

Housing Needs Assessment

2025



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1 – Methodology

1.1 – Overlying Methodology and Assumptions

Quantitative Methods

The Housing Needs Assessment is completed using verified data sources including Statistics Canada Census, CMHC Databases, UBC Housing Assessment Resource Tool (HART), County of Essex, City of Windsor, Workforce Windsor-Essex, and Invest-Windsor Essex.

One important note is that many of these data sources are complimentary and are supported by the Census initiative. Because of this, the most recent empirical quantitative data used is from the reference year 2021. If forecasts are made beyond 2021, the methodology in which this was completed is explicitly referenced in the section.

Qualitative Methods

Engagement has been conducted through interviews with key stakeholders, comprehensive review of municipal, county, and provincial policy, as well as public consultation for people with specific lived experiences.

Outreach for qualitative methods has been strategically directed to fill in missing gaps in HNA requirements that may be missing from other data sources. Additionally, due to the use of the HNA in long-term planning, as explained in Section 7, it was essential to make every reasonable effort to gain a thorough understanding of the qualitative aspects of housing as well as how those factors relate to the numbers and projections.

With any qualitative research, the sample sets for any demographic are not totally representative as it is impossible to gain a sampled population of 100%. With that said, with any non-representative sample, no firm conclusion can be drawn. However, qualitative research is still viable for confirming the identified key points of friction in the community and emerging trends.

1.2 – Stakeholder Engagement

Stakeholder engagement was done through an online community consultation portal that was open for several months, and through 1-on-1 interviews with key stakeholders. Online surveys and consultations offer several advantages over in-person townhall events when gathering community input. Firstly, they provide greater accessibility, allowing participants to share their thoughts at their convenience, regardless of their location or schedule. This inclusivity ensures that

input can be collected from a broader and more diverse group of participants, including those who may face barriers to attending in-person events, such as time constraints, mobility challenges, or childcare responsibilities.

Additionally, online formats can foster more honest and candid feedback. Unlike the often public and sometimes intimidating nature of townhalls, surveys and virtual consultations allow participants to express their opinions privately and without the fear of judgment, leading to more genuine and thoughtful responses.

While in-person townhalls can foster dialogue, they are often limited in reach and require significant logistical effort, potentially resulting in lower attendance and a narrower range of perspectives. By contrast, online surveys and consultations can amplify engagement, streamline feedback collection, and yield deeper insights, making them a highly effective tool for meaningful community input.

Through online engagement, hundreds of residents representing approximately 1.6% of the population responded giving a diverse group of people from all wards representing various needs.

Interviews were conducted with key stakeholders and organizations to gain a better understanding of their missions, trends, and needs. These interviews were conducted with various priority groups as explained below, and with other groups in the community including Windsor-Essex Health Unit, Centre4Cities, Workforce Windsor-Essex, Workforce Windsor-Essex, and Invest Windsor-Essex amongst others.

1.3 – Priority Group Engagement

Similar to the above, priority groups were engaged with a variety of methods. Both surveys and interviews were used to engage with priority groups. However, a stronger emphasis was placed on interviews to engage most effectively with them. Lakeshore has engaged with the Windsor-Essex County Health Unit, Community Living Essex, Community Living Windsor, City of Windsor – Social and Affordable Housing Division, and the ALSO Group, amongst others. These groups were selected to gain a better understanding of priority groups in the Windsor-Essex region from not only the perspective of those who serve them, but also the end users who benefit from these services.

Indigenous consultation is frequently done prior to the commencement of projects involving land use. These frequent collaborations guide a better understanding of effective land use and management.

The Municipality intends to continue to have comprehensive outreach and engagement strategies with the public and local community partners to inform ongoing project development, data discovery, research and analysis, which has been instrumental in supporting the development of this HNA.

2 – Community Profile and Trends

2.1 – Municipal Housing Policy and Regulatory Context

The municipal housing policy and regulatory context in Lakeshore is guided by key documents, including Lakeshore’s Affordable Housing Strategy, the Lakeshore Official Plan, the Additional Residential Unit (ARU) zoning by-law provisions, Provincial Planning Statement, Regional Housing Plans, and the County of Essex Official Plan. These frameworks collectively shape local efforts to address housing development, affordability, and sustainability.

Affordable Housing Strategy (2016)

In 2016, the Municipality of Lakeshore developed an Affordable Housing Strategy that aims to ensure that housing is accessible and affordable for all community members, particularly low- and moderate-income households. The Strategy was developed as a background document to the Lakeshore Official Plan review and was intended to inform changes to the housing policies in the Official Plan. The policies and strategies developed through this study will provide Lakeshore with a broad range of housing types and tenures. There is a need to update the 2016 study to include data from the 2021 Census and to assess the status of the recommendations therein. The updated Affordable Housing Strategy will guide the Municipality’s approach to incentivizing affordable housing using a variety of tools, including a Housing Supportive Community Improvement Plan, and policies to allow priority development approvals.

The Affordable Housing Strategy outlines three principles and goals that Lakeshore should achieve through implementation. The principles and goals are as follows:

Principles

- 1) Person Centred: The residents of the Municipality of Lakeshore and their unique experiences are central to planning and decision making.
- 2) Inclusive: All residents have access to affordable, safe and suitable housing.
- 3) Partnership Based: A collaboration of committed partners with a shared responsibility to better meet the housing needs of all residents.

Goals

- 1) Ensuring an adequate supply and choice of housing
 - This goal aims to provide a more diverse mix of housing, including rental housing and accessible housing, to meet the housing needs of a growing and aging population.
- 2) Increasing the supply of affordable housing
 - This goal aims to address the need to increase the supply of affordable housing as a result of changing demographics and increasing house prices.
- 3) Improving coordination and capacity within the housing system
 - This goal is meant to improve the overall effectiveness of the housing system in the Municipality of Lakeshore while taking into account limited resources.

Updating the Affordable Housing Strategy is discussed further below in the Housing Action Plan initiative # 4).

Housing Action Plan (2023 & 2024)

The Housing Action Plan was prepared in 2023-2024 and presented to Council for endorsement. It was required to be completed for the Housing Accelerator Fund application. Lakeshore was successful in obtaining Housing Accelerator Funding (HAF) from CMHC, which will be used to achieve the initiatives below.

In the Housing Action Plan, it is recognized that the Municipality of Lakeshore plays an important role to address the challenges faced by the greater community related to availability and affordability of housing for all. The Municipality is aware that growth must be done in a responsible manner that considers various stakeholder perspectives and the triple bottom line approach to ensure long-term sustainability of our community and our planet. Lakeshore's Housing Action Plan highlights targets for Municipality growth and development through the commitment of five goals and eight initiatives. The Municipality's commitment to the five goals is outlined below:

- 1) Increase the supply and diversity of housing options to meet the continued demand to live within the Municipality of Lakeshore.
- 2) Improve the affordability of housing in both the ownership and rental markets.
- 3) Streamline municipal processes, policies, and approvals through the development and building process.
- 4) Support the development of complete communities consisting of appropriate residential density and a diverse mix of land uses.

- 5) Support the development of low-carbon and climate-resilient communities by providing access to a wide variety of amenities and services through public and active transportation.

In the plan, eight proposed initiatives are set out to meet the development of housing within the Municipality. Until and unless the appropriate documents, by-laws, or motions are passed by Council or updated at the direction of Council, these initiatives do not have official standing and will not be enforced

As of February 2025, Lakeshore was successful in receiving \$7.4 million in funding from CHMC. The funding is to enable the 5 goals as outlined above through 9 approved initiatives.

- 1) Community Design Charette

- The Municipality of Lakeshore will facilitate a series of workshops with local developers, architects, residents and other stakeholders to co-create a vision for accelerating sustainable and inclusive residential development in Lakeshore.
- The input gathered through this engagement will inform updates to Lakeshore's Official Plan, Zoning By-law, Secondary Plans and Development Manual. The Manual will be updated to reflect alternative forms of housing construction including prefabricated or modular housing and adaptive reuse, and to encourage low-carbon construction strategies. Charette participants will be given opportunities to communicate their desires for the future of their communities. Workshops will also serve as opportunities for public education to sensitize residents to coming changes, including innovative approaches to planning and construction.

- 2) As-of-right zoning along primary corridors and in urban cores

- Land use designation and zoning will be updated to allow mid and high-density residential zones as-of-right, and to allow multi-unit residential developments above commercial buildings in targeted corridors and in urban cores.
- This initiative is different than Initiative #2 in that it focuses and targets intensification in lands suitable for as-of-right zoning in primary corridors and primary urban centres.
- Current zoning will be assessed to identify additional lands suitable for upzoning in strategic growth areas including but not limited to: Belle River core, in the Lakeshore West/Amy Croft area, along County Road 22 and adjacent arterial roads, and in future greenfield development sites.

3) Housing Supportive Community Improvement Plans

- Lakeshore intends to update and expand the existing Community Improvement Plan which has supported the revitalization of the Belle River community for over a decade. Urban design guidelines will be updated to encourage low-carbon construction strategies including adaptive reuse, and to align with a renewed vision for density in the Belle River Business Improvement Area.
- Additionally, Lakeshore will implement a new municipality-wide Community Improvement Plan to support the development of missing middle housing in built-up areas, affordable housing near amenities, and a variety of accessible and supportive housing options. The CIP will offer financial incentives such as:
 - Tax increment grant for high-density housing in strategic areas;
 - Development charges grant for affordable housing;
 - Grants to cover permitting fees for affordable housing, accessible housing (new developments and retrofits), and low-carbon construction proposals; and
 - Grants to cover environmental and feasibility studies for the conversion of non-residential properties to residential use.
- Lakeshore will implement a Community Improvement Plan to make grants and other financial incentives available for affordable and special needs housing. The Municipality is supportive of mixed housing types that maintain housing affordability and allow senior residents to age in place.

4) Affordable Housing Strategy – Update and Implement

- The Municipality will conduct a review of its 2016 Affordable Housing Strategy to assess the status of the recommendations therein (completed, in-progress, or not-started). Lakeshore will implement a target of 15% of all new developments to meet the definition of “attainable housing”. The updated Affordable Housing Strategy will guide the Municipality’s approach to incentivizing affordable housing using a variety of tools, including Community Benefit Charges, a Community Improvement Plan, and policies to allow priority development approvals.
- Through the Official Plan and Zoning By-law review outlined in Initiatives #2 and #3 above, Lakeshore will be exploring the potential for the allowance of additional floors to be added as-of-right for affordable and attainable housing units. If the developer commits to a percentage of affordable housing units, additional floors can be added to the development.

- The Municipality will continue to develop relationships with local housing-related non-profit organizations (e.g., Habitat for Humanity Windsor-Essex, Windsor Essex Community Housing Corporation, Community Living Essex County, and Assisted Living Southwestern Ontario) and will seek their input on opportunities to improve housing access in Lakeshore. The Municipality will aim to identify one or more projects for affordable housing, supportive housing, or subsidized housing that can be implemented by 2027. New residential development and residential intensification should incorporate universal design standards to meet housing needs at all stages of life. Therefore, it is recommended that the Lakeshore Accessibility Advisory Committee become more robust with more input into the future of Lakeshore housing development.

5) Municipal Land Inventory

- Lakeshore will conduct an inventory of municipal real property to identify underutilized land or public facilities that would be suitable housing development which may include co-location of municipal facilities with non-market housing developments. Additionally, vacant privately owned lands will be assessed to identify opportunities for municipal acquisition to support housing development and/or housing-supportive infrastructure.

6) Pattern Book – Standard Design and Guidance Materials for Missing Middle and ARUs

- Leveraging the architectural expertise of partners the Municipality will develop a “pattern book” containing standardized building designs to streamline the permitting process. Lakeshore’s pattern book will include designs from the federal Housing Design Catalogue, as well as unique designs for detached additional residential units, and potentially townhouses and multiplexes.
- Additionally, Lakeshore will develop a suite of plain-language materials explaining regulations for additional residential units to increase public awareness of opportunities for infill development.
- Encourage modular building and non-traditional building materials to support rapid housing development.

7) Housing Accelerator Project Team

8) Gentle Density through OP and Zoning By-Law Updates to Implement 4 Units As-of Right in all Residential Zones

- Building on community engagement charettes facilitated by the consultant, Lakeshore will identify opportunities to promote a diverse,

- inclusive and sustainable housing stock by eliminating regulatory barriers to infill development.
- The Lakeshore Official Plan and Comprehensive Zoning By-law will be updated to allow four dwelling units as-of-right on lots in settlement areas where sufficient servicing capacity is available. Regulations for mixed-use and mid-density residential zones will be updated to allow multi-storey developments in traditional secondary settlement areas.
 - In addition, Lakeshore will implement a policy that will enable Administration to prioritize approvals for affordable housing developments and mid-density housing in areas with municipal services to optimize existing infrastructure.
 - Further, an analysis will be completed to consider 6-8 units per lot on large lots.

9) Housing Needs Assessment

The work undertaken within this Lakeshore Housing Action Plan and the approved initiatives identified will be integrated into the future work. The Municipality is committed to supporting the Regional Affordable Housing Strategy set out by the County of Essex.

Lakeshore Official Plan

The Official Plan outlines the growth management and land use structure for the Municipality to the year 2031. It establishes the goals, objectives and policies to direct physical change and manage the effects on the social, economic and natural environments of the Municipality. The policies of the Plan are designed to promote public interest in the future development of the Municipality, reduce uncertainty relating to future development, and to provide a basis for the Zoning By-law and other land use control. As a legal document under the Planning Act, the Official Plan must be adhered to once established. It is reviewed every five years to ensure its relevance and compliance. Currently, the Municipality of Lakeshore is processing an amendment to the Official Plan, which will incorporate recommendations from the recent Official Plan Review.

The purpose of the Official Plan is to:

- a. Provide an overall policy framework for the Municipality to manage growth in an efficient and sustainable manner that meets the Municipality's needs to 2031.

- b. Establish a long-term growth management structure that provides guidance and policies for the Municipality to achieve its long-term goals and objectives.
- c. Establish clear policies and land use designations to provide certainty to the public and private sectors regarding future development.
- d. Provide guidance to Council in making their decisions regarding the future change and development of the Municipality.
- e. Promote the long-term financial viability of the Municipality.
- f. Implement the County of Essex Official Plan which provides a regional land use strategy and contains planning principles and policies to be implemented at the County and local levels.

The Official Plan contains a policy section on Housing, with subsections on providing supply of land for Housing; Residential Intensification; Affordable Housing; and Special Needs Housing. Together these sections of the Plan form a strong policy basis for doing additional research, implementing programs and planning approvals. For example, Section 4.3.1.5 states:

The Municipality supports the provision of affordable housing for low and moderate income households and will work to implement the strategies of the Municipality's Affordable Housing Strategy, prepared in support of this Plan, as well as the Windsor Essex Housing and Homelessness Plan, to support opportunities to increase the supply of affordable housing within the Municipality.

Planning Context

In Lakeshore, municipal by-laws, zoning regulations, and planning frameworks work together to shape the community's growth and development. Lakeshore's by-laws pave a critical pathway for rules and regulations on property maintenance, community behaviours, types of housing permitted, land use and zoning for residential, commercial, agricultural, and recreational use, and community standards.

The Municipality of Lakeshore Zoning By-law 2-2012 (updated December 2, 2019) was adopted by Council on January 10, 2012. It controls land uses and development including:

- The types of buildings permitted and how they can be used
- Where buildings and structures can be located
- Building heights, setbacks and parking requirements
- Lot sizes, dimensions, and coverage

Lakeshore's Zoning By-law is regularly updated to reflect Zoning By-law Amendments and to put the general policies of the Municipality of Lakeshore Official Plan into effect. The official by-law document is essential to helping to preserve Lakeshore's unique character while guiding sustainable, cohesive development.

In addition, the Community Planning Division at the Municipality also plays a critical role in the development and growth of the community. The Community Planning Division provides municipal planning services and is involved in processing all Planning Act applications, long-range planning policy development, the implementation of upper tier legislation and policies, and all other planning matters related to the comprehensive, orderly development within the Municipality of Lakeshore. The department is also responsible for preparing and maintaining municipal planning documents including the Official Plan, Zoning By-law, Secondary Plans, and Community Improvement Plans. These documents are used to implement legislation and perform a variety of services for ratepayers, developers, internal departments and upper tier governments. The Community Planning Division processes all applications legislated under the Planning Act, which includes Official Plan Amendments, Zoning By-law Amendments, Site Plan Approvals, Minor Variances, Consents, Draft Plan of Subdivisions or Condominiums, Planning Inquiry, Part Lot Control Application, Telecommunications Towers, and Community Improvement Grant. Overall, the Planning services department plays a critical role in implementing, enforcing, and updating the regulatory context that guides the Municipality in sustainable growth and development.

The County of Essex is the approval authority for Official Plans, Official Plan amendments, plans of subdivision and condominium. Although Lakeshore processes these types of applications and they may be adopted or endorsed by Lakeshore Council, the County makes the decisions under the *Planning Act*.

Additional Residential Units

In November 2022, the Ontario legislature passed the “More Homes Built Faster Act”, also known as Bill 23, to address the province's housing crisis by increasing housing supply and improving affordability. The bill aims to streamline the regulatory and approval processes for new housing developments, thereby expediting construction and reducing costs for developers. As a result, the Planning Act was amended to permit, as-of-right, up to three residential units per property. The three -unit dwellings could come in various configurations, including three units within a single building, or two units in a principle dwelling along with a separate additional residential unit (ARU) in an accessory building. These provincial requirements supersede local official plans and by-laws and apply to any parcel of “urban residential land”, which is defined to mean a residential lot in an area of settlement that is serviced by municipal water and sewage services. The changes also prohibit municipalities from applying minimum floor area sizes or requiring more than one parking space per additional residential unit (ARU). Key provisions also included changes to development charges, which are designed to lower the financial barriers

for building new homes, and amendments to municipal planning processes to simplify zoning laws and land use policies. The intent of the provincial changes is to remove barriers to developing rental units.

Housing growth, in accordance with additional residential units, will be dependent on where infrastructure in the municipality will allow it. Particularly, there are restrictions in infrastructure that would not allow housing stock to be built anywhere and everywhere. In line with the Federal requirements under the HAF 2 funding, Lakeshore Council has committed to changing the zoning by-law to allow four residential units on one lot as a right. The allowance of four units as of right potentially adds to the limited existing rental housing stock and therefore should improve rental rates for potential renters within Lakeshore. This strategy to support and implement four units as a right is part of the Municipality's solution to increase the availability of housing stock and make the community more affordable for residents.

It is unknown at this time how many units could be created as a result of the provincial 3 units as of right or the four units as of right as it entirely depends on the business decisions of individual landowners to construct the units. Providing incentives for property owners to add additional units may be a way to encourage this type of residential growth.

Provincial Planning Statement (PPS)

On October 20, 2024, the Provincial Policy Statement came into effect to replace and build upon the Provincial Policy Statement, 2020 and A Place to Grow: Growth Plan for the Greater Golden Horseshoe, 2019.

The Provincial Planning Statement (PPS), 2024 is a document that outlines Ontario's planning policies to guide land use and development across communities. The PPS 2024 is fundamental in providing municipalities and communities with the tools and ability to build more homes in a sustainable, diversified manner. The document sets the regulatory context for housing development, while also considering the quality of life and needs of residents within the Province of Ontario. All planning matters made within Municipalities across Ontario must be consistent with the minimum standards and expectations listed in the Provincial Planning Statement. As a result, compliance with this provincial policy is essential.

The document gives context and direction on the following items:

- building more housing where it's needed
- making land available for development
- creating opportunities for economic development and job creation

- planning for the appropriate transportation, water, sewer and other infrastructure necessary to accommodate current and future needs
- protecting the environment and important resources including farmland, water, archaeology, cultural heritage, mineral aggregates and petroleum
- engaging with Indigenous communities to facilitate knowledge-sharing, inform decision-making in land use planning and protect Aboriginal and treaty rights
- protecting people, property and community resources by directing development away from natural or human-made hazards, such as flood prone areas

The PPS enables Municipalities to:

- plan for and support development, and increase the housing supply across the province
- align development with infrastructure to build a strong and competitive economy that is investment-ready
- foster the long-term viability of rural areas
- protect agricultural lands, the environment, public health and safety

Regional Housing Plans

Windsor Essex Housing and Homelessness Master Plan

The City of Windsor and its Human and Health Services Office is the provincially designated Consolidated Municipal Service manager (CMSM) and the federally designated Community Entity (CE) for homelessness and housing support services for all municipalities in the Windsor-Essex region.

Led by the City of Windsor and the County of Essex, the 2019 Windsor Essex Housing and Homelessness Master Plan sets out seven goals to ensure Windsor Essex is an inclusive community where everyone has a safe, affordable, accessible, and quality home, and everyone lives where they can participate.

Annual updates to the Windsor Essex Housing and Homelessness Master Plan are completed on an annual basis and are located on a dedicated page on the City of Windsor website.

Regional Affordable Housing Strategy and Implementation Plan

2024 County of Essex Regional Housing Strategy

In September of 2021, Essex County Council formally requested the City of Windsor to begin discussions on the development of a Regional Affordable Housing Strategy, including funding responsibilities.

A Request for Proposals (RFP) was issued by the Consolidated Municipal Service Manager (CMSM) to hire a consultant to create a new Regional Affordable Housing Strategy and Implementation Plan for the Windsor-Essex Region. SHS Consulting Inc. was selected to develop this strategy and an action plan, which will outline the priorities needed for the City of Windsor and each municipality within the County of Essex to address their specific social and affordable housing needs. The plan will also guide the development of housing solutions across the housing continuum, while considering funding responsibilities and planning/development factors for housing initiatives.

