

Housing Needs Assessment

Bradford West Gwillimbury (T)



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Preface

[Canada's Housing Plan](#) and [Budget 2024](#) both signaled the Government of Canada's intent to use Housing Needs Assessments (HNAs) as a key tool in its evidence-based long-term approach to addressing housing needs across the country. This includes the renewal of the Canada Community-Building Fund and the previously announced permanent transit funding.

As the federal government strives to become a more informed investor, evidence-based tools that provide a clear assessment of local needs and gaps will be required to inform decision making. HNAs will help all levels of government understand the local housing needs of communities - how they may relate to infrastructure priorities - by providing the data necessary to determine what kind of housing needs to be built and where. The intent is to promote systematic planning of infrastructure that takes into consideration current and future housing needs.

Funding Requirement

Under the Housing Accelerator Fund, the Government of Canada currently requires funding recipients to complete an HNA by year 3 of the program, if one has not already been completed within two years of the 2022 federal budget announcement (April 7, 2022).

Going forward, HNAs that meet the federal HNA standard will be required for:

- Communities with a population of 30,000 and over receiving funding through the Canada Community-Building Fund;
- Communities with a population of 30,000 and over receiving funding through permanent transit funding; and,
- Future federal infrastructure funding applicants as required.

Once an HNA has been completed as a federal program requirement, a community will not be required to complete a new one for other Housing, Infrastructure and Communities Canada programs, other than to update it every five years.

Purpose

When done properly and regularly, an HNA will allow a community to answer fundamental questions such as:

- Where does the greatest housing need exist in our community?
- How can we set meaningful housing targets and measure progress to support the right kind of housing for all residents?
- How much housing, which size and at what price point do we need to ensure that all current and future households can live in suitable, adequate and affordable housing?

HNAs will allow all levels of government (federal, provincial/territorial and municipal) to use this evidence base to inform their investments in enabling and supportive infrastructure as well as guide their policy and regulatory decision-making. HNAs as a tool can help communities plan for and build housing more effectively to address the needs of their residents and instill transparency and accountability across the board.

This HNA template has been informed by best practices from jurisdictions across Canada, consultations with experts, and engagements with provinces and territories. These include the City of Vancouver's [Housing Needs Report](#) and the City of Edmonton's [Affordable Housing Needs Assessment](#) (for the affordable housing side of needs assessments), as well as the Housing Research Collaborative at the University of British Columbia which brought together a national network of researchers and experts to develop the Housing Assessment Resource Tool (HART). The HART project provides formatted data from Statistics Canada on key housing indices such as core housing need for a wide variety of jurisdictions and geographic levels.

Based on these best practices, this guidance document includes the following necessary information, explained in more detail below.

1. Development and use of Housing Needs Assessments
2. Community profiles and trends
3. Household profiles and economic characteristics
4. Priority groups
5. Housing profiles
6. Projected housing needs and next steps

Communities completing a HNA as a requirement for federal infrastructure programming will be expected to complete all sections outlined in this template. Communities may use a previously completed HNA if an updated version is available; however, communities would be expected to address any gaps related to any of the sections of the guidance document – both qualitative and quantitative – between their existing HNA and this federal template. Additional details about the timelines for completion and submission of HNAs will be provided with specific infrastructure funding programs (e.g. Canada Community-Building Fund).

While responding to the written questions, please use as much space as required.

1. Methodology

In this section, applicants should outline the research methodology used to inform the completion of the assessment, where the methodology is derived from, any assumptions used, and any necessary justification. While different assessments may incorporate unique methodological elements or considerations depending on context, the following methods should generally be outlined:

- **Quantitative research** such as economic data, population and household forecasts; and,
- **Qualitative research** such as interviews, policy analysis and stakeholder engagement.

Both qualitative and quantitative aspects of this guidance document are equally important.

Communities will be required to engage with key stakeholders in the housing sector, including non-profit housing providers, developers, and public entities, as well as those with specific lived experiences, to develop a comprehensive Housing Needs Assessment (HNA). This section should include what forms of engagement were conducted, with whom, how learnings were incorporated into or informed the HNA's findings, and what engagement opportunities may exist to share findings with the community.

To the extent possible, publicly available data from the following sources will be prepopulated to facilitate automated completion of the quantitative components of the assessments:

- [Statistics Canada Census Data](#)
- [CMHC Housing Market Information Portal](#)
- [Statistics Canada Housing Statistics Dashboard](#)
- [CMHC Demographic Projections: Housing Market Insights, June 2022](#)
- [CMHC Proximity Measures Database](#)
- [Housing Assessment Resource Tool Dashboard](#)
- [Canadian Housing Evidence Collaborative – Housing Intelligence Platform](#)

In addition to this data, communities are required to incorporate internal and non-public facing, non-confidential data, into their HNAs in order to more fully capture local contexts and realities as needed.

Data fields highlighted in yellow identify where municipalities will have to source the data.

If this data is unavailable at the time of completion of the first HNA, communities are expected to collect these data points for future iterations. Other fields will be pre-populated. Fields marked with an asterisk (*) indicate data points which are unavailable from the source or suppressed due to low counts.

Please provide data from the latest census except where otherwise indicated.

1.1 Please provide an overview of the methodology and assumptions used to develop this Housing Needs Assessment, using the guidelines above. This should include both quantitative and qualitative methods. Please also identify the publicly available data sources used to complete this assessment beyond the sources listed above, if applicable.

This section outlines the research methodology used to inform the completion of this Housing Need Assessment. This includes detailed methodology, any assumptions used, and any necessary justification.

Methodology Overview

There are two main types of research relied on for this Housing Needs Assessment:

- Qualitative research such as interviews, policy analysis, and stakeholder engagement; and
- Quantitative research such as economic data, population, and household forecasts.

Both qualitative and quantitative aspects of this guidance document are equally important.

Qualitative Methodology

The qualitative component of this Housing Needs Assessment draws on community and stakeholder insights to contextualize and validate the quantitative findings. Along with recent consultation efforts, this assessment leverages the extensive public and stakeholder consultation completed as part of the [County of Simcoe Attainable Housing Supply Action Plan \(2024\)](#).

The County-led consultations included a broad range of participants, including municipal staff and councils, housing providers, non-profit organizations, developers, real estate professionals, economic development officials, and community members. A variety of engagement tools were used, including facilitated focus groups, surveys, and public sessions. The consultation was designed to gather insights on key housing issues,

barriers to development, and priorities for future policy and investment. The findings are documented in the Final Summary of Consultation.¹

Key themes from the engagement that have informed this Housing Needs Assessment include:

- The growing mismatch between available housing types and the needs of specific populations in need of affordable and attainable housing.
- The need for a more diverse and affordable housing supply, including purpose-built rental and missing middle housing types.
- Challenges related to the cost and timeliness of development approvals, servicing constraints, and land availability.
- Community concerns about the impacts of rapid growth on infrastructure.

These perspectives have been integrated into this Housing Needs Assessment and are referenced in relevant sections of this report, including discussions of housing gaps and market barriers. Where applicable, community feedback is used to interpret local trends and to inform recommendations that respond to the lived experiences of residents and the operational realities of housing stakeholders.

More recently, Town staff have conducted key stakeholder interviews with housing partners operating in Bradford West Gwillimbury. The groups interviewed are outlined in Section 1.3 below. These interviews provided insight into the housing conditions for the most vulnerable population groups in the Town from housing and service providers. These insights have been incorporated into this Housing Needs Assessment, as appropriate.

This qualitative foundation supports a more holistic understanding of housing need by incorporating voices and experiences that are not captured in quantitative datasets alone. The result is an assessment that reflects not only statistical indicators but also the social and structural dynamics shaping housing challenges in the community.

Quantitative Methodology

A Housing Needs Assessment (HNA) provides a systematic and quantified analysis of housing needs in a community. This assessment aims to link the supply of housing with the need for housing.

Housing Needs Assessments help all levels of government understand the local housing needs of communities – how they may relate to infrastructure priorities - by

¹ County of Simcoe (2023). *Summary of Consultations: 'What We Heard' Reports*. Retrieved from: <https://simcoe.ca/wp-content/uploads/2024/06/Final-Summary-of-Consultation-What-We-Heard-Report-Jan-30-2024.pdf>

providing the data necessary to determine what kind of housing needs to be built and where.

► ***Community Profile and Trends***

The Community Profile and Trends highlight factors influencing housing demand, including an overview of population trends and characteristics, including demographic data.

The characteristics examined in this section include:

- Population trends, including population growth and population age trends, and mobility.
- Demographic information, including immigration trends, Indigenous identity, and other demographic trends as applicable.

► ***Household Profiles and Economic Characteristics***

The Household Profiles and Economic Characteristics in the community highlight factors influencing housing demand, including an overview of household trends and affordability. This profile includes trends regarding household incomes and the economic profile for the labour force in the community.

The characteristics examined in this section include:

- Household characteristics, including tenure, size, and composition, as well as characteristics of primary household maintainers.
- Household incomes, including average incomes and income decile information.
- Economic characteristics, including labour market trends, industries of employment, and commuting patterns.
- Housing affordability indicators, including shelter-to-income ratio and core housing need.

► ***Priority Populations***

The Priority Populations analysis of the community highlight factors influencing priority population groups as defined by CMHC.

These populations may not be captured within the Statistics Canada community profiles. Trends impacting priority populations are crucial in determining the need for different types of supports for those in need in a community. Census data does not disaggregate core housing need data by all priority populations, including veterans, individuals who identify as LGBTQ2S+, survivors of domestic violence, and individuals experiencing homelessness.

The characteristics examined in this section include:

- Housing affordability indicators for priority population groups

- Incidence and severity of homelessness in the community, including temporary and emergency relief resources available for those experiencing homelessness in the community
- Housing needs of other priority population groups

► **Housing Profile**

The Housing Profile of the community highlight factors influencing housing supply, including the characteristics of the existing stock, new dwellings, and housing market trends. Supply data will be compared against demand data to help determine the need for housing in the community.

The characteristics examined in this section include:

- The existing housing stock, including dwelling types, size, and the age and composition of the stock.
- Non-market housing (supportive, transition, and emergency) stock characteristics.
- New Dwellings, including housing starts and completions, demolitions, and planning application data.
- Market housing supply, including ownership and rental prices, vacancy rates, and supply of short-term rentals.
- Affordability for owner and renter households, comparing household incomes to existing market conditions.

Source of Information

Unless otherwise stated, the data used in this report is from the Statistics Canada Census of Population to create a social-economic profile of the Town of Bradford West Gwillimbury (BWG). These robust statistics are gathered by Statistics Canada every five (5) years and provide a wealth of information. Custom Census data tabulations for 2016 and 2021 were acquired to supplement and enhance the publicly available data.

Housing statistics from CMHC, including the Rental Market Survey, Housing Starts and Completions Survey, and Market Absorption Survey, have been used extensively to help inform the assessment, due in large part to their reliability and reporting frequency. Most statistics from CMHC are reported no less than annually and there is typically only a modest lag in the publishing of this reported information after the data collection year. As a result, these data sets provide a snapshot of current trends and market conditions.

Additional data regarding local housing markets have been provided by the Town of BWG, Simcoe County, and other housing partners including non-market housing supply, emerging trends for key population groups, and local residential development activity.

Qualitative data from community consultations, including a resident survey, supplement the quantitative data reported throughout this report.

Data Limitations

Data limitations are commonly experienced in circumstances where the number of households being assessed is small. These limitations present themselves through data suppression and rounding practices. Data suppression typically impacts variables involving income, while 'random rounding' may impact variables with low totals. To ensure confidentiality, the Census values, including totals, are randomly rounded either up or down to a multiple of "5" or "10" by Statistics Canada. With small samples, this rounding can have an impact on analysis. This will be identified throughout the document when it is applicable.

COVID-19 Pandemic Impacts

Due to the COVID-19 pandemic, the 2021 Census of Population was tabulated using data that was impacted by the public health measures that were implemented to slow the spread of COVID-19. The Federal Government of Canada introduced COVID-19 income relief programs in 2020. These relief programs impacted household incomes through the provision of the Canada Emergency Response Benefit (CERB) financial support for the year (2020) that was reported on for the 2021 Statistics Canada Census. While these incomes were correctly reported, this relief was not permanent and will likely not be available to households in the future.

1.2 Please provide an overview of the methodology and assumptions used to engage with stakeholder groups, e.g. non-profit housing organizations, in the development of this Housing Needs Assessment. This should include qualitative and quantitative methods. Please provide a description of who was engaged, the type of engagement that took place, and the nature of the engagement (e.g. interviews, consultations)

Stakeholder engagement for this Housing Needs Assessment was informed by consultation efforts with local housing partners from Town staff and the comprehensive consultation program conducted by the County of Simcoe as part of its *Attainable Housing Supply Action Plan (2024)*. The latter engagement process was designed to gather input from a wide range of housing sector stakeholders across the County, including those with direct involvement in housing delivery, planning, and support services. This existing consultation provides valuable qualitative and quantitative insights to inform this Housing Needs Assessment and avoids duplication of efforts at the local level.

A variety of engagement tools were used throughout the consultation process, including:

- Facilitated focus groups with targeted stakeholder groups such as municipal staff, non-profit housing providers, private developers, real estate professionals, and Indigenous representatives.

- Online surveys distributed to the selected participants, including local municipalities and Indigenous groups, to collect a broad range of perspectives and quantitative input.
- A virtual public session open to residents to gather lived experience and community-level concerns about housing availability and affordability.

Stakeholders engaged during these sessions included:

- Non-profit housing providers and community-based organizations
- Private sector developers and homebuilders
- Real estate and rental housing professionals
- Municipal staff and elected officials
- Post-secondary institutions and local economic development organizations
- Members of the public

The nature of engagement varied by group. Focus groups enabled in-depth, facilitated discussions to explore structural barriers, development challenges, and housing needs from an operational perspective. The public session offered opportunities for individuals with lived experience to highlight the everyday realities of finding and maintaining housing.

1.3 Please provide an overview of the methodology and assumptions used to conduct engagement with the priority groups (identified in Section 4) in the development of this Housing Needs Assessment. This should include qualitative and quantitative methods. Please provide a description of who was engaged, the type of engagement that took place, and the nature of the engagement (e.g. interviews, consultations). If a private individual has been engaged, please anonymize and remove any identifying features from the narrative.

To support the Housing Needs Assessment, the Town undertook targeted engagement with priority service providers that directly support vulnerable and at-risk populations. Engagement focused on organizations with front-line knowledge of housing challenges and barriers to accessing services in Bradford West Gwillimbury. This approach assumed that service providers offer both quantitative insights (such as caseloads and service demand) and qualitative perspectives (such as lived experiences of clients and emerging needs), which together provide a reliable proxy for understanding the circumstances of residents who may not be easily reached through broad-based consultation.

Engagement Approach

A total of eight semi-structured interviews were conducted with senior staff and front-line representatives from organizations providing housing, food security, health, and social supports in the community. Each interview lasted approximately 45–60 minutes and was guided by a set of open-ended questions. The discussions explored trends in service demand, challenges experienced by clients, barriers to housing access, and perspectives on gaps in the current housing system. This format encouraged

respondents to provide both narrative examples and quantifiable indicators, such as increases in food bank usage, housing waitlist volumes, or demand for emergency supports.

Engagement Participants

The following organizations participated in the engagement process:

WOW Living: charitable organization supporting individuals experiencing poverty through food, clothing, and emergency warming services.

Simcoe Muskoka District Health Unit: regional authority delivering a wide range of health and wellness programs, including confidential support services.

Contact Community Services: non-profit providing employment supports and connections to broader social services.

Helping Hand Food Bank (Bradford Food Bank): provider of monthly emergency food assistance through a marketplace model.

Simcoe County Social Housing Corporation: agency responsible for the planning, funding, and administration of social housing programs across Simcoe County.

United Way Simcoe Muskoka: charitable organization offering housing and homelessness supports, income stability programs, and funding partnerships.

2. Community Profile and Trends

In this section, communities are expected to tell their housing story through the lenses of their community and household profiles using both qualitative and quantitative data. Communities may structure this information in different ways, including by providing past benchmarks, present figures, future projections, and current growth rates at a local, regional and provincial level.

2.1 Please detail the existing municipal housing policy and regulatory context, such as approved housing strategies, action plans and policies within Official Community Plans.

This section provides an overview of applicable federal, provincial, and municipal housing institutions, legislation, strategies, and funding opportunities. The overview does not encompass federal and provincial tax expenditure on housing or institutions as well as legislation concerning building standards (e.g. Ontario Building Code), residential tenancies (e.g. Residential Tenancies Act, 2006), human rights (e.g. Ontario Human Rights Code), or consumer protection (e.g. Ontario Home Warranties Plan Act).

Federal

- Housing, Infrastructure and Communities Canada
- National Housing Act
- Canada Mortgage and Housing Corporation (CMHC) and the CMHC Act
- Canada Housing Infrastructure Fund
- Infrastructure for Housing Initiative
- Home Buyers' Plan
- First Home Savings Account
- National Housing Strategy: A Place to Call Home (2017-2028)
- Urban, Rural and Northern Indigenous Housing Strategy (forthcoming)
- Solving the Housing Crisis: Canada's Housing Plan (2024)
- Reaching Home: Canada's Homelessness Strategy (2019-2028)

Provincial

- Ministry of Municipal Affairs and Housing
- Housing Services Act, 2011
- Municipal Act, 2001
- Community Housing Renewal Strategy
- More Homes, More Choice: Ontario's Housing Supply Action Plan (2019)
- Homelessness Prevention Program
- Indigenous Supportive Housing Program
- Streamlined Development Approvals Fund
- Provincial Planning Statement (2024)
- Planning Act
- Ontario Land Tribunal Act, 2021
- Development Charges Act, 1997

- Recent Legislative Amendments
 - Bill 108, More Homes More Choice Act, 2019
 - Bill 23, More Homes Built Faster Act, 2022
 - Bill 134, Affordable Homes and Good Jobs Act, 2023
 - Bill 185, Cutting Red Tape to Build More Homes Act, 2024
 - Bill 17, Protect Ontario by Building Faster and Smarter Act, 2025

Regional/Upper-tier Municipal

- Simcoe County Official Plan
- Amendment No. 7 to the Simcoe County Official Plan
- Our Community 10-Year Affordable Housing and Homelessness Prevention Strategy
- Simcoe County Housing Corporation Affordable Housing Development Master Plan (2024–2034)
- Housing Attainable Supply Action Plan (Housing ASAP)
- Homelessness Prevention 10-Point Plan
- The County of Simcoe's Secondary Suites Program
- The Affordable Homeownership Program
- The Ontario Renovates Program – Simcoe County

Lower-tier Municipal

- Bradford West Gwillimbury Official Plan
- Town of Bradford Official Plan Update and Growth Management Exercise
- Bradford West Gwillimbury Growth Management Strategy
- Bradford West Gwillimbury Urban Design Guidelines
- Bradford West Gwillimbury Zoning By-law 2010-50
- Zoning By-law Provision for ADUs

► Federal Policy and Regulatory Context

Housing, Infrastructure and Communities Canada

Housing, Infrastructure and Communities Canada (HICC) is the federal ministry responsible for policies, programs, and investments that improve access to affordable housing, among other community infrastructure. HICC is responsible for administering the Canada Housing Infrastructure Fund, Reaching Home: Canada's Homelessness Strategy, and the Veteran's Homelessness Program. The Minister also oversees the operations and initiatives of the Canada Mortgage and Housing Corporation (CMHC) and Federal Housing Needs Assessment template administration.

National Housing Act

The *National Housing Act* (NHA) is the principal legislation concerning housing in Canada. Its purpose is to facilitate access to housing finance and low-cost funding to promote new housing construction, the modernization of existing housing stock, the improvement of housing conditions, and the overall wellbeing of the housing sector

within the Canadian economy. The Act is administered by CMHC and authorizes the Corporation to:

- administer mortgage loan insurance and guarantees;
- provide loans, subsidies, and guarantees for rental and student housing projects;
- undertake social housing projects with the Provinces and Territories;
- assemble and lease lands for residential development and the establishment of new communities;
- provide loans and funds for housing repairs and rehabilitation; and,
- support housing research, community planning, and international support, among other priorities.

Canada Mortgage and Housing Corporation

Canada Mortgage and Housing Corporation (CMHC) is a federal Crown corporation. The Corporation is established under the Canada Mortgage and Housing Corporation Act. CMHC administers all finance and funding programs under the National Housing Strategy, mortgage loan insurance products, and the National Housing Act mortgage-backed securities (MBS) and Canada Mortgage Bond (CMB) securitization programs.

CMHC's mortgage loan insurance protects lenders against loss from default, which enables them to lend at larger amounts and lower interest rates to homeowners and builders alike. Under the MBS program, CMHC permits approved lenders to bundle pools of CMHC-insured mortgages into securities, which are sold to investors in capital markets to generate funds for mortgage financing. Investors receive principal and interest payments that are guaranteed by CMHC.

Under the CMB program, CMHC has created a special-purpose vehicle called the Canada Housing Trust (CHT), which issues CMBs backed by CMHC-insured mortgage pools to domestic and international investors and uses the proceeds to purchase NHA MBS from lenders. CHT is a vehicle to effectively reduce prepayment risk on the mortgages underlying MBS; it does this by converting the principal and prepayment of the mortgages into predictable semi-annual coupon payments and CMB principal at maturity to investors (similar to ordinary government bonds) using swap agreements with financial institutions. CMHC and, by extension, the federal government would be liable for making investors in CMBs whole in the event borrowers were to default on the underlying mortgages.

In September 2023, the federal government announced that it was increasing the annual CMB issuance limit from \$40 billion to \$60 billion and designated this additional amount for financing multi-residential rental mortgage loans to improve access to low-cost financing for rental construction. To support this initiative, the government itself also began purchasing billions in CMBs from CHT.

National Housing Strategy: A Place to Call Home (2017-2028)

Released in 2017, the *National Housing Strategy* (NHS) aims to ensure all Canadians have access to housing that is affordable and meets their needs. The NHS focuses on

creating new housing supply, modernizing existing housing, and providing resources for community housing providers, housing innovation, and research. Funding programs administered under the NHS have changed over time. The following is a non-exhaustive list of existing programs administered by CMHC as part of the strategy for which funding remains available.

