

**WINDSOR-ESSEX AND CITY OF WINDSOR
POPULATION AND HOUSING PROJECTIONS:
2006-2031
AND AFFORDABLE HOUSING TARGETS**

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For the City of Windsor Planning Department

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EXECUTIVE SUMMARY

1. Introduction

As part of the City of Windsor Official Plan Review, the City has engaged Lapointe Consulting Inc. to prepare population and housing projections for the City of Windsor and the larger Windsor-Essex area (the City of Windsor and the County of Essex). The updated projections are needed to take into account new information from the 2006 census as well as recent trends in net migration. Furthermore, the *Planning Act* requires that municipalities update their population and housing projections during 5-year reviews of Official Plans.

Between 1996 and 2001 Windsor-Essex experienced relatively strong population growth that exceeded that of Ontario as a whole. In the most recent census, however, Windsor-Essex started to fall behind the provincial growth rate and this trend is expected to continue in the short-term. Our projections take into account the short-term slower economic and population growth resulting from the current economic climate and lowered levels of net migration; however, over time we assume an improving economy and a higher level of net migration. These improved conditions are based on Windsor's ability to adjust to the new challenges posed by foreign competition, environmental concerns and a strong Canadian dollar just as Windsor has dealt with such challenges in the past.

2. Windsor-Essex

Components of Growth

A review of data on natural increase between 1997 and 2004, has shown that natural increase is averaging about 1,500 persons annually while net migration has averaged around 3,700 persons annually. International migrants have become an important component of Windsor-Essex growth peaking at 4,000 persons annually in 2000-2001 and 2001-2002. Net inter-provincial (those moving in from other province minus those moving out to other provinces) and net intra-provincial migrants (those moving in from other parts of Ontario minus those moving out to other parts of Ontario) represent a smaller component of net migration. In recent years the City has experienced a loss of people moving out of Windsor-Essex to other provinces and to other centres in Ontario. This report contains a detailed description of past trends in migration and natural increase and the detailed assumptions we have used for future projections. Our report assumes continued low net migration into Windsor in the 2006-2011 period with a gradual improvement in net migration in 2011-2016 until net migration reaches the historical share of Ontario's net migrants of 3.6% after 2016.

Projections for Windsor-Essex

Using our computerized model, we projected the Windsor-Essex population for the next twenty-five years (2006-2031) in five year periods. The model takes the population from a given horizon year (2006, 2011, etc.), ages the population and then adds in the natural increase (births minus deaths) and net migration (people moving into Windsor-Essex minus those moving out). Using this methodology we project the Windsor-Essex population to grow from 393,400 persons in 2006 to 469,400 persons in 2026 and 491,800 persons in 2031.¹ Over the twenty-five year period, the population of the Windsor-Essex area is anticipated to grow by 98,400 persons – an

¹ Our model is based on 2006 census data and does not include any estimate of the census undercount.

increase of 25% over the 2006 census population. After the slow growth period of the 2006-2011 period, when population growth for the five-year period drops to 1.5%, the population growth rate in Windsor-Essex is expected to gradually return to levels of higher levels of growth until 2021 when the population growth starts to decline again due to the aging of the population.

Table 1: Population Growth, Windsor-Essex, 2006-2031, Reference Scenario

Year	Population	5-Yr. Change	
		Change	% Change
2006	393,395		
2011	399,405	6,010	1.5%
2016	420,258	20,853	5.2%
2021	444,971	24,713	5.9%
2026	469,350	24,379	5.5%
2031	491,821	22,471	4.8%
25-Yr. Change			
2006-2031		98,426	25.0%

Source: Lapointe Consulting Inc.

In addition to the Reference Scenario, we have also prepared high and low growth scenarios which are included in the report.

In Table 2 below, Lapointe Consulting projections are compared to those of the most recently published Ministry of Finance projections for Essex (Windsor-Essex). These projections were published in the spring of 2007 and were based on 2001 census. The Ministry of Finance projections are post-censal, that is, they include a factor representing under-coverage by the census of approximately 3%. In order to make the two sets of projections comparable, we added 3% to Lapointe Consulting's projections. As the Table 2 shows, our projections are initially lower than those projected by the Province but over the longer term, they are higher.

Table 2: Windsor-Essex Population Projections Compared to Ministry of Finance, 2006-2031, Reference Scenario

	Lapointe (Census) + 3%		Province (3% incl.)	Diff.
2006	393,395	405,197	405,254	(57)
2011	399,405	411,387	423,071	(11,684)
2016	420,258	432,866	442,130	(9,264)
2021	444,971	458,320	461,669	(3,349)
2026	469,350	483,431	481,318	2,113
2031	491,821	506,576	500,028	6,548

Source: Ontario Ministry of Finance and Lapointe Consulting

Age Distribution

The following changes in the age distribution are forecast:

- Younger age groups, under 20 years of age, will gradually decrease as a proportion of the population as will the age group 20-44 years of age.
- Middle aged age groups, 45 to 64 years of age, grow from 25% of the population in 2006 to 28% in 2016 and then gradually decline to 24% by the end of the projection period; however, there is a noticeable increase in the 60-64 year age group due to the aging of the baby boom generation.
- Seniors aged 65 years and older will grow from 13% of the population in 2006 to 19% by 2031 exhibiting both the largest percentage and absolute change in age groups. This latter group will grow by 60% between 2006 and 2026 and will represent close to half of all the population growth in the future. At the same time, those in the 20-44 year age group will increase by 26,800 or 2/3 the amount of growth in the older population.

Table 3: Windsor-Essex Age Distribution, 2006-2031, Reference Scenario

	2006		2016		2026		2031		2006-2026		2006-2031	
	Total	%	Total	%	Total	%	Total	%	Change	Chg. %	Change	Chg. %
0-4	23,200	5.9%	23,115	5.5%	26,536	5.7%	27,354	5.6%	3,336	14.4%	4,154	19.1%
5-9	24,815	6.3%	23,406	5.6%	26,990	5.8%	28,447	5.8%	2,175	8.8%	3,632	15.6%
10-14	26,935	6.8%	24,859	5.9%	26,946	5.7%	28,831	5.9%	11	0.0%	1,896	7.6%
15-19	27,085	6.9%	26,740	6.4%	27,348	5.8%	28,988	5.9%	263	1.0%	1,903	7.0%
0-19	102,035	25.9%	98,120	23.3%	107,820	23.0%	113,620	23.1%	5,785	5.7%	11,585	11.9%
20-24	26,370	6.7%	29,012	6.9%	29,174	6.2%	29,557	6.0%	2,804	10.6%	3,187	11.7%
25-29	24,385	6.2%	29,311	7.0%	31,421	6.7%	31,577	6.4%	7,036	28.9%	7,192	27.1%
30-34	26,865	6.8%	28,436	6.8%	33,666	7.2%	33,603	6.8%	6,801	25.3%	6,738	27.4%
35-39	28,830	7.3%	26,256	6.2%	33,539	7.1%	35,636	7.2%	4,709	16.3%	6,806	25.2%
40-44	32,370	8.2%	28,465	6.8%	32,185	6.9%	35,229	7.2%	(185)	-0.6%	2,859	9.9%
20-44	138,820	35.3%	141,480	33.7%	159,985	34.1%	165,602	33.7%	21,165	15.2%	26,782	19.9%
45-49	30,515	7.8%	29,531	7.0%	28,832	6.1%	32,954	6.7%	(1,683)	-5.5%	2,439	7.6%
50-54	26,915	6.8%	32,158	7.7%	29,330	6.2%	28,881	5.9%	2,415	9.0%	1,966	6.5%
55-59	24,245	6.2%	29,647	7.1%	29,101	6.2%	28,861	5.9%	4,856	20.0%	4,616	17.5%
60-64	18,420	4.7%	25,411	6.0%	30,532	6.5%	28,098	5.7%	12,112	65.8%	9,678	41.3%
45-64	100,095	25.4%	116,747	27.8%	117,795	25.1%	118,794	24.2%	17,700	17.7%	18,699	16.7%
65-69	14,610	3.7%	22,278	5.3%	27,231	5.8%	29,051	5.9%	12,621	86.4%	14,441	82.4%
70-74	12,565	3.2%	16,165	3.8%	22,314	4.8%	25,116	5.1%	9,749	77.6%	12,551	93.1%
75-79	10,965	2.8%	11,735	2.8%	17,874	3.8%	19,408	3.9%	6,909	63.0%	8,443	77.2%
80-84	8,320	2.1%	8,132	1.9%	10,432	2.2%	13,290	2.7%	2,112	25.4%	4,970	60.9%
85+	5,985	1.5%	5,601	1.3%	5,899	1.3%	6,940	1.4%	(86)	-1.4%	955	16.8%
65+	52,445	13.3%	63,911	15.2%	83,750	17.8%	93,805	19.1%	31,305	59.7%	41,360	74.1%
Total	393,395	100.0%	420,258	100.0%	469,350	100.0%	491,821	100.0%	75,955	19.3%	98,426	24.6%

Source: Lapointe Consulting Inc.

The report discusses changes in households by age of household maintainer. Over the 20-year period, households headed by an individual 55+ years of age are expected to account for 76% of the increase in the number of households and seniors 65+ are expected to account for 50% of the increase in the number of in households.

Housing Requirements

A review of housing starts in Windsor-Essex has shown that over the past 8 years, there has been an average of 2,200 housing starts with single detached representing 71% of starts, semis - 11%, row or townhouses - 10% and apartments (mostly condominiums) - 8%. In the first 5-year period of the projections, from 2006 to 2011, the economic climate is expected to result in a continued decline of net migration to the area and a concurrent slowdown in new housing

construction. However, after as the local economy recovers, housing demand is expected to pick up and remain relatively stable with production in the range of 2,000 new units annually.

Over the study period the demand for single-detached homes is expected to make up a declining share of the total falling from a high of 70% between 2006 and 2011 to 64% between 2026 and 2031. Medium and higher density forms (row housing and apartments) are expected to play an increasing role in housing demand rising from 20% between 2006 and 2011 to 29% between 2026 and 2031 reflecting the aging of the population, the growing appeal of condominiums as both entry level housing and as housing for more mature adults looking to downsize, and, a policy of more compact communities.

Table 4: Additional Housing Requirements for Windsor-Essex, 2006-2031

Dwelling Type	2006-2011		2011-2016		2016-2021		2021-2026		2026-2031	
	5-Year	Annual	5-Year	Annual	5-Year	Annual	5-Year	Annual	5-Year	Annual
Single Detached	4,254	851	6,944	1,389	7,682	1,536	7,195	1,439	6,314	1,263
% of Total		70.0%		69.0%		67.0%		66.0%		64.0%
Semi Detached	608	122	805	161	803	161	763	153	691	138
% of Total		10.0%		8.0%		7.0%		7.0%		7.0%
Row Housing	729	146	1,308	262	1,605	321	1,526	305	1,381	276
% of Total		12.0%		13.0%		14.0%		14.0%		14.0%
Apartments	486	97	1,006	201	1,376	275	1,417	283	1,480	296
% of Total		8.0%		10.0%		12.0%		13.0%		15.0%
Total	6,077	1,216	10,063	2,013	11,466	2,293	10,901	2,180	9,866	1,973
% of Total		100.0%		100.0%		100.0%		100.0%		100.0%

The report contains housing projections by tenure and dwelling type for each of the growth scenarios.

Over the twenty-year period, it is anticipated that 82% of new housing requirements will be in the form of ownership housing (freehold or condominium) and 18% will be in the form of rental housing. This is somewhat below the current proportion of 24.5% of housing that is rented in Windsor-Essex as a whole and the 22.5% which would be predicted by the demographic model alone.

Dwelling Type	2006-2026		2006-2031	
	20-Yr	Annual	25-Yr	Annual
Single Detached	26,075	1,304	32,389	1,296
% of Total		67.7%		67.0%
Semi Detached	2,979	149	3,670	147
% of Total		7.7%		7.6%
Row Housing	5,168	258	6,549	262
% of Total		13.4%		13.5%
Apartments	4,285	214	5,765	231
% of Total		11.1%		11.9%
Total	38,507	1,925	48,373	1,936
% of Total		100.0%		100.0%

Source: Lapointe Consulting Inc.

There are an estimated 1,900 vacant rental apartment units in the Windsor CMA with the majority being in the City of Windsor. For some time, future rental demand will be met through the existing stock until the rental market becomes more balanced. This does not mean that small rental projects targeted to special groups may not be necessary or that in some municipalities there may be a need for new rental housing because there are limited rental options. However, the majority of new rental households are likely to move into vacant units in the existing rental housing stock until the rental market vacancy rates become more normalized. It is hard to predict how long this process will take.

3. City of Windsor Projections

Housing Requirements

In order to project Windsor's population, we first had to project its share of housing in the Windsor Essex area – in accordance with the *Provincial Policy Statement 2005* and the provincial *Projection Methodology Guideline*. Shares of different dwelling types were analyzed based on Windsor's past shares of the County's housing market.

In the Reference Scenario, over the 20-year period from 2006 to 2026 it is estimated that housing requirements in the City of Windsor will total 20,800 units with an average of 1,040 annually. Over the 25-year period from 2006 to 2031, housing requirements will be 26,200 dwelling units or 1,050 units annually. Following the expected slowdown in population growth and new residential requirements between 2006 and 2011, housing demand is expected to pick up again and rise to over 1,000 additional housing units annually. Over the projection period the demand for single-detached homes is expected to make up a declining share of the total falling from a high of 63% between 2006 and 2011 to 58% between 2026 and 2031. Medium and higher density forms (row housing and apartments) are expected to play an increasing role in housing demand rising from 26% between 2006 and 2011 to 34% between 2026 and 2031.

Table 5: Housing Requirements, City of Windsor, 2006-2031, Reference Scenario

Dwelling Type	2006-2011		2011-2016		2016-2021		2021-2026		2026-2031	
	5-Year	Annual	5-Year	Annual	5-Year	Annual	5-Year	Annual	5-Year	Annual
Single Detached	1,999	400	3,264	653	3,841	768	3,598	720	3,157	631
% of Total		62.7%		61.1%		60.8%		60.4%		58.0%
Semi Detached	365	73	483	97	482	96	458	92	415	83
% of Total		11.4%		9.1%		7.6%		7.7%		7.6%
Row Housing	437	87	785	157	963	193	916	183	829	166
% of Total		13.6%		14.7%		15.3%		15.3%		15.3%
Apartments	389	78	805	161	1,032	206	992	198	1,036	207
% of Total		12.2%		15.1%		16.3%		16.6%		19.0%
Total	3,190	638	5,336	1,068	6,318	1,263	5,963	1,193	5,436	1,087
% of Total		100.0%		100.0%		100.0%		100.0%		100.0%
Share of Windsor-Essex	52.5%		53.0%		55.1%		54.7%		55.1%	

It is estimated that over the twenty-year period, 2006-2026, 79% of the housing requirements will be for ownership housing and 21% for additional rental housing.

The lower level of rental demand is well above the rate at which rental housing has been produced in recent years but below the level of renting in the current housing stock of 32%. This lower level of demand compared to existing rental rates reflects the trend of younger people moving into ownership options if they can afford it and older people downsizing and moving into condominiums or life lease projects.

Dwelling Type	2006-2026		2006-2031	
	20-Yr	Annual	25-Yr	Annual
Single Detached	12,702	635	15,859	634
% of Total		61.1%		60.4%
Semi Detached	1,787	89	2,202	88
% of Total		8.6%		8.4%
Row Housing	3,101	155	3,929	157
% of Total		14.9%		15.0%
Apartments	3,218	161	4,254	170
% of Total		15.5%		16.2%
Total	20,807	1,040	26,243	1,049
% of Total		100.0%		100.0%
Share of Windsor-Essex	54.0%		54.3%	

Source: Lapointe Consulting Inc.

As was discussed above, there are over 1,800 vacant rental apartments in the City of Windsor in private rental buildings with 3+ units and this may be an underestimate of the vacant units as a number of condominium units are also available for rent. While the high vacancy rate may be reduced in the future through private and public interventions such as condominium conversions, rent supplements and shelter allowances administered by the City of Windsor as Social Housing Manager or acquisition and renovation under the Canada Ontario Affordable Housing – Rental Component, it is probably realistic to say that there will be an oversupply of rental housing in the City of Windsor for some time. A major turnaround in the economy would help to bring the rental market into balance.

Table 6: Population Growth, City of Windsor, 2006-2031, Reference Scenario²

Windsor’s Projected Population

Under the Reference Scenario, by 2026 the population of Windsor City is predicted to rise to 256,000, and by 2031 it is expected to reach 267,700. Under the Reference Scenario, Windsor City’s average annual growth will slow to 0.33% over the next 5 years from 2006 to 2011. After 2011 the annual growth rate will increase to the 1% range annually.

Year	Population	5-Year		Annual Growth Rate
		Change	% Change	
2006	216,473			
2011	220,037	3,564	1.6%	0.33%
2016	230,985	10,948	5.0%	0.98%
2021	243,055	12,070	5.2%	1.02%
2026	256,034	12,979	5.3%	1.05%
2031	267,670	11,636	4.5%	0.89%

Source: Lapointe Consulting Inc.

Age Distribution

The following changes are anticipated in the age composition of Windsor’s population:

- In the Reference Scenario, the proportion of the population composed of children and youth (0-19 years of age) is projected to decline slightly from 25% of the population in 2006 to 23% in 2031. Although this age group is expected to decline as a proportion of the total population, it will increase by 8,244 persons between 2006 and 2031 representing a 16% increase in this age group.
- The proportion of the population composed of adults aged 20-44 is projected to decline from 37% of the population in 2006 to 33% in 2031. Reflecting the continued influx of young families and first-time homebuyers, between 2006 and 2031, this age group will grow by 8,253 persons representing an 11% increase.
- The proportion of persons aged 45-64 years of age is expected to grow from 24% of the population in 2006 to 26% by 2031. This group will grow by 16,566 persons representing an increase of 28% over 2006. An increase in this age group should result in continued household growth and demand for both “move up” and “move down” housing and housing suitable for seniors.
- The proportion of the population aged 65 years and over is expected to grow from 14% of the population in 2006 to 18% in 2031 (representing the aging of the tail end of the baby boom generation.) This group will show the largest increase in numbers adding 18,152 persons between 2006 and 2031 representing an increase of 57% over 2006.

² These population projections were based on the census and did not include an estimate of the undercount. To add in the undercount, the same undercount (from 2006) should be added to each horizon year population because of the methodology used to project Windsor’s population.

Table 7: City of Windsor, Population by Age, 2006-2031, Reference Scenario

Age	2006		2011		2016		2021		2026		2031	
	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%
0-4	12,790	5.9%	13,002	5.9%	13,439	5.8%	13,645	5.6%	13,936	5.4%	14,386	5.4%
5-9	12,985	6.0%	12,835	5.8%	13,814	6.0%	14,387	5.9%	14,736	5.8%	14,956	5.6%
10-14	13,700	6.3%	13,083	5.9%	13,625	5.9%	14,729	6.1%	15,429	6.0%	15,716	5.9%
15-19	13,855	6.4%	13,807	6.3%	13,958	6.0%	14,640	6.0%	15,887	6.2%	16,516	6.2%
0-19	53,330	24.6%	52,727	24.0%	54,836	23.7%	57,401	23.6%	59,988	23.4%	61,574	23.0%
20-24	15,630	7.2%	13,954	6.3%	14,750	6.4%	15,054	6.2%	15,893	6.2%	17,061	6.4%
25-29	15,210	7.0%	15,731	7.1%	14,980	6.5%	15,944	6.6%	16,419	6.4%	17,172	6.4%
30-34	15,970	7.4%	15,298	7.0%	16,662	7.2%	16,066	6.6%	17,185	6.7%	17,583	6.6%
35-39	15,955	7.4%	16,044	7.3%	16,142	7.0%	17,642	7.3%	17,191	6.7%	18,237	6.8%
40-44	17,130	7.9%	15,981	7.3%	16,762	7.3%	16,987	7.0%	18,606	7.3%	18,095	6.8%
20-44	79,895	36.9%	77,008	35.0%	79,296	34.3%	81,693	33.6%	85,294	33.3%	88,148	32.9%
45-49	15,730	7.3%	17,047	7.7%	16,294	7.1%	17,140	7.1%	17,435	6.8%	19,004	7.1%
50-54	14,060	6.5%	15,554	7.1%	17,008	7.4%	16,293	6.7%	17,157	6.7%	17,435	6.5%
55-59	12,665	5.9%	13,748	6.2%	15,283	6.6%	16,717	6.9%	16,033	6.3%	16,872	6.3%
60-64	9,770	4.5%	12,231	5.6%	13,277	5.7%	14,756	6.1%	16,140	6.3%	15,480	5.8%
45-64	52,225	24.1%	58,580	26.6%	61,862	26.8%	64,906	26.7%	66,765	26.1%	68,791	25.7%
65-69	8,260	3.8%	9,299	4.2%	11,642	5.0%	12,637	5.2%	14,040	5.5%	15,356	5.7%
70-74	7,275	3.4%	7,627	3.5%	8,582	3.7%	10,746	4.4%	11,663	4.6%	12,951	4.8%
75-79	6,605	3.1%	6,336	2.9%	6,643	2.9%	7,467	3.1%	9,352	3.7%	10,147	3.8%
80-84	5,190	2.4%	4,930	2.2%	4,726	2.0%	4,956	2.0%	5,559	2.2%	6,965	2.6%
85+	3,680	1.7%	3,539	1.6%	3,406	1.5%	3,255	1.3%	3,377	1.3%	3,743	1.4%
65+	31,010	14.3%	31,731	14.4%	34,999	15.2%	39,061	16.1%	43,991	17.2%	49,162	18.4%
Total	216,460	100.0%	220,046	100.0%	230,993	100.0%	243,061	100.0%	256,038	100.0%	267,675	100.0%

Age	2006-2026		2006-2031	
	Change	Chg. %	Change	Chg. %
0-4	1,146	9.0%	1,596	12.3%
5-9	1,751	13.5%	1,971	15.4%
10-14	1,729	12.6%	2,016	15.4%
15-19	2,032	14.7%	2,661	19.3%
0-19	6,658	12.5%	8,244	15.6%
20-24	263	1.7%	1,431	10.3%
25-29	1,209	7.9%	1,962	12.5%
30-34	1,215	7.6%	1,613	10.5%
35-39	1,236	7.7%	2,282	14.2%
40-44	1,476	8.6%	965	6.0%
20-44	5,399	6.8%	8,253	10.7%
45-49	1,705	10.8%	3,274	19.2%
50-54	3,097	22.0%	3,375	21.7%
55-59	3,368	26.6%	4,207	30.6%
60-64	6,370	65.2%	5,710	46.7%
45-64	14,540	27.8%	16,566	28.3%
65-69	5,780	70.0%	7,096	76.3%
70-74	4,388	60.3%	5,676	74.4%
75-79	2,747	41.6%	3,542	55.9%
80-84	369	7.1%	1,775	36.0%
85+	(303)	-8.2%	63	1.8%
65+	12,981	41.9%	18,152	57.2%
Total	39,578	18.3%	51,215	23.3%

Source: Lapointe Consulting Inc.

4. Affordable Housing Targets

Defining Affordable Housing

The last chapter of the report deals with the establishment of affordable housing definitions in the official plan and the establishment of targets. The intent of the Provincial Policy Statement (PPS) is to have municipalities establish in their Official Plans, targets for the provision of “affordable housing” and this is meant to apply mainly to new additional housing.

The PPS defines affordable ownership and rental housing as:

- a) *in the case of ownership housing, the least expensive of:*
 - *housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for low and moderate income households; or,*
 - *housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the regional market area.*
- b) *in the case of rental housing, the least expensive of:*
 - *a unit for which the rent does not exceed 30 percent of gross annual household income for low and moderate income households; or,*
 - *a unit for which the rent is at or below the average market rent of a unit in the regional market area.*

Table 8 below provides affordable rents and house prices for Windsor-Essex issued by the Ministry of Municipal Affairs and Housing.

Table 8: Windsor-Essex Affordable Rents and House Prices (2006) According to the PPS

Household Income	Tenants			Owners		
	Tenant Household Income	Affordable Rent	Using Average Rents by Bedroom Count	All Household Income	Affordable House Price	Using Windsor-Essex Resale Prices
20th Percentile	\$14,000	\$350	Bachelor \$497	\$26,000	\$88,000	Average House Price \$163,000
30th Percentile	\$18,600	\$470	1-Bedroom \$647	\$37,400	\$126,000	10% Below \$146,700
40th Percentile	\$24,100	\$600	2-Bedrooms \$772	\$48,400	\$163,500	
50th Percentile	\$31,800	\$800	3-Bedrooms \$994	\$61,100	\$206,000	
60th Percentile	\$39,500	\$990		\$75,000	\$253,000	

Source: Ministry of Municipal Affairs and Housing Information Bulletin, 2006

The City of Windsor has endorsed the recommendation by SHS Inc. in the *Housing Analysis and Recommended Strategy* report (2004) which was adopted by Council in 2004. Affordable housing was defined as housing that is affordable to households whose incomes are at or below the lowest 35th of the income distribution.

Affordable Rental Housing

In addition to the above definition of affordable rent, the Province uses 80% of market rent to determine affordable rent in the Affordable Housing Program (AHP) – a federal/provincial housing assistance program which provides subsidies to produce affordable housing; assistance for rent supplement and shelter allowances and assistance for a program to help people purchase a home. Under the AHP, affordable rents are somewhat lower than in the PPS as they use 80% of the average market rent. The maximum rents for Windsor-Essex allowed under the AHP Program are: Bachelor Unit - \$395; One Bedroom - \$520; Two-Bedroom -\$619; and Three+ Bedrooms- \$705.

An analysis of rents in the City of Windsor shows that just over half (51%) of units in 2006 rented for \$700 or less and 24% rented for \$600 or less. Clearly there is a large need for housing affordable to the bottom 30th percentile of tenants whose incomes fall below \$18,700 and whose maximum affordable rent is \$470. Only 9% of rents in the City of Windsor would be affordable to the lowest 30th percentile of tenants; however, 82% of private rental housing is affordable for tenant households at the median income of \$31,800.

Recommended definition affordable rental housing:

To allow for maximum flexibility, we suggest that the Official Plan define “affordable rental housing” as housing that is affordable to the lowest 60th percent of income distribution for tenant households as per the PPS and that average rents be used for apartments of varying bedroom counts to determine whether or not rental units are affordable.

This definition would imply a slightly lower income threshold and a slightly lower rent than the 35% of all households adopted by Council but would coincide with the definition in the City’s Housing Facility by-law.

Affordable Ownership Housing

Under the PPS, affordable housing was based on a 5% down payment, a 25-year amortization period and payments for interest and principal and municipal taxes. The PPS recommends that the house prices based on 30% of housing costs be used or 10% below the average resale price which would be \$146,700 in Windsor-Essex. At the same time, the Province has introduced an ownership component to the AHP which defines affordable ownership housing as that which is affordable to the median income in Windsor-Essex – the Windsor Housing Services has calculated the affordable ownership home for the median household income at \$160,000 – well below that established by the Province in their design guidelines for the Ownership Component of the AHP but above the \$146,700 recommended by the PPS (or the \$144,773 implied by the 35% percentile definition approved by Council.)

An analysis of recent resale prices in Windsor-Essex has shown that in December, 2007, the average resale price was \$163,000.³ An analysis of resale prices from the Windsor-Essex County Real Estate Board showed that 59% of sales of existing homes were \$159,999 or less and would be affordable to those at the 40th income percentile. New home prices, on the other hand, have increased substantially with the average price of a new single detached dwelling in 2007 in the City of Windsor being \$229,083 – up 6% from the 2006 price of \$215,916. The median price of a new single detached dwelling in Windsor rose from \$200,000 in 2006 to \$206,725 in 2007 – an increase of 3.4%.

Table 9: Comparing Affordable Ownership Housing Under the PPS and the AHP

Household Income	PPS Ownership Housing			Affordable Housing Program (Ownership)		Affordable Ownership Using the 35 Percentile	
	All Households	Affordable House Price @ 6%	Using Windsor-Essex Resale Prices	Median Household Income	Affordable Price	Income	Affordable House
20th Percentile	\$26,000	\$88,000	Average House Price				
30th Percentile	\$37,400	\$126,000	10% Below				
35th Percentile						\$42,900	\$144,773
40th Percentile	\$48,400	\$163,500					
50th Percentile	\$61,100	\$206,000		\$61,400	\$160,000		
60th Percentile	\$75,000	\$253,000					

Source: Ministry of Municipal Affairs and Housing Information Bulletin and estimates of affordable rents prepared by Lapointe Consulting based on CMHC 2006 Rental Housing Survey Windsor CMA

³ We were not able to obtain resale prices for Windsor separate from the County nor were we able to obtain resale prices by type of dwelling.

Recommended definition for affordable ownership housing:

It is recommended that affordable ownership housing be defined as that which is affordable to households at or below the median household income or the average resale house price, whichever is lower.

We believe it is not feasible to expect that new ownership housing can be built at 10% below the average resale price as defined by the Province (\$146,700) and therefore, have opted instead for the average resale house price which at \$163,000 is a price which can be reached in new construction. New affordable ownership housing in the City of Windsor can take the form of condominium apartments, condominium or freehold townhouses or smaller single detached dwellings. Life lease apartments geared to seniors may also be developed as affordable ownership housing.

Setting Targets for Affordable Housing in the Official Plan

We have prepared detailed tables outlining targets for affordable housing by dwelling type. The report also contains 20-year affordable housing targets. Below is a table showing the ten-year targets for affordable housing.

Table 10: Affordable Housing Targets for 2006-2016

Dwelling Type	2006-2016 10-year	Owned		Affordable Ownership		Rented		Affordable Rental		Total Affordable	
		%	Units	%	Units	%	Units	%	Units	Units	%
Single Detached	5,263	94.5%	4,974	15.0%	746	5.5%	289			746	14.2%
Semi Detached	848	70.0%	593	20.0%	119	30.0%	254			119	14.0%
Row Housing	1,222	75.0%	917	50.0%	458	25.0%	306	25.0%	76	535	43.8%
Apartments	1,194	45.0%	537	50.0%	269	55.0%	656	50.0%	328	597	50.0%
Total	8,527	82.3%	7,021	22.7%	1,592	17.7%	1,506	26.9%	405	1,996	23.4%

Rather than incorporate such detailed tables into the Official Plan, it is recommended that the City adopt a target of 23% of housing to be affordable as per the recommended definition of affordable housing for the Official Plan, recognizing the importance of providing affordable rental housing through acquisition and rehabilitation of existing buildings or through replacement housing so long as there is a surplus of rental housing in Windsor. The Official Plan should also state the need to provide affordable housing that is affordable to a range of income levels, not just those at the upper level of affordability. The detailed targets for affordable ownership and rental housing may be included as an Appendix to the Official Plan.

In order to determine if these targets are being met, the City will have to monitor the prices and rents of new construction including acquisition and renovation projects and rental apartments created through accessory apartments.

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1 INTRODUCTION

1.1 BACKGROUND

As part of the “Moving Forward” stage of the City of Windsor Official Plan review, the City has engaged Lapointe Consulting Inc. to prepare population and housing projections for the City of Windsor and the larger Windsor-Essex area (the City of Windsor and the County of Essex). The most recent population projections had been prepared by the City in 2004 using 2001 census data. The *Planning Act* requires that municipalities update their population and housing projections during 5-year reviews of Official Plans. As it is currently almost five years since the earlier projections were undertaken and as the 2006 census data was released in March 2007, it was decided that an update of the population and housing projections was required. In addition, recent changes in Windsor’s migration patterns and employment situation have resulted in a need to update the earlier projections. As will be shown in this report, in the short-term our projections are lower than the City’s earlier projections, but over time the new set of projections will be higher than the City’s “Reference Scenario”. The short run lower projections are the result of current economic uncertainty, restructuring in the automobile industry and lower levels of net migration. However, over the longer term, we believe that Windsor’s economy will recover and adjust to new challenges posed by foreign competition, environmental concerns and a strong Canadian dollar.

This report starts with a brief review of past trends in Windsor-Essex and the City of Windsor followed by projections of the population, age distribution, household growth and housing requirements for Windsor-Essex over the next twenty-five years between 2006 and 2031. The next section of the report provides the City of Windsor’s projected population growth for the period 2006 to 2031, its projected age distribution and housing requirements.

A final chapter discusses the affordable housing targets as required by the Provincial Policy Statement and provides 10-year and 20-year annual affordable housing targets for the City of Windsor.

