

County of Essex

Housing Needs Assessment

Final Report • May 2025

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1. Overview

Understanding the Housing Landscape in Essex County

This Housing Needs Assessment offers a detailed overview of housing demand, supply and affordability trends across the County of Essex, with focused profiles for each of its seven local municipal partners: Amherstburg, Essex, Kingsville, Lakeshore, LaSalle, Leamington, and Tecumseh.

The purpose of this report is to provide a clear and comprehensive understanding of the housing pressures and gaps facing communities across the County. It includes population and household trends, the existing housing stock, analysis of affordability challenges, and insights into where needs are greatest.

These findings are intended to inform future strategies, investments, planning and policy efforts related to housing and community development across the County.

Scope of the Assessment

This Housing Needs Assessment provides a detailed overview of housing demand, supply, and affordability across the County of Essex and its local municipal partners. It brings together data and analysis to help decision-makers better understand where housing pressures are most significant and what housing is needed now and in the future.

The report begins with a County-wide profile, highlighting trends in population growth and age, household composition, income levels, housing stock characteristics and development activity. It also includes a detailed look at affordability across both rental and ownership markets, with indicators such as shelter-to-income ratios and core housing need. Key takeaways are provided throughout to summarize the most important findings.

Following the County-wide analysis, the report includes individual profiles for each local municipality, offering housing insights specific to their community context. These profiles present local benchmarks and data on housing demand, supply, and affordability.

Together, these components offer a comprehensive overview of current and future housing needs across the County of Essex, providing a foundation for coordinated, evidence-based housing strategies and actions.

Geographic Scope

This Housing Needs Assessment covers the County of Essex's seven municipal partners: Amherstburg, Essex, Kingsville, LaSalle, Tecumseh, Lakeshore and Leamington (**Figure 1**).

Figure 1: Map of County of Essex and Municipal Partners



Housing Needs Methodology

Research

This report has been developed to assess the current housing needs across the County of Essex and each of its individual local municipalities. It provides a housing needs assessment using both quantitative and qualitative research to examine housing demand, supply, and affordability at the local level.

This report contains the quantitative assessment of the housing need throughout the local municipalities in the County, including Statistics Canada Census data, Canada Mortgage and Housing Corporation (CMHC) housing market data, and local municipal records from the County of Essex. It also draws upon qualitative data from the insights gathered through resident surveys, town hall discussions, focus groups and key informant interviews.

Definitions for terms used throughout these profiles can be found in the **Glossary** section in the appendix of this report.

Priority Population Data

Data pertaining to priority population groups, such as people experiencing homelessness or asylum claimants, were not available at the local municipal level. Therefore, data related to these populations are not detailed within this report.

Data Limitations

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

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

Important Note on Data Context

It should be noted that the data collected for this Housing Needs Assessment was largely from the 2021 Census of Population. From anecdotal evidence collected through qualitative research, housing conditions across the County have continued to worsen. Further economic uncertainty since the census should be considered when reading the findings of this report.

Housing Needs Methodology

Local Housing Benchmarks

For each local municipality, projections were developed for household growth that align with the 'medium scenario' from the *Essex County 2022 Growth Analysis Report*.

Analysis of projected households based on estimated household tenure and income levels provides benchmark proportions for Deeply Affordable housing units and Affordable Rental housing units. These proportions represent the amount of these housing types that would be required to affordably house the forecasted number of households in each municipality. Benchmarks are provided for the County of Essex in this report on this page. For more information on this methodology, please refer to the appendix of this report.

Through the development of this Housing Needs Assessment for the County of Essex, the following Key Housing Insights were identified:

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

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

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

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

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

Affordable and Deeply Affordable Units

These housing benchmarks categorize affordable housing units by:

- **Affordable Rental:** Units with rent prices that meet affordability threshold prices were retrieved from the *Affordable Residential Units bulletin* posted by the Government of Ontario for each local municipality.
- **Deeply Affordable Rental:** Units affordable to households below the applicable Household Income Limits (HILs) for the local municipality.

County of Essex Housing Benchmarks, 2021 - 2035

	County of Essex
Existing Conditions	
2021 Total Dwellings	71,520
Existing Community Housing	878
Projected Needs	
Projected 2035 Dwellings	88,780
Ownership (% of Projected Stock)	85%
Rental (% of Projected Stock)	15%
Net New Stock Needed	17,360
Deeply Affordable (% of New Stock)	5% (approximately 870 units)
Affordable Rental (% of New Stock)	15% (approximately 2,600 units)

Note: Figures rounded to the nearest 5%.

2.0 County of Essex Profile

The Big Picture: Housing in Essex County

This section provides a comprehensive profile of the housing landscape across the County of Essex. It presents an analysis of housing demand, supply, and affordability to identify key trends and system pressures.

The demand profile explores population and household growth, household composition, tenure, and income trends. The supply profile examines the type, age, and size of dwellings, the role of non-market housing, and development activity. The section also includes a detailed affordability analysis, including shelter-to-income ratio, experiences of core housing need, and market affordability for both renters and owners.

Emerging housing trends and key challenges are outlined throughout this report to support decision-makers in understanding current pressures and planning for the future. These insights can help inform the development of local housing strategies, investment priorities, and policy responses across the County.

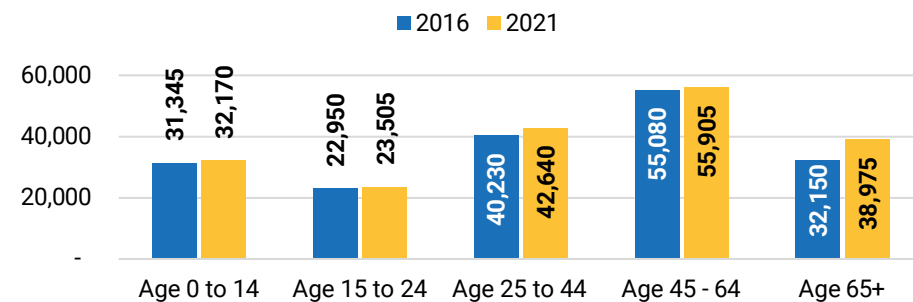
Housing Demand Profile

Population Growth

In 2021, the population of the County of Essex was 193,200 people. This represented an increase in population of 11,440 people (+6.3%) since 2016. This was higher than the population growth trends across Ontario (+5.8%) over this period.

As part of the Official Plan Reviews, the County of Essex and its seven local municipalities prepared local population projections. As part of the County's forecast, the population is expected to grow to between 268,100 and 315,000 people by 2051. The range of numbers represents the range between low-growth and high-growth population forecast scenarios. This growth equates to an average of 2,300 to 3,900 added people annually, depending on the growth scenario, compared to an average of 1,040 people added per year in the 15 years previous (2006-2021).

Figure 02: Population age cohorts for the County of Essex, 2016-2021



Source: Statistics Canada Community Profiles, 2016-2021

Population Age

In 2021, the average and median ages in the County of Essex were approximately 41.6 and 44.3 years, respectively. While the average age was consistent with the Ontario average age (41.8 years) from 2021, the median age of the County was higher than the provincial population (41.6 years).

In 2021, the share of adults aged 65 and above (38,975 people, 20.2%) and those aged under 15 years (32,170 people, 16.7%) were higher than the province-wide rates (18.5% and 15.8%, respectively).

Between 2016 and 2021, those aged 65 years and above (+6,825 people, +21.2%) experienced the greatest increase in the County, followed by those aged between 25 and 44 years (+2,410 people, +6.0%). This older population growth was taking place across the County. The growth of adults aged 65 and older in the County of Essex exceeds provincial growth rates (+17.1%) for this age cohort during this period.

Key Takeaways: Population Trends

- The County has experienced population growth higher than province-wide trends in recent years. These trends are expected to continue as population growth has been forecasted to accelerate.
- The population in the County is aging, outpacing provincial trends, potentially increasing the demand for aging in place considerations.
- At the same time, growth in younger adults signals ongoing demand for family housing.

// Housing Demand Profile

Household Growth

In 2021, there were 71,515 households in the County of Essex. This represented an increase of 4,095 (+6.1%) from 2016 levels.

As a part of the County's population and household forecast, the total number of households in the County is expected to grow to between 101,200 and 114,300 households by 2051, depending on low- and high-growth scenarios. This represents an increase of an average of 990 to 1,430 new households being added per year, higher than the 606 new households per year that the County averaged from 2006 to 2021.

Household Tenure

Most households in the County own their homes. In 2021, 85.6% of households in the County were owner households (61,195 households) and 14.4% were renter households (10,315 households). This share of homeowners was higher than the proportion of Ontario households who owned their home (68.4%).

Between 2016 and 2021, owner households in the County grew at a faster rate (+6.3%, +3,640 households) relative to renter households (+4.6%, +455).

Household Size and Composition

The average household size in the County of Essex was 2.7 persons per household in 2021. This was consistent with the province-wide trend (2.6 persons).

In 2021, two-person (36.1%) and four- or more-person (27.0%) households were the most common household sizes in the County, followed by one-person households (21.4%), and three-person households (15.6%), respectively. Two-person households were the most common household size in all municipalities within the County. Four- or more-person households (+1,260 households, +7.0%) and two-person households (+1,605, +6.6%) were the fastest growing household sizes in the County between 2016 and 2021.

Aside from one-person households (21.4%), the most common household types in the County were couples with children (32.9%), followed by couples without children (30.0%), lone-parent households (8.2%), multigenerational families (2.9%), one-family households with additional persons (2.2%), and two- or more-person non-family households (2.0%).

Key Takeaways: Household Trends

- Household growth in the County of Essex has accelerated and has been forecast to outpace historical trends.
- The existing housing supply was dominated by those who own their home, with minimal rental growth, reflecting limited rental supply and potential affordability barriers.
- Two-person and larger family households have grown the fastest in recent years, signaling diverse household growth trends.

// Housing Demand Profile

Household Income

The median household income in the County of Essex was approximately \$108,000 in 2020, higher than province-wide levels (\$91,000). Over 50.0% of households in the County had incomes of over \$100,000, higher than the province-wide trend (44.7%). However, there are certain populations that are struggling with low incomes, as children under five years of age and adults aged 65 years and older are more likely to be in low-income households (8.3% and 7.8%, respectively) than the County-wide trend (6.2%) in 2021.

Household income deciles for all households in the County of Essex are outlined below. These deciles form the basis of categorizations for low-income (households within the third decile and lower), moderate-income (households within the fourth to sixth deciles), and high-income (households within the seventh decile and higher) households for this report.

Figure 03: Income categories, sorted by income deciles for all households in the County of Essex, 2020

High Income Households	<ul style="list-style-type: none">• ~40% of households• Over 60th percentile incomes and higher (Deciles 6 to 10)	\$142,201 and Higher
Moderate Income Households	<ul style="list-style-type: none">• ~30% of households• 30th to 60th percentile incomes (Deciles 3 to 6)	Between \$80,101 and \$142,200
Low Income Households	<ul style="list-style-type: none">• ~30% of households• 30th decile percentile incomes and lower (Deciles 1 to 3)	\$80,100 and Lower

Source: Statistics Canada Custom Data Order, 2021

Economic Indicators

It should be noted that economic indicators from the 2021 Census of Population were impacted by the COVID-19 pandemic. In 2021, the labour force of the County of Essex was 157,110 people. This represented an increase of 11,365 people from 2016. The number of employed workers declined during this period by 3,290 (-3.7%). The labour force during this period had a participation rate of 61.6%, slightly lower than the province-wide rate (62.8%), and recorded an unemployment rate of 12.2%, consistent with the province-wide rate (12.2%).

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

Key Takeaways: Income and Economic Trends

- Household incomes in the County of Essex were generally higher than the provincial average. These trends indicate strong purchasing power in the local housing market and ongoing demand for ownership housing.
- However, this also risks driving up prices and limiting access for moderate- and low-income households if affordable options are not developed.
- Certain populations, particularly young families and older adults, are more likely to be low-income and may struggle to find affordable housing.
- Labour market conditions were temporarily disrupted by the pandemic but have since recovered.
- Additional economic uncertainty since 2023 may impact these trends.

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

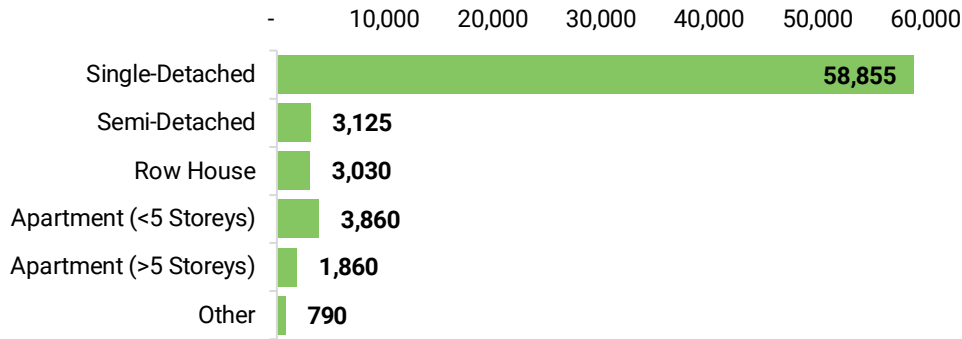
Housing Supply Profile

Dwelling Type

Single-detached dwellings were the most common dwelling type in the County of Essex in 2021, making up 82.3% of the housing stock in the area. Dwellings in apartments with fewer than five storeys (5.4%) made up the second most common dwelling type in the County, followed by semi-detached (4.4%), row houses (4.2%), and dwellings in apartments with five or more storeys (2.6%).

From 2016 to 2021, the County added 3,000 single-detached dwellings (+5.4%), the highest absolute increase among dwelling types during this period. The fastest growing occupied dwelling types were apartments with five or more storeys (+360 dwellings, +24.0%), semi-detached dwellings (+425, +15.7%), and row houses (+230, +8.2%).

Figure 04: Dwellings by type for the County of Essex, 2021



Source: Statistics Canada Community Profiles, 2021

Dwelling Age and Size

Based on the construction period of the housing stock, the dwellings in the County of Essex had a consistent age as the province-wide stock. In 2021, 22.4% of the dwellings in the County were constructed before 1960, consistent with the province-wide rate (22.7%). However, development in the County may be slowing relative to province-wide trends, as only 23.9% of housing supply was constructed between 2001 and 2021, compared to 26.1% for the province. However, the County experienced a lower rate of inadequate housing in 2021, as only 4.5% of households reported the need for major repairs to their dwellings, lower than the province-wide level (5.7%).

In 2021, almost four-fifths (76.7%) of dwellings in the County had at least three bedrooms, higher than the province-wide rate (63.1%). This trend contributed to the low rate of unsuitable housing in the County, as only 3.4% of households reported not having enough bedrooms relative to their household size and composition. This was lower than the province-wide trend (6.7%) in 2021.

Key Takeaways: Dwelling Trends

- The housing stock in the County of Essex has been overwhelmingly made up of single-detached dwellings, with less medium- and high-density options available. While there has been some growth in apartments and rowhouses, the pace of diversification remains limited.
- Housing stock is generally in good condition, with lower levels of major repairs required.
- Most homes have three or more bedrooms, aligning well with family-oriented demand. This concentration on large units may limit options for smaller households, seniors, or those seeking lower-cost options.

