

Municipality
of Lakeshore

Housing Action Plan

DRAFT

August 2023



OUR COMMUNITIES. OUR HOME.

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Introduction

The Municipality of Lakeshore is in Southwestern Ontario and is one of the seven lower-tier municipalities in the County of Essex. Lakeshore is located 30 minutes from the USA border with Highway 401 access through five interchanges.

Lakeshore's north shore boasts a 250 slip marina, lakefront park and the largest beach on Lake St. Clair. The majority of urban area is concentrated around County Road 22, providing a direct link to Tecumseh (population 25,000) and Windsor (population 200,000+). Lakeshore residents enjoy a relaxed, active lifestyle in a mix of urban, suburban, and rural settings.

Lakeshore has a robust industrial area with a heavy concentration of automotive-related supply plants and tool and mold shops. Commercial property is concentrated along County Rd 22 and in some of the secondary communities.

Regionally, there is significant energy and excitement about the economic and social potential for Windsor-Essex. A generational investment of Canada's first Electric Vehicle Battery Manufacturing Facility by a global joint-venture, NextStar Energy, has created significant spinoff demand for employment lands. The Conference Board of Canada, in 2023 described the Windsor regional economy as "particularly bright" and has pegged the region to "lead the nation in economic growth rate." Large-scale projects such as the NextStar plant, the construction of the Gordie Howe International Bridge, and the upcoming regional "mega-hospital" mean the region is positioned well for continued growth.

The Municipality is keenly aware of the housing crunch, both in available units and price of homes. Constraints to growth exist, however, Council has green-lit projects that prepare the Municipality well for future growth. As the Water and Wastewater Master Plan is completed, Lakeshore Council has the opportunity to once again commit to supporting residential growth.

The Municipality is committed to considering the social, environmental, and economic bottom lines to facilitate responsible and sustainable growth. Lakeshore looks forward to continuing to work with stakeholders to ensure mutual goals can be identified and achieved.

The Lakeshore Housing Action Plan outlines targets for growth through the commitment of five goals and eleven initiatives. The Municipality will regularly review the goals and targets outlined in this document to ensure the needs of current and future residents are met.

Lakeshore Housing Action Plan – Goals and Objectives

The Municipality of Lakeshore recognizes the challenges faced by current and prospective community members related to availability and affordability of housing for all. Furthermore, the Municipality is aware that growth must be conducted in a responsible manner that considers various stakeholder perspectives and the triple bottom line approach to ensure long-term sustainability of our community and our planet. The Municipality commits to the following goals for the Lakeshore Housing Action Plan.

Goal 1: Increase the supply and diversity of housing options to meet the continued demand to live within the Municipality of Lakeshore.

Goal 2: Improve the affordability of housing in both ownership and rental markets.

Goal 3: Streamline municipal processes, policies, and approvals through the development and building process.

Goal 4: Support the development of complete communities consisting of appropriate residential density and a diverse mix of land uses.

Goal 5: Support the development of low-carbon and climate-resilient communities by providing access to a wide variety of amenities and services through public and active transportation.

Growth Target

The following calculations were sourced from the [CMHC Housing Accelerator Fund website](#).

Current Dwellings/Housing Stock	14,385
Total number of housing units projected to receive building permits over 3 years permits without HAF	690
Hosing Supply Growth Target (Total number of housing units projected to received building permit over 3 years with HAF)	1095
Annual Growth Rate	2.54%
Annual Growth Rate Percentage Change	58.7%

Regional Housing Plans

Windsor Essex Housing and Homelessness Master Plan

The City of Windsor and its Human and Health Services Office is the provincially designated Consolidated Municipal Service manager (CMSM) and the federally designated Community Entity (CE) for homelessness and housing support services for all municipalities in the region.

Led by the City of Windsor and the County of Essex, the 2019 [Windsor Essex Housing and Homelessness Master Plan](#) sets out seven (7) goals to ensure Windsor Essex is an inclusive community where everyone has a safe, affordable, accessible, and quality home, and everyone lives where they can actually participate.

Annual updates to the Windsor Essex Housing and Homelessness Master Plan are completed on an annual basis and are located on [dedicated page](#) on the City of Windsor website.

Regional Affordable Housing Strategy and Implementation Plan

In September of 2021, Essex County Council [formally requested](#) the City of Windsor to begin discussions on the development of a Regional Affordable Housing Strategy, including funding responsibilities.