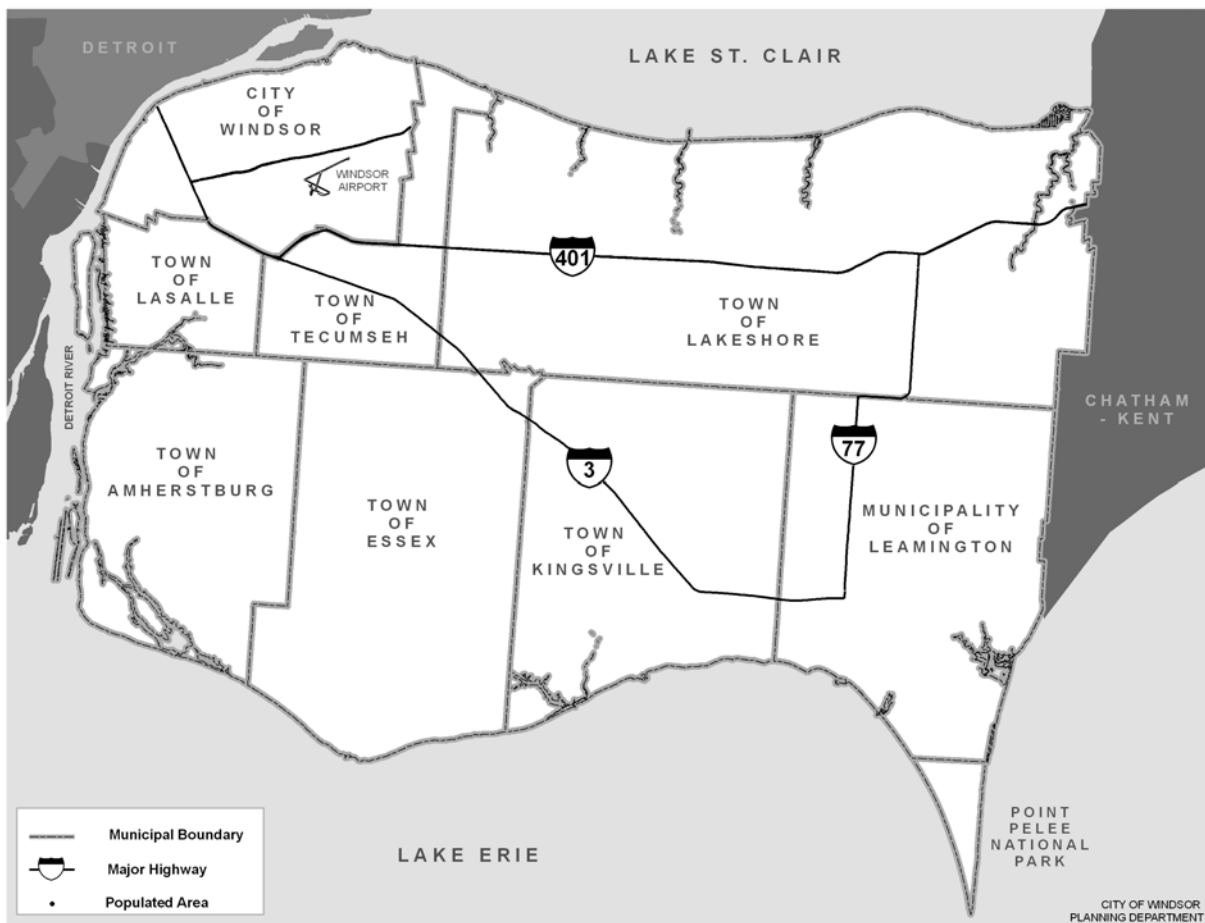
1.2 WINDSOR-ESSEX AND THE CITY OF WINDSOR: A BRIEF OVERVIEW

Throughout this report, to identify the study area, we will be using the term Windsor-Essex. This term refers to the larger geographic area that includes the City of Windsor and Essex County and represents a combined population of just under 400,000 persons (393,430 persons) according to the 2006 census. Essex County is an expansive geographic area which includes several urban and rural communities and in addition to being Canada’s southernmost county, is one of the most agriculturally productive counties in the country. See Map 1 below.

Essex County consists of seven local municipalities many of which have undergone significant restructuring especially during 1999. The seven municipalities in the County of Essex are listed below and shown on Map 1 below:

- The Town of Tecumseh
- The Town of Lakeshore
- The Town of LaSalle
- The Town of Amherstburg
- The Town of Essex
- The Town of Kingsville
- The Municipality of Leamington.

Map 1: The City of Windsor and County of Essex Municipalities



Source: City of Windsor Planning Department

The City of Windsor has a strong manufacturing base focussed largely on the automobile industry as well as a diverse retail and entertainment sector. Home to a major university, the University of Windsor, and a large community college, St. Clair College, Windsor has benefited from large investments in research in new technology. Through the Windsor-Essex Development Commission, the City and the County work together with major employers and other partners to promote diversification in the local economy and the ability of the economy to respond to the changing economic conditions. The City of Windsor is one of Canada's main entries into the United States. Both Essex County and the City of Windsor attract Ontario and American tourists.

The Province of Ontario refers to the Windsor-Essex area as "Essex County" in its Ontario Population Projection reports as does the Census in its published data. Statistics Canada refers to "Essex County" as a Census Division and this includes both the City of Windsor and the geographic area covered by the administrative body Essex County.

1.3 PROJECTION METHODOLOGY

To update the City of Windsor's population and housing projections we followed the provincially prescribed methodology, which is to use the City's market share of the larger urban area's housing demand—in this case the Windsor-Essex area—as the basis for predicting future growth.⁴

The diagram on the following page illustrates the steps in the methodology that was used to project population and housing requirements for Windsor-Essex and the City of Windsor:

1. Project the population for Windsor-Essex
2. Determine housing requirements in Windsor-Essex
3. Project the City of Windsor's share of housing requirements in Windsor-Essex
4. Determine the City's housing requirements by five-year time horizons
5. Project future household sizes in the City of Windsor
6. Estimate the non-household population
7. Estimate the City of Windsor's total population in each horizon year
8. Determine the age distribution for Windsor at different horizon years.

⁴ Government of Ontario, Projection Methodology Guideline, 1995

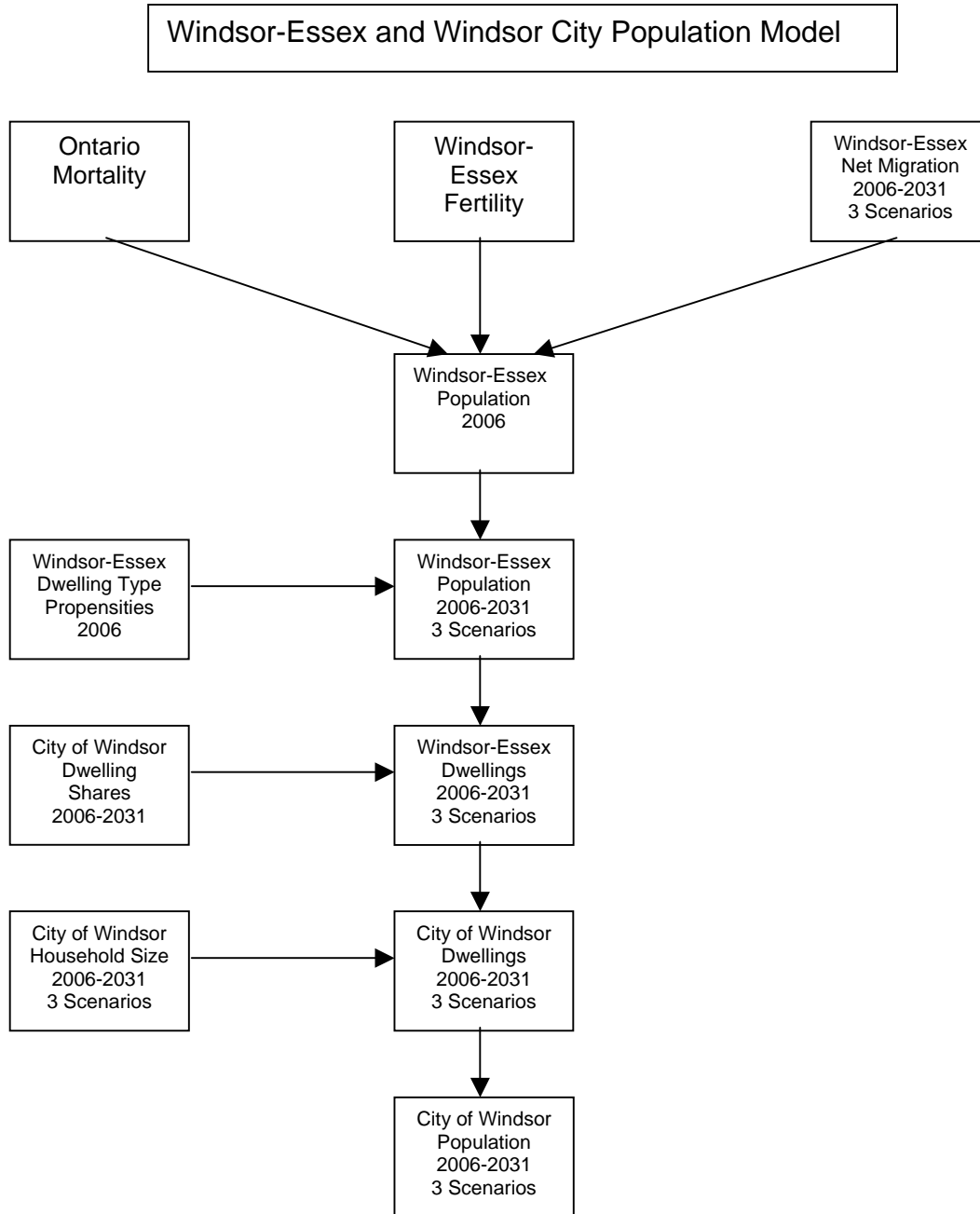


Figure 1

2 POPULATION AND HOUSING TRENDS IN WINDSOR-ESSEX

2.1 TRENDS IN POPULATION AND HOUSEHOLD GROWTH

2.1.1 Population Growth

Population Growth in Windsor-Essex

Table 1 below shows the relative population growth of Windsor-Essex and Ontario over the past 20 years. Between 1991 and 2001 population growth in Windsor-Essex outpaced Ontario. The rate of growth for each 5-year period from 1991 to 2001 was 7% in Windsor-Essex compared to 6.6% for 1991-1996 and 6.1% for 1996-2001 for Ontario. Between 2001 and 2006 population growth in Windsor-Essex slowed to 4.9%, while during the same period Ontario's population grew by 6.6%.

Over the 20-year period from 1986 to 2006 Windsor-Essex's population grew by 77,040 representing an increase of 24.4%. During the same 20-year period Ontario's population increased by 34%.

Table 1: Population Growth in Windsor-Essex and Ontario, 1986-2006

	1986	1991	86-91 % Ch.	1996	91-96 % Ch.	2001	96-01 % Ch.	2006	01-06 % Ch.
Windsor-Essex	316,362	327,365	3.5%	350,329	7.0%	374,975	7.0%	393,402	4.9%
Ontario	9,101,694	10,084,885	10.8%	10,753,573	6.6%	11,410,046	6.1%	12,160,282	6.6%

Source: Statistics Canada

Population Growth in Windsor City and Surrounding Municipalities

As Table 2 below shows, the City of Windsor's share of the total population in Windsor-Essex has been declining, from a high of 61% in 1986 to 55% in 2006. Over the same period, the shares of Leamington, Lakeshore and LaSalle have increased. Annexation of land in Tecumseh by the City resulted in a decline in Tecumseh's population in 2006.

Table 2: Population Growth in Windsor-City and Municipalities, 1986-2006

Municipality	1986		1991		1996		2001		2006	
	Pop.	Share	Pop.	Share	Pop.	Share	Pop.	Share	Pop.	Share
City of Windsor	193,122	61.0%	191,435	58.5%	197,694	56.4%	208,402	55.6%	216,473	55.0%
Leamington	21,760	6.9%	22,696	6.9%	25,389	7.2%	27,138	7.2%	28,833	7.3%
Amherstburg	16,447	5.2%	17,578	5.4%	19,273	5.5%	20,339	5.4%	21,748	5.5%
Town of Essex	16,976	5.4%	18,386	5.6%	19,437	5.5%	20,085	5.4%	20,032	5.1%
Kingsville	16,649	5.3%	17,330	5.3%	18,409	5.3%	19,619	5.2%	20,908	5.3%
Lakeshore	21,450	6.8%	23,720	7.2%	26,127	7.5%	28,746	7.7%	33,245	8.5%
LaSalle	14,001	4.4%	16,628	5.1%	20,566	5.9%	25,285	6.7%	27,652	7.0%
Tecumseh	15,684	5.0%	19,320	5.9%	23,151	6.6%	25,105	6.7%	24,224	6.2%
Pelee Township	284	0.1%	272	0.1%	283	0.1%	256	0.1%	287	0.1%
Windsor-Essex	316,362	100.0%	327,365	100.0%	350,329	100.0%	374,975	100.0%	393,402	100.0%

Source: Statistics Canada

Table 3 shows that within Windsor-Essex, Lakeshore and LaSalle have exhibited the highest levels of growth in the past decade. For example, in the period 2001-2006, Lakeshore's population grew by 15.7% while LaSalle's population grew by 9.4% compared to the City of Windsor's growth rate of 3.9%. Nevertheless, the City of Windsor continues to account for the bulk of population growth in Windsor-Essex even though it has a lower growth rate. For example, the City of Windsor accounted for 43.7% of the growth in Windsor-Essex between 2001 and 2006 while Lakeshore which has the highest growth rate, accounted for 24.7% of overall growth in Windsor-Essex.

Table 3: Population Change in Windsor-Essex, 1996-2006

Municipality	1996	2001	96-01	96-01	2006	01-06	01-06
	Pop.	Pop.	Ch.	% Ch.	Pop.	Ch.	% Ch.
City of Windsor	197,694	208,402	10,708	5.4%	216,473	8,071	3.9%
Leamington	25,389	27,138	1,749	6.9%	28,833	1,695	6.2%
Amherstburg	19,273	20,339	1,066	5.5%	21,748	1,409	6.9%
Town of Essex	19,437	20,085	648	3.3%	20,032	-53	-0.3%
Kingsville	18,409	19,619	1,210	6.6%	20,908	1,289	6.6%
Lakeshore	26,127	28,746	2,619	10.0%	33,245	4,499	15.7%
LaSalle	20,566	25,285	4,719	22.9%	27,652	2,367	9.4%
Tecumseh	23,151	25,105	1,954	8.4%	24,224	-881	-3.5%
Pelee Township	283	256	-27	-9.5%	287	31	12.1%
Windsor-Essex	350,329	374,975	24,646	7.0%	393,402	18,427	4.9%

Note: Tecumseh's population was adjusted in 2001 following boundary adjustment; similarly Windsor's population increased following annexation of land from Tecumseh.

Source: Statistics Canada

Table 4: Population Growth in Windsor-City, 1986-2006

As shown in Table 4, after experiencing solid growth between 1996 and 2001, population growth in the City of Windsor from 2001 to 2006 slowed to the level experienced between 1991 and 1996. The City's population for 2001 has been adjusted to reflect annexation of parts of Tecumseh.

Year	Population	% Change
1986	193,122	
1991	191,435	-0.9%
1996	197,694	3.3%
2001	208,402	5.4%
2001 Adj.	209,218	
2006	216,473	3.5%

Source: Statistics Canada

According to the 2006 Census the population for the City of Windsor was 216,473. This is almost 2,000 persons less than the 2006 population of 218,467 shown in the population projections prepared by the City of Windsor in its last Official Plan review and in the Annexed Area Master Plan Study.⁵ Thus the 2006 starting population for the current set of projections will be fewer than anticipated.

2.1.2 Components of Growth in Windsor-Essex

Population growth occurs as the result of natural increase (births minus deaths) and net migration—the number of persons moving in minus those moving out. There are two components to migration—international migration (from abroad) and internal migration (from other parts of Ontario and Canada). Table 5 and Table 6 below provide a summary of recent components of growth in Windsor-Essex.

As Table 5 below shows, between 1997 and 2004 natural increase in Windsor-Essex has shown little variation. The average annual number of births for the period was 4,407 and the average annual number of deaths was 2,934 resulting in an average annual natural increase of 1,472.

Table 5: Natural Growth in Windsor-Essex 1997-2004

Year	Births	Deaths	Natural Increase
1997-98	4,379	2,885	1,494
1998-99	4,210	2,926	1,284
1999-00	4,499	2,989	1,510
2000-01	4,488	3,023	1,465
2001-02	4,453	2,819	1,634
2002-03	4,350	2,901	1,449
2003-04	4,467	2,997	1,470
Average	4,407	2,934	1,472

Source: Statistics Canada, Annual Demographics Reports

The other component of growth is net migration (see Table 6 below). Between 1999 and 2002 Windsor-Essex received a relatively high level of net international migrants (those moving in minus those moving out) with net international migration peaking at over 4,000 in the year 2000-2001. However, between 2002 and 2004, the level of net international migrants dropped considerably falling to 1,727 net migrants in the year 2003-2004. Recent estimates from Statistics Canada indicate that the decline in international migration is continuing. Statistics Canada estimates that Windsor-Essex

⁵ Stanec Consulting Ltd., City of Windsor Annexed Area Master Plan Study: Updated Population Projections Report, 2006

received just 1,428 net international migrants for the period 2005-2006, which is 65% below the peak level attained in 2000 to 2001.

Net migrants from other provinces (Inter-Provincial migrants) have not been a major factor in Windsor-Essex's growth. From 1997 to 2004 Windsor-Essex received an annual average of 228 inter-provincial migrants. Again the pattern of net migrants from other provinces has been pointing downward since 2002 with more people now leaving the Windsor-Essex area for other provinces than are coming in. Furthermore, Statistics Canada estimates for 2005-2006 suggest the situation is worsening with an estimated 922 persons having left the Windsor-Essex area for other provinces in this period.

Although migrants from other parts of Ontario contributed an annual average of 854 persons to Windsor-Essex's growth from 1997 to 2004, the pattern since 2002 has indicated a declining level of intra-provincial migrants. In fact, according to recent estimates from Statistics Canada, 888 persons left the Windsor-Essex area for other parts of Ontario for the one-year period 2005- 2006.

Table 6: Migration in Windsor-Essex 1997-2006

Year	International	Inter-Prov.	Intra-Prov.	Net
1997-98	1,676	403	1,162	3,241
1998-99	1,595	458	1,600	3,653
1999-00	2,870	669	1,948	5,487
2000-01	4,057	473	1,253	5,783
2001-02	3,953	(43)	291	4,201
2002-03	2,113	(125)	66	2,054
2003-04	1,727	(240)	(339)	1,148
Average	2,570	228	854	3,652
2005-06	1,428	(922)	(888)	(382)

Source: Statistics Canada, Annual Demographics Report and Annual Demographic Estimates 2005-06

Thus, overall net migration has been a major factor in the growth of Windsor-Essex. Between 1997 and 2004 there was an annual average of 3,652 net migrants to Windsor-Essex, which was more than double the average annual natural increase. International net migration has come to play an important role in Windsor-Essex's growth rate although it too will be sensitive to the local economic climate.

The preceding analysis shows how important net migration is to growth in Windsor-Essex. Without it the population of Windsor-Essex would start to stagnate. Beginning in 2002, net migration has been on a downward trend. In fact most recent estimates from Statistics Canada point to a net out-migration for the period 2005-06. In the projections that follow it is anticipated that this reduction in net migration to Windsor-Essex will continue as the restructuring of the automotive sector occurs and as shifts occur from the auto sector to other economic sectors. Our projections are based on improving net migration patterns starting in 2011. More details regarding our assumptions about net migration are provided in Section 3.1.2 below.

2.1.3 Age Distribution

Windsor-Essex

As can be seen in Table 7 below, Windsor-Essex has a very similar age distribution as Ontario as a whole. Windsor-Essex has a slightly younger population than Ontario - twenty-six percent (26.1%) of Windsor-Essex's inhabitants are under the age of twenty compared to 25.0% for Ontario and 35.5% of Windsor-Essex's population is between the ages of 20 and 44 compared to 34.9% of the province's population. Conversely the province has more of its population in older age groups, with 13.6% of Ontarians being over the age of 65 compared to 12.9% of Windsor-Essex's population.

The proportion of Windsor-Essex's population 0-19 years of age has been declining - from 27.4% of the population in 1996 to 26.1% in 2006. Similarly, the proportion of younger adults 20-44 years of age has also been declining – from 38.6% in 1996 to 35.5% in 2006.

The portion of the population occupied by baby-boomers has grown the most. In 1996 21% of the population was between the age of 44 and 64. By 2006 almost 26% of Windsor-Essex's population was in this age group. (In 2006, the leading edge of baby boomers was entering their 60's.)

Surprisingly, the proportion of the population who are 65 years or older has remained relatively constant between 1996 and 2006 and currently accounts for 12.9% of the population. The main explanation for this apparent bucking of the aging trend may be due to the high levels of net migration into the Windsor-Essex area experienced in this period, and the fact that the majority of net migrants was under the age of 45.

Table 7: Age Distribution Windsor-Essex 1996-2006, Ontario 2006

Age Group	Windsor-Essex						Ontario	
	1996		2001		2006		2006	
	#	%	#	%	#	%	#	%
0-4	23,995	6.8%	23,660	6.3%	23,205	5.9%	670,770	5.5%
5-9	24,185	6.9%	25,940	6.9%	24,810	6.3%	721,590	5.9%
10-14	23,940	6.8%	25,985	6.9%	26,935	6.9%	818,445	6.7%
15-19	23,825	6.8%	25,345	6.8%	27,085	6.9%	833,115	6.9%
0-19	95,945	27.4%	100,930	26.9%	102,035	26.1%	3,043,920	25.0%
20-24	25,670	7.3%	25,500	6.8%	26,375	6.7%	797,255	6.6%
25-29	25,965	7.4%	26,030	6.9%	24,385	6.2%	743,695	6.1%
30-34	28,910	8.3%	27,945	7.5%	26,865	6.9%	791,955	6.5%
35-39	28,710	8.2%	31,460	8.4%	28,825	7.4%	883,990	7.3%
40-44	25,910	7.4%	30,445	8.1%	32,375	8.3%	1,032,415	8.5%
20-44	135,165	38.6%	141,380	37.7%	138,825	35.5%	4,249,310	34.9%
45-49	24,350	6.9%	26,675	7.1%	30,510	7.8%	991,970	8.2%
50-54	19,040	5.4%	24,425	6.5%	26,915	6.9%	869,400	7.1%
55-59	15,645	4.5%	18,610	5.0%	24,245	6.2%	774,530	6.4%
60-64	14,575	4.2%	14,980	4.0%	18,415	4.7%	581,985	4.8%
45-64	73,610	21.0%	84,690	22.6%	100,085	25.6%	3,217,885	26.5%
65-69	14,275	4.1%	13,470	3.6%	14,615	3.7%	466,240	3.8%
70-74	12,810	3.7%	12,810	3.4%	12,565	3.2%	401,950	3.3%
75-79	8,505	2.4%	10,580	2.8%	10,970	2.8%	338,910	2.8%
80-84	5,445	1.6%	6,200	1.7%	8,320	2.1%	250,270	2.1%
85+	4,610	1.3%	4,925	1.3%	4,015	1.0%	191,810	1.6%
65+	45,645	13.0%	47,985	12.8%	50,485	12.9%	1,649,180	13.6%
Total	350,365	100.0%	374,985	100.0%	391,430	100.0%	12,160,295	100.0%

Source: Statistics Canada

City of Windsor

As can be seen in Table 8 below based on the 2006 census, a smaller proportion of children and youth (24.6%) under the age of 20 live in the City compared to Windsor-Essex (where the proportion was 26.1%). On the other hand there are more younger adults 20-44 years of age in the City compared to Windsor-Essex – 36.9% of the population in the City in 2006 are 20-44 years of age compared to 35.5% of that age group in Windsor-Essex. This is likely due to the influence of resident college students. A higher percentage of the 45-64 year olds live in Windsor-Essex (25.6%) compared to the City (24.1%) while the City of Windsor has a higher percentage of seniors than Windsor-Essex - 14.3% of the City's population is over the age of 65 compared to 12.9% of the population of Windsor-Essex.

There have been some changes in the age distribution in the City over time. For example, while those age 20-44 years are the largest component of the population, in 2006 they accounted for 36.9% of the population down from almost 40% in 1996. Middle aged persons 45-64 years of age represent a growing segment of the population - 24.1% of the population in 2006, up from 20.6% in 1996. In 2006 persons over 65

accounted for 14.3% of Windsor's population – only marginally lower than in 1996 when 14.6% of the City's population was over 65.

As the baby boom generation ages, there will be an increase in those 65+ and in the 45-64 year age group. The baby boom generation refers to those persons born between 1946 and 1966. Those at the leading edge of the baby boom generation are currently entering their early 60's and will be 65+ years of age in 2011 while those at the tail end are in their early 40's and will be over 45 by 2011. The future age distribution of the City of Windsor population is discussed in Section 4.3.

Table 8: Age Distribution Windsor City 1996-2006, Windsor-Essex 2006

Age Group	Windsor City						Windsor-Essex	
	1996		2001		2006		2006	
	#	%	#	%	#	%	#	%
0-4	13,085	6.6%	13,155	6.3%	12,795	5.9%	23,205	5.9%
5-9	12,215	6.2%	13,530	6.5%	12,980	6.0%	24,810	6.3%
10-14	12,010	6.1%	12,965	6.2%	13,700	6.3%	26,935	6.9%
15-19	12,450	6.3%	12,960	6.2%	13,860	6.4%	27,085	6.9%
0-19	49,760	25.2%	52,610	25.2%	53,335	24.6%	102,035	26.1%
20-24	15,655	7.9%	15,330	7.4%	15,630	7.2%	26,375	6.7%
25-29	16,695	8.4%	16,510	7.9%	15,210	7.0%	24,385	6.2%
30-34	16,675	8.4%	16,460	7.9%	15,965	7.4%	26,865	6.9%
35-39	15,455	7.8%	17,175	8.2%	15,955	7.4%	28,825	7.4%
40-44	13,850	7.0%	15,775	7.6%	17,135	7.9%	32,375	8.3%
20-44	78,330	39.6%	81,250	39.0%	79,895	36.9%	138,825	35.5%
45-49	12,970	6.6%	14,125	6.8%	15,735	7.3%	30,510	7.8%
50-54	10,195	5.2%	12,780	6.1%	14,060	6.5%	26,915	6.9%
55-59	9,020	4.6%	9,825	4.7%	12,665	5.9%	24,245	6.2%
60-64	8,565	4.3%	8,480	4.1%	9,775	4.5%	18,415	4.7%
45-64	40,750	20.6%	45,210	21.7%	52,235	24.1%	100,085	25.6%
65-69	8,770	4.4%	7,855	3.8%	8,265	3.8%	14,615	3.7%
70-74	8,205	4.2%	7,740	3.7%	7,275	3.4%	12,565	3.2%
75-79	5,480	2.8%	6,695	3.2%	6,605	3.1%	10,970	2.8%
80-84	3,460	1.8%	3,950	1.9%	5,190	2.4%	8,320	2.1%
85+	2,925	1.5%	3,105	1.5%	3,675	1.7%	4,015	1.0%
65+	28,840	14.6%	29,345	14.1%	31,010	14.3%	50,485	12.9%
Total	197,680	100.0%	208,415	100.0%	216,475	100.0%	391,430	100.0%

Source: Statistics Canada

2.1.4 Household Trends

Household Growth

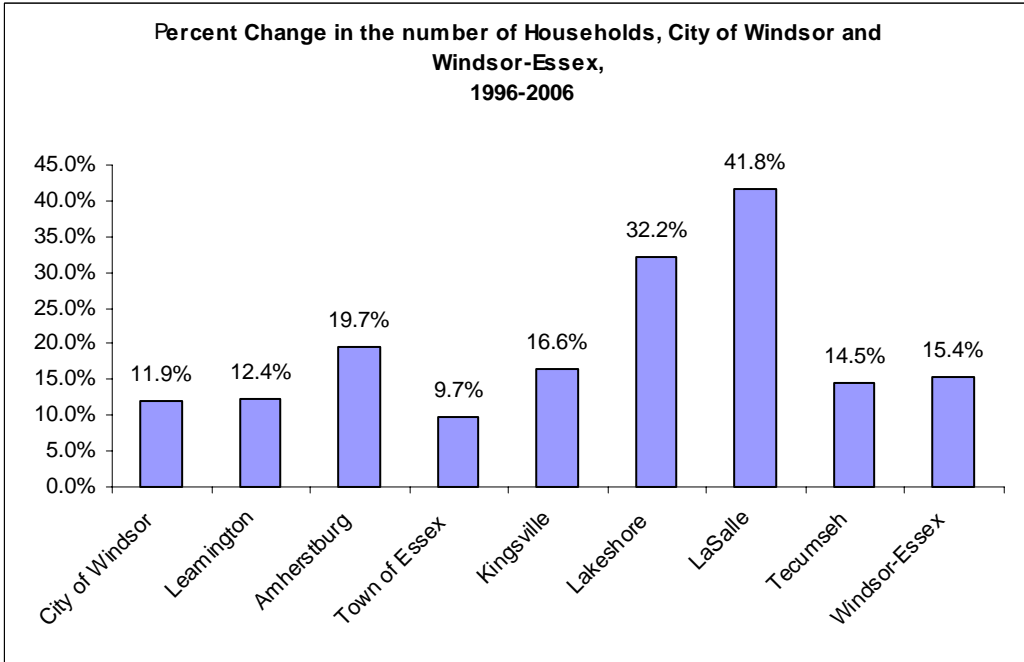
As shown in Table 9 the number of households in Windsor-Essex grew from 130,675 households in 1996 to 150,845 households in 2006 representing a 15% increase. This increase was above the 12.3% increase in population during this time period. Between 1996 and 2006 the City of Windsor grew from 79,060 households in 1996 to 88,465 households in 2006 representing a 12% increase. During the same period, Windsor's population grew by 9.5%. Household growth generally exceeds the growth in the population due to a number of factors such as the aging of the population and lower birth rates. The higher growth in the number of households compared to the growth in the population is accompanied by a decrease in household size.

Table 9: Household Growth, Windsor-Essex, City of Windsor and Ontario, 1996-2006

	1996	2001	1996-01 Change		2006	2001-06 Change		1996-06 Change		Share Of Change
	#	#	#	%	#	#	%	#	%	
City of Windsor	79,060	83,825	4,765	6.0%	88,465	4,640	5.5%	9,405	11.9%	46.6%
Leamington	8,730	9,265	535	6.1%	9,815	550	5.9%	1,085	12.4%	5.4%
Amherstburg	6,625	7,230	605	9.1%	7,930	700	9.7%	1,305	19.7%	6.5%
Town of Essex	6,965	7,420	455	6.5%	7,640	220	3.0%	675	9.7%	3.3%
Kingsville	6,390	6,810	420	6.6%	7,450	640	9.4%	1,060	16.6%	5.3%
Lakeshore	8,800	9,890	1,090	12.4%	11,630	1,740	17.6%	2,830	32.2%	14.0%
LaSalle	6,570	8,375	1,805	27.5%	9,315	940	11.2%	2,745	41.8%	13.6%
Tecumseh	7,420	8,390	970	13.1%	8,495	105	1.3%	1,075	14.5%	5.3%
Township of Pelee	110	100	-10	-9.1%	95	-5	-5.0%	-15	-13.6%	-0.1%
Windsor-Essex	130,675	141,305	10,630	8.1%	150,845	9,540	6.8%	20,170	15.4%	100.0%
Ontario	3,924,515	4,219,410	294,895	7.5%	4,555,025	335,615	8.0%	630,510	16.1%	

Source: Statistics Canada

As Figure 2 shows the increase in the number of households in the City of Windsor has been lower than that observed in other municipalities in Windsor-Essex, with the highest increase being observed in LaSalle and Lakeshore. Despite the lower percentage increase in the number of households in the City compared to other municipalities in Windsor-Essex, the City accounted for 47% of household growth in the period 1996-2006. See Figure 3. During the same period, the City accounted for 44% of population growth in Windsor-Essex.



