
Housing Needs Assessment

City of Windsor



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Preface

[Canada's Housing Plan](#) and [Budget 2024](#) both signaled the Government of Canada's intent to use Housing Needs Assessments (HNAs) as a key tool in its evidence-based long-term approach to addressing housing needs across the country. This includes the renewal of the Canada Community-Building Fund and the previously announced permanent transit funding.

As the federal government strives to become a more informed investor, evidence-based tools that provide a clear assessment of local needs and gaps will be required to inform decision making. HNAs will help all levels of government understand the local housing needs of communities - how they may relate to infrastructure priorities - by providing the data necessary to determine what kind of housing needs to be built and where. The intent is to promote systematic planning of infrastructure that takes into consideration current and future housing needs.

Funding Requirement

Under the Housing Accelerator Fund, the Government of Canada currently requires funding recipients to complete an HNA by year 3 of the program, if one has not already been completed within two years of the 2022 federal budget announcement (April 7, 2022).

Going forward, HNAs will be required for:

- Communities with a population of 30,000 and over receiving funding through the Canada Community-Building Fund;
- Communities with a population of 30,000 and over receiving funding through permanent transit funding; and,
- Future federal infrastructure funding applicants as required.

Once an HNA has been completed as a federal program requirement, a community will not be required to complete a new one for other Housing, Infrastructure and Communities Canada programs, other than to update it every five years.

Purpose

When done properly and regularly, an HNA will allow a community to answer fundamental questions such as:

- Where does the greatest housing need exist in our community?
- How can we set meaningful housing targets and measure progress to support the right kind of housing for all residents?
- How much housing, which 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?

HNAs will allow all levels of government (federal, provincial/territorial and municipal) to use this evidence base to inform their investments in enabling and supporting infrastructure as well as guide their policy and regulatory decision-making. HNAs as a tool can help communities plan for and build housing more effectively to address the needs of their residents and instill transparency and accountability across the board.

This HNA template has been informed by best practices from jurisdictions across Canada, consultations with experts, and engagements with provinces and territories. These include the City of Vancouver's [*Housing Needs Report*](#) and the City of Edmonton's [*Affordable Housing Needs Assessment*](#) (for the affordable housing side of needs assessments), as well as the Housing Research Collaborative at the University of British Columbia which brought together a national network of researchers and experts to develop the Housing Assessment Resource Tool (HART). The HART project provides formatted data from Statistics Canada on key housing indices such as core housing need for a wide variety of jurisdictions and geographic levels.

Based on these best practices, this guidance document includes the following necessary information, explained in more detail below.

1. Development and use of Housing Needs Assessments
2. Community profiles and trends
3. Household profiles and economic characteristics
4. Priority groups
5. Housing profiles
6. Projected housing needs and next steps

Communities completing an HNA, as a requirement for federal infrastructure programming, will be expected to complete all sections outlined in this template. Communities may use a previously completed HNA if an updated version is available; however, communities would be expected to address any gaps related to any of the sections of the guidance document – both qualitative and quantitative – between their existing HNA and this federal template. Additional details about the timelines for completion and submission of HNAs will be provided with specific infrastructure funding programs (e.g. Canada Community-Building Fund).

While responding to the written questions, please use as much space as required.

1. Methodology

In this section, applicants should outline the research methodology used to inform the completion of the assessment, where the methodology is derived from, any assumptions used, and any necessary justification. While different assessments may incorporate unique methodological elements or considerations depending on context, the following methods should generally be outlined:

- **Quantitative research** such as economic data, population and household forecasts; and,
- **Qualitative research** such as interviews, policy analysis and stakeholder engagement.

Both qualitative and quantitative aspects of this guidance document are equally important.

Communities will be required to engage with key stakeholders in the housing sector, including non-profit housing providers, developers, and public entities, as well as those with specific lived experiences, to develop a comprehensive Housing Needs Assessment (HNA). This section should include what forms of engagement were conducted, with whom, how learnings were incorporated into or informed the HNA's findings, and what engagement opportunities may exist to share findings with the community.

To the extent possible, publicly available data from the following sources will be prepopulated to facilitate automated completion of the quantitative components of the assessments:

- [Statistics Canada Census Data](#)
- [CMHC Housing Market Information Portal](#)
- [Statistics Canada Housing Statistics Dashboard](#)
- [CMHC Demographic Projections: Housing Market Insights, June 2022](#)
- [CMHC Proximity Measures Database](#)
- [Housing Assessment Resource Tool Dashboard](#)
- [Canadian Housing Evidence Collaborative – Housing Intelligence Platform](#)

In addition to this data, communities are required to incorporate internal and non-public facing, non-confidential data, into their HNAs in order to more fully capture local contexts and realities as needed.

Data fields highlighted in yellow identify where municipalities will have to source the data.

If this data is unavailable at the time of completion of the first HNA, communities are expected to collect these data points for future iterations. Other fields will be pre-populated. Fields marked with an asterisk (*) indicate data points which are unavailable from the source or suppressed due to low counts.

Please provide data from the latest census except where otherwise indicated.

1.1 Please provide an overview of the methodology and assumptions used to develop this Housing Needs Assessment, using the guidelines above. This should include both quantitative and qualitative methods. Please also identify the publicly available data sources used to complete this assessment beyond the sources listed above, if applicable.

Quantitative Methodology

A Housing Needs Assessment (HNA) provides a systematic and quantified analysis of housing needs in a community. This assessment aims to link the supply of housing with the need for housing.

Housing Needs Assessments help all levels of government understand the local housing needs of communities – how they may relate to infrastructure priorities - by providing the data necessary to determine what kind of housing needs to be built and where.

Community Profile and Trends

The Community Profile and Trends will highlight factors influencing housing demand, including an overview of population trends and characteristics. This profile details demographic trends on the population found in the community.

The characteristics examined in this section include:

- Population trends, including population growth and population age trends, and mobility
- Demographic information, including immigration trends, Indigenous identity, and other demographic trends as applicable

Household Profiles and Economic Characteristics

The Household Profiles and Economic Characteristics in the community will highlight factors influencing housing demand, including an overview of household trends and affordability. This profile includes trends regarding household income profiles and the economic profile for the labour force in each community.

The characteristics examined in this section include:

- Household characteristics, including tenure, size, and composition, as well as characteristics of primary household maintainers

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- Household incomes, including average incomes and income decile information
 - Economic characteristics, including labour market trends, industries of employment, and commuting patterns
 - Housing affordability indicators, including shelter-to-income ratio and core housing need

Priority Populations

This Priority Populations analysis of the community will highlight factors influencing priority population groups as defined by Canada Mortgage and Housing Corporation (CMHC).

These populations may not be captured within the Statistics Canada community profiles. Trends impacting priority populations are crucial in determining the need for different types of supports for those in need in a community. Census data does not disaggregate core housing need data by all priority populations, including veterans, individuals who identify as LGBTQ2S+, survivors of domestic violence, and individuals experiencing homelessness.

The characteristics examined in this section include:

- Housing affordability indicators for priority population groups
- Incidence and severity of homelessness in the community, including temporary and emergency relief resources available for those experiencing homelessness in the community
- Housing needs of other priority population groups

Housing Profile

The Housing Profile of the community will highlight factors influencing housing supply, including the characteristics of the existing stock, new dwellings, and housing market trends. Supply data will be compared against demand data to help determine the need for housing in the community.

The characteristics examined in this section include:

The existing housing stock, including dwelling types, size, and the age and composition of the stock.

- Non-market (affordable) housing stock characteristics
- Supportive, transitional, and emergency housing supply
- New Dwellings, including housing starts and completions, demolitions, and planning application data
- Market housing supply, including ownership and rental prices, vacancy rates, and supply of short-term rentals

- Affordability for owner and renter households, comparing household incomes to existing market conditions

Source of Information

Unless otherwise stated, the data used in this report is from the Statistics Canada Census of Population to create a social-economic profile of the city of Windsor. These robust statistics are gathered by Statistics Canada every five (5) years and provide a wealth of information. Custom Census data tabulations for 2016 and 2021 were acquired to supplement and enhance the publicly available data.

Housing statistics from CMHC, including the Rental Market Survey, Housing Starts and Completions Survey, and Market Absorption Survey, have been used extensively to help inform the assessment, due in large part to their reliability and reporting frequency. Most statistics from CMHC are reported no less than annually, and there is typically only a modest lag in the publishing of this reported information after the data collection year. As a result, these data sets provide a snapshot of current trends and market conditions.

Additional data regarding local housing markets have been provided by the City of Windsor and other housing partners, including non-market housing supply and social housing providers, illustrating emerging trends for key population groups and local residential development activity.

Qualitative data from community consultations, including a resident survey, supplement the quantitative data reported throughout 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.

Statistics Canada census profile age cohorts were used throughout this report to determine population and household trends. Statistics Canada uses age cohorts of individuals aged 15 to 24 years and individuals aged 25 to 44 years. The template identifies young adults aged 18 to 29 years as a priority population. This difference in aggregation of population cohorts has affected the ability to speak to population trends for this priority population.

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

referred to throughout this report through the provision of the Canada Emergency Response Benefit (CERB), which provided financial support for the year 2020 and was reflected in the 2021 Statistics Canada Census. While household incomes on the 2021 Census were correctly reported, this relief ceased to be available in May 2022 and will not be available to households in the future.

1.2 Please provide an overview of the methodology and assumptions used to engage with stakeholder groups, e.g. non-profit housing organizations, in the development of this Housing Needs Assessment. This should include qualitative and quantitative methods. Please provide a description of who was engaged, the type of engagement that took place, and the nature of the engagement (e.g. interviews, consultations)

Consultation with stakeholder groups, such as residents of Windsor, non-profit organizations, and other housing partners in the community, is critical to the development of a fulsome Housing Needs Assessment study. This consultation provides an opportunity to engage with groups throughout the community with differing backgrounds and perspectives, introducing qualitative data and input to provide additional context to the study.

This study was informed through two phases of qualitative consultations:

1. **Identifying Needs** – this stage focused primarily on understanding local community housing needs and touched on some initial opportunity areas. Engagements conducted during this phase included a resident survey to access a breadth of knowledge across demographics living in Windsor. This survey addressed existing housing needs, existing barriers, and priorities for addressing housing needs from the general public. Additionally, this phase included in-person town halls to provide an accessible environment for community members in Windsor to contribute dialogue on individual and local housing needs.
2. **From Needs to Opportunities** – this stage served as the bridge between describing local community needs and identifying promising opportunities to address housing gaps. The engagements conducted in this phase included focus group sessions, which provided insight into specific challenges faced by the community and prominent housing stakeholders in addressing housing gaps. Discussions were held on potential solutions to the barriers identified. Key informant interviews were hosted with housing partners and subject matter experts to dive deeper into potential solutions and strategies when addressing housing needs in the city.

1.3 Please provide an overview of the methodology and assumptions used to conduct engagement with the priority groups (identified in Section 4) in the development of this Housing Needs Assessment. This should include qualitative and quantitative methods. Please provide a description of who was engaged, the type of engagement that took place, and the nature of the engagement (e.g. interviews, consultations). If a private individual has been engaged, please anonymize and remove any identifying features from the narrative.

Quantitative Methodology

To deepen the context and understanding of housing need for priority groups in Windsor, a combination of data sources have been used. These include:

- HART Assessment Tool
- CMHC (census-based and HNS-based housing indicators and data), 2016, 2021
- Statistics Canada Census Profiles, 2016, 2021

Qualitative Methodology

Priority groups were engaged throughout Phases One and Two of consultations. These consultations included:

- Resident survey
- One (1) focus group with service providers working with newcomers
- Two (2) focus groups with service providers working with those experiencing homelessness
- Two (2) focus groups with supportive housing operators and service providers
- One (1) focus group with community housing providers
- Two (2) key informant interviews with members working in Indigenous housing and services
- Key informant data gathering from two (2) key participants working within post-secondary institutions and student housing

2. Community Profile and Trends

In this section, communities are expected to tell their housing story through the lenses of their community and household profiles using both qualitative and quantitative data. Communities may structure this information in different ways, including by providing past benchmarks, present figures, future projections, and current growth rates at a local, regional and provincial level.

2.1 Please detail the existing municipal housing policy and regulatory context, such as approved housing strategies, action plans and policies within Official Community Plans.

Housing in Canada operates within a framework of legislation, policies, and programs. This section provides an overview of the planning and housing policies at the Federal, Provincial, and local level that influence residential development in the City of Windsor.

This section includes a review of the following legislation, policies, and strategies as they relate to housing at various levels of jurisdiction.

Federal Legislation, Policy, and Strategies

National Housing Act, 1985

The *National Housing Act* (NHA) is the principal legislation concerning housing in Canada. Its purpose is to facilitate access to housing finance and low-cost funding to promote new housing construction, the modernization of existing housing stock, the improvement of housing conditions, and the overall wellbeing of the housing sector within the Canadian economy. The Act is administered by CMHC and authorizes the Corporation to: administer mortgage loan insurance and guarantees, provide loans, subsidies, and guarantees for rental and student housing projects, undertake social housing projects with the Provinces, assemble and lease lands for residential development and the establishment of new communities, provide loans and funds for housing repairs and rehabilitation, and support housing research, community planning, and international support, among other priorities.

National Housing Strategy, 2017

Released in 2017, the National Housing Strategy (NHS) aims to ensure all Canadians have access to housing that is affordable and meets their needs. The NHS focuses on creating new housing supply, modernizing existing housing, and providing resources for community housing providers, housing innovation, and research. Funding programs administered under the NHS have changed over time.

Solving Canada's Housing Crisis: Canada's Housing Plan, 2024

In April 2024, the Government of Canada released Solving the Housing Crisis – Canada's Housing Plan (the Plan). The Plan has three key target areas: building more homes, making it easier to rent or own a home, and helping Canadians who can't afford a home.

In tandem with the Federal Budget 2024, the Plan earmarks funds for several new and existing funding programs. This includes expanded funds for the Housing Accelerator Fund for partnerships with additional municipalities, a major intention of which is to streamline permitting and promote new 'missing middle' and affordable housing. The Plan also introduced the new Canada Housing Infrastructure Fund, which aims to accelerate the construction of critical housing infrastructure, and the Infrastructure for Housing Initiative, a financing tool for municipalities and Indigenous communities through the Canada Infrastructure Bank. The Plan further calls for the expansion or creation of funds for the development and preservation of affordable and non-profit housing (e.g. the Affordable Housing Fund, Rental Protection Fund, etc.) and homelessness prevention (e.g. Reaching Home, Interim Housing Assistance Program, etc.).

Many of the Plan's commitments are intended to be implemented in coordination with and supported by provincial, territorial, and local governments. Examples that may particularly impact municipalities include targeted funds towards the development of housing above shops and businesses, making use of publicly owned land for affordable and deeply affordable housing, updating the National Building Code to support more accessible, affordable, and climate-friendly housing, tying public transit funds to increased density, and providing a short-term rental enforcement fund.

The Plan further recommends commitments that provinces, territories, and municipalities can make to complement this Plan. These include incentives for the construction of purpose-built rental housing, limiting or waiving planning and development-related fees and charges, undertaking municipal zoning reforms to support densification and transit-oriented development, implementing stronger vacancy control, developing a framework to avoid bad faith renovations and excessive rent increases, supporting non-market and community housing, expediting approvals and permitting processes, and enforcing regulations on short-term rentals.

Provincial Legislation, Policy, and Strategies

Planning Act, 1990

The *Planning Act* is the provincial legislative framework for land use planning in Ontario and establishes the authority of municipalities to regulate different uses of land and ensure that matters of provincial interest are taken into account by planning decisions. The *Planning Act* requires municipalities to adopt an Official Plan and establishes restrictions on the kinds and nature of policies that may be contained therein. It also authorizes municipalities to adopt zoning by-laws, among other forms of land use regulation, to implement the policies and objectives of their Official Plans and establishes timelines by which planning authorities must issue decisions regarding requested amendments to Official Plans and zoning by-laws.

Municipal Act, 2001

The *Municipal Act* sets out the rules for all municipalities in Ontario (except for the City of Toronto, which is governed by the *City of Toronto Act, 2006*) and gives municipalities broad powers to pass by-laws on matters such as health, safety, and wellbeing, and to

protect persons and property within their jurisdiction. The Act provides direction for land use planning purposes, but it does not directly legislate municipal Official Plans or zoning by-laws as these are governed by the *Planning Act*.

Section 163 of the *Municipal Act* sets out the definition and requirements for group homes within municipalities in Ontario. The Act defines group homes as “a residence licensed or funded under a federal or provincial statute for the accommodation of three to ten persons, exclusive of staff, living under supervision in a single housekeeping unit and who, by reason of their emotional, mental, social or physical condition or legal status, require a group living arrangement for their wellbeing.”

The *Municipal Act* allows municipalities to enact business licensing by-laws for group homes if they permit the establishment and use of group homes under section 34 of the *Planning Act*. A business licensing by-law for group homes can require a license and impose licensing fees as conditions for establishing a group home.

Section 99.1 of the *Municipal Act* allows municipalities to prohibit and regulate the demolition of residential rental property and the conversion of residential rental property to an alternative purpose. However, this authority does not apply to residential rental property that contains fewer than six dwelling units. The *More Homes Built Faster Act, 2022* empowers the Minister to make new regulations regarding the powers of municipalities to regulate demolition and conversion of residential rental properties.

