



# Municipality of Chatham-Kent

## Housing Needs Assessment

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## ***Preface***

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

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

### ***Funding Requirement***

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

Going forward, HNAs will be required for:

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

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

### ***Purpose***

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

- Where does the greatest housing need exist in our community?
- How can we set meaningful housing targets and measure progress to support the right kind of housing for all residents?
- How much housing, which size and at what price point do we need to ensure that all current and future households can live in suitable, adequate and affordable housing?

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

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)<sup>1</sup> 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.<sup>2</sup> 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.<sup>3</sup>

Additionally, the 2019 Housing and Homelessness Progress Report<sup>4</sup> 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).<sup>5</sup> This rise in prices has lessened local homeownership

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<sup>1</sup> 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>

<sup>2</sup> Ibid.

<sup>3</sup> Ibid.

<sup>4</sup> Municipality of Chatham-Kent. (2019). *Housing and homelessness report*. Retrieved from <https://www.chatham-kent.ca/localgovernment/Documents/Studies%20and%20Plans/Housing%20and%20Homelessness%20019%20Report.pdf>

<sup>5</sup> Ibid.

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

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.<sup>7</sup> Chronic homelessness was reduced by 49% compared to baseline levels, supported by the Built for Zero Canada initiative.<sup>8</sup> 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)<sup>9</sup>, 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 2020-2024<sup>10</sup>, 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.

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<sup>6</sup> Ibid.

<sup>7</sup> Ibid.

<sup>8</sup> Ibid.

<sup>9</sup> 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)

<sup>10</sup> 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>

Moreover, Chatham-Kent works diligently to provide support programs and services. The Housing Stability Program<sup>11</sup> 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 program<sup>12</sup> 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 Program<sup>13</sup> 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.<sup>14</sup> 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.<sup>15</sup>

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

<sup>12</sup> 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>

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

<sup>14</sup> 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>

<sup>15</sup> Ibid.

2.2 Community Profile

Chatham-Kent has over 23 unique communities.<sup>16</sup> 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.<sup>17</sup> With a population density of 44.7 people/sq. km, there is plenty of room to grow in Chatham-Kent.<sup>18</sup> 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.<sup>19</sup> 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.<sup>20</sup> 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%

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

<sup>17</sup> Ibid.

<sup>18</sup> Ibid.

<sup>19</sup> Ibid.

<sup>20</sup> Ibid.

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

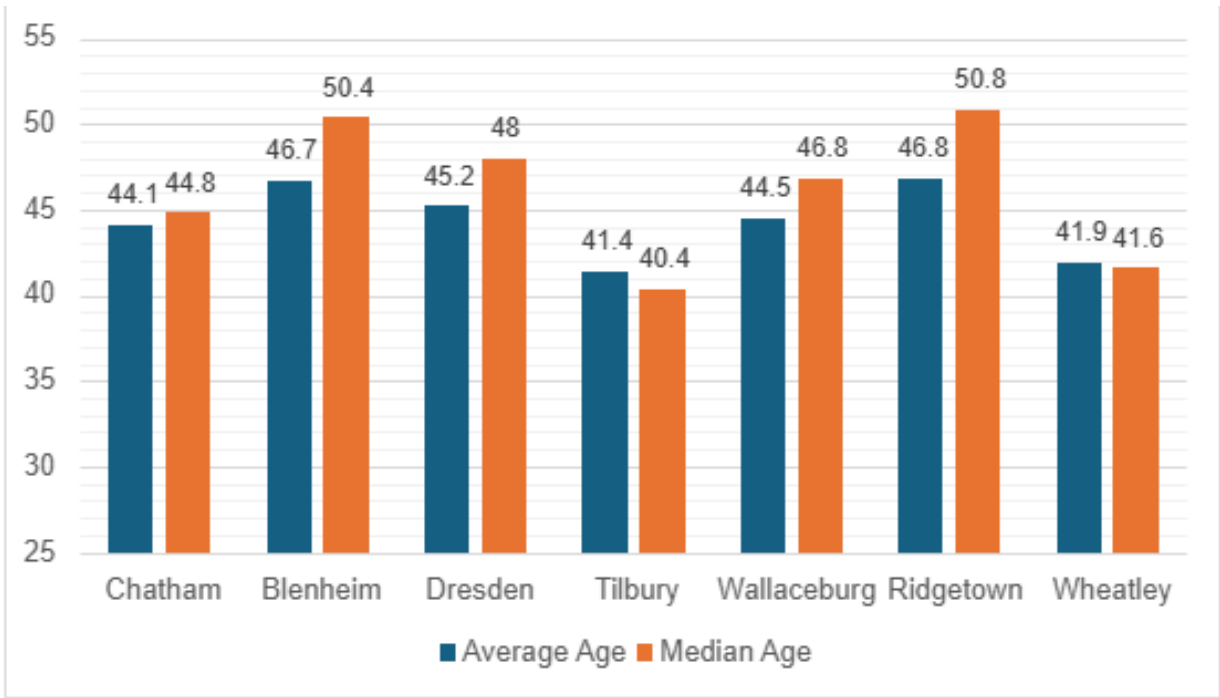
2.2.2 Demographic Information		
Characteristic	Data	Value
Immigrants	Total	9,240
Non-Immigrants	Total	91,995
Recent Immigrants (2016-2021)	Total	845
Interprovincial migrants (2016-2021)	Total	1,085
Indigenous Identity	Total	4,245

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).

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.