Source: Data obtained from Statistics Canada, various census years

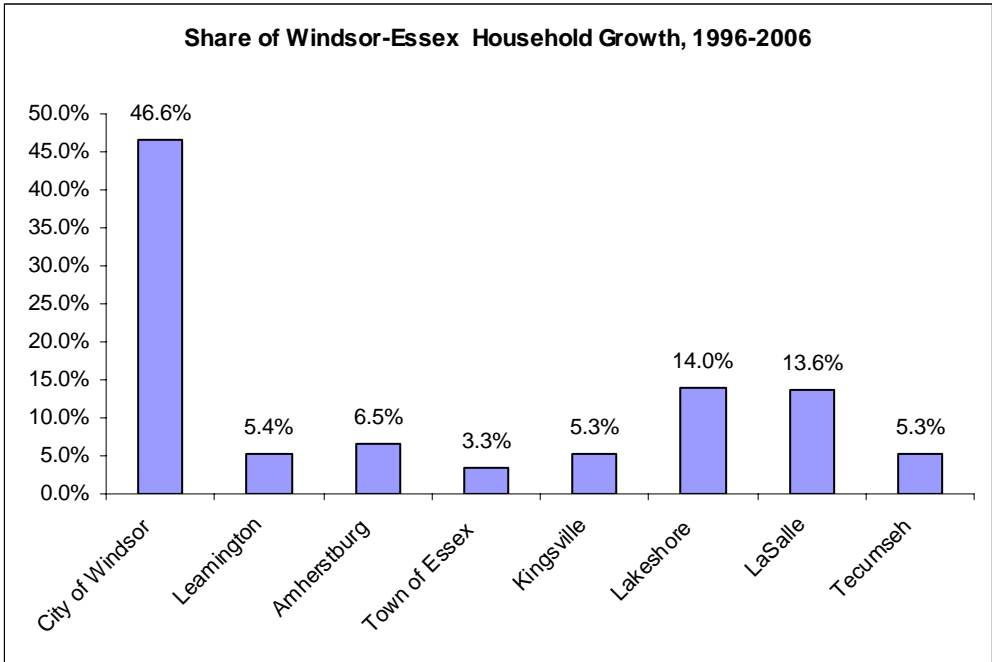


Figure 3

Source: Data obtained from Statistics Canada, various census years

Household Sizes in Windsor-Essex and the City of Windsor

Paralleling trends in the Province, the household size in Windsor-Essex and the City of Windsor has been steadily declining. The average household size in the City of Windsor is smaller than in Windsor-Essex, reflecting the higher proportion of single person households in the City and conversely the higher proportion of family households in Windsor-Essex.

The average household size in Windsor-Essex has declined from 2.76 persons per household in 1986 to 2.57 persons per household in 2006. The decline in household size appears to be slowing down.

The average household size in the City of Windsor has declined from 2.6 persons in 1986 to 2.42 persons per household in 2006. Though household size declined by 0.18 in the 20-year period, the rate of decline slowed down after 1996. This decline may reflect a number of factors including the increasing share of international migrants in Windsor. Household sizes are expected to decline more gradually in the future.

Table 10: Household Size, City of Windsor, Windsor-Essex and Ontario

	1986	1991	1996	2001	2006	Change in pph 1986-06
City of Windsor	2.60	2.51	2.46	2.45	2.42	-0.18
Windsor-Essex	2.76	2.69	2.65	2.61	2.57	-0.19
Ontario	2.77	2.72	2.71	2.67	2.63	-0.14

Source: Statistics Canada

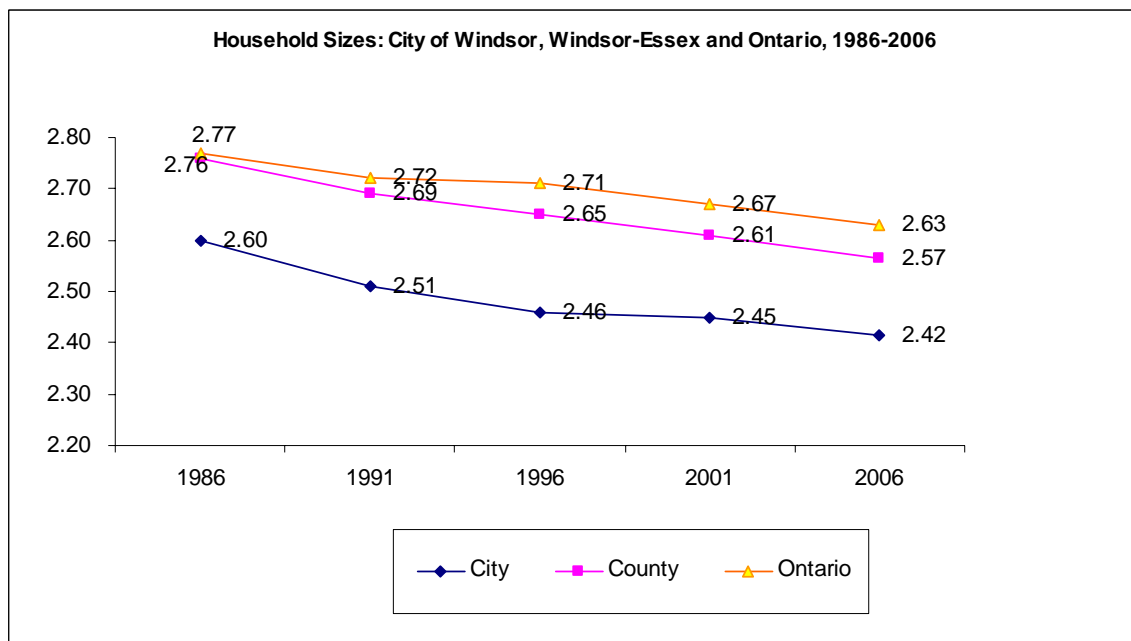


Figure 4

Source: Statistics Canada

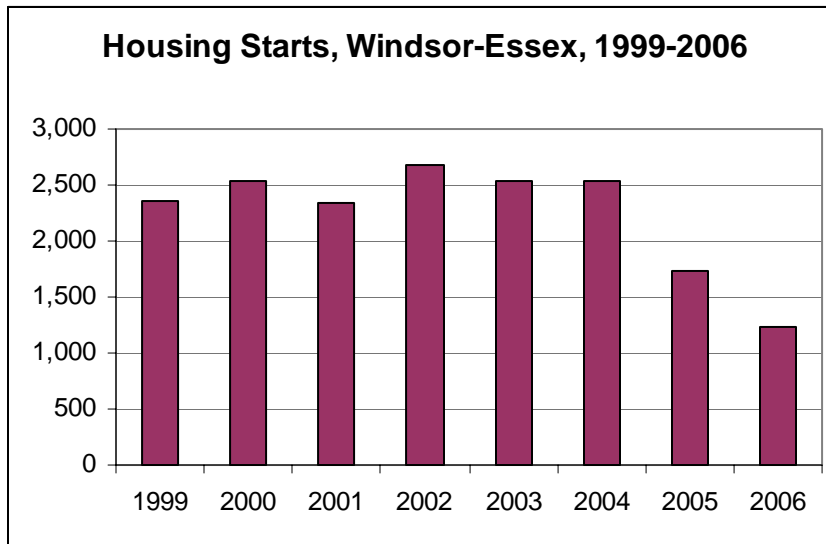
2.2 HOUSING TRENDS

This section provides an overview of housing trends in Windsor-Essex and in the City of Windsor. The analysis is based on housing start data obtained from Canada Mortgage and Housing Corporation.

2.2.1 Housing Starts in Windsor-Essex Declining in the Short Term

Figure 5 and Table 11 below provides a summary of housing starts in Windsor-Essex for the period 1999 to 2006. Due to municipal restructuring among municipalities within the County of Essex, it was difficult to provide historical data before 1999. Starts were obtained for the Windsor CMA plus the Leamington CA which together provided data for most of the County.⁶

Total housing starts in Windsor-Essex peaked in 2002 with 2,670 housing starts in the Windsor-Essex area. Housing production remained at the level of 2,500 dwelling units in 2003 and 2004 before starting to fall off in 2005 and 2006. By 2006, housing starts had fallen to 1,241 residential dwellings – half the level of the 2005 and 2006 level. A continued decline has been observed in 2007 with starts for the first two quarters declining again by half the 2006 level.



Source: CMHC and Lapointe Consulting Inc.

⁶ By combining data from the Windsor CMA plus data from the Leamington CA, all municipalities within Windsor-Essex were accounted for except for the Town of Essex for which data was only available for the period 1999-2003.

Over the past five year period, 2002-2006, single detached starts accounted for 69.2% of all starts in the Windsor-Essex area while semi detached housing accounted for 9.7% of starts. Thus, low density housing (single detached and semis) accounted for 78.9% of all housing starts in Windsor-Essex in the five-year period, 2002-2006. Row housing represented 11.7% of dwelling starts and apartments 9.3% during this period. What is interesting is that both row housing and apartments are increasing their share of housing starts in the Windsor-Essex area. These changes reflect a number of factors including the rising cost of single detached dwellings as well as life style housing oriented to empty nesters and older adults.

Table 11: Housing Starts for Windsor-Essex, 1999-2006 and Jan.-Aug., 2006 and 2007

Year	Single	%	Semi	%	Row	%	Apts.	%	Total	%
1999	1,702	72.0%	358	15.1%	206	8.7%	99	4.2%	2,365	100.0%
2000	1,852	72.8%	330	13.0%	147	5.8%	215	8.5%	2,544	100.0%
2001	1,723	73.4%	230	9.8%	217	9.2%	176	7.5%	2,346	100.0%
2002	1,829	68.5%	368	13.8%	238	8.9%	235	8.8%	2,670	100.0%
2003	1,806	71.4%	271	10.7%	299	11.8%	154	6.1%	2,530	100.0%
2004	1,704	67.1%	232	9.1%	318	12.5%	285	11.2%	2,539	100.0%
2005	1,255	72.3%	108	6.2%	260	15.0%	112	6.5%	1,735	100.0%
2006	826	66.6%	62	5.0%	140	11.3%	213	17.2%	1,241	100.0%
2006 YTD	583	63.0%	34	3.7%	101	10.9%	208	22.5%	926	100.0%
2007 YTD	309	68.2%	36	7.9%	54	11.9%	54	11.9%	453	100.0%
3-yr. Ave. 1991-2001	1,759	72.7%	306	12.7%	190	7.9%	163	6.8%	2,418	100.0%
5-yr. Ave. 2002-2006	1,484	69.2%	208	9.7%	251	11.7%	200	9.3%	2,143	100.0%
8-yr. Ave. 1999-2006	1,587	70.7%	245	10.9%	228	10.2%	186	8.3%	2,246	100.0%

Source: CMHC and Lapointe Consulting Inc.

As is shown below in Table 12, in the five-year period 2002-2006, 89% of all housing starts were in the freehold ownership form, with the balance of starts being 8% condominium and 3% rental housing. The high proportion of housing starts accounted for by ownership options (freehold and condominium) reflects the housing trends observed across Ontario and Canada. Relatively low interest rates and strong economic growth have supported strong growth in the ownership market resulting in increasing ownership rates among most age groups. However, slower economic growth and recent increases in mortgage rates combined with higher construction and house prices in the Windsor-Essex area can be expected to weaken demand for housing in the short term. A CMHC report, Housing Market Outlook: Ontario Region Highlights, Fourth Quarter, 2007, projects housing starts in the Windsor CMA to fall from 1,045 starts in 2006 to 575 in 2007 (a decline of 45% from the previous year) and 510 in 2008 (a decline of 11% from the previous year). As the Windsor CMA accounts for 85% to 90% of all housing activity in the Windsor-Essex area, trends in the Windsor CMA are a good proxy for what will happen in the Windsor-Essex area as a whole.

A recent CMHC Housing Now: Windsor 4th quarter report noted, however, despite the weaker demand for new homes, the demand for high priced homes remained stable – most of the higher priced homes are being built in LaSalle and Lakeshore.

**Table 12: Housing Starts by Tenure and Dwelling Type,
Windsor-Essex, 1999-2006**

Windsor-Essex County Year	Ownership (Freehold)					Condominium				Rental				Total	%
	Single	Semi	Row	Total	%	Row	Apt.	Total	%	Row	Apt.	Total	%		
1999	1,702	358	206	2,266	95.8%	0	87	87	3.7%	0	12	12	0.5%	2,365	100.0%
2000	1,852	330	130	2,312	90.9%	0	142	142	5.6%	17	73	90	3.5%	2,544	100.0%
2001	1,723	230	173	2,126	90.6%	25	132	157	6.7%	19	44	63	2.7%	2,346	100.0%
2002	1,829	368	222	2,419	90.6%	0	209	209	7.8%	16	26	42	1.6%	2,670	100.0%
2003	1,806	271	248	2,325	91.9%	37	87	124	4.9%	14	67	81	3.2%	2,530	100.0%
2004	1,704	232	278	2,214	87.2%	12	176	188	7.4%	28	109	137	5.4%	2,539	100.0%
2005	1,255	108	206	1,569	90.4%	15	74	89	5.1%	39	38	77	4.4%	1,735	100.0%
2006	826	62	95	983	79.2%	37	201	238	19.2%	8	12	20	1.6%	1,241	100.0%
2006 YTD	583	34	64	681	73.5%	37	201	238	25.7%	0	7	7	0.8%	926	100.0%
2007 YTD	309	36	19	364	80.4%	35	46	81	17.9%	0	8	8	1.8%	453	100.0%
3-yr. Ave. 1991-2001	1,759	306	170	2,235	92.4%	8	120	129	5.3%	12	43	55	2.3%	2,418	100.0%
5-yr. Ave. 2002-2006	1,484	208	210	1,902	88.8%	20	149	170	7.9%	21	50	71	3.3%	2,143	100.0%
8-yr. Ave. 1999-2006	1,587	245	195	2,027	90.2%	16	139	154	6.9%	18	48	65	2.9%	2,246	100.0%

Source: CMHC and Lapointe Consulting Inc.

Reflecting weaker housing demand, the vacancy rate in the Windsor CMA has risen from 10.4% in October, 2006 to 12.8% in October, 2007 with Windsor having the distinction of having the highest vacancy rate across Canada. The vacancy rate is even higher in the City of Windsor at 13.2% in 2007 compared to 10.9% in 2006. According to CMHC's Rental Market Report – Windsor CMA, Dec.2007, the higher vacancy rates reflect a number of factors including:

- the out-migration of people from the City of Windsor to other places in search of better employment opportunities as well as the smaller number of migrants moving into Windsor;
- higher unemployment rates among young persons who tend to be renters which reinforces the observed trend by Statistics Canada for younger persons to live at home longer before moving out on their own; and,
- finally lower interest rates which have reduced homeownership costs and make owning competitive with renting at higher rent levels. CMHC cites the rent for a two-bedroom townhouse of \$901 which could support a monthly mortgage payment on a starter home.

2.2.2 Housing Development in the City of Windsor

As Figure 6 and Table 13 below shows, housing starts in the City of Windsor were low during the recession of the early 1990's and remained low until around 1996. Between 1996 and 2004 housing starts have been around the 1,400 to 1,500 mark. Starting in 2005, housing starts began to decline and by 2006 had fallen to 600 new dwelling units.

Table 13: Housing Starts by Type, City of Windsor, 1992-2006

	Single		Semi		Row		Apt		All types	
	#	%	#	%	#	%	#	%	#	%
1991	262	37.6%	10	1.4%	136	19.5%	288	41.4%	696	100.0%
1992	344	59.9%	30	5.2%	108	18.8%	92	16.0%	574	100.0%
1993	388	81.2%	30	6.3%	28	5.9%	32	6.7%	478	100.0%
1994	497	73.5%	30	4.4%	27	4.0%	122	18.0%	676	100.0%
1995	637	77.8%	48	5.9%	14	1.7%	120	14.7%	819	100.0%
1996	836	61.2%	148	10.8%	68	5.0%	313	22.9%	1,365	100.0%
1997	883	77.3%	140	12.3%	36	3.2%	83	7.3%	1,142	100.0%
1998	701	64.0%	122	11.1%	83	7.6%	189	17.3%	1,095	100.0%
1999	845	63.3%	230	17.2%	191	14.3%	68	5.1%	1,334	100.0%
2000	963	65.8%	218	14.9%	111	7.6%	171	11.7%	1,463	100.0%
2001	901	70.8%	118	9.3%	153	12.0%	101	7.9%	1,273	100.0%
2002	922	61.1%	234	15.5%	159	10.5%	194	12.9%	1,509	100.0%
2003	832	67.2%	148	11.9%	198	16.0%	61	4.9%	1,239	100.0%
2004	790	56.4%	124	8.9%	203	14.5%	283	20.2%	1,400	100.0%
2005	580	68.6%	66	7.8%	132	15.6%	67	7.9%	845	100.0%
2006	334	53.4%	26	4.2%	70	11.2%	196	31.3%	626	100.0%
2006YTD	267	51.7%	12	2.3%	46	8.9%	191	37.0%	516	100.0%
2007YTD	125	68.3%	18	9.8%	32	17.5%	8	4.4%	183	100.0%
1992-1996	540	69.1%	57	7.3%	49	6.3%	136	17.4%	782	100.0%
1997-2001	859	68.1%	166	13.1%	115	9.1%	122	9.7%	1261	100.0%
2002-2006	692	61.5%	120	10.6%	152	13.6%	160	14.3%	1124	100.0%

Source: CMHC Market Analysis Branch, Ontario Centre

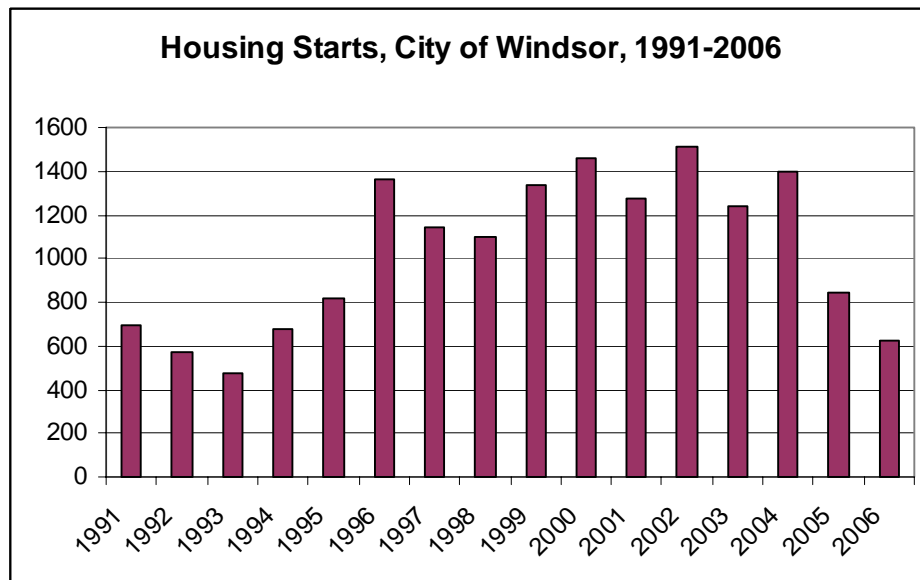


Figure 6

Source: CMHC Market Analysis Branch, Ontario Centre

Housing starts in the most recent 5-year period for which there is complete data (2002-2006) shows that the level of housing starts in the previous 5-year period, 1997-2001, and in the 2002-2006 five-year period was twice the level of that recorded in the 1992-1996 – a period when the City of Windsor was also experiencing slower economic growth. Such a trend can be expected in the near future as a result of Windsor’s economic climate.

As shown in Table 13 and Figure 7, single detached dwelling starts in the City of Windsor have increased in number but as a percentage of total starts decreased over the 15-year period. For example, while an average of 692 dwelling starts were single detached dwellings in the City of Windsor between 2002-2006, single detached units accounted for 61.5% of all housing starts compared to 69.1% between 1992-1996. Conversely there has been an increase in the number and proportion of dwelling starts that are semis, row housing and apartments (although apartments are well below the 17% level in the 1992-1996 period).

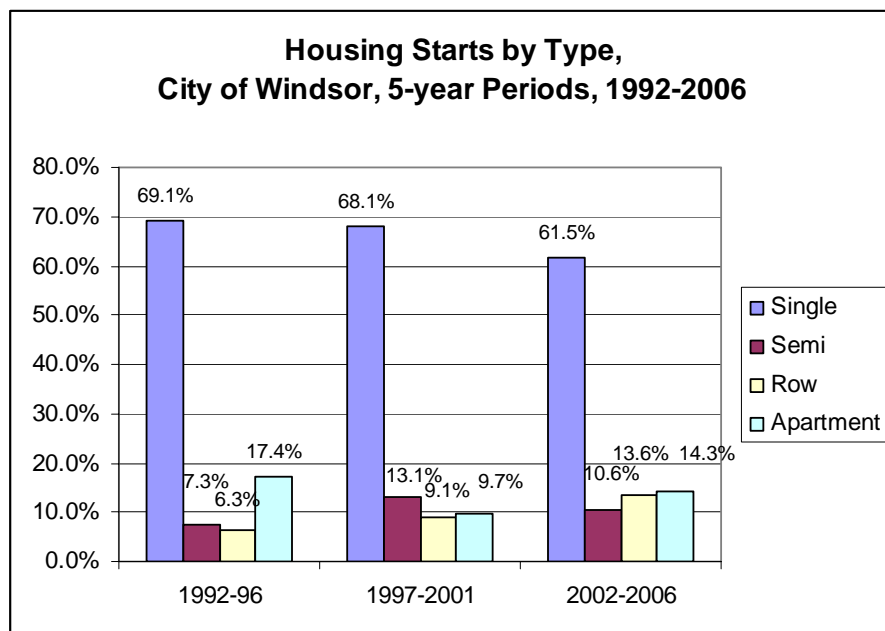


Figure 7

Source: CMHC Market Analysis Branch, Ontario Centre

Table 14 below provides a summary of housing starts by tenure in the City of Windsor for the period 1999-2006.

The housing starts show the increasing strength of condominiums in the Windsor housing market which in 2006 represented 30% of all housing starts. While there may be a temporary slowdown in the condominium market during this current period of economic uncertainty in Windsor, it is clear that condominiums have become an important component of Windsor's housing market. The majority of condominium starts in the City have been in the form of apartments. (Refer to Table 15 on page 22.)

A review of longer term trends in housing starts shows the effect of the decline in rental housing production in the early 1990's reflecting both a decline in private rental construction as well as the demise of federal and provincial social housing programs. In addition to the low rental housing starts, the City of Windsor has been losing rental stock as units are converted to condominiums. The City has been receiving applications for conversions to condominiums at the rate of 1 or 2 per month over the past year.

As in the Windsor-Essex area, freehold housing starts accounted for the majority of housing starts in the City of Windsor representing 85% in the five-year period 2002-2006. Condominium starts accounted for 11% and rental housing accounted for 4%.

Table 14: City of Windsor, Housing Starts by Tenure, 1991-2006

	Freehold		Condominium		Rental		All types	
	#	%	#	%	#	%	#	%
1991	272	39.1%	3	0.4%	421	60.5%	696	100.0%
1992	374	65.2%	40	7.0%	160	27.9%	574	100.0%
1993	442	92.5%	10	2.1%	26	5.4%	478	100.0%
1994	554	82.0%	18	2.7%	104	15.4%	676	100.0%
1995	699	85.3%	79	9.6%	41	5.0%	819	100.0%
1996	1,008	73.8%	164	12.0%	193	14.1%	1,365	100.0%
1997	1,047	91.7%	35	3.1%	60	5.3%	1,142	100.0%
1998	906	82.7%	177	16.2%	12	1.1%	1,095	100.0%
1999	1,266	94.9%	56	4.2%	12	0.9%	1,334	100.0%
2000	1,279	87.4%	137	9.4%	47	3.2%	1,463	100.0%
2001	1,159	91.0%	68	5.3%	46	3.6%	1,273	100.0%
2002	1,308	86.7%	168	11.1%	33	2.2%	1,509	100.0%
2003	1,174	94.8%	47	3.8%	18	1.5%	1,239	100.0%
2004	1,097	78.4%	176	12.6%	127	9.1%	1,400	100.0%
2005	762	90.2%	33	3.9%	50	5.9%	845	100.0%
2006	430	68.7%	187	29.9%	9	1.4%	626	100.0%
2006YTD	325	63.0%	187	36.2%	4	0.8%	516	100.0%
2007YTD	143	78.1%	32	17.5%	8	4.4%	183	100.0%
1992-1996	615	78.7%	62	7.9%	105	13.4%	782	100.0%
1997-2001	1131	89.7%	95	7.5%	35	2.8%	1261	100.0%
2002-2006	954	84.9%	122	10.9%	47	4.2%	1124	100.0%

Source: CMHC and Lapointe Consulting Calculations

2.2.3 Windsor's Share of the Windsor-Essex Housing Market

Based on housing start data, the City of Windsor's share of total housing production in the Windsor-Essex area has been declining (see Table 15 below). This is primarily due to the share of housing production that has been occurring in nearby suburban areas, especially Lakeshore whose share has increased to 18% of housing starts in the 2002-2006 period. (See Table A2 in the Appendix.) Most of Lakeshore's housing has been in the form of single detached dwellings.

Over the past five-year period, 2002-2006, the City of Windsor has accounted for 47% of single detached dwellings in the Windsor-Essex area down from the average of 51% for the 1999-2001 period. In the past five years the City has had 57% of semis constructed in the Windsor-Essex area but 59% over the longer term, 1999-2006. The City of Windsor accounts for a larger share of medium and higher density housing. For example, between 2002 and 2006, 61% of row housing starts in Windsor-Essex were in the City of Windsor as were 80% of apartment starts.

Table 15: City of Windsor's Share of Windsor-Essex Housing Market

	Ownership				Condo			Rental			All Dwelling Types				
	Single	Semi	Row	Total	Row	Apt.	Total	Row	Apt.	Total	Single	Semi	Row	Apt.	Total
Windsor City															
1999-2001	903	189	143	1,235	4	83	87	5	30	35	903	189	152	113	1,357
2002-2006	692	120	143	954	0	122	122	9	38	47	692	120	152	160	1,124
1999-2006	771	146	143	1,059	1	108	109	8	35	43	771	146	152	143	1,211
Windsor-Essex															
1999-2001	1759	306	170	2235	8	120	129	12	43	55	1759	306	190	163	2418
2002-2006	1484	208	210	1902	20	149	170	21	50	71	1484	208	251	200	2143
1999-2006	1587	245	195	2027	16	139	154	18	48	65	1587	245	228	186	2246
Windsor Share of Windsor-Essex															
1999-2001	51.3%	61.7%	84.3%	55.3%	44.0%	69.3%	67.6%	41.7%	69.8%	63.6%	51.3%	61.7%	79.8%	69.4%	56.1%
2002-2006	46.6%	57.4%	68.2%	50.2%	0.0%	81.8%	72.1%	44.8%	75.4%	66.4%	46.6%	57.4%	60.7%	80.2%	52.4%
1999-2006	48.6%	59.4%	73.4%	52.3%	8.7%	77.7%	70.7%	44.0%	73.5%	65.5%	48.6%	59.4%	66.7%	76.6%	53.9%

Source: CMHC Market Analysis Branch and Lapointe Consulting estimates

3 POPULATION AND HOUSING PROJECTIONS: WINDSOR-ESSEX

The following section describes the projected population and housing for Windsor-Essex for the projection period 2006-2031 and the assumptions behind the projections.

3.1 DEMOGRAPHIC BASIS FOR WINDSOR-ESSEX PROJECTIONS

In the demographic model used to project population and housing for the Windsor-Essex area, the components of growth are births, deaths and net migration. These components have been estimated by 5-year periods, from 2006 to each successive Census year—that is 2011, 2016, 2021, 2026 and 2031.

In the model, deaths are estimated using an Ontario Mortality Table based on 2001 deaths by age and gender obtained from Statistics Canada. Age Specific Fertility Rates for Essex County (Windsor-Essex area) were computed from births by gender and age of mother provided by the Office of the Registrar General.⁷

3.1.1 Historic Net Migration

The components of past net migration were analysed for Ontario and Windsor-Essex to determine the area's shares of Ontario's net migration. The major components of net migration are:

- net international migration,
- net inter-provincial migration, and,
- net intra-provincial migration.

These components are discussed below. More detailed tables for each component are contained in the Appendix. (Tables A3-A5)

Net international migration

Net international migration is the difference between persons who immigrate to Canada from another country and those who emigrate from Canada to another country. Details of net international migration are shown in Table A3 in the Appendix.

As shown in Table 16 below, net international migration has been a major factor in the growth of Windsor-Essex. Over the 10-year period 1994 to 2004, Windsor-Essex averaged 2,620 net international migrants annually representing 2.6% of the annual average of 101,095 net international migrants to Ontario. (By comparison, natural increase accounts for approximately 1,500 persons annually in the Windsor-Essex

⁷ Data on births was obtained for 2001 because births for 2006 were not yet available; also the effects of slight changes in mortality and fertility rates on population projections are not significant. Over time net migration assumptions have a greater impact on population projections than changes in mortality and fertility.

area.) However, since 2002 net international migration started to decline. According to Statistics Canada estimates the net international migration for Windsor Essex for the period 2005 to 2006 was 1,428 comprising just 1.3% of Ontario's.

Table 16: Windsor-Essex Net International Migration, 1994-2006

Year	Ontario	Windsor/ Essex	Share of Ontario
1994-95	93,151	2,351	2.5%
1995-96	99,799	2,812	2.8%
1996-97	98,468	3,047	3.1%
1997-98	73,719	1,676	2.3%
1998-99	65,494	1,595	2.4%
1999-00	92,521	2,870	3.1%
2000-01	136,283	4,057	3.0%
2001-02	144,033	3,953	2.7%
2002-03	97,516	2,113	2.2%
2003-04	109,964	1,727	1.6%
10-Yr.Avg.	101,095	2,620	2.6%
2005-06	107,449	1,428	1.3%

Source: Statistics Canada

Net inter-provincial migration

Net inter-provincial migration is the difference between persons who move to Ontario from another province and those who leave Ontario for another province. Details of inter-provincial migration are shown in Table A4 in the Appendix.

As shown in Table 17 below, net inter-provincial migration has not been a significant factor in Windsor-Essex's growth (nor has it been in Ontario either) over the past decade. Over the 10-year period 1994 to 2004, Windsor-Essex averaged 233 net inter-provincial migrants annually representing 3.8% of the annual average of 6,095 net inter-provincial migrants to Ontario. For the period 2005 to 2006, Statistics Canada's estimate of net inter-provincial migration for Windsor-Essex was -922. Our estimates of net inter-provincial net migration for the period 2006 to 2011 are in line with recent trends.

Table 17: Windsor-Essex Net Inter-Provincial Migration, 1994-2006

Year	Ontario	Windsor/ Essex	Share of Ontario
1994-95	(1,740)	281	-16.1%
1995-96	(2,822)	344	-12.2%
1996-97	1,977	108	5.5%
1997-98	9,231	403	4.4%
1998-99	16,706	458	2.7%
1999-00	22,369	669	3.0%
2000-01	18,623	473	2.5%
2001-02	5,354	(43)	-0.8%
2002-03	(1,814)	(125)	6.9%
2003-04	(6,935)	(240)	3.5%
10-Yr.Avg.	6,095	233	3.8%
2005-06	(21,391)	(922)	4.3%

Source: Statistics Canada

Net intra-provincial migration

Net intra-provincial migration is the difference between persons who move to one place in Ontario from another place in Ontario. For Ontario as a whole net intra-provincial migration is zero; however, the total of all persons who move within Ontario is referred to as the “pool” of intra-provincial migrants. For Windsor-Essex, net intra-provincial migration is the difference between persons who move to Windsor-Essex from another place in Ontario and those who move from Windsor-Essex to another part of the province. Details of intra-provincial migration are shown in Table A5 in the Appendix.

Windsor-Essex’s share of Ontario’s “pool” of intra-provincial migration is shown in Table 18 below. Over the 10-year period 1994 to 2004, Windsor-Essex averaged 1,045 net intra-provincial migrants annually representing 0.3% of the annual average of 387,177 (the “pool”) movers within Ontario. According to Statistics Canada the net intra-provincial migration for Windsor Essex for 2005-2006 was -888. *The recent declines in net intra-provincial migration to Windsor-Essex, which coincide with a downturn in the local economy, show that intra-provincial migration is particularly sensitive to the fortunes of the local economy.*

Table 18: Windsor-Essex Net Intra-Provincial Migration, 1994-2006

Year	Ontario Pool	Windsor/Essex	Share of Ontario
1994-95	349,256	1,503	0.4%
1995-96	358,562	2,277	0.6%
1996-97	370,307	689	0.2%
1997-98	382,558	1,162	0.3%
1998-99	370,697	1,600	0.4%
1999-00	406,581	1,948	0.5%
2000-01	366,007	1,253	0.3%
2001-02	423,399	291	0.1%
2002-03	427,261	66	0.0%
2003-04	417,145	(339)	-0.1%
10-Yr.Avg.	387,177	1,045	0.3%
2005-06		(888)	N/A

Source: Statistics Canada

Net migration

Net migration is the result of adding together net international, net inter-provincial and net intra-provincial migration. As shown in Table 19 net migration to Windsor-Essex has been declining since 2000. The factors influencing this decline are examined in the next section.