A Request for Proposals (RFP) was posted for a consultant to be retained by the CMSM to prepare a new Regional Affordable Housing Strategy and Implementation for the Windsor-Essex Region. The work is scheduled to commence in 2023 and be completed in 2024.

Expected work to be undertaken in the Regional Affordable Housing Strategy includes:

- The current state of social and affordable housing for each municipality in the region;
- The social and affordable housing needs for each municipality (housing needs assessment);
- Best practices and literature review of related materials;
- Upper and lower-tier affordable housing models;
- Incentives and recommendations for incentives to support housing;
- The role of private developers in social and affordable housing needs;
- The role of advocacy to appeal to upper levels of government;
- A recommended plan for each municipality to achieve their social and affordable housing needs.

The work undertaken within this Lakeshore Housing Action Plan and the proposed initiatives identified will be fed into the future work. The required housing needs assessment for the Housing Accelerator Fund application will be undertaken moving forward. The Municipality is committed to supporting the Regional Affordable Housing Strategy.

Population and Density

Source: [2021 Census of Population – Statistics Canada](#)

The official population for the Municipality of Lakeshore is 40,410 residents, up 3799 residents from 2016 to 2021 - a 10.4% growth rate. Lakeshore's population represents 9.56% of the Windsor CMA (Windsor, Lakeshore, Tecumseh, LaSalle, Essex, Leamington, Kingsville, Amherstburg) and 20.94% of the County Population (City of Windsor removed from previous total).

Geographically, Lakeshore is the largest Municipality in the Windsor CMA with a total landmass of 529 square kilometers. This represents 29.3% of the total land area in the Windsor CMA and 31.9% of the total landmass in the County. Lakeshore is almost twice as large from a landmass perspective than the second largest Municipality (Essex).

In 2021, there were 14,386 private dwellings occupied in Lakeshore which represents an increase of 9.1% from previous census.

The Municipality of Lakeshore is the 54th largest community in Ontario and 129th largest in Canada.

This relatively large population and very large landmass creates low population density for the Municipality with only 76.4 residents per square kilometre. This is tied for the lowest density in the County of Essex with the Town of Essex. Comparatively, the City of Windsor has a

population density of 1572.8 residents per square kilometre.

The population of Lakeshore is primarily located in northwestern quadrant of the municipality with the communities of Lakeshore West, Russel Woods, Pike Creek, Puce, Emeryville, and Belle River are located along the County Road 22 Corridor. This 15-kilometre linear strip of development (approximately 21 square kilometers) represents approximately 25,000 residents or 62% of the population of the entire Lakeshore population. Average densities in this area are approximately 1,190 residents per square kilometre. The Belle River core and the County Road 22 corridor area is the densest of the Municipality with 1814 residents per square kilometre. As more mid-high density development comes online, it is expected that the Amy Croft/ Lakeshore West area of the municipality will become the most densely populated.

The County of Essex is currently reviewing the County Official Plan which is expected to identify density targets for residential growth. Assumed greenfield density targets may be between:

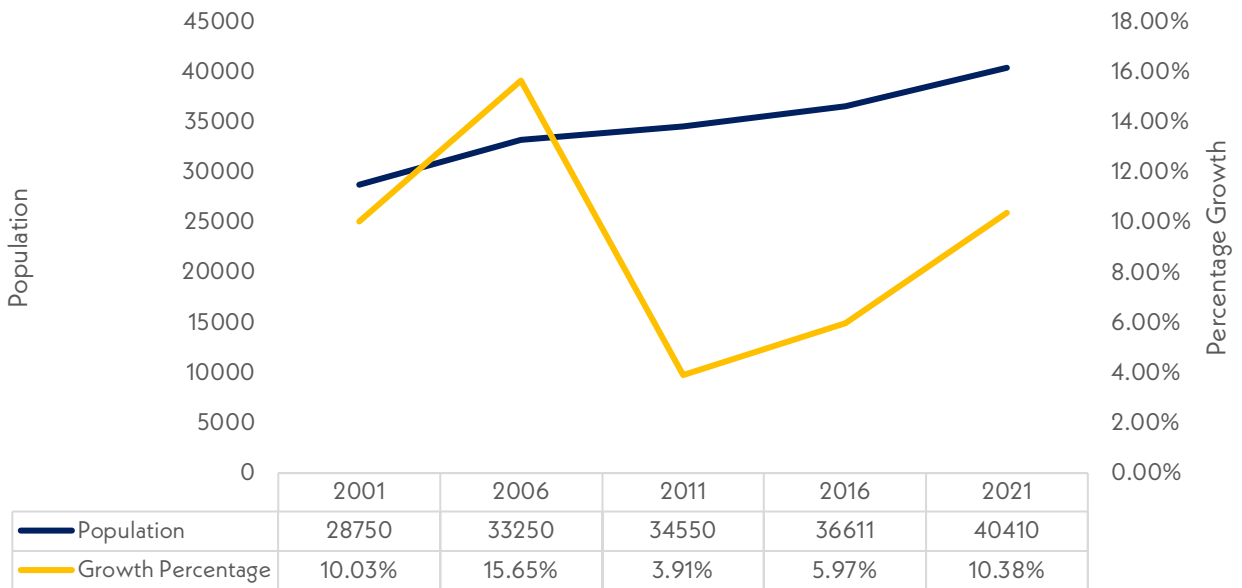
- Low Density: 15 – 20 units per hectare
- Medium Density: 40 – 60 units per hectare
- High Density: 80 – 100 units per hectare

