



City of Sarnia

Housing Needs Assessment

June 2025

Prepared by



26 Colborne Street
Cambridge, Ontario N1R 1R2
Office: 519.624.9271
Toll Free: 1.866.624.9271

Table of contents

Preface	2
Funding Requirement	2
Purpose	2
1. Methodology	4
2. Community Profile and Trends	8
3. Household Profiles and Economic Characteristics	13
4. Priority Groups	30
5. Housing Profile	36
6. Projected Housing Needs and Next Steps	48
7. Use of Housing Needs Assessments in Long-Term Planning	61
Annex A: Relevant Links for Developing Housing Needs Projections	65
Data and Analysis	65
Reports & Publications	65
Annex B: Glossary	66

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.

1. Methodology

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

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

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

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

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

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

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

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

If this data is unavailable at the time of completion of the first HNA, communities are expected to collect these data points for future iterations. Other fields will be pre-

populated. Fields marked with an asterisk (*) indicate data points which are unavailable from the source or suppressed due to low counts.

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

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

This Housing Needs Assessment was completed using quantitative data from CMHC, Statistics Canada Census data, and the HART Dashboard, as well as publicly available data from the Government of Ontario, the County of Lambton, and the City of Sarnia.

Additional data sources:

- County of Lambton, Housing & Homelessness Plan 2020-2024 (<https://www.lambtononline.ca/en/resident-services/resources/Documents/Housing/County-of-Lambton-Housing-and-Homelessness-Plan--Jan.-17-2020--Final.pdf>)
- City of Sarnia Official Plan (<https://sarnia.civicweb.net/document/166661/>)
- City of Sarnia Residential Development Pipeline (<https://sarnia.maps.arcgis.com/apps/dashboards/b8aadf68bb554cf2877db64c65b2e1ef>)
- County of Lambton Dashboard – Individuals Currently on By-Names-List (<https://www.lambtononline.ca/en/resident-services/data-dashboard.aspx>)
- Ontario Ministry of Finance Population Projections (<https://data.ontario.ca/dataset/population-projections>)

Qualitative data was collected from interviews with key stakeholders in the City and County. This included private-sector residential developers, city and county officials, and not-for-profit and indigenous organizations.

The information on this template also builds upon the foundation of the 2022 Housing Needs Assessment undertaken by the City of Sarnia to support the implementation of an Affordable Housing Community Improvement Plan for the City of Sarnia. The assessment included several interviews with non-profit and private sector builders.

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).

This Housing Needs Assessment was informed by a combination of qualitative and quantitative engagement methods to ensure a comprehensive understanding of housing challenges faced by residents in the City of Sarnia.

Qualitative Engagement

The qualitative component of the HNA was conducted through individual interviews with stakeholders representing residents, housing providers, priority groups and government in Sarnia and the County of Lambton, including:

- Ontario Aboriginal Housing Services, representing Indigenous-led housing initiatives.
- Inn of the Good Shepherd, a non-profit providing shelter and support for individuals experiencing or at risk of homelessness.
- Vision 74, a non-profit seniors' housing provider focused on long-term care.
- Lucror Property Investments, a private developer with experience in rental and affordable housing projects.
- The County of Lambton, is a housing provider and is responsible for overseeing affordable housing programs and broader social housing strategies in the region.

These one-on-one interviews allowed for a deeper exploration of specific housing needs, barriers to affordability, and opportunities for collaborative solutions.

Stakeholders provided insight into ongoing housing initiatives and unmet needs within the community, particularly regarding seniors, Indigenous housing, and individuals experiencing homelessness. There was also some insight given as to the challenges of obtaining planning approvals given sometimes vocal neighbourhood opposition.

Quantitative Analysis

To ensure data-driven accuracy, the HNA incorporated publicly available datasets from:

- Statistics Canada Census Data (household composition, income distribution, and core housing need).
- CMHC Housing Market Information Portal (rental vacancies, affordability indicators).

- Ontario Ministry of Finance Population Projections (anticipated demographic shifts).
- County of Lambton Dashboard (By-Names List for individuals experiencing homelessness) and County of Lambton assisted housing wait list.

Additional regional datasets from Lambton County's Housing & Homelessness Plan and Sarnia's Residential Development Pipeline were included to assess local affordable housing inventory and upcoming development trends.

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.

As listed above, efforts were made to engage organizations supporting key priority groups:

- Indigenous-led organizations, providing input on Indigenous-led housing initiatives.
- Non-profits working with individuals facing homelessness, identifying gaps in emergency shelters and transitional housing.
- Senior's housing providers, reviewing the changing needs of housing within the community as the population ages.
- Affordable housing providers, discussing financing barriers and the need for deeper subsidies.

Quantitative data was also gathered about key priority groups, from the following sources:

- Statistics Canada Census Data
- County of Lambton Dashboard – Homelessness Individual and Family Information System and the By Names List
- HART - Core Housing Need Dashboard

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 City of Sarnia's Official Plan

The City of Sarnia's Official Plan, adopted by Council in 2022, includes many key points relating to housing. The plan recognizes that the city's population is expected to grow from 74,300 people in 2021 to an estimated 86,950 people by 2046. This growth represents a need to accommodate 12,650 more residents by 2046.

To meet this growth in housing demand, the plan identifies two areas for development:

- intensification of the built-up area; and,
- development of the greenfield areas.

Intensification of the Built-Up Area

The Plan requires that a minimum of 45% of all new residential development within the City be identified as intensification and shall occur within the Built-Up Area of the City annually until 2046.

Development of the Greenfield Areas

The Plan states that the Community Area components shall achieve an overall minimum density of 55 residents and jobs combined per hectare through the review and updating of the Area 2 Secondary Plan. That Greenfield Density Target is expected to be achieved through a combination of varying house forms within new residential neighbourhoods in the Area 2 Secondary Plan.

Affordable Housing Goals

The Official Plan also aims for 30% of all new dwelling units to be affordable, and sets out the following planning strategies to achieve the target:

1. Promote higher density housing forms, where housing is more affordable due to reduced per-unit land costs, within the identified mixed-use centres and corridors, including Downtown Sarnia. Higher-density housing forms should include a range of unit sizes;
2. Encourage the development of smaller dwelling units, where housing is considered more affordable due to lower construction costs;

3. Encourage the inclusion of affordable housing units within subdivisions and larger scale developments;
4. Develop educational materials to increase awareness of innovative and non-traditional housing models that make home ownership more affordable;
5. Ensure that the provisions of the Zoning By-Law are sufficiently flexible to permit a range of innovative housing types and sizes, including Additional Residential Units, cohousing, communal housing and life-lease housing; and,
6. Encourage the creation of residential uses above commercial uses within the identified mixed-use centres and corridors, including in Downtown Sarnia.

In an effort to incentivize barrier-free and/or affordable housing, the City will:

1. Consider affordable housing as a priority use for surplus City-owned land, and work with other levels of government to make surplus land available to providers of affordable housing at little or no cost;
2. Provide targeted relief from development, planning, permit and other fees normally charged for projects that provide affordable housing;
3. Apply for government grants and/or subsidies, including land dedication, that will reduce overall development costs;
4. Inform the development community of government grants available to encourage the creation of affordable housing;
5. Streamline the approvals process for projects that provide affordable housing;
6. Reduce parking requirements and/or parkland dedication requirements for projects that provide affordable housing; and,
7. Identify affordable housing as a Community Benefit, to qualify for potential financial incentives provided under the Community Benefits By-law and/or carry out a Community Improvement Plan and provide financial incentive programs to qualifying projects.

It is worth noting that in 2023, the City of Sarnia implemented an Affordable Housing Community Improvement Plan, which provides a variety of financial incentives to support the creation of affordable housing. The Affordable Housing CIP offers one (1) tax incentive equivalent grant program, four (4) general financial grant programs, and one (1) parking reduction program. The parking reduction program proposes to reduce the parking requirements for purpose-built affordable rental housing with a minimum of 6 units.

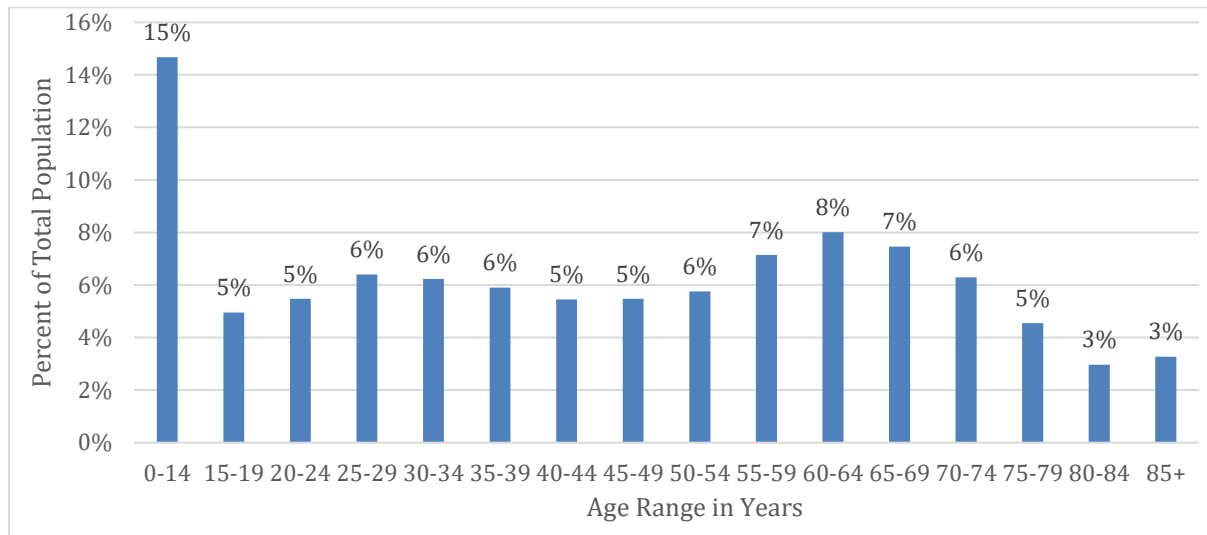
2.2 Community Profile

2.2.1 Population		
Characteristic	Data	Value
Total Population (Number)	2016	71594
	2021	72047
Population Growth (Number)	Total	453
	Percentage	0.6
Age (Years)	Average	44.8
	Median	46
Age Distribution	0 - 14 years	10570
	15 - 64 years	43795
	65+ years	17685
Mobility	Non-movers	62625
	Non-migrants	4895
	Migrants	2760

The data in table 2.2.1 shows us that the population of Sarnia increased by 453 in the five-year period between 2016 and 2021. This represents a 0.6% increase.