Table 19: Windsor-Essex Net Migration, 1994-2006

Year	Ontario	Windsor/Essex	Share of Ontario
1994-95	91,411	4,135	4.5%
1995-96	96,977	5,433	5.6%
1996-97	100,445	3,844	3.8%
1997-98	82,950	3,241	3.9%
1998-99	82,200	3,653	4.4%
1999-00	114,890	5,487	4.8%
2000-01	154,906	5,783	3.7%
2001-02	149,387	4,201	2.8%
2002-03	95,702	2,054	2.1%
2003-04	103,029	1,148	1.1%
10-Yr.Avg.	107,190	3,898	3.6%
2005-06	86,058	(382)	-0.4%

Source: Statistics Canada

Net Migration by Age

Table 20 below shows the age distribution of net migrants to Windsor-Essex from 2000 to 2005. The overwhelming majority (94%) of net migrants in this period were under the age of 45. The high percentage of children, 0 to 17 years of age, indicates that most of the net migrants to Windsor-Essex are families, implying a need for residential housing suitable to families such as singles, semis and rows. There was also a significant number of net migrants in the 45-64 age group, suggesting that many in this age group may be attracted to the area as a seniors' destination.

The age pattern of net migrants from 2000 to 2005 has been used to distribute projected future net migration to Windsor-Essex for the study period from 2006 to 2031.

Table 20: Windsor-Essex Net Migration by Age, 2000-2005

Period	2000-2001		2001-2002		2002-2003		2003-2004		2004-2005		2000-2005	
	Net Migration	Distrib.	Net Migration	Distrib.	Net Migration	Distrib.	Net Migration	Distrib.	Net Migration	Distrib.	Net Migration	Distrib.
0-17	2015	32%	1248	31%	564	28%	703	31%	549	47%	5079	32.5%
18-24	890	14%	545	14%	353	18%	400	17%	124	11%	2312	14.8%
25-44	3036	49%	1775	45%	918	46%	977	43%	523	45%	7229	46.3%
45-64	323	5%	324	8%	149	8%	167	7%	-12	-1%	951	6.1%
65+	-40	-1%	70	2%	-5	0%	40	2%	-15	-1%	50	0.3%
Total	6224	100%	3962	100%	1979	100%	2287	100%	1169	100%	15621	100%

Source: Statistics Canada

Influence of Economic Factors on Net Migration

To see how economic conditions might influence net migration to the study area we researched various indicators of economic health such as unemployment rates, labour force participation, manufacturing jobs and total employment. Table A6 in the Appendix provides a summary of economic indicators and Windsor-Essex's share of net migration.

This research showed that there was a noticeable inverse relationship between the Windsor CMA unemployment rate and net migration to the Windsor-Essex area. As Figure 8 shows, high unemployment rates are associated with lower shares of net migration and low unemployment rates are associated with higher shares of net migration. Since 1999 manufacturing job losses—especially in the automotive sector—have resulted in a steady rise in unemployment. A decline in net migration to the Windsor-Essex

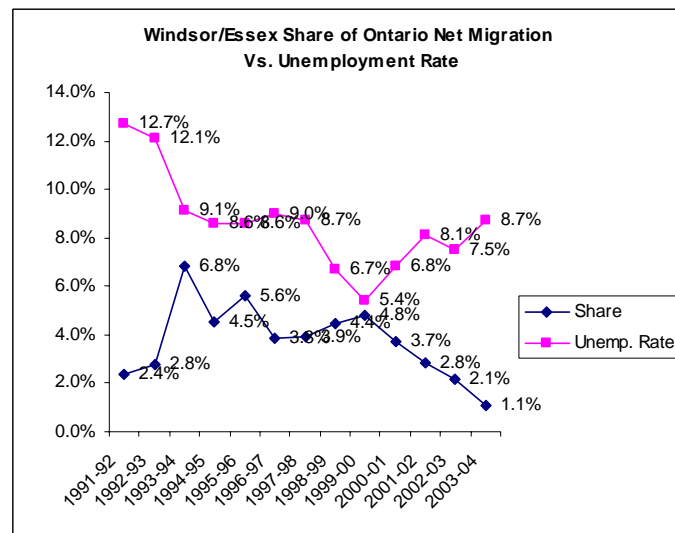


Figure 8

Source: Statistics Canada and Lapointe Consulting estimates.

area has coincided with the rise in unemployment in the Windsor CMA. As discussed in the following section, this relationship between unemployment and net migration was used as a guide to forecast future net migration to the Windsor-Essex area.

3.1.2 Projected Net Migration

Because of the observed relation between unemployment and net migration, we have estimated the direction of future unemployment in the Windsor-Essex area in consultation with other members of the study team. Our projections assume that the unemployment rate, which in the fall of 2007 stands at close to 10%, will remain high over the next few years. After 2011, we expect to see substantial improvements in Windsor's unemployment rate. Based on these economic prospects and past net migration patterns we were able to forecast Windsor-Essex's shares of Ontario's projected net migration and its components. (See Table 21, Table 22, and Table 23 below.)

In the spring of 2007 the Ministry of Finance released the "Ontario Population Projections Update". This publication contains population forecasts for Ontario and 49 census divisions, including Essex (Windsor-Essex). Tables for the components of Ontario's net migration are also contained in this publication for 3 growth scenarios: a Reference scenario (most likely), a Low Growth scenario and a High Growth scenario. The following discussion and tables utilize the components of Ontario's Reference Scenario net migration assumptions.

Net international migration

As shown in Table 21, Windsor-Essex is expected to capture just 1.6% of Ontario's net international migration over the next 5-year period. This is consistent with its present share when the unemployment rate is high. Over the following 5-year period, from 2011-2016, Windsor-Essex's share is expected to increase to 2.3%. After 2016, Windsor-Essex's share of Ontario's net international migration is expected to increase to 2.7%, a level which is consistent with its average historic share.

**Table 21: Windsor-Essex Net International Migration Estimates, 2006-2031
Reference Scenario**

Period	Ontario	Windsor/ Essex	Share
2006-11	585,000	9,360	1.6%
2011-16	577,000	13,264	2.3%
2016-21	560,000	15,007	2.7%
2021-26	543,000	14,661	2.7%
2026-31	527,000	14,229	2.7%
Total	2,792,000	66,521	2.4%

Source: Ontario Ministry of Finance and Lapointe Consulting

Net inter-provincial migration

As shown in Table 22 Windsor-Essex's share of Ontario's net inter-provincial migration is expected to remain steady at 4%, a level which is consistent with its average historic share.

**Table 22: Windsor-Essex Net Inter-Provincial Migration Estimates, 2006-2031
Reference Scenario**

Period	Windsor/ Essex		Share
	Ontario		
2006-11	(65,000)	(2,600)	4.0%
2011-16	25,000	1,000	4.0%
2016-21	25,000	1,000	4.0%
2021-26	25,000	1,000	4.0%
2026-31	25,000	1,000	4.0%
Total	35,000	1,400	4.0%

Source: Ontario Ministry of Finance and Lapointe Consulting

Net intra-provincial migration

As shown in the Table 23 Windsor-Essex is expected to lose 0.1% of Ontario's pool of intra-provincial migrants over the next 5-year period. This is consistent with its current situation when the unemployment rate is high and some of the labour force is moving to other parts of Ontario for employment. Over the succeeding 5-year period, from 2011-2016, Windsor-Essex's share of the Ontario pool is expected to increase to 0.7%. After 2016, Windsor-Essex's share of Ontario's net intra-provincial migration is expected to increase to 1.0%.

**Table 23: Windsor-Essex Net Intra-Provincial Migration Estimates, 2006-2031
Reference Scenario**

Period	Windsor/ Essex		Share
	Ontario Pool		
2006-11	452,200	(4,522)	-1.0%
2011-16	476,352	3,334	0.7%
2016-21	499,572	4,996	1.0%
2021-26	521,244	5,212	1.0%
2026-31	540,864	5,409	1.0%
Total	2,490,232	14,429	0.6%

Source: Ontario Ministry of Finance and Lapointe Consulting

Net migration

In Table 24 below, the above forecasts for net international, net inter-provincial and net intra-provincial migration have been added together. Over the next 5-year period, while unemployment remains high, net migration to Windsor-Essex is expected stay at low levels. In the subsequent 5-year period, from 2011-2016, net migration to Windsor-Essex is expected to begin recovering. After 2016, net migration to Windsor-Essex is expected to return to levels consistent with its average historic share.

**Table 24: Windsor-Essex Net Migration Estimates, 2006-2031
Reference Scenario**

Period	Windsor/ Essex		Share
	Ontario		
2006-11	520,000	2,238	0.4%
2011-16	602,000	17,598	2.9%
2016-21	585,000	21,003	3.6%
2021-26	568,000	20,873	3.7%
2026-31	552,000	20,638	3.7%
Total	2,827,000	82,350	2.9%

Source: Ontario Ministry of Finance and Lapointe Consulting

The “Ontario Population Projections Update” published in the spring of 2007 included High and Low net migration forecasts. We applied the Windsor-Essex shares of Ontario’s net migration from the Reference Scenario to develop both the Low and High net migration forecasts for Windsor-Essex as shown in Table 25 below.

**Table 25: Windsor-Essex Net Migration Estimates, 2006-2031
Low, Reference and High Scenarios**

Year	Ontario Net Migration Forecast			Windsor/Essex Shares of Ontario Net Migration					
	Low	Reference	High	Low		Reference		High	
2006-11	285,000	520,000	708,000	0.4%	1,227	0.4%	2,238	0.4%	3,047
2011-16	390,000	602,000	770,000	2.9%	11,401	2.9%	17,598	2.9%	22,510
2016-21	379,000	585,000	759,000	3.6%	13,607	3.6%	21,003	3.6%	27,250
2021-26	366,000	568,000	746,000	3.7%	13,450	3.7%	20,873	3.7%	27,415
2026-31	354,000	552,000	734,000	3.7%	13,235	3.7%	20,638	3.7%	27,442

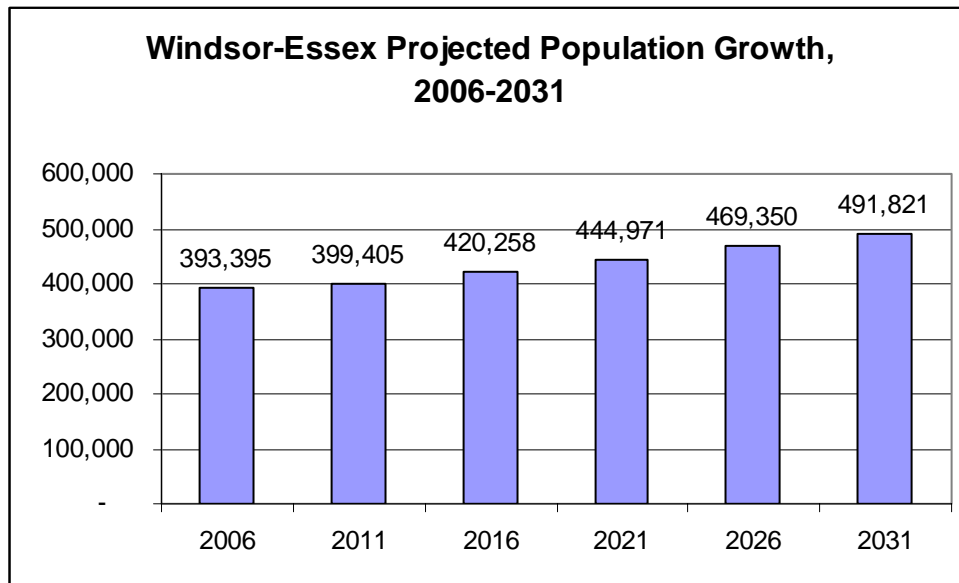
Source: Ontario Ministry of Finance and Lapointe Consulting

3.2 WINDSOR-ESSEX POPULATION PROJECTIONS – THREE SCENARIOS

The forecasts of net migration shown in the previous section combined with birth and death rates were used to project the population for Windsor-Essex for 3 scenarios. Future net migrants were assumed to exhibit an age distribution similar to the past.

3.2.1 Reference Scenario

In the Reference Scenario the population in Windsor-Essex is expected to increase by a little less than 100,000 over the next 25 years. (See Figure 9 and Table 26 below.) This represents an increase of 25% above the 2006 census population. Average annual growth will slow to 0.3% over the next 5 years from 2006 to 2011. After 2011 growth rates will increase to the 1% range annually. Growth for the 25-year period from 2006 to 2031 will average 0.9% annually.



Source: 2006 from Statistics Canada 2006 Census, other figures from Lapointe Consulting Inc. projections

**Table 26: Windsor-Essex Population Projections, 2006-2031
Reference Scenario**

Year	Population	5-Yr. Change		10-Year		25-Year		Annual Growth Rate
		Change	%	Change	%	Change	%	
2006	393,395							
2011	399,405	6,010	1.5%					0.30%
2016	420,258	20,853	5.2%	26,863	6.8%			1.02%
2021	444,971	24,713	5.9%					1.15%
2026	469,350	24,379	5.5%	49,092	11.7%			1.07%
2031	491,821	22,471	4.8%				25.0%	0.94%
25-Yr. Change								
2006-2031		98,426	25.0%					0.90%

Source: 2006 Census and future projections by Lapointe Consulting Inc.

Table 27 below shows the influence of natural increase and net migration on population growth in Windsor-Essex from 2006 to 2031. The table clearly shows the importance of net migration to population growth in Windsor-Essex. Without net migration Windsor-Essex would experience a very slow growth rate. Towards the end of the projection period, natural increase drops off considerably.

**Table 27: Windsor-Essex Components of Growth, 2006-2031
Reference Scenario**

Period	Period Start Pop.	Births	Deaths	Natural Increase	Net Migration	Period End Pop.
2006-11	393,395	21,547	17,775	3,772	2,238	399,405
2011-16	399,405	21,355	18,100	3,255	17,598	420,258
2016-21	420,258	22,946	19,236	3,710	21,003	444,971
2021-26	444,971	24,448	20,942	3,506	20,873	469,350
2026-31	469,350	25,290	23,457	1,833	20,638	491,821

Source: Lapointe Consulting Inc.

In Table 28, Lapointe Consulting projections are compared to those of the most recently published Ministry of Finance projections for Essex (Windsor-Essex). These projections were published in the spring of 2007 and were based on 2001 census. Since the Ministry of Finance projections are postcensal, and ours start with the 2006 census, to make the projections comparable we added 3% to our projections. As the Table 28 shows, our projections are initially lower than those projected by the Province but over the longer term, they are higher.

Table 28: Windsor-Essex Population Projections Compared to Ministry of Finance, 2006-2031, Reference Scenario

	Lapointe (Census) + 3%	Province (3% incl.)	Diff.
2006	393,395	405,197	405,254 (57)
2011	399,405	411,387	423,071 (11,684)
2016	420,258	432,866	442,130 (9,264)
2021	444,971	458,320	461,669 (3,349)
2026	469,350	483,431	481,318 2,113
2031	491,821	506,576	500,028 6,548

Source: Ontario Ministry of Finance, *Ontario Population Projections Update, 2007*, and Lapointe Consulting

3.2.2 High Growth Scenario

In the High Growth Scenario the population in Windsor-Essex is expected to increase by more approximately 127,000 persons over the next 25 years. (Refer to Table 29 below.) This represents an increase of 32.2% above the 2006 census population. Average annual growth will slow to 0.3% over the next 5 years from 2006 to 2011. After 2011 growth rates will increase to above 1%. Growth for the 25-year period from 2006 to 2031 will average 1.1% annually.

Table 29: Windsor-Essex Population Projections, 2006-2031 High Growth Scenario

Year	Population	5-Yr. Change		10-Year		25-Year		Annual Growth Rate
		Change	%	Change	%	Change	%	
2006	393,395							0.34%
2011	400,217	6,822	1.7%					1.26%
2016	426,056	25,839	6.5%	32,661	8.3%			1.43%
2021	457,511	31,455	7.4%					1.36%
2026	489,435	31,924	7.0%	63,379	14.9%			1.23%
2031	520,208	30,773	6.3%				32.2%	
25-Yr. Change								
2006-2031		126,813	32.2%					1.12%

Source: Lapointe Consulting

Table 30 below shows the influence of natural increase and net migration on population growth in Windsor-Essex from 2006 to 2031. In the High Growth Scenario the contribution of net migration to the population under the age of 45 has a positive effect on the number of births; however by the end of the study period the escalating death rate resulting from the aging of the population begins to slow the contribution of natural increase.

**Table 30: Windsor-Essex Components of Growth, 2006-2031
High Growth Scenario**

Period	Period Start Pop.	Births	Deaths	Natural Increase	Net Migration	Period End Pop.
2006-11	393,395	21,547	17,772	3,775	3,047	400,217
2011-16	400,217	21,429	18,100	3,329	22,510	426,056
2016-21	426,056	23,462	19,257	4,205	27,250	457,511
2021-26	457,511	25,524	21,015	4,509	27,415	489,435
2026-31	489,435	26,919	23,588	3,331	27,442	520,208

Source: Lapointe Consulting

3.2.3 Low Growth Scenario

In the Low Growth Scenario the population in Windsor-Essex is expected to increase by a little more than 65,000 over the next 25 years. (Refer to Table 31 below.) This represents an increase of just 16.6% above the 2006 census population. Average annual growth will slow to 0.25% over the next 5 years from 2006 to 2011. After 2011 growth rates will rise to between .7% and .8% until it falls to .6% in the final five-years of the projections period. Growth for the 25-year period from 2006 to 2031 will average 0.6% annually.

**Table 31: Windsor-Essex Population Projections, 2006-2031
Low Growth Scenario**

Year	Population	5-Yr. Change		10-Year		25-Year		Annual Growth Rate
		Change	%	Change	%	Change	%	
2006	393,395							
2011	398,399	5,004	1.3%					0.25%
2016	412,968	14,569	3.7%	19,573	5.0%			0.72%
2021	429,681	16,713	4.0%					0.80%
2026	445,419	15,738	3.7%	32,451	7.9%			0.72%
2031	458,708	13,289	3.0%				16.6%	0.59%
25-Yr. Change								
2006-2031		65,313	16.6%					0.62%

Source: Lapointe Consulting

Table 32 below shows the influence of natural increase and net migration on population growth in Windsor-Essex from 2006 to 2031. The table clearly shows that the lower migration in this scenario results in a more rapidly declining level of natural increase which starts in 2021-2026. Due to the aging of the population—by the end of the study period deaths catch up to births and net migration is the sole contributor to the City's growth.

**Table 32: Windsor-Essex Components of Growth, 2006-2031
Low Growth Scenario**

Period	Period Start Pop.	Births	Deaths	Natural Increase	Net Migration	Period End Pop.
2006-11	393,395	21,547	17,770	3,777	1,227	398,399
2011-16	398,399	21,265	18,097	3,168	11,401	412,968
2016-21	412,968	22,292	19,186	3,106	13,607	429,681
2021-26	429,681	23,143	20,855	2,288	13,450	445,419
2026-31	445,419	23,356	23,302	54	13,235	458,708

Source: Lapointe Consulting

3.3 WINDSOR-ESSEX AGE DISTRIBUTION PROJECTIONS – THREE SCENARIOS

Projections of population by age for Windsor-Essex for each growth scenario are shown in the following tables.

3.3.1 Reference Scenario

As shown in Figure 10 and Table 33, those in the younger age group, under 20 years of age, will gradually decrease as a proportion of the population as will the age group 20-44 years of age.

Middle aged age groups, 45 to 64 years of age, grow from 25% of the population in 2006 to 28% in 2016 and then gradually decline to 24% by the end of the projection period. This increase in the middle aged cohorts reflects the aging of the baby boomers. Seniors aged 65 years and older will grow from 13% of the population in 2006 to 19% by 2031 exhibiting both the largest percentage and absolute change in age groups.

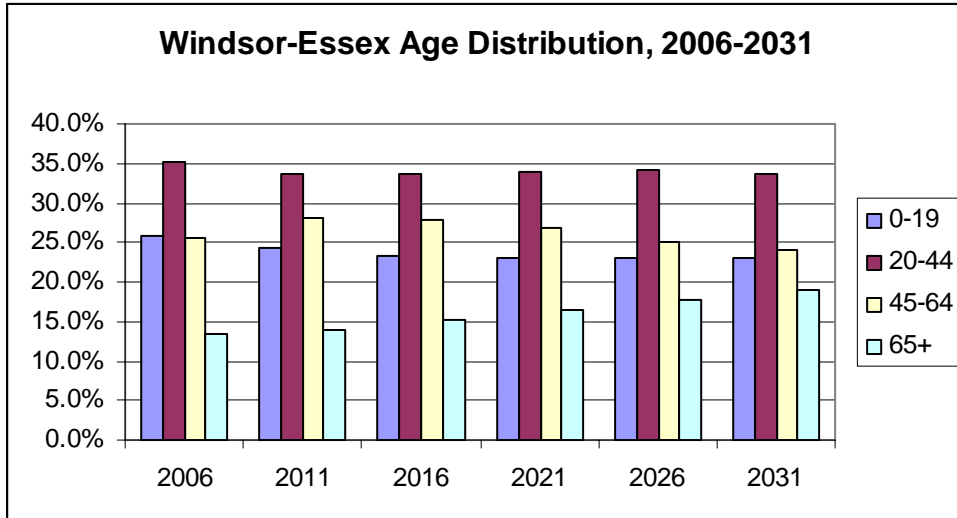


Figure 10

Source: Lapointe Consulting Inc. projections; 2006 from 2006 Census

Table 33: Windsor-Essex Age Distribution Projections, 2006-2031
Reference Scenario

Age	2006		2,011		2016		2021		2026		2031	
	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%
0-4	23,200	5.9%	21,771	5.5%	23,115	5.5%	25,046	5.6%	26,536	5.7%	27,354	5.6%
5-9	24,815	6.3%	23,290	5.8%	23,406	5.6%	25,082	5.6%	26,990	5.8%	28,447	5.8%
10-14	26,935	6.8%	25,001	6.3%	24,859	5.9%	25,281	5.7%	26,946	5.7%	28,831	5.9%
15-19	27,085	6.9%	27,137	6.8%	26,740	6.4%	26,938	6.1%	27,348	5.8%	28,988	5.9%
0-19	102,035	25.9%	97,199	24.3%	98,120	23.3%	102,347	23.0%	107,820	23.0%	113,620	23.1%
20-24	26,370	6.7%	27,270	6.8%	29,012	6.9%	28,990	6.5%	29,174	6.2%	29,557	6.0%
25-29	24,385	6.2%	26,572	6.7%	29,311	7.0%	31,457	7.1%	31,421	6.7%	31,577	6.4%
30-34	26,865	6.8%	24,564	6.2%	28,436	6.8%	31,540	7.1%	33,666	7.2%	33,603	6.8%
35-39	28,830	7.3%	27,015	6.8%	26,256	6.2%	30,456	6.8%	33,539	7.1%	35,636	7.2%
40-44	32,370	8.2%	28,888	7.2%	28,465	6.8%	28,016	6.3%	32,185	6.9%	35,229	7.2%
20-44	138,820	35.3%	134,309	33.6%	141,480	33.7%	150,459	33.8%	159,985	34.1%	165,602	33.7%
45-49	30,515	7.8%	32,217	8.1%	29,531	7.0%	29,283	6.6%	28,832	6.1%	32,954	6.7%
50-54	26,915	6.8%	30,172	7.6%	32,158	7.7%	29,576	6.6%	29,330	6.2%	28,881	5.9%
55-59	24,245	6.2%	26,316	6.6%	29,647	7.1%	31,623	7.1%	29,101	6.2%	28,861	5.9%
60-64	18,420	4.7%	23,411	5.9%	25,411	6.0%	28,622	6.4%	30,532	6.5%	28,098	5.7%
45-64	100,095	25.4%	112,116	28.1%	116,747	27.8%	119,104	26.8%	117,795	25.1%	118,794	24.2%
65-69	14,610	3.7%	17,525	4.4%	22,278	5.3%	24,183	5.4%	27,231	5.8%	29,051	5.9%
70-74	12,565	3.2%	13,485	3.4%	16,165	3.8%	20,555	4.6%	22,314	4.8%	25,116	5.1%
75-79	10,965	2.8%	10,930	2.7%	11,735	2.8%	14,048	3.2%	17,874	3.8%	19,408	3.9%
80-84	8,320	2.1%	8,167	2.0%	8,132	1.9%	8,740	2.0%	10,432	2.2%	13,290	2.7%
85+	5,985	1.5%	5,674	1.4%	5,601	1.3%	5,535	1.2%	5,899	1.3%	6,940	1.4%
65+	52,445	13.3%	55,781	14.0%	63,911	15.2%	73,061	16.4%	83,750	17.8%	93,805	19.1%
Total	393,395	100.0%	399,405	100.0%	420,258	100.0%	444,971	100.0%	469,350	100.0%	491,821	100.0%

Source: Lapointe Consulting

**Table 33: Windsor-Essex Age Distribution Projections, 2006-2031
Reference Scenario (cont'd)**

	2006-2026		2006-2031	
	Change	Chg. %	Change	Chg. %
0-4	3,336	14.4%	4,154	19.1%
5-9	2,175	8.8%	3,632	15.6%
10-14	11	0.0%	1,896	7.6%
15-19	263	1.0%	1,903	7.0%
0-19	5,785	5.7%	11,585	11.9%
20-24	2,804	10.6%	3,187	11.7%
25-29	7,036	28.9%	7,192	27.1%
30-34	6,801	25.3%	6,738	27.4%
35-39	4,709	16.3%	6,806	25.2%
40-44	(185)	-0.6%	2,859	9.9%
20-44	21,165	15.2%	26,782	19.9%
45-49	(1,683)	-5.5%	2,439	7.6%
50-54	2,415	9.0%	1,966	6.5%
55-59	4,856	20.0%	4,616	17.5%
60-64	12,112	65.8%	9,678	41.3%
45-64	17,700	17.7%	18,699	16.7%
65-69	12,621	86.4%	14,441	82.4%
70-74	9,749	77.6%	12,551	93.1%
75-79	6,909	63.0%	8,443	77.2%
80-84	2,112	25.4%	4,970	60.9%
85+	(86)	-1.4%	955	16.8%
65+	31,305	59.7%	41,360	74.1%
Total	75,955	19.3%	98,426	24.6%

Source: Lapointe Consulting

3.3.2 High Growth Scenario

As shown in Table 34 below, the high growth scenario results in a slightly lower increase in the proportion of seniors. This difference is due to the higher influx of net migrants, who are mainly under 45 years of age.

**Table 34: Windsor-Essex Age Distribution Projections, 2006-2031
High Growth Scenario**

Age	2006		2,011		2016		2021		2026		2031	
	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%
0-4	23,200	5.9%	21,853	5.5%	23,681	5.6%	26,188	5.7%	28,266	5.8%	29,663	5.7%
5-9	24,815	6.3%	23,372	5.8%	23,979	5.6%	26,271	5.7%	28,780	5.9%	30,847	5.9%
10-14	26,935	6.8%	25,073	6.3%	25,383	6.0%	26,415	5.8%	28,722	5.9%	31,232	6.0%
15-19	27,085	6.9%	27,219	6.8%	27,304	6.4%	28,088	6.1%	29,135	6.0%	31,443	6.0%
0-19	102,035	25.9%	97,517	24.4%	100,347	23.6%	106,962	23.4%	114,903	23.5%	123,185	23.7%
20-24	26,370	6.7%	27,360	6.8%	29,633	7.0%	30,241	6.6%	31,041	6.3%	32,090	6.2%
25-29	24,385	6.2%	26,668	6.7%	29,991	7.0%	32,827	7.2%	33,452	6.8%	34,255	6.6%
30-34	26,865	6.8%	24,654	6.2%	29,070	6.8%	32,905	7.2%	35,752	7.3%	36,380	7.0%
35-39	28,830	7.3%	27,097	6.8%	26,838	6.3%	31,715	6.9%	35,555	7.3%	38,396	7.4%
40-44	32,370	8.2%	28,960	7.2%	28,989	6.8%	29,157	6.4%	34,025	7.0%	37,847	7.3%
20-44	138,820	35.3%	134,739	33.7%	144,521	33.9%	156,845	34.3%	169,825	34.7%	178,968	34.4%
45-49	30,515	7.8%	32,257	8.1%	29,849	7.0%	30,115	6.6%	30,291	6.2%	35,119	6.8%
50-54	26,915	6.8%	30,188	7.5%	32,296	7.6%	30,015	6.6%	30,282	6.2%	30,457	5.9%
55-59	24,245	6.2%	26,324	6.6%	29,713	7.0%	31,820	7.0%	29,594	6.0%	29,858	5.7%
60-64	18,420	4.7%	23,411	5.8%	25,419	6.0%	28,686	6.3%	30,722	6.3%	28,574	5.5%
45-64	100,095	25.4%	112,180	28.0%	117,277	27.5%	120,636	26.4%	120,889	24.7%	124,008	23.8%
65-69	14,610	3.7%	17,525	4.4%	22,278	5.2%	24,190	5.3%	27,292	5.6%	29,232	5.6%
70-74	12,565	3.2%	13,485	3.4%	16,165	3.8%	20,555	4.5%	22,321	4.6%	25,172	4.8%
75-79	10,965	2.8%	10,930	2.7%	11,735	2.8%	14,048	3.1%	17,874	3.7%	19,413	3.7%
80-84	8,320	2.1%	8,167	2.0%	8,132	1.9%	8,740	1.9%	10,432	2.1%	13,290	2.6%
85+	5,985	1.5%	5,674	1.4%	5,601	1.3%	5,535	1.2%	5,899	1.2%	6,940	1.3%
65+	52,445	13.3%	55,781	13.9%	63,911	15.0%	73,068	16.0%	83,818	17.1%	94,047	18.1%
Total	393,395	100.0%	400,217	100.0%	426,056	100.0%	457,511	100.0%	489,435	100.0%	520,208	100.0%

Age	2006-2026		2006-2031	
	Change	Chg. %	Change	Chg. %
0-4	5,066	21.8%	6,463	29.6%
5-9	3,965	16.0%	6,032	25.8%
10-14	1,787	6.6%	4,297	17.1%
15-19	2,050	7.6%	4,358	16.0%
0-19	12,868	12.6%	21,150	21.7%
20-24	4,671	17.7%	5,720	20.9%
25-29	9,067	37.2%	9,870	37.0%
30-34	8,887	33.1%	9,515	38.6%
35-39	6,725	23.3%	9,566	35.3%
40-44	1,655	5.1%	5,477	18.9%
20-44	31,005	22.3%	40,148	29.8%
45-49	(224)	-0.7%	4,604	14.3%
50-54	3,367	12.5%	3,542	11.7%
55-59	5,349	22.1%	5,613	21.3%
60-64	12,302	66.8%	10,154	43.4%
45-64	20,794	20.8%	23,913	21.3%
65-69	12,682	86.8%	14,622	83.4%
70-74	9,756	77.6%	12,607	93.5%
75-79	6,909	63.0%	8,448	77.3%
80-84	2,112	25.4%	4,970	60.9%
85+	(86)	-1.4%	955	16.8%
65+	31,373	59.8%	41,602	74.6%
Total	96,040	24.4%	126,813	31.7%

Source: Lapointe Consulting

3.3.3 Low Growth Scenario

As shown in the Table 35 below, the proportion of the population who are seniors is higher under this growth scenario because net migration is lower.

