

**Looking Back,  
Moving Forward...  
Advancing Windsor's Vision  
Official Plan 5 Year Review**

**FINAL**

**LOOKING BACK  
SUMMARY REPORT:  
SOCIAL CONDITIONS**

**January 2007**



*in collaboration with*  
Next Ideas Inc.  
EDP Consulting  
Lapointe Consulting

## **Executive Summary**

The City of Windsor is engaging in a public consultation process around revising its Official Plan. This paper examines the topic of “social conditions” and what issues there are that need to be addressed in the Official Plan Review process. Social conditions is a broad term used to refer to such matters as demographic and socio-economic trends, employment opportunities, housing requirements including affordable housing, accessibility and the need for and availability of community support services. While planning is traditionally land-use oriented, more and more Official Plans are recognizing the need to address social issues in their Official Plan. The concept of healthy communities recognizes that healthy communities are based on three pillars of economic, social and environmental health. While economic and environmental health are more readily understandable, social health is more difficult to define. It generally connotes a community where people have opportunities to interact and to form networks, to obtain the community services they need and finally, it also includes the idea of providing opportunities and services for those who are economically and socially disadvantaged.

The City of Windsor is currently facing a number of economic challenges which are affecting the social well-being of its citizens. This is evidenced by the increasing size of the social assistance caseloads as well as the high vacancy rates in apartments. At the same time, housing prices have increased substantially and rents continue to be unaffordable to a significant portion of the population. Because of Windsor’s high level of civic engagement, the City is well equipped to deal with current economic challenges.

At the same time, Windsor like the rest of Ontario is also facing environmental challenges which call for a rethinking of traditional approaches to planning. A recent statement “Healthy Places, Healthy People: Smart Choices for the Windsor-Essex Region of Ontario” has been endorsed by community and urban planners in the region. The document states that “the economic vitality, healthy environments and community stability requires: a re-investment in our existing urban centres; the reconfiguration of sprawling suburbs into neighbourhoods and town centres where walking, cycling and transit become viable transportation and active/healthy lifestyle options; ...” The document calls for neighbourhoods that are diverse in land use and population with a broad range of housing choices being available for residents from all cultural, social and economic backgrounds.

This document includes a review of population growth in the City of Windsor. The City is expected to grow from 218,467 to 251,917 by 2026 under the Reference Scenario and to 265,445 under the High Growth Scenario. A review of recent trends concluded that the Low Growth Scenario was unlikely based on recent growth trends in Windsor including the growing attraction of the area for recent immigrants.

One of the biggest challenges facing Windsor will be the aging of the population. Between 2006-2026, those in the 45-64 year age group will grow by between 40 and 46% while those in the 65+ age group will increase by 46% to 47%. Other age groups are anticipated to remain the same. These demographic trends reflect the aging of the baby boom generation and are similar across Ontario; however, the biggest impact will not occur until after 2016. In the next 10 year period, the age group with the highest growth will be those in the 45 – 64 year age group, many of whom are at the top of their income-earning capacity.

The report provides a summary of the housing mix that is required to meet the needs of the population both in terms of dwelling type and tenure. The challenge will be to encourage the housing market to meet not only the needs of those who want to live in single family dwellings but also those who need more affordable ownership options as well as rental housing – once the current vacancy situation improves (which it always does!)

The following issues were identified based on an analysis of socio-economic trends, input from the Social Conditions Working Group and input from the public.

<b>SUMMARY OF ISSUES AND POLICY GAPS</b>		
<b>ISSUE</b>	<b>SPECIFIC CONCERN</b>	<b>DIRECTION FOR CHANGES TO OP</b>
<b>HEALTHY COMMUNITIES</b>		
Defining more clearly what is meant by healthy communities.	Need to identify how “planning” can help to meet social needs of the general population and the economically and socially disadvantage.	✓ May need to strengthen section on Healthy Communities.
Community Support Services	Need to ensure that there are sufficient community services to meet needs of current and future residents.	✓ May want to be more definitive about the types of services that are required and by whom... ✓ Could add in “trigger” for when a study of community facilities is needed.
Increase in Opportunities for Walking and Cycling.	Studies linking low density development with increases in obesity and attendant illnesses. Concern raised by public about lack of sidewalks.	✓ Insert specific policy re increased opportunities for cycling and walking both as a recreational activity and as a mode of transportation. (Objective now states “to promote active living”.)
<b>HOUSING ISSUES</b>		
Setting targets for Official Plan as per PPS (Provincial Policy Statement)	<ul style="list-style-type: none"> <li>✓ The Official Plan is required to include targets for affordable housing (for both ownership and rental housing). The PPS definition is different from the policy adopted by Council (35<sup>th</sup> percentile) or in its housing facility by-law.</li> <li>✓ One concern is that assistance is required from senior levels of government to achieve these goals.</li> <li>✓ Also, because there is some stigma attached to the term “affordable housing”, there is a need for more education around the relationship</li> </ul>	<ul style="list-style-type: none"> <li>✓ The OP needs to have a definition and targets for affordable housing which addresses the PPS requirements while recognizing that assistance is required from the senior levels of government to achieve such targets.</li> <li>✓ The OP could be used as an educational tool around the need for affordable housing and what “affordable” means.</li> <li>✓ Incorporating housing in HARS vision into OP.</li> </ul>

<b>SUMMARY OF ISSUES AND POLICY GAPS</b>		
<b>ISSUE</b>	<b>SPECIFIC CONCERN</b>	<b>DIRECTION FOR CHANGES TO OP</b>
	between affordable housing and healthy communities as well as clarification of what “affordable” means.	
Social and Income Mix	<ul style="list-style-type: none"> <li>✓ While the current OP identifies the need to ensure a variety of “housing for all social and economic groups”, the OP could be more proactive in its support for social and income integration.</li> <li>✓ A number of concerns have been identified regarding the provision of affordable housing including concentrations of low-income housing.</li> </ul>	<ul style="list-style-type: none"> <li>✓ More specific policies are needed to identify criteria for the development of affordable housing, e.g., locational criteria (including access to community services) and the preference for smaller mixed income developments <u>across</u> the City.</li> </ul>
Promoting Residential Intensification	In order to support public transportation, the City will need to increase densities of new communities and to promote residential intensification. – redevelopment, infill, accessory apartments.	<ul style="list-style-type: none"> <li>✓ Obtain public input on criteria for determining where residential intensification should occur.</li> <li>✓ May need more supportive policy regarding accessory apartments.</li> <li>✓ (Note: also covered by Built Form report.)</li> </ul>
Housing for Older Adults	With the aging of the population, there is a need to ensure that a wide variety of options for older adults (55+) such as life lease, garden suites, Abbyefield housing, home sharing, co-operative and non-profit housing.	<ul style="list-style-type: none"> <li>✓ Insert a specific policy recognizing the aging of the population and the need for a variety of housing options for older adults.</li> </ul>
Transitional and Emergency Housing	Need for more transitional and emergency housing for: youth, single adults, people with disabilities, single mothers with children and new Canadians.	<ul style="list-style-type: none"> <li>✓ Need to insert a specific policy regarding transitional and emergency housing.</li> </ul>
Rooming/Lodging Homes	Rooming and lodging homes can provide affordable housing for low-income singles and those with special needs.	<ul style="list-style-type: none"> <li>✓ No specific policy in OP regarding lodging houses (Governed by City’s Licencing by-law).</li> </ul>
Supportive Housing	Need for more housing for those with addictions and mental health problems.	<ul style="list-style-type: none"> <li>✓ Current policy somewhat vague – just refers to special needs. Could be expanded to identify more examples of special needs – right now refers to those with physical handicaps.</li> </ul>
Protection of Rental Housing	With high vacancy rates, there may be a large scale move to convert rental housing to condominiums.	<ul style="list-style-type: none"> <li>✓ Need to revisit whether current policy is sufficient.</li> </ul>
<b>HEALTHY COMMUNITIES</b>		
Increase in Opportunities for Walking and Cycling.	Studies linking low density development with increases in obesity and attendant illnesses. Concern raised by public about lack of sidewalks.	<ul style="list-style-type: none"> <li>✓ Insert specific policy re increased opportunities for cycling and walking both as a recreational activity and as a mode of transportation. (Objective now states “to promote active living”.)</li> </ul>

### **SUMMARY OF ISSUES AND POLICY GAPS**

<b>ISSUE</b>	<b>SPECIFIC CONCERN</b>	<b>DIRECTION FOR CHANGES TO OP</b>
<b>ACCESSIBILITY</b> Increased opportunities for those with physical limitations.	Need to increase “accessibility” in design of residential buildings, neighbourhoods, transit, neighbourhood centres, and in Central Area.	<ul style="list-style-type: none"><li>• for general policies regarding accessibility needs and objectives. More detailed policies to be addressed through Built Form group.</li></ul>

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# 1 Introduction

The City of Windsor is at a critical crossroads in planning for its future. The economy is changing. The environment is changing. The people are changing. The shape of development is changing. With change comes a degree of uncertainty but also, and more importantly, opportunity.

## 1.1 Official Plan Update

As the City changes, so must its Official Plan, which is the primary document for managing change and guiding growth. The policies of the Official Plan direct the use of land, establish a framework for orderly development, stimulate revitalization, promote economic development, encourage efficient transportation and ensure a healthy environment, all in order to provide a high quality of life for current and future members of the Windsor community.

Since the adoption of the last Official Plan, the Province of Ontario has issued a new *Provincial Policy Statement* for land use planning and the City has initiated the updating of its Strategic Plan. The Province has also amended the *Planning Act* twice, through the *Strong Communities (Planning Amendment) Act* and the *Planning and Conservation Land Statute Law Amendment Act*. These will be the key drivers for change in the City's Official Plan; however, major trends and current challenges of local significance will be considered, which will also help update the Official Plan. The Official Plan must also have regard for and integrate the work of other major exercises, such as the Environmental Master Plan, Transit Master Plan, Long-Range Transportation Plan, and Annexed Area Master Plan.

## 1.2 Official Plan “Looking Back Summary Reports”

Windsor's Official Plan Update project is framed around the theme of “Looking Back, Moving Forward, and Advancing Windsor's Vision.”

The Looking Back phase of the work is characterized by a series of research and analysis that is intended to identify, describe and discuss the existing conditions, trends, and known challenges that face the City. This information is available chiefly through a variety of previous studies and a review of recent legislative changes, but will also be supplemented by discussions with stakeholders, statistical analysis, and field surveys, as needed.

The Looking Back phase of the work has been designed to culminate with the release of a series of reports covering key topics related to the current situation of the City of Windsor, the

changes to which it must respond immediately, and longer term trends which must be addressed through planning. The preparation of each report has been undertaken by a team comprising both consultants and City representatives, focussed on their topic. The topics and related reports are:

- *Looking Back Report – Legislation*, discusses the legislative changes by the Province, and addresses those broad legislative changes which are not specific to the individual topics listed here;
- *Looking Back Report – Social Conditions*, discusses demographics and social trends;
- *Looking Back Report – Economic Conditions*, discusses economic changes and trends, both locally and globally;
- *Looking Back Report – Environment*, discusses the natural environment, environmental stewardship and conservation;
- *Looking Back Report – Built Form*, discusses existing development, already planned development, and future development which requires planning;
- *Looking Back Report – Infrastructure*, discusses servicing needs and requirements from a policy perspective; and,
- *Looking Back Report – Transportation*, discusses automobile, pedestrian, cycling, and transit modes of travel, as well as the needs of the airport.

More about this specific Looking Back Summary Report is provided in Subsection 1.3 below.

Following the completion of the Looking Back phase of work, the City will proceed with the Moving Forward and Advancing Vision phases of work. These following phases of work include documenting specific changes to the City's Official Plan, public consultation, and preparing the revised Official Plan for Council adoption and approval by the Ministry of Municipal Affairs and Housing.

### **1.3 About this Discussion Paper**

The purpose of this paper is to provide a review of social conditions and issues in Windsor for consideration in the Official Plan Review. Official Plans have traditionally been concerned with physical growth of cities that is "land use based". However, today many Official Plans recognize that there are strong linkages between how cities are planned and social conditions of the population. While a number of social conditions can be affected by planning, others are determined by broader social and economic trends and need to be taken into account when planning for the future. Social conditions that will be reviewed include:

- Demographic trends including level of population growth, distribution of age groups, natural increase and migration patterns;
- Socio-economic patterns such as income distribution, levels of poverty, employment and unemployment rates;
- Social mix, that is, the mix of households that can be accommodated within geographic areas in terms of income, household type and age;
- Opportunities for social interaction and social cohesion through the design of housing, neighbourhoods and community facilities;
- Opportunities for walking both within residential neighbourhoods and within commercial areas; and,
- The availability of community facilities to meet local needs for a range of community services.

In this background report, we will identify the socio-demographic trends occurring in Windsor, including trends in population growth, housing development and housing affordability.

This discussion paper is structured as follows:

- Section 2 consists of a summary of background information relevant to the social conditions, including the results of pertinent background studies and primary research.
- Section 3 is a summary and discussion of relevant issues pertaining to the social conditions as they relate to the official plan
- Section 4 consists of a discussion of the next steps in the project.

## 2 Summary of Relevant Background Information

### 2.1 Windsor Community Strategic Plan

The City is in the process of updating its 1996 Community Strategic Plan.

The proposed 2006 Themes and Objectives include “Our Culture: Distinctive and Diverse” as key theme. Included under this theme is the objective of “Healthy Living- Create a community where citizens can pursue a healthy lifestyle and reach their full potential”.

The proposed 2006 Community Strategic Plan vision and mission statement are, respectively:

***Vision** - Windsor – Dream, Dare, Do: Windsor is a desirable city full of history and potential, with a diverse culture, a durable economy, and a healthy environment, where citizens share a strong sense of belonging and a collective pride of place.*

***Mission** - Our City is built on relationships – between citizens and their government, businesses and public institutions, city and region – all interconnected, mutually supportive, and focused on the brightest future we can create together.*

A recent statement “Healthy Places, Healthy People: Smart Choices for the Windsor-Essex Region of Ontario” has been endorsed by community and urban planners in the region. The document states that “the economic vitality, healthy environments and community stability requires: a re-investment in our existing urban centres; the reconfiguration of sprawling suburbs into neighbourhoods and town centres where walking, cycling and transit become viable transportation and active/healthy lifestyle options; ...”

The document envisions mixed use, compact, pedestrian neighbourhoods and city and town centres designed for people as the building blocks of healthy, active and vibrant communities. Parks, schools, places of worship, compact pedestrian-scaled shopping and entertainment districts and employment opportunities are situated closer to where people live and should be accessible by foot, bicycle, transit and automobile. The document calls for neighbourhoods that are diverse in land use and population with a broad range of housing choices being available for residents from all cultural, social and economic backgrounds.

## 2.2 Provincial Policy Statement (PPS)

In 2004 the new Provincial Government introduced its Vision for Ontario's Land Use Planning System: to maintain strong communities, a clean and healthy environment and a strong economy to ensure the long term prosperity and social well being of Ontarians. To achieve that vision, the Provincial Government made changes to the *Planning Act* through the *Strong Communities (Planning Amendment) Act, 2004*.

The *Planning Act* as amended by the *Strong Communities (Planning Amendment) Act, 2004* requires that all decisions affecting land use planning matters "shall be consistent with" the new Provincial Policy Statement(PPS). The Municipal Official Plans are the primary tool for implementing the PPS.

The PPS has several policies that are relevant to the topic of social conditions and planning:

POLICY	TOPIC
1.1	<b>Managing and Directing Land Use to Achieve Efficient Development and Land Use Patterns</b>
1.1.1	Healthy, liveable and safe communities are sustained by a number of approaches including: <ul style="list-style-type: none"><li>• Avoiding development and land use patterns which may cause environmental or public health and safety concerns;</li><li>• Improving accessibility for persons with disabilities and the elderly by removing and/or preventing land use barriers which restrict their full participation in society; and,</li><li>• Ensuring that necessary infrastructure and public service facilities are or will be available to meet current and future needs.</li></ul>
1.4	<b>Housing</b>
1.4.1	To provide for an appropriate range of housing types and densities required to meet projected requirements of current and future residents of the regional market area identified in Policy 1.4.3
1.4.3	Planning authorities shall provide for an appropriate range of housing types and densities to meet projected requirements of current and future residents of the regional market area by:

- Establishing and implementing minimum targets for the provision of housing which is affordable to low and moderate income households.
- Permitting and facilitating:
  - All forms of housing required to meet the social, health and well-being requirements of current and future residents, including special needs requirements;
  - All forms of residential intensification and redevelopment in accordance with policy 1.1.3.3.
- Directing the development of new housing towards locations where appropriate levels of infrastructure and public service facilities are or will be available to support current and projected needs;
- Promoting densities for new housing which efficiently use land, resources, infrastructure and public service facilities and support the use of alternative transportation modes and public transit in areas where it exists or is to be developed;
- Establishing development standards for residential intensification, redevelopment and new residential development which minimize the costs of housing and facilitate compact form, while maintaining appropriate levels of public health and safety.