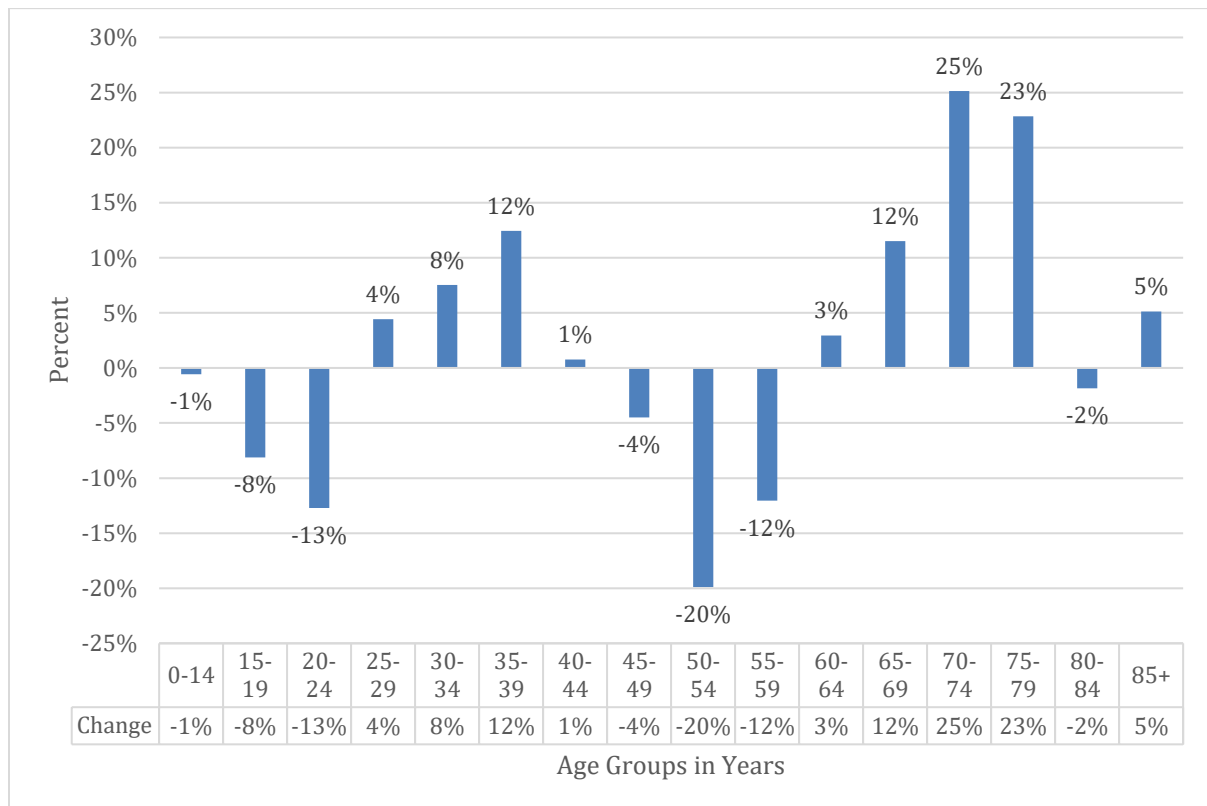
Nearly half of the population of Sarnia (45%) is aged 50 or above, pointing to a need for seniors' housing, with accessibility considerations in design, as this population continues to age. Sarnia is seeing an increase in the proportion of both younger and older residents, with notable increases in residents between the ages of 25 and 39 and 60 to 79.

Age Distribution in the City of Sarnia (2021 census)



Source: Statistics Canada 2021 Census

Percent Change in Age Distribution in the City of Sarnia (2016 to 2021 Census)



Source: Statistics Canada 2021 Census

2.2.2 Demographic Information		
Characteristic	Data	Value
Immigrants	Total	8570
Non-Immigrants	Total	61120
Recent Immigrants (2016-2021)	Total	715
Interprovincial migrants (2016-2021)	Total	1100
Indigenous Identity	Total	3000

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

When looking at age demographics, it is important to look at both city and county data. Seniors in outlying communities will access most, if not all, health and social support services in the City of Sarnia. Sarnia and Lambton County generally are experiencing an aging population. The City of Sarnia's population of people over 65 increased from 15,455 to 17,685, and the County's population of people over 65 increased from 20,452 to 23,535 between 2016 and 2021. This aging population increases demand for downsized homes, condos, or rental properties geared toward retirees.

The slow but steady population growth and aging demographic has put pressure on various segments of the housing market, especially affordable housing. As more seniors age in place, younger residents struggle to find affordable options.

With 8,570 immigrants in the community, this represents a significant portion of the population (14%). Recent immigrants, arriving between 2016 and 2021, account for 8% of immigrants in the City of Sarnia. In general, Immigrants to Canada tend to be younger than the average demographic and often look for affordable housing, which increases demand in entry-level housing markets such as apartments, townhouses, and affordable single-family homes.

3. Household Profiles and Economic Characteristics

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

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

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

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

3.1 Household Profiles

3.1.1 Household Income and Profile		
Characteristic	Data	Value
Total number of households	2016	31937
	2021	32188
Household income (Canadian dollars per year)	Average	97900
	Median	77500
Tenant Household Income (Canadian dollars per year, only available at CMA or CA Level) - Data from Sarnia (CA), Ont.	Average	59000
	Median	49200
Owner household income (Canadian dollars per year, only available at CMA or CA Level) - Data from Sarnia (CA), Ont.	Average	119500
	Median	99000
Average household size (Number of members)	Total	2.2
Breakdown of household by size (Number of households)	Total	32190
	1 person	10790
	2 persons	11790
	3 persons	4335
	4 persons	3495
	5 or more persons	1780
Tenant households (Number of households)	Total	10250
	Percentage	31.8
	Total	21935

3.1.1 Household Income and Profile		
Characteristic	Data	Value
Owner households (Number of households)	Percentage	68.1
Percentage of tenant households in subsidized housing	Percentage	14.5
Households within 800m of a higher-order/high frequency transit stop or station (#)	Total	0
Number of one-parent families	Total	3730
	Percentage of family households	18.3
Number of one-parent families in which the parent is a woman+	Total	2850
Number of one-parent families in which the parent is a man+	Total	875
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI))	1070
	Low (21% – 50% AMHI)	5495
	Moderate (51 – 80% AMHI)	5940
	Median (81% - 120% AMHI)	6755
	High (>120% AMHI)	12760

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?

Income Inequality

Figure 1 below shows the large disparity in income levels between renters and homeowners. The average household income of a homeowner is \$119,500, which is more than double the average income in tenant households. It is a similar picture when comparing median incomes. The median household income for owners is \$99,000, compared to just \$49,200 for tenant households. This large income gap indicates affordability issues for tenants. This indicates that tenants may face greater challenges in affording housing, especially as home ownership becomes increasingly unattainable for lower-income groups.

The data also shows that 14.5% of tenant households are in subsidized housing, showing a reliance on government or community support programs to meet their basic housing needs.

