

Windsor-Essex

Regional Affordable Housing Strategy

This is a region-wide strategy to support all people in Windsor-Essex in accessing a safe, affordable, accessible, and quality home where they can actively participate in their community.

September 2025

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Acknowledgements

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/ Part 1

Executive Summary



Tackling Housing Pressures Together

A Shared Regional Responsibility

The City of Windsor and the County of Essex are working together to respond to growing housing pressures across the region. These pressures affect residents at every stage of life – from young adults struggling to form independent households to seniors seeking to age in place – and are increasingly straining local systems and communities. Addressing these challenges requires coordinated, sustained, and proactive leadership.

Meeting Current and Future Needs

Windsor-Essex is growing. While population and household growth are expected to continue, housing development has not kept pace, especially for those with low and moderate incomes. At the same time, shifting demographics, rising housing costs, and a growing number of renter households are reshaping housing demand across the region.

This strategy is grounded in the principles of generational fairness. It recognizes the urgency of acting now to address immediate needs while planning for future generations to live and thrive in Windsor-Essex. By working together, local governments, housing providers, and community partners can take bold and coordinated action to improve housing affordability, stability, and choice across the region.

A Strategy for Action

This Regional Affordable Housing Strategy provides a shared roadmap to guide decision-making, align investments, and focus efforts across Windsor-Essex. It identifies priority focus areas under three strategic pillars:

- Stimulating a **future-focused range of housing options**
- Igniting a **thriving community housing sector**
- **Improving housing access** for those in greatest need

Together, these directions provide the foundation for a housing system that works better for all residents.

The Case for Action

Current Pressures

Findings from the Regional Housing Needs Assessment point to significant and growing pressures:

- As the population of the region is projected to grow, the **demand for housing, especially among renters, is expected to continue to grow**
- **Homeownership is increasingly out of reach** for most households
- Low- and moderate-income households face **limited affordable housing options**
- Rates of **core housing need** and **housing unaffordability continue to rise**
- The number of people **experiencing or at risk of homelessness is increasing**
- Community housing unit **waitlists are long and growing**

In addition to these housing pressures, the lack of coordination between upper levels of government, combined with limited and inconsistent funding, makes it difficult for local governments to implement strategies, fill gaps, and provide the supports needed to meet current and future housing needs.

What's Needed

To meet current and future needs, Windsor-Essex is projected to require a substantial increase in housing supply by 2035. This includes:

- **Over 56,000 total new housing units** across the Windsor-Essex Region
 - **Approximately 5,600 units, or 10% of new units, should be Deeply Affordable units**, i.e., units affordable to households below the applicable Household Income Limits (HILs) for the local municipality.
 - **Approximately 8,400 units, or 15% of new units, should be Affordable Rental units**, i.e., units with rent prices that meet affordability threshold prices retrieved from the Affordable Residential Units bulletin posted by the Government of Ontario for each local municipality.

- **Over 15,000 total new housing units** across the County of Essex
 - Approximately 750 units, or 5% of new units, should be Deeply Affordable units
 - Approximately 2,250 units, or 15% of new units, should be Affordable Rental units

Cost of Inaction

The pressures facing individuals and families who cannot access adequate and affordable housing are significant. These challenges affect not only personal well-being but also place strain on broader public systems.

When people are unhoused or living in unstable conditions, it becomes harder to access health care, maintain employment, or participate fully in the community. When households are forced to spend too much of their income on housing or live in unsuitable conditions, they are left with fewer resources for food, transportation, and other essentials, undermining long-term stability.

These pressures ripple outward, increasing strain on emergency services, health and social systems, and limiting the region's ability to retain and attract workers. Addressing housing need is essential to building healthy, inclusive communities and supporting sustainable economic growth across Windsor-Essex.

The Way Forward

This strategy provides a shared framework to guide how the City of Windsor, the County of Essex and its municipal partners to address housing needs across the region. It sets out clear areas of focus and coordinated actions aimed at improving housing affordability, expanding access, and increasing the range of housing options available to residents now and in the years ahead.

Grounded in local data, informed by engagement, and aligned with existing plans and policy tools, the strategy outlines a practical path forward. By working in partnership with the non-profit and private sectors, and the broader community, Windsor-Essex can take meaningful steps to support a more diverse, inclusive, and resilient housing system.

/ Part 2

Introduction and Background



Purpose

The **Windsor-Essex Regional Affordable Housing Strategy** was developed in collaboration with the City of Windsor in partnership with the County of Essex and its local municipalities to address growing housing pressures across the region.

It provides a clear and coordinated plan of action to ensure all residents of Windsor-Essex have access to safe, affordable, accessible, and quality housing, enabling full participation in community life. **Grounded in evidence from a regional housing needs assessment** and development analysis, the strategy outlines practical steps to respond to current and emerging needs.

This strategy can be utilized to inform housing policies and programs, investment in residential development, and other steps required to make meaningful change in addressing current and emerging housing needs in Windsor-Essex.

It will support decision-making, laying the foundation for a more inclusive, affordable, and resilient housing system across Windsor-Essex.

Vision

Windsor-Essex is an inclusive community where everyone has a safe, affordable, accessible, and quality home, and everyone lives where they can actively participate.

The Approach

This report was undertaken in three components. Each component draws on insights gleaned from several primary and secondary data sources.

Part 1 Regional Housing Needs Assessment

Primary Research

In collaboration with the City of Windsor and the County of Essex representatives, a consultation and stakeholder engagement plan was developed to gather feedback on the current state of housing in the region. The primary research for the *Regional Housing Needs Assessment* focused on understanding the local community housing needs and touched on some initial opportunity areas. Activities within this phase included a resident survey that received over 1,300 responses, four in-person community town hall events throughout the region, and over twenty virtual expert discussion groups and interviews.

Secondary Research

The first component of the secondary research included developing a comprehensive *Regional Housing Needs Assessment* for the Windsor-Essex region. The second component included focus group engagements with the public, community agencies and organizations, and housing partners to validate and refine the identified housing needs and explore opportunities to improve housing conditions in Windsor-Essex.

These reports were combined as the *Regional Housing Needs Assessment* and have been attached as appendices to this strategy. This document outlines the current state of housing for each regional municipality and the community and affordable housing needs throughout the region. The *Regional Housing Needs Assessment* acts as a background document to inform the strategic direction of the *Regional Affordable Housing Strategy* for Windsor-Essex.

Part 2 Analysis of Development Potential

An assessment of residential development will provide potential opportunities and options for municipalities to consider when determining affordable housing solutions.

Part 3 Regional Affordable Housing Strategy

This *Regional Affordable Housing Strategy* draws from detailed research and analysis conducted on current and future anticipated housing needs among people in Windsor-Essex, the available and projected housing supply in the region, best practices from other municipalities in Ontario and beyond, current initiatives in place in Windsor-Essex, and community input. The current and future housing gaps along the entire housing continuum, spanning both market and non-market housing, were assessed and considered when crafting this strategy.

The *Regional Affordable Housing Strategy*, the culminating report for this study, summarizes a recommended action plan that considers the necessary steps for the City of Windsor and the County of Essex, along with their partner municipalities, to meet their community and affordable housing needs.

Geographic Scope

The Service Area for the Regional Affordable Housing Strategy includes the municipalities of Windsor, Amherstburg, Lakeshore, LaSalle, Kingsville, Leamington, Essex, and Tecumseh (Figure 1).

Figure 1: Map of Windsor-Essex region



Advancing Housing and Homelessness Efforts in Windsor-Essex

Both the federal and provincial governments have developed strategies and undertaken initiatives to address the housing needs of all Canadians in recent years.

While this study was developed on original research, as outlined in *The Approach* section on the previous page, it was critical that this study aligned with existing housing and homelessness efforts in Windsor-Essex to ensure impacts and coordination efforts are maximized and efficient. The City of Windsor has developed strategies which impact the provision of housing for all residents within the *Home, Together: Windsor Essex Housing and Homelessness Master Plan (2019-2028)* (HHMP). As such, the recommendations in this Regional Affordable Housing Strategy align with the goals of this HHMP, as well as other related strategies.

Windsor Essex Housing and Homelessness Master Plan (2019-2028)

As a part of the region's current HHMP, there were seven (7) goals outlined to contribute to the vision of the plan of an inclusive community where everyone has a safe, affordable, accessible, and quality home, and everyone lives where they can actively participate.

Goal 1: Sustain and Expand Social and Affordable Housing Supply

Goal 2: Sustain and Expand Housing that is Linked with Supports

Goal 3: Ending Homelessness

Goal 4: Addressing Indigenous Housing and Homelessness Needs

Goal 5: Reduce and Prevent Youth Homelessness

Goal 6: Foster Successful Tenancies Through Community Collaboration

Goal 7: Monitor, Report, and Evaluate

Sources 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 Windsor-Essex region, including the local municipalities within the County of Essex. 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 from Statistics Canada.

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 City of Windsor, the County of Essex, 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 and focus groups with housing partners in the community, supplement the quantitative data reported throughout this report.

Data for populations that are not included in the Census of Population, including people experiencing homelessness, students, and refugees, were collected through the City of Windsor, County of Essex, and applicable contacts and agencies dealing directly with these populations.

Data Limitations

Data limitations are commonly experienced in communities 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.

The impact of this 'random rounding' may result in total numbers being slightly different throughout the report. For example, the total household count for the Essex County and City of Windsor is 165,787 households. However, throughout this report, this figure may be reported as 165,785 or 165,790. Unfortunately, this is how the data is reported and is not something that should be manipulated to artificially show conformity. It should be noted that the impact of this rounding is negligible, given the size of the region and the difference in totals.

Pandemic COVID-19 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 in 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.

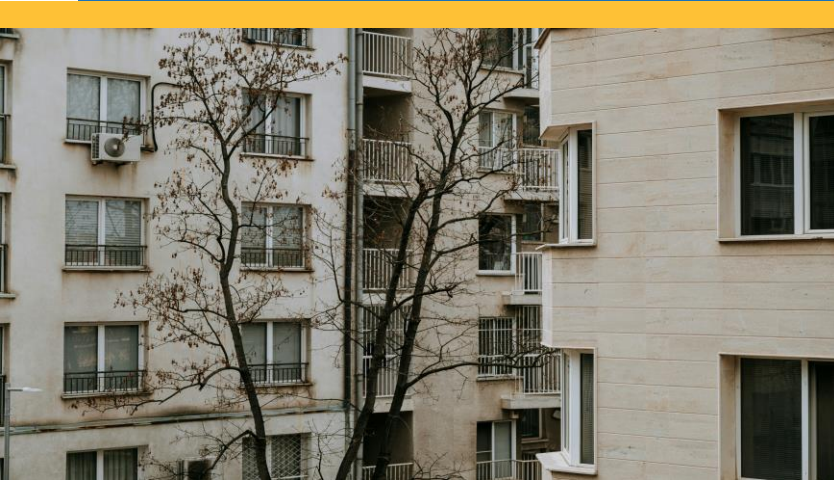
The impacts of the COVID-19 pandemic, including the impact on household incomes and labour characteristics, are noted throughout the report as appropriate.

The Strategy Framework

	Pillar 1	Pillar 2	Pillar 3
	Stimulating a Future-Focused Range of Housing Options	Igniting a Thriving Housing Sector	Improving Housing Conditions for Those in Greatest Need
Goal	We will meet the growth needs of the future while considering shifting household growth patterns and migration trends by encouraging the development of a diverse range of housing options throughout the region.	We will increase options across the housing continuum to improve housing conditions for households in greatest need in the region by building capacity within the housing sector.	We will address the challenges faced by households in core housing need in Windsor-Essex by increasing the supply of affordable housing across the housing continuum.
Focus Areas	• Increase the supply of purpose-built rental housing to support a healthier rental market in Windsor-Essex. • Encourage the development of housing options that meet the diverse size and income needs of households across the region. • Encourage the development of housing affordable for both young household formation and aging-in-place within communities throughout Windsor-Essex.	• Wait times for housing are substantially reduced, and ease of access is increased for social and supportive housing units, including accessible units. • Indigenous populations have culturally adequate housing to meet their needs. • People can find and access housing accommodations that meet their specific cultural and household needs. • Existing stock of community housing is well-maintained and promotes healthy living.	• People experiencing homelessness can access emergency shelter beds and accommodations.. • Renters in Windsor-Essex have access to stable and good-quality housing. • People in need of housing and supports can access these services to live well and maintain stable tenancies • People will have access to suitable housing that they can afford based on their incomes.
Strategies	1. Encourage the development of purpose-built and affordable rental housing across Windsor-Essex 2. Support the development of housing options for all life stages 3. Promote the development of a diverse range of housing forms	4. Promote capacity-building efforts to support the community housing sector 5. Support the development of new housing. 6. Maintain and improve the existing community and affordable housing stock	7. Ensure access to emergency shelter spaces and supports for people experiencing homelessness 8. Promote secure and habitable housing for renters 9. Enhance settlement services and access to resources for people.

/ Part 3

Housing in Windsor-Essex Today



This Section

This section provides a snapshot of the housing system in Windsor-Essex—the key features of the Windsor-Essex context, our approach to moving from needs to opportunities in the region, and the roles of the players in the system in forwarding these opportunities.

Current Landscape

This section provides an overview of the current housing landscape in Windsor-Essex, drawing on findings from the Regional Housing Needs Assessment. It outlines key demographic, economic, and housing market trends, as well as the growing affordability challenges facing households across the region.

Insights Shaping the Strategy

The section highlights the most urgent and widespread housing needs identified through the Housing Needs Assessment. These insights have directly shaped the strategic priorities and focus areas in this strategy, with practical actions to be implemented.

Understanding the System

It also introduces the broader housing system - including the housing continuum and the roles played by governments, housing providers, and developers – to situate the strategy within the context of how housing is delivered and supported across the region

Why This Matters

Understanding the current state of housing in Windsor-Essex is critical to identifying where change is most needed. By examining who is most affected by housing pressures and how the housing system operates, this section lays the groundwork for targeted, effective action.

The insights and trends outlined here serve as a foundation for the strategy's proposed solutions.

What the Data Tells Us: Key Trends

Demographic Trends

Population Growth and Aging: Windsor-Essex is growing, both in size and in age. While all municipalities have seen population increases, the City of Windsor has accounted for more growth than the rest of Essex County combined from 2016 to 2021. By 2046, the region is expected to continue growing, though at a slower pace than the province overall. This growth includes continued migration to the region, as Windsor-Essex remains a destination for newcomers to Canada and for people relocating from other parts of Ontario.

Like many parts of Ontario, Windsor-Essex is also aging. Between 2016 and 2021, the number of adults aged 65 and over grew faster than any other age group, increasing demand for housing options that better meet the needs of an aging population and allow them to age in place.

More Renters and Diverse Households: The number of renter households in Windsor-Essex is rising faster than owner households, signalling a growing demand for rental housing options.

At the same time, household sizes and structures are becoming more diverse. Two-person and four-or-more person households are growing the fastest, and household growth has not kept pace with population growth. These trends highlight the need for a wider range of housing types.

Housing Supply Trends

Limited Variety in Existing Housing Stock: Most of the Homes in Windsor-Essex are single detached houses, many of them large, with three or more bedrooms. While this form of housing is common in both urban and rural areas, it doesn't meet the needs of many renters, smaller households, or lower-income residents.

Apartment housing is largely concentrated in the City of Windsor, and much of it lacks the size and features that large families require.

Shifting Towards Higher-Density Development: In recent years, new housing construction has begun to shift toward more compact and diverse forms, including apartments and row houses. This is especially evident in municipalities that had previously focused on low-density development.

This trend has created more purpose-built rental housing (a positive step for the region), but additional effort is needed to meet demand across all municipalities.

Housing Affordability Trends

Renters and Single-Income Households Face the Greatest Pressure: Renter households are far more likely to spend over 30% of their income on housing, and many are in core housing need. This is especially true for one-person and lone-parent households, who often cannot find housing that is both affordable and suitable.

Homeownership Remains Out of Reach for Many: Although home prices have stabilized since peaking in 2022, they remain much higher than in 2019. Only high-income households can afford single-detached or townhouse units, while apartment ownership is sometimes possible for moderate-income earners—but even then, unit availability is limited.

Rising Rents and Low Vacancy Rates: A shortage of new rental housing has driven up rents and decreased vacancy rates throughout the region. Even when units are priced within reach for moderate-income households, they are often unavailable due to lack of supply.

Household Affordability Trends

Housing affordability remains one of the most urgent challenges facing households in Windsor-Essex. The tables on this page, drawn from the *Regional Housing Needs Assessment*, show what types of housing are considered affordable for households across different income levels, in both the rental and ownership markets.

Affordability is assessed using income deciles, which divide all households in the region into ten equal income groups – from the lowest to the highest (note: the top decile, decile 10, is excluded in these tables as they do not have a ‘maximum’ affordable house price). This approach provides a clear picture of how affordability varies across the income spectrum.

It should be noted that even though some unit prices may appear affordable within these figures, accessing these affordable units may be difficult. Apartment units are among the least common housing types in Windsor-Essex and vacancy in the primary rental market remains low.

The findings are clear: **many households cannot afford housing options that meet their needs.** Those in the **lowest income deciles are especially affected** and face the most severe barriers to securing housing. These affordability pressures reinforce the need for coordinated action to ensure that residents today, and in the future, can find and maintain housing that is affordable and meets their needs.

Affordability Table for Ownership Market

Ownership Affordability			Windsor-Essex Ownership Market (2023)		
	2023 Income (All Households)	Maximum Affordable Price	Single-Detached	Row / Townhouse	Apartments
			\$591,264	\$446,946	\$399,048
Low Income Households Deciles 1-3 (Less than \$56,287)	\$28,557	\$121,579	NO	NO	NO
	\$43,457	\$185,012	NO	NO	NO
	\$56,287	\$239,635	NO	NO	NO
Moderate Income Households Deciles 4-6 (From \$56,288 to \$101,398)	\$69,841	\$297,341	NO	NO	NO
	\$84,844	\$361,214	NO	NO	NO
	\$101,399	\$431,695	NO	NO	YES
High Income Households Deciles 7-9 (Greater than \$101,399)	\$122,092	\$519,796	NO	YES	YES
	\$152,098	\$647,542	YES	YES	YES
	\$198,659	\$845,769	YES	YES	YES

Source: CREA Windsor-Essex County Residential Market Activity and MLS® Home Price Index Report, Statistics Canada Custom Tabulation Order

Note: Tenth income decile omitted as there is no maximum affordable price for this group

Affordability Table for Primary Rental Market, 2023

Rental Affordability			Windsor-Essex Primary Rental Market (2023)			
	2023 Income (Renter HH)	Maximum Affordable Price	Bachelor	One-Bedroom	Two-Bedroom	Three+ Bedrooms
			\$856	\$1,055	\$1,246	\$1,334
Low Income Households Deciles 1-3 (Less than \$33,938)	\$18,417	\$384	NO	NO	NO	NO
	\$25,867	\$647	NO	NO	NO	NO
	\$33,938	\$848	NO	NO	NO	NO
Moderate Income Households Deciles 4-6 (From \$33,939 to \$59,183)	\$41,801	\$1,045	YES	NO	NO	NO
	\$50,079	\$1,252	YES	YES	YES	NO
	\$59,184	\$1,480	YES	YES	YES	YES
High Income Households Deciles 7-9 (Greater than \$59,184)	\$70,876	\$1,772	YES	YES	YES	YES
	\$86,913	\$2,173	YES	YES	YES	YES
	\$112,780	\$2,820	YES	YES	YES	YES

Source: CMHC Rental Market Survey (rents for apartments and towns), Statistics Canada Custom Tabulation Order

Note: Tenth income decile omitted as there is no maximum affordable price for this group

Key Insights Shaping the Strategy

The Housing Needs Assessment helped identify specific gaps and pressures within the Windsor-Essex housing system. These **insights reflect the most urgent and widespread housing needs across the region** and have directly informed the strategic priorities outlined in this strategy.

They also highlight the importance of acting now to address systemic issues that, if left unaddressed, will become more difficult and costly to resolve over time. Responding to these needs is essential to ensure that residents today, and future generations, have access to housing that is affordable, suitable and contributes to long-term community well-being.

Insight #1 • There is a need to stimulate an increase in the supply of purpose-built rental housing.

Insight #2 • There is a need for more housing affordable to a broad range of income levels.

Insight #3 • There is a need for a greater variety of housing options to reflect changing household structures and growth patterns.

Insight #4 • There is a need for more community housing options, including supportive and accessible units.

Insight #5 • There is a need to improve access to permanent housing and related supports for those experiencing housing instability.

Moving from Challenges to Opportunities

Based on the key inputs to the **Housing Needs Assessment**, this Regional Affordable Housing Strategy identifies **three strategic pillars representing the highest priority areas for action**. These inputs include an analysis of social and affordable housing availability in the region, housing market and demographic indicators and trends, and insights from conversations with Windsor-Essex community members and subject-matter experts. They also reflect ongoing challenges, such as limited coordination across upper levels of government and the lack of sustainable funding, which continue to make it difficult for local governments to implement strategies and respond to current and future housing needs.

These pillars serve as the core focus areas for this strategy, enabling the region to move from current housing challenges to opportunities for all people in Windsor-Essex to have a safe, affordable, accessible, and quality home where they can actively participate in their community.

This page provides an overview of the pillars and one or more persistent housing challenges in Windsor-Essex they will address. The next chapter presents the relevant areas of focus, strategies under each pillar.

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Challenges

Insight #1 • There is a need to stimulate an increase in the supply of purpose-built rental housing.

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Insight #3 • There is a need for a greater variety of housing options to reflect changing household structures and growth patterns.

Insight #4 • There is a need for more community housing options, including supportive and accessible units.

Insight #5 • There is a need to improve access to permanent housing and related supports for those experiencing housing instability.

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Opportunities

Pillar 1

Stimulating a Future-Focused Range of Housing Options

This pillar focuses on the ongoing and future residential development trends in Windsor-Essex, and how the City and County can encourage the creation of housing that meets the needs of existing and future residents.

Pillar 2

Igniting a Thriving Housing Sector

This pillar focuses on strengthening the housing sector, increasing access to affordable, culturally appropriate, and supportive housing options.

Pillar 3

Improving Housing Access for those in Greatest Need

This pillar focuses on the population groups of greatest need within Windsor-Essex. People experiencing homelessness and households in core housing need in the region are a priority for deeply affordable housing solutions.

The Housing System

Housing Continuum

Organizing the Housing Stock

The housing system can be viewed as a continuum where, ideally, the housing stock in Windsor-Essex responds to a range of needs in a community. The continuum organizes the housing stock based on a variety of options that should be available within a community. These options include emergency shelters, transitional housing, rent-geared-to-income/deeply affordable housing, below-market rental housing, below-market homeownership, and market-rate rental and ownership housing.

Meeting Needs Along the Continuum

The housing continuum acknowledges that the housing needs in a community are not always met in the private housing market. Instead, the full range of needs must be met by various players working together in the housing system. This is particularly true when addressing housing needs for households with low incomes and those with unique housing needs, including but not limited to seniors, youth, newcomers to the region, and people requiring supports (health, wellness, accessibility, etc.) to live well in their homes.

This strategy considers approaches the City of Windsor and the County of Essex can take to ensure this full spectrum of housing is available in proportion to the demographic make up and housing needs in the region.

Roles in the System

This section details the roles and responsibilities of governments, housing developers, and providers in the region. These descriptions aim to summarize the dynamics at play in the current housing system in Windsor-Essex. Throughout the pillars and actions in this strategy, the roles of governments and housing developers or providers are referenced, demonstrating how each plays a critical role in addressing housing needs based on their capabilities and resources.

Government

Federal Government

The Federal government released the first National Housing Strategy in 2017. This Strategy offers direction on Canada's approach to ensuring all people in Canada have the housing they need. The Strategy is also tied to funding for specific programs, including a housing benefit, repairs and retrofits of social housing units, funding for supportive housing, and financial support to make homeownership more affordable.

The Federal government, through Canada Mortgage and Housing Corporation (CMHC), provides mortgage insurance and implements various funding programs, such as the National Housing Strategy Co-Investment Fund, and the Rental Construction Financing Initiative, for the construction of affordable rental housing.

More recently, the Federal Government released Solving the Housing Crisis: Canada's Housing Plan in 2024 as a significant part of its Budget 2024. The plan outlines investments in programs **to increase housing supply, preserve and build affordable housing, protect renters, and address homelessness.**

Federal programs such as the Housing Accelerator Fund and the upcoming Canada Housing Infrastructure Fund provide funding directly to local municipalities to enable increasing the housing supply. While these are important initiatives, current funding is not sufficient and more funding is needed to meet local housing needs.

Provincial Government

The Ontario government has a broad role in housing through legislation, regulation, and funding programs. The Provincial government helps set the housing agenda for Ontario and assists communities in meeting housing needs by providing transfer payments to local municipalities and funding to Service Managers for housing and homelessness programs. Provincial priorities, including matters related to the provision of housing options and definitions for affordable housing, are outlined in the Provincial Planning Statement (PPS).

The Province provides municipalities with legislative tools to meet housing needs in communities. The Province released its *More Homes More Choice Housing Supply Action Plan* (2019) as well as the *Community Housing Renewal Strategy* (2019) with the goal of increasing the housing supply, including community housing. In 2023, the Province announced the *Building Faster Fund* to provide funding directly to local municipalities for meeting housing targets for new housing supply.

Consolidated Municipal Service Manager

Service Managers promote affordable housing development by creating housing and homelessness plans, contributing to and coordinating housing funding, developing and administering housing and homelessness programs, managing assisted, supportive, and emergency housing and shelter portfolios, and reporting on progress in addressing housing needs and goals.

The City of Windsor, a single-tier municipality, is the Provincially designated Consolidated Municipal Service Manager (CMSM), and the Federally designated Community Entity (CE) for homelessness and housing support services for the City of Windsor and the County of Essex.

The City of Windsor, as the CMSM, is engaged in numerous local and regional planning bodies that address housing and homelessness-related issues in the region.

Upper-Tier Municipality

The County of Essex is an upper-tier municipal government that is made up of its 7 constituent local (lower-tier) municipalities. Among other things, the County provides: an arterial road network that connects all of the local municipalities and that connects to the key corridors into the City of Windsor; land ambulance service for the entire Region; Oversight and approval of all Plans of Subdivision, Plan of Condominium, Local Official Plans, and Local Official Plan Amendments for the County's 7 constituent local municipalities; County-wide coordination of housing, economic development, transportation, and other services with its constituent local municipalities, upper-tier levels of government, adjacent separated municipalities, and Indigenous communities and organizations.

Local (Lower-Tier) Municipality

The responsibilities of local municipal governments are set out in the Municipal Act, 2001. Municipal governments are responsible for local policy setting, including Official Plans and zoning by-laws that are consistent with the provincial policy.

Municipal governments are responsible for providing many of the services within their local boundaries that residents rely on daily, including strategic land use, subdivision and condominium approval, and the maintenance of local roads. Municipal governments collect property taxes to fund these services. Municipalities are constrained because the only funding received is from "non-tax revenue" including user fees.

Housing Developers and Operators

Private Sector

Private sector developers, builders, and building owners have a key role in continuing to generate the supply of new housing in Windsor-Essex. These players feed the ongoing demand for market-rate housing options in the region and can also partner or collaborate with non-profit or municipal groups to create more housing.

Non-Profit Sector

Local housing corporations and the community housing sector - non-profit and co-operative housing providers - play a major role in affordable housing and support services for residents. This sector also raises awareness of housing needs and advocates for housing and homelessness programs.

/ Part 4

The Future of Housing in Windsor-Essex



This Section

This section offers three key strategic pillars representing the highest-priority areas for action. Each pillar includes relevant focus areas, strategies, and actions to be implemented under each pillar.

A Roadmap for Windsor-Essex

The Windsor-Essex Regional Affordable Housing Strategy is a comprehensive roadmap to address affordable housing challenges across Windsor and the County of Essex.

A Collaborative Effort

This strategy provides recommendations and direction for the City of Windsor, the County of Essex and its municipal partners, and housing and development stakeholders to play a part in addressing the key housing challenges in the region.

Local government players will lead the implementation of this strategy. The appropriate level of government that would take on each action is identified throughout, prioritizing:

- Municipalities where the action is needed the most—where the relevant housing need is felt; and
- The level of government with jurisdiction and the levers to take action.

Where the County of Essex is named, it is anticipated that partnership and collaboration with local municipalities will be required.

Reading the Strategy

Core Components

This section details the three **pillars** of focus for housing in Windsor-Essex, including three (3) **goals** and eleven (11) **focus** areas. Within these pillars, nine (9) **strategies** and twenty six (26) accompanying **actions** address the key housing challenges identified for the region. The image below provides a snapshot of how the strategy pages in this section are organized.

Strategy Components	Description	Goals, Focus Areas, Strategies, and Actions Associated with Each Pillar		
		Pillar 1	Pillar 2	Pillar 3
Pillar	Pillars serve as the thematic focus areas for the strategy. They articulate a specific area of the housing system that requires intervention based on the housing challenges identified in Windsor-Essex.	1	1	1
 Goal	Each pillar comes with one goal, articulating the region's target or "what we want to achieve" by focusing on the pillar.	1	1	1
 Focus Areas	The focus areas associated with each pillar describe the desired results or changes that people in Windsor-Essex should experience.	3	4	4
 Strategies	The three strategies associated with each pillar present the approaches the City of Windsor and the County of Essex may take to reach the pillar's goal and outcomes that should be measurable.	3	3	3
 Actions	The actions associated with each strategy are the concrete steps the City of Windsor and the County of Essex can take to implement the three strategies.	9	10	7

Pillar 1 Stimulating a Future-Focused Range of Housing Options

This pillar focuses on fostering a diverse and adaptable housing ecosystem that responds to the evolving needs of Windsor-Essex residents and anticipated future growth. By encouraging a variety of housing options, this pillar aims to address shifting household patterns, migration trends, and the growing demand for affordable housing. The goal of this pillar is to create a housing landscape that supports economic and social development by meeting the needs of individuals and families at all stages of life. Through strategic planning and collaboration, Windsor-Essex can ensure its housing system remains resilient and aligned with the demands of a dynamic and changing population.



Focus Area 1

Increase the supply of purpose-built rental housing to support a healthier rental market in Windsor-Essex.

The Windsor-Essex rental market remains under pressure with low vacancy rates and limited new supply. Increasing the development of purpose-built rental housing is critical to easing these pressures and ensuring that renters have access to stable and high-quality housing options.



Focus Area 2

Encourage the development of housing options that meet the diverse size and income needs of households across the region.

Households in Windsor-Essex vary widely in size, composition, and income level. However, the current housing stock does not reflect this diversity, with limited availability of affordable and suitable housing, especially for larger families and low- to moderate-income households. Diversifying the types of housing available – in both form and affordability – is essential to meeting community needs. Expanding the supply of housing that is affordable, suitable and adequate will help address core housing need and ensure that all residents can find housing that aligns with their household circumstances, income level and stage of life.



Focus Area 3

Encourage the development of housing affordable for both young household formation and aging-in-place within communities throughout Windsor-Essex.

Communities thrive when housing options reflect the diverse needs of their residents, from young adults seeking their first home to seniors wishing to age in place. A lack of affordable and adequate housing can disrupt these life transitions and reduce opportunities for residents to remain in their communities. Developing housing that supports both entry into and continuity within the housing system fosters sustainable and inclusive communities, ensuring that residents of all ages can access housing that fits their evolving needs and financial realities.

Pillar 1 Stimulating a Future-Focused Range of Housing Options



Strategy 1

Encourage the development of purpose-built and affordable rental housing across Windsor-Essex

Expanding the supply of purpose-built and affordable rental housing is critical to addressing the rental housing gaps in Windsor-Essex and the future rental housing needs of residents.

This strategy focuses on leveraging opportunities to increase affordable rentals through targeted initiatives.

By exploring surplus lands and infill development opportunities, local governments can reduce development costs and support the creation of affordable purpose-built rental housing. Community Improvement Plans can also provide financial and planning incentives that encourage private and non-profit developers to prioritize affordable rental developments. Lastly, exploring inclusionary zoning policies and their feasibility in local markets can help ensure that affordable units are integrated into new developments, benefiting from increased investments in infrastructure and the accompanying rise in land values.

Related Actions

The following actions are recommended to implement this strategy:

#	Action
1.1	Explore and identify surplus lands and infill development opportunities to provide at low cost for the development of affordable purpose-built rental housing
1.2	Develop and implement Community Improvement Plans (CIPs) to incentivize the creation of purpose-built rental housing
1.3	Explore a region-wide coordinated approach for local municipalities pursuing inclusionary zoning policies

Background

The growth rate of renter households in recent years has outpaced owner households in Windsor-Essex. However, the growth of the primary rental market has been insufficient for the growth in renters.

The lack of new supply has tightened the rental market, leading to increased rent prices and low vacancy rates throughout the municipalities in the region.

While CMHC average rent prices for all unit sizes appear to be affordable for moderate- and high-income households, these units are likely not available due to the lack of supply in most communities throughout Windsor-Essex. As the absolute quantity of the supply and the vacancy rates across the region highlight, access to these affordable units is not available for most households.

Recent development trends in municipalities across the region indicate a shift towards more apartment dwellings, a dwelling type that has been associated with rental housing, and may indicate an opportunity to grow the stock of purpose-built rental units in Windsor-Essex.

Pillar 1 Stimulating a Future-Focused Range of Housing Options**Action 1.1**

Explore and identify surplus lands and infill development opportunities to provide at low cost for affordable purpose-built rental housing development.

Overview

Expanding the availability of affordable, purpose-built rental housing in Windsor and Essex County is essential to meet the growing demand for affordable rental housing options. This action involves exploring and identifying surplus municipal lands and infill development opportunities that can be offered at low cost to developers committed to constructing affordable rental housing.

The City of Windsor has already taken steps through the Housing Solutions Made for Windsor initiative, identifying municipal lands suitable for potential housing development. A site analysis report with underutilized lands for affordable housing developments across the region was used to provide a foundation for leveraging municipal assets to address rental housing shortages by utilizing underutilized lands.

Municipal partners across Essex County are encouraged to conduct audits of their surplus lands, focusing on reducing barriers for developers to deliver affordable housing. By targeting these opportunities, municipalities across the region can ensure an increase in affordable rental housing while maximizing the use of their public resources.

Best Practice**City of London Housing Stability Action Plan**

In 2019, the City of London launched its Housing Stability Action Plan, which included a strategic initiative to repurpose surplus municipal lands for affordable purpose-built rental housing. Through this initiative, the City identified underutilized properties that were transferred to housing providers at nominal costs to facilitate affordable rental housing development.

An example of success from this initiative includes a 44-unit affordable rental housing complex completed in 2022, providing homes to low- and moderate-income households, including accessible units.

Pillar 1 Stimulating a Future-Focused Range of Housing Options**Action 1.2**

Develop and implement Community Improvement Plans (CIPs) to incentivize the creation of purpose-built rental housing.

Overview

Encouraging the development of purpose-built rental housing is essential in addressing housing needs in Windsor and Essex County. Implementing CIPs can serve as a strategic tool to incentivize developers to build purpose-built rental housing by offering incentives such as development charge rebates, streamlining approval processes, permit fee reductions, and tax increment grants to name a few.

The City of Windsor has implemented CIPs targeting neighbourhood revitalization, and several municipalities within Essex County have implemented CIPs to promote economic development and revitalization. Building on these initiatives, municipalities in Windsor-Essex can develop or adapt CIPs specifically targeted at incentivizing the creation of purpose-built rentals. Such programs would not only attract investment but also accelerate project timelines and promote sustainable development by, for instance, optimizing land use.

Expanding the scope of existing CIPs to address rental housing shortages and implementing CIPs in municipalities where they have not been pursued, would increase rental housing development and meet the diverse housing needs of their residents.

Best Practice**Barrie's Housing CIP**

The City of Barrie's Housing Community Improvement Plan includes the objective to support the provision of a variety of affordable housing unit types, including an incentive to encourage the development of purpose-built rental housing. The Tax Increment Equivalent Grant program, for instance, offers annual grants for up to ten years to support medium and high-density purpose-built rental projects. In addition, the Per Door Grant Program provides flexible financial assistance to incentivize the creation of more affordable and rental housing units within Barrie. In 2024, the program awarded nearly \$9.86 million to support the development of 500 purpose-built rental units, including 218 affordable units across various project sizes.

Pillar 1 Stimulating a Future-Focused Range of Housing Options**Action 1.3**

Explore a region-wide coordinated approach for local municipalities pursuing inclusionary zoning policies.

Overview

Inclusionary zoning (IZ) is a tool that allows municipalities to require the inclusion of affordable housing units for both rental and homeownership within new residential developments. This action focuses on exploring a region-wide coordinated approach across Windsor and Essex County in exploring and potentially implementing inclusionary zoning policies.

A coordinated approach may help the City of Windsor, the County of Essex and its municipal partners to align their efforts and share best practices to identify whether the need for affordable housing can be balanced with market feasibility. While IZ policies must reflect the unique housing needs and development contexts of each municipality, regional collaboration can enhance consistency and effectiveness across the region.

This initiative can also leverage resources and expertise, ensuring that smaller municipalities that may have limited planning capacity can benefit from shared knowledge and support. This could include providing technical guidance, data-sharing, and templates for policy development to make it easier for municipalities to explore whether IZ is feasible and beneficial for pursuing the development of affordable housing in their localities.

Best Practice**Advancing Inclusionary Zoning in the Region of Peel**

Since 2022, the Region of Peel has undertaken technical studies and planning reviews to support the adoption of inclusionary zoning (IZ) across its municipalities. Through a coordinated effort, the Region examined how IZ could be implemented in Major Transit Station Areas, assessing its potential to deliver affordable housing while maintaining development feasibility.

This work has supported local municipalities in the Region like Mississauga in moving forward with inclusionary zoning policies.

Pillar 1 Stimulating a Future-Focused Range of Housing Options



Strategy 2

Support the development of housing options for all life stages

Creating housing options that meet the needs of residents at every stage of life is essential for fostering inclusive and sustainable communities.

This strategy focuses on supporting innovative housing models that address the unique needs of seniors, students, and other population groups. Accessible housing options, such as co-housing and assisted living, enable older adults to age in place while maintaining their independence. Intergenerational programs, such as matching students with seniors for shared accommodations, can also promote affordability and strengthen community connections. Meanwhile, partnerships with universities and colleges to develop housing on institutional lands ensure that post-secondary students have access to suitable and affordable housing.

Together, these initiatives can help local governments create a diverse range of housing options that support residents through different transitions in life while strengthening the social fabric of the Windsor-Essex region.

Related Actions

The following actions are recommended to implement this strategy:

#	Action
2.1	Support the development of accessible housing models that enable seniors and older adults to age in place like co-housing and assisted living
2.2	Facilitate a program that enables partnerships to match post-secondary students with seniors for shared accommodation, promoting affordability and intergenerational support
2.3	Explore partnerships with universities and colleges to utilize institutional lands, with municipal support, to develop affordable housing for post-secondary students

Background

Population and household growth trends in Windsor-Essex indicate growth trends that impact the supply of housing. While the population ages, younger populations have declined in recent years in the region. Households with families have experienced a lack of affordable housing options.

Growth trends in the population aged 65 and older indicate increased demand for units with one or more bedrooms. The needs of these population groups should be considered, including the needs of those looking to age in place in their community.

Households maintained by someone under the age of 25 have declined in recent years, indicating a lack of affordable options for household formation in the region.

The current supply of expensive, large single-detached dwellings is not affordable for low- and moderate-income households, particularly those that require additional space and bedrooms due to children or other family members. Municipalities throughout Windsor-Essex have experienced a shift to more dense housing forms, indicating an opportunity to increase the supply of affordable housing appropriate for households looking to grow their families.

Pillar 1 Stimulating a Future-Focused Range of Housing Options**Action 2.1**

Support the development of accessible housing models that enable seniors and older adults to age in place, such as co-housing and assisted living.

Overview

Ensuring seniors and older adults can remain in their communities as they age is essential for fostering inclusion and addressing evolving needs in Windsor and Essex County. Windsor-Essex has supported various accessible housing initiatives through organizations such as: Assisted Living Southwestern Ontario (ALSO), Community Living Essex County (CLEC) and others. Building on these efforts, this action focuses on advancing diverse housing models tailored to the needs of aging residents.

These models include co-housing (seniors sharing living spaces and resources), retirement villages and adult lifestyle communities (self-contained neighbourhoods designed for older adults), life lease housing (offering long-term housing with lower costs), care condominiums (integrating healthcare services with independent living), and Abbeyfield housing (people sharing a large house like a family with a housekeeper). To realize these housing options, municipalities are encouraged to collaborate with developers, non-profit organizations, and community groups to promote and implement these models. They may consider revising their zoning bylaws, offer financial incentives, and pilot projects to demonstrate the viability and benefits of these approaches. These efforts can support the development of accessible and diverse housing options for aging populations.

Best Practice**Bruyère Village**

This housing complex near Ottawa provides independent living, assisted living, affordable housing, healthy aging programs, various support services, and access to shared grounds and amenities.

Independent and assisted living units provide services such as housekeeping and a 24-hour emergency response system, while cluster apartments are designed for seniors who require additional support and supervised services. A wide range of amenities are provided, including a medical clinic, physiotherapy clinic, library, pub, hair salon, and more.

Pillar 1 Stimulating a Future-Focused Range of Housing Options**Action 2.2**

Facilitate a program that enables partnerships to match post-secondary students with seniors for shared accommodation, promoting affordability and intergenerational support.

Overview

Shared accommodation programs that match post-secondary students with seniors provide an innovative solution to two pressing challenges: affordable housing for students and social isolation for seniors. This action focuses on facilitating a program that connects students in need of housing with seniors who have extra living space. By fostering partnerships and creating structured agreements, this program can promote affordability, intergenerational support, and mutual benefit for both groups.

The City of Windsor and the County of Essex and its municipal partners can collaborate with local colleges and universities and community organizations to develop and implement such a program. Key steps may include creating or utilizing existing platforms to facilitate matches, providing resources to support agreements between participants, and developing safeguards to protect both parties. Using best practices and successful examples of similar programs in other jurisdictions can serve as a guide to establishing a model tailored to the unique needs of the region.

By supporting these partnerships, Windsor-Essex can promote innovative housing solutions while fostering inclusive and supportive communities.

Best Practice**City of Peterborough
Intergenerational Homesharing
Partnership**

In 2024, the City of Peterborough, through its involvement in the Age-friendly Peterborough initiative, partnered with Trent University, Fleming College, and the Canadian homesharing platform SpacesShared to support an intergenerational housing program. The initiative connects post-secondary students seeking affordable housing with older adults who have space in their homes, fostering mutual support and social connection.

By participating as a facilitating partner, the City helped create the conditions for this housing model, addressing both student affordability needs and senior social isolation.

Pillar 1 Stimulating a Future-Focused Range of Housing Options**Action 2.3**

Explore partnerships with universities and colleges to utilize institutional lands, with municipal support, to develop affordable housing for post-secondary students.

Overview

Addressing the housing challenges faced by post-secondary students requires solutions that leverage available resources. The City of Windsor has already demonstrated interest in such partnerships.

Building on this foundation, this action focuses on facilitating similar partnerships between local universities and colleges in the City of Windsor, including opportunities in Essex County where satellite locations of St. Clair College are hosted. These partnerships can explore the use of institutional lands for the development of affordable, purpose-built housing tailored to the needs of student populations.

Municipalities can support these initiatives by offering incentives such as expedited planning approvals, financial grants, or assistance with infrastructure improvements to facilitate housing development. These collaborations not only address the student housing shortages but also enhance the appeal of local colleges and universities, improving the student experience and generating positive economic impacts for the surrounding communities.

Best Practice**City of Guelph and University of Guelph Partnership**

The University of Guelph is collaborating with the City of Guelph to expand student housing on university-owned land. Plans include redeveloping the Wellington Woods site to add approximately 2,200 beds in various housing types, such as studios and townhomes for students with families. An eight-storey building at Gordon Street and College Avenues is also proposed, offering around 280 beds, retail space, a lecture hall, and study areas. These projects aim to nearly double the university's current housing capacity, addressing student accommodation needs while contributing to the city's housing supply.

Pillar 1 Stimulating a Future-Focused Range of Housing Options



Strategy 3

Promote the development of a diverse range of housing forms

A diverse range of housing forms is vital to meeting the unique needs of residents from all walks of life across Windsor-Essex.

This strategy focuses on fostering innovative and flexible approaches to housing development that accommodate a variety of household sizes and compositions. Adaptive reuse of non-residential sites, such as schools, and policies like pre-zoning and as-of-right density can streamline development and increase the availability of housing. Similarly, unit mix policies can ensure new developments provide options for singles, families, and multi-generational households. In addition, promoting modular developments, pre-approved designs, and expanded additional residential unit regulations supports creative and effective housing solutions that address future demands.

By embracing a diverse array of housing forms, municipalities can create inclusive and adaptable communities that meet the needs of their residents now and in the future.

Background

The growth of two-person and four-or-more person households, the fastest growing household sizes in the region, indicates diverse growth in Windsor-Essex and increasing demand for a range of housing options.

The housing stock in Windsor-Essex is predominantly single-detached dwellings. Apartment dwellings, the most affordable dwelling type according to sales data in the region, are not largely available and thus difficult to obtain for those looking for affordable options to form new households. Due to the unavailability of units, it may be difficult for moderate-income households to access affordable townhouse or apartment units in Windsor-Essex.

Recent development trends have shifted towards more dense housing forms, as townhouses and apartments have become more common outside of Windsor in recent years. If the development of these built forms continues in Windsor-Essex, there is an opportunity to provide suitable and affordable housing to a range of household sizes and age cohorts.

Related Actions

The following actions are recommended to implement this strategy:

#	Action
3.1	Enable the growth of diverse housing forms by exploring adaptive reuse of non-residential sites and implementing pre-zoning or as-of-right density policies to streamline development
3.2	Develop and implement unit mix policies to ensure new housing developments include a diverse range of unit sizes, accommodating the needs of individuals, families, and multi-generational households
3.3	Explore and promote innovative housing solutions through pre-approved housing designs, modular housing developments, and expanded additional residential unit regulations to increase housing supply

Pillar 1 Stimulating a Future-Focused Range of Housing Options**Action 3.1**

Enable the growth of diverse housing forms by exploring adaptive reuse of non-residential sites and implementing pre-zoning or as-of-right density policies to streamline development.

Overview

Expanding housing supply in Windsor-Essex requires innovative approaches that optimize land use and accelerate development, such as repurposing non-residential sites (like vacant offices or schools) into residential developments, and implementing zoning policies that simplify development processes.

The City of Windsor, the County of Essex and its municipal partners are exploring adaptive reuse and zoning reforms to expand housing options. Windsor has supported projects like converting office buildings into supportive housing for persons with physical disabilities and held discussions around as-of-right density policies. Similarly, many Essex County municipalities are discussing these approaches, and the County of Essex's new Official Plan introduces housing goals, targets, and policies that broaden housing options and require increased affordable housing. Building on these efforts, both Windsor and Essex County can identify non-residential sites for conversion and consider pre-zoning policies to promote gentle density.

These strategies not only accelerate development timelines but also promote efficient land use. By exploring opportunities for advancing these initiatives across Windsor-Essex, the region can grow diverse housing forms that meet the needs of its residents.

Best Practice**City of Ottawa Neighbourhood Zones**

The City of Ottawa is developing a new comprehensive Zoning By-law for approval by Council in 2025. A key feature proposed in the new Zoning By-law is the creation of Neighbourhood Zones. These zones will replace the existing residential (R1-R5) zones of the current Zoning By-law, which comprise over 140 distinct zones and subzones. In addition to introducing a more concise, easier-to-follow format, the new Neighbourhood Zones will implement Official Plan updates that provide for higher densities in the Neighbourhood designation in areas that are in proximity to Corridors, Hubs and near rapid transit stations. The updated Plan also supports low-rise infill redevelopment in the interior of neighbourhoods. The overall result of this zoning update is an increase in housing quantity and diversity in a manner that respects the existing context.

Pillar 1 Stimulating a Future-Focused Range of Housing Options**Action 3.2**

Develop and implement unit mix policies to ensure new housing developments include a diverse range of unit sizes, accommodating the needs of individuals, families, and multi-generational households.

Overview

To meet the diverse housing needs of residents in Windsor-Essex, municipalities should consider new developments that include a mix of unit sizes. Unit mix policies encourage the creation of varied housing options, such as smaller units for individuals and couples, larger units for families, and flexible layouts that are suitable for multigenerational households.

This action promotes affordability while also addressing suitability in housing to address demographic and housing demand changes. By considering unit mix policies, the City of Windsor and Essex County's municipal partners would show support for the creation of balanced communities that accommodate residents across all life stages and economic circumstances.

Municipalities can achieve these outcomes by incorporating unit mix requirements into zoning bylaws and development approval processes. They can also provide incentives, such as expedited approvals, to further encourage developers to include a variety of unit sizes in their projects. It is important that these policies be tailored to reflect the unique needs of urban, suburban, and rural areas within the region. By implementing unit mix policies, Windsor Essex can create neighbourhoods with housing options that meet the needs of all residents, supporting community stability and growth.

Best Practice**City of Ottawa Supporting Unit Diversity**

In 2021, the City of Ottawa adopted a new Official Plan that prioritizes the development of a full range of housing options across all neighbourhoods. The plan emphasizes the need for unit diversity to accommodate different household sizes, life stages, and income levels, particularly in areas targeted for intensification and new mixed-use development.

Ottawa's approach integrates land use planning and zoning tools to enable a greater mix of housing types and sizes across the city. This strategy supports the creation of more inclusive communities by ensuring new developments better reflect the varied needs of the city's growing and changing population.