The following work is expected to be undertaken in the Regional Affordable Housing Strategy:

- The current state of social and affordable housing for each municipality in the region;
- The social and affordable housing needs for each municipality (housing needs assessment);
- Best practices and literature review of related materials;
- Upper and lower-tier affordable housing models;
- Incentives and recommendations for incentives to support housing;
- The role of private developers in social and affordable housing needs;
- The role of advocacy to appeal to upper levels of government;
- A recommended plan for each municipality to achieve their social and affordable housing needs.

As of August 2024, is still being drafted by the County of Essex and City of Windsor.

County of Essex Official Plan

The County of Essex Official Plan is a detailed planning document that outlines long-term goals and objectives to direct the County's development. The Official Plan establishes a framework for collaboration among local municipalities and the County on planning and development matters that cross municipal boundary lines. The Plan includes specific land use policies for settlement areas, agricultural zones, and the preservation of the natural environment. Additionally, it offers a policy framework for resource management, growth management, and the delivery of essential services.

Most importantly, it guides local municipalities, such as Lakeshore, in developing their own official plans and zoning by-laws, which ultimately shape the development of the County and region. Overall, the Municipality is responsible for implementing and conforming to the County Official Plan by providing more detailed strategies and policies for development and planning in the Lakeshore Official Plan.

The County Official plan is currently under comprehensive review and is expected to be approved by the provincial government in 2025. The Municipality of Lakeshore relies on the County Official Plan for guidance and additional support on planning and development matters within the community.

The County of Essex Official Plan sets out the population and employment projections for the next 30 years (to the year 2052). It contains numerous policies to guide the provision of housing, particularly housing supply, housing choice and housing affordability.

One of the principles of the Plan states: *“A wide range of housing options will be provided to meet the needs of the growing and increasingly diverse population in the County. Increasing housing supply and housing choices is important to support the growing economy, aging population, and to create housing that is affordable and equitable to County residents, to support Essex residents in staying in Essex and its communities throughout their lives, and to support the growing population.”*

In implementing the Housing Accelerator initiatives and other programs, Lakeshore will refer to the County Official Plan Housing Policies for guidance and will implement them through the various initiatives.

2.2 – Community Profile

Table 2.2.1 – Lakeshore Population

Characteristic	Data	Value
Total Population (Number)	2016	36,611
	2021	40,410
Population Growth (Number)	Total	3,799
	Percentage	10.4
Age (Years)	Average	40.8
	Median	42.8
Age Distribution	0-14 years	7,330
	15-64 years	26,350
	65+ years	6,735
Mobility	Non-movers	37,395
	Non-migrants	1,120
	Migrants	1,375

Table 2.2.2 – Lakeshore Demographic Information

Characteristic	Data	Value
Immigrants	Total	5,420
Non-Immigrants	Total	34,755
Recent Immigrants (2016-2021)	Total	450
Interprovincial migrants (2016-2021)	Total	355
Indigenous Identity	Total	1,365

2.3 – Impact of Population Changes on Housing Markets

In 2021, the measured population of Lakeshore was 40,410, which represents a change of 10.4% from 2016. In Comparison, the provincial average was an increase of 5.8% and the national was an average increase of 5.2%. This population growth has drastically impacted the local housing market, increasing the demand for suitable and affordable housing for residents.

Over the last decade, Lakeshore has experienced increased pressure on its housing market, driven by both internal population shifts, migration from neighbouring urban centers, and immigration. Specifically, the immigrant population in Lakeshore increased from 10.7% in 2016 to 13.5% in 2021, representing a change of 38.92%. This change indicates that Lakeshore has become an attractive settling place for immigrants, increasing the demand for housing in the Municipality. A large influx of movers and migrants have also placed additional strain on the housing market and infrastructure, further increasing prices and demand. As a result, the availability of affordable housing has diminished, pushing prices upward and making homeownership increasingly difficult for new buyers and long-term residents alike.

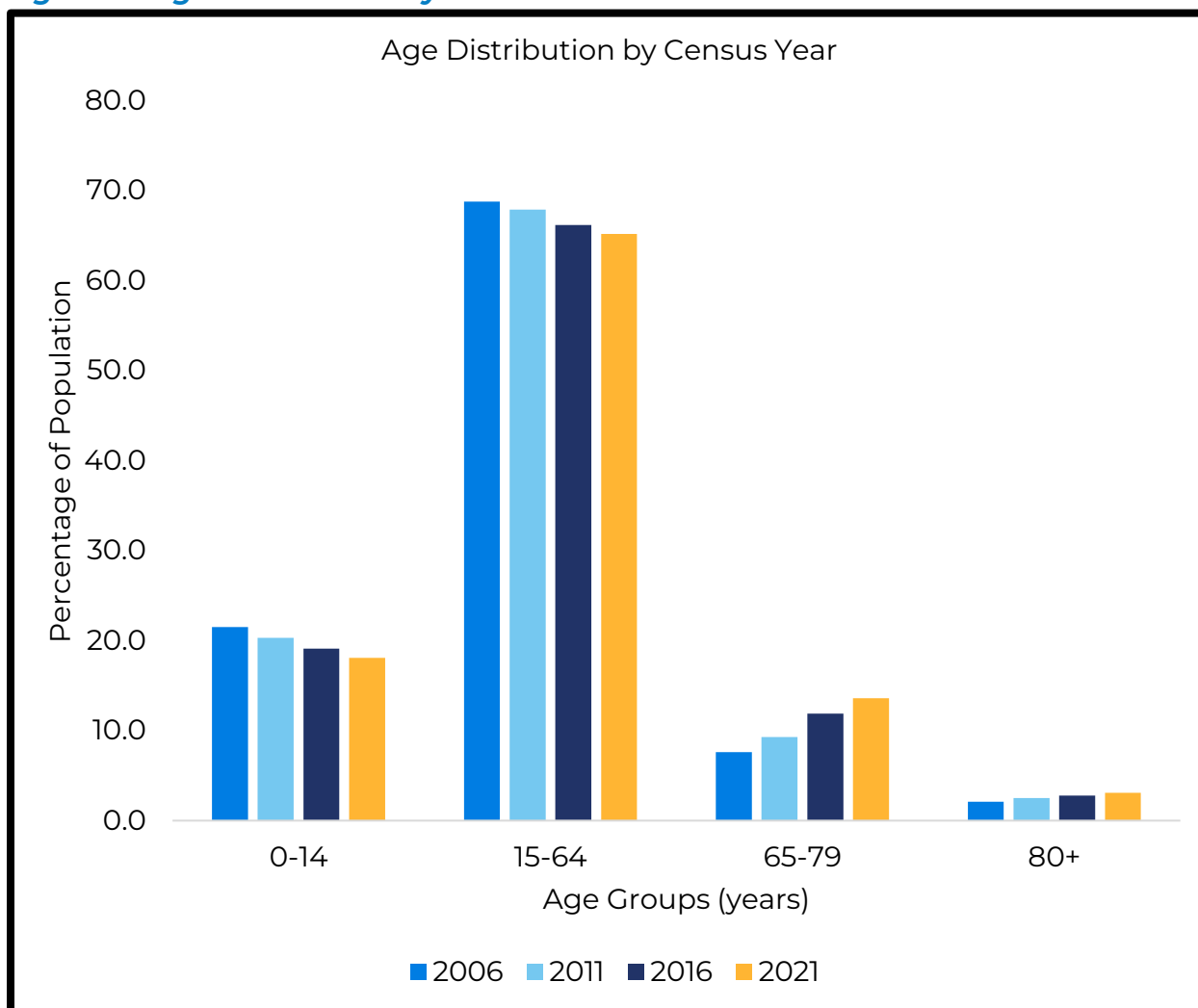
In addition, the age distribution indicates that the population within Lakeshore is growing and aging in size. The most significant change is seen in the 65-79 age group, which increased from 14.8% in 2016 to 16.7% in 2021. Additionally, the only growing age groups in Lakeshore are the 65-79 and 80+ age groups. This distribution is identified in the chart below and indicates a change in the housing market since more suitable, accessible, and affordable housing is in demand. The aging population also accounts for a significant amount of turnover in the housing market due to downsizing. However, when there are limited options locally for suitable downsizing, turnover is reduced which has a corresponding effect on limiting housing stock for new families or even first-time home buyers. This demand and lack of turn over also influences the prices to increase for all. Furthermore, many people in this age group have stated there are a lack of resources available locally, including accessible and suitable housing stock, that prevent them from aging in place. Aging in place occurs when older people remain in their homes or communities as they age. Many would like to remain in Lakeshore as they age due to

proximity to family, amenities, doctors, etc. This raises concerns about the safety of residents in homes that no longer meet their needs and have accessibility issues. As a result, additional and accessible housing stock is required to ensure residents have the opportunity to relocate when they no longer can age in place. Accessible housing stock ensures that residents can age in place without being displaced by increasing property values or rent prices.

Downsizing is typically common among the older population as their children move or are unable to continue living in their homes. This transition allows for more accessible living options that cater to the needs of older residents, fostering communities that are both functional and inviting. By focusing on lower-storey buildings, residents have the ability to age in place enabling continued independence and connection in Lakeshore. Although the process of downsizing allows for an addition of homes back into the market sector, this demands for an increase in smaller, accessible, and low-maintenance housing options, i.e., condominium, apartments, or single-storey homes. Development with these housing options has been limited within the Municipality, limiting the amount of downsizing available to members of the community. This limited supply of housing stock further increases prices, creating affordability challenges for those actively looking for housing alternatives.

In addition, it is worth noting the 65-79 and 80+ populations may have financial constraints and fixed incomes, meaning that they may be unable to keep pace with rising housing costs. This can lead to concerns about housing insecurity and financial instability, citing the importance of affordable options that cater specifically to the aging and senior demographic group.

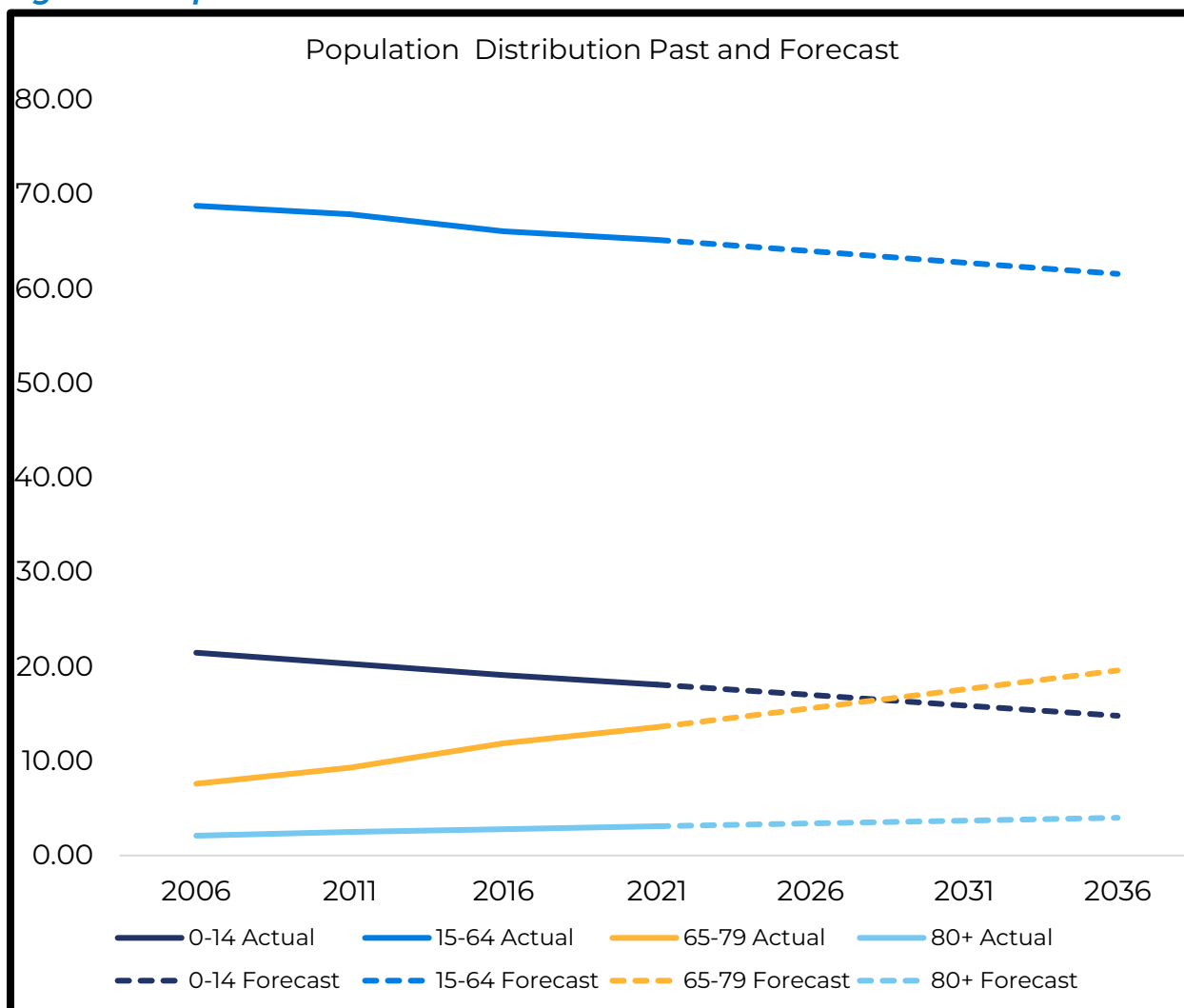
Figure 1 – Age Distribution by Census Year



In addition, the graph above illustrates the age distribution of the population across four census years, 2006, 2011, 2016 and 2021, broken down into four age groups: 0-14, 15-64, 65-79 and 80+. Looking at the two most recent census periods, you can observe a slight decline in the percentage of the population under the age of 15, decreasing from 19.1% in 2016 to 18.1% in 2021. This may indicate a trend toward lower birth rates or fewer young children within the population. The working-age group, those between 15 and 64 years, also experienced a small decline, dropping from 66.1% in 2016 to 65.2% in 2021. This subtle decrease suggests a shift toward an aging population, which may impact the labour force and economic productivity for Lakeshore and the region in the future. As previously mentioned, the 65-79 age demographic is trending upwards, signifying a significant growth in the aging population in Lakeshore from 2006 to 2021. Finally, the 80+ population is also increasing, but at a slower rate than the 65-79 population.

Using the trends shown above, Lakeshore’s population can be projected over the next three census periods as shown in *Figure 2*.

Figure 2 – Population Distribution Forecast



Lakeshore’s 65+ population is projected to overtake the 0-14 population before 2030. By 2036, the population distribution will be as follows: 15-64 representing the widest range, and most represented at 61.6%. Following is the 65-79 group representing 19.6%, the 0-14 group representing 14.8% of the population and finally the 80+ group representing 4%.

Comparing to provincial numbers, Lakeshore aligns closely with the provincial trends. The 0-14 age group in Ontario is projected to be 14.9% of the population. The province is forecasting the 15-64 age group to represent 64.2% and the 65+ group to make up 20.9% of the population by 2036 ^[1].

3 – Household Economic Profiles and Economic Characteristics

3.1 – Household Profiles

Table 3.1.1 – Lakeshore Household Income and Profile

Characteristic	Data	Value
Total number of households	2016	13,185
	2021	14,386
Household income (Canadian dollars per year)	Average	137,000
	Median	114,000
Tenant Household Income (Canadian dollars per year, only available at CMA or CA Level) - Data from Windsor (CMA), Ont.	Average	58,150
	Median	48,400
Owner household income (Canadian dollars per year, only available at CMA or CA Level) - Data from Windsor (CMA), Ont	Average	119,000
	Median	98,000
Average household size (Number of members)	Total	2.8
Breakdown of household by size (Number of households)	Total	14,385
	1 person	2,475
	2 persons	5,035
	3 persons	2,275
	4 persons	2,915
Tenant households (Number of households)	5 or more persons	1,680
	Total	1,215
Percentage of tenant households in subsidized housing	Percentage	8.446
	Percentage	6.6%
Households within 800m of a higher-order/high frequency transit stop or station (#)	Total	0
Number of one-parent families	Total	1,365
	Percentage	11.38%
Number of one-parent families in which the parent is a woman+	Total	985

Number of one-parent families in which the parent is a man+	Total	380
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI))	360
	Low (21% – 50% AMHI)	2,220
	Moderate (51 – 80% AMHI)	2,765
	Median (81% - 120% AMHI)	3,350
	High (>120% AMHI)	5,340

3.2 – Contextual Analysis of Housing Data within Lakeshore

Between 2016 and 2021, the number of households grew from 13,185 to 14,386. This growth was largely catalyzed by the improvements to a crucial wastewater treatment plant (Denis St. Pierre Water Pollution Control Plant) in 2019. Lakeshore’s massive growth during this time period and the impacts of residents changing routines during the pandemic resulted in the plant reaching capacity in 2020, temporarily pausing further growth opportunities until the plant was expanded.

Household income data shows a median of \$114,000 in 2021, while the average income was \$137,000. The higher average compared to the median suggests that income is skewed towards higher earners. A significant disparity exists between tenant and homeowner incomes, with tenants earning a median income of \$48,400, far lower than the \$98,000 median for homeowners. Due to Lakeshore’s large size compared to neighboring municipalities, there is a breadth or different people, and lifestyle opportunities presented. Though largely rural, with much of Lakeshore’s population working in blue-collared industries, Lakeshore’s lush waterfront and affordability of these lots compared to other municipalities also attracts higher earners. There is a notable discrepancy in Lakeshore between the average household income, of owners, and average household income of tenants as previously mentioned. Again, due to the geographic spread of Lakeshore, and given previous population characteristics, the type of dwellings built have been single detached homes with few purpose-built rental units. The result of this shaped Lakeshore’s policies and By-laws which favoured less dense housing which maintained the rural character of the community. However, given Lakeshore’s potential for growth both economically and geographically, the current trend is to build up (increase density) rather than out. The desire to build at a higher density has been confirmed by developers and builders to Lakeshore Administration who are seeing a shift in market demand. This trend is also shown in recent building activity. Given Lakeshore’s history of insufficient infrastructure hindering growth, the appeal to shape the community to include more density simplifies servicing and infrastructure requirements.

Household size averages 2.8 members, with the majority of households consisting of two persons (5,035), followed by one-person households (2,475). Larger households of five or more people are less common, with only 1,680 households falling into this category, reflecting a trend towards smaller family units. In terms of tenancy, approximately 8.446% of households (1,215) are renters, with 6.6% (approximately 950 households) of these tenant households relying on subsidized housing, highlighting the dependence on housing assistance within this group.

One-parent families represent 11.38% of all households, with the majority (985) headed by women, while only 380 are led by men, illustrating the prevalence of single mothers over single fathers. The distribution of household income reveals significant inequality. While 360 households fall into the very low-income category (earning less than 20% of the Area Median Household Income or AMHI), 2,220 households are in the low-income bracket (21-50% AMHI). On the higher end, 3,540 households fall into the median income range (81-120% AMHI), and 5,340 are classified as high-income (over 120% AMHI).

In general, while household numbers have grown, there is a notable income disparity between renters and homeowners. Smaller households are more common, and many tenant households rely on subsidized housing. Additionally, single-parent families, particularly those led by women, represent a significant portion of the population, further underscoring the socio-economic challenges faced by certain groups in the community.

3.3 – Impact of Household Formation Suppression on Housing Demand

Suppression of Household Formation

Household formation suppression refers to the phenomenon where fewer households form than expected due to economic, social, or housing-related constraints. In a typical environment, household formation happens naturally as people move out on their own, marry, or establish separate living arrangements. When household formation is suppressed, however, individuals may delay or forego these steps due to barriers such as high housing costs, low wages, or limited availability of suitable housing. This phenomenon is typically more prolific with younger people who still live with their parents. For the purposes of this report, the focus group in this section will be people between the ages of 20 and 30 who still live with their parents. The reasons we are identifying this age group is because it aligns with census demographic data and age brackets.

Suppression of household formation cannot be attributed to one single factor. It is the result of several compounding factors including but not limited to: High housing costs, underemployment, wage stagnation, student debt, social trends, housing shortages, and others.

In 2021, Lakeshore had a population of 4,105 individuals between the ages of 20 and 30. Given Lakeshore's demographic, people are generally highly educated and high earners. Using the seventy-fifth percentile for income in the Windsor CMA in 2021, this group had an average income of \$59,350 (75th percentile, people aged 20-30). With current mortgage rates as of January 2025, a single person earning in the seventy-fifth percentile in the Windsor CMA can afford with a 20% downpayment, \$260,644. In the Windsor CMA, let alone Lakeshore, there are rarely units for sale in this price range. Units in this price range are almost exclusively in mobile home communities, some of which are for seasonal use only vacation units.

In doing community outreach, discussions with people in this group have revealed not the lack of desire to form households, but the bleak logistics of doing so. Of those surveyed, 90% of respondents cited that they were living with parents due to affordability issues and lack of housing diversity, highlighting the financial barriers preventing independent household formation. Meanwhile, 10% of respondents indicated that they remained with their parents due to the support they require or medical issues. Additionally, they identified the need to commute far for work outside of Lakeshore, making neighboring municipalities more appealing due to proximity to employment grounds. Conversely, those who desire to stay in Lakeshore and commute to work are financially unable to do so due to housing costs and lack of housing diversity.

Of those surveyed and responded that they live with parents, the average reported household income for those individuals was \$81,000 annually. This is significantly

higher than the 75th percentile in the Windsor CMA or \$59,350 annual income^[12]. For these people. Using January 2025 interest rates, their maximum ability to qualify for a mortgage would be a house costing \$409,335. This is still well below the average price of a home in Lakeshore, and in surrounding areas.