Section 106 of the *Municipal Act, 2001* prohibits municipalities from directly or indirectly assisting any commercial enterprise through the granting of bonuses. This includes giving or lending municipal property, guaranteeing borrowing, leasing or selling municipal property at below fair market value, or giving a total or partial exemption from any levy, charge or fee. This prohibition does not apply to a municipal Council exercising its authority under subsection 28 (6) (7) and (7.2) of the *Planning Act* (Community Improvement Plans) or section 365.1 of the *Municipal Act, 2001* (cancellation of taxes, environmental remediation).

Provincial Planning Statement, 2024

On October 20, 2024, the new Provincial Planning Statement, 2024 (PPS, 2024) came into effect and replaced the former Provincial Policy Statement, 2020 (PPS, 2020) and A Place to Grow: Growth Plan for the Greater Golden Horseshoe, 2019. The new PPS 2024 is intended to be a streamlined, province-wide land use planning policy framework that builds upon the ‘housing-supportive’ policies of the former documents. The PPS, 2024 outlines the Province’s policies on land use planning and is issued under Section 3 of the *Planning Act*. It provides policy direction on land use planning to promote ‘strong, healthy communities’ and requires all local decisions affecting land use planning matters to be consistent with the PPS, 2024.

Housing Services Act, 2011

The *Housing Services Act* is the legislative framework for the delivery of social housing and homelessness services in Ontario. The Act sets out requirements and regulations for Consolidated Municipal Service Managers (CMSM or SM) and housing providers

concerning housing and homelessness plans and the administration of housing projects under legacy federal-provincial housing programs. It also regulates the activities of the Housing Services Corporation, including the pooling of capital reserves for investment purposes and other functions as determined by the Housing Services Act. The City of Windsor is a Service Manager responsible for social housing and homelessness services as set out in the Act.

Development Charges Act, 1997

The *Development Charges Act, 1997* regulates municipal authority to levy development charges, which are fees collected by municipalities to finance the capital costs of new infrastructure to accommodate residential growth, such as roads and servicing infrastructure. Municipalities must complete a development charge background study and conduct statutory consultation before passing a development charge by-law.

More Homes, More Choice: Ontario's Housing Supply Action Plan, 2019

More Homes, More Choice: Ontario's Housing Supply Action Plan is the Province's plan to address Ontario's housing crisis. This plan does not contain specific actions or housing targets but rather high-level goals concerning "cutting red tape" in the form of reducing planning approval timelines and permitting fees and reforming land use regulation with the objective of permitting a wider range of housing options in different locations.

Recent Changes to Provincial Legislation Impacting Planning and Housing:

Bill 108, More Homes, More Choices Act, 2019

This Act removed "soft services", such as parks, community centres, libraries, and other community facilities, as eligible services under a development charges by-law and required such services to be financed through a new "community benefits charge" (CBC) regime based on land value post-planning approval. Further, municipalities are now required to prepare and undertake public consultation on a CBC strategy prior to adopting a new CBC by-law.

The CBC regime replaced the former density bonusing provisions under Section 37 of the *Planning Act*, as well as former requirements and municipal by-laws for parkland dedication.

Bill 134, Affordable Homes and Good Jobs Act, 2023

This Act was introduced in the provincial legislature on September 28, 2023, and received Royal Assent on December 4, 2023. The bill updated the affordable housing definition within the *Development Charges Act, 1997*.

Bill 185, Cutting Red Tape to Build More Homes Act, 2024

In June 2024, this Act received Royal Assent. The new legislation aims to support the provincial government's goal of building 1.5 million homes by 2031.

Some of the changes to the *Planning Act* that resulted from this legislation included:

- Introducing a new ‘use it or lose it’ authority for municipalities to lapse unexercised draft plan of subdivision and site plan approvals;
- Removing the planning application fee refund framework introduced through Bill 109;
- Exempting public universities from planning approvals;
- Limiting third-party appeals for approved official plans and zoning by-laws; and
- Removing planning authorities from seven upper-tier municipalities.

Community Housing Renewal Strategy

In 2019, the Ontario government announced a new Community Housing Renewal Strategy (CHRS) with \$1 billion in funding to help sustain, repair and build community housing and end homelessness. The Strategy includes the following elements:

- Removing penalties for tenants who work more hours or are completing post-secondary education;
- Simplifying rent calculations;
- Freeing up the waitlist by prioritizing tenants’ first choice of unit they are offered;
- Ensuring rent calculations exclude child support payments;
- Imposing an asset limit for applicants; and
- Making housing safer by empowering housing providers to turn away tenants who have been evicted for criminal activity.

The Province has also launched three programs under the CHRS:

Canada-Ontario Community Housing Initiative (COCHI)

COCHI provides funding to Service Managers to replace the federal Social Housing Agreement funding, which expires each year beginning in April 2019; and,

Ontario Priorities Housing Initiative (OPHI)

OPHI provides flexible funding to all Service Managers and the two Indigenous Program Administrators to address local priorities in the areas of housing supply and affordability, including new affordable rental construction, community housing repair, rental assistance, tenant supports, and affordable ownership. Housing providers can dedicate a percentage of spending for supports that will keep people housed and prevent homelessness.

Canada-Ontario Housing Benefit (COHB)

The COHB program provides a direct monthly benefit payment from Ontario Ministry of Finance to eligible households to help pay their rent. The benefit is portable, which means a household may continue to receive the benefits even when moving to another rental address in Ontario. The program is jointly funded through the 2017 NHS Bilateral Agreement and is provincially delivered.

Regional Policies and Strategies

Windsor Official Plan, 2022

The City of Windsor first approved the Windsor Official Plan (OP) in 2000, replacing the Official Plan of the City of Windsor Planning Area adopted in 1972. Since 2000, the OP has undergone mandatory five-year reviews and a series of amendments, most recently on July 15, 2022. The purpose of this amendment was to implement policies that will encourage the production of affordable and attainable housing within the City of Windsor.

Diversified Housing Stock: Section 6.3.1.3 was revised to promote residential redevelopment, infill and intensification initiatives in locations in accordance with this plan. Additionally, Section 6.3.2.29 outlines a provision for the creation of additional units through renovation or redevelopment in existing residential neighbourhoods in a manner such that it is compatible and complimentary to the character of the neighbourhood. Section 6.3.2.15 affirms that Council shall encourage the provision of a variety of housing tenures, recognizing the diverse needs of Windsor's residents.

Residential Intensification: To achieve intensification, an additional Section was added in 6.1.14 to direct residential intensification to areas of the City where transportation, municipal services, community facilities and goods and services are readily available. Section 6.3.2.1, a section concerning permitted land uses, noted that high profile residential buildings shall be located in the newly termed City Centre, Mixed Use Centres and Mixed Use Corridors.

Complete Communities: Section 4.2.1.5 encourages a mix of housing types and services to allow people to remain in their neighbourhoods as they age, while Section 4.2.3.2 outlines the necessity of basic goods and services flowing to where people live and work. Section 4.2.3.3 recognizes the needs of the community in terms of shelter, support services, accessibility and mobility, while Section 4.2.3.4 outlines the accommodation of an appropriate range and mix of housing. Section 4.2.3.5 encourages community services at appropriate locations throughout Windsor. These provisions collectively form the basis for promoting complete communities within the City.

Retention of Existing Housing Stock: Section 6.3.2.16 outlines Council directives on the protection of the existing supply of rental housing from conversion.

Affordable Housing: Section 6.3.2.13 outlines that Council shall encourage the provision of affordable and social assisted housing.

Home Together: Windsor-Essex Housing and Homelessness Master Plan, 2019 – 2028

The City of Windsor is the designated Service Manager for the City of Windsor and Essex County and, as such, is responsible for the provision of affordable housing policy. In 2019, the City put forward a 10-year housing and homelessness plan, *Home Together: Windsor-Essex Housing and Homelessness Master Plan (2019-2028)*, with the vision that Windsor-Essex is an inclusive community where everyone has a safe, affordable, accessible, and quality home, and everyone lives where they can actively

participate. The Plan included seven goals with associated targets towards sustaining, expanding, and addressing the affordable housing supply and homelessness crisis. The seven goals within the Housing and Homelessness Master Plan are as follows:

1. Sustain and expand social and affordable housing supply
2. Sustain and expand housing that is linked with supports
3. Ending homelessness
4. Address Indigenous housing and homelessness needs
5. Reduce and prevent youth homelessness
6. Foster successful tenancies through community collaboration
7. Monitor, report and evaluate

This Plan represented a shift from the previous 10-year housing and homelessness plan towards systems integration for long-term housing outcomes in reducing homelessness and addressing housing need. Through these efforts, a best and promising practice report was commissioned to determine potential policy approaches to enable an expansion in affordable housing supply. Additionally, the housing and homelessness plan was supported by a Current State and Future Needs of the Windsor Essex Housing and Homelessness System Report (2019), which provided an overview of the state of housing and homelessness in the Region as well as achievements attained over the past years (2013 to 2018) under the original Plan.

Updates and Initiatives from the Housing and Homelessness Master Plan, 2019 – 2028:

Annual Report, 2023

In 2023, the City published an updated annual report indicating progress on the goals and targets from Home Together (2019-2028). Within goal one, the City assisted 1,016 households living in rent-geared-to-income housing, affordable rental housing units, and/or rent assisted units, which is an increase of 13% from 2022. Additionally, 36 new affordable housing units were created in 2023, and 380 social housing units were repaired through the CMHC repair and renewal program. For goal two, 443 residents were supported in the City's residential support services home beds. During this period, 40 additional households were housed and supported through Windsor-Essex Housing Connections. The City of Windsor, in collaboration with regional partners, continues to explore coordinated efforts to address housing challenges and strengthen affordable housing solutions, demonstrating an ongoing commitment to fostering unified approaches to regional housing needs.

Review of Emergency Shelter Services in Windsor-Essex, 2020

In the fall of 2019, the City of Windsor conducted a review of emergency shelter services in Windsor-Essex to make recommendations towards an efficient, effective, and supportive shelter system. The resulting report incorporated a series of

recommendations, including engaging in operational reviews, site reviews, and reviews of service delivery and complaints or appeals to ensure quality of services.

These efforts underscore the City of Windsor's commitment to addressing housing and homelessness through a comprehensive, collaborative, and data-driven approach. By integrating policy development, system-wide reviews, and targeted interventions, the City continues to make progress towards achieving the goals outlined in the *Home Together: Windsor-Essex Housing and Homelessness Master Plan (2019-2028)*. This measurable progress fosters an inclusive and sustainable housing system for residents in Windsor.

2.2 Community Profile

2.2.1 Population		
Characteristic	Data	Value
Total Population (Number)	2016	217,188
	2021	229,660
Population Growth (Number)	Total	12,472
	Percentage	5.7
Age (Years)	Average	41.4
	Median	40.8
Age Distribution	0 - 14 years	36,640
	15 - 64 years	150,375
	65+ years	42,645
Mobility	Non-movers	196,425
	Non-migrants	19,155
	Migrants	8,670

2.2.2 Demographic Information		
Characteristic	Data	Value
Immigrants	Total	66,610
Non-Immigrants	Total	152,370
Recent Immigrants (2016-2021)	Total	12,870
Interprovincial migrants (2016-2021)	Total	4,340
Indigenous Identity	Total	6,585

2.3 How have population changes in your community as illustrated by the above data impacted your housing market?

Population Growth Patterns

Windsor has experienced substantial population growth in recent years, with those aged 65 years and older (+4,355 people, +11.4%) experiencing the fastest rate of growth between 2016 and 2021.

Recent population and household estimates suggest that Windsor could see a population growth of 92,753 individuals (+40.4%) in 40,837 new households between 2021 and 2035. Among these new households, it is anticipated that 20,795 (50.9%) will be family households, while 20,042 (49.1%) will be non-family households. The anticipated average age across all households in 2035 is 39.9 years, a 3.6% decline from the average age of 41.4 years in 2021. However, there is anticipated to be 58,700 individuals aged 65 years and older, representing an increase of 37.6% from 2021

levels. To meet this demand, Windsor will need to provide housing that supports aging in place.

Migration Patterns

Between 2016 and 2021, 39.6% of residents in Windsor had moved. This was above the province-wide rate (37.4%). Among those who had moved within the last five years, 53.4% were local to Windsor (i.e. they moved from one location in the city to another), 22.7% had moved from elsewhere in Ontario, 18.7% had immigrated, and 5.1% had moved from another province or territory.

In focus groups, participants noted that Windsor has increasingly become a retirement community. Community members expressed concerns that intra-provincial migrants, most notably from the Greater Toronto Hamilton Area (GTHA), may have moved or continue to move to Windsor for its comparatively lower housing prices and a warmer climate. This has resulted in concerns about increased demand for housing, which may have contributed to rising housing prices.

Focus group participants highlighted that alongside population growth from retirees and shifting housing demand driven by an aging community, planned economic growth could significantly impact the housing market. Community members noted that the previous construction of the Gordie Howe International Bridge and the associated job growth resulted in increased rental market demand. They noted that Windsor has historically been a relatively affordable community, which has contributed to a relatively low supply of purpose-built rental units (15,511 units, 16.5% of the housing stock). Participants expressed concern that the electric vehicle battery plant could similarly drive up rental housing demand, potentially outpacing the available supply.

Immigration Patterns

Roughly one-third of the population in Windsor were immigrants in 2021, consistent with province-wide trends. In comparison to communities in Essex County, Windsor had the highest rate of immigrant households. These households face unique housing-related challenges, resulting in different considerations for housing options that are suitable, adequate, affordable, and culturally appropriate to meet the needs of a diverse immigrant community throughout Windsor.

Immigrant-led households in Windsor had homeownership rates that were consistent with all households in the City. However, recent (have been in Canada for five years or less) immigrant households were much less likely to own their own home. Additionally, all immigrant-led households were more likely to be in core housing need and spending more than 30% of their gross household income on shelter costs relative to all households in the city. This was especially true for recent immigrants.

3. Household Profiles and Economic Characteristics

This section should provide a general overview of income, housing and economic characteristics of the community being studied. Understanding this data will make it easier to observe the incidence of housing need among different socio-economic groups within the community. Income categories could be used for this analysis and can be completed in accordance with the HART methodology and CMHC data.

Area Median Household Income (AMHI) can be used as the primary basis for determining income brackets (as a percentage of AMHI) and corresponding housing cost ceilings.

This section should also outline the percentage of households that currently fall into each of the income categories previously established. This will allow a better understanding of how municipalities compare to Canadian averages, and the proportion of households that fall into each household income category. This will also allow for a better understanding of drop-off levels between total households and the number of units required to meet anticipated need or demand in each category. Housing tenures allow for the comparison of renter and owner-occupied households experiences and is important for understanding a community's housing context.

Using a stratified, income-based approach to assessing current housing needs can enable communities to target new housing development in a broader and more inclusive and equitable way, resulting in housing that can respond to specific households in core housing need. This is shown in the next section.

3.1 Household Profiles

3.1.1 Household Income and Profile		
Characteristic	Data	Value
Total number of households	2016	91,632
	2021	94,273
Household income (Canadian dollars per year)	Average	86,800
	Median	70,000
Tenant Household Income (Canadian dollars per year, Only Available at Census Agglomeration Level) – Data from Windsor (CMA), Ont.	Average	55,750
	Median	46,800
Owner household income (Canadian dollars per year, Only Available at Census Agglomeration Level) – Data from Windsor (CMA), Ont.	Average	105,400
	Median	89,000
Average household size (Number of members)	Total	2.4
Breakdown of household by size (Number of households)	Total	94,270
	1 person	31,210
	2 persons	29,375
	3 persons	13,500
	4 persons	11,240
	5 or more persons	8,940
Tenant households (Number of households)	Total	35,315
	Percentage	37.462
Owner households (Number of households)	Total	58,960
	Percentage	62.544
Percentage of tenant households in subsidized housing	Percentage	17.8
Households within 800m of a higher-order/high frequency transit stop or station (#)	Total	<p>*Note: HART is anticipated to release this data in February/March.</p> <p>Data will be input/updated upon receipt from HART.</p>
Number of one-parent families	Total	14,060
	Percentage	23.269
Number of one-parent families in which the parent is a woman+	Total	11,355
Number of one-parent families in which the parent is a man+	Total	2,705
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI))	3,005
	Low (21% – 50% AMHI)	15,360

3.1.1 Household Income and Profile		
Characteristic	Data	Value
	Moderate (51 – 80% AMHI)	18,200
	Median (81% - 120% AMHI)	20,175
	High (>120% AMHI)	37,110

3.2 Please provide context to the data above to situate it within your municipality. For example, is there a significant number of one-parent families? Are owner household incomes far surpassing tenant household incomes?

Household Profiles: Impact to Housing Market

The characteristics of households play a significant role in shaping housing demand within the housing market of a community. Household growth trends in Windsor provide valuable insights in the assessment of the tenure and size of housing that should be prioritized to meet the needs of residents. The increase in renter households and the diverse household size growth trends highlight the need for housing options that accommodate demands of both current and future households.