Based on the 2021 Census, the densest dissemination area (DA) in Lakeshore has a population density of 2,870 residents per square kilometre, equating to 28.7 residents per hectare. Assuming 2.7 residents per unit, this equates to 10.6 units per hectare. Therefore, there are no current areas of the Municipality of Lakeshore that reach even the lowest density targets set forward by the County of Essex (prior to 2021). There are only 16 of the 50 DAs that have 5 units per hectare. Furthermore, of the 50 DAs in Lakeshore, 21 have less than 100 residents per acre, or less than 1 person per hectare.

Lakeshore Population

The Municipality of Lakeshore has witnessed strong growth trends over the past five [Canadian Census periods](#).

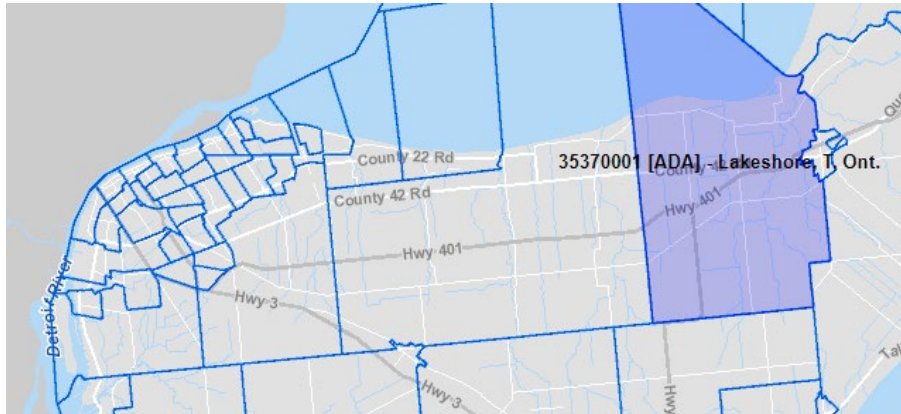
Lakeshore Population Growth



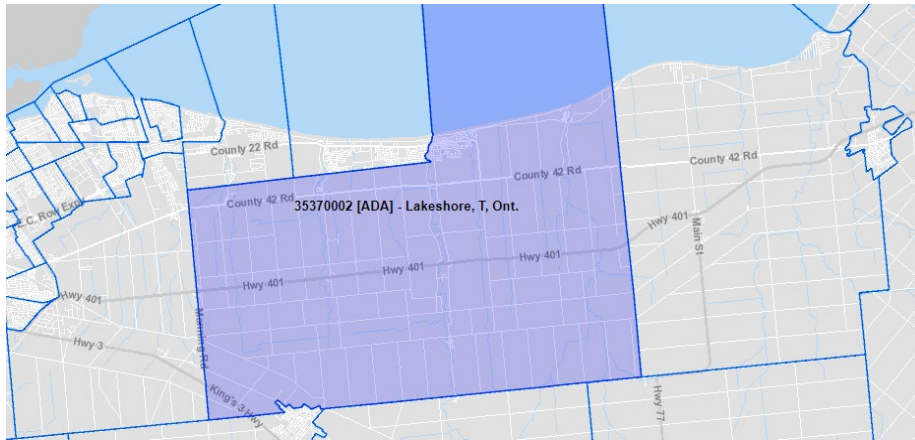
According to the 2021 Census the Windsor CMA is home to 422,630 residents. Lakeshore population of 40,410 represents 9.56% of the Windsor CMA population. Removing the City of Windsor, and only considering the County of Essex, Lakeshore represents 29.34% of the County.