The number of households generally formed and are being suppressed cannot be explicitly measured given current limitations in various data sources. However, there is a clear trend of young people not forming new households due to financial pressures and instability in the cost of living.

Housing Demand (*Driving Until you Qualify*)

Driving Until you Qualify refers to a practice where prospective homebuyers move farther away from high-demand areas until they find housing they can afford and qualify for based on their financial situation.

This term often arises in discussions about housing affordability, as property prices and rents tend to decrease the farther one moves from desirable areas. While this strategy might make homeownership more accessible, it can come with trade-offs such as longer commutes, increased transportation costs, and lost personal time.

The phenomenon highlights the challenges of balancing affordability with location, particularly in regions experiencing high housing demand and rising costs.

During a 2023 study of the Patillo Rd. Industrial District, Lakeshore identified demographics within the densest employment lands. The study identified that the Patillo Rd. Industrial District hosted more than 3,000 employees. Of those employees represented, 87% commuted from outside of Lakeshore to work here. Many of the jobs within the Patillo Rd. Industrial District are production jobs. These jobs often times pay below the median household income in Lakeshore. Because of this, many who work in Lakeshore are forced to travel here, without any transit support. This not only puts strain on the workers, but also the employers in Lakeshore, who are finding an increasing number of people unable to work in Lakeshore due to the commute. The largest labour pool for industrial workers in Lakeshore is Windsor with approximately one third of the workforce identified in this study commuting from Windsor.

Of the respondents to the HNA outreach, only 16% of those who work but do not live in Lakeshore are considering moving to Lakeshore. Those who work in Lakeshore but do not live in Lakeshore, more than 50% of them stated affordability of housing as a contributing factor to not living in Lakeshore.

3.4 – Economic Conditions

Table 3.4.1 – Lakeshore Economy and Labour Force

Characteristic	Data	Value
Number of workers in the Labour Force	Total	21,595
Number of workers by industry (Top 10 only)	Manufacturing	4,380
	Health care and social assistance	2,710
	Retail trade	1,940
	Construction	1,755
	Educational services	1,680
	Transportation and warehousing	1,095
	Professional, scientific and technical services	1,055
	Accommodation and food services	1,050
	Public administration	1,020
	Finance and insurance	825
Unemployment rate and participation rate (Percent)	Unemployment rate	13.221%
	Participation rate	65.638%
All classes of workers (Number)	Total	21,120
Employees (Number)	Total	18,120
Permanent position (Number)	Total	16,070
Temporary position (Number)	Total	2,050
Fixed term (1 year or more, Number)	Total	565
Casual, seasonal or short-term position (less than 1 year, Number)	Total	1,480
Self-employed (Number)	Total	3,005
Number of commuters by commuting destination	Within census subdivision	3,590
	To different census subdivision	8,250
	To different census division	1,015
	To another province/territory	25
Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address	Car, truck or van	14,390
	Public transit	10
	Walked	220
	Bicycle	20
	Other method	195

3.5 – Impact on Labour Conditions on Housing Supply and Demand

As illustrated in Table 3.4.1, the labor force in Lakeshore totals 21,595 workers, with manufacturing, healthcare, and retail being the largest industries. Permanent employment is the dominant job type, comprising 16,070 positions out of 18,120 employees, while temporary and short-term roles account for smaller but notable shares. The unemployment rate at the time of the 2021 census stood at 13.221%, indicating a significant portion of the labor force is currently without work but actively seeking employment. This relatively high rate suggests potential challenges in job availability or alignment between skills and market needs. Meanwhile, the participation rate of 65.638% reflects the percentage of the working-age population actively engaged in the labor market, either employed or seeking employment. This rate indicates a moderate level of labor market involvement, with nearly one-third of the working-age population not participating, possibly due to factors such as education, retirement, caregiving, or discouragement from job prospects.

Commuting patterns reveal that most workers travel to different census subdivisions (8,250), while only a small number (25) commute to another province or territory. Private vehicles are the primary mode of transportation, used by 14,390 commuters, whereas public transit usage is minimal, with only 10 individuals relying on it. This highlights a workforce heavily reliant on cars and concentrated in key industries, with limited reliance on public transit or alternative commuting methods.

Approximately 9.5% of Lakeshore workforce is comprised of temporary employment, with 2,050 workers in short-term or fixed-term roles, significantly impacts housing supply and demand. With a minimal rental market, high demand and low availability drive up costs, making housing less accessible for both temporary and long-term residents. This issue is further compounded by an influx of more than 1,600 temporary workers traveling for jobs for the construction of the NextStar battery plant, adding pressure to an already strained housing market. Another surge in temporary workers is expected in 2026 with the construction of the Acute Care Hospital in Windsor, likely exacerbating housing shortages and affordability concerns.

Generally, in an agricultural community in southern Ontario, most of the available land is designated for agricultural use, with a smaller portion designated and zoned for urban development. This limited settlement area is mandated through provincial land use policy to protect agricultural land to be used over the long term and restrict urban sprawl. This policy approach makes land within the urban area highly valuable, with vacant serviced land averaging \$1.76 million per acre in Lakeshore (2024). As a result, these land costs need to be factored into the cost of building housing making the provision of rental and affordable housing challenging.

3.6 – Households in Core Housing Need

Table 3.6.1 – HICC Lakeshore Households in Core Housing Need

Characteristic	Data	Value
Affordability – Owner and tenant households spending 30% or more on shelter costs (# and %)	Total	1,585
	Percentage	11.3%
Affordability – Owner and tenant households spending 30% or more on shelter costs and in core need (# and %)	Total	420
	Percentage	3%
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	320
	Percentage	26.3%
Affordability – Tenant households spending 30% or more of income on shelter costs and in core need (# and %)	Total	125
	Percentage	0.9%
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	1265
	Percentage	9.9%
Affordability – Owner households spending 30% or more of income on shelter costs and in core need (# and %)	Total	295
	Percentage	2.1%
Adequacy – Owner and tenant households in dwellings requiring major repair (# and %)	Total	625
	Percentage	4.3%
Adequacy – Owner and tenant households in dwellings requiring major repair and in core need (# and %)	Total	50
	Percentage	0.4%
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	100
	Percentage	8.2%
Adequacy – Tenant households in dwellings requiring major repairs and in core need (# and %)	Total	0
	Percentage	0
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	530
	Percentage	4
Adequacy – Owner households in dwellings requiring major repairs and in core need (# and %)	Total	35
	Percentage	0.2%
Suitability – Owner and tenant households in unsuitable dwellings (# and %)	Total	375
	Percentage	2.6%

Suitability – Owner and tenant households in unsuitable dwellings and in core need (# and %)	Total	0
	Percentage	0
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	65
	Percentage	5.3%
Suitability – Tenant households in unsuitable dwellings and in core need (# and %)	Total	0
	Percentage	0
Suitability – Owner households in unsuitable dwellings (# and %)	Total	310
	Percentage	2.4%
Suitability – Owner households in unsuitable dwellings and in core need (# and %)	Total	0
	Percentage	0
Total households in core housing need	Total	440
Percentage of tenant households in core housing need	Percentage	11%
Percentage of owner households in core housing need	Percentage	2.5%

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

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

11.3%

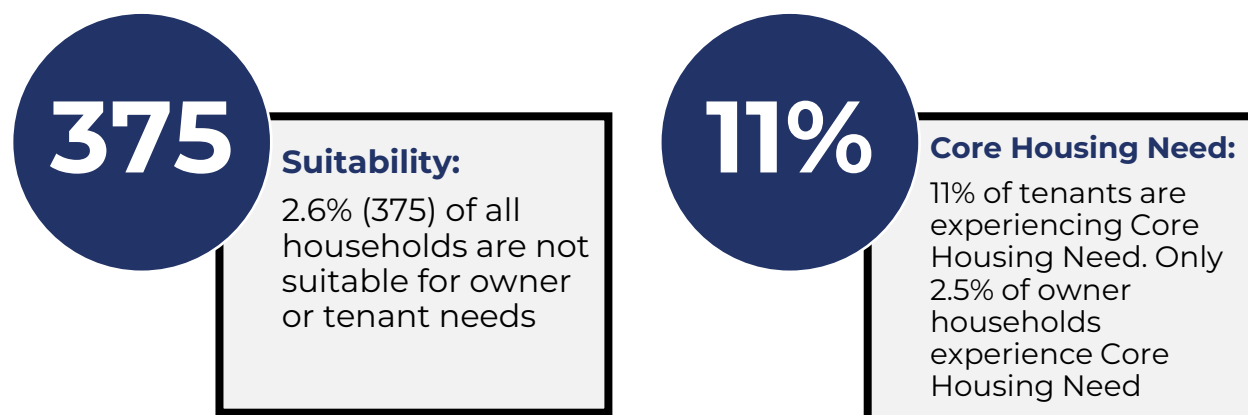
Affordability:

11.3% of tenant and owner households spend 30% or more of income on shelter costs.

625

Adequacy:

4.3% (625) households in Lakeshore require major repairs.



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

Table 3.6.2 – Lakeshore Income and Affordability, 2021

Income Category	% of Total HHs	Annual HH Income	Affordable Shelter Cost (2020 CAD\$)
Area Median Household Income		\$114,000	\$2,850
Very Low Income (20% or under of AMHI)	1.98%	<= \$22,800	<= \$570
Low Income (21% to 50% of AMHI)	15.71%	\$22,800 - \$57,000	\$570 - \$1,425
Moderate Income (51% to 80% of AMHI)	19.84%	\$57,000 - \$91,200	\$1,425 - \$2,280
Median Income (81% to 120% of AMHI)	24.08%	\$91,200 - \$136,800	\$2,280 - \$3,420
High Income (121% and more of AMHI)	38.39%	>= \$136,801	>= \$3,421

Table 3.6.3 – Lakeshore Owner vs Renter Income and Affordability, 2021

Income Category	% of Owners HHs	% of Rental HHs	Annual HH Income	Affordable Shelter Cost (2020 CAD \$)
Area Median Household Income			\$114,000	\$2,850
Very Low Income (20% or under of AMHI)	1.41%	8.05%	<=\$22,800	<=\$570
Low Income (21% to 50% AMHI)	13.32%	41.53%	\$22,800-\$57,000	\$570-\$1,425
Moderate Income (51% to 80% of AMHI)	19.06%	28.39%	\$57,000-\$91,200	\$1,425-\$2,280
Median Income (81% to 120% of AMHI)	25.03%	13.98%	\$91,200 - \$136,800	\$2,280 - \$3,420
High Income (121% and more of AMHI)	41.14%	8.47%	>=\$136,801	>=\$3,421

Figure 3 – Lakeshore Core Housing Need Distribution by Income

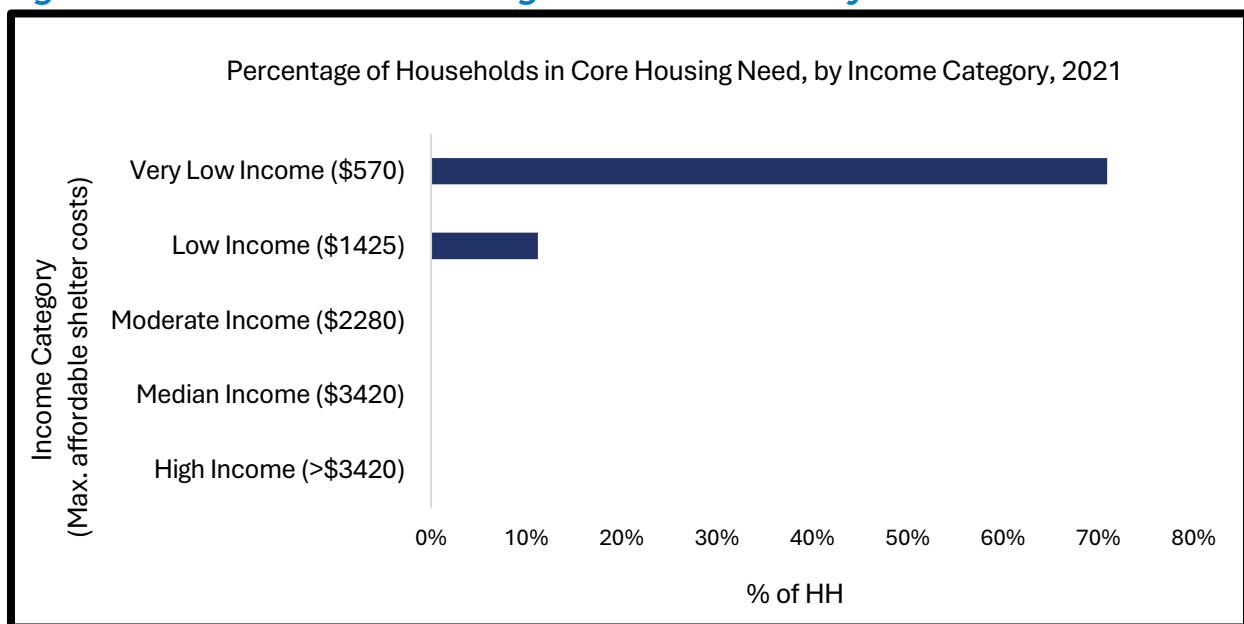


Figure 3 above confirms the assumption that residents with low to very low incomes are more likely to be in core housing need. As shown above, all people in core housing need in Lakeshore fall into these two income categories. In Lakeshore, housing only becomes affordable at a moderate-income level. As shown in Table 3.6.3, in 2021 the median average income in Lakeshore was \$114,000. For the median household, the affordability index places the affordable shelter costs at \$2,850 per month. This represents a household income of \$9,500 per month which is \$3,500 above the median household income in the Windsor CMA. In the CMA, the largest peak income group is people aged 54-55 with a 99th percentile income of \$224,000.

The median household income in Lakeshore is in the 97th percentile of the highest-earning group in the Windsor CMA.

Figure 4 below shows a similar story comparing core housing need for owners and renters. The graph shows people who are in the very low-income category are more likely to experience core housing need if they own rather than rent. The opposite can be said about the low-income category, where people are more likely to be in core housing need if they rent, rather than own. What this may represent are more affordable rentable units.

Another factor in core housing is adequacy. Adequacy and suitability are a measure of the condition of the living accommodation. Unfortunately, at these very low rental levels, the condition of the living accommodation is exponentially more likely to be not suitable in terms of condition and state of repair. This ultimately puts more people in core housing need. This extends to any size of household, as shown in Figure 4.

Figure 4 – Core Housing Need of Owners vs Renters

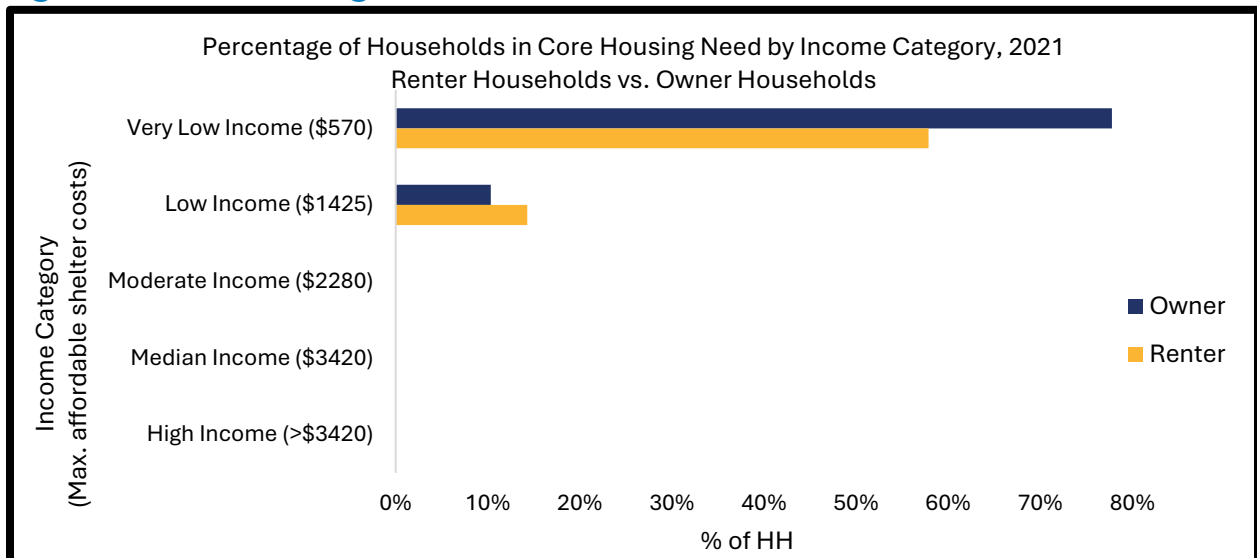


Figure 5 – Core Housing Need by Household Size

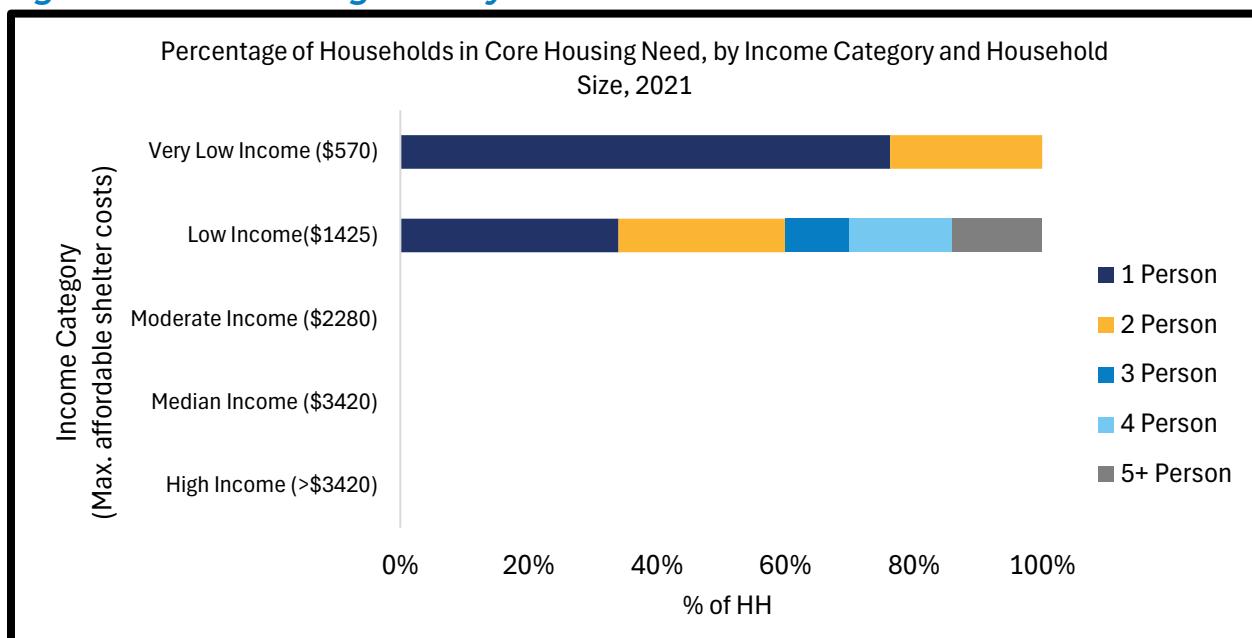


Figure 5 above indicates the number of households in Core Housing Need by household size and income. The most prevalent households in core housing need are 1-person households accounting for more than 52% core housing need. The most affected group are people in the low-income category.

It is worth noting that Lakeshore’s Core Housing Need population is exclusive to the low and very low-income groups. Knowing that housing cannot exceed 30% of gross income, it is safe to say that people in Lakeshore who earn less than \$4,275 gross per month are at a higher risk for being in Core Housing Need. Looking at earnings in Lakeshore, we know that as of the 2021 census, 1,950 people in Lakeshore earn less than \$50,000 per year, approximating those low and very low-income groups. There are 20,655 people who earn more than \$50,000 per year. There is a group of 2,525 people who exist between the low- and moderate-income groups. This group of people earn between \$50,000 and \$80,000 per year. This group is not represented adequately in the above chart from HART as they classify the moderate group as someone who earns more than \$80,000 per year. (See Section 6.1 for the explanation on HART). The distribution is shown below.

