

County of Essex

Housing Needs Assessment



Council Presentation • June 2025

1. This Presentation

The purpose of this presentation is to:

- Update Council on the study progress
- Inform Council on the contents and insights from the County of Essex Housing Needs Assessment

Contents

- ▶ What is a Housing Needs Assessment?
- ▶ Key Housing Needs Assessment Findings
- ▶ Key Housing Insights
- ▶ Understanding Needs, Shaping Responses

What is a Housing Needs Assessment?

- A **Housing Needs Assessment (HNA)** provides a systematic and quantified analysis of housing needs in a community
- These reports aim to link the supply of housing with the need for housing
- Both **qualitative** and **quantitative** data are considered
- Housing Needs Assessments help all levels of government **understand the local housing needs of communities** by providing the data necessary to determine what kind of housing needs to be built and where

Key Research Questions:



Where does the **greatest housing need exist** in the community?



How can we set **meaningful housing targets** and **measure progress** to support the right kind of housing for all residents?



How much housing, what size and at what **price point** do we need to ensure that all current and future households can live in **suitable, adequate, and affordable housing**?

High Level Findings

The **County of Essex must act quickly to meet the existing and future housing needs of its population**. This includes:

- Stimulating the development of **purpose-built rental housing** to meet growing demand
- Support the construction of **housing affordable to people living on a broad range of income levels**
- Provide **housing in a diversity of sizes and forms** (e.g. for small families or seniors) to meet changing needs

Household growth in the County has accelerated and is forecasted to outpace historical trends.

In 10 years, County forecasts expect **15,330 new units will be needed to meet demand**. This includes both deeply affordable and affordable rental housing.

2.0 County of Essex Housing and Local Municipal Profiles

The County of Essex Housing Needs Assessment analyzed housing indicators under the following sections:

- Housing Demand
- Housing Supply
- Housing Affordability





Contents

Housing Demand assesses indicators impacting the demand for housing in the County, including population and household trends

Housing Supply assesses the existing stock of housing in the County, residential development trends, and housing market trends

Housing Affordability assesses affordability indicators such as core housing need or the shelter costs

County of Essex – Emerging Trends

	<h3>Sustained Population Growth and Aging Population</h3>	<ul style="list-style-type: none"> • The population of the County of Essex has grown in recent years, and this growth is expected to continue • The population has been steadily aging – adults aged 65 years and older are the fastest growing age cohort
	<h3>Diversifying Household Sizes and Gradual Shifts in Tenure</h3>	<ul style="list-style-type: none"> • Households containing two people and at least four people are the fastest growing in the County of Essex • One-person households remain prominent • Renting has become more common across the County
	<h3>Continued Migration to the Region Anticipated with Economic Growth</h3>	<ul style="list-style-type: none"> • The Windsor-Essex has long been a hub for migration and settlement • Continued migration to the region has continued, impacting the economic vitality and housing conditions in the region
	<h3>Gaps in the Supply of Non-Market</h3>	<ul style="list-style-type: none"> • The existing stock of non-market housing, such as community and affordable housing has left many low-income households with few options for housing • <input type="checkbox"/> Growing pressures for affordable housing have stressed this existing, insufficient stock in the County

// County of Essex – Emerging Trends





	<h3>Historically Homogenous Housing Stock</h3>	<ul style="list-style-type: none"> □ The existing housing stock in the County is predominantly large, single-detached dwellings □ This composition may limit housing choice, particularly for smaller households, seniors, and renters
	<h3>Emerging Growth in Higher-Density and Rental Development</h3>	<ul style="list-style-type: none"> □ 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
	<h3>Affordability Challenges Affecting Low- and Moderate-Income Households</h3>	<ul style="list-style-type: none"> □ 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
	<h3>Homeownership has Become Out of Reach</h3>	<ul style="list-style-type: none"> • 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.

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

Unaffordability of the Existing Housing Market

County of Essex Rental Market

- Most unit sizes are unaffordable for 50% of households
- Lack of sufficient supply of rental units has led to availability for these units to remain stubbornly low, leading to record low vacancy rates
- Lack of available bachelor units and units with three or more bedrooms to provide more affordable options for low-income households and families

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

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

County of Essex Ownership Market

- Existing ownership market is unaffordable for most households, including all low- and moderate-income households
- Newly constructed single- and semi-detached dwellings would not be considered affordable for households outside of some of the highest income households in the County
- Re-sale units are only affordable for high-income households

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

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.

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.

Local Municipality Profiles

Individual profiles were developed based on the same housing indicators as the County of Essex to identify local housing needs.

The table below outlines the County housing insights that are **most prominent** in the local municipalities.



Key Housing Insight	Amherstburg	Essex	Kingsville	Lakeshore	LaSalle	Leamington	Tecumseh
1 Purpose-built Rental	✓	✓	✓			✓	
2 Affordable Housing				✓	✓		✓
3 Diverse Housing Options	✓	✓	✓	✓	✓		✓
4 Community Housing	✓	✓	✓	✓	✓	✓	✓
5 Housing for those in Need						✓	

Housing Benchmarks

These key housing insights point to the need for an increase in the supply of housing in the County of Essex, particularly for low- and moderate-income households.