**Table 35: Windsor-Essex Age Distribution Projections, 2006-2031
Low Growth Scenario**

Age	2006		2,011		2016		2021		2026		2031	
	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%
0-4	23,200	5.9%	21,671	5.4%	22,405	5.4%	23,654	5.5%	24,489	5.5%	24,680	5.4%
5-9	24,815	6.3%	23,190	5.8%	22,686	5.5%	23,638	5.5%	24,864	5.6%	25,672	5.6%
10-14	26,935	6.8%	24,909	6.3%	24,201	5.9%	23,898	5.6%	24,835	5.6%	26,040	5.7%
15-19	27,085	6.9%	27,037	6.8%	26,028	6.3%	25,543	5.9%	25,224	5.7%	26,139	5.7%
0-19	102,035	25.9%	96,807	24.3%	95,320	23.1%	96,733	22.5%	99,412	22.3%	102,531	22.4%
20-24	26,370	6.7%	27,160	6.8%	28,230	6.8%	27,468	6.4%	26,966	6.1%	26,624	5.8%
25-29	24,385	6.2%	26,450	6.6%	28,457	6.9%	29,791	6.9%	29,011	6.5%	28,484	6.2%
30-34	26,865	6.8%	24,454	6.1%	27,632	6.7%	29,876	7.0%	31,188	7.0%	30,386	6.6%
35-39	28,830	7.3%	26,915	6.8%	25,526	6.2%	28,917	6.7%	31,138	7.0%	32,424	7.1%
40-44	32,370	8.2%	28,796	7.2%	27,807	6.2%	26,625	6.2%	29,985	6.7%	32,174	7.0%
20-44	138,820	35.3%	133,775	33.6%	137,652	33.3%	142,677	33.2%	148,288	33.3%	150,092	32.7%
45-49	30,515	7.8%	32,167	8.1%	29,131	7.1%	28,261	6.6%	27,082	6.1%	30,402	6.6%
50-54	26,915	6.8%	30,152	7.6%	31,986	7.7%	29,032	6.8%	28,173	6.3%	27,005	5.9%
55-59	24,245	6.2%	26,306	6.6%	29,566	7.2%	31,381	7.3%	28,496	6.4%	27,656	6.0%
60-64	18,420	4.7%	23,411	5.9%	25,402	6.2%	28,544	6.6%	30,298	6.8%	27,514	6.0%
45-64	100,095	25.4%	112,036	28.1%	116,085	28.1%	117,218	27.3%	114,049	25.6%	112,577	24.5%
65-69	14,610	3.7%	17,525	4.4%	22,278	5.4%	24,175	5.6%	27,157	6.1%	28,829	6.3%
70-74	12,565	3.2%	13,485	3.4%	16,165	3.9%	20,555	4.8%	22,308	5.0%	25,047	5.5%
75-79	10,965	2.8%	10,930	2.7%	11,735	2.8%	14,048	3.3%	17,874	4.0%	19,402	4.2%
80-84	8,320	2.1%	8,167	2.0%	8,132	2.0%	8,740	2.0%	10,432	2.3%	13,290	2.9%
85+	5,985	1.5%	5,674	1.4%	5,601	1.4%	5,535	1.3%	5,899	1.3%	6,940	1.5%
65+	52,445	13.3%	55,781	14.0%	63,911	15.5%	73,053	17.0%	83,670	18.8%	93,508	20.4%
Total	393,395	100.0%	398,399	100.0%	412,968	100.0%	429,681	100.0%	445,419	100.0%	458,708	100.0%

Age	2006-2026		2006-2031	
	Change	Chg. %	Change	Chg. %
0-4	1,289	5.6%	1,480	6.8%
5-9	49	0.2%	857	3.7%
10-14	(2,100)	-7.8%	(895)	-3.6%
15-19	(1,861)	-6.9%	(946)	-3.5%
0-19	(2,623)	-2.6%	496	0.5%
20-24	596	2.3%	254	0.9%
25-29	4,626	19.0%	4,099	15.5%
30-34	4,323	16.1%	3,521	14.4%
35-39	2,308	8.0%	3,594	13.4%
40-44	(2,385)	-7.4%	(196)	-0.7%
20-44	9,468	6.8%	11,272	8.4%
45-49	(3,433)	-11.3%	(113)	-0.4%
50-54	1,258	4.7%	90	0.3%
55-59	4,251	17.5%	3,411	13.0%
60-64	11,878	64.5%	9,094	38.8%
45-64	13,954	13.9%	12,482	11.1%
65-69	12,547	85.9%	14,219	81.1%
70-74	9,743	77.5%	12,482	92.6%
75-79	6,909	63.0%	8,437	77.2%
80-84	2,112	25.4%	4,970	60.9%
85+	(86)	-1.4%	955	16.8%
65+	31,225	59.5%	41,063	73.6%
Total	52,024	13.2%	65,313	16.4%

Source: Lapointe Consulting

3.3.4 Windsor-Essex Household Maintainers by Age

In this section of the report we discuss the age distribution of household maintainers (household heads). The following tables show how the proportion of households headed by different age groups is projected to shift over the study period.

In the Reference Scenario the shift in households headed by different age groups is mitigated somewhat by the age pattern of net migrants who are predominantly under 45 years of age. (Refer to Table 36 below.) Because net migration is predicted to be lower than normal between 2006 and 2011 there is a more noticeable shift to households headed by older age groups in the first 10 years of the study period, from 2006 to 2016. In the 20-year period from 2006 to 2026 and in the 25-year period from 2006 to 2031, the shift to households headed by older age groups is less dramatic. Households headed by someone aged 25-44 years of age, usually in their family formation years, is expected to decline from 37% of the population to 34% by 2031; however, the number of households in this group will increase by 43% between 2006 and 2031. The greatest change in the number of households over the 25-year period is among those headed by older adults over 55 years of age. For example, households headed by someone 55 years or older are expected to grow from 38% of all households in 2006 to 46% by 2031. And the number of households headed by persons between the age of 65 and 74 is predicted to increase by 99% between 2006 and 2031.

Table 38 illustrates the change in the number of households by age of household maintainer over the 10-year, 20-year and 25-year period starting in 2006. Over the longer-term, i.e., the next 25 years, just over half (53%) of the growth in households will be represented by households headed by a senior 65+ years of age and 70% of the growth in households will be accounted for by older adults 55 years of age. This illustrates the importance of adapting housing choices to meet the needs of this growing segment of the population.

Table 36: Windsor-Essex Distribution of Households by Age of Household Maintainer, 2006-2016, Reference Scenario

Age of Head	2006	2011	2016	2021	2026	2031
	%	%	%	%	%	%
15-24	3.3%	3.2%	3.1%	2.9%	2.8%	2.7%
25-34	14.9%	14.3%	15.2%	15.5%	15.1%	14.4%
35-44	22.0%	19.3%	17.8%	17.8%	18.8%	19.3%
45-54	21.4%	22.4%	20.8%	18.6%	17.3%	17.5%
55-64	16.5%	18.5%	19.2%	19.7%	18.4%	16.7%
65-74	10.9%	12.0%	14.0%	15.2%	15.9%	16.5%
75+	10.9%	10.3%	9.9%	10.3%	11.8%	13.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
65+	21.8%	22.2%	23.9%	25.5%	27.6%	29.4%
55+	38.3%	40.7%	43.1%	45.2%	46.0%	46.1%

Table 37: 10-year, 20-year and 25-year Change in the Number of Households by Age of Head, Windsor-Essex Reference Scenario

Age of Head	2006	2026	2031	10 Yr. Change 2006-2016		20 Yr. Change 2006-2026		25 Yr. Change 2006-2031	
	#	#	#	#	%	#	%	#	%
15-24	5,000	5,287	5,476	215	4.3%	287	5.7%	476	9.5%
25-34	22,495	28,568	28,609	2,852	12.7%	6,073	27.0%	6,114	27.2%
35-44	33,185	35,638	38,426	-3,513	-10.6%	2,453	7.4%	5,241	15.8%
45-54	32,315	32,727	34,794	2,396	7.4%	412	1.3%	2,479	7.7%
55-64	24,890	34,789	33,229	7,230	29.0%	9,899	39.8%	8,339	33.5%
65-74	16,480	30,046	32,849	6,833	41.5%	13,566	82.3%	16,369	99.3%
75+	16,455	22,273	25,811	129	0.8%	5,818	35.4%	9,356	56.9%
Total	150,820	189,328	199,194	16,142	10.7%	38,508	25.5%	48,374	32.1%
65+	32,935	52,319	58,660	6,962	21.1%	19,384	58.9%	25,725	78.1%
55+	57,825	87,108	91,889	14,192	24.5%	29,283	50.6%	34,064	58.9%

Source: Lapointe Consulting

Table 38: 10-year, 20-year and 25-Year Share of Change in the Number of Households by Age of Head, Windsor-Essex, Reference Scenario

Age of Head	10 Yr. Change 2006-2016		2006-16 Share of Change	20 Yr. Change 2006-2026		Share of Ch.	25 Yr. Change 2006-2031		Share of Ch.
	#	%		#	%		#	%	%
15-24	215	4.3%	1.3%	287	5.7%	0.7%	476	9.5%	1.0%
25-34	2,852	12.7%	17.7%	6,073	27.0%	15.8%	6,114	27.2%	12.6%
35-44	-3,513	-10.6%	-21.8%	2,453	7.4%	6.4%	5,241	15.8%	10.8%
45-54	2,396	7.4%	14.8%	412	1.3%	1.1%	2,479	7.7%	5.1%
55-64	7,230	29.0%	44.8%	9,899	39.8%	25.7%	8,339	33.5%	17.2%
65-74	6,833	41.5%	42.3%	13,566	82.3%	35.2%	16,369	99.3%	33.8%
75+	129	0.8%	0.8%	5,818	35.4%	15.1%	9,356	56.9%	19.3%
Total	16,142	10.7%	100.0%	38,508	25.5%	100.0%	48,374	32.1%	100.0%
65+	6,962	21.1%	43.1%	19,384	58.9%	50.3%	25,725	78.1%	53.2%
55+	14,192	24.5%	87.9%	29,283	50.6%	76.0%	34,064	58.9%	70.4%

Source: Lapointe Consulting

3.4 WINDSOR-ESSEX HOUSING PROJECTIONS – THREE SCENARIOS

Five-year and annual housing requirements for Windsor-Essex for each growth scenario are shown in the following tables. The mix was based on applying “housing propensities” by age group, that is the likelihood of different age groups living in different dwelling types based on the 2006 census, to the projected age distribution of household maintainers (household heads). The dwelling type mix that would result from using propensities based on the 2006 housing stock has been modified to take into account trends indicated by recent housing construction. Housing propensities for the 2006 census are shown in Table A7 of the Appendix.

In the following discussion, we have assumed that both apartments and row housing will increase over time in response to the aging of the population. Overall housing requirements for the five-year period 2006-2011 may be higher than the market demand as some of the demand will be accommodated through the substantial level of vacancies in the existing apartment stock.

3.4.1 Reference Scenario

The five-year and annual housing requirements for Windsor-Essex for the Reference Scenario are shown in Table 39 below.

**Table 39: Windsor-Essex 5-Year and Annual Housing Requirements, 2006-2031
Reference Scenario**

Dwelling Type	2006-2011		2011-2016		2016-2021		2021-2026		2026-2031	
	5-Year	Annual	5-Year	Annual	5-Year	Annual	5-Year	Annual	5-Year	Annual
Single Detached	4,254	851	6,944	1,389	7,682	1,536	7,195	1,439	6,314	1,263
% of Total		70.0%		69.0%		67.0%		66.0%		64.0%
Semi Detached	608	122	805	161	803	161	763	153	691	138
% of Total		10.0%		8.0%		7.0%		7.0%		7.0%
Row Housing	729	146	1,308	262	1,605	321	1,526	305	1,381	276
% of Total		12.0%		13.0%		14.0%		14.0%		14.0%
Apartments	486	97	1,006	201	1,376	275	1,417	283	1,480	296
% of Total		8.0%		10.0%		12.0%		13.0%		15.0%
Total	6,077	1,216	10,063	2,013	11,466	2,293	10,901	2,180	9,866	1,973
% of Total		100.0%		100.0%		100.0%		100.0%		100.0%

Dwelling Type	2006-2026		2006-2031	
	20-Yr	Annual	25-Yr	Annual
Single Detached	26,075	1,304	32,389	1,296
% of Total		67.7%		67.0%
Semi Detached	2,979	149	3,670	147
% of Total		7.7%		7.6%
Row Housing	5,168	258	6,549	262
% of Total		13.4%		13.5%
Apartments	4,285	214	5,765	231
% of Total		11.1%		11.9%
Total	38,507	1,925	48,373	1,936
% of Total		100.0%		100.0%

Source: Lapointe Consulting

In the Reference Scenario, over the 20-year period from 2006 to 2026 the demand for new residential construction is expected to total 38,507 units with an average of 1,925 annually. Over the study period the demand for single-detached homes is expected to make up a declining share of the total falling from a high of 70% between 2006 and 2011 to 64% between 2026 and 2031. Medium and higher density forms (row housing and apartments) are expected to play an increasing role in housing demand rising from 20% between 2006 and 2011 to 29% between 2026 and 2031.

In the first 5-year period of the projections, from 2006 to 2011, the economic climate is expected to result in a decline of net migration to the area and a concurrent slowdown in new housing construction. However, after restructuring of the local economy, housing

demand is expected to pick up and remain relatively stable with production in the range of 2,000 new units annually.

3.4.2 High Growth Scenario

The five-year and annual housing requirements for Windsor-Essex for the High Growth Scenario are shown in Table 40 below.

**Table 40: Windsor-Essex 5-Year and Annual Housing Requirements, 2006-2031
High Growth Scenario**

Dwelling Type	2006-2011		2011-2016		2016-2021		2021-2026		2026-2031	
	5-Year	Annual	5-Year	Annual	5-Year	Annual	5-Year	Annual	5-Year	Annual
Single Detached	4,407	881	7,889	1,578	9,029	1,806	8,804	1,761	8,139	1,628
% of Total		70.0%		69.0%		67.0%		66.0%		64.0%
Semi Detached	630	126	915	183	943	189	934	187	890	178
% of Total		10.0%		8.0%		7.0%		7.0%		7.0%
Row Housing	755	151	1,486	297	1,887	377	1,867	373	1,780	356
% of Total		12.0%		13.0%		14.0%		14.0%		14.0%
Apartments	504	101	1,143	229	1,617	323	1,734	347	1,908	382
% of Total		8.0%		10.0%		12.0%		13.0%		15.0%
Total	6,296	1,259	11,433	2,287	13,476	2,695	13,339	2,668	12,717	2,544
% of Total		100.0%		100.0%		100.0%		100.0%		100.0%

Dwelling Type	2006-2026		2006-2031	
	20-Yr	Annual	25-Yr	Annual
Single Detached	30,129	1,506	38,268	1,531
% of Total		67.6%		66.8%
Semi Detached	3,422	171	4,312	172
% of Total		7.7%		7.5%
Row Housing	5,995	300	7,775	311
% of Total		13.5%		13.6%
Apartments	4,998	250	6,906	276
% of Total		11.2%		12.1%
Total	44,544	2,227	57,261	2,290
% of Total		100.0%		100.0%

Source: Lapointe Consulting

In the High Growth Scenario, over the 20-year period from 2006 to 2026 the demand for new residential construction is expected to total 44,544 units with an average of 2,227 annually. In the first 5-year period of the projections, from 2006 to 2011 the economic climate is expected to result in a decline of net migration to the area and a concurrent slowdown in new housing construction. Similar assumptions were made regarding the housing mix in the future as were assumed in the Reference Scenario.

3.4.3 Low Growth Scenario

The five-year and annual housing requirements for Windsor-Essex for the Low Growth Scenario are shown in Table 41 below.

**Table 41: Windsor-Essex 5-Year and Annual Housing Requirements, 2006-2031
Low Growth Scenario**

Dwelling Type	2006-2011		2011-2016		2016-2021		2021-2026		2026-2031	
	5-Year	Annual	5-Year	Annual	5-Year	Annual	5-Year	Annual	5-Year	Annual
Single Detached	4,065	813	5,755	1,151	6,073	1,215	5,332	1,066	4,262	852
% of Total		70.0%		69.0%		67.0%		66.0%		64.0%
Semi Detached	581	116	667	133	634	127	565	113	466	93
% of Total		10.0%		8.0%		7.0%		7.0%		7.0%
Row Housing	697	139	1,084	217	1,269	254	1,131	226	932	186
% of Total		12.0%		13.0%		14.0%		14.0%		14.0%
Apartments	465	93	834	167	1,088	218	1,050	210	999	200
% of Total		8.0%		10.0%		12.0%		13.0%		15.0%
Total	5,808	1,161	8,340	1,668	9,064	1,814	8,078	1,615	6,659	1,331
% of Total		100.0%		100.0%		100.0%		100.0%		100.0%

Dwelling Type	2006-2026		2006-2031	
	20-Yr	Annual	25-Yr	Annual
Single Detached	21,225	1,061	25,487	1,019
% of Total		67.8%		67.2%
Semi Detached	2,447	122	2,913	117
% of Total		7.8%		7.7%
Row Housing	4,181	209	5,113	205
% of Total		13.4%		13.5%
Apartments	3,437	172	4,436	177
% of Total		11.0%		11.7%
Total	31,290	1,564	37,949	1,518
% of Total		100.0%		100.0%

Source: Lapointe Consulting

In the Low Growth Scenario, over the 20-year period from 2006 to 2026 the demand for new residential construction is expected to total 31,290 units with an average of 1,564 annually. In the first 5-year period of the projections, from 2006 to 2011, the economic climate is expected to result in a decline of net migration to the area and a concurrent slowdown in new housing construction. Similar assumptions were made regarding the housing mix in the future as were assumed in the Reference Scenario.

3.5 HOUSING PROJECTIONS BY TENURE

In addition to projecting additional housing requirements by dwelling type, projections of housing requirements by tenure were also prepared. The proportion of households who own their own dwelling in Windsor-Essex has been increasing since 1986 rising from 68.5% in 1986 to 75.4% in 2006. The higher proportion of households who are owners results from a number of factors including an aging population, recent decreases in interest rates and a wider range of opportunities for households at the beginning or end of their housing “career” such as condominium apartments or townhouses and life leases. When first starting out, younger households are more likely to be renters, however, in recent years a higher proportion of younger households are also moving into condominiums where carrying costs are often competitive with rental rates. Similarly, older adults (55 and older) wishing to downsize may choose to live in a condominium or retirement community or a life lease rather than move into a seniors’ rental building.

In developing projections by tenure we have used data from the 2006 census adjusted to take into account anticipated changes in housing tenure preferences.

Tables 42, 43 and 44 show the anticipated housing requirements by dwelling type and tenure over the 20-year period, 2006-2026 for Windsor-Essex. (For existing tenure preferences based on census data, see Table A8 in the Appendix). Thus, over the twenty-year period, it is anticipated that 82% of new housing requirements will be in the form of ownership housing (freehold or condominium) and 18% will be in the form of rental housing. This is somewhat below the current proportion of 24.5% of housing that is rented in Windsor-Essex as a whole and the 22.5% which would be predicted by the demographic model alone.

There are an estimated 1,900 vacant rental apartment units in the Windsor CMA with the majority being in the City of Windsor. For some time, future rental demand will be met through the existing stock until the rental market becomes more balanced. This does not mean that small rental projects targeted to special groups may not be necessary or that in some municipalities there may be a need for rental stock because there is limited rental housing available. However, the majority of new rental households are likely to move into vacant units in the existing rental housing stock until the rental market vacancy rates become more normalized.

Table 42: Housing Requirements in Windsor-Essex, Reference Scenario, 2006-2026, By Type of Dwelling and Tenure

Dwelling Type	2006-2026			2006-2026 Annual		
	Owned	Rented	Total	Owned	Rented	Total
Single Detached	24,641	1,434	26,075	1,232	72	1,304
% of Total	94.5%	5.5%	100.0%	94.5%	5.5%	100.0%
Semi Detached	2,085	894	2,979	104	45	149
% of Total	70.0%	30.0%	100.0%	70.0%	30.0%	100.0%
Row Housing	3,359	1,809	5,168	168	90	258
% of Total	65.0%	35.0%	100.0%	65.0%	35.0%	100.0%
Apartments	1,500	2,785	4,285	75	139	214
% of Total	35.0%	65.0%	100.0%	35.0%	65.0%	100.0%
Total	31,585	6,922	38,507	1,579	346	1,925
Tenure Split	82.0%	18.0%	100.0%	82.0%	18.0%	100.0%

Source: Lapointe Consulting Inc.

Table 43: Housing Requirements in Windsor-Essex, High Growth Scenario, 2006-2026, By Type of Dwelling and Tenure

Dwelling Type	2006-2026			2006-2026 Annual		
	Owned	Rented	Total	Owned	Rented	Total
Single Detached	28,472	1,657	30,129	1,424	83	1,506
% of Total	94.5%	5.5%	100.0%	94.5%	5.5%	100.0%
Semi Detached	2,395	1,027	3,422	120	51	171
% of Total	70.0%	30.0%	100.0%	70.0%	30.0%	100.0%
Row Housing	3,897	2,098	5,995	195	105	300
% of Total	65.0%	35.0%	100.0%	65.0%	35.0%	100.0%
Apartments	1,749	3,249	4,998	87	162	250
% of Total	35.0%	65.0%	100.0%	35.0%	65.0%	100.0%
Total	36,513	8,031	44,544	1,826	402	2,227
Tenure Split	82.0%	18.0%	100.0%	82.0%	18.0%	100.0%

Source: Lapointe Consulting Inc.

Table 44: Housing Requirements in Windsor-Essex, Low Growth Scenario, 2006-2026, By Type of Dwelling and Tenure

Dwelling Type	2006-2026			2006-2026 Annual		
	Owned	Rented	Total	Owned	Rented	Total
Single Detached	20,058	1,167	21,225	1,003	58	1,061
% of Total	94.5%	5.5%	100.0%	94.5%	5.5%	100.0%
Semi Detached	1,713	734	2,447	86	37	122
% of Total	70.0%	30.0%	100.0%	70.0%	30.0%	100.0%
Row Housing	2,718	1,463	4,181	136	73	209
% of Total	65.0%	35.0%	100.0%	65.0%	35.0%	100.0%
Apartments	1,203	2,234	3,437	60	112	172
% of Total	35.0%	65.0%	100.0%	35.0%	65.0%	100.0%
Total	25,691	5,599	31,290	1,285	280	1,565
Tenure Split	82.1%	17.9%	100.0%	82.1%	17.9%	100.0%

Source: Lapointe Consulting Inc.

4 WINDSOR CITY POPULATION AND HOUSING PROJECTIONS – THREE SCENARIOS

4.1 WINDSOR CITY PROJECTED HOUSING REQUIREMENTS

4.1.1 Introduction

Windsor’s housing demand for each growth scenario was based on its expected share of housing demand for Windsor-Essex by dwelling type. An analysis was undertaken of housing starts by dwelling type and tenure (only type is shown below) in the City of Windsor, which was discussed in Section 2.2.1 above. Windsor City’s shares of housing starts by dwelling type in the Windsor-Essex area were also discussed in that section.

Table 45 below shows Windsor City’s assumed shares by housing type of future housing requirements for Windsor-Essex. The single detached share is expected to stay the same as the 5-year trend (i.e., 47%) until 2016 when it is assumed—as more land is available in the City (as a result of the Tecumseh lands coming on-stream)—that more demand for single detached housing in the Windsor-Essex area will be met within the City itself. Hence, after 2016, it is assumed that the City of Windsor will capture 50% of single detached new construction—a figure that is in line with the 8-year trend.

For semis, the longer term trend has been assumed, i.e. 60 % of semis in the Windsor-Essex area. We have kept row housing at a constant share of 60%, which is roughly in line with the past 5 year trend. For apartments, we are anticipating a somewhat declining share in the City of Windsor based on the assumption that over time, other municipalities in Windsor-Essex will also start to build apartments to cater to the aging population.

Table 45: Windsor City’s Projected Shares of Windsor-Essex Housing Demand, 2006-2031

Dwelling Type	2006-11	2011-16	2016-21	2021-26	2026-31
Single Detached	47%	47%	50%	50%	50%
Semi Detached	60%	60%	60%	60%	60%
Row Housing	60%	60%	60%	60%	60%
Apartments	80%	80%	75%	70%	70%

Source: Lapointe Consulting Inc.

The 5-year and annual housing demand for Windsor which results from applying the preceding shares by dwelling type to Windsor-Essex’s future housing requirements for each growth scenario are discussed below.

4.1.2 Reference Scenario

In the Reference Scenario, over the 20-year period from 2006 to 2026 it is estimated that housing requirements in the City of Windsor will total 20,807 units with an average of 1,040 annually. Over the 25-year period from 2006 to 2031, housing requirements will be 26,243 dwelling units or 1,049 units annually. Following the expected slowdown in population growth and new residential requirements between 2006 and 2011, housing requirements are expected to pick up again and rise to over 1,000 new units annually.

Over the projection period the demand for single-detached homes is expected to make up a declining share of the total falling from a high of 63% between 2006 and 2011 to 58% between 2026 and 2031. Medium and higher density forms (row housing and apartments) are expected to play an increasing role in housing demand rising from 26% between 2006 and 2011 to 34% between 2026 and 2031. The impact of high vacancy rates in the City of Windsor on housing demand is discussed below in Section 4.2.

Table 46: City of Windsor Five-Year and Annual Housing Demand, 2006-2031, Reference Scenario

Dwelling Type	2006-2011		2011-2016		2016-2021		2021-2026		2026-2031	
	5-Year	Annual	5-Year	Annual	5-Year	Annual	5-Year	Annual	5-Year	Annual
Single Detached % of Total	1,999	400 62.7%	3,264	653 61.1%	3,841	768 60.8%	3,598	720 60.4%	3,157	631 58.0%
Semi Detached % of Total	365	73 11.4%	483	97 9.1%	482	96 7.6%	458	92 7.7%	415	83 7.6%
Row Housing % of Total	437	87 13.6%	785	157 14.7%	963	193 15.3%	916	183 15.3%	829	166 15.3%
Apartments % of Total	389	78 12.2%	805	161 15.1%	1,032	206 16.3%	992	198 16.6%	1,036	207 19.0%
Total % of Total	3,190	638 100.0%	5,336	1,068 100.0%	6,318	1,263 100.0%	5,963	1,193 100.0%	5,436	1,087 100.0%
Share of Windsor- Essex	52.5%		53.0%		55.1%		54.7%		55.1%	

Dwelling Type	2006-2026		2006-2031	
	20-Yr	Annual	25-Yr	Annual
Single Detached % of Total	12,702	635 61.1%	15,859	634 60.4%
Semi Detached % of Total	1,787	89 8.6%	2,202	88 8.4%
Row Housing % of Total	3,101	155 14.9%	3,929	157 15.0%
Apartments % of Total	3,218	161 15.5%	4,254	170 16.2%
Total % of Total	20,807	1,040 100.0%	26,243	1,049 100.0%
Share of Windsor- Essex	54.0%		54.3%	

Source: Lapointe Consulting Inc.

4.1.3 High Growth Scenario

In the High Growth Scenario, over the 20-year period from 2006 to 2026 housing requirements for new residential construction is expected to total 24,090 units with an average of 1,205 annually. Over the 25-year period, 2006 to 2031, housing requirements are expected to total 31,097 units or 1,244 residential units annually. After the expected slowdown in population growth and new residential construction between 2006 and 2011, demand is expected to pick up again and average over 1,200 new units annually. Similar changes in housing mix are observed as were observed in the Reference Scenario.

Table 47: City of Windsor 5-Year and Annual Housing Demand, 2006-2031, High Growth Scenario

Dwelling Type	2006-2011		2011-2016		2016-2021		2021-2026		2026-2031	
	5-Year	Annual	5-Year	Annual	5-Year	Annual	5-Year	Annual	5-Year	Annual
Single Detached	2,071	414	3,708	742	4,515	903	4,402	880	4,070	814
% of Total		62.5%		61.2%		60.8%		60.3%		58.1%
Semi Detached	378	76	549	110	566	113	560	112	534	107
% of Total		11.5%		9.1%		7.6%		7.7%		7.6%
Row Housing	453	91	892	178	1,132	226	1,120	224	1,068	214
% of Total		13.7%		14.7%		15.2%		15.4%		15.3%
Apartments	403	81	914	183	1,213	243	1,214	243	1,336	267
% of Total		12.2%		15.1%		16.4%		16.7%		19.0%
Total	3,305	662	6,063	1,213	7,425	1,485	7,296	1,459	7,007	1,402
% of Total		100.0%		100.0%		100.0%		100.0%		100.0%
% of Windsor-Essex	52.5%		53.0%		55.1%		54.7%		55.1%	

Dwelling Type	2006-2026		2006-2031	
	20-Yr	Annual	25-Yr	Annual
Single Detached	14,696	735	18,765	751
% of Total		61.0%		60.4%
Semi Detached	2,053	103	2,587	103
% of Total		8.5%		8.3%
Row Housing	3,597	180	4,665	187
% of Total		14.9%		15.0%
Apartments	3,744	187	5,080	203
% of Total		15.5%		16.3%
Total	24,090	1,205	31,097	1,244
% of Total		100.0%		100.0%
% of Windsor-Essex	54.1%		54.3%	

Source: Lapointe Consulting Inc.

4.1.4 Low Growth Scenario

In the Low Growth Scenario, over the 20-year period from 2006 to 2026 there will be a total of 16,885 residential units required with an average of 844 required annually. During the 25-year period, total housing requirements under the low growth scenario are expected to be 20,554 housing units or 823 units annually.

After the expected slowdown in population growth and new residential construction between 2006 and 2011, demand is expected to pick up again and average over 800 new units annually.

Similar changes in housing mix are observed as were observed in the Reference Scenario.

Table 48: City of Windsor 5-Year and Annual Housing Demand, 2006-2031, Low Growth Scenario

Dwelling Type	2006-2011		2011-2016		2016-2021		2021-2026		2026-2031	
	5-Year	Annual	5-Year	Annual	5-Year	Annual	5-Year	Annual	5-Year	Annual
Single Detached	1,911	382	2,705	541	3,037	607	2,666	533	2,131	426
% of Total		62.6%		61.2%		60.8%		60.3%		58.0%
Semi Detached	349	70	400	80	380	76	339	68	280	56
% of Total		11.5%		9.0%		7.6%		7.7%		7.6%
Row Housing	418	84	650	130	761	152	679	136	559	112
% of Total		13.8%		14.7%		15.2%		15.4%		15.3%
Apartments	372	74	667	133	816	163	735	147	699	140
% of Total		12.1%		15.0%		16.3%		16.6%		19.1%
Total	3,049	610	4,423	884	4,994	998	4,419	884	3,669	734
% of Total		100.0%		100.0%		100.0%		100.0%		100.0%
% of Windsor-Essex		52.5%		53.0%		55.1%		54.7%		55.1%

Dwelling Type	2006-2026		2006-2031	
	20-Yr	Annual	25-Yr	Annual
Single Detached	10,318	516	12,449	498
% of Total		61.1%		60.5%
Semi Detached	1,468	73	1,748	70
% of Total		8.6%		8.5%
Row Housing	2,509	125	3,068	123
% of Total		14.8%		14.9%
Apartments	2,590	130	3,290	132
% of Total		15.4%		16.0%
Total	16,885	844	20,554	823
% of Total		100.0%		100.0%
% of Windsor-Essex		54.0%		54.2%

Source: Lapointe Consulting Inc.

4.2 HOUSING REQUIREMENTS BY TENURE

In this section of the report housing requirements for the City of Windsor are projected by type and tenure.

As was observed for Windsor-Essex, ownership levels have increased in the City of Windsor, rising from 64.8% in 2001 to 67.2% in 2006.⁸ At the same time, rental levels have decreased from 35.2% in 2001 to 32.8% in 2006. This is a trend that has been taking place across the country and is a reflection of strong economic growth, record low interest rates throughout much of the 2001-2006 period, as well as changing consumer preferences given the wider range of choices in the market place today.

Table 49: Tenure by Dwelling Type, City of Windsor, 2006

Dwelling Type	Owned		Rented		Total	
	#	%	#	%	#	%
Single Detached	49,445	91.5%	4,605	8.5%	54,050	100.0%
Semi Detached	2,600	64.3%	1,445	35.7%	4,045	100.0%
Row	2,515	47.9%	2,740	52.1%	5,255	100.0%
Apartments	4,855	19.3%	20,250	80.7%	25,105	100.0%
Total	59,415	67.2%	29,040	32.8%	88,455	100.0%

Source: Statistics Canada, 2006 Census, Topic based tabulation 97-554-XCB2006028 and Lapointe Consulting calculations.

For the future, the same tenure split by dwelling type has been used for the City as for the Windsor-Essex area as a whole (refer to page 47).

Tables 50, 51 and 52 provide a summary of housing requirements by type and tenure over the 20-year period, 2006-2026.

As Table 50 below shows, the demand for ownership housing is expected to be 79% - above the current level in the housing stock. The demand for additional rental housing will be approximately 21% - well above the rate at which rental housing has been produced in recent years as shown on Table 13, page 17 – but below the level of renting in the current housing stock as shown above. This lower level of demand compared to existing rental rates reflects the trend of younger people moving into ownership options if they can afford it and older people also downsizing and moving into condominiums or life lease projects.

The assumption that 65% of apartments will be required in the form of rental housing is more in keeping with demand based on demographic trends than actual construction

⁸ Data from the 2001 census was provided in the Looking Back Summary Report: Social Conditions, 2007, prepared by Lapointe Consulting.

patterns. For example, over the past decade approximately a quarter of all apartment units created in the City of Windsor were in the form of rental apartments with the bulk of new apartment buildings being in the condominium tenure.

