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The Mayor and Members of Council Town of Georgina 26557 Civic Centre Road, R.R. #2, Keswick, Ontario, L4P 3G1

November 18, 2025

Toronto Regional Real Estate Board (TRREB) Submission In Support of the Proposed Zoning By-law Amendments to Permit Fourplex Housing

Dear Mayor and Members of Council,

The Toronto Regional Real Estate Board (TRREB) is pleased to submit this letter in support of the Town of Georgina's recent proposal to amend zoning by-laws to permit fourplex housing in designated urban serviced areas of Keswick and Sutton/Jackson's Point, as outlined in the Town's Housing Accelerator Fund (HAF) Action Plan.

This progressive step reflects Georgina's commitment to addressing the regional housing crisis while fostering sustainable, inclusive, and vibrant communities. TRREB commends the Town for its bold vision to meet the provincial housing target of 6,200 new homes by 2031 and for recognizing the critical role of multiplex housing in achieving this goal.

Fourplexes: Enabling Small-Scale Multi-Family Homes

The introduction of fourplex housing in urban areas, as proposed in Georgina's HAF Action Plan, represents a significant opportunity to increase the supply of "missing middle" housing—housing types that bridge the gap between single-detached homes and high-rise apartments.

TRREB has long advocated for gentle density solutions like multiplexes, which provide diverse, attainable housing options for growing families, young professionals, seniors, and new Canadians. Multiplexes empower municipalities to deliver the kinds of homes that residents desperately need, fostering affordability and choice in the housing market.

Georgina's proposal to allow four units per lot, aligns with TRREB's position that increasing housing density in strategic growth areas is essential to addressing affordability challenges. Fourplexes offer a practical solution by maximizing land use on existing lots, reducing the per-unit cost of housing by taking advantage of existing infrastructure, and enabling more residents to live in Georgina's vibrant communities without compromising the town's unique rural-urban character.

Fourplexes offer an opportunity to expand infill housing within areas that already have built up infrastructure. To ensure these build forms are feasible within Georgina's long term growth plan, staff should take note of initiatives that can help ensure uptake over time such as permissive built-form standards and removal of Floor Space Index (FSI) restrictions. The goal of the by-law should reflect an encouragement for uptake over time to provide more housing options to meet demand.

Economic and Social Benefits of Fourplex Housing

The adoption of fourplex housing will yield significant economic and social benefits for Georgina. By streamlining zoning to permit fourplexes in urban areas, the Town is reducing barriers to development, accelerating project timelines, and encouraging innovative construction techniques. This approach, as

outlined in the HAF Action Plan, will help Georgina meet its housing targets efficiently while stimulating economic growth through job creation in the construction sector.

By adopting fourplex housing, Georgina is proactively contributing to the province's Housing Strategy goal of building 1.5 million homes by 2031 while ensuring that growth is managed responsibly. The Town's collaboration with federal partners through the HAF, securing \$5.8 million to support initiatives like fourplex incentives, demonstrates a commitment to partnership and innovation in tackling the housing shortage.

We thank the Town of Georgina for its leadership in advancing housing solutions and look forward to supporting the implementation of this transformative proposal. TRREB remains committed to collaborating with the Town, the Region of York, the higher levels of government and other stakeholders to build a stronger, more affordable housing market for all Georgina residents.

Sincerely

Elechia Barry-Sproule TRREB President