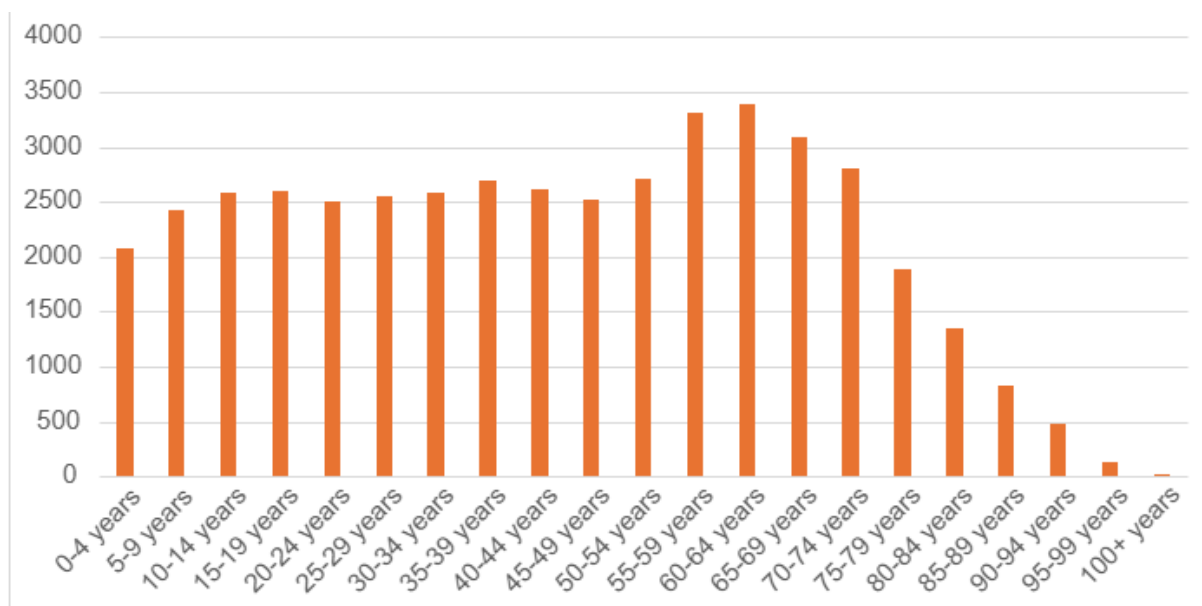
**Figure 1: Average and Median Ages of Communities in Chatham-Kent (2021)<sup>21</sup>**



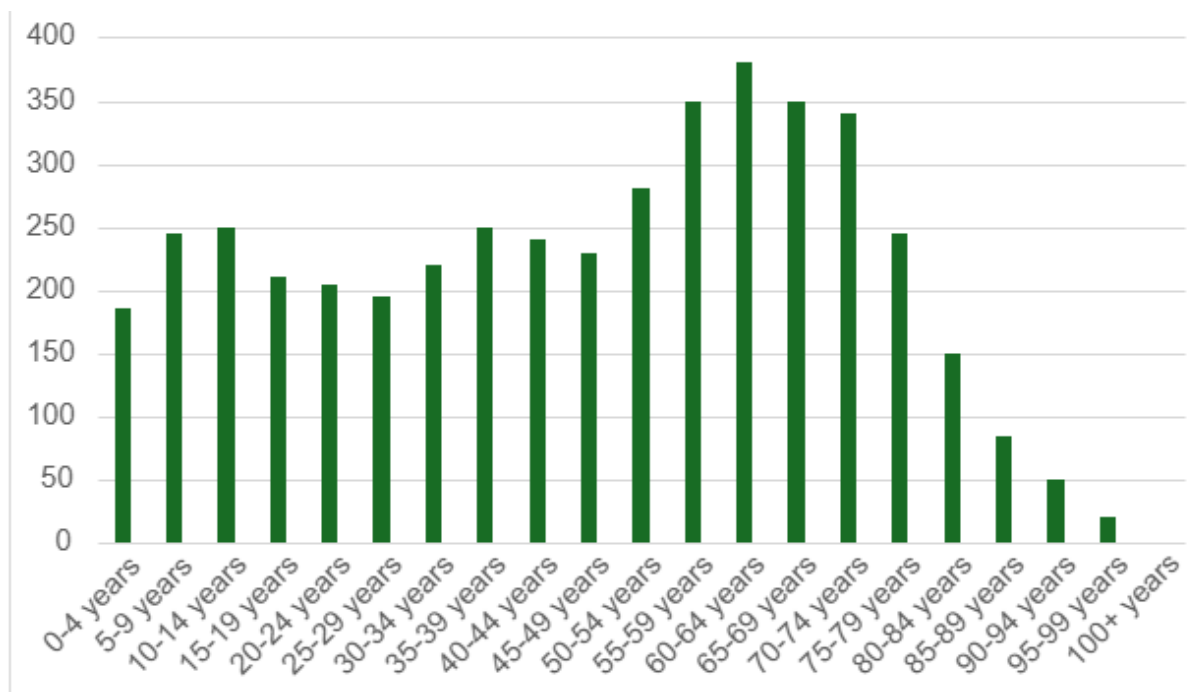
<sup>21</sup> Statistics Canada. (2022). *2021 Census of Population*. Government of Canada. Retrieved from <https://www12.statcan.gc.ca/census-recensement/2021/index-eng.cfm>



**Figure 2: Chatham Age Distribution (2021)<sup>22</sup>**



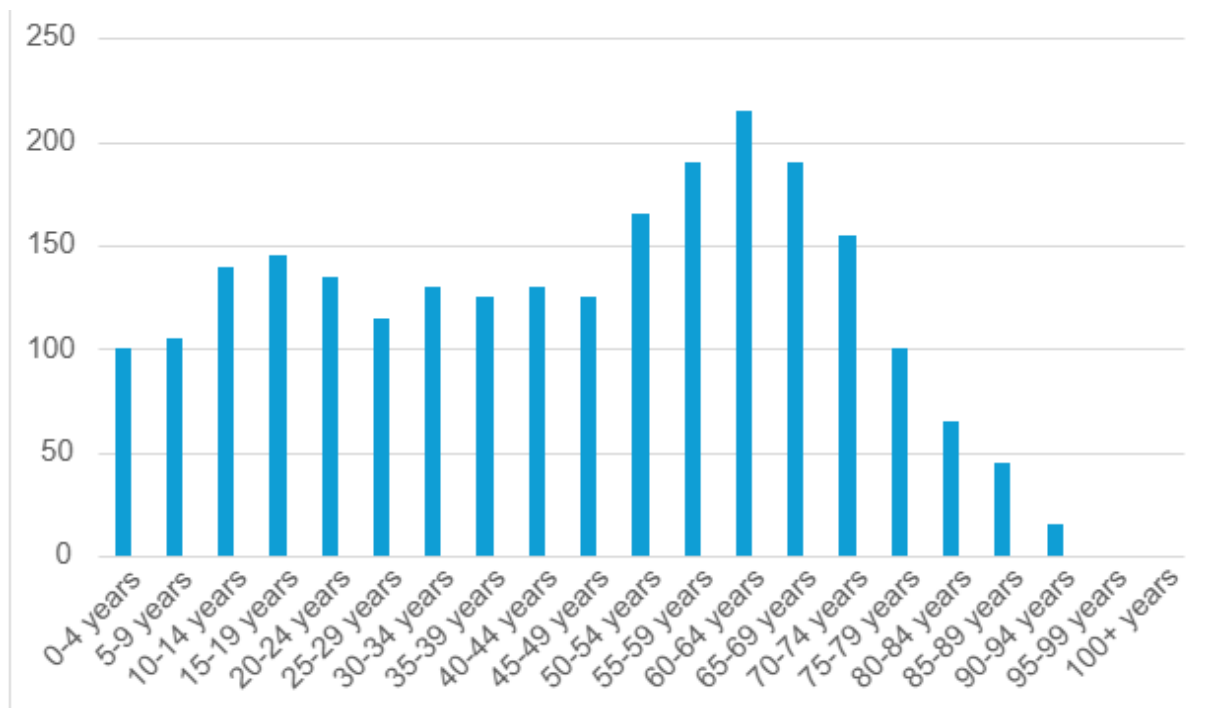
**Figure 3: Blenheim Age Distribution (2021)<sup>23</sup>**