Pillar 1 Stimulating a Future-Focused Range of Housing Options**Action 3.3**

Explore and promote innovative housing solutions through pre-approved housing designs and modular housing developments to increase housing supply.

Overview

Promoting innovative housing solutions is key to addressing the diverse housing needs of residents in Windsor Essex. By adopting solutions such as pre-approved housing designs, modular housing developments, and expanded additional residential unit (ARU) regulations, the City of Windsor and Essex County's municipal partners can streamline development processes, reduce costs, and expand housing supply.

The City of Windsor and municipalities across Essex County have already embraced expanded ARU regulations, enabling property owners to create legal secondary suites, basement apartments, laneway suites, and more. Modular housing (prefabricated modular units for rapid construction and assembly) and pre-approved housing designs (simplifying approval processes for developers) also offer opportunities to fast-track development and meet immediate housing needs.

By exploring these solutions, the City of Windsor and municipalities across Essex County can address housing challenges in their communities while supporting innovative housing solutions.

Best Practice**Modular Housing to Accelerate Affordable Supply in London**

Through its Housing Development Corporation, the City of London launched modular housing projects in 2021 to rapidly expand affordable housing options. By using surplus municipal land and partnering with non-profit and private developers, the city accelerated the delivery of new affordable housing. ,

Continuing these efforts in 2024, London introduced a pre-approved modular housing design pilot program to expedite the building permit process for additional residential units (ARUs). The City is inviting pre-qualified builders to submit modular or prefabricated designs to streamline approvals and accelerate the development of housing.

Pillar 2 Igniting a Thriving Housing Sector

This pillar focuses on strengthening the housing sector, increasing access to affordable, culturally appropriate, and supportive housing options. By building capacity within the community housing sector, new units that are well-maintained and promote healthy living conditions can be added to the housing stock in Windsor-Essex. This new community housing will provide housing options for households seeking housing in this market and reduce wait times for community housing applicants in the region. Through these efforts, Windsor-Essex can create a resilient community housing sector with the capacity to address the diverse and evolving housing needs of its residents.



Focus Area 1

Wait times for housing are substantially reduced, and ease of access is increased for community and supportive housing units, including accessible units.

Long wait times and limited community housing options create significant barriers for those in need. To reduce these pressures, efforts should focus on supporting housing providers to increase the supply of community, supportive, and accessible housing. This includes enhancing their capacity to plan and deliver new projects, as well as improving coordination and access pathways to help individuals and families secure the housing they need without prolonged delays.



Focus Area 2

Existing stock of community housing is well-maintained and promotes healthy living.

Maintaining and improving the existing stock of community housing is important to ensuring that residents can continue to access these homes. Regular maintenance and/or renovation of this housing stock allows it to remain livable over the long term. By prioritizing the well-being of tenants and preserving the community housing infrastructure, local governments in Windsor-Essex can support stable and high-quality homes that enhance the quality of life for the residents of community housing.



Focus Area 3

Indigenous populations have culturally adequate housing to meet their needs.

Culturally adequate housing is essential for Indigenous communities to thrive and maintain connections to their traditions and values. By prioritizing the development of Indigenous housing and services, and collaborating with Indigenous-led organizations, local governments in Windsor-Essex can ensure that housing solutions are rooted in cultural understanding and address the distinct needs of Indigenous communities.



Focus Area 4

Diverse populations can find and access housing accommodations that meet their specific household needs.

Diverse populations often face unique housing challenges, such as language barriers or unfamiliar housing markets/processes for accessing housing. Addressing these challenges through creating housing options tailored to meet their needs, and enhancing partnerships with settlement agencies and community organizations, can ensure that diverse populations are able to transition smoothly into stable homes that support their successful integration into the community.

Pillar 2 Igniting a Thriving Housing Sector



Strategy 4

Promote capacity-building efforts to support the community housing sector

The community housing sector – providing non-market housing options - is a cornerstone of affordable and supportive housing across Ontario. Yet, many providers face challenges in navigating policies and programs, accessing funding, and coordinating efforts to meet the growing demand for the housing and services that they offer.

This strategy focuses on strengthening the capacity of the community housing sector to deliver sustainable and targeted housing options.

By creating accessible information and resources, offering technical housing supports and know-how, and providing targeted education on funding and best practices, local governments can empower housing providers with the tools and knowledge they need to succeed. In addition, by fostering cross-sector partnerships, local governments can enable innovative projects that integrate supportive services and community amenities, ensuring the sector can adapt to the diverse needs of residents and promote long-term housing solutions across Windsor-Essex.

Background

The supply of non-market housing, such as community or supportive housing, is insufficient for the needs of the region. As of 2024, the number of applicants that remain on the waitlist for community housing in the region (9,485 as of Dec. 2024) outnumbered the number of total units of this type of housing (7,344 as of 2024).

As the level of unaffordability of the housing market in Windsor-Essex has increased, the demand for community housing has continued to grow. Through consultations, community members and housing service providers expressed concerns about an insufficient supply of community housing and supportive units while waitlists and rents have steadily risen.

Existing not-for-profit service providers noted that in the current funding structure, it is too costly to maintain current service levels at affordable rates. Due to the condition of existing community housing, some of the scarce funding needs to be spent on repairs.

The current environment for community housing in Windsor-Essex requires guidance and resources to thrive and provide housing for those in need.

Related Actions

The following actions are recommended to implement this strategy:

#	Action
4.1	Develop an accessible information database to support community housing providers and facilitate housing development
4.2	Explore establishing municipal technical housing support initiatives to assist community housing providers build and operate rental housing
4.3	Equip community housing providers with knowledge on policies, funding opportunities, and best practices through targeted education initiatives
4.4	Enable cross-sector partnership projects to create mixed-use housing that integrates supportive services and community amenities

Pillar 2 Igniting a Thriving Housing Sector**Action 4.1**

Develop an accessible information database to support community housing providers and facilitate housing development

Overview

Creating an accessible information database is essential for supporting community housing providers across Windsor and Essex County. It would encourage the use and access to information from the Ontario Non-Profit Housing Association; the Cooperative Housing Federation; and Canada Mortgage and Housing Corporation and its tools. This database would serve as a centralized resource, providing key information such as funding opportunities, zoning regulations, best practices, and development guidelines to streamline housing initiatives alongside important links and resources to each municipality's website. Currently, resources are scattered across various platforms, and access to critical information can be a challenge for community housing providers.

Given the distinct governance structure within the region, the database would promote collaboration between the City of Windsor, Essex County, and its municipal partners, while respecting distinct unique jurisdictions. It would enable community housing providers to make informed decisions and improve coordination in addressing regional housing needs.

By consolidating information in one accessible platform, this initiative would not only reduce barriers for community housing providers but also encourage innovation and efficiency in the development of affordable and supporting housing throughout Windsor-Essex.

Best Practice**Eastern and Western Ontario Rural Housing Information System**

The Eastern and Western Ontario Rural Housing Information System provides a centralized, accessible platform to share data and resources among municipalities, housing providers, and stakeholders. This tool enables community housing providers to access critical information about funding opportunities, land availability, and best practices, facilitating more informed and coordinated housing development efforts.

Pillar 2 Igniting a Thriving Housing Sector



Action 4.2

Explore establishing municipal technical housing support initiatives to assist community housing providers build and operate rental housing.

Overview

Community housing providers often face unique challenges when navigating the development and operation of affordable rental or supportive housing, including limited access to specialized technical expertise. This action proposes that the City of Windsor and municipalities across Essex County explore the establishment of dedicated technical housing support staff within their planning or housing departments. The designated staff would have specialized knowledge of community housing development to act as a key resource for community housing providers.

By offering targeted guidance on zoning, permitting, funding applications, and operational best practices, these staff members would help bridge knowledge gaps and streamline processes for providers whose needs may differ significantly from private developers. This approach ensures community housing providers can access the information and support that they require.

These initiatives would need to be tailored to the varying capacities of local municipalities within Windsor-Essex. While larger municipalities like the City of Windsor could establish dedicated roles within their departments, smaller municipalities in Essex County might benefit from shared technical support resources.

Best Practice

Hamilton's Housing Services Division

The City of Hamilton's Housing Services Division provides technical assistance to community housing providers, supporting them in maintaining and developing rental housing. Through capacity-building initiatives, the division offers expertise in project management, funding applications, and regulatory compliance.

This proactive approach ensures that community housing providers have the necessary resources and guidance to navigate the complexities of building and operating rental housing, helping to preserve and expand Hamilton's affordable housing stock.

Pillar 2 Igniting a Thriving Housing Sector



Action 4.3

Equip community housing providers with knowledge of policies, funding opportunities, and best practices through targeted education initiatives.

Overview

Community housing providers play a critical role in addressing housing needs but often face challenges in navigating policies, accessing funding, and implementing effective practices. This action focuses on developing targeted education initiatives to equip providers with the knowledge and tools needed to build capacity and achieve long-term sustainability.

Through workshops, webinars, and resource guides, local governments across Windsor-Essex can tailor training and education resources for community housing providers. Partnerships with non-profit organizations and sector associations would ensure that the content of these resources are relevant and accessible.

Given the differing capacities and local housing needs of the municipal governments in the region, these education initiatives may vary. Municipalities in Essex County and the City of Windsor could collaborate to deliver region-wide training programs while addressing the unique challenges faced by community housing providers in both urban and rural settings.

Best Practice

Leveraging Sector Resources for Provider Education

Municipalities can strengthen the capacity of community housing providers through targeted education initiatives in partnership with sector organizations such as the Ontario Non-Profit Housing Association (ONPHA), Cooperative Housing Federation of Canada (CHF Canada), Canadian Housing and Renewal Association (CHRA). These partners offer a range of training materials, webinars, guides, and tools on funding programs, governance, and operational practices. Local governments can use these resources to deliver relevant training that meets the varying needs of providers across both urban and rural communities.

Pillar 2 Igniting a Thriving Housing Sector



Action 4.4

Enable cross-sector partnership projects to create mixed-use housing that integrates supportive services and community amenities.

Overview

Cross-sector partnerships can be practical ways to address the affordable housing needs of residents in Windsor-Essex. This action focuses on fostering collaboration between municipal governments across the region, community housing providers, Indigenous housing providers, private developers, and institutions (e.g. hospitals) to create mixed-use housing projects. These projects could integrate supportive services, such as mental health supports, with community amenities like childcare centres.

By leveraging the expertise and resources of diverse stakeholders, the City of Windsor and municipal partners across Essex County can support the development of housing solutions that meet their communities' needs. Mixed-use housing models not only enhance accessibility to services but also contribute to the vibrancy and inclusivity of neighbourhoods. Municipalities can play a key role in facilitating these partnerships by identifying potential sites, providing planning support, and offering incentives, where they can, to encourage collaborations.

This approach ensures that housing developments across Windsor-Essex are not only affordable but also provide the supports that residents need to thrive, creating more resilient communities throughout the region.

Best Practice

Vision SoHo Alliance

This project in London is a successful cross-sector partnership in developing mixed-use housing integrated with supportive services. It is transforming the former Victoria Hospital lands into a vibrant community with over 600 rental units, including affordable housing and supportive housing units. The collaboration was initiated by the London Community Foundation, which brought together six non-profit housing developers and provided startup funding for land acquisition and planning. With this foundation, the City of London, private sector partners, institutional stakeholders, and other levels of government have joined to make the project a reality.

Pillar 2 Igniting a Thriving Housing Sector



Strategy 5

Support the development of new community housing, including culturally appropriate and supportive housing

Developing new community housing options is critical in addressing the diverse and evolving needs of residents in most need, particularly for those requiring culturally appropriate and supportive housing.

This strategy focuses on fostering collaboration and streamlining processes to facilitate the creation of housing that meets these diverse needs. Streamlined community consultations can help reduce barriers to development, while partnerships with specialized service providers and institutions, such as hospitals, will ensure new housing is tailored to the specific needs of residents, including people with disabilities and unhoused individuals.

By identifying and leveraging surplus lands for Indigenous housing providers and community housing providers, local governments can create sustainable and inclusive housing solutions that reflect the unique needs of Windsor-Essex's residents.

Background

While households in Windsor-Essex reported at least one individual in the household with a disability at a lower rate than the province-wide trends, the proportion of households with a member with activity limitations due to sight, hearing, and physical limitations were all higher in Windsor-Essex than Ontario. These activity limitations may require the need for accessible housing or supportive housing to live comfortably.

In Ontario, supportive housing combines affordable housing assistance with a range of support services to help individuals live independently in their communities. These services can include assistance with personal care, medication management, and other needs, tailored to the individual's specific circumstances. The supply of supportive and accessible housing within Windsor-Essex was insufficient to meet the needs of residents.

The lack of community housing, including units that provide supports or are accessible for those in need, may lead to negative housing outcomes across the housing continuum. Households without affordable options in the market may seek housing accommodations in dwellings that are not suitable for their household or are in inadequate condition.

Related Actions

The following actions are recommended to implement this strategy:

#	Action
5.1	Explore ways to streamline community consultations for community housing development projects
5.2	Encourage supportive housing development through targeted capacity-building initiatives and collaboration with specialized service providers
5.3	Explore and identify surplus lands (development-ready) to provide at no cost for the creation of Indigenous housing and community housing options
5.4	Pilot partnership development with hospitals and community health care programs to develop supportive housing for people experiencing homelessness.

Pillar 2 Igniting a Thriving Housing Sector



Action 5.1

Explore ways to streamline community consultations for community housing development projects.

Overview

Community consultations play an important role in ensuring transparency and public participation in development projects. However, when it comes to affordable and supportive housing initiatives, these processes can sometimes face significant delays due to resistance, often stemming from misconceptions about the benefits that these projects bring to the broader community.

This action focuses on exploring strategies to improve consultation processes for community housing developments. Approaches could include hosting educational sessions in the community to inform the public about the benefits of these projects, implementing clearer and more efficient consultation timelines, and encouraging constructive dialogue to address community concerns.

By emphasizing the long-term benefits of affordable and supportive housing – such as creating inclusive neighbourhoods, reducing homelessness, and strengthening local economies – municipalities across the region can build greater public support while expediting approvals for these types of projects. By taking a proactive and transparent approach, local governments can reduce barriers to community housing projects and promote housing solutions that benefit the entire community.

Case Study Spotlight

City of London Housing Stability Action Plan

The City of London adopted an effective community consultation approach, initiated through its Housing Stability Action Plan, which involved public engagements to address homelessness and housing instability. The consultation processes included public meetings, focus groups, and surveys to gather input from residents, service providers, and stakeholders. Educational sessions were conducted to inform the community about the benefits of proposed housing initiatives and facilitated constructive dialogue. By laying this groundwork, the City has fostered a baseline understanding within its community about the value of community housing projects. This foundational awareness can create a future environment where community consultations for community housing projects can be more easily streamlined.

Pillar 2 Igniting a Thriving Housing Sector



Action 5.2

Encourage supportive housing development for people with disabilities through targeted capacity-building initiatives and collaboration with specialized service providers.

Overview

Developing supportive housing for people with disabilities can contribute to building inclusive communities. Building on the foundation of existing collaborative projects in Windsor-Essex, such as the supportive housing initiative with Assisted Living Southwestern Ontario, this action encourages municipalities to further collaborate with community housing providers to expand accessible housing and integrated supports. Capacity-building efforts, such as training programs on universal design and funding opportunities, can enhance their ability to develop and manage accessible supportive housing.

These collaborative initiatives not only help municipalities and community housing providers address the unique challenges faced by people with disabilities but also strengthen the broader housing system by promoting innovation in design.

By encouraging supportive housing development for people with disabilities, especially where the municipality has identified a great need for accessible and supportive housing, municipal governments in the region can improve the quality of life for their residents with disabilities, ensuring that they have access to housing and supports that they need to live with dignity and independence.

Best Practice

York Region and Reena Partnership

York Region works closely with Reena, a non-profit organization specializing in supportive housing for individuals with disabilities, to encourage the development of accessible housing options. Municipalities in the region actively collaborate with Reena to identify opportunities for supportive housing development, leveraging the organization's expertise in designing and delivering housing integrated with personalized support services. This collaboration promotes independence, community inclusion, and long-term housing stability for individuals with disabilities.

Pillar 2 Igniting a Thriving Housing Sector**Action 5.3**

Explore and identify surplus lands for the creation of Indigenous housing and community housing options.

Overview

Efforts to address affordable housing shortages in Windsor-Essex can be strengthened by leveraging surplus municipal lands. The City of Windsor has already begun identifying municipal lands for housing development, and the County of Essex has an established framework for managing surplus lands. Building on these foundations, this action focuses on identifying surplus lands that are development-ready, with minimal or no remediation costs, and prioritizing them for the creation of Indigenous housing and community housing options. These efforts ensure that surplus lands are used to benefit those in most need while advancing long-term community development goals.

By repurposing surplus lands for these initiatives, municipalities in the region can reduce development barriers, enable quicker project completions, and lower costs for Indigenous and community housing providers.

Formalizing an Essex County Regional approach that encourages its municipal partners to expand upon existing surplus land management practices can help address housing affordability needs.

Best Practice**Leveraging Surplus Lands for Affordable Housing in Welland**

Through its Affordable Rental Housing Community Improvement Plan, the City of Welland maintains a list of surplus municipal properties. Local non-profit and community housing organizations may be eligible to secure these lands under low-cost, long-term lease agreements, subject to Council approval.

This policy helps reduce land costs and supports affordable housing delivery in Welland. By offering municipally owned lands on favourable lease terms, Welland enables community housing providers to develop affordable rental housing without significant capital investment in land.

Pillar 2 Igniting a Thriving Housing Sector



Action 5.4

Pilot partnership development with hospitals and community health care programs to develop supportive housing for people experiencing homelessness.

Overview

People experiencing chronic homelessness often face complex challenges that intersect housing and healthcare needs. This action proposes piloting partnerships between hospitals, healthcare organizations, municipal governments, community housing providers, and the philanthropic sector to develop supportive housing solutions, with contributions varying by partner – whether financial, operational, or in-kind support.

Exploring opportunities for this type of pilot project may be ideal for mid-sized urban centres like the City of Windsor but can be scaled down for smaller and rural municipalities in Essex County. Regardless of the partners involved (e.g. a hospital or a primary care centre), these housing initiatives can address the root causes of housing instability while reducing the reliance on emergency healthcare services. By providing individuals with stable housing, wraparound supports, and access to healthcare services, these partnerships can greatly improve residents' quality of life, promote housing stability, and alleviate pressures on local healthcare systems.

This pilot could also include accessibility features in the development to meet the needs of people with disabilities experiencing homelessness. It can enable municipalities in Windsor-Essex to adopt innovative housing models that deliver impactful, long-term solutions in meeting both housing and healthcare needs.

Best Practice

Social Medicine Initiative

The Social Medicine initiative in Toronto is the first of its kind project with the opportunity to be replicated across the province. It is a collaborative effort between the City of Toronto, the University Health Network, Fred Victor (a non-profit housing provider), and the philanthropic sector (United Way Greater Toronto). This partnership developed modular supportive housing for people experiencing chronic homelessness, combining stable housing with integrated healthcare and support services. By addressing housing instability and reducing reliance on emergency healthcare, the initiative demonstrates the potential of cross-sector partnerships to create sustainable housing solutions that improve the quality of life for unhoused people.

Pillar 2 Igniting a Thriving Housing Sector



Strategy 6

Maintain and improve the existing community and affordable housing stock

Preserving and improving the existing stock of community and affordable housing is essential in ensuring long-term housing stability for residents.

This strategy focuses on addressing the safety, quality, and sustainability of current community and affordable housing options while safeguarding those at risk of loss due to demolition or conversion.

By exploring renovation incentive programs, local governments can support necessary maintenance and repairs that improve living conditions while extending the lifespan of existing housing units. Similarly, strengthening rental demolition and conversion policies can help protect the existing housing stock, ensuring that it remains accessible to low- and moderate-income households who call these places home. Together, these efforts help local governments preserve and protect the existing community and affordable housing. These efforts also ensure that gains made through new housing developments are not undermined by the loss of existing affordable and community housing.

Background

Based on the construction period of the housing stock, the dwellings in Windsor-Essex were comparatively older than the province-wide stock. The apartment dwelling stock in the region is particularly old, with almost one-third of the current apartment dwelling stock being constructed before 1960.

This aging housing stock has led to an increased rate of inadequate housing, or housing that requires major repairs. In 2021, dwellings in Windsor-Essex were more likely to require to major repairs relative to province-wide trends.

From consultations within the community, not-for-profit service providers noted that in the current funding structure, it is too costly to maintain current service levels at affordable rates. Consequently, the affordability of units is impacted when repairs or renovations are required, as community members noted increased rates of 'renovictions' in these communities and affordable housing units.

Protecting the existing stock of community and affordable housing is critical to increasing the stock of these units in Windsor-Essex and providing residents with safe, well-maintained, and affordable housing options.

Related Actions

The following actions are recommended to implement this strategy:

#	Action
6.1	Explore and identify renovation incentive programs to improve safety, quality, and sustainability of existing community housing and low-end of market housing
6.2	Explore and strengthen rental demolition and conversion policies to prevent the loss of existing affordable housing and ensure long-term protection of rental stock

Pillar 2 Igniting a Thriving Housing Sector**Action 6.1**

Explore and identify renovation incentive programs to improve the safety, quality, and sustainability of existing community housing and low-end-of-market housing.

Overview

Maintaining the safety and livability of existing community housing and the low-end of market housing is essential for preserving valuable housing stock for residents in core housing need in Windsor-Essex. Given the aging condition of many social housing units, there is a critical need for repairs and upgrades to ensure these units remain safe and viable sources of deeply affordable housing. This action focuses on exploring and identifying renovation incentive programs to address critical issues in these types of housing.

The City of Windsor, the County of Essex, and its municipal partners, are encouraged to review their existing programs to identify opportunities for targeted enhancements. These incentives could include financial assistance for community housing providers and lodging house property owners to upgrade safety standards, improve emergency efficiency, and enhance accessibility.

By reducing the financial barriers to essential repairs and renovations, this approach ensures that the aging affordable housing stock in the region remains viable and sustainable, while also improving the quality of life for its residents. They can serve as a tool to promote long-term housing stability while preserving the region's affordable housing supply.

Best Practice**Waterloo Region's Ontario Renovates Program**

This program offers financial assistance to landlords of affordable rental properties, including non-profit housing providers, to undertake essential repairs and accessibility modifications. Eligible projects for landlords may include structural repairs, plumbing and electrical system updates, and the installation of accessibility features to enhance the safety and quality of affordable rental units. By providing forgivable loans, the program helps maintain the region's affordable housing stock in good condition, ensuring safe and sustainable living environments for tenants.

Pillar 2 Igniting a Thriving Housing Sector



Action 6.2

Explore and strengthen rental demolition and conversion policies to prevent the loss of existing affordable housing and ensure long-term protection of rental stock.

Overview

Preserving existing affordable rental housing in the City of Windsor and Essex County is essential for maintaining this supply of housing and stability for those who live in these homes.

This action focuses on reviewing and strengthening policies that regulate the demolition and conversion of rental properties, aiming to prevent tenant displacement and the loss of affordable housing stock. The City of Windsor's Official Plan includes policies addressing rental conversions, while the County of Essex's Official Plan provides a broad framework for guiding housing policies, leaving its municipal partners with the flexibility to implement rental demolition and conversion bylaws that suit their local context and housing needs.

Building on these existing efforts, municipalities in the region and the County can conduct comprehensive reviews of their current policies to identify gaps that may lead to the loss of affordable rental units. Exploring opportunities to strengthen bylaws to require replacement housing, tenant relocation support, and affordability conditions for replacement units can provide greater protections for renters and safeguard affordable rental stock. Municipalities can also enhance their monitoring mechanisms to oversee applications for demolition and conversion, ensuring greater compliance rates.

Best Practice

Huntsville's Demolition and Conversion Policy

In the Town of Huntsville, demolition and conversion activities are regulated by a bylaw that outlines requirements for obtaining permits related to construction, demolition, change of use, and other building activities. Specifically, it mandates that entities seeking to demolish a building must obtain a permit before commencing any demolition work. The bylaw also addresses procedures for changes in the use of buildings, ensuring that any conversion complies with applicable building codes and standards. The Town will regard local conditions (e.g. vacancy rate or planned rental construction) and the merits of each proposal when considering such applications.

Pillar 3 Improving Housing Access for Those in Greatest Need

This pillar focuses on addressing the urgent housing challenges faced by those in greatest housing need and the most vulnerable populations in Windsor-Essex. This includes individuals and families experiencing homelessness, renters living in unaffordable, inadequate, or unsuitable housing. By improving housing conditions for those in greatest need, municipalities across Windsor-Essex can create a more inclusive and equitable housing system that ensures all residents have access to safe, secure and affordable housing.



Focus Area 1

People experiencing homelessness can access emergency shelter beds and accommodations.

Access to emergency shelter spaces and support services is important for addressing the immediate needs of individuals and families experiencing homelessness. By enhancing access to these resources, local municipalities in Windsor-Essex can provide a safety net that helps address urgent housing crises and connects individuals to pathways for long-term housing stability and support systems.



Focus Area 2

Renters in Windsor-Essex have access to stable and good-quality housing.

Ensuring renters in Windsor-Essex have access to stable, good-quality housing is essential for fostering a healthy and equitable housing system. Affordable and well-maintained rental housing allows individuals and families to put down roots, participate in the community, and plan for their future. Addressing challenges such as housing quality and affordability pressures helps reduce housing instability and supports broader social and economic well-being across the region.



Focus Area 3

People in need of housing and supports can access these services to live well and maintain stable tenancies.

Stable housing is essential for individuals who require a range of supports to live well and maintain their housing. By integrating housing solutions with holistic supports, Windsor-Essex can better meet the needs of vulnerable residents to live independently while receiving the supports they need. This includes strengthening connections between housing providers, community-based organizations, and local governments to encourage access to secure and supportive housing options where residents can maintain their tenancies and improve their quality of life.



Focus Area 4

Everyone have access to suitable housing that they can afford based on their incomes.

Affordable, adequate, and suitable housing is a critical factor in helping people to successfully settle and integrate into Windsor-Essex. Diverse populations often face unique barriers such as language barriers, income constraints and limited knowledge of available housing options, which can limit their ability to access housing. Improving access to housing that aligns with the needs of diverse populations can address these barriers and foster inclusion, stability, and economic contribution across the region.

Pillar 3 Improving Housing Access for Those in Greatest Need



Strategy 7

Ensure access to emergency shelter spaces and supports for people experiencing homelessness.

Access to emergency shelter spaces and supports is an important aspect of addressing homelessness in Windsor-Essex. This strategy focuses on ensuring that individuals and families experiencing homelessness have access to temporary accommodations that meet their urgent needs while also providing pathways to long-term housing stability.

Consideration of this strategy requires a coordinated approach, leveraging partnerships between local governments, service providers, and upper levels of government to ensure shelters can provide interim housing.

By addressing gaps in the current shelter system and prioritizing a housing first approach, this strategy may reduce instances of homelessness through appropriate supports, while also meeting urgent and immediate needs.

Related Actions

The following actions are recommended to implement this strategy:

#	Action
7.1	Partner with the local municipalities to improve access to emergency shelters and supports
7.2	Advocate to upper levels of government to increase funding for emergency shelters housing

Background

The City of Windsor's current Housing and Homelessness Plan, *Home, Together: Windsor Essex Housing and Homelessness Master Plan (2019-2028)* (HHMP), included the goal of ending functional homelessness² in Windsor-Essex. Additional goals of the plan included addressing Indigenous housing and homelessness needs and reducing youth homelessness.

However, the number of households that are experiencing homelessness in the region has increased consistently over time. From 2020 to 2023, the number of individuals experiencing homelessness, including those experiencing chronic homelessness, has increased. This includes those who identify as Indigenous, a group that is disproportionately experiencing homelessness in Windsor-Essex.

At the time of the last system review, emergency shelters in Windsor were operating near or at capacity. Demand and capacity for emergency shelter accommodations continues to grow. While shelters play a critical role as an interim response to housing stability, they are not long-term solutions. Individuals facing housing challenges require access to shelter when needed, along with the supports and pathways necessary to move into stable, permanent housing.

² Functional Zero is defined as when Windsor-Essex reaches a state when it has three or less people experiencing chronic homelessness in a month, sustained over six months.

Pillar 3 Improving Housing Access for Those in Greatest Need**Action 7.1**

Partner with the local municipalities to improve access to emergency shelters and supports.

Overview

Collaborating with local municipalities is essential to ensure that individuals experiencing homelessness across Windsor-Essex have access to emergency shelters. This action focuses on strengthening partnerships between the City of Windsor, Essex County, and its municipal partners to address gaps in shelter capacity and improve the availability of supports tailored to meet diverse needs.

Coordination efforts could include assessing existing shelter resources, identifying service gaps, and developing shared strategies to enhance accessibility and efficiency across the region.

Collaboration can also focus on expanding access for priority populations, such as families, youth, and individuals with complex needs. It is important to ensure that these efforts align with existing efforts to modernize the emergency shelter system as outlined in the Home, Together: Windsor Essex Housing and Homelessness Master Plan (2019-2028).

This action ensures that resources are used effectively and that shelters provide emergency housing but also remain an integral access point towards permanent housing solutions and support services.

Best Practice**City of Welland's Collaborative Approach to Emergency Shelter Solutions**

The City of Welland, in collaboration with Niagara Regional Housing, has proactively addressed homelessness by enhancing access to emergency and transitional shelters.

Since 2023, the City has funded temporary emergency shelters, and in 2024, it approved leasing a facility to Niagara Regional Housing for a year-round, 24/7 shelter. This initiative involved assessing existing resources, identifying service gaps, and developing shared strategies to improve accessibility and efficiency in service delivery.

Pillar 3 Improving Housing Access for Those in Greatest Need**Action 7.2**

Advocate to upper levels of government to increase funding for emergency shelters housing.

Overview

Advocating to provincial and federal governments for increased funding is essential to addressing the growing demand for permanent housing in Windsor-Essex. Current resources are often stretched thin, limiting the ability to provide adequate housing capacity and the comprehensive supports necessary to assist individuals and families experiencing homelessness.

By securing additional funding, municipalities in the region and community agencies can expand and improve permanent housing services while implementing innovative programs to support long-term housing stability. This advocacy effort aims to highlight the unique challenges faced by Windsor-Essex and its responsibility to provide services to a diverse population with complex needs.

Moreover, the reliance on costly motel accommodations highlights the urgent need for targeted investments to ensure people can access permanent housing solutions when needed, thereby decreasing the reliance on emergency shelters.

Pillar 3 Improving Housing Access for Those in Greatest Need



Strategy 8

Promote secure and habitable housing for renters.

Renters are an essential part of the Windsor-Essex community and contribute significantly to the local economy. Despite this, many face challenges with their housing. These challenges may include having limited access to rental supports, living in inadequate rental homes, and for some, lacking awareness about their rights and landlords' responsibilities.

By focusing on improving the quality of rental housing and enhancing security of tenure, this strategy aims to create a more stable and equitable rental market.

Efforts include strengthening rental assistance programs, ensuring compliance with property standards, and increasing education about tenant rights and landlord obligations. These measures will help ensure that renters can access secure and habitable housing, fostering healthier communities and promoting housing stability.

Related Actions

The following actions are recommended to implement this strategy:

#	Action
8.1	Identify existing rental assistance programs and encourage enhancements to better service delivery
8.2	Review the City of Windsor's Residential Rental Licensing Pilot program to identify best practices and opportunities for piloting in other localities
8.3	Explore partnership opportunities with organizations to increase awareness and knowledge about tenant rights and landlord obligations.

Background

While renter households only account for approximately a quarter of the households in Windsor-Essex, the growth rate for this tenure has outpaced the growth rate for owner households in recent years. The lack of new purpose-built rental supply has tightened the rental market, leading to increased rent prices and low vacancy rates throughout the municipalities in the region.

Relationships between landlords and tenants was a common theme during community consultation for this project, as renovictions, unsafe housing conditions, overcrowding, and discrimination were concerns for renters in Windsor-Essex.

Many renters in Windsor-Essex expressed concerns that seeking rentals in the private market meant increased opportunities to face discrimination, with Indigenous residents in particular being denied housing.

Housing providers noted that the backlog in the Landlord Tenant Board presents a barrier for tenants navigating the system. There is a need for more clear communication and education to create more positive landlord-tenant relationships in Windsor-Essex.

Pillar 3 Improving Housing Access for Those in Greatest Need**Action 8.1**

Identify existing rental assistance programs and encourage enhancements to service delivery.

Overview

Identifying and enhancing existing rental assistance programs in Windsor-Essex is important to improving housing security for renters and preventing homelessness. Programs such as the Housing Stability Program (HSP), which helps tenants behind on their rent and at imminent risk of eviction, pay their rent, or the Windsor Essex Housing Benefit (WEHB), designed to increase rental affordability by providing benefits to households, play a critical role in helping households afford market rent. The Canada-Ontario Housing Benefit (COHB) also provides direct financial support to eligible households, helping them access and maintain housing in the private rental market.

By conducting a comprehensive review of existing programs and initiatives, local governments can identify opportunities to strengthen service delivery, address gaps, and ensure programs are more accessible for those in need. This review can then help with identifying potential enhancements, such as increasing funding to expand program reach, streamlining application processes for greater efficiency, and improving coordination among local governments, community partners, and housing providers. These efforts will contribute to a more responsive rental assistance framework, aligned with the region's housing and homelessness prevention goals.

Best Practice**City of Peterborough's Rental Assistance Program**

The City of Peterborough undertook a comprehensive review of its rental assistance programs, identifying gaps and opportunities to streamline service delivery. This review led to the expansion of initiatives such as rent supplements and housing allowances, enabling more low-income households to access stable housing.

By improving coordination among local housing providers and simplifying application processes, Peterborough enhanced accessibility and efficiency, ensuring that rental assistance effectively addressed the needs of vulnerable populations.

Pillar 3 Improving Housing Access for Those in Greatest Need**Action 8.2**

Review the City of Windsor's Residential Rental Licensing Pilot program to identify best practices and opportunities for piloting in other localities.

Overview

The City of Windsor's Residential Rental Licensing Pilot program was implemented to improve the quality and safety of rental housing. It was implemented in two Wards, where it required landlords to meet established property standards and safety regulations. As the pilot program concludes, it presents a critical opportunity to assess its effectiveness and explore how its successes and lessons learned can inform similar initiatives in other municipalities across Essex County.

This review would focus on evaluating the program's impact on rental housing quality, tenant safety, and landlord compliance with building, fire, and electrical safety standards. It would also examine administrative considerations, such as the licensing process, resource demands, and enforcement mechanisms, while gathering feedback from stakeholders involved, including landlords and tenants.

By leveraging insights from this program, not only will the City of Windsor have the information it requires to determine whether the program should become a permanent initiative and/or expanded to other Wards but it will also allow other municipalities in Essex County to determine whether such a program could address their specific housing challenges.

Best Practice**Brampton's Rental Licensing Pilot**

The City of Brampton launched its two-year Residential Rental Licensing pilot program in March of 2023. The initial pilot program operated only in the central Wards of Brampton and applied to rental properties with one to four residential dwelling units. Following initial feedback from landlords, the program was streamlined and relaunched in 2024 with adjustments including the removal of certain documentation requirements. The program has issued over 2,200 licenses and conducted more than 4,700 inspections. The City continues to focus on community education and enforcement to maintain safe rental accommodations. The pilot program is set to run until December 2025, after which its effectiveness will be evaluated to inform potential city-wide implementation.

Pillar 3 Improving Housing Access for Those in Greatest Need**Action 8.3**

Explore partnership opportunities with organizations to increase awareness and knowledge about tenant rights and landlord obligations.

Overview

Increasing awareness of tenant rights and landlord obligations is critical to ensuring secure and stable housing for renters in Windsor-Essex. The previously delivered RentSmart Windsor-Essex program had implemented an educational initiative with similar aims and outcomes. Building on this foundation, this action focuses on exploring additional partnership opportunities across the region to expand the program's reach, enhance its impact, and potentially spark more localized initiatives where necessary.

By leveraging new and existing collaborations, local governments can work to ensure more residents, particularly those underserved or living in rural harder-to-reach areas, have access to educational resources and programming. Partnerships with legal clinics and social service agencies can also help tailor outreach to diverse populations and result in workshops, community outreach events, online resources, and printed materials customized to different groups, including tenants facing language or cultural barriers, first-time renters, and small landlords.

These initiatives can help prevent disputes, promote compliance with housing standards, and strengthen the overall rental market.

Best Practice**Hamilton Tenant Support Program**

In 2023, the City of Hamilton launched an expanded Tenant Support Program to assist vulnerable tenants in maintaining their housing and preventing evictions.

The program provides legal assistance through a partnership with the local community legal clinic to support tenants. It also funds capacity-building and organizing efforts through community-based organizations, promotes the dissemination of educational materials to inform tenants about their rights and available resources, and supports the establishment of community research tables to guide future improvements to the program.

Pillar 3 Improving Housing Access for Those in Greatest Need



Strategy 9

Enhance settlement services and access to resources for newcomers

Newcomers, including refugees, asylum claimants, and temporary foreign workers, often face significant challenges when navigating housing and settlement processes. These challenges may include limited knowledge of their rights, barriers to accessing resources, and difficulty in finding stable housing.

This strategy focuses on enhancing settlement services and improving access to resources that support newcomers to integrate into the community, including securing stable housing.

By strengthening educational programs and advocating for increased funding for resettlement services from upper levels of government, local governments can help to address the unique barriers faced by newcomers and ensure they have the tools, knowledge, and supports that they need to thrive in their new communities.

Background

Windsor-Essex has experienced growth in population both from internal migration and external immigration. These immigrant populations have specific considerations for settling in Windsor-Essex.

Immigrant-led households who have arrived in Canada between 2016 and 2021, or newcomers, are more likely to be facing affordability issues and be in core housing need relative to all households in the region. Asylum claimants have increased in number in the region, requiring specific supports and considerations for housing. There has been a rapid increase in the population of temporary foreign workers in the region, particularly in recent years.

Consultation from community members outlined concerns about the lack of resources and housing for these newcomers as some described being forced to live together, often in overcrowded conditions, due to insufficient housing stock and a lack of affordable options. Sessions identified that there may be gaps in the outreach and approach to ensuring community members, particularly newcomers, are aware of the services and housing available to them.

Related Actions

The following actions are recommended to implement this strategy:

#	Action
9.1	Enhance existing educational programs to help temporary foreign workers learn about their rights and improve tenant-landlord relationship
9.2	Advocate to upper levels of government to increase funding for resettlement services

Pillar 3 Improving Housing Access for Those in Greatest Need**Action 9.1**

Enhance existing educational programs to help temporary foreign workers learn about their rights and improve tenant-landlord relationships.

Overview

Building on existing programs such as RentSmart Windsor-Essex, Windsor Essex Local Immigration Partnership, and the *Temporary Foreign Workers: Rights and Access to Resources* (by Polycultural Immigrant and Community Services) this action focuses on enhancing educational initiatives tailored to temporary foreign workers to address their unique housing challenges.

These enhancements can provide accessible and culturally sensitive information on tenant rights and landlord obligations, empowering temporary foreign workers to navigate the rental market and foster positive tenant-landlord relationships.

Collaboration with local organizations and community partners already engaged with temporary foreign workers, can help expand outreach and develop targeted workshops and translated materials. By addressing language barriers, accessibility gaps, and the specific vulnerabilities of temporary foreign workers in the housing market, such initiatives will ensure that this essential workforce in Windsor-Essex has the knowledge and support they need to find and live in secure and habitable homes.

Best Practice**TNO's Worker Support Services in Oshawa**

TNO's Worker Support Services program in Oshawa provides critical assistance to temporary foreign workers, offering education on workers' rights, housing standards, and tenant-landlord responsibilities. The program facilitates workshops and one-on-one support to help temporary foreign workers navigate housing challenges, understand their legal protections, and build stronger tenant-landlord relationships.

The City of Oshawa has supported TNO's work ensuring that they can provide accessible services to temporary workers in the region and facilitating the establishment of their new office.

Pillar 3 Improving Housing Access for Those in Greatest Need**Action 9.2**

Advocate to upper levels of government to increase funding for resettlement services.

Overview

Advocating for increased funding for resettlement services is essential to supporting newcomers, including refugees and temporary foreign workers, as they navigate the challenges of settling into Windsor-Essex. This is particularly true for a region bordering the US. Resettlement services play a vital role in ensuring newcomers have access to housing, employment, language training, and other essential supports that facilitate their integration into the community. However, limited funding often constrains the capacity of these programs to effectively address growing and diverse needs of newcomers.

This action focuses on urging provincial and federal governments to allocate additional resources to resettlement initiatives, enabling local governments in the region to expand their reach and enhance service delivery. Increased funding can support initiatives such as housing placement programs, tenant education, culturally tailored supports, and language accessibility measures to address the unique needs of newcomers.

By advocating for these investments, Windsor-Essex can ensure newcomers are better equipped to secure stable housing and establish themselves in the region, contributing to stronger, more inclusive communities.

Advancing the Strategy



Charting a Path Forward

Housing Pressures Are Increasing

Across Windsor-Essex, data shows growing pressures related to housing affordability, access and suitability. Rising housing costs, shifting demographics, and limited availability of the right type of housing are affecting households at various stages of life. These trends have implications for individual well-being, service delivery, and the region's long-term planning.

Proactive Action Supports Long-Term Resilience

When residents are unable to access housing that meets their needs, it can lead to broader impacts on public services, local infrastructure and economic participation. Taking a proactive approach helps to address pressures early, support more stable housing outcomes, and reduce the need for emergency or reactive responses over time.

This Strategy Offers a Path Forward

This Regional Affordable Housing Strategy presents a shared, evidence-based framework to guide coordinated action on housing across the City of Windsor, the County of Essex and its local municipal partners. It is informed by the findings of the Regional Housing Needs, which identified housing needs. It identifies regional priorities and outlines a range of actions that can be adapted to local context and capacity. Together, the pillars, focus areas, strategies and actions outlined provide the foundation for a more coordinated, inclusive and effective housing system across Windsor-Essex.

The following pages offer a starting point for implementation, including high-impact, low-cost actions, financial planning considerations, and a path toward collaborative delivery. Strong leadership from decision-makers at the City of Windsor, the County of Essex and its municipal partners will be essential to advancing this strategy and creating lasting improvements in housing access, affordability and stability across the region – for residents today and for generations to come.

High-Impact, Low-Cost Actions

The following actions have been identified as generally low-cost and high-impact opportunities to support affordable housing efforts across Windsor-Essex. While not exhaustive or prescriptive, they represent practical starting points for implementation.

Municipalities should consider these in light of local priorities, available resources, and alignment with broader community plans.

Pillar 1

Stimulating a Future-Focused Range of Housing Options

Action 1.1: Explore and identify surplus lands and infill development opportunities to provide at low cost for affordable purpose-built rental housing development.

Action 3.1: Enable the growth of diverse housing forms by exploring adaptive reuse of non-residential sites and implementing pre-zoning or as-of-right density policies to streamline development.

Action 3.2: Develop and implement unit mix policies to ensure new housing developments include a diverse range of unit sizes, accommodating the needs of individuals, families, and multi-generational households.

Pillar 2

Igniting a Thriving Housing Sector

Action 4.3: Equip community housing providers with knowledge of policies, funding opportunities, and best practices through targeted education initiatives.

Action 5.1: Explore ways to streamline community consultations for community housing development projects.

Action 5.3: Explore and identify surplus lands for the creation of Indigenous housing and community housing options.

Pillar 3

Improving Housing Access for Those in Greatest Need

Action 7.1: Partner with the local municipalities to enhance access to emergency shelters and supports.

Action 8.1: Identify existing rental assistance programs and encourage enhancements to service delivery.

Action 8.3: Explore partnership opportunities with organizations to increase awareness and knowledge about tenant rights and landlord obligations.

Financing Considerations

Financial Planning

Implementing the strategies and actions in this plan requires thoughtful financial planning to ensure long-term success. Affordable housing investments are not one-time purchases but ongoing commitments that involve program design, policy implementation, and collaboration across sectors. Costs will vary depending on the scale and scope of programs, phased implementation (e.g. upfront vs. ongoing investment), and external factors such as land costs, provincial and federal funding, and market conditions.

Given these complexities, the City of Windsor and the County of Essex and its municipal partners must take a strategic approach to structuring housing investment, ensuring financial sustainability while maximizing impact.

Structuring Housing Investments

A successful affordable housing strategy relies on a combination of capital, operating, and policy-based investments. There are some Municipalities in Ontario that fund affordable housing. They do this in three key ways:

Capital Costs – investments in new construction, land acquisition, and major repairs. This is often funded through municipal reserve funds, development charges, or capital budgets.

Operating Costs – ongoing expenses for rent subsidies, supportive housing, and homelessness prevention programs. This is typically funded through annual operating budgets and provincial and federal contributions.

Policy and Incentives – tools that encourage private and community housing sector participation. This may involve multi-year planning budgets or foregone revenues such as tax incentives or fee waivers.

Balancing these funding streams while maintaining flexibility ensures that initiatives can scale based on funding availability and evolving housing needs.

Building on Existing Commitments

The pressures facing individuals and families who cannot access adequate and affordable housing are significant. These challenges affect not only personal well-being but also place strain on broader public systems.

When people are unhoused or living in unstable conditions, it becomes harder to access health care, maintain employment, or participate fully in the community. When households are forced to spend too much of their income on housing or live in unsuitable conditions, they are left with fewer resources for food, transportation, and other essentials, undermining long-term stability.

These pressures ripple outward, increasing strain on emergency services, health and social systems, and limiting the region's ability to retain and attract workers. Addressing housing need is essential to building healthy, inclusive communities and supporting sustainable economic growth across Windsor-Essex.

Moving Forward

A Plan for the Future of Housing in Windsor-Essex

As outlined in this strategy, Windsor-Essex envisions a region where everyone has access to a safe, affordable, accessible, and quality home, and where individuals can actively participate in their communities. This Affordable Housing Strategy is a critical step towards addressing the housing needs of residents, with a particular focus on those in greatest need. It provides a structured approach to ensuring that the region's most urgent housing gaps are effectively addressed.

Building on the comprehensive City of Windsor and County of Essex Housing Needs Assessment, this strategy identifies key pillars and focus areas to guide housing initiatives. The strategies and actions presented in this document provide a clear and actionable framework to address diverse housing needs and the housing gaps identified in Windsor and Essex County, advancing the creation of a more inclusive and sustainable housing system.

Toward a Collaborative and Coordinated Approach

Achieving these goals will require a collaborative and coordinated approach. Partnerships with community housing providers, service providers, various levels of government, private developers, and institutions will be essential.

Advocacy for increased funding and support from provincial and federal governments will also be critical to ensuring the successful implementation of the actions identified in this strategy.

Moving to Implementation

This roadmap should provide the flexibility to adapt to emerging opportunities and challenges, guiding Windsor-Essex towards its housing goals. It offers the structure needed for the City of Windsor, the County of Essex and its municipal partners to act decisively and collaboratively.

By taking these steps, Windsor-Essex will be well-positioned to create a housing system that ensures every resident can access an adequate, suitable and affordable home and a community where they can thrive.

It also offers the flexibility for City, County and local municipal Councils to move forward to identify and implement priority actions, as each municipality confirms the financial and human resources that are available to be allocated as part of their respective annual budget deliberations.



Windsor-Essex

Regional Affordable
Housing Strategy

September 2025

City of Windsor and County of Essex

Housing Needs Assessment

This document is part of the research supporting the development of the Windsor-Essex Regional Affordable Housing Strategy.

September 2025

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Housing Needs Assessment Snapshot

Through an analysis of quantitative and qualitative data from a variety of sources, this report captures the existing housing conditions within the Windsor-Essex region. **Extensive community consultation** was used to augment, refine, and validate findings for the Housing Needs Assessment. These community consultations included:



Resident Survey // The resident survey was available from August to September 2024 and received 1,388 responses from community members throughout municipalities in Windsor-Essex.



Town Hall Events // In September 2024, four town halls took place in communities throughout Windsor-Essex to receive direct feedback, including online feedback, from residents and key housing and homelessness partners.



Focus Groups and Key Informant Interviews // Over the course of this study, over 22 industry-specific conversations were held, including interviews with key housing and homelessness partners in the community.

Through the completion of this Housing Needs Assessment for the Windsor-Essex region, the **key housing insights** from this page have been observed and highlighted in **Section 6** of this report.

Insight #1 • There is a need to stimulate an increase in the supply of purpose-built rental housing.

Insight #2 • There is a need for more housing affordable to a broad range of income levels.

Insight #3 • There is a need for a greater variety of housing options to reflect changing household structures and growth patterns.

Insight #4 • There is a need for more community housing options, including supportive and accessible units.

Insight #5 • There is a need to improve access to permanent housing and related supports for those experiencing housing instability.

1. Introduction

This section introduces the purpose and methodology of the Housing Needs Assessment.

An overview of the community is provided to situate the Housing Needs Assessment.

Overview

This section includes the following sub-sections and components.

- **Background** that provides an overview of the context for the Housing Needs Assessment and the geographic region.
- **Purpose of the Report** that details the outcomes for the study and information regarding the data used for the report.

Project Background

This report was undertaken in three components. Each component draws on insights gleaned from several primary and secondary data sources.

Part 1 Regional Housing Needs Assessment

Primary Research: In collaboration with the City of Windsor and the County of Essex representatives, a consultation and stakeholder engagement plan was developed to gather feedback on the current state of housing in the region. The primary research for the *Regional Housing Needs Assessment* focused on understanding the local community housing needs and touched on some initial opportunity areas. Activities within this phase included a resident survey that received over 1,300 responses, four in-person community town hall events throughout the region, and over twenty virtual expert discussion groups and interviews.