- *Affordable Housing Fund:* The Affordable Housing Fund (AHF) provides low-interest and/or forgivable loans to organizations that have partnered with one or more other organizations or levels of government and have secured some funding for new construction or renovation of affordable housing (projects of five or more units in which at least 30% of the units have rents that are maintained below 80% of the Median Market Rent for at least 20 years). Repayable loans have 10-year, fixed-rate terms, with amortization periods of up to 50 years. The loan-to-cost (LTC) ratios are up to 95% for residential space and 75% for non-residential space. Payments are interest-only payments during construction.
- *Affordable Housing Innovation Fund:* The Affordable Housing Innovation Fund provides funding to housing providers for innovative ideas and approaches that help the affordable housing sector evolve in Canada. Funding amounts vary according to project size and impact.
- *Apartment Construction Loan Program:* The Apartment Construction Loan Program (ACLP) provides loans for purpose-built rental apartment projects (containing at least five rental units) in which at least 20% of the units have rents that are maintained below 80% of the median household income (owners and renters) of the subject market for at least 10 years. Loans have 10-year fixed-rate terms, with amortization periods of up to 50 years. The LTC ratios are up to 90-100% for residential space and 75% for non-residential space. Payments are interest-only payments during the construction phase.
- *Federal Community Housing Initiative:* The Federal Community Housing Initiative (FCHI) makes funding available for federal social housing projects that are approaching the end of their operating agreements under legacy social and affordable housing programs.
- *Federal Lands Initiative:* The Federal Lands Initiative makes federal surplus lands and buildings available for affordable housing development or renovation into affordable housing. Properties may be conveyed at a discounted rate or at no cost, or they can be leased to eligible applicants. The size of the discount on a property purchase or lease varies according to the social outcomes delivered by the proposed housing project.
- *Canada Greener Affordable Housing:* Canada Greener Affordable Housing is a program that provides low-interest and forgivable loans to affordable housing providers to undertake deep energy retrofits to multi-residential buildings that are at least 20 years old. The program finances 100% of eligible retrofit costs, up to \$170,000 per unit. Forgivable loans are provided up to the lesser of \$85,000 per unit, or 80% of eligible retrofit costs. Low-interest loans may be used to finance the remaining balance.

- *Housing Accelerator Fund*: The Housing Accelerator Fund (HAF) is a fund dedicated to encouraging municipalities to remove local barriers to new housing supply in an effort to build more homes, faster. HAF ties funding for affordable housing to local government action. Municipalities must apply to CMHC for HAF funding and demonstrate what actions and initiatives they will take in order to accelerate new housing construction.
- *Urban, Rural and Northern Indigenous Housing Strategy (forthcoming)*: CMHC is in the process of co-developing an *Urban, Rural, and Northern Indigenous Housing Strategy* with Indigenous partners in recognition of the unique housing challenges and needs of Indigenous peoples in Canada and to advance progress towards reconciliation. As part of the Strategy, the federal government has committed to establishing Canada's first National Indigenous Housing Centre. To date, a total of \$4.3 billion has been committed to the development and implementation of the Strategy over 2022-2032. Indigenous-led engagement on the Strategy has consisted of over 40 in-person and virtual engagement sessions and a survey, which took place between January and April 2023.

Solving the Housing Crisis: Canada's Housing Plan (2024)

In April 2024, the Government of Canada released *Solving the Housing Crisis – Canada's Housing Plan* (the Plan). The Plan has three key target areas: building more homes, making it easier to rent or own a home, and helping Canadians who can't afford a home.

In tandem with Budget 2024, the Plan earmarked funds for several new and existing funding programs. This included expanded funds for the HAF for partnerships with additional municipalities, a major intention of which is to streamline permitting and promote new 'missing middle' and affordable housing. As part of the Plan, a Rapid Housing Stream, with funding attached to it, was proposed under the Affordable Housing Fund.

The Plan also introduced the new Canada Housing Infrastructure Fund, which aims to accelerate the construction of critical housing infrastructure, and the Infrastructure for Housing Initiative, a financing tool for municipalities and Indigenous communities through the Canada Infrastructure Bank. The Plan further calls for the expansion or creation of funds for the development and preservation of affordable and non-profit housing (e.g. the Affordable Housing Fund, Rental Protection Fund, etc.) and homelessness prevention (e.g. Reaching Home, Interim Housing Assistance Program).

Many of the Plan's commitments are intended to be implemented in coordination with, and supported by, provincial, territorial, and local governments. Examples that may particularly impact municipalities include: targeted funds towards developing housing above shops and businesses; making use of publicly owned land for affordable and deeply affordable housing; updating the National Building Code to support more accessible, affordable, and climate-friendly housing; tying public transit funds to increased density; and providing a short-term rental enforcement fund.

The Plan further recommends commitments that provinces, territories, and municipalities can make to complement this Plan. These include incentives for the construction of purpose-built rental housing, limiting or waiving planning and development-related fees and charges, undertaking municipal zoning reforms to support densification and transit-oriented development, implementing stronger vacancy control, developing a framework to avoid bad faith renovations and excessive rent increases, supporting non-market and community housing, expediting approvals and permitting processes, and enforcing regulations on short-term rentals.

Reaching Home: Canada's Homelessness Strategy (2019-2028)

In 2019, the federal government launched *Reaching Home: Canada's Homeless Strategy* to support the goals of the NHS and reduce and prevent homelessness across the country. The Strategy aims to reduce chronic homelessness by 50% by 2027-2028 and is supported by nearly \$4 billion in funding over a nine-year period. The Plan involves working with communities to develop and deliver local plans with specific outcomes to address community-specific needs and priorities, coordinate local services, and prioritize populations in the greatest need.

Canada Housing Infrastructure Fund

The Canada Housing Infrastructure Fund (CHIF) is a \$6 billion fund established by the Minister to expedite housing construction and help finance infrastructure necessary to service new residential developments. The fund is divided into two streams. A direct delivery stream provides a \$1 billion fund for pressing infrastructure needs that can be accessed directly by municipalities, Indigenous organizations and communities, and other eligible applicants. A second provincial and territorial agreement stream provides a \$5 billion fund that can be accessed by the provinces and territories. As a condition of accessing this funding, municipalities, provinces and territories must undertake federal priority actions such as 'upzoning' to permit four (4) residential units per residential lot as-of-right, and freezing development charges for three years.

Infrastructure for Housing Initiative

The Canada Infrastructure Bank (CIB) is a federal Crown corporation established to support infrastructure investments through public-private partnerships. It recently launched the Infrastructure for Housing Initiative (IHI) to stimulate local investments in critical infrastructure to service new housing developments in municipalities and Indigenous communities. The initiative is a financing tool that will allow communities to borrow at competitive interest rates to finance infrastructure to support new housing development. Specific details about the tool have yet to be released publicly.

► Provincial Policy and Regulatory Context

Ministry of Municipal Affairs and Housing

The Ministry of Municipal Affairs and Housing is responsible for municipal affairs, land use planning, and housing policy and programs in Ontario. It oversees the assets of the former Ontario Mortgage and Housing Corporation, a former independent agency

responsible for the Province's public housing portfolio and for delivering and financing various legacy housing programs. The Ministry works with municipal service managers to deliver social housing programs and ensure they are meeting their housing responsibilities. It also administers key provincial legislation related to land use planning and housing, including the *Residential Tenancies Act*, *2006 Housing Services Act*, *2011*, *Ontario Building Code*, *Planning Act*, *1990*, and *Municipal Act*, *2001*.

Housing Services Act, 2011

The *Housing Services Act, 2011* is the legislative framework for the delivery of social housing and homelessness services in Ontario. The Act sets out requirements and regulations for service managers and housing providers concerning housing and homelessness plans and the administration of housing projects under legacy federal-provincial housing programs. It also regulates the activities of the Housing Services Corporation, which oversees the operation and financial management of social housing providers, including the pooling of capital reserves for investment purposes.

Municipal Act, 2001

The *Municipal Act, 2001* sets out the rules for all municipalities in Ontario (except for the City of Toronto, which is governed by the *City of Toronto Act*) and gives municipalities broad powers to pass by-laws on matters such as health, safety, and wellbeing, and to protect persons and property within their jurisdiction. The Act provides direction for land use planning purposes, but it does not directly legislate municipal official plans or zoning by-laws, which are governed by the *Planning Act*.

Section 163 of the Act allows municipalities to enact business licensing by-laws for group homes if they permit the establishment and use of group homes under section 34 of the *Planning Act*. A business licensing by-law for group homes can require a license and impose licensing fees as conditions for establishing a group home.

Section 99.1 of the Act allows municipalities to prohibit and regulate the demolition of residential rental property and the conversion of residential rental property to an alternative purpose. However, this authority does not apply to residential rental property that contains fewer than six dwelling units. The *More Homes Built Faster Act, 2022*, empowered the Minister to make new regulations regarding the powers of municipalities to regulate demolition and conversion of residential rental properties.

Section 106 of the *Municipal Act, 2001* prohibits municipalities from directly or indirectly assisting any commercial enterprise through the granting of bonuses. This includes giving or lending municipal property, guaranteeing borrowing, leasing or selling municipal property at below fair market value, or giving a total or partial exemption from any levy, charge, or fee. This prohibition does not apply to a municipal council exercising its authority under subsections 28 (6), (7), and (7.2) of the *Planning Act* (Community Improvement Plans) or section 365.1 of the *Municipal Act* (cancellation of taxes, environmental remediation).

Community Housing Renewal Strategy

In 2019, the Ontario government announced the *Community Housing Renewal Strategy* with \$1 billion in funding to help sustain, repair, and build community housing and end homelessness. The Strategy includes the following elements:

- Encouraging tenants to seek opportunities at school and work by removing previous barriers for working more hours or are completing post-secondary education;
- Simplifying rent calculations;
- Freeing up the waitlist by prioritizing tenants' first choice of unit offered;
- Ensuring rent calculations exclude child support payments;
- Imposing an asset limit for applicants; and,
- Making housing safer by empowering housing providers to turn away tenants who have been evicted for criminal activity.

The Province also launched three programs under the CHRS.

- *Canada-Ontario Community Housing Initiative*: The Canada-Ontario Community Housing Initiative (COCHI) provides funding to local service managers to replace federal Social Housing Agreement funding that has been expiring each year since April 2019. Funding can be used by Service Managers to repair, regenerate, and expand community housing, and to protect and retain affordability for existing tenants in social housing.
- *Ontario Priorities Housing Initiative*: The Ontario Priorities Housing Initiative (OPHI) provides flexible funding to local service managers and two Indigenous Program Administrators to address local housing priorities in the fields of housing supply and affordability, repairs to community housing, and tenant assistance and supports. Housing providers can dedicate a percentage of spending for supports that will keep people housed and prevent homelessness.
- *Canada-Ontario Housing Benefit*: The Canada-Ontario Housing Benefit (COHB) program is a provincially delivered program providing direct, monthly benefit payment to eligible households to help pay their rents. The benefit is portable, which means a household may continue to receive the benefits even when moving to another rental address in Ontario. The program is jointly funded by the Province of Ontario and the Government of Canada, as a bilateral agreement under the National Housing Strategy

More Homes, More Choice: Ontario's Housing Supply Action Plan (2019)

More Homes, More Choice: Ontario's Housing Supply Action Plan (2019) is the Province's plan to address Ontario's housing crisis. The plan does not contain specific actions or housing targets but rather high-level goals concerning "cutting red tape" in the form of reducing planning approval timelines and permitting fees and reforming land

use regulation with the objective of permitting a wider range of housing options in different locations.

Homelessness Prevention Program

The Homelessness Prevention Program (HPP) is a provincially funded program that provides housing and support services to individuals experiencing or at-risk of homelessness through municipal service managers responsible for social housing. HPP is designed to be flexible allowing municipalities to target funding where it is needed most and create local programs under four service categories: emergency shelter solutions, supportive housing, community outreach and support services, and housing assistance.

Indigenous Supportive Housing Program

The Indigenous Supportive Housing Program (ISHP) provides housing assistance in the form of rent supplements, housing allowances, and support services to Indigenous peoples living off-reserve who are experiencing or at-risk of homelessness through Indigenous-led organizations providing culturally appropriate long-term housing.

Streamline Development Approval Fund

In 2022, the Province announced a new \$45 million Streamline Development Approval Fund (SDAF) to assist municipalities with modernizing and streamlining residential development approvals within their jurisdictions. Bradford West Gwillimbury received \$1 million in funding through the program, which has been used to support six projects:

1. Development Review Process Transformation;
2. Development Review Digital Transformation;
3. Development Review Guidelines;
4. Retaining Resources to Clear Application Backlog;
5. Advancing Neighbourhood Planning; and
6. Addressing Legislative Changes under the Ontario Heritage Act.

The Municipality's final report on the SDAF provides more detail about each of these projects.

Provincial Planning Statement (2024)

On October 20, 2024, the new *Provincial Planning Statement, 2024* (PPS, 2024) came into effect and replaced the former *Provincial Policy Statement, 2020* (PPS, 2020) and *A Place to Grow: Growth Plan for the Greater Golden Horseshoe, 2019*. The new PPS 2024 is intended to be a streamlined, province-wide land use planning policy framework that builds upon the 'housing-supportive' policies of the former documents. The PPS, 2024 outlines the Province's policies on land use planning and is issued under Section 3 of the Planning Act. It provides policy direction on land use planning to promote 'strong, healthy communities' and requires all local decisions affecting land use planning matters to be consistent with the PPS, 2024.

Planning Act, 1990

The *Planning Act, 1990* is the provincial legislative framework for land use planning in Ontario and establishes the authority of municipalities to regulate different uses of land and ensure that matters of provincial interest are taken into account by planning decisions. The *Planning Act* requires municipalities to adopt an official plan and establishes restrictions on the kinds and nature of policies that may be contained therein. It also authorizes municipalities to adopt zoning by-laws, among other forms of land use regulation, to implement the policies and objectives of their official plans and establishes timelines by which planning authorities must issue decisions regarding requested amendments to Official Plans and zoning by-laws.

Ontario Land Tribunal Act, 2001

The Ontario Land Tribunal (OLT) is Ontario's quasi-judicial land use planning appeals tribunal, established under the *Ontario Land Tribunal Act*. The Tribunal hears and adjudicates appeals concerning disputes related to land-use planning, environmental protection, land valuation, and municipal finance, among other related matters. Appeals to the OLT often concern decisions (or lack thereof) by municipalities with regards to planning applications, the implementation of planning policy and regulation, and the imposition of planning fees and charges (such as development charges).

Development Charges Act, 1997

The *Development Charges Act, 1997* regulates municipal authority to levy development charges (DCs), which are fees collected by municipalities to finance the capital costs of new infrastructure to accommodate residential growth, such as roads and servicing infrastructure. Municipalities must complete a development charge background study and conduct statutory consultation before passing a development charge by-law.

► ***Recent Provincial Legislative Changes***

Bill 108, More Homes More Choice Act, 2019

Bill 108, More Homes More Choice Act, 2019, which was intended to implement the high-level objectives in the *More Homes, More Choice: Ontario's Housing Supply Action Plan*, removed "soft services", such as parks, community centres, libraries, and other community facilities as eligible services under a DC by-law and required such services to be financed through a new "community benefits charge" (CBC) regime based on land value. Further, municipalities are now required to prepare and undertake public consultation on a CBC strategy prior to adopting a new CBC by-law.

The CBC regime replaced the former density bonusing provisions under Section 37 of the *Planning Act*, as well as former requirements and municipal by-laws for parkland dedication. The Province aims to provide greater certainty regarding upfront development costs through this change and help prevent these matters from being subject to ad hoc negotiation.

Bill 23, More Homes Built Faster Act, 2022

Bill 23, More Homes Built Faster Act, 2022 was tabled in the provincial legislature in October 2022 and received royal assent on November 28, 2022. Bill 23 amended several pieces of legislation to revoke various existing land use planning regulations available to municipalities. Key legislative amendments included:

- Amending the *Development Charges Act, 1997* to significantly curtail municipalities' ability to recover growth-related capital costs through DCs by, among other things:
 - Removing housing services as eligible services for which DCs can be imposed;
 - Imposing a requirement to phase-in DC rates over a five-year period, above and beyond any phase-in provisions previously adopted by a municipality (this was later reversed by Bill 185, *Cutting Red Tape to Build More Homes Act, 2024*);
 - Establishing discounts for purpose-built rental housing units, above and beyond any discounts for purpose-built rental units previously adopted by a municipality;
 - Establishing new exemptions from DCs, including for affordable residential units and "attainable" residential units; and
 - Expanding the historic average service level cap from 10 to 15 years; and
- Amending the *Planning Act* to, among other things;
 - Require municipal official plans and zoning by-laws to permit up to three residential units per lot in areas where municipal services are available;
 - Exempt residential buildings containing no more than 10 dwelling units from site plan control;
 - Distinguish between two different classes of upper-tier municipalities: those which have planning responsibilities and those which do not (Simcoe County was classified as an upper-tier municipality without planning responsibilities).

Bill 185, Cutting Red Tape to Build More Homes Act, 2024

On June 6, 2024, *Bill 185, Cutting Red Tape to Build More Homes Act, 2024*, received Royal Assent. The legislation aims to support the provincial government's goal of building 1.5 million homes by 2031 by reducing barriers to housing development. It amended multiple statutes including the *Municipal Act*, the *Development Charges Act*, and the *Planning Act*.

Some of the changes to the *Planning Act* that resulted from this legislation included:

- Introducing a new 'use it-or-lose it' authority for municipalities to lapse unexercised draft plan of subdivision and site plan approvals and reallocate

infrastructure servicing commitments from stalled to shovel-ready developments to promote timely delivery of housing post-planning approval;

- Removing the planning application fee refund framework introduced through Bill 109;
- Exempting public universities from planning approvals to facilitate faster construction of student residences;
- Limiting third-party appeals for approved official plans and zoning by-laws; and
- Removing planning authorities from seven upper-tier municipalities.

Bill 17, Protect Ontario by Building Faster and Smarter Act, 2025

Bill 17, Protect Ontario by Building Faster and Smarter Act, 2025 received Royal Assent on June 5, 2025. Bill 17 amended various pieces of legislation with respect to housing, infrastructure, and transit, including:

- Amendments to the *Development Charges Act* that: expand DC deferrals (from building permit issuance to occupancy permit issuance), which were previously limited to rental housing development and institutional development, to all forms of development; eliminate interest payments on deferred DCs, except for interest that had accrued before the Act came into effect; establish that DCs owed are the lower of the (frozen) DC rates as of the date of submission of a zoning by-law amendment or site plan application, including any interest, or the DC rates in effect at the time the DCs are payable; and exempt long-term care homes from DCs;
- Amendments to the *Planning Act* that: limit the scope of municipalities' ability to require specific studies and reports as part of a complete planning application, and to exclude sun/shadow, wind, urban design, and lighting studies as part of these required reports and studies; and establish a prescribed distance from an established minimum setback in a zoning by-law (expressed as a percentage of the minimum setback distance), to be identified in regulation, that will be permitted as-of-right without a zoning by-law amendment or minor variance; and
- Amendments to the *Building Code Act* that: prevent municipalities from passing by-laws respecting the construction or demolition of buildings, which effectively prevent them from applying green building standards.

On the same day Bill 17 was introduced in the Ontario legislature, the Province also filed O. Reg 54/25 under the *Planning Act*, which prevents municipalities from requiring more than five percent (5%) of either the total gross floor area, excluding common areas, or the total number of dwelling units within a development as affordable housing under an inclusionary zoning by-law, and prevents affordable housing required under an inclusionary zoning bylaw from remaining affordable for longer than 25 years.

► ***Upper-tier Municipal Policy and Regulatory Context***

In 2001, the Province of Ontario transferred responsibility for the oversight and funding of social housing to the municipal level, establishing Consolidated Municipal Service Managers (CMSMs) to administer these functions under the Housing Services Act, 2011. The County of Simcoe serves as the CMSM for its 16 lower-tier municipalities, including the Town of Bradford West Gwillimbury (BWG). As the CMSM, the County is responsible for planning, administering and funding affordable housing programs and supports for BWG households unable to access or afford housing in the private market as well as overseeing and coordinating homelessness prevention initiatives and service delivery with local partners.

The County fulfills these responsibilities through a combination of direct service delivery, policy development, and partnerships with non-profit, co-operative, and private sector housing providers. Its work is supported by a number of key policy and strategic documents that together form the framework for housing provision in the County. These include:

- The Simcoe County Official Plan - This document establishing long-term policy direction for growth management, settlement structure, and housing provision.
- Simcoe County Official Plan Amendment No. 7 (SCOPA 7) – adopted by the County but pending provincial approval, which updates growth forecasts, intensification targets to 2051.
- The Simcoe County Housing Corporation (SCHC) Affordable Housing Development Master Plan (2024–2034) – a 10-year capital infrastructure plan for SCHC-led affordable housing development.
- The Housing Attainable Supply Action Plan (Housing ASAP) – a five-year strategy to accelerate “missing middle” housing delivery in partnership with local municipalities and the private sector.
- The County’s Homelessness Prevention 10-Point Plan – a targeted program to address immediate and long-term housing needs for vulnerable populations.
- Our Community 10-Year Affordable Housing and Homelessness Prevention Strategy (2014–2024) – the County’s overarching housing and homelessness framework, now being update

This section provides an integrated summary of these documents, with emphasis on their implications for affordable housing provision, growth planning, and potential impacts for Bradford West Gwillimbury.

Simcoe County Official Plan

The County’s in-effect Official Plan establishes a policy framework for managing growth, supporting complete communities, and ensuring a range of housing options to meet the needs of current and future residents. Key housing-related policy directions include:

- Promoting a mix of housing types, densities, and tenures to support affordability and accommodate all household sizes and income levels.
- Supporting the development of affordable housing in both greenfield and intensification areas, particularly within settlement areas and near transit.
- Preserving and renewing existing community housing stock.
- Encouraging partnerships with public, private, and non-profit housing providers to expand the supply of affordable and supportive housing.
- Integrating housing policy with broader objectives for complete communities, economic development, and climate resilience.