<sup>22</sup> Ibid.

<sup>23</sup> Ibid.

**Figure 4: Dresden Age Distribution (2021)<sup>24</sup>**



<sup>24</sup> Ibid.

**Figure 5: Tilbury Age Distribution (2021)<sup>25</sup>**



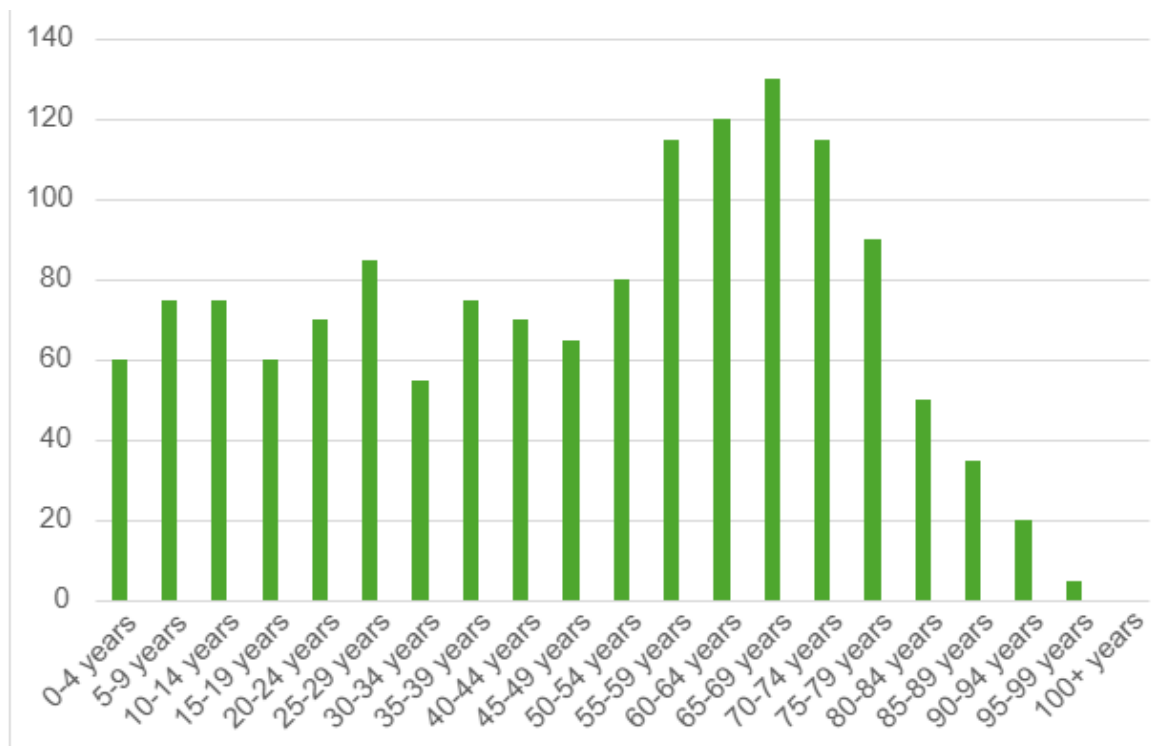
**Figure 6: Wallaceburg Age Distribution (2021)<sup>26</sup>**



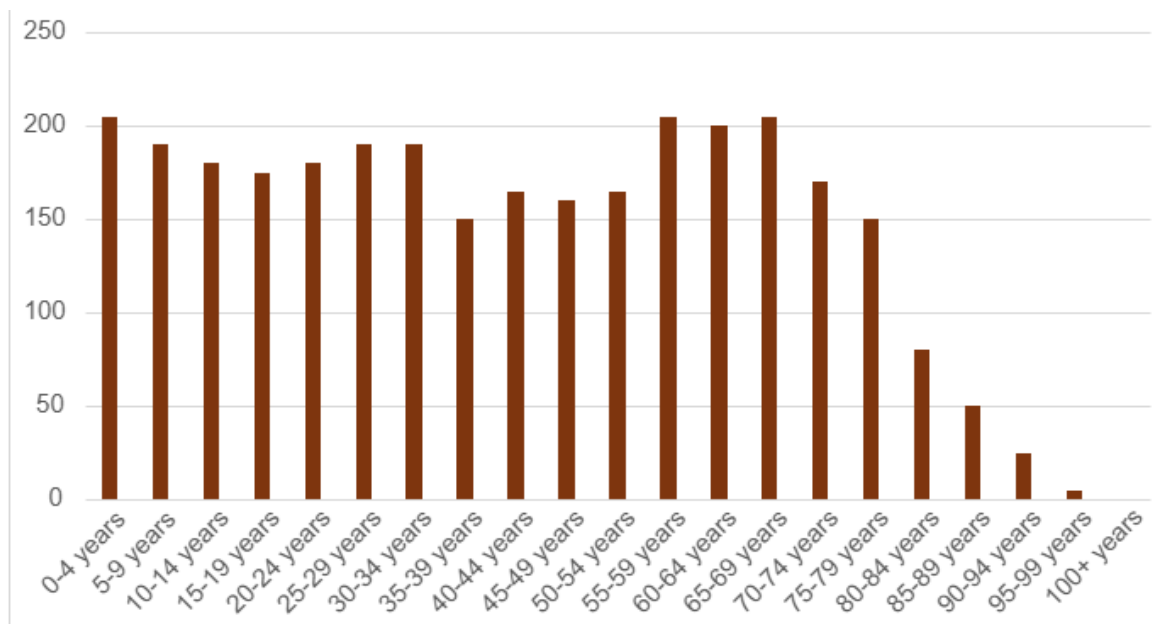
<sup>25</sup> Ibid.