// Housing Supply Profile

Non Market Housing

As of July 2023, there were approximately 7,344 community housing units administered through various non-profit housing organizations, with Windsor-Essex Community Housing Corporation (WECHC) as the largest provider of community housing in the region. The stock of community housing in the County of Essex accounted for just 9.0% of this supply, or 878 units.

Considering all community housing units in the region, this stock was comprised of 805 RGI units and 73 market units. Sorted by unit size, 1.9% were bachelor units, 18.6% were one-bedroom units, 17.2% were two-bedroom units, 10.4% were three-bedroom units, and 13.7% of units contained four or more bedrooms. There were only five (5) modified units for accessibility considerations and zero (0) additional needs housing units.

Table 01: Stock of community housing, modified, and additional needs units by municipality, 2024

	All Community Housing	Housing with Modified Units	Additional Needs Units
Amherstburg	187	5	-
Essex	161	-	-
Kingsville	112	-	-
Lakeshore	57	-	-
LaSalle	71	-	-
Leamington	202	-	-
Tecumseh	88	-	-
Total	878	5	-

Source: municipal staff, 2024

As of December 2024, 9,845 active applicants were on the centralized waitlist for housing in Windsor-Essex. The median wait time among applicants is 2.9 years (or 1,058 days). Approximately 3% of the active waitlist applicants have been on the waitlist for over 10 years (274 applicants). It should be noted that this data is not specific to the County of Essex and contains numbers from the City of Windsor.

Special priority applicants, or applicants who are victims of domestic violence, made up 3% of the waitlist and have an average wait time of 1.6 years. Contributing wait time factors may include low turnover in the applicant's unit/benefit preference selections, few location preference selections, and specific accommodations required. Applicants who are either experiencing homelessness or at-risk of homelessness made up 13% of the waitlist, with an average wait time of approximately 3 years.

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

Key Takeaways: Non-Market Trends

- There has been a lack of community housing units within the County of Essex historically.
- The existing supply of non-market housing in the County has been insufficient relative to the demand for these units. The lack of supply has led to longer application waitlist figures and few options for those most in need in the County.

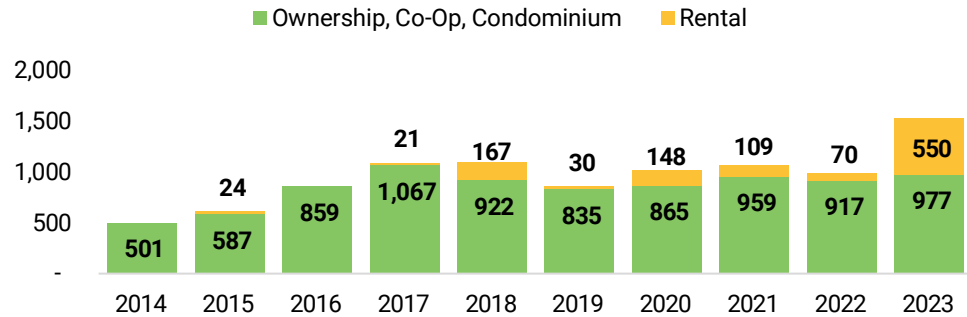
// Housing Supply Profile

Development Trends

Recent trends in the County of Essex indicate a positive environment for residential development. The County has experienced consistent increases in the number of residential dwellings completed. From 2020 to 2023, there were 4,595 housing completions in the County, pacing to surpass totals from previous decades, including 2000 to 2009 (8,375 completions) and 2010 to 2019 (7,126 completions) that previously represented historical highs. In 2023, the County experienced a high in housing completions (1,527 dwellings), driven largely by the development of apartment dwellings (813 dwellings).

However, recent trends indicate a future slowing of development activity after a peak in 2021. Housing starts have declined consistently since a recent peak of 1,408 dwellings in 2021 to 862 in 2023. The 2021 total was the highest number of housing starts in the County since at least 1990.

Figure 05: Housing completions by tenure for the County of Essex, 2014-2023



Source: CMHC's Housing Starts and Completions Survey, 2014-2023

There has been an increase in rental construction in the County of Essex in recent years. From 2014 to 2023, 11.6% of the housing completions in the County were rental housing, a proportion higher than historical trends. From 2010 to 2019, 4.8% of completions were rentals, higher than the proportion of rentals from 2000 to 2009 (0.6%). In 2023, rental housing made up 36.0% of housing completions across the County. However, new rental units are likely high-end rentals. Average rent prices on newly constructed units, built between 2016 and 2021, were reported to be approximately 140% the average rent price in the County.

These rental completions in 2023 were most common in Tecumseh (279 rental completions) and Amherstburg (117). However, from 2014 to 2023, Lakeshore (128 rental dwellings), LaSalle (125), Amherstburg (117), Kingsville (60), and Essex (62) completed less than 200 rental dwellings.

Key Takeaways: Development Trends

- The County of Essex has recently experienced a surge in residential development, with housing completions reaching new highs in 2023.
- These trends indicate a strong development environment and a growing effort to meet housing demand.
- However, a consistent decline in housing starts since a peak in 2021 suggests future slowdowns, raising concerns about the sustainability of current supply levels.
- The share of purpose-built rental construction has increased, marking a significant shift from historical trends.
- However, the overall rental supply remains low in most municipalities within the County, signaling geographic areas of persisting need for purpose-built rentals. Further, newly constructed rental units are more likely to be unaffordable.

// Housing Supply Profile

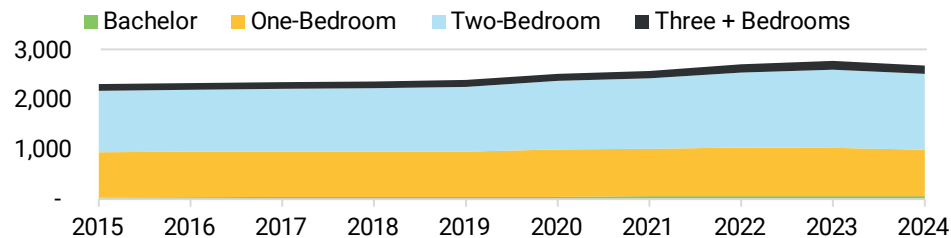
Rental Market Trends

In 2023, there were 2,688 units in the primary rental universe in the County of Essex, despite there being over 10,000 renter households in the area. Of these units, 61 were bachelor units (2.3%), 936 were one-bedroom units (35.7%), 1,525 were two-bedroom units (56.7%), and 166 were three- or more-bedroom units (6.1%). The size of the universe has been steadily growing in the County, with an increase in units of 16.0% (+370 rental units) from 2014 to 2023.

In 2024, the average rent price for primary rental market units in the County of Essex was approximately \$1,403*, a dramatic increase from 2015 levels of \$791 (+77.3%).

The vacancy rate for the County has experienced fluctuations as new rental units have been completed. However, there is a clear downward trend as the demand for rental units has exceeded the new supply. In 2023, the vacancy rate was approximately 0.8%, a decrease from 2022 (1.1%). This is well below the 3.0% benchmark considered to be a balanced market and indicates a major gap in the County's housing supply.

Figure 06: Population age cohorts for the County of Essex, 2016-2021



Source: CMHC's Rental Market Survey, 2015-2024

Ownership Market Prices

In 2024, the average price for a newly constructed unit in the County of Essex was approximately \$1,096,647**. This represented an increase of 162.7% from 2015 prices (\$417,167) across the County.

According to resale prices derived from July 2024 Windsor-Essex County Residential Market Activity and MLS Home Price Index Report from the Windsor-Essex County Association of Realtors, the average resale price for all sold dwellings in the County of Essex was \$645,800 in 2024.

Key Takeaways: Market Trends

- The primary rental market in the County of Essex has historically been undersized relative to the number of renter households, with limited availability across all unit sizes.
- While the rental universe has grown in recent years, the pace of growth remains well below what has been needed to keep up with rising demand. This gap limits housing options for renters and contributes to affordability pressures.
- Rents have increased sharply over the past decade, reflecting a tight market with more demand than supply. Extremely low vacancy rates confirm the severity of the rental shortage and point to an increasingly competitive environment, especially for low- and moderate-income renters.
- The cost of homeownership has risen dramatically. Both new and resale prices have far outpaced income growth, placing ownership further out of reach for many households.

* - Average rent prices and vacancy rates were derived from CMHC's 2024 Rental Market Survey using available data from local municipalities from the County of Essex.

** - Average purchase prices for newly constructed units were derived from CMHC's 2024 Market Absorption Survey using available data from local municipalities from the County of Essex

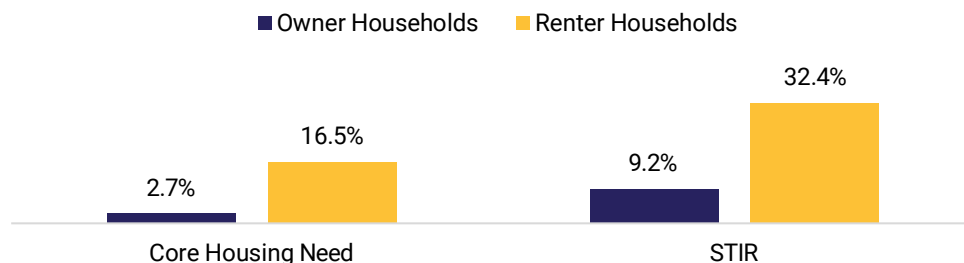
Housing Affordability Profile

Shelter to Income Ratio

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

In 2021, 12.5% of households in the County of Essex were spending 30% or more of their household income on shelter costs. This was lower than the province-wide proportion (23.9%). While the COVID-19 relief measures impacted affordability indicators and contributed to a decrease in households facing affordability issues from 2016 levels (-910 households, -9.2%), this decrease was more dramatic than the rate province-wide (-7.1%). In 2021, 4.0% of households in the County were spending 50% or more of their household income on shelter costs.

Figure 07: Households in Core Housing Need and Shelter-to-Income Ratio of 30%+ by household tenure in County of Essex, 2021



Source: Statistics Canada Community Profiles, 2021

Core Housing Need

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

In 2021, 3,200 households in the County of Essex were in core housing need. This represented 4.6% of households in the area and a decrease from 2016 levels (-865 households, -21.1%). This proportion of households in core housing need was lower than the province-wide proportion (12.1%) in 2021.

Key Takeaways: Affordability Indicator Trends

- While housing affordability indicators in the County of Essex appeared more favourable than provincial trends in 2021, these statistics were partially shaped by temporary pandemic-related relief measures, and underlying pressures may have been masked.
- While this appears to be an improvement, the presence of thousands of households still in core need demonstrates that affordability challenges persist, particularly for those with the least income or limited housing options.
- Renter households and low-income households are disproportionately face housing affordability issues and in core housing need in the County.

// Housing Affordability Profile

Rental Affordability

While the average rent levels appear moderately affordable in the County of Essex, low- and moderate-income households largely cannot afford the current rental market and would likely have trouble accessing affordable units. In the affordability table below, each decile represents 10% of the renter households in the County of Essex in 2021, or approximately 1,030 households.

One-bedroom unit rents in 2024 were affordable for some households considered low-income in the County, and units containing at least two bedrooms were affordable for some moderate-income households in 2024. However, as the supply of new rental units has not kept pace with the demand for this housing tenure, the vacancy rate in the County has dipped below 1%.

Table 02: Renter affordability table for the County of Essex, 2024

Rental Affordability		County of Essex Primary Rental Market (2024)				
	2023 Income (Renter Households)	Maximum Affordable Price	Bachelor	One- Bedroom	Two- Bedroom	Three+ Bedrooms
			-	\$874	\$1,529	\$1,650
Low Income Deciles 1-3 (Less than \$38,515)	\$20,900	\$435	N/A	NO	NO	NO
	\$29,353	\$734	N/A	NO	NO	NO
	\$38,512	\$963	N/A	YES	NO	NO
Moderate Income Deciles 4-6 (\$38,516 to \$67,160)	\$47,435	\$1,186	N/A	YES	NO	NO
	\$56,828	\$1,421	N/A	YES	NO	NO
	\$67,160	\$1,679	N/A	YES	YES	YES
High Income Deciles 7-9 (Greater than \$67,160)	\$80,428	\$2,011	N/A	YES	YES	YES
	\$98,627	\$2,466	N/A	YES	YES	YES
	\$127,980	\$3,200	N/A	YES	YES	YES

Source: CMHC Rental Market Survey, Statistics Canada Custom Tabulation Order

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

Ownership Affordability

Ownership housing in the County of Essex was largely unaffordable for households of all income levels (**Table 3**). In the affordability table below, each decile represents 10% of the total households in the County in 2021, or approximately 7,150 households.

According to the resale prices derived from *July 2024 Windsor-Essex County Residential Market Activity and MLS Home Price Index Report* from the Windsor-Essex County Association of Realtors, the average resale price for all sold dwellings in the County would be unaffordable for households below the eight (8th) income decile, while newly constructed dwellings would only be affordable for some households in the tenth (10th) income decile.

Table 03: Ownership affordability table for the County of Essex, 2024

Ownership Affordability		County of Essex Ownership Market (2023)		
	2023 Income (All Households)	Maximum Affordable Price	Resale	Newly Constructed
			\$645,800	\$1,096,647
Low Income Deciles 1-3 (Less than \$63,873)	\$32,406	\$137,965	NO	NO
	\$49,314	\$209,947	NO	NO
	\$63,873	\$271,932	NO	NO
Moderate Income Deciles 4-6 (\$63,873 to \$115,065)	\$79,254	\$337,415	NO	NO
	\$96,279	\$409,897	NO	NO
	\$115,065	\$489,877	NO	NO
High Income Deciles 7-9 (Greater than \$115,065)	\$138,548	\$589,852	NO	NO
	\$172,598	\$734,816	YES	NO
	\$225,434	\$959,759	YES	NO

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

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

County of Essex – Emerging Trends

The County of Essex has experienced several important shifts over the last decade that are reshaping housing outcomes across the area. These shifts reflect a combination of demographic, economic, and structural factors that are unique to the County's context. The following provides a high-level summary of emerging trends.



Sustained Population Growth and Aging Population

Population growth has accelerated in the County of Essex in recent years and is expected to continue through the coming decades. This growth marks a notable shift from past trends and is accompanied by a steadily aging population. Adults aged 65 and older are now the fastest growing age group in the County, highlighting a need for housing that supports aging in place, including accessible and smaller-unit options.



Diversifying Household Sizes and Gradual Shifts in Tenure

The County is seeing more diverse household types and sizes, with increases in both smaller and larger households. Two-person and larger family households are becoming more common, while one-person households remain a substantial share of the population. Despite the dominance of ownership housing, recent years have shown modest increases in rental demand, pointing to a gradual but important shift in tenure patterns that will require more rental options to meet the needs of renters.



Continued Migration to the County Anticipated with Economic Growth

As one of the southernmost regions in Ontario, the entire Windsor-Essex region has long been a hub for migration and settlement, driven by its strategic location along the Canada-U.S. border and the economic opportunities available within. This migration is, in part, due to the economic growth in the County and has led to increased levels of immigration.



