

Municipality of Chatham-Kent

Strategic Housing Action Plan

May 2026



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Acronyms

AMR	Average Market Rent
ARDU	Accessory Residential Dwelling Unit
CMHC	Canada Mortgage and Housing Corporation
CMSM	Consolidated Municipal Service Manager
GMS	Growth Management Strategy
HAF	Housing Accelerator Fund
HAS	Housing Affordability Strategy
HASFG	Housing Affordability Strategy Focus Group
LGBTQ	Lesbian, Gay, Bisexual, Transgender and Queer
MCR	Municipal Comprehensive Review
PPS, 2024	Provincial Planning Statement, 2024
PPS, 2020	Provincial Policy Statement, 2020
SCHL	Société canadienne d'hypothèques et de logement
SOH	State of Housing
YIMBY	Yes In My Backyard



1.0 Introduction

1.1 Why does Chatham-Kent need a Strategic Housing Action Plan?

The Municipality of Chatham-Kent is a diverse and growing community. However, like many municipalities across Ontario, it is facing significant housing challenges, including issues of affordability, supply, and accessibility for all residents.

In 2025, the Municipality completed a comprehensive [Housing Needs Assessment](#) (HNA). This assessment provided a clear, evidence-based picture of the community's housing gaps, identifying critical needs across the entire housing continuum, from emergency shelters to affordable homeownership. The HNA, which is discussed in **Section 2.1**, highlights the specific pressures faced by vulnerable populations, including low-income households, seniors, single-parent families, and individuals experiencing homelessness.

This Strategic Housing Action Plan (SHAP) is the Municipality's direct response to those findings. It serves as a comprehensive roadmap to guide policy, investment, and partnerships over the next 25 years.

The SHAP is also a critical component of Chatham-Kent's commitments under the federal Housing Accelerator Fund (HAF). It provides the strategic framework necessary to implement the Municipality's HAF Action Plan, accelerate the development of new housing, and meet its supply targets. The Municipality has retained Dillon Consulting Limited to develop this plan in collaboration with Municipal staff, Council, and community partners.

1.2 Purpose of the Strategic Housing Action Plan

The purpose of the SHAP is to provide a clear and actionable roadmap for the Municipality of Chatham-Kent and its partners to address the housing needs identified in the 2025 HNA.

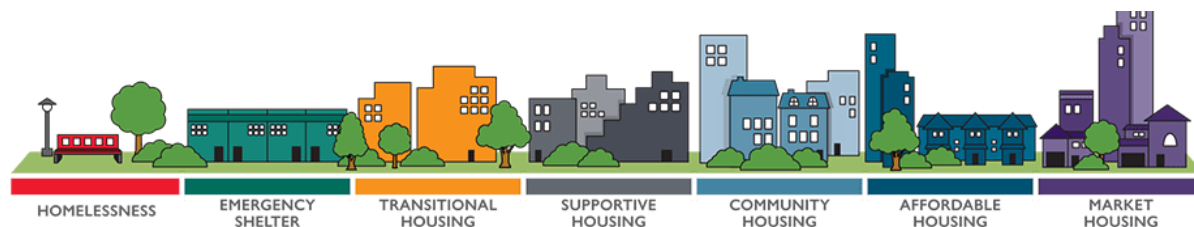
This plan is intended to guide the decisions of Council and Municipal staff and to coordinate the efforts of private, non-profit, and public sector partners. It moves from evidence to action, by translating the findings of the HNA into a focused set of goals and tangible initiatives.

The SHAP is designed to help create a healthy, equitable, and "complete" community where all residents, regardless of income, age, or background, can find a safe, suitable, adequate, and affordable place to call home.

1.3 The Housing Continuum

Addressing the housing crisis requires a clear understanding of the Housing Continuum, which is the range of housing options available to residents, from emergency shelters to market-rate homeownership. Along the housing continuum, there is an assortment of housing options and types that are critically important for different people at different times. The housing continuum¹ is illustrated in Figure 1.

Figure 1: The Housing Continuum



¹ Canada Mortgage and Housing Corporation, 2018. "About Affordable Housing In Canada". Retrieved from: <https://www.cmhc-schl.gc.ca/professionals/industry-innovation-and-leadership/industry-expertise/affordable-housing/about-affordable-housing/affordable-housing-in-canada>.



Emergency shelter: Provides an immediate place to stay while reconnecting with housing. Works best when people can enter and exit rapidly.



Transitional housing: A temporary solution that aims to bridge the gap from homelessness to more permanent forms of housing.



Supportive housing: Combines housing assistance with individualized support services that address physical, mental, developmental or substance use-related needs.



Community housing: Also known as social housing. For people living on low incomes who cannot afford market-rate apartments. May be owned or operated by governments, non-profits or co-operatives.



Affordable housing: Housing where the renter or owner spends less than 30% of their pre-tax income on their shelter.



Market housing: Housing where landlords choose what they want to charge, and owners are solely responsible for paying and maintaining their properties. There is no subsidy or discount for those with lower incomes.

1.4 Understanding The Municipality's Role

The role that the Municipality plays in providing housing along the continuum varies. In some areas, it is a coordinator, while in others, it is an operator or a direct owner. The Municipality's role across the different segments of the continuum is detailed below.

- **Emergency shelter:** The Municipality coordinates emergency sheltering needs and leads initiatives to arrange real-time responses. It partners with local agencies to provide outreach and may facilitate short-term emergency stays in specific circumstances, such as hotel placements. The Municipality also develops and implements protocols related to how homelessness is regulated.
- **Transitional housing:** The Municipality operates transitional housing and acts as a developer by working with construction companies and outreach-focused organizations to build and manage forms of housing that move people from crisis towards independence. An example of this work is “Pathways on Park”, which is a 50-unit transitional housing development that was finished and occupied in 2025.

- **Supportive housing:** The Municipality provides intensive supports to individuals who are housed but does not directly manage or operate 24/7-staffed supportive housing. It funds projects in collaboration with for-profit and non-profit partners and coordinates wraparound supports with community-based organizations.
- **Community housing:** The Municipality directly owns and operates 726 rent-geared-to-income units, manages the centralized housing waitlist, and conducts major capital repairs and retrofits to preserve the existing housing stock. It also leverages municipal land to build community housing and has leased or donated land to non-profit organizations to do the same. There are currently 774 community housing units being provided by 11 non-profit housing providers in the Municipality. However, factors such as the loss of operating subsidies after mortgage expiry, major capital repair and deferred maintenance pressures, financial viability of non-profit providers and governance and accountability challenges influence the continued provision of community housing in the future.
- **Affordable housing:** The Municipality facilitates the provision of affordable rental housing and homeownership in various ways: It operates a program that places residents into affordable rental housing units that are approximately 80% of market rent; it provides incentives to private and non-profit developers who build affordable housing through the Community Improvement Plan (CIP) and SEED funding to Chatham-Kent non-profit housing providers; and it offers forgivable loans to low-income renters to purchase their first home.
- **Market housing:** At this end of the housing spectrum, the Municipality acts as a facilitator by implementing initiatives and policies that promote the construction of market rental and ownership housing, primarily through its official plan and zoning by-law (e.g. permitting four units as-of-right). It also streamlines the development approval process for developers, offers incentives to targeted housing types on the continuum, and has some control over municipal fees and charges, which has some impact on the cost of development.



Section 4.3 contains an overview of the existing work that Chatham-Kent has undertaken to address its housing needs. **Section 4.4** provides an overview of the recommended Strategic Actions.

1.4.1 What the Municipality Cannot Control

The Municipality does not set market interest rates, construction material costs, or private sector listing prices. The Municipality can help facilitate the construction of market housing but does not partner with developers to build housing on this end of the housing continuum. Chatham-Kent has limited resources and funding opportunities to leverage to address the housing needs across the continuum. These funding sources traditionally include taxes, user fees and development charges. Municipalities across the province, including Chatham-Kent, also rely on transfers from the provincial and federal governments to offset operating costs, fund infrastructure and facilitate the fulfilment of objectives like housing provision.

The Municipality must use a combination of these funding sources to adopt a balanced budget each year and cannot borrow money for operating expenses. However, Chatham-Kent is committed to working internally and proactively with provincial and federal governments to secure the funding and support needed to implement this strategy.



2.0 Key Findings to Inform the Strategic Housing Action Plan

2.1 2025 Housing Needs Assessment

The HNA provides a comprehensive, evidence-based analysis on the local housing challenges, profiling current conditions and projecting future needs to inform long-term planning, policy and investment decision. The assessment used a mixed-methods approach, combining quantitative data from sources like Statistics Canada and Canada Mortgage and Housing Corporation (CMHC) with qualitative insights from interviews, surveys and roundtables with local stakeholders.

Based on the findings of the HNA, Chatham-Kent is currently facing an affordability crisis, with 7.2% of households in core housing need (meaning unaffordable, inadequate or unsuitable housing). Tenant households are disproportionately affected compared to owner household; the median household income for tenant households is nearly half of that of owner households, with 30.6% of tenant households spending 30% or more of their income on shelter costs.



Tenant households spend +30% of their income on shelter costs.

This financial pressure forces many tenants to apply for Rent-Geared-to-Income (RGI) housing, which has resulted in a centralized waiting list (CWL) of over 1,400 households. This household count represents a significantly higher number of total individuals currently in need of stable housing. Furthermore, these households face an average wait time of 7 years or longer, with few tenants moving out of RGI due to the limited affordable housing options elsewhere in the community.

This lack of affordable housing, coupled with increasing evictions and stagnant social assistance incomes, has also led to worsening homelessness; the number of people experiencing homelessness has increased by 171% since 2019, the majority of which are considered chronically homeless. The current emergency housing capacity fails to meet the needs of the community with priority groups, including single mothers, seniors, young adults, Indigenous people, racialized communities and individuals with disabilities facing disproportionate housing challenges.

Housing type and need are also mismatched. The overall housing stock is largely comprised of single-detached homes (76% of all housing), but there is a pressing need for smaller, affordable rental units with less demand for larger unit sizes.

The most salient of Chatham-Kent's housing needs are listed below:

- **Severe shortage of affordable rental housing:** This is the central and most pressing issue, directly contributing to homelessness and housing instability.
- **Critical deficit in supportive housing:** There is a growing shortage of, coupled with demand for, housing paired with wrap-around supports for individuals with complex needs.
- **Aging housing stock and poor adequacy:** A large portion of the Municipality's and the non-profit community housing stock is aging and increasingly inadequate, with over 73% of units built before 1980. This poses issues related to maintenance, energy efficiency and accessibility.



- **Misalignment of supply and demand:** There is a disconnect between the existing housing stock and the community’s demographic needs. While 76% of Chatham-Kent’s housing consists of single-detached homes, approximately 68.5%² of households consist of only one or two people. This mismatch means that residents in smaller households (such as seniors or young singles) remain in large, oversized homes because there is a shortage of smaller, one-bedroom units or “missing middle” options (e.g., townhomes, duplexes) in which to live. This lack of “housing mobility” prevents the turnover of larger homes for families and keeps wait times for one-bedroom RGI units at a critical level.
- **Infrastructure capacity upgrades:** The Municipality’s transit system must remain aligned with the land use planning process to support the creation of complete and connected communities. Further, aging water and wastewater infrastructure and capacity limits are cited in the HNA as constraints and must be consistent with broader municipal planning efforts to for the Municipality to continue to accommodate the forecasted housing growth.
- **Waitlist crisis:** There are at least 1,425 household applicants on the Centralized Waiting List, with 73% seeking one-bedroom units. If the trend continues, there will be over 1,600 household applicants by the end of 2026.
- **Aging population:** Seniors represent 76% of total affordable rental demand by 2050.
- **Affordability gap:** Average asking rents surged 115% (\$816 to \$1,759) between 2019 and 2024.

For the 2025 HNA, refer to **Appendix A**.

2.2 Policy and Regulatory Review

A review of the following policies, plans, strategies, and the requirements of the Municipality’s comprehensive Zoning By-law informed the development of the Strategic Actions found in **Section 4.4**.

- [Chatham-Kent Official Plan \(2009 as amended\)](#)
- [Chatham-Kent Housing and Homelessness Community Plan – 2020 to 2024](#)
- [Driving Forward Transit Strategy \(2020\)](#)
- [Chatham-Kent Strategic Plan \(2023\)](#)
- [Chatham-Kent Community Improvement Plan \(2025\)](#)

² 30,140 of the 44,030 total households are one- and two-person households, according to the 2021 Census; 13,355 of 30,140 households are one-person households, and the remaining 16,785 are two-person households.

Key Findings to Inform the Strategic Housing Action Plan

- [Chatham-Kent Water and Wastewater Master Plan Review \(2025\)](#)
- [Moving Forward: A Community Action Plan on Housing and Homelessness \(2025\)](#)
- [Chatham-Kent Comprehensive Zoning By-law 216-2009](#)

These documents describe the Municipality's existing, comprehensive strategy for development. The Official Plan sets a target that 25% of new housing will be affordable and 5% of new housing will be accessible. It supports increasing residential densities in appropriate locations, encourages a full range of housing choices, and allows for the creation of **Additional Dwelling Units** (ADUs) in urban, rural and agricultural areas. The Official Plan also includes policies that discourage the conversion of affordable housing stock to freehold tenure, if the conversion would reduce the amount of available rental housing below established affordable housing targets.

Both the Housing and Homelessness Plan and the Moving Forward Action Plan identify housing instability and homelessness as major crises, marked by long wait times and insufficient affordable and supportive housing supply. The Municipality has tried to combat these interrelated crises by amending their **Community Improvement Plan (CIP)** to encourage the construction of affordable housing and the use of innovative solutions like ADUs through the provision of grants, rebates and tax breaks.

With respect to water and wastewater, the existing master plan identifies challenges with anticipated growth. During the term of this SHAP, projected water and wastewater needs will require investment. Similarly, the Municipality's Transit Strategy identifies a growing need for enhanced service that balances coverage and cost efficiency. The strategy explicitly links the success of public transit with adherence to the Official Plan and other planning documents. It supports the use of "transit corridors" where infrastructure and land developments conducive to transit use are identified and prioritized and recommends that new fixed routes continue to be planned along these corridors.

Several staff reports were also reviewed to assess the steps the Municipality is taking as it relates to the provision of housing and the advancement of HAF initiatives. The subject of those staff reports are as follows:

- [CMHC Housing Accelerator Fund Round 2 Application \(January 13, 2025\)](#)
- [Chatham-Kent Affordable and Supportive Housing Development Options \(April 28, 2025\)](#)
- [Chatham-Kent's Affordable Housing Development Progress 2024 Update \(April 28, 2025\)](#)
- [Canada Mortgage and Housing Corporation \(CMHC\) Housing Accelerator Fund 2025 Update \(September 22, 2025\)](#)

Together, the reports outline the initiatives the Municipality will undertake as part of its successful application for HAF Round 2 funding and detail the significant progress that the Municipality has made towards the construction of affordable and supportive housing.

2.3 Engagement

This section summarizes what the Municipality heard from the community engagement that took place between November 2024 and March 2025 as part of the HNA process, whose feedback was used to inform this SHAP. The engagement methodology for the HNA included a thorough variety of consultation tactics, which involved several types of interviews, an online public survey, and broader consultation activities.

Interviews were conducted with key stakeholders from groups like affordable housing providers, legal advocates, and Municipal staff. Separate interviews focused on the direct experience and priorities of priority groups, including seniors, young adults, Indigenous Peoples, and people experiencing homelessness. The online survey received 340 responses, with the majority from Chatham residents, and covered topics such as general satisfaction with housing, quality issues (e.g., mould, poor insulation), and the high cost of housing. Other consultation activities included a second survey specifically for people with lived experience of homelessness, pop-up events, group conversations with businesses, and a public forum with 55 attendees.

The key findings highlight severe affordability stress and a need for systemic change:

- The most significant concern across the public survey was housing affordability, with 75.8% of respondents noting it is "very significant" to them. A majority of renters (50% or more) reported spending 30% or more of their gross income on housing costs, with 15.2% spending over 75%.
- Key themes for actionable items to address housing needs included fixing existing and vacant buildings, reducing "red tape" to accelerate projects, strengthening affordability protections like rent caps, introducing taxes on vacant properties, and expanding social services.
- Other persistent themes focused on the need to improve wages to match rising housing costs, diversify housing stock (e.g., tiny homes, options for seniors), and increase accountability for landlords and subsidized housing providers.
- Across all consultation activities, participants agreed on two priorities: increasing affordable housing and raising social assistance rates. Participants also emphasized that housing and health are linked, a lack of support creates instability, and that temporary housing needs on-site supports to be sustainable.

Key Findings to Inform the Strategic Housing Action Plan

For the full What We Heard Engagement Summary, refer to **Appendix B**.





3.0 Summary of Housing Targets, Trends and Forecasts

Based on the Municipal Comprehensive Review (2023), Chatham-Kent is expected to experience renewed population and housing demand growth after years of decline. Between 2021 and 2051, the population of Chatham-Kent is forecasted to increase by 13%, adding 13,900 people to reach 122,200 people. To support this growth, Chatham-Kent will require housing units. This growth, combined with rising building and land costs, has intensified housing affordability pressures for both renters and owners.

Provincial legislation (Bills 23 and 134) and the Provincial Planning Statement, 2024, introduced standardized definitions of affordability for rental and ownership housing and set out new rules for “affordable residential unit” exemptions. As of June 1, 2024, in Chatham-Kent, an affordable ownership unit is priced at \$315,400 or less, while maximum affordable monthly rents range from \$979 for a bachelor to \$1,266 for a two-bedroom unit. However, average market prices and rents now exceed these benchmarks. The average resale home price reached \$428,800 in 2025, requiring an income far above what most local households earn. Rents have increased 42% over the 2020 to 2024 period, and newly listed rents are well above the CMHC average (i.e., \$1,177). This creates a widening gap between incomes and achievable market housing options.

While Chatham-Kent has one of the lowest shares of households spending 30% or more of their income on shelter costs, housing affordability remains a challenge. In 2021, 16% of households spent more than 30% of their income on shelter, which is lower than comparable municipalities (i.e., London, Windsor, and Sarnia). Social housing waitlists nearly doubled

between 2021 and 2025, increasing from 721 to 1,403 households. These trends highlight a growing need for affordable, below-market, and deeply affordable housing options.

Between 2025 and 2050, Chatham-Kent is forecast to require 6,085 new housing units. To support a healthy community, this growth must include a balanced mix of rental and ownership options across all income levels. **Figure 2, Table 1** (following page), and **Table 2** (following page) summarize the forecasted demand and the specific affordability targets required to meet the community’s needs.

Figure 2: Current and Forecast Housing Supply

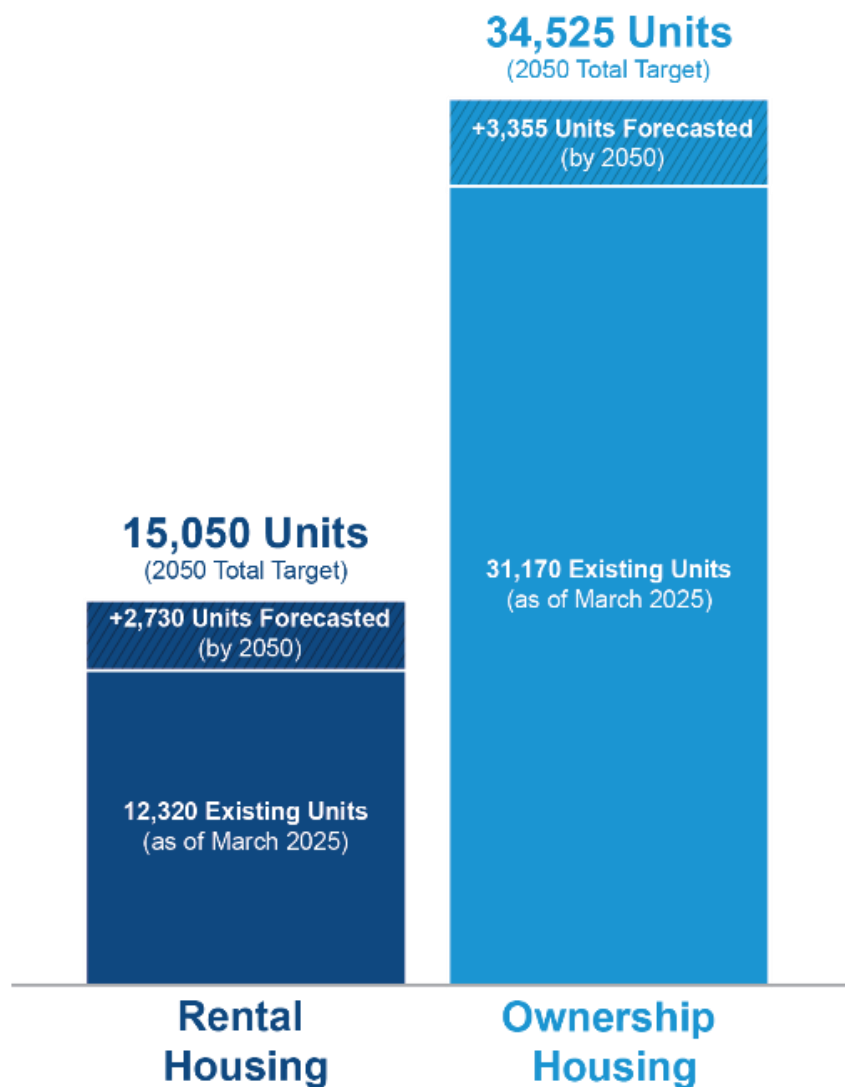


Table 1: Summary of Chatham-Kent’s Housing Demand between 2025 and 2050

Tenure	Total Units Forecasted	Affordable Units Required
Rental housing (45% of future demand)	2,730	1,085 (40% of rental demand)
Ownership housing (55% of future demand)	3,355	750 (22% of ownership demand)
Total units	6,085	1,835

Table 2 presents the breakdown of the 1,085 affordable rental units required to address different income brackets and specialized needs:

Table 2: Summary of Affordability Demand for Rental Housing

Affordability category	Percent of Affordable Demand	Estimated Households
Deeply Affordable (Under 40% of the average market rate (AMR))	7%	80
Below-Market (40% to 60% AMR)	24%	260
Below-Market (60% to 80% AMR)	43%	470
Moderate Income (80% to 100% AMR)	25%	275

It is important to note that seniors represent 76% of the total affordable rental demand, primarily concentrated in the 60% to 100% AMR categories. Further, deeply affordable units under 40% AMR make up a small share of demand among seniors. Without these targeted units, cost-burdened residents may be forced into overcrowded or substandard housing or leave the community entirely.

Without action, more households will become cost-burdened, younger adults may delay forming households, and more families may be forced into substandard or overcrowded housing. Workers may also leave the community, which would undermine population and employment goals.

Summary of Housing Targets, Trends and Forecasts

This analysis highlights the need for a balanced and diverse supply of housing that includes deeply affordable, below-market, and market-rate options, supported by strengthened municipal tools, partnerships, and incentives to meet Chatham-Kent’s long-term housing needs.

For a more detailed summary of the housing targets, trends, and forecasts prepared by Watson & Associates Economists Ltd., refer to **Appendix C**.





4.0 Vision, Goals, and Strategic Actions

The Municipality of Chatham-Kent is already a leader in addressing housing challenges and has taken significant, proactive steps to increase housing supply and affordability. Recent commitments made through the HAF, such as permitting four residential units "as-of-right" and enhancing incentives for ADUs, are a testament to this forward-thinking approach.

The SHAP builds on that powerful momentum. It does not replace these existing efforts but rather organizes, focuses, and amplifies them into a single, cohesive strategy. It provides a clear framework to ensure that all initiatives, both new and existing, are working together toward a common vision.

This section outlines that framework, which begins with a long-term vision for housing in Chatham-Kent. This vision is supported by six (6) goals that define the key pillars of the plan. Finally, the plan identifies 14 Strategic Actions and their supporting sub-actions—the concrete, implementable steps the Municipality and its partners will take to help make this vision a reality.

4.1 Vision

As part of this plan, consultation was undertaken with local stakeholders, including affordable housing providers, local non-profits, and legal advocates. In addition to this consultation, surveys were released to the public to gather their input on housing needs, quality and affordability in Chatham-Kent. Based on these inputs, along with the findings from the HNA and the policy and regulatory review, the vision for housing in Chatham-Kent is as follows:

By 2050, Chatham-Kent is a municipality whose communities are defined by housing security: Chronic homelessness is eliminated, and every resident has access to safe, affordable and, if needed, supportive housing that promotes their overall well-being and aligns with their unique needs.

4.2 Goals

Based on the vision, the following goals were created to guide the strategic actions of the SHAP, including policy and investment decisions over the next 25 years, to move away from crisis management and toward long-term systemic stability:



1. **Develop a diverse housing supply:** Facilitate the construction of all types of housing from affordable and RGI to attainable and market rate housing units, prioritizing purpose-built rentals, missing middle homes, and high-demand unit sizes (particularly one-bedroom units) to align supply with demographic needs.



2. **Achieve housing affordability and supply stability:** Reduce the percentage of households spending more than 30% of their gross income on housing, from 15.7% to under 5%.



3. **Expand supportive housing capacity:** Increase the number of permanent and transitional supportive housing units, as well as integrate necessary supports for mental health, substance abuse, and disability to meet projected demand and reduce chronic homelessness.



4. **Target core housing need:** Implement targeted financial assistance and non-market housing initiatives to reduce the rate of households in core housing need from the current 7.2%, focusing specifically on tenant households, of which 17% are in core housing need.



5. **Streamline development:** Work towards implementing a fully streamlined approval process (including pre-development funding for non-profits) and help ensure that shovel-ready land is available for high-priority residential developments.



6. **Align infrastructure with development:** By 2050, make proactive investments in municipal servicing (e.g., water and wastewater) infrastructure in growth areas and work towards aligning new developments and with long-term transit planning goals.

4.3 Building on Our Progress: 2018 to Present

Chatham-Kent has been focused on improving housing supply and affordability. This SHAP organizes and amplifies a significant existing body of work. Since 2018, the Municipality has transitioned from reactive crisis management to proactive, strategic development, investing approximately \$37.9 million in combined federal, provincial, and municipal funding to increase non-market and below-market supply (e.g., this funding helped to create 173 new rental units). The full list of housing actions completed by Chatham-Kent since 2018 can be found in **Appendix D**.

4.3.1 Progress Across the Housing Continuum

To date, the Municipality and its partners have successfully mapped dozens of initiatives onto the housing continuum:

- **Emergency and transitional housing:** Opened the Victoria Park Place emergency shelter (2020), which was subsequently replaced with the recently opened Pathways on Park transitional cabin site (2025)—a 50-cabin transitional housing program that provides 24/7 trauma-informed support.
- **Supportive housing:** Completed 32 units in partnership with Community Living Chatham-Kent and Canadian Mental Health Association (CMHA).
- **Affordable rental housing:**
 - Developed 146 occupied units of affordable and deeply affordable housing, including 17 family-dedicated units at 36 McGeorge Street in Blenheim (2025) and 22 one-bedroom units at 68 George Street in Ridgetown (2025).
 - 27 one-bedroom affordable units for seniors are under construction at 101 McNaughton Ave. W., Chatham which will be completed and ready for occupancy by summer 2026.
 - 11 family units comprised of a mixture of affordable, deeply affordable and other below-market units are currently under construction in Chatham and will be completed and ready for occupancy by end of 2026.
 - The Westcourt Boulevard, Wallaceburg project that is comprised of 72 units ranging from one to four-bedrooms and a mixture of affordable, deeply affordable and

attainable market units will be going for construction tender in spring of 2026, with construction to proceed, once the May 25th report is approved.

- Market and attainable housing:
 - Revitalized the CIP in 2020 (updated annually through 2025) to provide aggressive incentives for market rentals and ADUs; and
 - Established new as-of-right permissions for ADUs in urban and rural areas.

The HAF Momentum

Building on this foundation, Chatham-Kent secured roughly \$10 million through Round 2 of the federal HAF. This funding is currently being used to continue to evolve the system through the following eight initiatives:

- **Allow four units as of right in all fully service Primary and Secondary urban areas and encourage the construction of ADUs:** This initiative aims to accelerate the development of new housing and Additional Dwelling Units across all urban residential zones.



Progress:

At a meeting on February 24, 2025, Council approved amendments to Zoning By-law 219-2009, as amended, to add Semi-Detached Dwelling and Semi-Detached Dwelling Unit as a permitted use in Residential Low-Density Zones and establish associated performance standards. At a meeting on April 27, 2026, Council approved further amendments to the Zoning By-law to increase the number of permitted additional dwelling units in a single detached dwelling from two (2) to three (3), changing the maximum number of dwelling units within a single detached dwelling from three (3) to four (4).

- **Online Building Permit and Land Use Planning Activity Dashboard:** This initiative will lead to the procurement, configuration and deployment of an online digital dashboard that publicly reports on building permit activity and the status of various land-use planning applications. The dashboard will be embedded into the municipal website and feature an interactive map that displays where land use planning applications have been received, and additional details like the nature of the proposed development and number of units proposed.



Progress:

Scheduled to be launched in Summer 2026.

- **Introduce enhanced initiatives to accelerate the construction of affordable housing and purpose-built rentals:** This initiative involves adjusting incentives offered for affordable housing developments and market rental housing to make affordable housing more attractive to build.



Progress:

- On November 3, 2025, Council approved updates to the CIP to adjust the incentives for residential conversion, affordable housing and ADU construction where permitted in the Zoning By-law. The incentive is offered in the form of a grant based on the number of dwelling units constructed.
 - The Municipality has also implemented an [Affordable Housing Concierge / Incubator Services and SEED Funding Program](#) to support affordable housing development by providing land-use planning assistance to non-profit developers.
- **Identify high-priority sites for residential redevelopment:** This initiative establishes as-of-right permissions for identified sites to unlock their full development potential.



Progress:

The identification and approval of as-of-right permissions was presented to Council on April 27, 2026 for approval.

- **Implementation of CityView:** HAF funding has supported the implementation of a CityView Workspace / CityView Portal and Digital Plan Review “e-permitting” system. This will allow Chatham-Kent to increase permit application approvals along with demand, decrease permit processing time and will be accessible to permit applicants through the municipal website.



Progress:

Anticipated to be implemented in 2026.

- **Establish as-of-right permissions for mixed-use commercial/residential developments to four or more stories high along key corridors in urban areas:** This initiative involves undertaking policy and regulatory changes to permit as-of-right development of mixed-use commercial/residential developments of four or more storeys along key corridors in Chatham-Kent’s urban areas.



Progress:

At a meeting on December 15, 2025, Council approved amendments to Zoning By-law 219-2009 to change the maximum permitted building heights in certain Urban Commercial Zones to four storeys or 15.24 metres along with other unrelated amendments.

- **Develop, implement and maintain an Affordable Housing Strategy for all Chatham-Kent:** This initiative is to create and implement an Affordable Housing Strategy for Chatham-Kent. It involves:
 - completing a Chatham-Kent HNA; completing a Housing Strategic Plan for all the communities in Chatham-Kent;
 - updating infrastructure planning to align with the official plan growth targets and HNA; collaborating with housing providers and other levels of government;
 - encouraging the private sector to increase housing supply across the housing continuum;
 - completing an inventory and assessment of surplus and underused municipal land as well as creating a policy to leverage surplus and underused municipal lands and buildings for housing; and
 - partnering with non-profit housing providers to preserve and increase the stock of affordable housing.



Progress:

This Strategic Housing Action Plan constitutes the Housing Strategic Plan mentioned in the initiative and forms a key piece of Chatham-Kent’s overall affordable housing plan.

- **Housing Needs Assessment:** This initiative is a HAF2 requirement to be eligible to receive funding by CMHC for this program.



Progress:

A Housing Needs Assessment was completed by Tim Welch Consulting in March 2025 (refer to **Section 2.1** of the SHAP).

4.3.2 Sustaining Existing Programs

Chatham-Kent continues to operate core stabilization programs, including:

- **The [CK-ON Renovates Program](#)**, which provides funding to help low to moderate income families repair their homes to improve energy efficiency and accessibility; and
- **The [Portable Housing Benefit Program](#)**, which helps to stabilize households within private market rentals by providing a monthly benefit (i.e., ongoing rent supplements) to eligible participants to help them afford market rate rentals.

4.4 Strategic Actions

Building off Chatham-Kent’s existing momentum, the following section outlines the 14 strategic actions of the SHAP and what component of the housing continuum each strategic action/sub-action is intended to support.

1. Leverage municipally owned land for the development of affordable housing in Chatham-Kent’s Primary Urban Centres.
2. Promote middle- and higher-density housing, to help address the need for studio, one-, and two-bedroom units.
3. Streamline and simplify the development approvals process.
4. Expand the supportive housing stock.
5. Optimize financial tools and incentives for affordable (including deeply affordable) and rental housing.
6. Prevent the loss of existing affordable rental housing.
7. Implement a comprehensive education and support strategy.
8. Facilitate housing growth through proactive infrastructure planning.
9. Support affordability through integrated transit and housing.
10. Monitor and plan for student housing needs.
11. Evaluate the CK-ON Renovates Program.
12. Pro-actively engage with the Municipality’s seniors and older adults to assess their housing needs.
13. Strengthen partnerships and support community-led housing initiatives.
14. Formally evaluate and enhance the non-market housing Request for Expression of Interest (R-EOI) Process.

The strategic actions and the sub-actions required to accomplish them are described in further detail in **Table 3** on page 28. Also included in the table are:

- The SHAP goals met;
- Housing needs addressed;
- Housing continuum segment(s) impacted;
- Implementation priority for the action; and
- Key performance indicators for the sub-actions.

4.4.1 Timelines and Prioritization

The SHAP is an ambitious, long-term plan. Initiatives have been prioritized in a manner that is strategic, sequential, and impactful. The prioritization is designed to be foundational, using the first two years to make improvements to the system, start removing barriers to housing development, and address the most urgent housing crises.

This approach front-loads the lower-cost, high-impact policy and systems work, which in turn aims to enable the more complex, capital-intensive projects in the later years.

The implementation timelines are defined as follows:

Priority 1: Short term (within five years): These are the foundational and high-priority actions. They focus on addressing the most critical gaps identified in the HNA, enabling community partners, and maximizing the momentum from the HAF.

Priority 2: Medium term (five to ten years): These actions are often more complex and may require more significant capital investment or new partnerships. They build on the foundational work completed in the short term.

Priority 3: Long term (beyond ten years): These actions represent ongoing commitments or large-scale projects that require significant planning, partnership development, and funding to achieve.

These timelines serve as a guide. The Municipality will remain flexible and adaptable, ready to accelerate any action where opportunities (e.g., new funding, strategic partnerships, community readiness) arise.

Additional information on the plan's implementation, monitoring, and evaluation is in **Sections 5.0 and 6.0**, respectively.