<sup>26</sup> Ibid.

**Figure 7: Ridgetown Age Distribution (2021)<sup>27</sup>**



**Figure 8: Wheatley Age Distribution (2021)<sup>28</sup>**



<sup>27</sup> Ibid.

<sup>28</sup> 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

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

<sup>29</sup> 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.<sup>30</sup>**

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

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<sup>30</sup> 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

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.<sup>31</sup> 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.<sup>32</sup> 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.<sup>33</sup>

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

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<sup>31</sup> 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>

<sup>32</sup> Ibid.

<sup>33</sup> Ibid.

social challenges, such as homelessness and infrastructure maintenance.<sup>34</sup> 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.<sup>35</sup>

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

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<sup>34</sup> 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>

<sup>35</sup> 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.<sup>36</sup> 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

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<sup>36</sup> 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).<sup>37</sup> 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.<sup>38</sup>

### 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](#))**

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<sup>37</sup> Ibid.

<sup>38</sup> 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 Costs<sup>39</sup>**

Chatham-Kent MU (CSD, ON)			
Income Category	% of Total HHs	Annual HH Income	Affordable Shelter Cost (2020 CAD\$)
<b>Area Median Household Income</b>		<b>\$71,000</b>	<b>\$1,775</b>
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.

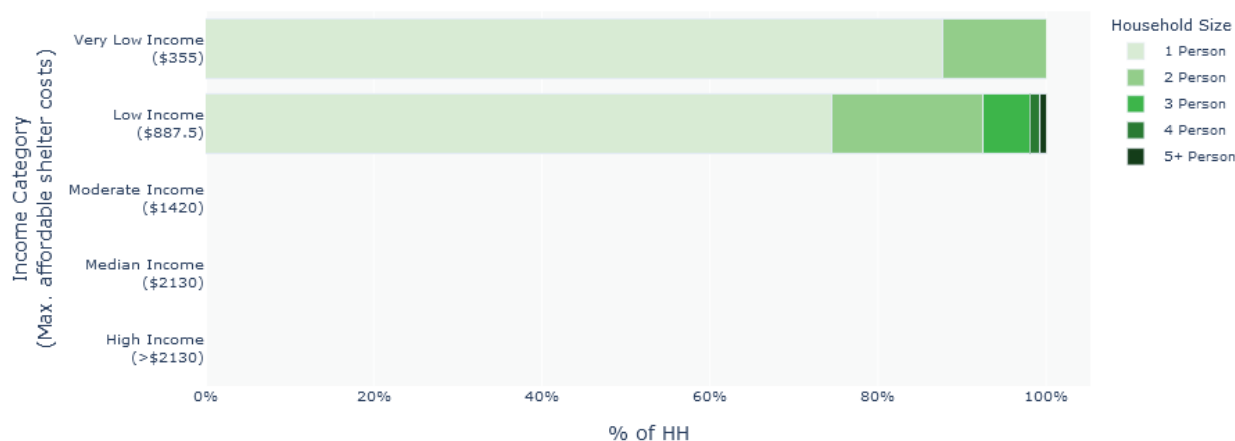
- **Very Low-Income Households** (≤20% of AMHI): Representing only 1.51% of households, this group earns \$14,200 or less annually and can afford shelter costs of \$355 or less. This indicates that very low-income households are at extreme risk of experiencing housing insecurity due to their limited 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-

<sup>39</sup> 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>

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)**<sup>40</sup>



<sup>40</sup> Ibid.

**Figure 11: Affordable Housing Deficit (2021)<sup>41</sup>**

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.

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<sup>41</sup> 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)<sup>42</sup>**

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.

<sup>42</sup> Ibid.

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%

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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%



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.

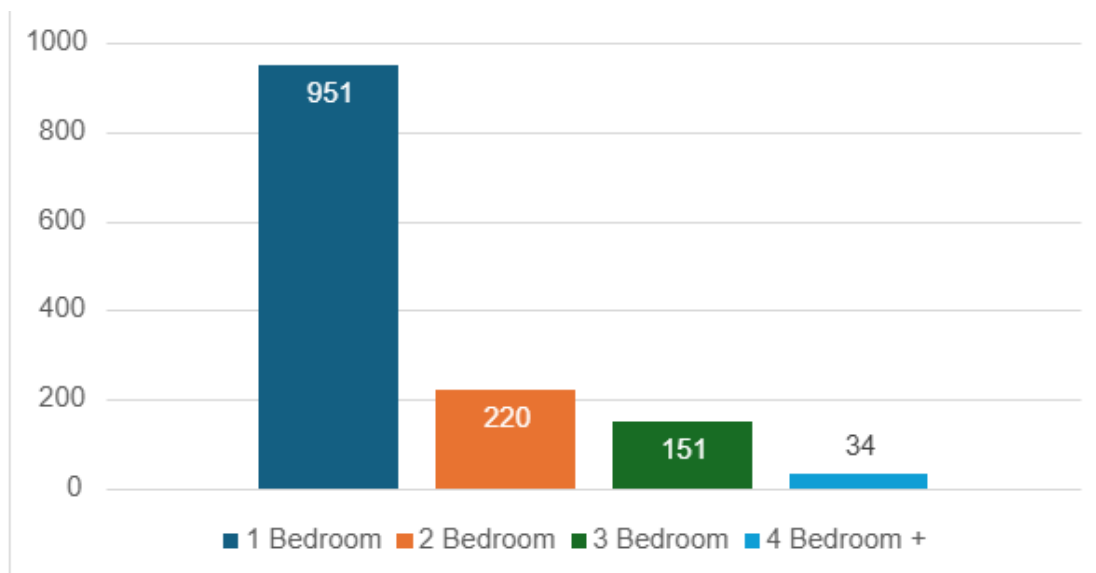
An Urgent Priority Status has been established by the municipality for those experiencing homeless, living with medical conditions, etc., and these applicants are housed after those with SPP status but ahead of all applicants on the centralized waiting list which is organized chronologically.

