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***THE STATUS OF RESIDENTIAL
DEVELOPMENT
June, 1992***



**Planning and Development
Department**

INTRODUCTION

The Residential Development Report is a semi-annual report which monitors residential development and housing market conditions in the City of Mississauga. As well as providing information to the public, it is intended to address the monitoring requirements of the City Housing Strategy and the Provincial Land Use Planning for Housing Policy Statement.

The report consists of two parts; residential development activity and housing market indicators. The mid-year report presents data for the first six months of the year while the year-end report compares data for the preceding 12 month period. The year-end report also contains an analysis of how the City's targets are being met.

RESIDENTIAL DEVELOPMENT ACTIVITY

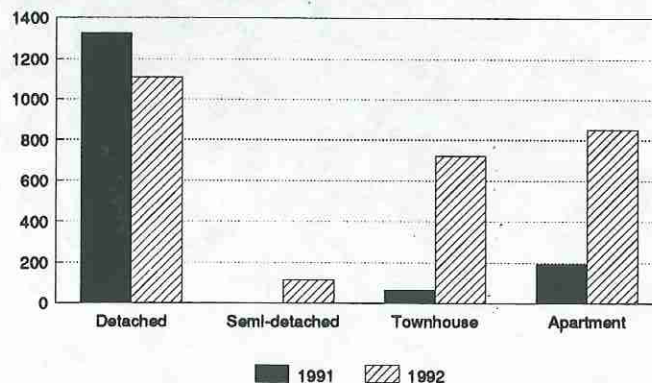
Residential development activity in the first six months of 1992 was characterized by a significant increase in building permits and a slight increase in construction. The number of applications in various stages of the approval process increased in the first half of 1992 compared to the same period in 1991.

Building Permits

A total of 2,795 building permits were issued from January to June 1992, an increase of 77% from the same period in 1991. A decrease was evident in detached units where 1,324 permits were issued in 1991 compared with 1,107 permits in 1992. All other unit types increased from the same period in 1991 - 114 semi-detached, 722 townhouse and 852 apartment permits were issued in 1992 compared to 2 semi-detached, 64 townhouse and 193 apartment permits in 1991.

A breakdown of building permits issued from January to June, 1992 by planning district is provided in Appendix A. Building activity was concentrated mainly in new development areas, generally located north of Highway 403. A total of 2,407 permits were issued in those areas. In developed areas, generally south of Highway 403 but also including Malton and Streetsville, a total of 388 permits were issued. The planning districts with the largest number of permits include East Credit, Central Erin Mills and Hurontario.

Residential Building Permits
Issued January to June, 1991-1992



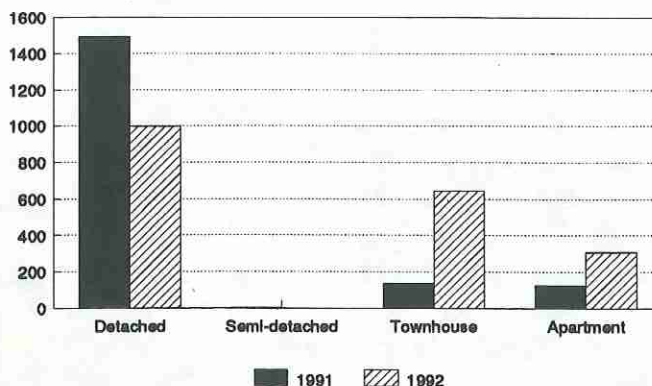
Source: City of Mississauga Planning & Development Department, Policy Planning

Housing Starts

Housing starts, which reflect construction activity, increased slightly in the first half of 1992. From January to June, 1992, there were 1,950 starts, an

increase of 11% from the same period in 1991 when housing starts totalled 1,757. Townhouse starts more than tripled and apartment starts increased by 150%. Detached starts decreased in 1992 from the same period in 1991 by 33%. Similarly, total starts in the Greater Toronto Area increased by 38% between the first half of 1991 and 1992.