Figure 6 – 2021 Census Income Distribution

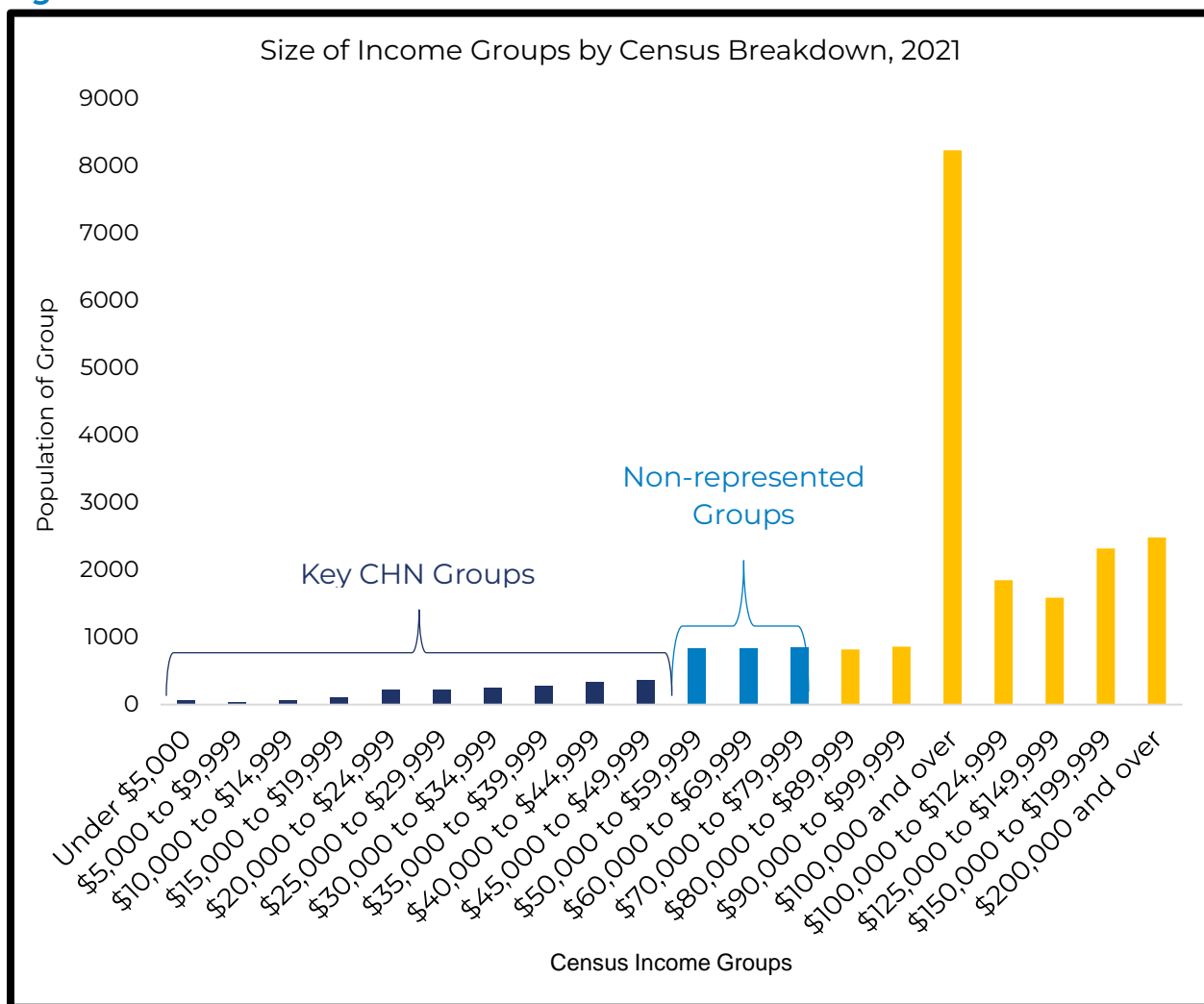


Table 3.6.4 – Age of Primary Household Maintainer and Core Housing Need, 2021

Age Group	% of Owners in CHN	% of Tenants in CHN	Total Tenure
15-24	0.0	0.0	0.0
25-34	3.5	8.7	4.1
35-44	1.3	6.8	2.0
45-54	1.8	7.5	2.1
55-64	2.4	19.6	3.4
Total 65+	3.1	9.7	3.7
Total	2.4	10.7	3.1

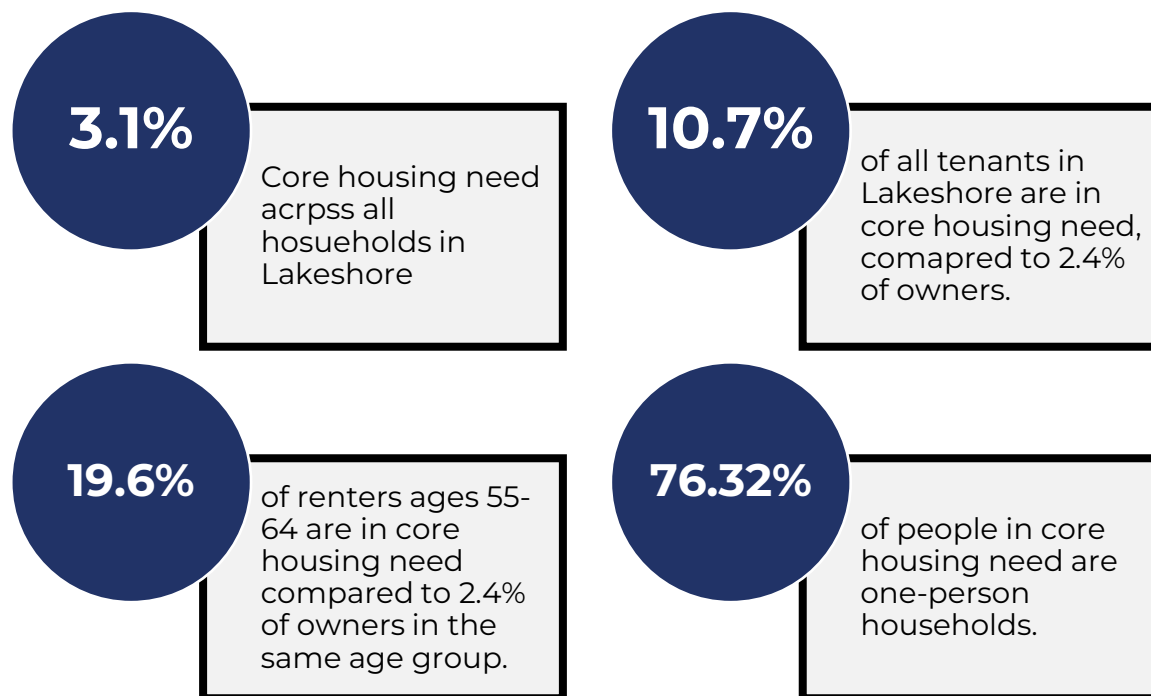
Table 3.6.5 – Affordable Housing Deficit by Household Size, 2021

Income Category (Max. affordable shelter cost)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH	Total
Very Low Income (\$570)	145	45	0	0	0	190
Low Income (\$1425)	85	65	25	40	35	250
Moderate Income (\$2280)	0	0	0	0	0	0
Median Income (\$3420)	0	0	0	0	0	0
High Income (>\$3420)	0	0	0	0	0	0
Total	230	110	25	40	35	440

Table 3.6.6 – Affordable Housing Deficit by Tenure, 2021

Income Category (Max. affordable shelter cost)	Owner Households	Rental Households	Total
Very Low Income (\$570)	140	55	195
Low Income (\$1425)	175	70	245
Moderate Income (\$2280)	0	0	0
Median Income (\$3420)	0	0	0
High Income (>\$3420)	0	0	0
Total	315	125	440

3.7 – Contextual Analysis of Households in Core Housing Need



Lakeshore’s population in Core Housing Need (CHN) is relatively low at 3.1, compared to the provincial average of 15.3% of all Ontarians. However, we see a significantly higher number of renters in core housing need. Tenants in Lakeshore are more than four times more likely to be in core housing need than owners. This is especially evident in the 55-64 age group. Tenants in this age group are more than eight times more likely to be in core housing need than owners in the same age group.

Across all income groups in Lakeshore, smaller households, particularly those consisting of one person, are disproportionately represented in core housing need. Specifically, core housing need is most prevalent among very low-income households, with the highest concentration in one-person and two-person households. This is representative of the significant challenges faced by lower-income and smaller households in affording adequate housing in the current market.

The data suggests that as household size increases, the burden of housing costs tends to diminish, indicating that larger households have a better chance of achieving housing affordability. This is likely due to the income level in Lakeshore. In Lakeshore, average and median household incomes are higher than in the Windsor-Essex region. With that being said, the people who are most likely to live in the existing larger, more expensive homes in Lakeshore, are more financially capable of affording them.

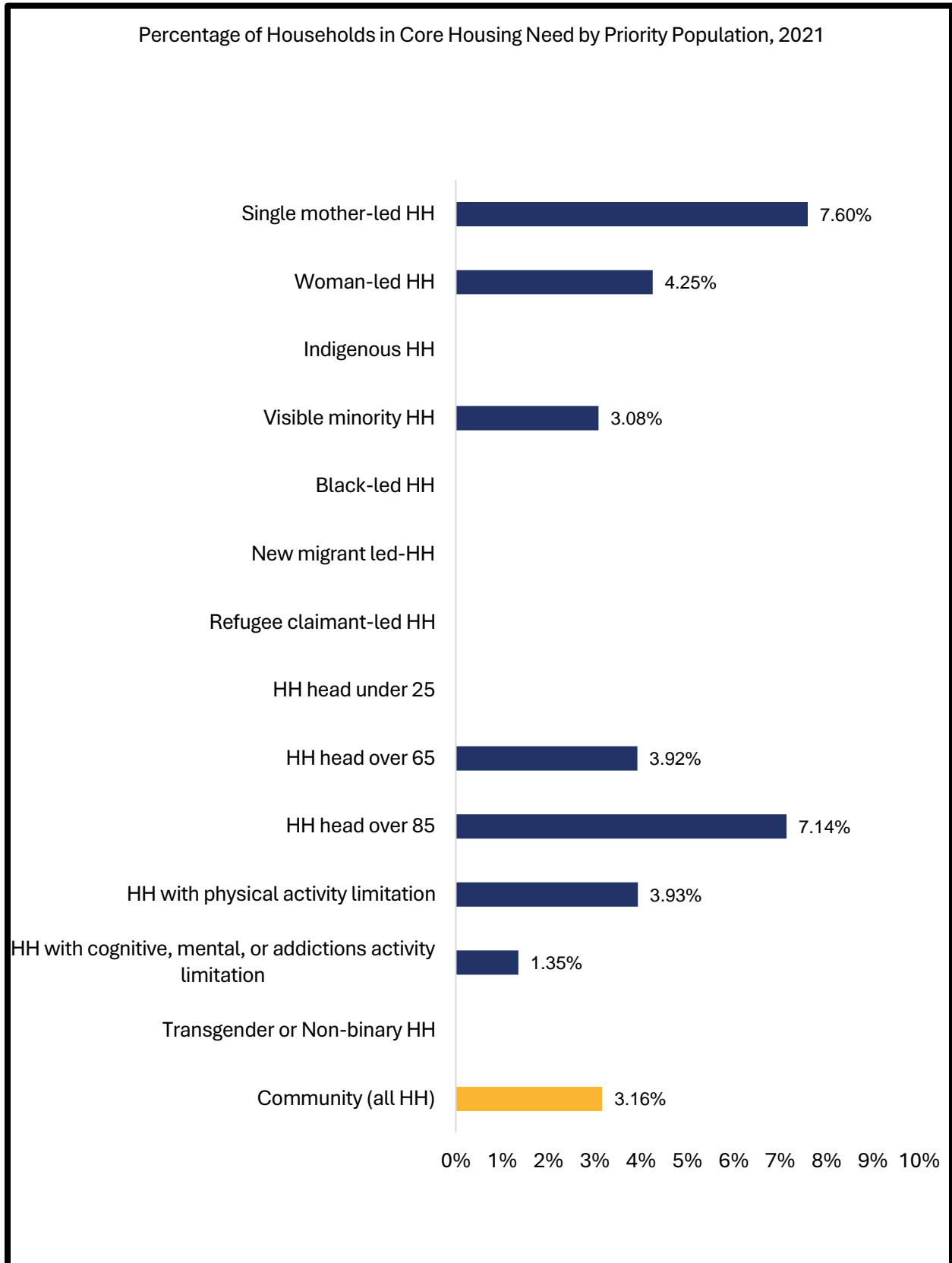
4 – Priority Groups

4.1 – Housing Needs and Challenges of Priority Populations

In the Municipality of Lakeshore, several priority groups face challenges and exhibit significant need for housing support. In general, 3.2% of households in the Municipality experience core housing need, citing a demand for affordable housing across various demographics in the community.

Figure 7 below highlights the varying rates of housing need among different priority populations in Lakeshore, particularly those at higher risk of experiencing housing challenges. As indicated in the chart, some priority populations lack data representing their core housing need. This may indicate that there is no housing need experienced by these population groups, or the sample size is too small to report. Thus, although there is no reportable data for these groups, attention should be still given to these priority populations due to their potential vulnerability within the community.

Figure 7 – Priority Population Households in Core Housing Need, 2021



Single mother-led households face one of the highest levels of housing need (7.60%), making them particularly vulnerable to financial instability. This instability often arises from their reliance on a single income, which can create significant housing challenges. In Lakeshore, single mother-led households are among the most at-risk compared to other priority populations. For this population, balancing the demands of work and childcare can limit opportunities for employment, leading to lower earnings and fewer benefits. Additionally, the high costs of childcare and living necessities can further strain single mothers' ability to secure and afford stable housing. This instability can impact both the mothers' and children's well-being, contributing to long-term challenges such as educational disruptions and economic mobility. Women-led households also face significant challenges and core housing need, signifying similarities with the single mother-led household group.

In addition, households with heads over 85 years of age also indicate an increased risk of experiencing housing need, citing the importance of providing additional support to this population group. Generally, older adults, especially those with fixed incomes, are particularly vulnerable to rising housing costs and living expenses. Additionally, this population group often face health issues and mobility limitations, further compounding the challenge of finding and maintaining accessible and affordable housing. With the increasing aging population within the Municipality, it is imperative that supports are developed and tailored to seniors aging in place. Furthermore, households with heads over 65 years are substantially less represented in core housing need (3.92%), compared to households with heads over 85 years. However, this population group is above the community value of 3.16%, citing its relevance to identify as a priority group that requires additional support.

Additionally, *Figure 8* below indicates the percentage of households in core housing need across priority populations in the Municipality, segmented by various income categories. The graph demonstrates that the identified priority populations experiencing core housing need are disproportionately represented in either low or very low-income brackets.

Figure 8 – Income Levels of Priority Groups in Core Housing Need

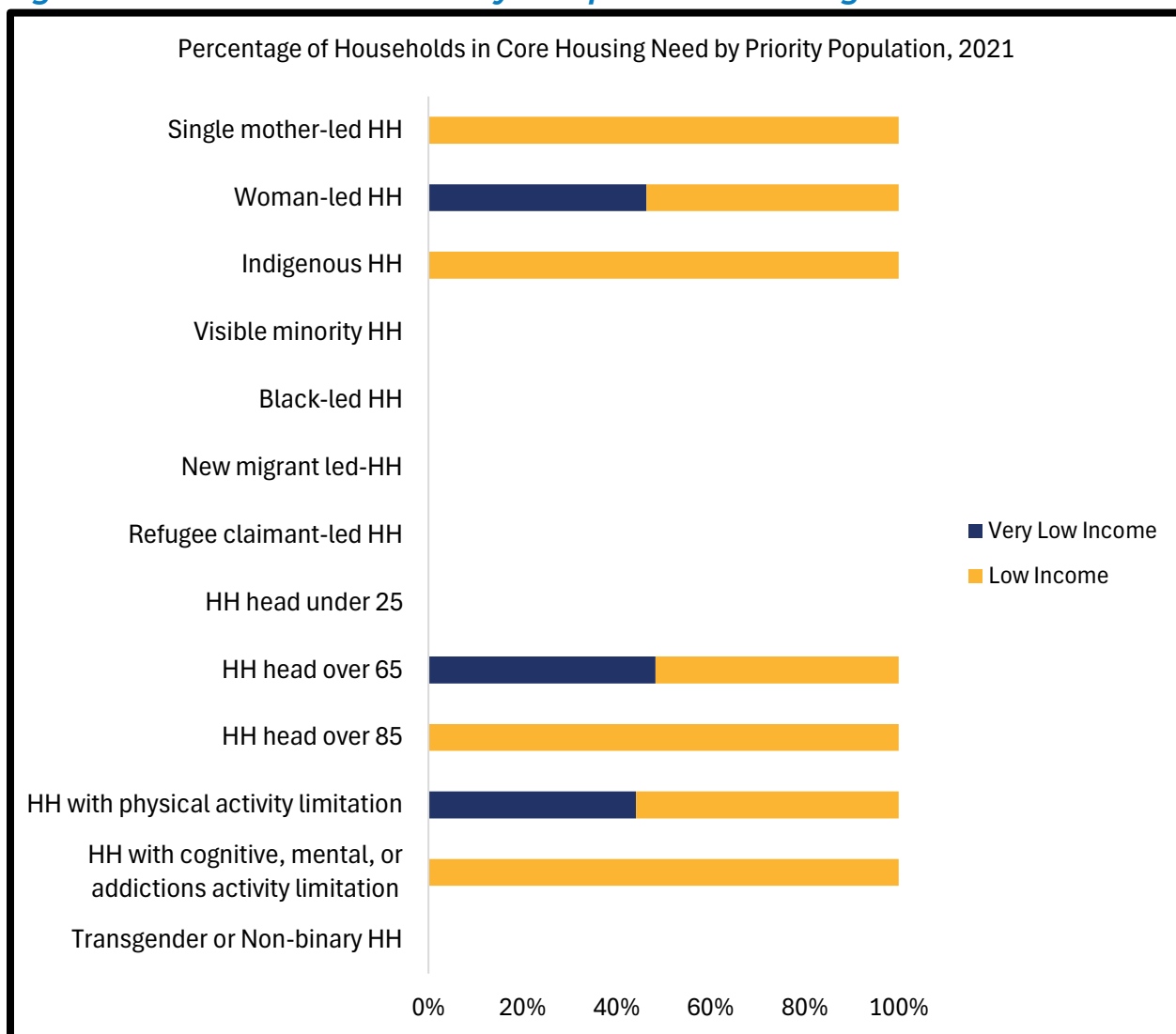


Table 4.1.1 below demonstrates the range of Indigenous household incomes and affordable shelter costs for each income category, in 2020-dollar values. It also shows the portion of total households that fall within each category. The table demonstrates that the majority of indigenous households within the Municipality fall within the high-income range. Information on this priority population was limited, and further engagement would be required to understand the housing needs and challenges experienced. Specifically, core housing need data was not able to be obtained for this priority population group.

Table 4.1.1 – Indigenous Shelter Costs to Income Level, 2021

Income Category	% of Total Indigenous HHs	Annual HH Income	Affordable Shelter Cost (2020 CAD\$)
Area Median Household Income		\$114,000	\$2,850
Very Low Income (20% or under of AMHI)	0.00%	<= \$22,800	<= \$570
Low Income (21% to 50% of AMHI)	12.33%	\$22,800 - \$57,000	\$570 - \$1,425
Moderate Income (51% to 80% of AMHI)	23.97%	\$57,000 - \$91,200	\$1,425 - \$2,280
Median Income (81% to 120% of AMHI)	24.66%	\$91,200 - \$136,800	\$2,280 - \$3,420
High Income (121% and more of AMHI)	39.04%	>= \$136,801	>= \$3,421

In the ongoing efforts to enhance collaboration and learn about the housing needs of priority populations in our community, a discussion with Community Living took place. Community Living is a non-profit, registered charitable organization dedicated to supporting individuals of all ages with intellectual disabilities and their families. Community Living Essex County serves approximately 30 residents across 10 locations, with eight homes located in Belle River and two in the Comber area. These residences are owned and operated by the organization and provide 24/7 care and support to their clients. Additionally, the organization supports 10 to 12 individuals in Lakeshore who live at home and require less than 24-hour assistance. There are currently between 2,000 and 3,000 individuals in Windsor-Essex County on the waitlist for housing services offered by the organization, with 500 of these individuals located specifically in the Lakeshore area. The lengthy waitlist was identified as a major barrier for residents seeking services and housing through the organization, underscoring the high demand for accessible and affordable housing options within the community for this priority population. Feedback gathered during the engagement process indicated that the extended wait times are largely due to obstacles such as limited funding, rising living costs, and restrictive client eligibility criteria.

A major concern expressed by the organization is the lack of affordable housing options for youth, particularly those seeking independent living arrangements. This gap not only impacts their ability to transition into adulthood but also limits their opportunities for personal growth and independence, which the organization strives to provide for its clients.

In addition, direct engagement also occurred with Community Living Windsor to discuss any additional gaps and challenges faced by the priority populations they

serve. This branch of Community Living serves over 200 independent individuals living at home with less than 24 hours of support and operates 40 group homes supporting 124 clients. Similar themes that were discussed with Community Living Essex County were also brought forward with this branch. However, the discussion outlined more barriers that the organization faces to finding the “right place” for its clients. Specifically, finding housing arrangements that have mixed occupancy, adequate parking for staff and support workers, advanced technology and security capabilities, and inclusive designs were cited as being important to the organization. However, it was noted that achieving all of these desires seamlessly is difficult, creating more barriers for clients accessing services and supports.

Through engagement with Community Living Essex County and Community Living Windsor, it was noted that barriers to reliable public transportation are frequently experienced by this priority population. In Essex County, public transportation options are nearly non-existent, and when they do exist, they are often inadequate to meet the needs of residents and these priority groups. For example, in Lakeshore, there is an absence of public transportation for residents. Although there are plans for the development of transportation, currently nothing exists. This theme of inadequate public transportation is not unique to Lakeshore, as other municipalities in Essex County also face this barrier. With a lack of transportation, Community Living clients that live outside the city limits of Windsor often rely on the organizations fleet transportation and staff to attend activities, appointments, and other essential services. Private forms of transportation, i.e., Uber and taxi services, were stated to be unaffordable for these individuals, citing an increased reliance on the organization’s transportation methods. Ultimately, this reliance limits the independence of the priority population and challenges the organization’s core philosophy of promoting autonomy. Therefore, the integration of proper public transportation would assist in providing better support to the members of this priority population within the Municipality of Lakeshore.

In addition, a conversation with Assisted Living Southwestern Ontario (ALSO) took place to understand the housing needs and challenges of the priority populations they serve and represent. The organization supports individuals with transitioning to independent living environments, assisting clients with physical disabilities, acquired brain injuries, vulnerable seniors, and those experiencing homelessness. Within Lakeshore, the organization has one facility, Chez Nous, in the community of Stoney Point that provides services and housing to a wide range of identified priority populations. At this location, there is a capacity of 38 beds and 4 additional emergency shelter beds. It was noted that there is a high demand for the organizations supports and services within the Essex County due to the lack of available resources outside of the city limits of Windsor.