Table 3: Strategic Actions

no.	Strategic Action and Sub-Actions	Impact(s)	Implementation Priority and Key Performance Indicators
1.	<p>Strategic Action: Leverage municipally owned land for the development of affordable housing in Chatham-Kent’s Primary Urban Centres.</p> <p>About the Strategic Action: This strategic action is designed to catalyze the development of affordable and attainable housing within Chatham-Kent by utilizing the Municipality’s own assets. Strategically identifying and dedicating suitable, currently underutilized municipally owned parcels of land, particularly within the designated Primary Urban Centres (Chatham, Wallaceburg, Tilbury, Dresden, Blenheim, Ridgetown, Wheatley) can significantly reduce the initial capital costs for housing providers and developers.</p> <p>Sub-Actions:</p> <ol style="list-style-type: none"> 1. Continue to monitor and evaluate the inventory of surplus municipal land and opportunities for land for the purpose of developing affordable housing. 2. Investigate the implementation of a Municipal Housing Facility By-law (as recommended in the Official Plan) to allow for entering into agreements, using property tax exemptions, and forming partnerships to encourage affordable housing. 3. Direct municipal land dispositions and capital funding towards projects headed by non-profit housing, and co-operative housing developers who agree to develop affordable 1- and 2-bedroom units throughout Chatham-Kent. 4. Prepare municipally owned lands for disposition by identifying existing servicing capacity (e.g., water, wastewater) and, where feasible pre-zoning for height and density to make sites “shovel-ready”. 5. Conduct a development feasibility study to determine scenarios that can be reasonably developed on municipally owned lands and identify priorities to align with the municipal growth and housing needs projections. 	<p>SHAP Goals Met:</p> <ol style="list-style-type: none"> 1. Develop a diverse housing supply. 2. Achieve housing affordability and supply stability. 4. Target core housing need. <p>Housing Need Addressed: The need to build affordable housing options.</p> <p>Housing Continuum Segment(s) Impacted: Affordable Housing.</p>	<p>Implementation Priority: Short-term priority (within five years).</p> <p>Key Performance Indicators:</p> <ol style="list-style-type: none"> 1. Affordable unit yield; 2. Municipal land utilization and disposition rate; 3. Municipal housing facility by-law utilization rate; 4. Non-profit vs. private partnership ratio; and, 5. Development lead times.

no.	Strategic Action and Sub-Actions	Impact(s)	Implementation Priority and Key Performance Indicators
2.	<p>Strategic Action: Promote middle- and higher-density housing, to help address the need for studio, one-, and two-bedroom units.</p> <p>About the Strategic Action: This strategic action aims to diversify the housing stock within the Municipality by actively encouraging and facilitating the development of middle density and high-density housing forms to address the critical shortage of smaller units.</p> <p>Sub-Actions:</p> <ol style="list-style-type: none"> 1. Include a new policy in the Official Plan to encourage the development of “middle density housing” (e.g., row houses, triplexes, fourplexes and low-rise apartments) and encourage its development in areas with existing or planned servicing, transit, and amenities. 2. Amend the zoning by-law to permit a broader range of housing forms in all low and medium density residential zones. 3. Continually monitor and respond to any changes in performance standards (e.g., heights, setbacks, etc.) to reduce barriers to developing middle- and higher-density housing. 4. Continue to advocate for additional funding from federal and provincial governments that would enable the Municipality to incentivize the development of a range of housing types. 5. Identify suitable sites to pre-zone for higher-density housing, prioritize these areas for municipal servicing, and use methods such as a “holding” provision if servicing is not yet available. 	<p>SHAP Goals Met:</p> <ol style="list-style-type: none"> 1. Develop a diverse housing supply. 2. Achieve housing affordability and supply stability. <p>Housing Need Addressed: The need to build smaller units for individuals, students and seniors.</p> <p>Housing Continuum Segment(s) Impacted: Affordable Housing, Market Housing.</p>	<p>Implementation Priority: Medium-term priority (five to ten years).</p> <p>Key Performance Indicators:</p> <ol style="list-style-type: none"> 1. Housing mix ratio; 2. Unit yield on pre-zoned high-density sites; and, 3. Amount of financial incentives secured from upper-level governments for housing development.
3.	<p>Strategic Action: Streamline and simplify the development approvals process.</p> <p>About the Strategic Action: This strategic action is focused on continuing to enhance the efficiency, predictability and transparency of the municipal development approvals pipeline.</p> <p>Sub-Actions:</p> <ol style="list-style-type: none"> 1. Explore the feasibility of delegating approval authority to senior administrative staff for: <ul style="list-style-type: none"> o Removal of holding provisions; o Temporary use by-laws; and, o Plans of Subdivision (e.g., could be limited to agreements, amendments, extensions of approval, or subdivisions of a certain area or size). 2. Establish clear requirements for the removal of “holding” provisions on lands pre-zoned for higher density (as identified in Strategic Action 2), linking the removal to the completion of a developer-funded servicing study that confirms adequate capacity. 3. Ensure that any updates to the Development Standards Manual support the implementation and delivery of diverse and more dense forms of development. 4. Prioritize development applications for affordable and deeply affordable housing. 5. As part of the next Official Plan update, consider implementing a Community Planning Permit System (CPPS) to replace traditional zoning by-laws, minor variances and site plan control with a single integrated development approval process to streamline approvals and incentivize priority housing. 	<p>SHAP Goals Met:</p> <ol style="list-style-type: none"> 5. Streamline development. <p>Housing Need Addressed: The need to attract non-profit and private investment to the Municipality.</p> <p>Housing Continuum Segment(s) Impacted: Affordable Housing, Market Housing.</p>	<p>Implementation Priority: Medium-term priority (five to ten years).</p> <p>Key Performance Indicators:</p> <ol style="list-style-type: none"> 1. Approval timeline for applications with delegated authority; 2. Approval timeline difference for affordable housing projects; and, 3. Number of site plan resubmission cycles.

no.	Strategic Action and Sub-Actions	Impact(s)	Implementation Priority and Key Performance Indicators
4.	<p>Strategic Action: Expand the supportive housing stock.</p> <p>About the Strategic Action: This strategic action is critical to addressing the needs of individuals and families who require housing coupled with comprehensive on-site or readily accessible support services.</p> <p>Sub-Actions:</p> <ol style="list-style-type: none"> 1. Amend the Zoning By-law to create flexible performance standards for a variety of housing types, including modular/cluster designs and other non-traditional unit configurations similar to the cabins constructed as part of the Pathways on Park project. 2. As part of the next Official Plan update, explore opportunities to permit supportive housing as-of-right in appropriate residential areas, supported by clear policies. 3. Continue to advocate and apply for long-term provincial and federal funding for the 24/7 case management, security and specialized support services required for supportive and transitional units. 4. Make supportive housing a priority for municipal land dispositions. 5. Execute long-term service agreements with community partners to provide the stable delivery of supports within new supportive housing stock. 	<p>SHAP Goals Met:</p> <ol style="list-style-type: none"> 1. Develop a diverse housing supply. 3. Expand supportive housing capacity. 4. Target core housing need. <p>Housing Need Addressed: The need to address the limited number of existing supportive housing units.</p> <p>Housing Continuum Segment(s) Impacted: Supportive Housing.</p>	<p>Implementation Priority: Medium-term priority (five to ten years).</p> <p>Key Performance Indicators:</p> <ol style="list-style-type: none"> 1. Supportive housing unit growth. 2. Amount of municipally owned land disposed for supportive housing.
5.	<p>Strategic Action: Optimize financial tools and incentives for affordable (including deeply affordable) and rental housing.</p> <p>About the Strategic Action: This strategic action focuses on refining Chatham-Kent’s financial toolkit to bridge the viability gap for non-market builds. It emphasizes a data-driven review of existing programs to ensure that they provide a compelling difference that incentivizes non-market housing over standard market builds.</p> <p>Sub-Actions:</p> <ol style="list-style-type: none"> 1. Evaluate and enhance the suite of direct financial incentives—including the CIP and other capital grant programs—to lessen the financial burden for non-profit developers. 2. Consider providing direct grants and/or fee waivers to support developers and property owners in building middle density housing, ADUs, not-for-profit affordable rentals or co-operative housing units. 3. Consider allowing affordable housing providers to be exempt from portions of their property tax bill to help offset the cost of acquiring and maintaining buildings, keeping rents low over the long-term. 4. Explore tiered Development Charges structures for various housing types to lower costs for high-priority builds. 5. Prioritize a multi-million-dollar annual investment in rent supplements and/or portable housing benefits within the 2028-to-2031 multi-year budget to help stabilize households in the private market. 6. Explore the use of a Municipal Capital Facilities Agreement to provide loans or grants to affordable housing projects. 	<p>SHAP Goals Met:</p> <ol style="list-style-type: none"> 2. Achieve housing affordability and supply stability. 4. Target core housing need. <p>Housing Need Addressed: The need for deep financial stability in non-market housing and immediate household stabilization.</p> <p>Housing Continuum Segment(s) Impacted: Affordable Housing.</p>	<p>Implementation Priority: Long-term priority (beyond ten years).</p> <p>Key Performance Indicators:</p> <ol style="list-style-type: none"> 1. Ratio of municipal dollars invested to the total capital value of non-market housing produced; 2. Development charge savings for developers; 3. Rent supplement stabilization rate; and, 4. Number of affordable housing projects deemed viable.

no.	Strategic Action and Sub-Actions	Impact(s)	Implementation Priority and Key Performance Indicators
6.	<p>Strategic Action: Prevent the loss of existing affordable rental housing.</p> <p>About the Strategic Action: This strategic action is focused on preserving the current inventory of affordable rental housing within the Municipality, recognizing that protecting existing units is often more cost-effective and faster than building new ones.</p> <p>Sub-Actions:</p> <ol style="list-style-type: none"> 1. Amend the Official Plan to include a clear policy that encourages the preservation of the existing community housing stock, where feasible, such as prioritizing financial and regulatory means to prevent the demolition or conversion of any non-profit or public housing site. 2. Seek Council support to establish new operating agreements with non-profit and co-operative housing providers to help ensure long-term affordability as federal/provincial agreements expire. 3. Encourage partnerships among non-profits, co-operatives, and the Municipality to address gaps in skillsets associated with managing housing portfolios (refer to Strategic Action 14). 4. Continue to work with other levels of government, such as CMHC, to preserve existing affordable units by submitting applications for relevant federal funding streams. 5. Begin collecting data on the loss of privately owned rental units to determine the net change in affordable and rental housing stock. 6. Review the Demolition Control Area By-Law to prevent the demolition of existing rental stock. 	<p>SHAP Goals Met:</p> <ol style="list-style-type: none"> 2. Achieve housing affordability and supply stability. 4. Target core housing need. <p>Housing Need Addressed: The need to preserve the affordable housing stock that currently exists.</p> <p>Housing Continuum Segment(s) Impacted: Community Housing, Affordable Housing.</p>	<p>Implementation Priority: Short-term priority (within five years).</p> <p>Key Performance Indicators:</p> <ol style="list-style-type: none"> 1. Existing subsidy retention rate; 2. Net rental stock changes; 3. Number of demolition or conversion applications for multi-unit rentals; and, 4. Amount of funding secure from upper-level governments.
7.	<p>Strategic Action: Implement a comprehensive education and support strategy.</p> <p>About the Strategic Action: This strategic action is intended to foster a supportive and knowledgeable environment that facilitates the development and acceptance of diverse housing options, particularly higher density and affordable housing.</p> <p>Sub-Actions:</p> <ol style="list-style-type: none"> 1. Revisit efforts to implement the Housing Concierge Program, focusing on providing education and the following support for non-profit housing providers: <ul style="list-style-type: none"> ○ Guidance through Chatham-Kent’s municipal approval processes; ○ Assistance with communicating with other levels of government and agencies (e.g. Conservation Authorities); and, ○ Connections to funding, including a “small unit pre-development fund” to cover initial costs for projects that prioritize studio, one-, and/or two-bedroom units. 2. Develop and implement a public awareness campaign to educate residents and stakeholders on the benefits of middle-density housing, intensification, and diverse housing forms. 3. Continue to support ongoing professional development and training for municipal staff to remain current on innovative housing policies, programs, and best practices. 	<p>SHAP Goals Met:</p> <ol style="list-style-type: none"> 1. Develop a diverse housing supply. 5. Streamline development. <p>Housing Need Addressed: The need to build affordable housing options.</p> <p>Housing Continuum Segment(s) Impacted: Affordable Housing, Market Housing.</p>	<p>Implementation Priority: Short-term priority (within five years).</p> <p>Key Performance Indicators:</p> <ol style="list-style-type: none"> 1. Concierge program uptake rate; 2. Pre-development fund utilization rate; and, 3. Public awareness and support.

no.	Strategic Action and Sub-Actions	Impact(s)	Implementation Priority and Key Performance Indicators
8.	<p>Strategic Action: Facilitate housing growth through proactive infrastructure planning.</p> <p>About the Strategic Action: This strategic action helps to ensure that Chatham-Kent’s investment in water and wastewater infrastructure serves as a foundation for new housing. By aligning land use with the Water and Wastewater Master Plan, the Municipality can unlock high-priority growth areas for development without disrupting standard engineering workflows.</p> <p>Sub-Actions:</p> <ol style="list-style-type: none"> Align the Official Plan to reflect servicing capacities identified in the Water and Wastewater Master Plan to enable as-of-right density. Utilize the infrastructure project pipeline to identify and "unlock" well-serviced urban infill sites for residential redevelopment. 	<p>SHAP Goals Met:</p> <p>6. Align infrastructure with development.</p> <p>Housing Need Addressed: The need to bridge the gap between infrastructure capacity and housing demand in Primary Urban Centres.</p> <p>Housing Continuum Segment(s) Impacted: All Segments.</p>	<p>Implementation Priority: Long-term priority (beyond ten years).</p> <p>Key Performance Indicators:</p> <ol style="list-style-type: none"> Number of infill developments; and, Ratio of new units created per kilometre of water/wastewater infrastructure.
9.	<p>Strategic Action: Support affordability through integrated transit and housing.</p> <p>About the Strategic Action: This strategic action recognizes that, for many low-income households, transportation is the second-highest expense after rent. By linking housing density to the upcoming Mobility Master Plan, the Municipality can aim to improve housing affordability.</p> <p>Sub-Actions:</p> <ol style="list-style-type: none"> Incorporate an overall target for non-market housing (e.g., affordable, Rent-Geared-to-Income, attainable housing) needed by 2050 into the upcoming Mobility Master Plan to help ensure affordable developments are situated where residents have viable transportation options. 	<p>SHAP Goals Met:</p> <ol style="list-style-type: none"> Develop a diverse housing supply. Align infrastructure with development. <p>Housing Need Address: The need to lower the total cost of living for residents in core housing need.</p> <p>Housing Continuum Segment(s) Impacted: Affordable Housing.</p>	<p>Implementation Priority: Medium-term priority (five to ten years).</p> <p>Key Performance Indicators:</p> <ol style="list-style-type: none"> Number of new affordable, RGI and/or attainable housing units built within a specified radius of a transit stop.
10.	<p>Strategic Action: Monitor and plan for student housing needs.</p> <p>About the Strategic Action: This strategic action is essential for proactively managing the housing impact associated with the municipality's post-secondary institutions (colleges and universities). Students, whether domestic or international, represent a distinct and dynamic segment of the housing market, primarily seeking affordable, short-term, and small-unit rental options (e.g., one-bedroom, shared accommodation). The Municipality should seek to better understand student housing needs, given that they often compete with residents and other students for similar types of housing.</p> <p>Sub-Actions:</p> <ol style="list-style-type: none"> Continue to engage with post-secondary institutions to monitor and understand their housing needs. Partner with post-secondary institutions to begin collecting data related to student living conditions and housing gaps. 	<p>SHAP Goals Met:</p> <ol style="list-style-type: none"> Develop a diverse housing supply. Achieve housing affordability and supply stability. <p>Housing Need Addressed: The need to build smaller units for individuals, students and seniors.</p> <p>Housing Continuum Segment(s) Impacted: Affordable Housing.</p>	<p>Implementation Priority: Medium-term priority (five to ten years).</p> <p>Key Performance Indicators:</p> <ol style="list-style-type: none"> Frequency and quality of communication with post-secondary institutions; and, Number of students housed on and off-campus.

no.	Strategic Action and Sub-Actions	Impact(s)	Implementation Priority and Key Performance Indicators
11.	<p>Strategic Action: Evaluate the CK-ON Renovates Program.</p> <p>About the Strategic Action: This strategic action encourages the Municipality to complete a comprehensive, evidence-based review of the CK-ON Renovates Program (Chatham-Kent's delivery of the provincial/federal Ontario Renovates funding). The core objective of the evaluation is to assess the program's effectiveness, efficiency, and impact to ensure it is meeting its intended goals and delivering maximum community benefit, particularly in the context of the current housing crisis.</p> <p>Sub-Action:</p> <ol style="list-style-type: none"> Evaluate the existing home repair and retrofit program, CK-ON Renovates, to understand its impact and determine whether to continue, remove, or refine it to better assist low- and moderate-income homeowners and community housing providers. 	<p>SHAP Goals Met:</p> <ol style="list-style-type: none"> Achieve housing affordability and supply stability. Target core housing need. <p>Housing Need Addressed: The need to preserve the affordable housing stock that currently exists.</p> <p>Housing Continuum Segment(s) Impacted: Community Housing, Affordable Housing.</p>	<p>Implementation Priority: Medium-term priority (five to ten years).</p> <p>Key Performance Indicators:</p> <ol style="list-style-type: none"> How much existing housing is preserved per dollar spent versus cost of loss or replacement.
12.	<p>Strategic Action: Pro-actively engage with the Municipality's seniors and older adults to assess their housing needs.</p> <p>About the Strategic Action: This strategic action recognizes the demographic shift toward an aging population and the unique, evolving housing needs of seniors and older adults. The core objective is to gather robust, current, and geographically specific data directly from the aging population to inform future housing policy, planning decisions, and resource allocation.</p> <p>Sub-Actions:</p> <ol style="list-style-type: none"> Engage with seniors and soon-to-be seniors to gain insight on what "seniors-friendly" housing means to them. Focus development efforts on barrier-free designs and mixed income models in areas with high current and projected senior populations to support aging in place and increase accessibility. Incentivize the construction of new, accessible units and smaller built forms that allow seniors to stay in their community but make larger, more expensive housing forms available for families and larger households. Diversify the housing supply through programs and policies that incentivize the formation of multi-generational housing. Include new policies under Section 2.3.4 of the Official Plan to encourage the construction of shared accommodations and broaden permissions for them in the Zoning By-law. 	<p>SHAP Goals Met:</p> <ol style="list-style-type: none"> Develop a diverse housing supply. Target core housing need. <p>Housing Need Addressed: The need to plan for the Municipality's aging population.</p> <p>Housing Continuum Segment(s) Impacted: Affordable Housing, Market Housing.</p>	<p>Implementation Priority: Medium-term priority (five to ten years).</p> <p>Key Performance Indicators:</p> <ol style="list-style-type: none"> Number of seniors and soon to be seniors reached and engaged; and Percentage of new 1-bedroom and 2-bedroom units that exceed minimum Ontario Building Code accessibility requirements.

no.	Strategic Action and Sub-Actions	Impact(s)	Implementation Priority and Key Performance Indicators
13.	<p>Strategic Action: Strengthen partnerships and support community-led housing initiatives.</p> <p>About the Strategic Action: This strategic action is founded on the recognition that solving the complex housing crisis requires a collaborative, multi-sector approach that leverages the unique expertise and resources of all community stakeholders. The core objective is to formalize, deepen, and sustain cooperative relationships with non-profit housing corporations, co-operatives, social service agencies, land trusts, and local charities.</p> <p>Sub-Actions:</p> <ol style="list-style-type: none"> 1. Continue to engage with Indigenous communities to understand their unique housing needs, as they evolve. 2. Build on existing partnerships with non-profits, co-operatives, and private developers to build more affordable, deeply affordable, and attainable housing. 3. Facilitate and encourage partnerships among non-profit and co-operative housing providers to build organizational capacity and address gaps in skillsets associated with developing and managing housing portfolios. 4. Facilitate partnerships between for-profit and non-profit housing providers. 	<p>SHAP Goals Met:</p> <ol style="list-style-type: none"> 1. Develop a diverse housing supply. 3. Expand supportive housing capacity. 4. Target core housing need. <p>Housing Need Addressed: The need to leverage partnerships to fund and develop housing options.</p> <p>Housing Continuum Segment(s) Impacted: Community Housing, Affordable Housing.</p>	<p>Implementation Priority: Short-term priority (within five years).</p> <p>Key Performance Indicator:</p> <ol style="list-style-type: none"> 1. Number of affordable housing units in the development pipeline; 2. Number of housing projects co-developed between non-profits, co-operative and private developers; and, 3. Number of Indigenous communities reached and engaged.
14.	<p>Strategic Action: Formally evaluate and enhance the non-market housing Request for Expression of Interest (R-EOI) Process.</p> <p>About the Strategic Action: This strategic action ensures that any modifications to this process are evidence-based and high-impact. By formally evaluating the R-EOI process' administrative efficiency and stakeholder outcomes, the Municipality can refine it to attract high-capacity partners while integrating new features like rent supplements and pre-development funding.</p> <p>Sub-Actions:</p> <ol style="list-style-type: none"> 1. Formally evaluate the outcomes and administrative efficiency of the Request for Expression of Interest / Request for Information (RFI) process, including administrative barriers encountered by proponents and municipal staff. 2. If it is determined (through the evaluation process in Sub-Action 1) that the Municipality will continue with the R-EOI process: <ul style="list-style-type: none"> o Review and monitor the results of the R-EOI process to include specific requests for rent supplements to maximize the delivery of deeply affordable units; o Determine whether the R-EOI process should occur on a revolving or annual bidding procedure; and, o Incorporate mandatory information sessions to educate potential proponents on municipal expectations and refined evaluation criteria. 	<p>SHAP Goals Met:</p> <ol style="list-style-type: none"> 1. Develop a diverse housing supply 4. Target core housing need 5. Streamline development <p>Housing Need Addressed: The need for a predictable, technically-supported, and financially viable pathway for non-profit and co-operative housing providers</p> <p>Housing Continuum Segment(s) Impacted: Community Housing, Affordable Housing.</p>	<p>Implementation Priorities: Medium-term priority (five to ten years).</p> <p>Key Performance Indicators:</p> <ol style="list-style-type: none"> 1. Ratio of affordable compared to attainable units secured through R-EOI process; 2. Submission quality and eligibility rate; 3. Administrative lead-team (intake to award); and, 4. Number of unique proponents participating in the R-EOI process.



5.0 Implementation

5.1 Resource-Based Implementation

The successful execution of these 14 actions is contingent upon strategic resource management. While the Municipality is a leader in housing innovation, existing staff capacity may be a primary constraint. Implementing the SHAP would require a dedicated, cross-departmental focus with committed resources and a clear governance structure.

Following the example of other successful municipalities, Chatham-Kent will evaluate and determine the appropriate resources or internal realignments needed to create a specialized Housing Implementation Team. This internal, cross-departmental group would be responsible for:

- Providing oversight on the implementation of the SHAP;
- Progressing the SHAP from a conceptual framework to a functional reality by tracking milestones and key performance indicators;
- Helping to direct existing resources and fiscal support toward the accomplishment of the SHAP's vision and goals; and
- Facilitating the essential partnerships with other government agencies, non-profit housing providers, and private sector partners to execute actions that fall outside of the Municipality's purview.

By formalizing this team under clear leadership, the Municipality helps maintain housing as a top priority while providing attention and coordination necessary to avoid delays in implementation.

5.2 Roles and Responsibilities

The successful execution of the SHAP necessitates a defined framework of shared responsibilities across multiple stakeholders:

- The Housing Implementation Team is tasked with daily oversight, technical implementation, and ongoing monitoring of key performance indicators, ensuring accountability and data-driven adjustments;
- Elected Council and governance bodies hold the critical role of setting policy direction, allocating necessary financial and human resources, and providing the political mandate required to overcome systemic hurdles; and
- Concurrently, external partners, including non-profit organizations, housing developers, and community agencies, are essential for delivering direct services, leveraging external funding, and building local housing capacity.

The alignment of these distinct but interdependent roles is key to translating strategic objectives into measurable community outcomes.

Prior to the implementation of the SHAP, additional internal discussions will be required among Municipal staff to confirm who will lead and execute the various actions of the SHAP. Further, a work plan will be developed for the achievement of the high-priority actions. Any budget impacts will be brought back to Council for approval.

5.3 Recommended 10-Year Affordable Housing Development Action Plan

To transition the SHAP from a strategic roadmap into a practical, Council-approved implementation framework, the administration has proposed a defined 10-Year Affordable Housing Development Action Plan (2026 to 2036), which is supported by Dillon Consulting. This action plan should commit the administration and Council to a realistic, measurable, and achievable development program that directly responds to the severe affordability gaps and homelessness pressures identified in the 2025 HNA. Under this framework, it is recommended that Council endorse the target creation of approximately 50 units of supportive housing and 400 units of affordable housing over the next decade.

The implementation framework in this proposed plan utilizes a phased development model designed to build a continuous pipeline of housing projects while reducing the Municipality's initial capital exposure. Phase 1 (2026 to 2028) focuses on immediate, shovel-ready priorities, including the 72-unit mixed development at 199 Westcourt Boulevard in Wallaceburg (consisting of 50 affordable and 22 attainable market rental units) and completing the detailed design for 40 to 50 supportive housing units at 110 Sandys Street in Chatham. Subsequent short- and medium-term phases will continue to expand supply by leveraging underutilized municipal land assets and executing Request for Proposal (RFP) processes to enable third-

party developments with non-profit and private partners at strategic locations, including Park Street, Churchill Street, Croydon Street, and Lacroix Street.

To achieve long-term financial sustainability and aim to minimize annual tax impacts, funding requirements should be built into future municipal budgets through a phased tax levy strategy starting in 2028. This multi-year funding model includes a 0.75% tax increase in both 2028 and 2029 dedicated to supportive housing operations and affordable housing development, a 0.50% phase-in across 2030 and 2031, and sequential 0.25% phase-ins for the budget periods of 2032 to 2035 and 2036 to 2039. These local budget impacts are strictly contingent upon securing vital upper-level government cost-matching: at least 50% of supportive housing operating costs must be provincially supported, and at least 33% of the capital builds must be federally and/or provincially supported.

For the complete breakdown of development phases, project locations, specific unit configurations, and performance reporting metrics, please refer to the fulsome 10-Year Affordable Housing Development Action Plan attached as **Appendix E**.



6.0 Monitoring and Evaluation

This SHAP is intended to be a "living document" that is actively used, monitored, and adapted over time; its success depends on continuous oversight, adaptation, and accountability. To help ensure that the plan remains relevant and effective, the Municipality is committed to a robust monitoring and evaluation framework.

To measure success, in addition to the specific performance indicators listed in the table of Strategic Actions (Section 4.4), the following key performance indicators are to be monitored annually:

- Overall number of housing units created, showing a breakdown of the following:
 - number of market housing units created;
 - number of affordable housing units created;
 - number of ownership units created; and
 - number of rental units created.
- Number of new placements on the CWL for subsidized housing.

6.1.1 Annual Monitoring

The Housing Implementation Team will actively monitor the implementation of this plan on an annual basis. This internal tracking will involve assessing progress against the established key performance indicators for strategic actions and their sub-actions, identifying and resolving barriers, and highlighting opportunities to accelerate implementation.

6.1.2 Remaining Flexible and Responsive

The housing landscape is dynamic, and the SHAP is built to be flexible. Priorities and timelines may be adjusted in response to new information, including:

- Updated data from future HNAs;
- Shifting local market conditions;
- New policies or funding programs from senior levels of government; and,
- Emerging partnership opportunities.

6.1.3 Promoting Accountability through Formal Reviews, Reporting and Evaluation

To maintain transparency and accountability to Council and the public, the following formal reviews will be conducted:



Five-year comprehensive review: This SHAP will undergo a comprehensive review and update every five years. This five-year comprehensive review will be strategically timed to align with the release of new Housing Needs Assessment data and the beginning of new Council terms, to help keep the plan a modern reflection of Chatham-Kent's housing needs.



Progress reports: The Housing Implementation Team will provide a formal progress report to Council in the second and fourth year of each review cycle. These reports will highlight key milestones and outcomes achieved, celebrate successes, and recommend enhancements to keep the plan's priorities on track.



Evaluate the SHAP's goals and actions: A core component of the review process is the ongoing evaluation of the plan's goals and strategic actions, to help ensure that they remain as targeted and effective as possible. This proactive evaluation will allow the Municipality to stay responsive to how the plan is unfolding in real time. It would include:

- **Implementation outcomes:** Reviewing the successes of completed actions to determine how effectively they are closing identified housing gaps and supporting residents;
- **Milestone velocity:** Identifying areas where milestones or housing targets are being met ahead of schedule, to enable the Municipality to pivot focus toward new or emerging high-priority initiatives;
- **Targeted refinement:** Leveraging new data and community feedback to evolve established goals into even more precise objectives; and



- **Systemic stability:** Monitoring the successful transition from reactive crisis management toward long-term systemic stability to help realize the community’s vision for housing security.

By adopting this forward-looking approach, Chatham-Kent promotes fiscal responsibility and helps municipal resources remain dedicated to the most relevant and high-impact housing solutions. Regularly refining the strategy allows the Municipality to build upon its achievements and adapt to the community’s evolving growth and prosperity. Any proposed refinements to the SHAP’s goals or actions will be presented to Council, providing a transparent framework for keeping the plan in alignment with the community's future.



7.0 Conclusion

It is recognized that the achievement of housing security for all residents of Chatham-Kent demands significant, sustained effort. The 25-year vision is to help ensure that Chatham-Kent is a place where every resident—regardless of age, income, or situation—can access housing that meets their needs and is affordable, suitable, adequate, and accessible. The actions detailed in this Strategic Housing Action Plan represent the initial, integral steps being undertaken to bridge the existing housing affordability gaps within the community.

The magnitude of the challenge dictates that success cannot be realized in isolation. The path ahead requires addressing known and emerging hurdles with an unwavering commitment to collaboration, innovation, and dedication. Through robust partnership with community stakeholders, non-profit entities, and the private sector, progress can be advanced from planning to action, thus building a more inclusive and resilient housing future for Chatham-Kent.

Appendix A

2025 Chatham-Kent Housing Needs Assessment





Municipality of Chatham-Kent

Housing Needs Assessment

March 2025

Prepared by



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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?

Municipality of Chatham-Kent Housing Needs Assessment

HNAs will allow all levels of government (federal, provincial/territorial and municipal) to use this evidence base to inform their investments in enabling and supportive 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.

INTRODUCTION AND PROJECT OVERVIEW

The Housing Needs Assessment (HNA) for Chatham-Kent presents a comprehensive analysis of the housing challenges and needs within the municipality aiming to provide evidence-based insights to inform local housing policies, strategies and interventions. This report explores the key factors affecting housing affordability, availability, and adequacy, with a focus on both the current state and future projections for the municipality.

The assessment utilizes a mixed-methods approach, combining quantitative data from various public sources, including Statistics Canada and CMHC databases, with qualitative insights gathered from interviews, surveys, and consultations with local stakeholders. These stakeholders include municipal staff, housing providers, community organizations, and residents, ensuring that both statistical trends and lived experiences are captured.

After years of flat or moderately declining population, Chatham-Kent has recently seen steady population growth, which, coupled with increasing housing demand, particularly among lower-income households, has led to significant housing challenges. The growing number of residents is seen as an overall positive for the municipality but given limited affordable housing options, population growth has placed some pressure on the local housing market. This HNA identifies key gaps in housing provision, focusing on the most vulnerable populations, including low-income families, seniors, and individuals experiencing homelessness.

This assessment is designed to provide actionable data for local policymakers and housing developers, ensuring that future housing development and investment in services aligns with the needs of the community. It aims to guide Chatham-Kent in addressing the critical shortage of affordable housing and improving the overall housing quality and accessibility for its residents. The findings will also support Chatham-Kent's advocacy for and participation in federal and provincial funding programs to accelerate affordable housing development.

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 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.

This housing needs assessment employs a mixed methods approach to provide a comprehensive understanding of housing challenges and opportunities in Chatham-Kent. By integrating qualitative and quantitative data, the study captures both statistical trends and lived experiences to inform evidence-based recommendations.

Primary data collection involved interviews and surveys with key stakeholders, including residents, housing providers, and community organizations. These qualitative methods provided valuable insights into the specific needs, barriers, and experiences of individuals navigating the local housing market. The interviews allowed for an in-depth exploration of themes such as affordability, availability, and accessibility, while the surveys helped quantify housing concerns across different demographics.

In addition to primary data collection, the study incorporates secondary data from various public databases to establish broader housing trends. Key sources include Statistics Canada Census Data, which provides demographic and socioeconomic context, and the CMHC Housing Market Information Portal, which offers insights into rental and homeownership trends. The Statistics Canada Housing Statistics Dashboard and CMHC Demographic Projections further contribute to understanding population changes and future housing needs.

By combining stakeholder perspectives with robust statistical data, this methodological approach ensures a well-rounded analysis that captures both macro-level trends and micro-level experiences. The integration of these methods strengthens the reliability of findings and enhances the capacity for informed policy development, supporting strategies to address housing needs in Chatham-Kent effectively.

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).

Assumptions

Several key assumptions guided the collection of qualitative and quantitative data for this housing needs assessment. First, it was assumed that the individuals interviewed—municipal staff, developers, housing providers, and community leaders—possess relevant expertise and firsthand knowledge of housing challenges in Chatham-Kent. Their insights provided a nuanced understanding of barriers, opportunities, and policy considerations.

For the community survey, it was assumed that the respondents represented a diverse cross-section of residents across Chatham-Kent and that their feedback reflected broader housing trends and concerns. Additionally, it was presumed that self-reported data from the survey would be accurate and that participants responded honestly about their housing situations and needs.

Regarding secondary data sources, it was assumed that datasets from Statistics Canada, CMHC, and other public databases were reliable and accurately reflected housing market trends, demographics, and affordability metrics during the time of collection. Finally, the assessment assumed that by triangulating multiple data sources—interviews, surveys, and public data—a comprehensive and balanced understanding of housing needs in Chatham-Kent could be achieved.

Overview of Methodology

Regarding the interviews, a total of 20 individuals in Chatham-Kent were contacted via email to participate in interviews for the housing needs assessment. Of these, 15 responded and provided input through various formats. Eleven individuals participated in live interviews conducted via Microsoft Teams, while four opted to respond in writing to a set of emailed questions.

Four of the interviews were conducted one-on-one, including conversations with the Mayor of Chatham-Kent, a representative from Clairvue Co-op, a representative from R.O.C.K (Reach Out Chatham-Kent), and a representative from Community Living Wallaceburg. Additionally, a Chatham-Kent staff member was interviewed individually.

Two municipal staff roundtables were held, with one session including two participants and another involving three participants. A developer roundtable was also conducted, bringing together two participants to discuss housing-related challenges and opportunities. In addition to the live discussions, three developers and a representative from the Chatham-Kent legal clinic provided written feedback.

The interviews took place over a three-week period, with the first interview conducted on January 7th and the final one on January 27th. The duration of the interviews varied, with individual interviews lasting approximately 60 minutes and roundtable discussions extending to 90 minutes. This structured yet flexible approach allowed for a range of perspectives to be captured, contributing to a well-rounded understanding of housing needs in Chatham-Kent.

The online community survey for the housing needs assessment was launched on January 6, 2025, and remained open until January 26, 2025. To maximize participation, a media release was issued to local media outlets, and outreach efforts included radio interviews and advertisements. Social media platforms were also leveraged to promote the survey and encourage public engagement.

The survey consisted of 32 questions designed to capture a broad range of housing-related experiences and concerns. 340 respondents participated, providing valuable insights into the housing challenges faced by residents of Chatham-Kent. The online survey was made accessible through various channels, including postings by the city, ensuring widespread community participation and representation in the assessment.

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.

The engagement process for priority groups in this housing needs assessment employed a mixed methods approach, integrating both qualitative and quantitative research to ensure a comprehensive understanding of the housing challenges faced by vulnerable populations. The priority groups, as identified in Section 4, included individuals experiencing homelessness, those with complex support needs, and low-income households at risk of housing instability.

To capture the experiences of these groups, targeted engagement was conducted through interviews and consultations with key service providers who work directly with affected populations. One notable interview was conducted with the Executive Director of R.O.C.K., which is a non-profit organization that was established over 5 years ago to provide outreach support for individuals in need. Initially volunteer-based and operating in Chatham twice a week, the organization quickly expanded as demand for services grew, particularly following the onset of COVID-19. In response to the increasing need, R.O.C.K. extended its services into Wallaceburg and now operates drop-in centers in both Chatham and Wallaceburg, functioning as integrated care hubs. These hubs provide a range of critical services, including food support, harm reduction services, and peer-to-peer counselling to support individuals who use substances and those living in encampments, providing critical frontline perspectives on the barriers and needs of

Municipality of Chatham-Kent Housing Needs Assessment

these populations. R.O.C.K. works closely with the Municipality of Chatham-Kent and social services, partnering directly with the municipality to provide outreach workers.

Additionally, other stakeholders representing affordable housing providers, municipal staff, and legal advocates were engaged through one-on-one interviews, roundtable discussions, and written consultations. These discussions focused on identifying service gaps, housing affordability issues, and the systemic challenges preventing vulnerable populations from securing stable housing. One key assumption that guided the engagement process with priority groups was that service providers and advocacy organizations had direct and relevant knowledge of the housing needs of their clients and could provide accurate reflections of systemic challenges. Given the difficulty of directly surveying highly marginalized populations, engagement with service providers served as a proxy for understanding their experiences.

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.

The Chatham-Kent Official Plan (CKOP) (2008)¹ is a key part of Chatham-Kent's planning policy structure. It guides land use decisions in the Municipality with the goal of reflecting the shared views of its citizens within the established Provincial planning policy framework. The Plan also allows the Municipality to evolve in a way that will contribute to Chatham-Kent's prosperity and to provide a range of opportunities to live, learn, work and play.

The CKOP guides the municipality in growth management in terms of anticipated population and housing units, identifying areas for suitable growth, while protecting prime agricultural lands from urban development.² Further, the CKOP promotes the concept of healthy communities; the Official Plan (section 2.2.1) discusses land use decisions, and community design to promote a safe, healthy, and complete community through affordable housing options.³

Additionally, the 2019 Housing and Homelessness Progress Report⁴ outlines Chatham-Kent's efforts and achievements in housing and homelessness initiatives up to that year. The data showed that from 2016 to 2019, the average resale price of homes increased by 54%, which was driven partly by external buyers (28–30% of home sales were to non-residents).⁵ This rise in prices has lessened local homeownership

¹ Municipality of Chatham-Kent. (2008). *Chatham-Kent Official Plan (Office Consolidation, Nov 2024)*. Retrieved from <https://www.chatham-kent.ca/business/planning/Documents/CK%20OP%20Office%20Consolidation.pdf>

² Ibid.