Housing Starts January-June, 1991-1992



Source: City of Mississauga Planning & Development Department, Policy Planning

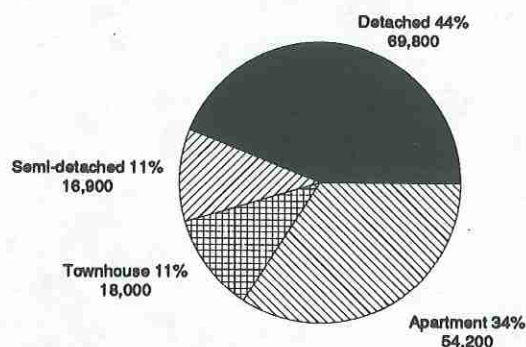
Residential Demolitions

Residential demolitions represent only a marginal proportion of the total housing stock. From January to June, 1992 27 demolition permits were issued, an increase from the same period in 1991 when 20 permits were issued. All demolition permits were for detached houses.

Existing Housing Stock

The existing housing stock in the City of Mississauga as of June, 1992 consisted of approximately 158,900 units. Detached houses and apartments make up the largest portion of the total at 44% and 34%, respectively. Townhouses and semi-detached units each represent approximately 11% of the total housing stock. A breakdown of existing housing units by planning district is provided in Appendix B.

Existing Housing Stock June, 1992



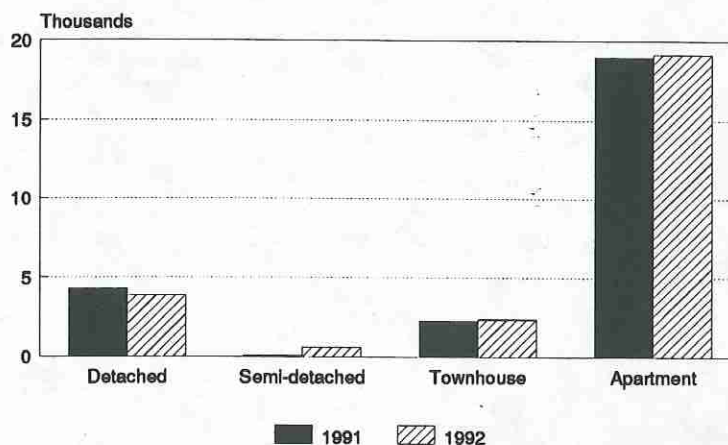
Source: City of Mississauga Planning & Development Department, Policy Planning

Residential Units in the Approvals Process

There was a 19% increase from January to June, 1992 in the number of residential units in the approvals process compared to the same period in 1991. Unbuilt registered or zoned units totalled 26,024, draft approved totalled 21,280 and 28,045 units were in preliminary stages of the approvals process.

As of June, 1992 there were 26,024 unbuilt registered or zoned units, an increase of 456 units from the same period in 1991. The largest increase was in semi-detached units - unbuilt registered or zoned semi-detached units went from 56 units as of June, 1991 to 588 units in June, 1992, an increase of 532 units. Central Erin Mills, Hurontario, East Credit and City Centre had the largest number of unbuilt registered or zoned units as of June, 1992.

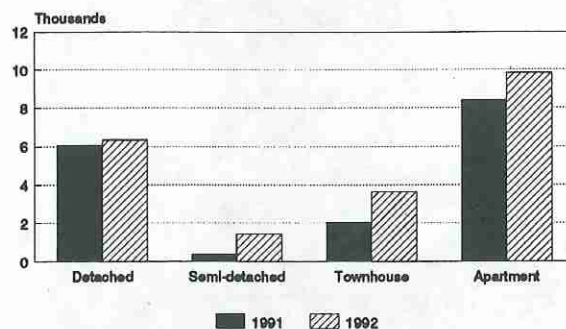
Unbuilt Registered or Zoned Units June, 1991-1992



Source: City of Mississauga Planning & Development Department, Policy Planning

There were also 21,280 units in draft approved plans of subdivision: 30% detached, 7% semi-detached, 17% townhouses and 46% apartments. This represents a 26% (4,392 unit) increase from the same period in 1991. Most draft approved units were in East Credit, City Centre, Hurontario, Lisgar and Central Erin Mills.