Secondary Research: The first component of the secondary research included developing a comprehensive *Regional Housing Needs Assessment* for the Windsor-Essex region. The second component included focus group engagements with the public, community agencies and organizations, and housing partners to validate and refine the identified housing needs and explore opportunities to improve housing conditions in Windsor-Essex.

These reports were combined as the *Regional Housing Needs Assessment* and have been attached as appendices to this strategy. This document outlines the current state of housing for each regional municipality and the community and affordable housing needs throughout the region. The *Regional Housing Needs Assessment* acts as a background document to inform the strategic direction of the *Regional Affordable Housing Strategy* for Windsor-Essex.

Part 2 Analysis of Development Potential

An assessment of residential development will provide potential opportunities and options for municipalities to consider when determining affordable housing solutions.

Part 3 Regional Affordable Housing Strategy

This *Regional Affordable Housing Strategy* draws from detailed research and analysis conducted on current and future anticipated housing needs among people in Windsor-Essex, the available and projected housing supply in the region, best practices from other municipalities in Ontario and beyond, current initiatives in place in Windsor-Essex, and community input. The current and future housing gaps along the entire housing continuum, spanning both market and non-market housing, were assessed and considered when crafting this strategy.

The *Regional Affordable Housing Strategy*, the culminating report for this study, summarizes a recommended action plan that considers the necessary steps for the City of Windsor and the County of Essex, along with their partner municipalities, to meet their community and affordable housing needs.

// Project Background

Geographic Scope

The Service Area for the Regional Affordable Housing Strategy includes the municipalities of Windsor, Amherstburg, Lakeshore, LaSalle, Kingsville, Leamington, Essex, and Tecumseh (Figure 1).

Figure 1: Map of Windsor-Essex region



Advancing Housing and Homelessness Efforts in Windsor-Essex

Both the federal and provincial governments have developed strategies and undertaken initiatives to address the housing needs of all Canadians in recent years.

While this study was developed on original research, as outlined in *The Approach* section on the previous page, it was critical that this study aligned with existing housing and homelessness efforts in Windsor-Essex to ensure impacts and coordination efforts are maximized and efficient. The City of Windsor has developed strategies which impact the provision of housing for all residents within the *Home, Together: Windsor Essex Housing and Homelessness Master Plan (2019-2028)* (HHMP). As such, the recommendations in this Regional Affordable Housing Strategy align with the goals of this HHMP, as well as other related strategies.

Windsor Essex Housing and Homelessness Master Plan (2019-2028)

As a part of the region's current HHMP, there were seven (7) goals outlined to contribute to the vision of the plan of an inclusive community where everyone has a safe, affordable, accessible, and quality home, and everyone lives where they can actively participate.

Goal 1: Sustain and Expand Social and Affordable Housing Supply

Goal 2: Sustain and Expand Housing that is Linked with Supports

Goal 3: Ending Homelessness

Goal 4: Addressing Indigenous Housing and Homelessness Needs

Goal 5: Reduce and Prevent Youth Homelessness

Goal 6: Foster Successful Tenancies Through Community Collaboration

Goal 7: Monitor, Report, and Evaluate

// Project Background

Sources 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 Windsor-Essex region, including the local municipalities within the County of Essex. 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 from Statistics Canada.

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 City of Windsor, the County of Essex, 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 and focus groups with housing partners in the community, supplement the quantitative data reported throughout this report.

Data for populations that are not included in the Census of Population, including people experiencing homelessness, students, and refugees, were collected through the City of Windsor, County of Essex, and applicable contacts and agencies dealing directly with these populations.

Data Limitations

Data limitations are commonly experienced in communities 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.

The impact of this 'random rounding' may result in total numbers being slightly different throughout the report. For example, the total household count for the Essex County and City of Windsor is 165,787 households. However, throughout this report, this figure may be reported as 165,785 or 165,790. Unfortunately, this is how the data is reported and is not something that should be manipulated to artificially show conformity. It should be noted that the impact of this rounding is negligible, given the size of the region and the difference in totals.

Pandemic COVID-19 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 in 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.

The impacts of the COVID-19 pandemic, including the impact on household incomes and labour characteristics, are noted throughout the report as appropriate.

How to read this report

This Housing Needs Assessment acts as a research document for the Regional Affordable Housing Strategy. Within this report, the qualitative and quantitative research that was completed to assess the specific housing needs in Windsor-Essex can be found.

Key for Readers:

- For common terms that are used throughout the Housing Needs Assessment report, refer to the **Glossary** section (Section 2 of this report).
- For **Key Trends** for the *housing demand*, *housing supply*, *priority population groups*, and *housing affordability sections*, each of these sections begins with a summary that explains the section, details the data assessed, and outlines the key trends.
- For more in-depth analysis on a particular indicator, refer to the summary page for the Housing Needs Assessment sections.
 - Each group of indicators is concluded with **Key Trends** that aim to summarize the data and surrounding context into trends that will inform **Key Housing Insights**.
- For the **Key Housing Insights**, refer to Section 6 of this report. These insights, developed using both qualitative and quantitative research, helped inform recommended strategies and actions in the Regional Affordable Housing Strategy.
- For insights into individual municipalities within Windsor-Essex, please refer to the **Local Municipal Profiles**, a separate, but associated, document.

Note for Readers:

- The most recent housing market data for this report was collected for 2023 housing markets. The report contains some data from 2024, where applicable and available.
- While some key terms and concept are described throughout the report as appropriate, the glossary, located in **Section 2**, contains the definitions for the terms used throughout the document.

2. Glossary

This section includes definitions of housing terms used throughout the report. Unless otherwise stated, the definitions within this section are sourced from the Statistics Canada Dictionary, Census of Population, 2021.

Overview

This chapter includes the following sub-sections and components:

- **Household and Population**
Terms
- **Housing Affordability**
Measures
- **Residential Development**
Terms
- **Economic** Terms
- **Housing and Dwelling** Terms
- **CMHC Housing Continuum**

Glossary of Terms

Household and Population Terms

- **Household Type:** Household type refers to the composition of persons who occupy the same dwelling.
 - **Census family** is defined as a married couple and the children, if any, of either and/or both spouses; a couple living common law and the children, if any, of either and/or both partners; or a parent of any marital status in a one-parent family with at least one child living in the same dwelling and that child or those children.
 - **Couple with Children** refers to a census family that contains a married couple or a couple living common law and at least one child.
 - **Couple without Children** refers to a census family that contains a married couple or a couple living common law and no children.
 - **Lone-parent Households** means that single parent takes care of dependent children without a partner.
 - **Multigeneration households** means households with three or more generations. These households contain at least one person who is both the grandparent of a person in the household and the parent of another person in the same household.
 - **Other census family household** includes both one-census-family households with additional persons and multiple-census-family households.
 - **Two- or more-person non-family household** means a group of two or more persons who live together but do not constitute a census family.
- **Household tenure** refers to whether the household owns or rents their private dwelling.
 - **Owner households** are considered to own their dwelling if some member of the household owns the dwelling even if it is not fully paid for, for example if there is a mortgage or some other claim on it. Owner households include both freehold and condominium ownership.
 - **Renter households** are considered to rent their dwelling if no member of the household owns the dwelling.
- **Private Household:** Refers to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad.
- **Household Income:** The total combined income from all household members, before taxes and deductions.
- **Primary Household Maintainer:** First person in the household identified as someone who pays the rent or the mortgage, or the taxes, or the electricity bill, and so on, for the dwelling. In the case of a household where two or more people are listed as household maintainers, the first person listed is chosen as the primary household maintainer.
- **Immigration Status:** Refers to a person who is, or who has ever been, a landed immigrant or permanent resident. Such a person has been granted the right to live in Canada permanently by immigration authorities. Immigrants who have obtained Canadian citizenship by naturalization are included in this group.
- **Recent Immigrant or Newcomer:** Refers to an immigrant that has moved to Canada within five years of the Census period. For the purposes of this report, newcomer will be used as an umbrella term that includes recent immigrants, asylum seekers, and temporary foreign workers.
- **Immigrant Household:** Refers to households where the primary household maintainer has immigrant status in Canada.
- **Visible Minority:** Refers to whether a person is a visible minority or not, as defined by the Employment Equity Act. The Employment Equity Act defines visible minorities as "persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour."

Understanding Mobility Analysis

- **Geographic mobility** refers to a population's geographic movement over time. The Census of Population collects information on a person's usual place of residence one (1) year or five (5) years prior to the census reference date.
 - By comparing an individual's place of residence on a past date with their current place of residence, information can be obtained on geographic mobility. For this report, mobility data is presented at the population and household level. Household mobility is determined by the mobility of the primary household maintainer.

// Glossary of Terms

Households and Population Terms, *continued*

Priority Groups from National Housing Strategy

Many Canadians have difficulty finding and affording housing that meets their needs. The National Housing Strategy outlines the following priority populations:

- **Survivors (especially Women and their children) fleeing domestic violence:** Survivors fleeing domestic violence are individuals who leave their home because they fear or have experienced violence within that setting. Domestic violence is often associated with gender-based violence (GBV) which is violence that is committed against someone based on their gender identity, gender expression or perceived gender.
- **Seniors:** Usually, the population of individuals aged 65 and over.
- **People with developmental disabilities:** A developmental disability (also called intellectual disability) is characterized as people with significant limitations in both intellectual capacity and adaptive skills (e.g., Down syndrome, fetal alcohol syndrome and autism).
- **People with mental health and addiction issues:** The terms 'mental health and 'addiction issues' refer to a wide range of disorders that affect mood, thinking and behaviour. Examples include depression, anxiety disorders, schizophrenia, as well as substance use disorders and problem gambling.
- **People with physical disabilities:** Physical disability is the existence of a long-lasting condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting or carrying. This includes sensory disability conditions such as blindness, deafness, or a severe vision or hearing impairment that noticeably affects activities of daily living.
- **Racialized Persons:** Racialized persons and/or groups can have racial meanings attributed to them in ways that negatively impact their social, political, and economic life. This includes but is not necessarily limited to people classified as "visible minorities" under the Canadian census and may include people impacted by antisemitism and Islamophobia.
- **Newcomers (including refugees):** Immigrants or refugees who have been in Canada for a short time, usually less than 5 years.
- **2SLGBTQIA+ community:** Lesbian, gay, bisexual, transgender, queer, two-spirit and other gender individuals.

- **Veterans:** Former members of the Canadian Armed Forces who successfully underwent basic training and were honourably released.
- **Indigenous peoples:** 'Indigenous Peoples' is a collective name for the original peoples of North America and their descendants. The Canadian Constitution recognizes three groups of Indigenous peoples (sometimes, still named 'Aboriginal peoples'): First Nations, Inuit and Métis. These are three distinct peoples with unique histories, languages, cultural practices and spiritual beliefs. 'First Nations people' include Status and non-Status Indians.
- **Homeless:** The situation of an individual or family that does not have a permanent address or residence; the living situation of an individual or family who does not have stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. It is often the result of what are known as systemic or societal barriers, including a lack of affordable and appropriate housing, the individual/household's financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination.
- **Working poor / housing challenged:** A person who is considered of the "working poor" is someone who: has an after-tax income below the poverty line, or Low-income Measure (LIM) for the area in which they live; has earnings of at least \$3,000 a year ; is between the ages of 18 and 64; is not a student; and lives independently.

Understanding Data on Sex and Gender:

- Data on gender can help in understanding whether household needs vary based on the gender of the primary maintainer. It is important to note that while households are required to indicate one household maintainer within census data, in many instances these responsibilities are shared across gender, and conclusions may be difficult to draw based on this data alone.
- Starting in 2021, Statistics Canada began distinguishing between gender and sex at birth in their data collection. Gender refers to an individual's personal and social identity as a man, woman or non-binary person (a person who is not exclusively a man or a woman). Sex at birth refers to sex assigned at birth, which is typically assigned based on a person's reproductive system and other physical characteristics. The data presented here for 2021 is based on gender. Given that data on gender is not available for 2016, comparisons over time are excluded.
- Given that the non-binary population is small, Statistics Canada sometimes aggregates data on to a two-category gender variable to protect the confidentiality of responses provided. In these cases, individuals in the category "nonbinary persons" are distributed into the other two gender categories and are denoted by the "+" symbol.

// Glossary of Terms

Housing Affordability Measures

- **Shelter-to-Income Ratio (STIR):** A commonly accepted benchmark for measuring affordability in the Canadian context is where a household spends no more than 30% of its gross household income on housing costs. This is referred to as the shelter-cost-to-income ratio, or STIR, and is a key indicator of affordability.
- For the purposes of this report, the following terms will be used to describe different levels of STIR:
 - A household facing **affordability issues** is a household spending 30% or more of their gross household income on shelter costs.
 - A household facing **deep affordability issues** is a household spending 50% or more of their gross household income on shelter costs.
- **Core Housing Need:** CMHC definitions consider a household to be in core housing need if it meets two (2) criteria:
 - A household is below one or more of the adequacy (see: *Dwelling Condition*), suitability (see: *Dwelling Suitability*) and affordability standards (see: *Shelter-to-Income Ratio*).
 - The household would have to spend 30% or more of its before-tax household income to access local housing that meets all three standards.
- **Low-income population:** The low-income measure, after tax, (LIM-AT) refers to a fixed percentage (50%) of median adjusted after-tax income of private households. The household after-tax income is adjusted by an equivalence scale to take economies of scale into account. This adjustment for different household sizes reflects the fact that a household's needs increase, but at a decreasing rate, as the number of members increases.
 - Low-income status is typically presented for persons but, since the LIM-AT threshold and household income are unique and shared by all members within each household, low-income status based on LIM-AT can also be reported for households.

Residential Development Terms

- **Housing Start:** In CMHC's Starts and Completions Survey, a start is defined as the beginning of construction work on a building. This is usually when the concrete has been poured for the whole of the footing around the structure or an equivalent stage where a basement will not be part of the structure.
- **Housing Completion:** For purposes of CMHC's Starts and Completions Survey, a Completion is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10% of the proposed work remains to be done.
- **Dwelling unit:** In CMHC's Starts and Completions Survey, a dwelling unit is defined as a structurally separate set of self-contained living premises. A dwelling unit has a private entrance from outside the building or from a common hall, lobby or stairway inside the building. The entrance must be one that can be used without passing through another separate dwelling unit.

Economic Terms

- **Labour force:** The labour force refers to the civilian non-institutional population 15 years of age and over who, during the survey reference week (when labour force statistics are collected), were employed or unemployed.
- **Employment rate:** The percentage of the population who are employed.
- **Unemployment rate:** The percentage of the labour force who are unemployed.
- **Participation rate:** The percentage of the population who are in the labour force.

Ontario Social Assistance Programs

- **Ontario Works (OW):** OW offers financial aid to help eligible applicants with living expenses, including food, and rent; health benefits for eligible applicants; and employment supports to help individuals find and keep a job (such as workshops for resume writing, job counselling, job-specific training and basic education).
- **Ontario Disability Support Program (ODSP):** ODSP offers financial aid to help eligible applicants' household members with living expenses, including food, and rent; health benefits, including prescription drugs and vision care; and employment support to help applicants find and keep a job.

// Glossary of Terms

Housing and Dwelling Terms

- **Dwelling Type:** The type of dwelling refers to the built-form or structure type of a dwelling where someone lives.
 - **Single detached dwellings** are not attached to any other dwelling or structure (except its own garage or shed).
 - **Semi-detached dwellings** are one of two dwellings attached side by side to each other, but not attached to any other dwelling or structure (except its own garage or shed).
 - **Row houses** are one of three or more dwellings joined side by side, but without any other dwellings either above or below.
 - **Apartment in a building that has fewer than five storeys** is a dwelling unit attached to other dwelling units, commercial units or other non-residential space in a building that has fewer than five storeys. This category contains apartment dwelling or flat in a duplex. This is one of two dwellings located one above the other.
 - **Apartment in a building that has five or more storeys** is a dwelling unit in a high-rise apartment building that has five or more storeys. Also included are apartments in a building with five or more storeys where the first floor or second floor is commercial establishments.
- **Dwelling Condition:** The condition of a dwelling refers to whether the dwelling is in need of repairs, or *adequate*. This does not include desirable re-modelling or additions.
 - **Regular maintenance needed** includes dwellings where only regular maintenance, such as painting or furnace cleaning, is required.
 - **Minor repairs needed** includes dwellings needing only minor repairs such as dwellings with missing or loose floor tiles, bricks or shingles; or defective steps, railing or siding.
 - **Major repairs needed** includes dwellings needing major repairs such as dwellings with defective plumbing or electrical wiring; and dwellings needing structural repairs to walls, floors or ceilings. If a dwelling required major repairs, it is considered *inadequate*.
- **Dwelling Construction Age:** Period of construction refers to the period in time during which the building or dwelling was originally constructed. This refers to the period in which the building was completed, not the time of any later remodeling, additions, or conversions.
- **Dwelling Suitability:** 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.

CMHC's Housing Continuum Definitions

Homelessness: Homelessness describes the situation of an individual, family or community without stable, safe, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. It is often the result of what is known as systemic or societal barriers, including a lack of affordable and appropriate housing, the individual/household's financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination.

Emergency Housing: Emergency Housing is defined as facilities providing temporary, short-term accommodation for homeless individuals and families. This may or may not include other services such as food, clothing or counselling. Emergency housing is short-term accommodation for people who are homeless or in crisis. Shelters and hostels are two common examples of emergency housing. There may also be smaller religious or community-based organizations that provide emergency housing.

Transitional Housing: Housing that is intended to offer a supportive living environment for its residents, including offering them the experience, tools, knowledge and opportunities for social and skill development to become more independent. It is considered an intermediate step between emergency shelter and supportive housing and has limits on how long an individual or family can stay. Stays are typically between three months and three years.

Supportive Housing: Supportive housing is housing that provides a physical environment that is specifically designed to be safe, secure, enabling and home-like, with support services such as social services, provision of meals, housekeeping and social and recreational activities, in order to maximize residents' independence, privacy and dignity.

Community Housing: The term "community housing" is an umbrella term that typically refers to either housing that is owned and operated by non-profit housing societies and housing co-operatives, or housing owned by provincial, territorial or municipal governments.

Affordable Housing: In Canada, housing is considered "affordable" if it costs less than 30% of a household's before-tax income. Many people think the term "affordable housing" refers only to rental housing that is subsidized by the government. In reality it is a very broad term that can include housing provided by the private, public and non-profit sectors. It also includes all forms of housing tenure: rental, ownership and co-operative ownership, as well as temporary and permanent housing.

Market Housing: Market-rate housing refers to non-subsidized properties that are rented or owned by those who pay market-rate rents or who paid market value to purchase the property.

3. Methodology

This section contains an overview of the methodologies undertaken for the Housing Needs Assessment, including the community engagement process, for this study.

Overview

This chapter includes the following components:

- **Overview of the Housing Needs Assessment**, including a breakdown of the sections within the study and the data assessed for each section.
- **Overview of Community Engagements**, including the scope for community consultations undertaken and engagement activities.

Overview of Housing Needs Assessment

A **Housing Needs Assessment** is developed to assess the housing indicators that inform **key housing insights** for the region. These indicators are sorted into four main sections: housing demand, priority population analysis, housing supply, and housing affordability. These sections are further detailed below.

Demand Profile Overview	Priority Population Overview	Housing Supply Overview	Affordability Overview
The demand profile in the community will highlight factors influencing housing demand, including an overview of population characteristics and projections, household trends, and income characteristics. The demographic profile includes the household income profile and the economic profile for the labour force in each community.	This priority population analysis of the community will 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.	The housing supply of the community will highlight factors influencing housing supply, including average market rents, average absorbed housing prices, housing starts and completions, and vacancy rates. Supply data will be compared against demand data to help determine the need for housing in community.	The affordability analysis component provides a review of housing affordability based on the characteristics of the demand and the available supply of housing units.
Demand Profile: The Data	Priority Populations: The Data	Housing Supply: The Data	Affordability: The Data
The demand-side characteristics examined include: ○ Population trends, including projections, population age trends, and demographic trends ○ 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	The demographic and supply-side characteristics of these populations and supports for them are examined, including: ○ Trends for those experiencing homelessness. ○ Households with a member with a disability, including several activity limitations. ○ Trends associated with diverse population groups. ○ Post-secondary student trends.	Several supply-side characteristics are examined, including: ○ The existing housing stock, including dwelling types and the age and composition of the stock. ○ New Dwelling trends, including housing starts and completions, and planning application pipeline insights ○ Non-market (Supportive, transitional, and emergency) housing stock characteristics	Several affordability indicators are assessed, including: ○ Proportion of the population spending 30% or more on shelter costs ○ Prevalence of core housing need, as defined in the Glossary of Terms ○ Market housing supply, including ownership and rental prices and vacancy rates ○ Affordability of existing ownership and rental housing market

Overview of Community Engagements

This page provides an overview of the consultation activities and methodology for community engagement for this study. The results from these consultations are incorporated throughout the Housing Needs Assessment report.

// Engagement Scope Overview

Identifying Needs

This stage focused primarily on understanding local community housing needs and touched on some initial opportunity areas.

Engagement Activity – Resident Survey

The survey for all residents provided broad knowledge across demographic groups in Windsor-Essex. This survey addressed existing housing needs, existing barriers, and priorities for addressing housing needs from the general public.

Engagement Activity – Town Halls

Town hall events provided an accessible environment for community members in Windsor-Essex to contribute to a dialogue about their housing needs.

From Needs to Opportunities

This stage serves as the bridge between describing local community needs and identifying promising opportunities to address housing gaps.

Engagement Activity – Focus Groups

Focus groups by sector provided insight into specific challenges to addressing housing gaps and included discussions on potential solutions to the barriers identified by the study.

Engagement Activity – Key Informant Interviews

Additional conversations with key housing partners or subject matter experts were carried out to dive deeper into potential solutions and strategies to addressing housing needs in Windsor-Essex.

// Community Engagement Activities



Resident Survey // The resident survey was available from August to September 2024 and received 1,388 responses from community members throughout municipalities in Windsor-Essex.



Town Hall Events // In September 2024, four town halls took place in communities throughout Windsor-Essex to receive direct feedback, including online feedback, from residents and key housing and homelessness partners.



Focus Groups and Key Informant Interviews // Over the course of this study, over 22 industry-specific conversations were held, including interviews with key housing and homelessness partners in the community.

4. Roles and Responsibilities

This section contains an overview of the roles and responsibilities of various levels of government and housing partners within the housing system in Windsor-Essex.

Overview

This chapter outlines the roles and responsibilities for the provision of housing for the following groups:

- **Federal Government**
- **Provincial Government**
- **Regional Municipal Government**
- **Local Municipal Government**
- **Non-Profit Organizations**
- **Private Sector**
- **Non-Profit Sector**

The Housing System

Housing Continuum

Organizing the Housing Stock

The housing system can be viewed as a continuum where, ideally, the housing stock in Windsor-Essex responds to a range of needs in a community. The continuum organizes the housing stock based on a variety of options that should be available within a community. These options include emergency shelters, transitional housing, rent-geared-to-income/deeply affordable housing, below-market rental housing, below-market homeownership, and market-rate rental and ownership housing.

Meeting Needs Along the Continuum

The housing continuum acknowledges that the housing needs in a community are not always met in the private housing market. Instead, the full range of needs must be met by various players working together in the housing system. This is particularly true when addressing housing needs for households with low incomes and those with unique housing needs, including but not limited to seniors, youth, newcomers to the region, and people requiring supports (health, wellness, accessibility, etc.) to live well in their homes.

This strategy considers approaches the City of Windsor and the County of Essex can take to ensure this full spectrum of housing is available in proportion to the demographic make up and housing needs in the region.

Roles in the System

This section details the roles and responsibilities of governments, housing developers, and providers in the region. These descriptions aim to summarize the dynamics at play in the current housing system in Windsor-Essex. Throughout the pillars and actions in this strategy, the roles of governments and housing developers or providers are referenced, demonstrating how each plays a critical role in addressing housing needs based on their capabilities and resources.

// The Housing System

Government

Federal Government

The Federal government released the first National Housing Strategy in 2017. This Strategy offers direction on Canada's approach to ensuring all people in Canada have the housing they need. The Strategy is also tied to funding for specific programs, including a housing benefit, repairs and retrofits of social housing units, funding for supportive housing, and financial support to make homeownership more affordable.

The Federal government, through Canada Mortgage and Housing Corporation (CMHC), provides mortgage insurance and implements various funding programs, such as the National Housing Strategy Co-Investment Fund, and the Rental Construction Financing Initiative, for the construction of affordable rental housing.

More recently, the Federal Government released Solving the Housing Crisis: Canada's Housing Plan in 2024 as a significant part of its Budget 2024. The plan outlines investments in programs **to increase housing supply, preserve and build affordable housing, protect renters, and address homelessness.**

Federal programs such as the Housing Accelerator Fund and the upcoming Canada Housing Infrastructure Fund provide funding directly to local municipalities to enable increasing the housing supply.

Provincial Government

The Ontario government has a broad role in housing through legislation, regulation, and funding programs. The Provincial government helps set the housing agenda for Ontario and assists communities in meeting housing needs by providing transfer payments to local municipalities and funding to Service Managers for housing and homelessness programs. Provincial priorities, including matters related to the provision of housing options and definitions for affordable housing, are outlined in the Provincial Planning Statement (PPS).

The Province provides municipalities with legislative tools to meet housing needs in communities. The Province released its *More Homes More Choice Housing Supply Action Plan* (2019) as well as the *Community Housing Renewal Strategy* (2019) with the goal of increasing the housing supply, including community housing. In 2023, the Province announced the *Building Faster Fund* to provide funding directly to local municipalities for meeting housing targets for new housing supply.

Consolidated Municipal Service Manager

Service Managers promote affordable housing development by creating housing and homelessness plans, contributing to and coordinating housing funding, developing and administering housing and homelessness programs, managing assisted, supportive, and emergency housing and shelter portfolios, and reporting on progress in addressing housing needs and goals.

The City of Windsor, a single-tier municipality, is the Provincially designated Consolidated Municipal Service Manager (CMSM), and the Federally designated Community Entity (CE) for homelessness and housing support services for the City of Windsor and the County of Essex. The City of Windsor, as the CMSM, is engaged in numerous local and regional planning bodies that address housing and homelessness-related issues in the region.

// The Housing System

Upper-Tier Municipality

The County of Essex is an upper-tier municipal government that is made up of its 7 constituent local (lower-tier) municipalities. Among other things, the County provides:

an arterial road network that connects all of the local municipalities and that connects to the key corridors into the City of Windsor; land ambulance service for the entire Region; Oversight and approval of all Plans of Subdivision, Plan of Condominium, Local Official Plans, and Local Official Plan Amendments for the County's 7 constituent local municipalities; County-wide coordination of housing, economic development, transportation, and other services with its constituent local municipalities, upper-tier levels of government, adjacent separated municipalities, and Indigenous communities and organizations.

Local (Lower-Tier) Municipality

The responsibilities of local municipal governments are set out in the Municipal Act, 2001. Municipal governments are responsible for local policy setting, including Official Plans and zoning by-laws that are consistent with the provincial policy.

Municipal governments are responsible for providing many of the services within their local boundaries that residents rely on daily, including strategic land use, subdivision and condominium approval, and the maintenance of local roads. Municipal governments collect property taxes to fund these services. Municipalities are constrained because the only funding received is from "non-tax revenue" including user fees.

Housing Developers and Operators

Private Sector

Private sector developers, builders, and building owners have a key role in continuing to generate the supply of new housing in Windsor-Essex. These players feed the ongoing demand for market-rate housing options in the region and can also partner or collaborate with non-profit or municipal groups to create more housing.

Non-Profit Sector

Local housing corporations and the community housing sector - non-profit and co-operative housing providers - play a major role in affordable housing and support services for residents. This sector also raises awareness of housing needs and advocates for housing and homelessness programs.

5. Housing Needs Assessment

The Housing Needs Assessment for Windsor-Essex is based on statistical data analysis, supplemented by inputs derived through community engagements including the resident survey, Town Hall meetings, and focus groups.

The analysis examines the demand and supply factors affecting the availability and need for housing in the community.

Overview

This chapter includes the following sub-sections and components.

- **Housing demand profile**
- **Housing supply profile**
- **Priority population profile**
- **Housing affordability analysis**

Housing Demand Profile

Overview

This section provides a snapshot of the **housing demand profile** of the community, highlighting factors influencing housing demand, including an overview of population characteristics and projections, household trends, and income characteristics.

The Data

The demand profile for a community is used to describe the demand for housing. The demand-side characteristics examined include:

- **Population trends**, including overall population trends, projections, and population age trends
- **Mobility trends** of the population in and out of the region
- **Household characteristics**, including tenure, size, and composition
- **Household incomes**, including average incomes and income decile information
- **Economic characteristics**, including labour market trends, industries of employment, and commuting patterns

Population Trends

In 2021, the population of Windsor-Essex was 422,860 people. The population of Windsor (229,660 people) represented 54.3% of the total population in the region, with the municipalities making up the County of Essex accounting for the remaining 45.7%.

The population in Windsor-Essex increased by 23,910 people (+6.0%) between 2016 and 2021. This was consistent with population growth trends across Ontario (+5.8%) over this period. During this period, Windsor added the most population (+12,470 people) in absolute terms, more than the municipalities of the County of Essex combined (+11,435).

Assessing the last 20 years, from 2001 to 2021, the City of Windsor accounted for almost half (44.4%) of the population growth in Windsor-Essex. As Windsor grew by 21,258 people (from 208,402 to 229,660 people), the County of Essex grew by 26,653 people (from 166,317 to 192,970 people).

Population, Household, and Employment Forecast

According to the Ontario Ministry of Finance, the population of Windsor-Essex is projected to grow to 635,255 people by 2051. This represents a population increase of 50.2% from 2021, slightly below the projected increase (+55.5%) province-wide.

As part of the Official Plan Reviews, County of Essex and its seven local municipalities conducted local population projections concurrent to the Ministry of Finance. It should be noted that the County's population did not reach the previously forecast populations for 2016 and 2021 from the 2011 Official Plan Review.

As a part of the County's forecast (i.e., not including the City of Windsor), the County's population is forecasted to grow from 199,100 to between 268,100 and 315,000 people by 2051. The range of number represent the range between high-growth and low-growth population forecast scenarios.

This growth equates to an average of 2,300 to 3,900 added people annually, depending on the growth scenario, compared to an average of 1,040 people added per year in the 15 years previous (2006-2021).

The City of Windsor was not included in these projections. In 2015, Windsor was forecast to grow to 225,466 people by the year 2036. This represented a growth of 388 people annually from 2016 to 2036.¹ However, the population growth in Windsor dramatically outpaced this forecast, with the population growing over 2,000 people per year annually between 2016 and 2021.

In terms of households, the total number of households in the County are forecasted to grow from 71,400 to between 101,200 and 114,300 households, depending on low- and high-growth scenarios. This represents an increase of an average of 990 to 1,430 new households being added per year, higher than the 606 new households per year that the County averaged from 2006 to 2021.

By 2051, total employment in the County is forecasted to grow from 72,300 to between 107,900 and 124,200 jobs. This represents an average of 1,180 to 1,700 in total employment being added per year, higher than the 453 jobs added per year from 2006 to 2021.

Key Trends: Population Growth

- The City of Windsor contains over half of the population in Windsor-Essex, thus region-wide trends will likely skew toward trends currently present in Windsor.
- There has been population growth in all municipalities in Windsor-Essex in recent years, however the growth in Windsor was more than all other municipalities combined.
- The region is expected to continue to grow between 2021 and 2046 at a slower pace than the province-wide trends.

1 – MHBC Consulting (2018); Appendix D to Council Report: S97/2018

// Population Trends

Population Age Trends

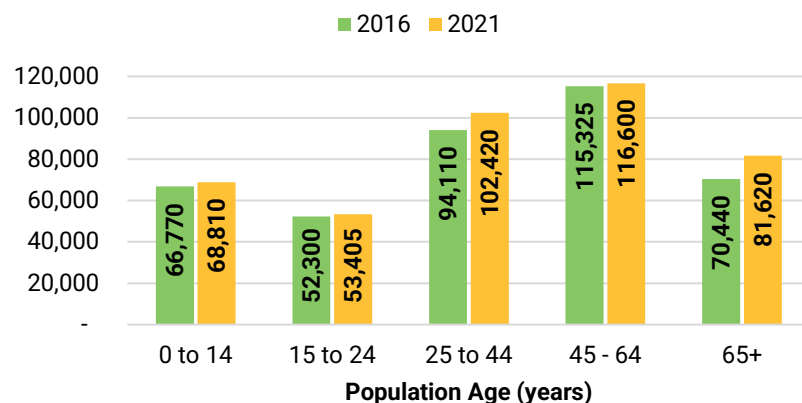
In 2021, the average and median ages in Windsor-Essex were 42.0 and 42.4 years, respectively. These were consistent with the Ontario average (41.8 years) and median (41.6) ages. The population of the City of Windsor was slightly younger, on average, in 2021, as the average (41.4 years) and median (40.8 years) population age were younger than region-wide trends.

In 2021, the share of Windsor-Essex adults aged 65 and above (81,620 people, 19.3%) and those aged 15 to 24 years (53,405 people, 12.6%) were slightly above the province-wide rates (18.5% and 15.8%, respectively). However, Windsor-Essex was slightly below the provincial rate (26.7%) for those aged 25 to 44 years old (102,420 people, 24.2%).

In 2021, the City of Windsor and the County of Essex had similar population age distributions. Both geographies had approximately 16% of their population aged under 15 years (16.0% and 16.7%, respectively) and both had approximately one-fifth of their population aged 65 years and older (18.6% and 20.2%, respectively).

Between 2016 and 2021, those aged 65 years and above (+11,180 people, +15.9%) experienced the greatest increase in the Windsor-Essex region, followed by those aged between 25 and 44 years (+8,310 people, +8.8%). This older population growth was taking place across the region, however faster growth rates for this age cohort were found in the County of Essex (+21.2%) relative to the City of Windsor (+11.4%). It should be noted that Windsor added almost two thirds of the growth of this age group in absolute terms (+4,355 people) during this period. The growth of adults aged 65 and older in the County of Essex exceed provincial growth rates (+17.1%) for this age cohort during this period.

Figure 02: Population age cohorts for the Windsor-Essex region, 2016-2021



Source: Statistics Canada Community Profiles, 2016-2021

Key Trends: Population Age

- While age trends are consistent with province-wide trends, there is a disparity across the region. The most populous municipalities contain the highest proportion of population aged under 25 years old.
- The population of the region is aging, as the number of adults aged 65 and older grew by the highest absolute total and fastest rate in recent years. This may indicate the need to plan for considerations to age-in-place for these populations across the Windsor-Essex Region.

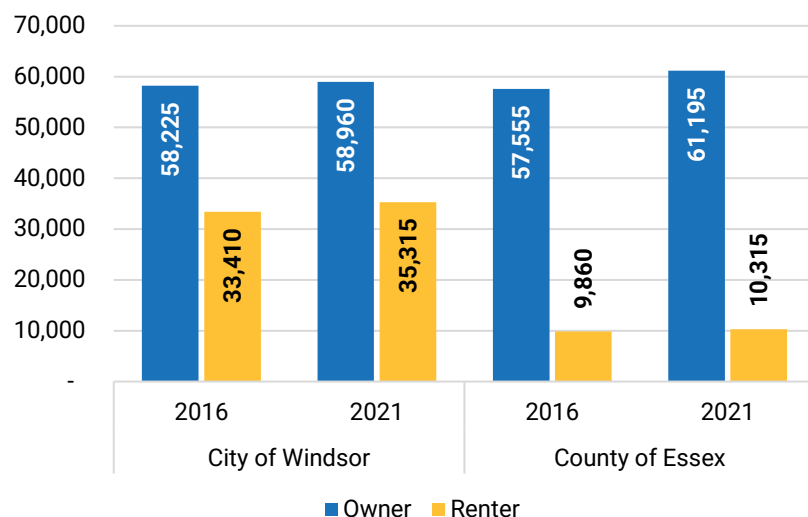
Household Trends

The following section assesses trends for households in the community to assist with determining the demand for housing.

Households refer to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad. Household attributes, such as the tenure, size, composition, and primary maintainer characteristics are explored in this section.

Some household indicators in this section are assessed by the characteristics of the **primary household maintainer**. A household maintainer is the first person in the household identified as someone who pays the rent or the mortgage, or the taxes, or the electricity bill, and so on, for the dwelling.

Figure 03: Households in the City of Windsor and County of Essex, 2016-2021



Source: Statistics Canada Community Profiles, 2016-2021

In 2021, there were 165,790 households in Windsor-Essex. This represented an increase of 6,735 (+4.2%) from 2016 levels. Among the municipalities within the region, Windsor (+2,640, +2.9%) added the most households during this period, while the County of Essex grew at a faster rate, adding 4,095 (+6.1%).

Household Tenure

Most households in Windsor-Essex own their homes. In 2021, 72.5% of households in the region were owner households (120,155 households). This was higher than the proportion of Ontario households who owned their home (68.4%). Renter households were more common in Windsor (37.5% of all households) than the County of Essex (14.4%).

Between 2016 and 2021, renter households in Windsor-Essex grew at a faster rate (+5.5%, +2,360 households) relative to owner households (+3.8%, +4,375). This trend was due to the growth of renters in Windsor (+5.7%, +1,905 renter households), as the growth of owner households in the County of Essex (+6.3%, +3,640 owner households) outpaced renter households (+4.6%, +455 renter households) during this period.

Key Trends: Household Growth and Tenure

- Household growth in Windsor-Essex has been outpaced by population growth in recent years, indicating larger household sizes.
- The number of renter households in the region have been increasing at a faster rate than owner households, signaling increased demand for rental housing. However, owner household growth has been notable in the County.

// Household Trends

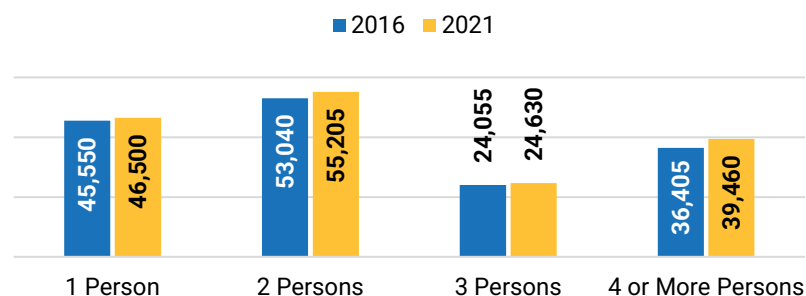
Household Maintainer Characteristics

In 2021, over 70% of household maintainers were aged 45 and over in Windsor-Essex. This trend was consistent across the municipalities, except for Windsor (67.8%), and was a higher proportion than province-wide trends (67.5%). Windsor (3.0%) was the only municipality in the region to have over 2% of household maintainers aged under 25. Households maintained by this age cohort declined across the region from 2016 to 2021 (-965 households; -21.8%). These households were much more likely to rent their homes in 2021, as 79.4% of the households maintained by someone aged 25 and younger were renters. Every other age cohort was more likely to own their home in Windsor-Essex, with the highest rates for those aged 55 and older (78.7%).

Most of the primary household maintainers in Windsor-Essex were men+ (59.8%) compared to women+ (40.2%). However, this trend only exists for owner households, as renter households (50.3% men+ and 49.7% women+) are consistent across gender.

i For more information about the use of gender data for this report, please refer to the glossary of this report.

Figure 04: Households by household size in Windsor-Essex, 2016-2021



Source: Statistics Canada Community Profiles, 2016-2021

Household Size

The average household size in Windsor-Essex was 2.5 persons per household in 2021. This was slightly lower than the province-wide trend (2.6 persons). Windsor (2.4 persons) had a smaller average household size relative to the County of Essex (2.7 persons) households in 2021.

In 2021, one-person (28.0%) and two-person (33.3%) households were the most common household sizes in Windsor-Essex, followed by four- or more-person households (23.8%), and three-person households (14.9%), respectively. Two-person households were the most common household size in all municipalities within the region other than Windsor. Windsor had the highest rate of one-person households (33.1%) in 2021, higher than the proportion of this household size province-wide (26.5%).

Four- or more-person households (+3,055 households, +8.4%) and two-person households (+2,165, +4.1%) were the fastest growing household sizes in Windsor-Essex between 2016 and 2021. These trends were roughly consistent across municipalities, as four- or more-person households were the fastest growing household size in both the City of Windsor (+1,795 households, +9.8%) and the County of Essex (+1,260, +7.0%).

Renter households (44.1%) were more likely to be one-person households than owner households (22.0%) in 2021, and, conversely, owner households (26.4%) were more likely to contain four- or more-persons than renter households (17.0%). However, there has been a recent growth in renter households with four- or more-persons (+1,390 households, +21.8%), as the number of one-person renter households has declined (-75 households, -0.4%).

// Household Trends

Household Composition

Aside from one-person households (28.0%), the most common household type in Windsor-Essex was couples with children (27.3%), followed by couples without children (24.3%), lone-parent households (10.3%), two- or more-person non-family households (3.6%), and multiple generation families (3.0%).

One-person households were more common in Windsor (33.1% of all households) than the County of Essex (21.4%). Households containing couples with children are more common in the County of Essex (32.9% of households) relative to Windsor (23.0%).

Households maintained by men+ are more common among most household types with the notable exception of one-person households (52.5% women+) and lone-parent households (79.6% women+). These trends are particularly notable given women+ led households make up just 40.2% of households in the region.

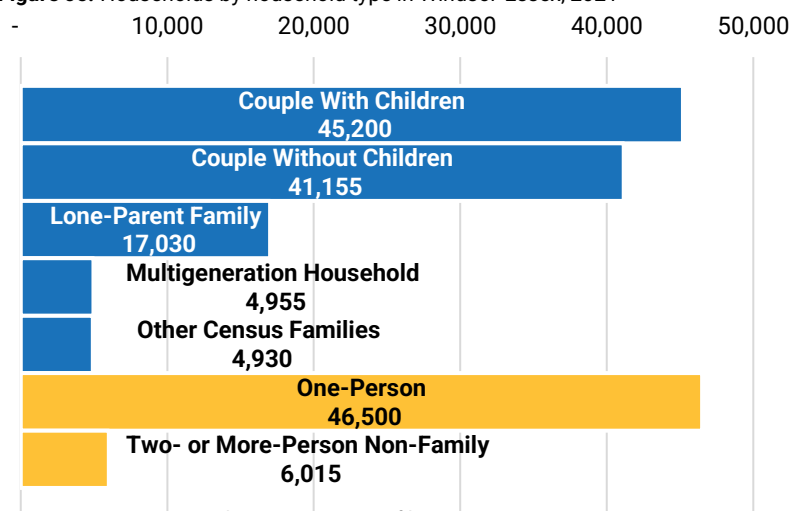
Among those who own their homes, couples with children (32.0%) was the most common household type, followed by couples without children (29.1%), and one-person households (22.0%). Among those who rent their homes, one-person households (44.1%) were the most common household type, followed by lone-parent households (15.5%), couples with children (14.2%), and couples without children (13.7%). In 2021, two- or more-person non-family households were much more likely to be renters (7.7%) than owners (2.1%) in Windsor-Essex.

What We Heard



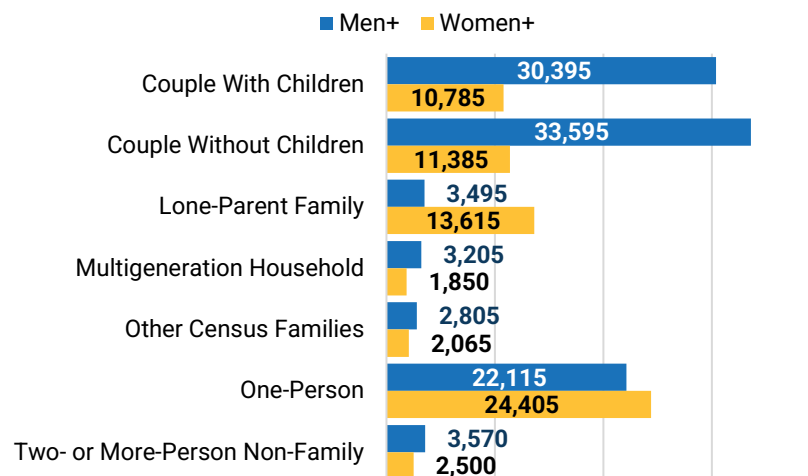
Older adults living with parents // From the resident survey, of the 308 households who reported to live in a household with children, over 35% contained an adult child aged 19 or older.

Figure 05: Households by household type in Windsor-Essex, 2021



Source: Statistics Canada Community Profiles, 2021

Figure 06: Households by household type and primary maintainer gender in Windsor-Essex, 2021



Source: Statistics Canada Community Profiles, 2021

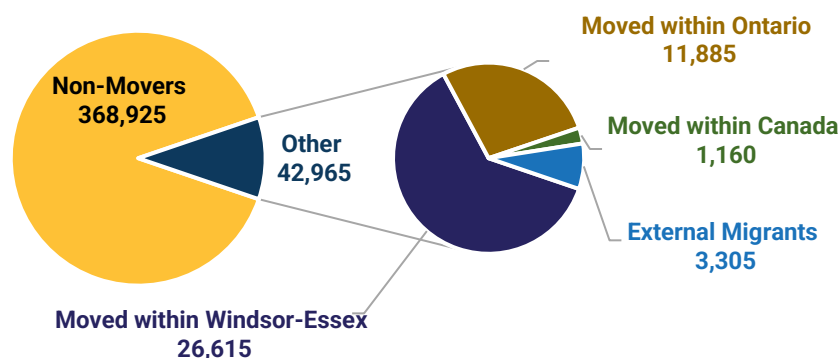
// Household Trends

Household Mobility

Geographic **mobility** refers to a population's geographic movement over time. The Census of Population collects information on a person's usual place of residence one (1) year or five (5) years prior to the census reference date. By comparing an individual's place of residence on a past date with their current place of residence, information can be obtained on geographic mobility. For this report, mobility data is presented at both the population and household level. Household mobility is determined by the mobility of the primary household maintainer.

In 2021, 10.4% of the population (42,965 people) in Windsor-Essex were considered movers in the last year. Of this population, 61.9% (26,615 people) moved within Windsor-Essex, 27.7% (11,885 people) moved within Ontario, 2.7% (1,160 people) moved from within Canada, and 7.7% (3,305 people) moved from outside of Canada.

Figure 07: Population mobility trends in Windsor-Essex in the one year preceding the 2021 Census



Source: Statistics Canada Community Profiles, 2021

In 2021, 9.4% of the households in Windsor-Essex were considered movers in the last year. Renter households were much more likely to be movers than owner households. In 2021, 18.7% of renter households had moved within the last year. These households were more likely to move within their local municipality (70.2%) and more likely to have moved from outside Canada (7.3%) relative to owner households (58.8% and 3.4%, respectively). Owner households were more likely to have moved from within Windsor-Essex (37.8%) relative to renter households (22.5%).

In the five years between 2016 and 2021, 33.8% of households in Windsor-Essex were considered movers. Of these households, 47.8% moved within their local municipality, 42.5% moved within Canada, and 9.7% moved from outside of Canada.

Key Trends: Household Trends

- As the population ages, households are becoming more likely to be maintained by an adult aged 65 or older. There is a need to plan for considerations for these households to age-in-place.
- The lack of households maintained by those aged 25 and under indicates the difficulty of household formation in Windsor-Essex for younger adults.
- There is a disparity across the region between men+ and women+ owning their homes, potentially indicating barriers for women+ to finding affordable ownership options.
- The growth of two-person and four- or more-person households indicate diverse growth in Windsor-Essex and increasing demand for a range of housing options.
- The growth in larger renter households indicates a potential demand for affordable, suitable housing for these households in Windsor-Essex.
- One-person and lone-parent households, or single-income households, are more likely to be led by a women+. This may indicate the need for additional considerations in the supply of housing that is affordable and suitable for these households.

Household Incomes

This section assesses **household income** for different household sizes and compositions outlined previously in this report. Household income is defined as the total combined gross income from all household members, before taxes and deductions.

Household data retrieved from the 2021 Census of Population represents household incomes from 2020. To get a more up-to-date picture of affordability in a community, household incomes are projected forward using the change in Ontario consumer price index (CPI) for a given period.

The median household income in Windsor-Essex was \$82,000 in 2020, lower than province-wide levels (\$91,000). There was a wide disparity between the median income household in the City of Windsor (\$70,000) relative to the County of Essex (approximately \$108,000).

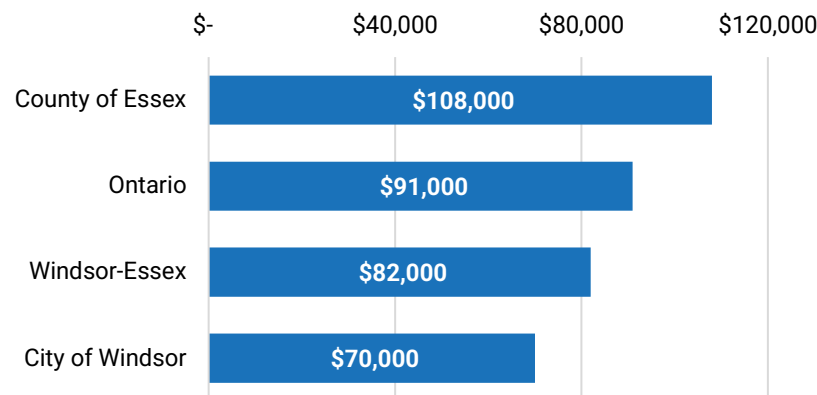
The average household income in Windsor-Essex was \$102,200 in 2020, lower than the Ontario average (\$116,000).

