

Mayor James Leduc
Town of Bradford West Gwillimbury
61 Holland Street East
Bradford, ON L3Z 0A2

Nathalie Carrier, Deputy Treasurer
Town of Bradford West Gwillimbury
61 Holland Street East
Bradford, ON L3Z 0A2

August 26, 2025

Submission on Proposed Development Charges By-law Update – Pre-Council Vote

Dear Mayor Leduc and Ms. Carrier,

The Toronto Regional Real Estate Board (TRREB), representing over 70,000 residential and commercial real estate professionals in the Greater Toronto Area, appreciates the opportunity to provide input on the Town of Bradford West Gwillimbury's proposed updates to its Development Charges (DC) By-law, following the public meeting held on August 12, 2025.

As the Town prepares for the upcoming council vote, TRREB wishes to express its position on the proposed DC increases and their implications for housing affordability and supply in Bradford West Gwillimbury (BWG). Our organization is committed to advocating for policies that balance infrastructure needs with the urgent need to expand housing options to meet the demands of a growing population.

The Town is anticipating significant growth, with projections estimating a population of 84,370 and employment of 30,900 by 2051. This growth underscores the need for strategic infrastructure investments to support vibrant, sustainable communities. However, the proposed DC increases—approximately 11.62 percent for residential rates and 11.39 percent for non-residential rates in the Bradford settlement area, and 7 and 12.78 percent respectively, in Bond Head and strategic settlement employment areas—raise concerns about their potential to exacerbate affordability challenges.

In an environment of higher interest rates, rising construction costs, and persistent housing shortages, any additional costs passed on to homebuyers and renters could hinder the Town's ability to deliver diverse and attainable housing options. While TRREB recognizes the importance of development charges to fund critical growth-related infrastructure, we are concerned that the proposed increases may disproportionately impact the development of more affordable housing types, such as townhouses, stacked townhouses, and purpose-built rentals.

TRREB is submitting the following recommendations for consideration before the council vote on the DC By-law:

1. **Reconsider DC Increases:** To minimize the financial burden on new housing projects, TRREB recommends deferring the proposed DC increase. Additionally, we encourage the Town to consider implementing the Bill 17 mandate to collect DCs at occupancy and not at the permitting stage. This approach would provide developers with greater cost certainty, encouraging continued investment in housing.
2. **Consider Incentives for Affordable and Missing-Middle Housing:** We encourage the Town to introduce exemptions or reduced DC rates for affordable housing projects, including non-profit developments, purpose-built rentals, and attainable homeownership initiatives. Additionally, tiered DC rates that incentivize missing-middle housing, such as townhouses and mid-rise buildings, would support the creation of diverse housing options to meet the needs of the Town's growing population.
3. **Provide Support for Smaller Developers:** The DC Interest Policy introduces interest charges on deferred DC payments. While we understand the need to address funding shortfalls, this policy contravenes provisions in Bill 17, even if those provisions have not yet come into force. We urge the Town to consider voting against the DC Interest Policy to avoid discouraging smaller developers, who often rely on flexible payment structures to deliver attainable housing.

The housing crisis in Ontario requires a collaborative and balanced approach to ensure adequate funding of growth-related infrastructure without compromising housing attainability. While the rationale for BWG's proposed DC increases is to support critical infrastructure, they risk slowing the pace of new housing development, particularly for first-time buyers, young individuals and families, and middle-income households. By adopting measures to mitigate these impacts, BWG can position itself as a leader in fostering inclusive, affordable, and sustainable communities.

TRREB remains committed to supporting the Town of Bradford West Gwillimbury in achieving its growth objectives while addressing the pressing need for increased housing supply. We ask that the Council consider our recommendations as it finalizes the DC By-law.

We would like to further engage with Town staff and council members to discuss how TRREB can contribute to the Town's vision for growth and ensure Bradford West Gwillimbury remains a place where residents can find attainable, high-quality housing.

Sincerely,



John DiMichele
Chief Executive Officer

cc: Ian Goodfellow, Director of Finance/Treasurer, Town of Bradford West Gwillimbury
BWG Council Members