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**



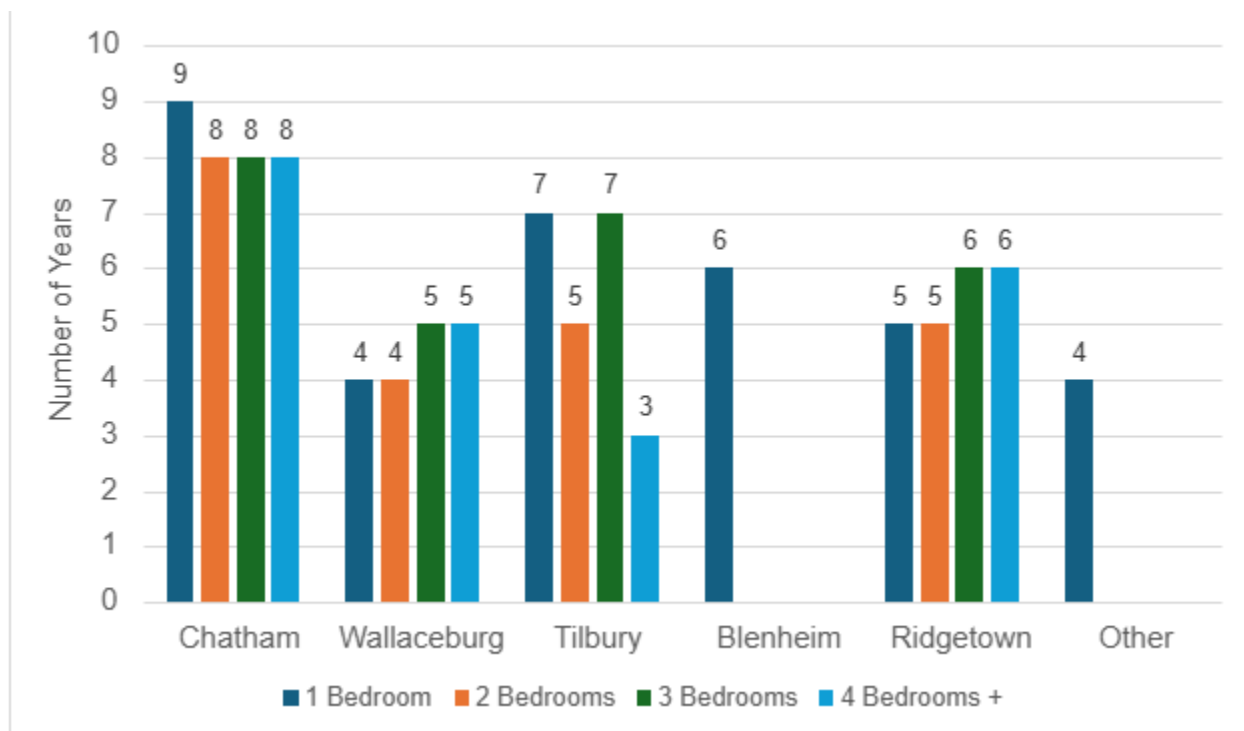
Note: It is possible for applications to list multiple choices for number of bedrooms

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**

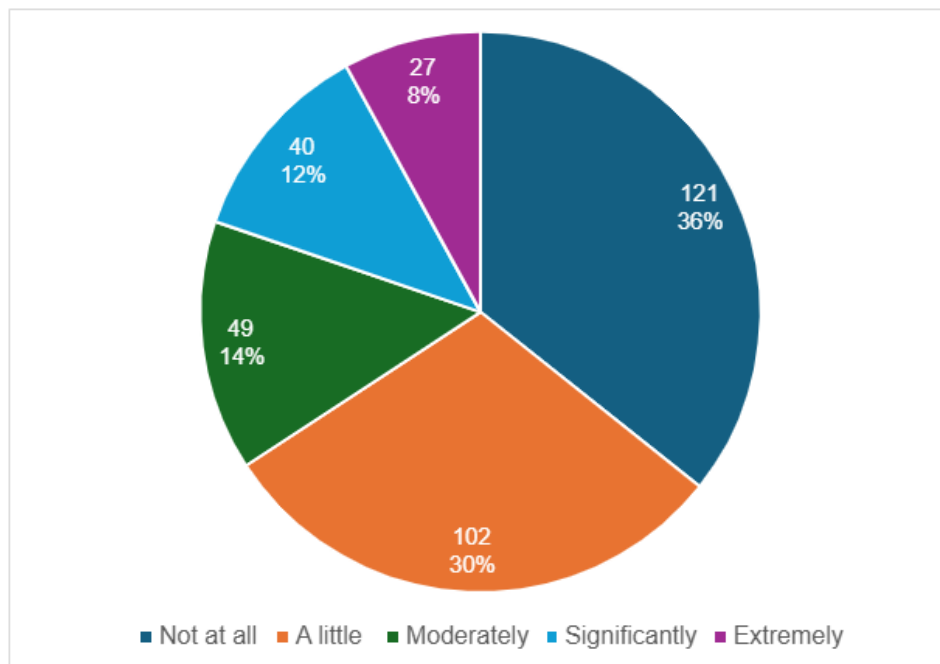
As referenced throughout this report, many residents across the housing continuum are reporting challenges with their housing situation. This next section will provide a breakdown of how residents of Chatham-Kent are feeling about their current housing situations and their experiences and challenges 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 renoventions