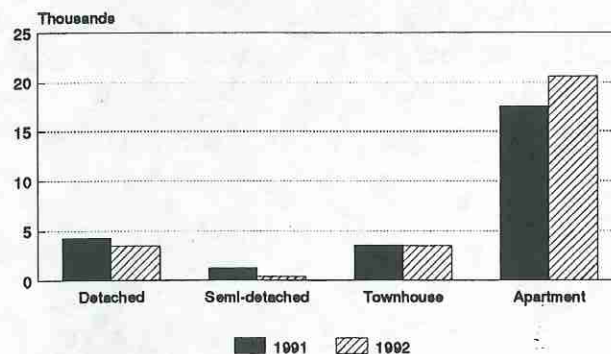
Draft Approved Units June, 1991-1992



Source: City of Mississauga Planning & Development Department, Policy Planning

In addition to the 47,304 unbuilt registered or zoned and draft approved units, there were 28,045 units in development applications at preliminary stages of the approvals process (circulated units), a slight increase of 6% from the same period in 1991. As of June, 1992 East Credit, City Centre, Dundas-Fairview, Lakeview and Hurontario had the most circulated units.

Circulated Units June, 1991-1992



Source: City of Mississauga Planning & Development Department, Policy Planning

Appendices C, D and E provide a breakdown of units in various stages of the approvals process by planning district.

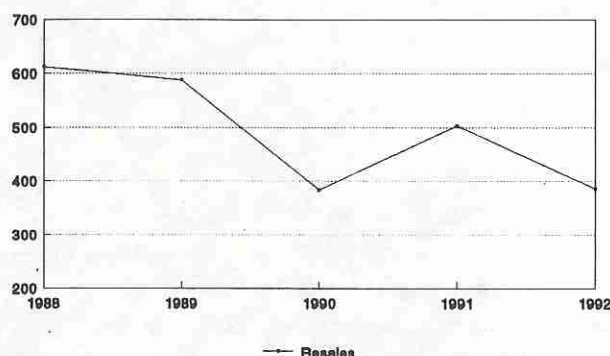
HOUSING MARKET INDICATORS

In the first six months of 1992, housing market indicators suggest a strong market for house purchasers (decreasing house prices and mortgage rates) however, the weak economic conditions have made purchasers cautious, reflected in a decrease in residential resales. The rental market is still providing greater opportunities in that sector.

Ownership Market

Caution on the part of house purchasers is reflected in the decrease in residential resales from June, 1991 to June, 1992. For the month of June, 1992 residential resales totalled 386 units, a 23% decrease from the 503 unit resale level in June, 1991.

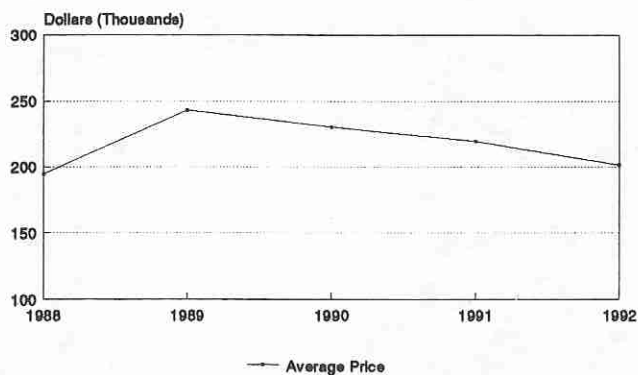
Number of Residential Resales
June, 1988-1992



Source: CMHC Local Housing Market Report

The average resale house price as of June, 1992 was \$201,357, an 8% decrease from the same period in 1991 when the average resale house price was \$219,549.

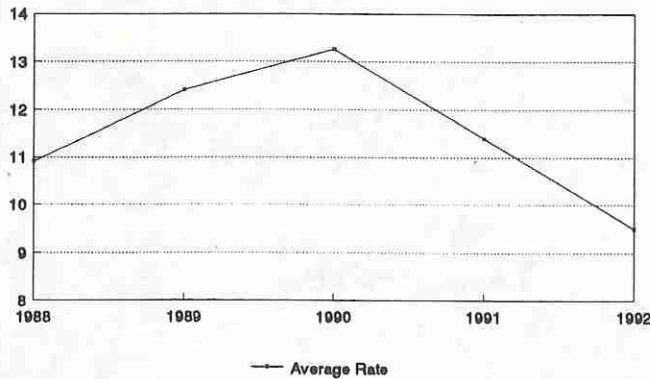
Average Resale House Price
June, 1988-1992



Source: CMHC Local Housing Market Report

Another indicator of a positive market for house purchasers is the decrease in the average three-year mortgage rate from the same period in 1991. The average three-year mortgage rate from January to June, 1992 was 9.5%, a significant decrease from the same period in 1991 when the rate was 11.4%. The mortgage rate has fallen below 10% for the first time in four years adding to the attractiveness and affordability of buying a house.