There are four Aggregate Dissemination Areas (ADAs) within the Municipality of Lakeshore. Two of the four are relatively urban and comprise of the primary settlement areas of the Municipality while the other two ADAs are much larger and are more rural.

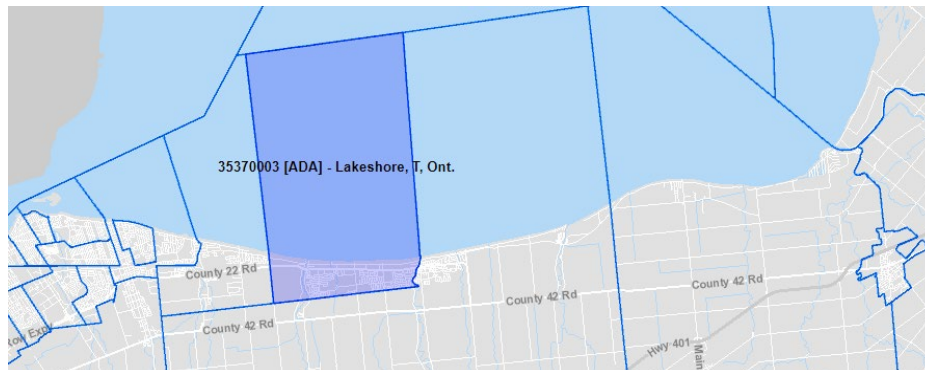
Map of ADA 35370001 (ADA 1)



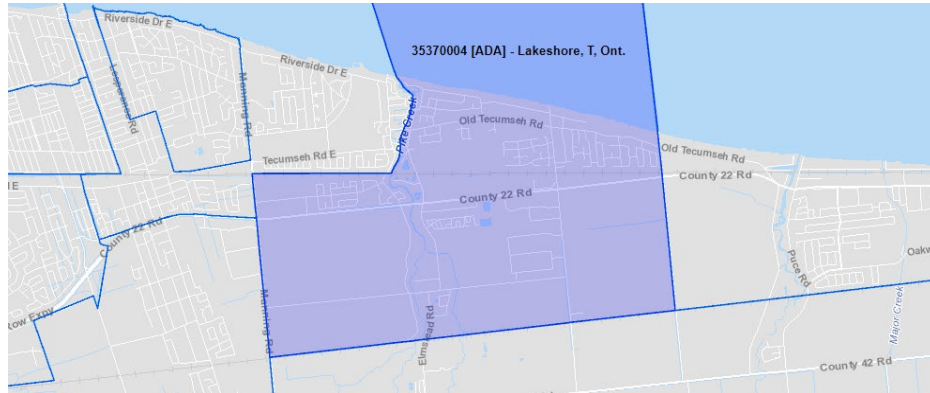
Map of ADA 35370002 (ADA 2)



Map of ADA 35370003 (ADA 3)