Household Income Growth

Between 2015 and 2020, the median household income grew by 23.0% in Windsor-Essex. The average household income grew by 19.1% during this period. This growth exceeded the growth of the Ontario CPI (+8.6%) over the same time.

Projected forward to 2023 dollars, the median income for households in Windsor-Essex is projected to be approximately \$94,000, while the average income is projected to be approximately \$117,200.

Figure 08: Median household income for households in Windsor-Essex and Province of Ontario, 2020



Source: Statistics Canada Community Profiles, 2021

Household Income by Tenure

Household incomes varied widely by tenure. Households in the region that owned their homes had a median household income of \$98,000 and an average household income of \$119,000. These figures were double the incomes for renter households (\$48,400 and \$58,200, respectively) in 2020. These trends were consistent across all municipalities in the region. Municipalities with higher household incomes for all households experienced higher household incomes for both owner households and renter households.

// Household Incomes

Household Income by Household Characteristics

In 2020, households maintained primarily by someone aged younger than 25 years had the lowest median incomes (\$45,600) in Windsor-Essex, slightly lower than households maintained primarily by an adult aged 65 and older (\$46,800). Household income peaks for households maintained by an adult aged between 45 and 54 years (\$110,000).

Household types that contain multiple incomes, such as multiple family households (\$162,000), multigeneration households (\$142,000), and couples with children (\$132,000) had the highest median household incomes in 2020. An exception to this trend was households containing two-or more-person non-family households (\$77,500). Households with a single income, such as one-person households (\$41,600) and lone-parent households (\$66,000) had much lower median households in 2020. Couples without children, the third most common household type in Windsor-Essex, had a median income of \$89,000 in 2020.

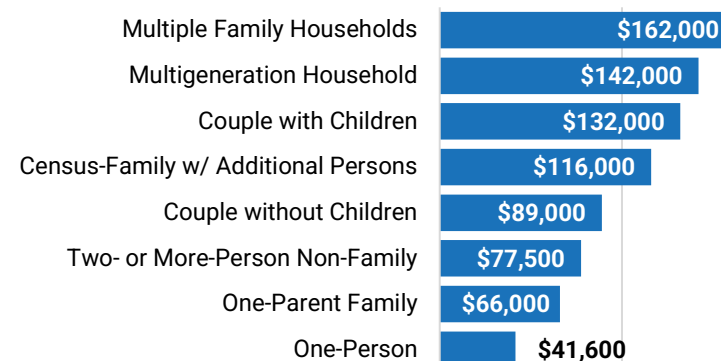
Households maintained by women+ had much lower median household incomes (\$68,000) in 2020 when compared to households led by men+ (\$91,000). This was consistent with household composition trends for these household maintainers.

What We Heard



Priority populations tend to have lower household incomes // From the resident survey, priority population groups reported to have lower incomes than all households on average in Windsor-Essex (\$102,000). These population groups include Indigenous led households (approximately \$64,000 average household income), those with a household member with a disability (\$70,000), newcomer households (\$76,000), and households with racialized individuals (\$81,000).

Figure 09: Median household incomes by household type in Windsor-Essex, 2020



Source: Statistics Canada Custom Tabulation, 2021

Key Trends: Household Incomes

- Household incomes in Windsor-Essex are lower than province-wide trends. These trends are influenced with the high number of households in Windsor, the municipality with the lowest median and average household incomes in the region.
- In recent years, the median and average household incomes have experienced growth faster than the Ontario Consumer Price Index, potentially signaling improving economic conditions.
- Households that own their homes had more than double the median and average income when compared to households that rent their homes. Households looking to move from renting would require more affordable options.
- Single-income and female+ led households require additional considerations for affordable and suitable housing due to lower household incomes.

// Household Incomes

Household Income Deciles

i **What are income deciles?** Using data from the 2021 Census of Population, private households were sorted according to their gross household income and then divided into groups each containing 10% of the population. The decile limits are the levels of gross household income that define each of the ten (10) groups.

The household income decile group provides a distribution of the economic situation of a household based on the relative position of the household in the distribution of the gross household income for all private households in a given jurisdiction.

Household income deciles for all households, owner households, and renter households are displayed in **Table 01**. These deciles form the basis of categorizations for *low-income* (households within the third income decile and lower), *moderate-income* (households within the fourth to sixth income deciles), and *high-income* (households within the seventh income decile and higher) *households* for this report. These categories will be used to compare households by tenure, size, composition, and maintainer within Windsor-Essex.

High-Income Households	- Approximately 40% of households - Over 60th percentile incomes and higher (Deciles 6 to 10)
Moderate-Income Households	- Approximately 30% of households 30th to 60th percentile incomes (Deciles 3 to 6)
Low-Income Households	- Approximately 30% of households 30th decile percentile incomes and lower (Deciles 1 to 3)

Household Tenure by Income Decile

Owner households in Windsor-Essex were much more likely to be considered high-income when compared to renter households. In 2020, 50.2% of owner households were considered high-income, much higher than the rate for renter households (13.6%). Most renter households were considered low-income in 2020 (57.3%), while less than one-third were considered moderate-income (29.1%).

These trends were consistent across the region, although the County of Essex had a higher proportion of owner household considered high-income (56.5% of owner households) relative to the City of Windsor (43.6%) and Windsor had a higher proportion of renter households considered low-income (59.0% of renter households) compared to the County of Essex (51.4%).

Table 01: Household income deciles by tenure in Windsor-Essex, 2020

	All Households	Owner	Renter
<i>Number of Households</i>	165,790	120,160	45,630
<i>First Decile</i>	\$ 27,600	\$ 39,200	\$ 17,800
<i>Second Decile</i>	\$ 42,000	\$ 54,800	\$ 25,000
<i>Third Decile</i>	\$ 54,400	\$ 69,000	\$ 32,800
<i>Fourth Decile</i>	\$ 67,500	\$ 83,000	\$ 40,400
<i>Fifth Decile</i>	\$ 82,000	\$ 98,000	\$ 48,400
<i>Sixth Decile</i>	\$ 98,000	\$115,000	\$ 57,200
<i>Seventh Decile</i>	\$118,000	\$136,000	\$ 68,500
<i>Eighth Decile</i>	\$147,000	\$166,000	\$ 84,000
<i>Ninth Decile</i>	\$192,000	\$212,000	\$109,000
<i>Average Household Income</i>	\$102,200	\$119,000	\$ 58,200

Source: Statistics Canada Custom Tabulation, 2021

Note: Tenth income decile omitted as there is no maximum household income for this group

Note: The fifth income decile cut-off represents the median income for the applicable group.

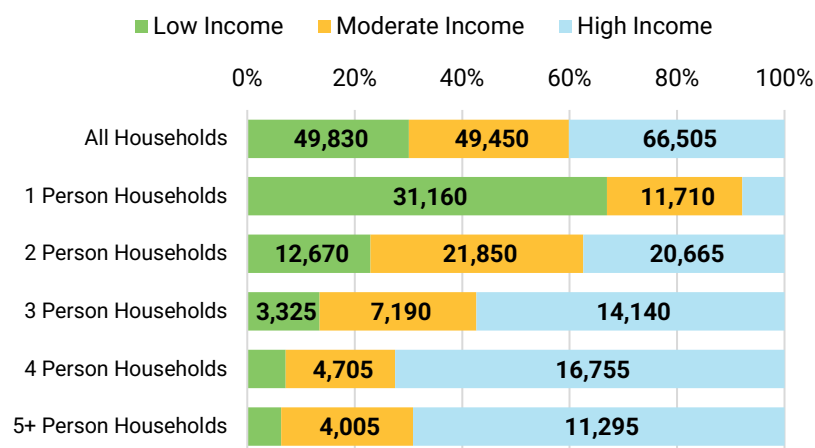
// Household Incomes

Household Size and Composition by Income Decile

Households that contained more people in Windsor-Essex tended to have more household income. In 2020, 67.0% of one-person households were considered low income, much higher than four-person (7.1%) or five- or more-person households (6.3%). Conversely, four-person (72.5%) and five- or more-person (69.2%) households were the most likely household sizes to be considered high-income – much higher than one-person households (7.9%).

Aside from one-person households, lone-parent households (36.6%) and couples without children (17.8%) were the most likely to be considered low-income in the region. Multiple-family households (82.4%), multi-generational households (76.4%), and couples with children (71.1%) were the most likely household types to be considered high-income.

Figure 10: Household size by household income category in Windsor-Essex, 2020



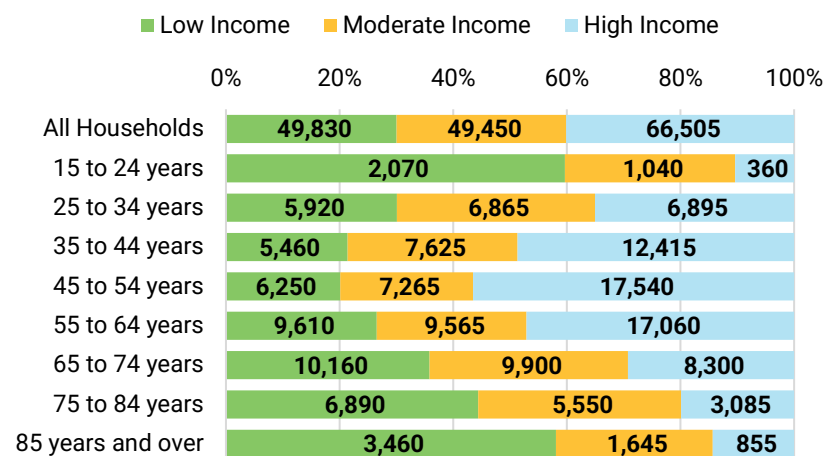
Source: Statistics Canada Custom Tabulation, 2021

Primary Maintainer by Income Decile

Households maintained by younger and older adults were most likely to be considered low-income in Windsor-Essex. Household maintained primarily by someone aged under the age of 25 years had the highest proportion of households considered low-income (59.7%), followed by those maintained by an adult aged 85 years and older (58.1%), an adult aged 75 to 84 years (44.4%), and an adult aged 65 to 74 years (35.8%).

Households maintained by women+ were more likely to be low-income (39.2%) when compared to households led by men+ (23.9%) in Windsor-Essex.

Figure 11: Household maintainer age by household income category in Windsor-Essex, 2020



Source: Statistics Canada Custom Tabulation, 2021

Economic Profile

Changing economic conditions influence the demand for housing in a community in terms of the number of housing units required, the type and tenure of housing units, and the ability of households to afford housing. Employment and earnings influence household income, and thus the housing choices that are affordable to households.

The **labour force** of a municipality refers to the adult population in the labour market that was employed or unemployed during the survey reference week. This population is defined by Statistics Canada as the non-institutional population 15 years of age or older.

Since the 2021 Census of Population was tabulated during the COVID-19 pandemic, economic characteristics are impacted by closures due to the pandemic. Economic data from this Census represents point-in-time information during the rapidly changing economic conditions at the time. While this data is augmented with more recent data, the Census data is used to demonstrate trends between geographies.

Economic Characteristics

In 2021, the labour force of Windsor-Essex was 346,975 people. This represented an increase of 22,645 people from 2016. The number of employed workers declined during this period by 9,090 (-5.0%).

The labour force had a participation rate of 58.7%, lower than the province-wide rate (62.8%), and recorded an unemployment rate of 15.7%, higher than the province-wide rate (12.2%).

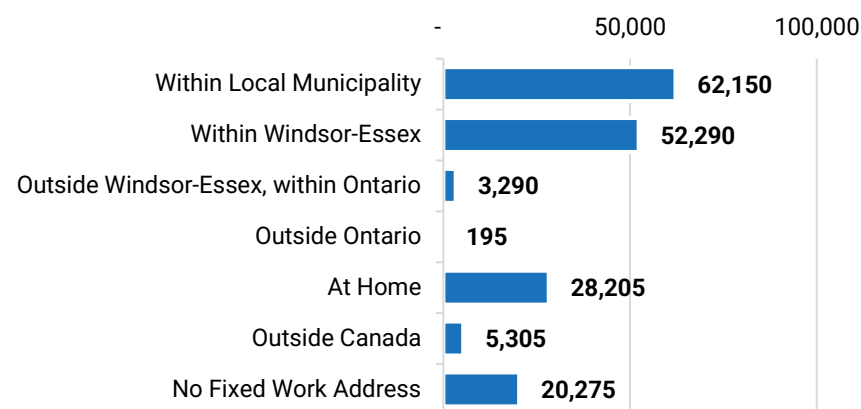
More recent data indicates that economic indicators have recovered to levels close to pre-pandemic levels. The Invest Windsor Essex* 2023 Annual Report recorded an unemployment rate of 6.3% in the region, lower than the 2016 rate (7.3%). The participation rate in the region (63.8%) was higher than 2016 trends (60.2%).

Commuting Patterns

Due to the implications of the COVID-19 pandemic, commuting patterns in Windsor-Essex have changed dramatically in recent years. In 2021, 36.2% of households commuted to work within their local municipality, the most common commute in the region, and 30.5% commuted to another municipality within Windsor-Essex. There was a shift to work-from-home arrangements across the region, as 16.4% of workers indicated their main place of work was their residence. This was an increase of 251.2% (20,175 workers) from 2016 levels.

The economic driver of the region appears to be the City of Windsor, which had the highest proportion of workers commuting within it (49.5%) and the lowest proportion of workers commuting to other municipalities in Windsor-Essex (17.0%) for work. Workers throughout the County of Essex were more likely to travel to another municipality for work (44.2%) in 2021.

Figure 12: Commuting destination for workers in Essex-County, 2021



Source: Statistics Canada Community Profiles, 2021

* - Invest Windsor Essex is a not-for-profit organization supported by the City of Windsor and County of Essex.

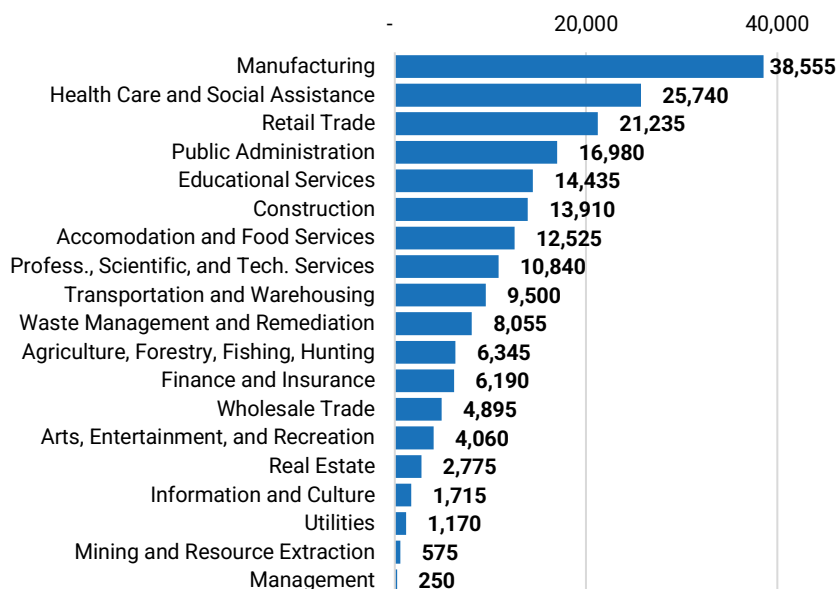
// Economic Profile

Jobs by Industry

In 2021, the most common industries for employment in Windsor-Essex were manufacturing (18.9% of the labour force), health care and social assistance (12.6%), retail trade (10.4%), and public administration (8.3%).

These employment trends were consistent across the local municipalities that make up Windsor-Essex, as manufacturing was the most common industry for jobs across all local municipalities in the region.

Figure 13: Total jobs by industry in Windsor-Essex, 2021

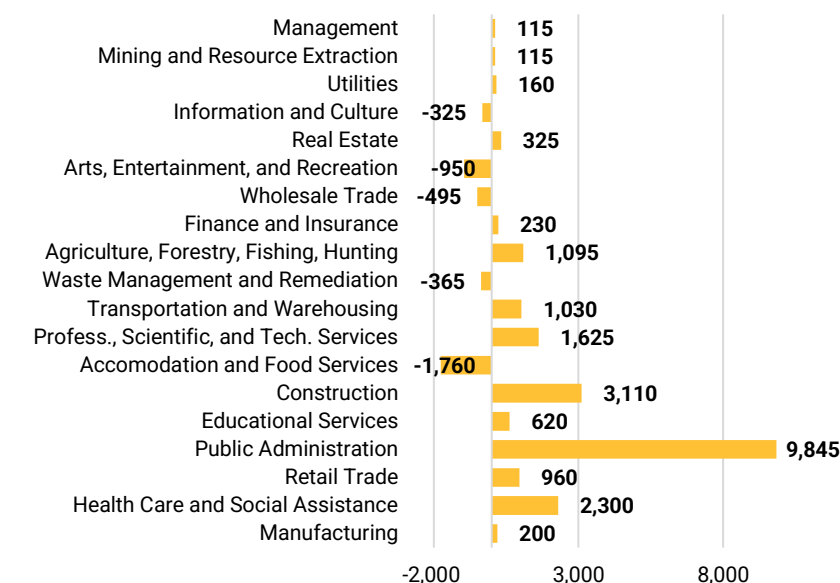


Source: Statistics Canada Community Profiles, 2021

Since 2016, the most jobs have been added in the public administration (+9,845 jobs, +138.0%) construction (+3,110, +28.8%), and health care and social assistance (+2,300, +9.8%) industries (**Figure 14**).

The most significant job losses in Windsor-Essex have been experienced in the accommodation and food services (-1,760 jobs, -12.3%), arts, entertainment, and recreation (-950, -19.0%), and wholesale trade (-495, -9.2%) industries. These trends were likely impacted by the COVID-19 pandemic.

Figure 14: Net gain or loss in jobs by industry in Windsor-Essex, 2016-2021



Source: Statistics Canada Community Profiles, 2021

// Economic Profile

Job Growth Projection

According to job growth projections from WorkForce Windsor-Essex, the number of jobs in the region is expected to grow by 5% between 2023 and 2028. This growth translates to an additional 9,709 jobs during this period.

Jobs are expected to grow the fastest in the accommodations and food services industry (+1,768 jobs, +11%) and real estate, rental, and leasing industry (+224 jobs, +10%). The highest absolute projected growth in jobs is in the health care and social assistance industry (+2,050 jobs, +9%).

The number of jobs in the information and culture (-149 jobs, -13%) and wholesale trade (-139 jobs, -2%) industries are expected to decline during this period.

EV Sector

With the production of new electric vehicle (EV) batteries at a new plant underway in Windsor, the EV sector has been a source of new employment in the region.

According to NextStar Energy, over 7,500 Canadian tradespeople have contributed almost 5.7 million hours of work to the plant's construction. NextStar reports there are an average of over 2,000 workers on-site daily. To date, over 450 (of 2,500) manufacturing jobs at the facility are filled, with hiring still ongoing.*

From WorkForce Windsor-Essex, the number of jobs in the EV sector grew by 28% between 2023 and 2024, with more growth expected to continue in the near future as the EV battery plant increases production.

Table 02: Projection for job growth in Windsor-Essex, 2023-2028

Description	2023 Jobs	2028 Jobs	Δ2023 - 2028 #	%
<i>Agriculture, Forestry, Fishing, Hunting</i>	4,845	5,078	233	5%
<i>Mining and Resource Extraction</i>	725	757	32	4%
<i>Utilities</i>	973	1,015	42	4%
<i>Construction</i>	10,823	11,416	593	5%
<i>Manufacturing</i>	34,389	35,092	703	2%
<i>Wholesale Trade</i>	6,467	6,328	(139)	(2%)
<i>Retail Trade</i>	18,646	18,787	141	1%
<i>Transportation and Warehousing</i>	6,970	7,558	588	8%
<i>Information and Culture</i>	1,142	993	(149)	(13%)
<i>Finance and Insurance</i>	5,826	6,296	470	8%
<i>Real Estate</i>	2,289	2,514	224	10%
<i>Professional, Scientific, and Technical Services</i>	7,416	7,890	474	6%
<i>Management</i>	352	386	33	9%
<i>Waste Management and Remediation</i>	8,504	9,272	768	9%
<i>Educational Services</i>	14,110	14,866	755	5%
<i>Health Care and Social Assistance</i>	22,646	24,696	2,050	9%
<i>Arts, Entertainment, and Recreation</i>	3,200	3,299	99	3%
<i>Accommodation and Food Services</i>	16,211	17,979	1,768	11%
<i>Public Administration</i>	6,087	6,625	538	9%
<i>Agriculture, Forestry, Fishing, Hunting</i>	8,524	8,834	311	4%
<i>Unclassified</i>	3,297	3,471	175	5%
Total	183,442	193,150	9,708	5%

Source: Workforce Windsor-Essex, 2024

Key Trends: Economic Conditions

- There has been a shift in commuting patterns due to the COVID-19 pandemic, as more of the labour force is working from home.
- According to commuting patterns for the labour force in Windsor-Essex, Windsor appears to be a major source of employment within the region.
- The economy in the region is expected to grow, with job forecasts continuing to grow and new investments into the region being planned. This growth will lead to increased demand for housing in the region and will require considerations for housing workers at varying income levels.

* - Source: <https://electricautonomy.ca/ev-supply-chain/2024-10-23/nextstar-battery-windsor-production-canada/>

Key Trends: Housing Demand

The key findings on the demand for housing from this analysis are listed below. For further context and data, please refer to the applicable section within the Housing Demand Profile section.

- **Population Growth:** There has been population growth in all municipalities in Windsor-Essex in recent years, however the growth in Windsor was more than all the other municipalities combined. The region is expected to continue to grow between 2021 and 2046, albeit at a slower rate than the province-wide trends during this time.
- **Population Age:** There is a trend of an aging population overall in the region, as the population of adults aged 65 and older grew by the highest absolute total and fastest rate between 2016 and 2021. There is a need to plan for considerations for these populations to age-in-place.
- **Household Growth and Tenure:** Household growth in Windsor-Essex has been outpaced by population growth in recent years, indicating household sizes are growing in the region. The number of renter households in the region have been increasing at a faster rate than owner households, signaling increased demand for rental housing. However, owner household growth has been notable in the County.
- **Household Trends:** There is a disparity across the region between men+ and women+ owning their homes, indicating barriers for women+ to finding affordable ownership options. The growth of two-person and four- or more-person households indicates diverse growth in Windsor-Essex and increasing demand for a range of housing options.
- **Household Incomes:** Single-income and women+ led households require additional considerations for affordable and suitable housing due to lower household incomes.
- **Economic Conditions:** According to commuting patterns for the labour force in Windsor-Essex, Windsor remains a major source of employment in the region. The economy in the region is expected to grow, with job forecasts continuing to grow and new investments into the region being planned.

Priority Population Analysis

Overview

This section is an overview of the **priority populations** in the community, highlighting factors influencing population groups as defined by CMHC.

These populations may not be captured within the Statistics Canada community profiles, including those experiencing homelessness, temporary or foreign workers, and post-secondary students. Trends impacting priority populations are crucial in determining the need for different types of supports for those in need in a community.

The Data

The demographic and supply-side characteristics of these populations and supports for them are examined, including:

- Trends for those **experiencing homelessness**, including Point-in-Time surveys and other relevant research and consultation insights.
- Households with a **member with a disability**, including several activity limitations.
- Population groups such as **Indigenous households** and **visible minorities**, as well as foreign populations, such as those with **immigrant status**, and **temporary and foreign workers** trends, including the population in need of housing supports.
- **Post-secondary student** trends, including enrollment trends, international student enrollment trends, and the supply of student housing.

Priority Population Groups

The Federal Government's *National Housing Strategy* places significant emphasis on addressing the housing needs of populations with unique needs.

Census data does not disaggregate 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.

It is important to note that household level data within this section does not accurately capture mixed-race and mixed-Indigenous households, as household data is sorted by the individual deemed to be the household maintainer. This is a limitation that should be considered when interpreting the data.

Affordability measures discussed in this section, such as shelter-to-cost ratio and core housing need, are defined in the Housing Affordability Profile section and the glossary of this report.

Table 03: Summary of Windsor-Essex By Names Prioritized List, 2020-2024

	2020	2021	2022	2023	2024
People who experienced homelessness for at least one day (that month)	512	476	467	539	779
People who experienced chronic homelessness for at least one day (that month)	387	367	359	410	569
People who experienced homelessness for at least one day (that year)	-	-	-	2,202	2,637
Indigenous peoples who experienced homelessness for at least one day (that year)	-	-	-	260	262

Source: Community Homelessness Report Summary, Windsor-Essex, 2020-2024

Homelessness in Windsor-Essex

According to the Federal Community Homelessness Report for Windsor-Essex, the number of people identified to be experiencing homelessness has been increasing in the region. In 2020, the By Names Prioritized List identified 512 people who had experienced homelessness for at least one day in that month and 387 who had experienced chronic homelessness in that month. While these numbers declined in 2021 and 2022, both have increased since, with new highs recorded in 2024 (779 and 569, respectively). There were 2,637 people who had indicated they had experienced homelessness in that year and 1,070 people who had experienced chronic homelessness.

In 2023, 9.9% of the people who experienced homelessness for at least one day in that year identified as Indigenous. This is a disproportionate rate of homelessness, as only 2.9% of the population identified as Indigenous on the 2021 Census.

The *Windsor-Essex 2021 Homelessness Enumeration Report* noted that 79% of all people surveyed were single adults, 16% were part of families, and 13% were youth. The number of people in families and single adults experiencing homelessness has increased (from 17 to 40 people in families and 166 to 198 single adults).

What We Heard: Resident Survey Insights



Homelessness may be undercounted in Windsor-Essex // From the resident survey, several respondents reported to be either living in emergency shelter or on the streets. While this is not a statistically rigorous survey, it may indicate that current understanding of the level of homelessness may be underrepresenting the number of those experiencing homelessness.

// Priority Population Groups

Households containing a Member with an Activity Limitation

In 2021, 12.2% of households in Windsor-Essex indicated at least one member with an activity limitation. This was slightly higher than the province-wide proportion (11.9%). The most common activity limitation identified was members of the household with physical activity limitations (difficulty walking, using stairs, doing physical activities) (6.3% of households). This was higher than the province-wide rate for these activity limitations. The next most common activity limitation reported was members of the household with psychological or mental health conditions (5.9%), slightly lower than the province-wide rate (6.2%).

Households with at least one member with an activity limitation were slightly more likely to be led by a women+ (44.4%) and rent their homes (30.0%) relative to all households in Windsor-Essex (40.2% and 27.5%, respectively).

Table 04: Proportion of households with activity limitations in Windsor-Essex, 2021

	Windsor-Essex		Ontario	
	#	%	#	%
Total Households	165,790	-	5,491,200	-
Total Households with any Member with at least one Activity Limitation	20,200	12.2%	651,740	11.9%
Household with any Member with Seeing Activity Limitations	5,330	3.2%	160,215	2.9%
Household with any Member with Hearing Activity Limitations	5,710	3.4%	166,710	3.0%
Households with any Member with Physical Activity Limitations	10,500	6.3%	297,610	5.4%
Households with any Member with Cognitive Activity Limitations	8,335	5.0%	259,470	4.7%
Households with any Member with Psychological or Mental Health Conditions	9,765	5.9%	342,285	6.2%
Households with any Member with Other Health Problems	7,250	4.4%	232,890	4.2%

Source: Statistics Canada Custom Tabulation, 2021

In 2021, 8.6% of households with at least one member with an activity limitation were in core housing need, higher than the rate for all households in Windsor-Essex (7.8%). These households had a higher rate of households in core housing need falling below the adequacy standard (16.4%), and suitability standard (11.5%) when compared to rates for all households in the region (15.3% and 8.9%, respectively)

Key Trends: High-Need Populations

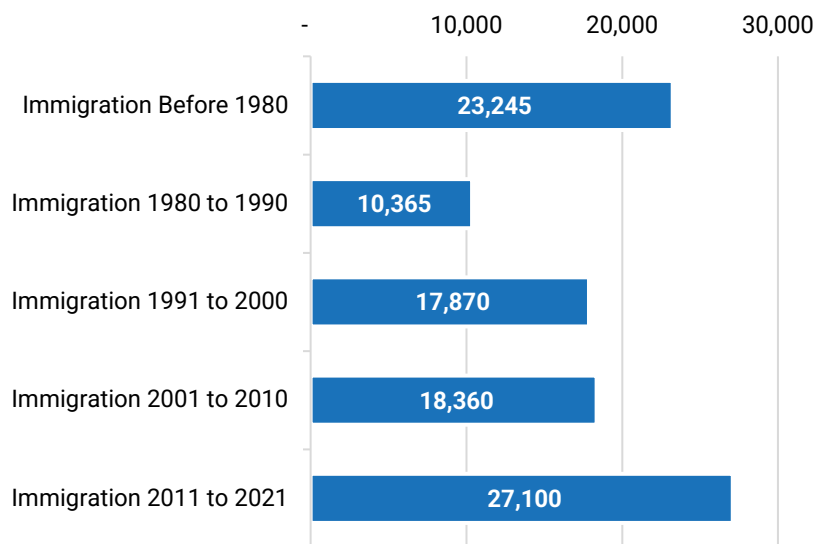
- The number of people experiencing homelessness, along with the chronicity of this homelessness, in Windsor-Essex has increased over time. These populations require supports, shelter, and a path to permanent housing solutions.
- The number of households with a member with activity limitations indicates the need for increased supportive housing considerations, such as accessible housing and support services, are required throughout the region.
- The lack of available units that meet the accessibility needs of households with at least one member with a disability may lead to them living in housing that does not meet their needs. This could include not having enough bedrooms to meet occupancy standards or housing that requires major repairs.

// Priority Population Groups

Immigrant Population

In 2021, Windsor-Essex was home to 96,940 immigrants, an increase of 11,130 people from 2016. This rate of increase (+13.0%) was more than double the population growth rate for all of Windsor-Essex (+6.3%) and slightly higher than the growth of the immigrant population province-wide during this period (+9.2%). Almost two-thirds of this immigrant population lived in Windsor in 2021 (68.7%). Almost half of the immigrant population in the County of Essex (46.6%) had immigrated to Canada before 1980, while the majority of the immigrant population of Windsor (52.8%) immigrated to Canada since 2001.

Figure 15: Period of immigration for Windsor-Essex immigrant population, 2021



Source: Statistics Canada Community Profiles, 2021

Recent immigrant households, or those who had arrived in Canada between 2016 and 2021, face different issues in Windsor-Essex when compared to more established immigrant-led households.

While households that were led by an immigrant primary maintainer overall had home ownership rates consistent (72.6%) with all households in the region (72.5%), recent immigrant households, or those who had arrived in Canada between 2016 and 2021, were much less likely to own their home (36.3%).

Immigrant-led households were more likely to be spending more than 30% of their gross household income on shelter costs (13.4%) relative to all households in Windsor-Essex (11.4%) in 2021. This was particularly true of recent immigrants, who were almost twice as likely (22.4%) to meet this unaffordability threshold relative to all households and more than twice as likely to be spending 70% or more of their household income on shelter costs (7.5%) when compared to all households in the region (2.8%).

Immigrant-led households were more likely to be in core housing need (9.3%) relative to all households in the region (7.8%), particularly recent immigrant households (14.4%). While affordability issues were the main cause for these higher rates, recent immigrant households were more than four times more likely (37.7%) to be in core housing need and living in unsuitable housing than all households (8.9%) in Windsor-Essex in 2021.

// Priority Population Groups

Migrant or Foreign Workers

According to Workforce Windsor-Essex, The number of temporary foreign workers in Windsor-Essex has consistently grown over time. From 2014 to 2023, the number of temporary foreign workers has increased from 635 to 6,050 (+852.8%).

What We Heard: Resident Survey Insights



Newcomer work household trends // According to responses from the resident survey, over 15% of respondents who identified as newcomers including refugees and migrant worker reported to live within a multi generational household. This was higher than all respondents (9.5%) and much higher than the rate in 2021 according to the Census of Population (3.0%).

Key Trends: Diverse Populations

- Almost two-thirds of the immigrant population in Windsor-Essex reside in Windsor, likely due to a combination of the attractiveness of the municipality to newcomers and a lack of affordable and suitable housing and transportation options elsewhere in the region.
- Recent immigrants are more likely to seek rental accommodations than all households in the region.
- Immigrant-led households are more likely to be facing affordability issues and be in core housing need relative to all households in the region. These trends are more pronounced for recent immigrants. Unaffordable and unsuitable housing is driving these core housing need trends for immigrant-led households.
- Asylum claimants tend to be single adults. These populations require culturally-sensitive supports and housing options.
- There has been a rapid increase in the use of temporary foreign workers in the region, a population group that requires consideration for non-market housing solutions.

// Priority Population Groups

Indigenous Population

In 2021, 12,055 people identified as Indigenous in Windsor-Essex. This represented 2.9% of the total population of the region, consistent with province-wide trends (2.9%), and an increase of 22.1% from 2016 figures. This population growth rate was much higher than the growth rate for the population for the whole region (+6.3%). Over half of the Indigenous population in the region lives in Windsor (54.6%).

There were 4,605 households that were maintained primarily by someone who identified as Indigenous, or Indigenous-led households. These households were less likely to own their home (59.6%) when compared to all households in Windsor-Essex (72.5%). Indigenous-led households were slightly more likely to be spending 30% of their household income on shelter costs (18.5%) and be in core housing need (8.8%) compared to all households (17.4% and 7.8%, respectively) in the region.

What We Heard: Resident Survey Insights



Housing affordability a large concern for Indigenous population // According to the resident survey, the top housing issue for respondents who identified as Indigenous were the lack of affordable rental housing (77.8% of respondents) and ownership housing (44.4%). Respondents who identified as Indigenous reported spending over 50% of their incomes on shelter costs at a much higher rate (64.7%) compared to all respondent (42.6%).

Visible Minorities

In 2021, 98,220 people in Windsor-Essex identified as a visible minority. This represented 23.6% of the population of the region, lower than the provincial rate (34.3%). However, the growth rate for this population between 2016 and 2021 was higher in Windsor-Essex (+38.9%) than Ontario (+24.0%). In 2021, 77.4% of this population lived in Windsor.

There were 29,595 households that were maintained primarily by someone who identified as a visible minority, including 5,095 who were led by someone who identified as Black, in 2021. Visible minority-led (58.0%) and Black-led (38.1%) households were much less likely to own their home relative to all households in the region (72.5%). These households were more likely to be spending 30% of their household income on shelter costs (73.7% and 74.9%, respectively) and be in core housing need (11.0% and 13.9%, respectively) compared to all households in the region.

What We Heard: Resident Survey Insights



Households with visible minorities facing housing affordability issues // According to the resident survey, 50.0% of respondents who identified as a visible minority reported to having trouble paying for their rent or mortgage, either every so often or regularly. This was higher than all respondents (41.7%). The affordability of rental housing (70.8%) was the top housing issue for most respondents who identified as a visible minority.

// Priority Population Groups

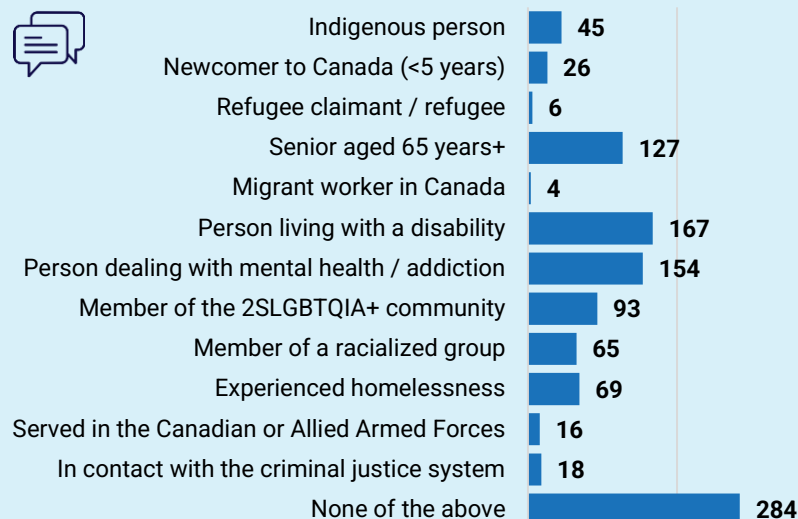
Post-Secondary Students

Two major post-secondary institutions in the Windsor-Essex region contributed to the total population and demand for housing.

The University of Windsor reported 15,676 full-time undergraduate and graduate students in 2024. Of these, roughly 25% (3,921) were international students.

St. Clair's College had an enrollment of 13,244 full-time students in 2024 at campuses in Windsor and Chatham. Total enrollment at the college was down approximately 2% from the figures from the previous academic year. Of these students, 6,388 (48.2%) were international students.

Figure 16: What We Heard, priority population counts from resident survey



Source: Resident Survey of Windsor-Essex, 2024

What We Heard: Resident Survey Insights



Students seeking affordable rental housing // Out of a total of 733 responses to the resident survey, 246 were full- or part-time students (33.6%). The top housing issue for these respondents was the affordability of rental housing (76.0% of respondents) and the lack of a diverse range of housing types in the region (56.1%).

Key Trends: Priority Population Groups

- While the proportion of Indigenous population was less in Windsor-Essex relative to province-wide trends, people who identify as Indigenous are growing in number more rapidly in recent years.
- Similar growth trends for visible minorities indicate that this priority population is growing in number in Windsor-Essex relative to overall population growth. These population groups require additional consideration for housing needs.
- These priority population-led households are more likely to be facing housing affordability issues and be in core housing need, indicating the need for culturally sensitive services and housing accommodations in the region.
- There exists a growing demand for student housing, with particular consideration required for housing for international students.

Key Trends: Priority Population

The key findings on the priority population groups from this analysis are listed below. For further context and data, please refer to the applicable section within the Priority Population Analysis section.

- **High-Need Populations:** The number of people experiencing homelessness, along with the chronicity of homelessness, in Windsor-Essex has increased since 2020. These populations require supports, shelter, and a path to permanent housing solutions.
 - The incidence of activity limitations indicate the need to consider supportive housing considerations, such as accessible housing and support services, are required throughout the region.
- **Diverse Populations:** Almost two-thirds of the immigrant population in Windsor-Essex resides in the City of Windsor, indicating the attractiveness of the municipality to newcomers.
 - Immigrant-led households are more likely to be facing affordability issues and be in core housing need relative to all households in the region. These trends are more pronounced for recent immigrants. Recent immigrants are more likely to seek rental accommodations than all households in the region relative to all households.
 - There has been a rapid increase in the use of temporary foreign workers in the region, a population group that requires consideration for non-market housing solutions.
- **Priority Population Groups:** Households maintained by individuals who identify as Indigenous or as a visible minority are more like to be facing housing affordability issues and be in core housing need, indicating the need for culturally sensitive services and housing accommodations in the region.

Housing Supply Profile

Overview

This section is an overview of the **housing supply profile** of the community, highlighting factors influencing housing supply, including the current stock composition and new development trends.

Housing supply data is crucial in determining the need for different housing types in a community. Supply data will be compared against demand data to help determine the need for housing.

The Data

The housing supply profile is used to describe the supply of housing in the community. Several supply-side characteristics are examined, including:

- The **existing housing stock**, including supply by dwelling types, the size and suitability, and the age and composition of the stock.
- **New Dwelling trends**, including housing starts and completions, and planning application pipeline insights
- The state of **emergency shelters** and **transitional housing**, including the current supply of beds, occupancy rates, waitlist data, and other insights into the emergency shelter system.
- The **existing housing stock** of affordable and social housing, including composition by dwelling types and bedrooms.

Housing Stock Trends

The assessment of the existing housing stock and current trends in Windsor-Essex can help to inform the current gaps in the local housing continuum. This section is an overview of the housing profile of the community, highlighting factors influencing housing supply and development trends.

Existing Housing Supply

In 2021, there were approximately 174,450 dwellings located in the Windsor-Essex region. Of these dwellings, 165,790 were occupied by private households (95.0%). These occupied dwellings form the basis of the analysis within this section.

Single-detached dwellings were the most common dwelling type in Windsor-Essex in 2021, making up 69.7% of the housing stock in the region. This was the most common dwelling type in both the County of Essex (82.3% of all dwellings) and the City of Windsor (60.1%). Dwellings in apartments with fewer than five storeys (11.2%) made up the second most common dwelling type in the Windsor-Essex region, followed by dwellings in apartments with five or more storeys (8.5%), row houses (5.6%), and semi-detached (4.5%).

The City of Windsor accounted for 86.8% of all existing dwellings within apartments with five or more storeys in the region and 79.2% of all dwellings within apartments with fewer than five storeys.

From 2016 to 2021, the region added 4,335 single-detached dwellings (+3.9%), the highest absolute increase among dwelling types during this period. The fastest growing occupied dwelling types were semi-detached (+665 dwellings, +9.7%) and dwellings in apartments with fewer than five storeys (+950, +5.4%). Windsor accounts for most (+860 dwellings) of this increase in apartments, however the County of Essex experienced a rapid increase in the number of apartment dwellings in buildings with at least five storey (+360 dwellings, +24.0%).

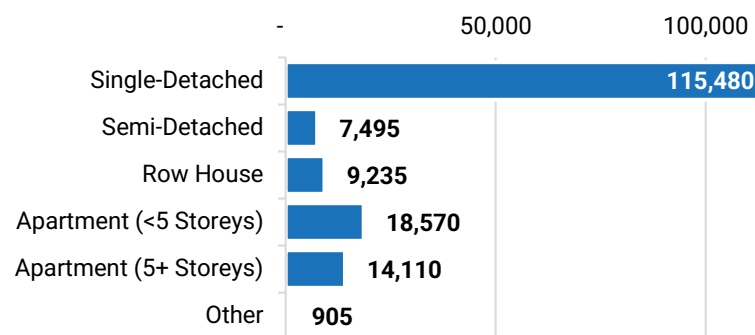
Primary Rental Market Supply

In 2023, there were 18,199 units in the primary rental supply in Windsor-Essex. Of these units, 1,253 were bachelor units (6.9%), 8,610 were one-bedroom units (47.3%), 7,479 were two-bedroom units (41.1%), and 857 were three- or more-bedroom units (4.7%). The size of the primary rental stock has been steadily growing throughout the region, with an increase in units of 7.2% from 2014 to 2023.

Housing Supply by Tenure

Households who owned their homes in Windsor-Essex were much more likely to live in a single-detached dwelling (86.4% of owner households) than any other dwelling. Renter households, on the other hand, were much more likely to live in apartments with fewer than five storeys (33.7%) or in apartments with five or more storeys (25.5%). However, this trend is influenced by the housing stock in Windsor, where apartment dwellings are available for renters. In other municipalities in the region, renter households are currently more likely to live in other dwelling types, such as single-detached dwellings or row houses.

Figure 17: Housing supply by dwelling type in Windsor-Essex, 2021



Source: Statistics Canada Community Profiles, 2021

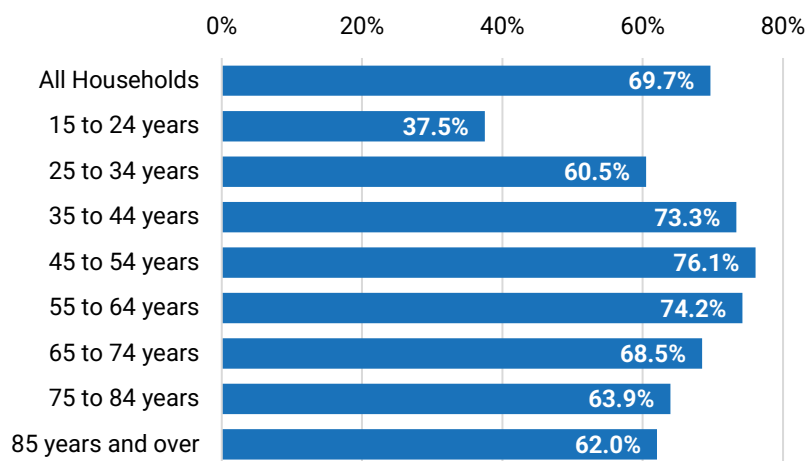
// Housing Stock Trends

Housing Supply by Household Size and Composition

Single-detached dwellings were the most common dwelling type across all household sizes in Windsor-Essex in 2021. One-person households were the least likely household size to live in this dwelling type even though almost half (47.6%) of these households lived in single-detached dwellings. At least 70% of all other household sizes live in these dwellings. Apartment dwellings in buildings with five or more storeys were most common among one-person households (19.5%).

Among household types, two- or more-non-census family households (59.1%) and lone-parent households (62.2%) were the household compositions to have less than 70% of households living in single-detached dwellings in 2021.

Figure 18: Proportion of households living in *single-detached dwellings* by age of primary household maintainer in Windsor-Essex, 2021



Source: Statistics Canada Custom Tabulation, 2021

Housing Supply by Primary Household Maintainer Age

Households maintained by an adult aged 65 years and older were the most likely to live in an apartment with five or more storeys (16.9%), followed by households with a primary maintainer aged under 25 years old (16.5%). These young household maintainers were the least likely to live in a single-detached dwelling (37.5%), much lower than any other age cohort.

Housing Supply by Immigrant Led Households

While the dwelling trends for immigrant led households were consistent with all households in Windsor-Essex, recent immigrants were twice as likely (22.6%) to live in apartment dwellings with less than five storeys relative to all households in the region (11.1%). They were the most likely household demographic to live in row houses (9.1%), higher than the rate for all households in the region (5.6%).

Housing Supply by Visible Minorities

Households led by a visible minority were more likely to be living in an apartment dwelling (25.9%) relative to all households in the region (19.6%). However, households with a Black primary household maintainer were almost twice as likely to live in an apartment (36.9%) in 2021.

Housing Supply by Indigenous Led Households

Indigenous-led households were more likely to be living in apartment dwellings (25.1%) relative to all households in the region (19.6%). In 2021, 64.2% lived in single-detached dwellings, slightly lower than the rate for all households in the region (69.7%).

// Housing Stock Trends

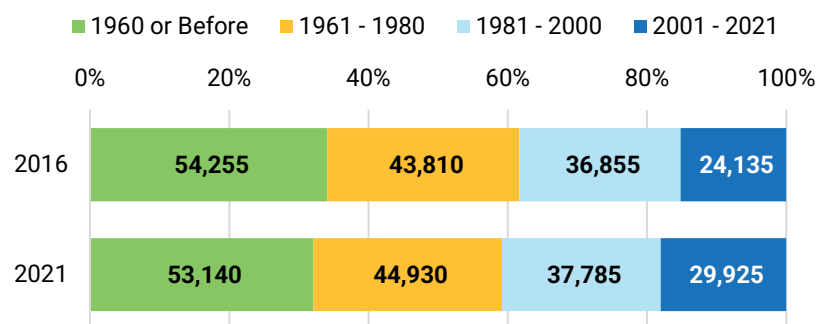
Housing Supply by Age of Construction and Condition

Based on the construction period of the housing stock, the dwellings in Windsor-Essex were comparatively older than the province-wide stock. In 2021, 32.1% of the dwellings in Windsor-Essex were constructed before 1960, higher than the province-wide rate (22.7%). Further, the proportion of the existing stock that was constructed between 2001 and 2021 in the region (18.1%) is lower than the province-wide trend (26.1%).

The apartment dwelling stock in the region is particularly old, with 30.8% of the current apartment dwelling stock being constructed before 1960. Over one-third (35.4%) of the current stock of single-detached dwellings were constructed before 1960.

This aging housing stock has led to an increased rate of, inadequate housing, or housing that requires major repairs. In 2021, 6.0% of dwellings required major repairs in Windsor-Essex, higher than the province-wide rate (5.7%). Windsor (7.2%) had the highest rate of inadequate housing in the region.

Figure 19: Dwellings by date of construction in Windsor-Essex, 2016-2021



Source: Statistics Canada Community Profiles, 2021

Housing Supply by Size and Suitability

In 2021, approximately two-thirds (66.5%) of dwellings in Windsor-Essex had at least three bedrooms, slightly higher than the province-wide rate (63.1%). However, apartment dwellings account for a very small proportion of the dwellings with three or more bedrooms (2.9%).

This access to large dwellings has contributed to a lower rate of unsuitable housing in the region. In 2021, 5.1% of dwellings were considered unsuitable for the size and composition of the household, lower than the province-wide rate (6.7%).

The lack of apartment dwellings with three or more bedrooms has led to an increased rate of unsuitable housing. In 2021, 7.9% of apartment dwelling units were considered unsuitable for the residing household, the highest of any dwelling type in the region.

Key Trends: Existing Housing Stock

- The housing stock in Windsor-Essex is mainly comprised of single-detached dwellings. Apartment dwellings in the region are mostly found in Windsor as of 2021
- Renter households, households with maintainers aged younger than 25 or 65 and older, immigrant-led households, households with a Black primary maintainer, and Indigenous-led households were more likely to be living in apartments.
- The housing stock in the region is relatively old, compared to the provincial supply. Old apartment buildings are contributing to the increased rates of inadequate housing.
- While most of the housing stock is large dwellings with three or more bedrooms, there is a lack of family-sized apartment dwellings in Windsor-Essex.

New Dwellings

i **What is a housing completion?** For purposes of CMHC's Starts and Completions Survey, a **housing completion** is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10% of the proposed work remains to be done.

Housing Completions

Recent trends in Windsor-Essex indicate a positive environment for residential development. In the last ten years, the region has experienced a consistent increase in annual housing completions, from 838 completions in 2014 to 1,967 in 2023 (+134.7%). This total for 2023 was the highest single-year total for housing completions in Windsor-Essex since 2005 (2,020 dwellings). During this period, 55.2% of all completions were single-detached dwellings, the highest proportion of any dwelling type.