4.2 – Incidence and Severity of Homelessness in Lakeshore

The Windsor-Essex Housing Authority does not collect local data on homelessness due to the low numbers observed in the region. Without precise local figures, assessing the true severity of homelessness in Lakeshore becomes a challenge. Despite the lack of local data, some visible homelessness can be seen and at the time of writing, there is one known encampment in the community.

Consequently, Lakeshore relies on the City of Windsor for data and community support for this population. Therefore, for this section, data from the City of Windsor was utilized to illustrate the incidence and severity in the region since Lakeshore residents experiencing homelessness are required to relocate to Windsor for services and resources.

In 2016, the City of Windsor began completing Point-In-Time (PIT) counts to document homelessness in the City and the County. Over the last three PIT counts completed, it has been documented that there is a growing number of individuals and families experiencing hidden, visible, and chronic homelessness, with visible signs such as encampments becoming more common.

Table 4.2.1 below highlights the 2021 PIT^[1] count for the Windsor-Essex region. As indicated from the data, 251 people experience homelessness across Windsor-Essex County on any given night, reflecting a 27% increase from the 197 people counted during 2018, and 25% increase from the 201 people in 2016. Single adults increasingly represent the face of homelessness in Windsor-Essex, rising from 62% of the homeless population in 2018 to 79% in 2021. This increase coincides with a significant drop in youth homelessness, which decreased from 26% in 2018 to just 5% in 2021. Families account for 16% of the homeless population, reflecting a 2% increase from 14% in 2018.

Given the limitations of any single point-in-time enumeration, these figures should be viewed as the minimum number of individuals experiencing homelessness in Windsor and Essex County on any given night. It is expected that these figures are higher than recorded, as many individuals experiencing homelessness may not have been captured due to various factors. The City of Windsor completed a 2024 PIT count in October 2024, but that data was not available during the completion of this report.

It is also important to note that these are not specific to Lakeshore, but the County as a whole. It is also important to note that it is believed that Lakeshore's homeless population makes up a very small portion of that number, likely a fraction of a percentage point.

Table 4.2.1 – Windsor-Essex Point in Time Homeless Count, 2021 ^[2]

Total number of people experiencing homelessness:	251
Individuals experiencing chronic homelessness:	77%
Individuals experiencing episodic homelessness:	8%
Individuals experiencing sheltered homelessness:	21%
Individuals staying in emergency shelters:	47%
Individuals staying in transitional housing:	6
Individuals identifying as youth:	Doesn't specify age: 5%
Individuals identifying as Indigenous:	22%
Individuals identifying as female:	29%
Individuals identifying as male:	70%

4.3 – Local Factors Contributing to Homelessness

In 2023, the Green Acres Motel on County Road 22 in Belle River was vacated and demolished, leading to the eviction of approximately 16 individuals in the community who were living there full-time. These occupants often lacked the financial flexibility and resources to secure alternative housing options due to issues of lack of availability and affordability of rental housing in the community. The Windsor Social Services assisted the occupants to find alternative housing at the time. It is thought that the demolition contributed to an increase in homelessness, including the emergence of at least one known encampment in Lakeshore. However, the exact number of individuals impacted by this increase in homelessness remains unclear, as there is limited data on those displaced.

Additionally, there has been a significant increase in the number of asylum seekers and refugees in Windsor. As noted by Workforce Windsor Essex, many hotels in the area are currently at capacity due to this influx. Notably, from January 2023 to March 2025, 2,411 asylum claimants transferred to Windsor. They stayed in 3 Windsor hotels: Holiday Inn, Best Western and Comfort Inn. Some individuals have been staying in hotels upwards of 560 days. This influx has put considerable strain on local resources and services.

4.4 – Temporary and Emergency Relief Resources for Homeless Individuals

Given the low instances of homelessness in Lakeshore, there is currently limited immediate need for shelters, resource centers, or transient beds. The lack of homeless relief resources in the area reflects the fact that, at present, these services are not in demand in this area. The community’s stable housing situation minimizes the demand for emergency housing or support services, allowing local efforts and resources to be directed elsewhere. However, it remains important to monitor any

changes in the housing landscape to ensure that the community can respond swiftly if the need arises in the future.

Additionally, Lakeshore’s rural location and lack of public transit systems contribute to the low demand for homeless relief services. With limited transportation options, individuals who may otherwise rely on shelters or resource centers would need personal means to access them, making these resources less practical in this area. Most residents commute to work, and the affordable tax structure helps maintain economic stability for households, further reducing the risk of homelessness. This combination of factors—rural geography, the need for personal transportation, and the manageable cost of living—contributes to low rates of homelessness rates Lakeshore.

Despite not having the current demand for homelessness resources within the community, Lakeshore recognizes the importance of anticipating the future need of these resources and services for potential at-risk populations. Given the accelerated growth of the Municipality, there is a pressing possibility that more individuals and families who are vulnerable may settle here, exacerbating existing challenges and potentially overwhelming current support systems.

4.5 – Housing Needs for Populations Excluded from CHN Data Sources

Lakeshore’s demographics seems to be well represented in the available data. Students, temporary foreign workers, and people in congregate housing are minimal due to Lakeshore’s remoteness to post-secondary institutions, and industries such as greenhouses which are key beneficiaries of temporary foreign workers.

However, an emerging trend in housing is the rise of multi-generational and multi-family living arrangements, driven by limited housing supply and affordability challenges. As a result, more families and individuals are choosing to share living spaces. More monitoring will be needed to determine if this trend continues. To address this, Lakeshore has made major progress towards streamlining Additional Residential Units (ARUs) approvals and will make further progress on this matter by constructing a pattern book as part of the Housing Accelerator Fund. Additionally, Lakeshore’s Council has endorsed the concept of 4 Units as of Right which means four units can be built on a residential lot. ARUs together with 4 Units as of Right will create the conditions to create more rental units, further enabling owners to maximize their living situation to accommodate this lifestyle trend.

Additionally, Lakeshore’s aging population has been identified as a high-risk group for being in Core Housing Need. This is largely due to the population outpacing suitable developments. This issue has already started to be addressed with the opening of a new long-term care facility in Belle River on County Rd 22 in 2025. Additionally, Lakeshore’s Official Plan supports housing for seniors, which will add density in more urban areas to allow for smaller, accessible units for the aging

population in closer proximity to medical centers, grocery stores, and other needed services.

The Official Plan states that the Municipality will encourage the development of low-income housing geared towards seniors, which may include lower maintenance housing types such as condominiums and townhouses.

Further, the Official Plan states that Special needs housing and aging-in-place for seniors will be encouraged so that:

- i) individuals living in a non-healthcare environment, will have access to municipal services and amenities so that they may carry out their daily life without having to relocate as their circumstances change;
- ii) where the above is not suitable due to the physical or mental condition of the individual, independent living, assisted living and skilled nursing is available in residences for seniors, such as in a continuing care retirement community; and
- iii) a variety of dwelling types and housing tenures are available to accommodate seniors housing needs and aging-in-place.

5 – Housing Profile

5.1 – Key Trends in Housing Stock

Historically, the Municipality of Lakeshore has predominantly constructed single-detached dwellings to support housing demand and community needs. This emphasis on single-detached dwellings has resulted in a limited variety of housing stock. While single-detached homes are currently the most common, and in demand type of housing being constructed, the developers and builders have been offering semi-detached, row house (also called townhouse) and apartment units.

Table 5.1.1 – Lakeshore’s Housing Types in 2021

Household and Dwelling Characteristics	Total	Percentage
Total - Occupied private dwellings by structural type of dwelling - 100% data	14,385	100%
Single-detached house	13,230	92%
Semi-detached house	220	1.5%
Row house	370	2.6%
Apartment or flat in a duplex	55	0.4%
Apartment in a building that has fewer than five stories	235	1.6%
Apartment in a building that has five or more stories	0	0%
Other single-attached house	15	0.1%
Moveable Dwelling	255	1.8%

Table 5.1.2 below highlights housing starts from 2012 to 2022. Please note that there was 77 housing starts in 2023, which is considered an outlier year due to slow market conditions, high interest rates and significant sanitary capacity constraints in the Municipality. Since it was an outlier, it was excluded to prevent skewing the trends in the data. As the data indicates, semi-detached, row houses, and apartments have become more popular over the past 5 years. Lakeshore expects to see flat or negative growth in single- dwelling developments and increased numbers of semi-detached, row houses, and apartments in the coming decade.

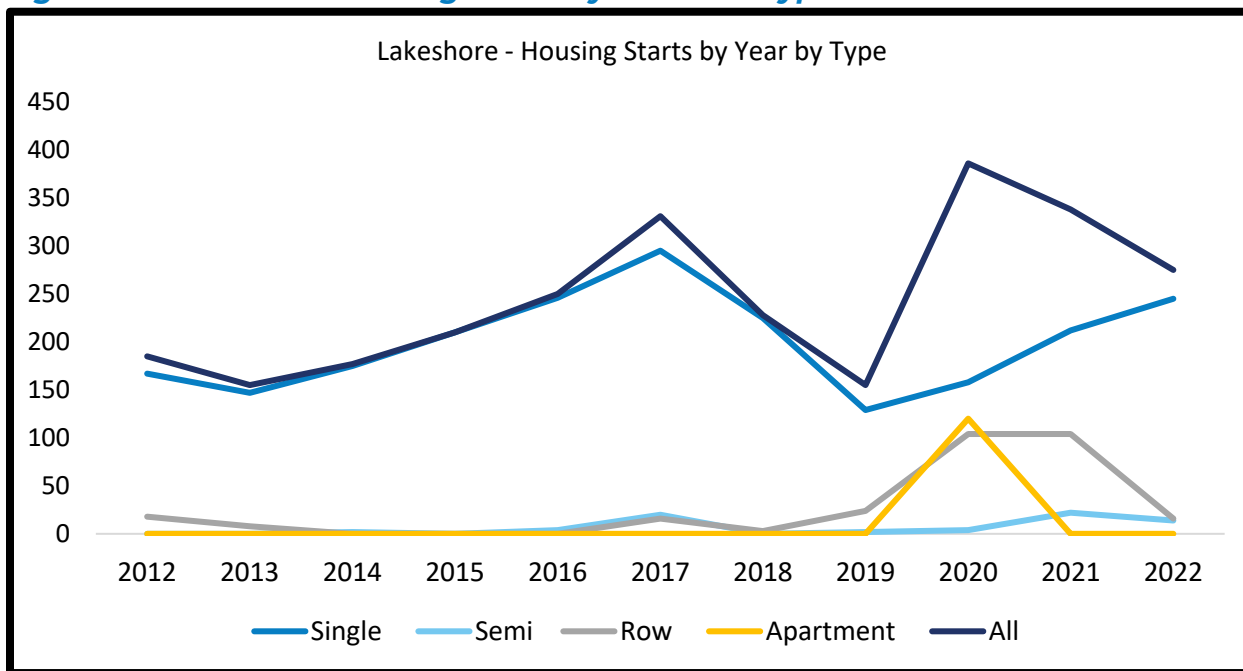
Growth Trends in Lakeshore

Despite best planning and forecasting efforts the only true measure of growth in Lakeshore is to observe the number of building permits issued for each dwelling type. This is equivalent to the number of housing starts in a given year. Based on these numbers, we can paint a better picture of growth in the municipality from both a supply and demand perspective. *Table 5.1.2* below shows the number of housing starts by year and type from 2012 to 2022. This data is visualized in *Figure 9*.

Table 5.1.2 – House Starts by Year and Type ^[3]

Year	Single	Semi	Row	Apartment	All
2012	167	0	18	0	185
2013	147	0	8	0	155
2014	175	2	0	0	177
2015	210	0	0	0	210
2016	246	4	0	0	250
2017	295	20	16	0	331
2018	225	0	3	0	228
2019	129	2	24	0	155
2020	158	4	104	120	386
2021	212	22	104	0	338
2022	245	14	16	0	275
Average	200.8	6.2	26.6	10.9	244.5

Figure 9 – Lakeshore Housing Starts by Year and Type

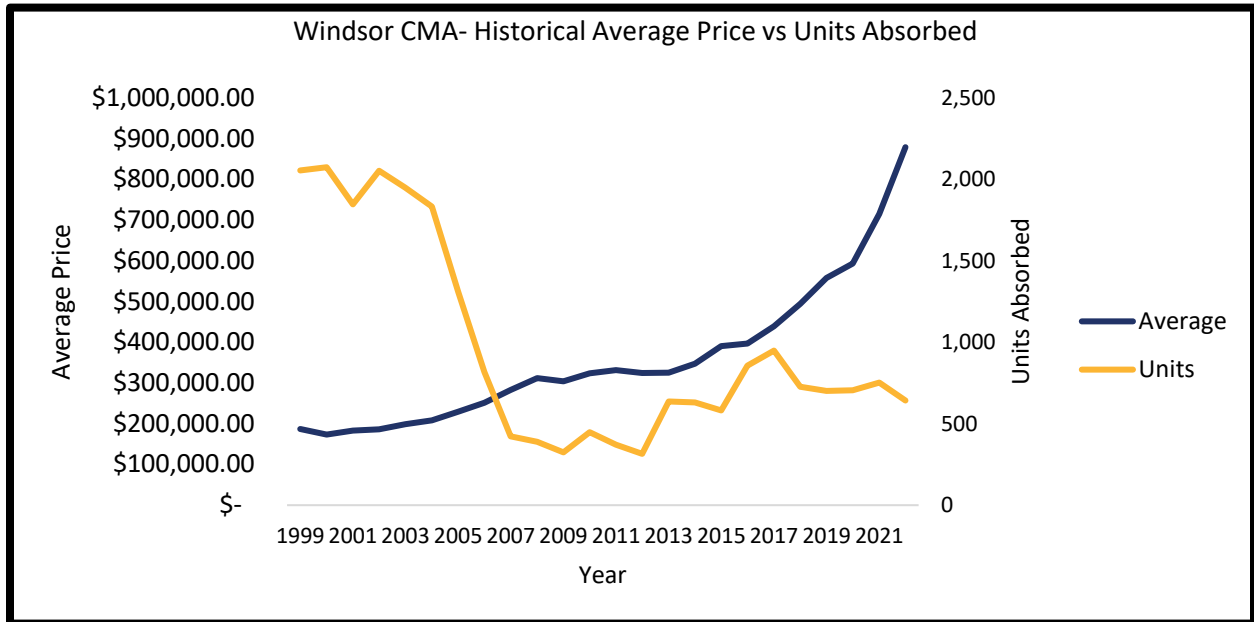


On average, Lakeshore added 244.5 housing units per year from 2012 to 2022. At 2.7 average people per unit, a sustainable population would represent approximately an increase of 660 people per year over that 10-year period. The reality is that over that 10-year period, Lakeshore's population increased by approximately 5,800, representing an increase of 2.3 people per new household. This falls in line with Lakeshore's 65+ population being the only one which is increasing by percentage as well as indicative of low-density housing development.

Lakeshore has seen steady starts in construction of housing with notable decreases in 2017, 2019, and 2021. Single detached dwellings continue to be the highest number of new starts since 2012. Lakeshore currently only has one occupied apartment development, built in 2020 hosting 120 units. Additionally, only since 2019 is there any consistent development of housing types that are not single-detached dwellings. Building permits for semi-detached and row houses have been steadily increasing and a building permit for a 58-unit apartment building was issued in 2024.

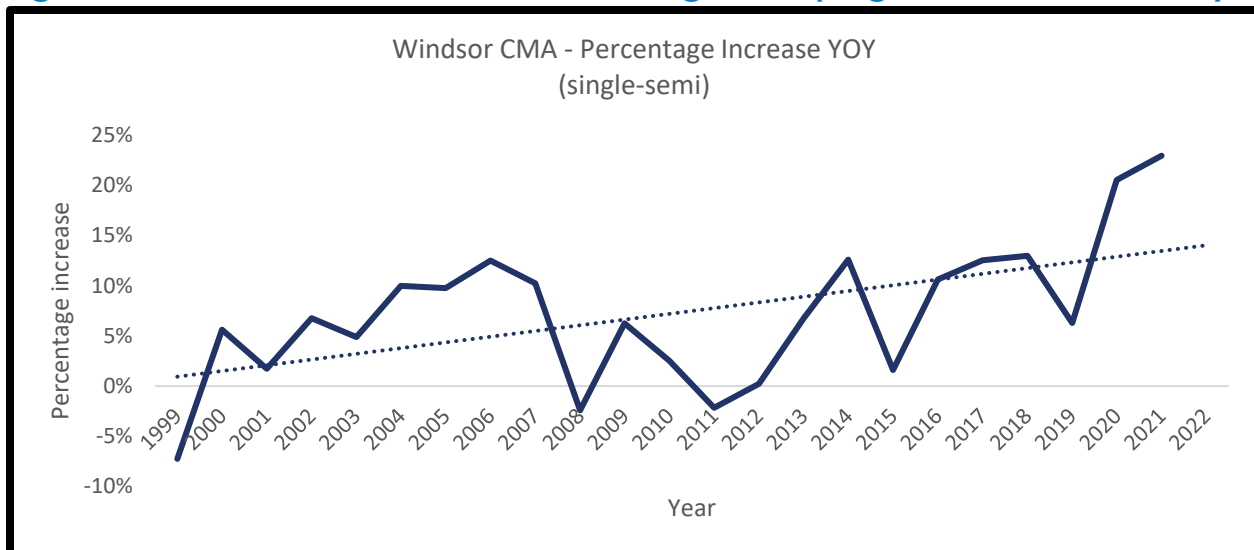
While specific statistics on the affordability of new homes are limited, higher-density development generally makes affordable housing more feasible. Historically, Lakeshore has built at lower densities, resulting in a shortage of high-density, affordable housing. However, increasing demand and rapid population growth have sparked discussions and initiatives to support denser, more affordable developments

Figure 10 – Average Unit Price vs Units Absorbed



Additionally, the Windsor Essex region has recognized significant cost increases over the past two decades. This relationship is illustrated in the graph above. From 2014 to 2021, there has been more than a double-digit increase of price per average home in six of the eight years. From 2012 to 2022, the average price for the average single or semi-detached home has risen from \$324,314 in 2012 to \$878,862 in 2022, an increase of 171% or \$554,548. These price increases are witnessed across the board, regardless of pricing percentile. The graph below further outlines the housing stock price changes since 1999, citing that only three years have witnessed a negative price increase while ten of the years have witnessed double digit price increases. This significant price increase indicates affordability issues within the region for residents and homeowners.

Figure 11 – Year over Year Increase in Housing Prices (single and semidetached)



5.2 – Historical Influences on Housing in Lakeshore

Table 5.2.1 – Housing Units: Currently Occupied/Available

Characteristic	Data	Value
Total private dwellings	Total	14,385
Breakdown by structural types of units (number of units)	Single-detached	13,230
	Semi-detached	220
	Row house	370
	Apartment/flat in a duplex	55
	Apartment in a building that has fewer than 5 storeys	235
	Apartment in a building that has 5 or more storeys	0
	Other single attached	15
	Movable dwelling	255
Breakdown by size (number of units)	Total	14,385
	No bedrooms	30
	1 bedroom	385
	2 bedrooms	2,105
	3 bedrooms	6,135
	4 or more bedrooms	5,730
Breakdown by date built (number of units)	Total	14,385
	1960 or before	2,745
	1961 to 1980	3,100
	1981 to 1990	1,230
	1991 to 2000	2,395
	2001 to 2005	1,810
	2006 to 2010	880
	2011 to 2015	1,010
	2016 to 2021	1,215
Rental vacancy rate (Percent)	Total	0
	Bachelor	*
	1 bedroom	*
	2 bedrooms	0
	3 bedrooms+	*
Number of primary and secondary rental units	Primary	125
	Secondary	5*
Number of short-term rental units	Total	96*

Tracking the number of accessory residential units and short-term rental units prior to approval of the ARU as-a-right By-law is hard to estimate. This is due to owners making renovations to dwellings or accessory buildings to accommodate residential units without applying for a building permit. Illegal renovations create health and safety concerns under both the Building Code and the Fire Code. In 2024, after the ARU By-law approval, Lakeshore approved building permits for 5 ARU units.

As of 2023, Lakeshore has had a by-law in effect that prohibits short-term rental accommodations throughout the municipality.

Under the approved Zoning By-law, short-term rental accommodations are defined as: *“The commercial use of any residential dwelling unit, or part thereof, or a mobile home or accessory structure on a residential property, used as a place of temporary habitation, lodging or occupancy under authority of a concession, permit, lease, license, rental agreement or similar commercial arrangement authorizing such temporary habitation, lodging or occupancy for a period equal to or less than twenty-eight consecutive calendar days but does not include a Bed and Breakfast Establishment”*.

Despite this by-law, a scan of the short-term rental sites such as Airbnb and VRBO reveal dozens of listings in the Municipality ranging from whole house rentals, and a variety of renovated ARUs. There are several types of ARUs: interior/basement conversion, converted garage, detached, and addition to existing building. Within Lakeshore, ARUs of varying types are represented.

One of the most divisive topics heard from the Lakeshore Housing Needs Assessment Survey was that of short-term rentals. Many residents stated that they were opposed to short term rentals. They raised concerns about their impact on housing markets, as they can reduce the availability of long-term housing, driving up rents and exacerbating housing shortages. Many argue that the influx of transient guests disrupts community cohesion, bringing noise, parties, and inappropriate behavior to residential neighborhoods.

Conversely, there was an equally represented group stating their support for and reliance on short-term rentals. The most prevalent concern was financial. Several residents stated their reliance on short term rental income to afford their housing. Income from tourists and travelers are being used to subsidize their housing costs. Many stated that without short term rental income, they would not be able to or would struggle to afford their homes.