³ Ibid.

⁴ Municipality of Chatham-Kent. (2019). *Housing and homelessness report*. Retrieved from <https://www.chatham-kent.ca/localgovernment/Documents/Studies%20and%20Plans/Housing%20and%20Homelessness%202019%20Report.pdf>

⁵ Ibid.

affordability. As well, despite stable new home construction, there was no significant development in the rental housing market during that time.⁶

To address these challenges, Chatham-Kent implemented a Housing First framework, focusing on immediate housing placements followed by supportive services. In 2019, progress was achieved as 198 individuals experiencing homelessness were housed, including 72 from emergency shelters.⁷ Chronic homelessness was reduced by 49% compared to baseline levels, supported by the Built for Zero Canada initiative.⁸ Programs like Portable Housing Benefits and CK Shelter Solutions provided financial assistance, helping residents secure or maintain housing.

Subsequently, in 2020, Chatham-Kent introduced its Community Improvement Plan (CIP)⁹, which established programs aimed at encouraging private-sector investment in housing, commercial growth, and employment opportunities across the municipality. The plan includes financial incentives for projects like rental and affordable housing developments, façade improvements, and major employment projects. Key programs include property tax rebates, development charge exemptions, and grants for building or planning fee reductions. The CIP supports affordable housing by offering unique benefits for developments meeting specific criteria.

In the same year, Chatham-Kent introduced its Housing and Homelessness Community Plan 2020-2024¹⁰, which provides a strategic framework to address housing challenges and reduce homelessness in the municipality. It focuses on four priority areas: increasing affordable housing supply, promoting housing stability, reducing homelessness, and fostering partnerships. The plan employs a Housing First approach and emphasizes data-driven interventions, collaboration with community partners, and targeted support for vulnerable populations. It sets measurable goals for improving housing access, affordability, and support services.

⁶ Ibid.

⁷ Ibid.

⁸ Ibid.

⁹ Municipality of Chatham-Kent. (2020). *Community Improvement Plan (CIP) Application Guide*. Retrieved from [https://www.chatham-kent.ca/business/planning/Documents/CIP%20Application%20Guide%20\(1\).pdf](https://www.chatham-kent.ca/business/planning/Documents/CIP%20Application%20Guide%20(1).pdf)

¹⁰ Municipality of Chatham-Kent. (2020). *Chatham-Kent Housing and Homelessness Community Plan 2020-2024*. Retrieved from <https://www.chatham-kent.ca/community/housing/Documents/Chatham-Kent%20Housing%20and%20Homelessness%20Community%20Plan%202020-24.pdf>

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Moreover, Chatham-Kent works diligently to provide support programs and services. The Housing Stability Program¹¹ in Chatham-Kent supports residents at risk of homelessness by offering financial assistance for rent and utilities, eviction prevention, and connection to other community services. It aims to help individuals and families regain housing stability. The Rent Geared to Income program¹² in Chatham-Kent provides housing support to individuals and families who meet eligibility criteria, offering rent assistance based on household income. Finally, the Affordable Homeownership Program¹³ in Chatham-Kent assists eligible individuals and families in purchasing affordable homes by offering financial support and access to affordable housing options. It aims to create opportunities for homeownership and improve community stability.

Most recently, Chatham-Kent was awarded \$10,000,000 in funding from their Housing Accelerator Fund application. Chatham-Kent's application included a Housing Action Plan with initiatives designed to increase the issuance of residential building permits by at least 10% over a three-year period.¹⁴ The proposed actions align with the Council's Strategic Plan and focus on zoning reforms, infrastructure upgrades, and investments in affordable housing to foster the development of inclusive and climate-resilient communities.¹⁵

¹¹ Municipality of Chatham-Kent. (2024). *Housing Stability Program*. Retrieved from <https://www.chatham-kent.ca/community/homelessprevention/Pages/Housing-Stability-Program.aspx>

¹² Municipality of Chatham-Kent. (2023). *Chatham-Kent Rent-Geared-to-Income (RGI) Application*. Retrieved from <https://www.chatham-kent.ca/community/housing/Documents/Chatham-Kent%20RGI%20Application.pdf>

¹³ Municipality of Chatham-Kent. (2020). *Home Ownership*. Retrieved from <https://www.chatham-kent.ca/community/housing/Pages/Home-Ownership.aspx>

¹⁴ Municipality of Chatham-Kent. (2025, January 13). *Canada Mortgage and Housing Corporation (CMHC) Housing Accelerator Fund Round 2 Application*. <https://pub-chatham-kent.escribemeetings.com/filestream.ashx?DocumentId=17118>

¹⁵ Ibid.

2.2 Community Profile

Chatham-Kent has over 23 unique communities.¹⁶ Located in Southwestern Ontario, the predominantly rural community is located along the 401 Highway between Lake Erie and Lake St. Clair. It is one hour from the USA border, Windsor and London Ontario, and approximately a 3-hour drive to Toronto. It covers a large geographical area of 2,500 sq. km. Chatham-Kent's population has steadily been increasing and diversifying. As of 2024, Chatham-Kent is home to 111,703 people.¹⁷ With a population density of 44.7 people/sq. km, there is plenty of room to grow in Chatham-Kent.¹⁸ In January of 2025, the average price of homes sold was \$464,769, making home ownership relatively affordable compared to much of southern Ontario, noting the steadily rising ownership prices in Chatham-Kent over the past decade.

Over 60% of Chatham-Kent's population is between age 15 and 64.¹⁹ Local businesses are diversified with a range of small, medium, or large companies, including 169 local companies employing 50 or more people. There are approximately 2,330 small businesses employing nine or less employees.²⁰ Key sectors in CK are agriculture, health care, professional services, transportation, construction and manufacturing. On top of diverse career opportunities, Chatham-Kent's workforce enjoys an average of less than 15 minutes to commute to work, enabling the high quality of life and work-life balance that the area is known for.

Tables 2.2.1 and 2.2.2 provide population and demographic information from the 2016 and 2021 census.

2.2.1 Population		
Characteristic	Data	Value
Total Population (Number)	2016	101,647
	2021	103,988
Population Growth (Number)	Total	2,341
	Percentage	2.3%

¹⁶ Municipality of Chatham-Kent. (2025). *Chatham-Kent community profile*. Retrieved from <https://www.chatham-kent.ca/livingck/communities/Pages/CK-Community-Profile.aspx>

¹⁷ Ibid.

¹⁸ Ibid.

¹⁹ Ibid.

²⁰ Ibid.

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2.2.1 Population		
Characteristic	Data	Value
Age (Years)	Average	44.3
	Median	46.4
Age Distribution	0 - 14 years	16,555
	15 - 64 years	62,900
	65+ years	24,535
Mobility	Non-movers	91,950
	Non-migrants	5,220
	Migrants	3,540

2.2.2 Demographic Information		
Characteristic	Data	Value
Immigrants	Total	9,240
Non-Immigrants	Total	91,995
Recent Immigrants (2016-2021)	Total	845
Interprovincial migrants (2016-2021)	Total	1,085
Indigenous Identity	Total	4,245

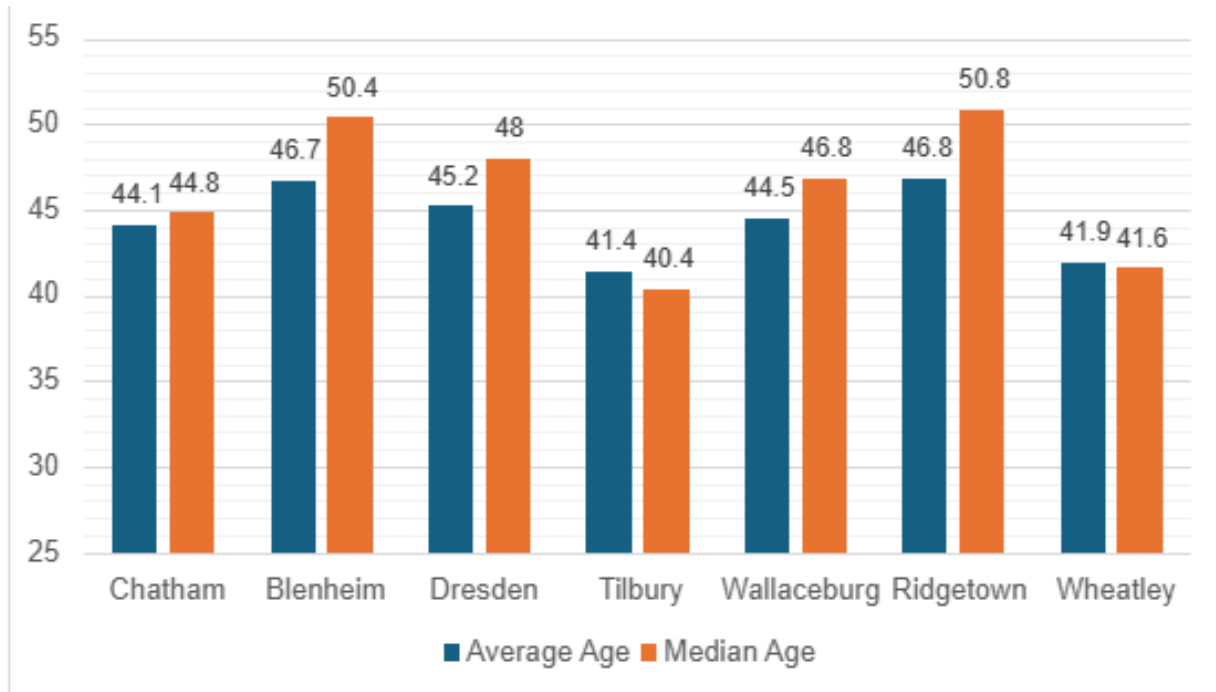
Chatham-Kent's population grew by 2.3% between 2016 and 2021, increasing from 101,647 to 103,988 residents. The average age is 44.3 years, with a median age of 46.4 years, indicating an aging population. Many residents (62,900) are between 15 and 64 years old, while 16,555 are aged 0-14 years, and 24,535 are 65+ years.

Regarding mobility, most residents (91,950) remained in the same home, while 5,220 moved within the community, and 3,540 migrated from elsewhere. The population includes 9,240 immigrants and 91,995 non-immigrants, with 845 being recent immigrants (2016-2021).

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Figures 1 through 8 present the age distributions within each of the local communities in Chatham-Kent. The data presented in these figures, illustrate that Chatham-Kent's age profile is also older than the province, with an average age of 44.3 (compared to Ontario's 41.8) and a median age of 46.4 (compared to Ontario's 41.6). This affects the types of housing needed and will prioritize smaller and accessible dwellings as the focus for new construction.

Figure 1: Average and Median Ages of Communities in Chatham-Kent (2021)²¹



²¹ Statistics Canada. (2022). *2021 Census of Population*. Government of Canada. Retrieved from <https://www12.statcan.gc.ca/census-recensement/2021/index-eng.cfm>

Figure 2: Chatham Age Distribution (2021)²²

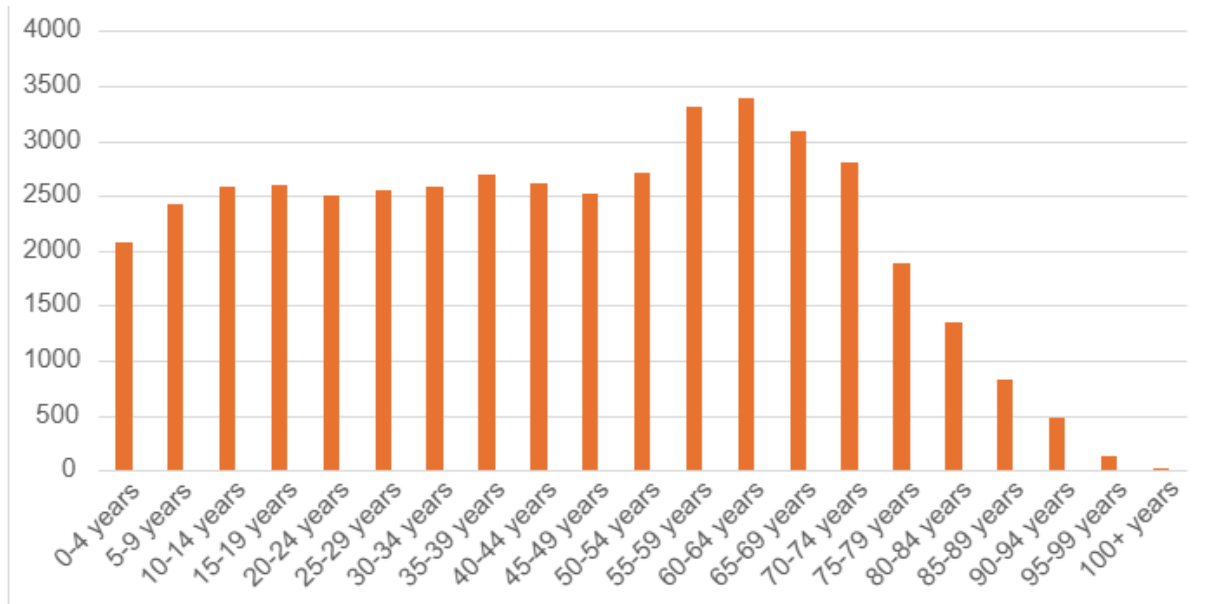
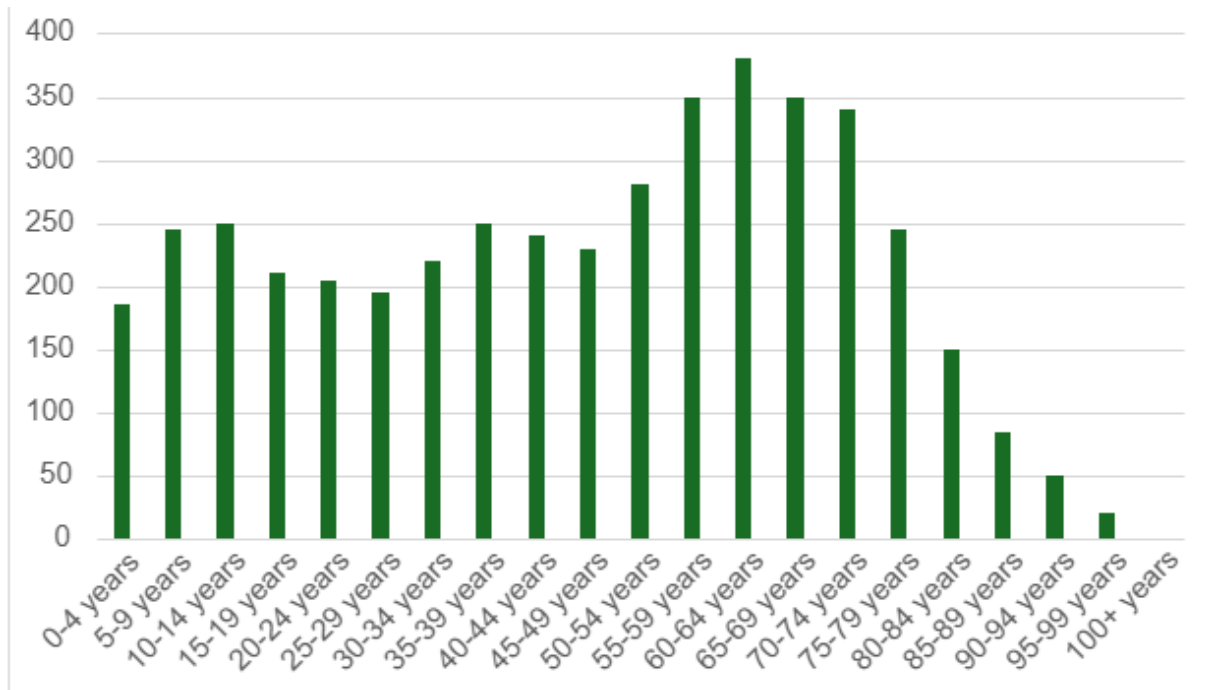


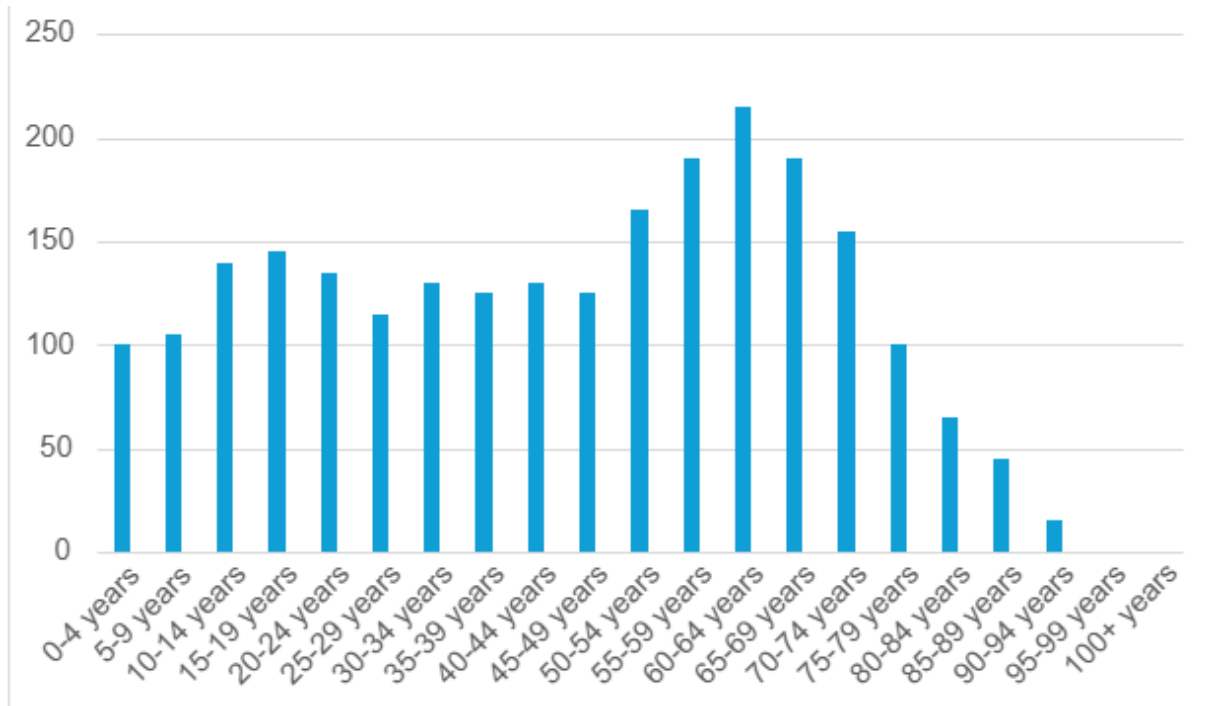
Figure 3: Blenheim Age Distribution (2021)²³



²² Ibid.

²³ Ibid.

Figure 4: Dresden Age Distribution (2021)²⁴

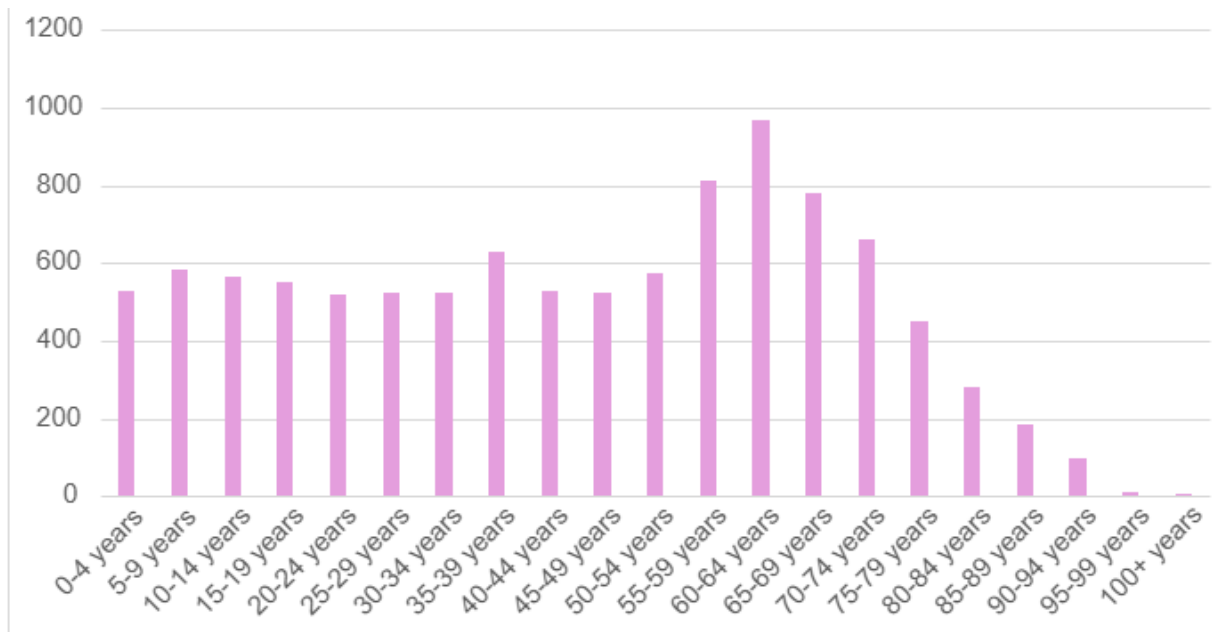


²⁴ Ibid.

Figure 5: Tilbury Age Distribution (2021)²⁵



Figure 6: Wallaceburg Age Distribution (2021)²⁶



²⁵ Ibid.

²⁶ Ibid.

Figure 7: Ridgetown Age Distribution (2021)²⁷

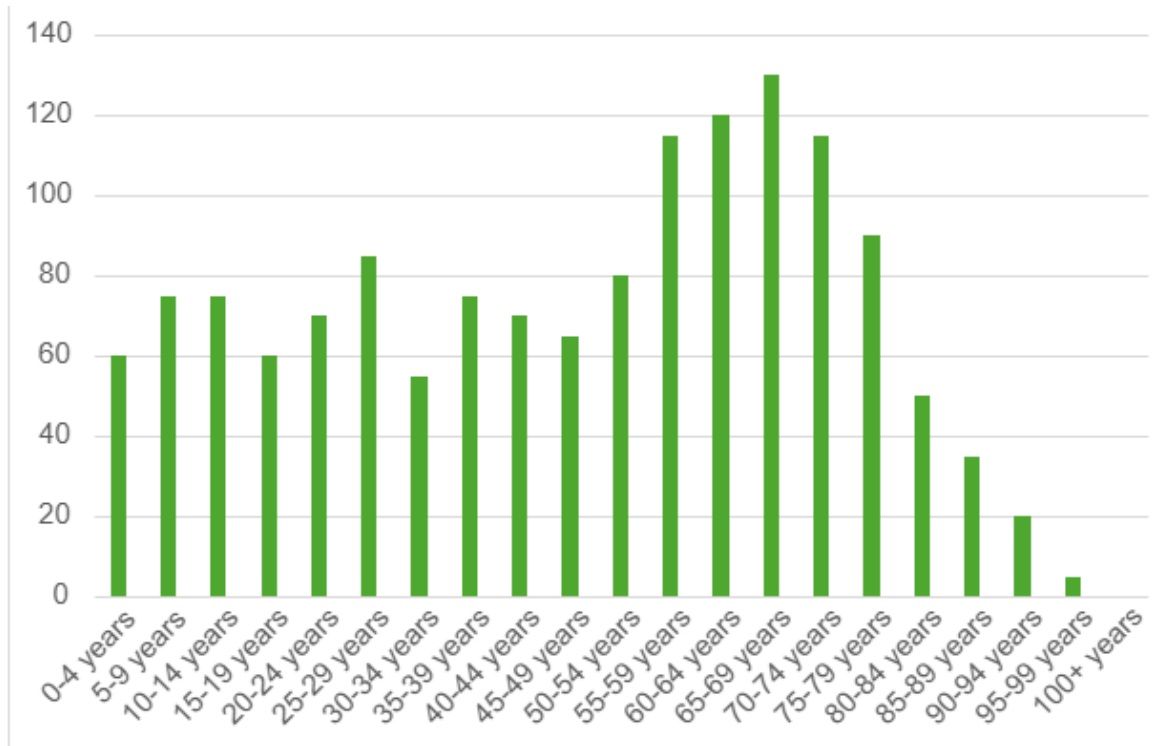
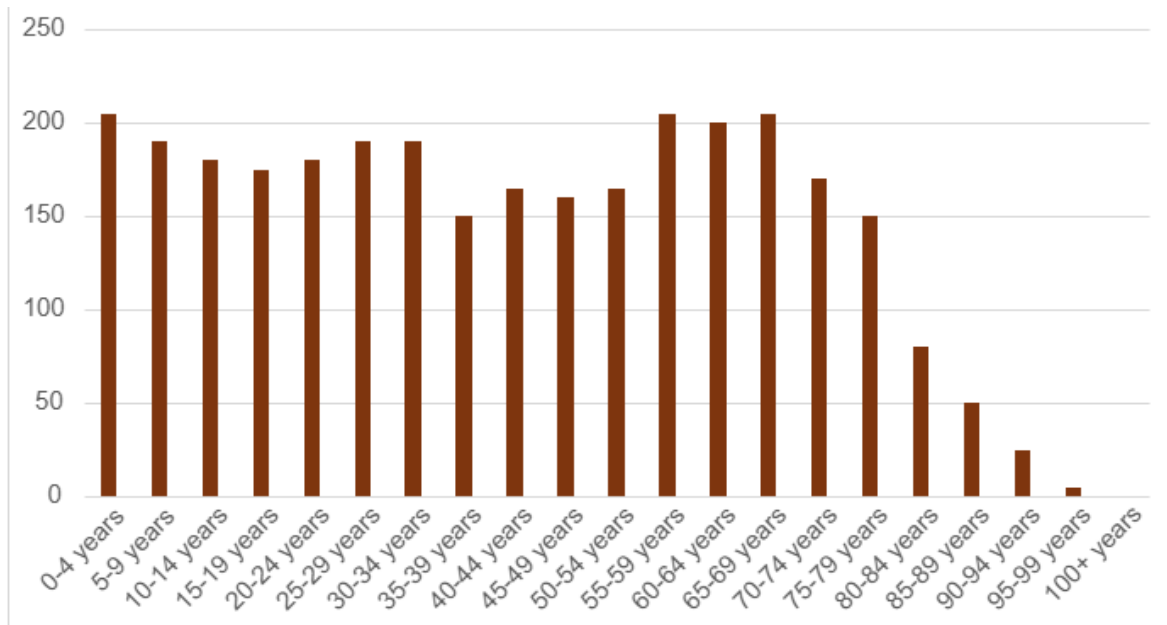


Figure 8: Wheatley Age Distribution (2021)²⁸



²⁷ Ibid.

²⁸ Ibid.

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

Chatham-Kent has experienced steady population growth and increasing diversity, both of which have significantly influenced the local housing market. The Municipality's population grew from 101,647 in 2016 to 103,988 in 2021, an increase of 2.3%. This growth has been accompanied by a rise in immigration, with 845 recent immigrants settling in Chatham-Kent between 2016 and 2021. Additionally, interprovincial migration has contributed to local demographic shifts, with 1,085 individuals moving from other provinces during the same period. These trends have placed increased demand on the housing supply, particularly for affordable rental and ownership options.

Despite its large geographic size of 2,500 square kilometers and relatively low population density of 44.7 people per square kilometer, the growing population has driven higher demand for housing, reflected in the average home price of \$464,769 as of January 2025. Compared to housing costs in nearby metropolitan areas such as Toronto, Windsor, and London, Chatham-Kent remains a more affordable alternative, making homeownership more attainable for both new and long-term residents. However, rising prices may still pose challenges for local lower-income households and first-time homebuyers.

The age distribution of the population also plays a role in shaping the housing market. With over 60% of residents between the ages of 15 and 64, there is a strong demand for housing that accommodates working professionals and families. At the same time, the Region's aging population—24,535 residents are 65 years or older—has increased the need for senior-friendly housing options, including accessible homes, supportive housing, and retirement communities.

However, as can be seen from Figures 2-8, while some communities such as Blenheim, Wallaceburg and Ridgetown have a noticeably higher number of seniors and an older age profile, the communities of Tilbury and Wheatley show a higher number of children, and middle-aged adults. These differences can have a large impact on the types of new housing needed, larger single-family homes versus smaller accessible seniors' apartments or bungalow townhouses.

Chatham-Kent's economic landscape also impacts housing demand. With a diverse range of industries, including agriculture, healthcare, transportation, and manufacturing, the Municipality supports a mix of employment opportunities that attract workers at different income levels. The presence of 169 companies employing 50 or more people, along with 2,330 small businesses, has contributed to job stability, making the area an attractive location for individuals and families seeking affordable housing and a high quality of life.

As the population continues to diversify and expand, housing development in Chatham-Kent needs to keep pace with demand. Ensuring a balanced mix of housing types—including affordable rentals, single-family homes, and senior-friendly housing—will be critical in meeting the needs of both current and future residents.

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

When analyzing housing income profiles, there are two popular approaches for analyzing the data: average and median market household income. **Average Market Household Income** refers to the total income of all households in a specific market (such as a city or region) divided by the total number of households. It represents the arithmetic mean of household incomes and can be skewed by extremely high or low incomes. For example, if a few households earn significantly higher incomes, the average will increase, even though most households may earn a more typical or lower income. This can sometimes provide a less accurate reflection of the typical household's financial situation. Whereas **Median Market Household Income** represents the middle value of household incomes when all incomes are arranged in order from lowest to highest. This means that half of all households earn less than the median, and half earn more. The median is often considered a better indicator of typical income levels because it is not affected by extreme values (very high or very low incomes). It provides a more accurate representation of the income that a "typical" household earns.

As indicated Area Median Household Income (AMHI) can be used as the primary basis for determining income brackets (as a percentage of AMHI) for this needs assessment. AMHI is the median income of all households within a specific geographic area, such as a city, county, or region. It is a critical tool used by policymakers and housing authorities to assess the economic conditions of a community and inform decisions related to affordable housing.

Consequently, Table 3.1.1 outlines the household income and profile for CK.

3.1.1 Household Income and Profile (Data from 2021 Census)		
Characteristic	Data	Value
Total number of households	2016	43,026
	2021	44,028
Household income (Canadian dollars per year)	Average	\$88,000
	Median	\$72,000
Tenant Household Income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average	\$53,550
	Median	\$44,400
Owner household income (Canadian dollars per year, Only	Average	\$100,100
	Median	\$85,000

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3.1.1 Household Income and Profile (Data from 2021 Census)		
Characteristic	Data	Value
Available at Census Agglomeration Level)		
Average household size (Number of members)	Total	2.3
Breakdown of household by size (Number of households)	Total	44,030
	1 person	13,355
	2 persons	16,785
	3 persons	5,865
	4 persons	4,835
	5 or more persons	3,185
Tenant households (Number of households)	Total	12,320
	Percentage	28%
Owner households (Number of households)	Total	31,710
	Percentage	72%
Percentage of tenant households in subsidized housing	Percentage	14.4%
Households within 800m of a higher order/high frequency transit stop or station (#)	Total	* 29
Number of one-parent families	Total	5,160
	Percentage	17.2% of families
Number of one-parent families in which the parent is a woman+	Total	3,970

²⁹ Information is not available

3.1.1 Household Income and Profile (Data from 2021 Census)		
Characteristic	Data	Value
Number of one-parent families in which the parent is a man+	Total	1,190
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI))	990
	Low (21% – 50% AMHI)	7,210
	Moderate (51 – 80% AMHI)	8,610
	Median (81% - 120% AMHI)	8,960
	High (>120% AMHI)	16,990

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?

Table 3.1.1 provides a comprehensive snapshot of the household income and composition within Chatham-Kent, offering valuable insights into the Region's demographic and housing landscape.

Household Growth

From 2016 to 2021, CK's total number of households increased from 43,026 to 44,028, reflecting a modest growth of 1,002 households. This growth indicates a stable but gradually expanding population, which may place incremental demand on the local housing market, especially for different types of housing, including rental and ownership options.

Income Distribution

The average household income in CK is \$88,000, with a median of \$72,000. The median income is notably lower than the average, suggesting that a portion of households earn significantly higher incomes, pulling the average up. The higher median income indicates that half of the households earn \$72,000 or less, which is important when evaluating affordability.

Tenant vs. Owner Household Income

Tenant households have an average income of \$53,550, with a median of \$44,400, significantly lower than owner households, which have an average income of \$100,100 and a median of \$85,000. This disparity highlights the economic divide between renters and homeowners in CK, with renters earning lower incomes. At this average household income, an affordable rent (30%) is about \$1,600 per month and at the median household income of \$44,000, it's \$1,300 per month. The difference in income levels between tenants and homeowners may also impact housing affordability and access to homeownership.

Household Size and Composition

The average household size in CK is 2.3 people, which is consistent with general trends in Canadian households. The breakdown of household size shows that most households consist of 1 or 2 people (13,355 and 16,785 households, respectively), with fewer households having larger family sizes. One-person and two-person households are the dominant types, which can influence the demand for smaller housing units, such as apartments or townhouses.

Housing Tenure

Approximately 28% of households in CK are tenant households (12,320), while the remaining 72% are owner-occupied households (31,710). This demonstrates a relatively high rate of homeownership compared to the national average. The tenant population is more likely to experience housing instability or affordability issues, as evidenced in the 2021 Census Subdivision which notes that 14.4% of tenant households living in subsidized housing.

Income Categories and Housing Affordability

The table also provides data on households categorized by income relative to the AMHI. The distribution of households by income category shows that a significant portion of the population falls into the lower income brackets:

- 990 households (2.2%) are considered "Very Low" income, earning up to 20% below AMHI.
- 7,210 households (16.4%) fall into the "Low" income category (21% – 50% of AMHI).
- 8,610 households (19.6%) are classified as "Moderate" income (51% – 80% of AMHI).
- 8,960 households (20.4%) are considered "Median" income (81% – 120% of AMHI).
- 16,990 households (38.5%) earn more than 120% of AMHI, categorized as "High" income.

This distribution highlights the disparity between higher-income households and those in lower-income brackets. Given that a large percentage of households earn less than the median AMHI, the demand for affordable housing is significant, particularly for those in the "Low" and "Moderate" income brackets.

Single-Parent Families

Single-parent families represent 17.2% of the total number of census families in private households in Chatham-Kent, with women-headed households making up a larger proportion (3,970 compared to 1,190 male-headed households). This demographic may have specific housing needs, such as affordable, larger, or more accessible housing units that can accommodate their caregiving responsibilities.

Consequently, the data in Table 3.1.1 illustrates the growing population in Chatham-Kent, with a significant portion of the population in lower income categories, which may face challenges in accessing housing they can afford. The relatively higher number of homeowners and the disparity between tenant and owner household incomes further emphasize the need for targeted housing policies that cater to low- and moderate-income households, as well as single-parent families. As CK continues to grow, the demand for affordable housing, particularly for tenants and those in the lower-income brackets, will remain a key issue for policymakers and housing developers.

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.³⁰

Based on accessible information, some of the indicators that may suggest the suppression of household formation and housing demand in Chatham-Kent were identified. However, specific data regarding direct measures of suppressed household formation (e.g., younger people living with parents) is not directly available. Indicators of suppressed household formation and housing demand include:

1. Income Disparities and Housing Affordability

The data indicates a significant income disparity between tenant and owner households. With median tenant household incomes considerably lower than those of owner households, this suggests a higher likelihood of suppressed household formation, particularly among younger populations or individuals in lower-income brackets. This demographic may be forced to remain in parental or multi-generational households due to affordability pressures.

2. Age Distribution and Household Size

The population breakdown shows that a large proportion of residents (over 60%) are between 15 and 64 years old, and households are relatively small, with the majority consisting of one or two people. While delayed household formation—particularly among younger adults who may be unable to afford independent housing—could increase the number of people living in a home, overall household sizes remain small due to the growing number of seniors, who tend to live in smaller households. Additionally, with a significant percentage of young adults possibly living with parents or in shared accommodations due to affordability challenges, we may see suppressed demand for new household formation in this demographic.

3. High Percentage of Low and Moderate-Income Households

With a substantial portion of households classified as "Low" (16.4%) and "Moderate" (19.6%) income, many may be unable to access affordable housing independently, leading to a greater likelihood of delayed or suppressed household formation. This trend

³⁰ 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.

is often seen in situations where young people or those in lower income categories delay moving out of their parents' homes, impacting the demand for housing.

3.4 Economic Conditions

Table 3.4.1 provides an overview of the labour force in Chatham-Kent, highlighting key employment statistics and workforce characteristics. This data includes the total number of workers in the labour force, with a breakdown of employment by industry, including the top 10 sectors such as healthcare and social assistance, manufacturing, and retail trade. It also presents the unemployment rate and participation rate, offering insights into the economic activity levels of the Region. Additionally, the table details the distribution of workers by employment type, including permanent, temporary, and self-employed positions, as well as commuting patterns. This information is essential for understanding the local workforce dynamics, economic trends, and transportation behaviors within Chatham-Kent.