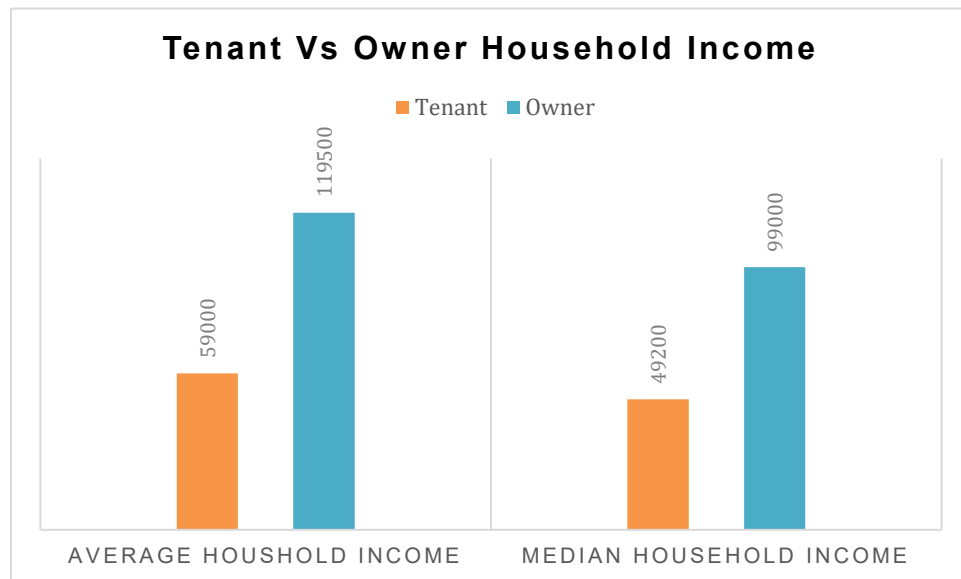


Figure 1. Average and median household incomes for tenants and homeowners in the City of Sarnia

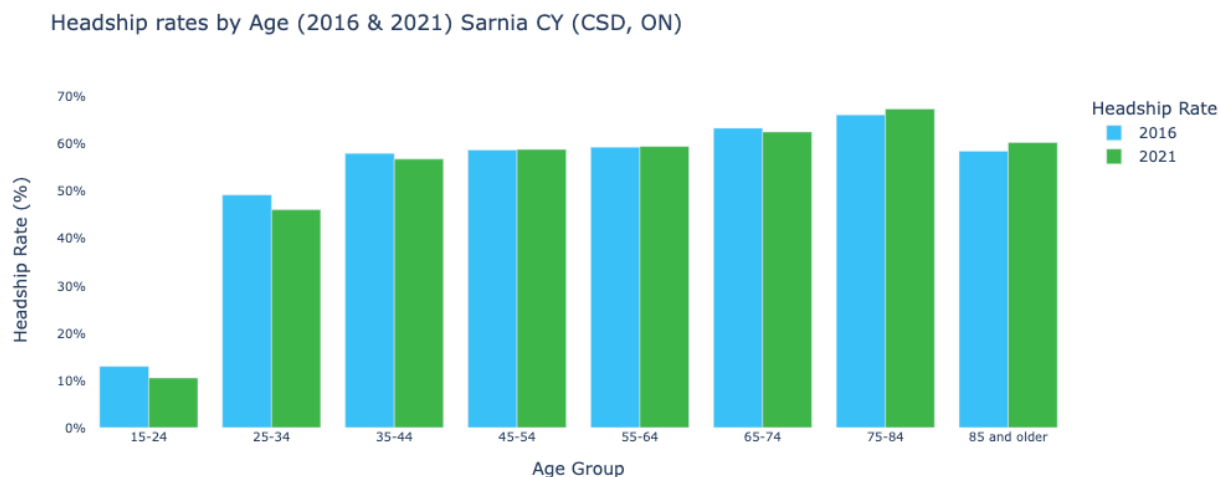
Family Structure

Single-parent families make up 18.3% of the total family households, with most of these (76%) headed by women.

Household Composition

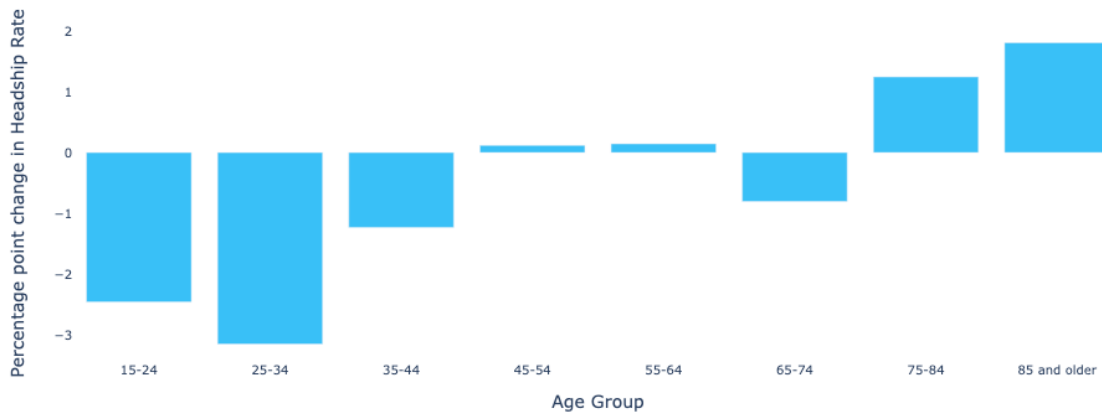
The average household size is 2.2 people. The majority of households are 1-person (10,790) and 2-person (11,790) households, showing there is demand for smaller housing units, such as 1- and 2-bedroom apartments, condos, and townhouses. When comparing this information with age distribution data, we can see the aging population contributing to smaller household sizes, indicating there will also be a growing need for units with accessibility features and services geared towards retirees.

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



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

Percentage Point Change in headship rates by age (2016 & 2021) Sarnia CY (CSD, ON)



The following table shows the detailed figures for 2016 and 2021, as well as the percentage point change in Headship Rate by age group between 2016 and 2021.

Changes in Headship rate of Primary Household Maintainer (PHM) by age between 2016 and 2021							
Age Group	2016 Population	2016 Number of Primary Household Maintainers	2016 Headship Rate*	2021 Population	2021 Number of Primary Household Maintainers	2021 Headship Rate*	Change in Headship Rate between 2016 and 2021
15-24	8,400	1,090	13.0%	7,510	790	10.5%	-2.5
25-34	8,590	4,235	49.3%	9,100	4,200	46.2%	-3.1
35-44	7,675	4,460	58.1%	8,175	4,650	56.9%	-1.2
45-54	9,310	5,475	58.8%	8,095	4,770	58.9%	0.1
55-64	11,455	6,805	59.4%	10,915	6,500	59.6%	0.1
65-74	8,440	5,355	63.4%	9,905	6,205	62.6%	-0.8
75-84	4,845	3,210	66.3%	5,415	3,655	67.5%	1.2
85 and older	2,245	1,315	58.6%	2,360	1,425	60.4%	1.8

The following table shows the underlying data of Headship rates in 2006 and 2021, which informs the calculation for Suppressed Households in the second table.

Household Suppression by age of Primary Household Maintainer - following BC HNR methodology (table 1 of 2)						
Age Group	2006 Population	2006 Households	2006 Headship Rate*	2021 Population	2021 Households	2021 Headship Rate*
15-24	9,850	1,190	12.1%	7,510	790	10.5%
25-34	7,285	3,565	48.9%	9,100	4,200	46.2%
35-44	9,160	5,055	55.2%	8,175	4,650	56.9%
45-54	11,745	6,785	57.8%	8,095	4,770	58.9%
55-64	9,195	5,525	60.1%	10,915	6,500	59.6%
65-74	6,295	3,955	62.8%	9,905	6,205	62.6%
75 and older	6,455	4,030	62.4%	7,775	5,080	65.3%

*Note: The data for small geographies may show there to be more primary household maintainers in a given age range than there are people. This happens in a few geographies where the population is low. This is not a realistic result and can be attributed to Statistics Canada's random rounding of cell counts. In these cases, the headship rate has been set to equal 100% of that age group.

**Note: The "75 and older" category is used here because data from 2006 uses these categories and does not have an "85 and older" category. For 2021, this category represents the sum of categories "75 to 84" and "85 and older".

Household Suppression by Age of Primary Household Maintainer - following BC HNR methodology (table 2 of 2)			
Age Group	2021 Potential Households (2006 Headship Rate x 2021 Population)	2021 Households	2021 Suppressed Households (only if Potential Households > Actual Households)
15-24	907	790	117
25-34	4453	4200	253
35-44	4511	4650	0
45-54	4676	4770	0
55-64	6558	6500	58
65-74	6223	6205	18
75 and older	4854	5080	0
Total Suppressed Households			447

*Note: The "75 and older" category is used here because data from 2006 uses these categories and does not have an "85 and older" category. For 2021, this category represents the sum of categories "75 to 84" and "85 and older".

The tables above show headship rates by age group as well as suppression of household formation, cases where the number of actual households falls below the potential households. Here are a few key observations:

- **Younger Age Groups (15-24 and 25-34):** These groups saw the largest drop in headship rates between 2016 and 2021 (-2.5% and -3.5%). There is also significant household suppression evident in these two age groups. With 117 and 253 suppressed households, it is likely that the younger generation is delaying household formation and will remain living with their parents or sharing a residential unit with other young adults. This is likely influenced by economic factors, such as housing affordability or student loan debt.
- **Middle-Aged Groups (35-64):** Suppression is minimal, with just 58 and 18 suppressed households in the 55-64 and 65-74 groups. The 35-44 and 45-54 groups show no suppression, indicating stable household formation.
- **Older Age Groups (75 and older):** These age groups showed increased headship rates, with the 85+ group exhibiting the largest positive change (+1.8%). The group showed no suppressed households, suggesting that as the population ages, older adults are maintaining or forming households at higher

rates, possibly due to improved health, financial stability, or a preference for independent living.

3.4 Economic Conditions

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Number of workers in the Labour Force	Total	33035
Number of workers by industry (Top 10 only)	Health care and social assistance	5180
	Retail trade	3980
	Construction	3295
	Manufacturing	3295
	Accommodation and food services	2595
	Educational services	2180
	Professional, scientific and technical services	1835
	Administrative and support, waste management and remediation services	1755
	Transportation and warehousing	1335
	Other services (except public administration)	1285
Unemployment rate and participation rate (Percent)	Unemployment rate	13
	Participation rate	54.7
All classes of workers (Number)	Total	32050
Employees (Number)	Total	28715

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Permanent position (Number)	Total	24085
Temporary position (Number)	Total	4630
Fixed term (1 year or more, Number)	Total	1445
Casual, seasonal or short-term position (less than 1 year, Number)	Total	3180
Self-employed (Number)	Total	3330
Number of commuters by commuting destination	Within census subdivision	15330
	To different census subdivision	4195
	To different census division	1075
	To another province/territory	55
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	22055
	Public transit	510
	Walked	1000
	Bicycle	185
	Other method	355

Employment Types

The majority of people in Sarnia are employees working in permanent positions. However, there is a sizable amount of the working population working in temporary positions (14.5%), with short-term/casual work being the predominant temporary type. A high amount of short-term or seasonal working population within the community could lead to higher housing mobility, with workers frequently relocating based on job opportunities. This can increase demand for flexible housing arrangements, such as

short-term rentals or transitional housing. The lower income security that comes with temporary, casual employment can also push families towards needing relatively affordable housing options, often relying on subsidized housing. Municipalities with a large number of temporary workers may need to invest in affordable housing and support programs to meet the needs of workers with fluctuating or insecure incomes.