Trends in recent years have indicated an increase in more dense housing forms, as apartment dwellings accounted for 59.1% of housing completions in 2023 (1,162 apartment dwellings), the highest proportion for any dwelling type other than single-detached dwellings in a single year.

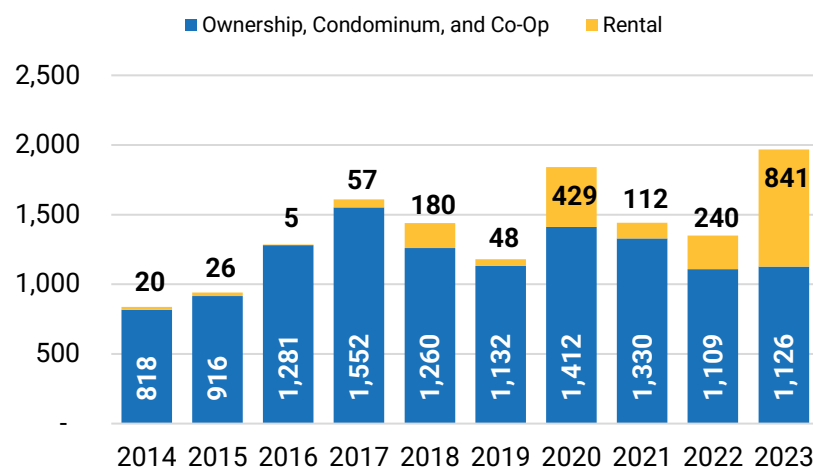
Development activity is distributed throughout the region. Windsor (440 dwellings) experienced the highest absolute total of housing completions in 2023, followed by Tecumseh (358 dwellings), LaSalle (343 dwellings), and Amherstburg (321 dwellings). However, development activity ranges in type by municipality. Windsor, Tecumseh, LaSalle, and Kingsville experienced the highest share of apartment completions in the region; Lakeshore added mostly single-detached dwellings; while Leamington, Amherstburg, and Essex housing completions were distributed roughly evenly across several housing forms.

Housing Completions by Tenure

There has been an increase in rental construction in the region in recent years. From 2014 to 2023, 14.1% of the housing completions in Windsor-Essex were rental housing, higher than historical trends. From 2010 to 2019, 4.5% of completions were rental, higher than the proportion of rental from 2000 to 2009 (2.4%). Rental housing made up just under half of the annual housing completions in 2023 (841 of the 1,967 completions or 42.8%), the highest proportion experienced in Windsor-Essex. These rental completions in 2023 were distributed across Tecumseh (279 rental completions), Windsor (291), and Amherstburg (117).

From 2014 to 2023, Lakeshore (128 rental dwellings), LaSalle (125), Amherstburg (117), Kingsville (60), and Essex (62) completed less than 200 rental dwellings.

Figure 20: Housing completions by intended tenure in Windsor-Essex, 2014-2023



Source: CMHC Housing Starts and Completion Survey, 2014-2023

// New Dwellings

i **What is a housing start?** In CMHC's Starts and Completions Survey, a **housing start** is defined as the beginning of construction work on a building. This is usually when the concrete has been poured for the whole of the footing around the structure or an equivalent stage where a basement will not be part of the structure.

Housing Starts

Recent trends indicate a future slowing of development activity after a peak in 2020. Housing starts have declined consistently since a recent peak of 1,938 dwellings in 2020. This total was the highest number of housing starts in Windsor-Essex since 2004 (2,505 dwellings). The number of housing starts in 2023 (1,208 dwellings) represented a decline of 37.7% from 2020 levels.

From 2014 to 2023, 51.7% of housing starts have been single-detached dwellings. However, there has been a recent trend towards more dense housing forms in the housing starts in Windsor-Essex. In 2023, 53.6% of the housing starts in the region were apartment dwellings. This was the first time apartment dwellings have accounted for over half of the housing starts in the region.

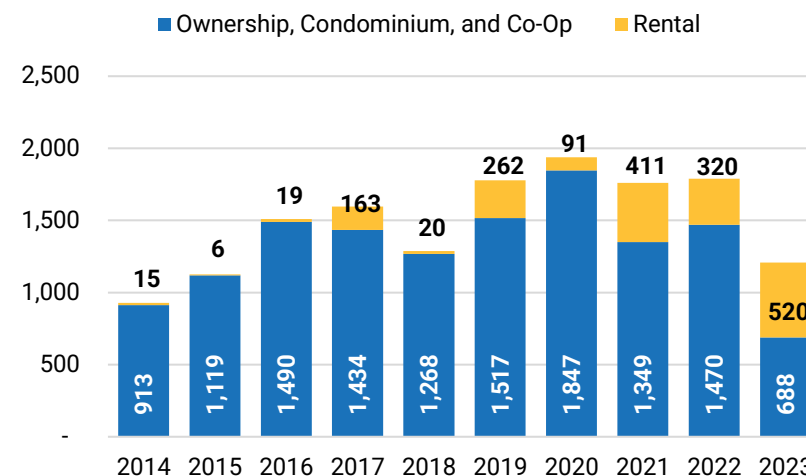
Development activity has been spread across the Windsor-Essex region in recent years. In 2023, Windsor (346 dwellings), Essex (246), and Kingsville (181) had the most housing starts in the area. The most common dwelling type for the housing starts in these municipalities was apartments.

Housing Starts by Tenure

Windsor-Essex municipalities have been starting the construction of more rental housing in recent years. From 2021 to 2023, the region has started 1,251 rental units. This is the highest three-year total for purpose-built rental starts since at least 1990.

Windsor (185 dwellings) started the highest absolute total number of rental dwellings in 2023, followed by Essex (124) and Kingsville (120). For both Essex and Kingsville, 2023 was only the second year since 2008 where the municipalities recorded purpose-built rental housing starts. Lakeshore and LaSalle did not record any rental housing starts in 2022 or 2023 and had the lowest total for rental housing starts between 2014 and 2023 (4 and 68, respectively).

Figure 21: Housing starts by intended tenure in Windsor-Essex, 2014-2023



Source: CMHC Housing Starts and Completion Survey, 2014-2023

// New Dwellings

Future Housing Stock Outlook

Historically, Windsor-Essex, and in particular Essex County, has been characterized by housing predominantly composed of single-detached dwellings. This trend aligns with the rural and suburban landscape of the county, where land availability facilitated the current housing conditions.

In recent years, however, there has been a noticeable shift towards more diverse and denser housing forms in Essex County. Factors such as population growth, economic development, and changing demographics have spurred the construction of multi-unit residences and more dense housing types. This transition may accommodate a broader range of housing needs and preferences, promoting affordability and efficient land use. The County of Essex *Growth Analysis Report* anticipates continued diversification in housing types to meet future demands.

A key benefit of this trend is the expansion of rental housing options, as many of these higher-density developments include purpose-built rental units. With a rising need for rental accommodations, particularly for young professionals, seniors, and lower-income households, these new housing forms will help bridge the gap between supply and demand.

The City of Windsor first approved the Windsor Official Plan (OP) in 2000, replacing the Official Plan of the City of Windsor Planning Area adopted in 1972. Since 2000, the OP has undergone mandatory five-year reviews and a series of amendments, most recently on July 15, 2022. Policies from the latest review include promoting residential redevelopment, infill and intensification initiatives, encouraging a mix of housing types and services to allow people to remain in their neighbourhoods as they age, and directives on the protection of the existing supply of rental housing from conversion.

This evolution in housing development reflects a broader trend across southern Ontario, where municipalities are encouraging higher-density residential projects to create sustainable and inclusive communities. By embracing a mix of housing forms, Windsor-Essex is positioning itself to be able to address the needs of the current and future residents while managing growth responsibly.

It is anticipated that these trends toward more dense housing types and increased rental supply will continue in the coming years. As demand for diverse housing options grows, many developers are shifting their focus toward mid-rise apartments and row house developments that can accommodate a range of income levels and intended household tenures.

Factors such as rising land and construction costs, changing household compositions, and provincial policies promoting intensification are driving this shift. This ongoing diversification of housing stock is expected to play a crucial role in ensuring long-term housing affordability and economic stability in Windsor-Essex.

Key Trends: Dwelling Development Trends

- Recent development activity in Windsor-Essex indicates a shift towards more dense housing forms, such as apartment dwellings and row houses, in municipalities throughout the region.
- This shift to more dense housing forms has allowed for the development of more purpose-built rental in the region, especially in municipalities that have not historically developed this housing tenure at scale.
- These trends towards more dense housing types is expected to continue, creating more opportunities for more affordable housing and rental housing units in municipalities throughout the county.

Non-Market Housing Supply

Non-market housing is made up of temporary accommodation and permanent housing units where monthly rent rates are geared-to-income or below-market rates. These housing units are generally provided by the non-profit sector or the public sector and include emergency shelters, transitional housing, community housing, affordable housing units, and supportive or special needs housing units, including homes for special care and nursing homes.

Emergency Shelter

According City of Windsor staff, as of 2024, there were emergency shelter beds offered by the Welcome Centre Shelter for Women & Families (32 beds for women, 21 rooms for families), the Salvation Army Windsor Center of Hope Emergency Shelter Department (32 beds), and the Downtown Mission (96 beds). There are additional accommodations available in Leamington (two rooms) and Lakeshore (four beds).

It is also noted that there were additional shelters with varying funding sources that serve survivors of domestic violence, women, men, youth, families, and refugees. As of 2024, there were no emergency shelter beds located in the County of Essex outside of Windsor. County residents must access shelter services in Windsor. In the fall of 2022, the Essex County Homelessness Hub opened in Leamington. While this is not a shelter, it recorded 2,208 visits from 336 individuals who were homeless or at-risk of homeless in its first year of operation.

The average occupancy rates of these emergency shelter beds was 91% in 2020, with the Welcome Centre averaging occupancy rates over 100%. Single adult men make up 54% of people served by these shelters, followed by single adult women (23%), families (14%), and youth (9%).

Rent Supplements

Portable housing benefits, or rent supplements assist renters in Windsor-Essex pay for rent. These units are funded through various programs, including the Windsor-Essex Housing Benefit (WEHB), Canada-Ontario Housing Benefit (COHB), and Homelessness Prevention Program (HPP), among others.

In 2023, there were 791 households receiving rent supplements through the Windsor housing programs noted above. This was a decrease from 2022 (867 units, -9.6%). Of these 2023 rent supplements, 717 units were City of Windsor units (90.6%), while 74 were County of Essex units (9.4%).

What We Heard: Resident Survey Insights



Lack of available of emergency or transitional shelter in Windsor-Essex // According to the resident survey, a majority of respondents were highly confident they would *not be able to find* rental housing with subsidized rent (80.9% of respondents), transitional housing (79.5%), or emergency shelter for those experiencing homelessness, if they needed it.

// Non-Market Housing Supply

Community Housing

As of July 2023, there were approximately 7,344 community housing units administered through various non-profit housing organizations. The unit counts and proportion of stock by municipality for the community housing stock is outlined below (**Table 05**), with Windsor-Essex Community Housing Corporation (WECHC) separated out as the largest provider of community housing in the region. Considering all community housing units in the region, this stock was comprised of 5,772 RGI units and 1,572 market units. Sorted by unit size, 5.6% were bachelor units, 45.1% were one-bedroom units, 19.1% were two-bedroom units, 26.8% were three-bedroom units, and 3.4% of units contained four or more bedrooms.

Assessed by mandate, there were 1,915 family units (26.1%), 1,947 units designated for seniors (26.5%), 84 units designated for Urban Indigenous peoples (1.1%), and 22 additional needs units (0.3%).

In terms of WECHC housing units, over half (56.5%, 2,752 units) were located within apartment buildings, while row/townhouses (29.6%, 1,445 units) and single/semi-detached dwellings (13.9%, 677 units) made up the remainder of the housing stock. The City of Windsor was the only municipality that had WECHC units that had four- or more-bedrooms (138 units, 2.8% of WECHC units).

Waitlist Data

As of December 2024, 9,845 active applicants were on the centralized waitlist for housing in Windsor-Essex. The median wait time among applicants is 2.9 years (or 1,058 days). Approximately 3% of the active waitlist applicants have been on the waitlist for over 10 years (274 applicants).

Special priority applicants, or applicants who are victims of domestic violence, made up 3% of the waitlist and have an average wait time of 1.6 years. Contributing wait time factors may include low turnover in the applicant's unit/benefit preference selections, few location preference selections, specific accommodations required (e.g., high number of bedrooms, wheelchair accessibility, etc.).

Applicants who are either experiencing homelessness or at-risk of homelessness made up 13% of the waitlist with an average wait time of approximately 3 years.

Housing with Supports

There are 112 modified accessible units and 136 additional needs units in Windsor-Essex as of 2024 (**Table 06**).

There are 673 units designated as housing with supports administered by the City of Windsor. Of these units, 94 (21.5%) are mandated for seniors, 50 (7.4%) are mandated for those with intellectual disabilities, 45 (6.7%) are mandated for those with a physical disability, 40 (5.9%) are mandated for those with developmental disabilities, 25 (3.7%) are mandated for victims of domestic violence, and 11 (1.6%) are mandated for youth. The remainder of the units are not mandated for a particular group.

Table 05: Stock of community housing, modified, and additional needs units by municipality, 2024

	All Community Housing	Modified Units	Additional Needs
Amherstburg	187	5	5
Essex	161	-	-
Kingsville	112	-	3
Lakeshore	57	-	2
LaSalle	71	-	3
Leamington	202	-	5
Tecumseh	88	-	3
Windsor	6,466	107	115
Total	7,344	112	136

Source: City of Windsor staff, 2024; Central Housing Registry – Windsor Essex County (2025)

// Non-Market Housing Supply

Long-Term Care Homes

As of 2024, there were 2,506 long-term care (LTC) beds in homes located in six municipalities across the region: Windsor (1,512 beds, 60.3% of all LTC beds in Windsor-Essex), Leamington (410 beds, 16.4%), Tecumseh (192 beds, 7.7%), Kingsville (160 beds, 6.4%), Amherstburg (128 beds, 5.1%), and Lakeshore (104 beds, 4.2%).

Table 06: Supply of Long-Term Care beds across municipalities in Windsor-Essex, 2024

Long-Term Care Name	Municipality	Number of Beds
Huron Lodge Long Term Care Home	Windsor	224
Extendicare - Southwood Lakes		150
Riverside Place		96
Regency Park Long Term Care Home		72
Village at St Clair (The)		256
Berkshire Care Centre		181
Village of Aspen Lake (The)		192
Chateau Park Long Term Care Home		59
Banwell Gardens Care Centre		142
Heron Terrace Long Term Care Community		140
Brouillette Manor	Tecumseh	64
Extendicare - Tecumseh		128
Country Village Homes - Woodslee	Lakeshore	104
AgeCare Royal Oak	Kingsville	160
Sun Parlor Home for Senior Citizens	Leamington	206
Leamington Mennonite Home and Apartments		84
Franklin Gardens Long Term Care Home		120
Richmond Terrace	Amherstburg	128
Total		2,506

Source: City of Windsor staff, 2024

What We Heard: Resident Survey Insights



Accessible housing features in demand for residents of Windsor-Essex // According to resident survey results, mobility aids, including grab bars, stairlifts, and ramps, were in most demand (67.4% of respondents) for those looking for accessible housing. Wheelchair accessibility (45.3%), cognitive or sensory aids (37.9%), and assistive technology (25.3%) were other common accessibility features desired by respondents for new housing.

Key Trends: Non-Market Housing

- Emergency shelters, currently only located in the City of Windsor, experience average occupancy rates that at or near capacity. There is a clear need for available beds for those in need of emergency accommodations.
- There was a lack of supply of units designated for Indigenous individuals within the community housing portfolio in Windsor-Essex.
- There was a lack of supply of accessible units within the community housing portfolio. Waitlist data indicates substantial demand for emergency and permanent housing for those in need.
- Accessible housing features such as mobility aids, wheelchair accessible units, cognitive or sensory aids, and assistive technology were in demand for those seeking accessible housing in the resident survey.
- There is a lack of supply of family-sized units outside the City of Windsor, indicating larger families in municipalities in Essex County may be forced to live in housing that is either not suitable or affordable for their household composition.

Key Trends: Housing Supply

The key findings on the supply for housing from this analysis are listed below. For further context and data, please refer to the applicable section within the Housing Supply Profile section.

- **Existing Housing Stock:** The housing stock in Windsor-Essex is mainly comprised of single-detached dwellings. Apartment dwellings in the region are mostly found in Windsor. While most of the housing stock is large dwellings with three or more bedrooms, there is a lack of family-sized apartment dwellings.
 - Renter households, households with maintainers aged younger than 25 or 65 and older, immigrant-led households, households with a Black primary maintainer, and Indigenous-led households were more likely to be living in apartments relative to all households in the region.
- **Dwelling Development Trends:** Recent development activity in Windsor-Essex indicates a shift towards more dense housing forms, such as apartment dwellings and row houses, in many of the local municipalities. This shift to more dense housing forms has allowed for the development of more purpose-built rental in the region, especially in municipalities that previously did not develop this housing tenure.
- **Non-Market Housing:** Emergency shelters, currently only located in the City of Windsor, are experiencing occupancy rates that at or near capacity. There is a clear need for available beds for those in need of emergency accommodations.
 - There was a lack of supply of accessible units within the community housing portfolio.
 - Waitlist data indicates substantial demand for emergency and permanent housing for those in need.
 - There is a lack of supply of family-sized units outside the City of Windsor, indicating larger families in municipalities in the County of Essex may be forced to live in housing that is either not suitable or affordable for their household composition.

Housing Affordability Profile

Overview

This section is an overview of the **housing affordability profile** of the community, highlighting factors influencing the affordability of local ownership and rental markets, including average house prices, market rents, and vacancy rates.

Housing affordability indicators will assess the level of housing need within the community and describe the affordability of housing prices. Market housing data is crucial in determining the affordability of the existing market in a community. Supply data will be compared against demand data to help determine the need for housing at different levels of affordability.

The Data

The market housing profile for a community is used to describe the affordability of housing in the community. Several demand-side and supply-side characteristics are examined, including:

- **Affordability indicators** for all households.
- The **ownership housing market**, including trends in owner households, the newly constructed house and re-sale prices, and affordability indicators for owners.
- The **rental housing market**, including trends in renter households, the size and composition of the primary rental universe, secondary rental market trends, rental prices, vacancy rates, and affordability indicators for renters.

Housing Affordability Indicators

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 housing affordability analysis 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.

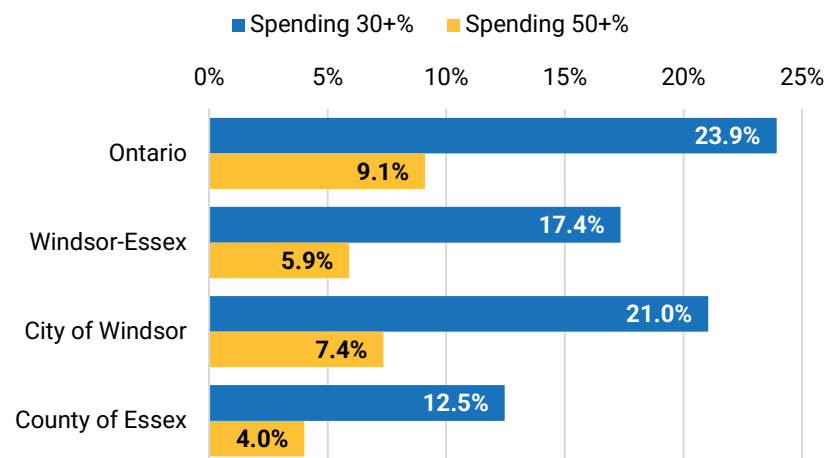
Shelter-to-Income Ratio

In 2021, 17.4% of households in Windsor-Essex were spending 30% or more of their household income on shelter costs. This was lower than the province-wide proportion (23.9%). While the COVID-19 relief measures impacted affordability indicators and contributed to a decrease of households facing affordability issues from 2016 levels (-4,770 households, -14.2%), this decrease was twice the rate of province-wide trends (-7.1%).

Windsor-Essex had a lower rate of households spending 50% or more of their gross household income on shelter issues (5.9%) compared to province-wide proportions (9.1%) in 2021. This represented 9,800 households facing deep affordability issues in the region.

The City of Windsor had a higher rate of households facing affordability issues (21.0%) compared the County of Essex (12.5%) in 2021.

Figure 22: Proportion of households spending 30% or more and 50% or more of household income on shelter costs Windsor-Essex and Ontario, 2021



Source: Statistics Canada Custom Tabulation, 2021



What is STIR? A commonly accepted benchmark for measuring affordability in the Canadian context is where a household spends no more than 30% of its gross household income on housing costs. This is referred to as the shelter-cost-to-income ratio, or **STIR**, and is a key indicator of affordability. Shelter costs (where applicable) include mortgage payments, rent, property taxes, condominium fees, as well as costs of electricity, heat, water, and other municipal services.

Generally speaking, when a household is spending 30% or more of their gross household income on shelter costs, they are considered to be facing affordability issues. If the household STIR reaches 50% of household income spent on shelter costs, the household is considered to be facing deep affordability issues.

// Housing Affordability Indicators

Shelter-to-Income Ratio by Household Tenure

Assessing by household tenure, there was a large difference in the rate of households facing affordability issues in Windsor-Essex. In 2021, 10.9% of owner households were spending 30% or more of their household income on shelter costs, compared to 34.8% of renter households. While both proportions are lower than province-wide trends (17.7% and 38.4%, respectively), the rate of owner households facing affordability issues was notably lower in Windsor-Essex.

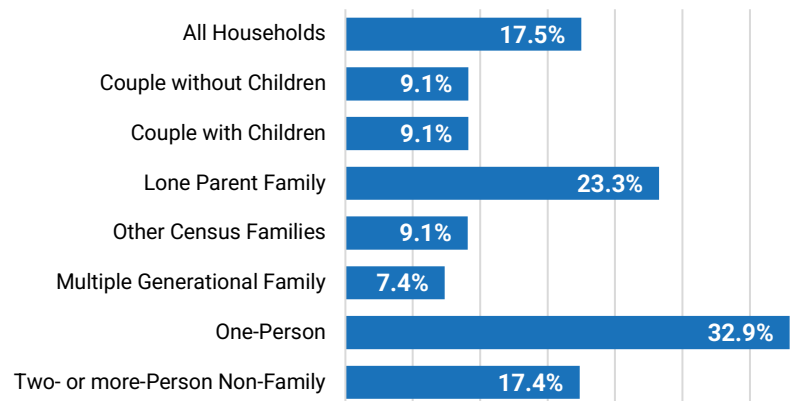
Although renter households accounted for 27.8% of the households in the region, they made up 55.2% of the households facing affordability issues in the region. Renter households were also much more likely to be facing deep affordability issues (12.7%) compared to owner households (3.3%) in 2021.

Shelter-to-Income Ratio by Household Composition

In 2021, one-person households were the most likely household to be spending 30% or more of their household income on shelter costs (32.9%), higher than the proportion for all households in the region (17.5%). No other household size had more than 13% experiencing housing affordability issues. Further, 12.5% of one-person households were spending 50% or more of their household income on shelter costs.

Aside from one-person households, lone-parent households were the most likely household type to be facing housing affordability issues (23.3%). This included 7.5% of lone-parent households that were facing deep affordability issues in 2021. Two- or more-person non-family households were facing affordability issues at a rate (17.4%) consistent with the region-wide rate (17.4%).

Figure 23: Proportion of households spending 30% or more of household incomes on shelter costs in Windsor-Essex, 2021



Source: Statistics Canada Custom Tabulation, 2021

Key Trends: Shelter-to-Income Ratio

- While impacts to household incomes due to COVID-19 relief measures may distort housing affordability data, there is a clear trend of housing unaffordability with renter households and single-income households in Windsor-Essex.
- Renter households are disproportionately spending 30% or more of their household income on shelter costs relative to owner households, indicating a tight rental market with increasing prices.
- Single-income households, such as one-person or lone-parent households, are facing affordability issues at a higher rate than other household sizes and types. This indicated the need for affordable and suitable housing options for these household compositions.

// Housing Affordability Indicators

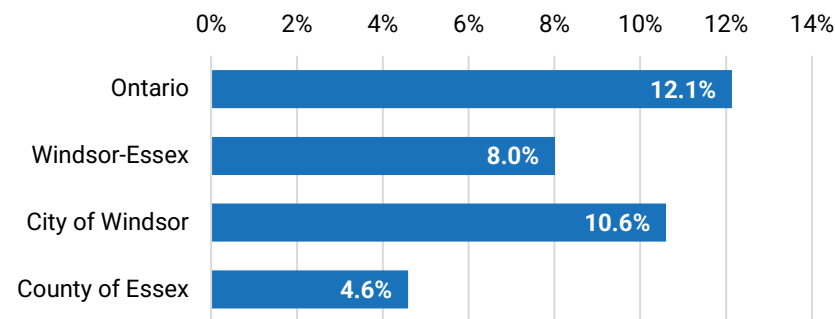
Core Housing Need

In 2021, 12,965 households in Windsor-Essex were in core housing need. This represented 8.0% of the households in the region and a decrease from 2016 levels (-4,360 households, -25.2%). This proportion of households in core housing need was lower than the province-wide proportion (12.1%) in 2021.

Most of the households in core housing need within the region lived in Windsor (75.3% of households in core housing need). Of note, renter households accounted for over half of the households in core housing need in Windsor (71.4%) despite not making up the majority of households.

Assessing by CMHC's housing standards, 90.4% of households in core housing need in Windsor-Essex fell below the affordability standard, 15.3% fell below the adequacy standard, and 8.9% fell below the suitability standard. The proportion of households falling below the affordability and adequacy standards were higher than the province-wide trends (89.9% and 12.4%, respectively), while the proportion falling below the suitability standard was lower than province-wide trends (12.7%).

Figure 24: Proportion of households in core housing need in Windsor-Essex and Ontario, 2021



Source: Statistics Canada Custom Tabulation, 2021



What is Core Housing Need? Core housing need is a more complete measure for defining affordability as it assesses the adequacy, suitability, and affordability of housing.

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). Alternative local housing refers to a similar unit in the local housing market.

This measure differs from STIR, as this affordability threshold is limited to households who cannot afford to move to housing that is adequate and suitable without spending more than 30% of household income on shelter costs.

// Housing Affordability Indicators

Core Housing Need by Household Tenure

Renter households were much more likely to be in core housing need in Windsor-Essex. While the 45,605 renter households made up 28.2% of the households in the region, they accounted for 71.4% of core housing need households (9,258 renter households in core housing need). In 2021, 20.3% of renters were in core housing need, compared to 3.5% of owners (4,173 owner households in core housing need).

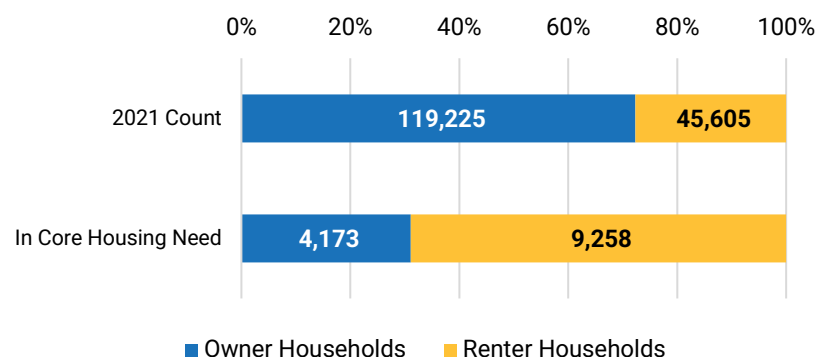
While renter households were slightly less likely to fall below the affordability standard (89.6% of renter households) and adequacy standard (14.8%) relative to owner households (91.9% and 16.2%, respectively), they were much more likely to fall below the suitability standard (11.7% of renters; 2.9% of owners).

Core Housing Need by Household Composition

One-person households were much more likely to be in core housing need (15.8%) relative to all households in Windsor-Essex (7.8%). No other household size had more than 5.5% of households in core housing need in 2021. This increased proportion was due to higher rates of one-person households falling below the affordability standard (94.8%) than all households in the region (90.4%). Two- and three-person households had the highest rate of household in core housing need that fell below the housing adequacy standard (16.2% and 16.8%, respectively), while four-person and five- or more-person households had the highest rates of households in core housing need falling below the suitability standard (30.8% and 51.4%, respectively).

Lone-parent households (15.4%) faced similar rates of core housing need to one-person households in 2021. These households were more likely to fall below the suitability standard (23.8%) and adequacy standard (18.1%) when compared to one-person households (0.9% and 12.9%, respectively).

Figure 25: Households in core housing need by household tenure in Windsor-Essex, 2021



Source: Statistics Canada Community Profiles, 2021

Key Trends: Core Housing Need

- While impacts to household incomes due to COVID-19 relief measures may distort core housing need data, there is a clear trend of housing need with renter households and single-income households in Windsor-Essex.
- While almost all the renter households in core housing need were facing affordability issues, renter households in Windsor-Essex are more likely to be living in unsuitable housing relative to owner households. This indicates a lack of affordable options in the rental market that may be forcing these households into smaller dwellings than the household may require.
- Similar trends exist for lone-parent households, where a lack of affordable options is likely driving single-income households to accept inadequate or unsuitable housing given the current market.

Owner Household Affordability

This section will include a discussion of the ownership housing market and the demand for ownership housing in Windsor-Essex.

Owner Household Profile

Owner households account for 72.5% of households in Windsor-Essex, although the City of Windsor (62.5% owner households) had lower rates of homeownership relative to the County of Essex (85.6%).

Owner household growth accounted for almost two-thirds of the household growth (+4,375 owner households, +3.8%) between 2016 and 2021.

Owner households tended to be larger than renter households, with couples with children (32.0% of owner households), couples without children (29.1%), multi-generational households (3.5%), and multiple-family households (0.5%) all being more common among households that owned their homes.

In 2021, single-detached dwellings (86.4%) were the most common dwelling type for owner households in Windsor-Essex. No other dwelling type accounted for 5% of the owner households.

Over half (50.2%) of owner households were considered high-income in 2021, with another 30.1% considered moderate-income households.

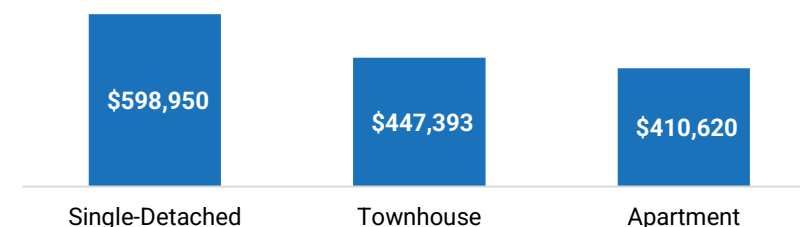
Ownership Market Prices and Sales

Real estate data from across the region indicates that, while prices on the ownership market have plateaued in recent years, prices for homes in Windsor-Essex have increased rapidly in the last ten years. As of July 2024, the average sales price, including re-sale homes, for a single-detached dwelling in Windsor-Essex was \$598,950, an increase of 202.4% from 2014. The average sales price for townhouse (\$447,393) and apartment (\$410,620) dwellings had more than doubled during this period (+181.5% and +189.1%, respectively).

From to date figures in July 2024, 90.3% of the housing sales in Windsor-Essex were single-detached dwellings (2,902 sales), while apartment (243 sales, 7.6% of sales) and townhouse (67, 2.1%) dwellings accounted for less than 10% of total sales. These trends are consistent with recent years.

According to CMHC's Housing Absorption Survey, newly constructed single- and semi-detached dwellings in Windsor-Essex had an average sales price of \$1,101,873 in 2023.

Figure 26: Average re-sale prices in Windsor-Essex by dwelling type, year-to-date July 2023



Source: CREA Windsor-Essex County Residential Market Activity and MLS® Home Price Index Report

// Owner Household Affordability

i Understanding Affordability Tables: Based on the gross household income, a maximum affordable purchase price can be calculated by assuming the household spends 30% of their income on shelter costs.

Household incomes were calculated using Statistics Canada's household income distribution and projected forward from 2020 using the increase in the Ontario CPI from 2020 to 2023 (+14.7%).

The maximum affordable house price was calculated using the Bank of Canada's conventional 5-year mortgage rate from 2024 and incorporated considerations for downpayment and mortgage payments.

Within the table, 'YES' denotes a household income decile group that can afford a given dwelling type based on current market prices. 'NO' denotes a household income decile group that cannot afford the current market price without spending more than 30% of their household income on shelter costs.

Ownership Affordability

Ownership housing in Windsor-Essex is largely unaffordable for households with incomes below \$84,844, or income decile five (5) (**Table 07**). In the affordability table below, each decile represents 10% of the total households in Windsor-Essex in 2021, or approximately 16,580 households.

Single detached dwellings were unaffordable to own for the first seven (7) income deciles, or approximately 70% of the households in the region. Row or townhouses were unaffordable to own for low- and moderate-income households, or approximately 60% of the households in the region. Apartment dwellings were unaffordable to own for the first five (5) income deciles, or approximately 50% of the households in the region.

While row/townhouse and apartment dwellings may be the more affordable ownership option for households in Windsor-Essex, these dwelling types have historically made up a low share of house sales. According to Windsor-Essex County Residential Market Activity Data, townhouses and apartments made up just 2.1% and 7.6%, respectively, of sales in 2024.

Table 07: Affordability Table for Ownership Market

Ownership Affordability			Windsor-Essex Ownership Market (2023)		
	2023 Income (All Households)	Maximum Affordable Price	Single-Detached	Row / Townhouse	Apartments
			\$591,264	\$446,946	\$399,048
Low Income Deciles 1-3 (Less than \$56,287)	\$28,557	\$121,579	NO	NO	NO
	\$43,457	\$185,012	NO	NO	NO
	\$56,287	\$239,635	NO	NO	NO
Moderate Income Deciles 4-6 (From \$56,288 to \$101,398)	\$69,841	\$297,341	NO	NO	NO
	\$84,844	\$361,214	NO	NO	NO
	\$101,399	\$431,695	NO	NO	YES
High Income Deciles 7-9 (Greater than \$101,399)	\$122,092	\$519,796	NO	YES	YES
	\$152,098	\$647,542	YES	YES	YES
	\$198,659	\$845,769	YES	YES	YES

Source: CREA Windsor-Essex County Residential Market Activity and MLS® Home Price Index Report, Statistics Canada Custom Tabulation Order

Note: Tenth income decile omitted as there is no maximum affordable price for this group

// Owner Household Affordability

Key Trends: Affordability for Owner Households

- Most households in Windsor-Essex own their home, a trend that is likely to continue as the region added more owner households than renter households in recent years.
- These households are more likely to be large, in terms of number of people, and have higher incomes.
- While re-sale home prices have plateaued or slightly decreased since market peaks in 2022, the ownership market overall has rapidly increased in price since 2014.
- This rapid increase in prices is particularly true for single-detached dwellings, targeted by large families, and apartment dwellings, targeted as a more affordable option.
- For 2023 prices, single-detached and townhouse dwellings were only affordable for households considered high-income. Apartment dwellings were affordable for some moderate-income households.
- Due to availability of units, it may be difficult for moderate-income households to access affordable townhouse or apartment units in Windsor-Essex. These dwelling types have historically made up a low share of the total sales in the region.
- The lack of apartment units likely means that low- and moderate-income households looking for family-sized housing will likely not be able to access the ownership market affordably.

What We Heard: Resident Survey Insights



Home ownership not affordable to vast majority // According to the results of the resident survey, 88.0% of respondents feel that people in their community cannot afford to own a home. This result was true in municipalities across the region.

Speaking to their vision of the future for the region, many respondents included the inclusion of safe and affordable ownership options in their community as an important opportunity for them and their fellow residents.



Renter Household Affordability

This section will include a discussion of the primary and secondary rental market as well as the demand for rental housing in Windsor-Essex. The private rental market in a community is generally made up of the primary or purpose-built rental market and the secondary rental market.

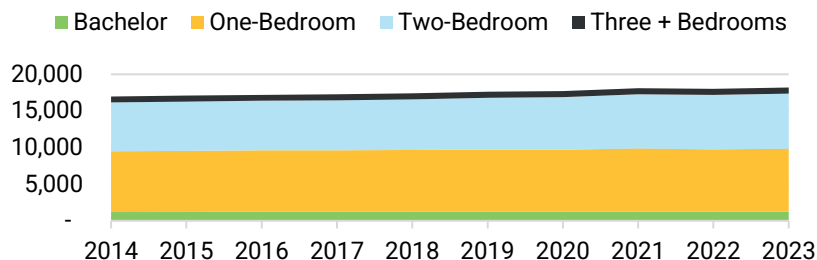
Renter Household Profile

In 2021, 27.5% of households in Windsor-Essex rented their homes. The City of Windsor (37.5%) had a higher proportion of renter households relative to the County of Essex (14.4%). The region added 2,360 renter households between 2016 and 2021, representing a growth rate (+5.5%) that outpaced the growth of owner households (3.8%).

Renter households were more likely to be smaller households, with one-person households (44.1% of renter households), lone-parent households (15.5%), and two- or more-person non-family households (1.8%) being more likely to rent their homes.

Renter households were more likely to live in apartment dwellings, with 59.2% of renters living in this dwelling type in 2021. Row houses (9.3%) and semi-detached dwellings (5.5%) were more common among renters than owners in Windsor-Essex. Renter households were more likely to be considered low-income (57.3%) than owner households. Only 13.6% of renter households in Windsor-Essex were considered high-income.

Figure 27: Rental universe in Windsor-Essex, 2014-2023



Source: CMHC Rental Market Survey, 2023

Primary Rental Market Supply

In 2023, there were 18,199 units in the primary rental market supply in Windsor-Essex. Of these units, 1,253 were bachelor units (6.9%), 8,610 were one-bedroom units (47.3%), 7,479 were two-bedroom units (41.1%), and 857 were three- or more-bedroom units (4.7%). The size of the housing stock has been steadily growing throughout the region, with an increase in units of 7.2% from 2014 to 2023.

In 2023, 85.2% of the primary rental units in the region were in Windsor. While Windsor accounts for the vast majority of new rental units from 2014 to 2023 (+848 units, +5.8%), there has been notable growth in the supply of purpose-built rental across the region since 2014. Lakeshore (+66 units, +56.4%), LaSalle (+56 units, +51.9%), Leamington (+151 units, +15.6%), and Tecumseh (+62 units, +18.5%) have experience a growth in the primary rental universe during this period.

i **What is the Primary Rental Market?** The **primary rental market universe** includes all self-contained rental units where the primary purpose of the structure is to house renter tenants. The primary rental market includes purpose-built rental apartments and row houses. Canada Mortgage and Housing Corporation (CMHC) reports on the primary rental market in a community although the annual rental market survey that they conduct only includes structures with three or more units.

What is the Secondary Rental Market? The **secondary rental market universe** represents self-contained units which were not built specifically as rental housing but are currently being used as rental housing. These units include rented single-detached, semi-detached, row/town houses, duplex apartments, rented condominium units, and one or two apartments which are part of a commercial or other type of structure.

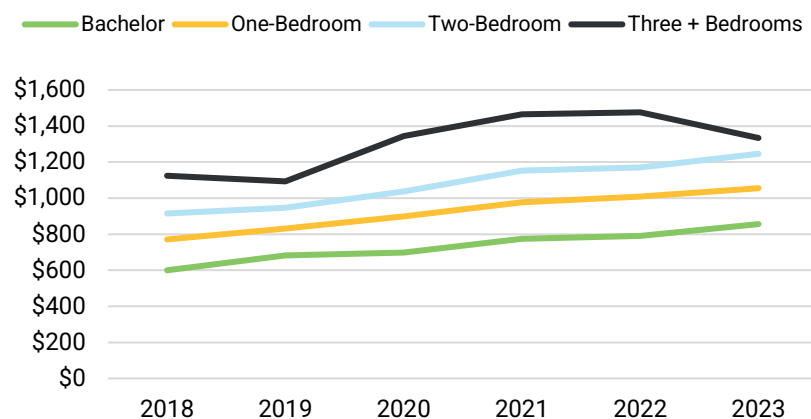
// Renter Household Affordability

Primary Market Rent Prices

According to CMHC's Rental Market Survey, the rent prices in the primary rental market have been consistently increasing across all unit sizes. From 2018 to 2023, the average rent price for all units in the region increased from \$827 to \$1,130 (+36.6%). The fastest growth in rent prices was experienced by bachelor units (\$856 in 2023, +42.7%) and one-bedroom units (\$1,055, +36.8%). Two-bedroom units (\$1,246, +36.2%) and three- or more-bedroom units (\$1,334, +18.7%) have also increased in rent price during this period.

The highest average rent prices on the primary rental market in Windsor-Essex are in Leamington (\$1,394 for all unit sizes), although Amherstburg (\$1,287), Kingsville (\$1,106), and Windsor (\$1,101), and Lakeshore (\$890) follow closely behind. Average rent prices in the primary rental market were unavailable for the remaining municipalities in the County.

Figure 28: Rental prices for rows and apartments primary rental market in Windsor-Essex, 2018-2023



Source: CMHC Rental Market Survey, 2018-2023



What is the Vacancy Rate? A unit is considered vacant if, at the time of the CMHC Rental Market Survey, the unit is physically unoccupied and available for immediate rental. Available for immediate rental means a new lease has not been signed or the unit is not undergoing major renovations. Typically, a vacancy rate of 3% indicates a healthy rental market.

Primary Market Vacancy Rate

The vacancy rate in the primary rental market in Windsor-Essex has been decreasing over time. In 2023, approximately 2.1% of all purpose-built rental market units were vacant. This represented a decrease since 2014, when the vacancy rate was approximately 5.0%. The lowest vacancy rates were found within three- or more-bedroom units (1.4%) and one-bedroom units (1.8%).

Several municipalities throughout the region did not have recorded vacancy rates in 2023 due to lack of supply or lack of vacant units. However, the lowest vacancy rates that were recorded in Windsor-Essex were in Amherstburg (0.4% for all unit sizes), while Leamington (1.8%) and Windsor (2.1%) were slightly higher.

// Renter Household Affordability

i Understanding Affordability Tables: Based on the gross household income, a maximum affordable rent price can be calculated by assuming the household spends 30% of their income on rent.

Household incomes were calculated using Statistics Canada's household income distribution and projected forward from 2020 using the increase in the Ontario CPI from 2020 to 2023 (+14.7%).

Within the table, 'YES' denotes a household income decile group that can afford a given unit size based on current market prices. 'NO' denotes a household income decile group that cannot afford the current market price without spending more than 30% of their household income on rent.

Primary Rental Market Affordability

Available rental units on the primary rental market are largely affordable for households considered moderate- or high-income households, or households in income decile three or higher (**Table 08**). In the affordability table below, each decile represents 10% of the renter households in Windsor-Essex in 2021, or approximately 4,560 households.

Bachelor units were unaffordable to rent for the first two (2) income deciles, or approximately 20% of the renter households in the region. One-bedroom units were unaffordable to rent for low-income households, or approximately 30% of the renter households in the region. Two-bedroom dwellings were unaffordable to rent for the first four (4) income deciles, or approximately 40% of the households in the region. Rental units with three or more bedrooms were unaffordable to rent for the first four (4) income deciles, or approximately 40% of the renter households in the region.

However, as the vacancy rates across the region highlight, access to these affordable units is not available for most households.

Table 08: Affordability table for Windsor-Essex primary rental market, 2023

Rental Affordability			Windsor-Essex Primary Rental Market (2023)			
	2023 Income (Renter HH)	Maximum Affordable Price	Bachelor	One-Bedroom	Two-Bedroom	Three+ Bedrooms
			\$856	\$1,055	\$1,246	\$1,334
Low Income Deciles 1-3 (Less than \$33,938)	\$18,417	\$384	NO	NO	NO	NO
	\$25,867	\$647	NO	NO	NO	NO
	\$33,938	\$848	NO	NO	NO	NO
Moderate Income Deciles 4-6 (From \$33,939 to \$59,183)	\$41,801	\$1,045	YES	NO	NO	NO
	\$50,079	\$1,252	YES	YES	YES	NO
	\$59,184	\$1,480	YES	YES	YES	YES
High Income Deciles 7-9 (Greater than \$59,184)	\$70,876	\$1,772	YES	YES	YES	YES
	\$86,913	\$2,173	YES	YES	YES	YES
	\$112,780	\$2,820	YES	YES	YES	YES

Source: CMHC Rental Market Survey (rents for apartments and towns), Statistics Canada Custom Tabulation Order

Note: Tenth income decile omitted as there is no maximum affordable price for this group

// Renter Household Affordability

Key Trends: Affordability for Renter Households

- While renter households only account for approximately a quarter of the households in Windsor-Essex, the growth rate for this tenure is outpacing the growth rate for owner households.
- There has been growth in the primary rental market in several municipalities, but this growth has not been sufficient to match the growth of renter households.
- The lack of new supply to accommodate renter household growth has led to increases in rent prices and decreasing vacancy rates across the region.
- Demand for these rental units is evident. Vacancy rates indicate high demand for three- or more-bedroom and two-bedroom rental units, while increasing prices indicate high demand for bachelor and one-bedroom units.
- While all unit sizes appear to be affordable for moderate- and high-income households, these units are likely not available due to the lack of supply in most communities throughout Windsor-Essex.
- The lack of supply of bachelor and three- or more-bedroom units in municipalities outside of Windsor likely means that low- or –moderate-income households will not be able to access the primary rental market affordably.
- A lack of supply of rental units may lead to households seeking accommodations in unaffordable, unsuitable, or inadequate units.

What We Heard: Resident Survey Insights



Affordable rental units are not available // According to resident survey results, 89.4% of respondents reported that their community does not currently have affordable rental options. Additionally, 90.9% of respondents reported that they would not be able to find affordable rental in their community if they needed it.



Key Trends: Housing Affordability

The key findings on the affordability for housing from this analysis are listed below. For further context and data, please refer to the applicable section within the Housing Affordability Profile

- **Shelter-to-Income Ratio and Core Housing Need:** While impacts to household incomes due to COVID-19 relief measures may distort housing affordability data, there is a clear trend of housing unaffordability within renter households and single-income households in Windsor-Essex.
 - Renter households are disproportionately spending 30% or more of their household income on shelter and are more likely to be in core housing need relative to owner households, indicating a tight rental market.
 - Single-income households, such as one-person or lone-parent households, are facing affordability issues and are in core housing need at a higher rate than other household sizes and types. This indicates the need for affordable and suitable housing options for these household types.
- **Ownership Affordability:** While re-sale home prices have plateaued or slightly decreased since market peaks in 2022, the ownership market prices have increased dramatically since 2019.
 - For 2023 prices, single-detached and townhouse dwellings were only affordable for households considered high-income. Apartment dwellings were affordable for some moderate-income households.
 - Due to lack of availability of units, it may be difficult for moderate-income households to access affordable townhouse or apartment units in Windsor-Essex.
- **Rental Affordability:** The lack of new rental supply to accommodate renter household growth has led to increases in rent prices and decreasing vacancy rates across the region. While all unit sizes appear to be affordable for moderate- and high-income households, these units are likely not available due to the lack of supply in most communities throughout Windsor-Essex.

6. Key Housing Insights

This Housing Needs Assessment report assesses housing indicators to determine key housing insights. These housing insights, or housing gaps, assess the current housing supply and emerging demand trends in the community to determine future need for housing.

Key Housing Insights

The Housing Needs Assessment has identified key trends and challenges shaping the current and future housing conditions in the Windsor-Essex region. The findings highlight the mismatch between existing housing supply and the needs of current and future residents of Windsor-Essex.

Building on these trends, this **Key Housing Insights** section examines the demand for housing is not currently being met by the supply within the housing stock in Windsor-Essex. By comparing current housing availability, affordability, and suitability with projected needs, this analysis identifies potential shortfalls across housing types, tenure options, and affordability levels for a range of household compositions and income levels.

This analysis serves as a foundation for evidence-based decision-making, guiding municipal planning, housing policy, and partnerships to address these housing.

The following **Key Housing Insights** were identified through this Housing Needs Assessment:

- There is a need to **stimulate an increase in the supply of purpose-built rental housing**.
- There is a need for more **housing affordable to a broad range of income levels**.
- There is a need for **a greater variety of housing options to reflect changing household structures and growth patterns**.
- There is a need for more **community housing options, including supportive and accessible units**.
- There is a need to **improve access to permanent housing and related supports for those experiencing housing instability**.



How to read this section:

Key Trends will outline and summarize the **Key Takeaways** that were identified throughout the Housing Needs Assessment report. These **Key Trends** were observed through quantitative and qualitative trends in the community. For more details on the data that informed these **Key Trends**, please refer to the appropriate section within the Housing Needs Assessment Report.

Key Statistics will augment the **Key Trends** outlined throughout the section. These **Key Statistics** are data points that can be found within the Housing Needs Assessment report and aim to highlight the key figures and trends that inform the **Key Housing Insight**. For more context surrounding the **Key Statistics** used in this section, please refer to the appropriate section within the Housing Needs Assessment Report.

Key Takeaways will distill the conclusions from the section and provide the final takeaways for the **Key Housing Insight**. This **Key Takeaways** will analyze how the **Key Takeaways** found throughout the Housing Needs Assessment relate to solutions to address the **Key Housing Insight**.

There is a need to stimulate an increase in the supply of purpose-built rental housing

Key Trends:

- The growth rate for renter households outpaced the growth rate for owner households between 2016 and 2021. The development of purpose-built rental housing has not kept pace with the growth in renter households.
- Rental prices have increased while vacancy rates have declined across municipalities in Windsor-Essex.
- The housing stock in the region is relatively old, compared to the provincial supply. Old apartment buildings that have not been upgraded or improved are contributing to the increased rates of inadequate housing.
- Renter households were more likely to be facing affordability issues and be in core housing need when compared to owner households.