Gaps in the Supply of Non-Market

There are growing pressures on the non-market housing system, with limited availability of units within the County of Essex. Many municipalities in the County have insufficient stock of affordable family-sized units, and emergency and transitional supports are operating beyond their intended capacity. These pressures reflect a need for expanded investment in deeply affordable community housing options across the County.

// County of Essex – Emerging Trends



Historically Homogenous Housing Stock

The housing stock in the County of Essex remains largely comprised of single-detached homes, most of which are larger, multi-bedroom dwellings. This composition may limit housing choice, particularly for smaller households, seniors, and renters. Other housing forms, such as apartments and townhomes, make up only a small share of the market, though recent development patterns suggest that this is beginning to change.



Emerging Growth in Higher-Density and Rental Development

In recent years, several municipalities in the County have started to shift toward higher-density development. New housing completions increasingly include apartments and row houses, an increasing number of which are purpose-built rental. This is a notable departure from historic trends and reflects growing recognition of the need for more affordable and tenure-diverse housing options.



Affordability Challenges Affecting Low- and Moderate-Income Households

While the County of Essex may remain more affordable than other parts of the province, housing costs have been rising significantly. Low- and moderate-income households, particularly renters, lone-parent families, and one-person households, face disproportionate affordability challenges. These groups are more likely to live in housing that is unaffordable, unsuitable, or in core housing need. Expanding the supply of affordable, appropriately sized housing will be critical to improving outcomes for these vulnerable populations.



Homeownership has Become Out of Reach

As prices to purchase a home continue to climb, the dream of homeownership has become more and more unaffordable and unattainable for households across the County of Essex. Prices for newly constructed homes have increased to a price point only affordable for some in the 10% household incomes in the County.

Key Housing Challenges to Address

The following Key Housing Insights have been identified for the County of Essex:

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

While municipalities across the County of Essex have added purpose-built rental units to their housing stock in recent years, the number of units added has been insufficient to meet the needs of the growing number of renters in the County. Demand for rental units has continued to grow, as vacancy rates in the County fell below 1% in 2023, and average rent levels continued to increase steadily.

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

Single-income households require more affordable housing options due to lower average household incomes. One-person households were more than twice as likely to be in core housing need than other household types in 2021, when 15.8% of one-person households met the standards required for core housing need. Due to the lack of availability of more affordable dwelling types, such as townhouses or apartment units, it may be difficult for low- or moderate-income households to access affordable housing in the County.

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

The growth of two-person and four- or more-person households indicates diverse growth in the County of Essex and increasing demand for a range of housing options in the area. This growth includes an increase in households maintained by an adult aged 65 years or older, smaller households, households with large families, and multi-generational households.

It is critical that the County adapt to household growth trends and provides housing options for a wide range of growing household compositions and affordability levels.

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

The current supply of non-market housing, or community housing, in the County of Essex is insufficient for the demand for these units. In 2024, the number of active applicants on the centralized waitlist for housing in the region reached over 8,000 households, a number higher than the total number of community housing units administered by various organizations throughout Windsor-Essex.

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

According to the *2023-2034 Windsor-Essex Community Homelessness Report Summary*, the number of people reported to be experiencing homelessness has increased over time in the Windsor-Essex region, reaching almost 800 individuals in 2024.* Emergency shelters in Essex County, currently only located in Leamington, experience average occupancy rates that are over capacity.

3.0 Local Municipal Profiles

Local Housing Insights

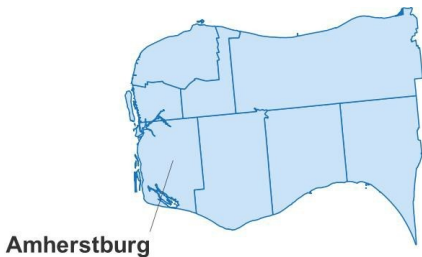
This section presents detailed housing profiles for each of the seven local municipalities in the County of Essex.

Each municipal profile includes a Housing Needs Summary that highlights key housing insights specific to the local context, along with local housing benchmarks to support consistent comparisons across communities. The profiles also include a breakdown of housing demand, supply, and affordability indicators, offering a clearer understanding of needs and pressures at the local level.

Together, these profiles offer a localized view of housing needs and how they align with broader County trends. The municipalities are ordered alphabetically in this section.

Housing Needs Summary

Key Housing Insights



The Town of Amherstburg has an **aging population**. In recent years, the town had a **high and quickly increasing** proportion of **households maintained** by those **aged 65 years and older**.

Historically, Amherstburg had a high proportion of owner households and single-detached dwellings. Recent trends indicate a **shift** towards **smaller households** and **denser forms of development**.

The town experienced among the **fastest increases** in **renter households** in the County of Essex in recent years. While the primary rental universe was growing, **average market rents** have historically been among the **highest** in the County and the town had the **highest proportion of renter households** facing **affordability challenges**.

Need for community and supportive housing

The Town of Amherstburg has experienced high rates of renter households in core housing need and facing affordability issues. These conditions indicate the need for more affordable housing options for low-income households.

Need for purpose built rental housing

While the town has added purpose-built rental housing in 2023, the primary rental market has not otherwise grown meaningfully in recent years. The growth of renter households and increasing rent levels indicate increasing demand for rental housing.

Need for diverse range of housing types

The housing stock in the town will need a diverse range of housing types to provide options for households containing large families, singles, young households, and aging populations.

Local Housing Benchmarks

Based on growth projections, the Town of Amherstburg is projected to grow to approximately 11,240 households by 2035. This growth will necessitate the creation of housing to accommodate owner and renter households, as well as households at varying income levels.

To accommodate low- and moderate-income households in need, municipalities in the County of Essex should target 5% of housing completions to be deeply affordable units and 15% target for affordable rental housing units.

	Amherstburg	County of Essex
Existing Conditions		
2021 Total Dwellings	9,200	71,520
Existing Community Housing	187	878
Projected Needs		
Projected 2035 Dwellings	11,240	86,750
Ownership (% of Projected Stock)	85%	85%
Rental (% of Projected Stock)	15%	15%
Net New Stock Needed	2,045	15,330
Deeply Affordable (% of New Stock)	100 (5%)	870 (5%)
Affordable Rental (% of New Stock)	310 (15%)	2,600 (15%)

*Note: Figures rounded up to the nearest 5%.
Future projected dwellings align with 'Medium Scenario' from Essex County 2022 Growth Analysis Report*

Demand Profile

The following indicators and trends are key features of Amherstburg's housing demand profile.



The population of Amherstburg was **aging**, as those aged **65 years and older increased at the fastest rate** (+1,005 people, +25.3%) **across age cohorts** between 2016 and 2021. This was higher than the growth rate for populations aged 65 and older County-wide (+21.2%).



In 2021, **10.1% of the population in Amherstburg were immigrants**. This was below the proportion County-wide (+21.2%), but represented an **increase of 18.6%** from 2016 levels, above the County-wide growth rate (+15.2%).



Amherstburg had a **higher proportion of owner households** (91.5%) relative to the County-wide rate (85.6%) in 2021. **Owner households (+8.0%) in Amherstburg increased at a slightly faster rate** than renter households (+7.2%) between 2016 and 2021.



Amherstburg had among the **highest rates of households containing couples with children** (30.4%) and **couples without children** (31.6%) in the County of Essex in 2021. Two-person households experienced the fastest growth in Amherstburg (+365 households, +11.8%) between 2016 and 2021.



Amherstburg had a **slightly higher proportion of household maintainers aged 65 years or older** (32.8%) compared to the County (31.7%) in 2021. These households experienced a **faster rate of increase** (+30.5%) compared to County-wide growth (+20.8%) from 2016.



In 2021, Amherstburg had a **rate of high-income households** (51.0%) and **low-income households** (21.7%) similar to the County of Essex (51.1% and 21.1%, respectively).

Indicator (2021)	Amherstburg		County of Essex	
	(#)	(%)	(#)	(%)
Population Trends				
Population	23,525	–	193,200	–
Population Change (2016)	+1,590	+7.2%	+11,440	+6.3%
Population Aged under 15	3,730	15.9%	32,170	16.7%
Population Aged 65+	4,975	21.1%	38,975	20.2%
Indigenous Population	920	3.9%	5,470	2.9%
Immigrant Population	2,360	10.1%	30,330	16.0%
Household Trends				
Households	9,200	–	71,515	–
Owner Households	7,855	85.4%	61,195	85.6%
Renter Households	1,345	14.6%	10,315	14.4%
One-Person Households	2,055	22.3%	15,290	21.4%
Two-Person Households	3,470	37.7%	25,830	36.1%
Three-Person Households	1,430	15.6%	11,130	15.6%
Four+ Person Households	2,235	24.3%	19,280	27.0%
Couple with Children	2,795	30.4%	23,520	32.9%
Couple without Children	2,910	31.6%	21,425	30.0%
Maintainer Aged under 25	70	0.8%	615	0.9%
Maintainer Aged 65+	3,020	32.8%	22,705	31.7%
Median Household Income	\$98,000		\$108,000	

Supply Profile

The following indicators and trends are key features of Amherstburg's housing supply profile.



The **most common dwelling type** in Amherstburg in 2021 was **single-detached dwellings** (83.0%), followed by apartments with less than five storeys (6.1%), and row houses (4.0%).



In 2021, **renter households** (30.9%) in Amherstburg were more likely to live in **apartments with less than five storeys** compared to owner households (0.6%), while **owner households** (91.5%) were more likely to live in **single-detached dwellings** than renter households (33.8%).



In 2021, **74.5% of dwellings in Amherstburg had at least three bedrooms**, consistent with the proportion in the County of Essex (76.7%). However, dwellings in Amherstburg with **two or fewer bedrooms** increased at a **faster rate** (+14.6%) than dwellings with at least three bedrooms (+5.9%) between 2016 and 2021.



Amherstburg had a **lower rate** of dwellings that were **unsuitable** (2.4%) and a **consistent rate for housing in need of major repairs** (4.6%) compared to the County (3.4% and 4.5%, respectively) in 2021. The number of **unsuitable dwellings increased** (+18.4%) from 2016.



Amherstburg had a **roughly even distribution of the dwelling age of construction** in the Town's housing stock in 2021. This was fairly consistent with County-wide housing stock trends.



In 2024, **development in Amherstburg was shifting towards denser built forms**. Apartments were 62.3% of completions during this period, an increase from 21.6% in 2018. Single-detached dwellings made up 22.1% of completions in 2024, down from 48.9% in 2018.

Indicator (2021)	Amherstburg		County of Essex	
	(#)	(%)	(#)	(%)

Housing Stock Trends

Total Dwellings	9,190	–	71,515	–
Single-Detached Dwellings	7,630	83.0%	58,855	82.3%
Semi-Detached (Duplex)	280	3.0%	3,125	4.4%
Row Houses	365	4.0%	3,030	4.2%
Apartment (< 5 Storeys)	560	6.1%	3,860	5.4%
Apartment (5+ Storeys)	335	3.6%	1,860	2.6%
Other Dwellings	15	0.2%	790	1.1%

Dwellings by Age of Construction and Condition

1960 or Before	2,225	24.2%	16,055	22.4%
1961 to 1980	2,420	26.3%	17,880	25.0%
1981 to 2000	2,385	25.9%	20,510	28.7%
2001 to 2021	2,175	23.6%	17,065	23.9%
Major Repairs Required	420	4.6%	3,245	4.5%

Dwellings by Size and Suitability

Bachelor	20	0.2%	140	0.2%
One-Bedroom	630	6.8%	3,525	4.9%
Two-Bedrooms	1,700	18.5%	12,970	18.1%
Three Bedrooms	4,150	45.1%	31,430	43.9%
Four- or more-Bedrooms	2,705	29.4%	23,450	32.8%
Not Suitable	225	2.4%	2,430	3.4%

Affordability Profile

The following indicators and trends are key features of Amherstburg's housing affordability profile.



The **average price** across all **resale dwellings** in Amherstburg in 2024 was **\$652,835**, above the County of Essex average (\$645,800) ².



The average price of a **newly constructed home** in Amherstburg was **\$936,709 in 2024**, an increase of 216.3% from the average price of \$296,129 in 2015. However, this was lower than the County-wide average price (\$1,096,647) for a newly constructed unit in 2024.



The **primary rental universe** in Amherstburg had **483 units in 2024**, among which 42.0% were one-bedroom units and 54.5% were two-bedroom units. Between 2015 and 2024, there was an **increase** of 196 units (+68.3%), indicating a **growing primary rental supply**.



Amherstburg had a **higher proportion** of households experiencing **affordability** (13.2%) or **deep affordability** (3.5%) **challenges** relative to County-wide trends (12.5% and 4.0%, respectively) in 2021.



In 2021, Amherstburg had a **lower proportion** of households in **core housing need** (4.9%) compared to County-wide rates (4.6%).



Assessed by tenure, **core housing need** levels were **higher** in **renter households** (19.7%) compared to owner households (2.4%) in Amherstburg. Additionally, **affordability challenges** were **higher** for **renter households** (39.0%) than owner households (8.7%) during this period.

Indicator	Amherstburg		County of Essex	
	(#)	(%)	(#)	(%)

Affordability Trends

Households Assessed ¹	9,070	98.6%	71,395	99.8%
STIR 30% or more	1,195	13.2%	8,900	12.5%
STIR 50% or more	315	3.5%	2,865	4.0%
Households Assessed ¹	9,005	97.9%	69,675	97.4%
In Core Housing Need	445	4.9%	3,200	4.6%

Ownership Resale – Average (2024)

All Dwellings	\$652,835	\$645,800
Single- and semi-detached	\$669,411	\$681,200
Townhouse	–	–
Apartment	\$426,271	\$410,400

Rent Levels– CMHC Average (2024)

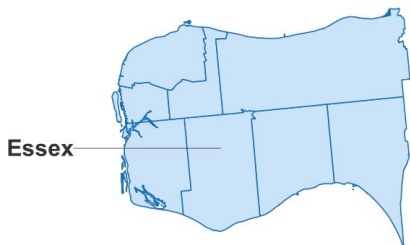
All Unit Sizes	\$1,142	\$1,403
Bachelor	–	–
One-Bedroom	–	\$874
Two-Bedrooms	\$1,169	\$1,529
Three+ Bedrooms	–	\$1,650

¹ - Please see the glossary for details on the households assessed for STIR and Core Housing Need.

² - Average resale prices derived from July 2024 Windsor-Essex County Residential Market Activity and MLS Home Price Index Report from the Windsor-Essex County Association of Realtors

Housing Needs Summary

Key Housing Insights



The Town of Essex had among the **highest proportion** of **one-person households** in the County of Essex. However, in recent years, households with **four- or more-persons** have experienced the **fastest growth** in the Town.

During this period, owner households have increased as **renter households declined**. The Town had among the **smallest primary rental universe** in the County, with among the slowest growth in new purpose-built rental units.

During this period, a high proportion of dwellings in Essex were **constructed in 1980 or earlier**. This may have contributed to the **high rates** of dwellings in need of **major repairs**. Development trends indicate a shift from previous decades and the **introduction of apartment housing completions**.

Need for community and supportive housing

The aging of the population in the Town of Essex may indicate the need for more community and supportive housing as this population continues to age in place within their communities.