Brief History of Housing Influences

Lakeshore is situated along the shores of Lake St. Clair. The form of housing has been impacted by various factors, including employment growth, economic development, infrastructure, transportation, climate impacts, and migration. Historically, the agricultural roots and proximity to industrial hubs like Windsor and Detroit influenced its housing patterns. The rise of the automotive industry in the

20th century brought significant employment opportunities, driving population growth and new housing development. In recent decades, Lakeshore has diversified its economy, attracting businesses in manufacturing, logistics, and others, which has further increased demand for a range of housing options. Lakeshore has historically been a rural community with single detached dwellings on large residential lots. More permissive planning policies in the past have contributed to ribbon development along roads, with a single layer of houses fronting the roads with farmland in the rear. Although this type of residential development is attractive, over time it contributes to fragmentation of farmland and inefficient servicing.

The development of infrastructure, particularly Highway 401, has played a pivotal role in shaping the community. By connecting Lakeshore to major economic centers, the highway has made the Municipality an appealing option for commuters, fueling suburban residential growth in the community of Belle River and west to the Municipal boundary with Tecumseh. However, Lakeshore's reliance on personal vehicles, size, and affluent demographic have negated the need for transit in the community to this point. Conversely, the lack of connected transit has negatively impacted employment lands and accessibility. Lakeshore's location on Lake St. Clair has also made it vulnerable to the impacts of climate change, such as rising lake levels, shoreline erosion, and flooding. These challenges have influenced housing development, emphasizing the importance of resilient construction and strategic land-use planning to protect at-risk areas.

Migration has also had a significant impact on Lakeshore's housing. The Municipality has become a desirable destination for new Canadians and those seeking more affordable housing options outside larger urban centers due to our low taxes. This has increased demand for diverse housing types, including multi-generational homes, rentals, and affordable units. Population growth has also been driven by migration from Windsor and other nearby communities, attracted by Lakeshore's high quality of life and natural amenities.

Despite its growth, Lakeshore faces long-term housing challenges. Rapid development has at times strained infrastructure and services, highlighting the need for balanced growth strategies. Affordable housing remains a pressing concern, particularly for low-income residents and seniors, while housing supply constraints must be addressed without compromising the preservation of agricultural lands and green spaces. Additionally, the community must prioritize climate resilience by adapting housing and infrastructure to mitigate future environmental risks mentioned above.

Accessibility and Livability

Through the community outreach for the Housing Needs Assessment, respondents reported a perception of a significant gap in retail amenities in Lakeshore, forcing residents to travel long distances for essential items such as clothing and groceries. This lack of local retail options places a strain on residents, particularly those with limited mobility or transportation access, creating barriers to meeting their basic

needs. Additionally, the absence of nearby shopping opportunities discourages people from traveling to Lakeshore for commerce, which hinders the local economy and reduces opportunities for economic growth.

To address this issue, the survey respondents highlighted a desire for mixed-use developments that integrate retail, residential, and recreational spaces. These developments provide residents with convenient access to essential goods and services in accessible neighborhoods. By creating hubs where people can live, work, and shop, Lakeshore can reduce travel burdens, improve accessibility, and attract visitors, ultimately supporting a stronger, more sustainable local economy.

However, mixed-use development often faces barriers to entry in order to become successful. First there must be a demand for dense housing. Second, there must be sufficient population within a certain proximity to enable economic success for businesses. Given Lakeshore's growing demand for both growth and additional services, there is an increased need for mixed use developments to enable economic success of both residential and commercial developments.

Current Challenges and Future Development

Lakeshore was formed in 1999 in response to the provincial government's mandate to restructure rural municipalities into larger entities. This newly established Municipality of Lakeshore united diverse communities, each with its own unique history and amenities. However, Lakeshore's geographic dispersion has made fostering a unified identity challenging. Each community faces distinct constraints, ranging from historical preservation to infrastructure limitations. While many residents were initially drawn to Lakeshore's rural character, increasing housing demand has made rural development unsustainable. Over time, the costs and complexities of expanding in rural areas have grown significantly, further complicating future development. Rural development is particularly expensive to service due to the lack of existing wastewater and other infrastructure in certain areas. Additionally, with low density development and the associated increased service level expected it increases servicing costs. Services including snow removal, waste collection, road maintenance, and third-party utility providers increase the costs to develop further from a denser core. Cost effective and sustainable growth to meet housing demand is best enabled by densification.

Future growth in Lakeshore aims to establish a highly serviced dense core in the west, offering a more urban lifestyle for new residents while preserving the rural character and quality of life that existing residents value. The development of the Wallace Woods future community has the potential to accommodate future residential growth while also enabling economic and residential benefit for all residents of all communities. This approach seeks to balance growth with maintaining Lakeshore's unique appeal and identity.

5.3 – Affordable Housing Units Built and Lost in the last 5-Years

In the last 5-years, Lakeshore has made the majority of its progress in affordable housing through the implementation of policy change. Most notably, Lakeshore's passing of the Additional Residential Unit Zoning By-law amendment which permits residents in defined zones to add up to two additional self-contained living spaces located on the same property as a primary residence. These units are designed to function as independent housing and typically include a kitchen, bathroom, and sleeping area.

These units can be detached from the primary residence, built on as an addition, or converting an interior space such as a basement or garage. This is in line with the province's direction to permit ARUs as a way to create affordable rental housing. It is noted, however, that ARUs will be restricted in areas where there is not adequate municipal sewage and water. In areas of Lakeshore where there is adequate municipal sewage and water, the review of ARUs will occur through the Community Planning and Building Divisions, with input from the Engineering Division. ARUs are subject to the requirements of the Building Code and Fire Code and require a building permit prior to construction.

Lakeshore has had significant interest in these units as it is an affordable alternative to create density and multigenerational housing. As of January 2025, Lakeshore has issued 6 building permits for ARUs, with more in the process of approval.

It is important to note that Lakeshore's progress towards enabling the building of affordable units over the last five years has been slowed due to the water and wastewater infrastructure challenges.

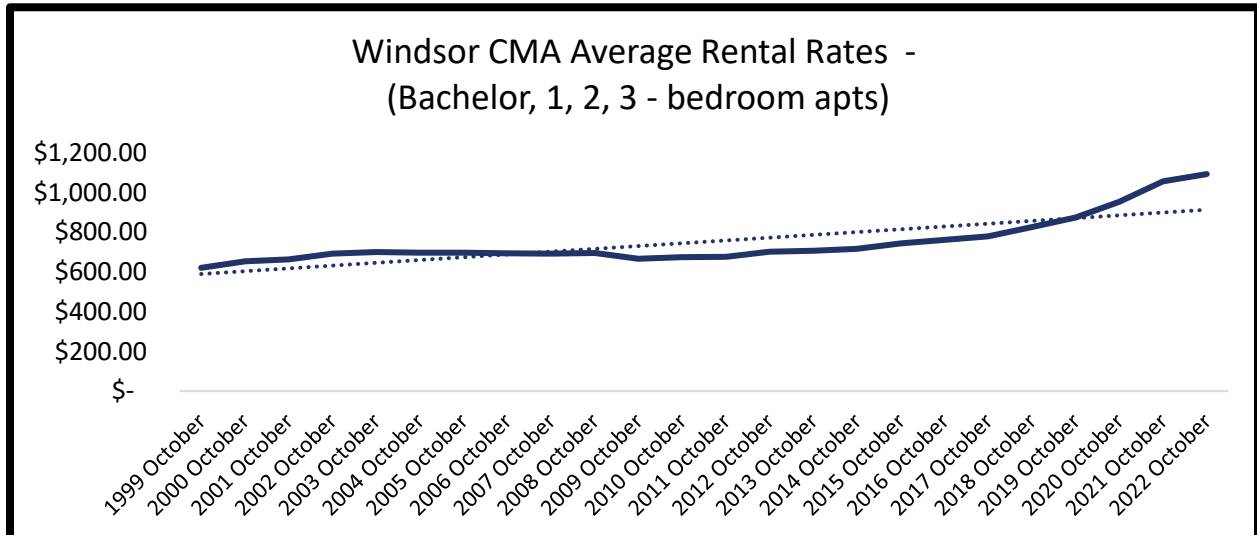
5.4 – Trends and Influencing Factors of Average Rents

Within the Municipality of Lakeshore, average rental prices have experienced consistent growth over the past two decades. The following section highlights how average rents have changed over time and how various factors have directly or indirectly contributed to this increase.

Figure 12 below highlights the rising average rental rates in the Windsor CMA region over the past ten years, indicating an increase in housing costs. Specifically, there was a pronounced increase post-2015, citing an accelerated increase in rental rates. The trendline indicates that a greater than expected increase in rental prices has occurred since 2019, citing some external factors impacting the rental housing market.

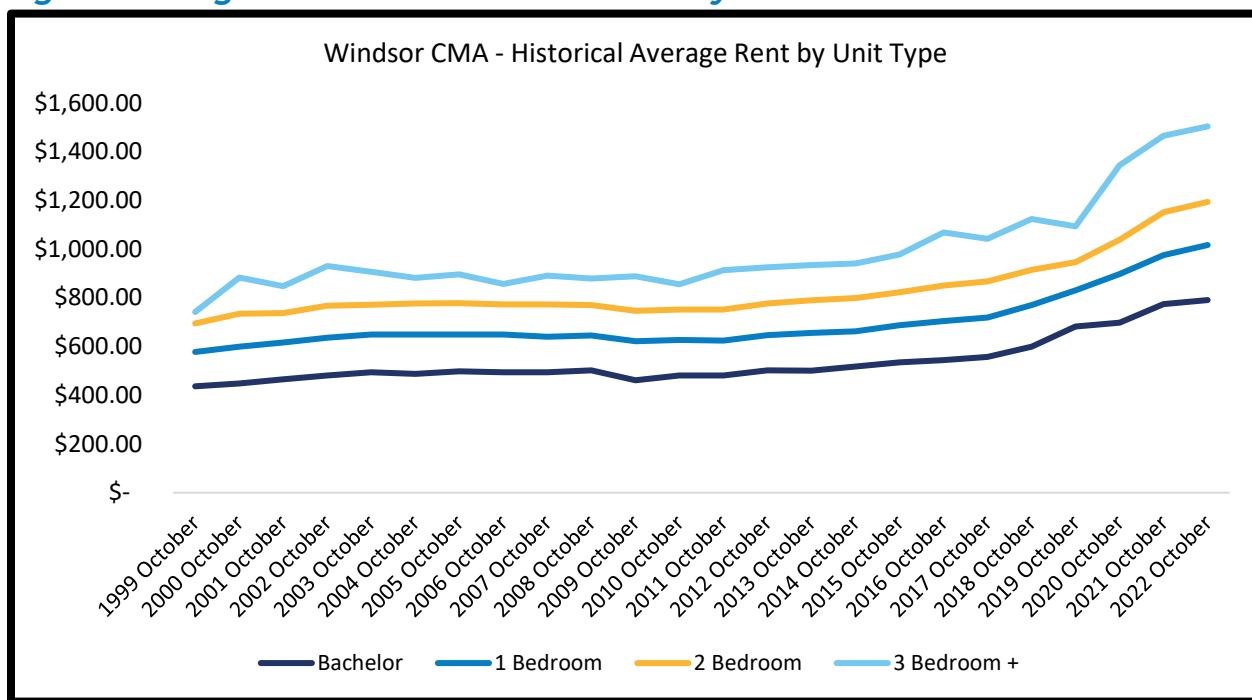
It is important to note that when looking at data and trends from the Windsor CMA, other municipalities are factored into these numbers. Because of this they should only be used as a generalization of Lakeshore, assuming that Lakeshore trends along with its neighboring municipalities within the Windsor metropolitan area.

Figure 12 – Regional Rental Rates Over Time



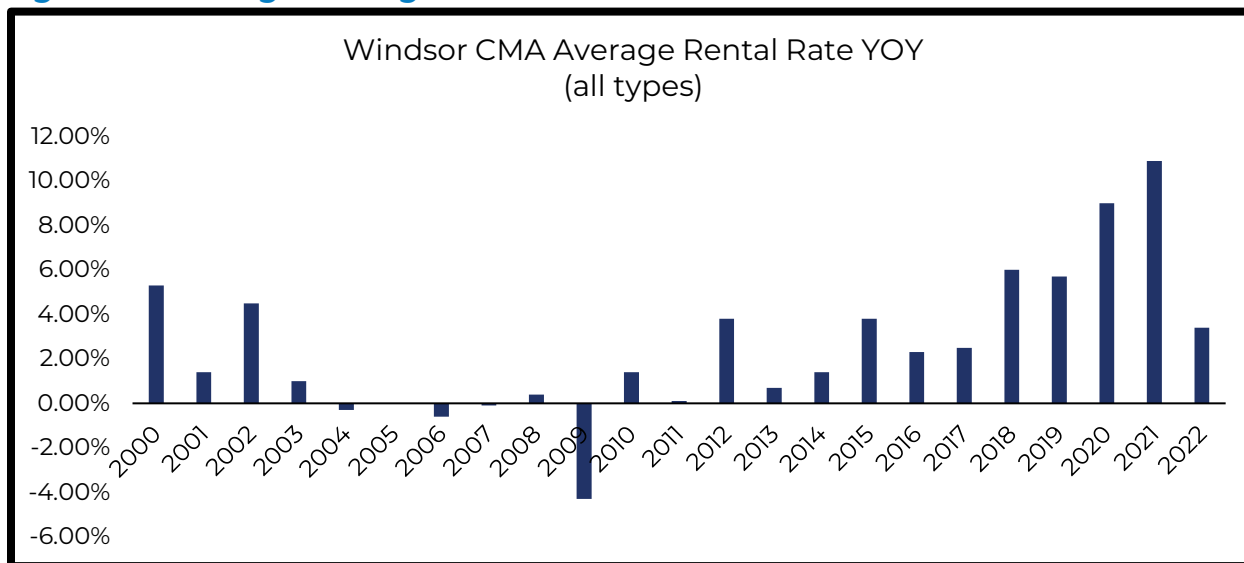
From 1999 until approximately 2015, all unit types show a steady but gradual increase in average rental prices. After 2015, average rent prices for all unit types start to rise more steeply, indicating a faster increase in rental prices across all unit types. Larger apartments (3-bedroom+) have seen the most significant rent increases in recent years, possibly reflecting an increased demand for larger living spaces or decreased availability of larger rental properties. This trend indicates a challenging housing affordability situation for residents, especially for larger families requiring additional space. It also demonstrates an increased requirement for larger housing developments in the region.

Figure 13 – Regional Rental Rates Over Time by Size



Generally, the average cost of rent in the Windsor CMA from 1999 to 2017 was relatively stagnant with a total average increase of only 25.6% (1999 = \$621; 2017=\$780). From 2002 to 2009, rental rates saw modest growth and occasional declines, with the most notable drop occurring in 2009 (-4.3%) likely due to the global financial crisis. This stable and healthy rental price increase has shifted to a non-manageable average rent price increase of 32% since 2018. The most significant increase occurred in October 2021, where rents surged by 10.9%, likely driven by the combined effects of inflation, post-pandemic economic recovery, immigration and housing supply constraints. This overall trend suggests a tightening rental market in Windsor CMA, particularly in recent years. Much of this is likely caused by the lack of development of rental units in the region as compared to the increase in population.

Figure 14 – Changes in Regional Rental Rates Over Time

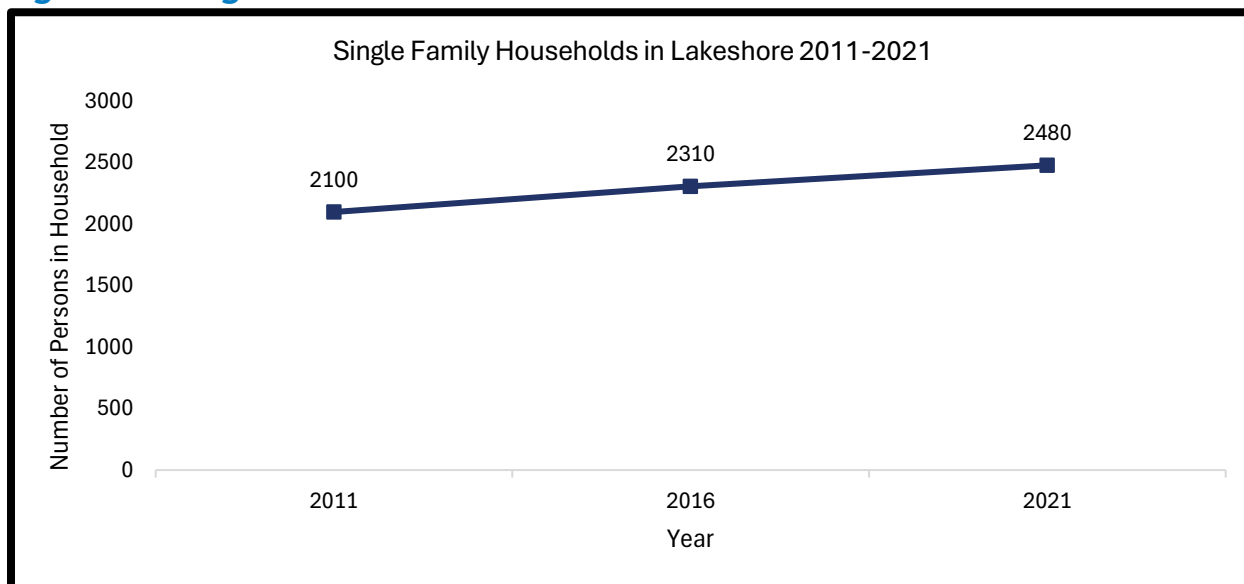


Several factors, either direct or indirect, could be used to explain this sudden rise in rental prices. Specifically, social factors, such as increased demand for housing due to population growth and limited housing supply could be responsible for these changes. As previously mentioned, the Municipality has experienced rapid population growth in the last 10 years. For reference, from 2016 to 2021, the Municipality saw a 10.4% increase in population growth and a 9.1% increase in private dwellings occupied. This growth can be attributed to mobility to the Municipality, the quality of life experienced within the Municipality, and economic development. This influx of new residents to the Municipality has caused an increased demand for housing. However, the supply of housing has been unable to maintain the current demand, citing an increase in interest rates and housing prices within the region. The current supply of housing units has been constrained not only by the influx of residents but also by the infrastructure and sanitary capacity challenges that are present in Lakeshore. As a result, residential developments in certain areas and at specific times have been restricted due to these increased constraints. To help mitigate rental prices and provide suitable housing for the community, the Municipality must continue to prioritize ongoing investments in infrastructure.

In addition, based on the last three census periods, the number of one-person households has increased. This relationship is indicated in *Figure 15* below. Specifically, in 2011, there was 2,100 one-person households, in 2016, 2,310, and in 2021, 2,480. Thus, from 2011 to 2021, there was a 18.1% increase in one-person households, citing a significant demand for smaller households by residents and newcomers to the Municipality. This increased demand for smaller units can lead to higher prices and affordability crises as competition for such units rises. In addition, up until recently, the developers and builders have been primarily focused on building single-detached homes. This lack of diversification in housing types, i.e., smaller unit households, has further increased competition and rental prices. As Lakeshore continues to urbanize and witness an increase in one-person households and

population growth, there will be continued pressure to diversify housing options that suit the needs of current and future residents. Specifically, significant investment in smaller unit types is essential to mitigate the housing complexities that current and future residents are experiencing.

Figure 15 – Single Detached Household Count – Last 3 Census Periods



Additionally, national economic trends, including inflation and interest rates, have affected the cost of borrowing and new construction, further increasing rental prices. It has been noted that when tenants are unable to afford homes, they rent for longer periods of time, delaying their transition to homeownership. This delay ultimately decreases the region's rental vacancy rate, ultimately putting an upward pressure on rental prices causing them to rise. This phenomenon was clearly illustrated by a 26% decline in MLS®^[4] home sales in the first half of 2023 compared to the same period in 2022 for the Windsor CMA region. Moreover, the turnover rate for apartment units in 2023 was 11.6%, lower than the previous year, indicating ongoing affordability issues. As a result, prospective tenants and homeowners are staying in their rental properties longer, which reduces the number of available units and drives up prices in a limited market.