While household incomes were temporarily influenced by government relief programs administered during the COVID-19 pandemic, clear trends within various household incomes have emerged across different household tenures, sizes, and types in Windsor. These trends offer a lens through which the City of Windsor can assess housing affordability and supply needs of its residents.

Renter Household Growth

Relative to Ontario's total renter household population (31.4%), Windsor (37.4%) had a high proportion of renter households in 2021. Renter households (+1,905 households, +5.7%) accounted for the majority of the household growth experienced in the city between 2016 and 2021, well above the growth rate for owner households (+735 households, +1.3%) over the same period. The average income levels of renter households were substantially lower (\$55,750) than the average income levels of owner households (\$105,400) in 2021. Consequently, the high proportion of renter households in Windsor may indicate a growing need for affordable rental housing options.

Diverse Household Size and Type Growth Trends

The most common household size and type in Windsor in 2021 was one-person households (33.1%), well above the Essex County (28.0%) and province-wide (26.5%) rates. However, four- or more-person households (+1,795 households, +9.8%) experienced the most growth between 2016 and 2021 in the city. Windsor had a higher proportion of lone-parent family households (11.9%) compared to Essex County (10.3%) and Ontario (9.2%). Additionally, the rate of two- or more-person non-family households was much higher in Windsor (4.9%) than across Essex County (3.6%) and province-wide (4.4%).

These household size and type trends indicate a need for housing that accommodates single individual households, who often face increased affordability challenges due to

lower average household incomes (\$47,680) relative to households with two- or more-persons (\$106,200). Additionally, the rise in households with four- or more-persons and the prevalence of two- or more-person non-family households indicate a need for family-sized housing that can suitably and affordably accommodate larger households.

Two- or more-person non-family households are often student households that seek rental accommodations together as roommates. Focus group participants noted that a recent rise in student enrollment has been met with insufficient student accommodations, leaving students to seek rental housing in the private rental market. Community members expressed concerns that students often live in precarious housing situations, with insufficient number of bedrooms to meet their needs. As a result, focus group participants noted instances of overcrowding, citing concerns of ten students living in basement apartments with insufficient bedrooms to suitably accommodate them. Consequently, there is a need for increased student accommodations, including larger rental units to sufficiently house students who are attending a post-secondary institution in Windsor.

3.3 Suppression of household formation (e.g., younger people living with their parents due to affordability pressures) and housing demand (e.g., “driving until you qualify”) can both indicate strained local housing market conditions. Please provide any data or information that speaks to how suppression of the formation of new households and suppression of housing demand has impacted your community since 2016, and how projected formation patterns are expected to be impacted over the next 5 to 10 years. Please indicate methods used to determine expected household formation, such as calculating headship rates broken down by specific age estimate impacts.¹

Primary household maintainers aged 15 to 24 years (84.4%) had a much higher proportion of renter households than the average across all age cohorts in Windsor (37.5%) in 2021. One of the reasons for the higher proportion of renter households in this age cohort may be the difficulty in accessing affordable homeownership options, which may depress household formation among this age cohort. In 2021, households maintained by individuals aged 15 to 24 years had an average household income of \$48,960, while those aged 25 to 29 years had an average household income of \$74,900, both below the Windsor average (\$86,800). During this period, households maintained by individuals aged 15 to 24 years faced the highest incidence of core housing need (11.8%) across all age cohorts, above the Windsor rate (10.6%).

Additionally, within the cohort of those aged 15 to 24 years, individuals aged 15 to 19 years (23.7%) faced higher rates of core housing need than city-wide averages (10.6%), indicating that particularly young households, who often form households in the rental

¹ We recognize that some municipalities may not have this data available at the time of completion, but encourage them to do their best in addressing this question. Municipalities will be expected to build this expertise in subsequent iterations of their Housing Needs Assessments.

market, faced significant affordability challenges. Despite this, there were no renter households maintained by those aged 15 to 19 years accessing subsidized housing. This may indicate an insufficient supply of affordable housing as well as inadequate rental and homeownership supports for younger households.

Headship rate is commonly defined as the ratio of the number of households by age to the population of adults by age in each community and can be used to project future households. Headship rates for the age cohort of individuals aged 15 to 24 years have decreased in recent years. In 2021, this age cohort had a headship rate of 9.5%, a decrease from 2016 levels (12.2%). Headship rates for individuals aged 15 to 24 years are anticipated to decline even further over the next 10 years to 1.9% in 2035. This trend was consistent with households aged 25 to 34 years, as a decrease from 44.8% to 40.0% occurred between 2016 and 2021. By 2035, headship rates for this age cohort are projected to decline to 26.5%. These decreasing headship rates for younger households indicate difficulty in household formation in Windsor, particularly for those who may be early in their career or still studying.

3.4 Economic Conditions

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Number of workers in the Labour Force	Total	106,885
Number of workers by industry (Top 10 only)	Manufacturing	20,385
	Health care and social assistance	13,485
	Retail trade	11,755
	Accommodation and food services	7,505
	Educational services	7,225
	Construction	6,505
	Professional, scientific and technical services	6,030
	Transportation and warehousing	5,460
	Administrative and support, waste management and remediation services	5,045
	Other services (except public administration)	4,255
Unemployment rate and participation rate (Percent)	Unemployment rate	18.852
	Participation rate	56.295
All classes of workers (Number)	Total	102,870
Employees (Number)	Total	91,850
Permanent position (Number)	Total	79,570
Temporary position (Number)	Total	12,275
Fixed term (1 year or more, Number)	Total	4,450

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Casual, seasonal or short-term position (less than 1 year, Number)	Total	7,830
Self-employed (Number)	Total	11,020
Number of commuters by commuting destination	Within census subdivision	42,915
	To different census subdivision	14,760
	To different census division	1,100
	To another province/territory	120
Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address	Car, truck or van	63,045
	Public transit	2,425
	Walked	2,125
	Bicycle	560
	Other method	1,285

3.5 How have labour conditions (e.g., prevalence of precarious employment, temporary or seasonal workforces, reliance on sectors such as natural resources, agriculture, tourism, etc.) in your community impacted housing supply and demand?

The labour conditions in a community impact the types and affordability levels of housing that are required to accommodate households in the market. The economic characteristics, employment trends, and commuting trends impact the housing demand within the community.

Economic Characteristics

Windsor's unemployment rate in 2021 reached 10.6%, a significant increase from the 2016 unemployment rate of 5.2%. The city's unemployment rate has consistently trended slightly above those of Essex County and the province. Difficult periods in the labour market often increase the demand for more affordable housing options, including subsidized housing and community housing.

Statistics Canada provides seasonally adjusted monthly unemployment rates for the Windsor Census Metropolitan Area (CMA), a geography spanning the city of Windsor and the towns of Amherstburg, LaSalle, Lakeshore, and Tecumseh. In December 2024, the seasonally adjusted unemployment rate for this region was 9.1%, an increase from 8.7% in November 2024. While this rate covers a wider geography than Windsor, government and industry standards deem this to sufficiently approximate unemployment trends within the city. This indicates that while unemployment rates have declined since the COVID-19 pandemic, they have not returned to pre-pandemic rates.

While unemployment has risen across Windsor in recent years, the number of temporary foreign workers in the Greater Windsor Area rose to 6,050 individuals by 2023. This represented an increase of 952.8% from 2014 when there were 635 temporary foreign workers throughout the region. According to responses from the

resident survey, over 15% of respondents who identified as a newcomer, refugee, or migrant worker, reported living within a multi-generational household. This was higher than all respondents (9.5%) and much higher than the rate in 2021, according to the Census of Population (3.0%). These trends highlight the need for tailored non-market housing solutions to accommodate the unique circumstances and housing needs of newcomers.

Employment Trends

Windsor is a geographically unique city in Ontario and Canada, situated directly south of Detroit Michigan, USA. The city experiences a warmer climate compared to province-wide temperatures, enabling agricultural practices. While Windsor has a moderate agricultural sector, focus group participants believed that agriculture accounts for a large proportion of the County workforce. Due to the concentration of resources in Windsor, including housing, transportation, and social services, there is a perception that many agricultural workers choose to reside within the city of Windsor.

The city of Windsor has experienced rapid economic growth in recent years, with the construction of the Gordie Howe International Bridge (anticipated completion in September 2025) and the NextStar Energy (electric vehicle) Battery Plant. Manufacturing, which accounts for 19.1% of jobs in Windsor, is vital to the economic health of the city, while the construction sector has added the second-largest number of jobs (+1,785 jobs, +37.8%) between 2016 and 2021. Focus group participants noted that large infrastructure projects and economic growth experienced in the city previously placed a strain on the limited purpose-built rental stock. It is anticipated that the NextStar Energy Plant employees may require more purpose-built rentals to meet anticipated demand for housing.

Commuting Trends

Compared to municipalities within Essex County, Windsor had the highest proportion of workers who lived in the same municipality where they worked. Residents from all municipalities within Essex County were more likely to be commuting outside of their home municipality for work, indicating that Windsor served as an economic hub for the region.

The city, historically considered the automotive capital of Canada, relied on private vehicles (81.7% driver, 9.1% passenger) to commute to work at higher rates than observed province-wide. Commuting patterns have shifted since the onset of the COVID-19 pandemic, as Windsor experienced a sharp decline (-12,785 people, -18.4%) in individuals driving to work, with a slight increase in those commuting to work as passengers (+615 people, +10.8%). Generally, at-home work (16.5%) experienced an increase of 331.6% from 2016, resulting in decreased dependence on commuting methods over this period.

These trends are important as they underscore Windsor's role as an economic hub within the region and highlight the evolving transportation and employment dynamics that influence housing, infrastructure planning, and economic development within the city.

3.6 Households in Core Housing Need

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

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

Housing is considered to be affordable when housing costs less than 30% of before-tax household income. Housing is considered to be suitable when there are enough bedrooms for the size and make-up of the household. Housing is considered to be adequate when it is not in need of major repairs.

Determining the percentage of core housing need would facilitate comparison with forecasts of population growth and household formation, in turn enabling more accurate projection of anticipated housing needs broken down by different factors such as income, household size and priority population, as explained below. It is important to note that official measures of those in core housing need exclude key groups, including those experiencing homelessness, students living independently of their guardians, people living in congregate housing, and migrant farm workers. This means that core housing need figures may underestimate overall housing need. Due to this, communities should also strive to include as much information as possible about these groups in the Priority Groups section below, in order to provide a comprehensive picture of who is affected by core housing need.

Please use the following section to insert the following Housing Assessment Resource Tools Data Tables ([Housing Needs Assessment Tool](#) | [Housing Assessment Resource Project](#))

Income Categories and Affordable Shelter Costs:

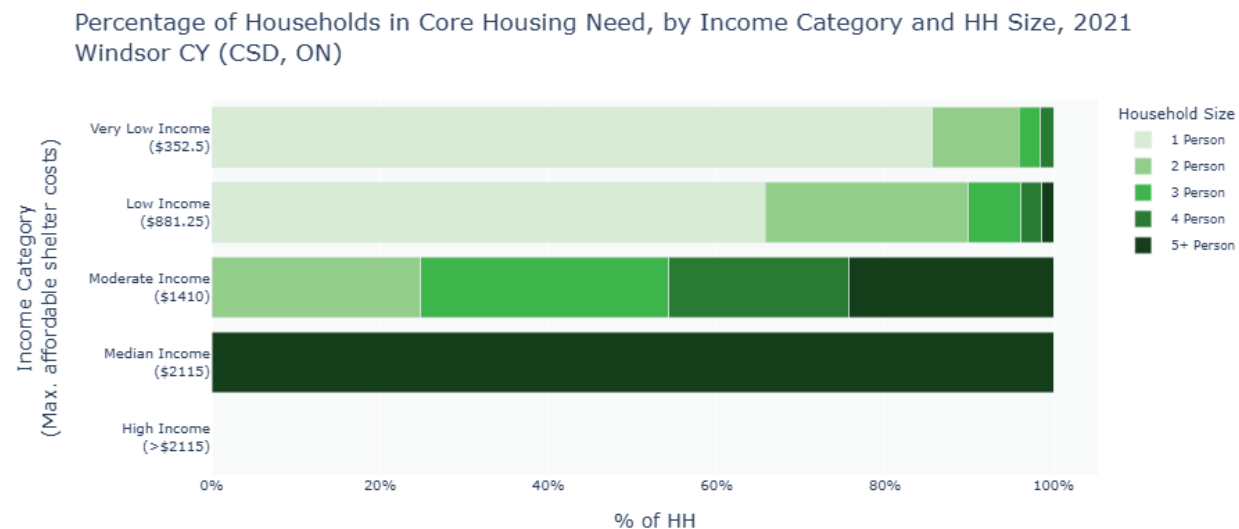
Income categories are determined by their relationship with each geography's Area Median Household Income (AMHI). The following table shows the range of household incomes and affordable housing costs that make up each income category, in 2020-dollar values. It also shows the portion of total households that fall within each category.

Income Category	% of Total HHs	Annual HH Income	Affordable Shelter Cost (2020 CAD\$)
Area Median Household (AMHI) Income		\$70,500	\$1,762
Very Low Income (20% or under of AMHI)	1.75%	<= \$14,100	<= \$353
Low Income (21% to 50% of AMHI)	16.34%	\$14,100 - \$35,250	\$353 - \$881
Moderate Income (51% to 80% of AMHI)	19.73%	\$35,250 - \$56,400	\$881 - \$1,410
Median Income (81% to 120% of AMHI)	21.88%	\$56,400 - \$84,600	\$1,410 - \$2,115
High Income (121% and more of AMHI)	40.29%	>= \$84,601	>= \$2,116

Source: HART Housing Needs Assessment Tool

Percentage of Households in Core Housing Need, by Income Category and Household Size:

The following chart examines households in core housing need and shows their relative distribution by household size (i.e. the number of individuals in a given household for each household income category). When there is no bar for an income category, it means that either there are no households in core housing need within an income category, or that there are too few households to report.



Source: HART Housing Needs Assessment Tool

2021 Affordable Housing Deficit:

The following table shows the total number of households in core housing need by household size and income category, which may be considered as the existing deficit of housing options in the community.

Income Category (Max. affordable shelter cost)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH	Total
Very Low Income (\$352)	835	100	25	15	0	975
Low Income (\$881)	4,670	1,720	440	180	95	7,105
Moderate Income (\$1410)	0	405	480	350	395	1,630
Median Income (\$2115)	0	0	0	0	60	60
High Income (>\$2115)	0	0	0	0	0	0
Total	5,505	2,225	945	545	550	9,770

Source: HART Housing Needs Assessment Tool

3.6.1 Households in Core Housing Need		
Characteristic	Data	Value
Affordability – Owner and tenant households spending 30% or more on shelter costs (# and %)	Total	19,835
	Percentage	21.1
Affordability – Owner and tenant households spending 30% or more on shelter costs and in core need (# and %)	Total	8,755
	Percentage	9.5
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	12,420
	Percentage	35.5
Affordability – Tenant households spending 30% or more of income on shelter costs and in core need (# and %)	Total	6,450
	Percentage	7
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	7,415
	Percentage	12.6
Affordability – Owner households spending 30% or more of income on shelter costs and in core need (# and %)	Total	2,310
	Percentage	2.5
Adequacy – Owner and tenant households in dwellings requiring major repair (# and %)	Total	6,780
	Percentage	7.2
Adequacy – Owner and tenant households in dwellings requiring major repair and in core need (# and %)	Total	1,580
	Percentage	1.7
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	3,405
	Percentage	9.6
Adequacy – Tenant households in dwellings requiring major repairs and in core need (# and %)	Total	1,150
	Percentage	1.2

Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	3,375
	Percentage	5.7
Adequacy – Owner households in dwellings requiring major repairs and in core need (# and %)	Total	425
	Percentage	0.5
Suitability – Owner and tenant households in unsuitable dwellings (# and %)	Total	6,050
	Percentage	6.4
Suitability – Owner and tenant households in unsuitable dwellings and in core need (# and %)	Total	1,000
	Percentage	1.1
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	3,930
	Percentage	11.1
Suitability – Tenant households in unsuitable dwellings and in core need (# and %)	Total	925
	Percentage	1
Suitability – Owner households in unsuitable dwellings (# and %)	Total	2,125
	Percentage	3.6
Suitability – Owner households in unsuitable dwellings and in core need (# and %)	Total	70
	Percentage	0.1
Total households in core housing need	Total	9,765
Percentage of tenant households in core housing need	Percentage	21.4
Percentage of owner households in core housing need	Percentage	4.3

3.7 Please provide any other available data or information that may further expand on, illustrate or contextualize the data provided above.

The cost of housing is one of the largest monthly expenditures for many households in Canada. The availability of affordable, adequate, and suitable housing is a pressing concern for many individuals and families. This analysis of housing affordability indicators provides a review of housing affordability based on the characteristics of the demand and the available supply of housing units.

It should be noted that the government's COVID-19 pandemic relief programs particularly affected low-income household incomes, impacting the housing affordability indicators that are noted in this report.

Shelter-to-Income Ratio

In 2021, there were 19,835 households (21.1% of assessed households) in the city of Windsor that were spending 30% or more of their household income on shelter costs. This was well below the 2016 figures (23,700 households) and slightly lower than County-wide trends (24.2%). Additionally, 6,930 households (7.4%) in the city were spending 50% or more of their household income on shelter costs, down from 9,945 households in 2016. A significant factor which may have influenced these decreases between 2016 and 2021 was the government relief programs implemented during the COVID-19 pandemic.

