	15.5	13.4	0.0	2.5	15.3
<b>Location of Accessory Unit</b>					
Basement	46.7	48.3	57.4	62.0	49.2
Room with separate address	6.7	15.0	1.6	8.5	10.8
Attic	0.0	1.7	11.5	8.5	6.2
Other	46.7	35.0	29.5	21.1	33.8
<b>Relationship of Household to Tenant</b>					
Relative	22.7	23.9	59.3	10.9	24.6
Close Friend	13.6	6.5	2.2	12.5	14.5
Student	6.1	13.0	18.7	21.9	8.7
Aging Parent	4.5	2.2	0.0	4.7	8.7
Disabled	6.1	0.0	0.0	3.1	5.8
Other	47.0	54.3	19.8	46.9	37.7
<b>Reason for renting</b>					
Pay mortgage and other housing costs	22.2	40.5	13.3	49.0	35.6
Increase income	62.2	35.7	50.0	23.5	31.1
Provide low rent option for children	2.2	7.1	26.7	11.8	6.7
Use surplus space	4.4	4.8	3.3	3.9	6.7
Tight rental market	2.2	2.4	1.7	9.8	6.7
Host/Care for older parents	4.4	7.1	0.0	2.0	6.7
Tax incentives	0.0	2.4	0.0	0.0	4.4
Student Housing	2.2	0.0	5.0	0.0	2.2

Source: CMHC. Housing Facts (Volume 8, Number 10) October 2003. pp. 4-5, PMB 2002 Fall RTS.

## Appendix 3: Consultation Program

Appendix 3 Consultation Program			
Meeting	Date	Participants	Attendance (approx.)
Council Education Session	June 15, 2011	Council and Leadership Team	30
Stakeholder Forum	November 7, 2011	Community and social service agencies, federal and provincial representatives, other municipal governments, development and realtors, school boards, housing activists	70
Extended Leadership Team	January 26, 2012	Extended Leadership Team	50
Public Consultation Workshops	February 16 – Mississauga Seniors' Centre	Mississauga residents, ratepayers, representatives from other municipalities, professionals, (open to all)	200
	February 21 – South Common Community Centre		
	February 23 – Malton Community Centre		
	March 1 – Meadowvale Community Centre		
	March 6 – Civic Centre, Council Chamber		
Online Survey	February 16 to March 31, 2012	Public	300
Web Site visits	February 1 to March 6, 2012	Public	1,400
Mississauga Real Estate Board*	March 26, 2012	Real Estate Agents	70
Toronto Real Estate Board	March 27, 2012	Real Estate Agents, Planning professionals around GTA	12
Mississauga Real Estate Board*	April 11, 2012	Real Estate Agents	20
Business Connection Exchange*	April 5, 2012	Small business owners	20
Britannia Town Hall*	May 29, 2012	Mississauga residents	Na
Malton Town Hall*	May 30, 2012	Mississauga residents	40
Design Workshop	June 5, 2012 – Civic Centre	Professionals and volunteers representing the building, financing, real estate and design community	50
Ratepayer Meeting*	June 5, 2012	Mississauga ratepayers	20

\* Note: Request was made for consultation and presentation on second units.



## Appendix 4: Public Consultation Invitation and Survey

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### Mississauga's Affordable Housing Strategy and Action Plan

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#### Public Consultation Workshops – Second Units

Mississauga needs housing choices for everyone to feel they belong. Ontario laws now require municipalities to allow second units in homes. Second units are also known as basement apartments or in-law suites.

Mississauga is working on a housing strategy that includes second units.

We want to discuss:

- preserving neighbourhood character
- ensuring safety
- maintaining City services

The City is holding five public consultation workshops to talk to you about it.

- February 16 – Mississauga Seniors' Centre, 1389 Cawthra Road
- February 21 – South Common Community Centre, 2233 South Millway
- February 23 – Malton Community Centre, 3540 Morning Star Drive
- March 1 – Meadowvale Community Centre, 6655 Glen Erin Drive
- March 6 – Civic Centre, Council Chamber, 300 City Centre Drive

All workshops will have the same schedule.

- 6:30 – 7:00 p.m. Talk to City staff about second units
- 7:00 – 7:30 p.m. Listen to a presentation
- 7:30 – 8:30 p.m. Discuss second units in groups
- 8:30 – 9:00 p.m. Listen to a workshop wrap-up

If you are interested in participating, please register to ensure your spot. You can register online at [mississauga.ca/housingchoices](http://mississauga.ca/housingchoices) or call (905) 615-3200 extension 2037 between 8:30 a.m. and 4:30 p.m.

If you can't attend, watch the March 6, 2012 Civic Centre presentation on Rogers TV and go online to have your say.

Please advise if you have any accessibility requirements. Photos or video may be taken at the workshops.





## Mississauga’s Affordable Housing Strategy and Action Plan

### Public Consultation Workshop – Second Units

#### **Introduction**

Mississauga needs housing choices for everyone to feel they belong. Recent changes to provincial laws require all municipalities in Ontario to allow second units. Second units are also known as basement apartments or in-law suites.