Three-Year Mortgage Rate January-June, 1988-1992

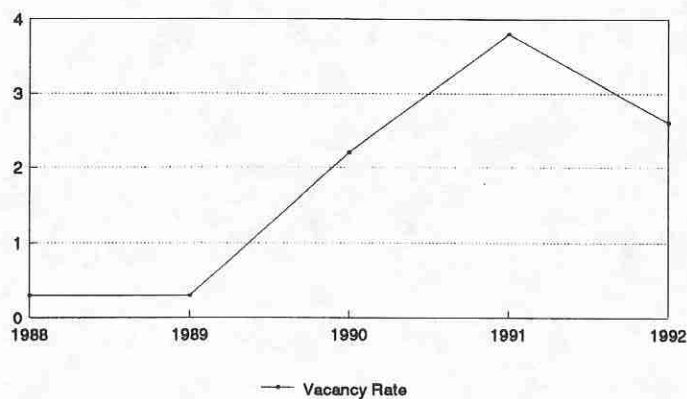


Source: CMHC Local Housing Market Report

Rental Market

The rental vacancy rate for April, 1992 in Mississauga was 2.6%, a decrease from April, 1991 when the rate was 3.8%. The high vacancy rate is partially due to the oversupply of condominium apartments and the improved opportunities for renters in the homeownership market. Although the rental vacancy rate has decreased, it is just slightly below the 3.0% rate considered to reflect a competitive market.

Rental Vacancy Rate April, 1988-1992

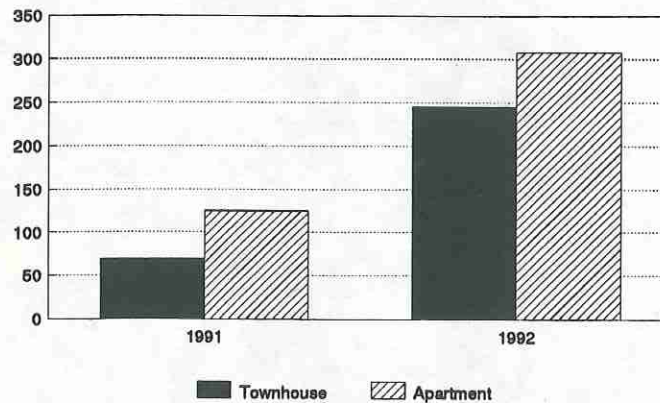


Source: CMHC Local Housing Market Report

Assisted Housing

A total of 553 assisted rental units, 245 townhouses and 308 apartments, were started in the first six months of 1992, compared with 194 assisted rental units in the same period in 1991.

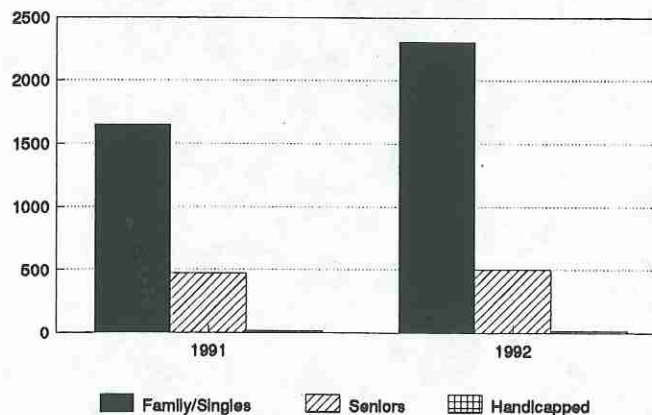
Assisted Housing Starts January-June, 1991-1992



Source: CMHC Local Housing Market Report

There were 2,822 households on the Peel Region Housing Authority waiting list as of June, 1992 representing a 32% increase from the same period in 1991. The demand for all types of units increased in the first half of 1992 from the same period in 1991; families/singles by 40%, seniors by 6% and handicapped units by 7%.