Shelter-to-Income Ratio by Household Tenure

Assessing by household tenure, renter households were more likely to be facing affordability issues in the City of Windsor. In 2021, 35.2% of renters were spending 30% or more of their household income on shelter costs, compared to 12.6% of owners. This trend was consistent with households facing deep affordability issues, where 13.1% of renters were spending 50% or more of their household income on shelter costs, relative to 3.9% for owners.

Shelter-to-Income Ratio by Household Size and Composition

In 2021, smaller households were more likely to be facing housing affordability issues. One-person households were most likely to be spending 30% or more of their household incomes on shelter costs (10,950 households, 35.1% of those assessed). These households were also the most likely to be facing deep affordability issues (4,175 households, 13.4%). As household size increased, the proportion of those households that were facing affordability issues decreased, likely due to additional household members with income-earning potential.

Similarly, household types that tend to be larger in size are less likely to be spending 30% or more of their household income on shelter costs. Multi-generational households (220 households, 7.6%), households containing multiple families (40 households, 9.9%), and couples without children (2,065 households, 10.5%) were all less likely to be facing affordability issues. Similar to one-person households, lone-parent households (2,890 households, 25.4%) were also most likely to be facing affordability issues in Windsor, with 8.4% facing deep housing affordability issues.

Shelter-to-Income Ratio by Household Maintainer Age

In addition to the size of the household, the age of the household influenced the affordability challenges they faced. In 2021, households maintained by younger adults were most likely to be spending 30% or more of their household income on shelter costs. Households maintained by an individual aged under 25 years old had the highest rates of housing affordability issues (1,255 households, 44.0%). The next highest rate of housing affordability issues was faced by households maintained by someone between the ages of 25 and 34 years (3,475 households, 26.2%).

Households primarily maintained by adults aged 65 years and older faced housing affordability issues at a rate (18.4%) lower than the City-wide trend (21.0%). Households maintained by primary maintainers in this age cohort faced the lowest rate of affordability issues across all cohorts. These households often own a significant asset, such as their house, which gives them a high net worth without producing income. However, these households may require additional supports to age in place, with considerations focused more on housing adequacy and accessibility rather than affordability.

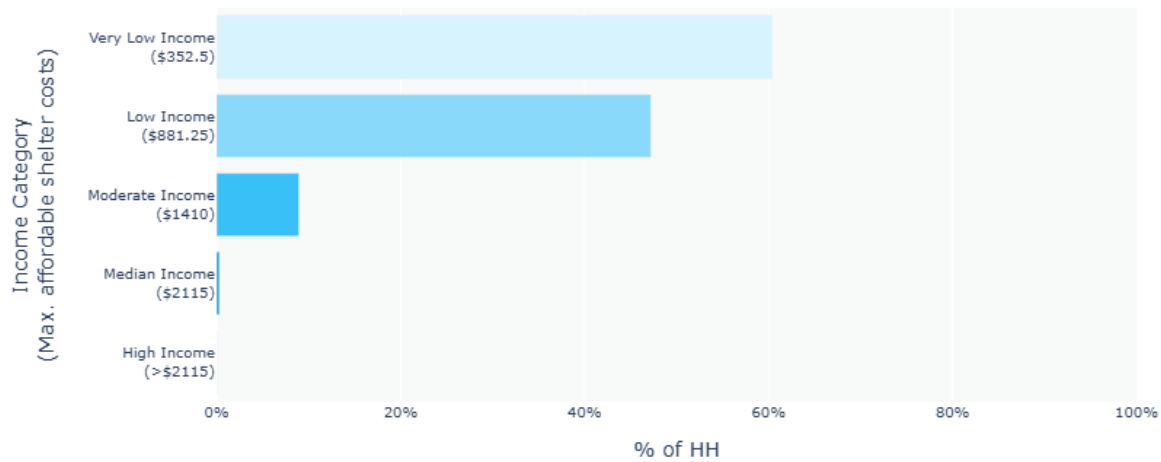
Households in Core Housing Need

In 2021, 9,765 households in the city of Windsor were in core housing need, representing 10.6% of the assessed households, slightly higher than the County-wide (8.0%) rate. The number of households in core housing need in the city decreased between 2016 and 2021, likely due to the impacts of government relief programs during the COVID-19 pandemic.

The vast majority of households in core housing need in Windsor fell below the affordability standard (8,755 households, 89.7% of households in core housing need), spending more than 30% of their household income on shelter costs. Additionally, 16.2% of households in core housing need fell below the adequacy standard and 10.2% fell below the suitability standard.

The following chart shows the percentage of households in each income category that are in core housing need. When there is no bar for an income category, it means that either there are no households in core housing need within an income category, or that there are too few households to report.

Percentage of Households in Core Housing Need, by Income Category, 2021
Windsor CY (CSD, ON)



Source: HART Housing Needs Assessment Tool

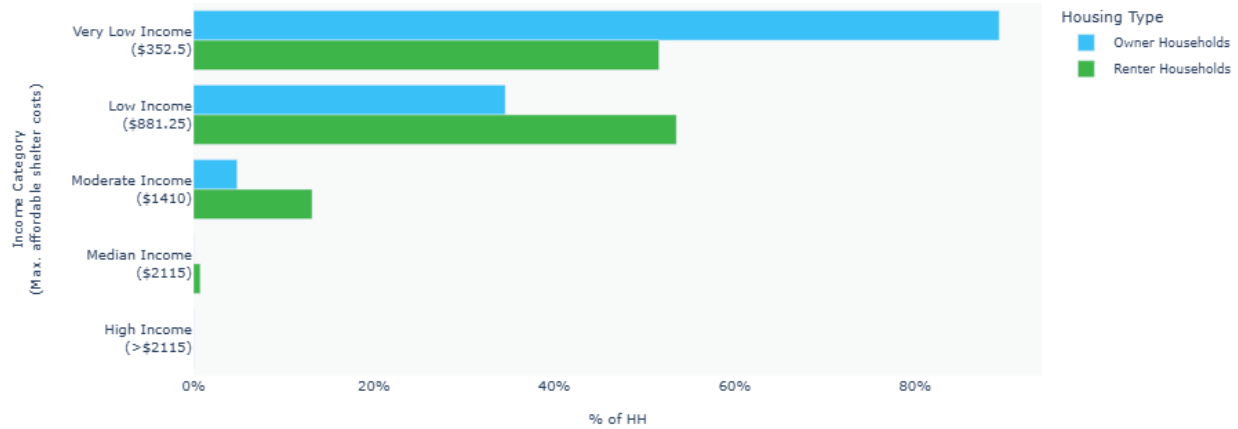
Core Housing Need by Household Tenure

In 2021, renter households (21.4%) in Windsor were significantly more likely to be in core housing need than owner households (4.3%). These rates were above the rates of core housing need experienced across Essex County (20.3% and 3.5%, respectively). The following graphs illustrate that low-income households were more likely to be in core housing need compared to households with higher average incomes. Owner households with very low incomes faced the highest rates of core housing need, likely due to the rising costs associated with homeownership in the city.

Median-income renter households also faced higher rates of core housing need, reflecting broader affordability challenges tied to this tenure. These issues include an insufficient supply of affordable purpose-built rental housing, lower average incomes for renters, and higher rates of unsuitable and inadequate rental housing when compared to ownership housing. These challenges may indicate the need for an expanded supply of diverse, affordable purpose-built rental housing options, and measures to improve both affordability and adequacy of rental and ownership supply across Windsor.

The following chart shows the percentage of owner and renter households in each income category that are in core housing need. When there is no bar for an income category, it means that either there are no households in core housing need within an income category, or that there are too few households to report.

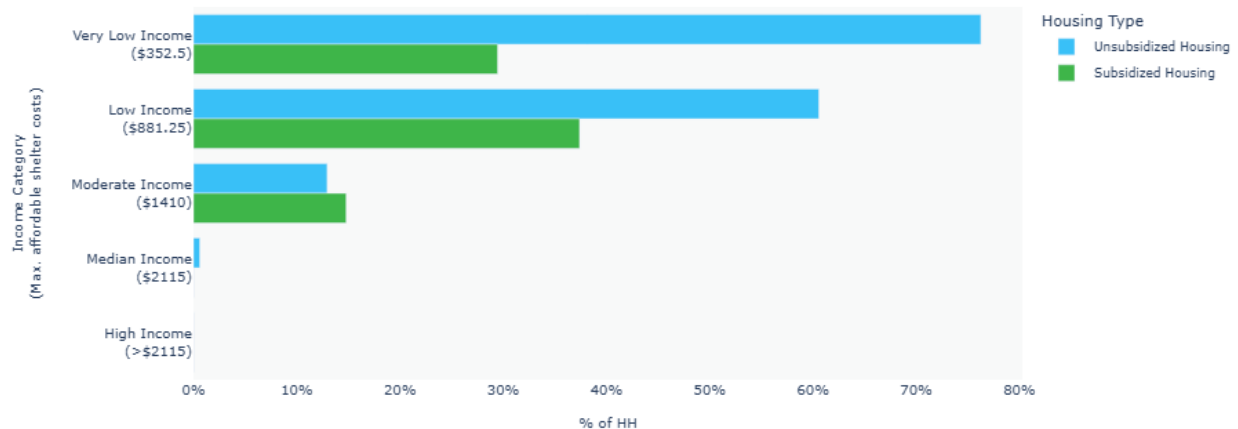
Percentage of Households in Core Housing Need, by Income Category, Windsor CY (CSD, ON) Renter Households vs Owner Households



Source: HART Housing Needs Assessment Tool

The following chart shows the percentage of subsidized and unsubsidized renter households in each income category that are in core housing need. When there is no bar for an income category, it means that either there are no households in core housing need within an income category, or that there are too few households to report.

Percentage of Households in Core Housing Need, by Income Category, Windsor CY (CSD, ON) Subsidized Housing vs Unsubsidized Housing



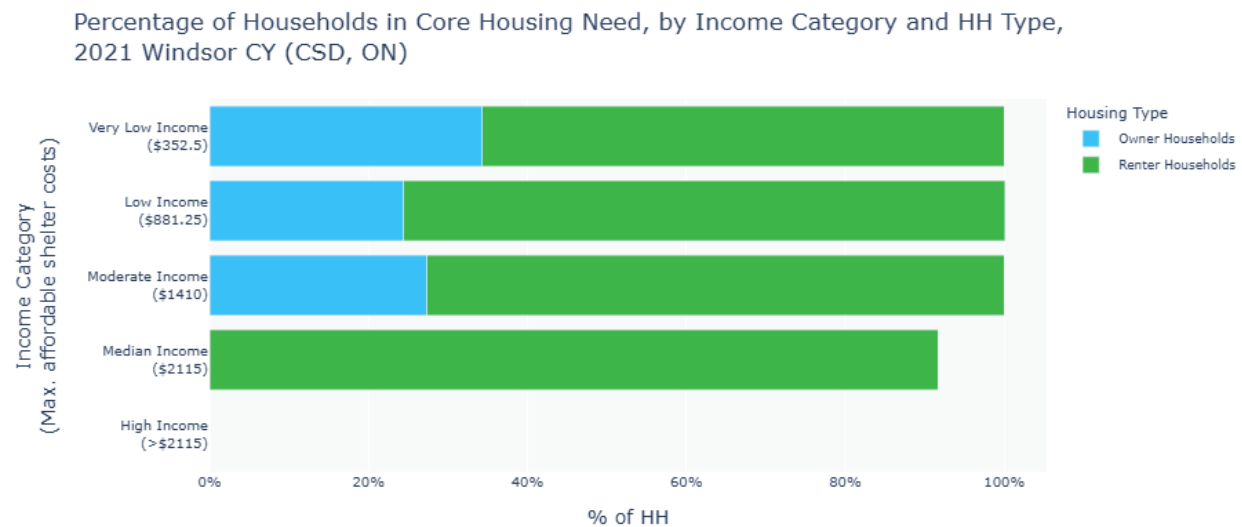
Source: HART Housing Needs Assessment Tool

Core Housing Need by Household Size and Composition

In 2021, smaller household sizes in Windsor were more likely to be in core housing need. One-person households were in core housing need at the second-highest rate (17.6% of assessed households), after lone-parent households (18.2%). Multi-generational households were the least likely to be in core housing need (3.4%).

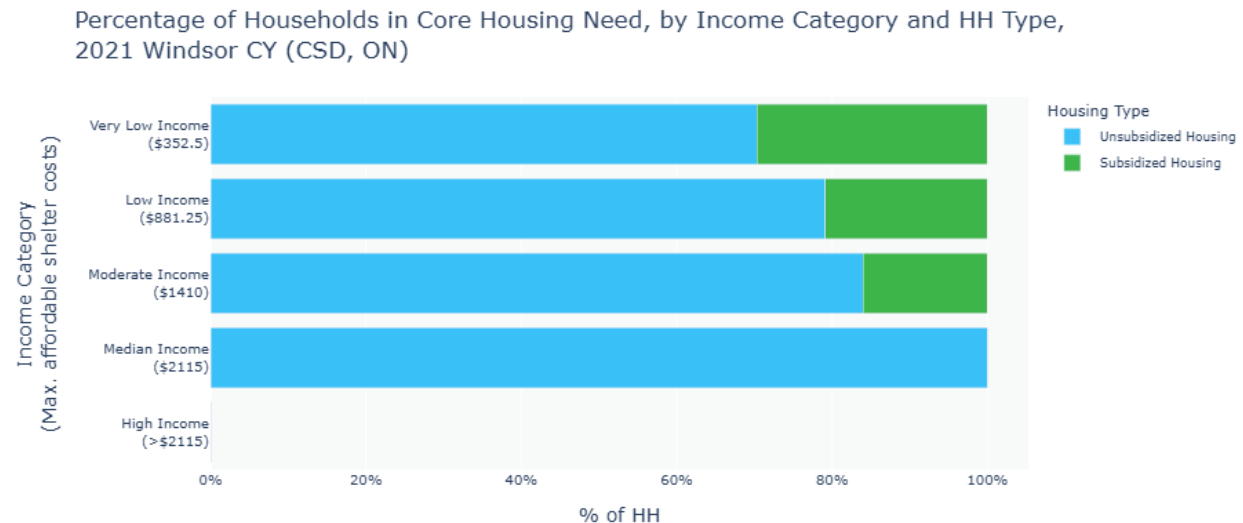
Smaller households, such as one-person households, are more likely to fall below the affordability standards (94.9% of households in core housing need) relative to the rate for all households (89.7%). While larger households may have dual incomes to support housing costs, one-person households are single-income, which may contribute to increased affordability challenges. Larger households, such as four-person and five-or more-person households, were more likely to be in core housing need due to falling below the suitability standards (34.9% and 56.9%, respectively) than City-wide trends (10.2%).

The following chart looks at those owner and renter households in core housing need and their relative distribution for each household income category. When there is no bar for an income category, it means that either there are no households in core housing need within an income category, or that there are too few households to report.



Source: HART Housing Needs Assessment Tool

The following chart looks at those subsidized and unsubsidized renter households in core housing need and their relative distribution within household income category. When there is no bar for an income category, it means that either there are no households in core housing need within an income category, or that there are too few households to report.



Source: HART Housing Needs Assessment Tool

Core Housing Need by Household Maintainer Age

In 2021, households maintained by an individual aged 55 to 64 years were the most likely to be in core housing need. These households had the highest proportion of households in core housing need (2,185 households, 11.0%), with the third-highest proportion of households falling below the affordability standard (92.4%). This was above the city-wide rate (89.7%).

Households maintained by younger individuals faced slightly lower rates of core housing need due to affordability challenges but much higher rates of core housing need due to falling below suitability standards. Households maintained by those aged 35 to 44 years had the highest proportion of those in core housing need falling below suitability standards (21.9%), followed by those aged 25 to 34 years (19.8%), and those aged 15 to 24 years (18.6%), well above the city-wide rate (10.2%). This may suggest that younger individuals may be forming households in smaller accommodations to manage rising housing costs and associated affordability challenges, often resulting in insufficient bedrooms to meet the needs of all residents within the household according to CMHC standards.

4. Priority Groups

There are 12 groups that CMHC defines as priority populations for affordable homes: groups who face a proportionally far greater housing need than the general population. There is also a 13th group, women-led households and specifically single mothers, implied in the National Housing Strategy which targets 33% (with a minimum of 25%) of funding going to housing for women-led households. Priority population groups are:

- Women and children fleeing domestic violence
- Women-led households, especially single mothers
- Seniors 65+
- Young adults aged 18-29
- Indigenous Peoples
- Racialized people
- Recent immigrants, especially refugees
- LGBTQ2S+
- People with physical health or mobility challenges
- People with developmental disabilities
- People dealing with mental health and addictions issues
- Veterans
- People experiencing homelessness

Census data does not disaggregate core housing need data by all priority populations, including veterans, individuals who identify as LGBTQ2S+, survivors of domestic violence, and individuals experiencing homelessness. Many households may have members in multiple priority categories which may also not be represented in the data. With these limitations in mind, information on housing needs by priority population would be helpful for developing inclusive housing policies.