## **2.3 Windsor Official Plan**

The City of Windsor Official Plan was originally adopted by Council in November 1999 and approved in part by the Province in March 2000; the remainder was approved by an Ontario Municipal Board decision on November 1, 2002. The City annexed lands from Tecumseh (former Township of Sandwich South) on January 1, 2003 to provide for its growth needs. The Official Plan of the former Sandwich South currently applies to these lands (it is recognized that the City has prepared a Master Plan for the development of the annexed lands).

The Official Plan includes a number of statements and policies on social conditions as described below.

Section 3 outlines the Development Strategy for the City of Windsor and in this section, the Official Plan adopts the vision contained in the Community Strategic Plan as discussed above. Furthermore, the Vision in Action principles that were developed out of the Community

Strategic Plan are included in Section 3.1. Section 3.2 outlines the Principles guiding future growth and development in Windsor which were developed out of the *Vision in Action* process by citizens representing a cross-section of Windsor's community. Below is a list of principles relevant to social conditions:

Section 3.2 PRINCIPLES

HEALTHY COMMUNITY	3.2.3	Building a healthier community allows people to pursue their full potential in a safe and supportive environment.
CHOICES	3.2.8	Providing a comprehensive range of choices across Windsor, particularly in housing, employment and the pursuit of recreational, cultural and social activities, enhances the quality of life within the community.
TRANSPORTATION	3.2.10	Providing a sustainable transportation system embraces physical mobility and ensures that the economic, social and environmental needs of Windsor are being met.
PLANNING PROCESS	3.2.17	An effective land use planning process ensures the timely integration of environmental, social and economic interests.

Section 3.3 provides the growth concept for the City of Windsor which identifies the anticipated increase in the population and the housing needed for that growing population. A separate section 2.5 below will discuss future population growth that is anticipated in Windsor and its characteristics.

Section 3.3.1 Safe, Caring and Diverse Community contains several policies that are relevant to the social conditions aspect of planning. These are listed below either in whole or in part:

#### GROWTH CONCEPT

##### Section 3.3.1 Caring and Diverse Community

- |                               |         |  |
|-------------------------------|---------|--|
| Neighbourhood Centres         | 3.3.1.1 | Windsorites want to be part of neighbourhoods that meet their needs as places to live, shop and play. Each neighborhood will have a central area that provides a focus for activities and is within a convenient walking distance. Here, people will find shops, jobs, neighbourhood based services, public places that are safe and inviting and a place to meet with neighbours and join in community life. The neighbourhood centre will provide a variety of housing types for all ages and incomes. |
| Neighbourhood Housing Variety | 3.3.1.2 | Encouraging a range of housing types will ensure that people have an opportunity to live in their neighbourhoods as they pass through the various stages of their lives.   |
| City Centre                   | 3.3.2.2 | The City Centre will continue to be the major focus of cultural, social and economic activities...The heart of our community will also provide a livable residential environment for a variety of people...  |
| Community Improvement         | 3.3.2.3 | Revitalizing areas in transition will improve Windsor, while protecting the community's investment in infrastructure and other services. Community improvement initiatives will strengthen neighbourhoods by providing new businesses, homes and public spaces and by creating unique opportunities for re-investment in the community.  |



Section 3.3.3 Sustainable Healthy Environment also contains a relevant policy for social conditions:

#### Section 3.3.3 Sustainable Health

Transportation System      3.3.3.1      Windsor will work toward achieving a sustainable transportation system where all modes of transportation can play a more balanced role. The creation of mixed use and employment centres will allow business and services to be closer to homes and allow greater opportunities for walking, cycling and transit.

Section 4 of the Official Plan, called “Healthy Community”, deals primarily with the linkages between the physical environment and people’s social, economic, cultural and psychological well-being. In this section “*Council recognizes that land use planning decisions ... can influence social and human service needs.*”

The Healthy Community Section of the Official Plan identifies several healthy community goals. The goals most directly related to social conditions are to achieve:

- *Windsor’s full potential as a healthy and livable city*
- *A high quality of life in Windsor*
- *A strong sense of community throughout Windsor*
- *A safe environment throughout Windsor*
- *A decision-making process that balances environmental, economic and social considerations.*

Section 4.2.1 identifies a set of objectives to guide all land use planning actions towards establishing Windsor as a healthy. Those objectives most related to social conditions are:

- *To consider community health in the planning and design of Windsor and its neighbourhoods;*
- *To provide for activities and facilities which will foster lifestyle habits that improve community health;*
- *To regularly monitor community health.*

The Section also identifies the need to promote development that meets human needs and is compatible with the natural environment.

Section 4.2.3 deals with Quality of Life and identifies several objectives including the following that are relevant to social conditions:

- *To encourage the location of basic goods and services close to where people live and work.*
- *To ensure a variety of housing for all social and economic groups.*
- *To ensure that community services are located at accessible locations throughout Windsor.*

Section 4.2.4 deals with Sense of Community and identifies the following objectives:

- *To encourage development that fosters social interaction*
- *To encourage development that fosters the integration of all residents into the community*
- *To promote active living throughout Windsor*
- *To encourage developments that adapt to changing resident needs.*
- *To promote the integration of complementary and compatible uses and facilities.*

Other objectives relevant to social conditions are:

- To encourage the development of education and training facilities throughout Windsor.
- To provide for a wide range of employment opportunities at appropriate locations throughout Windsor.
- To foster personal safety throughout Windsor.
- To support encourage a range of economic development opportunities to reach full employment.

Section 6.3 contains residential policies in the Official Plan. They include references to:

- Support for a complementary range of housing forms and tenures in all neighbourhoods;
- The promotion of compact neighbourhoods;
- Selective residential redevelopment, infill and intensification initiatives;
- Housing stock maintenance and rehabilitation;
- To provide for complementary services and amenities;

Section 6.3.2 encourages the achievement of diverse and self-sufficient neighbourhoods by permitting a range of community services (e.g., libraries, community centres, etc.). Section 6.3.4 identifies locational criteria including – adequate community services and open spaces. Residential development is to be located

Section 6.3.2.13 states that the City shall encourage the provision of affordable and social assisted housing. Section 6.3.2.14 states that Council shall encourage the provision of housing to meet the needs of special segments of Windsor’s population such as the physically challenged. Section 6.3.2.15 states that Council will encourage a variety of housing tenures and

Section 6.3.2.16 outlines conditions under which Council will protect rental housing (when vacancy rates are below 3%).

## **2.4 Demographic and Socio-Economic Trends**

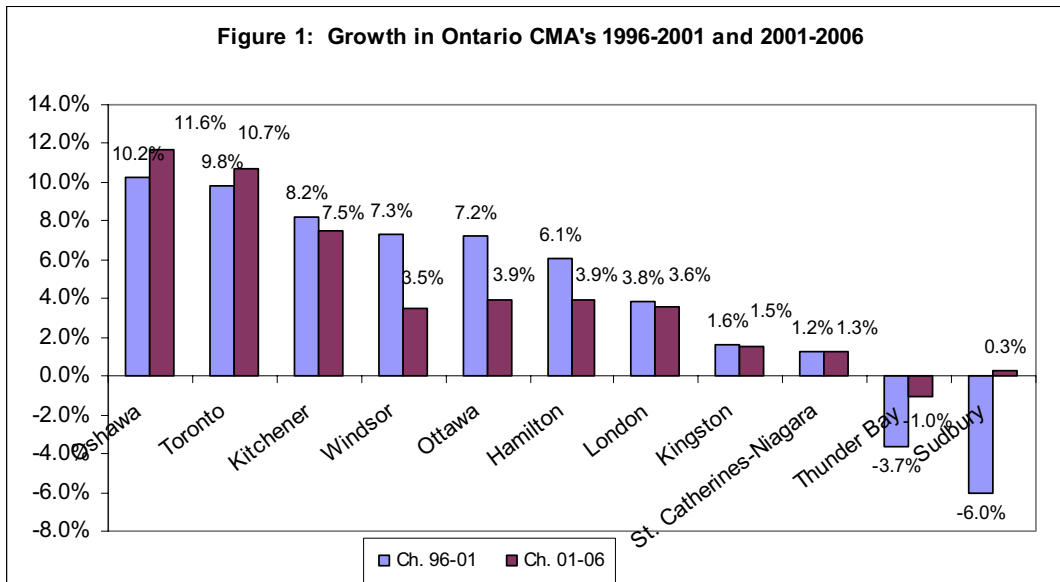
In this section we review trends in population growth, household size and type, income as well as trends in housing production, costs and availability.

### **2.4.1 Demographic Trends**

#### **2.4.1.1 *Recent Population Growth in the City of Windsor and the Windsor CMA***

The 2001 Census showed that between 1996 and 2001, the Windsor CMA experienced a relatively high growth rate of 7.3% - almost the same level as Ottawa's and slightly behind that of the Kitchener CMA. The Windsor CMA was the fourth fastest growing metropolitan area in Ontario. This high rate of growth in the Windsor area in the 1996-2001 period can be attributed to the strong employment in the auto sector and the growing diversification of the local economy.

More recent data from Statistics Canada shows that growth in the Windsor CMA had slowed down - to 3.5% for the five-year period, 2001 to 2006. The slow-down reflects the changing economic conditions in the Windsor area and the lower levels of net migration into the area (see Section 2.4.1.3).



Source: Statistics Canada, 2001 census, and Annual Demographic Estimates: Census Metropolitan Areas, Economic Regions and Census Divisions, Age and Sex, 2001-2006 Cat. 91-214-XIE

The City of Windsor has been experiencing slower population growth than some of the surrounding communities (See Table 1 below) even though it still captures a larger share of the CMA population growth. For example, the City of Windsor grew by 3.3% between 1991 and 1996 compared to 9.6% in Amherstburg, 10.1% in Lakeshore, 23.7% in LaSalle and 19.8% in Tecumseh. Nevertheless, the City of Windsor captured the highest share of growth in the Windsor CMA during this time period – just over a third and its absolute increase in population was almost twice that of LaSalle and Tecumseh.

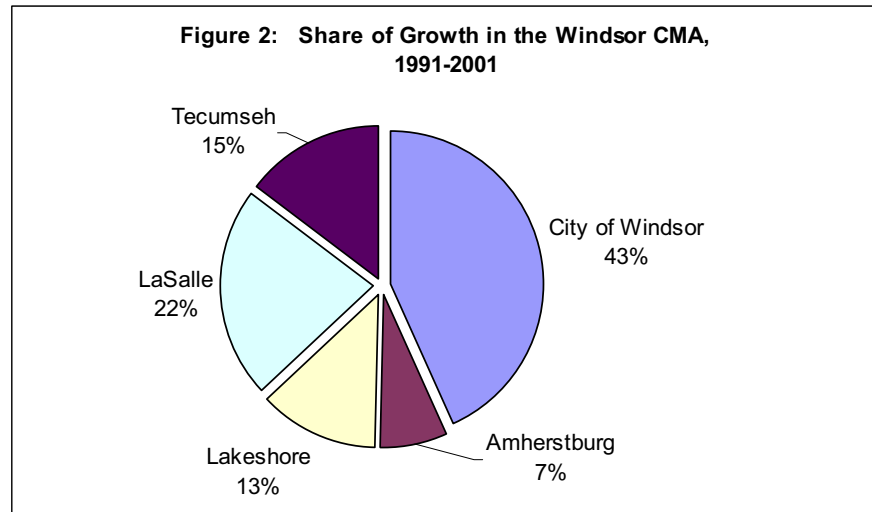
During the next five-year period, 1996-2001, Windsor’s growth rate was slightly higher than in the previous period. Between 1996 and 2001, the City of Windsor grew by 5.4% compared to 5.5% in Amherstburg, 10.0% in Lakeshore, 22.9% in LaSalle and 8.4% in Tecumseh. Again, however, the growth rate on its own can be misleading as the City captured 50.8% of the population growth in the Windsor CMA – well above that captured by other municipalities in the CMA and twice the amount of growth captured by the fastest growing municipality – LaSalle.

**Table 1: Population Growth in Windsor, Windsor CMA and Ontario**

	1991	1996	1991-1996			2001	1996-2001		
	#	#	Change	% Change	Share of Growth	#	Change	% Change	Share of Growth
City of Windsor	191,435	197,694	6,259	3.3%	34.5%	208,402	10,708	5.4%	50.8%
Amherstburg	17,578	19,273	1,695	9.6%	9.3%	20,339	1,066	5.5%	5.1%
Lakeshore	23,720	26,127	2,407	10.1%	13.3%	28,746	2,619	10.0%	12.4%
LaSalle	16,628	20,566	3,938	23.7%	21.7%	25,285	4,719	22.9%	22.4%
Tecumseh	19,320	23,151	3,831	19.8%	21.1%	25,105	1,954	8.4%	9.3%
Windsor CMA	268,681	286,811	18,130	6.7%	100.0%	307,877	21,066	7.3%	100.0%
Ontario	10,084,885	10,753,573	668,688	6.6%		11,410,046	656,473	6.1%	

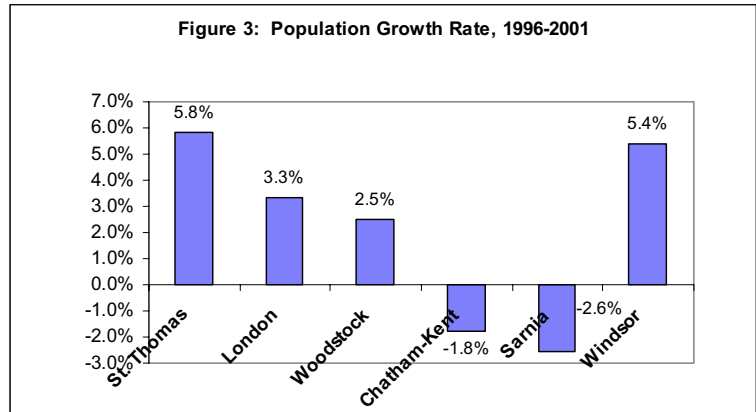
Source: Statistics Canada, various Census years.

As shown in Figure 2, the City of Windsor captured the lion's share of population growth in the Windsor CMA between 1991 and 2001 - accounting for 43% of growth. La Salle captured 22% of growth, Tecumseh 15% and Amherstburg 7%.



Source: Statistics Canada, 1991 and 2001 Census

The City of Windsor has had a high level of growth in recent years compared to other municipalities in South-western Ontario as is shown by Figure 3. Between 1996 and 2001 Windsor’s population growth outpaced that of the City of London, Woodstock, Chatham-Kent and Sarnia.



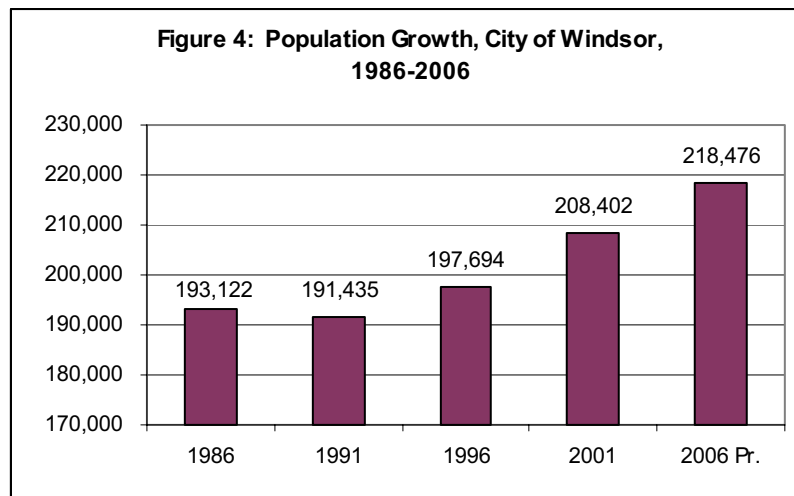
Source: Statistics Canada, 2001 Census

As Figure 4 and Table 2 show, the City of Windsor has continued to grow at a rapid rate since 2001. It is estimated that Windsor’s 2006 population is 218,467 – an increase of 5.6% which is slightly above the increase in the previous five-year period of 5.4%.