Assisted Housing Waiting List June, 1991-1992



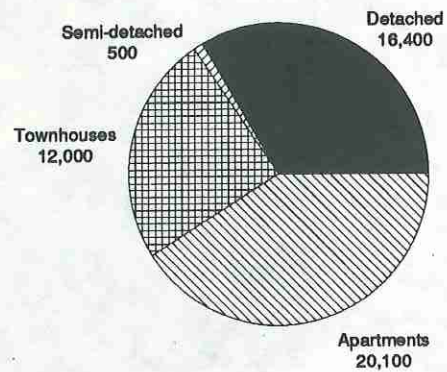
Source: Peel Region Housing Authority

Residential Land Supply

Residential land supply is defined as vacant land designated for residential purposes for which there are no active development applications. As of June, 1992, land was available for approximately 49,000 housing units as follows: 16,400 detached, 500 semi-detached, 12,000 townhouses and 20,100

apartments. Appendix F provides a breakdown of vacant land by planning district.

Residential Land Supply June, 1992



Source: City of Mississauga Planning & Development Department, Policy Planning

SUMMARY

The housing market in the City of Mississauga for the first half of 1992 showed signs of improvement as evidenced by significant increases in building permit issuances and an increase in the number of housing starts. However, purchasers are still cautious due to the weak economy as evidenced by the 23% decline in residential resales.

The rental vacancy rate is 2.6%, a high level most likely due to the oversupply of condominium apartments and the improved opportunities for renters in the homeownership market. In the assisted rental sector, assisted rental starts increased by 359 units in the first half of 1992 from the same period in 1991. There has been a 32% increase in the number of households on the Peel Regional Housing Authority waiting list. The most significant increase was for families / singles units, which increased by 40% in the first half of 1992 compared to the same period in 1991.

Appendix A: Building Permits by Planning District January to June, 1992

Planning District	Detached	Semi-detached	Town-house	Apartments	Total
Central Erin Mills	233	0	298	137	668
Churchill Meadows*	0	0	0	0	0
City Centre	0	0	0	0	0
Clarkson-Lorne Park	31	0	0	0	31
Cooksville-Munden Park	0	0	0	0	0
Creditview	4	0	0	0	4
Dundas-Fairview	1	0	0	0	1
East Credit	616	0	229	341	1,186
Erin Mills South	27	0	0	121	148
Erin Mills West	13	0	0	0	13
Erindale Woodlands	9	0	0	0	9
Hurontario	57	112	131	253	553
Lakeview**	6	2	0	0	8
Lisgar	38	0	63	0	101
Malton	1	0	0	0	1
Meadowvale Village	0	0	0	0	0
Meadowvale West	33	0	0	0	33
Mississauga Valleys	0	0	0	0	0
North Dixie	0	0	0	0	0
Port Credit	0	0	0	0	0
Queen Elizabeth	2	0	0	0	2
Rathwood***	12	0	0	0	12
South Dixie	0	0	0	0	0
Streetsville	10	0	0	0	10
West Cooksville	8	0	0	0	8
Western Business Park	0	0	0	0	0
West Erindale	6	0	1	0	7
Total	1,107	114	722	852	2,795