Below are policies contained within the County Official Plan that demonstrate these policy directions:

- *Diversified Housing Stock:* The Simcoe County Official Plan outlines policies to enable a range of housing types and forms. Section 3.1.4 establishes a core planning theme of "development of communities with diversified economic functions and opportunities, and a diverse range of housing options" Supporting this objective, Section 4.1.6 mandates that local municipalities "will provide for an appropriate range of housing types and densities required to meet projected needs of current and future residents." Furthermore, Section 3.5.31 outlines a policy directing that the development of settlements should include "a range of types of housing, including detached, semi-detached, townhouse, and apartment units, along with a mix of affordable housing, to meet a variety of housing needs for residents of all ages and all incomes."
- *Residential Intensification:* A key component of the Official Plan growth management strategy focuses on growth within existing settlements through intensification. Section 3.5.2 sets the objective "to develop a compact urban form that promotes the efficient use of land and provision of water, sewer, transportation, and other services." To achieve this, Section 3.5.25 sets minimum annual intensification targets for each local municipality, which specify the percentage of new residential units to be developed within the built boundaries of settlements. Section 3.5.26 requires that each local municipality "shall develop an intensification strategy and implement the strategy through its official plan in order to phase in and achieve the intensification targets" specified in the Plan.
- *Complete Communities:* The creation of complete and healthy communities is a priority in Simcoe County. Section 3.1.1 directs that primary settlement areas "will develop as complete communities," which serve as central hubs for various activities. Section 3.2.12 requires that new development within settlement areas provides "a mix of land uses, including residential, employment, recreational and human services" and an "integrated composition of land use designations that considers how to enable people of all ages and abilities to safely and independently live, work and play in close proximity." The Plan further supports this through Section 4.2.4, which encourages the co-location of "community

facilities and public service facilities" in community hubs to enhance cost-effectiveness and service integration.

- *Retention of Existing Housing Stock:* The Plan includes policies that support the use and adaptation of existing residential properties. Section 3.3.1 permits local municipal official plans to provide for "second units such as semi-detached dwelling units, accessory apartments, structures providing accommodation for temporary or seasonal farm help, garden suites, or other temporary accommodations, with the provision of adequate water and sewage treatment facilities." This is further reinforced by Section 4.3.4, which encourages local municipalities to "permit, wherever possible, individual lot intensification such as secondary or accessory suites in residential buildings subject to meeting building, health, and safety regulations."
- *Affordable Housing:* The Official Plan identifies affordable housing as a critical component of community vitality. Section 4.3.1 states that "The development of affordable housing is important to the County and the local municipalities to ensure individual health and long-term community vitality. Official plans, zoning, and other bylaws shall be used to facilitate its development." Section 4.3.11 establishes a specific goal, stating that the County has "a target that a minimum of ten percent (10%) of all new housing units created each year will be affordable housing units." The Plan encourages local municipalities to use several mechanisms to achieve this, including revising zoning bylaws (Section 4.3.5), using alternate development standards (Section 4.3.6), supporting the use of Section 37 of the Planning Act for density increases in exchange for affordable housing (Section 4.3.7), and offering grants or waivers for development and planning fees (Section 4.3.8).

Amendment No. 7 to the Simcoe County Official Plan

Simcoe County Official Plan Amendment No. 7 (SCOPA No. 7) adopted by County Council in 2022 but not yet approved by the Province, updates the Official Plan to conform with provincial policy changes and extend growth planning to 2051. Notable policy directions in SCOPA No. 7 affecting the Town of Bradford West Gwillimbury include:

- Designation of the Bradford Urban Area as a Primary Settlement Area and the allocation of approximately 40,000 additional residents, bringing the 2051 population forecast to 84,370, along with an increase of 19,000 jobs for a total employment forecast of 30,900.
- Increase in the Town's intensification target within the Delineated Built-Up Area from 40% to 42%.
- Increase in the Designated Greenfield Area density target from 35 to 55 residents and jobs per hectare.
- Establishment of a conceptual boundary for the Town's Major Transit Station Area (MTSA) surrounding the Bradford GO Station, with a requirement for the

Town to undertake further comprehensive planning to guide its future development.

If approved, SCOPA No. 7 will provide an updated statutory framework for accommodating BWG's allocated population and job growth to 2051.

Our Community 10-Year Affordable Housing and Homelessness Prevention Strategy

The County of Simcoe launched its 10-Year Affordable Housing and Homelessness Prevention Strategy in 2014, concluding in 2024. Work is underway to develop a new 10-year strategy, which will build on past achievements, set ambitious targets for safe, attainable, and affordable housing, and integrate key initiatives such as the Homelessness Prevention 10-Point Plan, the Attainable Supply Action Plan (Housing ASAP), and the Simcoe County Housing Corporation (SCHC) Affordable Housing Development Master Plan.

The strategy tracks and evaluates annual progress across several priority areas:

1. Protecting Existing Community Housing Stock

- Preservation of long-standing community housing, much of it developed decades ago with federal and provincial funding, delivered by non-profits, co-operatives, and SCHC.
- In 2024, the County invested \$2.6 million in capital repairs to SCHC-owned units and provided \$3.3 million in capital repair loans to non-profit providers for urgent work.

2. Sustaining Affordability After Mortgages End

- To address affordability risks when End of Operating Agreements (EOAs) or End-of-Mortgage (EOM) terms are reached, the County works with providers to maintain units in the community housing system.
- Measures include Service Agreements, Exit Agreements, and other incentives supported by provincial programs such as COCHI and OPHI.

3. New Affordable Rental Development

- Since 2014, the County has created 3,692 affordable housing units, including 442 units in 2024.
- A notable 2024 project is a 50-unit building on land donated by the Town of Bradford West Gwillimbury, part of a larger municipal development. The building, fully occupied since December 2024, includes community space, kitchen facilities, and ground-floor institutional uses for the Simcoe County District School Board and County Community Support and Wellbeing services.

4. Housing Retention and Eviction Prevention

- Supports include emergency rental and utility assistance, moving and storage aid, and first/last month's rent support.

- Assistance caps: up to \$1,500 for singles/couples and \$3,500 for families within a 24-month period.

5. Rapid Rehousing Programs

- Provides 6–9 months of temporary housing for youth and/or seniors in need.

6. The HART of Simcoe County

- Offers integrated, person-centred, and low-barrier access to locally tailored health and human services for individuals at risk of or experiencing homelessness.
- Focuses on distributed access points and coordinated service pathways rather than a single centralized facility.

The strategy incorporates measurable objectives and targets, with annual analysis to ensure responsiveness to changing conditions, emerging needs, and evolving housing and homelessness policies.

Simcoe County Housing Corporation Affordable Housing Development Master Plan (2024–2034)

The Simcoe County Housing Corporation (SCHC) Affordable Housing Development Master Plan is a 10-year capital infrastructure strategy that outlines how future SCHC housing will be developed, and at what scale. The plan is intended to respond to community demand and identified housing needs, while ensuring financial viability and managing development risk. It also seeks to leverage existing assets and create new partnerships to expand and sustain the County’s affordable housing system.

Prepared as a continuation of the County’s 10-Year Affordable Housing and Homelessness Prevention Strategy, the Master Plan emphasizes maintaining a balance of affordable and supportive housing options within the SCHC portfolio. The document is organized into several key components, which together guide how SCHC will plan, design, acquire, and deliver housing over the next decade as summarized below.

1. Needs-Based Approach and Development Targets

The plan identifies housing needs through analysis of the County’s 10-year strategy, SCHC’s portfolio, application data, and centralized waiting list information. Based on this assessment, SCHC has set a target of approximately 100 new units per year between 2024 and 2034, with about 70% of new units planned as studios or one-bedrooms for seniors and adults, while maintaining a diversity of unit types.

2. Design and Scale Parameters

To improve financial sustainability, the plan notes that most new builds will have a minimum of 50 units to take advantage of economies of scale. Where possible, new developments will include community rooms or kitchens as shared amenities. Modular construction is identified as a potential delivery option, particularly for small- to medium-scale projects on suitable serviced sites.

3. Property Acquisition and Partnerships

The plan outlines strategies for securing land, including targeting acquisitions near priority redevelopment areas and seeking first-right-of-purchase agreements where feasible. A consistent evaluation framework will be used for site selection. Acquisition approaches may include purchasing land, securing long-term leases, accepting land donations, or acquiring existing residential buildings for redevelopment. The plan also emphasizes working with private, municipal, and non-profit partners to increase delivery capacity.

4. Implementation and Funding

The document includes a 10-year project prioritization schedule (2024–2034) that will be integrated into the County’s Long-Term Financial Plan and annual budget process. The sequencing of projects may be adjusted to respond to new opportunities or delays. Phase 1 priority projects do not currently include any in Bradford West Gwillimbury. Implementation will require securing roughly two-thirds of funding from federal and provincial governments, with municipal partnerships leveraged where possible. The plan stresses that municipal funding alone will not be sufficient, and highlights the importance of sustained higher-level government investment, as well as pursuing external funding and public-private partnerships.

The Master Plan presents a coordinated, evidence-based framework for increasing affordable housing supply in Simcoe County over the next decade, with a focus on financial sustainability, strategic partnerships, and flexibility to adapt to changing needs.

Housing Attainable Supply Action Plan (Housing ASAP)

The Housing Attainable Supply Action Plan (Housing ASAP), completed in June 2024 by the County of Simcoe in partnership with the City of Orillia, sets out strategies to be implemented over the next five years to increase the supply of attainable, or “missing middle,” housing delivered by the private market. The initiative builds on a County-wide Housing Needs Assessment (HNA) completed in August 2023, which examined housing gaps, income levels, affordability challenges, and trends in supply by sub-region.

Following the HNA and public and stakeholder consultation, the plan identifies a range of options and recommendations for the County and City of Orillia, organized into four main strategy areas:

1. Simplifying and Streamlining Policy and Municipal Processes

The plan proposes creating a more permissive policy environment and improving internal processes to accelerate the delivery of housing at various price points. Recommended actions include establishing a Development Navigator Program for priority housing projects, fast-tracking affordable/attainable housing applications, connecting market and non-market developers to align objectives, and linking proponents to external funding and supports while clearly communicating desired housing outcomes early in the process.

2. Coordination and Innovation Initiatives

The County is encouraged to take a leadership role in coordinating affordable/attainable housing programs and partnerships with local municipalities. Actions include developing a Public Land Program and Candidate Sites Catalogue, encouraging updates to local planning frameworks, simplifying and expediting approvals for priority projects, preparing a Standard Rental Replacement By-law, creating pre-approved building designs for missing middle housing, introducing policies to make new homes ADU-ready (Additional Dwelling Unit), improving housing data collection, and exploring a Community Planning Permit System (CPPS) for priority housing types.

3. Advocacy Initiatives

The plan recommends advocacy to provincial and federal governments for policy and funding changes outside municipal control that could improve housing attainability and affordability.

4. Financial Initiatives

Proposed financial tools focus on reducing development costs for priority housing types. These include expanding the Secondary Suite Program to cover attainable units, reducing property tax rates for purpose-built rentals, requesting prescribed status from the Province, and increasing flexibility in future local municipal Community Improvement Plan (CIP) incentive programs.

Given the extensive list of recommendations, the plan identifies several high-priority actions for immediate implementation, they are as follows:

1. Establish a Development Navigator Program to facilitate priority housing.
2. Create a Candidate Sites Catalogue.
3. Develop a Model Community Planning Permit System.
4. Prepare a Standard Rental Replacement By-law.
5. Lay the groundwork for future financial incentive programs.

The Housing ASAP plan is intended to be advanced over the next several years in collaboration with local municipalities, with the goal of accelerating the delivery of attainable housing across Simcoe County.

Homelessness Prevention 10-Point Plan

The County of Simcoe's 10-point homelessness prevention strategy creates a strong, data-driven strategy to help the most vulnerable in our communities through initiatives that have been proven effective in other regions.

This strategy includes 10 main objectives in order to prevent homelessness, these include:

1. Make affordable housing more attainable to end homelessness: Providing deep rent subsidies for individuals and families (\$600-\$800) distributed through Housing First and Outreach teams.
2. Creating new supportive housing programs: Increase creative Supportive Housing Programs by converting existing community housing into supportive housing programs.
3. Creating peace of mind when using services: Offering Storage Unit Solutions for people who are homeless to store belongings safely while accessing services.
4. Improving safety and well-being for the community as a whole: Enhancing and mobilizing mobile Outreach Services to improve safety and well-being for all.
5. Increasing housing availability in current programs: Increasing housing availability through increased Affordable Housing stock and Supportive Housing units, and lifting the funding freeze on the Domiciliary Care Program.
7. Creating easier ways to help access services: Implementing a Centralized Intake System that is available after hours for services.
8. Enhancing our community shelters services and standards: Increasing funding to the Shelter System and supporting the Temporary Shelter at Rose Street over the winter months.
9. Increasing eviction prevention services and access to housing for families: Improving access to housing through Housing Retention Funding by doubling the grant limits for families.
10. Improving shelter on the housing continuum: Addressing repairs / maintenance needs through Retrofits & Upgrades Program (up to \$50k per grant).
11. Finding new opportunities: Continued attention to Potential Capital / Operating Opportunities to increase housing.

The strategies outlined aim to improve housing affordability by expanding the supply of units, providing deeper rent subsidies, enhancing eviction prevention programs, and strengthening available shelter services. The County is committed to pursuing new opportunities, enhancing community-based shelter supports, and promoting safety across the region.

As part of its recent Homelessness Prevention 10-Point Plan, the County launched new online dashboards that present real-time shelter usage data, offering insight into evolving demands within the homelessness prevention system. These dashboards are publicly accessible at open.simcoe.ca.

The County of Simcoe's Secondary Suites Program

The Simcoe County Secondary Suites Program, funded by the County and federal/provincial governments, offers a 15-year forgivable loan of up to \$30,000 to eligible homeowners. To qualify for the program, applicants must own a property in Simcoe County where the secondary or garden suite will be created.

A key requirement is that the proposed suite must comply with all municipal and building regulations to ensure safety and legality. Applicants must be up to date on property taxes and mortgage payments, and the total of all mortgages and encumbrances on the property, including the program loan, must not exceed the market value of the home. The program also has residency and legal status requirements, mandating that applicants must be a Canadian Citizen, Landed Immigrant, or have Refugee Claimant Status. This initiative is designed to be a streamlined and targeted financial tool for expanding the County's affordable housing supply.

The Affordable Homeownership Program

The Simcoe County Homeownership Program, delivered through the Investment in Affordable Housing Program, offers financial assistance to eligible households for the purpose of purchasing a home. The program provides a forgivable loan of up to 10% of the purchase price, to a maximum of \$50,000, to qualified applicants as funding becomes available. This loan is forgivable over a 20-year term, and any funds repaid to the County are placed into a revolving fund to assist future homeowners.

Eligibility criteria require applicants to be a Canadian Citizen, Landed Immigrant, or have Refugee Claimant Status. The program is specifically targeted at households who are currently renting in Simcoe County and have a net household income at or below \$121,500.00, with personal assets not exceeding \$20,000. The property being purchased must be located within Simcoe County, and the purchase price must be at or below \$712,300.00. Both new construction and re-sale homes are eligible, with specific inspection or warranty certificate requirements depending on the type of home. The program also mandates that applicants secure a mortgage from a qualified lender.

The Ontario Renovates Program

The Ontario Renovates program is administered by Simcoe County and delivered with funding from the federal and provincial government to provide financial assistance in addressing essential home repairs. Residents may also use funding from this program to make accessibility modifications. Assistance for home repairs is provided as a 10-year forgivable loan, while accessibility modifications are available in the form of a grant. The maximum total amount of funding available to homeowners is \$15,000, and it is distributed on a first-come, first-served basis.

To qualify for the program, applicants must own a home in Simcoe County that serves as their sole and principal residence. A primary requirement is that the home needs repairs to meet acceptable health and safety standards, or that modifications are required to improve accessibility. Applicants must be Canadian Citizens, Landed Immigrants, or have Refugee Claimant Status and must not be in the process of

bankruptcy. The household's total gross income must be at or below \$85,600, with total assets of less than \$20,000 excluding retirement savings plans. The maximum house value must be at or below \$791,500 to be eligible. Income and home price eligibility criteria are adjusted by the Ministry of Housing periodically.

► ***Lower-tier Municipal Policy and Regulatory Context***

Bradford West Gwillimbury Official Plan

Bradford West Gwillimbury's Official Plan guides the Town's land use decisions and settlement structure, and establishes a policy foundation to manage growth, preserve heritage, and enable housing diversity and affordability. The OP establishes a policy framework to guide the provision of housing that meets the needs of current and future residents. It aligns with provincial planning direction and the County of Simcoe Official Plan.

Housing Objectives

The Town's Official Plan overarching housing objectives include:

- Ensuring a full range of housing types, sizes, and tenure to accommodate households of varying incomes, ages, and abilities.
- Promoting affordable housing in both new development and redevelopment areas.
- Supporting the provision of housing for people with special needs, including seniors and persons with disabilities.
- Directing growth to areas with existing or planned infrastructure and services, in support of complete, compact, and walkable communities.
- Achieving intensification and density targets consistent with County and Provincial policy.

Below are policies contained within the Town Official Plan that demonstrate these policy objectives:

- ***Diversified Housing Stock:*** The Plan establishes a framework to ensure a range and mix of housing types for residents in Bradford West Gwillimbury. Objective 2.2.1 aims to "create a variety of housing types, tenures, sizes and price points that meet the diverse and evolving needs of all households, including families, seniors, young professionals and people with special needs." Section 4.1.2 permits a range of traditional low-rise units, such as detached, semi-detached, duplex, and townhouse dwellings. Section 4.1.3 permits higher-density forms including townhouses and apartments, while Section 4.1.4 allows for a range of dwelling units such as stacked townhouses and apartments with no maximum density.

- *Residential Intensification:* A core theme of the Plan is to manage growth efficiently through residential intensification. Policy 3.2.1.b accommodates intensification by allowing a variety of housing types and densities to support intensification and density targets set by the County of Simcoe Official Plan. Section 3.2.3 identifies Downtown Bradford as the primary location for intensification, highlighting its role as a Major Transit Station Area. Section 4.1.5 further supports intensification in the Residential built-up area by permitting a broad range of housing types and densities to meet intensification targets, while encouraging infill and redevelopment projects to make efficient use of existing infrastructure.
- *Complete Communities:* The Plan is guided by the principle of developing complete communities that are safe, well-designed, and accessible. Objective 2.2.1 states a goal to "create healthy and complete communities." A number of objectives in this section collectively direct new development to create a "mixed-use, pedestrian-friendly and transit-supportive environment." The Plan supports communities where people can live, work, and access services conveniently, encouraging a range of residential, commercial, institutional, and recreational uses. Section 3.1.2.1, which promotes a "diverse mix of uses," requires that new development contribute to complete communities where people of all ages and abilities can live, work, and play in close proximity.
- *Retention of Existing Housing Stock:* The plan includes policies that support the preservation and expansion of the existing housing stock. Section 3.12.4 specifically permits "Secondary Dwelling Units" within a single-detached dwelling, semi-detached dwelling, or rowhouse, as well as in an accessory structure. These units are recognized as a way to provide more diverse and affordable housing options without extensive new development. Section 3.12.4.b requires these units to adhere to all building regulations and meet municipal servicing and safety standards. Policy 4.1.1.c further allows for "garden suites" on all lands designated Residential, subject to a Temporary Use By-law.
- *Affordable Housing:* The Town's Official Plan positions affordable housing as a cornerstone of building a complete and inclusive community. Section 3.12.1 establishes affordable housing as a crucial component of a complete community. The Town aims to work with development proponents to achieve a minimum of 10% affordable housing in new developments (Policy 3.12.1.a). Policy 3.12.1.b highlights intensification and secondary dwelling units as important tools for providing affordable housing. The Plan also requires the Town to participate in County initiatives and studies related to affordable housing (Policy 3.12.1.e) and to negotiate agreements with both public and private sectors to address its provision (Policy 3.12.1.f). Inclusionary zoning has been enabled in the Town through Official Plan policies, and Town seeks to assess the feasibility of this tool within the Major Transit Station Area (MTSA) surrounding the Bradford GO Station, enabled through a supporting study and by-law. Public and private sector partnerships are encouraged through negotiated agreements at the subdivision and condominium approval stage to secure higher-density housing forms.

Locationally, affordable housing is directed to areas with convenient access to shopping, community services, public transit, and active transportation networks.