4.1 What information is available that reflects the housing need or challenges of priority populations in your community? If data is available, please report on the incidence of core housing need by CMHC priority population groups in your community. If no quantitative data is available, please use qualitative information to describe the need for these priority populations.

Statistics Canada's custom tabulation data provides the number of households in core housing need for the priority population groups highlighted in this section. Priority populations for which the Census data does not disaggregate core housing need data were not included in this analysis.

Women-led households

In 2021, households with a primary maintainer that is women+ were more likely to be in core housing need (13.6%) relative to all households in Windsor (10.4%). These households were more likely to be in core housing need due to issues related to suitability (11.4%) and adequacy (16.7%) standards in their housing, relative to city-wide trends (10.2% and 16.1%, respectively).

These trends are even more exaggerated for lone-parent households (12,820 households, 13.6%) in Windsor, the majority of whom are led by women+ (10,210 households, 79.6%). Lone-parent households who are led by a women+ maintainer were in core housing need at almost double the rate (18.4%) of the city-wide trend for all households in 2021.

Adults aged 65+

In 2021, households maintained by an adult aged 65 years or older were in core housing need (10.4%) at a rate consistent with city-wide trends (10.4%). This was largely due to low rates of households falling below the suitability standard (2.8%), as many older adults were homeowners who lived alone or as part of a couple without children. However, these households had relatively higher rates of falling below the adequacy standard (13.1%), suggesting a need for repairs to maintain their dwellings in a state of good repair and support aging-in-place.

Young adults aged 18 – 29

In 2021, 3.0% of households were maintained by those aged 15 to 24 years. This was slightly above the County (2.1%) and province-wide (2.3%) rates. However, this rate represented a steep decline (-745 households, -20.7%) from 2016, when households maintained by those aged 15 to 24 years made up 3.9% of all households in Windsor. This decline may suggest that young households in Windsor faced challenges forming households and maintaining affordable housing in the city.

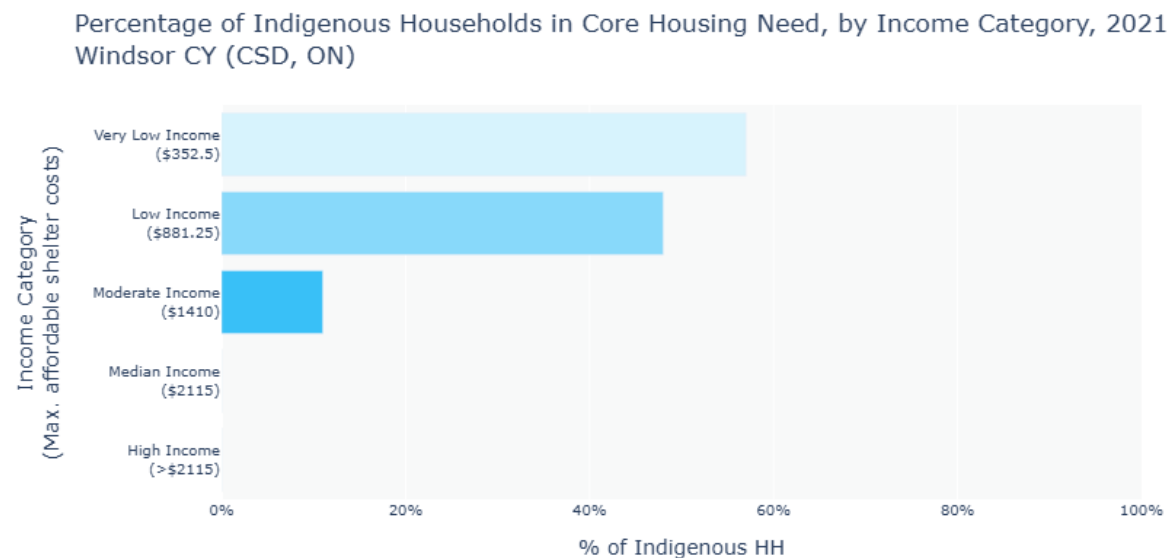
Household maintainers aged 25 to 29 years made up 6.6% of all households in Windsor in 2021, above the Essex County rate. Among household maintainers of this age cohort, 65.0% were renter households, well above the proportion for all households (37.5%) in Windsor during this period. Household maintainers aged 25 to 29 years increased (+485 households, +8.5%) between 2016 and 2021. However, this was among the lowest household growth rate when assessed by the age of household maintainer. Growth of households maintained by individuals aged 25 to 29 years was predominantly led by renter households (+345 households, +9.4%), accounting for 71.1% of new households during this period. These trends indicate that household maintainers aged 25 to 29 continued to face challenges forming households, remaining in renter households at higher rates compared to older household maintainers due to affordability challenges.

Households maintained by those aged 15 to 24 years were in core housing need (10.4%) at consistent rates with all households (10.4%) in the city in 2021. This represented a decrease of 410 households (-58.2%) from 2016 when 19.6% of households maintained by those aged 15 to 24 years were in core housing need. This may indicate that between census periods, only the younger households with sufficient economic means were able to secure, obtain and then maintain households. Additionally, younger household maintainers during this period may have benefited from government relief programs during the COVID-19 pandemic. These trends highlight the growing challenges that young adults face in securing, obtaining and maintaining households in Windsor, highlighting the need for targeted policies and programs that can address their affordability challenges and support this population to find stable housing.

Indigenous Peoples

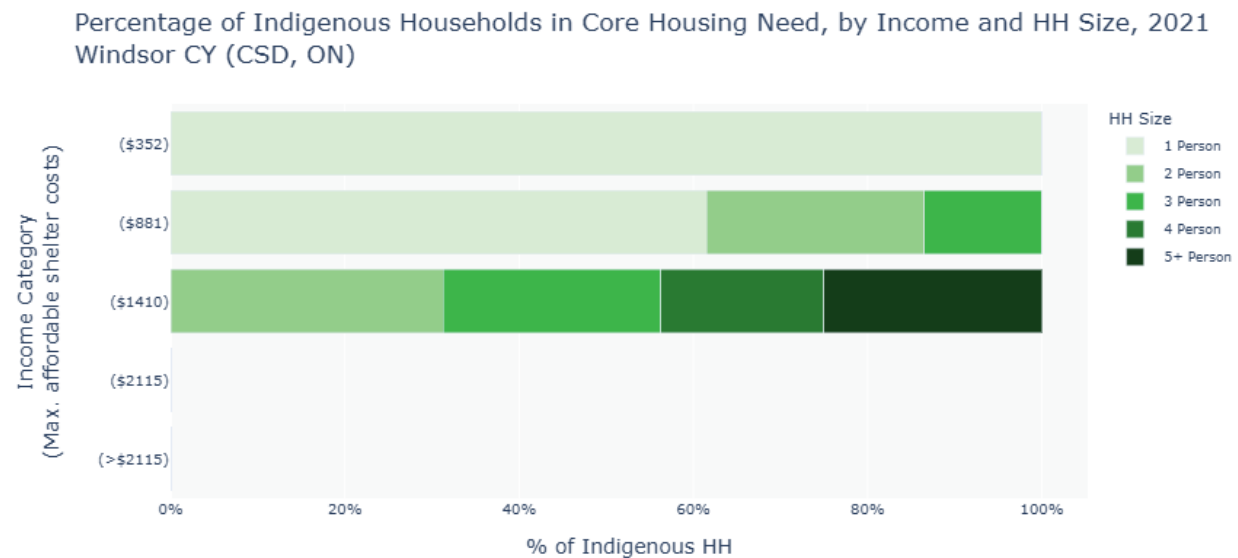
In 2021, households with a primary maintainer who identified as Indigenous were more likely to be in core housing need (12.5%) relative to all households in Windsor (10.4%). This difference was due to the proportion of Indigenous-led households that were living in inadequate housing (27.9%) relative to city-wide trends (16.1%) for all households in core housing need. These trends underscore the need for targeted policies and programs to improve housing adequacy and affordability challenges faced by Indigenous-led households in Windsor, ensuring they have equitable access to suitable, affordable and culturally adequate housing options.

The following chart shows the percentage of Indigenous households in each income category that are in core housing need. When there is no bar for an income category, it means that either there are no households in core housing need within an income category, or that there are too few households to report.



Source: HART Housing Needs Assessment Tool

The following graph looks at those Indigenous households in core housing need and shows their relative distribution by household size (i.e. the number of individuals in a given household) for each household income category. Where there are no reported households in core housing need, there are too few households to report.



Source: HART Housing Needs Assessment Tool

Racialized Households

In 2021, households with a primary maintainer that identified as a visible minority were more likely to be in core housing need (12.2%) relative to all households in Windsor (10.4%). These households had higher rates for falling below the suitability standard (18.6%) than city-wide rates (10.2%). Households with primary household maintainers that are Black had one of the highest rates of core housing need (15.5%). This was driven by the high rates of households living below the suitability standard (24.8%), more than double the city-wide rate (10.2%).

Immigrant and Recent Immigrant Households

Households led primarily by a recent immigrant (someone who had arrived in Canada within five years of 2021) were in core housing need at a rate (16.1%), well above city-wide trends (10.4%) in 2021. These households faced the highest rates of unsuitable housing (37.5%) across Windsor, well above city-wide rates (10.2%).

Households with a primary maintainer with immigrant status were less likely to be in core housing need (11.0%) than recent immigrants (16.1%), but still faced higher rates of core housing need when compared to city-wide trends (10.4%) in 2021.

People with physical health or mobility challenges

In 2021, households that had at least one member with an activity limitation due to difficulty walking, using stairs, using their hands or fingers, or doing other physical activities, were slightly more likely to be in core housing need (11.8%) relative to all households in Windsor (10.4%). These households were less likely to fall below the affordability (85.7%) standards relative to city-wide trends (89.7%) but were slightly more likely to be living in inadequate (16.4%) and unsuitable housing (12.1%) relative to all households in core housing need in Windsor (16.1% and 10.2%, respectively).

These findings highlight the importance of addressing housing adequacy and suitability to better meet the needs of households with physical health or mobility challenges, ensuring that their homes are both accessible and supportive of their physical requirements to live independently.

People with developmental disabilities

In 2021, households with at least one member with a learning activity limitation were more likely to be in core housing need (17.1%) than all households in Windsor (10.4%). These households were more likely to fall below the adequacy (20.6%) standards than all households in core housing need (16.1%) in the city.

These trends emphasize the need for targeted housing solutions to support households with a member with a learning activity limitation, addressing the higher rates of core housing need and inadequacy that they face to ensure adequate and suitable living conditions to help them thrive and remain housed.

People dealing with mental health and addictions issues

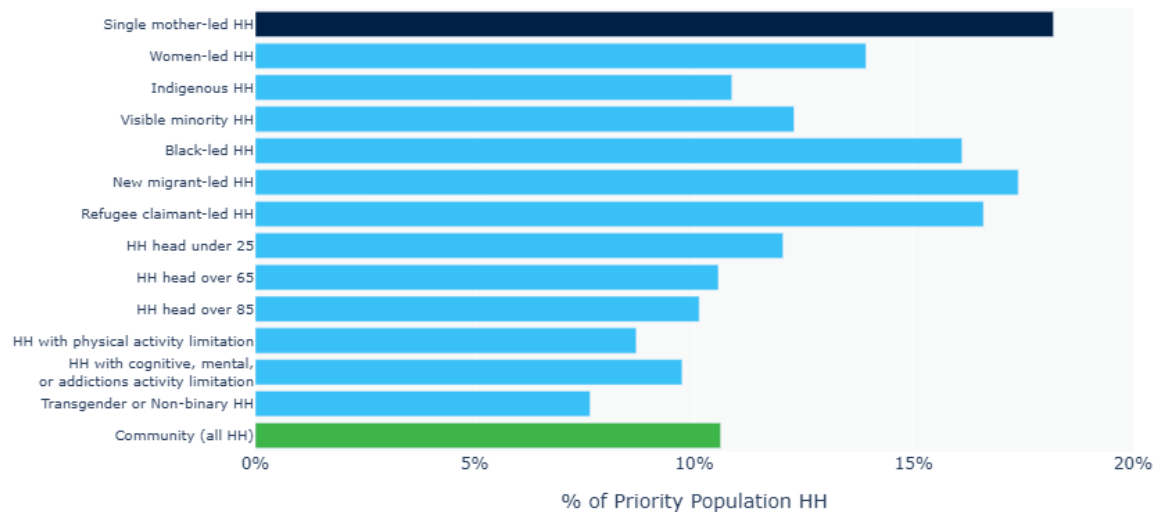
In 2021, households that had at least one member with an activity limitation due to emotional, psychological, or mental health conditions were more likely to be in core housing need (14.1%) relative to all households in Windsor (10.4%). These households were more likely to be in core housing need due to housing affordability issues (91.2%) and living in inadequate housing (17.6%), relative to all households in core housing need in Windsor (89.7% and 16.1%, respectively).

These findings highlight the pressing need for housing solutions that address affordability and adequacy challenges faced by individuals experiencing mental health and addiction challenges, ensuring they have access to supports in their housing.

Core Housing Need for Priority Populations

The following figures illustrate the rates of core housing need across the identified priority populations in the City of Windsor.

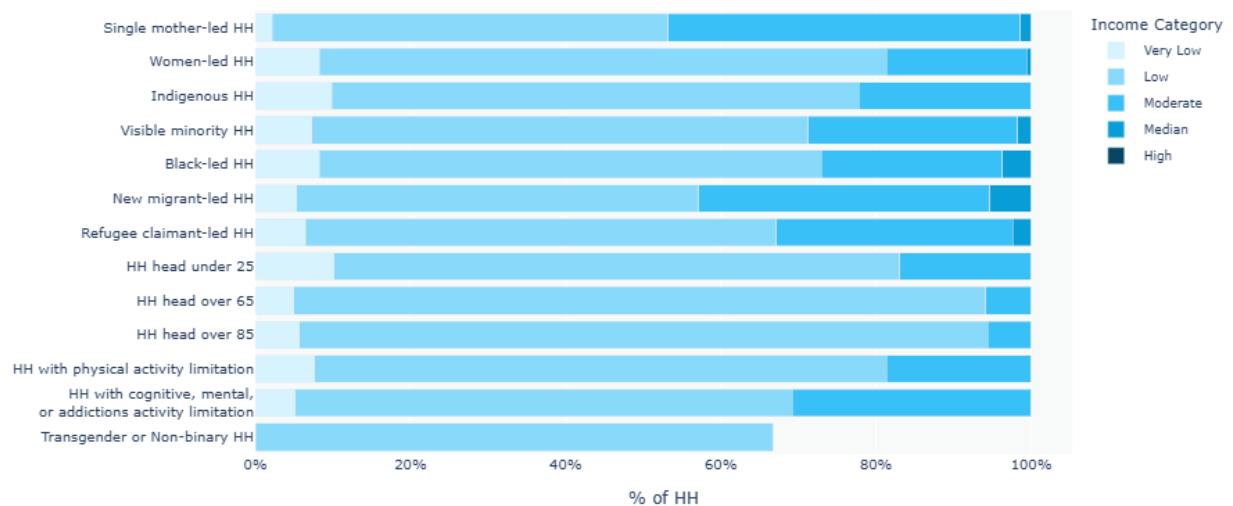
Percentage of Households in Core Housing Need by Priority Population, 2021
Windsor CY (CSD, ON)



Source: HART Housing Needs Assessment Tool

The following chart looks at those households in core housing need for each priority population and shows their relative distribution by household income category. When there is no bar for a priority population, it means that either there are no households in core housing need within that priority population, or that there are too few households to report.

Percentage of Households in Core Housing Need by Priority Population and Income Category, 2021
Windsor CY (CSD, ON)



Source: HART Housing Needs Assessment Tool

4.2 Please describe the incidence and severity of homelessness in your community, including an estimated number of individuals and/or families experiencing homelessness (hidden, visible, chronic, living in encampments, and episodic). If available, please include recent Point-in-Time counts.

The Community Homelessness Report for Windsor-Essex (2024) identified that the number of people experiencing homelessness in the Region has been increasing in recent years. In March 2024, the By-Names Prioritized List identified 779 people who experienced homelessness for at least one day that month, and 569 people who had experienced chronic homelessness that month. Throughout 2024, the By-Names Prioritized List identified 2,637 individuals who had experienced homelessness for at least one day that year, an increase of 435 individuals (+19.8%) from the 2,202 individuals identified as experiencing homelessness for at least one day in 2023.

The March 2024 By-Names Prioritized List represents an increase (+267 people, +52.1%) from historic trends, when the List identified 512 people in March of 2020 who had experienced homelessness for at least one day in that month. During that period, the By-Names Prioritized List identified 387 who had experienced chronic homelessness throughout the month. These numbers declined in 2021 and 2022, but increased in 2023 (+539 and +410, respectively).

In 2024, 9.9% of the people who experienced homelessness for at least one day in that year identified as Indigenous, a decline from 11.8% in 2023. However, there is still a disproportionate rate of homelessness for this population, as only 2.9% of the population identified as Indigenous on the 2021 Census of Population.