Projections completed for this study, aligned with current County of Essex population projections, helped develop housing benchmarks for the next decade in the County.

Affordable and Deeply Affordable Units

These housing benchmarks categories 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 up to the nearest 5%.

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

// Housing Benchmarks

Individual benchmarks for local municipalities were developed:

County of Essex Housing Benchmarks, 2021 - 2035

	Amherstburg	Essex	Kingsville	Lakeshore	LaSalle	Leamington	Tecumseh
Existing Conditions							
2021 Total Dwellings	9,200	8,395	8,285	14,390	11,650	10,550	8,945
Existing Owner Households	7,855 (85%)	7,165 (85%)	7,015 (85%)	13,165 (90%)	10,640 (90%)	7,305 (70%)	7,945 (90%)
Existing Renter Households	1,345 (15%)	1,230 (15%)	1,270 (15%)	1,215 (10%)	1,010 (10%)	3,240 (30%)	1,000 (10%)
Existing Community Housing	187	161	112	57	71	202	88
Projected Needs							
Projected 2035 Dwellings	11,240	9,520	10,110	17,580	14,830	13,420	12,070
Ownership (% of Projected Stock)	85%	85%	85%	90%	90%	65%	85%
Rental (% of Projected Stock)	15%	15%	15%	10%	10%	35%	15%
Net New Stock Needed	2,045	1,125	1,825	3,190	3,180	2,865	3,120
Deeply Affordable (% of New Stock)	100 (5%)	60 (5%)	90 (5%)	160 (5%)	160 (5%)	140 (5%)	160 (5%)
Affordable Rental (% of New Stock)	310 (15%)	170 (15%)	270 (15%)	480 (15%)	480 (15%)	430 (15%)	470 (15%)

Note: Figures rounded up to the nearest 5%.

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

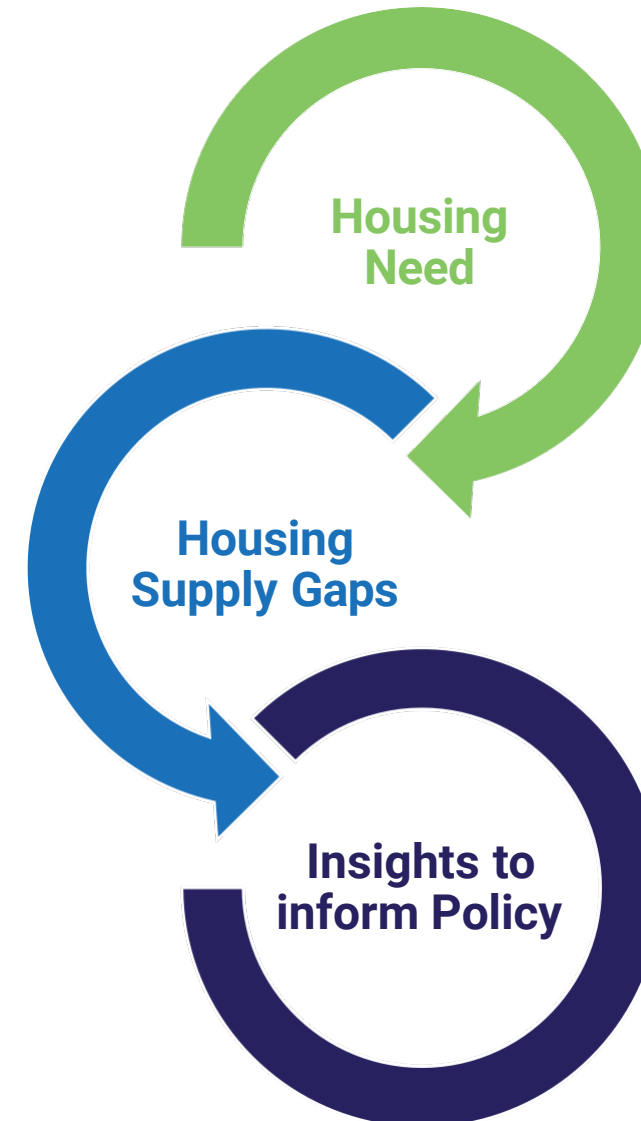
3. Understanding Needs, Shaping Responses

This Housing Needs Assessment

- Provides a **clear picture of housing needs** across the County of Essex and its seven local municipalities
- Identifies **key housing pressures**: affordability, availability, and supply gaps
- Highlights the **most pressing needs** based on local and County data
- Offers **insights to guide** planning, investment, and policy development

Next Steps

- Findings will **inform future housing strategies** and initiatives
- Housing benchmarks support decision-making on how much new housing should be **affordable** and **deeply affordable**
- Enables the County and local municipal partners to set **evidence-based housing goals and targets**



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