We are developing a Made-in-Mississauga strategy to meet our City’s needs. We would like your ideas. We want to discuss:

- preserving neighbourhood character
- ensuring safety, and
- maintaining City services

#### **To complete the survey:**

<p>At our Workshops: Attend one of our workshops and participate in the group discussions or fill out your own survey before you leave.</p>	<p>Online: <a href="http://Mississauga.ca/housingchoices">Mississauga.ca/housingchoices</a></p>	<p>Mail to: Housing Choices City of Mississauga, 7<sup>th</sup> Floor 300 City Centre Drive Mississauga, ON, L5B 3C1</p>
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#### **Need for Second Units**

Our Strategic Plan Conversation identified a need for affordable housing in Mississauga. Our work on Housing Choices: Mississauga’s Affordable Housing Strategy and Action Plan found that 1 in 3 households in Mississauga have affordability issues.

Questions:

<p>1) Who benefits from allowing second units and why?</p> <p>Comments: _____</p>
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**Principle 1 – Preserving Neighbourhood Character**

The reasons many people choose to live in second units are the same reasons people choose to own homes in Mississauga – the look and feel of the neighbourhood. Making sure that neighbourhoods maintain their look and feel is important to homeowners and to the people that choose to make second units their home.

**Topics for discussion**

To make sure the addition of second units into a neighbourhood is done in a way that keeps the look and feel of the neighbourhood, the City is considering rules for things like:

- parking
- landscaping, and
- the outside of homes

2) These are some of examples of rules that could be put in place to preserve the look and feel of neighbourhoods.

a) Should the owner have to live in one of the units? (Please check)

Yes \_\_\_\_\_ No \_\_\_\_\_

Comments: \_\_\_\_\_

b) Should there be rules about the changes that can be made to the outside of the home? (Please check)

Yes \_\_\_\_\_ No \_\_\_\_\_

Comments: \_\_\_\_\_

c) How should the parking needs of those living in second units be dealt with? (Please check)

Required Parking on the Property \_\_\_\_\_ Street Parking \_\_\_\_\_

Other Parking to be arranged \_\_\_\_\_

Comments: \_\_\_\_\_

Other suggestions of rules:

\_\_\_\_\_  
\_\_\_\_\_

## **Principle 2 – Ensuring Safety**

Second units need to be safe for the people who live in them, the homeowner and the neighbourhood.

### Topics for discussion

Because many of the second units in Mississauga are not legal, they are not always safe. In some cases, homes with second units require upgrading. The province sets standards in the Ontario Building Code and Fire Code that ensure a building is safe for the people who live there. Unfortunately, problems with second units are often only seen after an injury or death. Things that building code inspectors and fire investigators say can be improved include:

- fire separation barriers between units
- separate exits from each unit
- windows in bedrooms, and
- smoke/carbon monoxide detectors

How do we ensure second units are safe and legal?

Legalizing second units protects homeowners and tenants. In the event of an emergency, units which are not legal may be at risk of not having the proper insurance protection.

Homeowners with legal second units may also qualify for additional mortgage financing to help with upgrades to their homes.

Legalizing second units is the right thing to do.

Questions:

3) How should the City enforce the rules that would make second units safer?

a) Should owners have to be licensed with the City to have a legal second unit?

Yes \_\_\_\_\_ No \_\_\_\_\_

Comments: \_\_\_\_\_

\_\_\_\_\_

b) Should units be inspected regularly?

Yes \_\_\_\_\_ No \_\_\_\_\_

Comments: \_\_\_\_\_

\_\_\_\_\_

4) How could the City encourage homeowners to improve their units?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Principle 3 – Maintaining City Services**

The City of Mississauga takes pride in the services it provides to its residents. Maintaining the City’s excellent quality of life and current levels of service is important to residents as the number of people increases.

Topics for discussion

When populations grow, the city must find ways to provide the same services to more people at a reasonable cost.

Questions:

5) What impacts do you think second units would have on City Services?

Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

6) What services are you most concerned about? (Check as many as apply)

City Facilities (Community Centres, Libraries, Parks) \_\_\_\_\_

Roads \_\_\_\_\_ Transit \_\_\_\_\_

Garbage \_\_\_\_\_ Utilities (Water, Hydro, Gas) \_\_\_\_\_

7) How should the City deal with impacts?

Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Conclusion:**

8) Do you have any other comments?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

9) Do you have any concerns about second units in Mississauga? (Please check)

Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, please list \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

10) How much do you support second units in Mississauga? (Check one)

1  
Don't  
support

2  
Little  
Support

3  
Don't know/  
Neutral

4  
Support

5  
Fully  
Support

\_\_\_\_\_

11) How did you hear about public consultation on second units? (Please check)

Newspaper ad \_\_\_\_\_ City Website \_\_\_\_\_

Newspaper article \_\_\_\_\_ Facebook/Twitter \_\_\_\_\_

Signs/Electronic Boards \_\_\_\_\_ TV/Radio \_\_\_\_\_

Notices(Community Centres/  
Libraries/Civic Centre) \_\_\_\_\_ Someone I know \_\_\_\_\_

Other: \_\_\_\_\_