On March 24 and 25, 2021, a homelessness enumeration count was conducted by the City of Windsor in partnership with community partners as part of the City's commitment to reduce homelessness. The results of this effort indicated that 251 people were experiencing homelessness overall, of which 198 people (79%) were single adults, 14 respondents were part of families with 26 dependent children (16%), in addition to 13 youth (5%). While the number of youth (13 people) experiencing homelessness had decreased since 2016 (34 people), the number of people in families (from 17 to 40 people) and single adults (from 166 to 198 single adults) experiencing homelessness has increased.

In 2024, there are reports that the number of individuals experiencing homelessness had reached over 700 people in the region.

Summary of By-Names Prioritized List 2020-2024

	2020	2021	2022	2023	2024
People who experienced homelessness for at least one day (that month)	512	476	467	539	779
People who experienced chronic homelessness for at least one day (that month)	387	367	359	410	569
People who experienced homelessness for at least one day (that year)	-	-	-	2,202	2,637
Indigenous peoples who experienced homelessness for at least one day (that year)	-	-	-	260	262

Source: Community Homelessness Report Summary, Windsor-Essex, 2023 - 2024

4.3 Please describe local factors that are believed to contribute to homelessness in your community (e.g., the closing of a mental health facility, high numbers of refugee claimants, etc.).

Windsor has a high population of asylum claimants compared to other municipalities in the province of similar size. Asylum claimants in the city tended to be single adults, who faced the highest affordability challenges when assessed by household size. These populations require culturally-sensitive supports and housing options.

Over the past 10 years, there has been a significant increase in the use of temporary foreign workers within the agriculture sector, which is situated in Leamington and Kingsville in Essex County. These workers are hired through Federal Government programs, arrive in Canada with a job, and typically reside at or near their work location, which is arranged by their employer. Conversely, focus group participants expressed perceptions that temporary foreign workers often arrived with few economic resources, and faced significant housing precarity and instances of homelessness, including hidden homelessness

Meanwhile, the high concentration of asylum claimants and temporary foreign workers in Windsor has resulted in a vibrant immigrant community in the city. Almost two-thirds of the immigrant population in Windsor-Essex reside in Windsor, likely due to the concentration of social services, settlement agencies, transportation, economic opportunities, housing, and proximity to cultural or religious affiliations. Recent immigrants in Windsor were more likely to be renter households when compared to all households in the city, as rental accommodations were generally associated with lower average monthly shelter costs. Yet, both recent immigrants and immigrant-led households faced higher rates of affordability issues and core housing need relative to all households in the city, though this trend was especially pronounced for recent immigrant-led households. In focus group discussions, it was noted that these populations were disproportionately likely to be facing experiences of homelessness, including hidden homelessness, as they face affordability challenges in their housing as they establish themselves in Canada.

Focus group participants also expressed concerns that there was an insufficient supply of social housing units and a need for housing first initiatives in Windsor. In these consultations, they pointed to the limited number of supportive housing options for individuals with substance use disorder and facing mental health challenges. Community organizations mentioned the difficulties they faced in managing their client's needs and providing adequate housing and social supports. There was a sense that people experiencing homelessness and those with substance use disorder had nowhere to go, and that efforts have not adequately addressed the growing need for deeply affordable housing options. As a result, session participants noted that people on the chronological waitlist were having difficulty accessing housing and getting off waitlists.

Service providers noted that shelters were predominantly housing younger and older clients, often considered as higher acuity clients who are unable to find affordable housing as well as facing mental health, physical health, and substance use challenges. Older individuals in emergency shelters were identified as experiencing housing loss due to financial difficulties from rent increases and physical ailments, which makes it difficult to maintain their housing.

It was also highlighted during consultation sessions that Indigenous communities are over-represented among those experiencing homelessness. Service providers noted their experience working with Indigenous community members who had been denied rental accommodations or housing in the private market due to being or being perceived as Indigenous and facing anti-Indigenous discrimination.

Session participants further noted that as the rent supplement program has been reducing each year since 2022, service providers found it difficult to mitigate evictions and housing loss. It was also noted that when high acuity clients are housed, insufficient wraparound supports may result in increased instances of damage to housing units. In the private rental market, high acuity clients often face stigma from landlords making it difficult to access and find a home. Insufficient housing and the reliance on the private market were noted as creating barriers for those at risk of or experiencing homelessness to secure stable housing, such as having to pay first and last month's rent.

4.4 Please identify temporary and emergency relief resources available for individuals experiencing homelessness in your community (e.g., number of shelter beds, resource centres, number of transitional beds available). If possible, please indicate whether capacity levels are commensurate with need. There will be an opportunity to provide information on local permanent solutions and resources further down.

According to municipal data, as of January 2025, the city of Windsor has 160 emergency shelter beds and 27 rooms, not including overflow rooms or beds. This emergency shelter housing stock included 96 emergency shelter beds offered by the Downtown Mission and 32 emergency shelter beds at the Salvation Army. Additionally, the Welcome Centre Shelter for Women and Families offered 32 emergency shelter beds and 21 rooms.

There are 673 units designated as housing with supports that are administered by the City of Windsor. Of these units, 94 (21.5%) are mandated for seniors, 50 (7.4%) are mandated for those with intellectual disabilities, 45 (6.7%) are mandated for those with a physical disability, 40 (5.9%) are mandated for those with developmental disabilities, 25 (3.7%) are mandated for victims of domestic violence, and 11 (1.6%) are mandated for youth. The remainder of the units are not mandated for a particular group.

Additionally, as of July 2023, there were 6,466 community housing units administered through various non-profit housing organizations in the city of Windsor, comprising 88.0% of all community housing units across Windsor-Essex. Among these, 4,392 units (67.9%) were owned and operated by the Windsor-Essex Community Housing Corporation (WECHC). It is noted that the City of Windsor is the sole stakeholder of WECHC. These units accounted for 90.2% of all WECHC units across Windsor-Essex.

While the availability of emergency shelter beds and community housing units provides essential resources for those in need, more can be done to address the city's growing housing challenges and experiences of homelessness. Based on the instances of homelessness experienced in the city, emergency shelters are unable to meet short-term needs of unhoused individuals. Similarly, while community housing units are available in the city, the demand for this non-market housing option and support services they offer outpaces the available supply.

Affordable housing options and wraparound services are critical for addressing the root causes of homelessness and ensuring long-term housing stability. Without these, many individuals may continue to go back into the emergency systems without achieving sustainable housing outcomes.

4.5 Some groups, including students, those in congregate housing, and temporary foreign workers, may be excluded from publicly available core housing need data sources. Communities are encouraged to use this section to describe the housing needs of these respective populations to ensure that all groups are represented in their HNA.

Students

Two major post-secondary institutions in the Windsor-Essex region contribute to the total population and demand for housing. The University of Windsor reported 15,676 full-time undergraduate and graduate students in 2024. Of these, roughly 25% (3,921) were international students. St. Clair College had an enrollment of 15,761 full-time students in 2024 at campuses in Windsor, Chatham, and the Greater Toronto Area, down approximately 2% from the previous academic year. Of these students, 4,641 (37.8%) were international students. In the resident surveys conducted, out of a total of 733 responses, 246 were full- or part-time students (33.6%). The top housing issues identified by them were rental housing affordability (76.0% of respondents) and the lack of a diverse range of housing types in the region (56.1%).

Temporary Foreign Workers, Refugees, and Asylum Claimants

The number of temporary foreign workers in Windsor-Essex has consistently grown over time. From 2014 to 2023, the number of temporary foreign workers has increased from 635 to 6,050 (+952.8%). As noted earlier, TFW tend to be located in Essex County rather than the City of Windsor. Session participants have observed that the region has increased its reliance on temporary and foreign workers in recent years. There is a sense that this increase has not been matched with corresponding increases in the housing stock necessary to accommodate the additional temporary and foreign workers.

The city of Windsor has resettled a considerable refugee population in recent years. Between January 2015 and November 2024, the city resettled 5,455 government-assisted refugees, 3,060 privately sponsored refugees, and 35 refugees through a blended sponsorship. In total, the City of Windsor resettled 8,555 refugees during this period.

According to 2024 data, there were 550 households comprised of 890 asylum claimants living in Windsor-Essex. Of these claimants, 55.1% were one-person man+ households, 20.0% were one-person woman+ households, 7.5% were two-person households, 5.8% were three-person households, and 11.6% were four- or more-person households. In terms of the age of the claimants, 24.6% of the asylum claimants were under the age of 18, while 75.4% were aged 18 or older. During focus group sessions, participants expressed concerns that high numbers of asylum seekers are having to rely on hotels for long-term stays due to insufficient availability of shelters.

In a report which was approved by Windsor City Council dated January 27, 2025, it was reported that as of January 2023, Immigration, Refugee and Citizenship Canada (IRCC) transferred asylum claimants into Windsor hotels and covered their direct costs, while the claimants awaited the results of their refugee claims. In 2024, IRCC notified municipalities that these hotel arrangements for claimants would be winding down and would be completed in 2025.

According to the Resident Survey, over 15% of respondents who identified as a newcomer, refugee, or migrant worker reported living in a multi-generational household. This was higher than all respondents (9.5%) and much higher than the rate in 2021 according to the Census of Population (3.0%).

Session participants described newcomers being forced to live together, often in overcrowded conditions, due to insufficient housing stock and a lack of affordable options. Temporary foreign workers, refugees, and asylum claimants require specific supports and considerations for housing.

5. Housing Profile

5.1 Key Trends in Housing Stock:

This section should tell a story of housing changes over time in a community through trends in net change of affordable or below-market housing. This should be expressed through illustrations of net losses or net gains in affordable and non-market housing over the previous three census periods.

5.2 Please provide a brief history of how housing in the community has been shaped by forces such as employment growth and economic development, infrastructure, transportation, climate impacts, and migration. Please include any long-term housing challenges the community has faced:

The City of Windsor was shaped by the historic amalgamation of Windsor, Sandwich, East Windsor, and Walkerville, creating a unique geography. As a border city to the United States and situated directly to the south of Detroit Michigan, Windsor has strong economic ties to trade and local cross-border industries. It is noted that Michigan is a significant trading partner with both Ontario and Canada.

Both Windsor and Detroit grew as part of the Rust Belt, with thriving automotive and manufacturing sectors that defined their economies. In 2021, manufacturing was the largest industry of employment in Windsor, employing 20,385 people (19.1% of the workforce). Participants at town hall discussions noted that this industry has strong historic connections with trade unions, who contributed to the development of cooperative housing in the region over the last several decades.

Windsor's housing is predominantly made up of single-detached dwellings, reflecting its development as a ground-oriented city. This reliance on low-density development and a high reliance on private vehicles for transportation has led to significant urban sprawl. Focus group participants noted that this sprawl had made it harder for residents to access social services and community resources.

Dwellings by Type

Dwellings by Type in Windsor, 2021

<i>Dwelling Type</i>	<i>Count</i>	<i>%</i>
<i>Total</i>	94,275	100.0%
<i>Single-Detached</i>	56,625	60.1%
<i>Semi-Detached</i>	4,370	4.6%
<i>Row House</i>	6,205	6.6%
<i>Low-Rise Apartment (<5 Storeys)</i>	14,710	15.6%
<i>High-Rise Apartment (>5 Storeys)</i>	12,250	13.0%
<i>Other</i>	115	0.1%

Source: Statistics Canada Census Profile, 2021

Single-detached dwellings (56,625 dwellings, 60.1%) were the most common dwelling form in Windsor in 2021, followed by low-rise apartments (14,710 dwellings, 15.6%), and high-rise apartments (12,250 dwellings, 13.0%). Windsor (60.1%) had a lower share of single-detached dwellings than County-wide (69.7%) but was significantly higher than the province-wide rate (53.6%).

Between 2016 and 2021, single-detached dwellings (+1,335 dwellings, +2.4%) experienced the greatest absolute growth, while low-rise apartments (+860 dwellings, +6.2%) grew at the fastest rate. High-rise apartments (+85 dwellings, +0.7%) grew at the slowest rate over this period. This differed from province-wide trends, where high-rise apartments grew at the fastest rate (+11.0%), and low-rise apartments grew at the slowest rate (+4.4%).

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
Total private dwellings	Total	94,270
Breakdown by structural types of units (number of units)	Single-detached	56,625
	Semi-detached	4,370
	Row house	6,205
	Apartment/flat in a duplex	3,960
	Apartment in a building that has fewer than 5 storeys	10,750
	Apartment in a building that has 5 or more storeys	12,250
	Other single attached	105
	Movable dwelling	10
Breakdown by size (number of units)	Total	94,270
	No bedrooms	805
	1 bedroom	14,130
	2 bedrooms	23,975
	3 bedrooms	35,615
	4 or more bedrooms	19,750
Breakdown by date built (number of units)	Total	94,270
	1960 or before	37,085
	1961 to 1980	27,050
	1981 to 1990	6,745
	1991 to 2000	10,530
	2001 to 2005	5,815
	2006 to 2010	2,415
	2011 to 2015	1,925
	2016 to 2021	2,705
Rental vacancy rate (Percent)	Total	3.5
	Bachelor	7.2
	1 bedroom	3.7
	2 bedrooms	2.7

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
	3 bedrooms+	*
Number of primary and secondary rental units	Primary	15,376
	Secondary	463 permitted since 2015
Number of short-term rental units	Total	4 licensed

5.3 In the last five years, how many affordable units for low and very low-income households have been built, and how many have been lost? If data is not available, please describe how the loss of affordable housing units may have impacted your community.

The housing market in the city of Windsor has become more unaffordable for low-income households over time. As these households tend to be renters (referenced in the Household Profiles and Economic Characteristics section of this report) this section will focus on the gain and loss of affordable rental housing units.

Households deemed low-income, or those with household incomes that fall below the income threshold for the third income decile for renter households, cannot access the average market rents in Windsor. In 2020, the income threshold for low-income renter households was \$31,600. For rents to be affordable for this income group, they would need to pay \$790 or less per month for their shelter costs. The average price for the primary rental market in Windsor in 2020 was \$950, with rent prices rapidly escalating ever since.

Between 2016 and 2021, there was a dramatic shift towards rental units with monthly rent prices over \$1,000 in Windsor. According to the CMHC rental market survey, in 2016 there were 26,175 rental units with monthly shelter costs below \$1,000. By 2021, this number had decreased to 18,900 units or a loss of 7,275 units (-27.8%). During this period, the number of rental units with monthly shelter costs over \$1,000 increased by 9,185 units (+127.0%). Units with monthly shelter costs of over \$2,000 grew at the fastest rate, increasing by 528.6% (+1,850 units) over this period, to a total of 2,200 units. These rental units accounted for 6.2% of dwellings on the rental market in 2021, more than six times their proportion in 2016 (1.0%).

The City of Windsor has taken steps to alleviate affordable housing loss due to rising rents and market factors. Between 2021 and 2023, 191 affordable housing units were created in Windsor. Over this period, 2,932 social housing units received repairs through the CMHC repair and renew program, while 2,042 social housing units received repairs from various funding sources such as COCHI and OPHI. Additionally, 1,425 households were successfully housed from the central housing registry, and 2,604 households were assisted in rent-geared-to-income, affordable rental housing units, and/or rent assisted units.

These measures enabled the City to build towards its first Goal in the *Home Together (2019-2028)* - the regional housing and homelessness plan. Within this goal, the City set targets that by 2028, the number of new affordable housing units and/or rent assisted units would increase by 30%. Additionally, a key target was set that on average, 30% of existing social housing units will be repaired annually. Windsor is currently in progress or has enhanced ten ongoing strategies towards this goal, maintaining a consistent annual increase in the number of households accessing rent-geared-to-income, affordable housing, or rent-assisted housing.

5.4 How have average rents changed over time in your community? What factors (economic, social, national, local, etc.) have influenced these changes?

Several factors have influenced the market rent prices in Windsor in recent years. The COVID-19 pandemic created a shock to the housing market across southern Ontario. Statistics Canada census data revealed trends of households moving out to more suburban areas with larger dwelling sizes between 2016 and 2021. Most municipalities, including Windsor, experienced an initial stagnation in rent prices in 2020 followed by a sharp increase in rent prices. Inflationary pressures, increased interest rates, population increases, and economic factors have all contributed to an increased demand for rental housing and the tightening of the rental market in Windsor.

Average Purpose-Built Market Rent

Based on the CMHC rental market survey, the average market rent across all units in the primary rental universe in Windsor was \$1,149 in 2024. This represented an increase of 55.7% from 2015, slightly below the County-wide rent increase (+58.9%) over this period. Bachelor apartments (+62.6%) experienced the fastest increase in rents over this period, followed by one-bedroom units (+60.0%). In 2021, one-person households (33.1%) were the most common household size in Windsor. This was especially the case amongst renter households, where one-person households made up 44.8% of all renter households. This indicates a heightened demand for smaller dwelling sizes, including bachelor and one-bedroom units, and may have contributed to rising housing costs for dwellings of this size in recent years.

Median Purpose-Built Market Rent

The median market rent in Windsor in 2024 was \$1,118. This represented an annual increase of 7.1% and an increase of 51.9% from 2015. Dwellings with three- or more-bedrooms were the only unit size to experience a year-over-year decline in median rent (-2.8%) in 2024, while one-bedroom units experienced the greatest increase (+7.1%). Two-bedroom units (\$1,219) had the highest median rent during this period.