- *Housing for Special Needs:* To promote inclusivity, housing for individuals with special needs, including those with mobility limitations or disabilities, is permitted in all land use designations except Employment, Natural Heritage System, and Environmental Protection areas. This approach is intended to facilitate the integration of housing into established neighbourhoods, provided it meets the applicable policies of the respective designation.
- *Age-Friendly Community:* With a growing senior population, the OP supports housing and neighbourhood design that enable residents to age in place. This includes providing a range of housing types within neighbourhoods, permitting secondary units and garden suites, and encouraging universal design features. Alternative development standards that allow smaller setbacks and mixed-use neighbourhoods are promoted, as is the integration of services for older persons within residential areas. Planned housing for older persons, such as long-term care facilities, nursing homes, and retirement residences, is permitted in most designations and is directed to be well-connected to transit routes, collector or arterial roads, and community facilities. Reduced parking standards are also permitted for consideration where supported by a Parking Study. The Town also intends to prepare an Age-Friendly Community Plan to identify needs, actions, and policy directions, seeking support from upper levels of government.
- *Secondary Dwelling Units:* Currently the Town's OP, permits secondary dwelling units within single-detached, semi-detached, and townhouse dwellings, as well as in ancillary structures, provided servicing is available. These units must be incidental to the principal dwelling and limited to a maximum of 49 percent of the habitable floor area. The policy encourages gentle intensification within existing neighbourhoods while offering additional housing choices.
- *Residential Designations and Density Framework:* The Plan establishes four residential designations, each accommodating different forms and densities. Low Density Residential areas permit detached, semi-detached, duplex, triplex, and townhouse dwellings for up to 30 units per net hectare. Medium Density Residential areas accommodate townhouses and apartments up to 50 units per net hectare, with height limits set through zoning to ensure compatibility. High Density Residential areas allow stacked townhouses and apartments without a maximum density, with site-specific zoning controlling unit counts in line with broader growth policies. Residential Built-Up areas permit the full range of housing types, including small-scale and high-rise apartments, and are central to achieving intensification objectives. Across all residential areas, policies seek to maintain and grow rental housing, optimize density, and integrate compatible neighbourhood commercial uses where appropriate.
- *Implementation Tools:* To achieve housing objectives, the OP also enables the Town to use a variety of implementation measures, including:

- Zoning by-law provisions to permit a range of housing types and tenures.
- Secondary Plans to guide detailed planning in strategic growth areas.
- Community Improvement Plans to provide incentives for affordable or mixed-use housing.
- Conditions of development approval, such as requiring affordable housing components in new subdivisions.
- Ongoing monitoring of housing supply, affordability, and demand to inform policy updates

Town of Bradford Official Plan Update and Growth Management Exercise

On June 25, 2024, the Town of Bradford West Gwillimbury commenced its Growth Management Exercise through a Special Meeting of Council, initiating a comprehensive review and update of the Official Plan pursuant to Section 26 of the Planning Act. This initiative is intended to ensure conformity with the Planning Act, the Provincial Planning Statement, applicable provincial plans, and the County of Simcoe Official Plan. It also establishes a planning framework to accommodate forecasted population, housing, and employment growth to the year 2051, while promoting complete communities, optimizing land use efficiency, and supporting long-term infrastructure and environmental sustainability.

The Growth Management Exercise is being implemented in two parts. Part 1 focuses on amendments within the existing settlement boundary, including updated residential intensification policies, the delineation and policy framework for the Bradford GO Station Major Transit Station Area (MTSA), revised employment area policies, and criteria for employment land conversion. Part 2 will evaluate potential settlement area boundary expansions.

Since its launch, substantial progress has been achieved on Part 1, including the completion of technical background studies, policy analysis, and extensive community consultation. Engagement efforts to date have involved a variety of public participation methods, and further consultation opportunities are planned as the process continues. The Town is in the process of finalizing the Official Plan Amendments for Part 1 to establish the density targets and related policies necessary to accommodate growth within the current settlement boundary, after which work will advance to the assessment and policy development for Part 2.

Bradford West Gwillimbury Growth Management Strategy

The *Bradford West Gwillimbury Growth Management Strategy, 2025* provides a comprehensive framework to guide the Town's growth to 2051, bringing the Town into alignment with the Simcoe County Official Plan and the *Provincial Policy Statement, 2024*. The Strategy establishes updated population and employment forecasts, corresponding land supply needs, and intensification and density targets. The Strategy outlines an approach for directing growth to specific areas and ensuring that a diverse

range of housing and employment opportunities are available to accommodate the projected population.

The key themes for future planning include:

- **Updated Growth Projections:** The updated growth projections for the Town of Bradford West Gwillimbury to the year 2051 are a population of 83,470 people and total employment of 30,900 jobs. These revised figures represent a substantial increase in projected growth and will inform land use and policy planning decisions.
- **Intensification and Density Targets:** The Strategy reinforces the commitment to achieving the updated intensification target of 42% and the designated greenfield density target of 55 residents and jobs per hectare.
- **Strategic Growth Areas:** The report identifies specific areas, such as the Major Transit Station Area (MTSA) near the Bradford GO Station, as primary locations for future intensification and mixed-use development. These areas are targeted for higher density and a greater mix of uses to support transit and walkability.
- **Land Needs Analysis:** The land required to accommodate future residential and employment growth to the 2051 horizon has increased as a result of updated growth projections, requiring 449.1 gross hectares for community uses and 134.8 gross hectares for employment lands. The Strategy outlines requirements for planning and designation of lands to meet the 2051 growth horizon.

Bradford West Gwillimbury Urban Design Guidelines

The Bradford West Gwillimbury Urban Design Guidelines (UDG) provides a comprehensive framework for shaping the physical character of the Town. These guidelines ensure that new development contributes to a high-quality, pedestrian-oriented environment, aligning with the Official Plan to create a cohesive and visually attractive community that reflects the Town's heritage while accommodating future growth. The document emphasizes design principles that promote a strong community identity, foster distinct neighborhoods, and ensure a compatible interface between existing and new developments.

- **Focal Areas:** The UDG provides specific design direction for key areas of the Town, including Downtown Bradford and other intensification corridors. These areas are intended to be vibrant, pedestrian-oriented hubs serving as centers for mixed-use development and public activity.
- **Residential Areas:** New residential development is guided to foster distinct neighborhoods with a variety of housing types and architectural styles. The guidelines focus on creating a well-connected street network, ensuring compatibility with existing residential character, and promoting designs that subordinate garages to the main dwelling facade.
- **Non-Residential Areas:** For commercial and employment lands, the guidelines promote a high standard of architectural and site design that is compatible with

surrounding uses. This includes encouraging buildings to be oriented toward public streets and spaces, minimizing the impact of parking and loading areas, and providing appropriate buffering and screening from sensitive land uses.

- *Public Realm:* The guidelines emphasize the creation of high-quality public spaces and streetscapes that are accessible to all users. This includes standards for "Complete Streets" that integrate pedestrian and cycling facilities, as well as a focus on street trees, lighting, and furniture to create a safe and aesthetically pleasing urban environment.
- *Sustainable Buildings & Infrastructure:* The document encourages green design principles to promote environmental sustainability and resiliency. This involves using low-impact development (LID) techniques for stormwater management, retaining natural features like woodlots and hedgerows, and incorporating energy and water conservation measures in new construction.

Bradford West Gwillimbury Zoning By-law

The Town of Bradford West Gwillimbury Zoning By-law 2010-050 is the primary regulatory document governing land use and development within the municipality, setting out detailed rules for property use, building specifications, and lot requirements. The by-law enables the implementation of the Town's Official Plan policies, detailing permitted uses and development standards such as minimum lot size, setbacks, building height, and lot coverage across different zones in the Town. The by-law also includes provisions for special circumstances, including holding zones and temporary use permissions, which provide the municipality with flexibility to manage development in a phased and controlled manner.

The zoning by-law plays a crucial role in shaping residential development patterns and providing diverse housing options. It specifies the types of housing permitted in each residential zone, from low-density single-detached dwellings to high-density apartment buildings. These provisions are intended to facilitate the creation of a varied and flexible housing supply while ensuring new residential development is safe, well-designed, and aligned with the community vision for Bradford West Gwillimbury.

Zoning By-law Provision for ADUs

The Town of Bradford West Gwillimbury's Zoning By-law permits the creation of Additional Dwelling Units (ADUs), which can be secondary suites or garden suites. The By-law allows for up to two additional dwelling units on a property containing a single-detached, semi-detached, or townhouse unit, or a combination thereof, provided the property is located within the Bradford Urban Area.

The by-law includes a requirement for one additional parking space per ADU, which may be satisfied on the driveway. Additionally, the unit must not exceed 49% of the total habitable floor space of the primary dwelling. For ADUs in accessory buildings, the by-law stipulates a maximum building height and requires a minimum setback from property lines. The Town also provides an application process for homeowners, including checklists for both internal and external units, to ensure that all zoning,

building, and fire code requirements are met for safe and legal occupancy.

2.2 Community Profile

2.2.1 Population		
Characteristic	Data	Value
Total Population (Number)	2016	35,325
	2021	42,880
Population Growth (Number)	Total	7,555
	Percentage	21.4%
Age (Years)	Average	37.8
	Median	37.6
Age Distribution	0 - 14 years	9,185
	15 - 64 years	28,160
	65+ years	5,540
Mobility	Non-movers	36,850
	Non-migrants	1,520
	Migrants	3,460

2.2.2 Demographic Information		
Characteristic	Data	Value
Immigrants	Total	13,830
Non-Immigrants	Total	28,075
Recent Immigrants (2016-2021)	Total	1,505
Interprovincial migrants (2016-2021)	Total	310
Indigenous Identity	Total	565

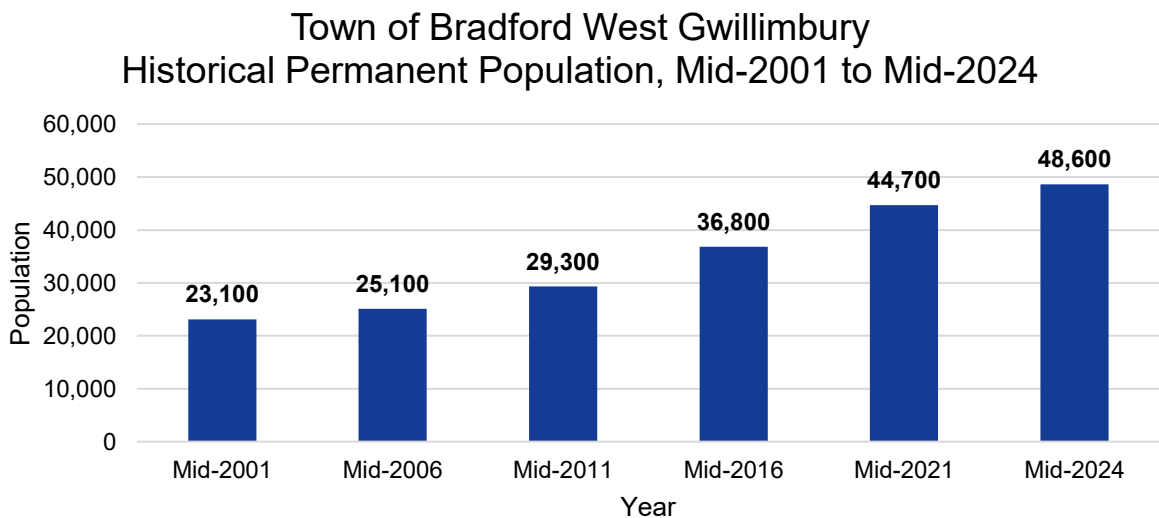
2.3 How have population changes in your community as illustrated by the above data impacted your housing market?

The Town of Bradford West Gwillimbury is a lower tier municipality in Simcoe County, situated on the northern border of the Toronto Census Metropolitan Area. The unique geography of the Town, located in close proximity to major urban markets in Simcoe County and the Greater Toronto-Hamilton Area (GTHA) strategically positions Bradford West Gwillimbury for population and economic growth. Recent population trends, including population growth patterns, net migration, and intra-provincial movement in Bradford West Gwillimbury highlight the need for affordable and suitable housing to meet growing demand.

Population Growth

According to Statistics Canada Community Profiles, the total population in Bradford West Gwillimbury was 42,880 in 2021. This represented an increase of 7,555 residents from the 2016 census period (+21.4%). Between 2016 and 2021, Bradford West Gwillimbury accounted for 14.1% of all population growth in Simcoe County. Over this period, the Town experienced an average annual growth rate of 4.3%, well above the average annual growth rate in Simcoe County (+2.2%) and Ontario (+1.4%). Additionally, this was above the 20-year average annual growth rate in Bradford West Gwillimbury (3.4%), indicating an increase in the rate of population growth in the Town. As the population continues to increase, there is a need for consideration to ensure a sufficient housing supply to meet growing demand. This growth was expected to continue through 2024 to reach a population of approximately 48,600 (**Figure 1**).

Figure 1: Town of Bradford West Gwillimbury Historical Permanent Population, Mid-2001 to Mid-2024



Source: Watson & Associates Economists Ltd. (2025). Growth Management Strategy – Growth Review and Allocations Town of Bradford West Gwillimbury

Population Age

According to Statistics Canada Community Profiles Bradford West Gwillimbury had the youngest population in Simcoe County in 2021, with an average age of 37.8 years and a median age of 37.6 years (**Table 2.2.1**). During this period, the Town had the highest proportion of residents aged 14 years and under (21.4%) and the lowest proportion of residents aged 65 years and older (12.9%) in Simcoe County.

Between 2016 and 2021, Bradford West Gwillimbury experienced the greatest increase in residents aged 25 to 44 years (+2,185 people, +21.1%), followed by those aged 14 years and under (+1,955 people, +27.0%). However, the age cohort that experienced the fastest growth rate over this period were those aged 65 years or older (+1,480 people, +36.5%). This was well above the growth rate for adults aged 65 years and older throughout Simcoe County (+22.8%) and indicated signs of an aging population. During this period, the average and median ages in Bradford West Gwillimbury increased by 0.5 years. These trends may indicate a need for family-sized housing, as well as considerations for housing that enables residents to suitably and affordably age within the community.

Population Mobility

In 2021, 43.2% of the population in Bradford West Gwillimbury had moved within the previous five years (16,965 movers). Among those who had moved during this period, 70.8% had moved to Bradford West Gwillimbury from elsewhere in the province, 20.6% had moved from within Bradford West Gwillimbury, 6.8% had moved to the Town from outside of Canada, and just 1.8% had moved from another province.

Among the 16,935 residents that had moved to Bradford West Gwillimbury within the last five years, 29.3% had moved within the last year (4,975 individuals). In recent years, net migration has accounted for 99% of population growth in the Town. Proximity to Highway 400 and dual urban economic markets in Simcoe County and the GTHA has uniquely positioned Bradford West Gwillimbury for population and economic growth opportunities. Considerations for increasing the housing supply to meet the needs of a growing population are critical.

Immigration Trends

Bradford West Gwillimbury had the highest proportion of immigrant households (32.7%) in Simcoe County in 2021 (**Table 2.2.2**), well above the County-wide share (15.7%). Recent immigrants that had arrived in Canada between 2016 and 2021 accounted for 10.9% of all immigrants in the Town during this period.

Immigrant households in Bradford West Gwillimbury had a higher rate of homeownership (89.3%) than non-immigrant households (79.7%) in 2021. However, recent immigrants had a slightly lower rate of homeownership (71.4%) during this period. In 2021, just 16.7% of non-permanent residents in Bradford West Gwillimbury were in owner households, while 83.3% of non-permanent residents were in renter households. Housing that is appropriate for these households, potentially with services for newcomers and non-permanent residents, could be considered.

Indigenous Population

In 2021, there were 565 residents of Bradford West Gwillimbury that identified as Indigenous, accounting for 1.3% of the population. This was well below the proportion of Indigenous residents in Simcoe County (4.7%) and across Ontario (2.9%). Among the residents who identified as Indigenous in Bradford West Gwillimbury, 61.9% were First Nations and 32.7% were Métis.

Between 2016 and 2021, the population of those who identified as Indigenous in Bradford West Gwillimbury declined by 2.6%. This contrasted with trends in Simcoe County and province-wide, which experienced an increase in the population of those who identified as Indigenous (+11.8% and +8.6%, respectively).

3. Household Profiles and Economic Characteristics

This section should provide a general overview of income, housing and economic characteristics of the community being studied. Understanding this data will make it easier to observe the incidence of housing need among different socio-economic groups within the community. Income categories could be used for this analysis and can be completed in accordance with the HART methodology and CMHC data.

Area Median Household Income (AMHI) can be used as the primary basis for determining income brackets (as a percentage of AMHI) and corresponding housing cost ceilings.

This section should also outline the percentage of households that currently fall into each of the income categories previously established. This will allow a better understanding of how municipalities compare to Canadian averages, and the proportion of households that fall into each household income category. This will also allow for a better understanding of drop-off levels between total households and the number of units required to meet anticipated need or demand in each category. Housing tenures allow for the comparison of renter and owner-occupied households experiences and is important for understanding a community's housing context.

Using a stratified, income-based approach to assessing current housing needs can enable communities to target new housing development in a broader and more inclusive and equitable way, resulting in housing that can respond to specific households in core housing need. This is shown in the next section.

3.1 Household Profiles

3.1.1 Household Income and Profile		
Characteristic	Data	Value
Total number of households	2016	11,591
	2021	13,415
Household income (Canadian dollars per year)	Average	128,800
	Median	114,000
Tenant Household Income (Canadian dollars per year) – *Note: <i>Updated to Bradford West Gwillimbury</i>	Average	85,400
	Median	74,500
Owner household income (Canadian dollars per year) - *Note: <i>Updated to Bradford West Gwillimbury</i>	Average	137,600
	Median	122,000
Average household size (Number of members)	Total	3.2
Breakdown of household by size (Number of households)	Total	13,415
	1 person	1,835
	2 persons	3,485
	3 persons	2,615
	4 persons	3,195
	5 or more persons	2,290
Tenant households (Number of households)	Total	2,215
	Percentage	16.5%
Owner households (Number of households)	Total	11,200
	Percentage	83.5%
Percentage of tenant households in subsidized housing	Percentage	7.4%
Households within 800m of a higher-order/high frequency transit stop or station (#)	Total	695
	Percentage	5.18%
Number of one-parent families	Total	1,655
	Percentage	13.7%
Number of one-parent families in which the parent is a woman+	Total	1,310
Number of one-parent families in which the parent is a man+	Total	345
Number of households by Income Category	Very Low (<=20% below Area Median Household Income (AMHI))	380
	Low (21% – 50% AMHI)	2,035
	Moderate (51 – 80% AMHI)	2,655
	Median (81% - 120% AMHI)	3,390
	High (>120% AMHI)	4,870

3.2 Please provide context to the data above to situate it within your municipality. For example, is there a significant number of one-parent families? Are owner household incomes far surpassing tenant household incomes?

Household Trends

According to Statistics Canada Community Profiles, there were 13,415 households in Bradford West Gwillimbury in 2021, representing an increase of 1,615 households (+15.7%) from 2016 levels (**Table 3.1.1**). This was well above the rate of household growth in Simcoe County (+10.5%) and Ontario (+6.2%).

Household Tenure

In 2021, owner households were the predominant household tenure in Bradford West Gwillimbury (83.5%), well above the proportion of owner households in Simcoe County (77.9%) and Ontario (68.4%). During this period, renter households made up 16.5% of households in the Town.

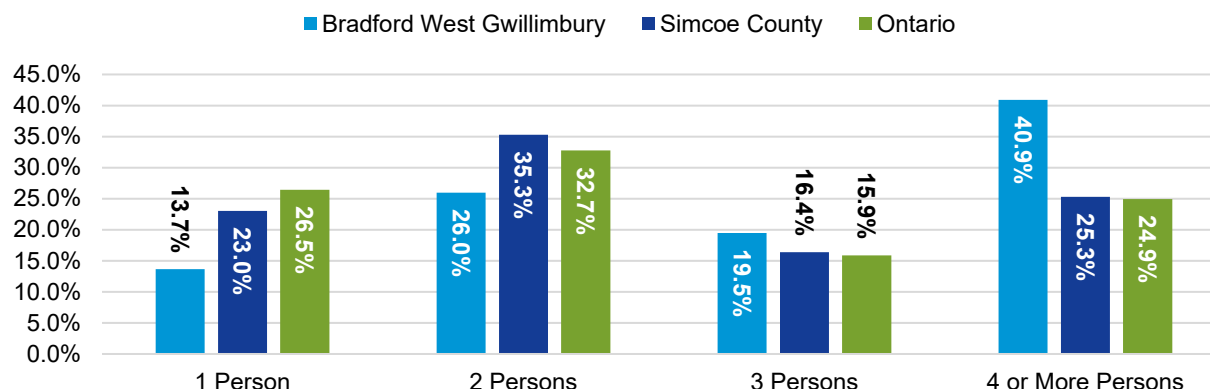
Between 2016 and 2021, owner households experienced the greatest absolute increase in Bradford West Gwillimbury (+1,615 households, +16.8%), with a growth rate that surpassed the increase in renter households (+210 households, +10.5%). This differed from County-wide trends over this period, where renter households increased (+15.1%) at a faster rate than owner households (+9.2%).

Household Size and Type

In 2021, the average household size in Bradford West Gwillimbury was 3.2 persons per household, representing an increase from 3.0 persons in 2016. This was the largest average household size across all local municipalities in Simcoe County, and well above the average household size in Simcoe County (2.6 persons) and Province-wide (2.7 persons).

The most common household size in Bradford West Gwillimbury during this period were households comprised of four- or more- people (40.9%), followed by two-person households (26.0%), three-person households (19.5%), and one-person households (13.7%). This differed from household size trends in Simcoe County and Ontario during this period, where the most common household size were two-person households (35.3% and 32.7%, respectively).

Figure 2: Proportion of Households by Size, Bradford West Gwillimbury, Simcoe County, Ontario, 2021

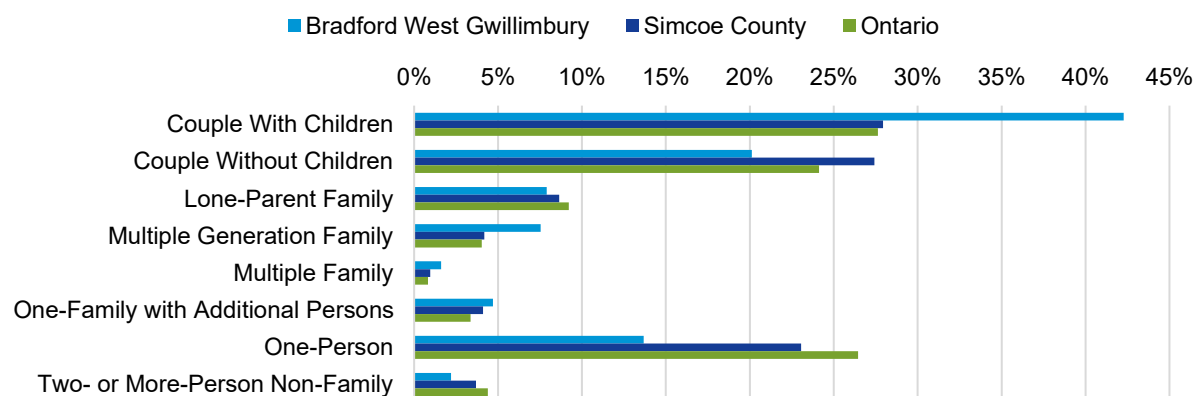


Source: Statistics Canada Community Profiles, 2021

Between 2016 and 2021, households with four- or more-persons experienced the largest growth and fastest rate of increase in Bradford West Gwillimbury (+1,200 households, +28.0%), followed by three-person households (+340 households, +14.9%).