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Number of workers in the Labour Force	Total	48,900
Number of workers by industry (Top 10 only)	Health care and social assistance	6,645
	Manufacturing	6,245
	Retail trade	5,940
	Construction	3,905
	Agriculture, forestry, fishing and hunting	3,595
	Educational services	2,980
	Accommodation and food services	2,810
	Transportation and warehousing	2,265
	Administrative and support, waste management and remediation services	2,120

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3.4.1 Economy and Labour Force		
Characteristic	Data	Value
	Public administration	2,105
Unemployment rate and participation rate (Percent)	Unemployment rate	10.7%
	Participation rate	57.4%
All classes of workers (Number)	Total	47,940
Employees (Number)	Total	41,300
Permanent position (Number)	Total	35,865
Temporary position (Number)	Total	5,430
Fixed term (1 year or more, Number)	Total	1,430
Casual, seasonal or short-term position (less than 1 year, Number)	Total	4,000
Self-employed (Number)	Total	6,640
Number of commuters by commuting destination	Within census subdivision	25,790
	To different census subdivision	40
	To different census division	5,705
	To another province/territory	30
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	33,910
	Public transit	160
	Walked	1,545
	Bicycle	290
	Other method	560

Based on the data presented and information gathered through the community engagement, Chatham-Kent has experienced notable shifts in its employment landscape, with implications for housing affordability and future housing needs.

As of 2022, 57% of the labour force is aged between 25 to 54 years.³¹ Notably, the number of apprentices has risen by 13% to 617 in 2023, and self-employment has grown by 13% to 964 between 2019 and 2023, particularly in real estate and agriculture sectors.³² Looking ahead, projections indicate that between 2023 and 2031, there will be approximately 17,600 job openings, comprising 13,750 replacements due to retirements and other reasons, and 3,810 new positions.³³

Additionally, given the fact that 18.6% of households fall in the low or very low-income category, housing affordability remains a concern. In 2020, the median monthly shelter cost for rented dwellings was \$870, and the average rent for purpose-built rental units was \$869 per month. With an average tenant household income of \$53,550 and a median tenant household income of \$44,400, households allocating 30% of their income to housing—a common affordability benchmark—would have \$1,339 per month at the average income level and \$1,110 per month at the median income level available for housing costs. This suggests that while average rents may be within reach for some, they could be burdensome for lower-income households.

Local Economy, Property Taxes and the Impact on Housing Affordability

A recurring theme throughout the public engagement with developers and municipal staff was property taxes.

Property taxes are an economic tool used to increase municipal revenue stream to pay for a wide array of municipal services and programs. Chatham-Kent takes a consultative approach to designing the annual budget to help capture the public's priorities and gauge property tax increase tolerances. Raising property taxes is not popular with many residents, yet persistent community demand for high quality public services and investments in new and renewed infrastructure place pressure on the Municipality's finances.

Chatham-Kent's rising property taxes reflect the municipality's efforts to balance financial pressures with service delivery and community needs. The approved 4.99% tax increase for 2025 supports ongoing municipal services and initiatives addressing

³¹ Chatham-Kent Workforce Planning Board. (2023). *2023 Chatham-Kent Labour Market and Planning Development Report*. Retrieved from <https://www.ckworkforce.ca/researchreports/Documents/2023%20CK%20LLMPD%20Report.pdf>

³² Ibid.

³³ Ibid.

social challenges, such as homelessness and infrastructure maintenance.³⁴ However, the municipality's multi-year budget process projects potential increases in the coming years, with property taxes expected to rise by 7.70% in 2026, and 7.30% in 2027, averaging 7.17% annually over the four-year period.³⁵

These tax hikes are driven by inflation, increased service costs/demands, and investments in housing, infrastructure, and social programs. While necessary for sustaining and enhancing services, these increases may pose challenges for homeowners, particularly in a municipality already facing economic pressures and affordability concerns. The municipality's approach reflects a broader trend in Ontario, where local governments are raising property taxes (often due to the need to assume services typically funded by senior governments) to meet service demands and fund new initiatives, despite potential financial strain on residents.

Residents expressed in the community survey that rising property taxes are making homeownership more expensive for them. This was especially true of those homeowners that are retired and on fixed pensions. Combined with higher costs of living, some residents expressed the need for some form of rebate or tax credit program to help older homeowners. Others noted that continuous property tax increases are causing some homeowners to make difficult choices for their families, including leaving Chatham-Kent to find housing that is more affordable for them.

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?

Labour conditions in Chatham-Kent have notable implications for both housing supply and demand in the Region. The workforce in Chatham-Kent is diverse, with a significant portion of workers employed in sectors such as healthcare and human/public services, manufacturing, retail trade, and agriculture. However, the presence of precarious employment, including a relatively high percentage of temporary, casual, and seasonal workers, can have significant effects on housing demand and affordability.

1. Precarious Employment

Chatham-Kent has 9,430 workers in temporary, fixed-term, casual, and seasonal positions. This type of employment contributes to housing insecurity and volatility. Workers in such precarious employment are less likely to have stable, long-term

³⁴ Sydenham Current. (2024, November 28). *Chatham-Kent Council approves 4.99% tax increase*. Retrieved from <https://sydenhamcurrent.ca/2024/11/28/chatham-kent-council-approves-4-99-tax-increase>

³⁵ Let's Talk Chatham-Kent. (2024). *Budget 2025 annual update*. Municipality of Chatham-Kent. Retrieved from <https://www.letstalkchatham-kent.ca/budget-2025-annual-update>

incomes, making it more difficult for them to secure permanent housing. As a result, there may be increased demand for affordable, flexible housing options such as rental units, especially for workers in industries like agriculture, construction, and hospitality. Housing affordability may be strained, as these individuals are often unable to meet the income thresholds required for homeownership or to commit to long-term leases.

2. Reliance on Seasonal Work (Agriculture and Tourism)

A significant portion of the local workforce is employed in agriculture and tourism, both of which are highly seasonal industries. Seasonal employment in agriculture (with 3,595 workers in the sector) and accommodation/food services (2,810 workers) can contribute to fluctuating housing demand. During peak seasons, demand for housing may spike, especially for temporary workers who may require short-term rentals or accommodations. Conversely, during off-seasons, housing demand could decline, affecting the rental market and potentially leading to periods of vacancy in certain housing units. This creates challenges for landlords, particularly in ensuring stable occupancy rates and consistent rental incomes.

Additionally, CK employers have relied on Temporary Foreign Workers (TFWs) to fill employment gaps. While historically and mostly used to supplement agricultural operations, recently TFWs have been approved in other sectors. For example, ConAgra had 127 TFWs approved for its food processing centre in Dresden, and the restaurant sector has also started to increase its use of TFWs, with over 100 TFW positions being approved in CK in 2023.³⁶ Additionally other sectors are using TFWs too, including health care and personal services. The key difference between the historical use of TFWs for agricultural, is that farm workers typically have housing provided to them by their employer, whereas the other sectors do not provide housing.

3. Commuting Patterns and Housing Demand

The data shows that a substantial portion of Chatham-Kent's workforce (25,790 workers) commutes within the census subdivision, while another 5,705 commutes to different census divisions. This high level of commuting may indicate that workers are seeking more affordable housing options in Chatham-Kent while working in other municipalities or industries outside the area. This trend suggests that while housing demand may remain relatively high in certain sectors, there may be a preference for more affordable or less transient housing in suburban or rural parts of the Municipality.

4. Income Constraints

The workforce in Chatham-Kent exhibits a mix of permanent and self-employed workers, but the median income levels, particularly for those in precarious or low-income employment, may constrain their ability to afford homeownership. The average

³⁶ Ibid.

income for tenant households in the municipality is significantly lower than that of owner households, with many workers in low- and moderate-income brackets. This can place downward pressure on the demand for homeownership and increase the reliance on the rental market.

More recently, it is important to note that in 2023 the average monthly number of persons employed in CK dropped by 2,800 (a 5% decline).³⁷ This pushed up the unemployment rate to 6.8% after its recent low of 4.3% in 2022. Fortunately, an updated job demand forecast for CK indicated that there will be a need to fill nearly 17,600 jobs between 2023 and 2031.³⁸

3.6 Households in Core Housing Need

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

- A household is below one or more of the national adequacy, suitability and affordability standards; and,
- 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 affordable when housing costs less than 30% of before-tax household income. Housing is suitable when there are enough bedrooms for the size and make-up of the household. Housing is 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, 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](#))

³⁷ Ibid.

³⁸ Ibid.

Figure 9 provides a snapshot of household income categories and affordable shelter costs in Chatham-Kent, which can help analyze the prevalence of core housing need in the Region and project future housing needs.

Figure 9: Income Categories and Affordable Shelter Costs³⁹

Chatham-Kent MU (CSD, ON)			
Income Category	% of Total HHs	Annual HH Income	Affordable Shelter Cost (2020 CAD\$)
Area Median Household Income		\$71,000	\$1,775
Very Low Income (20% or under of AMHI)	1.51%	<= \$14,200	<= \$355
Low Income (21% to 50% of AMHI)	16.86%	\$14,200 - \$35,500	\$355 - \$888
Moderate Income (51% to 80% of AMHI)	20.3%	\$35,500 - \$56,800	\$888 - \$1,420
Median Income (81% to 120% of AMHI)	21.15%	\$56,800 - \$85,200	\$1,420 - \$2,130
High Income (121% and more of AMHI)	40.17%	>= \$85,201	>= \$2,130

This data highlights the distribution of households in Chatham-Kent across various income categories based on their percentage of the AMHI, which is \$71,000. It also outlines the corresponding affordable shelter costs for each income group.

- **Very Low-Income Households** (≤20% of AMHI): Representing only 1.51% of households, this group earns \$14,200 or less annually and can afford shelter costs of \$355 or less. This indicates that very low-income households are at extreme risk of experiencing housing insecurity due to their limited housing budget.
- **Low-Income Households** (21%-50% of AMHI): Comprising 16.86% of households, this group earns between \$14,200 and \$35,500 annually, with affordable shelter costs ranging from \$355 to \$888. A significant portion of low-income households is likely to face challenges accessing adequate housing within their affordability range.
- **Moderate-Income Households** (51%-80% of AMHI): Making up 20.3% of households, this group earns between \$35,500 and \$56,800 annually and can afford shelter costs between \$888 and \$1,420. While less vulnerable than low-

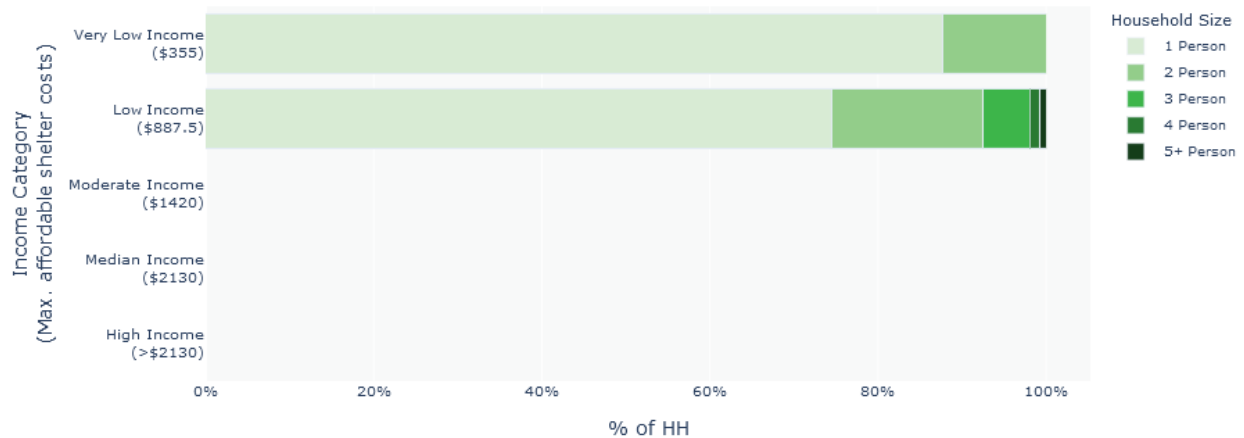
³⁹ Housing Assessment Resource Tool. (n.d.). *Housing needs assessment tool*. Housing Assessment Resource Tool. University of British Columbia. <https://hart.ubc.ca/housing-needs-assessment-tool/?cst>

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income households, moderate-income families may still struggle with rising housing costs, particularly in high-demand areas.

- Median-Income Households** (81%-120% of AMHI): Representing 21.15% of households, this group earns between \$56,800 and \$85,200 annually, with affordable shelter costs ranging from \$1,420 to \$2,130. These households generally have better access to adequate housing but may face challenges as housing prices and rents continue to increase.
- High-Income Households** ($\geq 121\%$ of AMHI): The largest group, accounting for 40.17% of households, earns over \$85,200 annually and can afford shelter costs exceeding \$2,130. These households are less likely to experience housing affordability issues, though they may still be impacted by overall market conditions.

Figure 10: Percentage of Households in Core Housing Need, by Income Category and Household Size (2021)⁴⁰



⁴⁰ Ibid.

Figure 11: Affordable Housing Deficit (2021)⁴¹

Chatham-Kent MU (CSD, ON)						
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 (\$355)	320	45	0	0	0	365
Low Income (\$887)	1,980	480	150	30	20	2,660
Moderate Income (\$1420)	0	0	0	0	0	0
Median Income (\$2130)	0	0	0	0	0	0
High Income (>\$2130)	0	0	0	0	0	0
Total	2,300	525	150	30	20	3,025

Additionally, as seen in Figure 10 and 11, a sizable portion of Chatham-Kent's population (38.4%) falls within the very low, low, and moderate-income categories, which suggests a substantial risk of core housing need within these groups. For these households, affordable housing is likely to be a major concern, as they are at higher risk of being unable to access housing that is adequate, suitable, and affordable without spending more than 30% of their income on shelter.

The moderate-income and lower-income households may represent a key target group for affordable housing initiatives, including new builds, rent subsidies, or other forms of housing support. There is likely to be increasing pressure on the housing market, particularly in terms of rental supply, as these households compete for housing that falls within their price range.

Figure 11 further highlights the significant representation of single-person households among very low- and low-income households in Chatham-Kent. Of the 3,025 households in these income categories, 2,300 (over 75%) are single-person households. Specifically, 320 single-person households fall into the very low-income category, and 1,980 single-person households fall into the low-income category.

⁴¹ Ibid.

Two-person households represent 525 households in these income groups, with the vast majority (480) classified as low income. Larger households, those with three or more people, are far less common in these categories, with only 200 total households in this range. Households with 4+ members make up a small proportion of low-income households, with only 50 falling into this category.

As such, addressing the core housing needs of these lower- and moderate-income households will be a critical challenge for Chatham-Kent, requiring a focus on increasing affordable housing availability, particularly rental options, and ensuring that housing development aligns with the needs of the Region's diverse population.

Figure 12: Affordability for Household by number of bedrooms (2021)⁴²

Chatham-Kent MU (CSD, ON)						
Max. affordable cost	1 Bedroom Homes	2 Bedroom Homes	3 Bedroom Homes	4 Bedroom Homes	5 Bedroom Homes	Total
\$355	360	0	0	0	0	360
\$887	2,170	345	95	0	0	2,610
\$1420	0	0	0	0	0	0
\$2130	0	0	0	0	0	0
>\$2130	0	0	0	0	0	0
Total	2,530	345	95	0	0	2,970

Figure 12 shows the affordable housing deficit, as it relates to the size of units needed, and the maximum affordable costs to satisfy the existing deficit. 1-bedroom homes at a maximum cost of \$887 are the most in demand with 2,170 needed to satisfy the affordable housing deficit. This aligns with the high number of one-person households in core housing need. There is a need for 360 deeply affordable 1-bedroom units with a maximum rent of \$355, a need for 345 2-bedroom units at a maximum cost of \$887, and a need for 95 3-bedroom units also at a maximum of \$887.

Moreover, Table 3.6.1 provides a breakdown of households in core housing need, drawn from the 2021 Canada Household Census.

⁴² Ibid.

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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	6,715
	Percentage	15.7%
Affordability – Owner and tenant households spending 30% or more on shelter costs and in core need (# and %)	Total	2,840
	Percentage	6.7%
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	3,750
	Percentage	30.6%
Affordability – Tenant households spending 30% or more of income on shelter costs and in core need (# and %)	Total	1,940
	Percentage	4.6%
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	2,960
	Percentage	9.7%
Affordability – Owner households spending 30% or more of income on shelter costs and in core need (# and %)	Total	895
	Percentage	2.1%
Adequacy – Owner and tenant households in dwellings requiring major repair (# and %)	Total	3,180
	Percentage	7.2%
Adequacy – Owner and tenant households in dwellings requiring major repair and in core need (# and %)	Total	465
	Percentage	1.1%
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	1,185
	Percentage	9.6%

Municipality of Chatham-Kent Housing Needs Assessment

Adequacy – Tenant households in dwellings requiring major repairs and in core need (# and %)	Total	290
	Percentage	0.7%
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	1,990
	Percentage	6.3%
Adequacy – Owner households in dwellings requiring major repairs and in core need (# and %)	Total	180
	Percentage	0.4%
Suitability – Owner and tenant households in unsuitable dwellings (# and %)	Total	1,530
	Percentage	3.5%
Suitability – Owner and tenant households in unsuitable dwellings and in core need (# and %)	Total	80
	Percentage	0.2%
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	755
	Percentage	6.1%
Suitability – Tenant households in unsuitable dwellings and in core need (# and %)	Total	65
	Percentage	0.1%
Suitability – Owner households in unsuitable dwellings (# and %)	Total	770
	Percentage	2.4%
Suitability – Owner households in unsuitable dwellings and in core need (# and %)	Total	0
	Percentage	0%
Total households in core housing need	Total	3,025
Percentage of tenant households in core housing need	Percentage	17%
Percentage of owner households in core housing need	Percentage	3.3%

Municipality of Chatham-Kent Housing Needs Assessment

Household data in Chatham-Kent reveals significant challenges in housing affordability, adequacy, and suitability. Affordability is the most prominent issue, affecting 6,715 households, or 15.7% of the total population. A deeper look shows that 9.7% of owner households (2,960) and 30.6% of tenant households (3,750) are spending 30% or more of their income on shelter costs, indicating that rent increases and homeownership costs are outpacing income growth. This disparity suggests that rising rents and to a lesser extent property values and housing costs are placing a considerable financial burden on tenant households as well as homeowners.

Adequacy concerns are also notable, with 3,180 households (7.2%) living in homes that require major repairs. A significant portion of this issue affects tenant households, with 1,185 (9.6%) living in dwellings that are in need of significant repairs, compared to 1,990 (6.3%) of owner households. This discrepancy highlights the fact that renters are more likely to experience inadequate housing conditions, possibly due to lower-income levels and fewer housing options that meet higher standards of quality, however housing adequacy remains a significant issue for both renters and owners.

In terms of suitability, 1,530 households (3.5%) are living in homes that are too small for their needs, with an insufficient number of bedrooms for the size of the household. Again, tenant households are more likely to face this issue, with 755 (6.1%) of them living in unsuitable dwellings, compared to 770 (2.4%) of owner households. This suggests a mismatch between household size and available housing, particularly among tenants, who may be unable to afford larger units that meet their family's needs.

In total, 3,025 households (7.2% of the total) fall under the category of core housing need, as they are affected by at least one of the key factors: affordability, adequacy, or suitability, with local housing that meets those standards unavailable to them. The data indicates that tenant households face a much greater proportion of these issues, with 17% (approximately 2,086) of them in core housing need, compared to a much smaller number of owner households. This points to a broader trend in Chatham-Kent where tenants, particularly those with lower incomes, are struggling to find affordable and adequate housing.

In sum, the data illustrates that while households face challenges in housing quality, affordability remains the central issue for both homeowners and renters in Chatham-Kent. The Municipality faces significant housing needs that must be addressed to ensure that all households have access to safe, adequate, and affordable housing. There is a pressing need for policies that focus on improving housing affordability, especially for tenants, while also ensuring that households have access to housing that meets basic standards of quality and suitability.

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

Chatham-Kent Centralized Waiting List

A key indicator of housing need for those with low to moderate incomes is the number of people waiting for affordable, subsidized housing on Chatham-Kent's centralized waiting list.

The provincial *Housing Services Act, 2011*, (HSA) requires that all 47 designated Service Manager areas (including Chatham-Kent) maintain a centralized waiting list from which applicants will be housed in housing owned by the municipality or local non-profit and co-operative housing providers in the Chatham-Kent. The HSA prescribes that several "priority" applicants be housed ahead of others who are selected chronologically from the waiting list.

A Special Priority Policy (SPP) has been established in the HSA that states that those deemed eligible under the policy are to be housed before all other applicants. The SPP applies primarily to victims of abuse and human trafficking.

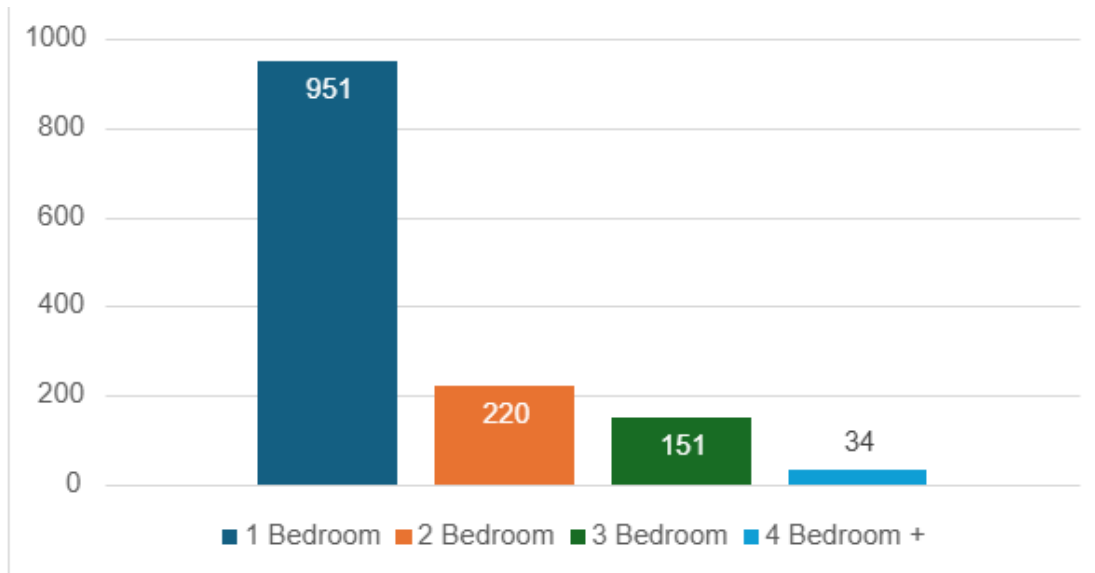
An Urgent Priority Status has been established by the municipality for those experiencing homeless, living with medical conditions, etc., and these applicants are housed after those with SPP status but ahead of all applicants on the centralized waiting list which is organized chronologically.

The municipality has a program for those eligible for Rent-Geared-To-Income (RGI), along with other forms and policies on Chatham-Kent website so that they can be accessed by the public.

As of December 2024, there were 1,308 applicants waiting for affordable housing. Of the 1,308 applicants, 89 applications are classified as Special Priority Program (SPP) and Urgent Applications. The waitlist is further broken down by household type, with 405 families, 599 singles, and 304 seniors awaiting housing.

Additionally, Figure 13 below outlines the number of RGI applications on the Chatham-Kent Waiting List by bedroom size. This illustrates that a vast majority (73%) of the applicants are looking for single-bedroom units, with 17% looking for two-bedroom units, 12% seeking three-bedroom units.

Figure 13: Number of Applications on the Chatham-Kent Waiting List (RGI Housing) by bedroom size



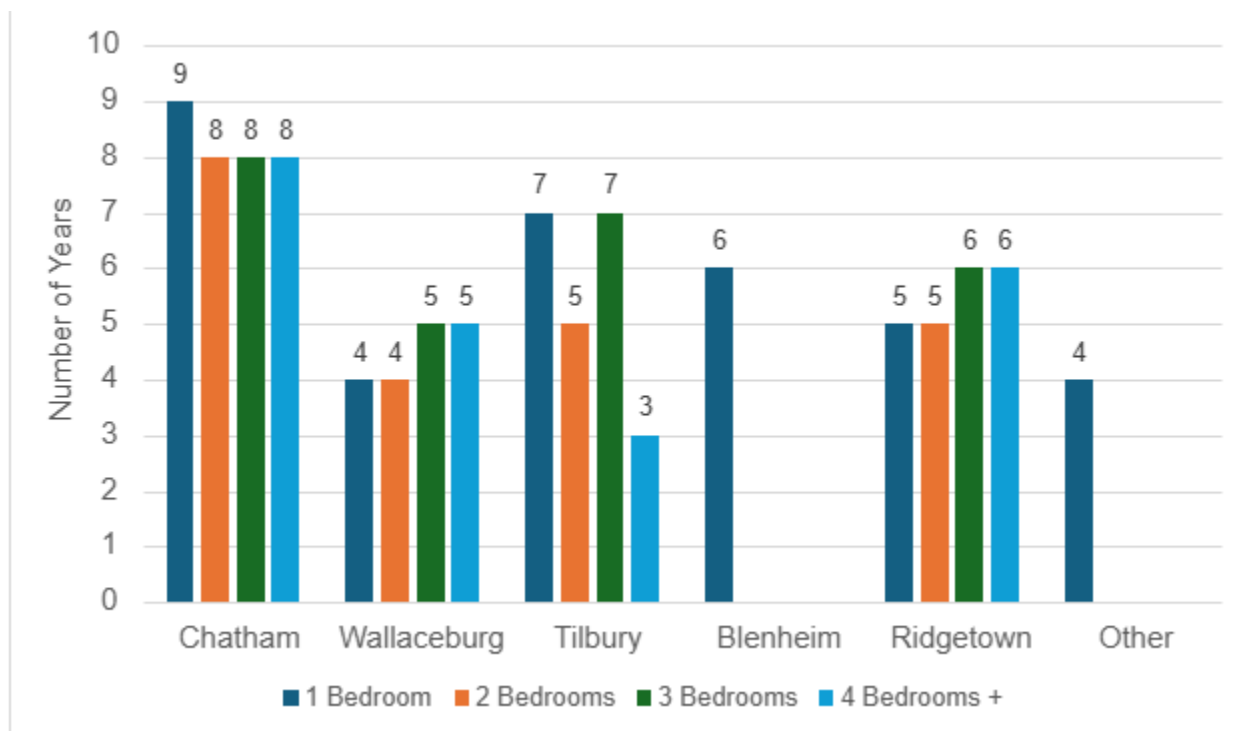
Note: It is possible for applications to list multiple choices for number of bedrooms

The waiting time for affordable housing has been rapidly growing over the past three years in Chatham-Kent and the need for RGI housing far surpasses the supply. As demonstrated in figure 14, the highest waiting times are in Chatham, with the highest demand being for one-bedroom apartments.

The wait for 1- and 3-bedroom units in Tilbury is approximately 7 years and Ridgetown has a 6-year wait for 3 and 4 bedrooms. While there is a high demand for bedroom sizes of all types, the disproportionate need for one-bedroom units in the municipality is quite notable.

It is encouraging to see Chatham-Kent investing in and focusing on adding more one-bedroom units to its current development program. Combined, the projects at 101 McNaughton Avenue West, in Chatham and 68 George Street, in Ridgetown will add 49 additional affordable units some of which will be offered to those on the Centralized Waiting List.

Figure 14: Chatham-Kent Waiting List: Length Wait Time by Area and Bedroom Size



Additional projects in Wallaceburg and Chatham are in the design stage and will also prioritize the addition of 1- and 2-bedroom affordable units to address those waiting on the Centralized Waiting List. While some additional 3- and 4-bedroom units will be added in Wallaceburg, the plan going forward is to focus on the need for 1- and 2-bedroom affordable units.

While the addition of these units is a positive step, they will not meet current and ongoing demands. The demand for housing and the long waiting times for RGI units should be of concern for CK. Often people applying for RGI housing are in immediate need of assistance and the long wait can create additional difficulty and stress for the applicants. Long waits require applicants to “make do” until an appropriate unit comes up. This may mean living in unaffordable, unsafe and/or substandard accommodations and can be disruptive to a person’s employment, education and health. In the most severe cases, some resort to living in their vehicles or encampments.

Housing Security and Well-Being in Chatham-Kent

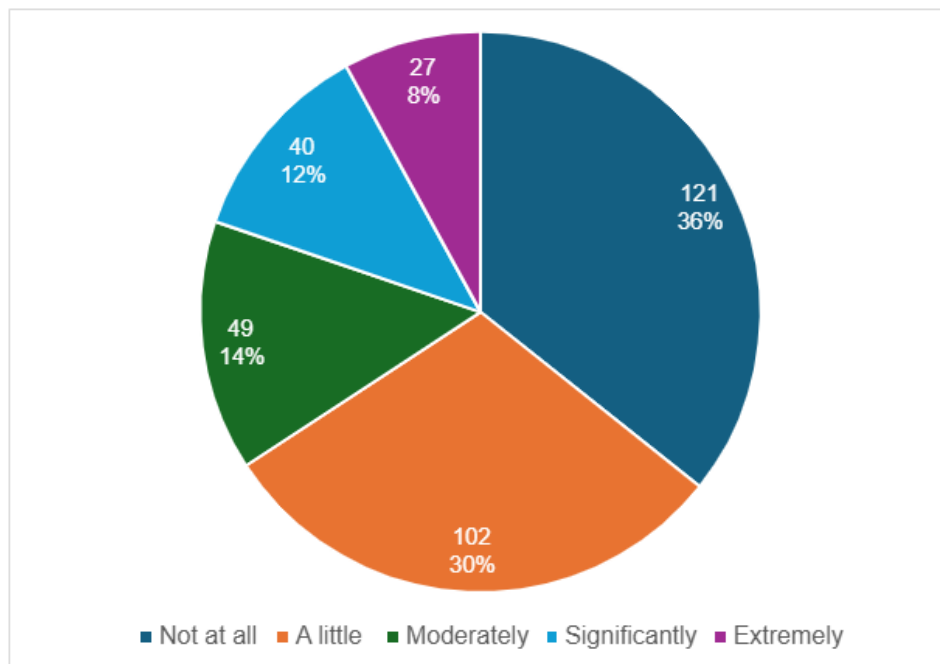
As referenced throughout this report, many residents across the housing continuum are reporting challenges with their housing situation. This next section will provide a breakdown of how residents of Chatham-Kent are feeling about their current housing situations and their experiences and challenges with their housing, with a focus on those renting in the municipality. This data was obtained through a survey of residents of Chatham-Kent and represents the aggregated views of the 340 survey participants.

While over 37% of survey respondents report that they feel secure and satisfied with their housing situation in Chatham-Kent, the remaining respondents demonstrate a level of vulnerability where they currently live. 43% of respondents believe their housing is adequate but have some concerns, whether that be cost, size, condition, or location. The remaining 20% of respondents do not feel their current housing situation meets their needs or they do not have stable housing at all.

Additionally, how a person's housing situation makes them feel is a helpful gauge in determining the levels of comfort, stress and overall satisfaction. Asking about overall well-being and mental health can show just how impactful a person's housing situation is and how it may impact their employment, social inclusion, ability to cope, parent, etc.

As seen in Figure 15 below, just over 1/3 of respondents felt their housing situation was not impacting their mental health. Nearly 2/3 stated that their experiences were negatively impacting their mental health to some degree, with almost 1/3 reporting a moderate to extreme impact. While this number cannot be directly extrapolated to the entire community, it is significant and illustrates the need to address housing concerns in Chatham-Kent, be it affordability, access to good stable housing, or housing that is in a good state of repair. The next section provides further detailed analysis.

Figure 15: Survey Question: Do you feel your housing situation is negatively impacting your mental health and overall wellbeing?



Moreover, the survey highlights that 55% of respondents feel housing affordability is impacting their well-being. Significantly, some respondents indicate concerns over safety/security (16%), lack of privacy (15%) and discomfort due to poor living conditions (6%). These results are indicators of just how important it is to ensure housing is affordable and appropriate for residents. The fact that they are clearly expressing how their housing is negatively impacting them is a strong indicator that the housing market as it currently stands is not serving many in the community well.

While greater affordability would go far in resolving some of these issues, responding to this can, and will take time. Of prime concern would be those who are facing homelessness or poor health and safety issues in their current residence. Those on the centralized waiting list, who wait years to be housed, are the ones facing perhaps the greatest and longest challenges.

The theme of affordability and being able to maintain a home is prevalent in the survey responses. Many respondents simply stated that they did not have extra money to invest into repairs and upgrades. From an operating perspective, homes or apartments that are not well insulated or using high-efficiency HVAC equipment will see higher electric and fuel prices which contribute to ongoing and increasing affordability issues.

It is worth noting that within the community housing portfolio, municipally run housing and some of the non-profits and co-ops have taken steps to obtain funding, i.e., external resources, to upgrade or retrofit some of their units to keep them habitable and energy efficient. However, limited capital funding and growing capital repair needs means that some properties will need to wait for the necessary capital improvements. Those on

fixed incomes and pensions were more inclined to state their concerns related to affording repairs.

The importance of not losing a home due to fiscal constraints or losing any type of housing across the continuum should be established as a key principle as Chatham-Kent moves forward with the upcoming housing strategy. As some survey respondents commented that it would be helpful if the municipality could work towards offering funding or financing to assist with making improvements that will improve the health and quality of their home.

Affordable Housing and Property Tax Impacts

As previously noted, Chatham-Kent has been working to address the overall shortage of affordable housing by leveraging Federal and Provincial grants and financing to build new deeply and moderately affordable units to address the long waiting list. However, the funding provided by senior levels is inadequate and the municipal administration is using its own resources, (i.e., capital reserves and some property tax funding) to help support the new development program. However, these resources are finite and will not be able to address the full need of those in greatest need for affordable housing.

Based on current waiting list data, administration estimates it would cost \$500 million to build new housing to address the needs of the applicants. Given that new developments are not 100% rent-geared-to-income and need to incorporate modest market rent units to make the projects viable and address the needs of those who cannot access rental units in the private market, it is further estimated that another \$500 million would be required, bringing the total unfunded portfolio expansion to approximately \$1 billion.

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 need 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.

The survey data reflects significant housing challenges among priority populations in Chatham-Kent. Respondents highlighted key concerns such as the lack of affordable housing, rising rental costs, and the inability of lower-income households, particularly single mothers, seniors, and young adults, to secure stable housing. Many residents reported that high housing costs have led to overcrowding, with multiple individuals or families sharing a single rental unit due to affordability constraints.

The survey data also suggests that Indigenous Peoples, racialized communities, and recent immigrants face disproportionate housing challenges, including discrimination in the rental market and limited access to affordable units. Additionally, individuals with disabilities, both physical and developmental, as well as those experiencing mental

health or addiction issues, struggle to find housing that meets their accessibility and support needs.

Women and children fleeing domestic violence remain a high-priority group, with survey participants emphasizing the lack of emergency shelter and transitional housing options to accommodate survivors. Veterans and people experiencing chronic homelessness were also identified as facing extreme housing instability.

Overall, the survey responses underscore the need for targeted policy interventions, increased financial assistance, and the development of supportive and affordable housing to address the needs of these priority populations in Chatham-Kent.

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 homelessness crisis in Chatham-Kent has escalated significantly in recent years. While it is recognized that encampments are not a new phenomenon, prior to the pandemic, there were virtually no visible encampments in the municipality. However, the compounding effects of the opioid crisis, toxic drug supply, lack of affordable housing, and COVID-19 pandemic, all exacerbated the homelessness crisis in Chatham-Kent resulting in increased visibility of homeless encampments. Homeless encampments remain highly polarizing within the community, with substantial misinformation and stigma surrounding homelessness. Social media has exacerbated these challenges by spreading false narratives about unhoused individuals. The public generally agrees that measures need to be taken to address the encampment and homelessness issue in Chatham-Kent. Resolving this matter is challenging for number of reasons primarily due to the complexity of the problems faced by those experiencing this problem, limited municipal resources and general agreement by the public as to how to best serve those without housing.

Efforts to address public misconceptions have included community education initiatives to combat misinformation and stigma, but resistance and demands for greater accountability of those providing services remains strong in some areas of the municipality, notably in the downtown area. There has been significant NIMBY (Not in My Backyard) opposition to harm reduction and outreach services, particularly regarding drop-in centers in Chatham and Wallaceburg. In Wallaceburg, R.O.C.K. was forced to relocate its drop-in centre due to community objections over its proximity to a daycare center. This type of pushback creates additional barriers to service delivery and limits options for individuals in need of safe spaces.

Additionally, the Chatham-Kent Shelter Solutions (CKSS) Program was developed to help people who are homeless obtain and retain housing and keep people who may be at risk of homelessness, or experiencing shelter insecurity, housed. Despite

implementing several programs and initiatives to assist those who are unsheltered, the problem has worsened.