#### **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.*

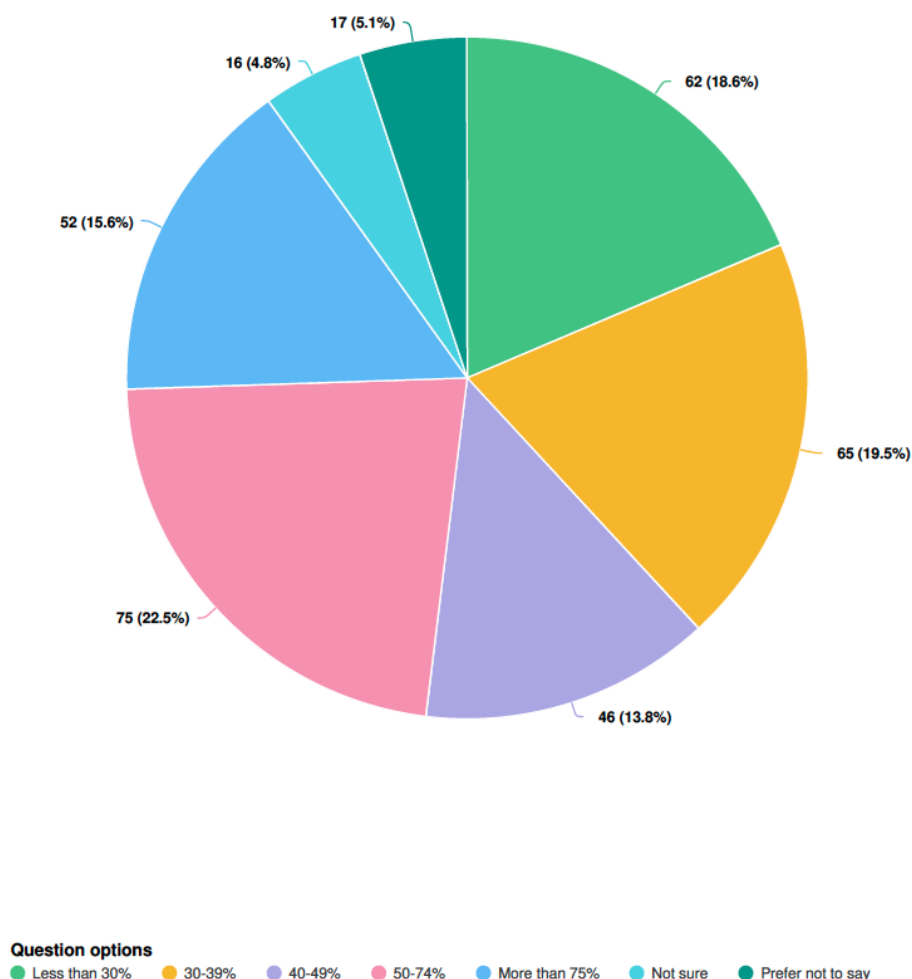
The survey provided some deeper insight into the current housing affordability challenges for owners and renters in Chatham-Kent. CMHC considers an affordable shelter cost-to-income ratio for housing to be 30% or less of someone's pre-tax income spent on housing costs.<sup>43</sup> Consequently, survey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

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<sup>43</sup> 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)<sup>44</sup>**

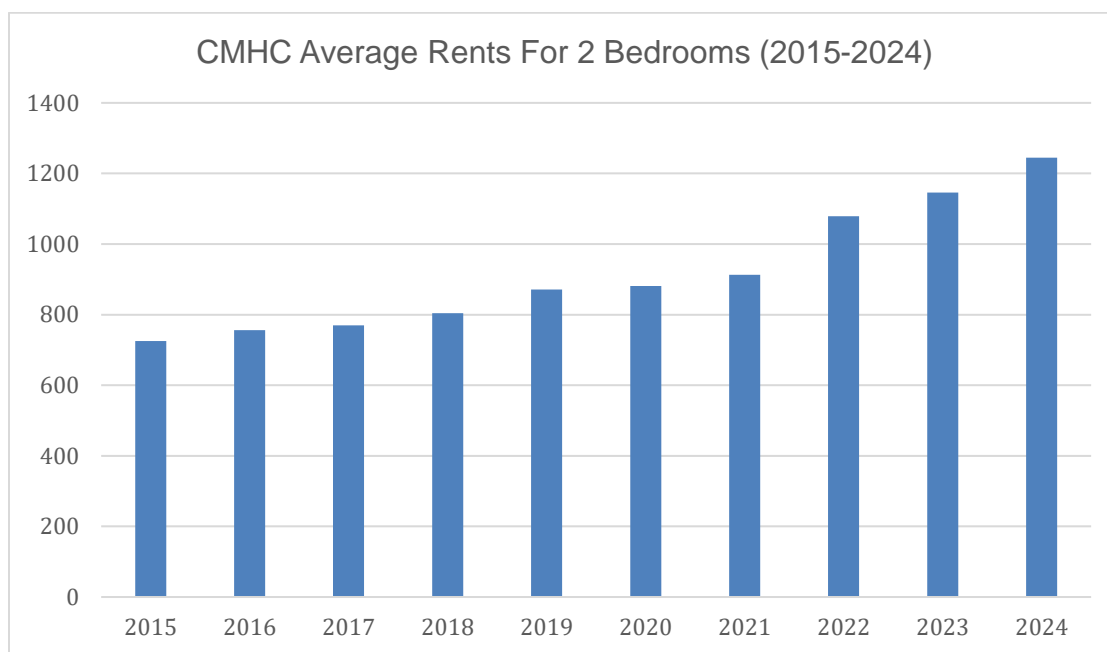
	2015 Total Income based on 2016 Census data	Affordable Monthly Rent/Housing Cost at 30% of Income	2020 Total Income based on 2021 Census data	Affordable Monthly Rent/Housing Cost at 30% of Income
Average Income for Individuals	\$39,021.00	\$975.53	\$47,480.00	\$1,187.00
Median Income for Individuals	\$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

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

<b>Economic Family</b>				
<b>Median Income for One-Parent Economic Family</b>	\$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 2015<sup>45</sup> and increased to \$881 in 2020.<sup>46</sup> 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.



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

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

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.<sup>47</sup> 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 cabins<sup>48</sup> 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.

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<sup>47</sup> 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>

<sup>48</sup> 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-geared-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 remains. 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 capacities 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)<sup>49</sup> 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.

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<sup>49</sup> 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>

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



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 <sup>50</sup>
	Bachelor	*
	1 bedroom	*
	2 bedrooms	3.7
	3 bedrooms+	*
Number of primary and secondary rental units	Primary	4973
	Secondary	7,347 <sup>51</sup>
Number of short-term rental units	Total	382 <sup>52</sup>

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.

<sup>50</sup> 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\\_awR0NMLjE3MzkyOTMxMzEuQ2p3S0NBaUFoNnk5QmhCUkVpd0FwQkxIQy02dWhOS3NySFJjUUdFLWNpd25SNGRhcmQ1d3p3bTlab0JLaWNwNkJPNHIGOHpfbI9DaWJ4b0NtcEFRQXZEX0J3RQ\\_gcl\\_auMzA0NDYzMzIxLjE3MzE5NDAwNDA\\_ga\\_CY7T7RT5C4\\*MTczOTI5MTQ2OC44Ni4xLjE3MzkyOTMyMjEuNjAuMC4w#TableMapChart/3536020/4/Chatham-Kent%20\(Ontario\)](https://www03.cmhc-schl.gc.ca/hmip-pimh/?_gl=1_1y0pme4_gaODk3ODEwNjIwLjE3MDY3OTk4MTY_ga_7S87E8K748MTczOTI5MTQ2OC45OC4xLjE3MzkyOTMxMzEuMC4wLjA_gcl_awR0NMLjE3MzkyOTMxMzEuQ2p3S0NBaUFoNnk5QmhCUkVpd0FwQkxIQy02dWhOS3NySFJjUUdFLWNpd25SNGRhcmQ1d3p3bTlab0JLaWNwNkJPNHIGOHpfbI9DaWJ4b0NtcEFRQXZEX0J3RQ_gcl_auMzA0NDYzMzIxLjE3MzE5NDAwNDA_ga_CY7T7RT5C4*MTczOTI5MTQ2OC44Ni4xLjE3MzkyOTMyMjEuNjAuMC4w#TableMapChart/3536020/4/Chatham-Kent%20(Ontario))

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

<sup>52</sup> 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, renovictions, 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.