Need for purpose built rental housing

Although the number of households that rented their homes has declined in the Town of Essex, this may be due to the lack of options for these households seeking rental accommodations.

Need for diverse range of housing types

The housing supply in Essex is among the oldest in the County. This stock is predominantly large single-detached dwellings. Household growth trends indicate the need for a diverse range of housing options for both family and non-family households.

Local Housing Benchmarks

Based on growth projections, the Town of Essex is projected to grow to approximately 9,520 households by 2035. This growth will necessitate the creation of housing to accommodate owner and renter households, as well as households at varying income levels.

To accommodate low- and moderate-income households in need, municipalities in the County of Essex should target 5% of housing completions to be deeply affordable units and 15% target for affordable rental housing units.

	Essex	County of Essex
Existing Conditions		
2021 Total Dwellings	8,395	71,520
Existing Community Housing	161	878
Projected Needs		
Projected 2035 Dwellings	9,520	86,750
Ownership (% of Projected Stock)	85%	85%
Rental (% of Projected Stock)	15%	15%
Net New Stock Needed	1,125	15,330
Deeply Affordable (% of New Stock)	60 (5%)	870 (5%)
Affordable Rental (% of New Stock)	170 (15%)	2,600 (15%)

Note: Figures rounded up to the nearest 5%.
Future projected dwellings align with 'Medium Scenario' from Essex County 2022 Growth Analysis Report

Demand Profile

The following indicators and trends are key features of Essex's housing demand profile.



The population of Essex was **aging**, as those aged **65 years and older increased at the fastest rate** (+615 people, +15.2%) **across age cohorts** between 2016 and 2021. However, this was below the growth rate for this age cohort County-wide (+21.2%).



In 2021, **8.7% of the population in Essex were immigrants**. This was below the proportion in the County of Essex (16.0%) but represented a slight increase from 2016 levels (+60 immigrants, +3.4%). However, this was **below the County-wide growth rate for immigrants** (+15.2%) over this period.



The Town of Essex had a **high proportion of owner households** (85.4%) in 2021, consistent with the County-wide rate (85.6%). **Owner households in Essex increased** (+5.0%) from 2016, while **renter households declined** (-2.0%). This is different from County-wide trends, where renter households increased (+4.6%) during this period.



The Town of Essex had the **second-highest rate of one-person households** (25.7%), and among the highest rate of **multiple generation family households** (3.0%) in the County of Essex in 2021. Four- or more-person households in Essex **increased at the second-fastest rate** (+12.8%) across all local municipalities between 2016 and 2021.



The Town of Essex had a **high proportion of household maintainers aged 65 years and older** (33.0%) compared to the County (31.7%) in 2021. However, these maintainers experienced a **slower rate of increase** (+12.9%) compared to County-wide growth (+20.8%) from 2016.



In 2021, Essex had a **lower rate of high-income households** (43.3%) and a **higher rate of low-income households** (27.6%) than the County of Essex (51.1% and 21.1%, respectively).

Indicator (2021)	Essex		County of Essex	
	(#)	(%)	(#)	(%)
Population Trends				
Population	21,215	–	193,200	–
Population Change (2016)	+785	+3.8%	+11,440	+6.3%
Population Aged under 15	3,245	15.3%	32,170	16.7%
Population Aged 65+	4,650	21.9%	38,975	20.2%
Indigenous Population	925	4.5%	5,470	2.9%
Immigrant Population	1,800	8.7%	30,330	16.0%
Household Trends				
Households	8,390	–	71,515	–
Owner Households	7,165	85.4%	61,195	85.6%
Renter Households	1,230	14.7%	10,315	14.4%
One-Person Households	2,155	25.7%	15,290	21.4%
Two-Person Households	3,140	37.4%	25,830	36.1%
Three-Person Households	1,200	14.3%	11,130	15.6%
Four+ Person Households	1,900	22.6%	19,280	27.0%
Couple with Children	2,315	27.6%	23,520	32.9%
Couple without Children	2,570	30.6%	21,425	30.0%
Maintainer Aged under 25	100	1.2%	615	0.9%
Maintainer Aged 65+	2,765	33.0%	22,705	31.7%
Median Household Income	\$87,000		\$108,000	

Supply Profile

The following indicators and trends are key features of Essex's housing supply profile.



The **most common dwelling type** in Essex in 2021 was **single-detached dwellings** (84.6%), followed by apartments with less than five storeys (5.4%), and other dwellings (5.0%). Essex had the **highest proportion of other dwelling forms** (5.0%) in the County of Essex in 2021.



In 2021, **renter households** (30.1%) in Essex were more likely to live in **apartments with less than five storeys** compared to owner households (0.3%), while **owner households** (91.5%) were more likely to live in **single-detached dwellings** than renter households (43.9%).



In 2021, **69.4% of dwellings in Essex had at least three bedrooms**, lower than the proportion in the County of Essex (76.7%). Between 2016 and 2021, dwellings in Essex with **at least three bedrooms** increased at a **slightly faster rate** (+4.3%) than dwellings with two- or fewer bedrooms (+3.0%).



The Town of Essex had a **lower rate** of dwellings that were **unsuitable** (2.9%), but a **high proportion** of dwellings in **need of major repairs** (6.7%) compared to the County (3.4% and 4.5%, respectively) in 2021.



The Town of Essex (63.1%) had a **higher proportion** of dwellings constructed in **1980 or earlier** than the County (47.4%), indicating an **older housing stock**.



Development in Essex was shifting towards denser built forms. Between 2020 and 2024, apartments were 15.2% of housing completions, compared to the decades between 2000 and 2009, as well as 2010 and 2019 when apartments made up 0.0% of housing completions.

Indicator (2021)	Essex		County of Essex	
	(#)	(%)	(#)	(%)

Housing Stock Trends

Total Dwellings	8,390	–	71,515	–
Single-Detached Dwellings	7,095	84.6%	58,855	82.3%
Semi-Detached (Duplex)	55	0.7%	3,125	4.4%
Row Houses	295	3.5%	3,030	4.2%
Apartment (< 5 Storeys)	455	5.4%	3,860	5.4%
Apartment (5+ Storeys)	60	0.7%	1,860	2.6%
Other Dwellings	420	5.0%	790	1.1%

Dwellings by Age of Construction and Condition

1960 or Before	2,730	32.5%	16,055	22.4%
1961 to 1980	2,560	30.5%	17,880	25.0%
1981 to 2000	1,845	22.0%	20,510	28.7%
2001 to 2021	1,255	15.0%	17,065	23.9%
Major Repairs Required	560	6.7%	3,245	4.5%

Dwellings by Size and Suitability

Bachelor	25	0.3%	140	0.2%
One-Bedroom	490	5.8%	3,525	4.9%
Two-Bedrooms	2,055	24.5%	12,970	18.1%
Three Bedrooms	3,770	44.9%	31,430	43.9%
Four- or more-Bedrooms	2,050	24.4%	23,450	32.8%
Not Suitable	240	2.9%	2,430	3.4%

Affordability Profile

The following indicators and trends are key features of Essex's housing affordability profile.



The **average price** across all **re-sale dwellings** in Essex in 2024 was **\$587,588, among the lowest across all local municipalities**, much lower the County of Essex average (\$645,800) ².



The average price of a **newly constructed home** in Essex was **\$1,207,400 in 2024, higher** than the County-wide average price (\$1,096,647) for a newly constructed unit in 2024.



The **primary rental universe** in Essex had **330 units in 2024**, among which 64.5% were two-bedroom units. Between 2015 and 2024 the primary rental universe experienced an **increase** of 63 units (+23.6%), indicating a growing supply of purpose-built rental housing.



Essex had a **slightly lower proportion** of households experiencing **affordability** (12.1%) or **deep affordability** (4.4%) **challenges** relative to County-wide trends (12.5% and 4.0%, respectively) in 2021.



In 2021, Essex had a **lower proportion** of households in **core housing need** (4.1%) compared to County-wide rates (4.6%).



Assessed by tenure, **core housing need** levels were **higher** in **renter households** (11.7%) compared to owner households (2.7%) in Essex. Additionally, **affordability challenges** were **higher** for **renter households** (29.0%) than owner households (9.1%) during this period.

Indicator	Essex		County of Essex	
	(#)	(%)	(#)	(%)

Affordability Trends

Households Assessed ¹	8,240	98.2%	71,395	99.8%
STIR 30% or more	995	12.1%	8,900	12.5%
STIR 50% or more	365	4.4%	2,865	4.0%
Households Assessed ¹	8,140	97.0%	69,675	97.4%
In Core Housing Need	335	4.1%	3,200	4.6%

Ownership Resale – Average (2024)

All Dwellings	\$587,588	\$645,800
Single- and Semi-detached	\$593,964	\$681,200
Townhouse	–	-
Apartment	–	\$410,400

Rent Levels – CMHC Average (2024)

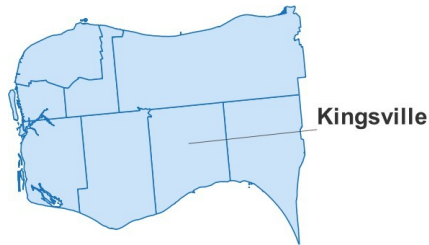
All Unit Sizes	\$1,142	\$1,403
Bachelor	–	-
One-Bedroom	–	\$874
Two-Bedrooms	\$1,169	\$1,529
Three+ Bedrooms	–	\$1,650

¹ - Please see the glossary for details on the households assessed for STIR and Core Housing Need.

² - Average re-sale prices derived from July 2024 Windsor-Essex County Residential Market Activity and MLS Home Price Index Report from the Windsor-Essex County Association of Realtors

Housing Needs Summary

Key Housing Insights



The Town of Kingsville had the highest proportion of **two-person households**, and a growing proportion of **individuals** and **households led** by those **65 years and older**.

During this period, the **relatively new housing stock** was predominantly single-detached dwellings.

Owner households were **increasing** in Kingsville at a faster rate than renter households, and **development** trends indicated only a **slight shift** towards **denser** forms of development.

The **primary rental universe** in the Town was among the **smallest** in the County of Essex, and average market rents were above the County average. **Renter households** in Kingsville faced one of the highest incidences of **core housing need**.

Need for community and supportive housing

The proportion of renter households in core housing need indicates the need for more affordable options available for low-income households in the Town of Kingsville.

Need for purpose built rental housing

Although the town lost renter households in recent years, this may be due to the lack of rental option among the housing stock in the town. The primary rental universe in Kingsville is among the smallest in the County.

Need for diverse range of housing types

The housing stock in Kingsville was predominantly single-detached dwellings. While there has been development of more dense housing types in recent years, household growth trends in Kingsville indicate the need for a more diverse range of housing options.

Local Housing Benchmarks

Based on growth projections, the Town of Kingsville is projected to grow to approximately 10,110 households by 2035. This growth will necessitate the creation of housing to accommodate owner and renter households, as well as households at varying income levels.

To accommodate low- and moderate-income households in need, municipalities in the County of Essex should target 5% of housing completions to be deeply affordable units and 15% target for affordable rental housing units.

	Kingsville	County of Essex
Existing Conditions		
2021 Total Dwellings	8,285	71,520
Existing Community Housing	112	878
Projected Needs		
Projected 2035 Dwellings	10,110	86,750
Ownership (% of Projected Stock)	85%	85%
Rental (% of Projected Stock)	15%	15%
Net New Stock Needed	1,825	15,330
Deeply Affordable (% of New Stock)	90 (5%)	870 (5%)
Affordable Rental (% of New Stock)	270 (15%)	2,600 (15%)

Note: Figures rounded up to the nearest 5%.

Future projected dwellings align with 'Medium Scenario' from Essex County 2022 Growth Analysis Report

Demand Profile

The following indicators and trends are key features of Kingsville's housing demand profile.



The population of Kingsville was **aging**, as those aged **65 years and older increased at the fastest rate** (+765 people, +17.7%) **across age cohorts** between 2016 and 2021. This was lower the growth rate for populations aged 65 years and older County-wide (+21.2%).



In 2021, **13.3% of the population in Kingsville were immigrants**. This was below the proportion in the County of Essex (16.0%) and represented only a slight increase (+50 people, +1.8%) from 2016 levels. This was **well below the County-wide growth rate** for immigrants (+15.2%) over this period.



Kingsville had a **high proportion of owner households** (84.7%) in 2021, slightly below the County-wide rate (85.6%). **Owner households (+4.2%) in Kingsville increased at a faster rate** than renter households (+2.0%) between 2016 and 2021.



Kingsville had the **highest rate of two-person households** (39.1%), and the highest rate of households containing couples with children (33.6%) in the County in 2021. Three-person households in Kingsville **increased at the second-fastest rate** (+7.2%) across all local municipalities between 2016 and 2021.



Kingsville had the **second-highest proportion of household maintainers aged 65 years and older** (34.9%), above the rate in the County (31.7%) in 2021. These households experienced a **lower rate of increase** (+18.0%) relative to County-wide growth (+20.8%) from 2016.



In 2021, Kingsville had a **lower rate of high-income households** (47.3%) and a **slightly higher rate of low-income households** (22.6%) than the County of Essex (51.1% and 21.1%, respectively).

Indicator (2021)	Kingsville		County of Essex	
	(#)	(%)	(#)	(%)
Population Trends				
Population	22,120	–	193,200	–
Population Change (2016)	+570	+2.6%	+11,440	+6.3%
Population Aged under 15	3,575	16.2%	32,170	16.7%
Population Aged 65+	5,080	23.0%	38,975	20.2%
Indigenous Population	495	2.3%	5,470	2.9%
Immigrant Population	2,810	13.3%	30,330	16.0%
Household Trends				
Households	8,285	–	71,515	–
Owner Households	7,015	84.7%	61,195	85.6%
Renter Households	1,270	15.3%	10,315	14.4%
One-Person Households	1,890	22.8%	15,290	21.4%
Two-Person Households	3,240	39.1%	25,830	36.1%
Three-Person Households	1,195	14.4%	11,130	15.6%
Four+ Person Households	1,965	23.7%	19,280	27.0%
Couple with Children	2,495	30.1%	23,520	32.9%
Couple without Children	2,780	33.6%	21,425	30.0%
Maintainer Aged under 25	70	0.8%	615	0.9%
Maintainer Aged 65+	2,890	34.9%	22,705	31.7%
Median Household Income	\$94,000		\$108,000	

Supply Profile

The following indicators and trends are key features of Kingsville's housing supply profile.



The **most common dwelling type** in Kingsville in 2021 was **single-detached dwellings** (83.0%), followed by row houses (6.3%), and apartments with less than five storeys (6.1%).



In 2021, **renter households** (31.5%) in Kingsville were more likely to live in **apartments with less than five storeys** compared to owner households (0.4%), while **owner households** (88.9%) were more likely to live in **single-detached dwellings** than renter households (50.4%).



In 2021, **73.8% of dwellings in Kingsville had at least three bedrooms**, above the proportion in the County of Essex (76.7%). However, dwellings in Kingsville with **two bedrooms or less** increased at a **faster rate** (+12.1%) than dwellings with dwellings with at least three bedrooms (+1.3%) between 2016 and 2021.