* Does not have an approved Secondary Plan and formerly Winston Churchill

** Formerly Dixie-Shorefront

*** Does not have an approved Secondary Plan and formerly North-North Dixie and Mississauga Meadows

Source: Mississauga Planning & Development Department, Policy Planning Division

Appendix B: Existing Housing Stock by Planning District June, 1992

Planning District	Detached	Semi- detached	Town- house	Apartments	Total
Central Erin Mills	3,257	0	687	0	3,944
Churchill Meadows*	32	0	0	0	32
City Centre	0	0	18	2,725	2,743
Clarkson-Lorne Park	6,711	1,970	1,508	2,386	12,575
Cooksville-Munden Park	1,882	338	410	6,111	8,741
Creditview	2,515	184	0	144	2,843
Dundas-Fairview	1,732	124	175	5,297	7,328
East Credit	5,040	94	306	121	5,561
Erin Mills South	3,547	1,844	2,641	1,834	9,866
Erin Mills West	3,294	0	451	500	4,245
Erindale Woodlands	1,389	1,652	437	1,185	4,663
Hurontario	5,102	172	1,476	3,569	10,319
Lakeview**	4,730	260	66	2,554	7,610
Lisgar	1,766	0	154	0	1,920
Malton	3,313	3,165	713	2,042	9,233
Meadowvale Village	111	0	0	0	111
Meadowvale West	5,023	1,684	2,523	4,025	13,255
Mississauga Valleys	1,141	1,024	1,746	5,528	9,439
North Dixie	3,069	1,556	1,299	7,307	13,231
Port Credit	1,010	10	384	3,548	4,952
Queen Elizabeth	2,887	136	150	27	3,200
Rathwood***	4,600	980	1,445	2,367	9,392
South Dixie	43	70	0	0	113
Streetsville	2,103	338	720	627	3,788
West Cooksville	2,669	876	338	642	4,525
Western Business Park	0	0	0	50	50
West Erindale	2,838	384	373	1,657	5,252
Total	69,804	16,861	18,020	54,246	158,931

* Does not have an approved Secondary Plan and formerly Winston Churchill

** Formerly Dixie-Shorefront

*** Does not have an approved Secondary Plan and formerly North-North Dixie and Mississauga Meadows

Source: Mississauga Planning & Development Department, Policy Planning Division

Appendix C: Unbuilt Registered or Zoned Units by Planning District June, 1992

Planning District	Detached	Semi-detached	Town-house	Apartments	Total
Central Erin Mills	739	0	398	8,962	10,099
Churchill Meadows*	0	0	0	0	0
City Centre	0	0	0	1,937	1,937
Clarkson-Lorne Park	95	0	4	154	253
Cooksville-Munden Park	22	0	0	0	22
Creditview	18	0	0	195	213
Dundas-Fairview	74	0	0	842	916
East Credit	1,865	40	1,121	1,237	4,263
Erin Mills South	24	0	2	629	655
Erin Mills West	123	0	204	0	327
Erindale Woodlands	5	0	0	0	5
Hurontario	266	346	613	4,715	5,940
Lakeview**	22	0	0	0	22
Lisgar	425	186	24	0	635
Malton	10	0	0	0	10
Meadowvale Village	0	0	0	0	0
Meadowvale West	21	4	0	0	25
Mississauga Valleys	0	2	0	480	482
North Dixie	0	0	0	0	0
Port Credit	14	0	0	0	14
Queen Elizabeth	13	0	0	0	13
Rathwood***	40	0	0	0	40
South Dixie	0	0	0	0	0
Streetsville	23	8	0	25	56
West Cooksville	47	2	0	0	49
Western Business Park	0	0	0	0	0
West Erindale	48	0	0	0	48
Total	3,894	588	2,366	19,176	26,024

* Does not have an approved Secondary Plan and formerly Winston Churchill

** Formerly Dixie-Shorefront

*** Does not have an approved Secondary Plan and formerly North-North Dixie and Mississauga Meadows

Source: Mississauga Planning & Development Department, Policy Planning Division

Appendix D: Draft Approved Units by Planning District June, 1992

Planning District	Detached	Semi-detached	Town-house	Apartments	Total
Central Erin Mills	1,318	0	570	189	2,077
Churchill Meadows*	0	0	0	0	0
City Centre	6	0	30	4,613	4,649
Clarkson-Lorne Park	42	0	160	92	294
Cooksville-Munden Park	0	0	0	200	200
Creditview	51	0	0	0	51
Dundas-Fairview	0	0	0	226	226
East Credit	2,394	0	844	2,264	5,502
Erin Mills South	14	0	0	0	14
Erin Mills West	0	0	0	0	0
Erindale Woodlands	0	0	0	224	224
Hurontario	1,190	968	1,257	513	3,928
Lakeview**	0	0	0	6	6
Lisgar	1,180	464	720	1,081	3,445
Malton	0	0	0	0	0
Meadowvale Village	0	0	0	0	0
Meadowvale West	21	0	0	0	21
Mississauga Valleys	0	0	0	285	285
North Dixie	27	0	0	0	27
Port Credit	0	0	0	0	0
Queen Elizabeth	6	0	0	0	6
Rathwood***	18	0	0	155	173
South Dixie	0	0	0	0	0
Streetsville	5	0	73	0	78
West Cooksville	8	0	0	0	8
Western Business Park	0	0	0	0	0
West Erindale	66	0	0	0	66
Total	6,346	1,432	3,654	9,848	21,280