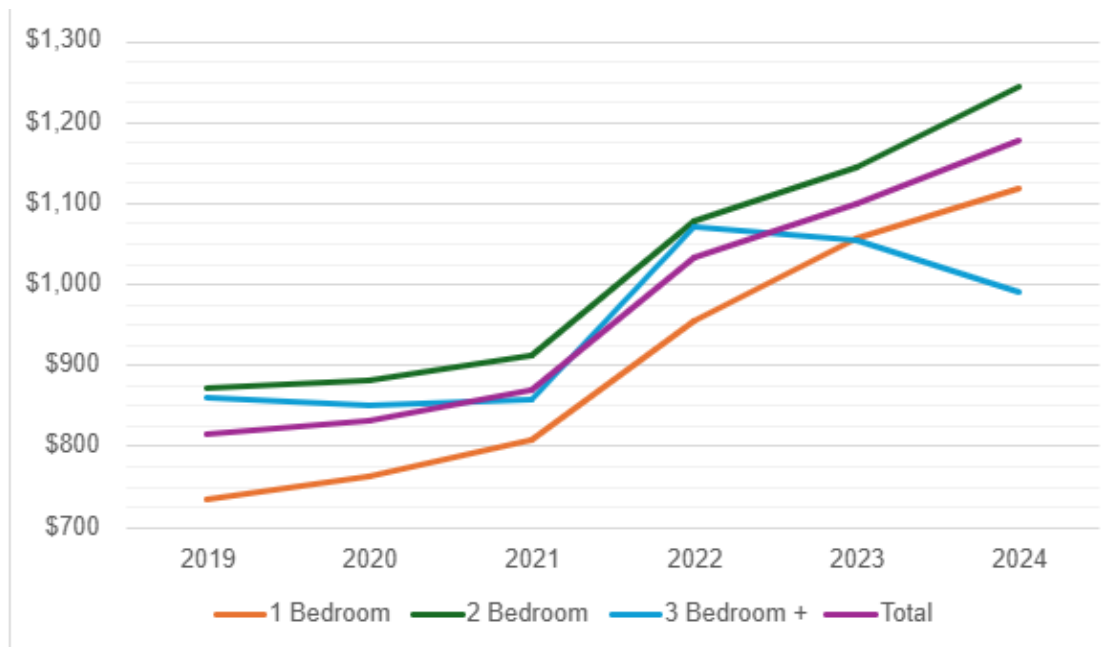
### **5.4 How have average rents changed over time in your community? What factors (economic, social, national, local, etc.) have influenced these changes?**

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)<sup>53</sup>**



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.

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<sup>53</sup> 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

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 <sup>54</sup>		
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

<sup>54</sup> Please note that asterisks indicate that the data was unattainable

5.9.1 Housing Values <sup>54</sup>		
Characteristic	Data	Value
Sale prices (Canadian dollars)	Average	\$441,428 <sup>55</sup>
	Median	\$420,000 <sup>56</sup>
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 <sup>57</sup>
	3 bedrooms	\$412,500 <sup>58</sup>

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.

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

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

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

<sup>58</sup> Ibid.

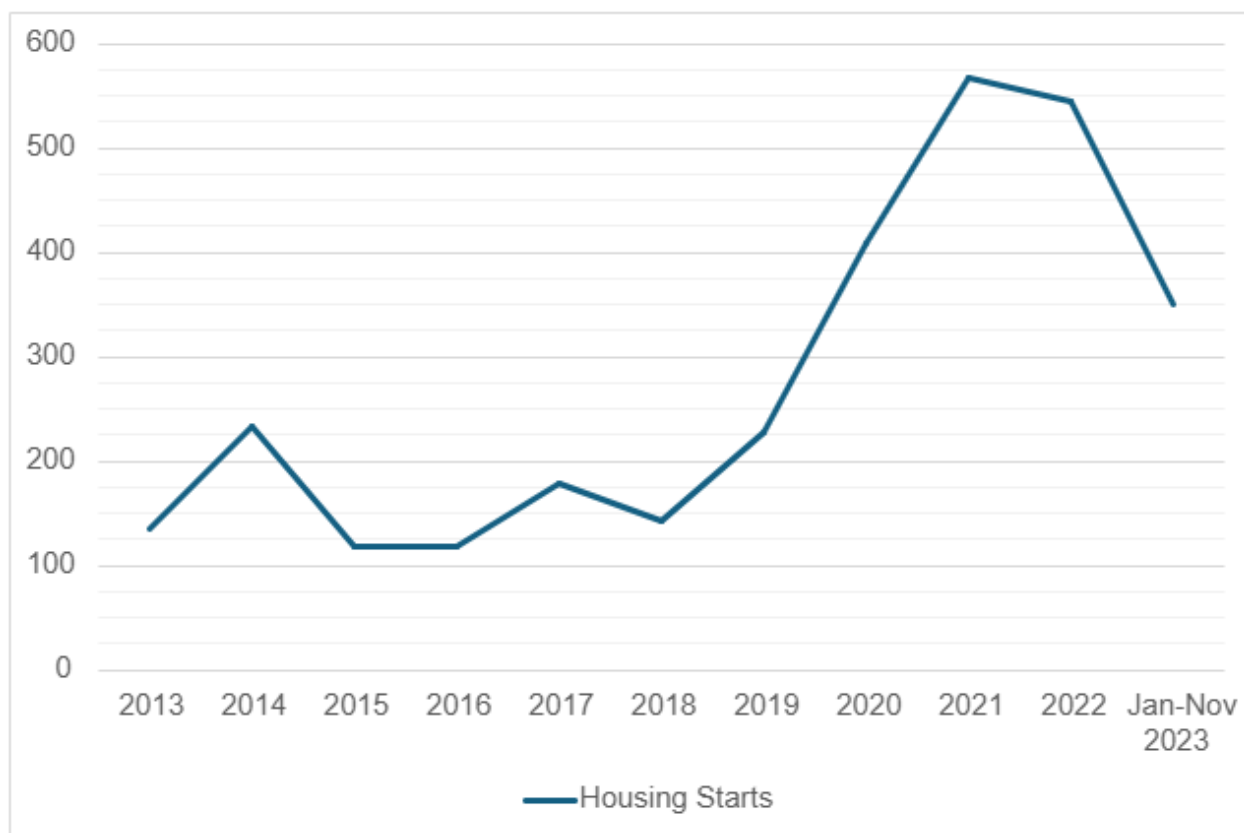
5.9.2 Housing Units: Change in Housing Stock		
Characteristic	Data	Value
Demolished – breakdown by tenure	Tenant	*
	Owner	*
Completed – Overall and breakdown by structural type (annual, number of structures)	Total	517
	Single	268
	Semi-detached	50
	Row	26
	Apartment	173
Completed – Breakdown by tenure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