Kingsville had a **lower rate** of dwellings that were **unsuitable** (3.2%) and a **consistent rate of housing in need of major repairs** (4.6%) compared to the County (3.4% and 4.5%, respectively) in 2021. The number of **unsuitable dwellings increased** (+15.2%) from 2016.



Kingsville (25.4%) had a higher proportion of dwellings constructed between 2001 and 2021 than the County (23.9%), indicating a **newer housing stock**. Additionally, 7.6% of dwellings in the Town were constructed between 2017 and 2021, above the County share (6.9%).



In 2024, **development in Kingsville was shifting towards denser built forms**. Apartments were 53.4% of completions during this period, an increase from 20.7% in 2019. Single-detached dwellings made up 39.7% of completions in 2024, down from 46.3% in 2019.

Indicator (2021)	Kingsville		County of Essex	
	(#)	(%)	(#)	(%)

Housing Stock Trends

Total Dwellings	8,285	–	71,515	–
Single-Detached Dwellings	6,880	83.0%	58,855	82.3%
Semi-Detached (Duplex)	325	3.9%	3,125	4.4%
Row Houses	525	6.3%	3,030	4.2%
Apartment (< 5 Storeys)	505	6.1%	3,860	5.4%
Apartment (5+ Storeys)	–	–	1,860	2.6%
Other Dwellings	55	0.7%	790	1.1%

Dwellings by Age of Construction and Condition

1960 or Before	2,360	28.5%	16,055	22.4%
1961 to 1980	2,255	27.2%	17,880	25.0%
1981 to 2000	1,575	19.0%	20,510	28.7%
2001 to 2021	2,105	25.4%	17,065	23.9%
Major Repairs Required	380	4.6%	3,245	4.5%

Dwellings by Size and Suitability

Bachelor	15	0.2%	140	0.2%
One-Bedroom	480	5.8%	3,525	4.9%
Two-Bedrooms	1,675	20.2%	12,970	18.1%
Three Bedrooms	3,770	45.5%	31,430	43.9%
Four- or more-Bedrooms	2,345	28.3%	23,450	32.8%
Not Suitable	265	3.2%	2,430	3.4%

Affordability Profile

The following indicators and trends are key features of Kingsville's housing affordability profile.



The **average price** across all **resale dwellings** in Kingsville in 2024 was **\$635,951**, slightly below the County of Essex average (\$645,800) ². The average re-sale price for **apartment dwellings** in Kingsville was \$510,000.



The average price of a **newly constructed home** in Kingsville was **\$968,142 in 2024**, a slight decrease from the average price of \$976,635 in 2023. This was **slightly lower** than the County-wide average price (\$1,096,647) for a newly constructed unit in 2024.



The **primary rental universe** in Kingsville had just **306 units in 2024**, among the **smallest supply** in any local municipality in Essex. However, this represented an **increase** of 69 units (+29.1%) **from 2015**, indicating a growing supply of purpose-built rental housing.



Kingsville had a **lower proportion** of households experiencing **affordability** (11.4%) or **deep affordability** (3.6%) **challenges** relative to County-wide trends (12.5% and 4.0%, respectively) in 2021.



In 2021, Kingsville had a **higher proportion** of households in **core housing need** (5.4%) compared to County-wide rates (4.6%).



Assessed by tenure, **core housing need** levels were **higher** in **renter households** (19.6%) compared to owner households (2.9%) in Kingsville. Additionally, **affordability challenges** were **higher** for **renter households** (29.7%) than owner households (8.0%) during this period.

Indicator	Kingsville		County of Essex	
	(#)	(%)	(#)	(%)

Affordability Trends

Households Assessed ¹	8,090	97.6%	71,395	99.8%
STIR 30% or more	920	11.4%	8,900	12.5%
STIR 50% or more	295	3.6%	2,865	4.0%
Households Assessed ¹	8,010	96.7%	69,675	97.4%
In Core Housing Need	435	5.4%	3,200	4.6%

Ownership Resale – Average (2024)

All Dwellings	\$635,951	\$645,800
Single- and Semi-detached	\$637,857	\$681,200
Townhouse	–	-
Apartment	\$510,000	\$410,400

Rent Levels – CMHC Average (2024)

All Unit Sizes	\$1,321	\$1,403
Bachelor	–	-
One-Bedroom	\$1,087	\$874
Two-Bedrooms	\$1,428	\$1,529
Three+ Bedrooms	–	\$1,650

¹ - Please see glossary to see details on the households assessed for STIR and Core Housing Need.

² - Average re-sale prices derived from July 2024 Windsor-Essex County Residential Market Activity and MLS Home Price Index Report from the Windsor-Essex County Association of Realtors

Housing Needs Summary

Key Housing Insights



The Municipality of Lakeshore has an **aging population** due to the growth of adults aged 65 and older. The **Indigenous population** in Lakeshore was the **third-largest** in the County of Essex and had grown at one of the fastest rates. Lakeshore had the **highest proportion of large (4+ person) households** and **owner households** in Windsor-Essex.

The **housing stock** in Lakeshore was the **newest** in the County and had the highest proportion of **single-detached dwellings**, contributing to the **highest average dwelling resale price**. Lakeshore had the **smallest primary rental universe** in the County of Essex, though development trends indicated a slight shift towards **denser forms of development** and an increase in purpose-built supply.

Need for community and supportive housing

The Municipality of Lakeshore had the lowest number of community housing units per capita in the County. There is a need to address the needs of low-income households in the municipality through community housing or affordable rental housing units.

Need for affordable housing options

Homeownership in Lakeshore is among the most unaffordable in the County of Essex. The price of resale homes, for all dwellings, in the municipality is the highest in the County.

Need for diverse range of housing types

The housing stock in Lakeshore was predominantly made up of large, expensive single-detached dwellings. A more diverse range of housing options will be needed for the growing and aging population.

Local Housing Benchmarks

Based on growth projections, the Municipality of Lakeshore is projected to grow to approximately 17,580 households by 2035. This growth will necessitate the creation of housing to accommodate owner and renter households, as well as households at varying income levels.

To accommodate low- and moderate-income households in need, municipalities in the County of Essex should target 5% of housing completions to be Rent-Geared-to-Income housing units and 15% for Affordable Housing units.

	Lakeshore	County of Essex
Existing Conditions		
2021 Total Dwellings	14,390	71,520
Existing Community Housing	57	878
Projected Needs		
Projected 2035 Dwellings	17,580	86,750
Ownership (% of Projected Stock)	90%	85%
Rental (% of Projected Stock)	10%	15%
Net New Stock Needed	3,190	15,330
Deeply Affordable (% of New Stock)	160 (5%)	870 (5%)
Affordable Rental (% of New Stock)	480 (15%)	2,600 (15%)

Note: Figures rounded up to the nearest 5%.

Future projected dwellings align with 'Medium Scenario' from Essex County 2022 Growth Analysis Report

Demand Profile

The following indicators and trends are key features of Lakeshore's housing demand profile.



The population of Lakeshore was **getting older**, as those aged **65 years and older** (+1,325 people, +24.5%) increased the most between 2016 and 2021. Those aged **15 to 24 years** (+640 people, +13.8%) had the fastest growth rate for this age cohort in the County of Essex.



In 2021, **13.5% of the population in Lakeshore were immigrants**. This was below the proportion in the County of Essex (16.0%) but represented an increase of 38.8% from 2016 levels. This was the **fastest rate of increase** in the County over this period.



Lakeshore had the **highest proportion of owner households** (91.5%) in the County in 2021, above the County-wide rate (85.6%). **Owner households (+9.8%) increased at a faster rate** than renter households (+1.3%) between 2016 and 2021.



Lakeshore had the **highest proportion of four- or more-person households** (31.9%), and among the highest share of households containing couples with children (38.3%) in the County of Essex in 2021. Four- or more-person households (+13.7%) **increased at the fastest rate** between 2016 and 2021.



Lakeshore had a **lower proportion of household maintainers aged 65 years or older** (27.1%) compared to the County (31.7%) in 2021. However, these maintainers (+24.0%) **increased at the fastest rate** by age cohort from 2016, above the County-wide growth (+20.8%).



In 2021, Lakeshore had a **higher rate of high-income households** (58.3%) and a **lower rate of low-income households** (16.4%) than the County of Essex (51.1% and 21.1%, respectively).

Indicator (2021)	Lakeshore		County of Essex	
	(#)	(%)	(#)	(%)
Population Trends				
Population	40,410	–	193,200	–
Population Change (2016)	+3,795	+10.4%	+11,440	+6.3%
Population Aged under 15	7,325	18.1%	32,170	16.7%
Population Aged 65+	6,735	16.7%	38,975	20.2%
Indigenous Population	1,365	3.4%	5,470	2.9%
Immigrant Population	5,420	13.5%	30,330	16.0%
Household Trends				
Households	14,385	–	71,515	–
Owner Households	13,165	91.5%	61,195	85.6%
Renter Households	1,215	8.4%	10,315	14.4%
One-Person Households	2,475	17.2%	15,290	21.4%
Two-Person Households	5,035	35.0%	25,830	36.1%
Three-Person Households	2,275	15.8%	11,130	15.6%
Four+ Person Households	4,595	31.9%	19,280	27.0%
Couple with Children	5,510	38.3%	23,520	32.9%
Couple without Children	4,230	29.4%	21,425	30.0%
Maintainer Aged under 25	60	0.4%	615	0.9%
Maintainer Aged 65+	3,895	27.1%	22,705	31.7%
Median Household Income	\$114,000		\$108,000	

Supply Profile

The following indicators and trends are key features of Lakeshore's housing supply profile.



Lakeshore (92.0%) had the highest proportion of single-detached dwellings in the County of Essex in 2021. Row houses (2.6%) were the second-most common dwelling type in Lakeshore during this period, followed by apartments with less than five storeys (2.0%).



In 2021, **renter households** (19.3%) in Lakeshore were more likely to live in **apartments with less than five storeys** compared to owner households (0.1%), while **owner households** (94.9%) were more likely to live in **single-detached dwellings** than renter households (61.1%).



In 2021, **82.5% of dwellings in Lakeshore had at least three bedrooms**. This was above the proportion in the County (76.7%) and represented an increase of 10.0% from 2016 levels. This was the **fastest rate of increase** in the County of Essex over this period.



Lakeshore had a **below-average rate** of dwellings that were **unsuitable** (2.6%) and **in need of major repairs** (4.3%) compared to the County (3.4% and 4.5%, respectively) in 2021. However, the number of **unsuitable dwellings in Lakeshore increased** (+21.3%) from 2016.



Lakeshore (34.2%) had a higher proportion of dwellings constructed between 2001 and 2021 than the County (23.9%), indicating a **newer housing stock**. Additionally, 8.4% of dwellings in the Town were constructed between 2017 and 2021, above the County rate (6.9%).



Development in Lakeshore declined to 79 housing completions in 2024, from 209 housing completions in 2023. In 2024, **single-detached dwellings were 79.7% of housing completions**. However, single-detached dwellings made up just 66.1% of completions between 2020 and 2024, a decrease from the proportion between 2010 to 2019 (92.4%).

Indicator (2021)	Lakeshore		County of Essex	
	(#)	(%)	(#)	(%)

Housing Stock Trends

Total Dwellings	14,385	–	71,515	–
Single-Detached Dwellings	13,230	92.0%	58,855	82.3%
Semi-Detached (Duplex)	220	1.5%	3,125	4.4%
Row Houses	370	2.6%	3,030	4.2%
Apartment (< 5 Storeys)	290	2.0%	3,860	5.4%
Apartment (5+ Storeys)	–	–	1,860	2.6%
Other Dwellings	270	1.9%	790	1.1%

Dwellings by Age of Construction and Condition

1960 or Before	2,745	19.1%	16,055	22.4%
1961 to 1980	3,100	21.6%	17,880	25.0%
1981 to 2000	3,625	25.2%	20,510	28.7%
2001 to 2021	4,915	34.2%	17,065	23.9%
Major Repairs Required	625	4.3%	3,245	4.5%

Dwellings by Size and Suitability

Bachelor	30	0.2%	140	0.2%
One-Bedroom	385	2.7%	3,525	4.9%
Two-Bedrooms	2,105	14.6%	12,970	18.1%
Three Bedrooms	6,135	42.6%	31,430	43.9%
Four- or more-Bedrooms	5,730	39.8%	23,450	32.8%
Not Suitable	370	2.6%	2,430	3.4%

Affordability Profile

The following indicators and trends are key features of Lakeshore's housing affordability profile.



The **average price** across all **resale dwellings** in Lakeshore in 2024 was **\$845,900**, the **highest among all local municipalities** in the County of Essex and well above the County of Essex average (\$645,800) ².



The average price of a **newly constructed home** in Lakeshore was **\$1,010,607 in 2024**, an increase of 147.0% from the average price of \$409,093 in 2015. This was consistent with the County-wide average price (\$1,096,647) for a newly constructed unit in 2024.



The **primary rental universe** in Lakeshore had just **186 units in 2024**, the **smallest supply** among any local municipality in the County of Essex. However, this represented an **increase** of 68 units (+57.6%) **from 2015**, indicating recent growth in the purpose-built rental supply.



Lakeshore had a **lower proportion** of households experiencing **affordability** (11.3%) or **deep affordability** (3.6%) **challenges** relative to County-wide trends (12.5% and 4.0%, respectively) in 2021.



In 2021, Lakeshore had a lower proportion of households assessed as being in core housing need (3.2%) compared to County-wide rates (4.6%). Lakeshore had the **third-lowest rate** of households in **core housing need** across all local municipalities during this period.



Assessed by tenure, **core housing need** levels were **higher** in **renter households** (11.0%) compared to owner households (2.4%) in Lakeshore. Additionally, **affordability challenges** were **higher** for **renter households** (26.0%) than owner households (9.9%) during this period.

Indicator	Lakeshore		County of Essex	
	(#)	(%)	(#)	(%)

Affordability Trends

Households Assessed ¹	14,040	97.6%	71,395	99.8%
STIR 30% or more	1,585	11.3%	8,900	12.5%
STIR 50% or more	505	3.6%	2,865	4.0%
Households Assessed ¹	13,910	96.7%	69,675	97.4%
In Core Housing Need	440	3.2%	3,200	4.6%

Ownership Resale – Average (2024)

All Dwellings	\$845,900	\$645,800
Single- and Semi-detached	\$885,618	\$681,200
Townhouse	–	–
Apartment	–	\$410,400

Rent Levels – Average (2024)

All Unit Sizes	–	\$1,403
Bachelor	\$856 ³	–
One-Bedroom	\$1,055 ³	\$874
Two-Bedrooms	\$1,253 ³	\$1,529
Three+ Bedrooms	\$1,341 ³	\$1,650

¹ - Please see the glossary for details on the households assessed for STIR and Core Housing Need.

² - Average re-sale prices derived from July 2024 Windsor-Essex County Residential Market Activity and MLS Home Price Index Report from the Windsor-Essex County Association of Realtors

³ - Rents are based on the average market rents published in the Affordable Residential Units bulletin

Housing Needs Summary

Key Housing Insights



The Town of LaSalle had among the highest proportion of **large** (4+ person), **family**, and **owner households** in the County of Essex in 2021. The housing stock in LaSalle was predominantly **single-detached** dwellings, with among the **highest average re-sale prices** in the County in 2021.