Unfortunately, the number of people experiencing homelessness in Chatham-Kent has increased by 171% since 2019. As of February 2025, Chatham-Kent was able to identify 215 individuals through a Point-in-Time Count, needing adequate housing. Of the 215 individuals, 115 were living outdoors, 40 in the emergency shelter, and 60 were in a motel or couch surfing. Of those homeless living outdoors, 4 were identified as youth and 3 as veterans. To support this data, R.O.C.K. non-profit services further confirmed the homelessness crisis in Chatham-Kent, noting the growing severity of the problem and the deepening needs of the clients for supports and services. There are not enough resources available to adequately house this number of people. What has become more concerning for Chatham-Kent is that as of January 2025, 74% of homeless individuals have become chronically homeless, meaning that they have been on the By-Name List (BNL) for more than 6 months.

As of January 2025, there were between 75 and 100 people living in encampments throughout Chatham-Kent. Ten known encampment locations were identified, but this number changes frequently. Chatham-Kent and local agency staff provide outreach services to the encampment residents to ensure that they are receiving necessary health and social support.

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.).

Through outreach findings, quantitative analysis, and a thorough literature review, in Chatham-Kent, 5 central causes of homelessness emerged. Their key reasons include:

- Impacts from COVID-19
- Fewer housing options across the housing continuum
- Unaffordable rents
- Low and stagnant incomes
- Increasing evictions and renoevictions

Impacts from COVID-19

The COVID-19 pandemic required communities to respond quickly to the needs of all residents, particularly those who were vulnerable and unhoused. Chatham-Kent's response during the height of the pandemic was positive and many in need were housed in contracted hotel rooms and other spaces throughout the municipality.

Once many of the health restrictions had been lifted across the province, temporary contracts with the hotel owners ended, leaving many who had been residing there to

seek alternative accommodations. While the municipality provided re-housing assistance, some residents declined services and sought alternatives on their own.

During this time, the market has also lost a sizable number of congregate living spaces due to economic shifts, property sales, and the change in interest rates. Many landlords sold off multi-tenant housing, which led to a rise in visible homelessness as individuals were pushed out of previously affordable shared accommodations.

While income support such as CERB was provided for those experiencing job losses, and prolonged shutdowns due to the public health threat, negatively affecting many who still have not financially recovered. Chatham-Kent staff, community housing providers and the Community Legal Clinic reported that the number of residents going into rental arrears has risen, with many of those ultimately facing evictions.

To compound the issue, the community reported that medical, mental health and addictions services were not easily accessed during the pandemic, and it's been noticed by agency and municipal outreach staff that many did not resume treatments (i.e., counselling, medications, etc.). Chatham-Kent staff have reported that these factors are linked to the rise in encampments with many people on the margins losing their housing and health connections.

Fewer housing options and lack of housing mobility

In discussions with community housing stakeholders and administration staff, the lack of housing mobility across the housing continuum is further contributing to the homelessness issue. Many survey respondents commented on their challenges moving from rental housing to homeownership.

Where this is most noticed is at the affordable housing end of the continuum. Once in an affordable unit, very few people leave. With only 63 people moving out of RGI units in 2024, it makes it difficult to house those who are either deemed a priority or on the chronological centralized waiting list.

If no one leaves, no one new gets housed

One co-op manager highlighted the problem perfectly. A two-bedroom unit at a market rate in the co-op is \$917 a month. The member would like to move, however there is little under \$2,000 a month in the private rent market to move to, and they do not have enough money to purchase a modest home. The members' income could support something in the mid-range (\$1,200-\$1,400), but there are no suitable housing options in Chatham-Kent for them in that price range. And to compound this issue, if they did move and a rent-supplement was available, the unit could be offered to someone on the centralized waiting list. This "bottle neck" means that wait for affordable housing will continue to grow. Being able to move from the street to appropriate housing, where appropriate personal support is available, in a market where there is little turnover over of RGI units contributes to the growing incidents of chronic homelessness.

Problems with Affordability: Unaffordable Market Rents and Ownership Costs

As outlined in Sections 3, rents in Chatham-Kent have continued to rise steadily and are simply unaffordable for many people, including those who are employed. Survey information, CMHC data and information gathered from discussions with staff attributed the rise in homelessness to the lack of affordable rental options in the private and community housing market. An exacerbating factor to this has been the purchase of apartment buildings by REIT's and larger corporations, which has contributed to affordability issues.

Since these buildings have been purchased, upon tenant move outs, the new owners have invested in capital repairs and upgrades. As tenants move out, units are upgraded, and a new rent is set at a new much higher rate.

A supportive housing provider illustrated the problem for their clients in the following way. Pre-2020 rooms and apartments for their clients were affordable for those receiving Ontario Disability Support Plan benefits. Pre-2020 rents were available in the private market for \$400-\$500 a month. With an ODSP monthly benefit of \$1,169 for a single person in 2019, it was possible for a client to find adequate shelter and still have money left over for food, etc. With low vacancy rates over the last 5 years, vacancy decontrol and a high demand for housing, rooms and apartments for this client group are now going for \$1,000-\$1,300 a month, which is unaffordable for those on ODSP, which is now \$1,368 per month. The increasing cost of rent and inflation has made securing stable housing even more difficult for those relying on Ontario Works (OW) or ODSP.

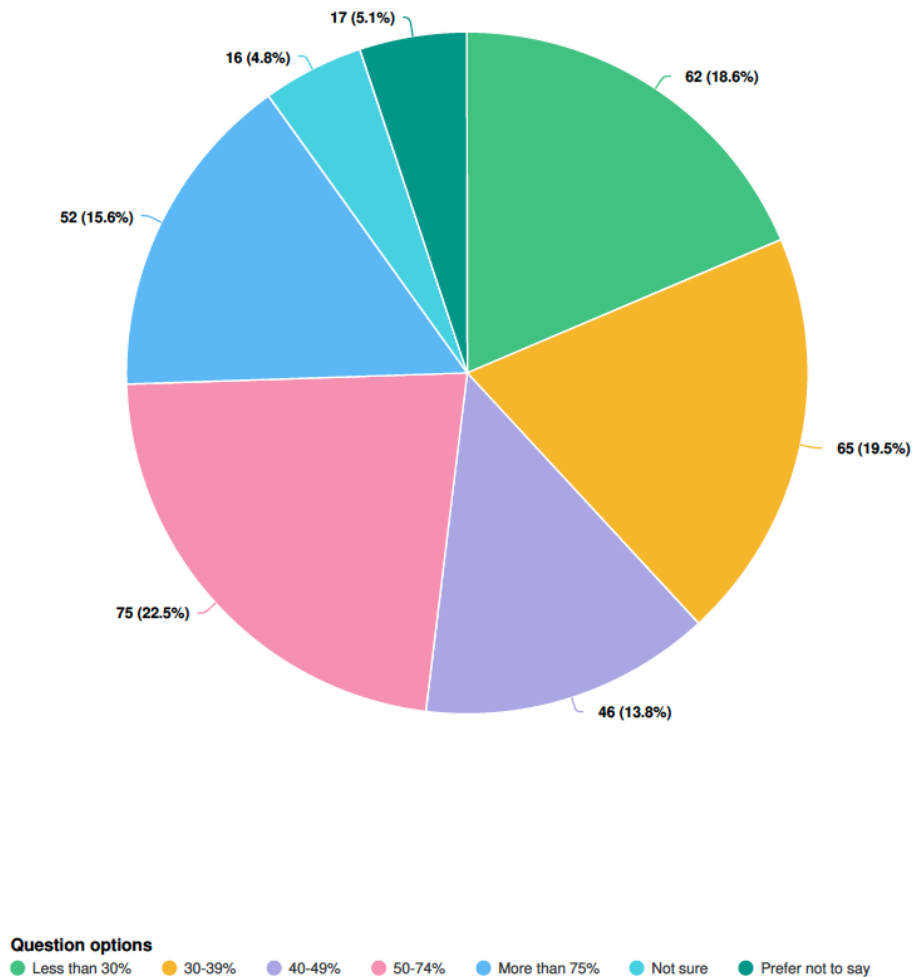
Highlighted in the engagement, many of those experiencing housing precarity are not just facing a housing crisis but an income crisis, where minimum wage is insufficient to cover both rent and necessities such as food.

The survey provided some deeper insight into the current housing affordability challenges for owners and renters in Chatham-Kent. CMHC considers an affordable shelter cost-to-income ratio for housing to be 30% or less of someone's pre-tax income spent on housing costs.⁴³ Consequently, survey respondents painted a concerning picture related to their affordability in Chatham-Kent.

Moreover, as highlighted in Figure 16 survey results, approximately 19% of respondents require less than 30% of their income to pay their housing costs. However, 71.4% of respondents require 30% or more of their income to cover their housing costs. Perhaps most concerning is the fact that slightly over 40% of respondents need 50% of their income to pay for their housing costs.

⁴³ Canada Mortgage and Housing Corporation. (n.d.). *Affordable housing in Canada*. CMHC. Retrieved February 5, 2025, from <https://www.cmhc-schl.gc.ca/professionals/industry-innovation-and-leadership/industry-expertise/affordable-housing/about-affordable-housing/affordable-housing-in-canada>

Figure 16: The Proportion of Gross Income Survey Respondents Spend on Housing (including rent or mortgage, utilities i.e. water/hydro/gas/internet, insurance and property taxes)



Low and Stagnant Incomes

The Municipality has identified poverty as a significant driver of homelessness in Chatham-Kent, exacerbated by stagnant Ontario Works (OW) rates and inadequate increases in Ontario Disability Support Program (ODSP) rates. Between 2019 and 2024, OW rates for a single person remained frozen at \$733 per month (with only a maximum of \$390 available to cover rent, while ODSP saw only a 17% increase, rising from \$1,169 to \$1,368 for a single person (with a maximum of \$582 available to cover rent). During this period, the number of OW recipients in Chatham-Kent grew by 18%, reaching 2,331 households. At the same time, the affordability crisis worsened as the average asking rent in Chatham-Kent more than doubled, surging by 115% from \$816 in 2019 to \$1,759 in 2024. This growing disparity between income support and rental costs has made stable housing increasingly unattainable for low-income residents.

Figure 17: Affordable Housing Cost Based on Average and Median Income, Chatham-Kent, (2015 to 2020)⁴⁴

	2015 Total Income based on 2016 Census data	Affordable Monthly Rent/Housing Cost at 30% of Income	2020 Total Income based on 2021 Census data	Affordable Monthly Rent/Housing Cost at 30% of Income
Average Income for Individuals	\$39,021.00	\$975.53	\$47,480.00	\$1,187.00
Median Income for Individuals	\$30,895.00	\$772.38	\$38,400.00	\$960.00
Average Income for One-Person Households	\$37,314.00	\$932.85	\$46,360.00	\$1,159.00
Median Income for One-Person Households	\$29,407.00	\$735.18	\$38,000.00	\$950.00
Average Income for Couple-Only Economic Family	\$80,653.00	\$2,016.33	\$98,600.00	\$2,465.00
Median Income for Couple-Only Economic Family	\$68,771.00	\$1,719.28	\$82,000.00	\$2,050.00
Average Income for Couple-with-children Economic Family	\$113,267.00	\$2,831.68	\$139,200.00	\$3,480.00
Median Income for Couple-with-children Economic Family	\$99,034.00	\$2,475.85	\$122,000.00	\$3,050.00
Average Income for One-Parent	\$50,260.00	\$1,256.50	\$73,800.00	\$1,845.00

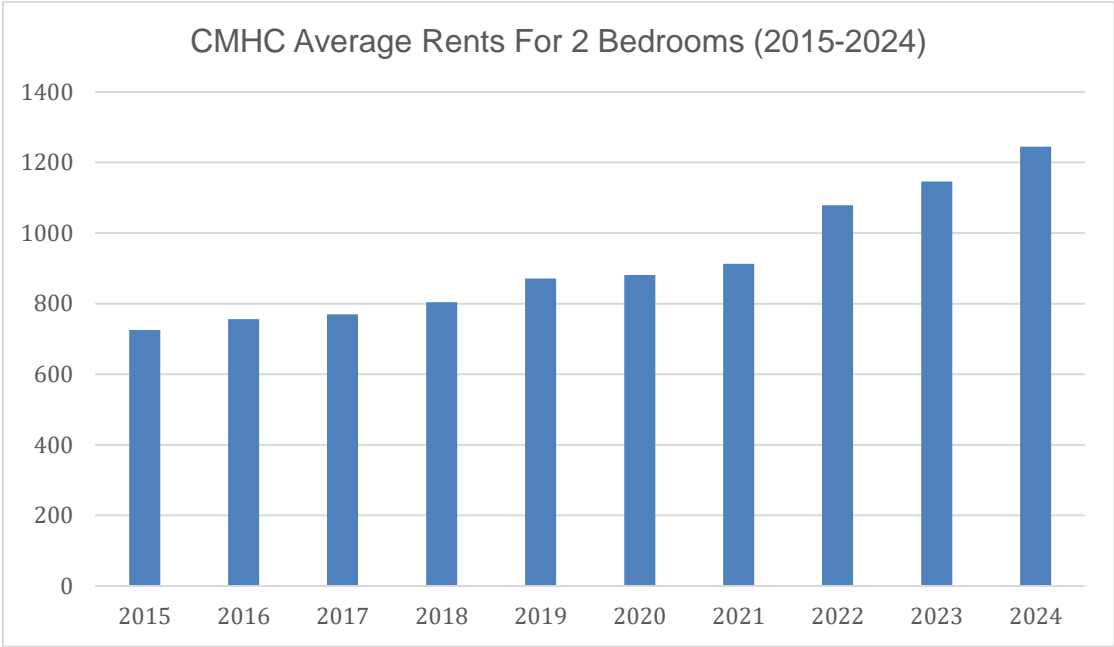
⁴⁴ Statistics Canada. (2022). *2021 Census of Population*. Government of Canada. Retrieved from <https://www12.statcan.gc.ca/census-recensement/2021/index-eng.cfm>

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Economic Family				
Median Income for One-Parent Economic Family	\$43,172.00	\$1,079.30	\$62,800.00	\$1,570.00

Accordingly, data from CMHC reported that the average market rent for a two-bedroom apartment in Chatham-Kent was \$725 in 2015⁴⁵ and increased to \$881 in 2020.⁴⁶ This represents a 21.4% increase over the five-year period. CMHC average rents have further increased to \$1,245 in 2024, representing a 41% increase since 2020.

CMHC average rents are often not an accurate representation of the current market, as they include rents paid by tenants who have stayed in one place for a long time, benefiting from minimal rent increases over the years. This results in a lower average rent figure, which does not reflect the prices faced by those currently searching for rentals. For instance, the CMHC reports an average rent of \$1,245 per month for a two-bedroom unit in Chatham-Kent, a search on Kijiji in March 2025 reveals that the actual average rent for similar units is significantly higher, at just over \$1,800 per month.



⁴⁵ Canada Mortgage and Housing Corporation. (2015). *Rental Market Report: Chatham-Kent*. Retrieved from <https://www.cmhc-schl.gc.ca/housingmarketinformation>

⁴⁶ Canada Mortgage and Housing Corporation. (2020). *Rental Market Report: Chatham-Kent*. Retrieved from <https://www.cmhc-schl.gc.ca/housingmarketinformation>

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Between 2015 and 2020 in Chatham-Kent, the average rent for a two-bedroom apartment increased by 21.4%, outpacing income growth for many residents. Although individual and household incomes did rise, the escalation in rental prices still exceeded what was affordable for many, particularly for lower-income individuals and single-parent households. This growing disparity between rental costs and income levels underscores the need for ongoing efforts to address housing affordability in the region.

4.4 Please identify temporary and emergency relief resources available for individuals' experiencing homelessness in your community (e.g., number of shelter beds, resource centers, 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.

Chatham-Kent's emergency and temporary housing resources are limited and are challenged to meet the growing demand for shelter and support services. Currently, the municipality operates only one emergency shelter, Victoria Park Emergency Housing Shelter, which has 44 beds and remains near full capacity every night. Additionally, Hope Haven, a local non-profit drop-in center, has recently expanded its services to include overnight warming accommodations. It sees approximately 50 individuals per night, with around 30 staying for the entire evening. However, these options are insufficient to address the increasing number of unsheltered individuals in Chatham-Kent.

In response to these challenges, the municipal council has approved new initiatives, including expanding R.O.C.K. outreach services to operate seven days a week and transitioning from congregate shelters to transitional cabins.⁴⁷ Chatham-Kent has approved the installation of 50 cabins on the corner of Park Street and Hyslop that will offer both safe, temporary housing and supports to the residents living there.

The municipality is also advocating to provincial and federal governments for additional funding and resources. Despite these efforts, Chatham-Kent still lacks enough transitional housing beds, leaving individuals with limited options for stable, temporary housing. Moreover, barriers to accessing emergency shelters—such as zero-tolerance substance policies—further exclude vulnerable populations, particularly those with substance use disorders. With Victoria Park Emergency Housing Shelter operating at 91% capacity (40 clients as of February 2025) and the number of unsheltered individuals continuing to rise, the current shelter system is inadequate. The addition of transitional cabins⁴⁸ is a step toward addressing this crisis, but further investments in additional emergency, transitional, and supportive housing resources are essential to meet Chatham-Kent's needs effectively.

⁴⁷ Chatham Daily News. (2025, February 12). *\$3.8M plan to buy, install 50 cabins for new homeless project up for approval*. Retrieved from <https://www.chathamdailynews.ca/news/local-news/3-8m-plan-to-buy-install-50-cabins-for-new-homeless-project-up-for-approval>

⁴⁸ CBC News. (2023, October 11). *Chatham-Kent and Sarnia exploring tiny home projects to tackle homelessness*. CBC News. <https://www.cbc.ca/news/canada/windsor/chatham-kent-sarnia-tiny-homes-1.7320093>

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.

Certain populations in Chatham-Kent face unique housing challenges that are often overlooked in core housing need assessments. These groups—including post-secondary students, individuals in congregate housing, and temporary foreign workers—experience distinct barriers to accessing stable, affordable, and adequate housing. For instance, there is a lack of Indigenous-specific services in Wallaceburg, despite the presence of Indigenous communities in the Region. Addressing the needs of commonly excluded groups requires targeted policies and investments that expand housing options, enhance regulatory oversight, and improve access to essential services.

Students

Chatham-Kent is home to several post-secondary institutions, such as St. Clair College, University of Guelph (Ridgetown) which attract both local and out-of-town students. Given their financial constraints, students often rely on shared accommodations, student housing, or rental units near campuses to meet their housing needs. However, the lack of dedicated student housing in the Region places additional pressure on an already limited supply of affordable rental units.

Through key informant interviews, it was stated that students in Chatham-Kent experience significant housing insecurity, primarily due to low incomes and reliance on part-time employment. As rental costs continue to rise, many students struggle to find affordable accommodations. The absence of purpose-built student housing further exacerbates the issue, forcing students to compete with other low-income renters for limited affordable units. To offset high living costs, students frequently live in overcrowded conditions, which reduces privacy and negatively impacts well-being.

Expanding access to affordable, purpose-built student housing near post-secondary institutions to reduce pressure on the general rental market is a key measure that should be considered to better support students living in Chatham-Kent.

Individuals in Congregate Housing

Congregate housing includes shelters, group homes, private rooming houses, transitional housing, and long-term care facilities. These housing models often serve seniors, individuals with disabilities, and those recovering from addiction or mental health challenges. Congregate settings provide crucial housing and support services, but they face significant challenges that limit their effectiveness in Chatham-Kent.

Congregate housing facilities in the municipality frequently operate at or near capacity, leaving many individuals without timely access to shelter or transitional housing. Additionally, many of these facilities suffer from aging infrastructure, lacking modern

accessibility features and sufficient space for residents. The COVID-19 pandemic further exposed vulnerabilities in congregate housing, particularly regarding infection control and resident safety.

Congregate housing requires modernization and expansion to increase capacity and improve livability. Increasing transitional housing options for individuals exiting congregate settings would help to decrease homelessness recidivism rates. While these facilities and homes are typically funded by the Province of Ontario, the municipality could include improvements to congregate housing as part of their advocacy efforts.

Temporary Foreign Workers

Temporary foreign workers play a critical role in Chatham-Kent's agricultural sector, which relies heavily on seasonal labor. Many workers live in employer-provided accommodations, often in rural areas with limited access to services and transportation. A lack of oversight and enforcement has resulted in inconsistent housing quality for temporary workers. Many employer-provided accommodations are overcrowded, poorly maintained, and lack privacy, yet workers have few housing alternatives. Geographic isolation presents an additional barrier, as many workers lack transportation to access community services, healthcare, or social support. Moreover, temporary workers have little access to affordable rental housing outside employer-provided accommodations, leaving them dependent on employer-controlled housing options.

Establishing and enforcing stronger housing standards for employer-provided accommodations to ensure safety, privacy, and livability is a key step to improve living conditions for temporary foreign workers in Chatham-Kent. A component of the future municipal housing strategy should consider ways of working with farm owners and other levels of government to address the housing needs of this population.

Broader Impact of Excluded Groups

Students, congregate housing residents, and temporary foreign workers often compete for the same limited supply of affordable housing as other vulnerable populations, such as low-income singles, families and seniors. This intensifies the broader housing crisis in Chatham-Kent, as demand far exceeds supply. Many of these groups are not adequately captured in core housing need metrics, leading to an underestimation of true housing demand in the municipality. This gap in data results in policy blind spots, where housing solutions do not fully account for the needs of excluded populations.

Addressing the housing needs of excluded populations is essential to creating a comprehensive and inclusive housing strategy in Chatham-Kent. Expanding affordable and purpose-built housing, improving regulatory oversight, and increasing support services will help ensure that students, congregate housing residents, and temporary foreign workers have access to safe, stable, and affordable housing options. By prioritizing these groups in housing policies and development plans, Chatham-Kent, through increased financial support from the federal and provincial governments can alleviate pressure on the broader housing market and create a more equitable housing system for all residents.

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.

Over the past three census periods, Chatham-Kent has experienced significant shifts in its affordable and below-market housing landscape. While there have been efforts to increase affordable housing supply, rising housing costs, limited new developments, and increasing demand for subsidized housing have resulted in a net loss of affordability.

Between 2011 and 2016, Chatham-Kent's housing market remained relatively stable, but the growth of affordable and below-market housing lagged, increasing demand. During this period, the total population grew modestly, and home prices remained relatively low compared to urban centers. However, a growing number of households were experiencing affordability challenges, particularly renters. The supply of non-market and subsidized housing remained largely unchanged, leading to longer waitlists and increased waiting time for affordable units. Upon reviewing recently completed and proposed new housing developments in Chatham-Kent, most were targeted toward middle-income homeowners rather than low/moderate-income renters, leaving a gap in the affordable/attainable rental market.

Between 2016 and 2021, housing pressures intensified. The average resale home price increased by 54% during this period, rising from \$180,000 in 2016 to \$277,000 in 2021. At the same time, rental market conditions tightened, with vacancy rates dropping to 2.6% and the average market rent for a one-bedroom unit increasing from \$705 in 2015 to \$805 in 2019. These rising costs disproportionately impacted lower-income households, many of whom found it increasingly difficult to secure stable housing. The number of tenant households spending more than 30% of their income on rent increased, and the percentage of households in core housing need grew to 15.7%.

Following the census period from 2021 through 2024 housing costs have continued to accelerate. As of January 2025, home sale prices in Chatham-Kent averaged \$464,769 which is nearly a 16% increase from 2024. In line with these challenges, the supply of subsidized and below-market rental units has not kept up with demand. The number of non-market housing units have not significantly increased, resulting in a net loss of affordable rental options relative to demand. Additionally, the economic impact of COVID-19 exacerbated affordability issues, increasing visible homelessness and adding pressure on emergency shelters and social housing programs.

From 2021 to 2024, Chatham-Kent has made efforts to reverse these losses by implementing new housing initiatives. The *Housing and Homelessness Community Plan 2020-2024* outlined strategies to increase affordable housing supply and improve

housing stability, while the *Community Improvement Plan (2020)* introduced financial incentives for private-sector investment in rental housing development. Despite these efforts, the demand for affordable housing has continued to outpace supply.

As of December 2024, there were 1,308 applicants on the Chatham-Kent centralized waitlist, with single-person households representing the largest share of demand. The current stock of municipally owned housing consists of 726 units. Private Non-Profits and Co-ops (referred to as community housing) own and operate 680 units. Roughly 80% of municipal, private non-profit and co-operative units provide rent-gear-to-income subsidies. The remaining units are considered to be lower end market rents.

Rent supplement agreements with private sector landlords and some community housing providers offer some rental support to 147 tenants. 245 Portable Housing Benefits are provided directly to the resident and offer a modest reduction in monthly rents. Of the 245 Portable Housing Benefits, 70 are provided through the provincial Homelessness Prevention Program and support those in greatest need. While there is support available in Chatham-Kent for some, the supply of both housing and rental support remains insufficient to meet the growing need. The approval of \$10 million in Housing Accelerator Fund grants is expected to spur new affordable housing projects, but this is a limited commitment, and the impact of these investments will take time to materialize.

Overall, Chatham-Kent's affordable housing market has faced persistent challenges, with rising home prices, increasing rents, and limited growth in non-market housing stock contributing to worsening affordability. While recent policy and new municipally driven affordable housing development initiatives aim to address these issues, a significant gap remains between supply and demand. Without sustained investment in affordable housing development and rental assistance programs, low- and moderate-income households in Chatham-Kent will continue to struggle with housing affordability in the years ahead.

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:

A combination of economic growth, infrastructure development, transportation accessibility, and migration patterns have shaped housing in Chatham-Kent. These forces have influenced housing supply, affordability, and the types of housing available to residents, while also contributing to long-term challenges in the community.

Employment Growth and Economic Development

Chatham-Kent has a diverse economy driven by key sectors such as agriculture, healthcare, manufacturing, and professional services, with over 169 local companies employing 50 or more people and 2,330 small businesses. However, precarious employment, including temporary, seasonal, and casual work, has influenced housing

affordability. Many workers in industries such as agriculture and food processing rely on employer-provided housing, which is reported to be often overcrowded and lacks regulation.

Recent economic trends have created mixed outcomes for housing. While job demand is expected to rise, with a forecast of nearly 17,600 job openings between 2023 and 2031, the unemployment rate increased to 6.8% in 2023, following a low of 4.3% in 2022. These fluctuations contribute to housing insecurity, particularly for lower-income and temporary workers who struggle to afford stable housing.

Infrastructure and Housing Development

Housing growth in Chatham-Kent has been limited by aging public works and utility infrastructure and capacity limitations. The need for improved water and wastewater infrastructure has also been identified as a barrier to housing expansion. The Public Utilities Commission (PUC) of Chatham-Kent's 2024 Water and Wastewater Master Plan highlights that rapid population growth is increasing demand for infrastructure upgrades. Without proactive investments, bottlenecks in new development approvals could limit future housing supply.

The Water and Wastewater Master Plan indicate that all water treatment plants appear to have adequate capacities with the projected population growth during the 30-year planning period, except for Chatham Water Treatment Plant. The study indicated that the Chatham Treatment Plant will experience capacity issues with the projected population growth and suffers from existing storage capacity of water supply systems for emergency storage for fire protection. This is problematic as Chatham (the former City), is a Primary Urban Centre, which is an area that is planned as key growth centre for the Municipality.

The report breaks down wastewater system needs into several subsections, including pumping station capacity, the hydraulic capacity of sewer collection, and wastewater treatment requirements. It identifies capacity needs at over fifty pumping stations and highlights the need for eight sewer upsizing projects to address capacity issues.

Regarding wastewater treatment plants, Blenheim's sewage lagoon is nearing capacity, while the plants in Chatham, Dresden, Ridgetown, Wallaceburg, Wheatley, and Merlin are performing well but may face age-related concerns in the future. Mitchell's Bay sewage lagoon could experience capacity issues if its population exceeds 400 residents by 2031, potentially requiring additional treatment capacity or a transition to the Chatham plant. Tilbury's plant is functioning well; however, one lagoon cell is breaking the water surface. The PUC has arranged for dredging and material removal to resolve this issue.

Overall, age and capacity limitations pose challenges across Chatham-Kent's water and wastewater systems. To address these concerns, upgrades and improvements are projected to cost taxpayers \$1.2 billion over the next decade.

Transportation and Housing Accessibility

Chatham-Kent's large geographical area (2,500 sq. km) and low population density (44.7 people/sq. km) make transportation a critical factor in housing development. While most residents rely on personal vehicles for commuting, there are efforts to expand transit options. Chatham-Kent Transit Strategy (2020)⁴⁹ highlighted gaps in transit coverage, which limit accessibility for residents in rural and suburban areas. There is a pressing need to integrate transit planning with new housing developments to ensure better connectivity.

Migration and Population Growth

Population growth and migration trends have significantly influenced Chatham-Kent's housing market. The population increased from 101,647 in 2016 to 103,988 in 2021, with the population continuously growing year over year. Immigration and interprovincial migration have driven demand for housing, particularly among low- and moderate-income families. Temporary foreign workers also play a crucial role in the local economy, particularly in agriculture and food processing. Many of these workers face housing challenges due to employer-controlled accommodations, geographic isolation, and lack of rental alternatives.

Long-Term Housing Challenges

Chatham-Kent continues to face significant housing challenges, including a lack of affordable rental options, aging housing stock, and rising property taxes. The social housing waitlist has grown to over 1,308 applicants, reflecting the gap between housing supply and demand.

Additionally, the aging population (median age 46.4 years) has created a demand for accessible and senior-friendly housing. However, many seniors living on fixed pensions face affordability barriers, particularly those on fixed incomes who struggle with rising maintenance costs, higher utilities and annual property tax increases.

Overall, Chatham-Kent's housing market is shaped by a combination of economic, infrastructure, and demographic factors. Addressing these challenges will require sustained investment in affordable housing, infrastructure modernization, and transit expansion to ensure a more inclusive and resilient housing system for all residents.

⁴⁹ Municipality of Chatham-Kent. (2020). *Driving forward: Transit strategy 2020*. Retrieved from <https://www.chatham-kent.ca/transit/Documents/Driving%20Forward%20Transit%20Strategy%202020.pdf>

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5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
Total private dwellings	Total	44,025
Breakdown by structural types of units (number of units)	Single-detached	33,455
	Semi-detached	1,445
	Row house	1,535
	Apartment/flat in a duplex	730
	Apartment in a building that has fewer than 5 storeys	5,075
	Apartment in a building that has 5 or more storeys	1,540
	Other single attached	80
	Movable dwelling	175
Breakdown by size (number of units)	Total	44,025
	No bedrooms	90
	1 bedroom	4,005
	2 bedrooms	11,270
	3 bedrooms	19,235
	4 or more bedrooms	9,425
Breakdown by date built (number of units)	Total	44,025
	1960 or before	17,440
	1961 to 1980	14,985
	1981 to 1990	3,985
	1991 to 2000	3,805
	2001 to 2005	1,135
	2006 to 2010	990

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5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
	2011 to 2015	640
	2016 to 2021	1,045
Rental vacancy rate (Percent)	Total	4.3 ⁵⁰
	Bachelor	*
	1 bedroom	*
	2 bedrooms	3.7
	3 bedrooms+	*
Number of primary and secondary rental units	Primary	4973
	Secondary	7,347 ⁵¹
Number of short-term rental units	Total	382 ⁵²

Moreover, Figure 5.2.1 provides a breakdown of housing units occupied/available in Chatham-Kent. This data illustrates that the housing stock in Chatham-Kent is predominantly single-detached homes, making up 76% of all dwellings (33,455 out of 44,025 units). This suggests a strong preference for low-density, suburban-style housing. Other forms of housing, such as semi-detached (1,445 units), row houses (1,535 units), and apartments in buildings with fewer than five storeys (5,075 units), provide some diversity but remain a smaller proportion of the housing mix. High-rise apartment buildings (5+ storeys) account for just 1,540 units, highlighting a limited supply of medium to high-density housing options.

⁵⁰ Canada Mortgage and Housing Corporation. (n.d.). *Housing Market Information Portal: Chatham-Kent, Ontario*. Retrieved from [https://www03.cmhc-schl.gc.ca/hmip-pimh/?_gl=1_1y0pme4_gaODk3ODEwNjIwLjE3MDY3OTk4MTY_ga_7S87E8K748MTczOTI5MTQ2OC45OC4xLjE3MzkyOTMxMzEuMC4wLjA_gcl_awR0NMLjE3MzkyOTMxMzEuQ2p3S0NBaUFoNnk5QmhCUkVpd0FwQkxIQy02dWhOS3NySFJjUUdFLWNpd25SNGRhemoQ1d3p3bTlab0JLaWNwNkJPnHIGOHpfbI9DaWJ4b0NtcEFRQXZEX0J3RQ.._gcl_auMzA0NDYzMzIxLjE3MzE5NDAwNDA_ga_CYT7T7RT5C4*MTc_zOTI5MTQ2OC44Ni4xLjE3MzkyOTMyMjEuNjAuMC4w#TableMapChart/3536020/4/Chatham-Kent%20\(Ontario\)](https://www03.cmhc-schl.gc.ca/hmip-pimh/?_gl=1_1y0pme4_gaODk3ODEwNjIwLjE3MDY3OTk4MTY_ga_7S87E8K748MTczOTI5MTQ2OC45OC4xLjE3MzkyOTMxMzEuMC4wLjA_gcl_awR0NMLjE3MzkyOTMxMzEuQ2p3S0NBaUFoNnk5QmhCUkVpd0FwQkxIQy02dWhOS3NySFJjUUdFLWNpd25SNGRhemoQ1d3p3bTlab0JLaWNwNkJPnHIGOHpfbI9DaWJ4b0NtcEFRQXZEX0J3RQ.._gcl_auMzA0NDYzMzIxLjE3MzE5NDAwNDA_ga_CYT7T7RT5C4*MTc_zOTI5MTQ2OC44Ni4xLjE3MzkyOTMyMjEuNjAuMC4w#TableMapChart/3536020/4/Chatham-Kent%20(Ontario))

⁵¹ The number of secondary rental units was calculated by subtracting the number of primary rental units from the total rental households.

⁵² AirDNA. (2024, April). *Chatham, Ontario short-term rental data*. Retrieved from <https://www.airdna.co/vacation-rental-data/app/ca/ontario/chatham/overview>

When considering unit size, most homes have three bedrooms (19,235 units, or 44%) or four or more bedrooms (9,425 units, or 21%). This suggests that housing stock is well-suited for families but may not align with the needs of smaller households, seniors, or individuals looking for affordable rental options. One-bedroom units (4,005 total, or 9%) and bachelor units (90 total) are significantly underrepresented given that 30.3% of the households are one person households, which could contribute to affordability challenges for single-person households and those seeking entry-level rental housing.

A key challenge for Chatham-Kent is its aging housing stock. Over 39% of homes (17,440 units) were built before 1960, and another 34% (14,985 units) were constructed between 1961 and 1980. This means that over 73% of the housing stock is more than 40 years old, which could present issues related to maintenance, energy efficiency, and accessibility. Newer developments have been limited, with just 6% of homes (2,675 units) built since 2006. The relatively slow rate of new housing construction suggests that Chatham-Kent is struggling to expand its housing supply at a pace that meets current demand.

As of October 2024 (CMHC's last rental market survey), Chatham-Kent's total rental vacancy rate is 4.3%. This is an indicator of the rental market's supply and demand balance. A lower vacancy rate typically signals high demand and limited supply, which can drive up rental prices, while a higher vacancy rate suggests more available units and potentially more affordable rents. A vacancy rate around 3-5% is often considered balanced, meaning there is enough availability to meet demand without significantly driving up prices or leaving many units empty.

The rental stock consists of 4,973 primary rental units (purpose-built rental housing) and 7,347 secondary rental units (such as basement apartments, rented houses, or condo rentals). The high number of secondary rental units highlights the community's reliance on private landlord owning single family homes and duplexes rather than dedicated rental buildings, which can lead to affordability fluctuations and tenure instability.

To address these challenges, Chatham-Kent should continue to focus on expanding diverse housing options, increasing the supply of purpose-built rental housing, and implementing policies to encourage affordable housing development while mitigating short-term rental impacts

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 availability of affordable housing for low- and very low-income households in Chatham-Kent has faced significant challenges in the past five years. To the best of their ability, Council and staff have worked hard with limited funding to add new affordable housing stock in the community. From 2019 to 2024, 89 new affordable units have been developed and are now occupied, with an additional 66 affordable units currently in the pipeline. However, information on the loss of privately owned rental units

is not readily accessible, making it difficult to determine the net change in affordable and rental housing stock.

Recent investments have led to new affordable housing units, including projects such as 101 McNaughton Avenue West (Chatham) and 68 George Street (Ridgetown), which will add 49 new affordable units (inclusive in the 66 new units). Additionally, new projects in Wallaceburg and Chatham are in the design stage and will focus on one- and two-bedroom units to address the growing need.