**Table 2: Population Growth, City of Windsor, 1986-2006**

Year	Population	% Change
1986	193,122	
1991	191,435	-0.9%
1996	197,694	3.3%
2001	208,402	5.4%
2006 Pr.	218,476	4.8%

Source: Statistics Canada and for 2006, the Reference Scenario figure was used.



### 2.4.1.2 Components of Growth

Population growth occurs as the result of natural increase (births minus deaths) and net migration - 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 of Canada). Table 3 provides a summary of recent components of growth in the Windsor CMA.

**Table 3: Natural Increase and Migration 1997-98 to 2003-04**

Year	Births	Deaths	Natural Increase	International Migration			
				Immig.	Emigr.	N.P.R	Net
1997-98	3,483	2,295	1,188	2,817	1,056	(84)	1,677
1998-99	3,349	2,328	1,021	2,571	1,110	77	1,538
1999-00	3,578	2,378	1,200	3,406	963	128	2,571
2000-01	3,570	2,405	1,165	4,495	1,158	391	3,728
2001-02	3,656	2,315	1,341	3,709	833	190	3,066
2002-03	3,572	2,382	1,190	2,436	1,247	395	1,584
2003-04	3,668	2,461	1,207	2,814	1,474	42	1,382

Year	Internal Migration							Total Net Migration	Growth
	Interprovincial			Intraprovincial			Net Internal		
	In	Out	Net	In	Out	Net			
1997-98	1,285	926	359	6,659	5,775	884	1,243	2,920	4,108
1998-99	1,287	847	440	6,775	5,378	1,397	1,837	3,375	4,396
1999-00	1,447	849	598	7,606	5,756	1,850	2,448	5,019	6,219
2000-01	1,368	920	448	6,608	5,211	1,397	1,845	5,573	6,738
2001-02	1,164	1,153	11	6,407	6,033	374	385	3,451	4,792
2002-03	1,026	1,094	(68)	6,350	6,347	3	(65)	1,519	2,709
2003-04	965	1,146	(181)	5,913	6,330	(417)	(598)	784	1,991

Source: Statistics Canada, Annual Demographic Statistics, various years.

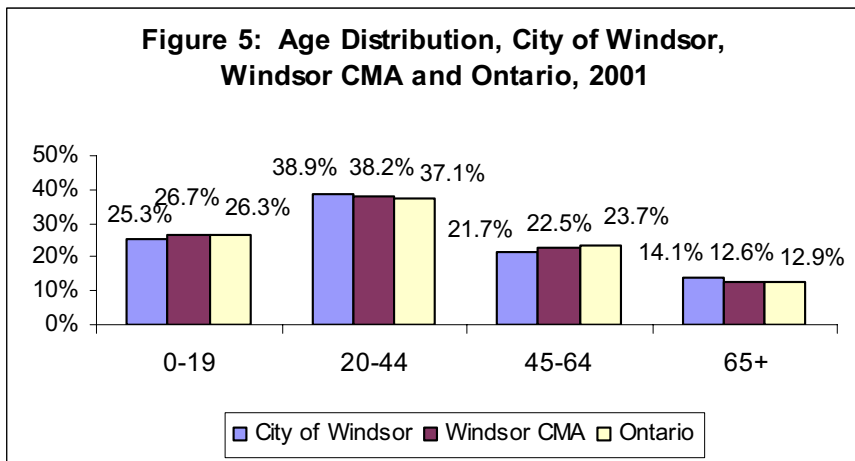
Between 1999 and 2002, the Windsor CMA received a relatively high level of net international migrants (those moving in minus those moving out) with net international migration peaking at over 3,700 in the year 2000-2001. However, between 2002 and 2004, the level of net international migrants has dropped considerably falling to 1,382 net migrants in the year 2003-2004 - only 37% of the level in 2000-01. Over the recent five-year period (2000-2004) there was an annual average of 2,500 net international migrants. Natural increase has remained relatively constant at around 1,200 over the most recent five-year period.

While the CMA has experienced an average of 800 net internal migrants over the five-year period 2000-2004, it is worth noting that since 2002 the Windsor CMA has been losing population to other parts of Canada and to other parts of Ontario. To a large extent this negative net internal migration pattern reflects a slowing down of the Windsor economy. The slowing down of growth due to natural increase and net migration should be reflected in the 2006 population figures.

On average, the Windsor CMA has been growing by close to 4,490 persons annually with the bulk of such growth coming from natural increase (1,221) and international migration (2,500).

### 2.4.2 Age Distribution

A quarter (25%) of the population in the City of Windsor is under 19 years of age. The largest component of the population consists of persons aged 20 – 44 years old who account for 39% of the population. This group is the age group most likely to be looking for their first home. Middle aged persons 45-64 years of age represent 22% of the population and those 65+ account for 14% of the population. Close to a quarter (22.9%) are 55 years or older.



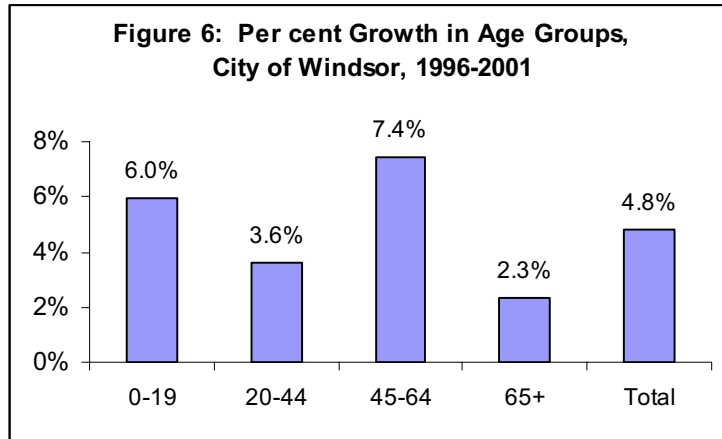
Source: Statistics Canada, 2001 Census

The City of Windsor has a slightly higher proportion of its population who are 65+ compared to the Windsor CMA and Ontario. It also has a slightly higher proportion of its population who are young adults (aged 20-44 years) compared to the CMA and Ontario as a whole (reflecting employment and educational opportunities in the City).

The age categories showing the highest levels of growth are the 45-64 year olds followed by the 0-19 year olds (See Figure 6 below). Those in the 45-64 year age group include the baby boom generation while the latter category, aged 10-19, represent the baby boom echo, that is children born to baby boomers.



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 45 by



2011. The future age distribution of the City of Windsor population is discussed in Section 2.51.4

Source: Statistics Canada, 2001 Census

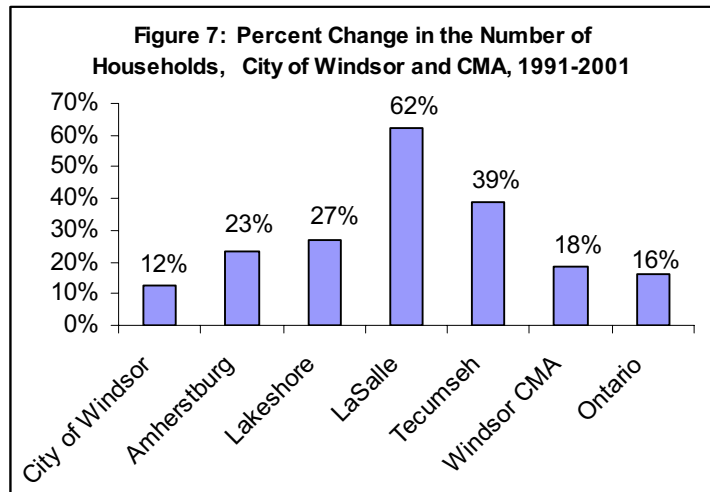
**Table 4: Age Distribution**  
City of Windsor, Windsor CMA, Ontario, 2001

Age Group	City of Windsor		Windsor CMA		Ontario	
	#	%	#	%	#	%
0-4	13,160	6.3%	19,540	6.3%	671,250	5.9%
5-9	13,605	6.5%	21,225	6.9%	772,650	6.8%
10-14	12,925	6.2%	20,970	6.8%	788,850	6.9%
15-19	13,040	6.3%	20,445	6.6%	769,415	6.7%
<b>0-19</b>	<b>52,730</b>	<b>25.3%</b>	<b>82,180</b>	<b>26.7%</b>	<b>3,002,165</b>	<b>26.3%</b>
20-24	15,260	7.3%	21,280	6.9%	718,420	6.3%
25-29	16,545	7.9%	21,945	7.1%	729,655	6.4%
30-34	16,440	7.9%	23,345	7.6%	828,840	7.3%
35-39	17,155	8.2%	26,005	8.4%	989,840	8.7%
40-44	15,770	7.6%	25,010	8.1%	969,670	8.5%
<b>20-44</b>	<b>81,170</b>	<b>38.9%</b>	<b>117,585</b>	<b>38.2%</b>	<b>4,236,425</b>	<b>37.1%</b>
45-49	14,135	6.8%	21,895	7.1%	859,130	7.5%
50-54	12,770	6.1%	20,110	6.5%	776,145	6.8%
55-59	9,830	4.7%	15,170	4.9%	584,495	5.1%
60-64	8,445	4.0%	12,235	4.0%	479,500	4.2%
<b>45-64</b>	<b>45,180</b>	<b>21.7%</b>	<b>69,410</b>	<b>22.5%</b>	<b>2,699,270</b>	<b>23.7%</b>
65-69	7,900	3.8%	10,905	3.5%	430,880	3.8%
70-74	7,770	3.7%	10,370	3.4%	387,290	3.4%
75-79	6,710	3.2%	8,610	2.8%	313,795	2.8%
80-84	4,010	1.9%	4,965	1.6%	190,135	1.7%
85+	3,115	1.5%	3,800	1.2%	150,065	1.3%
<b>65+</b>	<b>29,505</b>	<b>14.1%</b>	<b>38,650</b>	<b>12.6%</b>	<b>1,472,165</b>	<b>12.9%</b>
<b>Total</b>	<b>208,585</b>	<b>100.0%</b>	<b>307,825</b>	<b>100.0%</b>	<b>11,410,025</b>	<b>100.0%</b>

Source: Statistics Canada, 2001 Census

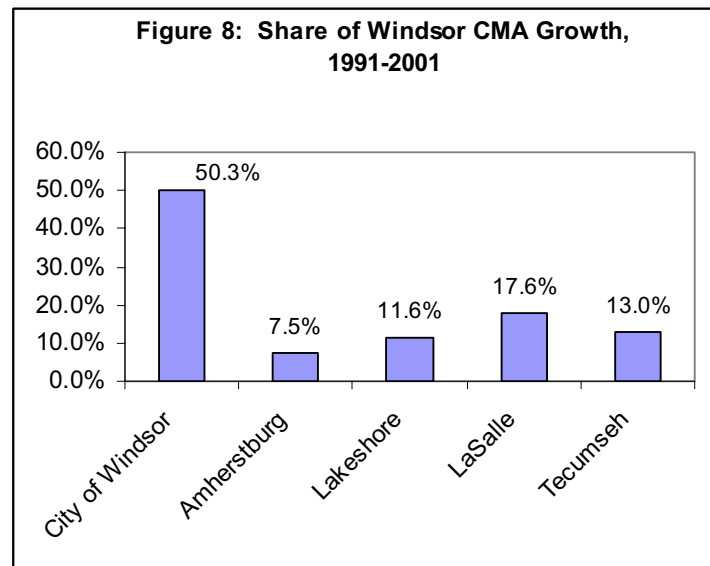
### 2.4.3 Household Growth

The number of households in the City of Windsor has grown from 74,655 households in 1991 to 83,825 households in 2001 representing a 12% increase. During the same period, Windsor’s population grew by 9%. 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 increase in households compared to population is accompanied by a decrease in household size.



Source: Statistics Canada, 1991 and 2001 Census

As Figure 7 shows the increase in the number of households in Windsor has been lower than that observed in other municipalities in the CMA, with the highest increase being observed in LaSalle and Tecumseh. Despite the lower percentage increase in the number of households in the City compared to other municipalities in the CMA, the City accounted for 50% of household growth in the period 1991-2001. See Figure 8. During the same period, the City accounted for 43% of population growth in the CMA (refer to Figure 2 on page 12).



Source: Statistics Canada, 1991 and 2001 Census

**Table 5: Change in the Number of Households  
in Windsor and the Windsor CMA,1991-2001**

	1991 #	2001 #	91-01 Ch. #	91-01 Ch. %	Share of Change
City of Windsor	74,655	83,825	9,170	12.3%	50.3%
Amherstburg	5,870	7,230	1,360	23.2%	7.5%
Lakeshore	7,775	9,890	2,115	27.2%	11.6%
LaSalle	5,160	8,375	3,215	62.3%	17.6%
Tecumseh	6,030	8,390	2,360	39.1%	13.0%
Windsor CMA	99,490	117,710	18,220	18.3%	100.0%
Ontario	3,638,360	4,219,410	581,050	16.0%	

Source: Statistics Canada, 1991 and 2001 Census

#### 2.4.4 Household Type and Size

As can be seen by Table 6 below, approximately two-thirds of the City of Windsor's households are considered family households and a third are non-family. A family household includes single and two-parent families as well as childless couples and multi-family households. A non-family household consists of single persons and more than one unrelated persons sharing accommodation. In the more suburban municipalities around Windsor, a higher proportion of households are family households.

**Table 6: Distribution of Family/Non-Family Households,  
City of Windsor and the Windsor CMA**

	1991			2001						
	Family	Non-Family	Total	Family	Non-Family	Total				
City of Windsor	50,455	67.6%	24,200	32.4%	74,655	55,595	66.3%	28,230	33.7%	83,825
Amherstburg	4,730	80.7%	1,130	19.3%	5,860	5,785	80.0%	1,450	20.0%	7,235
Lakeshore	6,505	83.7%	1,265	16.3%	7,770	8,220	83.1%	1,670	16.9%	9,890
LaSalle	4,575	88.7%	585	11.3%	5,160	7,210	86.1%	1,160	13.9%	8,370
Tecumseh	5,245	86.9%	790	13.1%	6,035	7,080	84.4%	1,305	15.6%	8,385
Windsor CMA	71,510	71.9%	27,970	28.1%	99,480	83,895	71.3%	33,820	28.7%	117,715
Ontario	2,668,000	73.3%	970,370	26.7%	3,638,370	3,085,500	73.1%	1,133,910	26.9%	4,219,415

Source: Statistics Canada, 1991 and 2001 Census

Families with children account for approximately 40% of all households in the City of Windsor. Childless couples account for just over a quarter. Single parent families represent 14% of all households (compared to 12% in Ontario), and account for approximately a third (33%) of all families with children. Windsor has a higher proportion of single parent families than Ontario

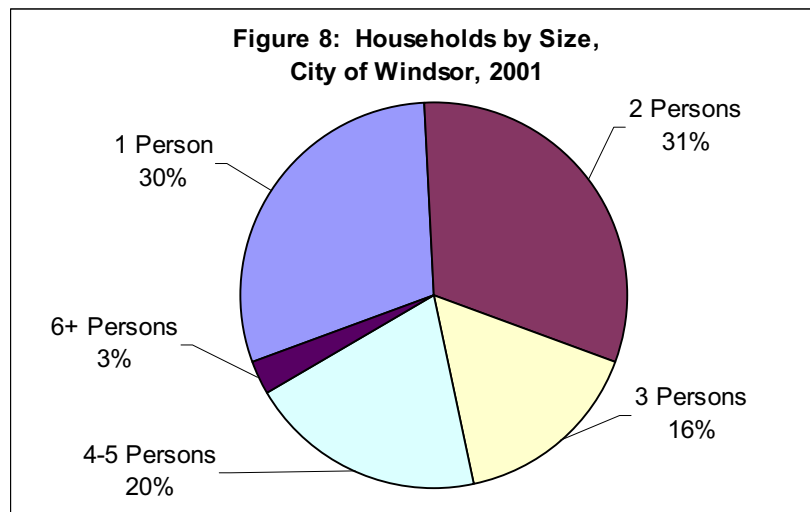
where 12% of all households are single parent families. Non-family households represent a third of households in the City and are primarily single persons living alone.