However, **one-, two-, and three-person households** have all experienced the **fastest growth** in recent years. Development trends indicate a similar shift towards smaller, **denser forms of development**.

During this period, the **population** has shown signs of **aging**. Those aged **65 years** and **older** increased at the **fastest rate** across all municipalities in the County.

Need for community and supportive housing

The Town of LaSalle had among the lowest number of community housing units per capita in the County. There is a need to address the needs of low-income households in the municipality through community housing or affordable rental housing units.

Need for affordable housing options

Homeownership has become more unaffordable for low- and moderate-income households in LaSalle, as average sales prices have been among the highest in the region.

Need for diverse range of housing types

The housing stock in LaSalle was predominantly made up of large, expensive single-detached dwellings. A more diverse range of housing options will be needed for the growing and aging population.

Local Housing Benchmarks

Based on growth projections, the Town of LaSalle is projected to grow to approximately 14,830 households by 2035. This growth will necessitate the creation of housing to accommodate owner and renter households, as well as households at varying income levels.

To accommodate low- and moderate-income households in need, municipalities in the County of Essex should target 5% of housing completions to be deeply affordable units and 15% target for affordable rental housing units.

	LaSalle	County of Essex
Existing Conditions		
2021 Total Dwellings	11,650	71,520
Existing Community Housing	71	878
Projected Needs		
Projected 2035 Dwellings	14,830	86,750
Ownership (% of Projected Stock)	90%	85%
Rental (% of Projected Stock)	10%	15%
Net New Stock Needed	3,180	15,330
Deeply Affordable (% of New Stock)	160 (5%)	870 (5%)
Affordable Rental (% of New Stock)	480 (15%)	2,600 (15%)

*Note: Figures rounded up to the nearest 5%.
Future projected dwellings align with 'Medium Scenario' from Essex County 2022 Growth Analysis Report*

Demand Profile

The following indicators and trends are key features of LaSalle's housing affordability profile.



The population of LaSalle was **aging**, as there was an increase in those aged **65 years and older** (+1,410 people, +30.4%) between 2016 and 2021. This was the **above the population growth for all age cohorts** in LaSalle (+8.4%), and the **fastest increase** County-wide.



In 2021, **20.1% of the population in LaSalle were immigrants**. This was higher than the proportion in the County of Essex (16.0%) and the **second-highest total** in the County. The immigrant population increased by 28.1% from 2016, the **second-fastest rate of growth** in the County and above the County-wide growth rate (+15.2%).



LaSalle had the **second-highest proportion of owner households** (91.4%) in the County of Essex in 2021, above the County-wide rate (85.6%). However, **renter households increased (+43.3%) at a faster rate** than owner households (+6.6%) between 2016 and 2021.



LaSalle had the **second-highest proportion of four- or more-person households** (31.2%), and the **highest proportion** of households containing **couples with children** (38.7%) in the County of Essex in 2021. However, households with four or more persons in LaSalle **increased at the slowest rate (+5.1%)** in the County between 2016 and 2021.



LaSalle had a **consistent proportion of household maintainers aged 65 years and older** (30.3%) compared to the County (31.7%) in 2021. However, these maintainers **increased at the fastest rate (+32.7%)** by age cohort from 2016, above the to County-wide growth (+20.8%).



In 2021, LaSalle had a **higher proportion of high-income households** (60.3%) and a **lower proportion of low-income households** (15.2%) than the County of Essex (51.1% and 21.1%, respectively). **Owner households** in LaSalle had considerably **higher median household incomes** (\$124,000) than renter households (\$64,000) during this period.

Indicator (2021)	LaSalle		County of Essex	
	(#)	(%)	(#)	(%)
Population Trends				
Population	32,720	–	193,200	–
Population Change (2016)	+2,540	+8.4%	+11,440	+6.3%
Population Aged under 15	5,520	16.9%	32,170	16.7%
Population Aged 65+	6,045	18.5%	38,975	20.2%
Indigenous Population	700	2.2%	5,470	2.9%
Immigrant Population	6,535	20.1%	30,330	16.0%
Household Trends				
Households	11,645	–	71,515	–
Owner Households	10,640	91.4%	61,195	85.6%
Renter Households	1,010	8.7%	10,315	14.4%
One-Person Households	2,090	17.9%	15,290	21.4%
Two-Person Households	3,870	33.2%	25,830	36.1%
Three-Person Households	2,055	17.6%	11,130	15.6%
Four+ Person Households	3,630	31.2%	19,280	27.0%
Couple with Children	4,505	38.7%	23,520	32.9%
Couple without Children	3,240	27.8%	21,425	30.0%
Maintainer Aged under 25	55	0.5%	615	0.9%
Maintainer Aged 65+	3,530	30.3%	22,705	31.7%
Median Household Income	\$119,000		\$108,000	

Supply Profile

The following indicators and trends are key features of LaSalle's housing supply profile.



LaSalle had among the highest proportions of **single-detached dwellings (84.4%)** in the County of Essex in 2021. Semi-detached dwellings (7.5%) were the second-most common dwelling type in LaSalle, followed by apartments with less than five storeys (4.6%).



In 2021, **renter households** in LaSalle were more likely to live in **apartments with less than five storeys (21.4%)** and **semi-detached dwellings (18.4%)** compared to owner households (2.4% and 6.4%, respectively). **Owner households (87.9%)** were more likely to live in **single-detached dwellings** than renter households (47.3%) during this period.



In 2021, **83.4% of dwellings in LaSalle had at least three bedrooms**. This was above the proportion in the County of Essex (76.7%) and represented an increase of 7.5% from 2016 levels. This was **above the rate of increase** in the County (+5.5%) over this period.



LaSalle had a **below-average rate** of dwellings that were **unsuitable (2.8%)** and **in need of major repairs (3.5%)** compared to the County (3.4% and 4.5%, respectively) in 2021. However, the number of **unsuitable dwellings increased (+69.2%)** from 2016.



A higher proportion of dwellings were constructed between 2001 – 2021 in LaSalle (31.9%) than the County (23.9%), indicating a **newer housing stock**. Additionally, 9.8% of dwellings in the Town were constructed between 2017 - 2021, above the County rate (6.9%).



In 2024, **development in LaSalle was shifting towards denser built forms**. Apartments were 67.2% of completions during this period, an increase from 10.8% in 2015. Single-detached dwellings made up 18.3% of completions in 2024, down from 64.0% in 2015.

Indicator (2021)	LaSalle		County of Essex	
	(#)	(%)	(#)	(%)

Housing Stock Trends

Total Dwellings	11,645	–	71,515	–
Single-Detached Dwellings	9,825	84.4%	58,855	82.3%
Semi-Detached (Duplex)	875	7.5%	3,125	4.4%
Row Houses	190	1.6%	3,030	4.2%
Apartment (< 5 Storeys)	535	4.6%	3,860	5.4%
Apartment (5+ Storeys)	210	1.8%	1,860	2.6%
Other Dwellings	5	0.0%	790	1.1%

Dwellings by Age of Construction and Condition

1960 or Before	1,250	10.7%	16,055	22.4%
1961 to 1980	2,430	20.9%	17,880	25.0%
1981 to 2000	4,265	36.6%	20,510	28.7%
2001 to 2021	3,710	31.9%	17,065	23.9%
Major Repairs Required	405	3.5%	3,245	4.5%

Dwellings by Size and Suitability

Bachelor	10	0.1%	140	0.2%
One-Bedroom	290	2.5%	3,525	4.9%
Two-Bedrooms	1,630	14.0%	12,970	18.1%
Three Bedrooms	4,815	41.3%	31,430	43.9%
Four- or more-Bedrooms	4,895	42.0%	23,450	32.8%
Not Suitable	330	2.8%	2,430	3.4%

Affordability Profile

The following indicators and trends are key features of LaSalle's housing affordability profile.



The **average price** across all **re-sale dwellings** in LaSalle in 2024 was **\$759,797**, the **second-highest among all local municipalities** in Windsor-Essex and well above the County of Essex average (\$645,800) ².



The average price of a **newly constructed home** in LaSalle was **\$1,473,400 in 2024**, an increase of 212.0% from the average price of \$472,256 in 2015. This was well above the County-wide average price (\$1,096,647) for a newly constructed unit in 2024.



The **primary rental universe** in LaSalle had just **228 units in 2024**, representing an **increase of 120 (+111.1%) from 2015**. This was the **largest growth in the supply of purpose-built rental housing** across Windsor-Essex over this period.



LaSalle had a **lower proportion** of households experiencing **affordability** (10.8%) or **deep affordability** (3.1%) **challenges** relative to County-wide trends (12.5% and 4.0%, respectively) in 2021.



In 2021, LaSalle had a **lower proportion** of households in core housing need (2.6%) compared to County-wide rates (4.6%). LaSalle had the **lowest rate** of households in **core housing need** across all local municipalities during this period.



Assessed by tenure, **core housing need** levels were **higher** in **renter households** (11.3%) compared to owner households (1.8%) in LaSalle. Additionally, **affordability challenges** were **higher** for **renter households** (33.3%) than owner households (8.7%) during this period.

Indicator	LaSalle		County of Essex	
	(#)	(%)	(#)	(%)

Affordability Trends

Households Assessed ¹	11,595	99.6%	71,395	99.8%
STIR 30% or more	1,255	10.8%	8,900	12.5%
STIR 50% or more	365	3.1%	2,865	4.0%
Households Assessed ¹	11,470	98.5%	69,675	97.4%
In Core Housing Need	300	2.6%	3,200	4.6%

Ownership Resale – Average (2024)

All Dwellings	\$759,797	\$645,800
Single- and Semi-detached	\$550,940	\$681,200
Townhouse	\$449,043	-
Apartment	\$405,821	\$410,400

Rent Levels – Average (2024)

All Unit Sizes	–	\$1,403
Bachelor	\$856 ³	-
One-Bedroom	\$1,055 ³	\$874
Two-Bedrooms	\$1,253 ³	\$1,529
Three+ Bedrooms	\$1,341 ³	\$1,650

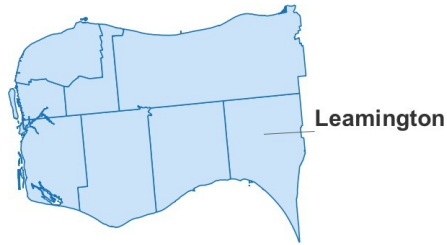
¹ - Please see the glossary for details on the households assessed for STIR and Core Housing Need.

² - Average re-sale prices derived from July 2024 Windsor-Essex County Residential Market Activity and MLS Home Price Index Report from the Windsor-Essex County Association of Realtors

³ - Rents are based on the average market rents published in the Affordable Residential Units bulletin

Housing Needs Summary

Key Housing Insights



The Municipality of Leamington has a thriving **agricultural sector**, accounting for almost 50% of agricultural jobs in the County of Essex and over 60% of greenhouses in Ontario.

Leamington had the **highest proportion** of **non-permanent residents** in the County. Focus group and town hall participants noted perceptions that the Municipality had the **highest share** of **temporary foreign workers** in the County of Essex.

There was a **higher share** of dense dwellings, including **apartments**, and the highest rate of **unsuitable dwellings** in Leamington. The Municipality had a **low median household income** and **high rates** of **core housing need** and **affordability issues**.

Need for housing for those in greatest need

High rates of core housing need and housing affordability issues in the Municipality of Leamington indicate the need for resources to support those in most need in the municipality.

Leamington contains a high proportion of newcomers, including temporary foreign workers and non-permanent residents. These populations may require additional supports and housing considerations.

Need for community and supportive housing

While Leamington had approximately one-quarter of the community or affordable housing units in the region, lower household incomes indicate the demand for this housing may be higher in Leamington.

Need for purpose built rental housing

Leamington has among the highest rates of households who rent their home in the County. This is projected to continue in the next decade as the number of renter households is expected to continue to grow.

Local Housing Benchmarks

Based on growth projections, the Municipality of Leamington is projected to grow to approximately 13,420 households by 2035. This growth will necessitate the creation of housing to accommodate owner and renter households, as well as households at varying income levels.

To accommodate low- and moderate- income households in need, municipalities in the County of Essex should target 5% of housing completions to be deeply affordable units and 15% target for affordable rental housing units.

	Leamington	County of Essex
Existing Conditions		
2021 Total Dwellings	10,550	71,520
Existing Community Housing	202	878
Projected Needs		
Projected 2035 Dwellings	13,420	86,750
Ownership (% of Projected Stock)	65%	85%
Rental (% of Projected Stock)	35%	15%
Net New Stock Needed	2,865	15,330
Deeply Affordable (% of New Stock)	140 (5%)	870 (5%)
Affordable Rental (% of New Stock)	430 (15%)	2,600 (15%)

Note: Figures rounded up to the nearest 5%.

Future projected dwellings align with 'Medium Scenario' from Essex County 2022 Growth Analysis Report

Demand Profile

The following indicators and trends are key features of Leamington's housing demand profile.



The population of Leamington was **aging**, as those aged **65 years and older increased** at the **fastest rate** (+755 people, +14.3%) **across all age cohorts** between 2016 and 2021. However, this was below the rate of increase in County-wide (+21.2%).



In 2021, **25.6% of the population in Leamington were immigrants**, above the proportion in County-wide (+21.2%). This represented an increase of 415 people (+6.1%) since 2016. Leamington had the **largest absolute increase** in non-permanent residents (+835 people) in the County over this period.



Leamington had a **lower proportion of owner households** (69.3%) compared to the County-wide rate (82.6%) in 2021. **Owner households (+5.9%) in Leamington increased at a slightly faster rate** than renter households (+4.7%) between 2016 and 2021.



Leamington had the **third-highest rate of four- or more-person households** (25.6%) in 2021. Leamington had the highest proportion of **multiple family** (0.7%) and **one-family with additional persons** (2.9%) households across all municipalities in the County.



Leamington had a **higher proportion of household maintainers aged 65+** (32.1%) compared to the County (31.7%) in 2021. However, these maintainers experienced a slower rate of increase (+9.9%) compared to County-wide growth (+15.1%) from 2016.



In 2021, Leamington had a **lower rate of high-income households** (36.3%) and a **higher rate of low-income households** (31.2%) than the County of Essex (51.1% and 21.1%, respectively). This was driven by the **higher proportion of low-income owner households** in Leamington (22.2%).

Indicator (2021)	Leamington		County of Essex	
	(#)	(%)	(#)	(%)
Population Trends				
Population	29,680	–	193,200	–
Population Change (2016)	+2,085	+7.6%	+11,440	+6.3%
Population Aged under 15	5,205	17.5%	32,170	16.7%
Population Aged 65+	6,030	20.3%	38,975	20.2%
Indigenous Population	465	1.7%	5,470	2.9%
Immigrant Population	7,225	25.6%	30,330	16.0%
Household Trends				
Households	10,545	–	71,515	–
Owner Households	7,305	69.3%	61,195	85.6%
Renter Households	3,240	30.7%	10,315	14.4%
One-Person Households	2,685	25.5%	15,290	21.4%
Two-Person Households	3,645	34.5%	25,830	36.1%
Three-Person Households	1,515	14.4%	11,130	15.6%
Four+ Person Households	2,700	25.6%	19,280	27.0%
Couple with Children	3,020	28.6%	23,520	32.9%
Couple without Children	2,870	27.2%	21,425	30.0%
Maintainer Aged under 25	205	1.9%	615	0.9%
Maintainer Aged 65+	3,390	32.1%	22,705	31.7%
Median Household Income	\$79,000		\$108,000	

Supply Profile

The following indicators and trends are key features of Leamington's housing supply profile.