The most common household type in Bradford West Gwillimbury in 2021 were couples with children (42.3%). This was well above the share of couples with children households in Simcoe County (27.9%) and Ontario (27.6%). During this period, Bradford West Gwillimbury had a substantially higher proportion of multiple generation family households (7.9%) than Simcoe County (4.2%) and Ontario (4.0%). The Town had a low proportion of one-person households (13.7%) and lone-parent family households (7.9%) relative to County-wide trends (23.0% and 8.6%, respectively).

Figure 3: Proportion of Households by Type, Bradford West Gwillimbury, Simcoe County, Ontario, 2021



Source: Statistics Canada Community Profiles, 2021

Household Incomes

In 2020, the average household income before taxes in Bradford West Gwillimbury was \$128,800, slightly above the average in Simcoe County (\$110,900). One-person households had an average household income of \$75,200 during this period, while two- or more-person households had an average household income of \$147,400. In 2020, owner households in Bradford West Gwillimbury had an average before-tax household income of \$137,600, while renter households had an average before-tax household income of \$85,400. In 2020, the median household income in the Town was \$114,000.

Between 2015 and 2020, household incomes in Bradford West Gwillimbury have experienced an average annual increase of 4.5%. This is slightly above the average annual increase in household incomes in Simcoe County (+4.0%) and Ontario (+3.7%) during this period. One-person households in Bradford West Gwillimbury experienced the greatest average annual increase over this period (+11.4%), well above the rates in Simcoe County (+3.6%) and Ontario (+3.1%).

HART applies a methodology to determine household income status as a percentage of the Area Median Household Income (AMHI). In this methodology, households are categorized as very low-income, low-income, moderate-income, median-income, and high-income.

Very-low-income households have household incomes of 20% or less of AMHI, low-income households have incomes between 21%-50% of AMHI, moderate-income households have incomes between 51%-80% of AMHI, median-income households have incomes between 81%-120% of AMHI, and high-income households have incomes above 120% AMHI.

Based on the HART income categories, 36.5% of households in Bradford West Gwillimbury were considered high-income in 2020, while 25.4% of households were considered median-income, 19.9% were moderate-income, 15.3% were low-income, and just 2.9% were very-low-income. This suggests that Bradford West Gwillimbury had relatively high household incomes during this period.

3.3 Suppression of household formation (e.g., younger people living with their parents due to affordability pressures) and housing demand (e.g., “driving until you qualify”) can both indicate strained local housing market conditions. Please provide any data or information that speaks to how suppression of the formation of new households and suppression of housing demand has impacted your community since 2016, and how projected formation patterns are expected to be impacted over the next 5 to 10 years. Please indicate methods used to determine expected household formation, such as calculating headship rates broken down by specific age estimate impacts.

Headship rate is commonly defined as the ratio of the number of households by age to the population of adults by age in each community and can be used to project future households. From 2016 to 2021, headship rates have declined for all household maintainer age cohorts outlined in Table 3.3.1, with the exception of those aged 55 to

64 years. This trend is further evidence of growing household sizes being experienced in the Town, and may indicate difficulty for new household formation.

Decreasing headship rates among young households indicate challenges in household formation for these age cohorts in Bradford West Gwillimbury. Headship rates for individuals aged 15 to 24 years have decreased in recent years. In 2021, this age cohort had a headship rate of 1.6%, representing a decrease from 2016 levels (2.5%). This trend was consistent with headship rates for individuals age 25 to 34 years, having declined from 33.2% in 2021 to 28.8% in 2016. This suppression of new household formation of young populations, many who may have lower household incomes, may be due to increased barriers and unaffordability in the rental and ownership markets.

According to data presented in Table 3.3.2, the lack of required housing supply is impacting all age cohorts, as households were calculated to be suppressed across all ages of primary household maintainer in 2021. The greatest suppression of potential new households in the Town occurred in the age 25 to 34 cohort, where approximately 486 new households were suppressed in 2021. Notably, approximately 378 were calculated to have been suppressed in the 45 to 54 age cohort, the second highest total for any age cohort in the Town in 2021.

3.3.1 Household Formation						
HH* Head Age Category	2016			2021		
	Pop.	Headship Rate (%)	HHs*	Pop.	Headship Rate (%)	HHs*
15 to 24	4,200	2.5%	105	4,650	1.6%	75
25 to 34	5,055	33.2%	1,680	5,690	28.8%	1,640
35 to 44	5,325	50.1%	2,670	6,875	48.1%	3,305
45 to 54	5,240	53.1%	2,780	5,675	51.4%	2,915
55 to 64	4,230	51.8%	2,190	5,250	52.8%	2,770
65 to 74	2,515	54.5%	1,370	3,320	51.4%	1,705
75 to 84	1,065	54.5%	580	1,550	49%	760
85 plus	470	44.7%	210	660	37.9%	250

*HH = Household/Households

3.3.2 Household Suppression							
HH* Head Age Category	2006 Actual		2021 Actual		2021 Household Suppression		
	Pop.	HHs*	Pop.	HHs*	Headship Rate (% 2006)	Potential HHs* (2021)	Suppressed HHs* (2021)
15 to 24	3,385	100	4,650	75	3%	137.4	62.4
25 to 34	2,970	1,110	5,690	1,640	37.4%	2,126.6	486.6
35 to 44	4,355	2,125	6,875	3,305	48.8%	3,354.6	49.6
45 to 54	3,860	2,240	5,675	2,915	58%	3,293.3	378.3
55 to 64	2,375	1,265	5,250	2,770	53.3%	2,796.3	26.3
65 to 74	1,145	620	3,320	1,705	54.1%	1,797.7	92.7
75 plus	945	485	2,210	1,010	51.3%	1,134.2	124.2
Total							1,220.1

*HH = Household/Households

3.4 Economic Conditions

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Number of workers in the Labour Force	Total	23,020
Number of workers by industry (Top 10 only)	Construction	3,200
	Retail trade	2,775
	Manufacturing	2,670
	Health care and social assistance	2,115
	Professional, scientific and technical services	1,475
	Educational services	1,465
	Transportation and warehousing	1,220
	Administrative and support, waste management and remediation services	1,025
	Accommodation and food services	1,010
	Finance and insurance	995
Unemployment rate and participation rate (Percent)	Unemployment rate	11.4%
	Participation rate	69.4%
All classes of workers (Number)	Total	22,490
Employees (Number)	Total	18,930
Permanent position (Number)	Total	16,660
Temporary position (Number)	Total	2,270
Fixed term (1 year or more, Number)	Total	705
Casual, seasonal or short-term position (less than 1 year, Number)	Total	1,565
Self-employed (Number)	Total	3,565
Number of commuters by commuting destination	Within census subdivision	3,555
	To different census subdivision	965
	To different census division	7,665
	To another province/territory	25
Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address	Car, truck or van	14,940
	Public transit	340
	Walked	370
	Bicycle	70
	Other method	225

3.5 How have labour conditions (e.g., prevalence of precarious employment, temporary or seasonal workforces, reliance on sectors such as natural resources, agriculture, tourism, etc.) in your community impacted housing supply and demand?

Housing demand and affordability in a community are shaped by its labour conditions. Economic characteristics, employment trends and commuting trends further influence the types of housing needed to meet the needs of local households.

Economic Characteristics

In 2021, the economic and labour market conditions in Bradford West Gwillimbury were dramatically impacted by the COVID-19 pandemic and associated closures. During this period, the Town had a labour force participation rate of 69.5%, above the participation rate in Simcoe County (62.9%) and Ontario (62.8%). The employment rate in Bradford West Gwillimbury during this period was 61.6%, higher than the employment rate in Simcoe County (55.5%) and Ontario (55.1%) at this time.

The unemployment rate in Bradford West Gwillimbury increased from 5.8% in 2016 to 11.4% in 2021. This was below the 2021 unemployment rate in Simcoe County (11.8%) and Ontario (12.2%). However, the unemployment rate in Bradford West Gwillimbury increased at a faster rate (+96.3%) compared to Simcoe County (+70.5%) and Ontario (+65.2%) between 2016 and 2021. The increase in unemployment over this period was due in part to the COVID-19 pandemic, which affected labour and employment trends across Canada.

Since 2021, the employment conditions in the region have improved dramatically, settling in levels similar to 2016. Bradford West Gwillimbury falls within the Kitchener-Waterloo-Barrie economic region in Ontario. This economic region experienced 6.5% unemployment in July 2025, approximately consistent with trends from July 2016 (5.4%). The participation rate for the Kitchener-Waterloo-Barrie economic region was 69.0% while the employment rate was 64.5% in July 2025, consistent with July 2016 trends (68.8% and 65.1%, respectively).

Employment Trends

In 2021, the most common employment sector for Bradford West Gwillimbury residents was construction (3,200 jobs, 13.9%), followed by retail trade (2,775 jobs, 12.1%), and manufacturing (2,670 jobs, 11.6%). Between 2016 and 2021, healthcare and social assistance experienced the largest increase in jobs (+525 jobs, +33.0%), followed by retail trade (+460 jobs, +19.9%). Over this period, the utilities sector experienced the fastest rate of job growth (+85 jobs, +77.3%).

The employment sectors that experienced the greatest decline in Bradford West Gwillimbury between 2016 and 2021 were wholesale trade (-215 jobs, -22.1%), followed by accommodation and food services (-105 jobs, -9.4%) and arts, entertainment, and recreation (-75 jobs, -18.1%).

In 2021, 7.0% of the workforce in Bradford West Gwillimbury were employed in casual, seasonal, or short-term employment (1,565 jobs), slightly below the rates in Simcoe County (8.4%) and Ontario (8.6%). During this period, there were 2,270 temporary positions in Bradford West Gwillimbury, accounting for 10.1% of the workforce. This was below the proportion of temporary positions in Simcoe County (11.6%) and Ontario (13.1%).

The comparably resilient labour market conditions and low prevalence of employment in precarious, temporary, or seasonal industries suggest that housing market dynamics in Bradford West Gwillimbury are characterized by the supply of affordable and suitable permanent housing options.

Commuting Trends

In 2021, less than one quarter (4,425 workers, 21.7%) of the employed labour force in Bradford West Gwillimbury worked from home. While this was below the proportion of the employed labour force working from home across Ontario (29.7%), it was above the Simcoe County rate (20.8%). During this period, just 17.4% of residents in Bradford West Gwillimbury worked in person in the Town.

The vast majority of the employed labour force in Bradford West Gwillimbury commuted to work by car, truck, or van as a driver (13,735 workers, 86.2%), followed by those who commuted via car, truck, or van as a passenger (1,205 workers, 7.6%). Less than five percent of the employed labour force in the Town commuted to work by public transit (340 workers, 2.1%), walking (370 workers, 2.3%), or cycling (70 workers, 0.4%).

These trends reflect the unique geography and regional role of Bradford West Gwillimbury. Positioned between the economic centres of Simcoe County, such as Barrie and Orillia, and the Greater Toronto and Hamilton Area (GTHA), the Town offers residents access to a broad range of employment opportunities outside the local area. However, limited local and regional transit options contribute to a heavy reliance on private automobiles. At the time of writing, public transit service within the Town is minimal, and while Bradford is served by GO Transit, the frequency and coverage of train and bus services are not sufficient to meet the commuting needs of most residents. As a result, the Town's proximity to Highway 400 has played a critical role in shaping commuting patterns and growth, but it has also placed increasing demands on infrastructure systems, particularly roads, highways, and core services such as water, wastewater, and stormwater infrastructure.

3.6 Households in Core Housing Need

A household is considered to be in core housing need if it meets two criteria:

1. A household is below one or more of the national adequacy, suitability and affordability standards; and,
2. The household would have to spend 30% or more of its before-tax household income to access local housing that meets all three standards.

Housing is considered to be affordable when housing costs less than 30% of before-tax household income. Housing is considered to be suitable when there are enough bedrooms for the size and make-up of the household. Housing is considered to be adequate when it is not in need of major repairs. Determining the percentage of core housing need would facilitate comparison with forecasts of population growth and household formation, in turn enabling more accurate projection of anticipated housing needs broken down by different factors such as income, household size and priority population, as explained below. It is important to note that official measures of those in core housing need exclude key groups, including those experiencing homelessness, students living independently of their guardians, people living in congregate housing, and migrant farm workers. This means that core housing need figures may underestimate overall housing need. Due to this, communities should also strive to include as much information as possible about these groups in the Priority Groups section below, in order to provide a comprehensive picture of who is affected by core housing need.

The following section includes data from the Housing Assessment Resource Tool ([Housing Needs Assessment Tool | Housing Assessment Resource Project](#))

Income Categories and Affordable Shelter Costs:

3.6.1 Income Categories and Affordable Shelter Costs		
Income Category, relative to Area Median Household Income (AMHI)	Annual Household Income (Canadian Dollars per Year)	Affordable Shelter Cost (Canadian Dollars per Month)
Very Low Income (20% or less of AMHI)	<= \$23,000	<= \$575
Low Income (21% to 50% of AMHI)	\$23,000 - \$57,500	\$575 - \$1,438
Moderate Income (51% to 80% of AMHI)	\$57,500 - \$92,000	\$1,438 - \$2,300
Median Income (81% to 120% of AMHI)	\$92,000 - \$138,000	\$2,300 - \$3,450
High Income (121% or more of AMHI)	>= \$138,001	>= \$3,451

Percentage of Households in Core Housing Need, by Income Category and Household Size:

3.6.2 Percentage of Households (HH) in Core Housing Need (CHN), by Income Category and Household Size						
Income Category	Affordable Shelter Cost (Canadian Dollars per Month)	1 Person Household	2 Person Household	3 Person Household	4 Person Household	5+ Person Household
Very Low Income (20% or less of AMHI)	<= \$575	100%	0%	0%	0%	0%
Low Income (21% to 50% of AMHI)	\$575 - \$1,438	33.3%	29.3%	16.7%	13.6%	7.1%
Moderate Income (51% to 80% of AMHI)	\$1,438 - \$2,300	0%	10.2%	22%	30.5%	37.3%
Median Income (81% to 120% of AMHI)	\$2,300 - \$3,450	*	*	*	*	*
High Income (121% or more of AMHI)	>= \$3,451	*	*	*	*	*

2021 Affordable Housing Deficit:

3.6.3 2021 Affordable Housing Deficit by Household (HH)						
Income Category	Affordable Shelter Cost (CAD dollars per Month)	1 Person Household	2 Person Household	3 Person Household	4 Person Household	5+ Person Household
Very Low Income (20% or less of AMHI)	<= \$575	140	-	-	-	-
Low Income (21% to 50% of AMHI)	\$575 - \$1,438	330	290	165	135	70
Moderate Income (51% to 80% of AMHI)	\$1,438 - \$2,300	-	30	65	90	110
Median Income (81% to 120% of AMHI)	\$2,300 - \$3,450	-	-	-	-	-
High Income (121% or more of AMHI)	>= \$3,451	-	-	-	-	-
Total		470	335	230	220	180

3.6.4 Households in Core Housing Need		
Characteristic	Data	Value
Affordability – Owner and tenant households spending 30% or more on shelter costs (# and %)	Total	3,565
	Percentage	26.7%
Affordability – Owner and tenant households spending 30% or more on shelter costs and in core need (# and %)	Total	1,400
	Percentage	10.7%
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	745
	Percentage	33.7%
Affordability – Tenant households spending 30% or more of income on shelter costs and in core need (# and %)	Total	540
	Percentage	4.1%
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	2,825
	Percentage	25.4%
Affordability – Owner households spending 30% or more of income on shelter costs and in core need (# and %)	Total	860
	Percentage	6.6%
Adequacy – Owner and tenant households in dwellings requiring major repair (# and %)	Total	395
	Percentage	2.9%
Adequacy – Owner and tenant households in dwellings requiring major repair and in core need (# and %)	Total	80
	Percentage	0.6%
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	110
	Percentage	5%
Adequacy – Tenant households in dwellings requiring major repairs and in core need (# and %)	Total	40
	Percentage	0.3%
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	285
	Percentage	2.5%
Adequacy – Owner households in dwellings requiring major repairs and in core need (# and %)	Total	40
	Percentage	0.3%
Suitability – Owner and tenant households in unsuitable dwellings (# and %)	Total	715
	Percentage	5.3%
Suitability – Owner and tenant households in unsuitable dwellings and in core need (# and %)	Total	85
	Percentage	0.7%
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	195
	Percentage	8.8%
Suitability – Tenant households in unsuitable dwellings and in core need (# and %)	Total	40
	Percentage	0.3%
Suitability – Owner households in unsuitable dwellings (# and %)	Total	515
	Percentage	4.6%
Suitability – Owner households in unsuitable dwellings and in core need (# and %)	Total	45
	Percentage	0.3%
Total households in core housing need	Total	1,440
Percentage of tenant households in core housing need	Percentage	25.8%
Percentage of owner households in core housing need	Percentage	8.2%

3.7 Please provide any other available data or information that may further expand on, illustrate or contextualize the data provided above.

The cost of housing is one of the largest monthly expenditures for many households in Canada. The availability of affordable, adequate, and suitable housing is a pressing concern for many individuals and families. This analysis of housing affordability indicators provides a review of housing affordability based on the characteristics of the demand and the available supply of housing units.

It should be noted that the government relief programs as a part of the COVID-19 pandemic impacted household incomes, particularly for low-income households, and thus impacted housing affordability indicators noted in this report.

Shelter-to-Income Ratio

According to Statistics Canada Community Profiles there were 3,565 households (26.7% of assessed households) in Bradford West Gwillimbury that were spending 30% or more of their household income on shelter costs in 2021. This was well above the proportion of households facing affordability challenges in Simcoe County (22.9%) and Ontario (24.2%) and represented an increase of 13.5% from 2016 levels. This differed from trends across Simcoe County and Province-wide, where the proportion of households spending more than 30% of household income on shelter costs declined (-1.8% and -7.1%, respectively) between 2016 and 2021.

Shelter-to-Income Ratio by Household Tenure

Assessed by household tenure, renter households were more likely to be facing affordability issues in Bradford West Gwillimbury. In 2021, 33.7% of renters were spending 30% or more of their household income on shelter costs, compared to 25.4% of owners. However, the Town had a lower rate of renter households facing affordability issues (33.7%) than Simcoe County (40.8%) and Ontario (38.4%). During this period, households in Bradford West Gwillimbury faced higher rates of affordability issues (25.4%) compared to households in Simcoe County (17.8%) and province-wide (17.7%).

Between 2016 and 2021, the number of renter households spending 30% or more of their gross household income on shelter costs declined (-108 households, -12.6%), while the number of owner households spending 30% or more of their gross household income on shelter costs experienced an increase (+543 households, +23.7%). This differed from owner household affordability trends during this period, which experienced a decline in Simcoe County (-0.5%) and Ontario (-6.6%). These trends are likely due to the impacts of the COVID pandemic relief programs.

Households in Core Housing Need

According to Statistics Canada Community Profiles there were 1,440 households in core housing need in Bradford West Gwillimbury in 2021. This represented 11.0% of the assessed households, slightly higher than County-wide trends (9.9%) in 2021. The

number of households in the Town in core housing need remained consistent between 2016 and 2021.

The vast majority of households in core housing need in Bradford West Gwillimbury fell below the affordability standard² (1,400 households, 97.2% of households in core housing need), i.e., paying more than 30% of their household income on shelter costs. Additionally, 5.9% of households in core housing need fell below the suitability³ standard, and 5.6% fell below the adequacy⁴ standard.

Core Housing Need by Household Tenure

In 2021, households that rented their homes were more likely to be in core housing need. Despite making up just 16.9% of households in Bradford West Gwillimbury, renter households accounted for 39.7% of the households in core housing need. In 2021, 25.8% of renter households were in core housing need, relative to 8.2% for owner households (**Table 3.6.4**).

During this period, renter households in Bradford West Gwillimbury were more likely to fall below the suitability standard (7.2%) and adequacy standard (7.2%) compared to owner households (5.1% and 4.5%, respectively). This may indicate a lack of rental housing with appropriate numbers of bedrooms to suitably house families, and an insufficient supply of rental housing in a good state of repair.

Core Housing Need by Household Type

According to data from CMHC's Information Portal, one-parent households faced the highest rates of core housing need (32.6%) across all household types in Bradford West Gwillimbury in 2021, followed by couples with children (29.5%), and lone-parent households (20.5%).

Among owner households, one-person households had the highest rate of core housing need (19.6%) during this period, followed by lone-parent households (18.1%), and other non-family households (10.1%). Across renter households, one-parent households faced the highest rate of core housing need (41.5%), followed by lone-parent households (38.4%), and couples without children (20.5%).

In 2021, owner households that were couples with children accounted for 41.0% of all owner households in core housing need, while one-person households accounted for 45.9% of all renter households in core housing need.

² *Affordable housing has shelter costs equal to less than 30% of total before-tax household income.*

³ *Suitable housing has enough bedrooms for the size and composition of resident households according to the National Occupancy Standard (NOS), conceived by the Canada Mortgage and Housing Corporation and provincial and territorial representatives.*

⁴ *Adequate housing is reported by their residents as not requiring any major repairs.*

These trends are consistent with household, income, and affordability trends in the Town during this period. In 2021, the average household size in Bradford West Gwillimbury was larger than in neighbouring municipalities, with a predominantly ground-oriented housing stock. This resulted in high average dwelling costs in the Town, and owner households faced comparatively higher rates of affordability issues.

Consequently, small owner households faced higher rates of core housing need, while larger owner households still made up the highest proportion of owner households in core housing need. Renter households, by comparison, had lower average incomes compared to owner households, particularly among single-income earner households. Consideration is required to alleviate housing pressures among renter and owner households of diverse household types.