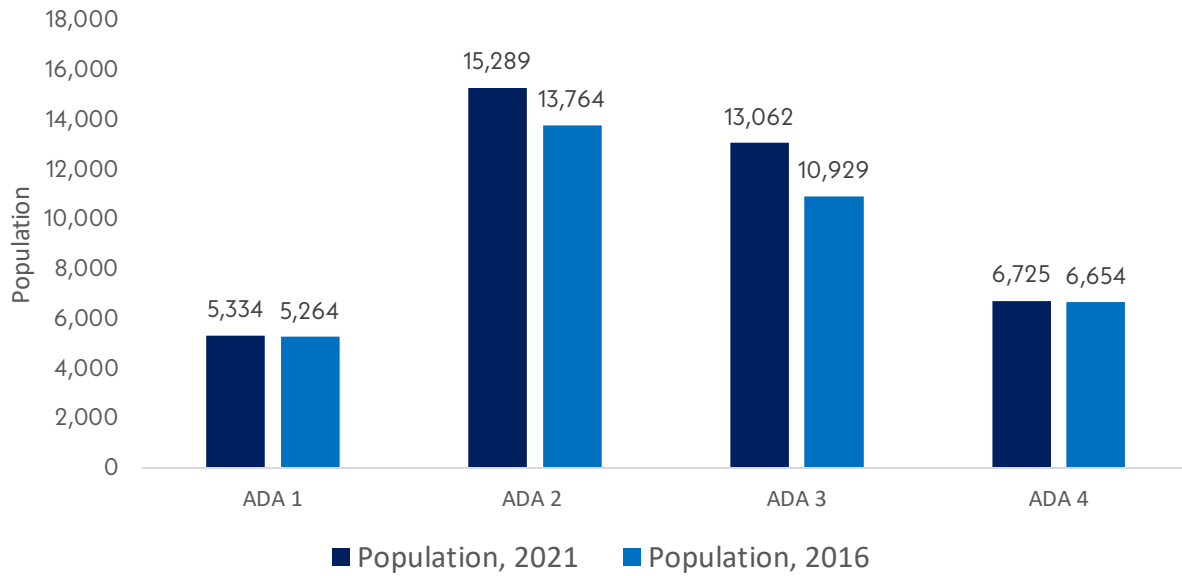


ADA 35370004 (ADA 4)

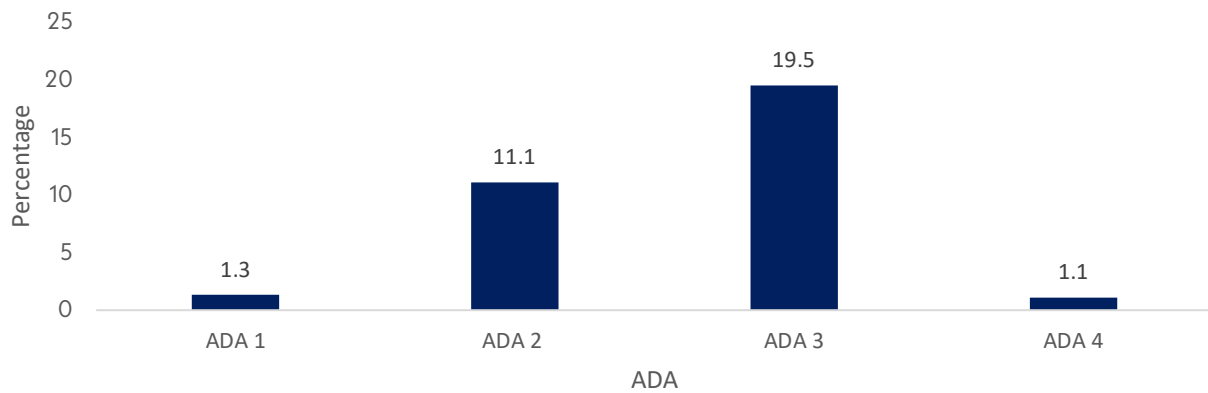


ADA	Communities	Pop. 2021	Pop., 2016	Pop. Growth	Pop % change, 2016 to 2021	Total private dwellings, 2021	Private dwellings occupied by usual residents, 2021	Land area in sq. km., 2021	Pop. density per sq. km., 2021
ADA - 35370001:	Stoney Point, Comber, Lighthouse Cove	5,334	5,264	70	1.3	2,405	2,188	204.63	26.1
ADA 35370002	Deerbrook, Belle River, Woodslee	15,289	13,764	1,525	11.1	5,939	5,760	296.65	51.5
ADA 35370003	Emeryville, Puce	13,062	10,929	2,133	19.5	4,326	4,205	11.98	1,090.00
ADA 35370004	Russell Woods, Amy Croft	6,725	6,654	71	1.1	2,284	2,233	15.73	427.7