Unemployment & Participation Rates

The data in table 3.4.1 shows the unemployment rate in Sarnia to be 13%. It is important to note that this figure is from the 2021 Census, which took place during the COVID-19 pandemic. Of the workers in Sarnia, 12% work in Retail and 7.8% work in Accommodation & Food Services, two sectors that were hugely affected by the pandemic.

The participation rate of 54.7% suggests challenges in fully engaging the working-age population. According to the Sarnia-Lambton Workforce Development Board, the participation rate within the county was 61% in December 2024.²

Commuting Patterns & Modes of Transport

The majority of commuters work within Sarnia (74.2%) meaning there is a localized labour market. Looking at how people get to work – Cars, trucks and vans are the dominant mode of transport. Only 2.5% of commuters use public transport to get to work, indicating there could be a lack of effective transit options.

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?

As mentioned above, Sarnia has 3,180 people working in casual, seasonal or short-term jobs. The lower income security that comes with this kind of employment can also push families towards more affordable housing options, often relying on subsidized housing. Municipalities with a large number of temporary workers may need to invest in affordable housing and support programs to meet the needs of workers with fluctuating or insecure incomes.

² Local statistics - Sarnia Lambton Workforce Development Board. Sarnia Lambton Workforce Development Board - (2025, March 28). <https://www.slwdb.org/sarnia-lambton-workforce-development-board/local-statistics/>

3.6 Households in Core Housing Need

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

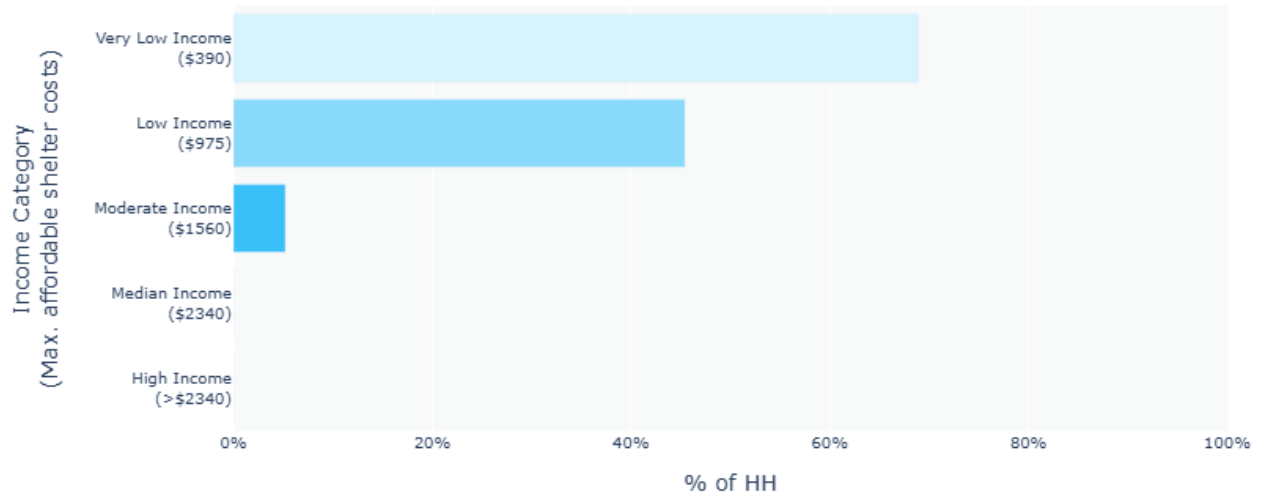
1. A household is below one or more of the national adequacy, suitability and affordability standards; and,
2. The household would have to spend 30% or more of its before-tax household income to access local housing that meets all three standards.

Housing is considered to be affordable when housing costs less than 30% of the household's before-tax income. Housing is considered to be suitable when there are enough bedrooms for the size and make-up of the household. Housing is considered to be adequate when it is not in need of major repairs. Determining the percentage of core housing need would facilitate comparison with forecasts of population growth and household formation, in turn enabling more accurate projection of anticipated housing needs broken down by different factors such as income, household size and priority population, as explained below. It is important to note that official measures of those in core housing need exclude key groups, including those experiencing homelessness, students living independently of their guardians, people living in congregate housing, and migrant farm workers. This means that core housing need figures may underestimate overall housing need. Due to this, communities should also strive to include as much information as possible about these groups in the Priority Groups section below, in order to provide a comprehensive picture of who is affected by core housing need.

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

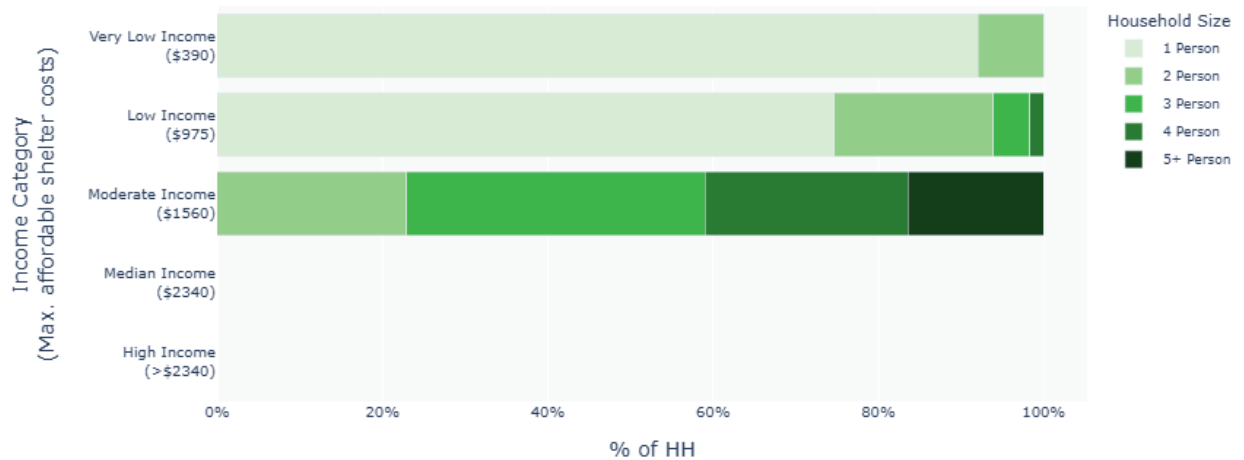
Income Categories and Affordable Shelter Costs:

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



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

Percentage of Households in Core Housing Need, by Income Category and HH Size, 2021
Sarnia CY (CSD, ON)



2021 Affordable Housing Deficit:

Sarnia CY (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 (\$390)	465	40	0	0	0	505
Low Income (\$975)	1,830	470	110	40	0	2,450
Moderate Income (\$1560)	0	70	110	75	50	305
Median Income (\$2340)	0	0	0	0	0	0
High Income (>\$2340)	0	0	0	0	0	0
Total	2,295	580	220	115	50	3,260

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	5755
	Percentage	18
Affordability – Owner and tenant households spending 30% or more on shelter costs and in core need (# and %)	Total	3035
	Percentage	9.6
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	3850
	Percentage	37.8
Affordability – Tenant households spending 30% or more of income on shelter costs and in core need (# and %)	Total	2300
	Percentage	7.3
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	1900
	Percentage	8.7
Affordability – Owner households spending 30% or more of income on shelter costs and in core need (# and %)	Total	735
	Percentage	2.3

3.6.1 Households in Core Housing Need		
Characteristic	Data	Value
Adequacy – Owner and tenant households in dwellings requiring major repair (# and %)	Total	2195
	Percentage	6.8
Adequacy – Owner and tenant households in dwellings requiring major repair and in core need (# and %)	Total	550
	Percentage	1.7
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	1015
	Percentage	9.9
Adequacy – Tenant households in dwellings requiring major repairs and in core need (# and %)	Total	380
	Percentage	1.2
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	1180
	Percentage	5.4
Adequacy – Owner households in dwellings requiring major repairs and in core need (# and %)	Total	170
	Percentage	0.5
Suitability – Owner and tenant households in unsuitable dwellings (# and %)	Total	965
	Percentage	3
Suitability – Owner and tenant households in unsuitable dwellings and in core need (# and %)	Total	185
	Percentage	0.6
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	690
	Percentage	6.7
Suitability – Tenant households in unsuitable dwellings and in core need (# and %)	Total	160
	Percentage	0.5

3.6.1 Households in Core Housing Need		
Characteristic	Data	Value
Suitability – Owner households in unsuitable dwellings (# and %)	Total	275
	Percentage	1.3
Suitability – Owner households in unsuitable dwellings and in core need (# and %)	Total	25
	Percentage	0.1
Total households in core housing need	Total	3275
Percentage of tenant households in core housing need	Percentage	24.7
Percentage of owner households in core housing need	Percentage	3.8

3.6.2 Percentage of Households (HH) in Core Housing Need (CHN), by Income Category and Household Size						
Income Category	Affordable Shelter Cost (Canadian Dollars per Month)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH
Very Low Income (20% or less of AMHI)	<= \$390	92.1%	7.9%	0%	0%	0%
Low Income (21% to 50% of AMHI)	\$390 - \$975	74.7%	19.2%	4.5%	1.6%	0%
Moderate Income (51% to 80% of AMHI)	\$975 - \$1,560	0%	23%	36.1%	24.6%	16.4%
Median Income (81% to 120% of AMHI)	\$1,560 - \$2,340	*	*	*	*	*
High Income (121% or more of AMHI)	>= \$2,341	*	*	*	*	*

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

Tenants vs Owners

The data shows that tenant households are disproportionately affected, with 24.7% of tenant households in core housing need vs just 3.8% of owner households. Of the three factors (Affordability, Adequacy and Suitability), tenant households are disproportionately impacted in all three areas. It highlights how tenants are significantly more vulnerable to core housing needs, particularly affordability, reinforcing the need for more affordable housing.