The **most common dwelling type** in Leamington in 2021 was **single-detached dwellings** (64.6%), followed by apartments with less than five storeys (12.3%), and semi-detached dwellings (8.3%). Leamington had the **highest proportion** of **apartments with less than five storeys** (12.3%) in the County of Essex in 2021.



In 2021, **renter households** (27.3%) in Leamington were more likely to live in **apartments with less than five storeys** compared to owner households (1.8%), while **owner households** (80.3%) were more likely to live in **single-detached dwellings** than renter households (29.3%).



In 2021, **66.0% of dwellings in Leamington had at least three bedrooms**, consistent with the County (76.7%). However, dwellings in Leamington with **two bedrooms or less** increased at a **faster rate** (+9.5%) than dwellings with at least three bedrooms (+3.6%) between 2016 and 2021.



Leamington had the **highest rate** of dwellings that were **unsuitable** (7.6%), but a consistent proportion of dwellings **in need of major repairs** (4.5%) compared to the County of Essex housing stock (3.4% and 4.5%, respectively) in 2021.



The **age of construction** for **dwellings** in Leamington was **older** than County-wide trends. Leamington had a higher proportion of dwellings constructed before 1960 (30.5%) compared to the County (22.4%), indicating an **older housing stock**.



Development in Leamington was shifting towards denser built forms. Between 2020 and 2024, apartments were 30.3% of housing completions, an increase from the period between 2010 and 2019 when apartments made up 26.5% of completions and the period between 2000 and 2009 when apartments were just 1.7% of completions.

Indicator (2021)	Leamington		County of Essex	
	(#)	(%)	(#)	(%)

Housing Stock Trends

Total Dwellings	10,545	–	71,515	–
Single-Detached Dwellings	6,810	64.6%	58,855	82.3%
Semi-Detached (Duplex)	875	8.3%	3,125	4.4%
Row Houses	795	7.5%	3,030	4.2%
Apartment (< 5 Storeys)	1,300	12.3%	3,860	5.4%
Apartment (5+ Storeys)	735	7.0%	1,860	2.6%
Other Dwellings	20	0.2%	790	1.1%

Dwellings by Age of Construction and Condition

1960 or Before	3,215	30.5%	16,055	22.4%
1961 to 1980	2,980	28.3%	17,880	25.0%
1981 to 2000	2,480	23.5%	20,510	28.7%
2001 to 2021	1,865	17.7%	17,065	23.9%
Major Repairs Required	475	4.5%	3,245	4.5%

Dwellings by Size and Suitability

Bachelor	30	0.3%	140	0.2%
One-Bedroom	970	9.2%	3,525	4.9%
Two-Bedrooms	2,585	24.5%	12,970	18.1%
Three Bedrooms	4,385	41.6%	31,430	43.9%
Four- or more-Bedrooms	2,575	24.4%	23,450	32.8%
Not Suitable	800	7.6%	2,430	3.4%

Affordability Profile

The following indicators and trends are key features of Leamington's housing affordability profile.



The **average price** across all **resale dwellings** in Leamington in 2024 was **\$507,843**, the **lowest average resale price among all local municipalities** in Windsor-Essex and well below the County of Essex average (\$645,800) ².



The average price of a **newly constructed home** in Leamington was **\$799,238 in 2023**, the most recent year with available data. This was well below the County-wide average price (\$1,096,647) for a newly constructed unit in 2024.



The **primary rental universe** in Leamington had **1,122 units in 2024**, of which 50.6% were two-bedroom units. Between 2015 and 2024, the universe experienced an **increase** of 140 units (+14.3%), the **second-slowest growth in supply** among local municipalities.



Leamington had the **highest proportion** of households experiencing **affordability** (18.7%) or **deep affordability** (6.6%) **challenges**, well above the County-wide trends (12.5% and 4.0%, respectively) in 2021.



In 2021, Leamington had the **highest proportion** of households assessed in **core housing need** (9.3%), above County-wide rates (4.6%).



Assessed by tenure, **core housing need** levels were **higher** in **renter households** (20.1%) compared to owner households (4.6%) in Leamington. **Affordability challenges** were also **higher** for **renter households** (34.8%) than owner households (11.5%) during this period.

Indicator	Leamington		County of Essex	
	(#)	(%)	(#)	(%)

Affordability Trends

Households Assessed ¹	10,425	98.9%	71,395	99.8%
STIR 30% or more	1,950	18.7%	8,900	12.5%
STIR 50% or more	685	6.6%	2,865	4.0%
Households Assessed ¹	10,255	97.2%	69,675	97.4%
In Core Housing Need	950	9.3%	3,200	4.6%

Ownership Resale – Average (2024)

All Dwellings	\$507,843	\$645,800
Single- and Semi-detached	\$514,433	\$681,200
Townhouse	–	–
Apartment	–	\$410,400

Rent Levels – CMHC Average (2024)

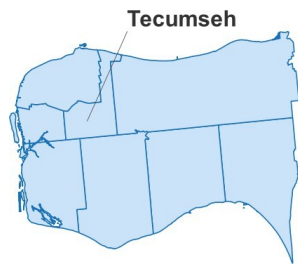
All Unit Sizes	\$1,488	\$1,403
Bachelor	–	–
One-Bedroom	\$1,230	\$874
Two-Bedrooms	\$1,629	\$1,529
Three+ Bedrooms	\$1,650	\$1,650

¹ - Please see the glossary for details on the households assessed for STIR and Core Housing Need.

² - Average re-sale prices derived from July 2024 Windsor-Essex County Residential Market Activity and MLS Home Price Index Report from the Windsor-Essex County Association of Realtors

Housing Needs Summary

Key Housing Insights



The Town of Tecumseh had a **high proportion of owner households**, and the highest rate of **lone-parent** and households containing **couples with children** in the County of Essex.

In recent years, the Town has experienced a **decline in renter households**, despite growth among renter households across the County. Tecumseh had among the **highest average market rents** in the County, and over one-third of renter households faced **affordability challenges** during this period.

However, in recent years, **development has increased** in Tecumseh and shifted towards **denser forms** of development. Between 2023 and 2024, the **primary rental universe grew** by 75%, or almost 300 units.

Need for community and supportive housing

The Town of Tecumseh had among the lowest number of community or affordable housing units per capita in the County. There is a need for housing affordable for the low-income households in the town.

Need for affordable housing options

The increase in sales price for newly constructed dwellings in Tecumseh has dramatically outpaced household incomes in the last decade. There is a need for affordable options for moderate-income households on the ownership market.

Need for diverse range of housing types

The housing stock in Tecumseh will require a diverse range of housing options for the expected growth of family and non-family households.

Local Housing Benchmarks

Based on growth projections, the Town of Tecumseh is projected to grow to approximately 12,070 households by 2035. This growth will necessitate the creation of housing to accommodate owner and renter households, as well as households at varying income levels.

To accommodate low- and moderate-income households in need, municipalities in the County of Essex should target 5% of housing completions to be deeply affordable units and 15% target for affordable rental housing units.

	Tecumseh	County of Essex
Existing Conditions		
2021 Total Dwellings	8,945	71,520
Existing Community Housing	88	878
Projected Needs		
Projected 2035 Dwellings	12,070	86,750
Ownership (% of Projected Stock)	85%	85%
Rental (% of Projected Stock)	15%	15%
Net New Stock Needed	3,120	15,330
Deeply Affordable (% of New Stock)	160 (5%)	870 (5%)
Affordable Rental (% of New Stock)	470 (15%)	2,600 (15%)

*Note: Figures rounded up to the nearest 5%.
Future projected dwellings align with 'Medium Scenario' from Essex County 2022 Growth Analysis Report*

Demand Profile

The following indicators and trends are key features of Tecumseh's housing demand profile.



The population of Tecumseh was **aging**, as those aged **65 years and older increased at the fastest rate** (+910 people, +20.4%) **across age cohorts** between 2016 and 2021. This was slightly lower than the growth rate for this age cohort County-wide (+21.2%).



In 2021, **18.0% of the population in Tecumseh were immigrants**. This was below the proportion in the County of Essex (16.0%) but represented a slight increase of 3.1% from 2016 levels. However, this was below the County-wide rate of increase (+15.2%) over this period.



Tecumseh had a **higher proportion of owner households** (88.8%) relative to the County-wide rate (85.6%) in 2021. **Owner households in Tecumseh increased** (+2.3%) between 2016 and 2021, while **renter households declined** (-10.3%). This differed from County-wide trends, where renter households increased (+4.6%).



Tecumseh had among the **highest rates of households containing couples with children** (32.1%) and **lone-parent** (9.4%) households in the County of Essex in 2021. Tecumseh had the highest proportion of households with three or more persons (41.3%) in the County.



Tecumseh had the **highest proportion of household maintainers aged 65 years and older** (35.3%) in 2021, higher than the rate in the County (31.7%). These households had a **faster growth rate** (+19.3%) relative to County-wide growth (+20.8%) from 2016.



In 2021, Tecumseh had a **higher rate of high-income households** (56.0%) and a **lower rate of low-income households** (16.5%) than the County of Essex (51.1% and 21.1%, respectively).

Indicator (2021)	Tecumseh		County of Essex	
	(#)	(%)	(#)	(%)
Population Trends				
Population	23,300	–	193,200	–
Population Change (2016)	+70	+0.3%	+11,440	+6.3%
Population Aged under 15	3,555	15.3%	32,170	16.7%
Population Aged 65+	5,375	23.1%	38,975	20.2%
Indigenous Population	605	2.6%	5,470	2.9%
Immigrant Population	4,145	18.0%	30,330	16.0%
Household Trends				
Households	8,945	–	71,515	–
Owner Households	7,945	88.8%	61,195	85.6%
Renter Households	1,000	11.2%	10,315	14.4%
One-Person Households	1,890	21.1%	15,290	21.4%
Two-Person Households	3,365	37.6%	25,830	36.1%
Three-Person Households	1,445	16.2%	11,130	15.6%
Four+ Person Households	2,250	25.2%	19,280	27.0%
Couple with Children	2,870	32.1%	23,520	32.9%
Couple without Children	2,770	31.0%	21,425	30.0%
Maintainer Aged under 25	55	0.6%	615	0.9%
Maintainer Aged 65+	3,155	35.3%	22,705	31.7%
Median Household Income	\$109,000		\$108,000	

Supply Profile

The following indicators and trends are key features of Tecumseh's housing supply profile.



The **most common dwelling type** in Tecumseh in 2021 was **single-detached dwellings** (81.1%), followed by apartments with more than five storeys (5.7%), and semi-detached dwellings (5.5%). Tecumseh had the **second-highest proportion** of **apartments with more than five storeys** (5.7%) in the County of Essex in 2021.



In 2021, **renter households** (37.5%) in Tecumseh were more likely to live in **apartments with more than five storeys** compared to owner households (1.7%), while **owner households** (87.0%) were more likely to live in **single-detached dwellings** than renter households (32.0%).



In 2021, **83.3% of dwellings in Tecumseh had at least three bedrooms**, above the proportion in the County of Essex (76.7%). Between 2016 and 2021, dwellings in Tecumseh with **at least three bedrooms increased** slightly (+2.1%) while dwellings with **two bedrooms or less declined** (-5.0%).



Tecumseh had a **below-average rate** of dwellings that were **unsuitable** (2.2%) and **in need of major repairs** (4.2%) compared to the County (3.4% and 4.5%, respectively) in 2021. Additionally, the number of **unsuitable dwellings declined** (-22.0%) from 2016, the only local municipality to experience this trend during this period.



Nearly half of all dwellings in Tecumseh (47.9%) were constructed **between 1981 and 2000**, well above the County-wide proportion (28.7%). The Town had a lower proportion of dwellings constructed between 2001 and 2021 (11.9%) than the County (23.9%).



Development in Tecumseh was increasing and shifting towards denser built forms. In 2023, the Town hit a peak of 358 housing completions, of which 95.8% were apartments. While completions declined by 91.1% in 2024, the Town has experienced 474 housing completions thus far this decade, well above the 388 total housing completions from 2010 to 2019.

Indicator (2021)	Tecumseh		County of Essex	
	(#)	(%)	(#)	(%)

Housing Stock Trends

Total Dwellings	8,950	—	71,515	—
Single-Detached Dwellings	7,255	81.1%	58,855	82.3%
Semi-Detached (Duplex)	490	5.5%	3,125	4.4%
Row Houses	475	5.3%	3,030	4.2%
Apartment (< 5 Storeys)	215	2.4%	3,860	5.4%
Apartment (5+ Storeys)	510	5.7%	1,860	2.6%
Other Dwellings	—	—	790	1.1%

Dwellings by Age of Construction and Condition

1960 or Before	1,475	16.5%	16,055	22.4%
1961 to 1980	2,125	23.8%	17,880	25.0%
1981 to 2000	4,285	47.9%	20,510	28.7%
2001 to 2021	1,065	11.9%	17,065	23.9%
Major Repairs Required	380	4.2%	3,245	4.5%

Dwellings by Size and Suitability

Bachelor	20	0.2%	140	0.2%
One-Bedroom	270	3.0%	3,525	4.9%
Two-Bedrooms	1,215	13.6%	12,970	18.1%
Three Bedrooms	4,350	48.6%	31,430	43.9%
Four- or more-Bedrooms	3,100	34.7%	23,450	32.8%
Not Suitable	195	2.2%	2,430	3.4%

Affordability Profile

The following indicators and trends are key features of Tecumseh's housing affordability profile.



The **average price** across all **resale dwellings** in Tecumseh in 2024 was **\$652,189**, above the County of Essex average (\$645,800) ².



The average price of a **newly constructed home** in Tecumseh was **\$1,264,975 in 2021**, the most recent year with available data. This represented an increase of 85.0% from the previous year, when the average price of newly constructed homes was \$683,650.



The **primary rental universe** in Tecumseh had **695 units in 2024**, among which 78.1% were two-bedroom dwellings. Between 2015 and 2024, there was an **increase** of 353 units (+103.2%), indicating a **growing supply of purpose-built rental housing**.



Tecumseh had a **lower proportion** of households experiencing **affordability** (11.2%) or **deep affordability** (3.8%) **challenges** relative to County-wide trends (12.5% and 4.0%, respectively) in 2021.



In 2021, Tecumseh had the **second-lowest proportion** of households in **core housing need** (3.1%) across all local municipalities. This was well below the County-wide rates (4.6%).



Assessed by tenure, **core housing need** levels were **higher** in **renter households** (13.3%) compared to owner households (1.8%) in Tecumseh. Additionally, **affordability challenges** were **higher** for **renter households** (30.3%) than owner households (8.9%) during this period.