Lakeshore Population Growth, by Aggregate Dissemination Area

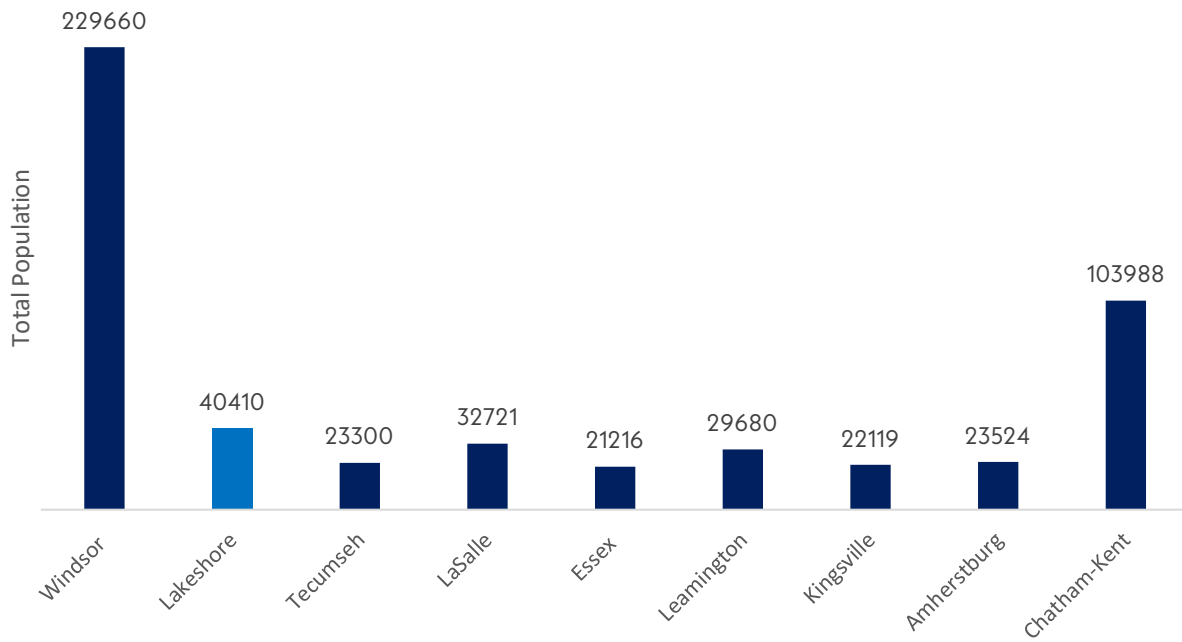


ADA Population Percentage Change, 2016 to 2021

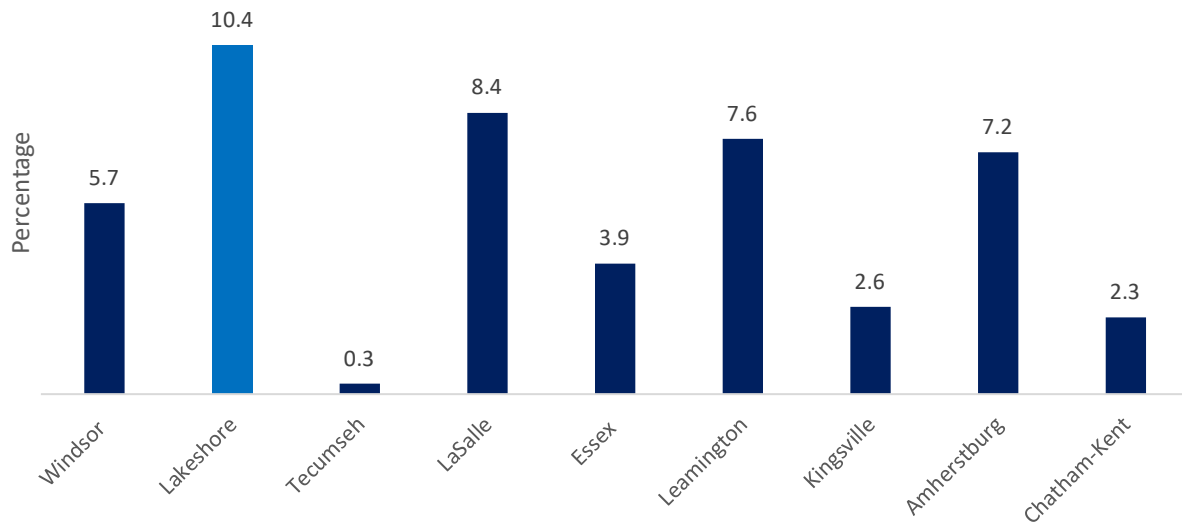


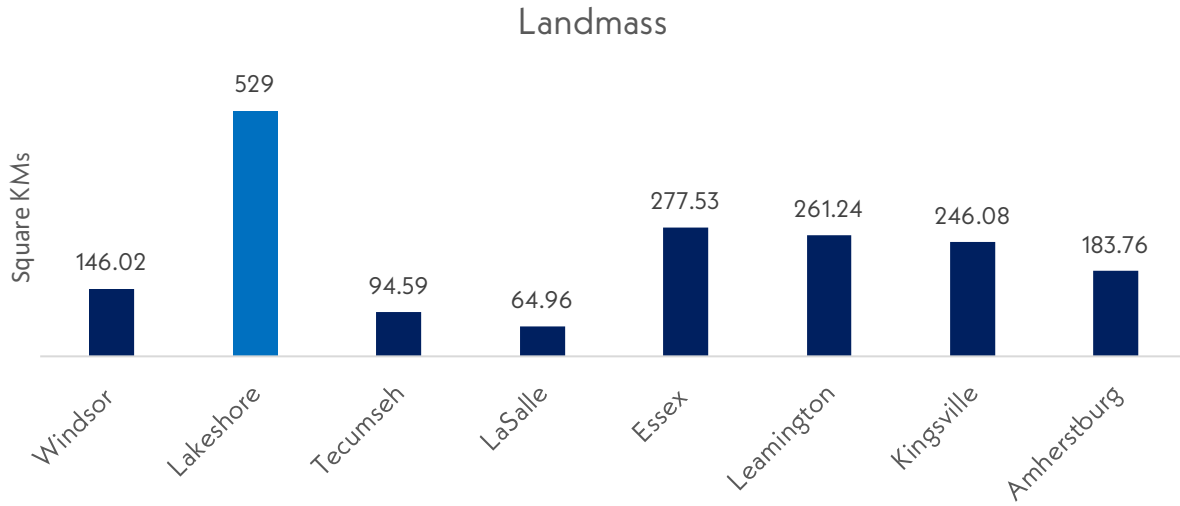
While ADA 1 and ADA 2 are more rural (in general), ADA 2 includes the primary settlement area of Belle River. It is expected that ADA 