Affordability

37.8% of tenant households spend 30% or more of their income on shelter, compared to 8.7% of owner households.

Adequacy

When comparing tenant households to owner households, 9.9% of tenants live in dwellings needing major repairs, versus 5.4% for owners, showing that again, tenant households are disproportionately impacted.

Suitability

When it comes to the suitability of dwellings, tenants are more likely to face challenges than owners. 6.7% of tenant households live in unsuitable dwellings, whereas only 1.3% of owner households do.

Addressing the issues

Addressing core housing needs requires a coordinated effort across all levels of government. At the local level, municipalities can focus on zoning reform, modestly incentivize affordable housing developments, and enforce building standards. At the county level, governments can provide grants for repair programs and support regional affordable housing projects. The federal government can offer significant capital funds for affordable and supportive housing in its national housing strategy.

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.

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups		
Characteristic	Data	Value
All households experiencing CHN	Total (Households)	3,275
	Percentage (of all households)	10.4%
	Total (Households)	1,965

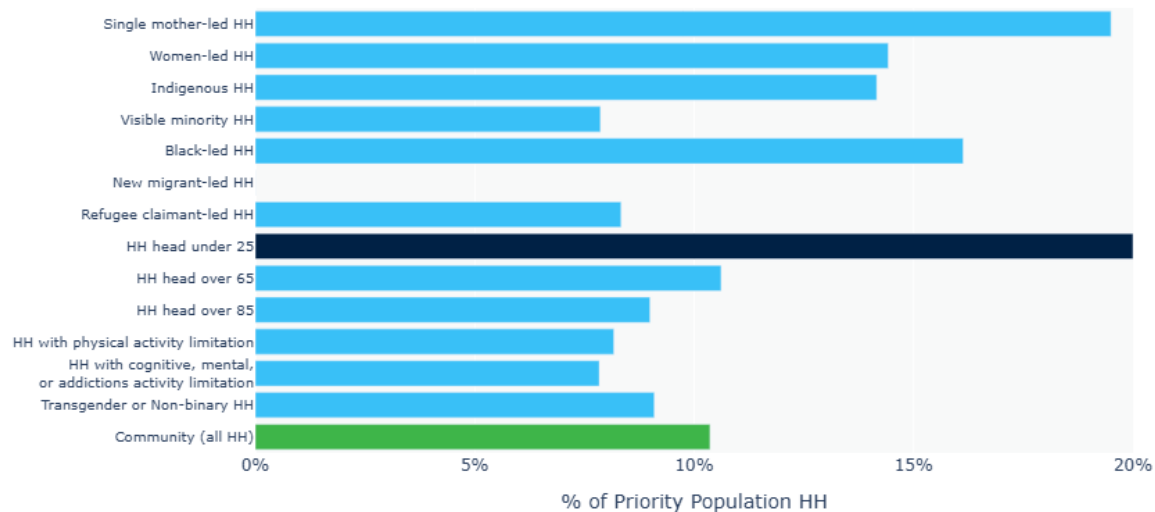
4.1.1 Core Housing Need (CHN) by CMHC Priority Groups		
Characteristic	Data	Value
CHN in households led by women	Percentage (of priority group)	14.4%
CHN in households led by single mothers	Total (Households)	505
	Percentage (of priority group)	19.5%
CHN in households led by senior(s) aged 65-84	Total (Households)	1,185
	Percentage (of priority group)	10.6%
CHN in households led by senior(s) aged 85+	Total (Households)	125
	Percentage (of priority group)	9%
CHN in households led by young adult(s) aged 18-29	Total (Households)	300
	Percentage (of priority group)	11.6%
CHN in Indigenous-led households	Total (Households)	240
	Percentage (of priority group)	14.2%
CHN in visible minority-led households	Total (Households)	195
	Percentage (of priority group)	7.9%
CHN in Black-led households	Total (Households)	50
	Percentage (of priority group)	16.1%
CHN in new-immigrant-led households	Total (Households)	0
	Percentage (of priority group)	0%
CHN in refugee-led households	Total (Households)	20
	Percentage (of priority group)	8.3%

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups		
Characteristic	Data	Value
CHN in households with a same-sex couple	Total (Households)	*
	Percentage (of priority group)	*
CHN in households with Transgender member(s)	Total (Households)	20
	Percentage (of priority group)	9.1%
CHN in households with member(s) with physical health and/or mobility challenges	Total (Households)	725
	Percentage (of priority group)	8.2%
CHN in households with member(s) with developmental disabilities	Total (Households)	420
	Percentage (of priority group)	7.8%
CHN in households with member(s) dealing with mental health and addictions issues	Total (Households)	240
	Percentage (of priority group)	7.4%
CHN in households with Veteran member(s)	Total (Households)	95
	Percentage (of priority group)	9.3%

The data shows the percentages of Households in Core Housing Need broken down by priority populations. Six of the CMHC-defined priority population groups are above the community average of 10.36% for Core Housing Need, with youth and single-mother-led households having the highest percentages of their categories in core housing need.

- Household head under 25 (20%)
- Single mother-led households (19.5%)
- Women-led households (14.42%)
- Indigenous Households (14.16%)
- Black-led Households (16.13%)
- Household head over 65 (10.61%)

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



Source: HART Housing Needs Assessment Tool

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

Lambton County's Homelessness Prevention Framework coordinates efforts to address homelessness throughout the County, including in Sarnia. While data on homelessness is primarily available at the county level, Sarnia, as the county's largest population centre, experiences the majority of homelessness cases.

County of Lambton:

The county conducted a two-week point-in-time count in 2018. They found that during the two-week period, 345 people were experiencing homelessness, observed to be homeless, or known to agencies to be experiencing homelessness within the County of Lambton.

Of those surveyed:

- 4% were experiencing absolute homelessness
- 30% were emergency sheltered
- 42% were in hospital, correctional facilities, treatment centers, or temporarily staying with someone else
- 18% were in transitional housing.

The total number of people who stayed in emergency shelters in Lambton Country in 2018 was 822.

There were a few key findings from the study:

- Shelters are typically full, and there is a lack of other after-hours emergency support
- Some clients are receiving service restrictions and are not able to access shelter; stakeholders reported that they are seeing more street homelessness
- Lack of affordable rental housing is a major barrier to responding to homelessness, and some people face multiple barriers to accessing housing other than cost
- People are being discharged from hospitals and correctional facilities into homelessness
- The closing of businesses and community services in smaller municipalities is making it difficult for low-income households to maintain housing in these communities

There was a further Point in Time Count in 2021 where the number of homeless persons had increased to 236 persons. Of those enumerated, 66% were identified as having mental health issues, while 80% reported substance use.

This 2021 Point in Count also noted that 33% of the homeless persons identified as Indigenous. In contrast, the 2021 census reported that only 4.4% of the Sarnia Census area identified as Indigenous.

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.).

Interviews with local non-profit stakeholders have revealed that homelessness in Sarnia has become more apparent since the onset of the COVID-19 pandemic. Since the pandemic, people have been more reluctant to allow people to stay temporarily on their couch, causing more precariously housed “couch surfers” to end up on the street, leading to an increase in visible homelessness in the city. The encampment at Rainbow Park in Sarnia, where over 80 individuals lived during the summer of 2024, has highlighted discussions about homelessness.

Qualitative data also underscores the significant impact of the opioid crisis on homelessness in Sarnia. The Inn of the Good Shepherd in Sarnia has observed a surge in individuals grappling with addiction issues stemming from the opioid crisis. The Inn of the Good Shepherd also felt that the medical community’s inadequate understanding of the effects of opioid painkillers resulted in their overprescription, contributing to the escalating rates of addiction.

Furthermore, the data highlights the lack of new affordable housing developments and the disparity between government benefits and inflation. Individuals relying on Ontario Works and Ontario Disability Support Programs face a persistent reduction in their

purchasing power due to the failure of benefit amounts to keep pace with inflation. Increases in average rents above the rate of inflation further exacerbate the issue.

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

The Inn of the Good Shepherd operates three shelters in Sarnia; the Inn, the Lodge and the Haven. Two for adults and one for youths. The adult shelters have a total of 40 beds each, including 19 transitional beds across five dormitories. They also run overflow shelters using motels along Sarnia's Golden Mile. These shelters were typically only used during fall and winter (October to March), but due to the encampment situation at Rainbow Park, the overflow shelters were also open in spring and summer in 2024.