**Table 7: Distribution of Household Type, City of Windsor, 2001**

Household Type	#	%
Family	55,595	66.3%
Childless Couple	21,185	25.3%
Couple with Children	22,645	27.0%
Single Parent Family	11,330	13.5%
Other Families	435	0.5%
Non-Family	28,230	33.7%
Total Households	83,825	100.0%

Source: Statistics Canada, 1991 and 2001 Census

The household composition of Windsor is reflected in the distribution of households by household size. Just under a third of households consist of one-person or two-person households – together these two household sizes account for 61% of all households. The remaining 39% are households with 3 or more persons.



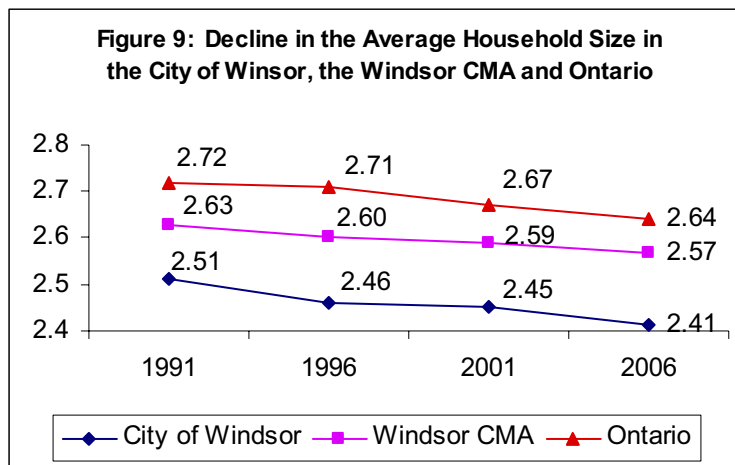
Source: Statistics Canada, 2001 Census

As is shown in Table 8 and Figure 9, the average household size in the City of Windsor has been declining. The average household size was 2.6 persons in 1986 and in 2001 it was 2.45 persons. The household size appears to have bottomed out by 1996 and household size decline is anticipated to be more gradual in the future. The average household size in the City of Windsor is smaller than in the Windsor CMA, reflecting the higher proportion of single person households in the City and conversely the higher proportion of family households in the CMA. The household sizes for 2006 are estimates only.

**Table 8: Household Size, City of Windsor, Windsor CMA and Ontario**

	1986	1991	1996	2001	2006
City of Windsor	2.60	2.51	2.46	2.45	2.41
Windsor CMA		2.63	2.60	2.59	2.57
Ontario	2.77	2.72	2.71	2.67	2.64

Source: Statistics Canada, Census various years and 2006 based on Lapointe Consulting estimates



Source: Statistics Canada, Census various years and 2006 based on Lapointe Consulting estimates

## **2.4.5 Socio-Economic Trends**

### *2.4.5.1 Windsor's Economy Faces Major Challenges*

As was cited in the economic conditions report prepared by EDP Consulting, following a decade of strong economic growth, the Windsor-Essex area's economy slowed down between 2000 and 2004.<sup>1</sup> Between 2000 and 2004 the economy grew by 3.6% compared to the Provincial average of 8.6%. While manufacturing is a major sector of the local economy that accounts for 28% of employment, this sector has shown a significant decline between 2002 and 2004. Other sectors of the economy are also experiencing slower growth such as wholesale and retail trade, transportation and warehousing, and information, culture and recreation. Sectors that are performing well are education, health care, and public administration (i.e. population serving sectors, which are expected to grow in the overall economy regardless of declines in other sectors) and accommodation and food.

The slower growth rate in the Windsor area has been attributed to the high Canadian dollar which is affecting both manufacturing and the tourist industry. The auto industry in the Windsor area is at a crossroads as layoffs are expected in the auto sector which is undergoing continuing competition from foreign companies. Windsor has been a focal point for downsizing of Ford's Canadian operations resulting in announced permanent layoffs totalling more than 1,700 workers between June 2006 and the end of 2007. This restructuring will have a short-term effect on Windsor's growth prospects; although over time, it is anticipated that the local economy will adjust through new investment and retooling of the auto industry. At the same time, there is considerable anxiety in the City of Windsor regarding layoffs in the auto sector.

It should be noted that other parts of Ontario are also losing their manufacturing employment due to foreign competition and the high Canadian dollar as well as the slowing down of the U.S. economy.

According to the economic base analysis, driving sectors of the economy are construction, public administration, health care, and finance/insurance/real estate. These sectors represent a dramatic departure from reliance on the core sector, manufacturing

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<sup>1</sup> Based on an economic base analysis by Matthew Fisher and Associates.

Recommended target sectors identified in the economic base analysis report for the Windsor-Essex area are manufacturing, financial services, health care, post secondary education, tourism, and agri-business.

#### 2.4.5.2 Employed Labour Force

As is shown below in Table 9, almost a third of the resident labour force in the City of Windsor is employed in manufacturing and construction – considerably higher than in the Province as a whole. The remaining two-thirds of the labour force are employed in the service sector. The largest individual service sector industries are: wholesale and retail trade, health and education and business services. The proportion of employment by industry has remained constant between 1996 and 2001 although in 2006, we can expect to see a shift towards service industries with recent closings in the auto industry in Windsor.

**Table 9: Employed Labour Force,  
Windsor, Windsor CMA and Ontario, 2001**

Industry	Windsor City		Windsor CMA		Ontario	
	#	%	#	%	#	%
Agriculture and other resource-based industries	1,140	1.1%	2,675	1.7%	191,020	3.2%
Manufacturing and construction industries	33,920	32.9%	52,735	33.6%	1,316,580	22.0%
Wholesale and retail trade	13,910	13.5%	21,070	13.4%	950,730	15.9%
Finance and real estate	3,660	3.6%	5,905	3.8%	401,445	6.7%
Health and education	15,015	14.6%	23,710	15.1%	902,990	15.1%
Business services	13,600	13.2%	19,980	12.7%	1,145,910	19.1%
Other services	21,790	21.1%	31,030	19.8%	1,084,090	18.1%
Total - Experienced labour force	103,035	100.0%	157,100	100.0%	5,992,765	100.0%

Source: Statistics Canada, 2001 Census

As is shown in Table 10, according to the 1996 and 2001 census, the City of Windsor's unemployment rate was 9.0% in 1996 and fell to 7.5% in 2001. No specific unemployment data is available for 2006 except for the Windsor CMA where the unemployment rate grew from 6.3% in 2001 to 8.5% in 2006. At this time, the Windsor area has a higher unemployment level than the Province as a whole reflecting the issues discussed above. The City has faced such challenges before and has shown itself to be very resilient and able to bring the community together to develop and implement economic strategies.

**Table 10: Unemployment Rates, 1996-2006**  
**City of Windsor, Windsor CMA and Ontario**

	1996	2001	Dec. 06
City of Windsor	9.0	7.5	n/a
Windsor CMA	8.1	6.3	8.3
Ontario	9.1	6.1	7.5

Source: Statistics Canada, 1996 and 2001 Census, 2006 from Statistics Canada, Labour Force Survey Statistics Canada

### 2.4.5.3 Income Levels

In 2004 the median household income in the City of Windsor was \$49,813 – lower than that of the Windsor CMA and Ontario as a whole. Half of all households are below or above the median income. The median household income in the City was 14% lower than that of the CMA. To a large extent this difference reflects the higher proportion of non-family households, mostly single persons, in the City compared to the CMA. For example, the 2000 median household income for one-person households in the City of Windsor is \$24,478 compared to \$60,099 for households with two or more persons.

**Table 11: Median Household Income, 2000 and 2004**  
**City of Windsor, Windsor CMA and Ontario**

	2000	2004
City of Windsor	\$46,949	\$49,813
Windsor CMA	\$54,442	\$57,763
Ontario	\$53,626	\$56,897

Note: 2004 household incomes based on increase in family and non-family household incomes between 2000 and 2004 from Statistics Canada

Source: Statistics Canada, 2001 Census and Lapointe Consulting

Statistics Canada estimates incomes for families and non-family persons using the income tax returns. As is shown below in Table 12, family households had incomes that were three times that of non-family households. This is not surprising as family households often have more than one income earner and non-family households also include many older persons (mostly women) living on their own.



**Table 12: Median Family and Non-Family Incomes, 2000 Income, City of Windsor, Windsor CMA and Ontario**

	Family		Non-Family	
	2001	2004	2001	2004
Windsor CMA	\$65,600	\$68,400	\$24,000	\$24,300
Ontario	\$58,400	\$62,500	\$20,900	\$22,900

Source: Statistics Canada, CANSIM

According to the 2001 Census, 13% of Windsor’s families had incomes below the low-income cutoffs.<sup>2</sup> Over a third (34.9%) of singles were classified as low-income. The proportion of families and singles who are classified as low-income is higher in the City compared to the CMA and Windsor-Essex.

**2.4.5.4 Households on Fixed Incomes and Low-Income Earners**

Incomes for households on social assistance continue to be well below the level required for such households to be able to meet their basic needs. As Table 13 below singles reliant on Ontario Works receive only \$547 per month and a maximum shelter allowance of \$436. When a single person is receiving social assistance under the Ontario Disability Support Program, their income rises to \$978 per month including a maximum of \$436 per month for rent. Families face similar constraints with a single parent family and a child receiving \$1,007 per month out of which the maximum shelter component is \$537. A more detailed analysis of housing affordability for households on Ontario Works or ODSP is provided in Section 2.4.6.5.

<sup>2</sup> Low-income cut-offs (LICO) are income thresholds, determined by analyzing family expenditure data below which families will devote a larger share of income to necessities of food, shelter and clothing than the average family. These income thresholds are established for different household sizes and size of community.

**Table 13: Social Assistance and Shelter Component, November, 2006**

	Ontario Works		ODSP	
	General Payment	Max. Shelter Portion (part of general payment)	General Payment	Max. Shelter Portion (part of general payment)
Single Person	\$547	\$342	\$978	\$436
One adult + one child	\$1,007	\$537	\$1,4978	\$686
One adult + two children	\$1,141	\$582	\$1,670	\$744
Two adults and one child	\$1,082	\$582	\$1,663	\$744
Two adults and two children	\$1,239	\$632	\$1,859	\$808

As is shown in Table 14 the number of households on social assistance has grown from 5,106 in 2000 to 7,042 in 2006 (all figures are for December of each year). The number of households on Ontario Works jumped considerably in 2005 as the local economy started to slow down.

**Table 14: Number of Households in the City of Windsor Receiving Ontario Works Benefits, December, 2000 to December 2006**

Year	Caseload
2000	5,106
2001	5,812
2002	5,744
2003	5,823
2004	5,904
2005	7,445
2006	7,042

Source: City of Windsor, Social Services Department

Seniors are another group who have fixed incomes. In Ontario, the maximum amount of pension income provided as of July 2006 for a single senior citizen 65 and over is \$1,178 per month (or \$14,134 annually). This monthly income is a combination of Old Age Security (OAS), Guaranteed Income Supplement (GIS) and Guaranteed Annual Income System (GAINS)

payments. This maximum benefit is reduced by income received from other sources such as Canada Pension Plan (CPP), interest or other income.

For a senior couple the maximum monthly income in July 2006 from the combination of OAS, GIS and GAINS is \$1,941 per month (or \$23,291 annually).

## **2.4.6 Housing Trends**

In this section we discuss housing trends including:

- the composition of the housing stock,
- trends in housing production;
- housing affordability analysis.

### **2.4.6.1 Current Housing Stock**

Just under two-thirds (66.5%) of Windsor's housing stock consist of single detached dwellings and semi-detached dwellings. (See Table 15 below) Row houses represent 5.4% of the housing stock and apartments of various types account for 24%. In the CMA as a whole, close to three quarters of the housing stock is accounted for by single detached and semi detached houses, row houses account for 4.5% and apartments account for 21%. With the recent expansion of the City on lands formerly in Tecumseh, the City's proportion of singles and semis may increase.

A further analysis of the housing stock by tenure, shows that in 2001, 90% of single detached were owned while only 57% of semi detached and 35% of row houses were owned. (Refer to Table 16.)

Among apartments, 30% of apartments in duplexes were owned units and 70% were rented, 15% of high-rise apartments were owned and 85% rented, and, 8% of low-rise apartments were owned while 92% were rented.

**Table 15: Windsor Housing Stock, by Dwelling Type, 2001**

Housing Type	City of Windsor		Windsor CMA	
	Total	%	Total	%
Single-detached	52,380	62.5%	82,690	70.2%
Semi-detached	3,345	4.0%	4,135	3.5%
Row house	4,490	5.4%	5,250	4.5%
Apartment, detached duplex	3,265	3.9%	3,575	3.0%
Apartment, building 5+ storeys	11,825	14.1%	12,480	10.6%
Apartment, building < 5 storeys	8,285	9.9%	9,240	7.8%
Other single-attached house	215	0.3%	270	0.2%
Movable dwelling	15	0.0%	75	0.1%
<b>Total</b>	<b>83,820</b>	<b>100.0%</b>	<b>117,715</b>	<b>100.0%</b>

Source: Statistics Canada, 2001 Census

**Table 16: Dwelling Type by Tenure, City of Windsor, 2001**

Housing Type	Owned		Rented		Total	
	#	%	#	%	#	%
Single-detached	47,320	90.3%	5,060	9.7%	52,380	62.5%
Semi-detached	1,905	57.0%	1,440	43.0%	3,345	4.0%
Row house	1,565	34.9%	2,925	65.1%	4,490	5.4%
Apartment, detached duplex	985	30.2%	2,280	69.8%	3,265	3.9%
Apartment, building 5+ storeys	1,810	15.3%	10,015	84.7%	11,825	14.1%
Apartment, building < 5 storeys	690	8.3%	7,595	91.7%	8,285	9.9%
Other single-attached house	65	30.2%	150	69.8%	215	0.3%
Movable dwelling	n/a	n/a	n/a	n/a	15	0.0%
<b>Total</b>	<b>54,345</b>	<b>64.8%</b>	<b>29,475</b>	<b>35.2%</b>	<b>83,820</b>	<b>100.0%</b>

Source: Statistics Canada, 2001 Census

#### 2.4.6.2 Age of Dwellings

Almost half of the City of Windsor's dwellings were built before 1960. More than a fifth (22%) of the City's rental housing stock was built in 1945 or earlier and 18% was built between 1946 and 1960. While older housing plays an important role in providing affordable housing, the high proportion of rental units that are older indicates the need for investment in upgrading of such units and/or replacement with newer units where renovation is not feasible.

### 2.4.6.3 Housing Production

Since 1996, the level of housing production has doubled in the City of Windsor. Currently 1,275 dwelling units are produced annually in the City. Over the past decade (from 1996 to 2005) approximately two-thirds of the new dwellings produced in the Windsor were single detached, 13% semi detached, 10% row housing and 10% apartments. The high level of apartment production in the early 90's was due to the existence of non-profit housing programs which were cancelled in 1995.

**Table 17: Housing Completions  
in the City of Windsor by Type, 1991-2005**

Period	Singles	Semis	Rows	Apts.	Total
1991-95	412	44	53	181	690
% of Tot.	60%	6%	8%	26%	100%
1996-00	822	166	90	168	1,245
% of Tot.	66%	13%	7%	13%	100%
2001-05	824	151	167	133	1,275
% of Tot.	65%	12%	13%	10%	100%
10-year Ave.	823	158	129	150	1,260
	65.3%	12.6%	10.2%	11.9%	100.0%
15-year Ave.	686	120	103	161	1,070
	64.1%	11.2%	9.7%	15.0%	100.0%

Source: CMHC, Ontario Market Analysis Centre and Lapointe Consulting

There has been a growing trend to produce ownership housing over the past decade. This is due to several factors including the decline in interest rates which has made home ownership more affordable, the cancellation of the non-profit housing programs by the federal and provincial levels of government and the growing popularity of condominium ownership.

During the 1991 to 1995 period, 71% of completions were ownership units and 29% were rental units. In the following 10-year period, 95% of completions were ownership units and 5% were rental units.

All single detached and semi detached over the all of the time periods were built as ownership units. A small proportion of row housing units are being completed as rental units with the majority being produced as ownership units. This is in contrast to the 1991 to 1995 period when 58% of row housing units were built as rental and 42% built as ownership units.