Based on the October, 2007 CMHC survey of apartment rental units with 3 or more units in the City of Windsor and the Windsor CMA, it is apparent that the demand for rental housing continues to be low with vacancy rates rising to 13.2% in the City of Windsor and 12.8% in the Windsor CMA. This high vacancy rate is observed across the board for units of varying numbers of bedrooms (bachelor, 1 bedroom, 2-bedroom and 3-bedroom+). The over 1,800 vacant rental apartments in the private rental market with 3+ units may be an underestimate of the supply of rental units as a number of condominium units are also available for rent. While the high vacancy rate may be reduced in the future through private and public interventions such as condominium conversions, rent supplements and shelter allowances administered by the City of Windsor as Social Housing Manager or acquisition and renovation under the Canada Ontario Affordable Housing – Rental Component, it is probably realistic to say that there will be an oversupply of rental housing in the City of Windsor for some time.

As a result of this oversupply of rental housing, in the short term there will be only a limited need for additional rental apartments. As Windsor's economy improves and as the vacancy rate declines, demand for new rental housing can be expected to move back to more normal levels but at this time, it is difficult to predict how long this cycle will last. A major turnaround in the economy would help to bring the rental market into balance.

Table 50: City of Windsor Housing Requirements by Dwelling Type and Tenure, Reference Scenario, 2006-2026

Dwelling Type	20-Year Total					Annual						
	Owned		Rented		Total	Owned		Rented		Total		
	#	%	#	%	#	%	#	%	#	%		
Single Detached	12,003	94.5%	699	5.5%	12,702	100.0%	600	94.5%	35	5.5%	635	100.0%
Semi Detached	1,251	70.0%	536	30.0%	1,787	100.0%	63	70.0%	27	30.0%	89	100.0%
Row Housing	2,016	65.0%	1,085	35.0%	3,101	100.0%	101	65.0%	54	35.0%	155	100.0%
Apartments	1,126	35.0%	2,091	65.0%	3,218	100.0%	56	35.0%	105	65.0%	161	100.0%
Total	16,396	78.8%	4,411	21.2%	20,807	100.0%	820	78.8%	221	21.2%	1,040	100.0%

Source: Lapointe Consulting Inc.

Table 51: City of Windsor Housing Requirements by Dwelling Type and Tenure, High Growth Scenario, 2006-2026

Dwelling Type	20-Year Total					Annual						
	Owned		Rented		Total	Owned		Rented		Total		
	#	%	#	%	#	%	#	%	#	%		
Single Detached	13,887	94.5%	808	5.5%	14,696	100.0%	694	94.5%	40	5.5%	735	100.0%
Semi Detached	1,437	70.0%	616	30.0%	2,053	100.0%	72	70.0%	31	30.0%	103	100.0%
Row Housing	2,338	65.0%	35	35.0%	3,597	100.0%	117	65.0%	2	1.0%	180	66.0%
Apartments	1,310	35.0%	2,434	65.0%	3,744	100.0%	66	35.0%	122	65.0%	187	100.0%
Total	18,973	78.8%	3,893	16.2%	24,090	94.9%	949	78.8%	195	16.2%	1,204	94.9%

Source: Lapointe Consulting Inc.

Table 52: City of Windsor Housing Requirements by Dwelling Type and Tenure, Low Growth Scenario, 2006-2026

Dwelling Type	20-Year Total						Annual					
	Owned		Rented		Total		Owned		Rented		Total	
	#	%	#	%	#	%	#	%	#	%	#	%
Single Detached	9,750	94.5%	567	5.5%	10,318	100.0%	488	94.5%	28	5.5%	516	100.0%
Semi Detached	1,028	70.0%	440	30.0%	1,468	100.0%	51	70.0%	22	30.0%	73	100.0%
Row Housing	1,631	65.0%	878	35.0%	2,509	100.0%	82	65.0%	44	35.0%	125	100.0%
Apartments	907	35.0%	1,684	65.0%	2,590	100.0%	45	35.0%	84	65.0%	130	100.0%
Total	13,315	78.9%	3,570	21.1%	16,885	100.0%	666	78.9%	178	21.1%	844	100.0%

Source: Lapointe Consulting Inc.

4.3 WINDSOR CITY POPULATION PROJECTIONS – THREE SCENARIOS

Population projections for the City of Windsor were developed by multiplying the housing stock that resulted from applying growth shares to Windsor-Essex's future housing requirements by household size.

Household sizes in the City of Windsor have been declining steadily since 1986. In the population projections shown for each of the scenarios the household size for 2011 has been estimated to be 2.37. This number (2.37 pph) was calculated by subtracting the average decline in the household size between 1991 and 2006 from the average household size in 2006 of 2.42 persons per household. After 2011 the rate of decline in household sizes for the City is projected to decline at the same rate as household sizes in Windsor-Essex.⁹

In each of the scenarios described below the occupied households in future census years were calculated by adding the predicted housing requirements for each five-year period to the 2006 Census. The population in occupied households was then calculated by multiplying occupied households by predicted household sizes. Finally, the population that does not live in private households, i.e. those who live in rooming houses or in institutions, was added to the population in occupied households to get the total population. Based on the 2006 Census, 1.3% of the population was assumed not to live in a private occupied household.

⁹ Household size declines in Windsor-Essex were derived from the model, i.e., determined on the basis of headship rates and the projected age structure.

4.3.1 Reference Scenario

Under the Reference Scenario, by the 2026 census the population of Windsor City is predicted to rise to 256,000, and by 2031 it is expected to reach 267,700. Under the Reference Scenario, Windsor City's average annual growth will slow to 0.33% over the next 5 years from 2006 to 2011. As shown in Table 55, after 2011 the annual growth rate will increase to the 1% range annually. (Note that household sizes are different for each scenario because the age distribution is different for each scenario.)

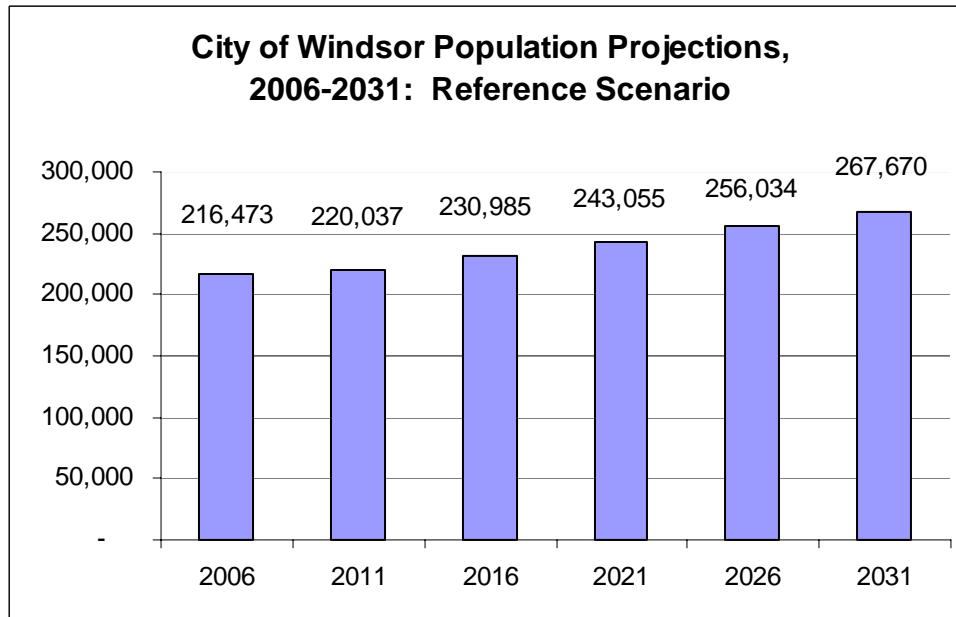


Figure 11

Source: Lapointe Consulting Inc.

Table 53: Household Sizes in the City of Windsor and Windsor-Essex, 1986-2031, Reference Scenario

	1986	1991	1996	2001	2006	2011	2016	2021	2026	2031
Windsor	2.60	2.51	2.46	2.45	2.42	2.37	2.35	2.32	2.31	2.30
Windsor-Essex	2.76	2.69	2.65	2.61	2.57	2.50	2.48	2.45	2.44	2.43

Source: Lapointe Consulting Inc.

Table 54: City of Windsor Population Projections, 2006-2031 Reference Scenario

	2006 Census	5-Yr Chng	2011 Total	5-Yr Chng	2016 Total	5-Yr Chng	2021 Total	5-Yr Chng	2026 Total	5-Yr Chng	2031 Total
Occupied Households	88,465	3,190	91,655	5,336	96,992	6,318	103,309	5,963	109,272	5,436	114,708
Household Size	2.42		2.37		2.35		2.32		2.31		2.30
Pop in occupied hhlds	213,705		217,223		228,031		239,947		252,760		264,247
Not in Households	2,768		2,814		2,954		3,108		3,274		3,423
Total Population	216,473		220,037		230,985		243,055		256,034		267,670

Source: Lapointe Consulting Inc.

**Table 55: City of Windsor Projected Population Change, 2006-2031
Reference Scenario**

Year	Population	5-Year		Annual Growth Rate
		Change	% Change	
2006	216,473			
2011	220,037	3,564	1.6%	0.33%
2016	230,985	10,948	5.0%	0.98%
2021	243,055	12,070	5.2%	1.02%
2026	256,034	12,979	5.3%	1.05%
2031	267,670	11,636	4.5%	0.89%

Source: Lapointe Consulting Inc.

Table 56 below shows the influence of natural increase and net migration on population growth in the City of Windsor from 2006 to 2031. The table shows that without net migration Windsor would grow very slowly. In fact—due to the aging of the population—because deaths are increasing at a faster rate than births, the contribution of natural increase slows down with time.

Table 56: City of Windsor Components of Growth, Five-Year Periods, 2006-2031, Reference Scenario

Period	Period Start Pop.	Births	Deaths	Natural Increase	Net Migration	Period End Pop.
2006-11	216,460	12,884	10,467	2,417	1,169	220,046
2011-16	220,046	12,553	10,460	2,093	8,854	230,993
2016-21	230,993	12,619	10,809	1,810	10,258	243,061
2021-26	243,061	12,766	11,483	1,283	11,694	256,038
2026-31	256,038	13,286	12,644	642	10,995	267,675

Source: Lapointe Consulting Inc.

4.3.2 High Growth Scenario

Under the High Growth Scenario, by 2026 the population of Windsor City is predicted to rise to 264,800, and by 2031 it is expected to reach 281,300 (refer to Table 58 and 59 below). Under the High Growth Scenario, Windsor City's average annual growth will slow to 0.35% over the next 5 years from 2006 to 2011. After 2011 growth rates will increase to above 1% annually.

Table 57: Household Sizes in the City of Windsor and Windsor-Essex, 1986-2031, High Growth Scenario

	1986	1991	1996	2001	2006	2011	2016	2021	2026	2031
Windsor	2.60	2.51	2.46	2.45	2.42	2.37	2.35	2.33	2.32	2.32
Windsor-Essex	2.76	2.69	2.65	2.61	2.57	2.51	2.49	2.47	2.46	2.46

Source: Lapointe Consulting Inc.

**Table 58: City of Windsor Population Projections, 2006-2031
High Growth Scenario**

	2006 Census	5-Yr Chng	2011 Total	5-Yr Chng	2016 Total	5-Yr Chng	2021 Total	5-Yr Chng	2026 Total	5-Yr Chng	2031 Total
Occupied Households	88,465	3,305	91,770	6,063	97,833	7,425	105,259	7,296	112,555	7,007	119,562
Household Size	2.42		2.37		2.35		2.33		2.32		2.32
Pop in occupied hhlds	213,705		217,496		230,017		245,487		261,441		277,717
Not in Households	2,768		2,817		2,979		3,180		3,386		3,597
Total Population	216,473		220,313		232,996		248,667		264,827		281,314

Source: Lapointe Consulting Inc.

**Table 59: City of Windsor Projected Population Change, 2006-2031
High Growth Scenario**

Year	Population	5-Year Change	5-Year % Change	Annual Growth Rate
2006	216,473			
2011	220,313	3,840	1.8%	0.35%
2016	232,996	12,683	5.8%	1.13%
2021	248,667	15,670	6.7%	1.31%
2026	264,827	16,161	6.5%	1.27%
2031	281,314	16,487	6.2%	1.22%

Source: Lapointe Consulting Inc.

4.3.3 Low Growth Scenario

Under the Low Growth Scenario, by the 2026 census the population of Windsor City is predicted to rise to 243,800, and by 2031 it is expected to reach 250,200. Under the Low Growth Scenario, Windsor City's average annual growth will slow to 0.30% over the next 5 years from 2006 to 2011. After 2011 growth rates will increase to less than 1% annually

**Table 609: Household Sizes in City of Windsor and Windsor-Essex, 1986-2031
Low Growth Scenario**

	1986	1991	1996	2001	2006	2011	2016	2021	2026	2031
Windsor	2.60	2.51	2.46	2.45	2.42	2.37	2.33	2.30	2.28	2.27
Windsor-Essex	2.76	2.69	2.65	2.61	2.57	2.50	2.46	2.43	2.41	2.39

Source: Lapointe Consulting Inc.

**Table 61: City of Windsor Population Projections, 2006-2031
Low Growth Scenario**

	2006 Census	5-Yr Chng	2011 Total	5-Yr Chng	2016 Total	5-Yr Chng	2021 Total	5-Yr Chng	2026 Total	5-Yr Chng	2031 Total
Occupied Households	88,465	3,049	91,514	4,423	95,937	4,994	100,931	4,419	105,350	3,669	109,019
Household Size	2.42		2.37		2.33		2.30		2.28		2.27
Pop in occupied hhlds	213,705		216,889		223,733		232,509		240,691		247,007
Not in Households	2,768		2,809		2,898		3,012		3,118		3,199
Total Population	216,473		219,698		226,631		235,521		243,809		250,206

Source: Lapointe Consulting Inc.

**Table 62: Windsor Projected Population Change, 2006-2031
Low Growth Scenario**

Year	Population	5-Year		Annual Growth Rate
		Change	% Change	
2006	216,473			
2011	219,698	3,225	1.5%	0.30%
2016	226,631	6,933	3.2%	0.62%
2021	235,521	8,890	3.9%	0.77%
2026	243,809	8,288	3.5%	0.69%
2031	250,206	6,398	2.6%	0.52%

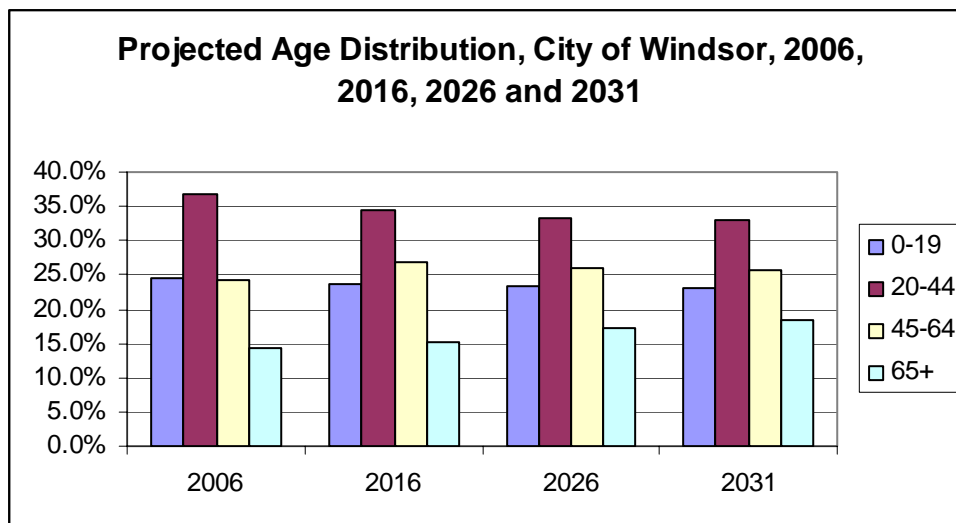
Source: Lapointe Consulting Inc.

4.4 WINDSOR CITY PROJECTED AGE DISTRIBUTION

Projections of population by age for the City of Windsor for each growth scenario are shown below. Although the over 65 age group increases in all scenarios, the aging of the population is mitigated by net migration, which is predominantly composed of under 45-year-olds. This influence is most noticeable for the High Growth Scenario and less pronounced for the Low Growth Scenario

4.4.1 Reference Scenario

Figure 12 and Table 63 below shows the projected changes in age distribution for the Reference Scenario over the 25-year period from 2006 to 2031.



Source: Lapointe Consulting Inc.

In the Reference Scenario, the proportion of the population composed of children and youth (0-19 years of age) is projected to decline slightly from 25% of the population in 2006 to 23% in 2031. Although this age group is expected to decline as a proportion of the total population, it will increase by 8,244 persons between 2006 and 2031 representing a 16% increase in this age group from 2006.

- The proportion of the population composed of adults aged 20-44 is projected to decline from 37% of the population in 2006 to 33% in 2031. Reflecting the continued influx of young families and first-time homebuyers, between 2006 and 2031, this age group will grow by 8,253 persons representing an 11% increase.
- The proportion of persons aged 45-64 years of age is expected to grow from 24% of the population in 2006 to 27% in 2011, in 2016 and in 2021 before falling back to 26% by 2031. These changes reflect the movement of the tail end of the baby boom generation through this age cohort. This group will grow by 16,566 persons representing an increase of 28% over 2006. An increase in this age group should result in continued household growth and demand for both “move up” housing and housing suitable for older adults.
- The proportion of the population aged 65 years and over is expected to grow from 14% of the population in 2006 to 18% in 2031. The reason for the increase is the aging of the tail end of the baby boomers. This group will show the largest increase in numbers adding 18,152 persons between 2006 and 2031 representing an increase of 57% over 2006.

**Table 63 City of Windsor Projected Age Distribution, 2006-2031
Reference Scenario**

Age	2006		2011		2016		2021		2026		2031	
	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%
0-4	12,790	5.9%	13,002	5.9%	13,439	5.8%	13,645	5.6%	13,936	5.4%	14,386	5.4%
5-9	12,985	6.0%	12,835	5.8%	13,814	6.0%	14,387	5.9%	14,736	5.8%	14,956	5.6%
10-14	13,700	6.3%	13,083	5.9%	13,625	5.9%	14,729	6.1%	15,429	6.0%	15,716	5.9%
15-19	13,855	6.4%	13,807	6.3%	13,958	6.0%	14,640	6.0%	15,887	6.2%	16,516	6.2%
0-19	53,330	24.6%	52,727	24.0%	54,836	23.7%	57,401	23.6%	59,988	23.4%	61,574	23.0%
20-24	15,630	7.2%	13,954	6.3%	14,750	6.4%	15,054	6.2%	15,893	6.2%	17,061	6.4%
25-29	15,210	7.0%	15,731	7.1%	14,980	6.5%	15,944	6.6%	16,419	6.4%	17,172	6.4%
30-34	15,970	7.4%	15,298	7.0%	16,662	7.2%	16,066	6.6%	17,185	6.7%	17,583	6.6%
35-39	15,955	7.4%	16,044	7.3%	16,142	7.0%	17,642	7.3%	17,191	6.7%	18,237	6.8%
40-44	17,130	7.9%	15,981	7.3%	16,762	7.3%	16,987	7.0%	18,606	7.3%	18,095	6.8%
20-44	79,895	36.9%	77,008	35.0%	79,296	34.3%	81,693	33.6%	85,294	33.3%	88,148	32.9%
45-49	15,730	7.3%	17,047	7.7%	16,294	7.1%	17,140	7.1%	17,435	6.8%	19,004	7.1%
50-54	14,060	6.5%	15,554	7.1%	17,008	7.4%	16,293	6.7%	17,157	6.7%	17,435	6.5%
55-59	12,665	5.9%	13,748	6.2%	15,283	6.6%	16,717	6.9%	16,033	6.3%	16,872	6.3%
60-64	9,770	4.5%	12,231	5.6%	13,277	5.7%	14,756	6.1%	16,140	6.3%	15,480	5.8%
45-64	52,225	24.1%	58,580	26.6%	61,862	26.8%	64,906	26.7%	66,765	26.1%	68,791	25.7%
65-69	8,260	3.8%	9,299	4.2%	11,642	5.0%	12,637	5.2%	14,040	5.5%	15,356	5.7%
70-74	7,275	3.4%	7,627	3.5%	8,582	3.7%	10,746	4.4%	11,663	4.6%	12,951	4.8%
75-79	6,605	3.1%	6,336	2.9%	6,643	2.9%	7,467	3.1%	9,352	3.7%	10,147	3.8%
80-84	5,190	2.4%	4,930	2.2%	4,726	2.0%	4,956	2.0%	5,559	2.2%	6,965	2.6%
85+	3,680	1.7%	3,539	1.6%	3,406	1.5%	3,255	1.3%	3,377	1.3%	3,743	1.4%
65+	31,010	14.3%	31,731	14.4%	34,999	15.2%	39,061	16.1%	43,991	17.2%	49,162	18.4%
Total	216,460	100.0%	220,046	100.0%	230,993	100.0%	243,061	100.0%	256,038	100.0%	267,675	100.0%

Source: Lapointe Consulting Inc.

**Table 63: City of Windsor Projected Age Distribution, 2006-2031
Reference Scenario (Cont'd)**

Age	2006-2026		2006-2031	
	Change	Chg. %	Change	Chg. %
0-4	1,146	9.0%	1,596	12.3%
5-9	1,751	13.5%	1,971	15.4%
10-14	1,729	12.6%	2,016	15.4%
15-19	2,032	14.7%	2,661	19.3%
0-19	6,658	12.5%	8,244	15.6%
20-24	263	1.7%	1,431	10.3%
25-29	1,209	7.9%	1,962	12.5%
30-34	1,215	7.6%	1,613	10.5%
35-39	1,236	7.7%	2,282	14.2%
40-44	1,476	8.6%	965	6.0%
20-44	5,399	6.8%	8,253	10.7%
45-49	1,705	10.8%	3,274	19.2%
50-54	3,097	22.0%	3,375	21.7%
55-59	3,368	26.6%	4,207	30.6%
60-64	6,370	65.2%	5,710	46.7%
45-64	14,540	27.8%	16,566	28.3%
65-69	5,780	70.0%	7,096	76.3%
70-74	4,388	60.3%	5,676	74.4%
75-79	2,747	41.6%	3,542	55.9%
80-84	369	7.1%	1,775	36.0%
85+	(303)	-8.2%	63	1.8%
65+	12,981	41.9%	18,152	57.2%
Total	39,578	18.3%	51,215	23.3%

Source: Lapointe Consulting Inc.

4.4.2 High Growth Scenario

Table 64 below shows the projected changes in age distribution for the High Growth Scenario over the 25-year period from 2006 to 2031. The main difference under the High Growth Scenario is that younger age groups (all groups under 65 years of age) will increase at a faster rate than in the Reference Scenario.

- In the High Growth Scenario, the proportion of the population composed of children and youth (0-19 years of age) is projected to decline slightly from 25% of the population in 2006 to 24% in 2031. Although this age group is expected to decline as a proportion of the total population, it will increase by 12,928 persons representing a 25% increase in this age group from 2006.
- The proportion of the population composed of adults aged 20-44 is projected to decline from 37% of the population in 2006 to 34% in 2031. Reflecting the continued influx of young families and first-time homebuyers, between 2006 and 2031 this age group will grow by 14,767 persons representing a 19% increase.
- The proportion of persons aged 45-64 years of age is expected to grow from 24% of the population in 2006 to 27% in 2011 and 2016 before starting to fall back down to 25% by 2031. These changes reflect the movement of the tail end of the baby boom

generation through this age cohort. An increase in this age group should result in continued household growth and demand for “move up” housing.

- The proportion of the population aged 65 years and over is expected to grow from 14% of the population in 2006 to 18% in 2031. This group will increase in numbers adding 18,246 persons representing an increase of 58% over 2006.

Table 64: City of Windsor Projected Age Distribution, 2006-2031, High Growth Scenario

Age	2006		2011		2016		2021		2026		2031	
	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%
0-4	12,790	5.9%	13,030	5.9%	13,636	5.9%	14,169	5.7%	14,694	5.5%	15,524	5.5%
5-9	12,985	6.0%	12,863	5.8%	14,013	6.0%	14,928	6.0%	15,530	5.9%	16,127	5.7%
10-14	13,700	6.3%	13,107	5.9%	13,807	5.9%	15,236	6.1%	16,216	6.1%	16,886	6.0%
15-19	13,855	6.4%	13,835	6.3%	14,154	6.1%	15,166	6.1%	16,665	6.3%	17,721	6.3%
0-19	53,330	24.6%	52,835	24.0%	55,610	23.9%	59,499	23.9%	63,105	23.8%	66,258	23.6%
20-24	15,630	7.2%	13,984	6.3%	14,968	6.4%	15,628	6.3%	16,718	6.3%	18,298	6.5%
25-29	15,210	7.0%	15,765	7.2%	15,215	6.5%	16,571	6.7%	17,317	6.5%	18,496	6.6%
30-34	15,970	7.4%	15,328	7.0%	16,886	7.2%	16,679	6.7%	18,111	6.8%	18,939	6.7%
35-39	15,955	7.4%	16,072	7.3%	16,343	7.0%	18,209	7.3%	18,075	6.8%	19,578	7.0%
40-44	17,130	7.9%	16,005	7.3%	16,944	7.3%	17,494	7.0%	19,417	7.3%	19,351	6.9%
20-44	79,895	36.9%	77,154	35.0%	80,356	34.5%	84,581	34.0%	89,638	33.8%	94,662	33.6%
45-49	15,730	7.3%	17,061	7.7%	16,402	7.0%	17,490	7.0%	18,074	6.8%	20,019	7.1%
50-54	14,060	6.5%	15,560	7.1%	17,055	7.3%	16,467	6.6%	17,556	6.6%	18,150	6.5%
55-59	12,665	5.9%	13,750	6.2%	15,305	6.6%	16,798	6.8%	16,230	6.1%	17,303	6.2%
60-64	9,770	4.5%	12,231	5.6%	13,279	5.7%	14,776	5.9%	16,218	6.1%	15,670	5.6%
45-64	52,225	24.1%	58,602	26.6%	62,041	26.6%	65,531	26.4%	68,078	25.7%	71,142	25.3%
65-69	8,260	3.8%	9,299	4.2%	11,642	5.0%	12,639	5.1%	14,060	5.3%	15,430	5.5%
70-74	7,275	3.4%	7,627	3.5%	8,582	3.7%	10,746	4.3%	11,664	4.4%	12,970	4.6%
75-79	6,605	3.1%	6,336	2.9%	6,643	2.9%	7,467	3.0%	9,352	3.5%	10,148	3.6%
80-84	5,190	2.4%	4,930	2.2%	4,726	2.0%	4,956	2.0%	5,559	2.1%	6,965	2.5%
85+	3,680	1.7%	3,539	1.6%	3,406	1.5%	3,255	1.3%	3,377	1.3%	3,743	1.3%
65+	31,010	14.3%	31,731	14.4%	34,999	15.0%	39,063	15.7%	44,012	16.6%	49,256	17.5%
Total	216,460	100.0%	220,322	100.0%	233,006	100.0%	248,674	100.0%	264,833	100.0%	281,318	100.0%

Age	2006-2026		2006-2031	
	Change	Chg. %	Change	Chg. %
0-4	1,904	14.9%	2,734	21.0%
5-9	2,545	19.6%	3,142	24.4%
10-14	2,516	18.4%	3,186	24.3%
15-19	2,810	20.3%	3,866	27.9%
0-19	9,775	18.3%	12,928	24.5%
20-24	1,088	7.0%	2,668	19.1%
25-29	2,107	13.9%	3,286	20.8%
30-34	2,141	13.4%	2,969	19.4%
35-39	2,120	13.3%	3,623	22.5%
40-44	2,287	13.4%	2,221	13.9%
20-44	9,743	12.2%	14,767	19.1%
45-49	2,344	14.9%	4,289	25.1%
50-54	3,496	24.9%	4,090	26.3%
55-59	3,565	28.1%	4,638	33.7%
60-64	6,448	66.0%	5,900	48.2%
45-64	15,853	30.4%	18,917	32.3%
65-69	5,800	70.2%	7,170	77.1%
70-74	4,389	60.3%	5,695	74.7%
75-79	2,747	41.6%	3,543	55.9%
80-84	369	7.1%	1,775	36.0%
85+	(303)	-8.2%	63	1.8%
65+	13,002	41.9%	18,246	57.5%
Total	48,373	22.3%	64,858	29.4%

Source: Lapointe Consulting Inc.

4.4.3 Low Growth Scenario

Table 65 below shows the projected changes in age distribution for the Low Growth Scenario over the 25-year period 2006 to 2031. Compared to the Reference Scenario, age groups under 45 years old exhibit lower growth over the projection period.

- In the Low Growth Scenario, the proportion of the population composed of children and youth (0-19 years of age) is projected to decline from 25% of the population in 2006 to 22% in 2031. Because of the low rate of net migration projected for the Low Growth Scenario this age group is expected to increase by just 2,374 persons representing a 5% increase in this age group from 2006.
- The proportion of the population composed of adults aged 20-44 is projected to decline from 37% of the population in 2006 to 33% in 2031. The low rate of net migration in this age group anticipated for the Low Growth Scenario means that this group will only increase by 47 persons. The slow growth in this age group is of concern because these households are in the family formation years and will contribute to the current and future economy.
- The proportion of persons aged 45-64 years of age is expected to grow from 24% of the population in 2006 to 27% by 2026 and then decline slightly to 26% in 2031. These changes reflect the movement of the tail end of the baby boom generation through this age cohort. This age group will grow by 13,335 persons representing an increase of 23% over 2006. An increase in this age group should result in continued household growth and demand for “move up” housing.
- The proportion of the population aged 65 years and over is expected to grow from 14% of the population in 2006 to 20% in 2031. In the Low Growth Scenario this group will exhibit the largest increase in numbers adding 18,000 persons representing an increase of 57% over 2006.

**Table 65: City of Windsor Projected Age Distribution, 2006-2031
Low Growth Scenario**

Age	2006		2011		2016		2021		2026		2031	
	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%
0-4	12,790	5.9%	12,968	5.9%	13,009	5.7%	12,971	5.5%	12,884	5.3%	12,968	5.2%
5-9	12,985	6.0%	12,801	5.8%	13,382	5.9%	13,681	5.8%	13,657	5.6%	13,476	5.4%
10-14	13,700	6.3%	13,053	5.9%	13,231	5.8%	14,046	6.0%	14,357	5.9%	14,249	5.7%
15-19	13,855	6.4%	13,773	6.3%	13,530	6.0%	13,966	5.9%	14,795	6.1%	15,011	6.0%
0-19	53,330	24.6%	52,595	23.9%	53,152	23.5%	54,664	23.2%	55,693	22.8%	55,704	22.3%
20-24	15,630	7.2%	13,916	6.3%	14,278	6.3%	14,319	6.1%	14,771	6.1%	15,494	6.2%
25-29	15,210	7.0%	15,691	7.1%	14,464	6.4%	15,135	6.4%	15,194	6.2%	15,533	6.2%
30-34	15,970	7.4%	15,260	6.9%	16,184	7.1%	15,244	6.5%	15,929	6.5%	15,884	6.3%
35-39	15,955	7.4%	16,010	7.3%	15,706	6.9%	16,885	7.2%	15,961	6.5%	16,550	6.6%
40-44	17,130	7.9%	15,951	7.3%	16,368	7.2%	16,300	6.9%	17,486	7.2%	16,481	6.6%
20-44	79,895	36.9%	76,828	35.0%	77,000	34.0%	77,883	33.1%	79,341	32.5%	79,942	31.9%
45-49	15,730	7.3%	17,031	7.8%	16,065	7.1%	16,609	7.1%	16,548	6.8%	17,678	7.1%
50-54	14,060	6.5%	15,548	7.1%	16,912	7.5%	16,010	6.8%	16,550	6.8%	16,473	6.6%
55-59	12,665	5.9%	13,744	6.3%	15,238	6.7%	16,596	7.0%	15,715	6.4%	16,237	6.5%
60-64	9,770	4.5%	12,231	5.6%	13,273	5.9%	14,712	6.2%	16,023	6.6%	15,172	6.1%
45-64	52,225	24.1%	58,554	26.7%	61,488	27.1%	63,927	27.1%	64,836	26.6%	65,560	26.2%
65-69	8,260	3.8%	9,299	4.2%	11,642	5.1%	12,633	5.4%	13,999	5.7%	15,245	6.1%
70-74	7,275	3.4%	7,627	3.5%	8,582	3.8%	10,746	4.6%	11,659	4.8%	12,913	5.2%
75-79	6,605	3.1%	6,336	2.9%	6,643	2.9%	7,467	3.2%	9,352	3.8%	10,144	4.1%
80-84	5,190	2.4%	4,930	2.2%	4,726	2.1%	4,956	2.1%	5,559	2.3%	6,965	2.8%
85+	3,680	1.7%	3,539	1.6%	3,406	1.5%	3,255	1.4%	3,377	1.4%	3,743	1.5%
65+	31,010	14.3%	31,731	14.4%	34,999	15.4%	39,057	16.6%	43,946	18.0%	49,010	19.6%
Total	216,460	100.0%	219,708	100.0%	226,639	100.0%	235,531	100.0%	243,816	100.0%	250,216	100.0%

Age	2006-2026		2006-2031	
	Change	Chg. %	Change	Chg. %
0-4	94	0.7%	178	1.4%
5-9	672	5.2%	491	3.8%
10-14	657	4.8%	549	4.2%
15-19	940	6.8%	1,156	8.4%
0-19	2,363	4.4%	2,374	4.5%
20-24	(859)	-5.5%	(136)	-1.0%
25-29	(16)	-0.1%	323	2.1%
30-34	(41)	-0.3%	(86)	-0.6%
35-39	6	0.0%	595	3.7%
40-44	356	2.1%	(649)	-4.1%
20-44	(554)	-0.7%	47	0.1%
45-49	818	5.2%	1,948	11.4%
50-54	2,490	17.7%	2,413	15.5%
55-59	3,050	24.1%	3,572	26.0%
60-64	6,253	64.0%	5,402	44.2%
45-64	12,611	24.1%	13,335	22.8%
65-69	5,739	69.5%	6,985	75.1%
70-74	4,384	60.3%	5,638	73.9%
75-79	2,747	41.6%	3,539	55.9%
80-84	369	7.1%	1,775	36.0%
85+	(303)	-8.2%	63	1.8%
65+	12,936	41.7%	18,000	56.7%
Total	27,356	12.6%	33,756	15.4%

Source: Lapointe Consulting Inc.