A Homeless and Addiction Recovery Treatment (HART) Hub is planned to be operational in 2025 in downtown Sarnia and is expected to provide 12 supportive housing units, 30 treatment recovery beds and a mobile care outreach clinic.

The Women's Interval Home of Sarnia-Lambton operate a 17-bed shelter for women and their children fleeing abuse. They are in the early stages of working towards a second stage housing development which will offer housing with supports for women to transition out of the shelter.

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.

The significant growth of a visible homeless population in Sarnia since the COVID pandemic would include many individuals who are likely outside the reporting of census data and, therefore, core housing data. The point-in-time count of homelessness gives a fuller picture of these additional core-needs households, which need not only housing but also ongoing supports in order to ensure stable tenancies in the future.

Community Living of Sarnia Lambton has recently reported that it primarily provides congregate living and that many of the individuals it supports would benefit from a higher quality of life if they could live in modest-sized self-contained apartments.

5. Housing Profile

5.1 Key Trends in Housing Stock:

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

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

Employment Growth and Economic Development

The industrial base and employment trends have long shaped Sarnia's housing landscape. Historically, the city's growth was driven by the petrochemical industry and its proximity to the United States. Thanks to the growth in the transportation and construction sectors, the population of Sarnia is forecast to increase significantly over the next 30 years. The increase in the number of temporary and seasonal workers is also fueling demand for more diverse and affordable housing in the city of Sarnia.

Infrastructure and Transportation

Infrastructure upgrades and investments have been essential when looking at changes in housing trends in Sarnia. Through the City's official plan, the city emphasizes building within existing serviced areas to maximize the use of current infrastructure, while strategic growth areas are targeted for higher-density, transit-oriented development. Sarnia has also been allocated \$7.8 million in funding from the Provincial Government as part of the "Housing-Enabling Water Systems Fund", a fund that aims to unlock more housing opportunities by providing funding to develop, repair, rehabilitate and expand critical drinking water, wastewater and stormwater infrastructure.

Climate Impacts

Like much of Southern Ontario and Canada, Sarnia faces increasing risks from climate change, including warmer, wetter weather and more frequent severe storms. These changes threaten local infrastructure, homes, and the economy. The city has adopted a Climate Change Action Plan to enhance resilience and reduce its carbon footprint. The Plan recognizes that delayed action could escalate future housing and infrastructure costs. Adapting to climate change is now a key consideration in long-term housing and urban planning.

Long-Term Housing Challenges

Affordable Housing Shortage

Sarnia faces a persistent affordable housing crisis. The housing gaps range from the need for supportive housing for persons who are homeless and those with mental health issues. Persons receiving social assistance (Ontario Works (OW) and Ontario Disability Support Program (ODSP) cannot find housing they can afford on their shelter allowances, which are less than half of average market rents. There is also a significant housing need for housing that can be afforded by persons in the workforce earning minimum and just above minimum wages. The average rent for a one-bedroom apartment has increased 58% over the last decade and is significantly higher than many residents can afford, highlighting the gap between market prices and community needs. Between 2016 and 2021 there was a net loss of 65 affordable rental units for low and very low-income households.

Limited Supply and Market Volatility

The local housing market has seen rapid price increases, making home ownership challenging for many moderate-income households that, five years ago, might have been able to afford a starter home. Rising interest rates and inflation have further tightened household budgets, making home ownership even less attainable and putting additional pressure on the rental market.

NIMBYism

Higher-density developments aiming to create more affordable rental housing often face opposition from residents. Common concerns raised relate to parking, the size of the development and the impact an increase in residents will have on the neighbourhood's character.

A recent example of this in Sarnia was the proposed six-story, 56-unit affordable housing development within a mixed-use corridor in a strategic growth area along an arterial road. The community expressed concern about the development's effect on the community's safety and integration into the existing neighbourhood. These challenges from residents often delay or derail proposed developments, even if they are widely supported by planning and policy frameworks.

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
Total private dwellings	Total	32190
Breakdown by structural types of units (number of units)	Single-detached	21685
	Semi-detached	1315
	Row house	1765
	Apartment/flat in a duplex	765
	Apartment in a building that has fewer than 5 storeys	2615
	Apartment in a building that has 5 or more storeys	3945
	Other single attached	55
	Movable dwelling	40
Breakdown by size (number of units)	Total	32190
	No bedrooms	90
	1 bedroom	3890
	2 bedrooms	7290
	3 bedrooms	12385
	4 or more bedrooms	8540
Breakdown by date built (number of units)	Total	32190
	1960 or before	11555
	1961 to 1980	11300
	1981 to 1990	3820
	1991 to 2000	2085

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
	2001 to 2005	930
	2006 to 2010	940
	2011 to 2015	860
	2016 to 2021	695
Rental vacancy rate (Percent)	Total	2.2
	Bachelor	*
	1 bedroom	2.4
	2 bedrooms	2.2
	3 bedrooms+	1.4
Number of primary and secondary rental units	Primary	6135
	Secondary	4050
Number of short-term rental units	Total	N/A

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.

Change in Number of Affordable Units for Low and Very Low-Income Households	
Number of affordable rental units for low and very low-income households built between 2016 and 2021	60
Number of affordable rental units for low and very low-income households lost between 2016 and 2021*	125
Net change in affordable rental units for low and very-low income households between 2016 and 2021	-65

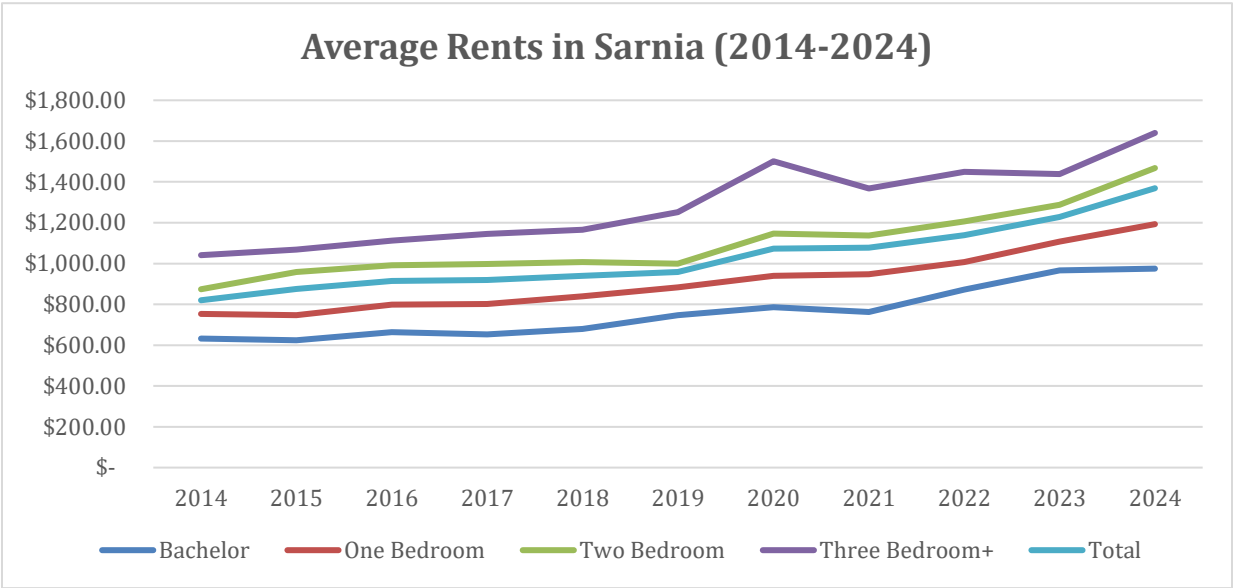
Between 2016 and 2021, Sarnia lost 125 affordable rental units for low—and very-low-income households, while only 60 new units were built. This net loss of 65 units underscores the urgent need for collaborative affordable housing development plans at all levels of government to ensure a steady supply of affordable housing.

A new Indigenous non-profit building is currently under construction, and three other non-profit and co-operative organizations are developing new affordable housing. However, they are not yet under construction, and they will all need new capital funding from federal or provincial governments to be financially viable.

In addition, the County of Lambton is developing new affordable housing in Sarnia, including 24 seniors apartments currently under construction, to be ready for occupancy in 2025, and a new 50-unit development (with 14 units supported by the March of Dimes) expected to begin construction by mid-2025.

Community organizations are making more general efforts to increase the supply of affordable housing, including efforts to build new supportive housing.