Among apartment units 95% of units built between 1991 and 1995 were rental while over the past decade approximately a third are being built as rental units.

**Table 18: Housing Completions,  
City of Windsor by Tenure, 1991-2005**

Period	Singles		Semis		Rows		Apts.		All Types		
	Owned	Rented	Owned	Rented	Owned	Rented	Owned	Rented	Owned	Rented	Total
1991-95	412	0	44	0	22	31	10	171	487	202.2	690
% of Tot.	100%	0%	100%	0%	42%	58%	5%	95%	71%	29%	100%
1996-00	822	0	166	0	90	0	107	61	1,184	60.8	1,245
% of Tot.	100%	0%	100%	0%	100%	0%	64%	36%	95%	5%	100%
2001-05	824	0	151	0	157	11	90	43	1,221	54.2	1,275
% of Tot.	100%	0%	100%	0%	94%	6%	67%	33%	96%	4%	100%
10-year Ave.	823	0	158	0	123	5	98	52	1,203	58	1,260
% of Tot.	100.0%	0.0%	100.0%	0.0%	95.8%	4.2%	65.4%	34.6%	95.4%	4.6%	100.0%
15-year Ave.	686	0	120	0	89	14	69	92	964	106	1,070
% of Tot.	100.0%	0.0%	100.0%	0.0%	86.6%	13.4%	42.8%	57.2%	90.1%	9.9%	100.0%

Source: CMHC, Ontario Market Analysis Centre and Lapointe Consulting

As the following table shows, housing production has been robust in the Windsor CMA over the past 10 years. A total of 21,811 residential units were produced in the CMA from 1996 to 2005. More than half of the singles produced in the CMA were built in the City. Sixty-six percent (66%) of semis were produced in the City; 74% of rows and 77% of apartments. Windsor City accounted for 58% of all housing produced in the CMA from 1996 to 2005

**Table 19: Windsor City and Windsor CMA Housing Production 1996-2005**

	Singles	Semis	Rows	Apts	Total
<b>Windsor CMA</b>	15,712	2,396	1,743	1,960	21,811
<b>Annual Production</b>	1,571	240	174	196	2,181
<b>% CMA</b>	100%	100%	100%	100%	100%
<b>Windsor City</b>	8,227	1,584	1,285	1,504	12,600
<b>Annual Production</b>	823	158	129	150	1,260
<b>% CMA</b>	52%	66%	74%	77%	58%

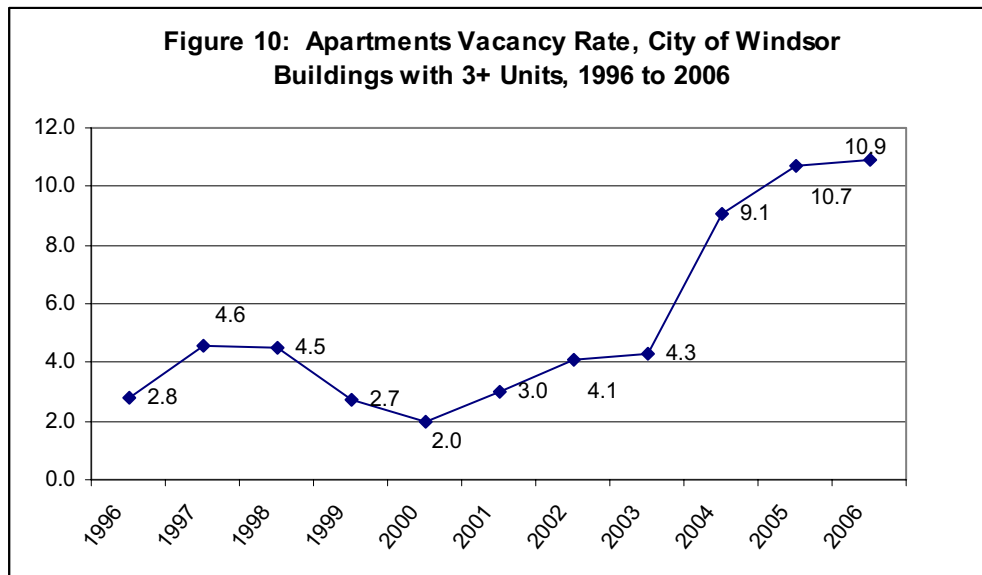
Source: CMHC, Ontario Market Analysis Centre and Lapointe Consulting

#### 2.4.6.4 Rental Housing Availability

Since 2002 the apartment vacancy rate has been increasing in the City of Windsor; however, the most dramatic increase was in 2004 when the vacancy rate rose to 9.1%. As of October, 2006, the vacancy rate in the City was 10.9%. Vacancy rates are also high for townhouses - according

to CMHC the vacancy rate for townhouses rose from 6.3% in 2005 to 9.9% in 2006 primarily because the average rent would cover the cost on a starter home in Windsor.<sup>3</sup>

Much of this increase in the vacancy rate in rental housing can be attributed to the relatively low costs of owning compared to renting as a result of lower mortgage rates. Ownership costs have declined because of lower mortgage rates which have been below 7% since 2001. In 2005 the mortgage rate reached a record low of 5.39% and while the mortgage rate has increased somewhat in 2006, it is still low at 6.8%. Other factors in the continuing high vacancy rates are lower net migration to the City and lower job growth rates. The level of international migrants has declined from the high level reached 2000-2002 resulting in less demand for rental accommodation. Job growth in the 15-24 year age group, who are more likely to rent has been stagnant.



Source: CMHC, Ontario Market Analysis Centre

CMHC's October, 2006 Rental Market Report for the Windsor area notes that the rental housing universe declined between 2005 and 2006 as some triplexes and fourplexes were either converted to ownership housing or rented to family members while other units were demolished or converted to ownership housing. The number of rental units in the rental universe declined from 14,455 in 2005 to 14,085 in 2006 representing a decline of 370 rental units or about 3% of the 2005 rental stock.

<sup>3</sup> CMHC, Rental Market Report, Windsor CMA, 2006

#### 2.4.6.5 Housing Costs and Housing Affordability

In this section we discuss housing affordability including defining affordable housing, rental and ownership costs, and affordability problems.

##### *Defining Affordable Housing*

###### *a) Upper Limits Set by HARS Report*

A general definition of housing that is affordable is when a household pays less than 30% of their income on housing costs. This definition is somewhat problematic in that for lower income households, this can mean that they cannot pay for other basic necessities.

The City of Windsor is the Consolidated Municipal Service Manager (CMSM) for the City and municipalities in nearby Essex County. As such it is responsible for administering the existing social housing stock, developing social housing policy and helping to create new supply of affordable housing in the community. A major undertaking of the CMSM was the preparation of a Housing Analysis and Recommended Strategies (HARS) report completed in 2004 by SHS Inc. As part of the analysis, the report considered several options for defining affordable housing and its recommended approach as discussed below has been adopted by the Windsor City Council. :

*Affordable housing means housing which would have a market price or rent that would be affordable to those households within the lowest 35% of the income distribution for Windsor –Essex.*

*Housing that is affordable to low and moderate income is defined as:*

- a) Affordable rental housing is housing where monthly rent (excluding utilities) does not exceed 30% of tenants' gross monthly household income.*
- b) Affordable ownership housing is housing where monthly housing expenses (including mortgage principle, interest and property tax but excluding insurance or utilities) do not exceed 30% of gross monthly household income.*

Using 2000 incomes from the 2001 census, the 35<sup>th</sup> income percentile would be approximately \$40,000 for Windsor-Essex. The upper range of affordable rent at the 35<sup>th</sup> income level was identified as \$1,000 and the upper threshold of affordable ownership housing was \$140,000. Using 2006 incomes the 35<sup>th</sup> percentile is estimated at \$43,100 with an affordable rent at \$1,077 and affordable house price at \$144,750.<sup>4</sup>

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<sup>4</sup> The 35<sup>th</sup> percentile was determined from the Household Incomes and Affordable House Prices for 2006 published by the MMAH, Market Housing Branch. The 30<sup>th</sup> percentile income was \$37,400 and the 40<sup>th</sup> percentile income was \$48,400 and the 35<sup>th</sup> percentile was taken simply as half way between the 30<sup>th</sup> and 40<sup>th</sup> income percentile. A similar approach was used to determine the house price affordable to the 35<sup>th</sup> income percentile.



*b) Housing Facility By-Law*

Another definition for affordable housing is found in the Municipal Facilities By-law # 333-2003 passed by Windsor Council on October 6th, 2003. The by-law defines affordable housing to be a municipal facility and the by-law enables City Council to provide financial incentives (e.g., loans, grants, land lease below market value, reduction in development charges to providers of affordable housing, etc.) or benefits that would otherwise have been prohibited under the Municipal Act. "Affordable housing" is defined in the by-law as a "municipal housing facility" in which the rent for each unit size is less than or equal to the average rent within the area of the CMSM.

Thus, in 2006, affordable rents for apartments by unit size in the Windsor CMA were: <sup>5</sup>:

- \$494 for a bachelor unit;
- \$650 for a one-bedroom unit;
- \$774 for a two-bedroom unit;
- \$881 for a 3+ bedroom unit.

A review of this by-law indicates that benefits could not be provided to a private developer for rental units that exceeded the above rent levels even though they might meet the technical definition of "affordable rents". Nor does the by-law permit the City to enter into agreements with private developers for the development of affordable ownership housing.

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<sup>5</sup> This data was obtained from the Housing Analysis and Recommended Strategies:- Windsor & Essex County, Prepared by SHS Inc. in June, 2004 and is the average rent in the Windsor CMA.

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c) *Definition of Affordable Housing in the Provincial Policy Statement*

Another consideration for defining affordable housing is the Provincial Policy Statement (PPS) issued under the Planning Act of Ontario. The PPS definition of affordable housing is provided below.

- *Affordable rental housing* is that which is “affordable” to low and moderate income tenants, that is, units whose rents are affordable to the lowest 60<sup>th</sup> percentile of tenants or a unit for which rent is at or below the average market rent of a unit in the regional market area.
- Affordable ownership housing is that which is the least expensive of:
  - housing for which the purchase price results in annual housing costs that do not exceed 30% of gross annual household income for moderate income households (at or below 60<sup>th</sup> percentile, i.e. households with incomes of \$75,000 or less and house prices at \$253,000 or less;
  - the price is 10% below the average price of a resale unit in the regional market area or 146,700 (10% below the average resale price of \$163,000 in Essex County).

The following table identifies affordable rents by income level for Windsor-Essex.

**Table 20: Affordable Rents for Windsor-Essex,  
Municipal Affairs and Housing’s Information Bulletin**

Tenant Incomes	Income	Affordable Rent
20th Percentile	\$14,000	\$350
30th Percentile	\$18,600	\$470
40th Percentile	\$24,100	\$600
50th Percentile	\$31,800	\$800
60th Percentile	\$39,500	\$990

*Source: Ministry of Municipal Affairs and Housing, Market Housing Branch.*

*c) Definition of Affordable Housing Under the Canada-Ontario Rental Supply Program*

Finally, "affordable housing" was defined under the Pilot Canada-Ontario Rental Supply Program as the average rent for a rental unit of a given size as the upper threshold of affordable rental housing (the same definition as used in the City's Housing Facility By-law).

In the recent "Strong Starts" and "Wave 1" Phase of the Canada - Ontario Affordable Housing Program (AHP) launched in the fall of 2005, the Provincial government has redefined affordable rents as those which are no more than 80% of average rents. For example, this would mean in Windsor-Essex, the affordable rent for a one-bedroom unit would be \$493 for a one-bedroom unit and \$591 for a two-bedroom unit.

In 2006 the Province of Ontario also announced an Affordable Home Ownership component as part of the AHP. In this program home ownership down payment assistance is to be made available to households below a certain income and house price threshold. The City of Windsor as the Consolidated Municipal Service Manager for Windsor-Essex has defined affordable ownership housing as that which is affordable to households with an income of \$59,000 or less (the median household income) who could afford to buy a house that cost \$150,000. (This definition is more restrictive than the definition in the affordable ownership housing in the Affordable Housing Program - which was housing affordable to households with incomes of \$59,000 or less or \$196,000 or lower.)

*Housing Affordability: Tenants*

An analysis of the proportion of rent paid by tenants in the Windsor area showed that 42% of tenant households paid 30% or more of their income on housing and 21% paid 50% or more.<sup>6</sup> Single person households had the highest proportion of households with an affordability problem - 52% paid 30% or more of their income on housing and 25% paid 50% or more. Lone parent families also had a high incidence of housing affordability problems with 53% paying 30% or more of their income on rent and 30% paying 50% or more of their income on rent. These two groups accounted for 22,660 households or 60% of renter households in 2001. This analysis indicates the importance of providing assistance to these two groups.

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<sup>6</sup> SHS Inc., Housing Analysis and Recommended Strategies:- Windsor & Essex County, 2004.

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**Table 21: Rents for Private Apartments by Bedroom Count,  
City of Windsor, 1996-2006**

	<b>Bachelor</b>	<b>1 Bedroom</b>	<b>2 Bedrooms</b>	<b>3+ Bedrooms</b>	<b>Inflation</b>
1996	\$395	\$556	\$680	\$723	
1997	\$401	\$560	\$680	\$700	
1998	\$428	\$567	\$678	\$682	
1999	\$437	\$576	\$692	\$732	
2000	\$448	\$593	\$727	\$832	
2001	\$465	\$616	\$739	\$887	
2002	\$481	\$636	\$769	\$912	
2003	\$494	\$651	\$779	\$968	
2004	\$488	\$649	\$778	\$913	
2005	\$498	\$650	\$780	\$959	
2006	\$494	\$648	\$768	\$889	
Change 2001-06	6.2%	5.2%	3.9%	0.2%	10.9%
Change 96-06	25.1%	16.5%	12.9%	23.0%	23.2%

Source: CMHC, Ontario Market Analysis Centre

The average rent for a bachelor apartment in Windsor was \$494 in 2006; \$648 for a one-bedroom apartment, \$768 for a two-bedroom unit and \$889 for apartments with 3+ bedrooms. Since 2003, rents have remained relatively flat and in some cases have dropped as vacancy rates have soared. Generally speaking rents in most units have increase below the rate of inflation except for bachelors and apartments with 3+ bedrooms over the past decade. Since 2001, rents have increased below the rate of inflation.

**Table 22: Rent Distribution of Private Rental Apartments by Bedroom  
City of Windsor, 2006**

Rents	Bachelors		1 Bedroom		2 Bedroom		3+ Bedroom		Total Units		Cum.
	#	%	#	%	#	%	#	%	#	%	
0-400	145	15.4%	33	1.2%	17	0.9%	0	0.0%	195	3.4%	
401-500	248	26.3%	364	13.0%	40	2.0%	0	0.0%	652	11.3%	14.7%
501-600	539	57.1%	408	14.6%	127	6.4%	0	0.0%	1,074	18.7%	33.4%
601-700	12	1.3%	1,538	55.1%	159	8.0%	0	0.0%	1,710	29.7%	63.1%
701-800	0	0.0%	417	14.9%	729	36.7%	8	33.3%	1,154	20.1%	83.2%
801-900	0	0.0%	26	0.9%	527	26.5%	0	0.0%	553	9.6%	92.8%
901-1000	0	0.0%	8	0.3%	383	19.3%	0	0.0%	391	6.8%	99.6%
1001-1100	0	0.0%	0	0.0%	5	0.3%	14	58.3%	19	0.3%	100.0%
1101+	0	0.0%	0	0.0%	0	0.0%	2	8.3%	2	0.0%	100.0%
All Rents	944	100.0%	2,793	100.0%	1,987	100.0%	24	100.0%	5,750	100.0%	

Source: CMHC, Ontario Market Analysis Centre

There are only a small proportion of private rental apartments that are affordable to those at the 20<sup>th</sup> percentile of tenant households - \$14,000 who could afford a rent of \$350. Similarly, single persons on social assistance (Ontario Works) would have difficulty finding affordable rental housing in the private market that fits within their maximum shelter allowance of \$342.