While these additions are promising, the absence of data on rental housing losses poses challenges in assessing the overall state of affordable housing in Chatham-Kent. Low-income households continue to face rising evictions, re-evictions, and the limited availability of rent supplements funding contributing to housing instability and challenges related to affordability.

A looming concern for Chatham-Kent's affordable housing stock is the expiration of operating agreements for community housing providers. These agreements historically ensured that community housing units remained affordable, but as they expire, non-profit operators may be unable to maintain subsidized rent levels, potentially resulting in the loss of additional affordable units.

As of February 2025, there are approximately 215 people experiencing homelessness in Chatham-Kent. The centralized waiting list for affordable housing has grown to 1,308 applicants, with average wait times for RGI housing ranging from 6 to 10 years depending on unit size and location.

Without sustained and expanded investments in affordable housing from various levels of government, Chatham-Kent risks further deepening its housing affordability crisis. Continuing to refine policy interventions, such as increasing rent supplements, prioritizing the planning approvals for purpose-built rental housing, and renewing operating agreements for community housing, will be essential to ensuring housing stability for low- and very low-income households.

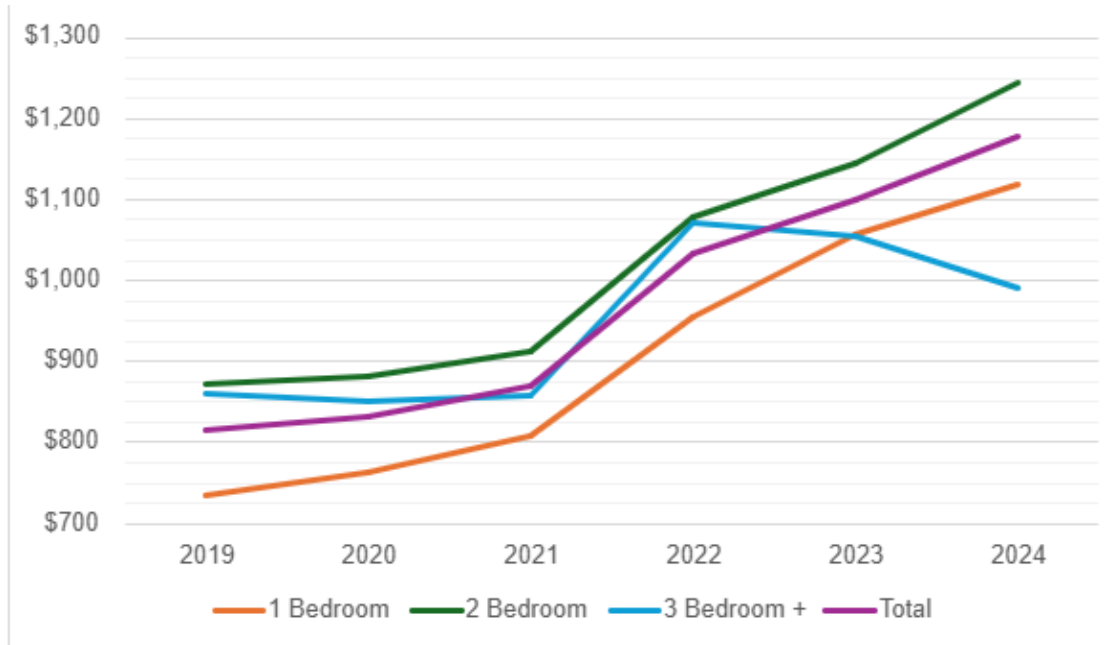
5.4 How have average rents changed over time in your community? What factors (economic, social, national, local, etc.) have influenced these changes?

Average rents in Chatham-Kent have been rising for the past 25 years. However, the rate of increase has sped up a lot in the past few years, with more dramatic rises in average rental costs. From 1999 to 2019 average rents across all unit types rose by 47.8% in that 20-year span, an average increase of 2.4% each year. In the past 5 years the average rent across all unit types increased by 44.2% or an average of 8.8% each year.

The largest increase in rent took place between 2021 and 2022, where rents increased by 19% across all unit types. Coming out of the Covid 19 pandemic caused rental prices to rise throughout the province and country at this time, so it is not surprising that this year saw the greatest increase in average rents.

Figure 18 below has a further breakdown of average rental costs in Chatham-Kent since 2019 organized by unit type.

Figure 18: Chatham-Kent Average Rental Prices (2019-2024)⁵³



One interesting trend in this data is that the cost of 3 bedroom + units has seen a decrease in the past two years and on average were less expensive than both 2-bedroom and 1-bedroom units, although for most three-bedroom units, tenants would be paying for utilities.

Several key economic, social, and policy-related factors have influenced these rising rental costs:

- **Economic Factors:** Rising home prices have pushed more people into the rental market, increasing competition for vacant units. Additionally, inflation and rising property taxes have contributed to overall higher homeownership and rental housing costs.
- **Population Growth and Migration:** Chatham-Kent has experienced steady population growth, driven by both interprovincial migration and new immigrants to Canada, placing additional pressure on rental housing supply.

⁵³ Canada Mortgage and Housing Corporation. (2024). *Rental Market Report: Fall 2024*. Retrieved from <https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/market-reports/rental-market-reports-major-centres>

- **Short-Term Rentals:** The increase in short-term rental properties (Airbnb-style listings) has removed long-term rental units from the market, further limiting supply and increasing costs for permanent residents.
- **Loss of Affordable Housing:** The renoviction trend (landlords evicting tenants to renovate and re-list at higher prices) has removed many lower-cost rental units. Additionally, the expiration of community housing operating agreements has placed additional strain on affordable rental stock. At least two community housing providers have stated their preference to not enter into a new operating agreement and rents in their developments will potentially rise to full market rates.

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

Vacancy rates in Chatham-Kent have experienced notable shifts over time due to evolving economic, social, and policy factors. Historically, vacancy rates were relatively stable but dropped significantly to 2.6% between 2016 and 2021 as rising home prices pushed more residents into the rental market, tightening supply. Recently, vacancy rates have increased to 4.3%, indicating a more balanced market, though challenges remain due to an increasing number of short-term rentals, reducing long-term rental availability.

The rise in average rents by 44.2% over the past five years, with a 19% spike between 2021 and 2022, has been driven by economic recovery post-COVID-19 and inflation. Additionally, population growth fueled by immigration and interprovincial migration has intensified demand, particularly among low- and moderate-income families. The aging housing stock, with over 73% of units built before 1980, presents maintenance challenges, while new construction has not kept pace with demand, further influencing vacancy trends.

A significant factor in vacancy rate fluctuations is the loss of affordable housing due to renovictions and the expiration of community housing agreements, leading to a shrinking supply of low-cost rental units. Although new affordable housing projects have been initiated, such as 101 McNaughton Avenue West and 68 George Street, the overall loss has outpaced gains, contributing to higher rents and longer waitlists for subsidized housing. The limited supply of non-market housing, with only 1,406 units available, is insufficient to meet growing demand, further exacerbating vacancy rate challenges and highlighting the need for sustained investment in affordable housing development.

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

Core housing need in Chatham-Kent has remained a persistent issue, affecting both tenant and owner-occupied households, though the trends vary significantly between

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these groups. As of the latest data from the 2021 census, 3,025 households (7.2%) in Chatham-Kent experience core housing need, meaning they fall below one or more of the national adequacy, suitability, and affordability standards.

Tenant households experience greater affordability challenges, with 3,750 renter households (30.6%) spending 30% or more of their income on shelter costs. However, renters are more likely to face issues related to housing adequacy, with 9.6% of tenant households (1,185 units) requiring major repairs—more than one and a half times the rate of owner-occupied homes.

Despite affordability concerns, 17% of tenant households are officially classified as being in core housing need. This relatively high percentage reflects the growing demand for rental assistance programs, though supply remains insufficient.

On the other hand, homeowners, while often assumed to be more financially stable, also experience affordability stress. Approximately 9.7% of owner households (2,960 units) are spending 30% or more of their income on shelter costs, demonstrating that the cost of homeownership has risen faster than incomes in Chatham-Kent.

Additionally, 2.4% of owner households (770 homes) live in unsuitable dwellings, indicating a mismatch between household size and available housing stock. This issue is particularly evident among families who may struggle to afford larger homes.

Despite these challenges, homeowners are less likely than renters to live in housing requiring major repairs, with only 6.3% (1,990 owner-occupied homes) classified as inadequate.

While renters in Chatham-Kent face significant challenges related to housing adequacy and supply shortages, homeowners struggle more with affordability and housing suitability. As home prices and rental costs continue to rise, both groups are increasingly vulnerable to housing instability. Expanding affordable housing options, increasing rental assistance, and investing in housing repairs and retrofits will be critical to addressing core housing needs in the region.

5.7 Non-Market Housing

As seen in Table 5.7.1, there are 1,212 designated rent-geared-to-income units in Chatham Kent (municipal/private non-profits and co-ops). 392 units (some non-profits, co-ops and private rental) offer rent-supplements or Portable Housing Benefits to lower the market rents for some residents. Overall, these numbers highlight the limited supply of non-market housing, which is insufficient to meet the growing demand for affordable housing in the Region.

5.7.1 Current Non-Market Housing Units		
Characteristic	Data	Value
Number of housing units that are subsidized	Total	1,212
Number of housing units that are below market rent in the private market (can either be rent or income-based definition) (Rent Supplement and Portable Housing Benefits)	Total	392
Number of co-operative housing units	Total	113
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	0

The total non-market housing supply is far below the level needed to address affordability challenges as evidenced by core housing need and long waiting lists for assisted housing. Without significant policy intervention, housing affordability will continue to decline, placing greater strain on low-income households and increasing reliance on emergency shelters and social services.

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?**

Beyond the existing non-market housing stock, several critical gaps remain in Chatham-Kent's affordable and community housing landscape. These gaps impact seniors, individuals requiring supportive housing, and low-income households needing rental assistance.

Chatham-Kent has an older-than-average population, with a median age of 46.4 years, compared to 41.6 in Ontario. While there is long-term care and assisted living facilities, demand continues to grow. Many seniors on fixed incomes struggle with rising housing costs, and accessibility remains a challenge, as much of the existing housing stock was not designed for aging in place. The need for barrier-free, senior-friendly affordable housing is increasing, particularly in towns like Wallaceburg and Ridgetown, where the senior population is highest.

Chatham-Kent provides some rent supplements and housing affordability programs, including:

- Rent-Geared-to-Income housing, which adjusts rent based on income.
- The Housing Stability Program, which helps residents facing eviction by covering rent and utility arrears.
- The Affordable Homeownership Program, which provides financial support for low-income households to purchase homes.

Despite these programs, funding has not kept pace with rising rents, and assistance programs struggle to meet the growing demand.

Additionally, Chatham-Kent faces a severe shortage of supportive housing for individuals with disabilities, mental health needs, and substance use challenges. Many individuals experiencing chronic homelessness require wrap-around support services, including case management, mental health care, and addiction treatment. However, existing supportive housing units are limited, and shelters are consistently at capacity.

While Chatham-Kent has been expanding transitional housing initiatives, including 50 transitional cabins, these are temporary solutions and do not replace the need for permanent, supportive housing options.

5.9 Housing Trends

Housing values in Chatham-Kent have seen significant increases in recent years. As seen in Table 5.9.1, the median monthly shelter cost for rented dwellings is \$1,020, and the average rent for purpose-built rental units is \$1,177 per month. This indicates that rental costs remain relatively affordable compared to larger urban centers but still present challenges for lower-income households.

In the ownership market, the average sale price of a home in Chatham-Kent was \$464,769 in January 2025, up from the 2024 average of \$441,428. The median home price was \$420,000 in 2024. The cost of housing has risen sharply, making homeownership less accessible to first-time buyers and lower-income households. One-bedroom homes sell for a median of \$240,000, while two-bedroom and three-bedroom homes have median prices of \$382,500 and \$412,500, respectively.

5.9.1 Housing Values ⁵⁴		
Characteristic	Data	Value
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	1,020
Purpose-built rental prices by unit size (Average, Canadian dollars)	Total	1,177
	Bachelor	943
	1 bedroom	1,119
	2 bedrooms	1,245
	3 bedrooms+	990
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	Total	1,020
	Bachelor	800
	1 bedroom	1,007
	2 bedrooms	1,070
	3 bedrooms+	800

⁵⁴ Please note that asterisks indicate that the data was unattainable

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5.9.1 Housing Values ⁵⁴		
Characteristic	Data	Value
Sale prices (Canadian dollars)	Average	\$441,428 ⁵⁵
	Median	\$420,000 ⁵⁶
Sale prices by unit size (Average, Canadian dollars)	Average	*
	Bachelor	*
	1 bedroom	*
	2 bedrooms	*
	3 bedrooms+	*
Sale prices by unit size (Median, Canadian dollars)	Median	*
	Bachelor	*
	1 bedroom	\$240,000
	2 bedrooms	\$382,500 ⁵⁷
	3 bedrooms	\$412,500 ⁵⁸

Over the past year, Chatham-Kent has seen 517 new housing completions, with 268 single-detached homes, 50 semi-detached homes, 26 row houses, and 173 apartments, as highlighted in Table 5.9.2. However, most new builds are owner-occupied (344 units), while only 173 new rental units were added. No new condominiums or cooperative housing units were developed, which highlights a gap in alternative housing models that could provide more affordable ownership and rental options.

⁵⁵ Canadian Real Estate Association. (2024). *Chatham-Kent housing market statistics*. Retrieved from <https://creastats.crea.ca/board/chat>

⁵⁶ Canadian Real Estate Association. (2024). *Chatham-Kent median home prices*. Retrieved from <https://creastats.crea.ca/mls/chat-median-price>

⁵⁷ Canadian Real Estate Magazine. (2024). *Chatham, Ontario real estate market overview*. Retrieved from <https://www.canadianrealestatemagazine.ca/top-neighbourhoods/chatham-ontario-2>

⁵⁸ Ibid.

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5.9.2 Housing Units: Change in Housing Stock		
Characteristic	Data	Value
Demolished – breakdown by tenure	Tenant	*
	Owner	*
Completed – Overall and breakdown by structural type (annual, number of structures)	Total	517
	Single	268
	Semi-detached	50
	Row	26
	Apartment	173
Completed – Breakdown by tenure (annual, number of structures)	Tenant	173
	Owner	344
	Condo	0
	Coop	0
Housing starts by structural type and tenure	Total	21.7/1000 residents ⁵⁹ ₆₀

⁵⁹ According to the PLACE Centre report, Chatham-Kent had a total of 21.7 Housing Starts Per 1000 Residents from July 1, 2018, to July 2024

⁶⁰ PLACE Centre. (2024). *Ontario Communities Falling Behind [Memo]*. Retrieved from https://placecentre.smartprosperity.ca/wp-content/uploads/2024/11/place_centre_memo_-_ontario_communities_falling_behind.pdf.

Figure 19 below supplements the existing data with historical housing starts from 2013 to 2023. This data showed a steady fluctuation until 2018 and then a surge in housing starts until 2021, with a drastic drop during the pandemic.

Figure 19: Housing Starts by year, Chatham-Kent (2013-2023)



Moreover, the imbalance between new home construction and rental housing development is a significant challenge. While homeownership remains an option for some, rising costs are pushing more people into the rental market, where supply remains limited. The lack of new cooperative and non-market housing units further exacerbates affordability issues, particularly for lower-income households.

To address these trends, Chatham-Kent will continue to look to add new rental housing, expand affordable housing initiatives, and explore alternative housing models such as co-operative, non-profit housing and mixed-income developments. Co-operative, non-profit and mixed-income developments will require capital funding/financing support from the federal and provincial governments. Where possible, the municipality should continue to expand the pipeline of affordable and attainable rental projects through the provision of land, SEED pre-development funding, reduced development/PUC fees. Without targeted interventions, rising costs and limited supply may continue to put pressure on vulnerable populations in the community.

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A collaborative approach between the municipality and developers could create an appropriate balance of government intervention, where both stakeholders ultimately give up concessions while addressing their own particular needs. With the municipality getting more housing in categories of need, developers get financial benefit to address their goal of profitability. An example of this could be a scenario where municipal fees for development are stretched out over a long-term agreement in exchange for the provision of affordable/workforce level market rental units, or other types of affordable housing.

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?

Accurate housing demand projections are essential for effective planning and policy development. This section outlines the methodology used to forecast population growth, household formation, and housing demand in Chatham-Kent, ensuring alignment with industry best practices and government guidelines. Section 6.1 provides an overview of key projection steps, including population projections based on survival rates, births, and migration trends. It also details household formation estimates derived from headship rates and discusses how housing demand is projected by tenure, dwelling type, and income category. Section 6.2 explains the specific forecasting methodology applied in Chatham-Kent, highlighting the use of the Cohort-Survival Method and HART tool for household projections. The methodology accounts for local policy changes, historical trends, and demographic shifts, providing a comprehensive basis for estimating housing needs through 2051. Section 6.3 presents the detailed population and household projections based on these methodologies, offering insights into future housing requirements and growth trends in the municipality. Section 6.4 will discuss how the projected data will be used to plan and influence investment decisions.

6.1 Projection Methodology Guidelines

The projected population is calculated as the sum of:

- **Surviving population**, adjusted for age-specific mortality rates
- **New births**, based on fertility rates
- **Net migration**, which includes interprovincial, intraprovincial, and international migration trends

A widely accepted approach for population projection is the Cohort-Component Population Projection Method. This demographic accounting model divides the population into age cohorts (groups based on age) and tracks changes over time by applying three key factors:

- **Fertility (Births)** – The rate at which new individuals enter the population
- **Mortality (Deaths)** – The rate at which individuals exit the population
- **Migration (Net In-Migration or Out-Migration)** – The movement of people into or out of the area, impacting overall population growth

By systematically applying these components, this method provides a detailed and dynamic projection of population trends, forming the foundation for subsequent household and housing demand forecasts.

Household Projection

Household projections are determined by multiplying the projected population by headship rates, which represent the probability of an individual forming a household.

Key considerations include:

- **Separate projections for family and non-family households** (couples with/without children, lone parents, one-person households, etc.)
- **Historical headship rates**, calculated as the ratio of household heads in a specific age group to the total population in that age group
- **Trends in headship rates**, which may indicate shifting patterns in household formation

Household projections must also account for changes in household composition and net new household formation, calculated as the difference between projected households in successive years.

Housing Demand Projection

Housing demand is projected by estimating tenure type (owner vs. renter), dwelling type, and household size.

Steps to estimate housing demand:

1. **Estimate the number of owner households** by multiplying projected households by projected ownership rates.
2. **Estimate renter households** as the residual after accounting for owners.
3. **Distribute projected households by dwelling type** (single-detached, semi-detached, row housing, apartment) based on historical occupancy propensities.
4. **Assess pre-existing housing shortages** and integrate them into final projections.

6.2 Projection Methodology and 10-year Forecasting

This section outlines the methodology and calculations used to generate housing demand projections, including key assumptions and data sources.

Chatham-Kent's Municipal Comprehensive Review (completed in October 2023) employed a cohort-survival forecasting methodology, aligned with the 1995 Ontario Provincial Projection Methodology Guideline and industry best practices. This approach categorizes the population by age and sex, projecting growth by aging each cohort over time while applying:

- Age-specific mortality rates to estimate survival rates.
- Fertility rates among women in childbearing years to project births.
- Net migration rates (in-migration minus out-migration) by age group.

Additionally, a household formation forecast was developed using age-specific headship rates to estimate long-term housing occupancy trends through the 2051 planning horizon.

Household Projections

The HART tool was used to project household numbers by size for 2031, estimating 42,455 housing units based on Statistics Canada Census data (2006-2021). However, the tool does not account for local policy changes, post-pandemic population shifts, or emerging trends since 2021. The Municipality's updated forecast projects 49,280 households by 2035.

For tenure projections, the Housing Needs Assessment analyzed historical tenure data (2001–2021), focusing on:

- Trends in owner vs. renter distributions.
- Age of the primary maintainer.
- Housing types occupied.

Income-based household projections were derived using the HART tool, which distributes projected households across income categories based on expected growth shares.

Apartment Demand Projections

To estimate apartment demand by bedroom count, Chatham-Kent relied on:

- Active development applications (municipal in-house data tracking).
- Custom Statistics Canada datasets on multi-bedroom apartment construction trends.

HART Household Projections – Household Size & Income Category

The HART methodology categorizes projected households by size and income to determine unit requirements by bedroom type.

Figure 20: Projected Households by Household Size and Income Category (2035)⁶¹

HH Income Category	1-Person	2-Person	3-Person	4-Person	5+ Person	Total
Very Low Income	1,225	0	0	0	0	1,225
Low Income	7,110	1,140	45	0	0	8,300
Moderate Income	4,460	4,605	690	220	105	10,070
Median Income	2,210	5,690	1,490	810	485	10,690
High Income	1,420	7,830	3,880	3,375	2,485	18,990
Total	16,420	19,260	6,110	4,410	3,080	49,280

Key Insights:

- Very Low-Income Households are predominantly single-person households (1,225), with no representation in larger household categories.
- Low Income Households also skew heavily towards single-person households (7,110 out of 8,300 total), with minimal presence in 2-person or larger households.
- Moderate- and Median-Income Households are more evenly distributed across household sizes, though single-person and two-person households still form the majority.
- High Income Households are concentrated in larger households, with significant numbers in 2-person (7,830), 3-person (3,880), and 4-person (3,375) households.
- A substantial portion of low-income households are single-person, indicating a potential need for affordable, smaller-unit housing.
- High-income households dominate the larger household categories, suggesting that multi-bedroom housing is primarily accessible to higher income groups.

⁶¹ HART Household Projections, modified by Watson & Associates Economists Ltd.

Methodology for Projecting Growth in Supportive, RGI, and Attainable Housing Needs

To estimate the future demand for supportive housing, RGI housing, and attainable housing, I applied a growth rate approach based on projected household formation trends in Chatham-Kent. The steps were as follows:

- 1. Established a Baseline (2025):**
 - Used estimated current stock of supportive housing (350 units), RGI housing (1,200 units), and attainable housing (800 units) as reference points.
 - Incorporated current waitlist data and core housing need statistics where applicable.
- 2. Applied Household Growth Multipliers:**
 - Short-Term (5-Year) Projection (2030):
 - Used a 1.304x multiplier, based on 1,304 new households forming in the next 5 years (as derived from the broader population projections).
 - Long-Term (25-Year) Projection (2050):
 - Used a 6.522x multiplier, reflecting a total increase of 6,522 households by 2050.
- 3. Adjusted for Housing Type Demand:**
 - Supportive Housing Demand: Higher demand anticipated due to the aging population and increased need for supportive living.
 - RGI Housing Demand: Assumed to grow proportionally with income-based housing needs, as lower-income households struggle with affordability.
 - Attainable Housing Demand: Projected based on wage and housing market trends, accounting for workforce and middle-income households who are priced out of homeownership but do not qualify for RGI housing.
- 4. Final Projections:**
 - Applied multipliers to each category to reflect expected growth in demand over time.

Figure 21a - Below is a summary table of the population and housing growth of the HNA and the Low Scenario

Chatham-Kent 2025 Housing Needs Assessment					
	2025	2035	10 Year Growth	Annual Growth	Growth Rate
Population	111,710	118,120	6,410	641	0.6%
Low Density	36,300	38,340	2,040	204	0.5%
Medium Density	2,480	2,910	430	43	1.6%
High Density	7,150	7,760	610	61	0.8%
Other	260	260	0	0	0.0%
Total Housing	46,190	49,270	3,080	308	0.6%

Chatham-Kent 2025 Housing Needs Assessment: Low Scenario					
	2025	2035	10 Year Growth	Annual Growth	Growth Rate
Population	111,710	114,400	2,690	269	0.2%
Low Density	36,300	37,030	730	73	0.2%
Medium Density	2,480	2,650	170	17	0.7%
High Density	7,150	7,350	200	20	0.3%
Other	270	270	0	0	0.0%
Total Housing	46,200	47,300	1,100	110	0.2%

Summary:

- This low growth scenario is an alternative forecast with modest population growth over the next 10-years, aligning with Statistics Canada's Low Growth Projection Scenario for the Province of Ontario. (<https://www150.statcan.gc.ca/n1/pub/71-607-x/71-607-x2022015-eng.htm>)
- This generates a housing forecast consistent with the municipal forecast targets set by the Province for Chatham-Kent. (<https://www.ontario.ca/page/tracking-housing-supply-progress>)
- However, we would note that ***Watson is not advocating or recommending this forecast***, as we do not believe it will materialize, based on recent trends in Statistics Canada postcensal population data. Rather, we expected Chatham-Kent's housing growth to align with the reference forecast (noted in the Chatham-Kent 2025 Housing Needs Assessment)

Figure 21b: Projected Growth in Housing Needs (Supportive, RGI, Attainable)

Housing Type	Current Need (Units) (2025)	Projected Need (Units) (2030)	Projected Need (Units) (2050)
Supportive Housing	350	456	2,283
Rent-Geared-to-Income	1,200	1,564	7,826
Attainable Housing	800	1,043	5,218

Figure 21c: Chatham Kent Housing Need Projections by Housing Type, Unit Size and Community

I. Affordable Housing Need by Unit Size and Community

	2025–2030				2025–2050			
Region	Bachelor/Studio	1-BR	2-BR	3+ BR	Bachelor/Studio	1-BR	2-BR	3+ BR
Chatham	25	50	67	33	95	190	253	127
Wallaceburg	6	13	17	9	24	47	63	32
Blenheim	2	5	6	3	8	16	20	10
Tilbury	2	5	6	3	8	16	20	10
Ridgetown	1	4	5	2	7	14	18	7
Wheatley	1	4	5	2	7	14	18	7
Dresden	1	3	4	2	6	11	15	7
Total CK	38	84	110	54	155	308	407	200

Total Affordable 2025-2030: 286

Total Affordable 2025-2050: 1,070

- **Notes:** Affordable housing refers to housing options that cost no more than 30% of gross household income.
- **Assumptions:** Approximately 15% of affordable units are assumed to be bachelor/studios, 30% one-bedroom, 40% two-bedroom, and 20% three-bedroom. Distribution is weighted toward Chatham (about 55–60% of units) with remaining units across Wallaceburg and smaller towns. Numbers include both new development and any conversions/repurposing needed to meet the housing gap.

II. Rent-Geared-to-Income (RGI) Housing Need by Unit Size and Community

	2025–2030				2025–2050			
Region	Bachelor /Studio	1-BR	2-BR	3+ BR	Bachelor /Studio	1-BR	2-BR	3+ BR
Chatham	155	446	202	201	945	2,704	1,198	1,198
Wallaceburg	25	115	40	35	153	548	182	98
Tilbury	5	60	10	10	18	147	18	18
Blenheim	5	60	10	10	18	147	18	18
Ridgetown	5	40	10	10	14	116	14	14
Wheatley	5	30	10	10	12	82	14	12
Dresden	5	30	10	10	12	82	14	12
Total CK	205	781	292	286	1,173	3,826	1,458	1,370

Total RGI 2025-2030: 1,564

Total RGI 2025-2050: 7,826

- **Notes:** RGI housing is a subset of affordable housing where tenants pay rent based on 30% of their income.
- **Assumptions:** RGI housing projections are based on a continuation of current income-based rent subsidy programs. The assumed unit mix (approximately 70% bachelor and 1-bedroom units) reflects high demand among seniors, single adults, and smaller households on fixed or low incomes. Larger units (2- and 3-bedroom) are included to accommodate low-income families, though in smaller proportion. Distribution is weighted toward Chatham, followed by Wallaceburg and surrounding towns, based on population concentration and service access.

III. Supportive Housing Need by Unit Size and Community

	2025–2030				2025–2050			
Region	Bachelor /Studio	1-BR	2-BR	3+ BR	Bachelor /Studio	1-BR	2-BR	3+ BR
Chatham	74	223	37	0	421	1,261	210	0
Wallaceburg	9	28	5	0	32	97	17	0
Blenheim	5	14	0	0	13	39	6	0
Tilbury	5	14	0	0	13	39	6	0
Ridgetown	5	9	0	0	9	30	4	0
Wheatley	5	9	0	0	9	30	4	0
Dresden	5	9	0	0	9	30	4	0
Total CK	108	306	42	0	506	1,526	251	0

Total Supportive 2025-2030: 456

Total Supportive 2030-2050: 2,283

- **Notes:** Supportive housing refers to housing that is affordable and paired with support services for individuals/families with complex needs (such as mental health or accessibility needs).
- **Assumptions:** Supportive housing projections include units intended for individuals requiring both housing and on-site or community-based supports. The majority of units are bachelor or 1-bedroom (approximately 85%) to reflect the needs of individuals living alone or with mobility/support constraints. A smaller share of 2-bedroom units accounts for specialized situations (e.g., caregivers or dependents). Chatham is prioritized due to availability of health and community services.

IV. Attainable Housing Need by Unit Size and Community

	2025–2030				2025–2050			
Region	Bachelor /Studio	1-BR	2-BR	3+ BR	Bachelor/ Studio	1-BR	2-BR	3+ BR
Chatham	63	125	250	188	314	626	1,252	939
Wallaceburg	17	33	67	50	84	167	334	251
Blenheim	6	13	25	19	31	63	125	93
Tilbury	6	13	25	19	31	63	125	93
Ridgetown	4	8	17	13	21	41	84	63
Wheatley	4	8	17	13	21	41	84	63
Dresden	4	8	17	13	21	41	84	63
Total CK	104	208	418	315	523	1,042	2,088	1,565

Total Attainable 2025-2030: 1,045

Total Attainable 2025-2050: 5,218

- **Notes:** Attainable housing refers to housing that is adequate, suitable, and affordable within the local market for moderate-income households – essentially “workforce” housing that middle-income earners in Chatham-Kent can attain.
- **Assumptions:** Attainable housing projections reflect workforce housing needs and are targeted at households earning near median income levels. The unit mix assumes 15% bachelor/studios and 20% one-bedrooms to accommodate singles and couples, while 40% two-bedroom and 25% three-bedroom units reflect the needs of small and growing families. Chatham is allocated the largest share due to economic centrality, followed by Wallaceburg and smaller communities.

V. Market-Rate Housing Need by Unit Size and Community

	2025–2030				2025–2050			
Region	Bachelor /Studio	1-BR	2-BR	3+ BR	Bachelor /Studio	1-BR	2-BR	3+ BR
Chatham	155	446	202	201	945	2,704	2,704	1,198
Wallaceburg	25	115	40	35	153	548	182	98
Blenheim	5	60	10	10	18	147	18	18
Tilbury	5	60	10	10	18	147	18	18
Ridgetown	5	40	10	10	14	116	14	14
Wheatley	5	30	10	10	12	82	14	12
Dresden	5	30	10	10	12	82	14	12
Total CK	205	781	292	286	1,173	3,826	2,964	1,370

Total Market 2025-2030: 1,564

Total Market 2025-2050: 9,332

Notes: Market housing denotes homes rented or sold on the open market without subsidies.

Assumptions: Market housing projections are based on anticipated population growth and regional employment trends. Unit size distribution follows historic absorption patterns with a higher share of 2- and 3-bedroom homes. Distribution is weighted toward Chatham (approximately 60%), followed by Wallaceburg, and then evenly across remaining communities. Figures include new construction and repurposing of existing stock to meet demand.

Key Insights:

- Supportive housing demand is projected to increase by 30% in 5 years and by over 500% in 25 years due to an aging population and growing affordability challenges. For greater clarity, supportive housing includes people requiring supports to live independently in the community. Most of the growth in this category is attributed to seniors, who may require varying levels of support.
- Rent-geared-to-income housing demand is expected to rise sharply, with more households requiring subsidized housing as affordability constraints persist.
- Attainable housing demand will increase significantly, driven by workforce housing needs and the gap between rental affordability and homeownership access.

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Additionally, the projections in Table 6.2.1 highlight significant demographic and housing trends in Chatham-Kent over the next 10 years. The age distribution of women shows growth in older age groups, with a notable increase of 1,960 women aged 65-84- and 950-women aged 85+, while younger age groups see declines, particularly in the 25-64 age range (-420).

Birth rates are evenly split between male and female births at 6,100 each, with a high survival rate of 99.6% for those not yet born at the start of the census year. Net migration contributes 430 individuals to the population. The total projected household formation reaches 49,280, comprising 30,800 family households and 18,480 non-family households, with a net household formation increase of 3,090 units.

Projected owner households are expected to total 1,940 units, with significant growth among older age groups, particularly those aged 65-74 (1,310 units) and 75+ (2,230 units), while the 55-64 age group shows a sharp decline (-1,850 units). Renter households are projected to reach 1,140 units, with notable increases among younger age groups, such as 25-34 years (260 units), and older populations, particularly those 75+ (800 units).

Dwelling choices reflect a preference for low-density housing (2,030 units), followed by apartments (620 units) and townhomes (430 units), with the most substantial growth in households maintained by individuals 75+ years (3,030 units) and 65-74 years (1,670 units). This data underscores an aging population, increasing demand for both ownership and rental housing, and a clear preference for low-density housing, presenting key considerations for future housing planning and policy development.

6.2.1 Projections		
Characteristic	Data/Formula	Value
Women by age distribution (# and %)	0-14	670 (21%)
	15-19	50 (2%)
	20-24	-70 (-2%)
	25-64	-420 (-13%)
	65-84	1,960 (63%)
	85+	950 (30%)
Male Births	Births x Estimated Proportion of Male Births	6,100 Male Births (50% Male Birth Rate)

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6.2.1 Projections		
Characteristic	Data/Formula	Value
Female Births	Total births – Male Births	6,100 Female Births (50% Female Birth Rate)
Survival Rate	Survival rate for those not yet born at the beginning of the census year	99.6%
Net Migrations	Net migration (in and out) of those not yet born at the beginning of the census year	430
Projected Family Households	Age-group population x projected age-specific family headship rate	30,800
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	18,480
Total Projected Headship Rate	Family headship rates + non-family headship rates	49,280
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	3,090
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year and age group	Structure Type: Low (single and semis): 1,750 Medium (towns/rows): 80 High (apartments): 110 Total Units: 1,940 Projected Owner Households by Age of Primary Maintainer: 15-24 Years: -30 25-34 Years: 140

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6.2.1 Projections		
Characteristic	Data/Formula	Value
		35-44 Years: 20 45-54 Years: 110 55-64 Years: -1,850 65-74 Years: 1,310 75+ Years and Older: 2,230 Total: 1,940
Projected Renter Households	Projected households by type, year and age group – projected owner households by type, year and age group	Structure Type: Low (single and semis): 280 Medium (towns/rows): 350 High (apartments): 510 Total Units: 1,140 Projected Owner Households by Age of Primary Maintainer: 15-24 Years: -30 25-34 Years: 260 35-44 Years: 50 45-54 Years: 160 55-64 Years: -460 65-74 Years: 360 75+ Years and Older: 800 Total: 1,140
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group	Structure Type: Low (single and semis): 2,030 Medium (towns/rows): 430 High (apartments): 620 Total Units: 3,080 Projected Owner Households by Age of Primary Maintainer: 15-24 Years: -60 25-34 Years: 400 35-44 Years: 70 45-54 Years: 270 55-64 Years: -2,310 65-74 Years: 1,670 75+ Years and Older: 3,030 Total: 3,080

6.3 Long-term Population and Households Projections

To best support the residents of Chatham-Kent, the following will present long-term forecasting over the next 25 years helps to understand the future growth and demands. As seen in figure 22, the projected housing growth for Chatham-Kent from 2025 to 2050 indicates a significant increase in housing across all structure types, with a notable emphasis on low-density development. Low-density housing, which includes single and semi-detached homes, is expected to see the most substantial growth, totaling 3,760 units across the municipality, with Chatham (2,440 units) and Blenheim (240 units) experiencing the highest increases. Medium-density housing, comprising townhouses and duplex apartments, will add 1,020 units, with the bulk concentrated in Chatham (520 units) and Tilbury (130 units). High-density housing, including bachelor and multi-bedroom apartments, will contribute 1,300 units, primarily in Chatham (1,010 units) and Wallaceburg (200 units). Primary urban centers, such as Chatham and Wallaceburg, will account for most of the growth, adding 5,720 units across all density types, while secondary urban centers and rural areas will see more modest increases of 130 and 230 units respectively. This growth highlights the need for diverse housing options, particularly in urban centers, to accommodate a range of household sizes and income levels, while ensuring sustainable development across the municipality.

Figure 22: 2025 to 2050 Housing Growth by Structure Type

	Low Density [1]	Medium Density [2]	High Density [3]	Total
Blenheim	240	60	0	300
Chatham	2,440	520	1,010	3,970
Dresden	160	60	0	220
Ridgetown	20	70	60	150
Tilbury	70	130	50	250
Wallaceburg	220	70	200	490
Wheatley	260	110	0	370
Primary Urban Centres	3,400	1,020	1,300	5,720
Secondary Urban Centres	130	0	0	130
Rural Areas	230	0	0	230
Municipality of Chatham-Kent	3,760	1,020	1,300	6,080

[1] Includes singles and semi-detached houses.