4 will experience significant growth over the next Census cycle as most proposals for additional density are intended to be located within this dissemination area.

2021 Population - Census

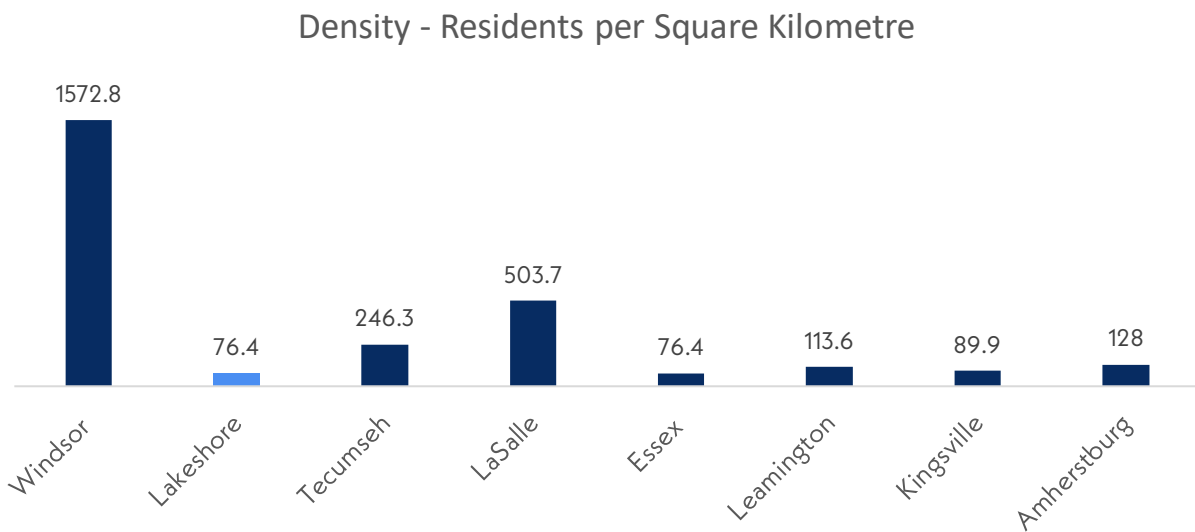


Population Growth 2016 - 2021 - By Percentage





*Chatham-Kent is 2451.9 square kilometers. Inclusion in the chart would skew visuals.