Shelter Costs for Renter Households

The median shelter costs per month for renter households was \$950 in 2021. This was slightly below the median rent price on the primary rental market (\$1,043) in 2021. The average shelter costs per month for renter households in 2021 was \$1,046. This was slightly lower than the average rent price on the primary rental market (\$1,057) in 2021. These trends indicate that the secondary rental market in Windsor is slightly less expensive when compared to the primary rental market.

5.5 How have vacancy rates changed over time? What factors have influenced this change?

CMHC considers a 3.0% vacancy rate to be an indicator of a healthy rental market. In 2024, the average vacancy rate for all units in the primary rental market in Windsor was 2.9%, roughly consistent with CMHC standard, with an increase to 3.3% by Fall 2024. However, vacancy rates in the primary rental market have only recently risen from sitting below the 3.0% measure. In 2022, the primary rental market had a vacancy rate of 1.7%, which climbed to a vacancy rate of 2.1% in 2023. While this indicates an improvement in available rental options, it may also indicate longer-term constraints in supply.

In focus groups, participants noted that economic growth and development often coincided with a tightening rental market. Large infrastructure projects were highlighted as relying on labour from outside the Windsor-Essex region, resulting in workers renting apartments for short periods of time. This has had the effect of reducing the available supply of rental housing for local residents, contributing to declining vacancy rates.

Additionally, participants noted that as housing prices have risen, residents may have opted for rental housing over homeownership for lengthier periods of time. Historically, the cost of homeownership was sufficiently affordable in the city, and many households would choose ownership over rental tenure. With recent price increases in the homeownership market, residents expressed frustration that homeownership is out of reach for many families and young professionals looking to buy their first home. While homeownership is not always a choice that households make based on affordability (for instance, some may choose to rent for the long term), the constraints posed by rising prices in the homeownership market may result in increased pressures on an already constrained purpose-built rental supply, as those who are 'priced-out' look for rental alternatives.

5.6 How have trends in core housing need changed over time between both tenant and owner-occupied households?

Renter households were much more likely to be in core housing need in Windsor. While the 35,315 renter households made up 37.5% of the households in the city, they accounted for 74.2% of households in core housing need (7,245 renter households in core housing need). In 2021, 20.5% of renters were in core housing need, compared to 4.3% of owners (2,515 owner households in core housing need).

While renter households were slightly less likely to fall below the affordability standard (89.0% of renter households) and adequacy standard (15.9%) relative to owner households (91.7% and 16.9%, respectively), they were much more likely to fall below the suitability standard (12.8% of renters; 3.0% of owners).

It should be noted that the government's COVID-19 pandemic relief programs influenced household incomes, particularly for low-income households, and thus impacted housing affordability indicators, including core housing need.

5.7 Non-Market Housing

5.7.1 Current Non-Market Housing Units		
Characteristic	Data	Value
Number of housing units that are subsidized	Total	<ul style="list-style-type: none"> 4,392 Windsor-Essex Community Housing Corporation units <i>[City of Windsor, 2023]</i> 2,074 non-profit units. <i>[City of Windsor, 2023]</i> 717 households receiving rent supplements through Windsor-Essex Housing Benefit (WEHB), Non-Profit Rent Supplement Program Canada, and Strong Community Rent Supplement Program (SCRSP). <i>[City of Windsor, 2023]</i>
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	<ul style="list-style-type: none"> 18,900 rental units with self-reported costs below \$1,000 <i>[Statistics Canada Census Profile, 2021]</i>
Number of co-operative housing units	Total	<ul style="list-style-type: none"> The City of Windsor does not collect this data specifically.
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	<ul style="list-style-type: none"> 104 permanently supportive units <i>[City of Windsor, 2023]</i> 160 emergency shelter beds and 27 rooms <i>[City of Windsor, 2025]</i>

5.8 Please describe any other affordable and community housing options and needs/gaps currently in your community that are not captured in the table above.

Examples can include:

- Are any of these affordable housing units accessible or specifically designed for seniors, including long-term care and assisted living?
- Does your municipality provide rent supplements or other assistance programs that deepen affordability for households?
- Is your community in need of supportive housing units with wrap-around supports, such as for those with disabilities?

Non-market housing 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 additional needs housing units, including homes for special care and nursing homes.

Subsidized Units

According to the Census of Population, there were 6,285 renter households that were living in subsidized housing in the city of Windsor in 2021. This represented 17.8% of renter households in the city and an increase of 2,731 households from 2016 totals. This proportion of renters in subsidized housing was the second-highest share compared to municipalities in the County, higher than the County-wide proportion (16.4%) in 2021.

According to data from the City of Windsor, there were 717 households receiving a rent supplement in the city in 2023. In total, 1,016 households were assisted with rent-geared-to-income housing, affordable rental housing units, and/or rent-assisted units during this period.

Much of the community housing in Windsor is provided through the Windsor-Essex Community Housing Corporation. As of 2024, there were 4,392 WECHC units located in the City of Windsor, including 1,890 one-bedroom (38.8%), 1,302 three-bedroom (26.7%), 694 two-bedroom (14.2%), 368 bachelor (7.6%), 118 four-bedroom (2.4%), and 20 five- or more-bedroom (0.4%) units. In addition to these units, there are 2,074 affordable units available through non-profit organizations in Windsor.

Supportive Housing

There are 104 units designated as ‘housing with supports’ administered by the City of Windsor. Of these units, 34 (32.7%) are mandated for those with developmental disabilities, 3 (2.9%) are mandated for those with physical disabilities, 3 (2.9%) are mandated for those with intellectual disabilities, and the remaining units were not mandated for any particular group. The ‘housing with supports’ option differs in definition and level of support, which is associated with traditional supportive housing.

Long-Term Care

As of 2024, the City of Windsor had 1,512 long-term care beds operating across 10 locations throughout the city. Of the long-term care facilities in Windsor, the City operates Huron Lodge Long Term Care Home. This facility has 224 beds, accounting for 14.8% of long-term care beds in Windsor during this period.

Affordable and Community Housing Needs and Gaps

Further to the housing options outlined in this section, several gaps remain unaddressed in the supply of affordable and community housing in the city of Windsor, including the supply of community housing, supportive housing, and accessible housing.

Community Housing Needs

The loss of affordable market housing units in the community has led to an increased demand for community housing in Windsor. In November 2024, the City of Windsor had 9,223 eligible applications on the chronological waitlist, 7,943 eligible applications marked as high need, 1,598 applications marked as urgent, 1,377 applications for rent-geared-to-income units, 136 eligible applications for special priority units, 39 applications for market rent units, and 10 applications for supportive units. The median wait time among applicants in the County in March 2024 was 2.9 years (or 1,058 days). During this period, approximately 3% of active waitlist applicants had been on the waitlist for over 10 years (274 applicants).

Special priority applicants, including victims of domestic violence, made up 3% of the waitlist and had 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 (e.g., high number of bedrooms, wheelchair accessibility, etc.).

There has been insufficient supply of affordable housing in the city to meet growing demand. Between 2022 and 2023, the City of Windsor added only 36 affordable housing units to its supply.

Supportive Housing Needs

The current supply of supportive housing in Windsor is insufficient for the level of demand. As of 2024, there were 104 supportive housing units in the city. The incidence of core housing need among households with members with activity limitations indicates demand for affordable housing with supports in Windsor. These households are more likely to be in core housing need due to inadequate or unsuitable housing, likely indicating these households are willing to move to housing they can afford despite the need for major repairs or the lack of bedrooms.

Accessible Housing Needs

Existing data for the exact number of units that were either fully accessible or barrier-free was not available for this report. These types of units foster inclusivity and independence for individuals with disabilities, seniors, and others with mobility challenges. These units eliminate physical barriers, such as stairs or narrow doorways, making daily activities like cooking, bathing, or entering and exiting the home safer and more manageable. By prioritizing universal design features—such as zero-step entries, wider hallways, and adaptable layouts—barrier-free housing allows residents to age-in-place, reducing the need for costly relocations or institutional care.

5.9 Housing Trends

5.9.1 Housing Values		
Characteristic	Data	Value
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	950
Purpose-built rental prices by unit size (Average, Canadian dollars)	Total	1,057
	Bachelor	774
	1 bedroom	975
	2 bedrooms	1,159
	3 bedrooms+	1,470
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	Total	1,043
	Bachelor	750
	1 bedroom	950
	2 bedrooms	1,130
	3 bedrooms+	1,352
Sale prices (Canadian dollars)	Average	2024: CMHC newly constructed absorption value: \$917,405 (singles and semis)* July 2024: CREA Windsor-Essex: \$532,754 (all dwellings) *Note: this value is significantly higher than averages from the local real estate board (CREA), as CMHC provides statistics on housing values for newly constructed housing in single- and semi-detached units. This housing tends to be the most expensive housing form across all housing age and types.
	Median	Q3 2024: CMHC newly constructed absorption value: \$937,500 (singles and semis) *Note: The local real estate board does not provide statistics on the median price for housing in Windsor-Essex. CMHC reports on the median housing values for newly constructed housing in single- and semi-detached units. This housing tends to be the most expensive housing form across all housing age and types, resulting in higher reported housing values.
Sale prices by unit size (Average, Canadian dollars)	Average	Self-reported value (all dwelling types): \$410,000
	Bachelor	Self-reported value (all dwelling types): \$330,000
	1 bedroom	Self-reported value (all dwelling types): \$270,400

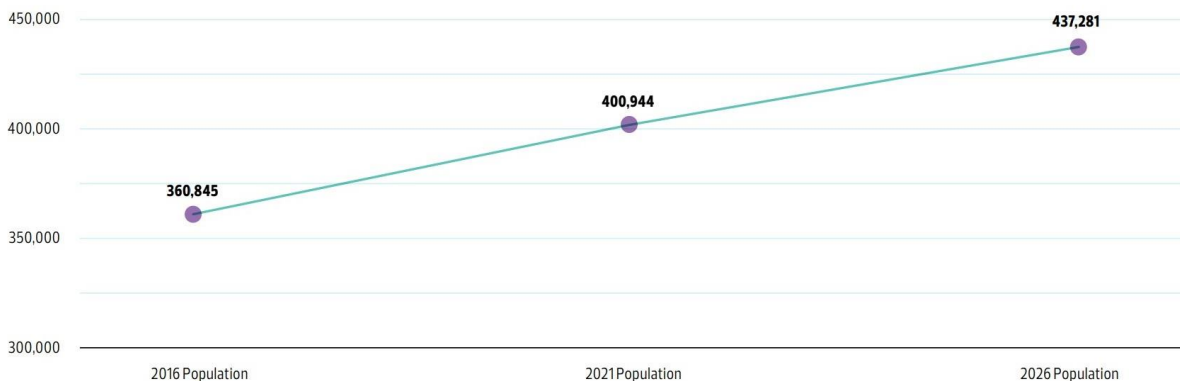
5.9.1 Housing Values		
Characteristic	Data	Value
	2 bedrooms	Self-reported value (all dwelling types): \$324,800
	3 bedrooms+	Self-reported value (all dwelling types): 3-bedroom: \$389,200 4+ bedrooms: \$519,000
Sale prices by unit size (Median, Canadian dollars)	Median	Self-reported value (all dwelling types): \$400,000
	Bachelor	Self-reported value (all dwelling types): \$300,000
	1 bedrooms	Self-reported value (all dwelling types): \$240,000
	2 bedrooms	Self-reported value (all dwelling types): \$300,000
	3 bedrooms+	Self-reported value (all dwelling types): 3-bedroom: \$376,000 4+ bedrooms: \$500,000

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	Data	Value
Demolished – breakdown by tenure	Tenant	48 (total)
	Owner	See above – <i>note that the City of Windsor does not collect this data by tenure</i>
Completed – Overall and breakdown by structural type (annual, number of structures)	Total	362
	Single	93
	Semi-detached	32
	Row	85
	Apartment	152
Completed – Breakdown by tenure (annual, number of structures)	Tenant	170
	Owner	156
	Condo	36
	Coop	0
Housing starts by structural type and tenure	Total	2023 (all tenure): 346 <ul style="list-style-type: none"> • Single-Detached: 43 • Semi-Detached: 4 • Row House: 24 • Apartment: 275 2024 (by tenure): <ul style="list-style-type: none"> • Ownership, Condominium, Co-op: 161 • Rental: 185

6. Projected Housing Needs and Next Steps

This section aims to answer the question, how much and what type of housing is needed to meet the needs of the population over the next 10 years? How will this Housing Needs Assessment (HNA) be meaningfully used in planning and investment decisions?

This section projects population trends from the previous 10 years, dividing by income category and target housing costs while considering migration trends. An example of a benchmarked projection from [Edmonton's Affordable Housing Needs Assessment](#) is provided below.



Household Growth Projection 2016- 2026. [Source: Edmonton Affordable Housing Needs Assessment – August 2022](#)

HNAs should be able to convey through their data-driven narrative how many housing units are needed by income category, household size and dwelling type over the next 10 years. In completing this section, communities must carefully consider their past growth trends and future demographic projections, including recent immigration patterns, aging population dynamics, and economic trends. Furthermore, it is also crucial for communities to consider any pre-existing housing shortages, as evidenced by indicators such as recent trends in rental vacancy rates, growth in prices/rents, the number of households in core housing need, and the aging of their current housing stock.

6.1 Projection Methodology Guidelines

There are several projection methodologies that can be used to project housing demand, [including the HART housing needs projection here](#). The federal government recommends using the HART methodology as a reference point, with additional considerations and data points to improve the validity of the methodology. These considerations, including economic data integration and supply capacity and gaps as well as steps for calculating the methodology are noted below. Provinces and territories, in consultation with their municipalities/communities, are invited to use a methodology that fits their regional circumstances, ensuring the assumptions that inform their

preferred methodology are also clearly explained. The federal government will review the HNAs as a requirement for its various funding programs and assess the methodology and assumptions that inform it for their validity and robustness. If needed, further engagements can take place to better align the preferred methodology with the federal government's expectations.

In employing a projection methodology, jurisdictions may find the following list of key considerations and steps useful. The following approach involves first projecting the population into the future, then projecting household formation from headship rates, and then **demand for housing by tenure, dwelling type and size, family type and income groups**. Following the Population Projection, Household Projection and Housing Demand Projection steps, a table is presented of the key considerations for each step in the process.

Step 1: Population Projection

- Conceptually the projected population is calculated as the survived population + births + projected net migrants. An example of an accepted method to calculate population projection is the Cohort-Component population projection method.

Step 2: Household Projection

- Project family and non-family households separately by multiplying the projected population by age group in a given year with projected headship rates (household formation) by age group in a given year.
 - A headship rate represents the probability that a member of a given age group will head (maintain) a household of a given type (family or non-family). Historical headship rates are calculated as the ratio of household heads in an age group to the population of that age group.
 - Total headship rates can be determined by adding family and non-family headship rates together for a given age group and year. An increase in the total headship of any particular age group means that overall a higher proportion of that group heads households than previously. The converse holds true for a decrease in the total headship rate. Thus, the total rate is an overall indication of the propensity to form households in a particular age group.
- Project both family and non-family households by household type (composition), including couples without children, couples with children, lone parents, multiple-family households, one-person households, and other non-family households. This can be achieved by multiplying the projected number of households in a particular age group by the projected household type proportions for that age group.

- Historical proportions for family households are the ratio of the number of family households of a given type in an age group to the total number of family households headed by that age group.
 - Historical proportions for non-family households are the ratio of the number of non-family households of a given type in an age group to the total number of non-family households headed by that age group.
- Project net household formation according to family and non-family household types by calculating the difference between projected households in successive years.

Step 3: Housing Demand (Need) Projection

- Project the number of owner households within a particular age range and household type by multiplying projected household by type (family and non-family) by projected ownership rates.
- Project the number renter households by calculating the difference between projected households and the number of projected owner households.
 - Historical ownership or renter rates are the ratio of the number of owning/ or renter households of a given type and age of head to the total number of households (owners and renters combined) of that type and age of head.
- Project dwelling type (single, semi, row, apartment) by multiplying projected age-specific renter and owner dwelling choice propensities by household type (family and non-family) with the projected number of renter and owner households of the given household type and age group.
 - Historical dwelling choice (occupancy) propensities describe the proportion of a given household type, tenure, and age of head group occupying each of the four dwelling types.
- Finally, communities should integrate assessments of pre-existing housing shortages into their final calculations. This integration should be informed by a thorough review of the preceding quantitative and qualitative analyses within the HNA. Additionally, communities should utilize the data and more advanced methodologies detailed in the Annex to ensure a comprehensive estimation of these shortages.

HART Household Projections – Projected Households by Household Size and Income Category

- The HART methodology estimates the total number of units by type (number of bedrooms) and with reference to income categories that will be needed to house a community's projected population.