[2] Includes townhouses and apartments in duplexes.

[3] Includes bachelor, 1-bedroom, 2-bedroom+ apartment units.

Note: Figures have been rounded and may not add up precisely.

Moreover, as demonstrated in Figure 23, between 2030 and 2050, Chatham-Kent's population will experience significant demographic shifts, primarily driven by aging trends and declining birth rates. The 65-84 age group will expand from 25% to 30%, while the 85+ population will increase from 7% to 10%, reflecting longer life expectancy

and the continued aging of the baby boomer generation. In contrast, the share of children (0-14 years) will decline from 17% to 14%, and the 15-24 age group will shrink from 8% to 7%, indicating lower birth rates and potential outmigration of younger residents. The working-age population (25-64 years) will decrease from 45% to 42%, highlighting a potential labor force shortage unless offset by increased immigration or workforce retention strategies. These figures were calculated using Ontario Ministry of Finance projections and Statistics Canada census data as a baseline. Adjustments were made to account for anticipated fertility declines, aging trends, and expected changes in migration patterns.

Figure 23: Anticipated Population for 2030 and 2050

Characteristic	2030 Value	2050 Value
Anticipated Population	118,738	132,572
Population Growth (from 2025)	3,458	17,292
Growth Percentage	3.0%	15.0%
Anticipated Age - Average	47	48
Anticipated Age - Median	47	48
Age Distribution		
0-14 Years	20,185 (17%)	18,560 (14%)
15-19 Years	4,749 (4%)	4,640 (3.5%)
20-24 Years	4,862 (4%)	4,640 (3.5%)
25-64 Years	53,432 (45%)	55,681 (42%)
65-84 Years	29,684 (25%)	39,771 (30%)
85+ Years	8,311 (7%)	13,257 (10%)

These demographic changes will have significant implications for housing, services, and economic stability. The growing senior population will drive higher demand for accessible housing, assisted living, and healthcare infrastructure, while the declining youth population may lead to enrollment declines in schools and workforce shortages in key industries. More rental and smaller housing units will be needed to accommodate aging residents and smaller household sizes, particularly apartments and senior-friendly developments. The projected shifts in housing demand were derived by analyzing historical household formation trends and adjusting for expected tenure and dwelling-type preferences based on age distribution changes. Policymakers may need to enhance youth retention strategies, increase immigration, and encourage medium-density housing development to sustain economic growth and ensure housing affordability for future generations.

Figure 24: Anticipated Households for 2030 and 2050

Characteristic	2030 Value	2050 Value
Total Anticipated Households	49,823	57,737
Anticipated Households by Tenure		
Renter Households	14,636 (29%)	16,905 (30%)
Owner Households	35,187 (71%)	40,832 (70%)
Anticipated Units by Type		
Single-Detached Units	26,406 (53%)	28,869 (50%)
Semi-Detached Units	5,979 (12%)	7,506 (13%)
Row Housing Units	7,972 (16%)	10,392 (18%)
Apartments	9,636 (19%)	13,860 (24%)
Units by Bedroom Count		
1 Bedroom Units	6,975 (14%)	9,238 (16%)
2 Bedroom Units	7,973 (16%)	10,392 (18%)
3 Bedroom Units	1,744 (3.5%)	1,732 (3%)
4 Bedroom Units	349 (0.7%)	346 (0.6%)
5 Bedroom Units	75 (0.15%)	58 (0.1%)
Households by Income		
Very Low Income	1,246 (2.5%)	1,502 (2.6%)
Low Income	8,220 (16.5%)	9,238 (16%)
Moderate Income	11,211 (22.5%)	13,857 (24%)
High Income	19,177 (38.5%)	21,940 (38%)
Anticipated Average Household Size	2.32	2.28
Draft Approved Lots	3,197	4,068

Highlighted in figure 24, between 2030 and 2050, Chatham-Kent's household composition will continue shifting, reflecting broader demographic trends such as aging, declining household sizes, and changing tenure preferences. The total number of households is expected to grow from 49,823 in 2030 to 57,737 in 2050, a 16% increase over 20 years. However, the share of owner households will decline slightly from 71% to 70%, while renter households will increase from 29% to 30%, reflecting growing affordability challenges and a moderate shift toward more rental tenure among younger and lower-income populations. Additionally, the average household size will decline from 2.32 in 2030 to 2.28 in 2050, driven by an increasing number of single-person and senior-led households. These figures were derived using historical trends in household formation rates, projected tenure shifts based on affordability constraints, and adjustments in age distribution affecting housing demand.

Changes in household composition will have notable effects on housing needs, affordability, and planning decisions. Demand for single-detached homes will decline slightly, making up 50% of the housing stock by 2050, down from 53% in 2030, while

apartments and row housing will increase in share to 24% and 18%, respectively. This shift reflects a greater need for smaller, more affordable housing options, particularly for seniors and young adults. The number of 1- and 2-bedroom units is expected to grow, with these units making up 34% of total households by 2050, up from 30% in 2030, while the percentage of 3+ bedroom units will decline as fewer large families form. These estimates were based on anticipated shifts in age demographics, affordability trends, and policy-driven changes in housing supply and density targets. To accommodate these trends, policymakers may need to expand rental and multi-unit housing options, introduce incentives for medium-density developments, and enhance senior-focused housing solutions to support a changing population.

6.4 Next Steps

The long-term housing projections indicate that Chatham-Kent must incorporate a comprehensive strategic plan for infrastructure, service delivery, and policy development to accommodate growth between 2025 and 2050. With 3,760 low-density units, 1,020 medium-density units, and 1,300 high-density units needed, strategic land-use planning will be essential. Chatham's anticipated growth will require upgraded infrastructure, including roads, utilities, and public transit, while Wallaceburg's expansion necessitates investment in community amenities and social services.

The projected 15% population growth and increase in the 65+ age group to 40% by 2050 underline the need for senior-friendly housing and accessible facilities. Planning must prioritize mixed-use developments, incorporating affordable and accessible housing, retail, and healthcare services. Municipal incentives, such as tax breaks, grants and streamlined approval processes, can attract private investment in rental and senior housing.

A shift in household compositions, with more single-person and senior-led households, calls for diverse housing types, including smaller units and adaptable designs. Chatham-Kent can leverage public-private partnerships to fund and develop these housing options. Regular review of the Housing Needs Assessment will enable data-driven decisions, ensuring that housing supply meets demand. The municipality should continue to access as much funding as is available from provincial and federal programs to support affordable housing projects. Workforce development initiatives will be crucial to ensure that the local labour market can meet construction demands, while policies that encourage sustainable building practices will help reduce environmental impact and operational costs.

Additionally, these projections highlight the need for investment in diverse housing types, particularly affordable rental units and senior-friendly housing. The municipality's investment strategies will be influenced by these projections, ensuring that future developments align with demographic trends and housing needs. Private developers will be encouraged to invest in rental and accessible housing, while public funding will be sought to support affordable housing initiatives.

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?**
- **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?**
- **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 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 centers 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?

The Housing Needs Assessment for Chatham-Kent provides a critical foundation for shaping long-term planning, housing policies, and infrastructure investments to meet the growing and evolving needs of the community. The findings emphasize the need to

build across the entire housing continuum. For those in greatest need the overall goal should be moving away from emergency responses to transitional and supportive housing options that provide housing and supports that will build personal capacity and ensure housing is retained. As the data has indicated, there needs to be more affordable/attainable rentals for those with more modest incomes.

Facilitating the development of market rentals and homeownership options ensures that housing solutions support individuals at various income levels and life stages, reducing bottlenecks that keep residents in inappropriate housing situations. For example, expanding affordable housing supply will not only help low-income households but will also alleviate pressure on emergency shelters and temporary accommodations, allowing for a more fluid and effective housing system. This requires intentional policy shifts and significant additional funding from federal and provincial governments that prioritize a mix of housing types and affordability levels, including missing middle housing, multi-unit residential developments, and higher-density options in areas with strong infrastructure capacity.

A major challenge identified in the HNA is capacity constraints—both in terms of housing supply and the organizations responsible for delivering housing solutions. The municipality, non-profits, and private sector partners need enhanced capacity and fiscal certainty to plan, finance, and manage new and existing housing developments effectively. Expanding the capacity of non-profits to develop and operate housing, supporting municipal planning departments with adequate resources, and streamlining development approval processes will be crucial in responding to the rising demand. Additionally, workforce challenges in the construction and housing support sectors must be addressed to ensure that new housing projects can be delivered efficiently. This means not only attracting more skilled tradespeople but also fostering collaboration between housing providers, social service agencies, and municipal departments to coordinate solutions that extend beyond just physical housing—such as wraparound supports for vulnerable populations, rental assistance programs, and financial tools to support first-time homebuyers.

Beyond addressing immediate needs, the HNA highlights the importance of long-term investment in housing infrastructure to ensure durability, sustainability, and adaptability to future challenges. Many housing developments in Chatham-Kent, particularly older rental and non-profit housing stock, require significant upgrades to improve energy efficiency, accessibility, and resilience against climate risks. Future housing projects must incorporate sustainable building practices that lower operational costs and extend the lifespan of developments. Additionally, housing infrastructure must be strategically aligned with broader municipal planning efforts, such as transit expansion, water and wastewater capacity upgrades, and broadband access, to create complete, connected, and resilient communities. Without concurrent investment in enabling infrastructure, even the most well-intentioned housing developments may fail to meet long-term

sustainability goals. Two central housing infrastructure investments that should be considered include transit-oriented and water/wastewater infrastructure.

Transit Planning and Housing Growth

As an amalgamated municipality with 23 distinct communities, only the former City of Chatham has a conventional transit system served by buses, making transit accessibility a key consideration for future growth.

The HNA will complement the findings and recommendations of CK's Transit Strategy (2020)⁶² by addressing key gaps in transit planning and its connection to land use and housing development. A major challenge identified in the strategy is the lack of long-term transit planning metrics, such as coverage goals that would trigger future transit route development. Additionally, there is a disconnect between the transit route planning process and the land-use planning process, which limits the ability to integrate transit access into new housing developments.

The strategy highlights several key observations regarding transit and housing:

- Where resources are limited, residents generally prefer broad community coverage over high-frequency service, yet infrequency is often cited as a barrier to transit use.
- Without established urban coverage goals, it is difficult to assess the cost implications of transit expansion to new developments.
- Housing demand and employment locations vary across Primary Urban Centers, emphasizing the need for an interconnected transit system between designated growth areas.

By identifying housing needs, the HNA will help address deficiencies outlined in the Transit Strategy, particularly around coverage goals, transit route development, residential expansion, and system connectivity. This includes integrating transit planning into the development review process, ensuring CK Transit expansion accounts for potential new stops before housing developments are approved.

Additionally, the HNA template requests data on housing within 800 meters of a higher-order or high-frequency transit stop. However, CK does not currently have any Major Transit Station Areas (MTSA) as defined by the Provincial Planning Statement (2024).

⁶² Municipality of Chatham-Kent. (2020). *Driving forward: Transit strategy 2020*. Retrieved from <https://www.chatham-kent.ca/transit/Documents/Driving%20Forward%20Transit%20Strategy%202020.pdf>

Water and Wastewater Servicing and Housing Demand

The Public Utilities Commission of Chatham-Kent published its Water and Wastewater Master Plan in February 2024⁶³, identifying several challenges linked to housing growth. One of the key issues is the increased rate of population growth, which is driving demand for infrastructure improvements and upgrades to support both existing and new residents. The findings of the HNA will complement the Master Plan by ensuring that water and wastewater servicing investments align with anticipated housing development patterns.

Ensuring adequate water and wastewater capacity is critical to sustaining long-term housing growth, particularly in high-demand areas. Without proactive investments, infrastructure constraints could limit housing expansion and create bottlenecks in new development approvals. As Chatham-Kent continues to grow, integrating housing data with infrastructure planning will be essential in prioritizing upgrades that enhance service reliability, support densification, and accommodate future residential growth.

The HNA underscores that growth in Chatham-Kent must be managed strategically to prevent infrastructure bottlenecks that could limit housing expansion. As the municipality anticipates increased population growth, there is a pressing need to invest in essential infrastructure upgrades, including public transit improvements to connect new developments to employment hubs, expanded water and wastewater capacity to support densification, and strengthened social infrastructure such as healthcare services, schools, and community centers. These investments must be forward-thinking to prevent future affordability crises, ensuring that growth does not outpace the Region's ability to support residents with the services and amenities they need. Overall, the HNA serves as a data-driven roadmap for shaping policies and investments that will create a more equitable, sustainable, and resilient housing system in Chatham-Kent, ensuring that all residents—regardless of income, age, or housing status—have access to safe and suitable housing options for years to come.

Roads and Bridges

Chatham-Kent is a community of 23 unique communities, each with their own unique growth and infrastructure pressures. That said, these communities are already served by existing roads and bridges. Planning for new roads and bridges is laid out in the Provincial Planning Statement (2024) with the PPS providing that for Transportation Systems, “*the efficient use should be made of existing and planned infrastructure.*”⁶⁴ Additionally, the PPS outlines that infrastructure and public service facilities shall be

⁶³ Municipality of Chatham-Kent. (n.d.). *Public Utilities Commission*. Chatham-Kent. Retrieved February 5, 2025, from <https://www.chatham-kent.ca/services/water/Pages/Public-Utilities-Commission.aspx>

⁶⁴ Ontario Ministry of Municipal Affairs and Housing. (2024). *Provincial Planning Statement, 2024*. Retrieved from <https://www.ontario.ca/page/provincial-planning-statement-2024>

coordinated and integrated with land use planning and growth management to ensure financial viability over the life cycle, leveraging development proponent capacity, and to meet the current and projected needs.

Considering that the Chatham-Kent communities are “hemmed in” by their current settlement area boundaries, it is likely that the existing transportation would be optimized to its most efficient use before any new roads or bridges will be considered. Furthermore, any roads required for new subdivisions within the existing settlement areas would be built at the cost of the subdivision constructor and later assumed by the municipality.

Lastly, as it relates to new or growing communities, both provincial and municipal policy discourage any new or expansion of the existing boundaries, prioritizing that the agricultural land base remains. In the 2013 Comprehensive Official Plan Review, it was identified that there was approximately 119 ha of greenfield lands available for residential development, and this had remained unchanged in 2022. With the Chatham-Kent advising settlement areas are considered definite,⁶⁵ it is unlikely that significant boundary expansions would occur without first prioritizing the greenfield lands for residential growth.

Broadband Service and Access

The Province of Ontario has a goal for everyone in Ontario to have access to reliable high-speed internet and has been investing in high-speed internet services to all parts of Ontario. Specifically, within Chatham-Kent investments from the province since 2021 have were anticipated to connect approximately 9,168 households and businesses with broadband service.⁶⁶

Service expansion was ongoing, and another 15,000 homes and business were anticipated to be serviced via satellite technology, however, there has been recent uncertainty with expanding the servicing as the province has cancelled the partnership with the service provider.

⁶⁵ Municipality of Chatham-Kent. (2008). S. 6.8.1

⁶⁶ Lewis, J. (2021, February 3). SWIFT broadband upgrades to bring high-speed internet to Chatham-Kent. *CTVNews*. <https://www.ctvnews.ca/windsor/article/swift-broadband-upgrades-to-bring-high-speed-internet-to-chatham-kent/>

Ongoing Long-term Planning Initiatives

The Municipality is undertaking a variety of initiatives to expand the ability to develop housing. This includes:

- In February 2025, the municipality passed legislation to allow 4 dwelling units as-of-right, exceeding the provincial directive; and encourage the construction of additional dwelling units.
- Establish as-of-right permissions for mixed use commercial/residential developments to 4 or more stories high along key corridors in urban areas
- Identify high priority sites for residential redevelopment and create as-of-right permissions to unlock their redevelopment potential
- In November 2024, the municipality changed ADU permissions in the agricultural areas to facilitate 2 ADUs on properties
- Offer grants for the construction of ADUs during new home construction, currently only homes that are 5 or more years old are eligible for ADU grants under the CIP.
- Offer grants for the establishment of affordable ADUs in existing homes and as part of new home construction
- Offer to the public a series of pre-approved blueprints for ADUs

Council has received a recommendation to implement the new Provincial policy for ADUs for properties in the agricultural areas. This would be like the residential areas; it would permit 2 additional residential units in accordance with provincial guidelines on agricultural lands regardless of whether servicing is provided municipally or by private service methods.

Current Barriers to Development

The Municipality has made considerable strides to address the housing challenges within its community. However, one item that is missing that could help address some of the barriers to development would be a comprehensive Affordable Housing Strategy. Having an Affordable Housing Strategy which would help to facilitate a municipal infrastructure review to align development-oriented departments and initiatives. To be most effective, a housing strategy should provide an inventory of available municipal lands, buildings and potential surplus school board, federal/provincial and community housing lands that are surplus or underused that could be used for affordable housing developments. A feasibility study of what can be included on these lands on how the projects align with growth and housing needs projections would help set further a long-term plan for Chatham-Kent.

Municipality of Chatham-Kent Housing Needs Assessment

Considering the private sector side, there are numerous challenges/barriers with development. The preference expressed by developers continues to be single detached homes, despite differing housing options being required by residents.

Many comments with stakeholders have included commentary on a greater level of incentives and modifying programs. For example, comments were made regarding making the CIP funds available in the pre-development stage when considerable upfront capital is required to make a project or home building permit ready versus after development is completed. This is particularly important to non-profit or co-operative housing developers who may not have yet secured project financing and do not have a large pool of funds for the necessary studies, architecture and planning work.

Another issue identified is that large home builders and one time or single-use applicants are both considered equal developers. However, home builder companies and one-time applicants should not be considered the same. The studies, designs and plans, and fees all remain the same from subcontractors, but homebuilders benefit from efficiencies of scale, whereas one-time applicants do not.

The private sector will continue to create homes that are financially affordable to at least half of the households (and reflect a significant consumer preference for single detached homes), noting it is becoming more challenging to afford due higher prices and higher interest rates. An option the municipality could consider is increasing the ADU subsidy to make it more attractive to homeowners. For homeowners, the costs and risks associated with developing an ADU could be considered as too high due to all the permitting and fees required. For example, if a resident wants an ADU in their rear yard they would be required to pay for the water, wastewater and hydro servicing costs and studies to connect the ADU to municipal servicing, which may be simply too costly for a residential homeowner. To address these barriers/costs, the municipality could offer those interested/willing to add ADUs cost sharing opportunities or delayed payment for servicing.

Although Chatham-Kent incentivizes adding ADUs, the funding amount it is comparatively low when considering it against a new unit affordable housing development; with ADUs being eligible for up to \$25,000 in municipal grant money and new affordable housing developments are eligible for \$7,500 per unit. This is a missed opportunity as new developments are already able to achieve development efficiencies spread over the entirety of the development, lowering overall costs. Whereas a single ADU may be required to provide the same types of studies and servicing, but with the benefit of finding efficiencies through a larger scale project.

Looking Forward in Agricultural Areas

Chatham-Kent Council received two reports in 2024 to explore Expanding Housing Options in Rural Areas which directed staff to prepare draft policy documents and a strategy to consider implementing policies to permit additional detached dwellings in rural areas, including on farm and non-farm properties; and, implement policies to allow the further division of non-farm properties in rural areas for new residential uses. The intent being to increase opportunities to add new housing in rural areas, particularly on properties currently zoned for agricultural or agricultural related uses. These opportunities include consideration of allowing additional detached housing on existing properties, and the creation of new properties for the purpose of residential development.

In Ontario, a vision of the Provincial Planning Statement is the protection of agricultural lands for agricultural uses and avoiding increased fragmentation of the agricultural land base. Prime agricultural areas including specialty crop areas, are being designated and protected for the long-term use of agriculture.

The Expanding Housing Options in Rural Areas report to Chatham-Kent Council identifies that on Agricultural zoned properties, an ADU is permitted but only within the detached dwelling. The municipality changed zoning rules in 2024 to allow 2 ADUs in agricultural areas, including up to 1 detached ADU.⁶⁷

⁶⁷ Municipality of Chatham-Kent. (2024, November 18). *Expanding housing options in rural areas report #2*. Chatham-Kent Council. Retrieved from <https://pub-chatham-kent.escribemeetings.com/filestream.ashx?DocumentId=16770>

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 centers 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 each 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 be 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.

Appendix B

Engagement Summary



What We Heard Summary

Introduction

The Municipality of Chatham Kent (the Municipality) is developing a Strategic Housing Action Plan to guide policy and investment decisions over the next 25 years that will assist the Municipality in moving away from housing instability and crisis management and towards a long-term systemic stability.

In 2024, Council approved direction for a Housing Needs Assessment (HNA) to be completed to provide Council with key information and recommendations that would inform the Strategic Housing Action Plan. The HNA, which was created based on the federal Ministry of Housing, Infrastructure and Communities Housing Needs Assessment template, provided a comprehensive analysis of the Municipality’s housing challenges and outlined recommendations to address them. The project ran from November 2024 to March 2025. Engagement was completed as part of this project to obtain different perspectives on housing needs, which are summarized below.

The Strategic Housing Action Plan will address the approach and actions to deliver the housing needs identified within the Housing Needs Assessment using the data that was collected for that project. The engagement completed for the Strategic Housing Action Plan included a survey, one-on-one interviews and a public forum, building upon the thorough engagement program was completed for the HNA. A detailed overview of the findings from each engagement tactic are provided in the sub-sections below.

Engagement Activities

Housing Needs Assessment Engagement

Interviews

The Housing Needs Assessment (HNA) included qualitative data collection with the key stakeholders. 20 invitations were sent out inviting stakeholders to participate. 15 of those individuals responded and provided feedback through either virtual interviews on Microsoft Teams, or via email. Interviewees were from a variety of groups including Community Living Wallaceburg, Reach Out Chatham-Kent (R.O.C.K.) and a municipal staff member. Other stakeholders such as affordable housing providers and legal advocates were engaged through one-on-one interviews, roundtable discussions and written engagement methods. Separate invitations were sent out to priority groups and services providers who directly work with affected populations. Interviews with these groups intended to capture their direct experience and understand where priorities for housing lie.

Priority groups include:

- Women and children fleeing domestic violence;
- Women-led households, especially single mothers;
- Seniors 65 and older;
- Young adults aged 18 to 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; and,
- People experiencing homelessness.

Key themes heard during the interviews include the following:

- There is the need for a greater level of incentives and modifying the rules for current incentives (e.g. making community improvement plan funds available in the pre-development phase).
- Zoning changes should be considered to increase opportunities of adding new housing in rural areas including on farm and non-farm properties.
- The lack of housing mobility across housing types is worsening the homelessness issue.
- There is a lack of affordable rental options in both the private and community housing market.
- Corporatization of housing is exacerbating affordability issues.
- Low wages are insufficient to cover both food and rent.
- Expanding access to affordable, purpose-built student housing need post-secondary institutions will reduce pressure on the general rental market.

Online Survey

An online survey, hosted on Chatham-Kent’s “Let’s Connect” webpage, was launched on January 6, 2025 and closed on January 27, 2025 as part of the HNA engagement program. The survey received a total of 340 responses. The intent of the survey was to obtain feedback from the public on housing needs and priorities affordability issues, as well as to identify next steps to help inform the actions and sub-actions within the Strategic Housing Action Plan.

The survey and was comprised of multiple choice (i.e., select one option), multiple selection (i.e., select all that apply), and open-ended questions. The survey covered several housing-related topics such as overall satisfaction with housing type, quality and landlords, housing security, cost breakdown, and measures that could be taken to improve access to housing.

Of the total 340 responses, the majority of respondents (67.6%) lived in Chatham, followed by Wallaceburg (6.8%) and Tilbury (4.1%), and the majority (69.4%) had also lived in Chatham-Kent for over 20 years. The most common reasons that drew in new residents (within the past 5 years) included the cost of housing, proximity to family or friends, and employment opportunities. Participants were also asked about household composition and income, as well as whether their current living situation is satisfactory in size for their needs, to which 83.5% of respondents answered yes. When asked about overall satisfaction with their living arrangements, the most common answer (42.5%) respondents selected was that it is adequate, but there are some concerns over cost, location, size, condition, etc. The second most selected answer (37.5%) was feeling secure and satisfied with their housing situation. 6.8% of participants noted that their housing is barely meeting their needs. Despite many responses that housing is adequate, 66.3% of respondents noted that they have stress or anxiety about housing affordability, and 75.8% of respondents noted that the issue of housing affordability is “very significant” to them.

Several questions were posed to determine opinions about housing specifics such as housing quality issues, physical condition of their residence, relationship with their landlord and specific challenges. Regarding overall satisfaction, most respondents were either satisfied or neutral with the condition of their unit, while 6.5% of those that chose to respond to the question were very dissatisfied with their unit. Between 13% and 50% of respondents noted having

some sort of quality issue, with the most common issues being mold or dampness, poor insulation, and heating or cooling. The majority of respondents (62.5%) were homeowners / non-renters, and for those respondents who were homeowners, 39.3% spent between \$1,000 to \$3,000 on monthly housing costs such as taxes, mortgage and insurance. Amongst renters, the most common answer (with 22.5% of responses) for the percentage of gross income that was used towards housing was 50 to 74% of gross income. This was followed by 30 – 39% of gross income (19.5% of responses) and less than 30% of gross income (18.6% of responses). With that being said, 15.2% of renters who responded noted that they spend more than 75% of their gross income on housing.

The last couple of questions were designed to receive open-ended, general feedback on additional ideas that the Municipality should considering taking to address housing needs as well as commentary on housing quality, affordability and well-being in Chatham-Kent. There was significant overlap within the feedback provided in these two open-ended questions. Themes that arose related to actionable items that the Municipality could take to address housing needs include the following:

- Fix and improve what already exists and focus on repurposing vacant buildings.
- Reduce red tape to accelerate the timeline of projects.
- Adopt non-market housing approaches and partner with non-profit organizations for immediate and practical solutions.
- Strengthen affordability protections (e.g. limit price spikes and implement rent caps / control).
- Provide temporary or transitional housing for those who are currently unhoused.
- Reduce property taxes and municipal spending.
- Introduce taxes on vacant properties and “house-flipping”.
- Provide incentives for developers.
- Expand social services and understand that housing stability depends on a multi-pronged approach.
- Focus more on smaller communities such as Wallaceburg and Ridgetown.

- Introduce zoning changes to allow inclusionary zoning, multiple homes on rural properties and mixed-use developments.

Additional themes that arose from general comments include the following:

- Improve wages and local economic conditions – rent is unsustainable because of the “big city prices” with unmatched wages.
- Recognize that rising taxes and utility costs are worsening affordability.
- Diversify housing stock – focus particularly on tiny homes, smaller homes and options for specific demographics such as seniors.
- Improve regulation around renovictions.
- Accountability for landlords, especially landlord corporations, to ensure better maintenance of units
- Improve oversight and accountability in subsidized housing to reduce unit damage.
- Ensure there are safe and family-friendly affordable housing options.
- Increase the number of rent-geared-to-income housing.
- Advocate for involvement and funding from all levels of government.

Moving Forward – A Community Action Plan on Housing and Homelessness

Every 10 years, the Municipality must update its Housing and Homelessness Plan for Council approval. The most recent report prepared by VisionUS, submitted in August 2025, utilized three main engagement tactics: a survey, interviews, pop-up events, and a public forum to identify priorities and strategies to address the affordability and homelessness challenges that the Municipality is facing. The report groups the findings from these three engagement methodologies together. Stakeholders who were consulted were those most directly involved with housing instability, including people experiencing it firsthand, community associations, first responders, businesses, etc. The summary below provides an overview of the themes collected from all the engagement tactics, instead of separating them out and providing an analysis based on each session.

Two surveys were released, where one was open to the public and hosted on the Municipality's Let's Talk Chatham-Kent webpage. The second survey, in partnership with R.O.C.K, was created specifically for people with lived experience of homelessness where outreach teams completed over 50 in-person surveys with these individuals. The pop-up events were held in Victoria Park Place where residents could participate in a one-on-one interview or leave commentary on sticky notes and posters that were placed within the park. Group conversations with business associations and neighbourhood groups were used to provide the groundwork on topics and approaches to take before moving forward with more structured engagement tactics. The public forum, which concluded engagement for the HNA, had 55 attendees and included local government, housing providers, business owners and residents.

In all consultation activities, participants agreed on two priorities: There needs to be an increase in affordable housing, and social assistance rates need to be raised. The forum discussed five key themes to identify existing assets, barriers and potential innovative approaches to housing stability. The five guiding themes were:

- Prevention – stopping housing loss;
- Homelessness response – supporting residents if housing is lost;
- Getting people housed – securing housing in a tight market;
- Staying housed – how to maintain housing; and,
- System design and coordination – creating a clear, coordinated access pipeline.

Other themes that arose across consultation sessions included the following:

- Housing and health must go hand-in-hand.
- Lack of supports leave create housing uncertainty and instability.
- Residents and businesses feel unsafe and unprepared to handle situations that arise from mental health and addiction crises.
- Municipalities end up bearing the cost of underfunding housing, health and social services.
- Temporary housing is helpful but unsustainable, unless they are combined with on-site supports.
- The current homelessness support system is comprehensive and well connected, and strong connections to services are crucial to maintain.
- Services without community connection risk dependency and disconnection from the broader community.
- Opportunities in the community and with community groups should not feel out of reach, and efforts to create low-barrier pathways into community life are highly important.
- Services need to be broadened to be more accessible and effective to everyone.

Appendix C

Housing Targets, Trends, and Forecasts





Strategic Housing Action Plan

Municipality of Chatham-Kent

Housing Targets, Trends and Forecasts

November 17, 2025

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1. What is Affordable Housing?

In recent years, the Province has introduced and passed various pieces of legislation to improve housing access and address specific housing supply issues, along with a standardized definition for affordable housing through Bills 23 and 134 that is consistent with the new PPS, 2024.

Provincial Planning Statement, 2024

The PPS, 2024 outlines definitions for “affordable” housing and “low and moderate income households,” which are generally consistent with the PPS, 2020. The relevant definitions and policies are detailed below for reference:

“Affordable: means

- a) in the case of ownership housing, the least expensive of:
 - 1. housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for *low and moderate income households*; or
 - 2. housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the municipality;
- b) in the case of rental housing, the least expensive of:
 - 1. a unit for which the rent does not exceed 30 percent of gross annual household income for *low and moderate income households*; or
 - 2. a unit for which the rent is at or below the average market rent of a unit in the municipality.”^[1]

“Low and moderate income households: means

- a) in the case of ownership housing, households with incomes in the lowest 60 percent of the income distribution for the municipality; or
- b) In the case of rental housing, household with incomes in the lowest 60 percent of the income distribution for renter households for the municipality.”^[2]

^[1] Provincial Planning Statement, 2024, Definitions, p. 39.

^[2] Ibid., p. 45.



Implementation of Affordable Residential Unit Exemption (Bill 134)

The More Homes Built Faster Act (Bill 23) identified an exemption for A.R.U.s. This exemption was subsequently revised through Bill 134, *Affordable Homes and Good Jobs Act, 2023*, whereby the Ontario Legislature made changes to the *Development Charges Act* and the *Planning Act*. The Bill received Royal Assent on December 4, 2023, under Bill 134 (*Affordable Homes and Good Jobs Act*). These changes are with respect to the definition of an “affordable residential unit” for the purpose of exempting such developments from the payment of development charges, community benefits charges, and parkland dedication fees.

In May 2024, the provincial government tabled a bulletin under the *Planning Act* that listed the definition of affordable for the purpose of exemption for municipal development charges, community benefits charges, and parkland dedication fees.

The new definition of an affordable residential unit is generally consistent with the PPS, 2024 and considers both income-based and market-price approaches to derive an affordable housing definition for rental and ownership housing units.

The exemption is summarized as follows:

- **Affordable Rental:** Where the rent is no greater than the lesser of the income-based affordable rent^[1] set out in the Affordable Residential Units Bulletin and the average market rent^[2] identified in the Affordable Residential Units Bulletin.
- **Affordable Owned Unit:** Where the price of the residential unit is no greater than the lesser of the income-based affordable purchase price^[3] set out in the Affordable Residential Units Bulletin and 90% of the average purchase price identified in the Affordable Residential Units Bulletin.

^[1] Based on the 60th percentile of gross annual incomes for renter households in the applicable local municipality and where the rent is equal to 30% of the income of the household.

^[2] The average market rent for the year in which the residential units are occupied by a tenant is published yearly by the Canada Mortgage and Housing Corporation.

^[3] Based on the 60th percentile of gross annual incomes for households in the applicable local municipality and where the purchase price would result in annual accommodation costs equal to 30% of the income of the household.



This exemption came into force on June 1, 2024, and the Affordable Residential Units Bulletin is posted on Ontario.ca.

For Chatham-Kent, an affordable home is set at \$315,400 or less. The Province also set affordable rents at or below the following:^[1]

- a studio (bachelor) unit at \$979 per month;
- a one-bedroom unit at \$1,120 per month;
- a two-bedroom unit at \$1,266 per month; and
- a three-bedroom unit at \$980 per month.

2. Insights on Chatham-Kent's Housing Needs

2.1 Historical Trends in Chatham-Kent's Housing Demand

Chatham-Kent has experienced significant growth in recent years. This has increased demand for housing, which, in part, is making homes and rent more expensive. Other factors contributing to higher housing costs include higher building and land costs.

Over the next 30 years, Chatham-Kent is expected to continue to grow. To remain balanced and sustainable, the Municipality needs a diverse range of housing options, including homes with varying levels of affordability.

Chatham-Kent's population declined from 111,892 in 2001 to a low of 104,593 in 2016, representing a total decrease of about 6.5% over 15 years, or an average annual decline of 0.4%. After 2016, the population began to rebound, reaching 108,266 by 2021. Population growth is expected to continue, with an estimated 111,700 residents in 2025, about a 3.2% increase from 2021.

The total number of housing units has increased year over year. While most housing in the Municipality continues to be in a low-density form, there has been a modest shift over time toward medium- and high-density housing. By 2025, Chatham-Kent is expected to have 46,190 homes, with 79% being low-density (single/semi-detached), 5% medium-density (townhouses and duplexes), and 15% high-density (apartments).

^[1] Province of Ontario (2025), *Affordable Residential Units for the Purposes of the Development Charges Act, 1997 Bulletin*.



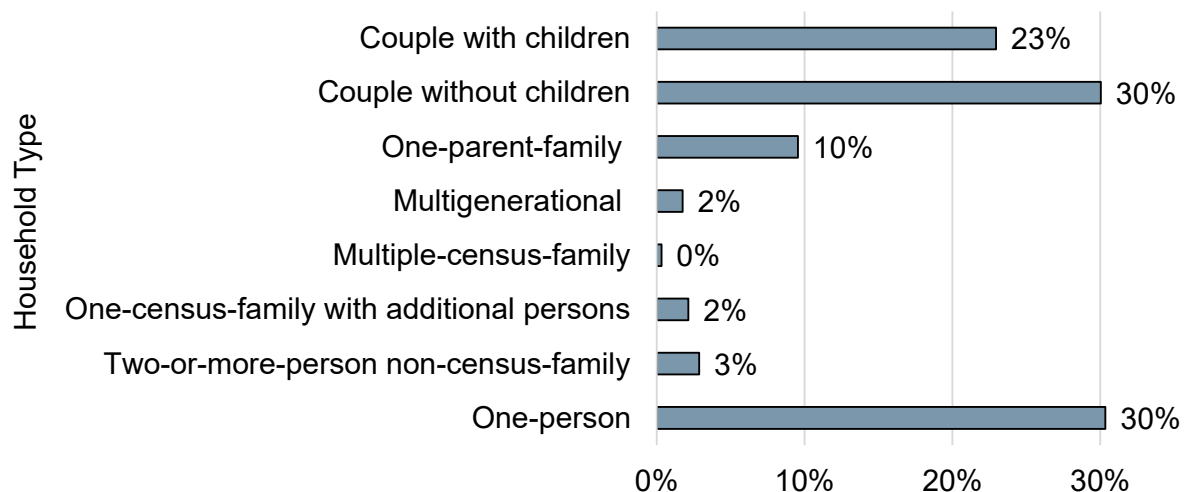
In 2021, 72% of homes in Chatham-Kent were owned, and 28% were rented. The share of renter households in Chatham-Kent is moderately lower than the provincial average of 32%. Most households in Chatham-Kent are either one-person or couples without children (30% each), followed by couples without children (23%) and one-parent households (10%).

Figure 1
Municipality of Chatham-Kent
Housing Tenure, 2021

Housing Tenure	Number of Households	Percentage of Total Households
Ownership	31,710	72%
Rental	12,320	28%
Total	44,025	100%

Source: Derived from Statistics Canada Census Profile, 2021, by Watson & Associates Economists Ltd., 2025.