* Does not have an approved Secondary Plan and formerly Winston Churchill

** Formerly Dixie-Shorefront

*** Does not have an approved Secondary Plan and formerly North-North Dixie and Mississauga Meadows

Source: Mississauga Planning & Development Department, Policy Planning Division

**Appendix E: Circulated Units by Planning District
June, 1992**

Planning District	Detached	Semi-detached	Town-house	Apartments	Total
Central Erin Mills	152	0	285	2,700	3,137
Churchill Meadows*	0	0	0	0	0
City Centre	0	0	69	4,906	4,975
Clarkson-Lorne Park	35	24	0	412	471
Cooksville-Munden Park	0	0	0	431	431
Creditview	0	0	21	0	21
Dundas-Fairview	18	0	1,711	1,672	3,401
East Credit	949	18	14	4,777	5,758
Erin Mills South	38	0	0	0	38
Erin Mills West	29	0	0	0	29
Erindale Woodlands	0	0	805	0	805
Hurontario	788	360	12	1,097	2,257
Lakeview**	100	12	415	2,124	2,651
Lisgar	977	0	0	31	1,008
Malton	0	0	0	142	142
Meadowvale Village	50	0	0	0	50
Meadowvale West	199	0	0	464	663
Mississauga Valleys	125	0	0	450	575
North Dixie	0	2	0	150	152
Port Credit	0	0	35	0	35
Queen Elizabeth	12	0	0	0	12
Rathwood***	0	0	0	240	240
South Dixie	0	0	0	0	0
Streetsville	0	0	0	673	673
West Cooksville	2	0	0	0	2
Western Business Park	0	0	0	0	0
West Erindale	0	0	138	381	519
Total	3,474	416	3,505	20,650	28,045

* Does not have an approved Secondary Plan and formerly Winston Churchill

** Formerly Dixie-Shorefront

*** Does not have an approved Secondary Plan and formerly North-North Dixie and Mississauga Meadows

Source: Mississauga Planning & Development Department, Policy Planning Division

Appendix F: Vacant Land by Planning District (no. of units)
June, 1992

Planning District	Detached	Semi-detached	Town-house	Apartments	Total
Central Erin Mills	390	0	0	0	390
Churchill Meadows*	6,560	0	6,880	7,080	20,520
City Centre	0	0	0	1,243	1,243
Clarkson-Lorne Park	298	0	151	0	449
Cooksville-Munden Park	30	0	0	49	79
Creditview	18	0	0	0	18
Dundas-Fairview	1,894	0	2,242	4,350	8,486
East Credit	471	192	915	240	1,818
Erin Mills South	50	0	0	0	50
Erin Mills West	0	0	0	0	0
Erindale Woodlands	13	0	0	0	13
Hurontario	250	0	721	6,387	7,358
Lakeview**	26	0	472	104	602
Lisgar	1,321	235	400	0	1,956
Malton	0	0	0	0	0
Meadowvale Village	4,688	0	0	0	4,688
Meadowvale West	6	43	0	0	49
Mississauga Valleys	0	0	0	0	0
North Dixie	25	38	38	405	506
Port Credit	0	0	0	0	0
Queen Elizabeth	22	0	138	0	160
Rathwood***	70	0	0	45	115
South Dixie	0	0	0	0	0
Streetsville	46	0	19	164	229
West Cooksville	99	0	0	36	135
Western Business Park	0	0	0	0	0
West Erindale	51	0	0	0	51
Total	16,328	508	11,976	20,103	48,915

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Source: Mississauga Planning & Development Department, Policy Planning Division