Core Housing Need by Household Maintainer Age

According to data from CMHC's Information Portal, households maintained by an individual aged younger than 25 years faced the highest rates of core housing need (35.7%) in 2021. During this period, 44.4% of renter households maintained by those aged 25 years and younger were in core housing need in the Town. Renter households maintained by individuals aged 65 years and older faced the second-highest rates of core housing need (41.7%) in Bradford West Gwillimbury during this period, followed by renter households maintained by those aged 35 to 44 years (31.1%).

4. Priority Groups

There are 12 groups that CMHC defines as priority populations for affordable homes: groups who face a proportionally far greater housing need than the general population. There is also a 13th group, women-led households and specifically single mothers, implied in the National Housing Strategy which targets 33% (with a minimum of 25%) of funding going to housing for women-led households. Priority population groups are:

- Women and children fleeing domestic violence
- Women-led households, especially single mothers
- Seniors 65+
- Young adults aged 18-29
- Indigenous Peoples
- Racialized people
- Recent immigrants, especially refugees
- LGBTQ2S+
- People with physical health or mobility challenges
- People with developmental disabilities
- People dealing with mental health and addictions issues
- Veterans
- People experiencing homelessness

Census data does not disaggregate core housing need data by all priority populations, including veterans, individuals who identify as LGBTQ2S+, survivors of domestic violence, and individuals experiencing homelessness. Many households may have members in multiple priority categories which may also not be represented in the data. With these limitations in mind, information on housing need by priority population would be helpful for developing inclusive housing policies.

4.1 What information is available that reflects the housing need or challenges of priority populations in your community? If data is available, please report on the incidence of core housing need by CMHC priority population groups in your community. If no quantitative data is available, please use qualitative information to describe the need for these priority populations.

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups		
Characteristic	Data	Value
All households experiencing CHN	Total (Households)	1,445
	Percentage (of all households)	11.1%
CHN in households with women and/or children fleeing domestic violence	Total (Households)	*
	Percentage (of priority group)	*
CHN in households led by women	Total (Households)	710
	Percentage (of priority group)	14.7%
CHN in households led by single mothers	Total (Households)	265
	Percentage (of priority group)	27%
CHN in households led by senior(s) aged 65-84	Total (Households)	430
	Percentage (of priority group)	16.3%
CHN in households led by senior(s) aged 85+	Total (Households)	50
	Percentage (of priority group)	20%
CHN in households led by young adult(s) aged 18-29	Total (Households)	80
	Percentage (of priority group)	14.2%
CHN in Indigenous-led households	Total (Households)	35
	Percentage (of priority group)	12.5%
CHN in visible minority-led households	Total (Households)	440
	Percentage (of priority group)	11.7%
CHN in Black-led households	Total (Households)	25
	Percentage (of priority group)	7.9%
CHN in new-immigrant-led households	Total (Households)	45
	Percentage (of priority group)	14.5%
CHN in refugee-led households	Total (Households)	135
	Percentage (of priority group)	14%
CHN in households with a same-sex couple	Total (Households)	*
	Percentage (of priority group)	*
CHN in households with Transgender member(s)	Total (Households)	0

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups		
Characteristic	Data	Value
	Percentage (of priority group)	0%
CHN in households with Non-Binary member(s)	Total (Households)	0
	Percentage (of priority group)	0%
CHN in households with member(s) with physical health and/or mobility challenges	Total (Households)	405
	Percentage (of priority group)	10.7%
CHN in households with member(s) with developmental disabilities	Total (Households)	185
	Percentage (of priority group)	8%
CHN in households with member(s) dealing with mental health and addictions issues	Total (Households)	105
	Percentage (of priority group)	7.1%
CHN in households with Veteran member(s)	Total (Households)	15
	Percentage (of priority group)	5%
CHN in people experiencing homelessness	Total (people)	*
	Percentage (of priority group)	*

* - Requires additional information or data from CMHC / HICC

Women-led households, especially single mothers

In 2021, 14.7% of households led by women in Bradford West Gwillimbury were in core housing need (**Table 4.1.1**), well above the rate of core housing need across all households in the Town (11.1%) during this period. Households led by single mothers faced nearly twice the incidence of core housing need (27.0%) over this period, highlighting the acute levels of housing precarity among this population.

Young Adults

Youth-led households, defined as households maintained by those aged 18-29 years, had 14.2% of households in core housing need in Bradford West Gwillimbury in 2021 (**Table 4.1.1**). During this period, 30.8% of households maintained by those under 25 years were in core housing need. This was above the rate of core housing need across all households in the Town (11.1%).

Adults aged 65 years and over

Bradford West Gwillimbury had 16.3% of households maintained by those aged between 65 and 84 years in core housing need in 2021 (**Table 4.1.1**). During this period, 20.0% of households maintained by those aged 85 years and older were in core housing need. This was above the rate of core housing need across all households in the Town (11.1%).

Indigenous Peoples

In 2021, 12.5% of Indigenous-led households in Bradford West Gwillimbury were in core housing need (**Table 4.1.1**). This was slightly above the rate of core housing need across all households in the Town (11.1%).

Racialized People

In Bradford West Gwillimbury, 11.7% of households led by visible minorities in 2021 were in core housing need, slightly above the rate of core housing need across all households in the Town (11.1%) during this period (**Table 4.1.1**). Black-led households faced lower rates of core housing need (7.9%) compared to households led by visible minorities and Town-wide trends during this period.

Recent Immigrants and Refugees

As of 2021, 14.5% of households led by recent immigrants (those who immigrated to Canada between 2016 and 2021) in Bradford West Gwillimbury experienced core housing need. During this period, 14.0% of households led by refugees in Bradford West Gwillimbury were in core housing need (**Table 4.1.1**).

Households with activity limitations related to physical health

Households led by individuals with one or more physical activity limitations were slightly less likely to live in core housing need (10.7%) compared to all households in Bradford West Gwillimbury (11.1%) in 2021 (**Table 4.1.1**).

Households with activity limitations related to mental health

Similar to households with physical limitations, households led by individuals with one or more mental health limitations were less likely to live in core housing need (8.0%) compared to all households in Bradford West Gwillimbury (11.1%) in 2021 (**Table 4.1.1**).

4.2 Please describe the incidence and severity of homelessness in your community, including an estimated number of individuals and/or families experiencing homelessness (hidden, visible, chronic, living in encampments, and episodic). If available, please include recent Point-in-Time counts.

As of August 9, 2025, there are 2,137 individuals in Simcoe County that have a housing status of “Homeless”, “Public Institution”, or “Unknown” in the County HIFIS system. Among this cohort, 38.6% were experiencing chronic homelessness. There are currently 460 individuals accessing the Simcoe County shelter system. Among this cohort, 216 are accessing emergency shelters, while 244 individuals are supported through the motel voucher program. In addition, there are 41 individuals in Simcoe County that are accessing public institutions, of which 19 individuals are staying at a hospital (46.3%), 11 individuals are in correctional institutions (26.8%), and 11 individuals are in rehabilitation facilities (26.8%).

The remaining 1,636 individuals are not currently accessing public institutions or the shelter system in Simcoe County. The majority of these individuals have an unknown location (884 individuals, 54.2%), while 308 individuals have been identified as living on the street (18.9%), 202 individuals are couch-surfing (12.4%), 124 individuals are living in encampments (7.6%), and 34 individuals are living in vehicles (2.1%).

Bradford West Gwillimbury has 53 individuals identified as having a housing status of “Homeless”, “Public Institution”, or “Unknown” in the Simcoe County HIFIS system. Among this cohort, 0.8% are experiencing chronic homelessness. There are 14 individuals in Bradford West Gwillimbury using the shelter system, of which 12 individuals are accessing the motel voucher program. At this time, there are 38 individuals in the Town that are not accessing public institutions or the shelter system. The most common location of these individuals is unknown (48.6%), followed by couch surfing (28.6%), individuals staying on the street (22.9%), and other (8.6%).

As of July 31, 2025, Simcoe County had served 1,862 individuals in the shelter system throughout the year. Among the population served in the shelter system over this period, 571 have returned to streets. Over the last three months, 1,187 individuals have experienced active homelessness in Simcoe County. During this period, adults aged 24-54 made up the highest proportion of individuals served in the shelter system (703 individuals, 58.8%), followed by children under 16 years old (220 individuals, 18.6%), seniors aged 55+ (175 individuals, 14.6%), and youth aged 16 to 24 years (97 individuals, 8.1%).

Note: Homelessness data is collected at the Service Manager level. Simcoe County is the Service Manager for Bradford West Gwillimbury and has aggregated homelessness data collected in HIFIS. This is limited by the amount of data that clients consent to provide and the quality of data entry by service providers. Clients must have engaged with a County funded service provider to have a file in HIFIS. Data on people outside the funded system is based on information provided to funded service providers upon their discharge from a funded program and may not be up to date. Data may be excluded to protect client privacy.

4.3 Please describe local factors that are believed to contribute to homelessness in your community (e.g., the closing of a mental health facility, high numbers of refugee claimants, etc.).

In July 2025, the most common reason for individuals in Simcoe County to enter homelessness was due to a lack of housing (277 individuals, 80.3%), followed by housing evictions (15 individuals, 4.3%), and other unspecified answers (15 individuals, 4.3%). During this period, 74% of individuals experiencing homelessness were experiencing episodic homelessness. Among those accessing the shelter system during this period, 246 individuals stayed for 30 days or less (54.4%), while 136 individuals stayed for 31 to 60 days (30.1%).

A 2024 Point-in-Time enumeration found that 6% of individuals experiencing homelessness on the night of the count lived in South Simcoe. Among the respondents experiencing homelessness in South Simcoe, 86% indicated that they stayed in South Simcoe and did not leave the area. Consequently, there is a need for permanent emergency housing supports for individuals in Bradford West Gwillimbury experiencing short-term, episodic homelessness.

Emergency housing needs are connected to a broad system of local services and supports. The South Simcoe Community Safety and Well-Being Plan, 2025 – 2029 indicated that between 2019 and 2023 there was a 65% increase in the number of South Simcoe calls to 211. The top reasons for 211 calls during this period were housing, income, and mental health. The plan noted that services for youth, particularly those facing mental health and addiction challenges, were hard to access and were often disconnected. Additionally, the plan identified challenges for community members in accessing mental health, addictions, housing, and other supports due to insufficient collaboration between local service providers. As a result, the plan has identified several pathways for collaboration between service providers, including introducing a single-entry point system. Exploratory measures include housing-focused outcomes that enable robust support for community members experiencing or at-risk of homelessness.

Interviews with local housing and service providers provided the following local context into the factors that are contributing to homelessness in the Town:

1. **Rising Cost of Living:** All participants highlighted the sharp increase in living costs since 2020 as a driver of homelessness, particularly affecting fixed-income seniors, newcomers, and single-parent households.
2. **Limited Rental Supply and Rising Rents:** A shortage of primary rental housing and escalating rents were identified as significant barriers, leaving households at risk of eviction with few alternatives.
3. **Barriers to Securing Housing:** Limited supply has intensified competition for rental units. Landlords increasingly require high credit scores, income thresholds, or advance rent payments (reported as high as four to five months upfront). This disproportionately impacts newcomers without Canadian credit history, families

with young children, individuals with mental health or substance-use challenges, and those with justice system involvement.

4. **Settlement and Integration Challenges for Newcomers:** Service providers emphasized a lack of local supports to assist immigrants in navigating housing systems and integrating into the community, contributing to isolation and housing precarity.
5. **Affordable Housing Supply Constraints:** The shortage of affordable housing was identified by all interviewees as a primary contributor to homelessness.
6. **County-Level Service Delivery Challenges:** Because Simcoe County administers affordable housing across all municipalities, providers in Bradford often receive referrals for individuals outside the Town, particularly from Barrie, where homelessness is highly visible. This creates tension between county-wide obligations and local needs, limiting Bradford's ability to house its own residents.
7. **Waitlist Impacts:** Affordable housing allocations are managed through the County's centralized waitlist, which does not prioritize Bradford residents. Consequently, Town residents are often required to relocate to other municipalities, disrupting social ties, children's schooling, and community supports.
8. **Limited Public Transit:** While recent local transit initiatives (e.g., ARGO bus system) were praised, longstanding reliance on private vehicles continues to disadvantage lower-income households, leading to social isolation and limited access to employment.
9. **Limited Local Partnerships:** Stakeholders expressed a need for more opportunities to develop Bradford-specific affordable housing projects and inventories through direct partnerships with local non-profits, rather than exclusively through County administration.
10. **Loss of Third Spaces:** The decline of non-commercial, freely accessible gathering spaces was linked to social isolation, weakened community ties, and reduced resilience for residents experiencing poverty or housing instability.
11. **Fragmented Service Navigation:** A lack of a central resource hub for housing-related supports makes it difficult for individuals to identify and access available services.
12. **Addictions:** Rising opioid and fentanyl use, particularly among youth and adults aged 16–40, was identified as a significant factor contributing to housing instability.
13. **Mental Health and Isolation:** Increasing levels of loneliness, social isolation, and weakened community connections were consistently identified as contributors to homelessness. Participants tied this to the decline of public spaces that foster civic and social engagement.

- 14. Emergency Financial Supports:** Stakeholders emphasized the absence of sufficient emergency financial assistance. Unforeseen expenses (e.g., urgent home or health-related costs) can destabilize households, leading to missed rent or mortgage payments and housing loss.

4.4 Please identify temporary and emergency relief resources available for individuals experiencing homelessness in your community (e.g., number of shelter beds, resource centres, number of transitional beds available). If possible, please indicate whether capacity levels are commensurate with need. There will be an opportunity to provide information on local permanent solutions and resources further down.

There are currently no temporary or emergency relief resources available to individuals experiencing homelessness in Bradford West Gwillimbury. The closest shelter in Simcoe County is located in Alliston, requiring individuals to travel to a neighbouring local municipality to receive housing support and services. Support and Hope for Individuals and Families Today (SHIFT) currently operates one emergency shelter in Alliston with a maximum capacity of 10 beds. This shelter is located a 32-minute drive, or approximately 1.25 hours on public transit from Bradford West Gwillimbury. This may pose significant challenges to accessing supports for individuals in Bradford West Gwillimbury experiencing homelessness.

In addition to the emergency shelter located in Alliston, Simcoe County operates emergency and transitional shelters in Barrie, Collingwood, Midland, and Orillia. In total, the County has a maximum capacity of 277 beds. This includes 15 transitional units, with 5 units operated out of Rosewood – Huronia Transition Homes, and 10 units operated at Salvation Army – Barrie Bayside Mission. Youth Haven, an emergency shelter located in Barrie, is currently undergoing renovations to expand capacity from 20 beds to 31 total beds. While construction is underway, youth are temporarily being housed in a hotel with a capacity of approximately 20 youth, with an additional 24 modular beds for temporary support.

As of July 31, 2025, the year-to-date occupancy rate of the Simcoe County shelter system was 81.1%. On August 9, 2025, the shelter occupancy rate was 87.8%. During this period, the SHIFT shelter in Alliston had the lowest occupancy rate (20%). However, 60 individuals in Alliston were accessing the motel voucher program during this period, accounting for 24.6% of all clients using the motel voucher program at this time. This was the second-highest proportion among any geography with emergency services in Simcoe County and may indicate an insufficient supply of emergency housing in Alliston and the surrounding areas, including Bradford West Gwillimbury.

Table 1: Emergency and Transitional Shelter Capacity, Simcoe County, 2025

Emergency & Transitional Shelters	Location	Capacity	Capacity by Location
Support and Hope for Individuals and Families Today (SHIFT)	Alliston	10	10
The Busby Centre - Barrie	Barrie	50	171
Youth Haven	Barrie	43	
Salvation Army - Barrie Bayside Mission	Barrie	38	
Elizabeth Fry Society Simcoe Muskoka	Barrie	28	
Salvation Army - Barrie Emergency Family Shelter	Barrie	12	
The Busby Centre - Collingwood	Collingwood	10	10
The Guesthouse Shelter	Midland	23	28
Rosewood - Huronia Transition Homes	Midland	5	
Lighthouse - Orillia Christian Centre	Orillia	58	58
Total			277

Source: County of Simcoe Data Portal, Shelter System Flow – Beds Capacity, 2025

4.5 Some groups, including students, those in congregate housing, and temporary foreign workers, may be excluded from publicly available core housing need data sources. Communities are encouraged to use this section to describe the housing needs of these respective populations to ensure that all groups are represented in their HNA.

Some population groups are excluded from publicly available core housing need data sources, including students, individuals living in congregate housing, and temporary foreign workers. To ensure the Housing Needs Assessment provides a complete picture, communities are encouraged to document the housing needs of these populations.

Students

There are no student-specific residence halls or accommodations, such as those affiliated with nearby post-secondary institutions, in Bradford West Gwillimbury according to public information.

Congregate Living

There is currently one (1) long-term care home located in Bradford West Gwillimbury. The Bradford Valley Care Community is a licensed long-term care facility with 246 beds. The waitlist for this facility was 815 as of April 30, 2025.⁵

Additionally, there are two facilities suited for seniors and retirement in Bradford West Gwillimbury. LeBlanc Rest Home is a more intimate option suited to seniors seeking a homelike setting with flexible, short-term care. This facility offers retirement living with 22 private rooms and 2 double (shared) rooms. Holland Gardens Retirement Residence is ideal for seniors looking for high amenities and care services in a single, supportive environment.

While the three above are located in or directly accessible from BWG, several other long-term care homes are located nearby (e.g., in Newmarket, Aurora) like Mackenzie Place, Eagle Terrace, and Southlake Residential Care Village.

Temporary Foreign Workers

In the case of the Town of Bradford West Gwillimbury, the agricultural sector is a defining feature of the local economy. Many farms employ temporary foreign agricultural workers, particularly from Mexico, who not only contribute to local agricultural production but have also enriched the Town's cultural and culinary landscape.

Despite their importance, there is limited publicly available data on temporary foreign workers residing in the Town. While housing accommodation for these workers must be inspected by the Simcoe Muskoka District Health Unit prior to their arrival, there are no reliable data sources to indicate the extent to which their housing needs are adequately met.

⁵ Government of Ontario (2025). *Long-term care: Bradford Valley Community*. Retrieved from: <https://www.ontario.ca/locations/longtermcare/homes/2905-bradford-valley-community>

5. Housing Profile

5.1 Key Trends in Housing Stock: This section should tell a story of housing changes over time in a community through trends in net change of affordable or below-market housing. This should be expressed through illustrations of net losses or net gains in affordable and non-market housing over the previous three census periods.

5.2 Please provide a brief history of how housing in the community has been shaped by forces such as employment growth and economic development, infrastructure, transportation, climate impacts, and migration. Please include any long-term housing challenges the community has faced:

The housing landscape in the Town of Bradford West Gwillimbury has been shaped by a combination of employment growth, infrastructure expansion, and demographic change, with longstanding challenges related to housing affordability, housing supply, and shifting housing needs.

Historically a small agricultural community, Bradford West Gwillimbury has experienced significant transformation over the past two decades due to strong population growth and regional economic development. Between 2016 and 2021, the Town's population increased by 21.4%, from 35,325 to 42,880 residents, well above the provincial average (+5.8%). This rapid growth has been driven in part by migration from the Greater Toronto Area, as households seek more affordable housing options within commuting distance of major employment centres.

Employment growth has played a key role in shaping housing demand. The Town benefits from its proximity to Highway 400 and the Bradford GO Station, making it an attractive location for commuters working in York Region and Toronto. At the same time, Bradford West Gwillimbury has cultivated local employment opportunities in agriculture, manufacturing, and logistics, particularly with the development of the Highway 400 Employment Lands and the expansion of local agri-businesses. The growing economic base has contributed to a sustained demand for housing, particularly from young families and working-age households.

Infrastructure and transportation have also shaped the Town's development pattern. Major investments in Highway 400 and the regional road network have improved access to the community, while ongoing improvements to water and wastewater services have enabled new residential growth. However, continued expansion places pressure on infrastructure capacity, particularly in light of provincial housing targets and growth allocations through the County of Simcoe's Growth Management Strategy.

Despite growth and opportunity, Bradford West Gwillimbury faces long-term housing challenges. Rising home prices and limited rental availability have created affordability pressures, particularly for low- and moderate-income households. In 2021, 33.7% of renter households in the Town spent 30% or more of their income on shelter costs, and the vacancy rate remains low. In addition, the housing stock has historically been dominated by low-density forms; in 2021, 74.7% of private dwellings were single-

detached homes, limiting options for seniors, young adults, and newcomers seeking smaller or more affordable units.

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
Total private dwellings	Total	13,415
Breakdown by structural types of units (number of units)	Single-detached	10,025
	Semi-detached	940
	Row house	690
	Apartment/flat in a duplex	835
	Apartment in a building that has fewer than 5 storeys	630
	Apartment in a building that has 5 or more storeys	255
	Other single attached	30
	Movable dwelling	5
Breakdown by size (number of units)	Total	13,415
	No bedrooms	45
	1 bedroom	670
	2 bedrooms	915
	3 bedrooms	5,475
	4 or more bedrooms	6,305
Breakdown by date built (number of units)	Total	13,415
	1960 or before	870
	1961 to 1980	2,350
	1981 to 1990	1,990
	1991 to 2000	1,635
	2001 to 2005	990
	2006 to 2010	1,370
	2011 to 2015	2,235
	2016 to 2021	1,970
Rental vacancy rate (Percent)	Total	2.5%
	Bachelor	*
	1 bedroom	*
	2 bedrooms	2.8%
	3 bedrooms+	*
Number of primary and secondary rental units	Primary	325
	Secondary	1,880
Number of short-term rental units	Total	

* - Indicates lack of data available from CMHC

5.3 In the last five years, how many affordable units for low and very low-income households have been built, and how many have been lost? If data is not available, please describe how the loss of affordable housing units may have impacted your community.

As of 2025, residential demolition and conversion data were not available. Unfortunately, data is not available to gauge the loss of 'naturally occurring' affordable housing (i.e. low-rent market housing) through conversions within existing residential structures. These conversions could include interior demolition of rooming houses or multi-unit buildings and conversions to condominiums, freehold ownership, or non-residential rental uses.