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 Sarnia (2014 vs 2024)

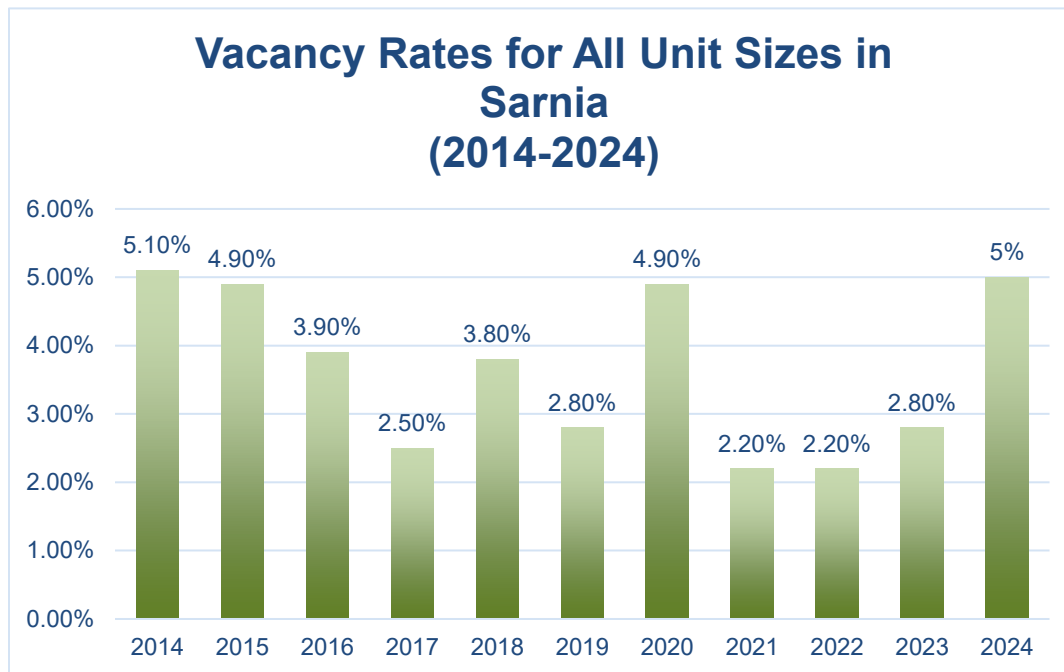
Category	2014 Rents	2024 Rents	Increase (%)
Bachelor	\$ 632.00	\$ 975.00	54%
One Bedroom	\$ 753.00	\$ 1,193.00	58%
Two Bedroom	\$ 874.00	\$ 1,468.00	68%
Three+ Bedroom	\$ 1,041.00	\$ 1,640.00	58%
Total	\$ 820.00	\$ 1,369.00	67%

Source: CMHC

According to data from the CMHC, rental prices experienced a substantial increase of 67% between 2014 and 2024. This surge in rental costs has posed significant challenges for renters, particularly in recent years. Analyzing the previous five years, rental prices have risen from \$1,040 to \$1,369, representing a 32% increase since 2019.

Factors such as limited supply, rising population, and income inequality significantly impact rental price increases. As homeownership becomes less accessible, a greater number of residents are compelled to remain in the rental market, further increasing demand.

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

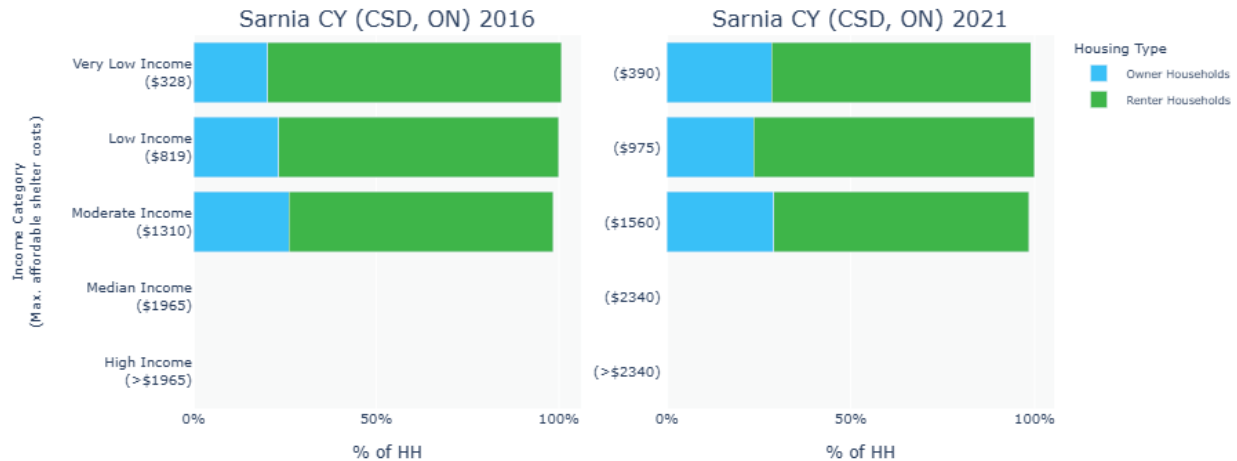


Typically, a rental market is considered healthy when the vacancy rate is at or near 3%. Above this, rental rates will flatten or decrease, and below 3%, they will accelerate.

The CMHC data on vacancy rates shows that there have been some fluctuations in the overall vacancy rate in the City of Sarnia over the past 10 years. Vacancy rates remained fairly steady between 2019 and 2023, with the exception of 2020, where the vacancy rate increased to 4.9%. This is likely due to the pandemic, which reduced rental demand. In 2021 and 2022, the vacancy rate dropped sharply to 2.8%, indicating high housing demand. The effects of this increased demand can be seen in the chart in section 5.4 above, where average rents increased 14% between 2021 and 2023.

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

Percentage of Households in Core Housing Need, by Income Category and HH Type, Sarnia CY (CSD, ON) 2016 vs 2021



Between 2016 and 2021, the number of owner households in core housing need modestly increased. This trend is most pronounced in the very low-income category, where the percentage of owner households rose from 20% to 28%. Nevertheless, renter households remain significantly more likely to be in core housing need than owner households.

5.7 Non-Market Housing

5.7.1 Current Non-Market Housing Units		
Characteristic	Data	Value
Number of housing units that are subsidized	Total	1,480
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	7,250
Number of co-operative housing units	Total	200
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	30 congregate spaces

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?

The city's aging population is creating a significant need for affordable and accessible housing tailored to seniors. Currently, 10.61% of households headed by individuals aged 65 and older are in core housing need. This indicates that a substantial portion of seniors are struggling to find housing that meets their financial and physical requirements.

Through interviews with a local housing developer, it was identified that there is a demand for accessible housing options specifically designed for downsizing. This includes smaller units with accessible features, such as step-free entryways, wider doorframes, and amenities that promote independence and comfort for older residents.

Moreover, as the city's population continues to age, expanding housing inventory to accommodate this demographic will be crucial. Addressing this gap will not only enhance seniors' quality of life but also alleviate pressures on the broader housing market.

5.9 Housing Trends

5.9.1 Housing Values		
Characteristic	Data	Value
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	990
Purpose-built rental prices by unit size (Average, Canadian dollars)	Total	1078
	Bachelor	762
	1 bedroom	948
	2 bedrooms	1137
	3 bedrooms+	1368
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	Total	990
	Bachelor	760
	1 bedroom	874
	2 bedrooms	1040
	3 bedrooms+	1264
Sale prices (Canadian dollars)	Average	538,020*
	Median	520,000*
Sale prices by unit size (Average, Canadian dollars)	Average	538,020*
	Bachelor	N/A
	1 bedroom	N/A

5.9.1 Housing Values		
Characteristic	Data	Value
	2 bedrooms	N/A
	3 bedrooms+	N/A
Sale prices by unit size (Median, Canadian dollars)	Median	520,000
	Bachelor	N/A
	1 bedrooms	N/A
	2 bedrooms	N/A
	3 bedrooms+	N/A

*Regional data from Sarnia-Lambton Region – Residential Market Activity Report, February 2025

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	Data	Value
Demolished – breakdown by tenure	Tenant	N/A
	Owner	N/A
Completed – Overall and breakdown by structural type (annual, number of structures)	Total	94
	Single	84
	Semi-detached	6
	Row	4
	Apartment	0
Completed – Breakdown by tenure (annual, number of structures)	Tenant	0
	Owner	90
	Condo	4
	Coop	0
Housing starts by structural type and tenure	Total	*See Tables Below

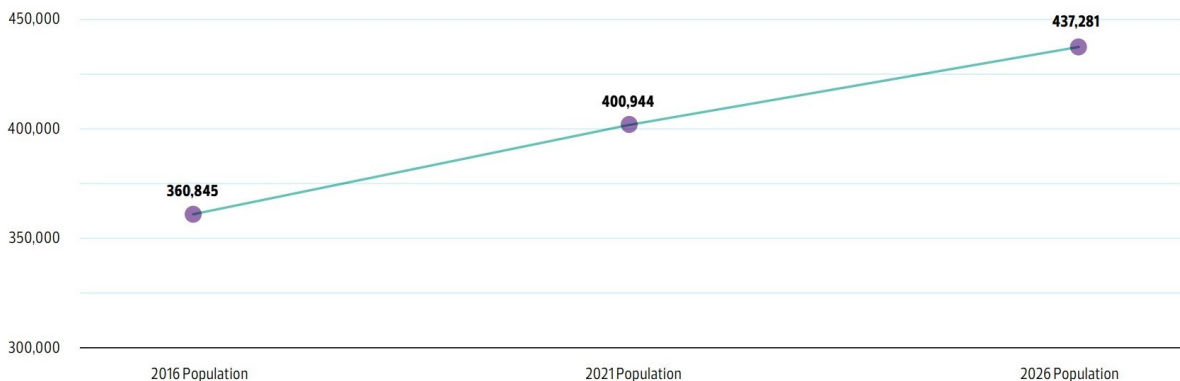
Housing starts by structural type (2016-2023)								
Structural Type	2016	2017	2018	2019	2020	2021	2022	2023
Apartment	n/a	2	36	n/a	110	n/a	70	61
Row	30	n/a	5	n/a	n/a	n/a	16	n/a
Semi-detached	16	16	18	n/a	10	27	4	4
Single-detached	133	111	84	58	59	96	67	29
Total	179	129	143	58	179	123	157	94

Housing starts by tenure (2016-2023)								
Tenure	2016	2017	2018	2019	2020	2021	2022	2023
Condo	n/a	n/a	n/a	n/a	n/a	n/a	16	n/a
Co-op	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Owner	165	129	107	58	69	121	71	33
Rental	14	n/a	36	n/a	110	2	70	61
Total	179	129	143	58	179	123	157	94

6. Projected Housing Needs and Next Steps

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

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



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

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

6.1 Projection Methodology Guidelines

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

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

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

Step 1: Population Projection

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

Step 2: Household Projection

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

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

Step 3: Housing Demand (Need) Projection

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

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

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

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

6.1.1 Projected Households by Household Size and Income Category						
HH Income Category	1 person	2 person	3 person	4 person	5+ person	Total
Very Low Income	1080	78	24	0	9	1191
Low Income	4595	1018	179	9	0	5801
Moderate Income	2939	2508	541	147	51	6186
Median Income	1968	3445	1014	562	204	7193
High Income	1504	5537	2630	2424	1207	13302
Total	12086	12586	4388	3142	1471	33673

Key Considerations

Population

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

Household Projections

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

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

Housing Demand

To project housing demand by tenure:

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

To project housing demand by dwelling type:

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

Economic Data Integration

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

Supply Capacity & Supply Gaps

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

6.2 Projection Methodology

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

The projections presented in Section 6 of the Housing Needs Assessment were derived from data sources including Statistics Canada's 2021 Census, the Ontario Ministry of Finance's Population Projections, the Housing Assessment Resource Tool (HART) Dashboard, and the Urban Metrics Growth Management Recommendations report.