Please use the Housing Assessment Resource Tools Households Projections tab to fill out the table below for your jurisdiction – [Housing Needs Assessment Tool | HART](#)

6.1.1 Projected Households by Household Size and Income Category						
HH Income Category	1 person	2 person	3 person	4 person	5+ person	Total
Very Low Income	2,061	31	0	0	77	2,169
Low Income	13,356	2,267	179	0	0	15,802
Moderate Income	9,745	6,381	2,175	970	788	20,059
Median Income	5,633	8,546	3,176	2,056	2,211	21,622
High Income	3,277	13,484	7,681	7,266	6,285	37,993
Total	34,072	30,709	13,211	10,292	9,361	97,645

Key Considerations

Population

- It is strongly advised to use the updated post-census population estimates for 2022 as your base population provided by Statistics Canada's demographic estimates division. These estimates account for any discrepancies in population counts, whether they are undercounts or overcounts. These estimates also smooth out the sharp downturn in immigration due to the pandemic in 2020/21. Please refer to annex for links to Statistics Canada CSD and CMA estimates.
- If historical fertility, survival and mortality rates by age category are stable and not trending, apply average historical rates to current population by age to project forward. If rates do trend by age over time, estimate the average change in rates in percentage points and add to current rates when projecting forward for the baseline scenario.
- For larger communities and centres where the data exists, disaggregate and project baseline net migration flows for respective components (i.e., net interprovincial, net intra migration and net international). Disaggregate net international migration and project its components further (emigration, returning Canadians, non permanent residents, etc.) and use recent growth trends per flow to project total net international migration. In projecting international migration, it will be important for communities to use the more updated federal immigration targets as an anchor.
- Because of the economic uncertainty triggered by the COVID-19 pandemic and potential future shocks, larger communities are expected to create one additional population scenario (high) to supplement the baseline. Utilize StatsCan projection methodology for fertility, survival, and migration to establish the high scenario. Consult Statistics Canada's population projection report cited in the appendix. Communities should avoid using low population or migration scenarios to prevent housing need undercounting.
- **Smaller Communities:**
 - In smaller centers where population projection scenarios are unavailable from StatsCan, but there is the capacity to generate them, cities can resort to using historically high population growth rates or migration scenarios as alternative methods for projecting future population.
 - One industry communities should also develop multiple population scenarios to manage economic volatility

Household Projections

- Headship rate is commonly defined as the ratio of the number of households by age to the population of adults by age in each community and can be used to project future households.

- If historical headship rates data is not trending or stable by age, apply the average historical census family/non-family headship rates by age group to the corresponding population within each age group.
- If historical headship rates by age is showing a trend over time, include the average historical census family/non-family headship rates percentage point change to the current headship rate. Subsequently, apply these adjusted headship rates by age to the corresponding population within each age group. By incorporating average historical headship rates into household projections, communities can mitigate the impact of potential decreases in recent headship rates that may be due to housing unaffordability, therefore avoiding artificially low household projections.
- **Optional for Smaller Communities:**
 - For the younger population aged 18-34, predict family/non-family headship rates using economic modeling. See UK study in annex for further guidance.
 - Project household composition by family/non-family households using latest census proportions by family type.
 - Project household size by age for family/nonfamily type by dividing population by households.

Housing Demand

To project housing demand by tenure:

- If ownership rates for family/non-family households within specific age groups are not showing a trend over time, apply the average historical ownership rates to projected households by age. The remaining households are considered renter households by age.
- If ownership rates for family/non-family households within specific age groups are trending over time, include the average historical percentage point change to the current ownership rates. Apply these adjusted ownership rates to household counts by age to project tenure by age. The remaining households are considered renter households by age.

To project housing demand by dwelling type:

- If historical dwelling propensities by family type, age, and tenure are not exhibiting a trend, apply the average historical demand propensity by type, age, and tenure to project households by type, age, and tenure.
- If historical demand type propensities are trending, incorporate the average percentage point change in demand type propensities to the current propensities. Apply these adjusted propensities to household types to estimate future dwelling propensities.

Economic Data Integration

- Relying solely on traditional demographic approaches to forecast housing needs can underestimate housing demand.
- Headship rates by age and family type can be projected by considering economic factors as explanatory drivers. These factors could include income, unemployment rates, prices, rents, and vacancy rates.
- CMHC is developing models to project headship rates for household maintainers aged 18-34 in provinces and larger metropolitan areas. Larger communities can benefit from leveraging these projections.
- Using an economic approach to project headship rates and incomes facilitates the estimation of household counts by age, size, tenure, and income. When integrated with dwelling type, price, and rent data, this approach assists in identifying potential households in core housing need.

Supply Capacity & Supply Gaps

- Housing need projections should be adjusted upwards or downwards to account for the **net effects** of conversions, demolitions, and vacant units in each community.
- Where data is available, communities should assess future capacity by compiling data on draft approved serviced lots, categorized by dwelling type and tenure, that will be available for residential development. When combined with household projections by dwelling type and tenure, help estimate supply gaps
- In addition, larger communities can leverage supply gap estimates from CMHC to help inform where need is greatest and to identify housing shortages.
- **Optional for Smaller Communities:**
 - Comparing housing need projections with supply capacity will enable communities to identify potential gaps in supply by dwelling type and tenure.

6.2 Projection Methodology

Please outline the methodology and calculations used to complete the projections here, including any assumptions made.

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 may occur for many reasons, such as the household did not receive a census questionnaire, an address was not easily identifiable in a structurally separated dwelling, or a resident was not included in the questionnaire completed for the household, as might occur for 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) as a whole.

While these projections factor shifting household formation trends, they assume linear relationships between historical household formation patterns and future household formation patterns.

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. For this report, population projections were conducted to the year 2035. 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 10 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 Windsor over time. Age cohorts were projected to future years and added together for total population figures.

Household Projections

Household projections were calculated utilizing the previously developed population projections and the historical trends for household sizes in Windsor. Household projections were calculated by forecasting trends for the average number of people per household and applying those to the population projections previously developed. For

this report, household projections were conducted to the year 2035. These forecasts incorporate shifting trends in average household size in Windsor over time.

The household projections provided a basis to develop projections by household tenure (owner or renter households), type (family or non-family households), size (one-, two-, three-, four-, and five- or more-person), and age (15-24, 25-34, 35-44, 45-54, 55-64, 65-74, 75-84, and 85+) based on historical trends in Windsor. Household projections based on these household characteristics incorporated shifting trends in Windsor over time.

Dwelling and Income Category Projections

Projections for aspects of anticipated dwellings and projected households by income categories were developed using the projections of households coupled with historical trends associated with these households. For this report, projections for aspects of anticipated dwellings and households by income categories were conducted to the year 2035.

Using custom order cross-tabulation data from Statistics Canada, the rates that households lived in a particular dwelling type (single-detached, semi-detached, row house, and apartment) or dwelling size (one-, two-, three-, and four- or more-bedroom) were utilized to calculate the anticipated need in future years given the households that were projected to exist.

A similar methodology was used to project households within the HART income categories (very low, low, moderate, median, high).

6.2.1 Projections by 2035		
Characteristic	Data/Formula	Value
Women by age distribution (# and %)	0-14	21,851
	15-19	9,274
	20-24	11,939
	25-64	89,982
	65-84	24,379
	85+	5,236
Male Births	Births x Estimated Proportion of Male Births	1,315
Female Births	Total births – Male Births	1,237
Survival Rate	Survival rate for those not yet born at the beginning of the census year	95%
Net Migrations	Net migration (in and out) of those not yet born at the beginning of the census year	117
Projected Family Households	Age-group population x projected age-specific family headship rate	79,229
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	55,881

6.2.1 Projections by 2035		
Characteristic	Data/Formula	Value
Total Projected Headship Rate	Family headship rates + non-family headship rates	41.9%
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	40,837 (Total) 20,795 (Family) 20,042 (Non-family)
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year and age group	82,312
Projected Renter Households	Projected households by type, year and age group – projected owner households by type, year and age group	52,798
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group	N/A

6.3 Population and Household Projections

6.3.1 Anticipated Population by 2035		
Characteristic	Data	Value
Anticipated population	Total	322,413
Anticipated population growth	Total	92,753
	Percentage	40.4%
Anticipated age	Average	39.9
	Median	38.3
Anticipated age distribution (# and %)	0-14	43,311
	15-19	18,382
	20-24	23,664
	25-64	178,356
	65-84	48,322
	85+	10,378

6.3.2 Anticipated Households by 2035		
Characteristic	Data	Value
Current number of households	Total	94,273
Anticipated number of households	Total	135,110
Anticipated Household Age	Average	54.0
	Median	49.4
Anticipated Households by Tenure	Renter	52,798
	Owner	82,312
Anticipated Units by Type	Total	135,110
	Single	80,740
	Semi-detached	6,291
	Row	9,007
	Apartment	38,921
Anticipated Units by Number of Bedrooms	1 bedroom	21,881
	2-bedroom	34,330
	3-bedroom	50,306
	4-bedroom	28,594
	5-bedroom	N/A
Anticipated Households by Income	Average	N/A
	Median	28,988
	Very Low	4,421
	Low	22,615
	Moderate	26,324
	High	52,763
Anticipated average household size	Total	2.4
Draft approved lots by planned housing type	Total	Single-Detached: 35 Semi-Detached: 4 Row/Townhome: 81 Apartment: 1,633 ADU: 6 Total: 1,759 *Note: the City does not collect data on approved lots. These are based on applications.
Draft approved lots by tenure	Tenant	378 *Note: the City does not collect data on approved lots. These are based on applications.
	Owner	1,381 *Note: the City does not collect data on approved lots. These are based on applications.

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

7.1 This final section aims to determine how your community anticipates using the results and findings captured in the Housing Needs Assessment to inform long-term planning as well as concrete actions that can address identified needs. Please use the following questions to describe how those linkages will be made.

- **How will this HNA inform your official community or development plan, housing policies and/or actions going forward?** For example, if the HNA identifies specific needs in your community across the housing spectrum – such as housing needed for priority populations, units for large households in denser form factors, more diverse structural types such as missing middle housing, or more affordable and higher-density housing near transit - how could actions and changes in policy and planning help address those needs?

The findings of this housing needs assessment indicated that renter households faced higher rates of affordability challenges, driven by a tightening rental supply, low vacancy rates, and rising rents. These challenges were heightened for priority populations, including young household maintainers, Indigenous people, and newcomers. Focus group participants and service providers in the Windsor-Essex area believed that newcomers in Windsor face higher rates of homelessness and hidden homelessness, which may indicate a need for increased housing supports. This Housing Needs Assessment will inform evidence-based approaches and community development initiatives that support current and future households in Windsor.

Additionally, assessments of the existing housing stock and anticipated household growth indicated the necessity for maintenance and expansion of existing infrastructure in the city. Projected growth is anticipated to increase road traffic, sanitation use, sewage, and other municipal services. The City of Windsor will use this Housing Needs Assessment to inform growth and development through applications to funding programs offered by senior levels of government, including but not limited to, the Canada Public Transit Fund and the Canada Community-Building Fund.

- **How will data collected through the HNA help direct those plans and policies as they aim to improve housing locally and regionally, and how will this intersect with major development patterns, growth management strategies, as well as master plans and capital plans that guide infrastructure investments?**

This Housing Needs Assessment study will be considered as a background study for the City of Windsor as a key tool in its evidence-based long-term approach to addressing housing needs when developing federal funding applications to address local affordable housing needs. The data collected and presented through this study will assist in the determination of how the City will consider affordable housing investment and development.

The data collected through the Housing Needs Assessment will give Council the information needed to give staff direction on how the Housing Needs Assessment will help direct future policies, master plans, and capital plans to guide infrastructure. Based on projections included in this Housing Needs Assessment, the population in the city is anticipated to increase by 40,837 households by 2035. During this period, projections estimate that Windsor will have 82,312 owner households and 52,798 renter households. In 2024, the city had 15,942 rental units in the primary rental universe. This may indicate a need for future investment to meet the growing rental housing demand.

Projections estimate that by 2035, the city of Windsor will require 135,110 dwellings. Among these dwellings, it is anticipated that the most common unit type will be single-detached dwellings (80,740 dwellings, 59.8%), followed by apartments (38,921 dwellings, 28.8%), row houses (9,007 dwellings, 6.7%), and semi-detached dwellings (6,291 dwellings, 4.7%). The city will use the findings of this report, in concert with existing and forthcoming housing strategies, official plan policies, and zoning by-laws to guide infrastructure investment and meet future needs for its residents.

- **Based on the findings of this HNA, and particularly the projected housing needs, please describe any anticipated growth pressures caused by infrastructure gaps that will need to be prioritized and addressed in order to effectively plan and prepare for forecasted growth. This can relate to any type of enabling infrastructure needed for housing, including fixed and non-fixed assets, as well as social, community or natural infrastructure that your local government has identified as a priority for fostering more complete and resilient communities.**

Examples may include:

- Will your public transit system have the capacity to meet increasing demand?
- Will your water and wastewater system have the capacity for additional connections based on the amount of new housing units that will need to be built?
- Will new roads or bridges need to be built to serve new or growing communities?
- Will new schools, parks, community or recreational centres need to be built to serve new or growing communities?
- Will broadband service and access need to be significantly expanded to help new residents and businesses connect? Are there any climate risks or impacts that will affect new growth?

Anticipated growth pressures in the city of Windsor, such as physical and social infrastructure, due to the rapid growth of the Windsor-Essex Region is expected to continue. With this growth, existing and future anticipated infrastructure gaps must be addressed to keep up with the pace of the projected number of housing units required for the city in the future. Staff identified a need for the expansion and continued maintenance of road, sanitary and storm sewer infrastructure, as well as other types of assets, to accommodate growing housing demand. Additionally, in accordance with Official Plan guidance, staff have identified a goal of increasing the access and reach

of public transportation to housing. These efforts will improve the walkability and connectivity of housing, especially affordable housing.

The findings from this Housing Needs Assessment will assist the City of Windsor in assessing the level of need for certain infrastructure throughout the community. This Housing Needs Assessment will be used to inform applications and allocate funding from senior levels of government, in anticipation of projected growth in the city. Such funding programs include, but are not limited to, the Canada Community-Building Fund and the Canada Public Transit Fund. Additionally, this effort works in concert with provincial and federal guidelines on constructing affordable housing in proximity to public transportation, and County-wide Official Plan directives towards densification.

Comments from the focus group sessions identified site servicing and capacity concerns in the City. This Housing Needs Assessment will inform the City where additional density is appropriate until these concerns can be addressed, and will inform the City where utilities need to be improved for future development.

Annex A: Relevant Links for Developing Housing Needs Projections

Data and Analysis

Housing Statistics - Statistics Canada

Population estimates, July 1, by census subdivision, 2016 boundaries (statcan.gc.ca)

Population estimates, July 1, by census metropolitan (statcan.gc.ca)

Population and demography statistics (statcan.gc.ca)

Population Projections for Canada (2021 to 2068), Provinces and Territories (2021 to 2043) (statcan.gc.ca)

Housing Market Information Portal

UrbanSim – Scenario Modeling

Reports & Publications

Housing Markets Insight - CMHC's household projections for 8 of Canada's major urban centres until 2042

CMHC - Housing Shortages in Canada Report

University of British Columbia - Housing Assessment Resource Tools (HART)

University of London - Affordability targets: Implications for Housing Supply

Nova Scotia Housing Needs Assessment Report Methodology

Ontario Land Needs Assessment Methodology

British Columbia Affordable Housing Need Assessment Methodology

Annex B: Glossary

Affordable Housing: A dwelling unit where the cost of shelter, including rent and utilities, is a maximum of 30% of before-tax household income.

Area Median Household Income: The median income of all households in a given area.

Cooperative Housing: A type of residential housing option whereby the owners do not own their units outright. This would include non-profit housing cooperatives, as stand-alone co-operatives or in partnership with another non-profit, including student housing co-ops, as well as Indigenous co-ops, including those in partnership with Indigenous governments and organizations. This does not, however, include homeownership co-ops or equity co-ops that require an investment, which along with any profit earned, is returned to co-op investors.

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).

- *Adequate* – Does not require any major repairs, according to residents. Major repairs include those to defective plumbing or electrical wiring, or structural repairs to walls, floors or ceilings.
- *Suitable* – Has enough bedrooms for the size and make-up of resident households, according to guidelines outlined in National Occupancy Standard (NOS).
- *Affordable* – All shelter costs total less than 30% of a household's before-tax income.

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

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

Supportive Housing: Prioritizes people experiencing chronic homelessness and other vulnerable people who have the highest support needs. It provides long-term affordable housing and a diversity of customized support services.

Permanent Supportive Housing: Prioritizes people experiencing chronic homelessness and other vulnerable people who have the highest support needs. It provides long-term affordable housing and a diversity of customized support services.

Purpose-Built Rental: Also known as the primary rental market or secure rentals; multi-unit buildings (three or more units) which are built specifically for the purpose of providing long-term rental accommodations.

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

Suppressed Household Formation: New households that would have been formed but are not due to a lack of attainable options. The persons who would have formed these households include, but are not limited to, many adults living with family members or roommates and individuals wishing to leave unsafe or unstable environments but cannot due to a lack of places to go.

Missing Middle Housing: Housing that fits the gap between low-rise, primarily single-family homes and mid-rise apartment buildings, typically including secondary and garden suites, duplexes, triplexes, fourplexes, rowhouses and townhouses, courtyard housing, and low-rise apartment buildings of 4 storeys or less. These housing types provide a variety of housing options that add housing stock and meet the growing demand for walkability. The missing middle also refers to the lack of available and affordable housing for middle-income households to rent or own.