Data from the Statistics Canada Census can be used to look at changes within the total housing stock and among different segments of the occupied housing stock. However, the latter is difficult to interpret in terms of the loss of 'naturally-occurring' affordable housing, because changes in the number of occupied dwellings by different shelter cost between Census periods may reflect general inflation and turnover of long-standing tenancies who had negotiated tenancy agreements in the past at market rents and had their rents gradually decline in real terms due to rent control. However, these trends can indicate the change in prices over time in a market. Over time, Bradford West Gwillimbury may be losing naturally occurring affordable housing as new rental stock is added at higher rent prices than previously experienced in the Town.

In 2021, the median household income was \$114,000. According to Statistics Canada definitions, this would make the low-income household threshold approximately \$57,000. This household would be able to afford a monthly rent of \$1,425, based on the household spending at most 30% of its gross household income on rent. From 2016 to 2021, the Town of Bradford West Gwillimbury lost 270 households that were paying less than \$1,500 for rent each month (-5.5%). During this period, the number of households spending \$1,500 or more on rent each month increased by 2,130 (+32.4%).

According to CMHC Starts and Completions Survey Data, the Town of Bradford West Gwillimbury did not record a housing completion intended for the rental market between 1994 and 2024. During this period, the size of the primary rental market decreased from 414 units to 297 units (-117 units). Most of this loss occurred from 2016 to 2021, when the primary rental supply decreased from 401 units to 325 units (-76 units). These losses could be through demolitions, conversions, or units deemed inhabitable due to fire or neglect.

Data collected from HART indicates that there were 45 affordable units built between 2016 and 2021 (**Table 5.3.1**).

5.3.1 Change in Units Affordable to Low-Income Households		
Characteristic	Data	Value
Affordable units built (number of units)	2016 to 2021	45
Change in number of affordable units built before 2016 (number of units)	2016 to 2021	10
Change in number of affordable units (number of units)	2016 to 2021	55

5.4 How have average rents changed over time in your community? What factors (economic, social, national, local, etc.) have influenced these changes?

There have been several factors that have contributed to the current rental housing market trends in the Town of West Gwillimbury. Increasing demand for rental housing, combined with limited dedicated rental housing construction in recent years, has resulted in steadily rising dwelling rents in recent years, with minor disruptions to long-term trends caused by the COVID-19 pandemic.

Primary Rental Market Supply

According to CMHC's Information Portal, the supply of purpose-built rental housing, or the primary rental market, in the Town of Bradford West Gwillimbury included 297 units as of 2024. These units were comprised of six (6) bachelor units (2.0%), 104 one-bedroom units (35.0%), 167 two-bedroom units (56.2%) and 20 three-or-more bedroom units (6.7%).

This current stock represents a decline in the supply of these purpose-built rental units in the Town historically. At its peak, the primary rental market in Bradford West Gwillimbury contained 421 units in 2000. Since this year, the stock has slowly declined to a low of 217 in 2023. Between 2023 and 2024, the rental stock increased by 80 units, although the CMHC Housing Starts and Completions survey does not show any completions intended for the rental market during this period.

This declining supply is insufficient for demand for rental housing in the Town. Despite the lack of purpose-built rental, the number of renter households has increased steadily. Between 2016 and 2021, the Town added 210 renter households (+10.5%). This occurred while the primary rental supply decreased from 401 units to 325 units (-76 units). The lack of available rental units creates pressures on existing and future renters looking for affordable accommodation on the rental market.

Purpose-Built Market Rent Prices

According to CMHC's Information Portal, the average rent price for all units in the primary rental market was \$1,733 in 2024. This represented a year-over-year increase of 41.9% from 2023. This increase was driven by the rent prices for one-bedroom units, which experienced year-over-year increases of 53.1%, reaching \$1,664 in 2024. Rents for two-bedroom units reached an average of \$1,762 in 2024, an increase of 35.9% from 2023 levels. These increases have occurred steadily over the last ten years, with

2024 rent prices increasing 58.7% from 2015 levels. Rent prices in the Town sharply decreased in 2023, down to \$1,221 from \$1,487 in 2022, before increasing to the 2024 levels. This decrease was likely due to the increase in rental housing stock that occurred in 2023. Average rent data for bachelor and three-or-more bedroom units from 2024 was not available.

Trends for the median rent prices on the primary rental market in the Town were similar to the trends for average rent prices for the last ten years. The median rent price for all unit sizes in the Town in 2024 was \$1,665. This represented an increase of 64.6% from 2015 levels (\$1,030). Median rents for one-bedroom units (\$1,695) and two-bedroom units (\$1,995) almost doubled from 2015 levels (+82.3% and +93.7%, respectively). Median rent data for bachelor and three-or-more bedroom units from 2024 and all unit sizes from 2023 was not available.

Shelter Costs for Renter Households

According to Statistics Canada Community Profile data, Average monthly shelter costs for renter households in 2021 was \$1,636. This was higher than the average rent prices indicated in the CMHC Rental Market Housing Survey, indicating higher rent price levels on the secondary rental market in the Town.

5.4.1 Average Rent by Year		
Characteristic	Data	Value
Average Monthly Rent (number, by year)	2016	\$1,230
	2017	\$1,229
	2018	\$1,244
	2019	\$1,367
	2020	\$1,401
	2021	\$1,435
	2022	\$1,487
	2023	\$1,221
Change in Average Monthly Rent (percent, by year)	2016-2017	-0.1%
	2017-2018	1.2%
	2018-2019	9.9%
	2019-2020	2.5%
	2020-2021	2.4%
	2021-2022	3.6%
	2022-2023	-17.9%

5.5 How have vacancy rates changed over time? What factors have influenced this change?

The vacancy rate in the Town of Bradford West Gwillimbury has historically been low due to the lack of sufficient supply of purpose-built rental housing in the community. According to CMHC's Information Portal, the vacancy rate reached 0.4% in 2024. While this is an increase from the 2023 level (0.0%), this vacancy rate is well below the widely considered sign for a 'healthy' rental market of 3%. The Town has not experienced a vacancy rate over 3% since 2009 (4.9%). The lack of vacant rental units in the Town illustrates the demand for rental housing that has historically not been met. The lack of rental units on the primary rental market will lead to households seeking rental accommodation on the secondary rental market, where rents are typically more expensive and tenure is typically less secure.

5.5.1 Rental Vacancy Rate by Year		
Characteristic	Data	Value
Rental vacancy rate (percent, by year)	2016	*
	2017	*
	2018	1%
	2019	0.8%
	2020	0.8%
	2021	2.5%
	2022	*
	2023	0%

* - unavailable data

5.6 How have trends in core housing need changed over time between both tenant and owner-occupied households?

Between 2016 and 2021, core housing need decreased among renter households (-105 households, -16.0%), while it slightly increased among owner households (+90 households, +11.3%). This trend among renter households might have reflected the impact of government income relief programs during the COVID-19 pandemic. These programs had the most impact on households with lower incomes, households that are more likely to be renters.

At the same time, through 2021, interest rates were at their lowest rate ever in Canadian history, which made entryways into the ownership housing sector more accessible.

Looking further back, the rates of housing need have been increasing across tenures. From 2006 to 2016, the number of owner households in core housing need increased from 460 to 805 households, an increase of 75.0%. For renter households, the increase was approximately 70.1%, from 385 to 655 households, during the same period. In 2016, 8.7% of owner households were in core housing need, an increase from 2006

(7.2%). Renter households were more likely to be in core housing need, with 33.9% of renters considered to be in core housing need in 2016, an increase from 2006 levels (30.0%).

5.6.1 Core Housing Need by Year and Tenure		
Characteristic	Data	Value
Owner households in Core Housing Need (number)	2016	800
	2021	890
	Total Change	90
	Percent Change	11.25%
Tenant households in Core Housing Need (number)	2016	655
	2021	550
	Total Change	-105
	Percent Change	-16.03%
Owner households in Core Housing Need (percentage)	2016	8.63%
	2021	8.15%
Tenant households in Core Housing Need (percentage)	2016	33.94%
	2021	25.52%

5.7 Non-Market Housing

A significant component of the County's housing portfolio is delivered through the Simcoe County Housing Corporation (SCHC), a local housing corporation regulated under the Housing Services Act, 2011. SCHC is both the largest single provider of community housing in the County and a key driver of new affordable housing development. Its responsibilities include:

- Managing and maintaining its existing portfolio of rent-geared-to-income (RGI) and market-rent units.
- Planning, designing, and delivering new housing projects in line with strategic priorities.
- Overseeing tenant intake, placement, and ongoing tenancy administration.
- Coordinating with community partners to connect tenants with supports that promote housing stability.

5.7.1 Current Non-Market Housing Units		
Characteristic	Data	Value
Number of housing units that are subsidized	Total	170
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	1,690
Number of co-operative housing units	Total	46
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	Other homelessness initiatives supported by the Town: <ul style="list-style-type: none"> • WOW Living • Contact Community Services • Support & Hope for Individuals and Families (SHIFT) • LOFT Community Services

5.8 Please describe any other affordable and community housing options and needs/gaps currently in your community that are not captured in the table above.

Examples can include:

- *Are any of these affordable housing units accessible or specifically designed for seniors, including long-term care and assisted living?*
- *Does your municipality provide rent supplements or other assistance programs that deepen affordability for households?*
- *Is your community in need of supportive housing units with wrap-around supports, such as for those with disabilities?*

Non-Market Housing Stock

According to Town and County data, there are three non-market housing buildings in Bradford West-Gwillimbury:

- *100 Miller Park Court*

This building is a Simcoe County Housing Corporation rent-geared-to-income building that includes one- and two-bedroom units. Accessible units are available. The building also contains 25 units mandated for seniors.

- *151 Simcoe Road*

This affordable housing building in Bradford West Gwillimbury, located at 151 Simcoe Road, opened in late fall 2024 and is owned and operated by the Simcoe County Housing Corporation. The development features 50 affordable rental units for families and seniors, with one-, two-, and three-bedroom options. Designed with universal features, it ensures comfort, accessibility, and support for aging in place.

Non-Market Housing Gaps

Stakeholders operating housing and/or services in Bradford West Gwillimbury highlighted several important gaps in the Town's housing system that directly affect vulnerable residents. These gaps reflect both the absence of certain types of housing and the limited availability of supports that allow residents to remain stably housed within their community.

- *Supportive Housing and Services*

One of the most significant gaps is the lack of supportive housing with wrap-around services for individuals experiencing complex needs such as mental health challenges, substance use, and addictions. Without dedicated supportive housing locally, many residents are forced to relocate to other municipalities to access appropriate care, leading to disrupted community ties and greater housing instability. Service providers emphasized that this absence creates a cycle where vulnerable households repeatedly lose housing due to unmet support needs.

- *Housing Suitable for Seniors*

Another pressing need is affordable and accessible housing for seniors living on fixed incomes. Rising living costs and limited rental supply are leaving many older adults unable to secure stable housing, while long-term care and retirement residences often remain financially out of reach. Few affordable, barrier-free rental units exist in the Town, limiting opportunities for seniors to age in place and increasing the risk of homelessness among this demographic.

5.9 Housing Trends

5.9.1 Housing Values		
Characteristic	Data	Value
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	1,510
Purpose-built rental prices by unit size (Average, Canadian dollars)	Total	1,435
	Bachelor	*
	1 bedroom	1,180

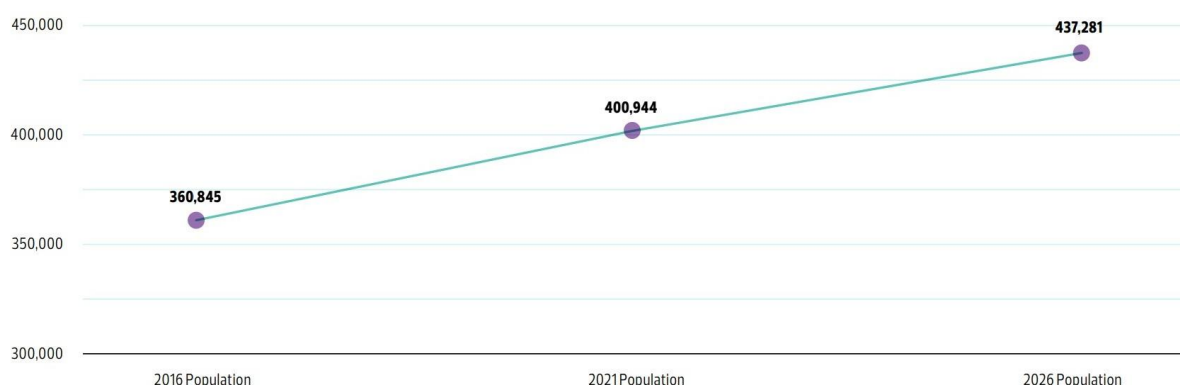
5.9.1 Housing Values		
Characteristic	Data	Value
	2 bedrooms	1,475
	3 bedrooms+	*
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	Total	1,484
	Bachelor	*
	1 bedroom	1,018
	2 bedrooms	1,506
	3 bedrooms+	*
Sale prices (Canadian dollars)	Average	2024: CMHC: \$1,234,258 (singles and semis) TRREB: \$ 1,093,380 (all types)
	Median	2024: CMHC: \$1,195,000 (singles and semis) TRREB: \$830,000 (all types)
Sale prices by unit size (Average, Canadian dollars)	Average	Self-reported value (all dwelling types): \$950,000
	Bachelor	Self-reported value (all dwelling types): \$800,000
	1 bedroom	Self-reported value (all dwelling types): \$690,000
	2 bedrooms	Self-reported value (all dwelling types): \$740,000
	3 bedrooms+	Self-reported value (all dwelling types): 3-bedroom: \$849,000 4+ bedrooms: \$1,055,000
Sale prices by unit size (Median, Canadian dollars)	Median	Self-reported value (all dwelling types): \$900,000
	Bachelor	Self-reported value (all dwelling types): -
	1 bedrooms	Self-reported value (all dwelling types): \$600,000
	2 bedrooms	Self-reported value (all dwelling types): \$700,000
	3 bedrooms+	Self-reported value (all dwelling types): 3-bedroom: \$800,000 4+ bedrooms: \$1,000,000

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	Data	Value
Demolished – breakdown by tenure	Tenant	N/A – BWG does not currently collect this data, but will begin collecting for future HNAs.
	Owner	N/A – BWG does not currently collect this data, but will begin collecting for future HNAs.
Completed – Overall and breakdown by structural type (annual, number of structures)	Total	*
	Single	*
	Semi-detached	*
	Row	*
	Apartment	*
Completed – Breakdown by tenure (annual, number of structures)	Tenant	*
	Owner	*
	Condo	*
	Coop	*
Starts – Overall and breakdown by structural type (2021, number of structures)	Total	123
	Single	74
	Semi-detached	34
	Row	15
	Apartment	*
Starts – Breakdown by tenure (2021, number of structures)	Tenant	*
	Owner	123
	Condo	*
	Coop	*

6. Projected Housing Needs and Next Steps

This section aims to answer the question, how much and what type of housing is needed to meet the needs of the population over the next 10 years? How will this Housing Needs Assessment (HNA) be meaningfully used in planning and investment decisions?

This section projects population trends from the previous 10 years, dividing by income category and target housing costs while considering migration trends. An example of a benchmarked projection from [Edmonton's Affordable Housing Needs Assessment](#) is provided below.



Household Growth Projection 2016- 2026. [Source: Edmonton Affordable Housing Needs Assessment – August 2022](#)

HNAs should be able to convey through their data-driven narrative how many housing units are needed by income category, household size and dwelling type over the next 10 years. In completing this section, communities must carefully consider their past growth trends and future demographic projections, including recent immigration patterns, aging population dynamics, and economic trends. Furthermore, it is also crucial for communities to consider any pre-existing housing shortages, as evidenced by indicators such as recent trends in rental vacancy rates, growth in prices/rents, the number of households in core housing need, and the aging of their current housing stock.

6.1 Projection Methodology Guidelines

There are several projection methodologies that can be used to project housing demand, [including the HART housing needs projection here](#). The federal government recommends using the HART methodology as a reference point, with additional considerations and data points to improve the validity of the methodology. These considerations, including economic data integration and supply capacity and gaps as well as steps for calculating the methodology are noted below. Provinces and territories, in consultation with their municipalities/communities, are invited to use a methodology that fits their regional circumstances, ensuring the assumptions that inform their

preferred methodology are also clearly explained. The federal government will review the HNAs as a requirement for its various funding programs and assess the methodology and assumptions that inform it for their validity and robustness. If needed, further engagements can take place to better align the preferred methodology with the federal government's expectations.

In employing a projection methodology, jurisdictions may find the following list of key considerations and steps useful. The following approach involves first projecting the population into the future, then projecting household formation from headship rates, and then **demand for housing by tenure, dwelling type and size, family type and income groups**. Following the Population Projection, Household Projection and Housing Demand Projection steps, a table is presented of the key considerations for each step in the process.

Step 1: Population Projection

- Conceptually the projected population is calculated as the survived population + births + projected net migrants. An example of an accepted method to calculate population projection is the Cohort-Component population projection method.

Step 2: Household Projection

- Project family and non-family households separately by multiplying the projected population by age group in a given year with projected headship rates (household formation) by age group in a given year.
 - A headship rate represents the probability that a member of a given age group will head (maintain) a household of a given type (family or non-family). Historical headship rates are calculated as the ratio of household heads in an age group to the population of that age group.
 - Total headship rates can be determined by adding family and non-family headship rates together for a given age group and year. An increase in the total headship of any particular age group means that overall a higher proportion of that group heads households than previously. The converse holds true for a decrease in the total headship rate. Thus, the total rate is an overall indication of the propensity to form households in a particular age group.
- Project both family and non-family households by household type (composition), including couples without children, couples with children, lone parents, multiple-family households, one-person households, and other non-family households. This can be achieved by multiplying the projected number of households in a particular age group by the projected household type proportions for that age group.

- Historical proportions for family households are the ratio of the number of family households of a given type in an age group to the total number of family households headed by that age group.
- Historical proportions for non-family households are the ratio of the number of non-family households of a given type in an age group to the total number of non-family households headed by that age group.
- Project net household formation according to family and non-family household types by calculating the difference between projected households in successive years.

Step 3: Housing Demand (Need) Projection

- Project the number of owner households within a particular age range and household type by multiplying projected household by type (family and non-family) by projected ownership rates.
- Project the number renter households by calculating the difference between projected households and the number of projected owner households.
 - Historical ownership or renter rates are the ratio of the number of owning/ or renter households of a given type and age of head to the total number of households (owners and renters combined) of that type and age of head.
- Project dwelling type (single, semi, row, apartment) by multiplying projected age-specific renter and owner dwelling choice propensities by household type (family and non-family) with the projected number of renter and owner households of the given household type and age group.
 - Historical dwelling choice (occupancy) propensities describe the proportion of a given household type, tenure, and age of head group occupying each of the four dwelling types.
- Finally, communities should integrate assessments of pre-existing housing shortages into their final calculations. This integration should be informed by a thorough review of the preceding quantitative and qualitative analyses within the HNA. Additionally, communities should utilize the data and more advanced methodologies detailed in the Annex to ensure a comprehensive estimation of these shortages.

HART Household Projections – Projected Households by Household Size and Income Category

- The HART methodology estimates the total number of units by type (number of bedrooms) and with reference to income categories that will be needed to house a community's projected population.

Please use the Housing Assessment Resource Tools Households Projections tab to fill out the table below for your jurisdiction – [Housing Needs Assessment Tool | HART](#)

6.1.1 Projected Households by Household Size and Income Category, 2031						
Household Income Category	1 person	2 person	3 person	4 person	5+ person	Total
Very Low Income	396	32	0	0	11	439
Low Income	1,105	878	309	278	116	2,686
Moderate Income	506	1,296	568	600	409	3,379
Median Income	234	1,132	1,129	984	714	4,193
High Income	91	1,008	1,384	2,049	1,712	6,244
Total	2,332	4,346	3,390	3,911	2,962	

Key Considerations

Population

- It is strongly advised to use the updated post-census population estimates for 2022 as your base population provided by Statistics Canada's demographic estimates division. These estimates account for any discrepancies in population counts, whether they are undercounts or overcounts. These estimates also smooth out the sharp downturn in immigration due to the pandemic in 2020/21. Please refer to annex for links to Statistics Canada CSD and CMA estimates.
- If historical fertility, survival and mortality rates by age category are stable and not trending, apply average historical rates to current population by age to project forward. If rates do trend by age over time, estimate the average change in rates in percentage points and add to current rates when projecting forward for the baseline scenario.
- For larger communities and centres where the data exists, disaggregate and project baseline net migration flows for respective components (i.e., net interprovincial, net intra migration and net international). Disaggregate net international migration and project its components further (emigration, returning Canadians, non permanent residents, etc.) and use recent growth trends per flow to project total net international migration. In projecting international migration, it will be important for communities to use the more updated federal immigration targets as an anchor.
- Because of the economic uncertainty triggered by the COVID-19 pandemic and potential future shocks, larger communities are expected to create one additional population scenario (high) to supplement the baseline. Utilize StatsCan projection methodology for fertility, survival, and migration to establish the high scenario. Consult Statistics Canada's population projection report cited in the appendix. Communities should avoid using low population or migration scenarios to prevent housing need undercounting.
- **Smaller Communities:**
 - In smaller centers where population projection scenarios are unavailable from StatsCan, but there is the capacity to generate them, cities can resort to using historically high population growth rates or migration scenarios as alternative methods for projecting future population.
 - One industry communities should also develop multiple population scenarios to manage economic volatility

Household Projections

- Headship rate is commonly defined as the ratio of the number of households by age to the population of adults by age in each community and can be used to project future households.

- If historical headship rates data is not trending or stable by age, apply the average historical census family/non-family headship rates by age group to the corresponding population within each age group.
- If historical headship rates by age is showing a trend over time, include the average historical census family/non-family headship rates percentage point change to the current headship rate. Subsequently, apply these adjusted headship rates by age to the corresponding population within each age group. By incorporating average historical headship rates into household projections, communities can mitigate the impact of potential decreases in recent headship rates that may be due to housing unaffordability, therefore avoiding artificially low household projections.
- **Optional for Smaller Communities:**
 - For the younger population aged 18-34, predict family/non-family headship rates using economic modeling. See UK study in annex for further guidance.
 - Project household composition by family/non-family households using latest census proportions by family type.
 - Project household size by age for family/nonfamily type by dividing population by households.