4.5 CITY OF WINDSOR PROJECTIONS COMPARED TO PREVIOUS OFFICIAL PLAN PROJECTIONS

The last time the City of Windsor undertook population projections was in 2002 using 2001 census data. At that time, total employment in Windsor was close to a historical high level and manufacturing jobs were also at historically high levels.

Since those projections were completed growth conditions in the City of Windsor have changed considerably as described in this report. The recently published 2006 census has shown that the original projections prepared by the City were somewhat optimistic which is reasonable given conditions at the time that the projections were undertaken. In fact the 2006 census population was more in line with the “Low Projection Scenario” prepared by the City. Table 66 below compares the City’s 2002 “Reference Projections” with those prepared by Lapointe Consulting in 2007 for the current Official Plan Review.

When Lapointe Consulting prepared the current set of projections we had access to newer data on net migration from Statistics Canada and housing starts from CMHC, which show that growth in the City of Windsor has slowed significantly in the past couple of years. This is why we are forecasting low net migration from 2006 to 2011, and this is why—in conjunction with a lower starting point based on the 2006 Census—our projections for 2011 are lower than the City’s Reference Scenario projections.

After 2011, when we are forecasting a return to higher levels of net migration, our projections anticipate faster growth in the Reference scenario compared to the 2002 projections. By 2026 our Reference scenario projections exceed the City’s earlier projections by 4,000 persons (or about 1.6% higher).

Table 66: City of Windsor Population Projections Comparison, 2006-2026

Year	New Reference Scenario			Previous OP Reference Projections		
	Population	5-year Change		Population	5-year Change	
		Ch.	% Ch.		Ch.	% Ch.
2006	216,473			218,467		
2011	220,037	3,564	1.6%	228,263	9,796	4.5%
2016	230,985	10,948	5.0%	236,948	8,685	3.8%
2021	243,055	12,070	5.2%	244,811	7,863	3.3%
2026	256,034	12,979	5.3%	251,917	7,106	2.9%
2031	267,670	11,636	4.5%	N/A	N/A	N/A

Source: City of Windsor Planning Department and Lapointe Consulting

5 AFFORDABLE HOUSING TARGETS

5.1 INTRODUCTION

In this section of the report affordable housing targets for rental and ownership housing will be identified. There are many different definitions of affordable housing that are currently applicable to the City of Windsor and this report will recommend a definition for the Official Plan. As well the report will recommend targets for the provision of affordable housing which can be included in the Official Plan.

Generally, housing is considered to be affordable if it does not consume too high a proportion of household income so that housing costs do not limit a household's ability to purchase other necessary goods and services. Currently a threshold of 30% has become the adopted norm in Canada, that is, housing is deemed to be affordable if households do not spend more than 30% of their income on housing costs. For tenants, housing costs are usually defined as rent paid, even though rents sometimes include utilities while in other cases they are not included. For owners, affordable housing costs usually include mortgage and interest payments plus local municipal taxes. As utility costs increase, there may be a need to revisit how housing costs are determined.

The 2005 Provincial Policy Statement definition of "affordable housing" is meant to promote the development of a range of house prices and rents in both private sector housing and in housing built with some form of government assistance.

5.2 AFFORDABLE HOUSING PROGRAMS IN WHICH THE CITY OF WINDSOR IS INVOLVED

Affordable Housing Program

At this point in time, the major program through which government assistance is currently being provided for the provision of affordable housing is the Canada-Ontario Affordable Housing Program (AHP).¹⁰ Under the AHP, Canada and Ontario agreed to a cost-matching commitment of \$301 million each which together with municipal contributions, increases the total investment under the new agreement to an estimated \$734 to be committed by 2009.

There are three main components to the program which apply to Windsor:

¹⁰ A new agreement between the federal and provincial governments on April 2005 dealt with some of the concerns of the Pilot Program.

Rental and Supportive Housing

This component helps to support the development of rental and supportive housing developed through:

- new construction;
- acquisition and rehabilitation of existing housing;
- additions to existing housing or sites;
- converting non-residential uses to residential uses.

Funding for an affordable housing unit is based on an average grant from the federal and provincial government of up to \$70,000 per unit - \$26,600 as up-front capital from the federal government and \$43,400 provided by the province to support the repayment of the project's long-term financing over a 20-year affordability payment. Municipalities are also expected to contribute to projects and at a minimum need to reduce the property tax rate to the residential property tax rate.

Program funding will go to projects that have an initial rent set at 80% of the average market rent.

The City of Windsor as the Service Manager for social housing across Windsor-Essex has been allocated \$9.1 million for a total unit allocation of 130 units (average of \$70,000 per unit) under the Affordable Housing Program. The City is responsible for issuing calls for proposal and administering the Affordable Housing Program in Windsor-Essex. These 130 affordable housing units include 27 units for individuals with mental health issues, and 13 units for victims of domestic violence with the remaining 90 being targeted to those on social housing waiting lists or eligible to be on such lists.

Under the program delivery of the Rental and Supportive Housing Component of the Affordable Housing Program, the City of Windsor has been allocated 62 units with the remaining 68 going to municipalities within the County of Essex. Within the City, the two main projects in Windsor are a 52-unit building (acquisition and rehabilitation) and a 6-unit building (acquisition and rehabilitation). The remaining 5 units are acquisition supportive mental health units.

These units will be delivered by March 2009.

Housing Allowance/Rent Supplement Component

\$80 million of the Affordable Housing Program was set aside to fund 5,000 rent supplements or housing allowances across Ontario to help tenants in core need pay the difference between what a tenant could afford and the actual market rent (the program does not apply to in-situ arrangements, i.e., providing housing allowances in existing residence). The supplement or rent allowance is paid directly to the landlord. Eligible tenants are either on a social housing waiting list or eligible to be on one. Agreements may be made with private landlords and must rent for average rents or less, be modest

in size and meet health and safety standards. This component supports households for up to 5 years and expires on Dec. 31, 2010.

Some stacking may be permitted so that a unit could be affordable to lower income tenants. For example, funding under the shelter allowance program could be used as long as the overall federal contribution does not exceed \$75,000.

The City of Windsor has been allocated \$1.848 million for 175 units with an average subsidy of \$220 per month of which 135 units have been assigned.

Homeownership Component

A third component under the Affordable Housing Program is the Homeownership component. A sum of \$36 million has been allocated to this component across Ontario which is anticipated to fund 4,500 affordable units. The program assists low and moderate income households with financial assistance in purchasing a home. Under this program, down payment assistance of up to 5% of the cost of eligible homes (up to a maximum of \$8000) is provided to renters with a maximum combined income of \$61,400.

To be eligible for the program, prospective purchasers must be a renter household, have incomes at or below the median income for the Service Manager Area (\$61,100 in the Windsor-Essex area).

The City of Windsor Service Manager has received funding of \$981,000 for this component estimated to be sufficient funding for 113 units. The purchase price in the Windsor area cannot be above \$160,000 and in the Windsor-Essex area, the home can be new or used and of varying dwelling types. The program is available throughout most of the Windsor-Essex County area where full municipal services are provided.

The downpayment does not have to be paid back if the purchaser stays in the home for 20 years. If the house is sold prior to the 20-year period, the homeowner would have to pay the original amount of the down-payment assistance plus five percent (5%) of the capital gain (difference between original purchase price and current market appraised value). The loan is also forgiven if the home sells for less than the original price.

Ten units have been allocated to Habitat for Humanity.

Because of the strong interest in the program, with 440 individual applicants being eligible, the City used a random computer draw to select the 110 applicants. An estimated 62% of applicants were drawn from the City and 38% from the County based on the ratio of those applying to the program.

Other Housing Programs

The City of Windsor participates in the Strong Communities Rent Supplement Program under which the City received provincial funding for 172 rent supplement units until March 2021.

The federal government also provides funding for upgrading and renovating both ownership and rental housing through the Residential Rehabilitation Program.

5.3 DEFINING AFFORDABLE HOUSING

5.3.1 Provincial Policy Statement

The 2005 Provincial Policy Statement (PPS) requires that municipalities provide for a range of housing types and densities to meet the projected housing requirements of current and future residents of the regional market area. For the City of Windsor, the regional housing market includes the geographic area covered by the City and the adjacent County of Essex.

The PPS requires “*the establishment and implementing of minimum targets for the provision of housing which is affordable to low and moderate income households*”. Low and moderate income households are defined by the PPS as

- c) in the case of ownership housing, households with incomes in the lowest 60 percent of the income distribution for the regional market area; or
- d) in the case of rental housing, households in the lowest 60th percent of the income distribution for the regional market area.

Affordable means:

- a) in the case of ownership housing, the least expensive of:
 - housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for low and moderate income households; or,
 - housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the regional market area.
- b) in the case of rental housing, the least expensive of:
 - a unit for which the rent does not exceed 30 percent of gross annual household income for low and moderate income households; or,
 - a unit for which the rent is at or below the average market rent of a unit in the regional market area.

Table 67 below provides a summary of affordable rents and house prices. For tenants, the affordable rents for the lowest 20th percentile of tenants is \$350, for the 30th

percentile, the affordable rent is \$470 and so on. For owners, the house price that is affordable at the median (50th percentile) is \$206,000 and at the 60th percentile it is \$253,000. However, as the average resale house price is \$163,000 and 10% below this figure is \$146,700, this is the figure which should be used according to the PPS.

Table 67: Affordable Rents and House Prices (2006) According to the PPS

Household Income	Tenants			Owners		
	Tenant Household Income	Affordable Rent	Using Average Rents by Bedroom Count	All Household Income	Affordable House Price	Using Windsor-Essex Resale Prices
20th Percentile	\$14,000	\$350	Bachelor \$497	\$26,000	\$88,000	Average House Price \$163,000
30th Percentile	\$18,600	\$470	1-Bedroom \$647	\$37,400	\$126,000	10% Below \$146,700
40th Percentile	\$24,100	\$600	2-Bedrooms \$772	\$48,400	\$163,500	
50th Percentile	\$31,800	\$800	3-Bedrooms \$994	\$61,100	\$206,000	
60th Percentile	\$39,500	\$990		\$75,000	\$253,000	

Source: Ministry of Municipal Affairs and Housing Information Bulletin

5.3.2 Definitions of Affordable Housing Already Adopted by Council:

Windsor Municipal Facility By-law (2003)

In this by-law, which was needed so that the City could provide financial and other assistance to private affordable housing developers as well as non-profit developers, affordable housing was defined as housing in which the rent for each unit size was less than or equal to the average rent.

The Windsor-Essex Housing Analysis and Recommended Strategies Report (HARS)

In this report prepared by SHS Inc. which was adopted by Council in 2004, affordable housing was defined as housing that is affordable to households whose incomes are at or below the lowest 35th of the income distribution.

Affordable rental housing was defined as housing where monthly rent costs (excluding utilities) do not exceed 30% of household income; and

Affordable ownership housing was defined as housing where monthly housing expenses (including mortgage, principle, interest and property tax) do not exceed 30% of household income.

5.4 ANALYSIS OF ALTERNATIVE DEFINITIONS OF AFFORDABLE RENTS

5.4.1 Affordable Rents in PPS and AHP

Table 68 below compares affordable rents as defined by the PPS and affordable rents under the Affordable Housing Program. The rent levels that are used to define affordable housing in the AHP program for Rental and Supportive Housing show that when using the 80% of average rents, the rent levels are in line with those shown for different income categories. For example, 80% of the average rent for a bachelor unit in the Windsor-Essex area would be \$395 – affordable to a household with an annual income of \$15,800 just above the 20th percentile household income of \$14,000. Similarly rent of \$520 is affordable to a household with an income of \$20,800 or just above the 30th percentile while a two-bedroom unit is affordable to a household with an income of \$24,768 – just above the 40th percentile. The actual affordable rent will depend upon the size of unit the household needs and its household income. For example, a household with an income of \$14,000 might require a two-bedroom apartment and would need additional financial assistance to afford the rent of \$619 under the Affordable Housing Program.

Table 68: A Comparison of Affordable Rents in Windsor-Essex Under the PPS and the Affordable Housing Program

Household Income	Affordable Rents - PPS			Affordable Rents - Affordable Housing Program						
	Tenant Household Income	Affordable Rent	Share of Windsor CMA Rental Housing Affordable to this Income level and below	Bedroom Count	Average Rents	Implied Income to afford average rents	Bedroom Count	Average Rents (Windsor CMA)	80% of Average Rents	Implied Income to afford average rents
20th Percentile	\$14,000	\$350	1.4%	Bachelor	\$497	\$19,880	Bachelor	\$494	\$395	\$15,808
30th Percentile	\$18,600	\$470	7.5%	1-Bedroom	\$647	\$25,880	1-Bedroom	\$650	\$520	\$20,800
40th Percentile	\$24,100	\$600	51.2%	2-Bedrooms	\$772	\$30,880	2-Bedrooms	\$774	\$619	\$24,768
50th Percentile	\$31,800	\$800	82.3%	3-Bedrooms	\$994	\$39,760	3-Bedrooms+	\$881	\$705	\$28,192
60th Percentile	\$39,500	\$990	98.6%				Total	\$691	\$553	\$22,112

Note: We have used 2006 rents to be comparable to the PPS figures.

Source: Ministry of Municipal Affairs and Housing Information Bulletin and estimates of affordable rents prepared by Lapointe Consulting based on CMHC 2006 Rental Housing Survey Windsor CMA

5.4.2 35% Percentile Limit in HARS Report

As the HARS report recommended that the 35th percentile for all households be used to define affordable housing, we have estimated the 35th percentile for 2006 based on the Ministry's Information Bulletin. It is estimated that the 35th percentile for all households in Windsor-Essex in 2006 would be \$42,900 and that the affordable rent would be

\$1,072.50. This affordable rent would be higher than the maximum income and rent in the Provincial Policy Statement and above the rent levels in the Affordable Housing Program.

5.4.3 Recommended Approach to Defining Affordable Rent in the Official Plan

Table 69 shows the distribution of rents in the City of Windsor and in the Windsor CMA (data was not available for the whole of the Windsor-Essex area).

**Table 69: Distribution of Apartment Units by Rent Range, 2006
City of Windsor and Windsor CMA**

Rent Range	Windsor City					% of Total	Cumulative
	Bachelors	1 BDRM	2 BDRM	3+ BDRM	Total Units		
0-\$400	106	68	20	3	200	1.4%	1.4%
\$401-\$500	436	357	69	0	881	6.3%	7.7%
\$501-\$600	453	1,502	256	40	2,297	16.3%	24.0%
\$601-\$700	103	2,923	694	23	3,829	27.2%	51.2%
\$701-\$800	0	2,397	1,936	35	4,380	31.1%	82.3%
\$801-\$900	0	113	1,686	91	1,799	12.8%	95.0%
\$901-\$1000	2	14	483	28	499	3.5%	98.6%
\$1,001-\$1,100	0	2	67	53	100	0.7%	99.3%
\$1,101+	0	3	59	63	100	0.7%	100.0%
All Rents	1,100	7,379	5,270	335	14,085	100.0%	

Rent Range	Windsor CMA				Total	% of Total	Cumulative
	Bachelors	1 BDRM	2 BDRM	3+ BDRM			
0-\$400	109	73	20	2	208	1.4%	1.4%
\$401-\$500	441	391	70	0	922	6.1%	7.5%
\$501-\$600	454	1,563	324	41	2,427	16.1%	23.5%
\$601-\$700	103	3,132	738	36	4,100	27.1%	50.7%
\$701-\$800	0	2,506	2,025	55	4,596	30.4%	81.1%
\$801-\$900	0	114	1,967	88	2,073	13.7%	94.8%
\$901-\$1000	2	36	488	45	539	3.6%	98.4%
\$1,001-\$1,100	0	2	75	50	108	0.7%	99.1%
\$1,101+	0	3	99	60	138	0.9%	100.0%
All Rents	1,109	7,819	5,806	377	15,111	100.0%	

Source: CMHC Ontario Market Analysis Branch

By comparing the rent distribution data for the Windsor CMA with the income distribution as shown in the PPS, we can see what proportion of rents are affordable to which income groups as shown below in Table 70.

Table 70: Proportion of 2006 Rents in the Windsor CMA That Are Affordable to Different Income Levels in the PPS and AHP Rent Levels

Affordable Rents - PPS						
Household Income	Tenants	Affordable Rent	Share of Windsor CMA Rental Housing Affordable to this Income level and below	Bedroom Count	Average Rents	Implied Income to afford average rents
20th Percentile	\$14,000	\$350	1.4%	Bachelor	\$497	\$19,880
30th Percentile	\$18,600	\$470	7.5%	1-Bedroom	\$647	\$25,880
40th Percentile	\$24,100	\$600	51.2%	2-Bedrooms	\$772	\$30,880
50th Percentile	\$31,800	\$800	82.3%	3-Bedrooms	\$994	\$39,760
60th Percentile	\$39,500	\$990	98.6%			

Affordable Rents - Affordable Housing Program			
Bedroom Count	Average Rents (Windsor CMA)	80% of Average Rents	Implied Income to afford average rents
Bachelor	\$494	\$395	\$15,808
1-Bedroom	\$650	\$520	\$20,800
2-Bedrooms	\$774	\$619	\$24,768
3-Bedrooms	\$881	\$705	\$28,192
Total	\$691	\$553	\$22,112

This rent and income data shows that the 80% of average rents being used in the Affordable Housing Program will provide housing that is affordable to the households just below the median income for tenants.

Recommended definition affordable rental housing:

To allow for maximum flexibility, we suggest that the Official Plan define “affordable rental housing” as housing that is affordable to the lowest 60th percent of income distribution for tenant households as per the PPS and that average rents be used for apartments of varying bedroom counts to determine whether or not rental units are affordable.

This definition would imply a slightly lower income threshold and a slightly lower rent than the 35% of all households adopted by Council but would coincide with the definition in the City’s Housing Facility by-law. At the same time, a range of affordable rental housing should be provided meeting the needs of those at the lower end of the tenant household income spectrum not just those at the upper income threshold.

5.5 ANALYSIS OF ALTERNATIVE DEFINITIONS OF AFFORDABLE OWNERSHIP HOUSING

5.5.1 Affordable Ownership House Prices According to PPS and AHP

Table 71 compares affordable house prices according to different definitions including the PPS, the Affordable Housing Program (Ownership Component) and the 35th percentile adopted by Council in 2004. As can be seen the City's policy of defining affordable ownership housing as that which is affordable to the 35th income percentile results in a relatively low price of \$144,773. This figure is below the \$160,000 the City has established for the Ownership Component of the Affordable Housing Program (based on assumptions that are somewhat more conservative than those used by the Province to determine the appropriate carrying costs affordable to the median income). However, the house price affordable to the 35th percentile of households is just below the affordable ownership price established in the PPS which is 10% below the average house price in the Windsor-Essex area.

In determining carrying costs that can be afforded by different income groups, the Information Bulletin prepared by the Ontario Ministry of Municipal Affairs and Housing combines principal, interest and taxes and assumes that a downpayment of 5% will be made and that the mortgage rate will be 6% over a 25-year amortization period.¹¹ While currently mortgage interest rates at major banks are now above 7%, it is not clear they will stay at this level. Nevertheless, higher mortgage rates will push up the carrying costs of a mortgage in the Windsor area as shown below in Table 72.

Table 71: Affordable Ownership Housing, Windsor-Essex According to Different Policies and Programs

Household Income	PPS Ownership Housing			Affordable Housing Program (Ownership)		Affordable Ownership Using the 35 Percentile	
	All Households	Affordable House Price @ 6%	Using Windsor-Essex Resale Prices	Median Household Income	Affordable Price	Income	Affordable House
20th Percentile	\$26,000	\$88,000	Average House Price				
30th Percentile	\$37,400	\$126,000	Price	\$163,000			
35th Percentile			10% Below	\$146,700		\$42,900	\$144,773
40th Percentile	\$48,400	\$163,500					
50th Percentile	\$61,100	\$206,000		\$61,400	\$160,000		
60th Percentile	\$75,000	\$253,000					

Source: Ministry of Municipal Affairs and Housing Information Bulletin and report prepared by the Housing services Division to the City Council on Implementing the Homeownership Component of the Canada- Ontario Affordable Housing Program (Feb. 23, 2007). The 35% income percentile and affordable house price were estimated by Lapointe Consulting.

¹¹ Municipal taxes are based on a monthly payment of .125% of the value of the building.

Higher interest rates may result in lower affordable house prices for different income percentiles. For example, using an interest rate of 7.2% for a 25-year mortgage would result in somewhat lower house prices that could be carried by households at differing income levels compared to a 6% mortgage rate. The revised comparison figures for affordable housing as shown below in Table 72.

Table 72: Affordable Ownership Housing According to Different Policies and Programs at Current Mortgage Rates of 7.2%

Household Income	PPS Ownership Housing		Affordable Housing		Affordable Ownership		
	All Households	Affordable House Price @ 7.2%	Using Windsor-Essex Resale Prices	Median Household Income	Affordable Price	Income	Affordable House
20th Percentile	\$26,000	\$80,230	Average House Price				
30th Percentile	\$37,400	\$115,408	Price	\$163,000			
35th Percentile			10% Below	\$146,700			
40th Percentile	\$48,400	\$149,352					
50th Percentile	\$61,100	\$188,541			\$61,400	\$160,000	
60th Percentile	\$75,000	\$231,434					\$42,900 \$132,380

Source: Lapointe Consulting Inc. estimates

5.5.2 Analysis of House Prices in the Windsor Area

Resale House Prices

Resale house prices in the Windsor area have shown modest gains in the past three years but in 2007 are forecast to decline. For example, between 2004 and 2005, the resale price of housing in the Windsor CMA rose 2.1%; between 2005 and 2006, the average resale price rose .7% and between 2006 and 2007, the average price is expected to decline by 1%.

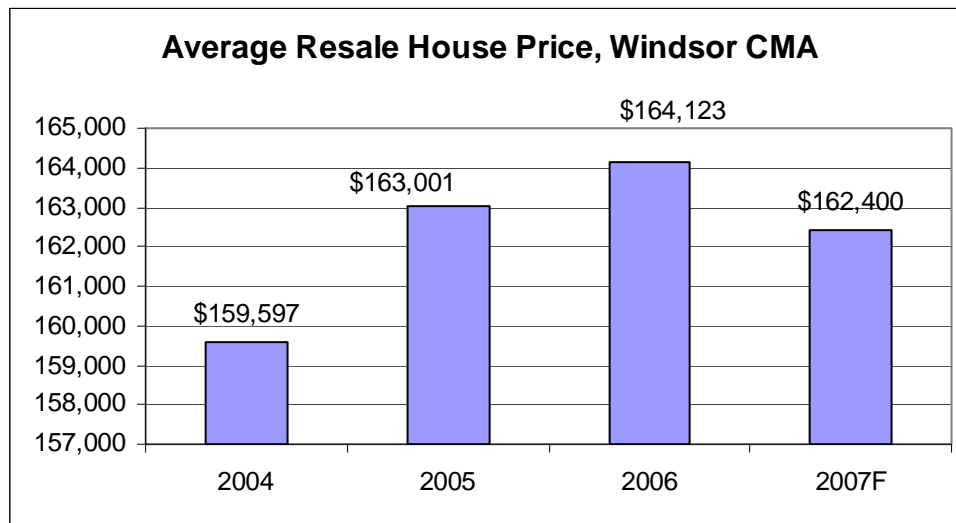


Figure 13

Source: CMHC, Housing Market Outlook - Windsor, Spring 2007 and Fall, 2007

A review of December sales in the Windsor-Essex area shows that the average resale price for December had fallen to \$163,000.¹²

Table 73: Windsor-Essex Sales, December, 2007

Price Range	Sales	%	Cumulative
\$60,000-99,999	36	18.7%	18.7%
\$100,000-119,999	20	10.4%	29.0%
\$120,000-139,999	29	15.0%	44.0%
\$140,000-159,999	28	14.5%	58.5%
\$160,000-199,999	42	21.8%	80.3%
\$200,000-299,999	29	15.0%	95.3%
\$300,000-399,999	5	2.6%	97.9%
\$400,000+	4	2.1%	100.0%
	193	100.0%	

Source: Windsor-Essex County Real Estate Board and Lapointe Consulting calculations

The sales for December show that close to 60% of all resale homes in Windsor-Essex are sold for \$159,999 or less. These homes would be affordable to households with incomes just below the 40th income percentile at a mortgage rate of 6% but somewhat above the 40th income percentile at a mortgage rate of 7.2%. A large proportion (80%) of the resale homes sold for \$200,000 which are affordable to median income households in Windsor-Essex at 6% interest somewhat above the median income with a higher mortgage rate of 7.2%. As CMHC's Fourth Quarter 2007 Housing Now – Windsor CMA report notes, the average monthly principal and interest payment in the Windsor area was \$906 in the third quarter (assuming a loan equal to 75% of the home's price amortized over 25 years using current interest rate for a five-year term of 7.2%) which is competitive with renting a townhouse in the Windsor area.

New Single Detached Homes

As Table 74 below shows, by the third quarter of 2007, the proportion of new single detached homes that sold for less than \$200,000 in the City of Windsor fell from 49.6% in 2006 to 44.1% in 2007. Between 2006 and 2007, there has been an upward shift in prices of new single detached dwellings that have been absorbed in the Windsor CMA. Thus the proportion of single detached dwellings priced below \$200,000 fell from 38.7% in 2006 to 22.4% in 2007.

The average price of a new single detached home in the City of Windsor rose from \$200,000 in 2006 to \$206,724 in 2007 – an increase of 3.4% while the median price rose from \$215,916 to \$229,083 – an increase of 6%.

¹² From Windsor-Essex County Real Estate Board web site

The average price of a new single detached home for the Windsor CMA as a whole rose from \$207,000 in 2006 to \$250,000 in 2007 – an increase of 20.8% while the median price rose from \$251,337 in 2006 to \$283,596 – an increase of 12.8%.

CMHC notes in its Fourth Quarter Housing Now Report for Windsor that demand for higher priced homes has not fallen as much as overall housing demand. Most of the higher priced homes are in LaSalle and Lakeshore

Table 74: Distribution of Prices of Recently Absorbed New Single Detached Dwellings in the City of Windsor and the CMA, 3rd quarter year to date, 2006 and 2007

Market Area	Less than \$200,000		\$200,000-\$249,999		\$250,000-\$299,999		\$300,000-\$349,999		\$350,000+		Total		
	#	%	#	%	#	%	#	%	#	%	#	%	
Windsor	2007	52	44.1%	37	31.4%	18	15.3%	5	4.2%	6	5.1%	118	100.0%
	2006	187	49.6%	132	35.0%	35	9.3%	8	2.1%	15	4.0%	377	100.0%
Windsor CMA	2007	62	22.4%	76	27.4%	57	20.6%	30	10.8%	52	18.8%	277	100.0%
	2006	246	38.7%	191	30.0%	80	12.6%	34	5.3%	85	13.4%	636	100.0%

Source: CMHC, Housing Now- Windsor, Fourth Quarter, 2007

Table 75: Average and Median Price of New Single Detached Dwelling City of Windsor and the CMA, 3rd quarter year to date, 2006 and 2007

	Windsor		Windsor CMA	
	Median	Average	Median	Average
2007	\$206,724	\$229,083	\$250,000	\$283,596
2006	\$200,000	\$215,916	\$207,000	\$251,337
Ch.	3.4%	6.1%	20.8%	12.8%

Source: CMHC, Housing Now- Windsor, Fourth Quarter, 2007

Chart 14 below shows that housing prices for new single detached dwellings have risen significantly since 2004. For example, the average price of a new single detached dwelling in the City of Windsor was \$193,467 in 2004 but had risen to \$229,083 by 2007 – an increase of 18.4% in four years. During this same period, the average price for a new single detached had increased from \$213,469 to \$283,596 an increase of 32.9% in the Windsor CMA as a whole. Given the current state of the local economy, the cost of new housing can be expected to start to level off.

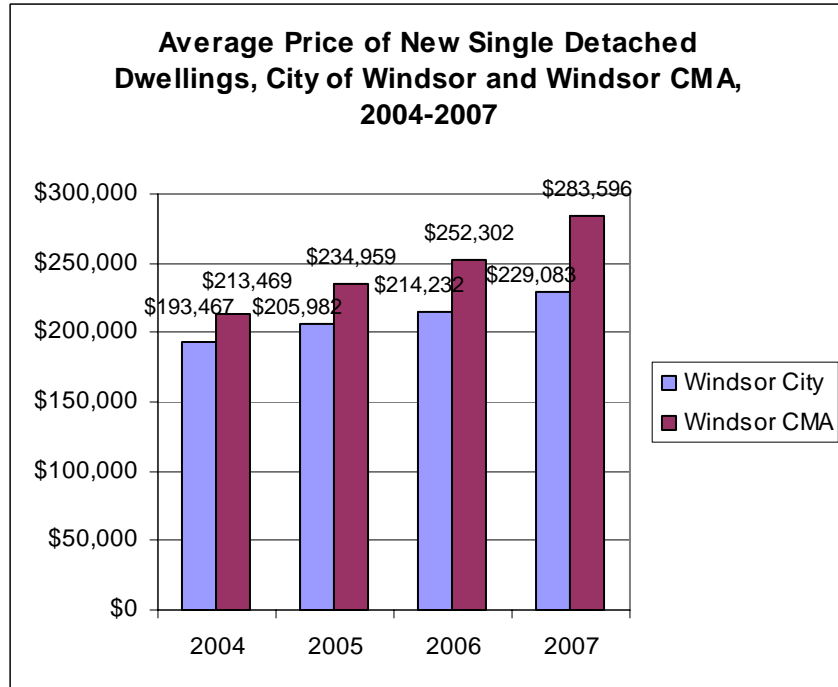


Figure 14

Source: CMHC, *Housing Now* – 2007 is for year to date 3rd quarter.

5.5.3 Recommended Definition of Affordable Ownership Housing for the Official Plan

Recommended definition for affordable ownership housing:

It is recommended that affordable ownership housing be defined as that which is affordable to households at or below the median household income or the average resale house price, whichever is lower.

Using 2006 household incomes, the median income level would be \$61,100 and the affordable house price would be \$184,000 or the average house price in the Windsor-Essex area, whichever is lower. As the average house price in December, 2007 was \$163,000, houses priced at this level or below would be considered affordable. (Note – using a different more conservative approach which incorporates hydro and heating costs in addition to municipal taxes, the Housing Services Division of the City of Windsor estimates ownership housing that is affordable to median household incomes in Windsor at \$160,000.) It would be worth exploring in more detail the methodology used to see if this could be incorporated into the affordable house prices for the different income quintiles. We do not recommend using the approach of 10% below the average resale price as it may be difficult to build affordable housing at this level. For example,

in 2004, the SHS estimated it would cost \$153,200 for an apartment unit in the City of Windsor. It may be hard to build affordable ownership housing at or below the PPS price of \$146,700 (10% below the average resale price of \$163,000) although some townhouse units and small apartments could be built at this price level.

New affordable ownership housing in the City of Windsor can take the form of condominium apartments, condominium or freehold townhouses or smaller single detached dwellings. For example, there are some new single detached houses in Windsor starting at \$158,900. New townhouse developments in Windsor can be priced as low as \$124,999 to \$139,900 for a smaller unit of 1100 sq. ft. While there are a range of condominium prices, many of which are oriented to the upper end of the price spectrum, there are some lower priced new condominiums that start at \$139,900 for a one-bedroom apartment. The City will need to work with developers to see what house forms can be built at lower prices so new ownership housing can be developed that will be affordable to a range of incomes below the median income.