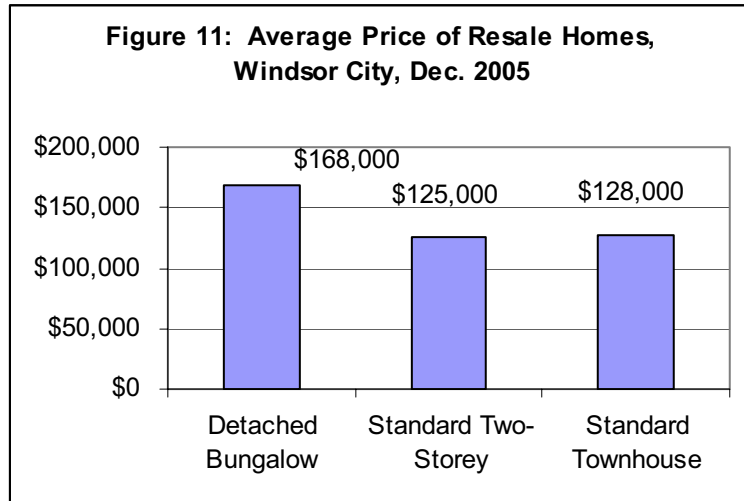
A single parent with a child on Ontario Works would face similar problems in finding affordable rental housing within the maximum shelter allowance of \$537/month. A single parent with two children would have difficulty finding an affordable rental unit suitable to their household size within their maximum shelter allowance of \$582. Those households on ODSP fair somewhat better; however, most would end up paying 50% or more of their income on rent.

Individuals earning the minimum wage in Windsor, that is, those earning \$8.00/hour as of Feb. 1, 2007, also face obstacles finding affordable rental housing. Assuming an individual works 40 hours per week, he or she would bring in \$16,640 a year and would therefore be only slightly above the 20<sup>th</sup> percentile of tenants. That individual would only be able to afford rents of around \$415/month - a level at which there is very little rental stock.

Single seniors would also face considerable difficulty finding affordable accommodation having a maximum guaranteed income of \$1,178 (or an annual income of \$14,135) and will probably also end up paying 50% or more of their income on rent. A senior couple are better off in that they would have a potential income of \$1,941 per month or \$23,291 so that they should be able to find affordable rental accommodation.

*Housing Affordability: Owners*

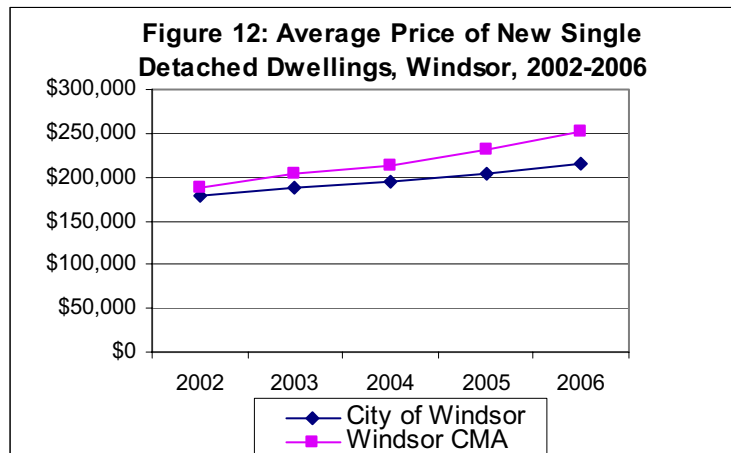
A review of resale prices in the City of Windsor indicates that housing may be affordable to those at the 30<sup>th</sup> percentile (who can afford a house priced at \$126,000), making housing in the City of Windsor one of the more affordable resale markets across the Province. Detached bungalows are affordable to those at the 40<sup>th</sup> percentile who can afford a house priced at \$163,500. Both standard two-storey and a standard townhouse are affordable to those at



the 35<sup>th</sup> percentile and would meet the affordable housing definition adopted by the City (which would equate to approximately \$144,750 or lower in 2006).

Source: Royal Le Page

Data provided by CMHC on the cost of single detached dwellings in the Windsor area shows that house prices for this house form have been increasing substantially. A recent issue of Housing Now, CMHC's analysis of the housing market, noted that builders have moved away from the first-time homebuyer and that there has been a shift towards the move up and custom homes. For



example, in 2006 (January -September), 43% of single detached homes that were absorbed in the City of Windsor sold for under \$200,000; 42% sold for \$200,000-\$249,999 and 14% sold for \$250,000+. By comparison in the same period in the previous year, 68% of single detached dwellings sold for under \$200,000.

Source: CMHC Housing Now: Windsor, various years.

Table 23: Price of New Single Detached Dwellings, Windsor

Year	City of Windsor	Windsor CMA
2002	\$178,417	\$191,336
2003	\$188,391	\$215,870
2004	\$194,055	\$213,735
2005	\$202,877	\$232,184
2006	\$215,916	\$251,337

Source: Housing Now, 2002-2006

## 2.5 Population Projections and Housing Requirements

In this section of the report, population projections for the City of Windsor are discussed from including the age distribution and household projections. Housing requirements are also provided including a breakdown of future housing by tenure and dwelling type.

### 2.5.1 Population Projections

#### 2.5.1.1 Windsor City Projections Compared to Ministry of Finance 2005 Projections

In 2003 the Windsor Planning Department prepared population projections based on assumed rates of international migration and net increase. Three scenarios were prepared, a low, high and reference scenario. All of the projections assumed external migration at around 2,000 persons which is consistent with recent trends. The reference scenario assumed a net internal migration of -700 annually while the low assumed a net internal migration of -1000 and the high assumed that net internal migration was 0. These three population scenarios are reviewed and assessed in view of the 2005 Ministry of Finance projections for Ontario and the growth level proposed for the Windsor/Essex area.

In February 2005 the Ministry of Finance released population projections for the counties and regions of Ontario. These 2005 projections for Ontario for 2026 were about 4% higher than the projections prepared by the Ministry of Finance in 2000. However, the population projections prepared by the Ministry of Finance for the Windsor/Essex area for 2026 were substantially higher than the 2000 figure.

In order to assess the implications of the higher projections prepared by the Province, we have undertaken a comparison of the estimated share of the City of Windsor-Essex population for the various horizon years. As is shown below in Table 24, the City of Windsor's share of Essex County's population has been declining since 1991.

**Table 24: City of Windsor and Essex County Population, 1991-2001**

	1991	1996	2001
Windsor	191,435	197,694	208,402
Essex County	327,365	350,329	374,975
Windsor's Share of Essex	58.5%	56.4%	55.6%

Source: Statistics Canada



In order to compare the estimated share that the City of Windsor would have of the Windsor-Essex projected population, the Ministry of Finance projections have been reduced to a census basis by subtracting an assumed future census undercount of 3%.

**Table 25: City of Windsor and Essex County Population Projections, 2006-2026**

	2006	2011	2016	2021	2026
Essex M of F 2005 postcensal	413,810	441,170	467,850	493,920	518,670
Essex M of F 2005 census (-3%)	401,757	428,320	454,223	479,534	503,563
Windsor Reference	218,467	228,263	236,948	244,811	251,917
Share of Essex	54.4%	53.3%	52.2%	51.1%	50.0%
Windsor High	220,614	232,902	244,348	255,205	265,445
Share of Essex	54.9%	54.4%	53.8%	53.2%	52.7%
Windsor Low	215,448	221,838	226,843	230,823	233,968
Share of Essex	53.6%	51.8%	49.9%	48.1%	46.5%

Source: Ministry of Finance 2005, City of Windsor Planning Dept.

The above comparison shows that both the Reference and High scenario projections are reasonable in that they maintain shares of Essex County's population that are consistent with trends. Given that the boundaries of the City have recently been expanded to include 400 acres in Tecumseh and based on the assumption that the Windsor economy will adjust to the restructuring that is taking place in the auto industry, the Reference and High seem reasonable.

#### **2.5.1.2 Estimated Population for the City of Windsor for 2006 Are More in Line with High and Reference Scenario**

Because the number of private households is based on to the size of the population in private households, a reasonable estimate of the 2006 population can be obtained by adding housing completions between 2001 and 2006 to the 2001 census count of private households. The 2006 population is derived by multiplying the 2006 estimated number of households and multiplying this figure by the estimated household size. Persons not in private households are added to the population in private households based on the proportion of the population in 2001. Adjustments were made to take into account the decreased population due to vacant rental units.

The resulting population estimate of 219,974 persons for 2006 is between the reference scenario (218,467) and the high scenario (220,614).

**2.5.1.3 Windsor City Reference and High Population Projections**

As shown in Table 26 below, under the Reference scenario Windsor City’s population is projected to grow at a compound annual rate of less than 1%. The rate of increase will gradually decline reflecting an aging population. Windsor’s population is expected to grow from 218,467 persons in 2006 to 251,917, representing an increase of 33,450 and a 15% increase over the 20-year period from 2006 to 2026.

**Table 26: Windsor City Projected Population Change, 2006-2026  
 Reference Scenario**

Year	Population	5-year		Annual Growth Rate
		Ch.	% Ch.	
2006	218,467			
2011	228,263	9,796	4.5%	0.88%
2016	236,948	8,685	3.8%	0.75%
2021	244,811	7,863	3.3%	0.66%
2026	251,917	7,106	2.9%	0.57%
20-year Ch.		33,450	15.3%	

Source: Windsor Planning Dept.

As shown in Table 27 below, under the High scenario Windsor City’s population is projected to grow at a compound annual of 1% between 2006 and 2011. After 2011 the rate of increase will gradually decline reflecting an aging population. Windsor’s population is expected to grow from 220,614 persons in 2006 to 265,445, representing an increase of 44,831 and a 20% increase over the 20-year period from 2006 to 2026.

**Table 27: Windsor City Projected Population Change, 2006-2026  
 High Growth Scenario**

Year	Population	5-year		Annual Growth Rate
		Change	% Ch.	
2006	220,614			
2011	232,902	12,288	5.6%	1.09%
2016	244,348	11,446	4.9%	0.96%
2021	255,205	10,857	4.4%	0.87%
2026	265,445	10,240	4.0%	0.79%
20-year Ch.		44,831	20.3%	

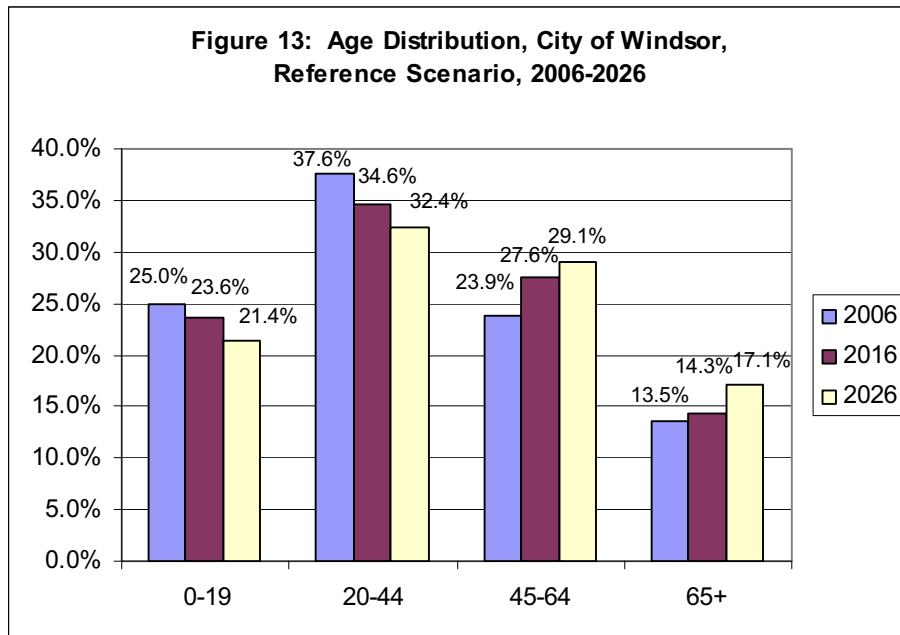
Source: Windsor Planning Dept.

2.5.1.4 Projected Age Distribution

The projected age distribution is provided for both the Reference and High Growth Scenario.

Reference Scenario

- In the Reference 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 21% in 2026. Over the 20-year projection period the absolute number in this age group will decline by 665 persons.
- The proportion of the population composed of adults aged 20-44 is projected to decline from 38% of the population in 2006 to 32% in 2026. This age group will also decline over the 20-year period, by 456 persons.
- The proportion of persons aged 45-64 years of age is expected to increase from 24% of the population in 2006 to 29% in 2026. While the number of 0-19 year-olds and 20-44 year-olds are both expected to decline slightly, the 45-64 year-old group will increase grow by 21,000 representing an increase of 40%. The reason for the increase is the aging of the tail end of the baby boomers. 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 17% in 2026. This group will increase by 46% over its 2006 level. Twenty-five percent (25%) of “baby boomers” – persons born between 1946 and 1966 – will reach this milestone in 2016. By 2026 75% of baby-boomers will be over the age of 65.



Source: Windsor Planning Department

**Table 28: Windsor City Projected Age Distribution, 2006-2026**  
**Reference Scenario**

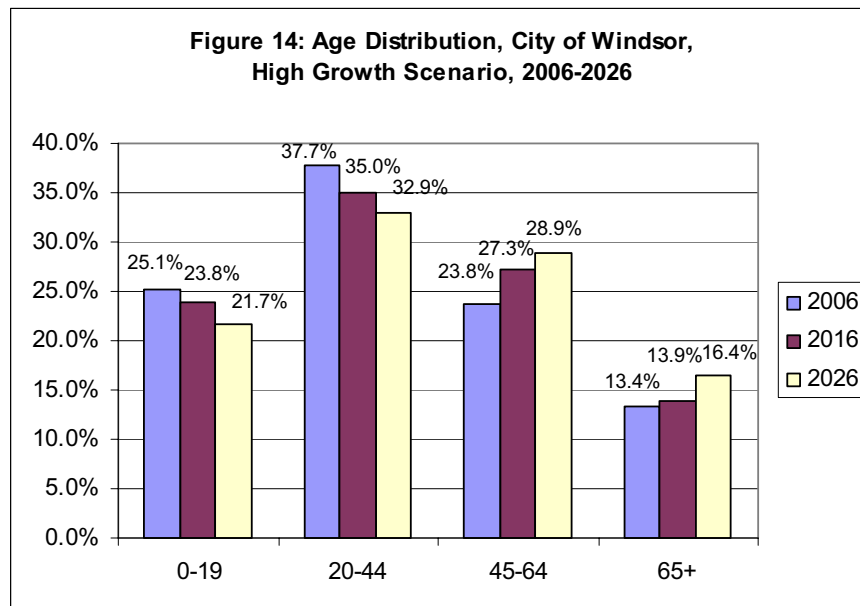
Age	2006		2016		2026		2006-2026	
	Total	%	Total	%	Total	%	Change	% Ch.
0-4	13,089	6.0%	12,614	5.3%	12,578	5.0%	(511)	-3.9%
5-9	13,747	6.3%	13,682	5.8%	12,846	5.1%	(901)	-6.6%
10-14	14,210	6.5%	14,366	6.1%	13,844	5.5%	(366)	-2.6%
15-19	13,608	6.2%	15,148	6.4%	14,721	5.8%	1,113	8.2%
<b>0-19</b>	<b>54,654</b>	<b>25.0%</b>	<b>55,810</b>	<b>23.6%</b>	<b>53,989</b>	<b>21.4%</b>	<b>(665)</b>	<b>-1.2%</b>
20-24	13,434	6.1%	15,448	6.5%	15,619	6.2%	2,185	16.3%
25-29	15,897	7.3%	14,621	6.2%	16,276	6.5%	379	2.4%
30-34	17,560	8.0%	14,816	6.3%	17,037	6.8%	(523)	-3.0%
35-39	17,415	8.0%	17,895	7.6%	16,457	6.5%	(958)	-5.5%
40-44	17,749	8.1%	19,214	8.1%	16,210	6.4%	(1,539)	-8.7%
<b>20-44</b>	<b>82,055</b>	<b>37.6%</b>	<b>81,994</b>	<b>34.6%</b>	<b>81,599</b>	<b>32.4%</b>	<b>(456)</b>	<b>-0.6%</b>
45-49	16,022	7.3%	18,284	7.7%	18,792	7.5%	2,770	17.3%
50-54	14,076	6.4%	17,955	7.6%	19,443	7.7%	5,367	38.1%
55-59	12,564	5.8%	15,684	6.6%	17,897	7.1%	5,333	42.4%
60-64	9,549	4.4%	13,445	5.7%	17,142	6.8%	7,593	79.5%
<b>45-64</b>	<b>52,211</b>	<b>23.9%</b>	<b>65,368</b>	<b>27.6%</b>	<b>73,274</b>	<b>29.1%</b>	<b>21,063</b>	<b>40.3%</b>
65-69	8,079	3.7%	11,629	4.9%	14,512	5.8%	6,433	79.6%
70-74	7,036	3.2%	8,134	3.4%	11,456	4.5%	4,420	62.8%
75-79	6,524	3.0%	6,102	2.6%	8,758	3.5%	2,234	34.2%
80-84	4,909	2.2%	4,332	1.8%	4,983	2.0%	74	1.5%
85+	2,999	1.4%	3,579	1.5%	3,346	1.3%	347	11.6%
<b>65+</b>	<b>29,547</b>	<b>13.5%</b>	<b>33,776</b>	<b>14.3%</b>	<b>43,055</b>	<b>17.1%</b>	<b>13,508</b>	<b>45.7%</b>
<b>Total</b>	<b>218,467</b>	<b>100.0%</b>	<b>236,948</b>	<b>100.0%</b>	<b>251,917</b>	<b>100.0%</b>	<b>33,450</b>	<b>15.3%</b>

Source: City of Windsor Planning Dept.