While renter households only account for approximately one-quarter of the households in Windsor-Essex, the growth rate for this tenure has outpaced the growth rate for owner households in recent years. There has been growth in the primary rental market in several municipalities, but this growth has not been sufficient to match the growth of renter households.

These renter households are more likely to be one-person households, lone-parent households, or two- or more-person non-family households relative to owner households in Windsor. These renters are more likely to live in apartment dwellings, particularly in the City of Windsor. The apartment dwelling stock in the region is particularly old, with just under one-third of the current apartment dwelling stock being constructed before 1960. Maintaining this aging housing stock will need to be considered to avoid the loss of affordable housing stock in the region.

Key Statistics:

45,630 Number of households in Windsor-Essex who rented their home in 2021

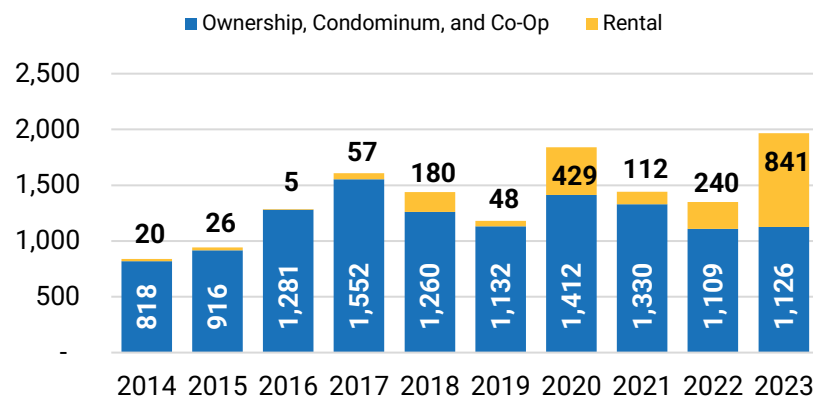
+5.5% Growth of renter households in Windsor-Essex between 2016 and 2021, faster than owner households (+3.8%)

18,199 Number of rental units in the primary rental market across all Windsor-Essex municipalities in 2023

1.9% Vacancy rate for all units on the primary rental market across Windsor-Essex in 2023

\$1,069 Average rent on the primary rental market, a price unaffordable for low-income households; this price is unavailable to most renters due to the lack of available units in most municipalities

Housing completions by intended tenure in Windsor-Essex, 2014-2023



Source: CMHC Housing Starts and Completion Survey, 2014-2023



// Increased supply of purpose-built rental housing

Key Takeaways

The lack of new supply has tightened the rental market, leading to increased rent prices and low vacancy rates throughout the municipalities in the region.

There were less than 100 bachelor units and less than 200 three- or more-bedroom units located outside of the City of Windsor in the region in 2023. The lack of supply of these units contributed to the low vacancy rates across the region. Additionally, vacancy rates indicate a high demand for two-bedroom units in Windsor-Essex.

As the supply of purpose-built rental housing has not kept pace with the growth in renter households, the average price for rent has increased dramatically. Increasing prices indicate high demand for bachelor and one-bedroom units.

While all unit sizes appear to be affordable for moderate- and high-income households, these units are likely not available due to the lack of supply in most communities throughout Windsor-Essex. As the absolute quantity of the supply and the vacancy rates across the region highlight, access to these affordable units is not available for most households.

Key Takeaways

- **While almost all the renter households in core housing need were facing affordability issues, renter households in Windsor-Essex were more likely to be living in unsuitable housing. This indicates a lack of affordable options in the rental market that may be forcing these households into smaller dwellings than the household may require.**
- **Maintaining an aging housing stock will need to be considered to avoid the loss of affordable housing stock, particularly much needed renter housing stock, in the region.**
- **The lack of supply of bachelor and three- or more-bedroom units in municipalities outside of Windsor likely means that low- or moderate-income households will not be able to access the primary rental market affordably.**
- **Recent development trends indicate a shift towards more apartment dwellings, a dwelling type that has been associated with rental housing, and may indicate an opportunity to grow the stock of purpose-built rental units in Windsor-Essex.**



// Increased supply of purpose-built rental housing

What We Heard: Focus Group Insights

Challenges

Insufficient Supply

Session participants noted that Windsor-Essex does **not** have a large **supply** of **purpose-built rental units**. Low vacancy rates were highlighted as an indicator for the need for increased rental supply.

Lack of Affordability

Clients served by session participants, particularly those with income supports, faced challenges accessing affordable rental housing in the private market, as participants noted that **rent subsidies** were **not keeping up** with **market rental rates**.

Participants noted that **purpose-built rentals** in Windsor-Essex are often **higher-end**, increasing the difficulty of finding affordable options.

Insufficient Protections for Renters

Concerns were expressed about the power dynamic between landlords and tenants. **Landlords** were seen as **less likely to rent** upon having a **negative experience with tenants**, and concerns were expressed about **renovictions** for superficial repairs resulting in **affordable housing loss**. Sessions noted that renters were living in **unsafe conditions**, including over-crowding and illegal basement apartments.

Causes

Economic Opportunity Strains Rental Market

During focus group sessions, participants identified that the low stock of purpose-built rental units resulted in **insufficient supply** during periods of **high economic activity** and **increased demand**. It was highlighted that during work on the Union Gas pipeline expansion and the Gordie Howe Bridge Construction, there was insufficient rental stock for heightened community need.

Market Maximizes Profits, Not Affordability

There was a sentiment that landlords are often **private** or **investors** looking to **maximize profit**. Focus group participants expressed concerns that many **starter homes** are **turning into short-term rentals**, resulting in a loss of affordable units. Landlords were observed applying to the Landlord Tenant Board for **above-guideline rent increases**, increasing costs to tenants.

Insufficient Rent Supplement Programs

Session participants noted that it is a landlord's market, which enables landlords to decide whether they want to accept subsidies. **Without rent supplements**, service providers expressed **difficulties mitigating evictions and the loss of housing**. Certain rent supplement programs expired in 2022, while other programs rely on the private market, which has increased in cost.

Barriers

No Pathway to Homeownership

There is a sense that people do **not** have the **ability** to **move from rentals into homeownership** due to current market prices. Focus group participants identified that ensuring a path for homeownership is a method for maintaining affordable rents in the rental market, as households with higher incomes would no longer be seeking rental accommodations and increasing demand.

Tenants Face Discrimination, Lack Supports

During sessions, it was noted that clients seeking rentals in the private market face **discrimination**, with **Indigenous residents** being **denied housing**. Housing providers noted that the **backlog** in the **Landlord Tenant Board** presents a barrier for tenants navigating the system. Additionally, service providers noted that **tenants accessing rental assistance programs** are at **risk of disqualification** from receiving assistance due to restrictive program guidelines, such as disallowing clients from seeing units without program staff present.

Lack Diverse Supply of Rental Units

Focus group participants expressed sentiments that there is **insufficient diversity** of built form and **purpose-built rentals** across the community, hindering affordability. In particular, **large families** in need of larger units become **crowded** in the current rental environment.

There is a need for more housing affordable to a broad range of income levels

Key Trends:

- In 2021, one-person and two-person households were the most common household sizes in Windsor-Essex.
- One-person and lone-parent households, or single-income households, are more likely to rent their homes and be led by a women+ relative to other household sizes and compositions.
- These household compositions, one-person and lone-parent households, are the most likely to be considered low-income in the region.
- One-person and lone-parent households are facing affordability issues and are in core housing need at a higher rate than other household sizes and compositions.

One-person households were the second most common household size in Windsor-Essex and have continued to grow in number. These households, along with lone-parent households, only have one income-earner within the household. This income earning potential may limit access to housing for these households.

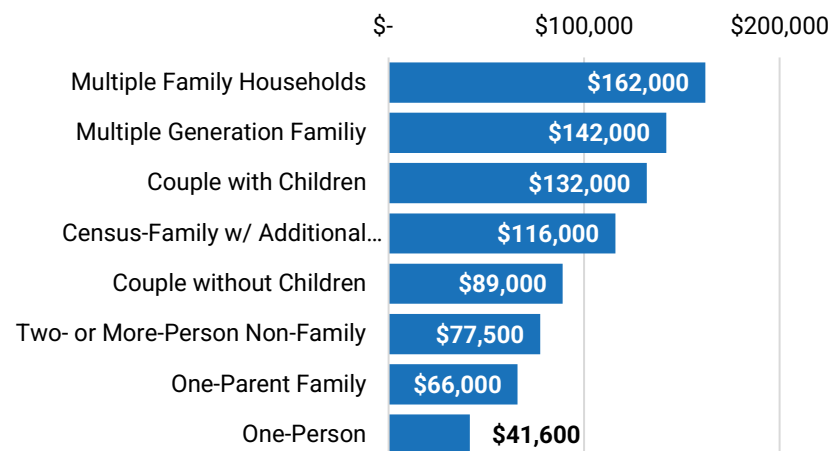
One-person households and lone-parent households are more likely to be maintained by women+ in Windsor-Essex relative to other household sizes and compositions.

One-person households and lone-parent households are less likely to own their home, more likely to be considered low-income, and more likely to be facing affordability issues or be in core housing need. Single-income households require consideration to when planning the supply of housing to ensure that affordable and suitable options for these households are prioritized.

Key Statistics:

- 28.0%** Proportion of households that were one-person households in 2021, the second most common household size
- 52.5%** Proportion of one-person households that were led by women+, notable given woman+ households make up just 40.2% of the households in the region
- 79.6%** Proportion of lone-parent households that are led by women+.
- 15.8%** Proportion of one-person households in core housing need, higher than the rate for all households in Windsor-Essex (7.8%)
- 67.0%** Proportion of one-person households that were considered low-income in 2021

Households by household type in Windsor-Essex, 2021



Source: Statistics Canada Custom Data Order, 2021



// Affordable housing for a broad range of income levels

Key Takeaways

There is currently a lack of affordable options for these household types on both the ownership and rental markets.

Single-income households are more likely to be living in apartment dwellings relative to other household sizes and compositions. The lack of apartment units throughout municipalities in Windsor-Essex likely means that one-person and lone-parent households looking for housing will likely not be able to access the ownership market affordably in 2024. Other dwelling types, such as single-detached dwellings, may not be appropriate for smaller household sizes like one-person households. While apartment dwellings are typically the most affordable dwelling type available, these dwelling types are not likely to contain three- or more-bedrooms, a unit size that may be required for lone-parent households. Approximately 10% of the apartment dwellings in Windsor-Essex contain three or more bedrooms.

The lack of supply of bachelor and three- or more-bedroom rental units in municipalities outside of Windsor likely means that, given the existing market conditions, low- or –moderate-income households may not be able to access the primary rental market affordably in these communities. This will lead to more households seeking housing accommodations in the secondary rental market – a market that is more expensive and less secure than the primary rental market.

Single-income households make up almost 40% of the households in Windsor-Essex. These households require affordable housing options, ranging in size, that are not readily available in the current market. Apartment dwellings, from bachelor to three- or more-bedroom units, are required to address a lack of supply on both ownership and rental markets in the region.

Key Takeaways

- **Single-income households account for almost 40% of the households in Windsor-Essex. These households require more affordable housing options due to lower average household incomes.**
- **Due to the high housing prices in Windsor-Essex, single-income households, such as one-person and lone-parent households, are more likely to face affordability issues and be in core housing need.**
- **Due to lack of availability of townhouse or apartment units, it may be difficult for low- or moderate-income households to access affordable ownership units in Windsor-Essex.**
- **A lack of supply of rental units, particularly bachelor units or units with three or more bedrooms, may lead to households seeking accommodations in unaffordable, unsuitable, or inadequate units.**



// Affordable housing for single-income households What We Heard: Focus Group Insights

Challenges

Stagnant Incomes

There was a sentiment that **incomes**, including **social assistance** rates, have **not kept pace** with increased **costs of living**. Service providers overseeing rental assistance programs noted interfacing with single-income households, including individuals or families requesting housing without any income to pay.

Increased Cost of Living

Individuals on fixed incomes were noted as facing increased challenges from the increased cost of living. Session participants expressed concerns that those receiving income assistance faced additional **challenges affording services**, including **transportation**.

Insufficient Affordable Supply

Participants noted a **lack of housing affordable to all income levels** across the housing continuum and **long social housing waitlists** due to a **limited stock** of affordable housing for low-income households and not-for-profit housing.

Consequently, participants noted that housing has been prioritized for priority members from the waitlist, with those on the **chronological waitlist experiencing significantly longer wait times**. There were concerns that it is difficult for these individuals and households to rely on the private market as an affordable housing option in the interim, even with subsidies.

Cause

Increased Demand

Session participants noted that Windsor-Essex has seen a **growth in people moving to the region** from other provinces. Additionally, the region was noted as experiencing a rise in demand for affordable housing for multi-generational households.

Increased Housing Costs

Across sessions, there was a sense that the housing market in the region used to be affordable but no longer is. Focus group participants expressed concerns that **speculators and investors are driving up housing costs**. Additionally, there was a sense that **housing** is being purchased, **renovated**, and **sold for higher prices**, exacerbating affordability challenges. Session participants highlighted concerns that new housing development for economic activity will not be affordable.

Lack of Funding

Throughout sessions, it was noted that there is a **lack of pre-development funding** to build new not-for-profit housing, as well as a **lack of capital funding to finance affordable and deeply affordable units**. Concerns were noted that the funding that is available **has strict guidelines**, which participants expressed were sometimes difficult to meet – particularly requirements surrounding populations served and building energy targets.

Barriers

High Cost of Development

Session participants identified that the **high cost to develop land** and **administrative hurdles** from the City **disincentivizes non-profit** housing providers from **building**. Session participants highlighted that stagnant property taxes have resulted in money already being used on infrastructure. There was a sentiment that the City is unwilling to take on debt to build deeply affordable housing.

Profit-motivated Private Sector

During focus groups, concerns were shared about the reality that the **private sector cannot build affordable housing unless it is subsidized**, as they are motivated by profit and need to be made whole. Participants identified that it is a challenge to **ensure private developers maintain long-term affordability** of units. There was a shared sentiment that profit motives should not be at the expense of affordability.

Lack of Program Coordination

Session participants noted that **CMHC programs are not unified** and are difficult to understand, making it hard for not-for-profits to take advantage of funding opportunities. Additionally, there was a sense of a **lack of alignment and motivation around the problem** from government partners.

There is a need for a greater variety of housing options to reflect changing household structures and growth patterns

Key Trends:

- Population and household growth trends indicate increasing household sizes, even though most current households contain one or two people.
- As the population ages, households are becoming more likely to be maintained by an adult aged 65 or older.
- The number of households maintained by those aged 25 and under is low and decreasing faster than province-wide trends.
- While most of the housing stock is large dwellings with three or more bedrooms, there is a lack of family-sized apartment dwellings in Windsor-Essex. Single-detached and townhouse dwellings were only affordable for households considered high-income.

The growth of two-person and four- or more-person households indicate diverse growth in Windsor-Essex and increasing demand for a range of housing options. This growth includes an increase in households maintained by an adult aged 65 years or older, smaller households, households with large families, and multi-generational households.

Growth trends in the population aged 65 and older and the growth of smaller household sizes indicated increased demand for units with one or bedrooms. The needs of these population groups should be considered when increasing this supply, including the needs of those looking to age-in-place in their community.

Households maintained by someone aged 25 and younger have declined in recent years, indicating a lack of affordable options for household formation in the region.

Key Statistics:

+6.0% Growth in population of Windsor-Essex between 2016 and 2021, higher than the growth in households (4.2%) during this period, indicating growing household sizes

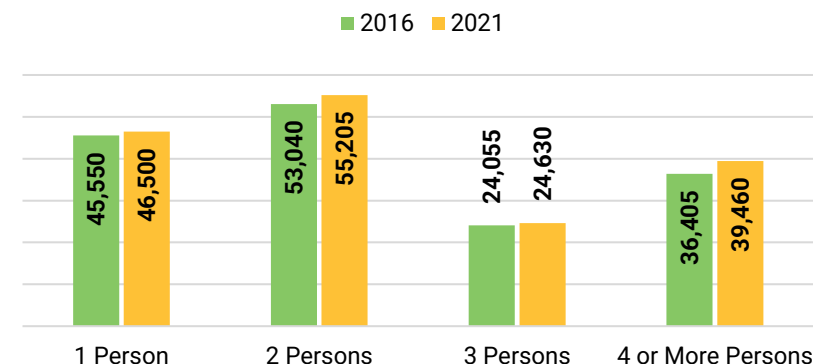
+15.9% Growth in the population aged 65 and older, indicating an aging population

-965 Decrease in the number of households maintained by someone aged under 25, indicating difficulty in household formation in the region

69.7% Proportion of housing stock that was single-detached dwellings in 2021

9.7% Proportion of sales in 2024 that were row houses or apartment units

Households by household size in Windsor-Essex, 2016-2021



Source: Statistics Canada Community Profiles, 2016-2021



// Diverse range of housing options to match growth trends

Key Takeaways

The housing stock in Windsor-Essex is predominantly single-detached dwellings, as apartment dwellings in the region are currently largely found in Windsor. A lack of affordable and suitable options for those looking to age-in-place may lead to individuals over-housed in single-detached dwellings. This may lead to supply constraints for those looking for family-sized dwellings with additional bedrooms.

While re-sale home prices have plateaued or slightly decreased since market peaks in 2022, the ownership market has dramatically increased in prices since 2019. This rapid increase in prices is particularly true for single-detached dwellings, targeted by large families, and apartment dwellings, targeted as a more affordable option.

Apartment dwellings, the most affordable dwelling type according to sales data in the region, are not largely available and thus difficult to obtain for those looking for affordable options to form new households. Due to the availability of units, it may be difficult for moderate-income households to access affordable townhouse or apartment units in Windsor-Essex.

Recent development trends have shifted towards more dense housing forms, as townhouses and apartments have become more common outside of Windsor in recent years. If the development of these built forms continues in Windsor-Essex, there is an opportunity to provide a range of household sizes and ages housing that is suitable and affordable throughout the region.

Key Takeaways

- **Household growth trends indicate a need for a diverse range of housing is required in Windsor-Essex. The existing trends of small household sizes, combined with growth of larger households in recent years, indicate the demand for dwellings of a range of sizes.**
- **The aging population in Windsor-Essex will require considerations for aging-in-place in many communities throughout the region. This may require more diverse housing forms or additional supports for these households.**
- **The lack of affordable housing options in the region has led to a decrease in households maintained by someone aged 25 years or younger. These trends indicate a difficulty in household formation in the region.**
- **The current supply of expensive, large single-detached dwellings is not affordable for low- and moderate-income households. Municipalities throughout Windsor-Essex have experienced a shift to more dense housing forms, indicating an opportunity to increase the supply of affordable housing appropriate for these housing types.**



// Diverse range of housing options to match growth trends

What We Heard: Focus Group Insights

Challenges

Mismatch between Housing Variety and Changing Demographics

During sessions, participants identified that the **population is aging** while **younger families** are looking for first-time and **smaller homes**, which does not match the **predominantly mid-sized and larger-sized housing stock**. There was a sense that people are looking to downsize or enter the market, but a lack of development of smaller, affordable homes has prevented this transition.

Public Opposition to Change

There was a sense that since COVID, **NIMBYism has increased**. Public opposition to density has made it harder to introduce new units, as focus group participants identified that residents like the “**small town feel**” and character of neighbourhoods. There was a sense that residents **valued maintaining the current look and feel** of the neighbourhood.

Sessions highlighted perceptions that residents **feared developments** would **devalue their homes** and ruin their neighbourhoods, with residents not recognizing the need. Additionally, there was a sense that residents were concerned that increased density would contribute to **population growth, traffic**, and the creation of **micro-climates** and **heat islands**.

Causes

Resident Expectations of Housing

Focus group participants identified that **historically**, residents have lived in **single-family homes**. Recently, housing costs have risen to the point that session participants expressed that **alternative forms of housing are required**. There was the sense that **residents have maintained expectations** that single- and semi-detached homes should be affordable despite changing conditions.

Current Environment is Unaffordable

Session participants expressed concerns that **without a diverse range of housing, costs are higher**. Additionally, participants shared the sentiment that the cost of townhomes and condominiums have risen, making them unaffordable for those looking to downsize.

Insufficient Capacity for Growth

Developers noted that there is a **lack of development capacity**. There was a sense that certain regions have expectations for growth that **require infrastructure**, such as transit, sanitation, and power, that **does not exist** yet. Participants expressed concerns that there is a **lack of available, developable, shovel-ready land**. Additionally, it was noted that there is **limited serviced land, and infill land** availability has been reduced. These challenges are exacerbated by **constraints on administrative capacity**, with session participants noting limits on access to planners and engineering.

Barriers

Costs of Development

Session participants noted that **municipal site servicing is expensive**, as the **costs of land, materials, and labour** have all increased—limiting growth potential. Concerns were raised that **greenfield developments** may add **extra costs** that are passed down from the developer to the buyer. Additionally, there was a sense that **high interest rates and development fees** make it difficult to launch new developments, posing challenges to building dense affordable housing.

Challenges With Zoning

Session participants expressed frustration that **zoning is too restrictive**. It was identified that certain types of housing cannot be developed in parts of the city due to planning policies and bylaws. Even if land is free, intensifying through the **process of rezoning** or **severing parcels of land** was identified as a **hurdle**, potentially scaring off development. Participants noted that the development process is not fast enough.

Public Opinion and Education Constraints

There was a sense that the degree public opinion, particularly **NIMBYism**, has to be entertained slows development down and **creates public backlash**. Additionally, participants expressed concerns that there is a **lack of public education** around the inherent **costs of low-density development** leading to a lack of affordable housing.

There is a need for more community housing options, including supportive and accessible units

Key Trends:

- Given the size of existing waitlists in Windsor-Essex, the supply of non-market housing, such as community or supportive housing, is insufficient for the needs of the region.
- The incidence of activity limitations within households in Windsor-Essex indicates that supportive housing considerations, such as accessible housing and support services, are required throughout the region.
- Households containing at least one member with an activity limitation were more likely to be in core housing need. These households in core housing need were more likely to fall below adequacy and suitability standards defined by CMHC.
- Accessible units made up a limited number of the Windsor-Essex Community Housing Corporation portfolio and supportive housing units.

The existing stock of non-market housing units, including community and supportive housing units, in Windsor-Essex is predominantly located within the City of Windsor. The supply of community housing units with four- or more-bedrooms was entirely located in Windsor.

The number of households that are active applicants for housing on the centralized waitlist exceed the number of non-market housing units that currently exist in the region.

An increased stock of community housing is required to affordably house those households in need throughout communities in Windsor-Essex. Considerations for household growth trends, such as units appropriate for large families, singles, and those looking to age-in-place, require consideration when planning the development of community housing. Further consideration for those in need of supportive housing or accessible housing units is required.

Key Statistics:

- 7,344** Total community housing units administered through various organizations in Windsor-Essex, as of 2023
- 9,485** Active applicants on the centralized waitlist for housing in Windsor-Essex, as of Dec. 2024
- 12.2%** Unique households in Windsor-Essex that reported to contain at least one member with a disability
- 8.6%** Proportion of households with a member with a disability in core housing need, higher than the rate for all households in Windsor-Essex (7.8%)
- 673** Number of units designated as housing with supports administered by the City of Windsor

Stock of community housing, modified, and additional needs units by municipality, 2024

	All Community Housing		Modified Units	Additional Needs
	#	% of Stock	#	#
Amherstburg	187	2.5%	5	5
Essex	161	2.2%	-	-
Kingsville	112	1.5%	-	3
Lakeshore	57	0.8%	-	2
LaSalle	71	1.0%	-	3
Leamington	202	2.8%	-	5
Tecumseh	88	1.2%	-	3
Windsor	6,466	88.0%	107	115
Total	7,344	-	112	136

Source: City of Windsor staff, 2024



// Increased supply of community housing, including supportive and accessible housing units

Key Takeaways

While households in Windsor-Essex reported at least one individual in the household with a disability at a lower rate than the province-wide share, the proportion of households with a member with activity limitations due to sight, hearing, and physical limitations were all higher in Windsor-Essex. These activity limitations may require the need for accessible housing or housing supports to live comfortably.

The supply of supportive and accessible housing within Windsor-Essex was insufficient to meet the needs of these households. Without a sufficient supply of accessible or supportive housing, households that require these accommodations may be more likely to live in housing that falls below the standards for core housing need.

Households with at least one member with a disability were more likely to be in core housing need relative to all households in the region. These households were more likely to live in housing that required major repairs or housing that did not have a suitable number of bedrooms for the household composition.

The lack of community housing, including units that provide supports or are accessible for those in need, may lead to negative housing outcomes across the housing continuum. Households without affordable options on the market may seek housing accommodations in dwellings that are not suitable for their household or are inadequate in condition.

Key Takeaways

- **The lack of supply of community housing in Windsor-Essex has led to a growing number of households on the centralized waitlist, a number that now exceeds the number of community housing units in the region.**
- **Without a sufficient supply of community housing, households in greatest need for affordable housing may be more likely to live in housing that is not suitable or adequate.**
- **The rate for activity limitations due to sight, hearing, and physical limitations within households in the region is higher than province-wide trends. These types of activity limitations may require accommodations such as barrier-free housing, accessible housing, or housing supports to live comfortably. The supply of accessible housing or supports mandated for these activity limitations is currently insufficient.**
- **The lack of available accessible units throughout the region may lead households with a member with at least one disability to seek affordable accommodations in housing that does not meet accessibility, suitability, or adequacy standards.**



// Increased supply of community housing, including supportive and accessible housing units

What We Heard: Focus Group Insights

Challenges

Insufficient Supply Of Units

In focus group sessions, community members and housing service providers expressed concerns about an **insufficient supply of community housing** and supportive units while waitlists and rents have steadily risen.

Participants identified a lack of progress in expanding affordable and geared to income housing for low-income individuals, noting that the **not-for-profit sector does not** currently have the **capacity** to take on **new development**.

Increase in High Acuity Clients and Needs

In recent years, session participants identified there has been a **rise in clients with substance use disorder** in supportive housing. In sessions, it was expressed that the **siloining of health and housing** has increased the **challenges of successfully housing** these residents and meeting the non-housing needs of clients, including food and transportation.

Lack of Affordability

Service providers noted that income supports, including OW and ODSP, have stagnated as rents have risen—**affordability challenges** may **prevent** residents from otherwise remaining **successfully housed with supports**.

Cause

Insufficient Funding

Not-for-profits noted that despite serving clients with substance use disorder, they **do not currently receive funding for addiction services**.

Budgetary cuts have resulted in programs being cut for other service providers, including an employment support program.

Insufficient or Inconsistent Supports

Focus group participants noted that **services** tend to be **geographically concentrated in Windsor**, creating uneven access that can weaken trust and reduce uptake due to a lack of reliability.

Service providers commented on the **insufficient number of supportive housing workers** for the number of clients, with **not-for-profits** often taking on the **role of supportive housing to backfill shortages**. Participants noted that this resulted in an environment that was not sufficiently supportive for people with substance use disorder, mental health challenges, or trauma-related behaviours.

Lack of Unit Turnover

Session participants highlighted that with few available units in group homes or LTCs, there has been a **lack of unit turnover on the waitlist**. Consequently, residents have spent years waiting to access necessary services and supports.

Barriers

Affordable and Supportive Housing Stigma

Sessions identified that **stigma around affordable housing** served as a barrier to its development, while residents seeking this housing were often **discriminated against** based on how they looked or their need for accessible units.

Cost of Maintaining Service and Operations

Not-for-profit service providers noted that in the current funding structure, it is too **costly to maintain current service levels** at affordable rates.

Participants noted some tenants have been provided **ill-suited housing** that **lacks sufficient supports**, resulting in negative housing outcomes such as evictions.

Coordinated, Consistent Funding

Service providers expressed the importance of **increasing the coordination of funding** across various levels of government, and ensuring this funding is **predictable** and **long-term** to maintain supply.

Session participants noted that the process for accessing and maintaining funding creates barriers, such as the application process for loans to build housing with appropriate supports.

There is a need to improve access to permanent housing and related supports for those experiencing housing instability

Key Trends:

- The number of people experiencing homelessness, along with the chronicity of this homelessness, in Windsor-Essex has increased over time.
- Official homelessness counts may be lower than the realities faced by those experiencing or at-risk of homelessness in Windsor-Essex.
- Emergency shelters, currently only located in Windsor and Leamington, experience average occupancy rates that are over capacity.

The City of Windsor's current Housing and Homelessness Plan, *Home, Together: Windsor Essex Housing and Homelessness Master Plan – 2019 -2028 (HHMP)*, included the goal of ending functional homelessness in Windsor-Essex. Functional Zero was defined as when Windsor-Essex reaches a state where they have more capacity in our housing and support system than we have people who are experiencing homelessness. A community will have achieved functional zero when it has three or less people experiencing chronic homelessness in a month, sustained over six months. Additional goals of the plan included addressing Indigenous housing and homelessness needs and reducing youth homelessness.

However, the number of households that are experiencing homelessness in the region has increased consistently over time. From 2020 to 2024, the number of individuals experiencing homelessness, including those experiencing chronic homelessness, has increased. This includes those who identify as Indigenous, a group that is disproportionately experiencing homelessness in Windsor-Essex.

Key Statistics – as identified through the Homeless Individuals and Families Information System (HYFIS):

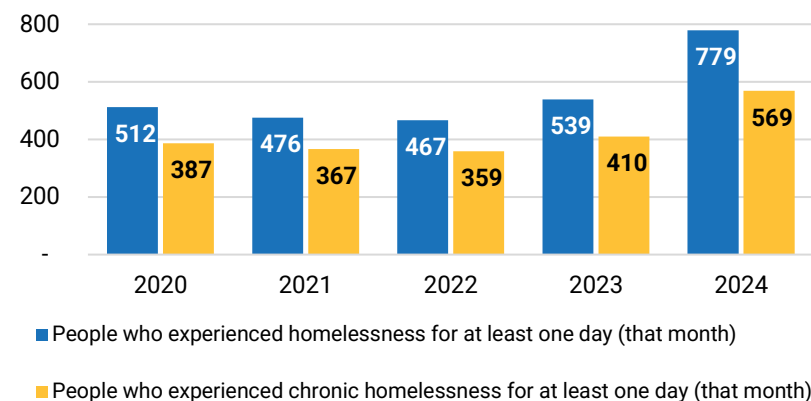
2,637 People who experienced homelessness for at least one day in 2023

1,070 People who experienced chronic homelessness for at least one day

9.9% Proportion of the people who experienced homelessness for at least one day in 2024 that identified as Indigenous

1.2% Respondents to the resident survey that reported utilizing in an emergency shelter or sleeping on the streets

People experiencing homelessness in Windsor-Essex, 2020-2024, as identified through the Windsor-Essex By Names Prioritized List



Source: Community Homelessness Report Summary, Windsor-Essex, 2020-2024

Note: This data reflects counts that took place in March of the year of record.



// Permanent housing and related supports for those experiencing housing instability

Key Takeaways

From the Windsor-Essex 2023-2024 *Community Homelessness Report Summary*, the number of individuals experiencing chronic homelessness (for at least one day the month of the reporting period) increased from 387 people in 2020 to 569 people in 2024 (47.0% increase). From the City of Windsor's current Housing and Homelessness Plan, *Home, Together: Windsor Essex Housing and Homelessness Master Plan – 2019 -2028 (HHMP)*, the number of visits to the Homelessness & Housing Help Hub (46,073 visits) increased 31.6% from 2022 levels, while the number of unique visitors reached 1,515 people.

The existing supply of emergency shelter beds is not sufficient to meet the growing demand for these accommodations. At the time of the last system review, the emergency shelters in Windsor experienced occupancy rates that were over 100%. While not an emergency shelter, the Homelessness Hub in Leamington recorded 2,208 visits from 336 individuals who were homeless or in danger of becoming homeless upon its first year of opening in 2022.

The number of people experiencing homelessness, along with the chronicity of this homelessness, in Windsor-Essex has increased over time. These populations require supports, shelter, and a path to permanent housing solutions.

Key Takeaways

- **As housing prices continue to grow to unaffordable rates for low-income households, the risk of homelessness in Windsor-Essex has grown.**
- **The number of households that are experiencing homelessness has grown consistently, despite increased resources for services for this population.**
- **Existing levels of demand for emergency shelter beds demonstrate a clear need for an increased supply of these types of accommodations.**
- **Further consideration is required for housing accommodations and supports for these populations.**



// Emergency shelter beds and accommodations for those experiencing homelessness

What We Heard: Focus Group Insights

Challenges

Lack of Housing Options for Those in Deepest Need

Focus group participants, including housing sector experts and leaders in Windsor-Essex, expressed concerns that there was an insufficient supply of **social housing units** and a need for **housing first initiatives**. There was a sense that **people experiencing homelessness and those with substance use disorder** had nowhere to go, and that efforts have not addressed those with the need for deepest affordability.

Prevalence of Higher Acuity Clients

Service providers noted that shelters were predominantly housing younger and older clients, often considered higher acuity clients facing mental health, physical health, and substance use issues. **Mental health** was noted as a contributing factor to the homelessness crisis. **Older individuals** in shelters were identified as experiencing housing loss due to physical ailments or financial difficulties from rent increases.

Indigenous Communities Over-Represented in Homelessness Counts

It was highlighted during sessions that **Indigenous communities** are over-represented among those experiencing homelessness. Affordable permanent options are needed for these individuals.

Causes

Need for Rental Housing Supplements to Mitigate Housing Loss

Session participants noted that some rent supplement programs expired in 2022. Without programs like these, service providers found it **difficult to mitigate evictions and housing loss**.

Lack of Housing with Supports

Participants have observed that the current level of supply of supportive housing was insufficient for those with **substance use disorder and mental health challenges**, as organizations had difficulties managing client needs and providing adequate supports.

High acuity clients seeking housing in the private market often face stigma from landlords.

Systemic Anti-Indigenous Racism

Service providers noted their experience working with **Indigenous community members** who had been **denied rental accommodations or housing** in the private market due to being or being perceived as Indigenous.

Barriers

Reliance on the Private Market

Service providers highlighted that insufficient supply of community housing and not-for profit units has resulted in those experiencing or at risk of homelessness **relying on the private rental market** through subsidies, including the Rental Assistance Program.

Session participants noted that the current market conditions can enable landlords to decide whether they want to rent to households utilizing the Rental Assistance Program. For those accessing these programs, service providers often saw individuals or families forced to accept housing at unaffordable rates, often resulting in **households going into arrears**.

Discrimination in the Private Market

Throughout sessions, there was a sense that people experiencing homelessness are **stigmatized**. Consequently, service providers expressed concerns that clients seeking rentals in the private market face discrimination, including on the basis of their **ethnic background, language barriers**, and the fact that they are **currently staying at shelters**.

Insufficient community housing and reliance on the private market was also noted as having additional barriers, such as the requirement of paying first and last month's rent, for those at risk or experiencing homelessness.

Windsor-Essex Local Municipal Profiles

Housing Needs Assessment

This document is part of the research supporting the development of the Windsor-Essex Regional Affordable Housing Strategy.

Final Report

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1. Introduction and Background

The Approach

This study was undertaken in three components. Each component draws on insights gleaned from several primary and secondary data sources.

Part 1 Regional Housing Needs Assessment

Primary Research

In collaboration with the City of Windsor and the County of Essex representatives, a consultation and stakeholder engagement plan was developed to gather feedback on the current state of housing in the region. The primary research for the *Regional Housing Needs Assessment* focused on understanding the local community housing needs and touched on some initial opportunity areas. Activities within this phase included a resident survey that received over 1,300 responses, four in-person community town hall events throughout the region, and over twenty virtual expert discussion groups and interviews.

Secondary Research

The first component of the secondary research included developing a comprehensive *Regional Housing Needs Assessment* for the Windsor-Essex region. The second component included focus group engagements with the public, community agencies and organizations, and housing partners to validate and refine the identified housing needs and explore opportunities to improve housing conditions in Windsor-Essex.

These reports were combined as the *Regional Housing Needs Assessment* and have been attached as appendices to this strategy. This document outlines the current state of housing for each regional municipality and the community and affordable housing needs throughout the region. The *Regional Housing Needs Assessment* acts as a background document to inform the strategic direction of the *Regional Affordable Housing Strategy* for Windsor-Essex.

Part 2 Analysis of Development Potential

An assessment of residential development will provide potential opportunities and options for municipalities to consider when determining affordable housing solutions.

Part 3 Regional Affordable Housing Strategy

This *Regional Affordable Housing Strategy* draws from detailed research and analysis conducted on current and future anticipated housing needs among people in Windsor-Essex, the available and projected housing supply in the region, best practices from other municipalities in Ontario and beyond, current initiatives in place in Windsor-Essex, and community input. The current and future housing gaps along the entire housing continuum, spanning both market and non-market housing, were assessed and considered when crafting this strategy.

The *Regional Affordable Housing Strategy*, the culminating report for this study, summarizes a recommended action plan that considers the necessary steps for the City of Windsor and the County of Essex, along with their partner municipalities, to meet their community and affordable housing needs.

Geographic Scope

The Service Area for the Regional Affordable Housing Strategy includes the municipalities of Windsor, Amherstburg, Lakeshore, LaSalle, Kingsville, Leamington, Essex, and Tecumseh (Figure 1).

Figure 1: Map of Windsor-Essex region



Advancing Housing and Homelessness Efforts in Windsor-Essex

Both the federal and provincial governments have developed strategies and undertaken initiatives to address the housing needs of all Canadians in recent years.

While this study was developed on original research, as outlined in *The Approach* section on the previous page, it was critical that this study aligned with existing housing and homelessness efforts in Windsor-Essex to ensure impacts and coordination efforts are maximized and efficient. The City of Windsor has developed strategies which impact the provision of housing for all residents within the *Home, Together: Windsor Essex Housing and Homelessness Master Plan (2019-2028)* (HHMP). As such, the recommendations in this Regional Affordable Housing Strategy align with the goals of this HHMP, as well as other related strategies.

Windsor Essex Housing and Homelessness Master Plan (2019-2028)

As a part of the region's current HHMP, there were seven (7) goals outlined to contribute to the vision of the plan of an inclusive community where everyone has a safe, affordable, accessible, and quality home, and everyone lives where they can actively participate.

Goal 1: Sustain and Expand Social and Affordable Housing Supply

Goal 2: Sustain and Expand Housing that is Linked with Supports

Goal 3: Ending Homelessness

Goal 4: Addressing Indigenous Housing and Homelessness Needs

Goal 5: Reduce and Prevent Youth Homelessness

Goal 6: Foster Successful Tenancies Through Community Collaboration

Goal 7: Monitor, Report, and Evaluate

Sources 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 Windsor-Essex region, including the local municipalities within the County of Essex. 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 from Statistics Canada.

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 City of Windsor, the County of Essex, 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 and focus groups with housing partners in the community, supplement the quantitative data reported throughout this report.

Data for populations that are not included in the Census of Population, including people experiencing homelessness, students, and refugees, were collected through the City of Windsor, County of Essex, and applicable contacts and agencies dealing directly with these populations.

Data Limitations

Data limitations are commonly experienced in communities 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.

The impact of this 'random rounding' may result in total numbers being slightly different throughout the report. For example, the total household count for the Essex County and City of Windsor is 165,787 households. However, throughout this report, this figure may be reported as 165,785 or 165,790. Unfortunately, this is how the data is reported and is not something that should be manipulated to artificially show conformity. It should be noted that the impact of this rounding is negligible, given the size of the region and the difference in totals.

Pandemic COVID-19 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 in 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.

The impacts of the COVID-19 pandemic, including the impact on household incomes and labour characteristics, are noted throughout the report as appropriate.

Methodology

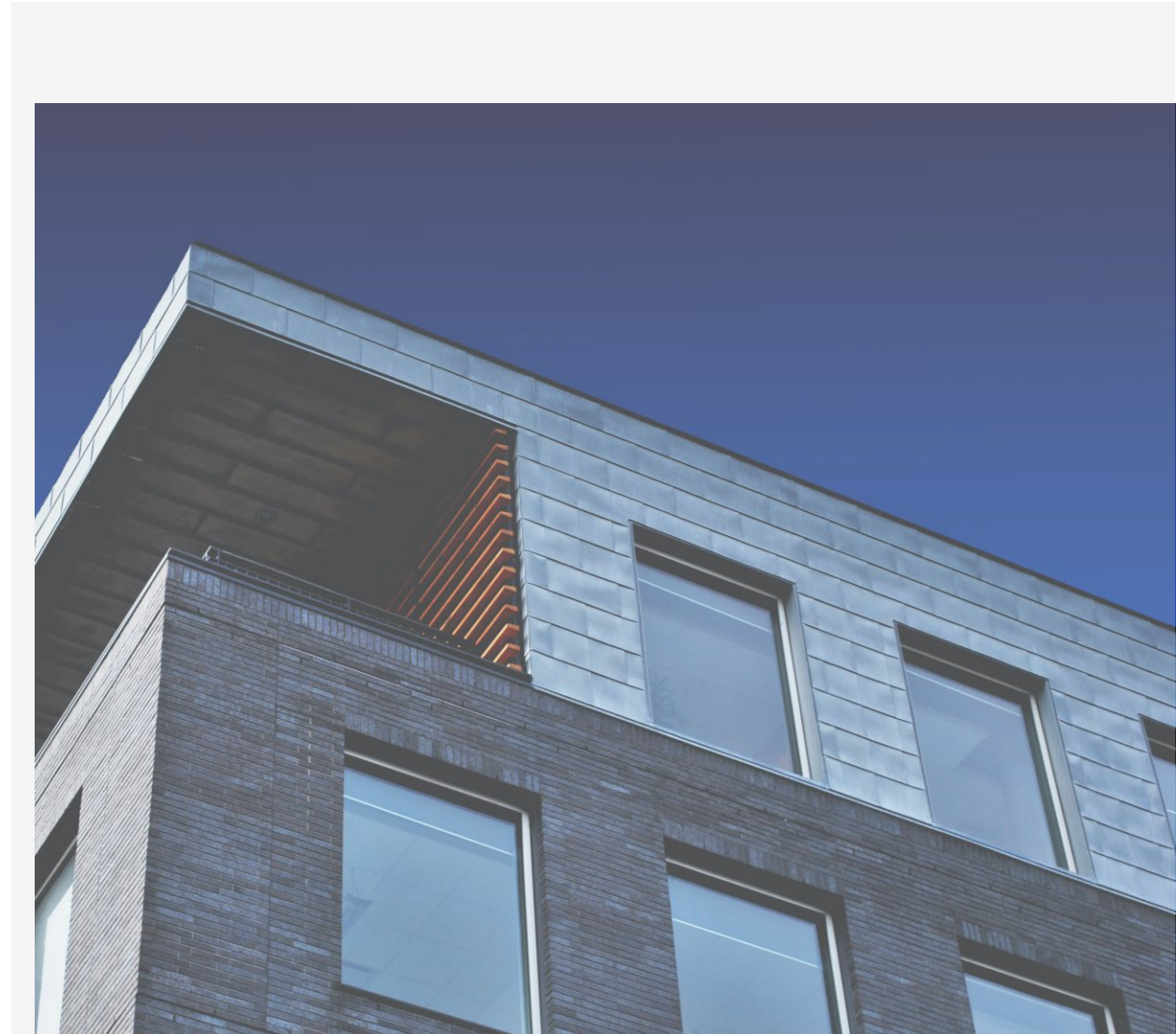
Local Municipal Profiles

This report has been developed to assess the current housing needs for each individual municipality through a Housing Needs Assessment. These municipal profiles were completed in conjunction with *Windsor-Essex Housing Needs Assessment*, and the **Key Housing Insights** found within are related to the regional insights outlined in the *Windsor-Essex Housing Needs Assessment* report.

This report contains the quantitative assessment of the housing need throughout the local municipalities in the region, including Statistics Canada Census data, Canada Mortgage and Housing Corporation (CMHC) housing market data, and local municipal records from Windsor-Essex.

Other data, such as non-market housing data or data pertaining to priority population groups, can be found in the *Windsor-Essex Housing Needs Assessment* report. These data, such as prevalence of homelessness, were not available at the local municipal level. Therefore, insights related to these populations are not detailed within this report.

Definitions for terms used throughout these profiles can be found in the **Glossary** section in the appendix of this report.



Methodology

Local Housing Benchmarks

For each municipality, projections were developed for household growth that align with the 'medium scenario' from the *Essex County 2022 Growth Analysis Report*.

Analysis on the projected households based on estimated household tenure and income levels provide benchmark proportions for Deeply Affordable housing units and Affordable Rental housing units. These proportions represent the amount of these housing types that would be required to affordably house the forecasted number of households in each municipality. Benchmarks are provided for the City of Windsor and the County of Essex in this report below.

For more information on this methodology, please refer to the Appendix of this report.

Affordable and Deeply Affordable Units

These housing benchmarks categorize affordable housing units by:

- **Affordable Rental:** Units with rent prices that meet affordability threshold prices were retrieved from the *Affordable Residential Units bulletin* posted by the Government of Ontario for each local municipality.
- **Deeply Affordable Rental:** Units affordable to households below the applicable Household Income Limits (HILs) for the local municipality.

	City of Windsor	County of Essex	Windsor-Essex
Existing Conditions			
2021 Total Dwellings	94,270	71,520	165,790
Existing Community Housing	6,466	878	7,344
Projected Needs			
Projected 2035 Dwellings	135,110	86,750	221,860
Ownership (% of Projected Stock)	60%	70%	70%
Rental (% of Projected Stock)	40%	30%	30%
Net New Stock Needed	40,840	15,330	56,170
Deeply Affordable (% of New Stock)	10%	5%	10%
Affordable Rental (% of New Stock)	15%	15%	15%

Note: Figures rounded up to the nearest 5%.

Future projected dwellings align with 'Medium Scenario' from *Essex County 2022 Growth Analysis Report*

Key Features of the Windsor-Essex Context

The City of Windsor and the County of Essex have experienced several critical shifts in the last decade, affecting housing outcomes for people in the region. These shifts have been shaped by economic, social, political, cultural, and geographic factors. This page highlights some of the observed dynamics unique to the region. The *Windsor-Essex Housing Needs Assessment* provides a more fulsome analysis of the demographic and economic trends impacting the housing system.

Continued Aging and Growing Regional Population

There has been population growth in all municipalities in Windsor-Essex in recent years. However, the absolute growth in population from 2016 to 2021 in Windsor was more than all the municipalities in Essex County combined. From 2001 to 2021, this was not the case, as the County added more population during this period. The region is expected to continue to grow between 2021 and 2046, albeit at a slower rate than the province-wide trends during this time. Consistent with municipalities across Ontario, the population in the region is aging, as the cohort of adults aged 65 and older grew by the highest absolute total and fastest rate between 2016 and 2021 relative to any other age cohort.

Renter Household Growth, Larger and Greater Diversity in Household Sizes

The number of renter households in the region increased at a faster rate than owner households between 2016 and 2021, signalling increased demand for rental housing. Household growth in Windsor-Essex has been outpaced by population growth in recent years, indicating larger household sizes. The growth of two-person and four- or more-person households, the fastest growing household sizes, indicates diverse growth in Windsor-Essex and increasing demand for a range of housing options.

Continued Migration to the Region Anticipated with Economic Growth

As one of Canada's southernmost regions, Windsor-Essex has long been a hub for migration and settlement, driven by its strategic location along the Canada-U.S. border and the economic opportunities available within. Recent mobility trends indicate migration to Windsor-Essex continues to contribute to population growth in the region. This migration is, in part, due to the economic growth in the region.

A Need for a Broader Range of Non-Market Housing Options

There was a lack of supply of accessible units within the non-market housing portfolio in the region. Within this non-market housing, there is a lack of supply of family-sized units outside the City of Windsor, indicating larger families in these municipalities may be forced to live in either unsuitable or unaffordable housing for their household composition.

Housing Stock Historically Large, Expensive Single-Detached Dwellings

The housing stock in Windsor-Essex is comprised mostly of single-detached dwellings, with a significant proportion being large dwellings with three or more bedrooms. More dense housing forms, like apartment dwellings, are mainly found in the City of Windsor. However, these apartments are not typically large family-sized units.

A Shift in Recent Development to Higher Density Forms

Despite historic development trends, recent development activity in Windsor-Essex indicates a shift towards more dense housing forms, such as apartment dwellings and row houses, in many of the local municipalities. This shift to more dense housing forms has allowed for the development of more purpose-built rental housing in the region, particularly notable for municipalities that previously did not develop this housing tenure at a sufficient scale for the renters in their communities.

Housing Affordability Challenges Disproportionately Affecting Low- and Moderate-Income Households

Single-income households, such as one-person or lone-parent households, and renter households face affordability issues and are in core housing need at a higher rate than other household sizes, types, and tenures. These households are more likely to be low- or moderate-income households. The need for affordable and suitable housing options for these household compositions and tenures is growing.

Regional Key Housing Challenges to Address

The development of the Regional Housing Needs Assessment provided the following Key Housing Insights that were the focus of this strategy:

Insight #1 • There is a need to stimulate an increase in the supply of purpose-built rental housing.

While municipalities across Windsor-Essex have added purpose-built rental units to their housing stock in recent years, the number of units added has been insufficient to meet the needs of the growing number of renters in the region. Demand for rental units continues to grow, as vacancy rates in the region fell below 2% in 2023, and average rent prices continue to increase steadily.

Insight #2 • There is a need for more housing affordable to a broad range of income levels.

Single-income households, including one-person and lone-parent households, account for almost 40% of the households in Windsor-Essex. These households require more affordable housing options due to lower average household incomes. One-person households were more than twice as likely to be in core housing need than other household types in 2021, when 15.8% of one-person households met the standards required for core housing need. Due to the lack of availability of more affordable dwelling types, such as townhouses or apartment units, it may be difficult for low- or moderate-income households to access affordable housing in the region.