5.6 SETTING AFFORDABLE HOUSING TARGETS IN THE OFFICIAL PLAN

5.6.1 Recommended Definitions of Affordable Housing

The PPS requires municipalities to establish affordable housing targets for ownership and rental housing. We recommend using the following definitions for the City of Windsor's Official Plan affordable rental housing –

Affordable Rental Housing

To allow for maximum flexibility, we suggest that the Official Plan define “affordable rental housing” as housing that is affordable to the lowest 60th percent of income distribution for tenant households as per the PPS and that average rents be used for apartments of varying bedroom counts to determine whether or not rental units are affordable.

Affordable Ownership Housing

It is recommended that affordable ownership housing be defined as that which is affordable to households at or below the median household income or the average resale house price, whichever is lower.

5.6.2 Affordable Housing Targets by Tenure

In order to develop targets for affordable housing, we started with the projected housing requirements by type and estimated what share of such housing could be developed as affordable housing. In projecting affordable ownership units, we need to keep in mind that the resale market will represent the bulk of the affordable housing stock. Most new affordable ownership housing will be in the form of modest single detached and semi dwellings, row houses and apartments. For rental housing, we have only

estimated the share of new rental row and apartment row that could be in the form of affordable rental housing.

While the PPS affordable housing target policy is directed towards new housing, we think that in the current rental market in the City of Windsor, creating new affordable rental housing does not make a lot of sense, except for smaller projects geared to particular special needs. Therefore, we assume that the demand for affordable rental housing can be met through the acquisition and rehabilitation program currently underway which is anticipated to provide 62 affordable rental units through acquisition and renovation. However, without further funding from the senior levels of government, it will be difficult for the City to reach its affordable rental housing targets. The creation of additional rental housing through accessory apartments should count towards the target of affordable housing if it meets the rent criteria in the affordable housing definition. Any new long-term commitments to rent supplements should also count towards the City's targets for affordable rental housing.

As Table 76 shows, over the first 5-year period of the plan, 2006-2011, there will be a need for an additional 134 affordable rental units and 586 ownership units for a total of 720 affordable units (144 units annually representing 23% of housing provided). In the next 5-year period, 2011-2016, there will be a need for an additional 1,006 affordable ownership units and 270 rental housing units for a total of 1,276 affordable housing units or 255 annually.

In order to determine if these targets are being met, the City will have to monitor the prices and rents of new construction including acquisition and renovation projects.

Rather than incorporate such detailed tables into the Official Plan, it is recommended that the City recommend the adoption of a target of 22%-23% of housing to be affordable as per the definition in the Official Plan, recognizing the need to provide affordable rental housing primarily through acquisition and rehabilitation of existing buildings or through replacement housing. The Official Plan should also state the need to meet the need for a range of affordable housing to meet a broader income spectrum of tenant and owners needing affordable housing.

Table 76: Affordable Housing Targets for Five-Year Period, 2006-2011 and 2011-16 and Ten-Year Period, 2006-2016

Dwelling Type	2006-2011 5-Year	Owned		Affordable Ownership		Rented		Affordable Rental		Total Affordable	
		%	Units	%	Units	%	Units	%	Units	Units	%
Single Detached	1,999	94.5%	1,889	15.0%	283	5.5%	110			283	14.2%
Semi Detached	365	70.0%	255	20.0%	51	30.0%	109			51	14.0%
Row Housing	437	75.0%	328	50.0%	164	25.0%	109	25.0%	27	191	43.8%
Apartments	389	45.0%	175	50.0%	87	55.0%	214	50.0%	107	194	50.0%
Total	3,190	83.0%	2,648	22.1%	586	17.0%	543	24.7%	134	720	22.6%

Dwelling Type	2011-2016 5-Year	Owned		Affordable Ownership		Rented		Affordable Rental		Total Affordable	
		%	Units	%	Units	%	Units	%	Units	Units	%
Single Detached	3,264	94.5%	3,084	15.0%	463	5.5%	180			463	14.2%
Semi Detached	483	70.0%	338	20.0%	68	30.0%	145			68	14.0%
Row Housing	785	75.0%	589	50.0%	294	25.0%	196	25.0%	49	343	43.8%
Apartments	805	45.0%	362	50.0%	181	55.0%	443	50.0%	221	402	50.0%
Total	5,336	81.9%	4,373	23.0%	1,006	18.1%	963	28.1%	270	1,276	23.9%

Dwelling Type	2006-2016 10-year	Owned		Affordable Ownership		Rented		Affordable Rental		Total Affordable	
		%	Units	%	Units	%	Units	%	Units	Units	%
Single Detached	5,263	94.5%	4,974	15.0%	746	5.5%	289			746	14.2%
Semi Detached	848	70.0%	593	20.0%	119	30.0%	254			119	14.0%
Row Housing	1,222	75.0%	917	50.0%	458	25.0%	306	25.0%	76	535	43.8%
Apartments	1,194	45.0%	537	50.0%	269	55.0%	656	50.0%	328	597	50.0%
Total	8,527	82.3%	7,021	22.7%	1,592	17.7%	1,506	26.9%	405	1,996	23.4%

Table 77 below provides 20-year affordable housing targets which may be useful in planning longer term development projects.

Table 77: Twenty-Year Official Plan Annual Affordable Housing Targets

	Ownership	Affordable		Rental	Affordable		Total		
	Total	%	#	Total	%	#	O & R	Affordable	%
Single Detached	600	15.0%	90	35			635	90	14.2%
Semi Detached	63	20.0%	13	27			89	13	14.0%
Row Housing	101	50.0%	50	54	25.0%	14	155	64	41.3%
Apartments	56	50.0%	28	105	50.0%	52	161	80	50.0%
Total	820	22.1%	181	221	29.9%	66	1,040	247	23.7%

APPENDICES

Table A1: Housing Starts, City of Windsor, 1991-2006

	Homeowner						Condo				Rental				Total	
	Single		Semi		Row		Row		Apt		Row		Apt		All types	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
1991	262	37.6%	10	1.4%	0	0.0%	0	0.0%	3	0.4%	136	19.5%	285	40.9%	696	100.0%
1992	344	59.9%	30	5.2%	0	0.0%	40	7.0%	0	0.0%	68	11.8%	92	16.0%	574	100.0%
1993	388	81.2%	30	6.3%	24	5.0%	0	0.0%	10	2.1%	4	0.8%	22	4.6%	478	100.0%
1994	497	73.5%	30	4.4%	27	4.0%	0	0.0%	18	2.7%	0	0.0%	104	15.4%	676	100.0%
1995	637	77.8%	48	5.9%	14	1.7%	0	0.0%	79	9.6%	0	0.0%	41	5.0%	819	100.0%
1996	836	61.2%	148	10.8%	24	1.8%	44	3.2%	120	8.8%	0	0.0%	193	14.1%	1,365	100.0%
1997	883	77.3%	140	12.3%	24	2.1%	0	0.0%	35	3.1%	12	1.1%	48	4.2%	1,142	100.0%
1998	701	64.0%	122	11.1%	83	7.6%	0	0.0%	177	16.2%	0	0.0%	12	1.1%	1,095	100.0%
1999	845	63.3%	230	17.2%	191	14.3%	0	0.0%	56	4.2%	0	0.0%	12	0.9%	1,334	100.0%
2000	963	65.8%	218	14.9%	98	6.7%	0	0.0%	137	9.4%	13	0.9%	34	2.3%	1,463	100.0%
2001	901	70.8%	118	9.3%	140	11.0%	11	0.9%	57	4.5%	2	0.2%	44	3.5%	1,273	100.0%
2002	922	61.1%	234	15.5%	152	10.1%	0	0.0%	168	11.1%	7	0.5%	26	1.7%	1,509	100.0%
2003	832	67.2%	148	11.9%	194	15.7%	0	0.0%	47	3.8%	4	0.3%	14	1.1%	1,239	100.0%
2004	790	56.4%	124	8.9%	183	13.1%	0	0.0%	176	12.6%	20	1.4%	107	7.6%	1,400	100.0%
2005	580	68.6%	66	7.8%	116	13.7%	0	0.0%	33	3.9%	16	1.9%	34	4.0%	845	100.0%
2006	334	53.4%	26	4.2%	70	11.2%	0	0.0%	187	29.9%	0	0.0%	9	1.4%	626	100.0%
2006YTD	267	51.7%	12	2.3%	46	8.9%	0	0.0%	187	36.2%	0	0.0%	4	0.8%	516	100.0%
2007YTD	125	68.3%	18	9.8%	0	0.0%	32	17.5%	0	0.0%	0	0.0%	8	4.4%	183	100.0%
1992-1996	540	69.1%	57	7.3%	18	2.3%	17	2.1%	45	5.8%	14	1.8%	90	11.6%	782	100.0%
1997-2001	859	68.1%	166	13.1%	107	8.5%	2	0.2%	92	7.3%	5	0.4%	30	2.4%	1261	100.0%
2002-2006	692	61.5%	120	10.6%	143	12.7%	0	0.0%	122	10.9%	9	0.8%	38	3.4%	1124	100.0%

Source: CMHC and Lapointe Consulting

Table A2: Housing Starts by Dwelling Type and Tenure, Windsor-Essex, 1999-2007 (Aug.)

Amherstburg Town	Ownership (Freehold)				Condominium			Rental			All Types					Share of Windsor-Essex	
	Single	Semi	Row	Total	Row	Apt.	Total	Row	Apt.	Total	Single	Semi	Row	Apt.	Total		
1999	144	0	0	144	0	31	31	0	0	0	144	0	0	31	175	100.0%	7.4%
2000	107	0	0	107	0	0	0	0	0	0	107	0	0	0	107	100.0%	4.2%
2001	114	0	0	114	0	0	0	0	0	0	114	0	0	0	114	100.0%	4.9%
2002	146	2	4	152	0	0	0	0	0	0	146	2	4	0	152	100.0%	5.7%
2003	151	0	11	162	0	0	0	0	0	0	151	0	11	0	162	100.0%	6.4%
2004	167	0	12	179	0	0	0	0	0	0	167	0	12	0	179	100.0%	7.1%
2005	86	2	7	95	0	0	0	0	0	0	86	2	7	0	95	100.0%	5.5%
2006	68	10	4	82	0	14	14	0	0	0	68	10	4	14	96	100.0%	7.7%
2006 YTD	55	4	4	63	0	14	14	0	0	0	55	4	4	14	77	100.0%	8.3%
2007 YTD	21	6	4	31	0	0	0	0	0	0	21	6	4	0	31	100.0%	6.8%
3-yr. Ave. 1999-2001	122	0	0	122	0	10	10	0	0	0	122	0	0	10	132	100.0%	5.5%
5-yr. Ave. 2002-2006	124	3	8	134	0	3	3	0	0	0	124	3	8	3	137	100.0%	6.4%
8-yr. Ave. 1999-2006	123	2	5	129	0	6	6	0	0	0	123	2	5	6	135	100.0%	6.0%

Source: CMHC Market Analysis and Lapointe Consulting calculations.

Note: 2006 YTD and 2007 YTD are from Jan.- Aug. of each year.

Lasalle	Ownership (Freehold)				Condominium			Rental			All Types					Share of Windsor-Essex	
	Single	Semi	Row	Total	Row	Apt.	Total	Row	Apt.	Total	Single	Semi	Row	Apt.	Total		
1999	329	46	0	375	0	0	0	0	0	0	329	46	0	0	375	100.0%	15.9%
2000	287	46	0	333	0	0	0	0	39	39	287	46	0	39	372	100.0%	14.6%
2001	228	44	0	272	0	75	75	0	0	0	228	44	0	75	347	100.0%	14.8%
2002	168	72	0	240	0	0	0	0	0	0	168	72	0	0	240	100.0%	9.0%
2003	143	30	0	173	0	40	40	0	47	47	143	30	0	87	260	100.0%	10.3%
2004	128	38	0	166	4	0	4	0	0	0	128	38	4	0	170	100.0%	6.7%
2005	114	24	17	155	0	0	0	0	0	0	114	24	17	0	155	100.0%	8.9%
2006	77	4	0	81	0	0	0	4	0	4	77	4	4	0	85	100.0%	6.8%
2006 YTD	51	4	0	55	0	0	0	0	0	0	51	4	0	0	55	100.0%	5.9%
2007 YTD	36	6	0	42	0	46	46	0	0	0	36	6	0	46	88	100.0%	19.4%
3-yr. Ave. 1999-2001	281	45	0	327	0	25	25	0	13	13	281	45	0	38	365	100.0%	15.1%
5-yr. Ave. 2002-2006	126	34	3	163	1	8	9	1	9	10	126	34	5	17	182	100.0%	8.5%
8-yr. Ave. 1999-2006	184	38	2	224	1	14	15	1	11	11	184	38	3	25	251	100.0%	11.2%

Table A2: Housing Starts by Dwelling Type and Tenure, Windsor-Essex, 1999-2007 (Aug.) (continued)

Lakeshore	Ownership (Freehold)				Condominium			Rental			All Types					Share of Windsor-Essex	
	Single	Semi	Row	Total	Row	Apt.	Total	Row	Apt.	Total	Single	Semi	Row	Apt.	Total		
1999	249	0	0	249	0	0	0	0	0	0	249	0	0	0	249	100.0%	10.5%
2000	254	18	0	272	0	5	5	0	0	0	254	18	0	5	277	100.0%	10.9%
2001	263	12	0	275	0	0	0	0	0	0	263	12	0	0	275	100.0%	11.7%
2002	406	16	13	435	0	0	0	0	0	0	406	16	13	0	435	100.0%	16.3%
2003	440	17	24	481	0	0	0	0	0	0	440	17	24	0	481	100.0%	19.0%
2004	414	14	36	464	8	0	8	0	0	0	414	14	44	0	472	100.0%	18.6%
2005	312	2	26	340	0	0	0	0	0	0	312	2	26	0	340	100.0%	19.6%
2006	206	10	12	228	0	0	0	0	3	3	206	10	12	3	231	100.0%	18.6%
2006YTD	152	8	9	169	0	0	0	0	3	3	152	8	9	3	172	100.0%	18.6%
2007YTD	76	2	8	86	3	0	3	0	0	0	76	2	11	0	89	100.0%	19.6%
3-yr. Ave. 1999-2001	255	10	0	265	0	2	2	0	0	0	255	10	0	2	267	100.0%	11.0%
5-yr. Ave. 2002-2006	356	12	22	390	2	0	2	0	1	1	356	12	24	1	392	100.0%	18.3%
8-yr. Ave. 1999-2006	318	11	14	343	1	1	2	0	0	0	318	11	15	1	345	100.0%	15.4%

Tecumseh	Ownership (Freehold)				Condominium			Rental			All Types					Share of Windsor-Essex	
	Single	Semi	Row	Total	Row	Apt.	Total	Row	Apt.	Total	Single	Semi	Row	Apt.	Total		
1999	43	48	8	99	0	0	0	0	0	0	43	48	8	0	99	100.0%	4.2%
2000	110	10	16	136	0	0	0	0	0	0	110	10	16	0	136	100.0%	5.3%
2001	65	44	5	114	0	0	0	0	0	0	65	44	5	0	114	100.0%	4.9%
2002	42	26	3	71	0	41	41	0	0	0	42	26	3	41	112	100.0%	4.2%
2003	31	18	11	60	0	0	0	0	0	0	31	18	11	0	60	100.0%	2.4%
2004	40	18	8	66	0	0	0	0	0	0	40	18	8	0	66	100.0%	2.6%
2005	18	2	0	20	0	41	41	0	0	0	18	2	0	41	61	100.0%	3.5%
2006	7	0	0	7	0	0	0	0	0	0	7	0	0	0	7	100.0%	0.6%
2006 YTD	6	0	0	6	0	0	0	0	0	0	6	0	0	0	6	100.0%	0.6%
2007 YTD	11	0	0	11	0	0	0	0	0	0	11	0	0	0	11	100.0%	2.4%
3-yr. Ave. 1999-2001	73	34	10	116	0	0	0	0	0	0	73	34	10	0	116	100.0%	4.8%
5-yr. Ave. 2002-2006	28	13	4	45	0	16	16	0	0	0	28	13	4	16	61	100.0%	2.9%
8-yr. Ave. 1999-2006	45	21	6	72	0	10	10	0	0	0	45	21	6	10	82	100.0%	3.6%

Table A2: Housing Starts by Dwelling Type and Tenure, Windsor-Essex, 1999-2007 (Aug.) (continued)

Windsor (City)	Ownership (Freehold)				Condominium			Rental			All Types					Share of Windsor-Essex	
	Single	Semi	Row	Total	Row	Apt.	Total	Row	Apt.	Total	Single	Semi	Row	Apt.	Total		
1999	845	230	191	1,266	0	56	56	0	12	12	845	230	191	68	1,334	100.0%	56.4%
2000	963	218	98	1,279	0	137	137	13	34	47	963	218	111	171	1,463	100.0%	57.5%
2001	901	118	140	1,159	11	57	68	2	44	46	901	118	153	101	1,273	100.0%	54.3%
2002	922	234	152	1,308	0	168	168	7	26	33	922	234	159	194	1,509	100.0%	56.5%
2003	832	148	194	1,174	0	47	47	4	14	18	832	148	198	61	1,239	100.0%	49.0%
2004	790	124	183	1,097	0	176	176	20	107	127	790	124	203	283	1,400	100.0%	55.1%
2005	580	66	116	762	0	33	33	16	34	50	580	66	132	67	845	100.0%	48.7%
2006	334	26	70	430	0	187	187	0	9	9	334	26	70	196	626	100.0%	50.4%
2006 YTD	267	12	46	325	0	187	187	0	4	4	267	12	46	191	516	100.0%	55.7%
2007 YTD	125	18	0	143	32	0	32	0	8	8	125	18	32	8	183	100.0%	40.4%
3-yr. Ave. 1999-2001	903	189	143	1,235	4	83	87	5	30	35	903	189	152	113	1,357	100.0%	56.1%
5-yr. Ave. 2002-2006	692	120	143	954	0	122	122	9	38	47	692	120	152	160	1,124	100.0%	52.4%
8-yr. Ave. 1999-2006	771	146	143	1,059	1	108	109	8	35	43	771	146	152	143	1,211	100.0%	53.9%

Leamington	Ownership (Freehold)				Condominium			Rental			All Types					Share of Windsor-Essex	
	Single	Semi	Row	Total	Row	Apt.	Total	Row	Apt.	Total	Single	Semi	Row	Apt.	Total		
1999	41	32	0	73	0	0	0	0	0	0	41	32	0	0	73	100.0%	3.1%
2000	56	28	4	88	0	0	0	4	0	4	56	28	8	0	92	100.0%	3.6%
2001	75	10	20	105	0	0	0	8	0	8	75	10	28	0	113	100.0%	4.8%
2002	66	18	42	126	0	0	0	5	0	5	66	18	47	0	131	100.0%	4.9%
2003	74	32	8	114	20	0	20	5	6	11	74	32	33	6	145	100.0%	5.7%
2004	96	28	30	154	0	0	0	4	2	6	96	28	34	2	160	100.0%	6.3%
2005	65	0	24	89	8	0	8	23	4	27	65	0	55	4	124	100.0%	7.1%
2006	34	4	9	47	20	0	20	0	0	0	34	4	29	0	67	100.0%	5.4%
2006 YTD	13	4	5	22	20	0	20	0	0	0	13	4	25	0	42	100.0%	4.5%
2007 YTD	15	0	0	15	0	0	0	0	0	0	15	0	0	0	15	100.0%	3.3%
3-yr. Ave. 1999-2001	57	23	8	89	0	0	0	4	0	4	57	23	12	0	93	100.0%	3.8%
5-yr. Ave. 2002-2006	67	16	23	106	10	0	10	7	2	10	67	16	40	2	125	100.0%	5.9%
8-yr. Ave. 1999-2006	63	19	17	100	6	0	6	6	2	8	63	19	29	2	113	100.0%	5.0%

Table A2: Housing Starts by Dwelling Type and Tenure, Windsor-Essex, 1999-2007 (Aug.) (continued)

Kingsville	Ownership (Freehold)				Condominium			Rental			All Types					Share of Windsor-Essex	
	Single	Semi	Row	Total	Row	Apt.	Total	Row	Apt.	Total	Single	Semi	Row	Apt.	Total		
1999	19	2	7	28	0	0	0	0	0	0	19	2	7	0	28	100.0%	1.2%
2000	48	10	12	70	0	0	0	0	0	0	48	10	12	0	70	100.0%	2.8%
2001	43	2	8	53	14	0	14	9	0	9	43	2	31	0	76	100.0%	3.2%
2002	37	0	8	45	0	0	0	4	0	4	37	0	12	0	49	100.0%	1.8%
2003	100	26	0	126	17	0	17	5	0	5	100	26	22	0	148	100.0%	5.8%
2004	35	10	9	54	0	0	0	4	0	4	35	10	13	0	58	100.0%	2.3%
2005	46	12	16	74	7	0	7	0	0	0	46	12	23	0	81	100.0%	4.7%
2006	66	8	0	74	17	0	17	4	0	4	66	8	21	0	95	100.0%	7.7%
2006 YTD	39	2	0	41	17	0	17	0	0	0	39	2	17	0	58	100.0%	6.3%
2007 YTD	25	4	7	36	0	0	0	0	0	0	25	4	7	0	36	100.0%	7.9%
3-yr. Ave. 1999-2001	37	5	9	50	5	0	5	3	0	3	37	5	17	0	58	100.0%	2.4%
5-yr. Ave. 2002-2006	57	11	7	75	8	0	8	3	0	3	57	11	18	0	86	100.0%	4.0%
8-yr. Ave. 1999-2006	49	9	8	66	7	0	7	3	0	3	49	9	18	0	76	100.0%	3.4%

Essex Town	Ownership (Freehold)				Condominium			Rental			All Types					Share of Windsor-Essex	
	Single	Semi	Row	Total	Row	Apt.	Total	Row	Apt.	Total	Single	Semi	Row	Apt.	Total		
1999	32	0	0	32	0	0	0	0	0	0	32	0	0	0	32	100.0%	1.4%
2000	27	0	0	27	0	0	0	0	0	0	27	0	0	0	27	100.0%	1.1%
2001	34	0	0	34	0	0	0	0	0	0	34	0	0	0	34	100.0%	1.4%
2002	42	0	0	42	0	0	0	0	0	0	42	0	0	0	42	100.0%	1.6%
2003	35	0	0	35	0	0	0	0	0	0	35	0	0	0	35	100.0%	1.4%
2004E	34	0	0	34	0	0	0	0	0	0	34	0	0	0	34	100.0%	1.3%
2005E	34	0	0	34	0	0	0	0	0	0	34	0	0	0	34	100.0%	2.0%
2006E	34	0	0	34	0	0	0	0	0	0	34	0	0	0	34	100.0%	2.7%
2006 YTD																	0.0%
2006YTD																	0.0%
3-yr. Ave. 1999-2001	31	0	0	31	0	0	0	0	0	0	31	0	0	0	31	100.0%	1.3%
5-yr. Ave. 2002-2006	36	0	0	36	0	0	0	0	0	0	36	0	0	0	36	100.0%	1.7%
8-yr. Ave. 1999-2006	34	0	0	34	0	0	0	0	0	0	34	0	0	0	34	100.0%	1.5%

Note: After 2003, CMHC stopped collecting data for the Town of Essex, so we have extrapolated from 2004 level to 2005 and 2006.

Windsor- Essex County Year	Ownership (Freehold)				Condominium			Rental			Total					%
	Single	Semi	Row	Total	Row	Apt.	Total	Row	Apt.	Total	Single	Semi	Row	Apts.	Total	
1999	1,702	358	206	2,266	0	87	87	0	12	12	1,702	358	206	99	2,365	100.0%
2000	1,852	330	130	2,312	0	142	142	17	73	90	1,852	330	147	215	2,544	100.0%
2001	1,723	230	173	2,126	25	132	157	19	44	63	1,723	230	217	176	2,346	100.0%
2002	1,829	368	222	2,419	0	209	209	16	26	42	1,829	368	238	235	2,670	100.0%
2003	1,806	271	248	2,325	37	87	124	14	67	81	1,806	271	299	154	2,530	100.0%
2004	1,704	232	278	2,214	12	176	188	28	109	137	1,704	232	318	285	2,539	100.0%
2005	1,255	108	206	1,569	15	74	89	39	38	77	1,255	108	260	112	1,735	100.0%
2006	826	62	95	983	37	201	238	8	12	20	826	62	140	213	1,241	100.0%
2006 YTD	583	34	64	681	37	201	238	0	7	7	583	34	101	208	926	100.0%
2007 YTD	309	36	19	364	35	46	81	0	8	8	309	36	54	54	453	100.0%
3-yr. Ave. 1991-2001	1,759	306	170	2,235	8	120	129	12	43	55	1,759	306	190	163	2,418	100.0%
5-yr. Ave. 2002-2006	1,484	208	210	1,902	20	149	170	21	50	71	1,484	208	251	200	2,143	100.0%
8-yr. Ave. 1999-2006	1,587	245	195	2,027	16	139	154	18	48	65	1,587	245	228	186	2,246	100.0%

Table A3-A5

Details of net international migration, net inter-provincial migration and net intra-provincial migration are shown in Table A3, Table A4 and Table A5, below.

Table A3: Windsor-Essex, Net International Migration, 1994-2004

Year	Immig.	Emigr.	N.P.R
1994-95	3,174	739	(84)
1995-96	3,349	641	104
1996-97	3,589	649	107
1997-98	2,976	1,206	(94)
1998-99	2,755	1,245	85
1999-00	3,711	983	142
2000-01	4,875	1,254	436
2001-02	4,143	799	609
2002-03	2,691	994	779
2003-04	3,121	1,064	84

Source: Statistics Canada

Table A4: Windsor-Essex, Net Inter-Provincial Migration, 1994-2004

Year	In	Out	Net
1994-95	1,342	1,061	281
1995-96	1,446	1,102	344
1996-97	1,244	1,136	108
1997-98	1,543	1,140	403
1998-99	1,541	1,083	458
1999-00	1,782	1,113	669
2000-01	1,639	1,166	473
2001-02	1,376	1,419	(43)
2002-03	1,239	1,364	(125)
2003-04	1,148	1,388	(240)

Source: Statistics Canada

Table A5: Windsor-Essex, Net Intra-Provincial Migration, 1994-2004

Year	In	Out	Net
1994-95	6,222	4,719	1,503
1995-96	6,855	4,578	2,277
1996-97	5,847	5,158	689
1997-98	6,250	5,088	1,162
1998-99	6,396	4,796	1,600
1999-00	7,031	5,083	1,948
2000-01	6,091	4,838	1,253
2001-02	5,995	5,704	291
2002-03	5,997	5,931	66
2003-04	5,533	5,872	(339)

Source: Statistics Canada

Table A6: Windsor CMA, Economic Indicators, 1992-2004

Year	Unemp. Rate	Part. Rate	Mfg. Jobs	Mfg. Jobs Increase	Total Emplmt.	Total Emp. Increase	Net Mig. Share
	12.3%	64.4%	37,100		123,600		
1991-92	12.7%	64.1%	35,900	-3.2%	123,600	0.0%	
1992-93	12.1%	63.4%	37,400	4.2%	124,200	0.5%	
1993-94	9.1%	64.4%	39,300	5.1%	132,100	6.4%	
1994-95	8.6%	62.8%	36,500	-7.1%	131,600	-0.4%	4.5%
1995-96	8.6%	65.4%	35,200	-3.6%	139,500	6.0%	5.6%
1996-97	9.0%	64.8%	38,800	10.2%	139,200	-0.2%	3.8%
1997-98	8.7%	65.8%	42,900	10.6%	143,700	3.2%	3.9%
1998-99	6.7%	65.5%	46,600	8.6%	148,600	3.4%	4.4%
1999-00	5.4%	67.0%	49,800	6.9%	157,400	5.9%	4.8%
2000-01	6.8%	65.8%	46,500	-6.6%	155,700	-1.1%	3.7%
2001-02	8.1%	67.3%	48,900	5.2%	159,900	2.7%	2.8%
2002-03	7.5%	67.1%	47,800	-2.2%	162,400	1.6%	2.1%
2003-04	8.7%	67.0%	45,200	-5.4%	161,900	-0.3%	1.1%

Source: Statistics Canada

Table A7: Windsor-Essex 2006 Households and Dwelling Type Propensities

Dwelling Type By Age and Tenure with Type Grouped for Study

Age of Head	Total - Structural type of dwelling			Single-detached house			Semi-detached/Duplex			Row housing/Other Attached			Apartments			
	Population	Total	Owned	Rented	Total	Owned	Rented	Total	Owned	Rented	Total	Owned	Rented	Total	Owned	Rented
Total	318,445	150,820	113,810	37,010	106,675	99,095	7,580	10,435	5,980	4,455	7,920	4,380	3,540	25,790	4,355	21,435
15-24	53,455	5,000	1,235	3,765	1,730	970	760	700	110	590	320	95	225	2,250	60	2,190
25-34	51,250	22,495	14,495	8,000	14,270	12,525	1,745	2,415	1,060	1,355	1,350	490	860	4,460	420	4,040
35-44	61,200	33,185	25,450	7,735	24,805	22,885	1,920	2,450	1,350	1,100	1,685	690	995	4,245	525	3,720
45-54	57,430	32,315	26,130	6,185	25,330	23,820	1,510	1,840	1,015	825	1,415	760	655	3,730	535	3,195
55-64	42,665	24,890	20,465	4,425	18,420	17,505	915	1,460	1,125	335	1,395	1,030	365	3,615	805	2,810
65-74	27,175	16,480	13,415	3,065	11,575	11,220	355	850	725	125	865	650	215	3,190	820	2,370
75+	25,270	16,455	12,620	3,835	10,545	10,170	375	720	595	125	890	665	225	4,300	1,190	3,110

Age of Head	Headship Rates and Propensities to Own or Rent														
	Occupied Private Dwellings			Single Detached House			Semi-Detached/Duplex			Rowhousing			Apartments		
	Total	Owned	Rented	Total	Owned	Rented	Total	Owned	Rented	Total	Owned	Rented	Total	Owned	Rented
Total	47%	36%	12%	33%	31%	2%	3%	2%	1%	2%	1%	1%	8%	1%	7%
15-24	9%	2%	7%	3%	2%	1%	1%	0%	1%	1%	0%	0%	4%	0%	4%
25-34	44%	28%	16%	28%	24%	3%	5%	2%	3%	3%	1%	2%	9%	1%	8%
35-44	54%	42%	13%	41%	37%	3%	4%	2%	2%	3%	1%	2%	7%	1%	6%
45-54	56%	45%	11%	44%	41%	3%	3%	2%	1%	2%	1%	1%	6%	1%	6%
55-64	58%	48%	10%	43%	41%	2%	3%	3%	1%	3%	2%	1%	8%	2%	7%
65-74	61%	49%	11%	43%	41%	1%	3%	3%	0%	3%	2%	1%	12%	3%	9%
75+	65%	50%	15%	42%	40%	1%	3%	2%	0%	4%	3%	1%	17%	5%	12%

**Table A8: Housing Requirements by Dwelling and Tenure
Based on “Reference Scenario” and 2006 Housing Propensities**

Dwelling Type	2006-2026			2006-2031		
	Owned	Rented	Total	Owned	Rented	Total
Single Detached	25,226	1,465	26,691	31,729	1,838	33,568
% of Total	94.5%	5.5%	100.0%	94.5%	5.5%	100%
% Owned/Rented	84.5%	16.9%		84.8%	16.8%	
Semi Detached	1,660	772	2,432	2,025	969	2,994
% of Total	68.3%	31.7%	100.0%	67.6%	32.4%	100%
% Owned/Rented	5.6%	8.9%		5.4%	8.9%	
Row Housing	1,378	729	2,107	1,678	926	2,605
% of Total	65.4%	34.6%	100.0%	64.4%	35.6%	100%
% Owned/Rented	4.6%	8.4%		4.5%	8.5%	
Apartments	1,578	5,700	7,279	2,005	7,203	9,208
% of Total	21.7%	78.3%	100.0%	21.8%	78.2%	100%
% Owned/Rented	5.3%	65.8%		5.4%	65.9%	
Total	29,843	8,665	38,508	37,437	10,936	48,374
Tenure Split	77.5%	22.5%	100.0%	77.4%	22.6%	100%
% Owned/Rented	100.0%	100.0%		100.0%	100.0%	

Source: Lapointe Consulting Inc. using custom tabulation from Statistics Canada on dwelling and tenure preferences in the Windsor-Essex area in 2006