Figure 2
Municipality of Chatham-Kent
Distribution of Household Family Types, 2021



Source: Derived from Statistics Canada Census Profile, 2021, by Watson & Associates Economists Ltd., 2025.



In Chatham-Kent, from 2021 to 2025 year to date, 43% of newly created homes were for high-density units (like purpose-built apartments or condominium apartments). About 54% were for ground-oriented homes (like single-detached homes, semi-detached homes, and townhouses), and 3% were for additional residential dwelling units (ARDUs).

2.2 Understanding Chatham-Kent's Housing and Affordability Need

While Chatham-Kent has one of the lowest shares of households spending 30% or more of their income on shelter costs compared with nearby municipalities, housing affordability remains a challenge. In 2021, 16% of households in Chatham-Kent spent 30% or more of their income on housing, compared with 24% in the City of London, 21% in the City of Windsor, and 18% in the City of Sarnia.^[1] Although Chatham-Kent appears to have a lower shelter-cost burden, the gap between local incomes and both average ownership and rental prices remains significant. The analysis below provides further insight into how these income–housing cost disparities affect overall housing affordability in the municipality.

How much can residents afford in Chatham-Kent based on income?

Based on the Provincial Bulletin, the affordable housing price for an ownership unit in Chatham-Kent in 2025 is \$315,400, requiring a household income of \$131,600. As of 2020, the average household income in Chatham-Kent was \$88,000, indicating a gap in affordability for many residents.^[2]

More than half (70%) of Chatham-Kent households cannot afford an “affordable” home priced at \$315,400. The Municipality needs to implement policies and incentives for housing that are affordable for everyone, balancing the needs of both high- and low-income residents for a healthy community.

^[1] Statistics Canada Census Profile Data, 2021.

^[2] Assumptions for ownership affordability calculations include a 10% down payment, a 25-year mortgage term, and inclusion of property taxes, monthly maintenance fees, and property insurance in the total carrying costs.



Affordable Home Ownership

The average cost of housing in Chatham-Kent has more than doubled over the last ten years. By September 2025, the average house price was \$428,800^[1], requiring an annual income of roughly \$180,000 to afford. This makes homeownership out of reach for many, increasing the need for rental housing.^[2]

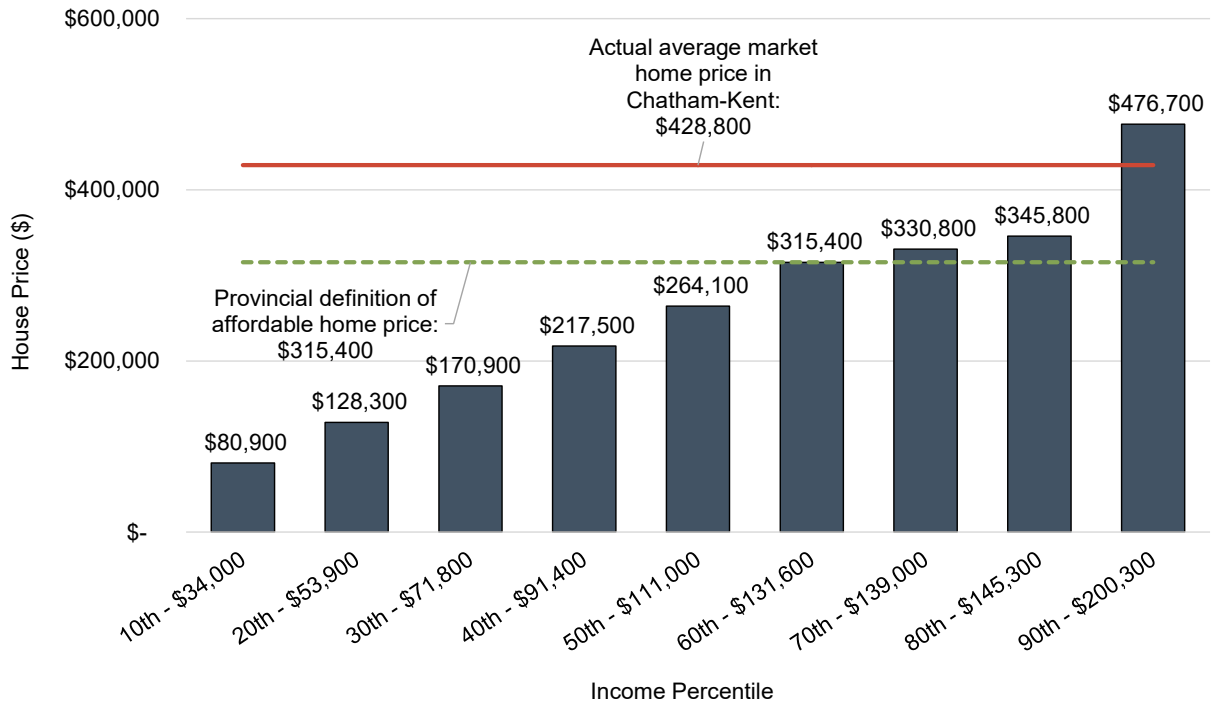
Figure 3 (following page) shows the disparity that exists today (2025) between the provincial definition of affordable home prices and the average market prices in Chatham-Kent. It also highlights how the affordable home prices for various income percentiles compare to the provincial benchmarks, emphasizing the gap between what is considered affordable and what is realistically available in the market. The affordability gap is the space between the dotted green line (provincial definition of affordable home price) and the solid red line (actual average market price in Chatham-Kent).

^[1] CREA: Chatham-Kent Association of REALTORS®.

^[2] Assumptions for ownership affordability calculations include a 10% down payment, a 25-year mortgage term, and inclusion of property taxes, monthly maintenance fees, and property insurance in the total carrying costs.



Figure 3
Municipality of Chatham-Kent
The Affordability Gap - Ownership - Between the Provincial Definition
and the Average Market Price



Source: Derived from CREA: Chatham-Kent Association of REALTORS®; Province of Ontario (2025), *Affordable Residential Units for the Purposes of the Development Charges Act, 1997 Bulletin*; and Statistics Canada, 2021 Census of Population, by Watson & Associates Economists Ltd., 2025.

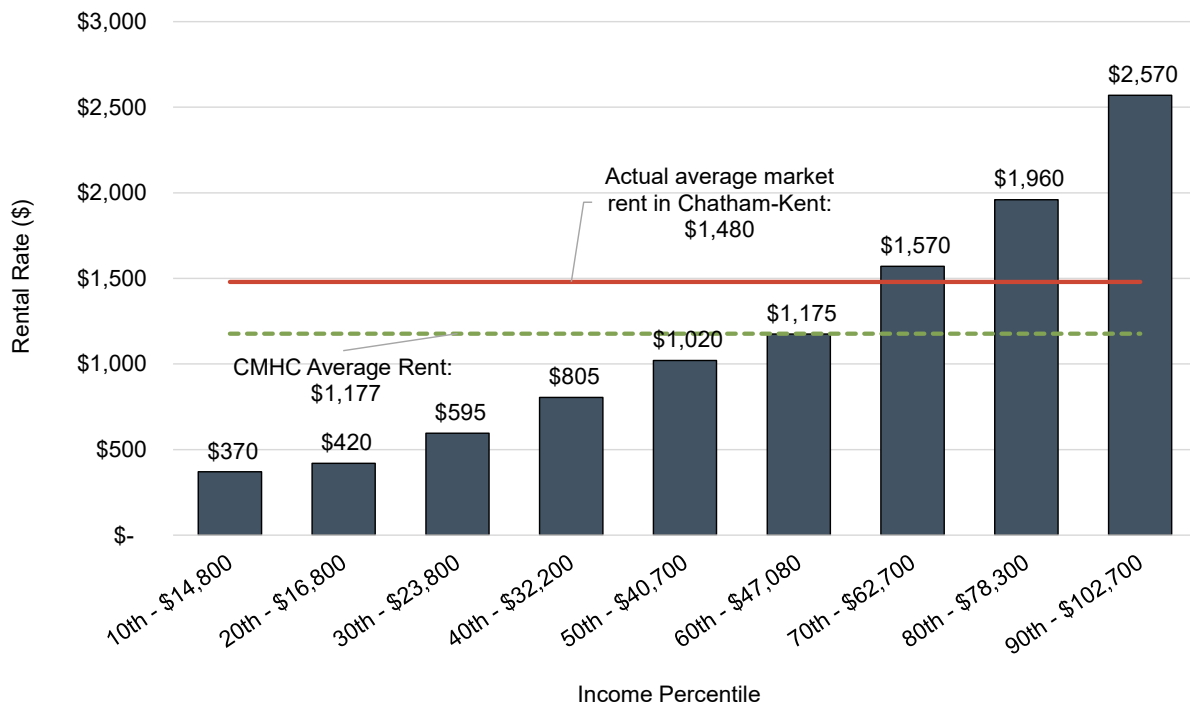
Affordable Rental Prices

Rental prices have also increased significantly. As of October 2024, the average monthly rent for an apartment in Chatham-Kent was \$1,177, reflecting an 42% increase over the past five years.

In Chatham-Kent, a household needs to earn at least \$47,080 a year to afford the maximum affordable rent of \$1,177 per month, remembering that this would be 30% of annual household income being spent on housing cost, excluding utilities. Figure 4 (following page) provides a summary of what is an affordable rental price according to income percentiles. Households with lower incomes can afford less rent, highlighting the limited market rental housing options for those in the 40th percentile and below.



Figure 4
Municipality of Chatham-Kent
The Affordability Gap - Rental - Between the CMHC Average Rent
and the Average Market Rent



Source: Adapted from Apartments.com *Average Market Rents for Chatham-Kent* (Rental Market Trends, November 2025); CMHC Rental Market Survey; and Statistics Canada, 2021 Census of Population, by Watson & Associates Economists Ltd., 2025.

2.3 Understanding Chatham-Kent's Current Housing Need

Figure 5 (following page) shows the number of applicants on the Chatham-Kent centralized waitlist for social housing/Rent-Geared-to-Income (R.G.I.) from 2021 to 2025. Over this period, the number of applicants on the waitlist in Chatham-Kent nearly doubled, increasing from 721 in 2021 to 1,403 in 2025, representing an overall growth of 95%. As of 2025, 1,403 households were waiting for access to R.G.I. housing.



Figure 5
Municipality of Chatham-Kent
Number of Households on the Social Housing (R.G.I.) Waitlist

Area	2021	2022	2023	2024	2025	2021-2025 Growth (%)
Chatham-Kent	721	874	1,025	1,340	1,403	95%

Source: Derived from Municipality of Chatham-Kent Housing Services Data, by Watson & Associates Economists Ltd., 2025.

2.4 Addressing Chatham-Kent’s Housing Affordability Needs

Between 2021 and 2051, the population of Chatham-Kent is forecasted to increase by 13%, adding 13,900 people, to reach 122,200 people. To support this growth, Chatham-Kent will require housing units. Over the same period, the Municipality’s employment base is projected to rise to 46,190 from 36,360 in 2021, which is an increase of approximately 27%.^[1]

This section provides an analysis of forecast housing demand for Chatham-Kent over the next 25 years (2025 to 2050) by housing type and tenure, including market and affordable housing needs.

Housing demand by rental and ownership

Chatham-Kent is expected to add around 6,085 housing units between 2025 and 2050, which will require a mix of different housing types and ownership options. This housing forecast analysis, using the recent Municipality of Chatham-Kent Housing Needs Assessment (2025), and Comprehensive Review (2023) as a foundation, looks at what types of housing and tenure (owning vs. renting) will be needed.

The percentage of renter households in Chatham-Kent is forecast to grow from 28% in 2021 to 30.1% in 2050. This rental growth is expected for various reasons including:

- Immigration is expected to be a main contributor of population growth. Recent immigrants are more likely to rent their units, which will increase the demand.

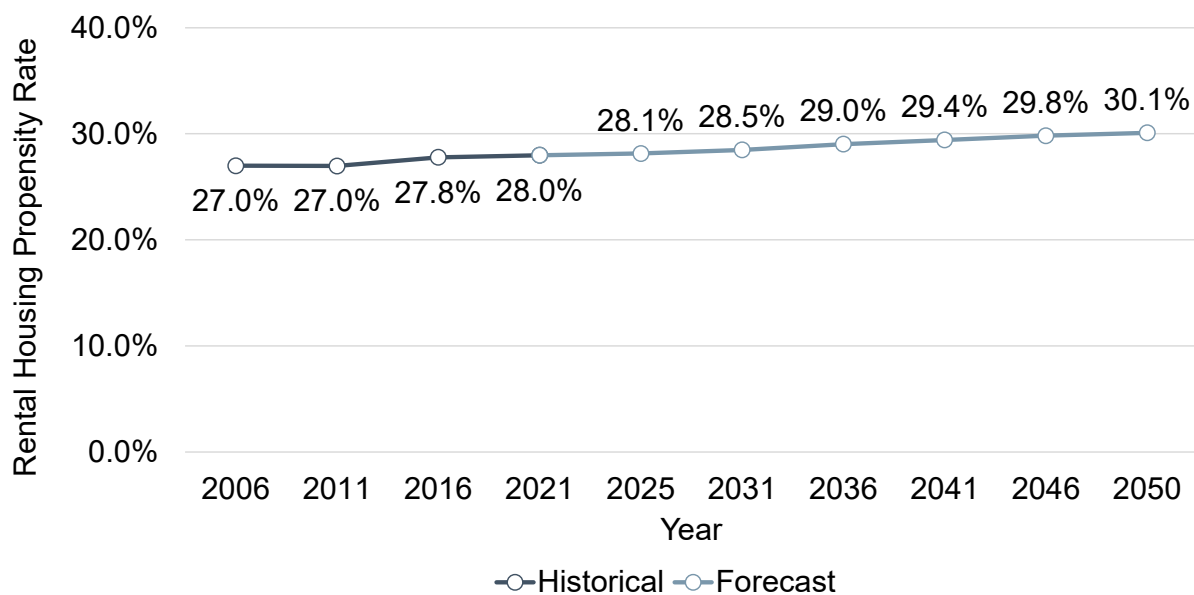
^[1] Municipality of Chatham-Kent Comprehensive Review, 2023.



- One-person households are the fastest growing household types in Chatham-Kent and are the largest share of all renter household types.
- As the make-up of our housing stock starts to shift towards increasing the number of apartment and townhouse units and house prices continue to remain high, it will favour rental household growth.

Over the next 25 years (2025 to 2050), Chatham-Kent is expected to add about 2,730 rental units, which would make up nearly 45% of total housing supply growth. In the same period, Chatham-Kent will see approximately 3,355 new ownership units, making up nearly 55% of total housing growth.

Figure 6
Municipality of Chatham-Kent
Rental Housing Propensity Rates, 2025 to 2050



Source: Watson & Associates Economists Ltd., 2025.

Forecast rental affordable housing demand 2025 to 2050

As previously discussed, rental housing demand in Chatham-Kent is anticipated to increase by 2,730 units over the 2025 to 2050 forecast period. Figure 7 summarizes forecast renter households by income group (in 2025 dollars). It also summarizes the market rents that each renter household by respective income group can afford and compares that against the current Average Market Rent (AMR) in Chatham-Kent which



is \$1,177 per month.^[1] The 80-100% AMR segment, as shown on Figure 7 (following page), is considered affordable market rentals, which constitutes the primary focus of the Strategy's actions.

It should be noted that the AMR reported by CMHC is significantly below the rents currently available in Chatham-Kent, when looking for an apartment. For example, the rents reported for November 2025 in Apartments.com (which reflects apartments currently for rent) are \$1,481 for a one-bedroom apartment, \$1,760 for a two-bedroom apartment, and \$2,148 for a three-bedroom apartment. This is because the CMHC average includes units that are rent controlled, and units currently on the market are not rent controlled. The following key observations are provided:

- Households earning \$47,080 or more annually can afford rent of \$1,117 per month or higher, making up roughly 60% of renter household growth in the 25 years.
- Low-income households earning less than \$37,665 a year, which represent 30% of renter growth, can only afford up to \$940 per month and will likely need subsidized or social housing due to high market rents in Chatham-Kent.
- Households earning between \$37,665 and \$47,080 a year will make up 10% of renter growth and can afford rents between \$940 and \$1,117 per month. They will likely need access to below-market rent housing depending on household size and housing needs.^[2]

This segment of rental housing is crucial for addressing the needs of households earning between \$37,665 and \$47,080 annually, who fall into the gap between market-rate and Deeply Affordable housing. This Strategic Housing Action Plan aims to address the diverse housing needs of Chatham-Kent residents by ensuring that there are sufficient affordable rental housing options across all low to moderate income levels.

^[1] CMHC Average Market Rent for Chatham-Kent, October 2024.

^[2] Below-market affordable rental housing is defined as housing that is rented below the current market rates, making it accessible to those who earn too much to qualify for Deeply Affordable or subsidized housing but not enough to afford market-rate rental housing.



Figure 7
Municipality of Chatham-Kent
Forecast Renter Housing Growth, 2025 to 2050, by Household Income (2025 Dollars)

Household Income (2025 dollars)	Household Growth, 2025-2050	% of Affordable Units	Maximum Affordable Monthly Rental Cost ^[1]	Maximum Affordability based on % of A.M.R. ^[2]	Comments
Less than \$18,830	80	3%	Less than \$470	40%	Affordable Units
\$18,830 to \$28,250	260	10%	\$470 to \$705	60%	
\$28,250 to \$37,665	470	17%	\$705 to \$940	80%	
\$37,665 to \$47,080	275	10%	\$940 to \$1,177	100%	
Subtotal	1,085	40%			
\$47,080 to \$72,300	915	34%	\$1,177 to \$1,810	115%	Market Units
\$72,300 to \$96,400	480	18%	\$1,810 to \$2,410	154%	
\$96,400 to \$108,400	100	4%	\$2,410 to \$2,710	173%	
\$108,400 to \$120,400	70	3%	\$2,710 to \$3,010	199%	
\$120,400 and greater	80	3%	\$3,010 and greater		
Subtotal	1,645	60%			
Total Renter Households	2,730	100%			

^[1] Housing affordability based on 30% income to shelter ratio.

^[2] Based on 2024 October CMHC Average Market Rent (AMR) for Chatham-Kent.

Note: Figures may not add to totals due to rounding.

Source: Watson & Associates Economists Ltd., 2025.

2.5 Housing Targets – How Many Units will We Need to Fill the Affordability Gap by 2050

The extent of Chatham-Kent’s housing needs

Many households in Chatham-Kent are finding it difficult to afford housing. This highlights the need for a variety of housing options to meet the community’s needs. Figure 8 (following page), displays the results of an analysis of Chatham Kent’s 25-year housing needs, highlighting the need for both affordable (below market and deeply affordable) and market-based housing units.

Overall, a total of 1,835 Deeply Affordable and below-market affordable units is needed. This will be a shared responsibility between the Municipality, other levels of



government, and partners to provide. This Strategy includes actions related to advocacy and partnerships that encourage collaboration to help reach this goal.

Of the total 3,355 ownership housing units anticipated to grow over the 2025 to 2050 period, approximately 22% (750 units) are targeted to be affordable ownership housing, as shown in Figure 8. This means the cost of housing does not exceed 30% of a household's income and/or meets the Province's affordable housing ownership benchmark price of \$315,400.

Figure 8
Municipality of Chatham-Kent
Forecast Housing Need by Type, Tenure, and Market, 2025 to 2050

Units	Owner	Renter	Total Units
Affordable (Below Market and Deeply Affordable)	750	1,085	1,835
Market	2,605	1,645	4,250
Total	3,355	2,730	6,085
% Affordable	22%	40%	31%

Note: Figures may not add to totals due to rounding.
Source: Watson & Associates Economists Ltd., 2025.

Rental Target

For rentals, 40% (1,085 units) must be affordable by 2050. Within this target, a range of affordable housing types are needed, as illustrated in Figure 9, following page. Of the anticipated renter household growth in Chatham-Kent identified, it is expected that approximately 7% (80 households) will be in the low-income range requiring Deeply Affordable housing that is 40% AMR or less.

Further, 260 households (24%) and 470 households (43%) are anticipated to be in lower to medium income ranges requiring below-market rental housing that is 40% to 60% AMR and 60% to 80% AMR, respectively. These households collectively will need a range of below-market and Deeply Affordable housing options, provided by Chatham-Kent Community Housing, not-for-profit housing providers, and potentially some private sector developers in Chatham-Kent. Actions that the Municipality of Chatham-Kent will take can also help with the provision of Deeply Affordable Housing.



Over the forecast period (2025-2050), 25% (275 households) of renter household growth is anticipated to be comprised of those requiring below-market rental housing between 80% and 100% AMR. This reflects moderate income households that generally earn too much to be eligible for social housing but can't typically afford market housing in Chatham-Kent. With respect to addressing affordable housing needs, the Municipality has the greatest potential role in supporting development of rental units to address the needs of this income group. To achieve the affordable housing needs of those in the 80% to 100% AMR range, Chatham-Kent needs more purpose-built rental housing with affordable units and additional affordable options like ARDUs.

It is important to note that while the overall affordable rental housing need between 2025 and 2050 is estimated at 1,085 units, a substantial share (76%) is associated with households with a primary maintainer aged 65+. This need is particularly concentrated in the 60-80% AMR and 80-100% AMR categories, where seniors account for 84% and 80% of the required units, respectively. In contrast, deeply affordable units (<40% AMR) represent a relatively small portion of the need among older adults.

Figure 9
Municipality of Chatham-Kent
Forecast Affordable Rental Housing Need, 2025 to 2050

AMR Category	Total Affordable Housing Need, 2025 to 2050 (All Households)	Affordable Housing Need, 2025 to 2050 (Households with Primary Maintainer Aged 65+)	Share of Need from Households 65+
Deeply affordable units (i.e. less than 40% AMR)	80	10	13%
40 - 60% AMR	260	195	75%
60 - 80% AMR	470	395	84%
80 - 100% AMR	275	220	80%
Total	1,085	820	76%

Source: Watson & Associates Economists Ltd., 2025.



Summary of the Municipality’s Targets to 2050 for Ownership and Rental Units

Figure 10 illustrates the Municipality’s affordable housing target to 2050. Of the total 1,900 affordable units anticipated to be required, 750 are expected to be affordable ownership units, and 1,150 are forecasted to be affordable rental units.

Figure 10
Municipality of Chatham-Kent
A Breakdown of Municipality’s Affordable Housing Target to 2050 – Ownership and Rentals

Affordable Units	Total units
Ownership	750
Rental	1,085
Total	1,835

Source: Watson & Associates Economists Ltd., 2025.

If Chatham-Kent does not address housing affordability, several issues could arise:

- More low- and middle-income households will spend more than 30% of their income on housing;
- Young adults may delay entering the rental or ownership housing market;
- People might live in smaller spaces than they need or share homes with other families; and
- Some households might move to cheaper areas outside Chatham-Kent, making it harder for the Municipality to meet its population and housing goals for 2050. This may also make it harder to attract employees for low- and moderate-wage jobs in the retail and service sector.

Appendix D

Chatham-Kent Housing Actions 2018 to 2026



Summary of Housing Supply Actions Taken by Chatham Kent Since 2018

CMHC Housing Continuum Category #1: **Emergency Shelter**

Initiative	Description	Date
Victoria Park Place (Temporary Emergency Shelter)	Municipal emergency shelter opened during COVID-19 to address rising homelessness; later served as the decanting pathway into transitional/supportive programs.	April 2020
Rotary Park encampment	A homeless tent community emerged in Rotary Park by the Thames River in downtown Chatham in spring 2024, growing to approximately 40–50 people and was active for several months.	Spring 2024
Establishment of Municipal Encampment Protocol	Council received and reviewed the Interdepartmental Encampment Protocol, providing a structured, rights-aware approach to dealing with encampments across municipal land, combining outreach, hygiene supports, and legal criteria for locations	June 2024
Amendment to Protocol	Council amended protocol to include: 1 tent per person, belongings inside tents, increased refuse collection, expanded collaboration with ROCK, pursuit of permanent supportive housing, and a directive to pursue a by-law for enforcement.	July 28 2025
Municipal Encampment By-law & Enforcement	Council approved the Encampment By-law and single-sourced enforcement to Royal Protective Services.	August 2025

CMHC Housing Continuum Category #2: Transitional Housing

Initiative	Description	Date
Approval of Transitional Cabin Program	Council approved the conversion of a municipally-owned properties at Park Street to develop 50-cabin transitional housing program called “Pathways on Park”.,	April 2024
Cabin project Construction	Jayden Construction was awarded the contract to supply and install 52 transitional cabins as part of the council-approved cabin project	October 2024
Pathways on Park Opens	Transitional cabin site on Park Street officially opened, with 50 cabins providing trauma-informed support, communal areas, on-site staff, and an intake path for encampment residents. 24/7 staffed site providing supportive services (mental health/addictions, life skills, housing outreach) for residents transitioning to permanent housing.	August 2025

CMHC Housing Continuum Category #3: Supportive Housing

Initiative	Description	Date
Community Living/CMHA & Municipal Builds (Supportive)	32 new units of supportive housing were completed in partnership with Community Living Chatham-Kent, Canadian Mental Health Association, and local homelessness-prevention initiatives. These units offer congregate living arrangements combined with 24/7 supportive care, designed with accessibility features for tenants whose needs evolve over time.	2018–2024 (various completions)

CMHC Housing Continuum Category #4: Affordable Rental

Initiative	Description	Date
Municipal “New Builds” Program (2018–present)	\$37.9M in combined federal, provincial and municipal investments since 2018 to construct 173 rental units including supportive, accessible, seniors, family, singles. Directly increases non-market and below-market supply.	2018 – ongoing
Affordable Housing Builds dedicated to families	11 new affordable housing units dedicated to families are developed by the municipality on two properties	2024
Affordable Rent/Portable Housing Benefits (PHB)	Municipal & federal PHBs (monthly rent supplements) are provided to stabilize households in private market rentals.	Ongoing
HAF2: Affordable Housing Concierge Program	Establish a Municipal Concierge program to support the creation of new affordable housing developments through measures such as legal and governance assistance, land use planning assistance, brownfield redevelopment studies, and financial assistance.	2025
HAF2: Brownfield Redevelopment Strategy	Update Chatham-Kent’s Brownfield Redevelopment Community Improvement Plan to enhance incentives for housing and affordable housing developments on existing brownfields.	2026

CMHC Housing Continuum Category #5: Market Rental

Initiative	Description	Date
Chatham-Kent Community Improvement Plan (CIP)	Chatham-Kent introduced a new CIP in 2020 with aggressive incentives to encourage various forms of housing including large market rental (50+) units, affordable housing and Additional Dwelling Units (ADUs). The CIP is adjusted in 2023, 2024 and 2025 to increase incentive levels for affordable housing developments and ADUs.	March 2020, September 2023, December 2024, December 2025

Development Charges (DC) Adjustments	Revisions to the DC by-law to exempt affordable, non-profit, and rental housing and reduce rates — indirectly enabling market supply by lowering/clarifying costs.	August 2022, March 2025
HAF2: As-of-right permissions for 4 storey+ mixed use developments on Key Corridors	This initiative identifies opportunities for 4-storey-and-above mixed-use developments along key urban corridor sites and establishes the necessary as-of-right planning permissions through statutory processes to enable higher-density growth.	2025

CMHC Housing Continuum Category #6: **Affordable Homeownership**

Initiative	Description	Date
Affordable Homeownership Program	Provides forgivable down-payment loans for up to 10% of the purchase price (capped at \$25,000) to low-income renters to buy their first home.	Active since pre-2018

CMHC Housing Continuum Category #7: **Market Homeownership**

Initiative	Description	Date
HAF2: Additional Dwelling Units (ADUs) – As of Right Permissions	Policy and regulatory amendments made to Chatham-Kent's Official Plan to establish as-of-right permissions for developing ADUs in urban, rural and agricultural areas.	2020, 2023, 2024, 2025
HAF2: Community Improvement Plan: Grants for Additional Dwelling Units (ADUs)	Adjustments made to the Community Improvement Plan to significantly increase the grant levels for additional dwelling units. Grants now cover ~50% of eligible costs to a maximum of \$27k for one ADU and \$32k for 2 ADUs on properties where the principal dwelling is 3+ years old. Grants are now also available for ADUs where the principal dwelling is less than 3 years	2020, 2023, 2024, 2025

	old. ADUs support multigenerational living, provide opportunities for rental income, and diverse housing arrangements.	
HAF2: Pre-Screened ADU Design Packages for detached Additional Dwelling Units (ADUs)	A series of full design packages for detached ADUs are made available to residents of Chatham-Kent at an affordable price. This reduces design costs and simplify the building permit process for stand-alone ADUs.	2026

CMHC Housing Continuum: Cross-Cutting Actions to Increase Supply

Action	What it does	Date
CMHC Housing Accelerator Fund Round 2 (HAF) – ChathamKent Action Plan	~\$10M federal grant to undertake a variety of housing supply initiatives: allowing up to four units per lot, supporting accessory dwellings, enabling mixed-use zoning, implementing digital permitting and dashboard, supporting infill and intensification.	2024 - 2027
Amendments to Official Plan and Zoning By-law to support housing supply	Chatham-Kent has completed a series of policy and regulatory amendments to increase as-of-right permissions, update definitions, and streamline compliance, reducing red tape and making it easier for applicants to navigate the development approvals process	2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026
HAF2: Online Building Permit & Land Use Planning Activity Dashboard	This initiative launches a public, real-time online dashboard with an interactive map that displays detailed building permit and land-use application information, including development types, timelines, unit counts, and statistical trends.	2026
HAF2: Infill and Intensification Study	This initiative identifies, evaluates, and prioritizes well-serviced urban infill sites and then establishes as-of-right permissions through required planning processes to enable easier residential redevelopment.	2026

HAF2: Implementation of CityView	This initiative implements the CityView e-permitting system to digitize and streamline building permit submissions, reviews, and applicant interactions, improving both municipal efficiency and customer experience.	2026

Appendix E

10-Year Affordable Housing Development Action Plan



Recommended 10-Year Affordable Housing Development Action Plan

Municipality of Chatham-Kent Strategic Housing Action Plan Implementation Framework (2026–2036)

This recommended action plan is intended to transition the Strategic Housing Action Plan (SHAP) from a strategic policy document into a practical Council-approved implementation framework with defined housing targets, phased development priorities, financial direction, and long-term accountability. The recommendations build directly on the draft SHAP and the “Support from Council” discussion document.

1. Purpose of the Recommended Action Plan

The purpose of this action plan is to establish a realistic and financially sustainable 10-year affordable housing development program that:

- responds to the findings of the 2025 Housing Needs Assessment;
- addresses increasing affordable housing demand and homelessness pressures;
- creates shovel-ready projects capable of leveraging provincial and federal funding;
- establishes predictable municipal financial support through future budgets;
- provides Council with measurable and achievable housing targets; and
- positions Chatham-Kent as a continued leader in municipal housing delivery.

2. Recommended Council-Endorsed 10-Year Housing Target (2026–2036)

Administration recommends that Council endorse the following 10-year housing development targets:

- minimum 50-units of Supportive Housing
- 390+ units of affordable housing

This target is considered ambitious yet achievable based on:

- available development opportunities;
- funding program eligibility;
- the Municipality’s demonstrated affordable housing delivery experience.

3. Strategic Objectives

The recommended action plan is built around six implementation objectives:

1. Create Immediate Housing Supply: Advance shovel-ready projects already in planning or design stages to construction readiness.

2. Establish a Continuous Development Pipeline: Maintain multiple affordable housing projects at varying stages of development to maximize responsiveness to grant opportunities.

3. Leverage External Funding: Position the Municipality to aggressively pursue federal and provincial affordable housing funding programs.

4. Balance Financial Sustainability: Implement phased municipal investment strategies that limit taxpayer impacts while maintaining development momentum.

5. Prioritize Mixed-Income and Mixed-Tenure Communities: Promote financially sustainable housing developments that integrate affordable, deeply affordable, attainable market, and supportive housing units.

6. Align Housing Development with Municipal Growth Planning: Coordinate affordable housing growth with infrastructure, transit, and long-term community planning objectives.

4. Recommended Phased Development Plan (2026–2036)

Phase 1: Immediate Priorities (2026–2028)

199 Westcourt Boulevard, Wallaceburg:

Development Type: Mixed Affordable Housing

Units: 72 total units

- 50 affordable units
- 22 attainable market units

Status: Tender-ready / shovel-ready

Construction Start: July 2026

Occupancy Target: Early 2028

110 Sandys Street, Chatham:

Development Type: Supportive Housing

Units: 40-50 supportive bachelor units

Status: Detailed design phase

Objective: Complete design and secure capital funding

Phase 1 Target Outcomes:

- 50-units of affordable housing
- 40-50-units of supportive housing
- 22-units of attainable market rental housing

Phase 2: Short-Term Expansion (2028–2031)

Park Ave. / Park St., Chatham Phase A:

Development Type: Affordable Housing Apartment Buildings

Units: 130-140-unit mixed affordable and attainable market

Mix: Bachelor, 1-bedroom, 2-bedroom

92 Churchill Street, Chatham:

Development Type: Affordable Family Housing Stacked Townhouses

Units: 40-units of affordable and attainable market

Mix: 2-bedroom, 3-bedroom, and 4-bedroom family units

Strategic Objective

Create shovel-ready developments capable of immediate advancement when funding opportunities arise.

Phase 2 Target Outcomes:

- Shovel ready designs for 190-units of affordable and attainable market housing

Phase 3: Partnership & RFP Delivery (2031–2034)

55 Croydon Street, Chatham

Development Type: Municipal or Third-Party Affordable Housing Development

Units: 70+ affordable and attainable market and/or including supportive units (target)

426 Lacroix Street, Chatham

Development Type: Municipal or Third-Party Affordable Housing Development

Units: 100+ affordable and attainable market and/or including supportive units (target)

Delivery Model

- Municipal land contribution
- Request for Proposal (RFP) development process
- Partnerships with non-profit and private developers
- Municipal incentives through CIP and fee relief programs

Strategic Objective

Leverage municipal land assets to reduce municipal capital exposure while increasing housing supply.

Phase 3 Target Outcomes:

- Shovel ready designs or RFP for 190-units of affordable and attainable market and/or including supportive housing

Phase 4: Long-Term Pipeline & Future Opportunities (2034–2036)

Future Priorities

- Additional supportive housing opportunities
- Redevelopment of aging municipal housing stock
- Adaptive reuse opportunities
- Additional RFP-based partnerships

Strategic Objective

Maintain a continuous affordable housing pipeline beyond the initial 10-year plan.

5. 10-Year Housing Delivery Target Summary

Development Phase	Affordable Units	Supportive Units	Total Units
Phase 1 (2026–2028)	50	50	100
Phase 2 (2028–2031)	120	0	120
Phase 3 (2031–2034)	172	0	172
Phase 4 (2034–2036)	50 future opportunity reserve	TBD	TBD
Total Target	392	50	442

6. Recommended Municipal Financial Strategy

A. Establish an Affordable Housing Reserve Funding Increase Phased Strategy

Recommend expanding:

- CK New Affordable Housing Construction Capital Reserve

This reserve funding increase would:

- fund pre-development work,
- support grant applications,
- reduce project delays,
- and improve funding competitiveness.

B. Recommended Tax Levy Strategy

Recommend a phased tax levy approach to reduce financial pressure while creating predictable long-term housing funding capacity.

2028 Only Tax increase (supportive operating and development)	0.75%
2029 Only Tax Increase (supportive Operating and development)	0.75%
2028-2031 (2030 and 2031) 4-year phase in tax increase	0.50%
2032-2035 4-year phase in tax increase	0.25%
2036-2039 4-year phase in tax increase	0.25%

This phased approach:

- minimizes annual tax shocks;
- aligns with project delivery timelines;

- supports future debenture capacity;
- and creates stable housing investment funding.

7. Recommended Council Direction

Administration should recommend that Council:

1. Endorse the 10-year affordable housing development strategy;
2. Endorse the target creation of:
 - 50 supportive housing units; and
 - 392 affordable housing units;
3. Direct Administration to incorporate phased funding requirements into future municipal budgets;
4. Authorize continued advancement of shovel-ready affordable housing developments;
5. Direct Administration to pursue all available provincial and federal housing funding opportunities;
6. Support the continued use of municipal lands for affordable housing development opportunities;
7. Require annual reporting on:
 - units completed,
 - funding secured,
 - project status,
 - waitlist impacts,
 - and financial performance.

8. Key Strategic Message for Council

This strategy does not attempt to solve the entire housing crisis over the next 10 years.

Rather, it establishes:

- a realistic,
- financially manageable,
- measurable,
- and implementable housing development framework that positions Chatham-Kent to make meaningful progress toward reducing homelessness, improving affordability, and increasing housing stability for residents.

The recommended approach balances:

- municipal financial sustainability,
- achievable development timelines,

- external funding leverage,
- and long-term community growth objectives.

Without a phased and sustained municipal commitment to affordable housing development, housing affordability pressures, homelessness, social housing waitlists, and economic growth constraints are expected to continue worsening over time.