In addition, higher rental demand can be attributed to the recent job creation in the region. Specifically, the Gordie Howe International Bridge and the NextStar Electric Vehicle (EV) Battery Plant have contributed to approximately a 10% increase in employment from October 2022 to October 2023^[4]. The NextStar and Stellantis \$4.9-billion EV battery plant, expected to open in Q3 2025, will create thousands of direct and indirect jobs, having the potential to offset any hits that will occur in the economy. This investment to the region will help boost Windsor-Essex to become a global leader in EV and parts manufacturing, further attracting more residents, professionals, and job seekers. In addition, Amazon is expected to be opening a delivery station in Windsor, adding an additional 300 full-and part-time jobs to the

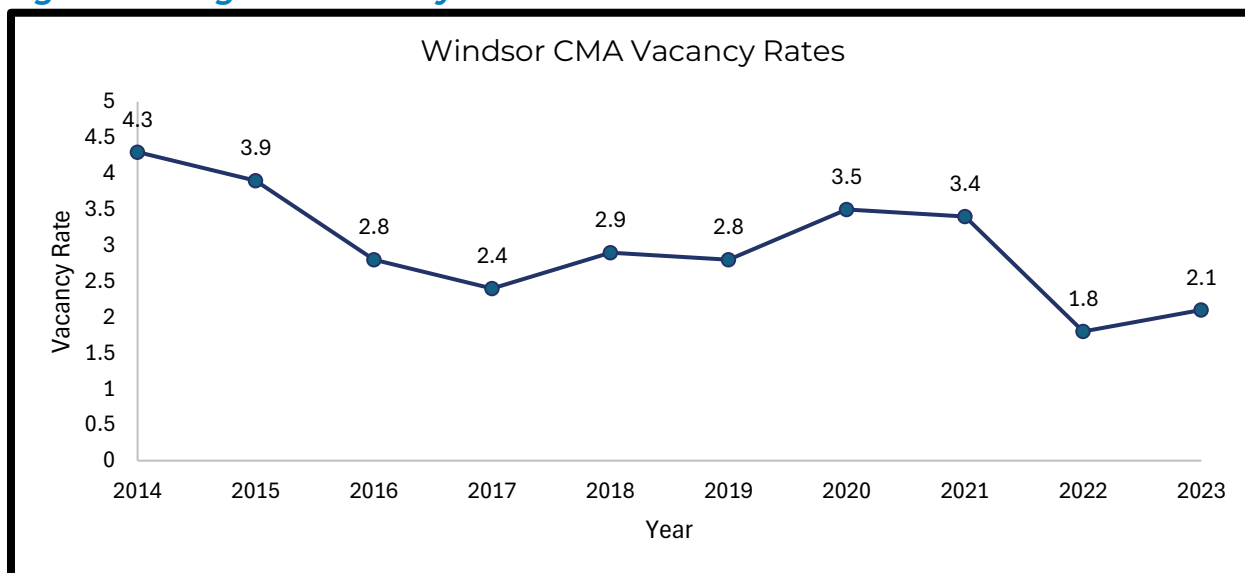
metropolitan area's labour market. The \$50-million reconstruction of County Road 42^[5] is also expected to boost the City of Windsor's construction sector over the coming years, supporting economic growth for the region. Furthermore, the new construction of the \$2-billion Windsor-Essex acute care hospital expected to start in 2026 will bring additional development, job creation, and growth to the region. Overall, this increase in employment has strengthened economic conditions and can be cited as a major contributing factor for population growth and increased housing prices.

In addition, it is worth noting that the housing supply in the Municipality is limited due to a lack of infrastructure in certain areas. Specifically, the infrastructure is not scaled appropriately to meet the current and future needs. These constraints are limiting the amount of industrial, commercial, and residential development that can occur. For example, in two of the secondary settlement areas (Comber and Stoney Point), the treatment systems (lagoons) are at capacity and cannot accept any additional sanitary flows. The area serviced by the Denis St. Pierre Plant is also constrained due to conveyance capacity. In this service area, the Municipality cannot allow for additional development unless a pre-allocated sanitary treatment and conveyance capacity agreement is in place. As a result, the price and supply of new dwellings has been greatly affected. Housing prices have increased substantially due to the limited supply of housing stock in the community. Thus, while the Municipality has witnessed significant residential growth in the past, it is expected that these growth figures will be tightened over the coming years without significant investment to upgrade infrastructure.

5.5 – Trends and Influencing Factors of Vacancy Rates

Vacancy rates for the Municipality of Lakeshore are not specifically tracked, as this data is collected by CMHC, and the region has very few vacant properties. Consequently, vacancy rates were estimated using CMHC data from the Windsor CMA region. As indicated in *Figure 16*, vacancy rates from 2014 to 2023 show a fluctuating pattern. Starting at an all-time high of 4.3% in 2014, vacancy rates steadily declined until 2017, reaching a low of 2.4%. This decline signals a tightening rental market, with a significantly reduced number of vacant properties in the region. Rates then remained steady around 2.8% until 2019, indicating a relatively balanced rental market. However, in 2020, there was a sharp rise to 3.5%, likely due to the effects of the pandemic, leading to increased rental availability for prospective tenants in the region. This increase was followed by a gradual decline, reaching a low of 1.8% in 2022, suggesting another significant tightening in the housing market. The 2022 vacancy rate of 1.8% was the lowest it had been in years, indicating a competitive and strong market in the region. Typically, a good vacancy rate is between 2% and 7%, This typically indicates that neighborhoods are desirable and affordable. Being below this could indicate high demand for spaces lower availability, rising prices or less turnover in a given market. In this period, prospective buyers or tenants may have experienced increased prices due to high demand and issues of affordability. In 2023, the vacancy rate slightly rebounded to 2.1%, reflecting some improvement in rental availability for prospective residents. However, the vacancy rate is still below the pre-pandemic rates, indicating reduced supply for the region.

Figure 16 – Regional Vacancy Rates Over Time^[6]



As for the general trend in the Municipality, vacancy rates are anticipated to be lower than the Windsor CMA region. The Municipality anticipates that the vacancy rate is continuously going to decline because of the undersupply of residential development, infrastructure restrictions, and an anticipated growing population. To

mitigate vacancy rate issues within the region, it is imperative that the Municipality continues to invest in infrastructure. Ultimately, the low vacancy rates have created various challenges for prospective tenants and buyers in finding suitable rental housing.

The rise of basement rentals as non-approved Additional Residential Units (ARUs) can be seen as a direct response to a tightening housing market, where affordability has become a pressing concern for many. With rising house prices and limited new construction due to infrastructure limitations, residents find themselves pushed into alternative living situations or creating new additional income methods. Renting a basement unit can provide a more affordable option, allowing tenants to navigate the high costs of renting traditional housing with the owner benefitting by being able to afford the mortgage expenses. However, this trend also reflects deeper systemic issues in the housing market, highlighting the challenges faced by both renters and property owners in a landscape where demand far exceeds supply.

While these unofficial rentals can offer short-term relief for housing shortages, they place significant stress on local infrastructure. Non-approved ARUs often lack the necessary building permits, which means they might not meet safety or health regulations. This can lead to overcrowded conditions, inadequate plumbing and electrical systems, and insufficient waste management. Additionally, the increased density in residential neighborhoods can strain public services like water, waste disposal, and emergency response systems, which are not equipped to handle the additional load.

A quick search of popular online classifieds such as Facebook Marketplace and Kijiji reveals dozens of basement units for rent within Lakeshore. Many of these having no approval from municipal bodies and are becoming more prolific. A clear trend is visible as the popularity of these non-approved ARUs are increasingly more prevalent in new construction subdivisions. Given the current mortgage and construction loan rates, an assumption can be made from this trend that residents are financially stressing themselves to buy into these subdivisions close to premier school districts. To alleviate some of this financial strain, and cash in on the demand for the area, residents are converting basements to ARUs and renting them out without inspections or approvals from the municipality. This was also outlined in the outreach completed by Administration with residents, with several people noting that their housing would be more affordable if they were permitted to create ARUs for the purpose of short-term rentals.

5.6 – Trends in Core Housing Need for Tenant and Owner-Occupied Households

Between 2006 and 2021, owner-occupied households have had a decreased CHN rate of 44.64% ^[7]. This decrease indicates an overall improvement in living conditions across the Municipality over time, as both income and suitability have increased

The most significant decrease is indicated within the tenant-occupied households, citing a 59.93% decrease from 2006 to 2021. In comparison, owner-occupied households only saw a decrease of 36.84% in the comparable years. Tenant-occupied households have seen drastic decreases in value each census year, while owner-occupied households have been decreasing gradually over time. While this is an encouraging trend, tenants still experience far greater housing affordability issues than owners. Thus, even though the gap has decreased over time, the trend indicates that tenants are at a greater risk for core housing need compared to owner-occupied households. In addition, while some homeowners are still faced with housing challenges, these have been less severe compared to tenants, and the trend shows gradual improvement in affordability for homeowners over time.

Overall, the data below highlights the persistent affordability challenges for renters. Though improvements are evident, continued attention should be given to support affordable rental housing.

It is worth noting that the decline in core housing need has been cited to be coincided with the timing of temporary income supports for the impacts of the COVID-19 pandemic. Thus, the identified percentage decreases in core housing need may be misleading and should be thoughtfully considered to understand values and contributing factors for both population groups.

Table 5.6.1 – Core Housing Need of Owners and Tenants Over Time ^[3]

All Households	Total	Owners	Tenants
2021	3.1	2.4	10.7
2016	3.9	2.8	15.8
2011	4.9	3.9	16.9
2006	5.6	3.8	26.7

5.7 – Non-Market Housing

Table 5.7.1 – Current Non-Market Housing Units

Characteristic	Data	Value
Number of housing units that are subsidized	Total	80
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	*
Number of co-operative housing units	Total	37
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	0

5.8 – Other Affordable and Community Housing Options in Lakeshore

Within Municipality of Lakeshore, there are two properties that are listed under the Central Housing Registry (CHR) for rent-to-geared-income (RGI) housing. Both properties are located within the community of Belle River and the table below highlights these two properties in their entirety.

Table 5.8.1 – Lakeshore Central Housing Registry Units ^[8]

Site	Target Group	Total Units	Address	Built Form	Size	Modified / Accessible	Utilities Included	Smoke Free
Belle Court Co-Op Homes	Families	37	560 Adelaide	TH	2,3,4 bedrooms	2 units	No	No
St. Charles CHC	Adult	20	642 St, Charles	APT	1 bedroom	N/A	Yes	Yes

From a waitlist perspective, Belle Court currently has 718 applications, while St. Charles has 721 applications, with one applicant appearing on both lists. This substantial number of applications indicates a significant demand for affordable housing in the area. It has been noted from various stakeholders in the community that waitlists for affordable and subsidized housing has been steadily increasing over the last five years. The long waitlists suggest that many individuals and families are struggling to find suitable and affordable housing options, which reflects broader trends of housing insecurity within the community.

Applicants in the region are encouraged to apply to multiple properties to enhance their chances of securing housing more quickly. This approach highlights the urgency and nature of the housing situation. As a result, many individuals on these waitlists are likely exploring housing options beyond Belle River, indicating a wider trend of housing insecurity throughout the region. This strategy of submitting applications to various listings suggests a competitive and challenging housing market, where potential tenants must broaden their search to increase their likelihood of finding a suitable home.

In Lakeshore, two notable retirement facilities cater to the needs of senior residents, each offering a unique blend of services and living arrangements. La Chaumiere Retirement is an 82-bed facility that provides both independent and assisted living options, allowing residents to choose a lifestyle that best suits their needs. The facility also offers respite stays for those recovering from health ailments or for individuals seeking short-term accommodations. La Chaumiere prides itself on being independently owned and operated, which enables them to deliver exceptional care at affordable prices. Seasons Retirement Community, located near the downtown core of Belle River, offers a diverse array of living arrangements tailored to various

levels of care. Options include independent living, independent supportive living, and assisted living services. Housing costs at Seasons vary depending on the selected unit size:

- Studio: \$4,295
- One Bedroom: \$5,295
- Two Bedrooms: \$6,395
- Townhouse: \$3,895

In addition, the development of a new \$70-million long-term care facility on County Road 22 in Belle River has begun and is expected to open in 2025. The facility will feature 85 new and 75 upgraded beds, providing 160-beds to the region ^[9]. The development of this long-term facility is apart of the plan to transform the County Road 22 corridor and bring additional long-term care beds to the Province of Ontario.

The following summarizes housing gaps in Lakeshore to address CHN:

- Affordable units, including subsidized units, for families and individuals
- Purpose-built rental units, including affordable and market-rate units, for families and individuals
- Affordable and market rate units with accessibility features for persons with disabilities, frail seniors and to facilitate aging in place
- Affordable and market rate housing units suitable for smaller households
- A more diverse housing stock in terms of tenure, type and affordability
- One-bedroom households to support the growth of small households
- Housing for individuals with an acquired brain injury – a support missing in the community

5.9 – Housing Trends

Table 5.9.1 – Housing Values ^{[3][10]}

Characteristic	Data	Value
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	1,000
	Total	930
Purpose-built rental prices by unit size (Average, Canadian dollars)	Bachelor	*
	1 bedroom	*
	2 bedrooms	930
	3 bedrooms+	*
	Total	*
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	Bachelor	*
	1 bedroom	*
	2 bedrooms	925
	3 bedrooms+	*
	Total	*
Sale prices (Canadian dollars)	Average	683,677
	Median	543,000
Sale prices by unit size (Average, Canadian dollars)	Average	683,677
	Bachelor	*
	1 bedroom	420,000
	2 bedrooms	890,000
	3 bedrooms+	1,100,000
Sale prices by unit size (Median, Canadian dollars)	Median	543,000
	Bachelor	*
	1 bedroom	420,000
	2 bedrooms	880,000
	3 bedrooms+	929,000

Table 5.9.2 – Changes in Housing Stock

Characteristic	Data	Value
Demolished – breakdown by tenure	Tenant	*
	Owner	*
Completed – Overall and breakdown by structural type (annual, number of structures)	Total	372
	Single	221
	Semi-detached	18
	Row	75
	Apartment	58
Completed – Breakdown by tenure (annual, number of structures)	Tenant	58
	Owner	314
	Condo	0
	Coop	0
Housing starts by structural type and tenure	Total	372

6 – Projected Housing Needs and Next Steps

Data Challenges

There are a few gaps in the data that Lakeshore was unable to collect as part of this iteration of the housing needs assessment.

The tables in sections 6.1 to 6.3 are populated using the best available data sources. Limitations in data availability and access to reliable sources currently hinder the accuracy of future projections. Lakeshore recognizes the difficulties associated with data collection and acknowledges the potential for biases and sampling errors in analyses of future trends.

The Housing Needs Assessment template is provided to municipalities of various sizes and resources from small towns to large metropolitans all over Canada. Because of this, there will be some metrics that are more readily tracked and concerned with in other areas that we do not have the current capabilities or information to reliably make projections on.

To address these issues, future iterations of the Housing Needs Assessment will aim to address these data challenges, enabling a more comprehensive understanding of the Municipality's projected population.

The specific data areas that are not currently available and will be provided in future iterations of the Housing Needs Assessment are marked in the respective tabular cells with an asterisk (*).

6.1 – Projection Methodology Guidelines

The federal government recommends using the HART methodology as a reference point, with additional considerations and data points to improve the validity of the methodology. The Housing Assessment Resource Tools (HART) offered through the University of British Columbia is a census-based tool that measures core housing need and affordable shelter costs by income category, household size, and priority populations. Their methods allow governments to set effective housing targets that will lift Canadians out of chronic housing need and homelessness. The tool is powered by census data custom built by Statistics Canada in collaboration with HART researchers.

Household projections through HART are estimated increases or decreases in the total number of households using a line of best fit methods. This method assumes that historical trends based on the 2006, 2016, and 2021 census periods continue and do not account for changes in the policy and population landscape. Additionally, some error is expected using strictly HART methodology as it does not account for drastic shifts, and black swan events such as the COVID-19 Pandemic.

These projections are simple references to how Lakeshore might grow or decline if past trends continue and are not definitive assessments on which targets should be based.

The following table provided by HART outlines the projected number of households by size and income category by 2031.

Table 6.1.1 – Projected Households by Size and Income Category

HH Income Category	1 person	2 persons	3 persons	4 persons	5+ persons	Total
Very Low Income	313	53	0	0	0	366
Low Income	1483	852	64	30	18	2447
Moderate Income	629	1648	503	285	102	3167
Median Income	226	1759	691	627	378	3681
High Income	138	1295	1156	2130	1233	5952
Total	2789	5607	2414	3072	1731	15613

6.2 – Projection Methodology

The County of Essex’s October 2024 Official Plan update provides the latest estimation for population, employment and housing unit forecasts. The County Official Plan is a broad policy document that is implemented through local municipal official plans and amendments, zoning by-laws, and subdivision approvals, together with long-term transportation and infrastructure master plans, environmental studies, watershed management plans, energy and climate resiliency plans, financial plans and programs, capital budgets, economic development initiatives, and human services plans.

The official plan provides three scenarios for each of the lower-seven municipalities in Essex County: Low, Medium, and High. Based on these figures, we can compare them to our data and trend analysis and choose which scenario best represents the course of Lakeshore’s growth per category.

However, it is important to note that Lakeshore’s growth could vary slightly from the County projections. This is due to the implementation of the Wallace Woods Secondary Plan. The development of Wallace Woods is a key driving factor in all infrastructure, housing, and other strategic long-term planning. Wallace Woods is proposed to be a mixed-use community housing a dense population of approximately 35,000 people in various housing types. Due to the uncertainty of market conditions, the County of Essex plans to revisit all the local population projections in 5 years’ time to keep the population projections current.

Considering the potential of Wallace Woods to create a community with a higher density and variety of housing types than was built in the past, Lakeshore is factoring in the proposed growth in this area over the Official Plan’s projections. It is important to note that this is a long-term plan (20-30 years build out), with significant hurdles including massive infrastructure projects, and development timelines. Despite the challenges that arise due to this project that would increase the population of Lakeshore by 87% over 30 years, Lakeshore must plan and build the foundation now so that we do not experience the same challenges we have now with infrastructure at a fraction of the growth.

Another factor with projections in Lakeshore is how widespread it is. Lakeshore is the largest municipality in the County of Essex covering over 530 square kilometers. Throughout Lakeshore, there are a variety of smaller communities, each offering a unique living situation. Lakeshore encompasses dense, highly serviced areas with multi-unit dwellings, suburban neighbourhoods, with the majority of the geographic area devoted to farmland. Wallace Woods provides a very unique opportunity to develop a downtown core and shape Lakeshore. This not only provides essential population and housing growth but also incentivizes economic development, benefiting all residents.

With all those factors considered, the Wallace Woods Secondary Plan was given priority consideration for projections from other plans.

Table 6.2.1 – Projections from 2021 to 2024

Characteristic	Data/Formula	Value
Women by age distribution (# and %)	0-14	3,786, 18%
	15-19	1,421, 7%
	20-24	1,177, 6%
	25-64	11,215, 53%
	65-84	3,240, 15%
	85+	3,76, 2%
Male Births	Births x Estimated Proportion of Male Births	*
Female Births	Total births – Male Births	*
Survival Rate	Survival rate for those not yet born at the beginning of the census year	99.13%
Net Migrations	Net migration (in and out) of those not yet born at the beginning of the census year	*
Projected Family Households	Age-group population x projected age-specific family headship rate	*
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	*
Total Projected Headship Rate	Family headship rates + non-family headship rates	*
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	Family: 12,751 Single: 2,540
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year and age group	13,991
Projected Renter Households	Projected households by type, year and age group – projected owner households by type, year and age group	1,300
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group	Single

6.3 – Population and Households Projections

Table 6.3.1 – Anticipated Population by Year 2051

Characteristic	Data	Value
Anticipated Population	Total	75,410
Anticipated Population Growth	Total	35,000
	Percentage	87%
Anticipated Age	Average	47
	Median	48
Anticipated Age Distribution (# and %)	0-14	8,672, 11.5%
	15-19	4,834, 6.41%
	20-24	3,944, 5.23%
	25-64	34,960, 46.36%
	65-84	21,062, 27.93%
	85+	1,938, 2.57%

Table 6.3.2 – Households Population by 2051

Characteristic	Data	Value
Current number of households	Total	15,255
Anticipated number of households	Total	28,217
Anticipated Household Age	Average	39
	Median	32
Anticipated Households by Tenure	Renter	3,796
	Owner	2,4421
Anticipated Units by Type	Total	28,217
	Single	20,608.2
	Semi-detached	333.071
	Row	2,196.44
	Apartment	5,079.35
Anticipated Units by Number of Bedrooms	1 bedroom	5,060.82
	2 bedrooms	10,082.4
	3 bedrooms	4,668.51
	4 bedrooms	5,933.71
	5 bedrooms	2,471.56
Anticipated Households by Income	Average	3,109.07
	Median	3,619.07
	Very Low	275
	Low	970
	Moderate	4,055
	High	9,085
Anticipated average household size	Total	2.7
Draft approved lots by planned housing type	Total	*
Draft approved lots by tenure	Tenant	*
	Owner	*

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

The Housing Needs Assessment (HNA) serves as a vital tool for gathering housing-specific data at the local level, guiding policy decisions and implementation efforts to align housing availability with community needs. As housing demands shift over time, the HNA will be periodically updated to reflect these changes.

At the municipal level, insights from the HNA will support three key areas of implementation:

1. Municipal Policy
2. Development and Infrastructure Planning
3. Collaboration with Service Providers

Municipal Policies

Findings through the Housing Needs Assessment serve as catalysts for amending several municipal policies. Three key policy areas that rely on an HNA for direction are the Affordable Housing Strategy, Four Units as of Right, and Additional Residential Units. Implementation of the Four Units as of Right and Additional Residential Units may trigger the need to make changes to the Lakeshore Official Plan and the Lakeshore Zoning By-law.

Update to the Affordable Housing Strategy is directly informed by the HNA, which identifies affordability challenges, such as the percentage of households spending more than 30% of their income on housing, number of people in core housing need, and the unit size and tenure type of people facing affordability challenges. By highlighting gaps in available affordable units, the assessment helps the Municipality set targets for housing development, identify needs for subsidized housing, and create incentives for private developers to include affordable units in their projects. The HNA provides quantifiable metrics and trends that help make Informed strategic plans driven by known metrics and engagement.

Similarly, as part of the Housing Accelerator Fund 2 (HAF2) funding, Lakeshore is required to make zoning amendments to enable four Units as of Right. Aside from the federal requirement, the HNA revealed the need to slightly increase density through “gentle density” and highlights the four Units as of Right as a solution. This has the potential to increase housing supply while maintaining neighborhood character. The HNA identifies that higher-density housing can address supply shortages and affordability challenges. It also concludes that where zoning changes and the addition of 4 units as of right can increase housing supply, while utilizing the existing or planned infrastructure most efficiently as to not overburden existing

infrastructure. By providing evidence of demand trends and housing gaps, the HNA strengthens the case for upzoning to increase the minimum density of residential units and streamlining the approval processes for small-scale multi-unit developments, ultimately supporting more inclusive and economically accessible neighborhoods.