Insight #3 • There is a need for a greater variety of housing options to reflect changing household structures and growth patterns.

The growth of two-person and four- or more-person households indicates diverse growth in Windsor-Essex and increasing demand for a range of housing options in the region. This growth includes an increase in households maintained by an adult aged 65 years or older, smaller households, households with large families, and multi-generational households.

Insight #4 • There is a need for more community housing options, including supportive and accessible units.

The current supply of community housing in Windsor-Essex is insufficient for the demand for these units. In 2024, the number of active applicants on the centralized waitlist for housing in the region reached over 8,000 households, a number higher than the total number of community housing units administered by various organizations throughout Windsor-Essex.

Insight #5 • There is a need to improve access to permanent housing and related supports for those experiencing housing instability.

According to the *2023-2034 Windsor-Essex Community Homelessness Report Summary*, the number of people reported to be experiencing homelessness has increased over time in Windsor-Essex, reaching almost 800 individuals in 2024.¹ Emergency shelters, currently only located in Windsor and Leamington, experience average occupancy rates that are over capacity.

¹ Official homelessness counts may be lower than the realities faced by those experiencing or at risk of homelessness in Windsor-Essex.

2.0 Local Municipal Profiles

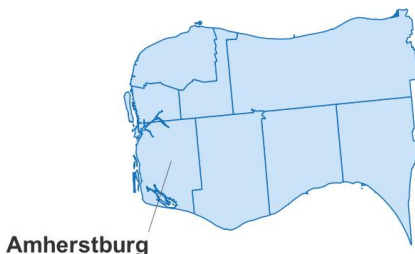
Overview

This section aims to assess the current state of housing for each of the municipalities in Windsor-Essex. These profiles provide an overview of the key housing insights that identify the existing housing needs as they relate to the regional trends.

The municipalities are ordered alphabetically in this section.

Housing Needs Summary

Key Housing Insights



The Town of Amherstburg has an **aging population**. In recent years, the town had a **high and quickly increasing** proportion of **households maintained** by those **aged 65 years and older**.

Historically, Amherstburg had a high proportion of owner households and single-detached dwellings. Recent trends indicate a **shift** towards **smaller households** and **denser forms of development**.

The town experienced among the **fastest increases** in **renter households** in the County of Essex in recent years. While the primary rental universe was growing, **average market rents** have historically been among the **highest** in the County and the town had the **highest proportion of renter households** facing **affordability challenges**.

Need for community and supportive housing

The Town of Amherstburg has experienced high rates of renter households in core housing need and facing affordability issues. These conditions indicate the need for more affordable housing options for low-income households.

Need for purpose-built rental housing

While the town has added purpose-built rental housing in 2023, the primary rental market has not otherwise grown meaningfully in recent years. The growth of renter households and increasing rent levels indicate increasing demand for rental housing.

Need for diverse range of housing types

The housing stock in the town will need a diverse range of housing types to provide options for households containing large families, singles, young households, and aging populations.

Local Housing Benchmarks

Based on growth projections, the Town of Amherstburg is projected to grow to approximately 11,240 households by 2035. This growth will necessitate the creation of housing to accommodate owner and renter households, as well as households at varying income levels.

To accommodate low- and moderate-income households in need, municipalities in the County of Essex should target 5% of housing completions to be deeply affordable units and 15% target for affordable rental housing units.

	Amherstburg	County of Essex
Existing Conditions		
2021 Total Dwellings	9,195	71,520
Existing Community Housing	187	878
Projected Needs		
Projected 2035 Dwellings	11,240	86,750
Ownership (% of Projected Stock)	85%	70%
Rental (% of Projected Stock)	15%	30%
Net New Stock Needed	2,045	15,330
Deeply Affordable (% of New Stock)	5%	
Affordable Rental (% of New Stock)	15%	

*Note: Figures rounded up to the nearest 5%.
Future projected dwellings align with 'Medium Scenario' from Essex County 2022 Growth Analysis Report*

Demand Profile

The following indicators and trends are key features of Amherstburg's housing demand profile.



The population of Amherstburg was **aging**, as those aged **65 years and older increased at the fastest rate** (+1,005 people, +25.3%) **across age cohorts** between 2016 and 2021. This was higher than the growth rate for populations aged 65 and older County-wide (+21.2%).



In 2021, **10.1% of the population in Amherstburg were immigrants**. This was below the proportion County-wide (+21.2%), but represented an **increase of 18.6%** from 2016 levels, above the County-wide growth rate (+15.2%).



Amherstburg had a **higher proportion of owner households** (91.5%) relative to the County-wide rate (85.6%) in 2021. **Owner households (+8.0%) in Amherstburg increased at a slightly faster rate** than renter households (+7.2%) between 2016 and 2021.



Amherstburg had among the **highest rates of households containing couples with children** (30.4%) and **couples without children** (31.6%) in the County of Essex in 2021. Two-person households experienced the fastest growth in Amherstburg (+365 households, +11.8%) between 2016 and 2021.



Amherstburg had a **slightly higher proportion of household maintainers aged 65 years or older** (32.8%) compared to the County (31.7%) in 2021. These households experienced a **faster rate of increase** (+30.5%) compared to County-wide growth (+20.8%) from 2016.



In 2021, Amherstburg had a **rate of high-income households** (51.0%) and **low-income households** (21.7%) similar to the County of Essex (51.1% and 21.1%, respectively).

Indicator (2021)	Amherstburg		County of Essex	
	(#)	(%)	(#)	(%)

Population Trends

Population	23,525	--	193,200	--
Population Change (2016)	+1,590	+7.2%	+11,440	+6.3%
Population Aged under 15	3,730	15.9%	32,170	16.7%
Population Aged 65+	4,975	21.1%	38,975	20.2%
Indigenous Population	920	3.9%	5,470	2.9%
Immigrant Population	2,360	10.1%	30,330	16.0%

Household Trends

Households	9,200	--	71,515	--
Owner Households	7,855	85.4%	61,195	85.6%
Renter Households	1,345	14.6%	10,315	14.4%
One-Person Households	2,055	22.3%	15,290	21.4%
Two-Person Households	3,470	37.7%	25,830	36.1%
Three-Person Households	1,430	15.6%	11,130	15.6%
Four+ Person Households	2,235	24.3%	19,280	27.0%
Couple with Children	2,795	30.4%	23,520	32.9%
Couple without Children	2,910	31.6%	21,425	30.0%
Maintainer Aged under 25	70	0.8%	615	0.9%
Maintainer Aged 65+	3,020	32.8%	22,705	31.7%
Median Household Income	\$98,000		\$108,000	

Supply Profile

The following indicators and trends are key features of Amherstburg's housing supply profile.



The **most common dwelling type** in Amherstburg in 2021 was **single-detached dwellings** (83.0%), followed by apartments with less than five storeys (6.1%), and row houses (4.0%).



In 2021, **renter households** (30.9%) in Amherstburg were more likely to live in **apartments with less than five storeys** compared to owner households (0.6%), while **owner households** (91.5%) were more likely to live in **single-detached dwellings** than renter households (33.8%).



In 2021, **74.5% of dwellings in Amherstburg had at least three bedrooms**, consistent with the proportion in the County of Essex (76.7%). However, dwellings in Amherstburg with **two or fewer bedrooms** increased at a **faster rate** (+14.6%) than dwellings with at least three bedrooms (+5.9%) between 2016 and 2021.



Amherstburg had a **lower rate** of dwellings that were **unsuitable** (2.4%) and a **consistent rate for housing in need of major repairs** (4.6%) compared to the County (3.4% and 4.5%, respectively) in 2021. The number of **unsuitable dwellings increased** (+18.4%) from 2016.



Amherstburg had a **roughly even distribution of the dwelling age of construction** in the Town's housing stock in 2021. This was fairly consistent with County-wide housing stock trends.



In 2024, **development in Amherstburg was shifting towards denser built forms**. Apartments were 62.3% of completions during this period, an increase from 21.6% in 2018. Single-detached dwellings made up 22.1% of completions in 2024, down from 48.9% in 2018.

Indicator (2021)	Amherstburg		County of Essex	
	(#)	(%)	(#)	(%)

Housing Stock Trends

Total Dwellings	9,190	--	71,515	--
Single-Detached Dwellings	7,630	83.0%	58,855	82.3%
Semi-Detached (Duplex)	280	3.0%	3,125	4.4%
Row Houses	365	4.0%	3,030	4.2%
Apartment (< 5 Storeys)	560	6.1%	3,860	5.4%
Apartment (5+ Storeys)	335	3.6%	1,860	2.6%
Other Dwellings	15	0.2%	790	1.1%

Dwellings by Age of Construction and Condition

1960 or Before	2,225	24.2%	16,055	22.4%
1961 to 1980	2,420	26.3%	17,880	25.0%
1981 to 2000	2,385	25.9%	20,510	28.7%
2001 to 2021	2,175	23.6%	17,065	23.9%
Major Repairs Required	420	4.6%	3,245	4.5%

Dwellings by Size and Suitability

Bachelor	20	0.2%	140	0.2%
One-Bedroom	630	6.8%	3,525	4.9%
Two-Bedrooms	1,700	18.5%	12,970	18.1%
Three Bedrooms	4,150	45.1%	31,430	43.9%
Four- or more-Bedrooms	2,705	29.4%	23,450	32.8%
Not Suitable	225	2.4%	2,430	3.4%

Affordability Profile

The following indicators and trends are key features of Amherstburg's housing affordability profile.



The **average price** across all **resale dwellings** in Amherstburg in 2024 was **\$652,835**, above the County of Essex average (\$645,800)².



The average price of a **newly constructed home** in Amherstburg was **\$936,709 in 2024**, an increase of 216.3% from the average price of \$296,129 in 2015. However, this was lower than the County-wide average price (\$1,096,647) for a newly constructed unit in 2024.



The **primary rental universe** in Amherstburg had **483 units in 2024**, among which 42.0% were one-bedroom units and 54.5% were two-bedroom units. Between 2015 and 2024, there was an **increase** of 196 units (+68.3%), indicating a **growing primary rental supply**.



Amherstburg had a **higher proportion** of households experiencing **affordability** (13.2%) or **deep affordability** (3.5%) **challenges** relative to County-wide trends (12.5% and 4.0%, respectively) in 2021.



In 2021, Amherstburg had a **lower proportion** of households in **core housing need** (4.9%) compared to County-wide rates (4.6%).



Assessed by tenure, **core housing need** levels were **higher** in **renter households** (19.7%) compared to owner households (2.4%) in Amherstburg. Additionally, **affordability challenges** were **higher** for **renter households** (39.0%) than owner households (8.7%) during this period.

Indicator	Amherstburg		County of Essex	
	(#)	(%)	(#)	(%)

Affordability Trends (2021)

Households Assessed ¹	9,070	98.6%	71,395	99.8%
STIR 30% or more	1,195	13.2%	8,900	12.5%
STIR 50% or more	315	3.5%	2,865	4.0%
Households Assessed ¹	9,005	97.9%	69,675	97.4%
In Core Housing Need	445	4.9%	3,200	4.6%

Ownership Resale – Average (2024)

All Dwellings	\$652,835	\$645,800
Single- and semi-detached	\$669,411	\$681,200
Townhouse	--	-
Apartment	\$426,271	\$410,400

Rent Levels– CMHC Average (2024)

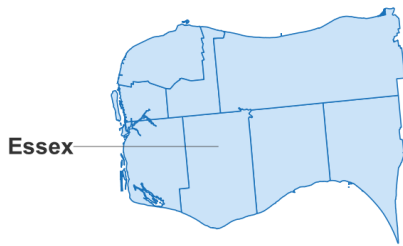
All Unit Sizes	\$1,142	\$1,403
Bachelor	--	-
One-Bedroom	--	\$874
Two-Bedrooms	\$1,169	\$1,529
Three+ Bedrooms	--	\$1,650

¹ - Please see the glossary for details on the households assessed for STIR and Core Housing Need.

² - Average resale prices derived from July 2024 Windsor-Essex County Residential Market Activity and MLS Home Price Index Report from the Windsor-Essex County Association of Realtors

Housing Needs Summary

Key Housing Insights



The Town of Essex had among the **highest proportion** of **one-person households** in the County of Essex. However, in recent years, households with **four- or more-persons** have experienced the **fastest growth** in the Town.

During this period, owner households have increased as **renter households declined**. The Town had among the **smallest primary rental universe** in the County, with among the slowest growth in new purpose-built rental units.

During this period, a high proportion of dwellings in Essex were **constructed in 1980 or earlier**. This may have contributed to the **high rates** of dwellings in need of **major repairs**. Development trends indicate a shift from previous decades and the **introduction of apartment housing completions**.

Need for community and supportive housing

The aging of the population in the Town of Essex may indicate the need for more community and supportive housing as this population continues to age in place within their communities.

Need for purpose-built rental housing

Although the number of households that rented their homes has declined in the Town of Essex, this may be due to the lack of options for these households seeking rental accommodations.

Need for diverse range of housing types

The housing supply in Essex is among the oldest in the County. This stock is predominantly large single-detached dwellings. Household growth trends indicate the need for a diverse range of housing options for both family and non-family households.

Local Housing Benchmarks

Based on growth projections, the Town of Essex is projected to grow to approximately 9,520 households by 2035. This growth will necessitate the creation of housing to accommodate owner and renter households, as well as households at varying income levels.

To accommodate low- and moderate-income households in need, municipalities in the County of Essex should target 5% of housing completions to be deeply affordable units and 15% target for affordable rental housing units.

	Essex	County of Essex
Existing Conditions		
2021 Total Dwellings	8,395	71,520
Existing Community Housing	161	878
Projected Needs		
Projected 2035 Dwellings	9,520	86,750
Ownership (% of Projected Stock)	85%	70%
Rental (% of Projected Stock)	15%	30%
Net New Stock Needed	1,125	15,330
Deeply Affordable (% of New Stock)	5%	
Affordable Rental (% of New Stock)	15%	

*Note: Figures rounded up to the nearest 5%.
Future projected dwellings align with 'Medium Scenario' from Essex County 2022 Growth Analysis Report*

Demand Profile

The following indicators and trends are key features of Essex's housing demand profile.



The population of Essex was **aging**, as those aged **65 years and older increased at the fastest rate** (+615 people, +15.2%) **across age cohorts** between 2016 and 2021. However, this was below the growth rate for this age cohort County-wide (+21.2%).



In 2021, **8.7% of the population in Essex were immigrants**. This was below the proportion in the County of Essex (16.0%) but represented a slight increase from 2016 levels (+60 immigrants, +3.4%). However, this was **below the County-wide growth rate for immigrants** (+15.2%) over this period.



The Town of Essex had a **high proportion of owner households** (85.4%) in 2021, consistent with the County-wide rate (85.6%). **Owner households in Essex increased** (+5.0%) from 2016, while **renter households declined** (-2.0%). This is different from County-wide trends, where renter households increased (+4.6%) during this period.



The Town of Essex had the **second-highest rate of one-person households** (25.7%), and among the highest rate of **multiple generation family households** (3.0%) in the County of Essex in 2021. Four- or more-person households in Essex **increased at the second-fastest rate** (+12.8%) across all local municipalities between 2016 and 2021.



The Town of Essex had a **high proportion of household maintainers aged 65 years and older** (33.0%) compared to the County (31.7%) in 2021. However, these maintainers experienced a **slower rate of increase** (+12.9%) compared to County-wide growth (+20.8%) from 2016.



In 2021, Essex had a **lower rate of high-income households** (43.3%) and a **higher rate of low-income households** (27.6%) than the County of Essex (51.1% and 21.1%, respectively).

Indicator (2021)	Essex		County of Essex	
	(#)	(%)	(#)	(%)
Population Trends				
Population	21,215	--	193,200	--
Population Change (2016)	+785	+3.8%	+11,440	+6.3%
Population Aged under 15	3,245	15.3%	32,170	16.7%
Population Aged 65+	4,650	21.9%	38,975	20.2%
Indigenous Population	925	4.5%	5,470	2.9%
Immigrant Population	1,800	8.7%	30,330	16.0%
Household Trends				
Households	8,390	--	71,515	--
Owner Households	7,165	85.4%	61,195	85.6%
Renter Households	1,230	14.7%	10,315	14.4%
One-Person Households	2,155	25.7%	15,290	21.4%
Two-Person Households	3,140	37.4%	25,830	36.1%
Three-Person Households	1,200	14.3%	11,130	15.6%
Four+ Person Households	1,900	22.6%	19,280	27.0%
Couple with Children	2,315	27.6%	23,520	32.9%
Couple without Children	2,570	30.6%	21,425	30.0%
Maintainer Aged under 25	100	1.2%	615	0.9%
Maintainer Aged 65+	2,765	33.0%	22,705	31.7%
Median Household Income	\$87,000		\$108,000	

Supply Profile

The following indicators and trends are key features of Essex's housing supply profile.



The **most common dwelling type** in Essex in 2021 was **single-detached dwellings** (84.6%), followed by apartments with less than five storeys (5.4%), and other dwellings (5.0%). Essex had the **highest proportion of other dwelling forms** (5.0%) in the County of Essex in 2021.



In 2021, **renter households** (30.1%) in Essex were more likely to live in **apartments with less than five storeys** compared to owner households (0.3%), while **owner households** (91.5%) were more likely to live in **single-detached dwellings** than renter households (43.9%).



In 2021, **69.4% of dwellings in Essex had at least three bedrooms**, lower than the proportion in the County of Essex (76.7%). Between 2016 and 2021, dwellings in Essex with **at least three bedrooms** increased at a **slightly faster rate** (+4.3%) than dwellings with two- or fewer-bedrooms (+3.0%).



The Town of Essex had a **lower rate** of dwellings that were **unsuitable** (2.9%), but a **high proportion** of dwellings in **need of major repairs** (6.7%) compared to the County (3.4% and 4.5%, respectively) in 2021.



The Town of Essex (63.1%) had a **higher proportion** of dwellings constructed in **1980 or earlier** than the County (47.4%), indicating an **older housing stock**.



Development in Essex was shifting towards denser built forms. Between 2020 and 2024, apartments were 15.2% of housing completions, compared to the decades between 2000 and 2009, as well as 2010 and 2019 when apartments made up 0.0% of housing completions.

Indicator (2021)	Essex		County of Essex	
	(#)	(%)	(#)	(%)

Housing Stock Trends

Total Dwellings	8,390	--	71,515	--
Single-Detached Dwellings	7,095	84.6%	58,855	82.3%
Semi-Detached (Duplex)	55	0.7%	3,125	4.4%
Row Houses	295	3.5%	3,030	4.2%
Apartment (< 5 Storeys)	455	5.4%	3,860	5.4%
Apartment (5+ Storeys)	60	0.7%	1,860	2.6%
Other Dwellings	420	5.0%	790	1.1%

Dwellings by Age of Construction and Condition

1960 or Before	2,730	32.5%	16,055	22.4%
1961 to 1980	2,560	30.5%	17,880	25.0%
1981 to 2000	1,845	22.0%	20,510	28.7%
2001 to 2021	1,255	15.0%	17,065	23.9%
Major Repairs Required	560	6.7%	3,245	4.5%

Dwellings by Size and Suitability

Bachelor	25	0.3%	140	0.2%
One-Bedroom	490	5.8%	3,525	4.9%
Two-Bedrooms	2,055	24.5%	12,970	18.1%
Three Bedrooms	3,770	44.9%	31,430	43.9%
Four- or more-Bedrooms	2,050	24.4%	23,450	32.8%
Not Suitable	240	2.9%	2,430	3.4%

Affordability Profile

The following indicators and trends are key features of Essex's housing affordability profile.



The **average price** across all **re-sale dwellings** in Essex in 2024 was **\$587,588, among the lowest across all local municipalities**, much lower the County of Essex average (\$645,800) ².



The average price of a **newly constructed home** in Essex was **\$1,207,400 in 2024, higher** than the County-wide average price (\$1,096,647) for a newly constructed unit in 2024.



The **primary rental universe** in Essex had **330 units in 2024**, among which 64.5% were two-bedroom units. Between 2015 and 2024 the primary rental universe experienced an **increase** of 63 units (+23.6%), indicating a growing supply of purpose-built rental housing.



Essex had a **slightly lower proportion** of households experiencing **affordability** (12.1%) or **deep affordability** (4.4%) **challenges** relative to County-wide trends (12.5% and 4.0%, respectively) in 2021.



In 2021, Essex had a **lower proportion** of households in **core housing need** (4.1%) compared to County-wide rates (4.6%).



Assessed by tenure, **core housing need** levels were **higher** in **renter households** (11.7%) compared to owner households (2.7%) in Essex. Additionally, **affordability challenges** were **higher** for **renter households** (29.0%) than owner households (9.1%) during this period.

Indicator	Essex		County of Essex	
	(#)	(%)	(#)	(%)

Affordability Trends (2021)

Households Assessed ¹	8,240	98.2%	71,395	99.8%
STIR 30% or more	995	12.1%	8,900	12.5%
STIR 50% or more	365	4.4%	2,865	4.0%
Households Assessed ¹	8,140	97.0%	69,675	97.4%
In Core Housing Need	335	4.1%	3,200	4.6%

Ownership Resale – Average (2024)

All Dwellings	\$587,588	\$645,800
Single- and Semi-detached	\$593,964	\$681,200
Townhouse	--	-
Apartment	--	\$410,400

Rent Levels – CMHC Average (2024)

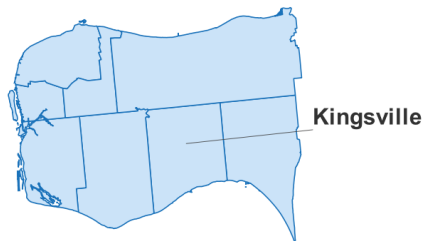
All Unit Sizes	\$1,142	\$1,403
Bachelor	--	-
One-Bedroom	--	\$874
Two-Bedrooms	\$1,169	\$1,529
Three+ Bedrooms	--	\$1,650

¹ - Please see the glossary for details on the households assessed for STIR and Core Housing Need.

² - Average re-sale prices derived from July 2024 Windsor-Essex County Residential Market Activity and MLS Home Price Index Report from the Windsor-Essex County Association of Realtors

Housing Needs Summary

Key Housing Insights



The Town of Kingsville had the highest proportion of **two-person households**, and a growing proportion of **individuals** and **households led** by those **65 years and older**.

During this period, the **relatively new housing stock** was predominantly single-detached dwellings.

Owner households were **increasing** in Kingsville at a faster rate than renter households, and **development** trends indicated only a **slight shift** towards **denser** forms of development.

The **primary rental universe** in the Town was among the **smallest** in the County of Essex, and average market rents were above the County average. **Renter households** in Kingsville faced one of the highest incidences of **core housing need**.

Need for community and supportive housing

The proportion of renter households in core housing need indicates the need for more affordable options available for low-income households in the Town of Kingsville.

Need for purpose-built rental housing

Although the town lost renter households in recent years, this may be due to the lack of rental option among the housing stock in the town. The primary rental universe in Kingsville is among the smallest in the County.

Need for diverse range of housing types

The housing stock in Kingsville was predominantly single-detached dwellings. While there has been development of more dense housing types in recent years, household growth trends in Kingsville indicate the need for a more diverse range of housing options.

Local Housing Benchmarks

Based on growth projections, the Town of Kingsville is projected to grow to approximately 10,110 households by 2035. This growth will necessitate the creation of housing to accommodate owner and renter households, as well as households at varying income levels.

To accommodate low- and moderate-income households in need, municipalities in the County of Essex should target 5% of housing completions to be deeply affordable units and 15% target for affordable rental housing units.

	Kingsville	County of Essex
Existing Conditions		
2021 Total Dwellings	8,285	71,520
Existing Community Housing	112	878
Projected Needs		
Projected 2035 Dwellings	10,110	86,750
Ownership (% of Projected Stock)	85%	70%
Rental (% of Projected Stock)	15%	30%
Net New Stock Needed	1,825	15,330
Deeply Affordable (% of New Stock)	5%	
Affordable Rental (% of New Stock)	15%	

Note: Figures rounded up to the nearest 5%.

Future projected dwellings align with 'Medium Scenario' from Essex County 2022 Growth Analysis Report

Demand Profile

The following indicators and trends are key features of Kingsville's housing demand profile.



The population of Kingsville was **aging**, as those aged **65 years and older increased at the fastest rate** (+765 people, +17.7%) **across age cohorts** between 2016 and 2021. This was lower the growth rate for populations aged 65 years and older County-wide (+21.2%).



In 2021, **13.3% of the population in Kingsville were immigrants**. This was below the proportion in the County of Essex (16.0%) and represented only a slight increase (+50 people, +1.8%) from 2016 levels. This was **well below the County-wide growth rate** for immigrants (+15.2%) over this period.



Kingsville had a **high proportion of owner households** (84.7%) in 2021, slightly below the County-wide rate (85.6%). **Owner households (+4.2%) in Kingsville increased at a faster rate** than renter households (+2.0%) between 2016 and 2021.



Kingsville had the **highest rate of two-person households** (39.1%), and the highest rate of households containing couples with children (33.6%) in the County in 2021. Three-person households in Kingsville **increased at the second-fastest rate** (+7.2%) across all local municipalities between 2016 and 2021.



Kingsville had the **second-highest proportion of household maintainers aged 65 years and older** (34.9%), above the rate in the County (31.7%) in 2021. These households experienced a **lower rate of increase** (+18.0%) relative to County-wide growth (+20.8%) from 2016.



In 2021, Kingsville had a **lower rate of high-income households** (47.3%) and a **slightly higher rate of low-income households** (22.6%) than the County of Essex (51.1% and 21.1%, respectively).

Indicator (2021)	Kingsville		County of Essex	
	(#)	(%)	(#)	(%)

Population Trends

Population	22,120	--	193,200	--
Population Change (2016)	+570	+2.6%	+11,440	+6.3%
Population Aged under 15	3,575	16.2%	32,170	16.7%
Population Aged 65+	5,080	23.0%	38,975	20.2%
Indigenous Population	495	2.3%	5,470	2.9%
Immigrant Population	2,810	13.3%	30,330	16.0%

Household Trends

Households	8,285	--	71,515	--
Owner Households	7,015	84.7%	61,195	85.6%
Renter Households	1,270	15.3%	10,315	14.4%
One-Person Households	1,890	22.8%	15,290	21.4%
Two-Person Households	3,240	39.1%	25,830	36.1%
Three-Person Households	1,195	14.4%	11,130	15.6%
Four+ Person Households	1,965	23.7%	19,280	27.0%
Couple with Children	2,495	30.1%	23,520	32.9%
Couple without Children	2,780	33.6%	21,425	30.0%
Maintainer Aged under 25	70	0.8%	615	0.9%
Maintainer Aged 65+	2,890	34.9%	22,705	31.7%
Median Household Income	\$94,000		\$108,000	

Supply Profile

The following indicators and trends are key features of Kingsville's housing supply profile.



The **most common dwelling type** in Kingsville in 2021 was **single-detached dwellings** (83.0%), followed by row houses (6.3%), and apartments with less than five storeys (6.1%).



In 2021, **renter households** (31.5%) in Kingsville were more likely to live in **apartments with less than five storeys** compared to owner households (0.4%), while **owner households** (88.9%) were more likely to live in **single-detached dwellings** than renter households (50.4%).



In 2021, **73.8% of dwellings in Kingsville had at least three bedrooms**, above the proportion in the County of Essex (76.7%). However, dwellings in Kingsville with **two bedrooms or less** increased at a **faster rate** (+12.1%) than dwellings with at least three bedrooms (+1.3%) between 2016 and 2021.



Kingsville had a **lower rate** of dwellings that were **unsuitable** (3.2%) and a **consistent rate of housing in need of major repairs** (4.6%) compared to the County (3.4% and 4.5%, respectively) in 2021. The number of **unsuitable dwellings increased** (+15.2%) from 2016.



Kingsville (25.4%) had a higher proportion of dwellings constructed between 2001 and 2021 than the County (23.9%), indicating a **newer housing stock**. Additionally, 7.6% of dwellings in the Town were constructed between 2017 and 2021, above the County share (6.9%).



In 2024, **development in Kingsville was shifting towards denser built forms**. Apartments were 53.4% of completions during this period, an increase from 20.7% in 2019. Single-detached dwellings made up 39.7% of completions in 2024, down from 46.3% in 2019.

Indicator (2021)	Kingsville		County of Essex	
	(#)	(%)	(#)	(%)

Housing Stock Trends

Total Dwellings	8,285	--	71,515	--
Single-Detached Dwellings	6,880	83.0%	58,855	82.3%
Semi-Detached (Duplex)	325	3.9%	3,125	4.4%
Row Houses	525	6.3%	3,030	4.2%
Apartment (< 5 Storeys)	505	6.1%	3,860	5.4%
Apartment (5+ Storeys)	--	--	1,860	2.6%
Other Dwellings	55	0.7%	790	1.1%

Dwellings by Age of Construction and Condition

1960 or Before	2,360	28.5%	16,055	22.4%
1961 to 1980	2,255	27.2%	17,880	25.0%
1981 to 2000	1,575	19.0%	20,510	28.7%
2001 to 2021	2,105	25.4%	17,065	23.9%
Major Repairs Required	380	4.6%	3,245	4.5%

Dwellings by Size and Suitability

Bachelor	15	0.2%	140	0.2%
One-Bedroom	480	5.8%	3,525	4.9%
Two-Bedrooms	1,675	20.2%	12,970	18.1%
Three Bedrooms	3,770	45.5%	31,430	43.9%
Four- or more-Bedrooms	2,345	28.3%	23,450	32.8%
Not Suitable	265	3.2%	2,430	3.4%

Affordability Profile

The following indicators and trends are key features of Kingsville's housing affordability profile.



The **average price** across all **resale dwellings** in Kingsville in 2024 was **\$635,951**, slightly below the County of Essex average (\$645,800)². The average re-sale price for **apartment dwellings** in Kingsville was \$510,000.



The average price of a **newly constructed home** in Kingsville was **\$968,142 in 2024**, a slight decrease from the average price of \$976,635 in 2023. This was **slightly lower** than the County-wide average price (\$1,096,647) for a newly constructed unit in 2024.



The **primary rental universe** in Kingsville had just **306 units in 2024**, among the **smallest supply** in any local municipality in Essex. However, this represented an **increase** of 69 units (+29.1%) **from 2015**, indicating a growing supply of purpose-built rental housing.



Kingsville had a **lower proportion** of households experiencing **affordability** (11.4%) or **deep affordability** (3.6%) **challenges** relative to County-wide trends (12.5% and 4.0%, respectively) in 2021.



In 2021, Kingsville had a **higher proportion** of households in **core housing need** (5.4%) compared to County-wide rates (4.6%).



Assessed by tenure, **core housing need** levels were **higher** in **renter households** (19.6%) compared to owner households (2.9%) in Kingsville. Additionally, **affordability challenges** were **higher** for **renter households** (29.7%) than owner households (8.0%) during this period.

Indicator	Kingsville		County of Essex	
	(#)	(%)	(#)	(%)

Affordability Trends (2021)

Households Assessed ¹	8,090	97.6%	71,395	99.8%
STIR 30% or more	920	11.4%	8,900	12.5%
STIR 50% or more	295	3.6%	2,865	4.0%
Households Assessed ¹	8,010	96.7%	69,675	97.4%
In Core Housing Need	435	5.4%	3,200	4.6%

Ownership Resale – Average (2024)

All Dwellings	\$635,951	\$645,800
Single- and Semi-detached	\$637,857	\$681,200
Townhouse	--	-
Apartment	\$510,000	\$410,400

Rent Levels – CMHC Average (2024)

All Unit Sizes	\$1,321	\$1,403
Bachelor	--	-
One-Bedroom	\$1,087	\$874
Two-Bedrooms	\$1,428	\$1,529
Three+ Bedrooms	--	\$1,650

¹ - Please see glossary to see details on the households assessed for STIR and Core Housing Need.

² - Average re-sale prices derived from July 2024 Windsor-Essex County Residential Market Activity and MLS Home Price Index Report from the Windsor-Essex County Association of Realtors

Housing Needs Summary

Key Housing Insights



The Municipality of Lakeshore has an **aging population** due to the growth of adults aged 65 and older. The **Indigenous population** in Lakeshore was the **third-largest** in the County of Essex and had grown at one of the fastest rates. Lakeshore had the **highest proportion of large (4+ person) households** and **owner households** in Windsor-Essex.

The **housing stock** in Lakeshore was the **newest** in the County and had the highest proportion of **single-detached dwellings**, contributing to the **highest average dwelling resale price**. Lakeshore had the **smallest primary rental universe** in the County of Essex, though development trends indicated a slight shift towards **denser forms of development** and an increase in purpose-built supply.

Need for community and supportive housing

The Municipality of Lakeshore had the lowest number of community housing units per capita in the County. There is a need to address the needs of low-income households in the municipality through community housing or affordable rental housing units.

Need for affordable housing options

Homeownership in Lakeshore is among the most unaffordable in the County of Essex. The price of resale homes, for all dwellings, in the municipality is the highest in the County.

Need for diverse range of housing types

The housing stock in Lakeshore was predominantly made up of large, expensive single-detached dwellings. A more diverse range of housing options will be needed for the growing and aging population.

Local Housing Benchmarks

Based on growth projections, the Municipality of Lakeshore is projected to grow to approximately 17,580 households by 2035. This growth will necessitate the creation of housing to accommodate owner and renter households, as well as households at varying income levels.

To accommodate low- and moderate-income households in need, municipalities in the County of Essex should target 5% of housing completions to be Rent-Geared-to-Income housing units and 15% for Affordable Housing units.

	Lakeshore	County of Essex
Existing Conditions		
2021 Total Dwellings	14,390	71,520
Existing Community Housing	57	878
Projected Needs		
Projected 2035 Dwellings	17,580	86,750
Ownership (% of Projected Stock)	90%	70%
Rental (% of Projected Stock)	10%	30%
Net New Stock Needed	3,190	15,330
Deeply Affordable (% of New Stock)	5%	
Affordable Rental (% of New Stock)	15%	

Note: Figures rounded up to the nearest 5%.

Future projected dwellings align with 'Medium Scenario' from Essex County 2022 Growth Analysis Report

Demand Profile

The following indicators and trends are key features of Lakeshore's housing demand profile.



The population of Lakeshore was **getting older**, as those aged **65 years and older** (+1,325 people, +24.5%) increased the most between 2016 and 2021. Those aged **15 to 24 years** (+640 people, +13.8%) had the fastest growth rate for this age cohort in the County of Essex.



In 2021, **13.5% of the population in Lakeshore were immigrants**. This was below the proportion in the County of Essex (16.0%) but represented an increase of 38.8% from 2016 levels. This was the **fastest rate of increase** in the County over this period.



Lakeshore had the **highest proportion of owner households** (91.5%) in the County in 2021, above the County-wide rate (85.6%). **Owner households (+9.8%) increased at a faster rate** than renter households (+1.3%) between 2016 and 2021.



Lakeshore had the **highest proportion of four- or more-person households** (31.9%), and among the highest share of households containing couples with children (38.3%) in the County of Essex in 2021. Four- or more-person households (+13.7%) **increased at the fastest rate** between 2016 and 2021.



Lakeshore had a **lower proportion of household maintainers aged 65 years or older** (27.1%) compared to the County (31.7%) in 2021. However, these maintainers (+24.0%) **increased at the fastest rate** by age cohort from 2016, above the County-wide growth (+20.8%).



In 2021, Lakeshore had a **higher rate of high-income households** (58.3%) and a **lower rate of low-income households** (16.4%) than the County of Essex (51.1% and 21.1%, respectively).

Indicator (2021)	Lakeshore		County of Essex	
	(#)	(%)	(#)	(%)

Population Trends

Population	40,410	--	193,200	--
Population Change (2016)	+3,795	+10.4%	+11,440	+6.3%
Population Aged under 15	7,325	18.1%	32,170	16.7%
Population Aged 65+	6,735	16.7%	38,975	20.2%
Indigenous Population	1,365	3.4%	5,470	2.9%
Immigrant Population	5,420	13.5%	30,330	16.0%

Household Trends

Households	14,385	--	71,515	--
Owner Households	13,165	91.5%	61,195	85.6%
Renter Households	1,215	8.4%	10,315	14.4%
One-Person Households	2,475	17.2%	15,290	21.4%
Two-Person Households	5,035	35.0%	25,830	36.1%
Three-Person Households	2,275	15.8%	11,130	15.6%
Four+ Person Households	4,595	31.9%	19,280	27.0%
Couple with Children	5,510	38.3%	23,520	32.9%
Couple without Children	4,230	29.4%	21,425	30.0%
Maintainer Aged under 25	60	0.4%	615	0.9%
Maintainer Aged 65+	3,895	27.1%	22,705	31.7%
Median Household Income	\$114,000		\$108,000	

Supply Profile

The following indicators and trends are key features of Lakeshore's housing supply profile.



Lakeshore (92.0%) had the highest proportion of single-detached dwellings in the County of Essex in 2021. Row houses (2.6%) were the second-most common dwelling type in Lakeshore during this period, followed by apartments with less than five storeys (2.0%).



In 2021, **renter households** (19.3%) in Lakeshore were more likely to live in **apartments with less than five storeys** compared to owner households (0.1%), while **owner households** (94.9%) were more likely to live in **single-detached dwellings** than renter households (61.1%).



In 2021, **82.5% of dwellings in Lakeshore had at least three bedrooms**. This was above the proportion in the County (76.7%) and represented an increase of 10.0% from 2016 levels. This was the **fastest rate of increase** in the County of Essex over this period.



Lakeshore had a **below-average rate** of dwellings that were **unsuitable** (2.6%) and **in need of major repairs** (4.3%) compared to the County (3.4% and 4.5%, respectively) in 2021. However, the number of **unsuitable dwellings in Lakeshore increased** (+21.3%) from 2016.



Lakeshore (34.2%) had a higher proportion of dwellings constructed between 2001 and 2021 than the County (23.9%), indicating a **newer housing stock**. Additionally, 8.4% of dwellings in the Town were constructed between 2017 and 2021, above the County rate (6.9%).



Development in Lakeshore declined to 79 housing completions in 2024, from 209 housing completions in 2023. In 2024, **single-detached dwellings were 79.7% of housing completions**. However, single-detached dwellings made up just 66.1% of completions between 2020 and 2024, a decrease from the proportion between 2010 to 2019 (92.4%).

Indicator (2021)	Lakeshore		County of Essex	
	(#)	(%)	(#)	(%)

Housing Stock Trends

Total Dwellings	14,385	--	71,515	--
Single-Detached Dwellings	13,230	92.0%	58,855	82.3%
Semi-Detached (Duplex)	220	1.5%	3,125	4.4%
Row Houses	370	2.6%	3,030	4.2%
Apartment (< 5 Storeys)	290	2.0%	3,860	5.4%
Apartment (5+ Storeys)	--	--	1,860	2.6%
Other Dwellings	270	1.9%	790	1.1%

Dwellings by Age of Construction and Condition

1960 or Before	2,745	19.1%	16,055	22.4%
1961 to 1980	3,100	21.6%	17,880	25.0%
1981 to 2000	3,625	25.2%	20,510	28.7%
2001 to 2021	4,915	34.2%	17,065	23.9%
Major Repairs Required	625	4.3%	3,245	4.5%

Dwellings by Size and Suitability

Bachelor	30	0.2%	140	0.2%
One-Bedroom	385	2.7%	3,525	4.9%
Two-Bedrooms	2,105	14.6%	12,970	18.1%
Three Bedrooms	6,135	42.6%	31,430	43.9%
Four- or more-Bedrooms	5,730	39.8%	23,450	32.8%
Not Suitable	370	2.6%	2,430	3.4%

Affordability Profile

The following indicators and trends are key features of Lakeshore's housing affordability profile.



The **average price** across all **resale dwellings** in Lakeshore in 2024 was **\$845,900**, the **highest among all local municipalities** in the County of Essex and well above the County of Essex average (\$645,800)².



The average price of a **newly constructed home** in Lakeshore was **\$1,010,607 in 2024**, an increase of 147.0% from the average price of \$409,093 in 2015. This was consistent with the County-wide average price (\$1,096,647) for a newly constructed unit in 2024.



The **primary rental universe** in Lakeshore had just **186 units in 2024**, the **smallest supply** among any local municipality in the County of Essex. However, this represented an **increase** of 68 units (+57.6%) **from 2015**, indicating recent growth in the purpose-built rental supply.



Lakeshore had a **lower proportion** of households experiencing **affordability** (11.3%) or **deep affordability** (3.6%) **challenges** relative to County-wide trends (12.5% and 4.0%, respectively) in 2021.



In 2021, Lakeshore had a lower proportion of households assessed as being in core housing need (3.2%) compared to County-wide rates (4.6%). Lakeshore had the **third-lowest rate** of households in **core housing need** across all local municipalities during this period.



Assessed by tenure, **core housing need** levels were **higher** in **renter households** (11.0%) compared to owner households (2.4%) in Lakeshore. Additionally, **affordability challenges** were **higher** for **renter households** (26.0%) than owner households (9.9%) during this period.

Indicator	Lakeshore		County of Essex	
	(#)	(%)	(#)	(%)

Affordability Trends (2021)

Households Assessed ¹	14,040	97.6%	71,395	99.8%
STIR 30% or more	1,585	11.3%	8,900	12.5%
STIR 50% or more	505	3.6%	2,865	4.0%
Households Assessed ¹	13,910	96.7%	69,675	97.4%
In Core Housing Need	440	3.2%	3,200	4.6%

Ownership Resale – Average (2024)

All Dwellings	\$845,900	\$645,800
Single- and Semi-detached	\$885,618	\$681,200
Townhouse	--	-
Apartment	--	\$410,400

Rent Levels – Average (2024)

All Unit Sizes	--	\$1,403
Bachelor	\$856 ³	-
One-Bedroom	\$1,055 ³	\$874
Two-Bedrooms	\$1,253 ³	\$1,529
Three+ Bedrooms	\$1,341 ³	\$1,650

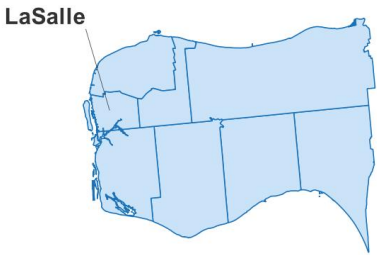
¹ - Please see the glossary for details on the households assessed for STIR and Core Housing Need.

² - Average re-sale prices derived from July 2024 Windsor-Essex County Residential Market Activity and MLS Home Price Index Report from the Windsor-Essex County Association of Realtors

³ - Rents are based on the average market rents published in the Affordable Residential Units bulletin

Housing Needs Summary

Key Housing Insights



The Town of LaSalle had among the highest proportion of **large** (4+ person), **family**, and **owner households** in the County of Essex in 2021. The housing stock in LaSalle was predominantly **single-detached** dwellings, with among the **highest average re-sale prices** in the County in 2021.

However, **one-, two-, and three-person households** have all experienced the **fastest growth** in recent years. Development trends indicate a similar shift towards smaller, **denser forms of development**.

During this period, the **population** has shown signs of **aging**. Those aged **65 years** and **older** increased at the **fastest rate** across all municipalities in the County.

Need for community and supportive housing

The Town of LaSalle had among the lowest number of community housing units per capita in the County. There is a need to address the needs of low-income households in the municipality through community housing or affordable rental housing units.

Need for affordable housing options

Homeownership has become more unaffordable for low- and moderate-income households in LaSalle, as average sales prices have been among the highest in the region.

Need for diverse range of housing types

The housing stock in LaSalle was predominantly made up of large, expensive single-detached dwellings. A more diverse range of housing options will be needed for the growing and aging population.

Local Housing Benchmarks

Based on growth projections, the Town of LaSalle is projected to grow to approximately 14,830 households by 2035. This growth will necessitate the creation of housing to accommodate owner and renter households, as well as households at varying income levels.

To accommodate low- and moderate-income households in need, municipalities in the County of Essex should target 5% of housing completions to be deeply affordable units and 15% target for affordable rental housing units.

	LaSalle	County of Essex
Existing Conditions		
2021 Total Dwellings	11,650	71,520
Existing Community Housing	71	878
Projected Needs		
Projected 2035 Dwellings	14,830	86,750
Ownership (% of Projected Stock)	90%	70%
Rental (% of Projected Stock)	10%	30%
Net New Stock Needed	3,180	15,330
Deeply Affordable (% of New Stock)	5%	
Affordable Rental (% of New Stock)	15%	

*Note: Figures rounded up to the nearest 5%.
Future projected dwellings align with 'Medium Scenario' from Essex County 2022 Growth Analysis Report*

Demand Profile

The following indicators and trends are key features of LaSalle's housing affordability profile.



The population of LaSalle was **aging**, as there was an increase in those aged **65 years and older** (+1,410 people, +30.4%) between 2016 and 2021. This was the **above the population growth for all age cohorts** in LaSalle (+8.4%), and the **fastest increase** County-wide.



In 2021, **20.1% of the population in LaSalle were immigrants**. This was higher than the proportion in the County of Essex (16.0%) and the **second-highest total** in the County. The immigrant population increased by 28.1% from 2016, the **second-fastest rate of growth** in the County and above the County-wide growth rate (+15.2%).



LaSalle had the **second-highest proportion of owner households** (91.4%) in the County of Essex in 2021, above the County-wide rate (85.6%). However, **renter households increased (+43.3%) at a faster rate** than owner households (+6.6%) between 2016 and 2021.



LaSalle had the **second-highest proportion of four- or more-person households** (31.2%), and the **highest proportion** of households containing **couples with children** (38.7%) in the County of Essex in 2021. However, households with four or more persons in LaSalle **increased at the slowest rate (+5.1%)** in the County between 2016 and 2021.



LaSalle had a **consistent proportion of household maintainers aged 65 years and older** (30.3%) compared to the County (31.7%) in 2021. However, these maintainers **increased at the fastest rate (+32.7%)** by age cohort from 2016, above the County-wide growth (+20.8%).



In 2021, LaSalle had a **higher proportion of high-income households** (60.3%) and a **lower proportion of low-income households** (15.2%) than the County of Essex (51.1% and 21.1%, respectively). **Owner households** in LaSalle had considerably **higher median household incomes** (\$124,000) than renter households (\$64,000) during this period.

Indicator (2021)	LaSalle		County of Essex	
	(#)	(%)	(#)	(%)
Population Trends				
Population	32,720	--	193,200	--
Population Change (2016)	+2,540	+8.4%	+11,440	+6.3%
Population Aged under 15	5,520	16.9%	32,170	16.7%
Population Aged 65+	6,045	18.5%	38,975	20.2%
Indigenous Population	700	2.2%	5,470	2.9%
Immigrant Population	6,535	20.1%	30,330	16.0%
Household Trends				
Households	11,645	--	71,515	--
Owner Households	10,640	91.4%	61,195	85.6%
Renter Households	1,010	8.7%	10,315	14.4%
One-Person Households	2,090	17.9%	15,290	21.4%
Two-Person Households	3,870	33.2%	25,830	36.1%
Three-Person Households	2,055	17.6%	11,130	15.6%
Four+ Person Households	3,630	31.2%	19,280	27.0%
Couple with Children	4,505	38.7%	23,520	32.9%
Couple without Children	3,240	27.8%	21,425	30.0%
Maintainer Aged under 25	55	0.5%	615	0.9%
Maintainer Aged 65+	3,530	30.3%	22,705	31.7%
Median Household Income	\$119,000		\$108,000	

Supply Profile

The following indicators and trends are key features of LaSalle's housing supply profile.



LaSalle had among the highest proportions of **single-detached dwellings (84.4%)** in the County of Essex in 2021. Semi-detached dwellings (7.5%) were the second-most common dwelling type in LaSalle, followed by apartments with less than five storeys (4.6%).



In 2021, **renter households** in LaSalle were more likely to live in **apartments with less than five storeys (21.4%)** and **semi-detached dwellings (18.4%)** compared to owner households (2.4% and 6.4%, respectively). **Owner households (87.9%)** were more likely to live in **single-detached dwellings** than renter households (47.3%) during this period.



In 2021, **83.4% of dwellings in LaSalle had at least three bedrooms**. This was above the proportion in the County of Essex (76.7%) and represented an increase of 7.5% from 2016 levels. This was **above the rate of increase** in the County (+5.5%) over this period.



LaSalle had a **below-average rate** of dwellings that were **unsuitable (2.8%)** and **in need of major repairs (3.5%)** compared to the County (3.4% and 4.5%, respectively) in 2021. However, the number of **unsuitable dwellings increased (+69.2%)** from 2016.



A higher proportion of dwellings were constructed between 2001 – 2021 in LaSalle (31.9%) than the County (23.9%), indicating a **newer housing stock**. Additionally, 9.8% of dwellings in the Town were constructed between 2017 - 2021, above the County rate (6.9%).



In 2024, **development in LaSalle was shifting towards denser built forms**. Apartments were 67.2% of completions during this period, an increase from 10.8% in 2015. Single-detached dwellings made up 18.3% of completions in 2024, down from 64.0% in 2015.