High Growth Scenario

Table 29 and Figure 14 below show the projected changes in age distribution for the High Growth Scenario over the 20-year period from 2006 to 2026.

- In the High 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 2026. Because net migration will be higher for this age group than was assumed for the Reference scenario, the 0-19 year olds will increase in absolute numbers by 2,290 persons, or 4%, over the 20-year period.
- The proportion of the population composed of adults aged 20-44 is projected to decline from 38% of the population in 2006 to 33% in 2026. Between 2006 and 2026 this age group will grow by 4,139 persons representing a 5% increase.
- The proportion of persons aged 45-64 years of age is expected to increase from 24% of the population in 2006 to 29% in 2026. During the 20-year period the 45-64 year-old group will increase by 24,440 persons representing an increase of 47%. The reason for the increase is the aging of the tail end of the baby boomers. 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 13% of the population in 2006 to 16% in 2026. This group will increase by 47% over 2006. Twenty-five percent (25%) of “baby boomers” – persons born between 1946 and 1966 – will reach this milestone in 2016. By 2026 75% of baby-boomers will be over the age of 65.



Source: Windsor Planning Department

**Table 29: Windsor City Projected Age Distribution, 2006-2026  
High Scenario**

Age	2006		2016		2026		2006-2026	
	Total	%	Total	%	Total	%	Change	% Ch.
0-4	13,271	6.0%	13,152	5.4%	13,449	5.1%	178	1.3%
5-9	13,929	6.3%	14,258	5.8%	13,744	5.2%	(185)	-1.3%
10-14	14,415	6.5%	14,970	6.1%	14,837	5.6%	422	2.9%
15-19	13,802	6.3%	15,792	6.5%	15,677	5.9%	1,875	13.6%
<b>0-19</b>	<b>55,417</b>	<b>25.1%</b>	<b>58,172</b>	<b>23.8%</b>	<b>57,707</b>	<b>21.7%</b>	<b>2,290</b>	<b>4.1%</b>
20-24	13,584	6.2%	16,071	6.6%	16,691	6.3%	3,107	22.9%
25-29	16,077	7.3%	15,164	6.2%	17,351	6.5%	1,274	7.9%
30-34	17,887	8.1%	15,432	6.3%	18,257	6.9%	370	2.1%
35-39	17,714	8.0%	18,751	7.7%	17,684	6.7%	(30)	-0.2%
40-44	17,955	8.1%	20,139	8.2%	17,373	6.5%	(582)	-3.2%
<b>20-44</b>	<b>83,217</b>	<b>37.7%</b>	<b>85,557</b>	<b>35.0%</b>	<b>87,356</b>	<b>32.9%</b>	<b>4,139</b>	<b>5.0%</b>
45-49	16,139	7.3%	18,950	7.8%	20,064	7.6%	3,925	24.3%
50-54	14,110	6.4%	18,340	7.5%	20,577	7.8%	6,467	45.8%
55-59	12,583	5.7%	15,860	6.5%	18,621	7.0%	6,038	48.0%
60-64	9,575	4.3%	13,534	5.5%	17,584	6.6%	8,009	83.6%
<b>45-64</b>	<b>52,407</b>	<b>23.8%</b>	<b>66,684</b>	<b>27.3%</b>	<b>76,846</b>	<b>28.9%</b>	<b>24,439</b>	<b>46.6%</b>
65-69	8,106	3.7%	11,716	4.8%	14,763	5.6%	6,657	82.1%
70-74	7,042	3.2%	8,190	3.4%	11,579	4.4%	4,537	64.4%
75-79	6,522	3.0%	6,125	2.5%	8,827	3.3%	2,305	35.3%
80-84	4,905	2.2%	4,331	1.8%	5,014	1.9%	109	2.2%
85+	2,998	1.4%	3,573	1.5%	3,353	1.3%	355	11.8%
<b>65+</b>	<b>29,573</b>	<b>13.4%</b>	<b>33,935</b>	<b>13.9%</b>	<b>43,536</b>	<b>16.4%</b>	<b>13,963</b>	<b>47.2%</b>
<b>Total</b>	<b>220,614</b>	<b>100.0%</b>	<b>244,348</b>	<b>100.0%</b>	<b>265,445</b>	<b>100.0%</b>	<b>44,831</b>	<b>20.3%</b>

Source: Lapointe Consulting and City of Windsor Planning Dept.

## 2.5.2 Household and Housing Projections

For this report, as discussed above, we have adopted the High Growth Scenario and the Reference Scenario prepared by the City Planning Department.

As described below, each of these scenarios reflects a different set of assumptions regarding the expected level of residential development in the City of Windsor.

### 2.5.2.1 Household Projections

To project future households, we applied “propensities” to head a household by age to the Reference and High Growth population projections prepared by the City. “Household propensity” is simply the likelihood of individuals in various age categories of the adult population to form a private household of which he or she is the head. The projected households that result from applying the propensities to head a household by age to the Reference and High Growth population projections are shown in the following two tables.

**Table 30: City of Windsor Projected Household Growth, 2001-2026  
Reference Scenario**

Year	5-Year Change			Annual
	Hhlds	#	%	#
2001	83,820			
2006	89,390	5,570	6.6%	1,114
2011	94,472	5,082	5.7%	1,016
2016	99,473	5,001	5.3%	1,000
2021	104,521	5,048	5.1%	1,010
2026	109,379	4,858	4.6%	972

Source: Lapointe Consulting

**Table 31: City of Windsor Projected Household Growth, 2001-2026  
High Growth Scenario**

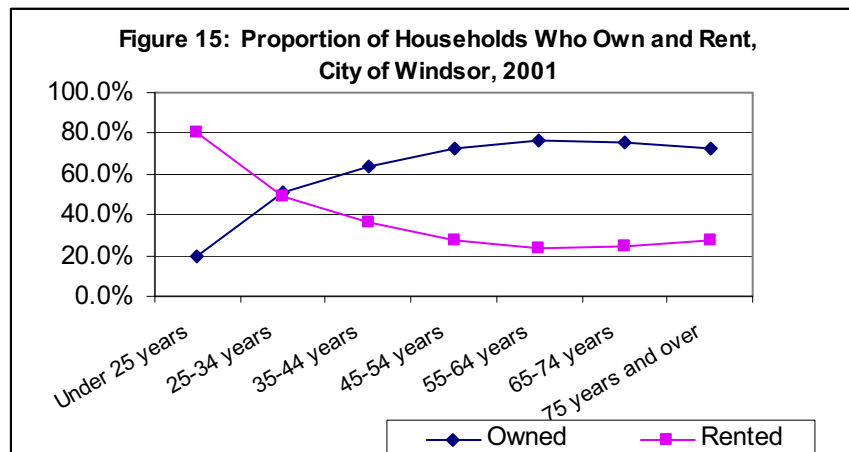
Year	5-Year Change			Annual
	Hhlds	#	%	#
2001	83,820			
2006	90,097	6,277	7.5%	1,255
2011	96,055	5,958	6.6%	1,192
2016	102,081	6,026	6.3%	1,205
2021	108,314	6,232	6.1%	1,246
2026	114,505	6,191	5.7%	1,238

Source: Lapointe Consulting

The Reference Scenario of household growth of 5,570 between 2001 and 2006 is about 800 units lower than our estimate of 6,377 dwelling completions for the same period, while the difference between the High Scenario is only 100 units. Considering that the estimate of dwelling completions includes some unabsorbed units, the actual household growth may be very close to the High Growth projections. This level of housing growth is anticipated to slow down in the near future.

### 2.5.2.2 Tenure Projections

According to the 2001 census 65% of households were owned and 35% were rented. A breakdown of tenure by the age of the household maintainer shows that rental rates are high among the younger households but increase with age. Ownership levels increase up 75% for the households where the household maintainer is 65-74 years of age and only slightly declines to 72% for those 75 years and over. In other communities in Ontario, there is a more noticeable drop in ownership levels among older age categories.



Source: Statistics Canada Topic-Based Tabulation, 2001 Census  
Cat. No. 95F0324XCB2001006

Table 32: Households by Age of Household Maintainer Who Own and Rent  
City of Windsor, 2001

Age Category	Owned	Rented
Under 25 years	19.6%	80.4%
25-34 years	51.3%	48.7%
35-44 years	64.1%	35.9%
45-54 years	72.2%	27.8%
55-64 years	76.2%	23.8%
65-74 years	75.2%	24.7%
75 years and over	72.3%	27.7%
Total	64.8%	35.2%



Based on the age distribution projected by the City of Windsor and applying household formation rates, we can see how the aging of Windsor's population will affect its demand for housing.

Under the reference scenario, over the next ten year period, 2006 and 2016, the bulk of the demand - close to a half - for new housing will come from those aged 45-64. During that same time period, seniors 65+ will account for approximately 16% of new housing requirements. However, over the 20-year period, 2006-2026, seniors will account for over 40% of the demand for additional housing while those who are middle aged will account for approximately 60% of new housing requirements.

Under the high growth scenario, a similar pattern is observed except that there continues to be a demand from younger age groups, although it will represent only a small proportion of increased demand for housing.

**Table 33: Household Projections by Age of Household Maintainer, Reference Scenario  
City of Windsor, 2006-2026**

Age Category	2006	2011	2016	Change 2006-16	2021	2026	Change 2006-26
Under 25 years	3,895	4,178	4,406	512	4,431	4,370	475
25-44	35,892	35,460	35,092	-800	34,436	34,402	-1,490
45-64	30,474	35,051	38,186	7712	41,282	42,858	12,384
65+	19,129	19,783	21,788	2659	24,371	27,750	8,620
Total	89,390	94,472	99,473	16994	104,521	109,379	19,989

Source: Lapointe Consulting Inc.

**Table 34: Household Projections by Age of Household Maintainer, Reference Scenario  
City of Windsor, 2006-2026**

Age Category	2006	2011	2016	Change 2006-16	2021	2026	Change 2006-26
Under 25 years	3,944	4,292	4,589	645	4,677	4,662	717
25-44	36,420	36,530	36,655	236	36,410	36,851	432
45-64	30,588	35,400	38,948	8360	42,683	44,935	14,347
65+	19,145	19,833	21,889	2744	24,543	28,057	8,911
Total	90,097	96,055	102,081	11,984	108,314	114,505	24,408

Source: Lapointe Consulting Inc.

Recent data on completions indicate that ownership levels may be higher in the future as a result of lower interest rates and the increased affordability of home ownership. According to CMHC completions data for the City of Windsor, 96% of residential construction between 2001 and 2006 was built as ownership housing. Only 4% of residential construction was purpose-built as rental property.

In estimating housing needs by tenure for the future, we have taken the view that there will be a need for rental housing in the future but at a lower rate than was observed in the 2001 census (when 35% of all households rented) but that it will be higher than recent completion data shows. Today, condominium apartments are becoming an increasingly important part of the urban landscape and appeal to both younger households, empty nesters, professional households without children and older adults. Other ownership forms such as life lease are also available to older adults and offer seniors in some cases the opportunity to live in an ownership environment where they can also obtain support services. For these reasons, we have chosen not to use past housing tenure preferences but to use a middle path between current market trends and “housing propensities”.

Tables 35 and 36 show the housing requirements by tenure for the Reference and High Projection Scenario. In both scenarios the requirements for rental housing have been adjusted to allow for the absorption of about half of the current vacant apartments in the period 2006-2011. According to a recent housing market report from CMHC there are currently 1,536 apartment units vacant representing a vacancy rate of almost 11%. Between 2006 and 2011, we have projected sufficient absorption to reduce the vacancy rate to the 4% range and accounting for approximately 50% of current vacancies (hence the 762 figure shown below). As was discussed earlier, the aging of the population will initially impact on the 45-64 year age cohort who have a high propensity to own their home; however, after 2016, there will be a significant increase in the 65+ age groups, including those who are in the 75+ age category who have a stronger preference for affordable rental housing options.

**Table 35: City of Windsor Projected Household Requirements by Tenure, 2006-2026, Reference Scenario**

Period	Total Demand	Owned		Rented	
		#	%	#	%
2006-11	5,082	4,066	80%	1,016	20%
Absorption of Apt. Vacancies				768	
Net Demand - Additional Units	4,314	4,066	94%	248	6%
2011-16	5,001	4,251	85%	750	15%
2016-21	5,048	4,140	82%	909	18%
2021-26	4,858	3,984	82%	874	18%
Total	19,221	16,439	86%	2,782	14%

*Note 1: The 762 rental apartments are taken off the demand for rental housing – these units represent about half of the vacant rental units in the City of Windsor in 2006.*

*Source: Lapointe Consulting*

**Table 36: City of Windsor Projected Household Requirements by Tenure, 2006-2026 High Growth Scenario**

Period	Total Demand	Owned		Rented	
		#	%	#	%
2006-11	5,958	4,766	80%	1,192	20%
Absorption of Apt. Vacancies				762	
Net Demand	5,190	4,766	92%	430	8%
2011-16	6,026	5,122	85%	904	15%
2016-21	6,232	5,111	82%	1,122	18%
2021-26	6,191	5,077	82%	1,114	18%

*Note 1: The 762 rental apartments are taken off the demand for rental housing these units represent about half of the vacant rental units in the City of Windsor in 2006.*

*Source: Lapointe Consulting*

### 2.5.2.3 Projected Housing Requirements

The 5-year and annual housing demand for the City of Windsor for the Reference and High Growth scenarios are shown in Table 36 and 37 below. For each scenario, housing demand was adjusted for the 2006 to 2011 period to account for the absorption of the current high number of apartment vacancies. Construction of single-detached dwellings is assumed to account for 65% of residential construction throughout the projection period. After absorption of vacancies between 2006 and 2011, demand for apartments is expected to increase as the population ages.

In the Reference Scenario, over the 20-year period from 2006 to 2026, the demand for new residential construction is expected to total 19,221 units with an average of 961 annually. In the High Growth Scenario, over the 20-year period from 2006 to 2026, the demand for new residential construction is expected to total 23,640 units with an average of 1,181 annually.

**Table 37: City of Windsor 5-Year and Annual Housing Demand, 2006-2026  
Reference Scenario**

Dwelling Type	2006-2011		2011-2016		2016-2021		2021-2026		2006-2026	
	5-Year	Annual	5-Year	Annual	5-Year	Annual	5-Year	Annual	20-Yr	Annual
Single Detached	2,804	561	3,250	650	3,281	656	3,109	622	12,445	622
% of Total		65.0%		65.0%		65.0%		64.1%		64.7%
Semi Detached	431	86	350	70	353	71	291	58	1,426	71
% of Total		10.0%		7.0%		7.0%		6.0%		7.4%
Row Housing	561	112	500	100	505	101	486	97	2,052	103
% of Total		13.0%		10.0%		10.0%		10.0%		10.7%
Apartments	518	104	900	180	909	182	972	194	3,298	165
% of Total		12.1%		18.0%		18.0%		20.0%		17.2%
Total	4,314	863	5,001	1,000	5,048	1,010	4,858	971	19,221	961
% of Total		100.0%		100.0%		100.0%		100.0%		100.0%

Source: Lapointe Consulting

**Table 38: City of Windsor 5-Year and Annual Housing Demand, 2006-2026  
High Growth Scenario**

Dwelling Type	2006-2011		2011-2016		2016-2021		2021-2026		2006-2026	
	5-Year	Annual	5-Year	Annual	5-Year	Annual	5-Year	Annual	20-Yr	Annual
Single Detached	3,374	675	3,917	783	4,051	810	3,962	792	15,304	765
% of Total		65.0%		65.0%		65.0%		64.0%		64.7%
Semi Detached	519	104	422	84	436	87	371	74	1,749	87
% of Total		10.0%		7.0%		7.0%		6.0%		7.4%
Row Housing	675	135	603	121	623	125	619	124	2,520	126
% of Total		13.0%		10.0%		10.0%		10.0%		10.7%
Apartments	623	125	1,085	217	1,122	224	1,238	248	4,068	203
% of Total		12.0%		18.0%		18.0%		20.0%		17.2%
Total	5,190	1,039	6,026	1,205	6,232	1,246	6,191	1,238	23,640	1,181
% of Total		100.0%		100.0%		100.0%		100.0%		100.0%

Source: Lapointe Consulting

## **2.6 Key Issues**

This section consists of a discussion of the relevant social conditions issues to be addressed through the Official Plan update.