Additionally, the Housing Needs Assessment validates and encourages an ARU by-law. In addition to enabling the ARU by-law, the HNA also vocalized the “missing middle” which has identified the income groups that would benefit most from additional residential units and missing middle developments. It also assessed the need for ARUs, such as basement suites or backyard homes, as a means to increase rental supply and affordability. By analyzing demographic trends and housing demand, a HNA informs zoning changes that allow for more small-scale multi-unit housing, ensuring that Lakeshore communities will have a range of housing options to accommodate different needs.

It is noted that individual small ARU units may be exactly what is needed to meet the needs of the community. For example, the HNA has pointed out the need for units for single person households. It is also noted that ARUs can be built faster than a typical apartment building. However, the amount of ARU units built will depend on the willingness of individual lot owners to modify their dwelling or accessory buildings to accommodate ARUs. It is unlikely that developers and builders will take the initiative to build ARUs except for new housing units where the new owner has specifically requested this.

To provide incentives for the housing initiatives such as ARUs, Lakeshore will develop new Housing Supportive Community Improvement Plan(s) to set out the goals and programs for such things as: grants, loans or rebates of fees or development charges that developers/builders and homeowners must pay. It is anticipated that by providing financial incentives for ARUs, individual owners will be more likely to come forward to apply for building permits to ensure that the units meet the Building Code requirements.

The Lakeshore Official Plan sets out targets for intensification and affordable housing.

In accordance with the County of Essex Official Plan, the policies of the Lakeshore Official Plan and the strategies outlined in the Municipality’s Residential Intensification Strategy and Guidelines, the Municipality will seek to achieve a minimum of 15 percent of all new residential development on an annual basis to occur by way of residential intensification, infill and redevelopment within existing built-up areas of the Municipality’s Settlement Areas.

The Lakeshore Official Plan also states that the provision of housing that is affordable and accessible to low-and moderate-income households will be a priority. The Municipality will seek to achieve a minimum of 20% of all new residential

development on an annual basis, to meet the Municipality's definition of affordable housing, which may include ownership housing or rental housing.

It is through the changes and targets mentioned above that Lakeshore will be able to meet the intensification and affordability targets set out in the Official Plan.

Development and Infrastructure Planning

Similarly to the above, the Housing Needs Assessment is critical in enabling smarter development and optimized infrastructure use. The HNA does this by providing projections of population, identifying the needed housing mix, and how best to shape current and future Lakeshore communities as growth intensifies.

Firstly, the HNA provides population projections by not only factoring in historical data but also incorporating known planned housing developments. This provides a more accurate picture of not only what the population will be in the future, but also the locations of major developments. This enables a better understanding of where infrastructure is lacking now to prepare for what will be needed in the future. Additionally, demographic projections help Lakeshore better understand how they can better serve future residents by planning for the future using empirical evidence provided in the HNA.

Additionally, the HNA identifies the need for variety in the housing stock by quantifying the most in demand housing types. This highlighted the types of housing that are in need or even most underserved. Lakeshore can use this information to better inform long-term development plans, establish zoning, and incentives to enable the construction of certain unit types based on the HNA.

Further, the Housing Needs Assessment, and the outreach conducted as part of the HNA, outlines how future development will impact existing communities. By understanding the needs of individual communities, we are better able to accommodate zoning changes and better control where development happens to best suit the community. This information, combined with known infrastructure constraints, supports preserving historic communities while accommodating growth through infill and rounding out existing areas while balancing rural community character with urban settlement expansion.

Collaboration with Service Providers

Finally, the Housing Needs assessment revealed how demand intersects with other essential services, such as transit, assisted living, and long-term care. By providing data on demographic trends, affordability challenges, and housing supply gaps, the HNA helps Lakeshore to coordinate with third-party agencies to ensure that housing developments are well-integrated with necessary infrastructure and support services.

One of the key insights an HNA provides is the relationship between housing and transit. The assessment identifies a growing need for affordable housing or higher-

density developments in specific areas, in the west. It is noted that Lakeshore should work with transit agencies to ensure that public transportation can accommodate increased demand, as well as provide options for various income levels to access the employment lands that have and continue to develop in the Patillo Road industrial area. By aligning housing growth with transit planning, Lakeshore can create more sustainable and connected communities, reducing reliance on private vehicles and improving accessibility for residents, in the areas that are most affected by transit shortages.

In addition, the HNA highlights the needs of seniors and individuals requiring assisted living or long-term care. The assessment reveals a rising senior population and an increasing demand for accessible and supportive housing. Lakeshore could collaborate with healthcare providers, non-profit organizations, and long-term care agencies to ensure appropriate housing options are available. This could involve planning for more assisted living units, expanding in-home care services, or integrating supportive housing within mixed-use developments.

Furthermore, the HNA helps Lakeshore coordinate with social service agencies and non-profit organizations that provide essential supports for vulnerable populations, such as individuals with disabilities, low-income households, or those experiencing homelessness. By identifying the scale of need, Lakeshore is better equipped to prepare for homelessness or increased instances of priority populations as growth occurs throughout the urban areas of Lakeshore, particularly in the Wallace Woods area.

Glossary

Additional Residential Unit (ARU) – A secondary living space on a residential property that is separate from the primary dwelling. This unit can be attached to or detached from the main house and is often used as a rental unit, guest house, or living space for extended family members. ARUs are smaller than the primary dwelling and may have their own kitchen, bathroom, and entrance. These units are also known as Accessory Dwelling Units (ADUs).

Affordable Housing – Housing that costs less than 30% of a household's gross income, including rent or mortgage payments and utilities.

Core Housing Need – A household is in core housing need if it falls below at least one of the adequacy, suitability, or affordability standards and would have to spend 30% or more of its income to access local housing that meets these standards.

Demographic Projections – Forecasts of population changes based on factors such as birth rates, death rates, migration, and housing development trends.

Density – The number of housing units or people per unit of land, typically measured in units per hectare or acre.

Emergency Shelter – Short-term accommodation for individuals and families experiencing homelessness.

Gentle Density – A form of low-rise, human-scaled housing that increases the number of residential units in a neighborhood while maintaining the existing character. Examples include duplexes, triplexes, and Additional Residential Unit (ARUs).

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

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

Infill Development – The construction of new housing units within existing urban areas, rather than expanding into undeveloped land.

Missing Middle Housing - Housing that fits the gap between low-rise, primarily single-family homes and mid-rise apartment buildings, typically including secondary and garden suites, duplexes, triplexes, fourplexes, rowhouses and townhouses,

courtyard housing, and low-rise apartment buildings of 4 storeys or less. These housing types provide a variety of housing options that add housing stock and meet the growing demand for walkability. The missing middle also refers to the lack of available and affordable housing for middle-income households to rent or own.

Mixed-Use Development – A development that combines residential, commercial, and/or other land uses within a single property or neighborhood.

Non-Market Housing – Housing that is not rented or sold at market rates, including social housing, cooperative housing, and supportive housing.

Public Transit-Oriented Development – Housing and commercial developments designed to maximize access to public transit options and reduce reliance on personal vehicles.

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

Subsidized Housing – Housing where the government or non-profit organizations provide financial assistance to make rent or ownership more affordable for lower-income households.

Supportive Housing – Housing that includes on-site or off-site support services for individuals with specific needs, such as seniors, people with disabilities, or those experiencing homelessness.

Vacancy Rate – The percentage of available rental units that are unoccupied within a specific area at a given time.

References

- [1] [City of Windsor - Windsor-Essex 2021 Homelessness Enumeration Report](#)
- [2] [Homeless Hub – Windsor Community Profile](#)
- [3] [CMHC - Housing Market Information Portal](#)
- [4] [CMHC - Housing Market Information – Rental Market Report](#)
- [5] [Invest Windsor-Essex - NextStar Energy EV Battery Manufacturing Plant](#)
- [6] [CMHC - Ontario Rental Market Statistics Summary](#)
- [7] [Maytree - Modernizing Core Housing Need](#)
- [8] [Central Housing Registry – Windsor-Essex County](#)
- [9] [Ontario - Breaks Ground on Long Term Care Homes in Belle River](#)
- [10] [Canadian Real Estate Association – CREA Stats](#)
- [11] [Ontario – Demographic Quarterly](#)
- [12] [Stats Canada - Income Explorer](#)

Appendix 1 – Summary of Outreach

Administration conducted a successful outreach program by offering an online survey to supplement some qualitative information in the report. The survey was available to be filled out for 100 days. In total, 670 people responded to the survey representing one of Lakeshore’s most well-responded surveys. Lakeshore’s mailing list had 922 residents on it, and 24% of those who received the link completed the survey. Additionally, a website intercept was used by prompting residents who visited our website to complete the survey. This greatly contributed to the success of the survey.

The survey was comprised of 4 sections summarized below:

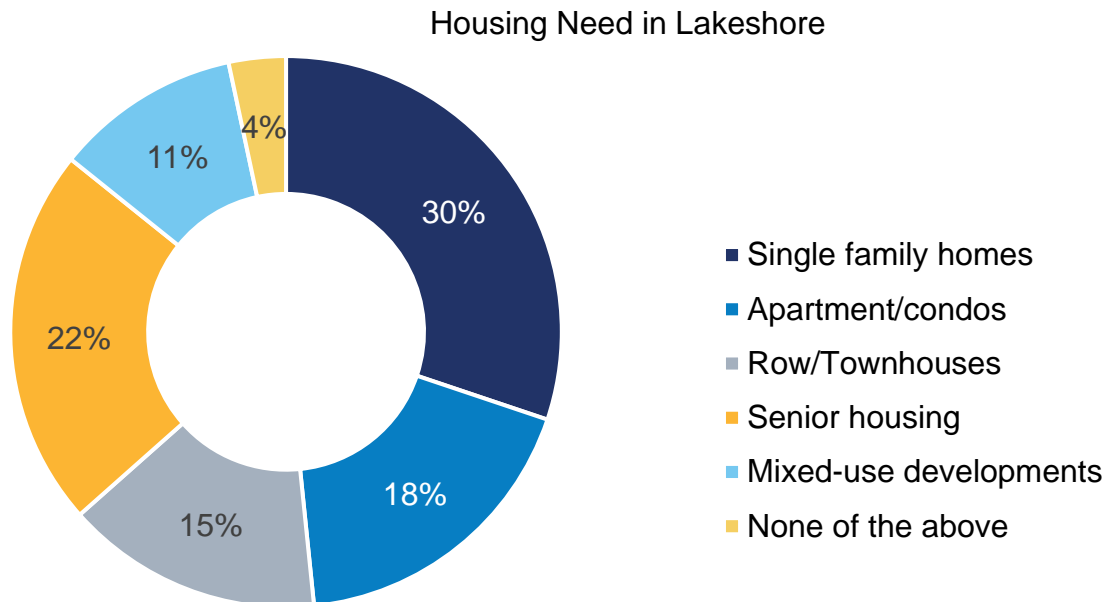
1. Current Housing/Living Situation
 2. Housing Affordability
 3. Future Housing Need
 4. Basic Demographic Information
1. The **Current Housing/Living Situation** section identified which community/ward the respondent was living in as well as their tenure (own a home, rent, live with family, subsidized housing, etc.). This section was heavily targeted towards gathering data on two housing phenomena: Suppression of Household Formation and Driving Until you Qualify. With regards to household formation, of those surveyed, 90% of respondents cited that they were living with parents due to affordability issues and lack of housing diversity, highlighting the financial barriers preventing independent household formation. Meanwhile, 10% of respondents indicated that they remained with their parents due to the support they require or medical issues. The commuter response was smaller, but of those surveyed only 16% of those who work but do not live in Lakeshore are considering moving to Lakeshore. Those who work in Lakeshore but do not live in Lakeshore, more than 50% of them stated affordability of housing as a contributing factor to not living in Lakeshore. Additionally, affordability being the most prevalent theme as to why they are not considering moving to Lakeshore. During a 2022 study of the Patillo Road Industrial District, 87% of the more than 3,000 employees examined commuted from outside of Lakeshore to work in Lakeshore.
 2. The **Housing Affordability** section examined the percentage of income residents pay towards their housing, as well as the affordability challenges they are facing. Of those surveyed, 49% claim they spend less than 30% of their gross income on their housing costs (rent/mortgage). 36% of respondents claimed that they spend between 30 and 40% of their gross income towards housing costs, and 16% of

respondents claimed that they spend more than 40% of their gross income towards housing cost. Most respondents claimed that their affordability was neutral and normally distributed between somewhat unaffordable and somewhat affordable. 51% of respondents stated that they did not face any housing challenges, while the next largest group represented at 15% stated that lack of affordable housing options put strain on their housing budgets. Not far behind, 13% of respondents claimed they had difficulty paying their rent or mortgage. Of those respondents who gave written feedback, the top 3 affordability challenges they face from most to least prevalent include: lack of affordable housing, high property taxes and utilities cost, and short-term rental restriction, and red tape of housing alternatives such as ARUs and severances.

3. The **Future Housing Need** section explores residents' propensity towards leaving Lakeshore, as well as the types of development needed in Lakeshore as a whole as well as the respondent's individual communities. Of those surveyed, 65% said they had no desire to move out of Lakeshore within the next 5 years while 35% said they were planning to move out of Lakeshore in the next 5 years. The 3 biggest drivers in residents moving out of Lakeshore in the next 5 years were affordability issues/financial reasons (33%), desire for a new neighborhood (23%), and downsizing (19%). Of those who included a text response, the most common themes when it comes to moving out included the lack of affordable housing and downsizing options. Many residents feel priced out of the community, with limited availability of reasonably priced condos and apartments, particularly for seniors looking to downsize and young individuals trying to enter the housing market. There is a strong sentiment that new dwellings are focused too much on luxury finishes rather than affordability, making it difficult for people to transition into smaller homes without taking on additional financial burdens. Another major concern is overpopulation and infrastructure strain. Respondents expressed frustration that Lakeshore is growing too quickly, leading to increased traffic congestion, higher taxes, and a decline in overall quality of life. The Municipality's infrastructure is perceived as inadequate to support the expanding population, with complaints about poor urban planning, a lack of accessible retail and amenities, and an overabundance of multi-unit developments. Many feel that the rapid growth has changed the character of their neighborhoods, making them noisier and less desirable. The third key issue is dissatisfaction with local government and services. Many residents believe that the Municipal Administration is inefficient, ineffective, and biased in favor of certain contractors or developers. There are concerns about mismanagement of funds, with tax dollars being allocated to cosmetic projects rather than critical infrastructure improvements. Additionally, respondents highlighted issues such as weak by-law enforcement, declining public services, and a general sense that Lakeshore is falling behind other municipalities in terms of progressive development.

These sentiments are echoed in the graphs below. The first graph below shows the types of housing developments needed across Lakeshore. Single family homes continue to be the most dominant dwelling requested comprising 30% of the tally. The second most prominent at 22% is senior housing. This is indicative of

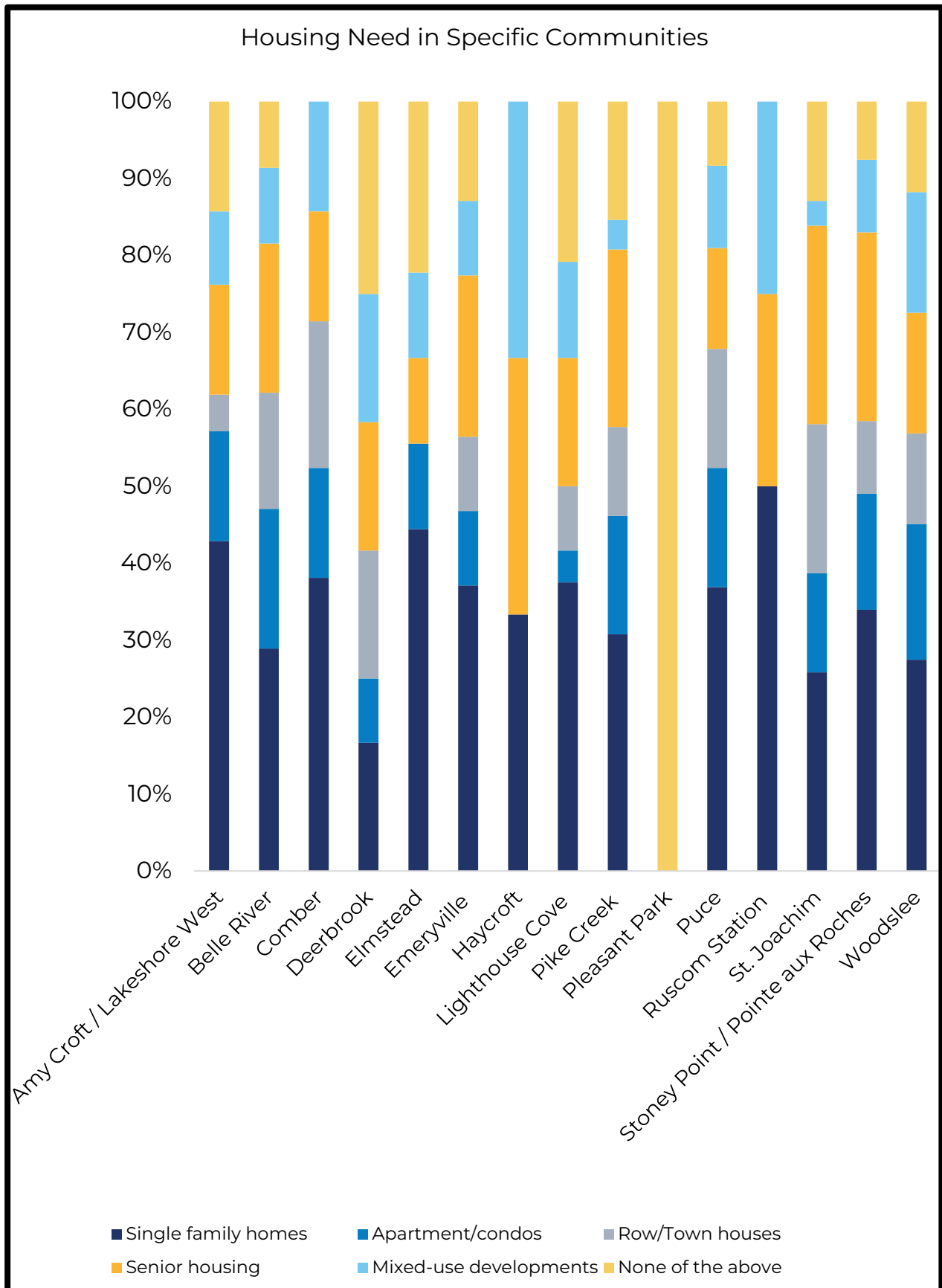
the increased percentage of 65+ population mentioned earlier. The third most desired dwelling type in Lakeshore are apartments/condos at 18% of the tally. Townhouses/rowhouses are close behind with 15% of the tally. Mixed use developments represented 11% of the tally and 3% of the tally stated no development is needed in Lakeshore.



The second graph below shows which development types are needed in each community according to residents. Some communities have a smaller sample size than others, meaning this information cannot be used as representative of the community, and more reflective of those experiencing housing needs due to financial stress or aging.

Number of Respondents per Housing Type in Each Community

	Amy Croft	Belle River	Comber	Deerbrook	Elmstead	Emeryville	Haycrfot	Lighthouse Cove	Pike Creek	Pleasant Park	Puce	Ruscom Station	St. Joachim	Stoney Point	Woodslee
None of the Above	3	28		3	2	8		5	4	2	7		4	4	6
Mixed-Use Development	2	32	3	2	1	6	1	3	1		9	1	1	5	8
Senior Housing	3	63	3	2	1	13	1	4	6		11	1	8	13	8
Row/Town Homes	1	49	4	2		6		2	3		13		6	5	6
Apartment/Condos	3	59	3	1	1	6		1	4		13		4	8	9
Single Family Homes	9	94	8	2	1	23	1	8	8		31	2	8	18	14
Total	21	325	21	12	6	62	3	23	26	2	84	4	31	53	51



Common trends amongst residents who submitted a text response outline a strong demand for smaller, affordable single-family homes, particularly in the 1,000-1,200 sq ft range. Many respondents expressed frustration with the prevalence of large, expensive homes and townhouses, emphasizing the need for more modestly sized houses that cater to first-time buyers, seniors, and those looking to downsize. Additionally, there is significant interest in tiny homes and alternative housing options, such as ranch-style homes and small housing communities that promote independence while remaining affordable and environmentally sustainable. Lastly, affordable housing in general is a recurring concern, with many calling for reasonably priced options for families, seniors, people with disabilities, and renters. High rental costs, the lack of starter homes, and opposition to luxury developments all reinforce the need for more accessible and diverse housing solutions in the area.

Age Group	Number of Respondents
20-30	30
31-40	76
41-50	118
51-60	126
61+	138

The average age of a respondent was 52 years old. The most represented group is the 61+ group with 138 respondents. Although we received 670 total responses, it is important to note that only 488 provided age demographic information.

There is a noticeable trend among the aging population requesting smaller, more densely built housing options that allow them to downsize while remaining in their communities. Many seniors are looking for affordable, single-story homes or compact housing solutions that offer independence without the maintenance burden of larger properties. However, despite this demand for downsizing, there is also strong opposition to additional development, particularly in areas where residents want to preserve the existing character and limit high density development. At the same time, there is a growing need for essential services, including retail options and medical centers, which are currently lacking in the more rural communities, making smaller, or more senior developments less viable in communities such as Comber, Stoney Point, Lighthouse Cove and St. Joachim.

4. The **Basic Demographic Information** section collected information on the age, income, marital status, gender, priority group status, and employment status of the respondent. This information is confidential and not attached to a specific person.