Indicator (2021)	LaSalle		County of Essex	
	(#)	(%)	(#)	(%)

Housing Stock Trends

Total Dwellings	11,645	--	71,515	--
Single-Detached Dwellings	9,825	84.4%	58,855	82.3%
Semi-Detached (Duplex)	875	7.5%	3,125	4.4%
Row Houses	190	1.6%	3,030	4.2%
Apartment (< 5 Storeys)	535	4.6%	3,860	5.4%
Apartment (5+ Storeys)	210	1.8%	1,860	2.6%
Other Dwellings	5	0.0%	790	1.1%

Dwellings by Age of Construction and Condition

1960 or Before	1,250	10.7%	16,055	22.4%
1961 to 1980	2,430	20.9%	17,880	25.0%
1981 to 2000	4,265	36.6%	20,510	28.7%
2001 to 2021	3,710	31.9%	17,065	23.9%
Major Repairs Required	405	3.5%	3,245	4.5%

Dwellings by Size and Suitability

Bachelor	10	0.1%	140	0.2%
One-Bedroom	290	2.5%	3,525	4.9%
Two-Bedrooms	1,630	14.0%	12,970	18.1%
Three Bedrooms	4,815	41.3%	31,430	43.9%
Four- or more-Bedrooms	4,895	42.0%	23,450	32.8%
Not Suitable	330	2.8%	2,430	3.4%

Affordability Profile

The following indicators and trends are key features of LaSalle's housing affordability profile.



The **average price** across all **re-sale dwellings** in LaSalle in 2024 was **\$759,797**, the **second-highest among all local municipalities** in Windsor-Essex and well above the County of Essex average (\$645,800)².



The average price of a **newly constructed home** in LaSalle was **\$1,473,400 in 2024**, an increase of 212.0% from the average price of \$472,256 in 2015. This was well above the County-wide average price (\$1,096,647) for a newly constructed unit in 2024.



The **primary rental universe** in LaSalle had just **228 units in 2024**, representing an **increase of 120 (+111.1%) from 2015**. This was the **largest growth in the supply of purpose-built rental housing** across Windsor-Essex over this period.



LaSalle had a **lower proportion** of households experiencing **affordability** (10.8%) or **deep affordability** (3.1%) **challenges** relative to County-wide trends (12.5% and 4.0%, respectively) in 2021.



In 2021, LaSalle had a **lower proportion** of households in core housing need (2.6%) compared to County-wide rates (4.6%). LaSalle had the **lowest rate** of households in **core housing need** across all local municipalities during this period.



Assessed by tenure, **core housing need** levels were **higher** in **renter households** (11.3%) compared to owner households (1.8%) in LaSalle. Additionally, **affordability challenges** were **higher** for **renter households** (33.3%) than owner households (8.7%) during this period.

Indicator	LaSalle		County of Essex	
	(#)	(%)	(#)	(%)

Affordability Trends (2021)

Households Assessed ¹	11,595	99.6%	71,395	99.8%
STIR 30% or more	1,255	10.8%	8,900	12.5%
STIR 50% or more	365	3.1%	2,865	4.0%
Households Assessed ¹	11,470	98.5%	69,675	97.4%
In Core Housing Need	300	2.6%	3,200	4.6%

Ownership Resale – Average (2024)

All Dwellings	\$759,797	\$645,800
Single- and Semi-detached	\$550,940	\$681,200
Townhouse	\$449,043	-
Apartment	\$405,821	\$410,400

Rent Levels – Average (2024)

All Unit Sizes	--	\$1,403
Bachelor	\$856 ³	-
One-Bedroom	\$1,055 ³	\$874
Two-Bedrooms	\$1,253 ³	\$1,529
Three+ Bedrooms	\$1,341 ³	\$1,650

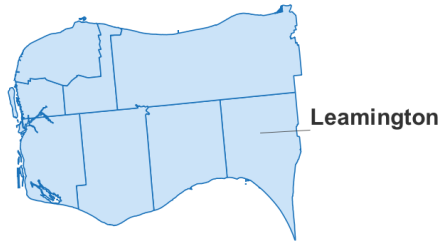
¹ - Please see the glossary for details on the households assessed for STIR and Core Housing Need.

² - Average re-sale prices derived from July 2024 Windsor-Essex County Residential Market Activity and MLS Home Price Index Report from the Windsor-Essex County Association of Realtors

³ - Rents are based on the average market rents published in the Affordable Residential Units bulletin

Housing Needs Summary

Key Housing Insights



The Municipality of Leamington has a thriving **agricultural sector**, accounting for almost 50% of agricultural jobs in the County of Essex and over 60% of greenhouses in Ontario.

Leamington had the **highest proportion** of **non-permanent residents** in the County. Focus group and town hall participants noted perceptions that the Municipality had the **highest share** of **temporary foreign workers** in the County of Essex.

There was a **higher share** of dense dwellings, including **apartments**, and the highest rate of **unsuitable dwellings** in Leamington. The Municipality had a **low median household income** and **high rates** of **core housing need** and **affordability issues**.

Need for housing for those in greatest need

High rates of core housing need and housing affordability issues in the Municipality of Leamington indicate the need for resources to support those in most need in the municipality.

Need for supports for newcomers

Leamington contains a high proportion of newcomers, including temporary foreign workers and non-permanent residents. These populations may require additional supports and housing considerations.

Need for purpose-built rental housing

Leamington has among the highest rates of households who rent their home in the County. This is projected to continue in the next decade as the number of renter households is expected to continue to grow.

Local Housing Benchmarks

Based on growth projections, the Municipality of Leamington is projected to grow to approximately 13,420 households by 2035. This growth will necessitate the creation of housing to accommodate owner and renter households, as well as households at varying income levels.

To accommodate low- and moderate- income households in need, municipalities in the County of Essex should target 5% of housing completions to be deeply affordable units and 15% target for affordable rental housing units.

	Leamington	County of Essex
Existing Conditions		
2021 Total Dwellings	10,550	71,520
Existing Community Housing	202	878
Projected Needs		
Projected 2035 Dwellings	13,420	86,750
Ownership (% of Projected Stock)	65%	70%
Rental (% of Projected Stock)	35%	30%
Net New Stock Needed	2,865	15,330
Deeply Affordable (% of New Stock)	5%	
Affordable Rental (% of New Stock)	15%	

Note: Figures rounded up to the nearest 5%.

Future projected dwellings align with 'Medium Scenario' from Essex County 2022 Growth Analysis Report

Demand Profile

The following indicators and trends are key features of Leamington's housing demand profile.



The population of Leamington was **aging**, as those aged **65 years and older increased** at the **fastest rate** (+755 people, +14.3%) **across all age cohorts** between 2016 and 2021. However, this was below the rate of increase in County-wide (+21.2%).



In 2021, **25.6% of the population in Leamington were immigrants**, above the proportion in County-wide (+21.2%). This represented an increase of 415 people (+6.1%) since 2016. Leamington had the **largest absolute increase** in non-permanent residents (+835 people) in the County over this period.



Leamington had a **lower proportion of owner households** (69.3%) compared to the County-wide rate (82.6%) in 2021. **Owner households (+5.9%) in Leamington increased at a slightly faster rate** than renter households (+4.7%) between 2016 and 2021.



Leamington had the **third-highest rate of four- or more-person households** (25.6%) in 2021. Leamington had the highest proportion of **multiple family** (0.7%) and **one-family with additional persons** (2.9%) households across all municipalities in the County.



Leamington had a **higher proportion of household maintainers aged 65+** (32.1%) compared to the County (31.7%) in 2021. However, these maintainers experienced a slower rate of increase (+9.9%) compared to County-wide growth (+15.1%) from 2016.



In 2021, Leamington had a **lower rate of high-income households** (36.3%) and a **higher rate of low-income households** (31.2%) than the County of Essex (51.1% and 21.1%, respectively). This was driven by the **higher proportion of low-income owner households** in Leamington (22.2%).

Indicator (2021)	Leamington		County of Essex	
	(#)	(%)	(#)	(%)
Population Trends				
Population	29,680	--	193,200	--
Population Change (2016)	+2,085	+7.6%	+11,440	+6.3%
Population Aged under 15	5,205	17.5%	32,170	16.7%
Population Aged 65+	6,030	20.3%	38,975	20.2%
Indigenous Population	465	1.7%	5,470	2.9%
Immigrant Population	7,225	25.6%	30,330	16.0%
Household Trends				
Households	10,545	--	71,515	--
Owner Households	7,305	69.3%	61,195	85.6%
Renter Households	3,240	30.7%	10,315	14.4%
One-Person Households	2,685	25.5%	15,290	21.4%
Two-Person Households	3,645	34.5%	25,830	36.1%
Three-Person Households	1,515	14.4%	11,130	15.6%
Four+ Person Households	2,700	25.6%	19,280	27.0%
Couple with Children	3,020	28.6%	23,520	32.9%
Couple without Children	2,870	27.2%	21,425	30.0%
Maintainer Aged under 25	205	1.9%	615	0.9%
Maintainer Aged 65+	3,390	32.1%	22,705	31.7%
Median Household Income	\$79,000		\$108,000	

Supply Profile

The following indicators and trends are key features of Leamington's housing supply profile.



The **most common dwelling type** in Leamington in 2021 was **single-detached dwellings** (64.6%), followed by apartments with less than five storeys (12.3%), and semi-detached dwellings (8.3%). Leamington had the **highest proportion** of **apartments with less than five storeys** (12.3%) in the County of Essex in 2021.



In 2021, **renter households** (27.3%) in Leamington were more likely to live in **apartments with less than five storeys** compared to owner households (1.8%), while **owner households** (80.3%) were more likely to live in **single-detached dwellings** than renter households (29.3%).



In 2021, **66.0% of dwellings in Leamington had at least three bedrooms**, consistent with the County (76.7%). However, dwellings in Leamington with **two bedrooms or less** increased at a **faster rate** (+9.5%) than dwellings with at least three bedrooms (+3.6%) between 2016 and 2021.



Leamington had the **highest rate** of dwellings that were **unsuitable** (7.6%), but a consistent proportion of dwellings **in need of major repairs** (4.5%) compared to the County of Essex housing stock (3.4% and 4.5%, respectively) in 2021.



The **age of construction** for **dwellings** in Leamington was **older** than County-wide trends. Leamington had a higher proportion of dwellings constructed before 1960 (30.5%) compared to the County (22.4%), indicating an **older housing stock**.



Development in Leamington was shifting towards denser built forms. Between 2020 and 2024, apartments were 30.3% of housing completions, an increase from the period between 2010 and 2019 when apartments made up 26.5% of completions and the period between 2000 and 2009 when apartments were just 1.7% of completions.

Indicator (2021)	Leamington		County of Essex	
	(#)	(%)	(#)	(%)

Housing Stock Trends

Total Dwellings	10,545	--	71,515	--
Single-Detached Dwellings	6,810	64.6%	58,855	82.3%
Semi-Detached (Duplex)	875	8.3%	3,125	4.4%
Row Houses	795	7.5%	3,030	4.2%
Apartment (< 5 Storeys)	1,300	12.3%	3,860	5.4%
Apartment (5+ Storeys)	735	7.0%	1,860	2.6%
Other Dwellings	20	0.2%	790	1.1%

Dwellings by Age of Construction and Condition

1960 or Before	3,215	30.5%	16,055	22.4%
1961 to 1980	2,980	28.3%	17,880	25.0%
1981 to 2000	2,480	23.5%	20,510	28.7%
2001 to 2021	1,865	17.7%	17,065	23.9%
Major Repairs Required	475	4.5%	3,245	4.5%

Dwellings by Size and Suitability

Bachelor	30	0.3%	140	0.2%
One-Bedroom	970	9.2%	3,525	4.9%
Two-Bedrooms	2,585	24.5%	12,970	18.1%
Three Bedrooms	4,385	41.6%	31,430	43.9%
Four- or more-Bedrooms	2,575	24.4%	23,450	32.8%
Not Suitable	800	7.6%	2,430	3.4%

Affordability Profile

The following indicators and trends are key features of Leamington's housing affordability profile.



The **average price** across all **resale dwellings** in Leamington in 2024 was **\$507,843**, the **lowest average resale price among all local municipalities** in Windsor-Essex and well below the County of Essex average (\$645,800)².



The average price of a **newly constructed home** in Leamington was **\$799,238 in 2023**, the most recent year with available data. This was well below the County-wide average price (\$1,096,647) for a newly constructed unit in 2024.



The **primary rental universe** in Leamington had **1,122 units in 2024**, of which 50.6% were two-bedroom units. Between 2015 and 2024, the universe experienced an **increase** of 140 units (+14.3%), the **second-slowest growth in supply** among local municipalities.



Leamington had the **highest proportion** of households experiencing **affordability** (18.7%) or **deep affordability** (6.6%) **challenges**, well above the County-wide trends (12.5% and 4.0%, respectively) in 2021.



In 2021, Leamington had the **highest proportion** of households assessed in **core housing need** (9.3%), above County-wide rates (4.6%).



Assessed by tenure, **core housing need** levels were **higher** in **renter households** (20.1%) compared to owner households (4.6%) in Leamington. **Affordability challenges** were also **higher** for **renter households** (34.8%) than owner households (11.5%) during this period.

Indicator	Leamington		County of Essex	
	(#)	(%)	(#)	(%)

Affordability Trends (2021)

Households Assessed ¹	10,425	98.9%	71,395	99.8%
STIR 30% or more	1,950	18.7%	8,900	12.5%
STIR 50% or more	685	6.6%	2,865	4.0%
Households Assessed ¹	10,255	97.2%	69,675	97.4%
In Core Housing Need	950	9.3%	3,200	4.6%

Ownership Resale – Average (2024)

All Dwellings	\$507,843	\$645,800
Single- and Semi-detached	\$514,433	\$681,200
Townhouse	--	-
Apartment	--	\$410,400

Rent Levels – CMHC Average (2024)

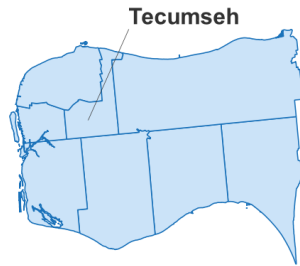
All Unit Sizes	\$1,488	\$1,403
Bachelor	--	-
One-Bedroom	\$1,230	\$874
Two-Bedrooms	\$1,629	\$1,529
Three+ Bedrooms	\$1,650	\$1,650

¹ - Please see the glossary for details on the households assessed for STIR and Core Housing Need.

² - Average re-sale prices derived from July 2024 Windsor-Essex County Residential Market Activity and MLS Home Price Index Report from the Windsor-Essex County Association of Realtors

Housing Needs Summary

Key Housing Insights



The Town of Tecumseh had a **high proportion** of **owner households**, and the highest rate of **lone-parent** and households containing **couples with children** in the County of Essex.

In recent years, the Town has experienced a **decline** in **renter households**, despite growth among renter households across the County. Tecumseh had among the **highest average market rents** in the County, and over one-third of renter households faced **affordability challenges** during this period.

However, in recent years, **development has increased** in Tecumseh and shifted towards **denser forms** of development. Between 2023 and 2024, the **primary rental universe grew** by 75%, or almost 300 units.

Need for community and supportive housing

The Town of Tecumseh had among the lowest number of community or affordable housing units per capita in the County. There is a need for housing affordable for the low-income households in the town.

Need for affordable housing options

The increase in sales price for newly constructed dwellings in Tecumseh has dramatically outpaced household incomes in the last decade. There is a need for affordable options for moderate-income households on the ownership market.

Need for diverse range of housing types

The housing stock in Tecumseh will require a diverse range of housing options for the expected growth of family and non-family households.

Local Housing Benchmarks

Based on growth projections, the Town of Tecumseh is projected to grow to approximately 12,070 households by 2035. This growth will necessitate the creation of housing to accommodate owner and renter households, as well as households at varying income levels.

To accommodate low- and moderate-income households in need, municipalities in the County of Essex should target 5% of housing completions to be deeply affordable units and 15% target for affordable rental housing units.

	Tecumseh	County of Essex
Existing Conditions		
2021 Total Dwellings	8,950	71,520
Existing Community Housing	88	878
Projected Needs		
Projected 2035 Dwellings	12,070	86,750
Ownership (% of Projected Stock)	85%	70%
Rental (% of Projected Stock)	15%	30%
Net New Stock Needed	3,120	15,330
Deeply Affordable (% of New Stock)	5%	
Affordable Rental (% of New Stock)	15%	

*Note: Figures rounded up to the nearest 5%.
Future projected dwellings align with 'Medium Scenario' from Essex County 2022 Growth Analysis Report*

Demand Profile

The following indicators and trends are key features of Tecumseh's housing demand profile.



The population of Tecumseh was **aging**, as those aged **65 years and older increased at the fastest rate** (+910 people, +20.4%) **across age cohorts** between 2016 and 2021. This was slightly lower than the growth rate for this age cohort County-wide (+21.2%).



In 2021, **18.0% of the population in Tecumseh were immigrants**. This was below the proportion in the County of Essex (16.0%) but represented a slight increase of 3.1% from 2016 levels. However, this was below the County-wide rate of increase (+15.2%) over this period.



Tecumseh had a **higher proportion of owner households** (88.8%) relative to the County-wide rate (85.6%) in 2021. **Owner households in Tecumseh increased** (+2.3%) between 2016 and 2021, while **renter households declined** (-10.3%). This differed from County-wide trends, where renter households increased (+4.6%).



Tecumseh had among the **highest rates of households containing couples with children** (32.1%) and **lone-parent** (9.4%) households in the County of Essex in 2021. Tecumseh had the highest proportion of households with three or more persons (41.3%) in the County.



Tecumseh had the **highest proportion of household maintainers aged 65 years and older** (35.3%) in 2021, higher than the rate in the County (31.7%). These households had a **faster growth rate** (+19.3%) relative to County-wide growth (+20.8%) from 2016.



In 2021, Tecumseh had a **higher rate of high-income households** (56.0%) and a **lower rate of low-income households** (16.5%) than the County of Essex (51.1% and 21.1%, respectively).

Indicator (2021)	Tecumseh		County of Essex	
	(#)	(%)	(#)	(%)
Population Trends				
Population	23,300	--	193,200	--
Population Change (2016)	+70	+0.3%	+11,440	+6.3%
Population Aged under 15	3,555	15.3%	32,170	16.7%
Population Aged 65+	5,375	23.1%	38,975	20.2%
Indigenous Population	605	2.6%	5,470	2.9%
Immigrant Population	4,145	18.0%	30,330	16.0%
Household Trends				
Households	8,945	--	71,515	--
Owner Households	7,945	88.8%	61,195	85.6%
Renter Households	1,000	11.2%	10,315	14.4%
One-Person Households	1,890	21.1%	15,290	21.4%
Two-Person Households	3,365	37.6%	25,830	36.1%
Three-Person Households	1,445	16.2%	11,130	15.6%
Four+ Person Households	2,250	25.2%	19,280	27.0%
Couple with Children	2,870	32.1%	23,520	32.9%
Couple without Children	2,770	31.0%	21,425	30.0%
Maintainer Aged under 25	55	0.6%	615	0.9%
Maintainer Aged 65+	3,155	35.3%	22,705	31.7%
Median Household Income	\$109,000		\$108,000	

Supply Profile

The following indicators and trends are key features of Tecumseh's housing supply profile.



The **most common dwelling type** in Tecumseh in 2021 was **single-detached dwellings** (81.1%), followed by apartments with more than five storeys (5.7%), and semi-detached dwellings (5.5%). Tecumseh had the **second-highest proportion** of **apartments with more than five storeys** (5.7%) in the County of Essex in 2021.



In 2021, **renter households** (37.5%) in Tecumseh were more likely to live in **apartments with more than five storeys** compared to owner households (1.7%), while **owner households** (87.0%) were more likely to live in **single-detached dwellings** than renter households (32.0%).



In 2021, **83.3% of dwellings in Tecumseh had at least three bedrooms**, above the proportion in the County of Essex (76.7%). Between 2016 and 2021, dwellings in Tecumseh with **at least three bedrooms increased** slightly (+2.1%) while dwellings with **two bedrooms or less declined** (-5.0%).



Tecumseh had a **below-average rate** of dwellings that were **unsuitable** (2.2%) and **in need of major repairs** (4.2%) compared to the County (3.4% and 4.5%, respectively) in 2021. Additionally, the number of **unsuitable dwellings declined** (-22.0%) from 2016, the only local municipality to experience this trend during this period.



Nearly half of all dwellings in Tecumseh (47.9%) were constructed **between 1981 and 2000**, well above the County-wide proportion (28.7%). The Town had a lower proportion of dwellings constructed between 2001 and 2021 (11.9%) than the County (23.9%).



Development in Tecumseh was increasing and shifting towards denser built forms. In 2023, the Town hit a peak of 358 housing completions, of which 95.8% were apartments. While completions declined by 91.1% in 2024, the Town has experienced 474 housing completions thus far this decade, well above the 388 total housing completions from 2010 to 2019.

Indicator (2021)	Tecumseh		County of Essex	
	(#)	(%)	(#)	(%)

Housing Stock Trends

Total Dwellings	8,950	--	71,515	--
Single-Detached Dwellings	7,255	81.1%	58,855	82.3%
Semi-Detached (Duplex)	490	5.5%	3,125	4.4%
Row Houses	475	5.3%	3,030	4.2%
Apartment (< 5 Storeys)	215	2.4%	3,860	5.4%
Apartment (5+ Storeys)	510	5.7%	1,860	2.6%
Other Dwellings	--	--	790	1.1%

Dwellings by Age of Construction and Condition

1960 or Before	1,475	16.5%	16,055	22.4%
1961 to 1980	2,125	23.8%	17,880	25.0%
1981 to 2000	4,285	47.9%	20,510	28.7%
2001 to 2021	1,065	11.9%	17,065	23.9%
Major Repairs Required	380	4.2%	3,245	4.5%

Dwellings by Size and Suitability

Bachelor	20	0.2%	140	0.2%
One-Bedroom	270	3.0%	3,525	4.9%
Two-Bedrooms	1,215	13.6%	12,970	18.1%
Three Bedrooms	4,350	48.6%	31,430	43.9%
Four- or more-Bedrooms	3,100	34.7%	23,450	32.8%
Not Suitable	195	2.2%	2,430	3.4%

Affordability Profile

The following indicators and trends are key features of Tecumseh's housing affordability profile.



The **average price** across all **resale dwellings** in Tecumseh in 2024 was **\$652,189**, above the County of Essex average (\$645,800)².



The average price of a **newly constructed home** in Tecumseh was **\$1,264,975 in 2021**, the most recent year with available data. This represented an increase of 85.0% from the previous year, when the average price of newly constructed homes was \$683,650.



The **primary rental universe** in Tecumseh had **695 units in 2024**, among which 78.1% were two-bedroom dwellings. Between 2015 and 2024, there was an **increase** of 353 units (+103.2%), indicating a **growing supply of purpose-built rental housing**.



Tecumseh had a **lower proportion** of households experiencing **affordability** (11.2%) or **deep affordability** (3.8%) **challenges** relative to County-wide trends (12.5% and 4.0%, respectively) in 2021.



In 2021, Tecumseh had the **second-lowest proportion** of households in **core housing need** (3.1%) across all local municipalities. This was well below the County-wide rates (4.6%).



Assessed by tenure, **core housing need** levels were **higher** in **renter households** (13.3%) compared to owner households (1.8%) in Tecumseh. Additionally, **affordability challenges** were **higher** for **renter households** (30.3%) than owner households (8.9%) during this period.

Indicator	Tecumseh		County of Essex	
	(#)	(%)	(#)	(%)

Affordability Trends (2021)

Households Assessed ¹	8,900	99.5%	71,395	99.8%
STIR 30% or more	1,000	11.2%	8,900	12.5%
STIR 50% or more	335	3.8%	2,865	4.0%
Households Assessed ¹	8,790	98.3%	69,675	97.4%
In Core Housing Need	270	3.1%	3,200	4.6%

Ownership Resale – Average (2024)

All Dwellings	\$652,189	\$645,800
Single- and Semi-detached	\$550,940**	\$681,200
Townhouse	\$449,043**	-
Apartment	\$405,821**	\$410,400

Rent Levels – CMHC Average (2024)

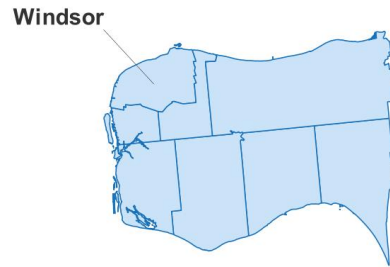
All Unit Sizes	\$1,607	\$1,403
Bachelor	--	-
One-Bedroom	\$1,360	\$874
Two-Bedrooms	\$1,778	\$1,529
Three+ Bedrooms	--	\$1,650

* - Please see the glossary for details on the households assessed for STIR and Core Housing Need.

** - Sales prices are based on sales across Windsor, LaSalle, and Tecumseh. Re-sale prices across all dwellings is based on Tecumseh alone.

Housing Needs Summary

Key Housing Insights



The City of Windsor had a **younger average population age** compared to Windsor-Essex, with those aged 25 to 44 years growing at the fastest rate between 2016 and 2021.

The City had the highest proportion of **one-person** and **renter households**, with a comparatively dense housing stock and the **largest primary rental supply** in the Region. Dwellings in the City tended to be smaller and had lower average prices compared to Windsor-Essex.

However, households in Windsor had the **lowest median household incomes** across all local municipalities and faced the **highest rates of affordability issues** and **core housing need**.

Need for housing for those in greatest need

The City of Windsor, as the Service Manager for the region, is responsible for providing housing support and homelessness services for the City of Windsor and the County of Essex.

Need for community and supportive housing

The City of Windsor has the largest supply of non-market housing in the region. However, the rates of housing affordability issues and core housing need indicate there exists a demand for more affordable housing options.

Need for purpose-built rental housing

While the City of Windsor has the largest supply of purpose-built rental housing in the region, the recent growth of renter households has dramatically outpaced the development of new rental stock.

Local Housing Benchmarks

Based on historical trends, the City of Windsor is projected to grow to approximately 135,110 households by 2035 from 94,720 in 2021. This growth will necessitate the creation of housing to accommodate owner and renter households, as well as households at varying income levels.

To accommodate low- and moderate- income households in need, the City of Windsor should target 10% of total completions target for deeply affordable units and 15% target for affordable rental housing units.

	Windsor	Windsor-Essex
Existing Conditions		
2021 Total Dwellings	94,270	165,790
Existing Community Housing	6,466	7,344
Projected Needs		
Projected 2035 Dwellings	135,110	221,860
Ownership (% of Projected Stock)	60%	70%
Rental (% of Projected Stock)	40%	30%
Net New Stock Needed	40,840	56,170
Deeply Affordable (% of New Stock)	10%	10%
Affordable Rental (% of New Stock)	15%	15%

Note: Figures rounded up to the nearest 5%.

Demand Profile

The following indicators and trends are key features of Windsor's housing demand profile.



The **population of Windsor was aging**, as those aged **65 years and older** experienced the fastest increase (+4,355 people, +11.4%) between 2016 and 2021. However, those **aged 25 to 44 years** experienced the **greatest absolute growth** (+5,900 people, +11.0%) from 2016.



In 2021, **29.4% of the population in Windsor were immigrants**. This was above the proportion in Windsor-Essex (23.3%) and represented an increase of 12.0% from 2016 levels. However, this was **below the rate of increase** in the Region (+13.0%) over this period.



Windsor had the **highest proportion of renter households** (37.5%) in Windsor-Essex in 2021, well above the Regional rate (27.5%). **Renter households increased at a faster rate (+5.7%)** than owner households (+1.3%) between 2016 and 2021.



Windsor had the **highest rate of one-person households** (33.1%), **lone-parent family households** (11.9%), and **two- or more-person non-family households** (4.9%) in Windsor-Essex in 2021. Households containing four or more people **increased at the fastest rate** of any household size in the City (+9.8%) between 2016 and 2021.



Windsor had a **lower proportion of household maintainers aged 65+** (28.8%), and a **higher proportion of household maintainers under 25** (3.0%) compared to Windsor-Essex (30.1% and 2.1%, respectively) in 2021. Between 2016 and 2021, **maintainers aged 65+ increased** at the fastest rate (+10.8%) in Windsor, while **maintainers aged 15 to 24 declined** (-20.7%).



In 2021, Windsor had a **lower rate of high-income households** (31.8%) and a **higher rate of low-income households** (36.9%) than Windsor-Essex (40.1% and 30.1%, respectively).

Indicator (2021)	City of Windsor		Windsor-Essex	
	(#)	(%)	(#)	(%)

Population Trends

Population	229,660	--	422,860	--
Population Change (2016)	+12,470	+5.7%	+23,910	+6.0%
Population Aged under 15	36,640	16.0%	68,810	16.3%
Population Aged 65+	42,645	18.6%	81,620	19.3%
Indigenous Population	6,585	2.9%	12,055	2.9%
Immigrant Population	66,610	29.4%	96,940	23.3%

Household Trends

Households	94,270	--	165,785	--
Owner Households	58,960	62.5%	120,155	72.5%
Renter Households	35,315	37.5%	45,630	27.5%
One-Person Households	31,210	33.1%	46,500	28.0%
Two-Person Households	29,375	31.2%	55,205	33.3%
Three-Person Households	13,500	14.3%	24,630	14.9%
Four+ Person Households	20,180	21.4%	39,460	23.8%
Couple with Children	21,680	23.0%	45,200	27.3%
Couple without Children	19,730	20.9%	41,155	24.8%
Maintainer Aged under 25	2,850	3.0%	3,465	2.1%
Maintainer Aged 65+	27,155	28.8%	49,860	30.1%
Median Household Income	\$70,000		\$82,000	

Supply Profile

The following indicators and trends are key features of Windsor's housing supply profile.



The **most common dwelling type** in Windsor in 2021 was **single-detached dwellings** (60.1%), followed by apartments with less than five storeys (15.6%) and apartments with more than five storeys (13.0%). Windsor had the **lowest proportion of single-detached dwellings** (60.1%) and **highest proportion of apartments** (28.6%) in Windsor-Essex during this period.



In 2021, **renter households** (56.3%) in Windsor were more likely to live in **apartments** compared to owner households (5.2%), while **owner households** (83.2%) were more likely to live in **single-detached dwellings** than renter households (21.5%).



In 2021, **41.3% of dwellings in Windsor had two or fewer bedrooms**. This was above the proportion in Windsor-Essex (33.5%) and represented an increase of 3.2% from 2016 levels. This was likely due to the **high rate of apartments** in Windsor, 87.4% of which had two or fewer bedrooms, well above the proportion for all dwelling types (40.4%).



Windsor had the **second-highest rate** of dwellings that were **unsuitable** (6.4%) in 2021, and the **highest rate of dwellings in need of major repairs** (7.2%). These were above the proportions in Windsor-Essex (5.1% and 6.0%, respectively) during this period.



Windsor had the **highest proportion of dwellings constructed in 1960 or earlier** (39.3%) across all local municipalities in Windsor-Essex in 2021, indicating an **aging housing stock**. During this period, Windsor had the lowest proportion of dwellings constructed between 2001 and 2021 (13.6%).



In 2024, **development in Windsor was shifting towards denser built forms**. Apartments were 68.0% of completions during this period, an increase from 5.7% in 2019. Single-detached dwellings made up 24.1% of completions in 2024, down from 65.4% in 2019.

Indicator (2021)	Windsor		Windsor-Essex	
	(#)	(%)	(#)	(%)

Housing Stock Trends

Total Dwellings	94,275	--	165,785	--
Single-Detached Dwellings	56,625	60.1%	115,480	69.7%
Semi-Detached (Duplex)	4,370	4.6%	7,495	4.5%
Row Houses	6,205	6.6%	9,235	5.6%
Apartment (< 5 Storeys)	14,710	15.6%	18,570	11.2%
Apartment (5+ Storeys)	12,250	13.0%	14,110	8.5%
Other Dwellings	115	0.1%	905	0.5%

Dwellings by Age of Construction and Condition

1960 or Before	37,085	39.3%	53,140	32.1%
1961 to 1980	27,050	28.7%	44,930	27.1%
1981 to 2000	17,275	18.3%	37,785	22.8%
2001 to 2021	12,860	13.6%	29,925	18.1%
Major Repairs Required	6,775	7.2%	10,020	6.0%

Dwellings by Size and Suitability

Bachelor	805	0.9%	945	0.6%
One-Bedroom	14,130	15.0%	17,655	10.6%
Two-Bedrooms	23,975	25.4%	36,945	22.3%
Three Bedrooms	35,615	37.8%	67,045	40.4%
Four- or more-Bedrooms	19,750	21.0%	43,200	26.1%
Not Suitable	6,050	6.4%	8,480	5.1%

Affordability Profile

The following indicators and trends are key features of Windsor's housing affordability profile.



The **average price** across all **re-sale dwellings** in Windsor in 2024 was **\$532,754**, among the **lowest across all local municipalities** in Windsor-Essex and below the Regional average (\$562,277).



The average price of a **newly constructed home** in Windsor was **\$917,405 in 2024**, an increase of 152.3% from the average price of \$363,584 in 2015. However, this was below the average price for a new home in Windsor-Essex (\$971,692) in 2024 (\$643,818 in 2015).



The **primary rental stock** in Windsor had **15,942 units in 2024**, accounting for 82.6% of the primary rental supply in Windsor-Essex. Between 2015 and 2024, the **rental supply increased** by 1,187 units (+8.0%). This was the **greatest absolute increase** in primary rental supply, but the **slowest growth rate** across all local municipalities Region-wide.



Windsor had the **highest proportion** of households experiencing **affordability** (21.1%) or **deep affordability** (7.4%) **challenges** across all local municipalities, above Windsor-Essex rates (17.5% and 6.0%, respectively) in 2021.



In 2021, Windsor had the **highest proportion** of households assessed as being in **core housing need** (10.6%), slightly above Region-wide rates (8.0%). However, between 2016 and 2021 the incidence of **core housing need increased at a slower rate** in Windsor (+0.6%) compared to Windsor-Essex (+2.5%).



Assessed by tenure, **core housing need** levels were **higher** in **renter households** (21.4%) compared to owner households (4.3%) in Windsor. **Affordability challenges** were also **higher** for **renter households** (35.5%) than owner households (12.6%) during this period.

Indicator	City of Windsor		Windsor-Essex	
	(#)	(%)	(#)	(%)

Affordability Trends (2021)

Households Assessed*	93,855	99.6%	164,320	99.1%
STIR 30% or more	19,835	21.1%	28,765	17.5%
STIR 50% or more	6,930	7.4%	9,800	6.0%
Households Assessed*	92,105	97.7%	161,780	97.6%
In Core Housing Need	9,765	10.6%	12,965	8.0%

Ownership Dwelling Values – Average (2024)

All Dwellings	\$532,754**	\$562,277
Single- and Semi-detached	\$550,940**	\$583,261
Townhouse	\$449,043**	\$447,393
Apartment	\$405,821**	\$410,620

Rental Prices – CMHC Average (2024)

All Unit Sizes	\$1,149	\$1,184
Bachelor	\$870	\$828
One-Bedroom	\$1,096	\$1,060
Two-Bedrooms	\$1,264	\$1,309
Three+ Bedrooms	\$1,215	\$1,148

* - Please see glossary to see details on the households assessed for STIR and Core Housing Need.

** - Sales data is collected by the local real estate board, WECAR.

3. Appendix

Overview

This appendix includes the following sections:

- **Glossary of Terms**
- **Housing Benchmark Methodology**

Glossary of Terms

Household and Population Terms

- **Household Type:** Household type refers to the composition of persons who occupy the same dwelling.
 - **Census family** is defined as a married couple and the children, if any, of either and/or both spouses; a couple living common law and the children, if any, of either and/or both partners; or a parent of any marital status in a one-parent family with at least one child living in the same dwelling and that child or those children.
 - **Couple with Children** refers to a census family that contains a married couple or a couple living common law and at least one child.
 - **Couple without Children** refers to a census family that contains a married couple or a couple living common law and no children.
 - **Lone-parent Households** means that single parent takes care of dependent children without a partner.
 - **Multigenerational households** means households with three or more generations. These households contain at least one person who is both the grandparent of a person in the household and the parent of another person in the same household.
 - **Other census family household** includes both one-census-family households with additional persons and multiple-census-family households.
 - **Two- or more-person non-family household** means a group of two or more persons who live together but do not constitute a census family.
- **Household tenure** refers to whether the household owns or rents their private dwelling.
 - **Owner households** are considered to own their dwelling if some member of the household owns the dwelling even if it is not fully paid for, for example if there is a mortgage or some other claim on it. Owner households include both freehold and condominium ownership.
 - **Renter households** are considered to rent their dwelling if no member of the household owns the dwelling.
- **Private Household:** Refers to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad.
- **Household Income:** The total combined income from all household members, before taxes and deductions.
- **Primary Household Maintainer:** First person in the household identified as someone who pays the rent or the mortgage, or the taxes, or the electricity bill, and so on, for the dwelling. In the case of a household where two or more people are listed as household maintainers, the first person listed is chosen as the primary household maintainer.
- **Immigration Status:** Refers to a person who is, or who has ever been, a landed immigrant or permanent resident. Such a person has been granted the right to live in Canada permanently by immigration authorities. Immigrants who have obtained Canadian citizenship by naturalization are included in this group.
- **Recent Immigrant or Newcomer:** Refers to an immigrant that has moved to Canada within five years of the Census period. For the purposes of this report, newcomer will be used as an umbrella term that includes recent immigrants, asylum seekers, and temporary foreign workers.
- **Immigrant Household:** Refers to households where the primary household maintainer has immigrant status in Canada.
- **Visible Minority:** Refers to whether a person is a visible minority or not, as defined by the Employment Equity Act. The Employment Equity Act defines visible minorities as "persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour."

Understanding Mobility Analysis

- **Geographic mobility** refers to a population's geographic movement over time. The Census of Population collects information on a person's usual place of residence one (1) year or five (5) years prior to the census reference date.
 - By comparing an individual's place of residence on a past date with their current place of residence, information can be obtained on geographic mobility. For this report, mobility data is presented at the population and household level. Household mobility is determined by the mobility of the primary household maintainer.

// Glossary of Terms

Household and Population Terms, *continued*

Priority Groups from National Housing Strategy

Many Canadians have difficulty finding and affording housing that meets their needs. The National Housing Strategy outlines the following priority populations:

- **Survivors (especially Women and their children) fleeing domestic violence:** Survivors fleeing domestic violence are individuals who leave their home because they fear or have experienced violence within that setting. Domestic violence is often associated with gender-based violence (GBV) which is violence that is committed against someone based on their gender identity, gender expression or perceived gender.
- **Seniors:** Usually, the population of individuals aged 65 and over.
- **People with developmental disabilities:** A developmental disability (also called intellectual disability) is characterized as people with significant limitations in both intellectual capacity and adaptive skills (e.g., Down syndrome, fetal alcohol syndrome and autism).
- **People with mental health and addiction issues:** The terms 'mental health and 'addiction issues' refer to a wide range of disorders that affect mood, thinking and behaviour. Examples include depression, anxiety disorders, schizophrenia, as well as substance use disorders and problem gambling.
- **People with physical disabilities:** Physical disability is the existence of a long-lasting condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting or carrying. This includes sensory disability conditions such as blindness, deafness, or a severe vision or hearing impairment that noticeably affects activities of daily living.
- **Racialized Persons:** Racialized persons and/or groups can have racial meanings attributed to them in ways that negatively impact their social, political, and economic life. This includes but is not necessarily limited to people classified as "visible minorities" under the Canadian census and may include people impacted by antisemitism and Islamophobia.
- **Newcomers (including refugees):** Immigrants or refugees who have been in Canada for a short time, usually less than 5 years.
- **2SLGBTQIA+ community:** Lesbian, gay, bisexual, transgender, queer, two-spirit and other gender individuals.
- **Veterans:** Former members of the Canadian Armed Forces who successfully underwent basic training and were honourably released.
- **Indigenous peoples:** 'Indigenous Peoples' is a collective name for the original peoples of North America and their descendants. The Canadian Constitution recognizes three groups of Indigenous peoples (sometimes, still named 'Aboriginal peoples'): First Nations, Inuit and Métis. These are three distinct peoples with unique histories, languages, cultural practices and spiritual beliefs. 'First Nations people' include Status and non-Status Indians.
- **Homeless:** The situation of an individual or family that does not have a permanent address or residence; the living situation of an individual or family who does not have stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. It is often the result of what are known as systemic or societal barriers, including a lack of affordable and appropriate housing, the individual/household's financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination.
- **Working poor / housing challenged:** A person who is considered of the "working poor" is someone who: has an after-tax income below the poverty line, or Low-income Measure (LIM) for the area in which they live; has earnings of at least \$3,000 a year ; is between the ages of 18 and 64; is not a student; and lives independently.

Understanding Data on Sex and Gender:

- Data on gender can help in understanding whether household needs vary based on the gender of the primary maintainer. It is important to note that while households are required to indicate one household maintainer within census data, in many instances these responsibilities are shared across gender.
- Starting in 2021, Statistics Canada began distinguishing between gender and sex at birth in their data collection. Gender refers to an individual's personal and social identity as a man, woman or non-binary person (a person who is not exclusively a man or a woman). Sex at birth refers to sex assigned at birth, which is typically assigned based on a person's reproductive system and other physical characteristics. The data presented here for 2021 is based on gender.
- Given that the non-binary population is small, Statistics Canada sometimes aggregates data on to a two-category gender variable to protect the confidentiality of responses provided. In these cases, individuals in the category "nonbinary persons" are distributed into the other two gender categories and are denoted by the " + " symbol.

// Glossary of Terms

Housing Affordability Measures

- **Shelter-to-Income Ratio (STIR):** A commonly accepted benchmark for measuring affordability in the Canadian context is where a household spends no more than 30% of its gross household income on housing costs. This is referred to as the shelter-cost-to-income ratio, or STIR, and is a key indicator of affordability.
- For the purposes of this report, the following terms will be used to describe different levels of STIR:
 - A household facing **affordability issues** is a household spending 30% or more of their gross household income on shelter costs.
 - A household facing **deep affordability issues** is a household spending 50% or more of their gross household income on shelter costs.
- **Core Housing Need:** CMHC definitions consider a household to be in core housing need if it meets two (2) criteria:
 - A household is below one or more of the adequacy (see: *Dwelling Condition*), suitability (see: *Dwelling Suitability*) and affordability standards (see: *Shelter-to-Income Ratio*).
 - The household would have to spend 30% or more of its before-tax household income to access local housing that meets all three standards.
- **Low-income population:** The low-income measure, after tax, (LIM-AT) refers to a fixed percentage (50%) of median adjusted after-tax income of private households. The household after-tax income is adjusted by an equivalence scale to take economies of scale into account. This adjustment for different household sizes reflects the fact that a household's needs increase, but at a decreasing rate, as the number of members increases.
 - Low-income status is typically presented for persons but, since the LIM-AT threshold and household income are unique and shared by all members within each household, low-income status based on LIM-AT can also be reported for households.

Residential Development Terms

- **Housing Start:** In CMHC's Starts and Completions Survey, a start is defined as the beginning of construction work on a building. This is usually when the concrete has been poured for the whole of the footing around the structure or an equivalent stage where a basement will not be part of the structure.
- **Housing Completion:** For purposes of CMHC's Starts and Completions Survey, a Completion is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10% of the proposed work remains to be done.
- **Dwelling unit:** In CMHC's Starts and Completions Survey, a dwelling unit is defined as a structurally separate set of self-contained living premises. A dwelling unit has a private entrance from outside the building or from a common hall, lobby or stairway inside the building. The entrance must be one that can be used without passing through another separate dwelling unit.

Economic Terms

- **Labour force:** The labour force refers to the civilian non-institutional population 15 years of age and over who, during the survey reference week (when labour force statistics are collected), were employed or unemployed.
- **Employment rate:** The percentage of the population who are employed.
- **Unemployment rate:** The percentage of the labour force who are unemployed.
- **Participation rate:** The percentage of the population who are in the labour force.

Ontario Social Assistance Programs

- **Ontario Works (OW):** OW offers financial aid to help eligible applicants with living expenses, including food, and rent; health benefits for eligible applicants; and employment supports to help individuals find and keep a job (such as workshops for resume writing, job counselling, job-specific training and basic education).
- **Ontario Disability Support Program (ODSP):** ODSP offers financial aid to help eligible applicants' household members with living expenses, including food, and rent; health benefits, including prescription drugs and vision care; and employment support to help applicants find and keep a job.

// Glossary of Terms

Housing and Dwelling Terms

- **Dwelling Type:** The type of dwelling refers to the built-form or structure type of a dwelling where someone lives.
 - **Single detached dwellings** are not attached to any other dwelling or structure (except its own garage or shed).
 - **Semi-detached dwellings** are one of two dwellings attached side by side to each other, but not attached to any other dwelling or structure (except its own garage or shed).
 - **Row houses** are one of three or more dwellings joined side by side, but without any other dwellings either above or below.
 - **Apartment in a building that has fewer than five storeys** is a dwelling unit attached to other dwelling units, commercial units or other non-residential space in a building that has fewer than five storeys. This category contains apartment dwelling or flat in a duplex. This is one of two dwellings located one above the other.
 - **Apartment in a building that has five or more storeys** is a dwelling unit in a high-rise apartment building that has five or more storeys. Also included are apartments in a building with five or more storeys where the first floor or second floor is commercial establishments.
- **Dwelling Condition:** The condition of a dwelling refers to whether the dwelling is in need of repairs, or *adequate*. This does not include desirable re-modelling or additions.
 - **Regular maintenance needed** includes dwellings where only regular maintenance, such as painting or furnace cleaning, is required.
 - **Minor repairs needed** includes dwellings needing only minor repairs such as dwellings with missing or loose floor tiles, bricks or shingles; or defective steps, railing or siding.
 - **Major repairs needed** includes dwellings needing major repairs such as dwellings with defective plumbing or electrical wiring; and dwellings needing structural repairs to walls, floors or ceilings. If a dwelling required major repairs, it is considered *inadequate*.
- **Dwelling Construction Age:** Period of construction refers to the period in time during which the building or dwelling was originally constructed. This refers to the period in which the building was completed, not the time of any later remodeling, additions, or conversions.
- **Dwelling Suitability:** 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.

CMHC's Housing Continuum Definitions

Homelessness: Homelessness describes the situation of an individual, family or community without stable, safe, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. It is often the result of what is known as systemic or societal barriers, including a lack of affordable and appropriate housing, the individual/household's financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination.

Emergency Housing: Emergency Housing is defined as facilities providing temporary, short-term accommodation for homeless individuals and families. This may or may not include other services such as food, clothing or counselling. Emergency housing is short-term accommodation for people who are homeless or in crisis. Shelters and hostels are two common examples of emergency housing. There may also be smaller religious or community-based organizations that provide emergency housing.

Transitional Housing: Housing that is intended to offer a supportive living environment for its residents, including offering them the experience, tools, knowledge and opportunities for social and skill development to become more independent. It is considered an intermediate step between emergency shelter and supportive housing and has limits on how long an individual or family can stay. Stays are typically between three months and three years.

Supportive Housing: Supportive housing is housing that provides a physical environment that is specifically designed to be safe, secure, enabling and home-like, with support services such as social services, provision of meals, housekeeping and social and recreational activities, in order to maximize residents' independence, privacy and dignity.

Community Housing: The term "community housing" is an umbrella term that typically refers to either housing that is owned and operated by non-profit housing societies and housing co-operatives, or housing owned by provincial, territorial or municipal governments.

Affordable Housing: In Canada, housing is considered "affordable" if it costs less than 30% of a household's before-tax income. Many people think the term "affordable housing" refers only to rental housing that is subsidized by the government. In reality it is a very broad term that can include housing provided by the private, public and non-profit sectors. It also includes all forms of housing tenure: rental, ownership and co-operative ownership, as well as temporary and permanent housing.

Market Housing: Market-rate housing refers to non-subsidized properties that are rented or owned by those who pay market-rate rents or who paid market value to purchase the property.

Household Benchmark Methodology

Population Projection Methodology

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 Windsor-Essex municipalities over time. Age cohorts were projected to future years and added together for total population figures.

// Assumptions

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, like if a structurally separated 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 currently available for the Census Division (i.e., the County of Essex – including the City of Windsor) 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.

// Household Benchmark Methodology

Methodology – Dwellings by Income

Utilizing Statistics Canada cross-tabulation data, the number of households by household tenure and size were distributed into ten income deciles based on existing trends. These household projections, along with 2021 trends of household sizes in each dwelling size (by bedroom count), informed the proportion of total dwellings that would be required for each income decile.

Household Size

- The number of households in each income decile by household size was projected using 2021 proportions of household size per income decile.
- Utilizing these projections, the number of dwellings by bedroom count was calculated using 2021 rates.
- These projections will form the basis of housing targets by number of bedrooms required by affordability level.

// Assumptions

This projection assumes that household composition and income trends in the District will continue and does not consider community-specific trends that have occurred since 2021.

Methodology – Affordability Level

To sort the dwelling projections into housing targets, affordability ranges were determined based on income deciles.

Categories for the affordability levels of housing targets:

- Deeply Affordable Units
- Affordable Rental Units
- Market Housing (all other units)

It should be noted that income decile data for renter households were used to create these thresholds. Demand for each housing type was calculated and separated by household tenure and sorted into each affordability level of housing as appropriate.

Household income and rent price data were input individually for municipalities to provide more accurate local conditions.

Threshold Definitions:

- **Deeply Affordable:** Windsor Household Income Limits (HILs) were used as the upper threshold for these units. The households projected to be in a household income decile that had an upper limit below the HILs would be designated *deeply affordable*. It should be noted that there are two HILs categories in the Windsor-Essex region. For the purposes of HILs, the service areas are as follows:
 - Town of Amherstburg, Town of Essex, Town of Lakeshore, Town of LaSalle, Town of Tecumseh, and City of Windsor
 - All remaining municipalities
- **Affordable Rental Units:** Average Market Rent (AMR) for the local market was as the threshold for affordable housing. These prices were retrieved from the *Affordable Residential Units bulletin* posted by the Government of Ontario. Households projected to be in a household income decile that had an upper limit below the income needed to afford AMR (i.e., while spending less than 30% of gross household income on shelter costs) were designated Affordable Rental.
- **Market Housing:** All other income deciles were included in this affordability category