The Ministry of Finance population projections break down population projections at the county level, stating that the population of Lambton is projected to be 148,621 in 2031. As stated in the Urban Metrics report, the population of Sarnia is estimated to be 80,843 in 2031, which is 54% of the county's population. This 54% share was applied to county data where local data was not available. Any discrepancies in totals across different categories are due to Statistics Canada random rounding.

6.2.1 Projections		
Characteristic	Data/Formula	Value
Women by age distribution (# and %)	0-14	5,658 14%
	15-19	2,235 5%
	20-24	2,783 7%
	25-64	18,012 44%
	65-84	10,274 25%
	85+	1,739 4%
Male Births	Births x Estimated Proportion of Male Births	N/A
Female Births	Total births – Male Births	N/A

6.2.1 Projections		
Characteristic	Data/Formula	Value
Survival Rate	Survival rate for those not yet born at the beginning of the census year	N/A
Net Migrations	Net migration (in and out) of those not yet born at the beginning of the census year	N/A
Projected Family Households	Age-group population x projected age-specific family headship rate	15-24: 474 24-34: 2,637 35-44: 4,211 45-54: 3,675 55-64: 3,370 65-74: 4,320 75-84: 2,730 85+: 616
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	15-24: 627 24-34: 1,547 35-44: 1,338 45-54: 1,473 55-64: 2,052 65-74: 2,670 75-84: 2,707 85+: 1,122
Total Projected Headship Rate	Family headship rates + non-family headship rates	44%
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	3,379

6.2.1 Projections		
Characteristic	Data/Formula	Value
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year and age group	<u>Single Detached:</u> 21,908 <u>Apartment in building with 5 or more storeys:</u> 332 <u>Other Attached:</u> 1,973 15-24: 229 25-34: 2,156 35-44: 3,693 45-54: 3,679 55-64: 3,999 65-74: 5,330 75-84: 3,838 85+: 1,224
Projected Renter Households	Projected households by type, year and age group – projected owner households by type, year and age group	<u>Single Detached:</u> 2,050 <u>Apartment:</u> 4,039 <u>Other Attached:</u> 5,227 15-24: 869 25-34: 2,032 35-44: 1,864 45-54: 1,462 55-64: 1,428 65-74: 1,660 75-84: 1,599 85+: 520
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group	N/A

6.3 Population and Households Projections

6.3.1 Anticipated Population by 2031		
Characteristic	Data	Value
Anticipated population	Total	80,843
Anticipated population growth	Total	8,796
	Percentage	12.2%
Anticipated age	Average	44.39
	Median	44
Anticipated age distribution (# and %)	0-14	11,626 14%
	15-19	4,535 6%
	20-24	5,927 7%
	25-64	36,663 45%
	65-84	19,212 24%
	85+	2,879 4%

6.3.2 Anticipated Households by 2031		
Characteristic	Data	Value
Current number of households	Total	32,190
Anticipated number of households	Total	35,569
Anticipated Household Age	Average	N/A
	Median	N/A
Anticipated Households by Tenure	Renter	11,435
	Owner	24,149
Anticipated Units by Type	Total	36,529
	Single	24,355
	Semi-detached	1,507
	Row	1,953
	Apartment	8,613
Anticipated Units by Number of Bedrooms	1 bedroom	4,411
	2 bedroom	8,039
	3 bedroom	13,695
	4 bedroom (or more)	9,427
	5 bedroom	N/A
Anticipated Households by Income	Average	6,653
	Median	6,755
	Very Low	1,163
	Low	5,789
	Moderate	6,374
	High	13,284
Anticipated average household size	Total	N/A

6.3.2 Anticipated Households by 2031		
Characteristic	Data	Value
Draft approved lots by planned housing type	Total	N/A
Draft approved lots by tenure	Tenant	N/A
	Owner	N/A

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?

This Housing Needs Assessment will serve as a foundational resource for shaping Sarnia's community and development plans, housing policies, and future actions. By identifying both existing and projected housing needs, the HNA ensures that these plans remain data-driven and aligned with the goal of fostering sustainable and inclusive communities.

Guiding land-use planning:

- The insights from the HNA will support implementing the City's official plan, particularly the intensification of built-up areas and the development of greenfield sites. This includes achieving the target of 45% of new builds within the built-up area and 55 residents and jobs per hectare in greenfield areas.

Expanding Housing Diversity

- The Official Plan's target for 30% of all new units to be affordable aligns with the findings of this Housing Needs Assessment. The report supports the need to refine the City's zoning and incentive strategies by:
 - Encouraging "Missing Middle" development. By incentivizing the development of townhouses and mid-rise apartments to allow retiring seniors to downsize.
 - Encouraging higher-density developments near transit corridors. To accommodate the growing population and reduce reliance on personal transportation.

- **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?**

Housing affordability strategies

- With the City's target of 30% of new dwelling units being affordable, the HNA will inform policies and programs (including incentives required from County, Federal, and Provincial levels of government) that encourage the construction of affordable housing. This ensures that housing initiatives meet the needs of lower-income households and contribute to equitable growth.

Growth Management Frameworks & Regional Collaboration

- The City of Sarnia must work closely with the County of Lambton to synchronize their housing objectives and affordable housing initiatives. Through this collaboration, they can work towards a consistent supply of affordable housing in Sarnia, helping to provide residents with access to suitable and sustainable housing options.
- This HNA demonstrates the clear housing needs of the City of Sarnia, which will support applications from the city to access funding that is available from the Provincial and Federal Governments.

Investment in Infrastructure

- With increased population density, the city must expand infrastructure capacity to support growing housing demands. The HNA will help guide transit infrastructure improvements, water and wastewater management, and social and community service enhancements.
- The city's major infrastructure can support the short to medium term, and the city's Development Charge Background Study has identified projects needed to support planned growth.

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

Examples may include:

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

Sarnia's anticipated 12% population increase by 2031 necessitates robust infrastructure expansion to accommodate new residents and housing developments.

Transit improvements

Only 2.5% of workers currently use public transit, while most rely on personal vehicles for commuting. As population density increases, public transit infrastructure must expand to offer reliable and accessible options. This is particularly crucial for the aging population, who will increasingly depend on transit systems for mobility. Improved transit networks will ease commuting and support the sustainability of intensified urban areas.

Water and wastewater capacity

This Housing Needs Assessment will inform water and wastewater infrastructure upgrades necessary to support intensified development in the built-up area and new greenfield developments.

Social and Community Services

More healthcare facilities, schools, and community centres will be needed to serve the city's aging population and growing immigrant community. Investments in social infrastructure will be required to foster more resilient and cohesive communities and ensure that new and existing residents have fair access to essential services.

Environmental Sustainability

Green infrastructure, including parks and natural buffers, should be integrated into new developments to enhance resilience to climate change and ensure sustainable urban growth. Housing developments in greenfield areas should integrate sustainable design principles to preserve natural assets while providing the services and utilities that a new housing development demands, such as hydro, water, sewer systems, and roads. These investments in green infrastructure, such as parks and natural buffers, will enhance community resilience to environmental challenges.

This Housing Needs Assessment serves as a strategic tool to ensure housing initiatives meet current needs while planning for long-term growth. Its findings will guide evidence-based decision-making, assisting the City of Sarnia in creating resilient, inclusive, and thriving communities.

Annex A: Relevant Links for Developing Housing Needs Projections

Data and Analysis

[Housing Statistics - Statistics Canada](#)

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

[Population estimates, July 1, by census metropolitan \(statcan.gc.ca\)](#)

[Population and demography statistics \(statcan.gc.ca\)](#)

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

[Housing Market Information Portal](#)

[UrbanSim – Scenario Modeling](#)

Reports & Publications

[Housing Markets Insight - CMHC's household projections for 8 of Canada's major urban centres until 2042](#)

[CMHC - Housing Shortages in Canada Report](#)

[University of British Columbia - Housing Assessment Resource Tools \(HART\)](#)

[University of London - Affordability targets: Implications for Housing Supply](#)

[Nova Scotia Housing Needs Assessment Report Methodology](#)

[Ontario Land Needs Assessment Methodology](#)

[British Columbia Affordable Housing Need Assessment Methodology](#)

Annex B: Glossary

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

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

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

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

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

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

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

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

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

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

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

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

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