Indicator	Tecumseh		County of Essex	
	(#)	(%)	(#)	(%)

Affordability Trends

Households Assessed ¹	8,900	99.5%	71,395	99.8%
STIR 30% or more	1,000	11.2%	8,900	12.5%
STIR 50% or more	335	3.8%	2,865	4.0%
Households Assessed ¹	8,790	98.3%	69,675	97.4%
In Core Housing Need	270	3.1%	3,200	4.6%

Ownership Resale – Average (2024)

All Dwellings	\$652,189	\$645,800
Single- and Semi-detached	\$550,940**	\$681,200
Townhouse	\$449,043**	-
Apartment	\$405,821**	\$410,400

Rent Levels – CMHC Average (2024)

All Unit Sizes	\$1,607	\$1,403
Bachelor	–	-
One-Bedroom	\$1,360	\$874
Two-Bedrooms	\$1,778	\$1,529
Three+ Bedrooms	–	\$1,650

* - Please see the glossary for details on the households assessed for STIR and Core Housing Need.

** - Sales prices are based on sales across Windsor, LaSalle, and Tecumseh. Re-sale prices across all dwellings is based on Tecumseh alone.

4. Towards Future Housing Solutions

Understanding Needs, Shaping Responses

This Housing Needs Assessment provides a detailed understanding of the current and future housing landscape across the County of Essex and its seven local municipalities: Amherstburg, Essex, Kingsville, Lakeshore, LaSalle, Leamington, and Tecumseh.

Drawing on a combination of local and County-wide data, the report highlights key housing pressures, affordability challenges, and supply gaps that affect communities throughout the County. It also presents key insights into the types of housing needs that are most pressing, including where gaps exist and what issues must be addressed to support a more responsive and inclusive housing system.

The findings offer a foundation for evidence-based planning and decision-making, helping to guide future housing strategies, investment priorities, and policy responses at both the local municipal and County levels.

By identifying the unique and shared needs across each municipality, this assessment supports a more coordinated, informed approach to addressing housing challenges, today and into the future.

4. Appendix

Overview

This appendix includes the following sections:

- **Glossary of Terms**
- **Housing Benchmark Methodology**
- **What We Heard – Consultation Summaries**

Glossary of Terms

Population Terms

Immigration Status: Refers to a person who is, or who has ever been, a landed immigrant or permanent resident. Such a person has been granted the right to live in Canada permanently by immigration authorities. Immigrants who have obtained Canadian citizenship by naturalization are included in this group.

Recent Immigrant or Newcomer: Refers to an immigrant that has moved to Canada within five years of the Census period. For the purposes of this report, newcomer will be used as an umbrella term that includes recent immigrants, asylum seekers, and temporary foreign workers.

Immigrant Household: Refers to households where the primary household maintainer has immigrant status in Canada.

Visible Minority: Refers to whether a person is a visible minority or not, as defined by the Employment Equity Act. The Employment Equity Act defines visible minorities as "persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour."

Household Terms

Private Household: Refers to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad.

Primary Household Maintainer: First person in the household identified as someone who pays the rent or the mortgage, or the taxes, or the electricity bill, and so on, for the dwelling. In the case of a household where two or more people are listed as household maintainers, the first person listed is chosen as the primary household maintainer.

Household tenure refers to whether the household owns or rents their private dwelling.

- **Owner households** are considered to own their dwelling if some member of the household owns the dwelling even if it is not fully paid for, for example, if there is a mortgage or some other claim on it. Owner households include both freehold and condominium ownership.
- **Renter households** are considered to rent their dwelling if no member of the household owns the dwelling.

Household Income: The total combined gross income from all household members, before taxes and deductions.

Household Income Deciles: The total income deciles divide the households into 10 equal-sized groups according to the rank of the total income. Those in the bottom decile group are the ones who fall in the lower 10 percent of the total income distribution. Those in the top decile group are the ones who fall in the highest ten percent of the total income distribution.

For the 2021 Census, the reference period for income data is the calendar year 2020, unless otherwise specified.

// Glossary of Terms

Household Terms

Household Type: Household type refers to the composition of persons who occupy the same dwelling.

- **Census family** is defined as a married couple and the children, if any, of either and/or both spouses; a couple living common law and the children, if any, of either and/or both partners; or a parent of any marital status in a one-parent family with at least one child living in the same dwelling and that child or those children.
- **Couple with Children** refers to a census family that contains a married couple or a couple living common law and at least one child.
- **Couple without Children** refers to a census family that contains a married couple or a couple living common law and no children.
- **Lone-parent Households** mean that a single parent takes care of dependent children without a partner.

- **Multigenerational households mean** households with three or more generations. These households contain at least one person who is both the grandparent of a person in the household and the parent of another person in the same household.
- **Other census family household** includes both one-census-family households with additional persons and multiple-census-family households.
- **Two- or more-person non-family household** means a group of two or more persons who live together but do not constitute a census family.

Economic Terms

Household Type: Household type refers to the composition of persons who occupy the same dwelling.

- **Census family** is defined as a married couple and the children, if any, of either and/or both spouses; a couple living common law and the children, if any, of either and/or both partners; or a parent of any marital status in a one-parent family with at least one child living in the same dwelling and that child or those children.
- **Couple with Children** refers to a census family that contains a married couple or a couple living common law and at least one child.
- **Couple without Children** refers to a census family that contains a married couple or a couple living common law and no children.
- **Lone-parent Households** mean that a single parent takes care of dependent children without a partner.

// Glossary of Terms

Housing Terms

Dwelling Type: The type of dwelling refers to the built-form or structure type of a dwelling where someone lives.

- **Single detached dwellings** are not attached to any other dwelling or structure (except its own garage or shed).
- **Semi-detached dwellings** are one of two dwellings attached side by side to each other, but not attached to any other dwelling or structure (except its own garage or shed).
- **Row houses** are one of three or more dwellings joined side by side, but without any other dwellings either above or below.
- **Apartment in a building that has fewer than five storeys** is a dwelling unit attached to other dwelling units, commercial units or other non-residential space in a building that has fewer than five storeys. This category contains an apartment dwelling or a flat in a duplex. This is one of two dwellings located one above the other.

- **Apartment in a building that has five or more storeys** is a dwelling unit in a high-rise apartment building that has five or more storeys. Also included are apartments in a building with five or more storeys where the first floor or second floor is commercial establishments.

Dwelling Condition: The condition of a dwelling refers to whether the dwelling is in need of repairs, or adequate. This does not include desirable re-modelling or additions.

- **Regular maintenance needed** includes dwellings where only regular maintenance, such as painting or furnace cleaning, is required.
- **Minor repairs needed** include dwellings needing only minor repairs such as dwellings with missing or loose floor tiles, bricks or shingles; or defective steps, railing or siding.
- **Major repairs needed** include dwellings needing major repairs, such as dwellings with defective plumbing or electrical wiring, and dwellings needing structural repairs to walls, floors or ceilings. If a dwelling required major repairs, it is considered inadequate.

Dwelling Construction Age: Period of construction refers to the period in time during which the building or dwelling was originally constructed. This refers to the period in which the building was completed, not the time of any later remodeling, additions, or conversions.

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

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

// Glossary of Terms

Housing Market Terms

Absorption: In CMHC's Market Absorption Survey, an absorbed unit is a housing unit that has been sold and completed. A unit is considered sold when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser.

Average rent: In CMHC's Rental Market Survey, this represents rent levels in both new and existing structures. This is a weighted average of all units combined, whether vacant or occupied.

Dwelling unit: In CMHC's Starts and Completions Survey, a dwelling unit is defined as a structurally separate set of self-contained living premises. A dwelling unit has a private entrance from outside the building or from a common hall, lobby or stairway inside the building. The entrance must be one that can be used without passing through another separate dwelling unit.

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

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

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

Rent: In CMHC's Rental Market Survey, rent refers to the actual amount tenants pay for their unit. No adjustments are made for the inclusion or exclusion of amenities and services such as heat, hydro, parking or hot water (i.e., utilities such as heating, electricity and hot water may or may not be included in the rent. For available and vacant units, the rent is the amount the owner is asking for the unit.

Rental Universe: In CMHC's Rental Market Survey, this consists of all row projects and apartment structures with three or more units. The universe is presented as a sum of all rental units. Rental apartment structures including any building containing three (3) or more rental units, of which at least one (1) unit is not ground oriented. Owner-occupied units are not included in the rental building unit count.

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

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

// Glossary of Terms

Affordability Indicators

Shelter-to-Income Ratio (STIR): Shelter-cost-to-income ratio refers to the proportion of average total income of household which is spent on shelter costs.

A commonly accepted benchmark for measuring affordability in the Canadian context is where a household spends no more than 30% of its gross household income on housing costs. This is referred to as the shelter-cost-to-income ratio, or STIR, and is a key indicator of affordability.

Core Housing Need: CMHC definitions consider a household to be in core housing need if it meets two (2) criteria:

- A household is below one or more of the adequacy (see: *Dwelling Condition*), suitability (see: *Dwelling Suitability*) and affordability standards (see: *Shelter-to-Income Ratio*).
- The household would have to spend 30% or more of its before-tax household income to access local housing that meets all three standards.

Household Benchmark Methodology

Population and Households Projection Methodology

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

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

Using historical trends for household sizes in the County, household projections were generated from the population forecast.

// Assumptions

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

These projections should not be considered comprehensive and only serve as a proxy for the purposes of this study, in the absence of comprehensive local municipal projections with community-specific and recent economic and migration trends considered. The Government of Ontario's Ministry of Finance population projections are only currently available for the Census Division (i.e., the County of Essex – including the City of Windsor) as a whole.

While the projections in this report factor shifting household formation trends, these projections assume linear relationships between historical household formation patterns and future household formation patterns.

// Household Benchmark Methodology

Methodology – Dwellings by Income

Utilizing Statistics Canada cross-tabulation data, the number of households by household tenure and size were distributed into ten income deciles based on existing trends. These household projections, along with 2021 trends of household sizes in each dwelling size (by bedroom count), informed the proportion of total dwellings that would be required for each income decile.

Household Size

- The number of households in each income decile by household size was projected using 2021 proportions of household size per income decile.
- Utilizing these projections, the number of dwellings by bedroom count was calculated using 2021 rates.
- These projections form the basis of housing targets by number of bedrooms required by affordability level.

// Assumptions

This projection assumes that household composition and income trends in the County will continue and does not consider community-specific trends that have occurred since 2021.

Methodology – Affordability Level

To sort the dwelling projections into housing targets, affordability ranges were determined based on income deciles.

Categories for the affordability levels of housing targets:

- Deeply Affordable Units
- Affordable Rental Units
- Market Housing (all other units)

It should be noted that income decile data for renter households were used to create these thresholds. Demand for each housing type was calculated and separated by household tenure and sorted into each affordability level of housing as appropriate.

Household income and rent level data were input individually for municipalities to provide more accurate local conditions.

Threshold Definitions:

- **Deeply Affordable:** Household Income Limits (HILs) for the Windsor-Essex Service Area were used as the upper threshold for these units. The households projected to be in a household income decile that had an upper limit below the HILs would be designated *deeply affordable*. It should be noted that there are two HILs categories in the Windsor-Essex region. For the purposes of HILs in the County of Essex, the service areas are as follows:
 - Town of Amherstburg, Town of Essex, Town of Lakeshore, Town of LaSalle, Town of Tecumseh
 - All remaining municipalities
- **Affordable Rental Units:** Average Market Rent (AMR) for the local market was set as the threshold for affordable housing. These prices were retrieved from the *Affordable Residential Units bulletin* posted by the Government of Ontario for consistency. Households projected to be in a household income decile that had an upper limit below the income needed to afford AMR (i.e., while spending less than 30% of gross household income on shelter costs) were designated Affordable Rental.
- **Market Housing:** All other income deciles were included in this affordability category

What We Heard – Consultation Summaries

Background

Community engagement was conducted in two stages to inform the Housing Needs Assessment and explore potential housing solutions. The first stage focused on understanding community housing challenges and early ideas for improvement.

- **Resident Survey:** A public survey gathered input from a broad range of residents, capturing housing needs, barriers to access, and public priorities for addressing housing challenges.
- **Town Hall Events:** Town halls offered an open forum for residents to share their experiences and concerns related to housing in an inclusive and accessible setting.

The second stage shifted toward identifying strategies and solutions to address the gaps revealed in the first phase.

- **Focus Groups:** Sector-specific focus groups explored barriers to housing delivery and generated ideas for potential actions to improve housing outcomes.
- **Key Informant Interviews:** Conversations with housing experts and community partners provided deeper insight into systemic challenges and promising approaches to address housing needs.

Summary of Challenges

Insufficient Affordable Housing Options

- Community members and service providers shared that the region lacks sufficient affordable, supportive, and purpose-built rental housing to meet local needs.

Existing Mismatch Between Supply and Demand

- There was a shared concern that the existing housing stock does not reflect the needs of smaller households, aging residents, or first-time buyers.

Rising Housing Costs, Long Waits for Housing

- Participants highlighted that rising rents and long housing waitlists are leaving many without options, especially those relying on assistance programs.

Some in the Community Resistance to Change

- Participants observed that local opposition to new development, particularly developments with density, has increased, making it more difficult to add needed housing.

Services Are Unevenly Distributed

- Stakeholders noted that housing and social services are largely concentrated in few municipalities, creating access challenges for residents in other parts of the region.

Vulnerable Groups Left Behind

- Consultations revealed that newcomers, seniors, single-income households, and people with complex needs face the greatest difficulty accessing stable housing.

// Glossary of Terms

Causes for Housing Issues

Housing Supply Has Not Kept Pace with Growth

- Residents expressed concern that housing construction has not kept up with population growth or changing household needs in their communities over time.

Household Incomes Lag Behind Housing Costs

- Across sessions, people voiced that social assistance rates and wages are not keeping up with rising housing and living costs, leaving households struggling to just keep pace with the costs of maintaining the status quo.

Profit-Driven Market Limits Affordability

- Community members felt that private development is focused on higher-end housing, with little incentive to build more affordable units. This was particularly noted for the rental market, where newer units tended to be expensive, high-end rental units.

Infrastructure Gaps Limit Growth

- Developers and residents flagged that a lack of serviced, shovel-ready land and key infrastructure has limited where and how housing can be built.

Outdated Zoning Blocks Density

- Several groups noted that restrictive zoning policies prevent the development of diverse housing types that are more attainable.

Funding Is Hard to Access

- Non-profit organizations shared that funding is typically competitive, difficult to navigate, and often does not meet the needs of those trying to build affordable and community housing in their communities.

Barriers to Solutions

Funding Programs Are Fragmented and Complex

- Participants described support programs as disjointed and difficult to navigate, especially for those trying to access or deliver housing services.

Staffing and Capacity Constraints

- Housing providers noted they are stretched thin, limiting their ability to respond to growing and complex housing needs.

Public Pushback Stalls Progress

- Feedback revealed that community opposition, often rooted in fear of change or density, is a frequent barrier to approving new housing.

Discrimination in the Rental Market

- Service providers and residents reported that many renters face discrimination in the private market based on income, race, or housing status.

Costs to Build have Become Too High

- Stakeholders consistently pointed to high land, labour, and servicing costs as major obstacles to building affordable housing.

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