Housing Demand

To project housing demand by tenure:

- If ownership rates for family/non-family households within specific age groups are not showing a trend over time, apply the average historical ownership rates to projected households by age. The remaining households are considered renter households by age.
- If ownership rates for family/non-family households within specific age groups are trending over time, include the average historical percentage point change to the current ownership rates. Apply these adjusted ownership rates to household counts by age to project tenure by age. The remaining households are considered renter households by age.

To project housing demand by dwelling type:

- If historical dwelling propensities by family type, age, and tenure are not exhibiting a trend, apply the average historical demand propensity by type, age, and tenure to project households by type, age, and tenure.
- If historical demand type propensities are trending, incorporate the average percentage point change in demand type propensities to the current propensities. Apply these adjusted propensities to household types to estimate future dwelling propensities.

Economic Data Integration

- Relying solely on traditional demographic approaches to forecast housing needs can underestimate housing demand.
- Headship rates by age and family type can be projected by considering economic factors as explanatory drivers. These factors could include income, unemployment rates, prices, rents, and vacancy rates.
- CMHC is developing models to project headship rates for household maintainers aged 18-34 in provinces and larger metropolitan areas. Larger communities can benefit from leveraging these projections.
- Using an economic approach to project headship rates and incomes facilitates the estimation of household counts by age, size, tenure, and income. When integrated with dwelling type, price, and rent data, this approach assists in identifying potential households in core housing need.

Supply Capacity & Supply Gaps

- Housing need projections should be adjusted upwards or downwards to account for the **net effects** of conversions, demolitions, and vacant units in each community.
- Where data is available, communities should assess future capacity by compiling data on draft approved serviced lots, categorized by dwelling type and tenure, that will be available for residential development. When combined with household projections by dwelling type and tenure, help estimate supply gaps
- In addition, larger communities can leverage supply gap estimates from CMHC to help inform where need is greatest and to identify housing shortages.
- **Optional for Smaller Communities:**
 - Comparing housing need projections with supply capacity will enable communities to identify potential gaps in supply by dwelling type and tenure.

6.2 Projection Methodology

Please outline the methodology and calculations used to complete the projections here, including any assumptions made.

These projections were developed utilizing Census of Population data from Statistics Canada, including population and household characteristics. These census counts are an undercount of the actual population in a given jurisdiction, mostly due to the inevitable reality of some people not being counted. This could happen either because their household did not receive a census questionnaire, if a structurally separate dwelling is not easily identifiable, or because they were not included in the questionnaire completed for the household, such as the omission of a boarder or a lodger.

These projections should not be considered comprehensive and only serve as a proxy for the purposes of this study, in the absence of comprehensive local municipal projections with community-specific and recent economic and migration trends considered. The Government of Ontario's Ministry of Finance population projections are only available for the Census Division (i.e., Simcoe County) as a whole. While these projections factor shifting household formation trends, these projections assume linear relationships between historical household formation patterns and future household formation patterns.

These populations projections were developed to align with the existing population projections as outlined in the *Growth Management Strategy – Growth Review and Allocations: Town of Bradford West Gwillimbury* study completed by Watson & Associates Economists Ltd. These projections forecast the population of Bradford West Gwillimbury to grow to 57,300 people by the year 2031 and 83,500 people by 2051.

Population Projections

Population data was gathered from Statistics Canada Community Profiles for the periods of 2006, 2011, 2016, and 2021. The Cohort Survival Projection Method was used to project the historical population trends into future years. The Cohort Survival Projection Method is a simple method for forecasting what the future population will be based upon the survival of the existing population and the births that will occur. Births were projected using trends in the Ontario birth rates in the last ten years, forecasting these trends to continue in a linear fashion moving forward.

To augment this method with historical trends, a time series regression for the survival rate for each age cohort was utilized to capture shifting population trends in Bradford West Gwillimbury over time. Age cohorts were projected to future years and added together for total population figures.

Household Projections

Household projections were calculated utilizing the previously developed population projections and the historical trends for household sizes in Bradford West Gwillimbury. Household projections were calculated by forecasting trends for the average number of

people per household and applying those to the population projections previously developed. These forecasts incorporate shifting trends in average household size in Bradford West Gwillimbury over time.

The household projections provided a basis to develop projections by household tenure (owner or renter households), type (family or non-family households), size (one-, two-, three-, four-, and five- or more-person), and age (15-24, 25-34, 35-44, 44-54, 55-64, 65-74, 75-84, and 85+) based on historical trends in Bradford West Gwillimbury. Household projections based on these household characteristics incorporated shifting trends in Bradford West Gwillimbury over time.

Dwelling and Income Category Projections

Projections for aspects of anticipated dwellings and projected households by income categories were developed using the projections of households and historical trends associated with these households.

Using custom order cross-tabulation data from Statistics Canada, the rate that households lived in a particular dwelling type (single-detached, semi-detached, row house, and apartment) or dwelling size (one-, two-, three-, and four- or more-bedroom) were utilized to calculate the anticipated need in future years given the households that were projected to exist.

A similar methodology was used to project households within the HART income categories (very low, low, moderate, median, high).

6.2.1 Projections		
Characteristic	Data/Formula	Value
Women by age distribution (# and %)	0-14	3,209
	15-19	1,968
	20-24	2,054
	25-64	17,894
	65-84	6,171
	85+	1,074
Male Births	Births x Estimated Proportion of Male Births	155
Female Births	Total births – Male Births	155
Survival Rate	Survival rate for those not yet born at the beginning of the census year	95%
Net Migrations	Net migration (in and out) of those not yet born at the beginning of the census year	14
Projected Family Households	Age-group population x projected age-specific family headship rate	17,891
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	3,531

6.2.1 Projections		
Characteristic	Data/Formula	Value
Total Projected Headship Rate	Family headship rates + non-family headship rates	33.5%
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	Total: +8,007 Family: +6,616 Non-Family: +1,381
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year and age group	18,063
Projected Renter Households	Projected households by type, year and age group – projected owner households by type, year and age group	3,359
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group	*

* - requires additional information from CMHC / HICC

6.3 Population and Households Projections

In 2021, the total population in Bradford West Gwillimbury was 42,880. This represented an increase of 7,555 residents from the 2016 census period (+21.4%). Between 2016 and 2021, Bradford West Gwillimbury accounted for 14.1% of all population growth in Simcoe County. Over this period, the Town experienced an average annual growth rate of 4.3%, well above the average annual growth rate in Simcoe County (+2.2%) and Ontario (+1.4%). This recent momentum highlights the Town's role as a key growth area within the County.

By 2036, the Town's population is projected to reach approximately 64,000 residents, reflecting sustained but gradually moderating growth compared to recent decades. This translates to an average annual increase of around 1,400 residents from 2021 onward. Despite continued expansion, the demographic composition of the population is expected to change. The share of residents aged 65 and over is forecast to nearly double, reaching close to one-quarter of the population by 2036. At the same time, the proportion of children under the age of 10 is projected to decline sharply, from approximately 15.5% in 2021 to just 5.5% by 2036, indicating a maturing population and fewer young families relative to past trends.

These demographic shifts are expected to influence housing demand over the medium term. Between 2021 and 2036, the Town is forecast to add approximately 8,000 housing units, or about 530 units per year. While low-density housing (e.g., single-detached homes) has historically dominated the Town's housing stock, its share of total housing activity may decline based on development application data. The Town has received a significant number of high-density development applications, although it

should be noted that, as of August 2024, there are several active planning applications ongoing for high-density residential housing in the Town going through the planning approval process. Looking ahead, demand is anticipated to continue shifting toward medium- and high-density housing forms, driven by the aging population, declining affordability, and the Town’s intensification targets.

Overall, while Bradford West Gwillimbury is projected to maintain strong growth through 2036, the nature of that growth is shifting. Population aging and affordability pressures are reshaping the demand for housing types and community services. Meeting these needs will require a proactive focus on diversifying housing supply and planning for a more age-balanced community.

6.3.1 Anticipated Population by 2036		
Characteristic	Data	Value
Anticipated population	Total	63,993
Anticipated population growth	Total	21,138
	Percentage	49.3%
Anticipated age	Average	45.8
	Median	47.1
Anticipated age distribution (# and %)	0-14	6,345
	15-19	3,891
	20-24	4,060
	25-64	35,375
	65-84	12,200
	85+	2,122

6.3.2 Anticipated Households by 2036		
Characteristic	Data	Value
Current number of households	Total	13,415
Anticipated number of households	Total	21,422
Anticipated Household Age	Average	54.8
	Median	49.8
Anticipated Households by Tenure	Renter	3,359
	Owner	18,063
Anticipated Units by Type	Total	21,422
	Single	16,117
	Semi-detached	1,533
	Row	1,173
	Apartment	2,565
Anticipated Units by Number of Bedrooms	1 bedroom	1,092
	2 bedroom	1,360
	3 bedroom	8,508
	4 bedroom	10,462
	5 bedroom	N/A
Anticipated Households by Income	Average	N/A
	Median	5,463
	Very Low	553
	Low	3,127
	Moderate	4,148
	High	8,131
Anticipated average household size	Total	3.0
Draft approved lots by planned housing type	Total	As of August 2024: Low-Density: 316 Medium Density: 90 High Density: 0
Draft approved lots by tenure	Tenant	N/A – BWG does not currently collect this data, but will begin collecting for future HNAs.
	Owner	N/A – BWG does not currently collect this data, but will begin collecting for future HNAs.

7. Use of Housing Needs Assessments in Long-Term Planning

7.1 This final section aims to determine how your community anticipates using the results and findings captured in the Housing Needs Assessment to inform long-term planning as well as concrete actions that can address identified needs. Please use the following questions to describe how those linkages will be made.

- How will this HNA inform your official community or development plan, housing policies and/or actions going forward? For example, if the HNA identifies specific needs in your community across the housing spectrum – such as housing needed for priority populations, units for large households in denser form factors, more diverse structural types such as missing middle housing, or more affordable and higher-density housing near transit - how could actions and changes in policy and planning help address those needs?

The Housing Needs Assessment (HNA) will serve as a technical background document to inform current and future planning and policy initiatives. Most directly, it will guide the Town's Official Plan Review (OPR) and Growth Management Strategy, initiated under Section 26 of the *Planning Act*. The Growth Management Exercise is being advanced in two parts:

- **Part 1:** Assessing how growth to 2051 can be accommodated within the existing settlement area boundary through intensification and redevelopment.
- **Part 2:** Evaluating the need for settlement area boundary expansion, informed by the Part 1 analysis and land needs assessment methodologies.

Within Part 1, the Town is delineating and establishing policies for the Bradford GO Major Transit Station Area (MTSA), which is expected to accommodate the highest concentration of residential and mixed-use density to 2051. The HNA findings, including the need for affordable and higher-density housing near transit, increased rental supply for seniors and young families, and a broader range of housing types for priority populations, are being used to inform these policy directions.

Based on the HNA, the Town anticipates the following areas of application:

- **Growth Management and Land Use Policy:** Integration of housing needs into the delineation of strategic growth areas, including the Bradford GO MTSA, Holland Street corridor, and other nodes within the settlement boundary. Policies will encourage a range of housing types and tenures, including medium- and high-density forms and missing middle housing. The Growth Management Exercise will also ensure that sufficient designated lands are identified to 2051, with the HNA providing the evidence base for aligning land supply with identified needs.

- **Housing Affordability Tools:** The Town's Official Plan contains enabling policies to consider inclusionary zoning within the MTSA. While not being implemented through the current OPR, this tool may be pursued in future to help address affordability needs. Other regulatory mechanisms, such as density bonusing or phased growth policies, may also be evaluated as implementation measures.
- **Programs and Incentives:** The Town will assess opportunities to introduce planning or financial tools both as part of its current OPR and through future projects, that encourage the delivery of affordable and rental housing, such as expedited approvals or development charge deferrals for targeted affordable housing projects.
- **Partnerships and Coordination:** The HNA highlights the importance of intergovernmental and cross-sector collaboration. The Town will continue to work with the County of Simcoe, non-profit housing providers, the development industry, and senior levels of government to align resources and funding opportunities with identified needs.
- **Integration with Other Municipal Priorities:** Findings from the HNA will be considered in broader municipal planning initiatives to ensure alignment between housing policy, economic development, transportation, and infrastructure planning.

The HNA provides an evidence-based framework to inform the Town's Official Plan policies, regulatory tools, and program development, as well as its collaboration with other stakeholders. Its findings will also be incorporated alongside other major municipal initiatives—most notably the Master Servicing Plan (MSP) currently underway—to ensure that projected housing needs are matched by the necessary infrastructure and servicing capacity. For example, higher-density housing forms identified in the HNA, particularly in areas such as the Bradford GO MTSA, will require coordinated planning for water, wastewater, stormwater, and transportation infrastructure. Linking the HNA with the MSP ensures that land use planning and infrastructure investment proceed in a coordinated manner, supporting the Town's ability to effectively manage growth to 2051.

- How will data collected through the HNA help direct those plans and policies as they aim to improve housing locally and regionally, and how will this intersect with major development patterns, growth management strategies, as well as master plans and capital plans that guide infrastructure investments?

The data collected through the HNA will be applied directly to the Town's ongoing planning initiatives by identifying the types, tenures, and locations of housing most needed in the community and ensuring that these needs are reflected in policy and implementation tools. In particular, the HNA provides an evidence base to calibrate the density, tenure mix, and affordability expectations within the Bradford GO MTSA, the Holland Street corridor, and other intensification areas currently being advanced through the Official Plan Review. Where Part 2 of the Growth Management Exercise may consider additional designated lands, the HNA will assist in determining the appropriate mix of unit types and tenures to ensure that any expansion areas complement, rather than substitute for, intensification outcomes.

The HNA also intersects with other Town initiatives, including the Master Servicing Plan (MSP) and capital planning process. The HNA provides demographic data that helps the MSP evaluate whether infrastructure capacity such as water, wastewater, stormwater, and transportation systems, can support the planned delivery of higher-density housing in strategic locations. By integrating housing demand data with servicing and capital planning, the Town can prioritize infrastructure investments where they are most likely to facilitate the delivery of affordable, rental, and transit-supportive housing, while also ensuring consistency with the requirements of the Provincial Planning Statement, 2024 for a designated 15-year land supply and a 3-year serviced residential land supply.

In addition, the HNA informs a coordinated approach to social and community infrastructure. Findings on household composition, unit size needs, and priority populations can be used to anticipate demands for parks, schools, childcare facilities, and community services in higher-growth areas. This allows the Town to align housing delivery with the provision of complementary services, ensuring that intensification contributes to complete, well-supported communities.

- Based on the findings of this HNA, and particularly the projected housing needs, please describe any anticipated growth pressures caused by infrastructure gaps that will need to be prioritized and addressed in order to effectively plan and prepare for forecasted growth. This can relate to any type of enabling infrastructure needed for housing, including fixed and non-fixed assets, as well as social, community or natural infrastructure that your local government has identified as a priority for fostering more complete and resilient communities.

Examples may include:

- Will your public transit system have the capacity to meet increasing demand?
- Will your water and wastewater system have the capacity for additional connections based on the amount of new housing units that will need to be built?
- Will new roads or bridges need to be built to serve new or growing communities?
- Will new schools, parks, community or recreational centres need to be built to serve new or growing communities?
- Will broadband service and access need to be significantly expanded to help new residents and businesses connect? Are there any climate risks or impacts that will affect new growth?

The Housing Needs Assessment (HNA) projections align with the Town's technical analysis completed through the Growth Management Exercise, confirming substantial housing demand to 2051. In accordance with provincial and County policy, much of this growth is expected to be accommodated in medium- and higher-density forms within the Bradford GO Major Transit Station Area (MTSA), the Holland Street corridor/Strategic Growth Area, and the Town's delineated built-up area identified on Schedule A of the Official Plan. This growth pattern reflects the Town's objective of directing housing to strategic locations with access to transit, services, and employment, but also introduces pressures that require careful coordination of land use, infrastructure, and community planning.

A key consideration will be to ensure that the pace of development remains consistent with servicing and infrastructure capacity. As intensification proceeds, the Town will continue to align planning policies and growth with the Master Servicing Plan (MSP) and capital infrastructure to confirm that water, wastewater, transportation, and related systems can support the timing and scale of new housing. This continued coordination will also help the Town to achieve the requirement for maintaining a three-year supply of serviced residential land and a 15-year designated supply in accordance with the Provincial Planning Statement, 2024.

Housing growth will also increase demand for social and community infrastructure. Higher-density development and more diverse housing forms, including family-sized

units, will heighten the need for parks, schools, childcare, and community facilities in established areas. Ensuring that these services are planned and delivered in step with residential growth, through continued interdepartmental coordination and engagement with partner agencies, will be essential to supporting complete and resilient communities.

Ongoing coordination with external partners including but not limited to Metrolinx, the County of Simcoe, school boards, utilities, and conservation authorities will be critical to align local housing objectives with regional infrastructure planning and service delivery. The Town will continue to engage these agencies through formal commenting processes, inter-agency working groups, and the circulation of draft policies and technical studies for review. Feedback from these partners will be incorporated into the Town's planning framework to ensure that growth is phased in a manner consistent with available and planned capacity. The Town will also align its capital planning with regional initiatives and maintain active participation in County and provincial forums to strengthen coordination across jurisdictions. In this way, broader systems such as energy, broadband, and transit can be expanded in step with population and employment growth, ensuring that residents and businesses are adequately supported as the community grows to 2051.

Finally, the HNA reinforces the importance of monitoring the relationship between housing delivery and servicing availability. Should capacity constraints limit the ability to accommodate forecasted needs within the existing boundary, Part 2 of the Growth Management Exercise will assess whether additional designated lands are required. Any such evaluation will be informed by the HNA and the Town's ability to provide infrastructure and services in a fiscally responsible and environmentally sustainable manner.

In summary, the HNA highlights the importance of aligning housing delivery with growth management, infrastructure planning, and community services. Its findings will continue to guide the Town's priorities, ensuring that housing, infrastructure, and social supports advance together in support of long-term growth to 2051.

Annex A: Relevant Links for Developing Housing Needs Projections

Data and Analysis

[Housing Statistics - Statistics Canada](#)

[Population estimates, July 1, by census subdivision, 2016 boundaries \(statcan.gc.ca\)](#)

[Population estimates, July 1, by census metropolitan \(statcan.gc.ca\)](#)

[Population and demography statistics \(statcan.gc.ca\)](#)

[Population Projections for Canada \(2021 to 2068\), Provinces and Territories \(2021 to 2043\) \(statcan.gc.ca\)](#)

[Housing Market Information Portal](#)

[UrbanSim – Scenario Modeling](#)

Reports & Publications

[Housing Markets Insight - CMHC's household projections for 8 of Canada's major urban centres until 2042](#)

[CMHC - Housing Shortages in Canada Report](#)

[University of British Columbia - Housing Assessment Resource Tools \(HART\)](#)

[University of London - Affordability targets: Implications for Housing Supply](#)

[Nova Scotia Housing Needs Assessment Report Methodology](#)

[Ontario Land Needs Assessment Methodology](#)

[British Columbia Affordable Housing Need Assessment Methodology](#)

Annex B: Glossary

Affordable Housing: A dwelling unit where the cost of shelter, including rent and utilities, is a maximum of 30% of before-tax household income.

Area Median Household Income: The median income of all households in a given area.

Cooperative Housing: A type of residential housing option whereby the owners do not own their units outright. This would include non-profit housing cooperatives, as stand-alone co-operatives or in partnership with another non-profit, including student housing co-ops, as well as Indigenous co-ops, including those in partnership with Indigenous governments and organizations. This does not, however, include homeownership co-ops or equity co-ops that require an investment, which along with any profit earned, is returned to co-op investors.

Core Housing Need: Refers to whether a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability or suitability, and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (attains all three housing indicator thresholds).

- *Adequate* – Does not require any major repairs, according to residents. Major repairs include those related to defective plumbing or electrical wiring, or structural repairs to walls, floors or ceilings.
- *Suitable* – Has enough bedrooms for the size and make-up of resident households, according to guidelines outlined in National Occupancy Standard (NOS).
- *Affordable* – All shelter costs total less than 30% of a household's before-tax income.

Household: A person or a group of persons (other than foreign residents) who occupy a private dwelling and do not have a usual place of residence elsewhere in Canada.

Household Formation: The net change in the number of households.

Supportive Housing: Prioritizes people experiencing chronic homelessness and other vulnerable people who have the highest support needs. It provides long-term affordable housing and a diversity of customized support services.

Permanent Supportive Housing: Prioritizes people experiencing chronic homelessness and other vulnerable people who have the highest support needs. It provides long-term affordable housing and a diversity of customized support services.

Purpose-Built Rental: Also known as the primary rental market or secure rentals; multi-unit buildings (three or more units) which are built specifically for the purpose of providing long-term rental accommodations.

Short-Term Rentals: All or part of a dwelling unit rented out for less than 28 consecutive days in exchange for payment. This includes bed and breakfasts (B&Bs) but excludes hotels and motels. It also excludes other accommodations where there is no payment.

Suppressed Household Formation: New households that would have been formed but are not due to a lack of attainable options. The persons who would have formed these households include, but are not limited to, many adults living with family members or roommates and individuals wishing to leave unsafe or unstable environments but cannot due to a lack of places to go.

Missing Middle Housing: Housing that fits the gap between low-rise, primarily single-family homes and mid-rise apartment buildings, typically including secondary and garden suites, duplexes, triplexes, fourplexes, rowhouses and townhouses, courtyard housing, and low-rise apartment buildings of 4 storeys or less. These housing types provide a variety of housing options that add housing stock and meet the growing demand for walkability. The missing middle also refers to the lack of available and affordable housing for middle-income households to rent or own.