## **2.7 Relationship Between Official Plan and Social Conditions**

While traditionally Official Plans deal with land use planning, more and more frequently Official Plans are starting to include social planning issues. The Planning Act identifies the more traditional approach which states that “An official Plan shall contain goals, objectives and policies primarily to manage and direct physical changes and the effects on the social, economic and natural environment.” Changes to the Planning Act included in Bill 51 add as a provincial interest: “the promotion of development that is designed to be sustainable, to support public transit and to be oriented to pedestrians”. However, sustainability is not defined and it appears to be more oriented or environmental sustainability.

The PPS policies discussed in Section 2.1 1.2 contain more specific guidance regarding the need to plan for “healthy, liveable and safe communities” that improve accessibility for persons with disabilities and the elderly and ensure that the necessary infrastructure and public service facilities are available to meet current and future needs.

Clearly, Official Plans can affect the social well-being of communities by ensuring that adequate services are provided across the City to meet the needs of all groups in society including those who are economically disadvantaged.

There are many groups in Windsor, who are either chronically or temporarily in need of support services. Such groups include those with mental health problems, drug addiction, physical disabilities, those who face either temporary or long-term unemployment or under-employment, recent immigrants, visible minorities and those with physical disabilities. Often such conditions are exacerbated by low income and poor housing conditions. Healthy communities will not only be concerned with mainstream society but those who are on the fringes - recognizing that many of us or our relatives or friends may at one time encounter problems.

While it is beyond the scope of planning to address the underlying causes of such problems, planning can use tools such as Official Plans and Secondary Plans to plan for services and housing for all groups in society., including those who are economically or socially

disadvantaged. Furthermore, the Official Plan can encourage collaboration between the City Services and stakeholders involved in providing services in the community.

This report will try to outline the scope of which social conditions can be affected by planning policies and how urban growth and development takes place. Planning documents such as Official Plans and Secondary Plans can have a major impact on:

- ✓ The provision of a mix of dwelling types to meet housing affordability objectives as well as to meet the needs of households at various stages of their life cycle;
- ✓ Encouraging densities that make public transportation feasible and therefore, assist in supporting a sustainable public transportation system which can relieve the isolation of those who do not have access to a car as well as improving the general level of public health by reducing pollution;
- ✓ Requiring developments to be accessible to those with physical disabilities as well as to meet the needs of an aging population;
- ✓ Providing for public infrastructure such as sidewalks and bikeways to enable individuals to obtain both exercise as well as to reduce impacts on the environment;
- ✓ Planning for mixed income neighbourhoods to increase the opportunities for those of more limited incomes to live in a range of communities;
- ✓ Planning services for the economically or socially disadvantaged such as health care services, daycare, employment and training opportunities, and social support services;
- ✓ Planning for employment opportunities close to where residents live;
- ✓ Planning for retail and commercial development in neighbourhood centres;
- ✓ Encouraging mixed uses such as schools that also serve as recreational centres and centres for learning for adults; and,
- ✓ Reducing barriers for the provision of housing for those with special needs.

## **2.8 Housing Issues**

### **2.8.1 Setting Targets for Affordable Housing**

The new PPS requires that targets be set for the provision of housing which is affordable to low and moderate income households. However, while there is some funding available for affordable housing through the Canada-Ontario Rental Housing Supply Program, there is no long-term funding program in place. Any targets that are adopted as part of the Official Plan need to take these constraints into consideration. The setting of affordable housing targets will also need to take into account the high vacancy rates in Windsor.

## **2.8.2 Upgrading and Preserving the Existing Rental Stock**

Now that there is a high vacancy rate, it is tempting for the City to allow rental housing developments to convert to condominiums. However, vacancy rates rise and fall and condominium conversions be a short-term solution which has unintended long term effects on the supply of rental housing. The City's policies regarding conversions and demolitions need to be re-examined.

## **2.8.3 Need for Education Around Affordable Housing Needs**

A major constraint in the provision of additional affordable housing is the stigma attached to the notion of affordable housing - even though the City has adopted a broader policy that defines affordable as housing that is affordable to incomes at or below the 35<sup>th</sup> income percentile which includes households earning \$43,100 or less.

Much of the stigma is based on the older public housing developments which house those with the lowest incomes. There is a need to continue to convey to the public a more current definition of what affordable housing means.

## **2.8.4 Need to Provide More Affordable Housing Opportunities Across the City**

One way to address the perceived problem of concentrations of low-income housing is to provide greater opportunities for affordable housing (both rental and ownership) across the City's neighbourhoods. However, where housing is oriented to those on limited incomes, accessibility to transit and other services must also be considered. Where suitable opportunities are found, affordable housing could be provided in mixed income developments through infill or redevelopment in existing neighbourhoods. Newer residential areas also provide opportunities for the provision of affordable housing. The City may wish to look at fast tracking developments that show how they will help to address the need for affordable housing as defined by the City.

## **2.8.5 Encouraging Higher Densities**

In order to support public transportation, the City will need to increase the densities of new developments and encourage infill and redevelopment in existing neighbourhoods. Criteria for redevelopment and infill need to be developed to ensure that such development does not have a negative impact on the rest of the community. The City may wish to engage local residents in developing such criteria.

### **2.8.6 Emergency and Transitional Housing**

As was cited in the HARS report, the number of people needing emergency and transitional housing has been increasing. The length of stay in emergency shelters has been increasing due to a lack of transitional and permanent affordable housing into which they can move. Local agencies identified a number of groups facing the greatest challenges finding housing and who are at risk of needing emergency housing: youth, single adults, people with disabilities, people living below the poverty line, single parents and new Canadians. The report stated that it was very important to address the need for transitional housing for youth, single men and single mothers with children in the City of Windsor. Transitional housing helps individuals move from homelessness into a supportive environment before they move into permanent housing.

### **2.8.7 Supportive Housing**

There is a need for more supportive housing for persons with mental illness, physical disabilities and development delays. The HARS report identified a need for 50-60 beds for persons with mental health problems.

### **2.8.8 Barriers to Accessory Apartments**

Accessory apartments can provide affordable rental housing without government assistance. However, municipal by-laws sometimes make it difficult to provide accessory apartments. The HARS report noted that barriers to the creation of secondary suites in local zoning by-laws were constraining the provision of student housing in Windsor.

### **2.8.9 Rooming Houses**

Rooming houses provide the most affordable housing for low-income singles or those requiring a supportive environment. However, residents often have problems with rooming houses because they are not well managed or have insufficient communal space.

### **2.8.10 Providing More Opportunities for Older Adults**

New housing options are needed for the increasing number of seniors in our population including the development of more seniors' non-profit or co-operative housing; shared housing such as the Abbeyfield Housing where seniors share a home and have a live-in housekeeper; condominium townhouse and apartments for seniors; life lease developments and supportive housing for seniors. Low-income senior singles are particularly at risk because of their low incomes and potential isolation.



## 2.9 Promoting Healthy Communities

The notion of Healthy Communities refers to both social, physical and economic well-being. There is a growing concern with the automobile-dependent low density suburban development approach and its affect on our health. There is increasing evidence that people who live in low density developments have poorer health than those who live in more dense areas. (need to cite source) Communities that have higher residential densities, more sidewalks, bicycle paths and recreational paths as well as shorter distances to food and retail facilities can help to counteract the increasing levels of obesity. Many people who attended the OP Review Open Houses commented on the need for sidewalks. By coincidence Dr. Andrew Pipe, who was the keynote speaker at the OPPI Conference this fall, identified the lack of sidewalks as a major “health problem facing municipalities” because of its impacts on physical health. According to the Canadian Health and Lifestyle Research Insititute, “two-thirds of Canadians are not active enough to achieve health benefits” and “two-thirds of Canadian children are not active enough for optimal growth and development.

Healthy communities need to have more opportunities for socializing, shopping and recreating within walking distances of where they live. The current Official Plan envisions that each neighbourhood will have a centre where neighbourhood-based services are provided.

Schools and libraries can be used as focal points for providing community and recreational services as they are usually located within existing neighbourhoods. Using primary and secondary schools for community uses requires good co-operation between the City and the School Board and can be more difficult in the current era of funding restraints

## 2.10 Accessible Communities

One in eight Canadians has a physical disability that limits their participation in life activities. As our population ages, this figure will increase. The *Accessibility for Ontarians with Disabilities Act, 2001*, forms the framework for ensuring that all public and private sector enterprises are accessible for people with disabilities. It is anticipated that the Built Environment Group will be establishing standards for sidewalks, traffic lights and so on as well as providing general guidelines for new housing development to increase the amount of housing that is accessible.

One of the issues facing those with disabilities is getting around. Those without their own transportation need accessible, conventional transit as well as specialized (para) transit. One of the issues that has been highlighted is the need for accessible conventional transit to South Windsor. In general, neighbourhoods need to be better designed so accessible transit can be

accessed – through curb, sidewalk and lighting design as well as improvements to the transit routes in neighbourhoods.

Planning policies need to support more integrated housing options for those with disabilities who can live in non-institutional. While many can live independently with limited or no support services, those who have more severe disabilities need support on an ongoing basis. One approach to assisting those with more severe disabilities who need access to 24-hour attendant care is to permit a certain number of units in a building to share the support services. Thus, planning can be proactive in ensuring that the physical environment is better designed to meet the needs of those with physical disabilities as well as to remove barriers to the provision of housing oriented to those who require support services.

## 2.11 Summary of Issues

Below is a summary of the issues that have been identified by the Social Conditions Working Group and the public participation process.

SUMMARY OF ISSUES AND POLICY GAPS		
ISSUE	SPECIFIC CONCERN	DIRECTION FOR CHANGES TO OP
<b>HEALTHY COMMUNITIES</b>		
Defining more clearly what is meant by healthy communities.	Need to identify how “planning” can help to meet social needs of the general population and the economically and socially disadvantage.	✓ May need to strengthen section on Healthy Communities.
Community Support Services	Need to ensure that there are sufficient community services to meet needs of current and future residents.	✓ May want to be more definitive about the types of services that are required and by whom.. ✓ Could add in “trigger” for when a study of community facilities is needed.
Increase in Opportunities for Walking and Cycling.	Studies linking low density development with increases in obesity and attendant illnesses. Concern raised by public about lack of sidewalks.	✓ Insert specific policy re increased opportunities for cycling and walking both as a recreational activity and as a mode of transportation. (Objective now states “to promote active living”.)
<b>HOUSING ISSUES</b>		
Setting targets for Official Plan as per PPS (Provincial Policy Statement)	<ul style="list-style-type: none"> <li>✓ The Official Plan is required to include targets for affordable housing (for both ownership and rental housing). The PPS definition is different from the policy adopted by Council (35<sup>th</sup> percentile) or in its housing facility by-law.</li> <li>✓ One concern is that assistance is required from senior levels of government to achieve these goals.</li> <li>✓ Also, because there is some stigma attached to the term “affordable housing”, there is a need for more education around the relationship between affordable housing and healthy communities as well as clarification of what “affordable” means.</li> </ul>	<ul style="list-style-type: none"> <li>✓ The OP needs to have a definition and targets for affordable housing which addresses the PPS requirements while recognizing that assistance is required from the senior levels of government to achieve such targets.</li> <li>✓ The OP could be used as an educational tool around the need for affordable housing and what “affordable” means.</li> <li>✓ Incorporating housing in HARS vision into OP.</li> </ul>
Social and Income Mix	<ul style="list-style-type: none"> <li>✓ While the current OP identifies the need to ensure a variety of “housing for all social and economic groups”, the OP could be more proactive in its support for social and income integration.</li> <li>✓ A number of concerns have been identified regarding the provision of affordable housing including concentrations of low-income housing.</li> </ul>	✓ More specific policies are needed to identify criteria for the development of affordable housing, e.g., locational criteria (including access to community services) and the preference for smaller mixed income developments <u>across</u> the City.

<b>SUMMARY OF ISSUES AND POLICY GAPS</b>		
<b>ISSUE</b>	<b>SPECIFIC CONCERN</b>	<b>DIRECTION FOR CHANGES TO OP</b>
Promoting Residential Intensification	In order to support public transportation, the City will need to increase densities of new communities and to promote residential intensification. - redevelopment, infill, accessory apartments.	<ul style="list-style-type: none"> <li>✓ Obtain public input on criteria for determining where residential intensification should occur.</li> <li>✓ May need more supportive policy regarding accessory apartments.</li> <li>✓ (Note: also covered by Built Form report.)</li> </ul>
Housing for Older Adults	With the aging of the population, there is a need to ensure that a wide variety of options for older adults (55+) such as life lease, garden suites, Abbyfield housing, home sharing, co-operative and non-profit housing.	<ul style="list-style-type: none"> <li>✓ Insert a specific policy recognizing the aging of the population and the need for a variety of housing options for older adults.</li> </ul>
Transitional and Emergency Housing	Need for more transitional and emergency housing for: youth, single adults, people with disabilities, single mothers with children and new Canadians.	<ul style="list-style-type: none"> <li>✓ Need to insert a specific policy regarding transitional and emergency housing.</li> </ul>
Rooming/Lodging Homes	Rooming and lodging homes can provide affordable housing for low-income singles and those with special needs.	<ul style="list-style-type: none"> <li>✓ No specific policy in OP regarding lodging houses (Governed by City's Licencing by-law).</li> </ul>
Supportive Housing	Need for more housing for those with addictions and mental health problems.	<ul style="list-style-type: none"> <li>✓ Current policy somewhat vague - just refers to special needs. Could be expanded to identify more examples of special needs - right now refers to those with physical handicaps.</li> </ul>
Protection of Rental Housing	With high vacancy rates, there may be a large scale move to convert rental housing to condominiums.	<ul style="list-style-type: none"> <li>✓ Need to revisit whether current policy is sufficient.</li> </ul>
<b>HEALTHY COMMUNITIES</b>		
Increase in Opportunities for Walking and Cycling.	Studies linking low density development with increases in obesity and attendant illnesses. Concern raised by public about lack of sidewalks.	<ul style="list-style-type: none"> <li>✓ Insert specific policy re increased opportunities for cycling and walking both as a recreational activity and as a mode of transportation. (Objective now states "to promote active living".)</li> </ul>
<b>ACCESSIBLE COMMUNITIES</b>		
Increased opportunities for those with physical limitations.	Need to increase "accessibility" in design of residential buildings, neighbourhoods, transit, neighbourhood centres, and in Central Area.	<ul style="list-style-type: none"> <li>✓ Need for general policies regarding accessibility needs and objectives. More detailed policies to be addressed through Built Form group.</li> </ul>

### 3 Next Steps

This report completes the Social Conditions issues review for the “Looking Back” phase of the Windsor Official Plan Update project. Other reports addressing a range of other issues have also been produced.

The next step in the process will be to consolidate all the issues into a single *Issues Synthesis Discussion Report*. This will complete the Looking Back phase of the work.

The City will then proceed with the Moving Forward phase of work. This will involve a review of the issues, aligning the City’s approach to addressing the issues with the Community Strategic Plan, stakeholder consultation, and documenting specific changes to the City’s Official Plan.

Through the last stage, the Advancing Vision phase of work, the revised Official Plan will be prepared for Council adoption and approval by the Ministry of Municipal Affairs and Housing, with additional public consultation contemplated. This section consists of an overview of suggested policy options for addressing identified issues through the Official Plan update.

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