<sup>59</sup> 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

<sup>60</sup> 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](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.

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)<sup>61</sup>**

<b>HH Income Category</b>	<b>1-Person</b>	<b>2-Person</b>	<b>3-Person</b>	<b>4-Person</b>	<b>5+ Person</b>	<b>Total</b>
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
<b>Total</b>	<b>16,420</b>	<b>19,260</b>	<b>6,110</b>	<b>4,410</b>	<b>3,080</b>	<b>49,280</b>

### 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.

<sup>61</sup> 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
<b>Population</b>	<b>111,710</b>	<b>118,120</b>	<b>6,410</b>	<b>641</b>	<b>0.6%</b>
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%
<b>Total Housing</b>	<b>46,190</b>	<b>49,270</b>	<b>3,080</b>	<b>308</b>	<b>0.6%</b>

Chatham-Kent 2025 Housing Needs Assessment: Low Scenario					
	2025	2035	10 Year Growth	Annual Growth	Growth Rate
<b>Population</b>	<b>111,710</b>	<b>114,400</b>	<b>2,690</b>	<b>269</b>	<b>0.2%</b>
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%
<b>Total Housing</b>	<b>46,200</b>	<b>47,300</b>	<b>1,100</b>	<b>110</b>	<b>0.2%</b>

**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)
<b>Supportive Housing</b>	350	456	2,283
<b>Rent-Geared-to-Income</b>	1,200	1,564	7,826
<b>Attainable Housing</b>	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
<b>Total CK</b>	<b>38</b>	<b>84</b>	<b>110</b>	<b>54</b>	<b>155</b>	<b>308</b>	<b>407</b>	<b>200</b>

**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
<b>Total CK</b>	<b>205</b>	<b>781</b>	<b>292</b>	<b>286</b>	<b>1,173</b>	<b>3,826</b>	<b>1,458</b>	<b>1,370</b>

**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
<b>Total CK</b>	<b>108</b>	<b>306</b>	<b>42</b>	<b>0</b>	<b>506</b>	<b>1,526</b>	<b>251</b>	<b>0</b>

**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
<b>Total CK</b>	<b>104</b>	<b>208</b>	<b>418</b>	<b>315</b>	<b>523</b>	<b>1,042</b>	<b>2,088</b>	<b>1,565</b>

**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
<b>Total CK</b>	<b>205</b>	<b>781</b>	<b>292</b>	<b>286</b>	<b>1,173</b>	<b>3,826</b>	<b>2,964</b>	<b>1,370</b>

**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.



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)

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
<b>Primary Urban Centres</b>	<b>3,400</b>	<b>1,020</b>	<b>1,300</b>	<b>5,720</b>
<b>Secondary Urban Centres</b>	<b>130</b>	<b>0</b>	<b>0</b>	<b>130</b>
<b>Rural Areas</b>	<b>230</b>	<b>0</b>	<b>0</b>	<b>230</b>
<b>Municipality of Chatham-Kent</b>	<b>3,760</b>	<b>1,020</b>	<b>1,300</b>	<b>6,080</b>

[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
<b>Age Distribution</b>		
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
<b>Total Anticipated Households</b>	49,823	57,737
<b>Anticipated Households by Tenure</b>		
<b>Renter Households</b>	14,636 (29%)	16,905 (30%)
<b>Owner Households</b>	35,187 (71%)	40,832 (70%)
<b>Anticipated Units by Type</b>		
<b>Single-Detached Units</b>	26,406 (53%)	28,869 (50%)
<b>Semi-Detached Units</b>	5,979 (12%)	7,506 (13%)
<b>Row Housing Units</b>	7,972 (16%)	10,392 (18%)
<b>Apartments</b>	9,636 (19%)	13,860 (24%)
<b>Units by Bedroom Count</b>		
<b>1 Bedroom Units</b>	6,975 (14%)	9,238 (16%)
<b>2 Bedroom Units</b>	7,973 (16%)	10,392 (18%)
<b>3 Bedroom Units</b>	1,744 (3.5%)	1,732 (3%)
<b>4 Bedroom Units</b>	349 (0.7%)	346 (0.6%)
<b>5 Bedroom Units</b>	75 (0.15%)	58 (0.1%)
<b>Households by Income</b>		
<b>Very Low Income</b>	1,246 (2.5%)	1,502 (2.6%)
<b>Low Income</b>	8,220 (16.5%)	9,238 (16%)
<b>Moderate Income</b>	11,211 (22.5%)	13,857 (24%)
<b>High Income</b>	19,177 (38.5%)	21,940 (38%)
<b>Anticipated Average Household Size</b>	2.32	2.28
<b>Draft Approved Lots</b>	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)<sup>62</sup> 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).

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<sup>62</sup> 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 2024<sup>63</sup>, 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.*”<sup>64</sup> Additionally, the PPS outlines that infrastructure and public service facilities shall be

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<sup>63</sup> 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>

<sup>64</sup> 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,<sup>65</sup> 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 been anticipated to connect approximately 9,168 households and businesses with broadband service.<sup>66</sup>

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.

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<sup>65</sup> Municipality of Chatham-Kent. (2008). S. 6.8.1

<sup>66</sup> 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.

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.<sup>67</sup>

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<sup>67</sup> 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.