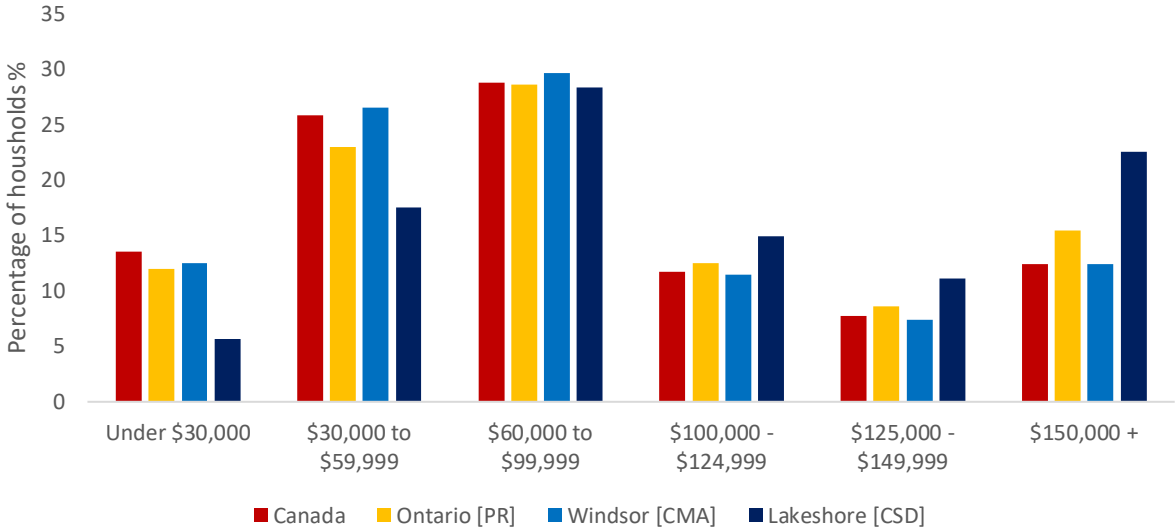


Lakeshore Demographics

Income

As sourced from the 2021 Census, the 2020 median after-tax income in Lakeshore was \$98,000, an increase of 10.1% from \$89,000 in 2015. The average after tax income of the family in Lakeshore was \$125,300 in 2021.

Distribution of Households by After-Tax Income



Gini Coefficient and Low Income

The Gini index or Gini coefficient measures the extent to which the distribution of income or consumption expenditure among individuals or households deviates from a perfectly equal distribution. The range is from zero to one. A score of zero would equal perfectly equal distribution of wealth whereas a score of one would represent one person has all of the access to income. [Unicef](#) has identified that a Gini index of <0.2 corresponds with perfect income equality, 0.2 to 0.3 corresponds with relative equality, 0.3-0.4 corresponds with a relatively reasonable income gap, 0.4 to 0.5 corresponds to high income disparity, and above 0.5 corresponds to sever income disparity.

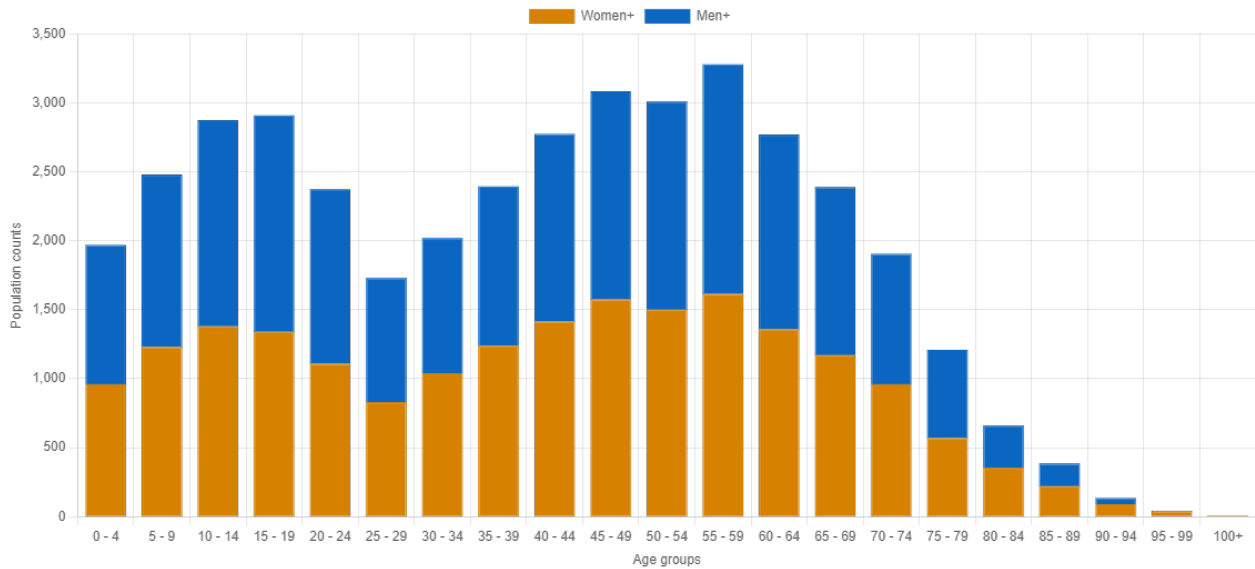
In 2021, the Gini coefficient of Canada was 0.288.

In 2021, the Gini coefficient of Lakeshore was 0.283 or relative equality.

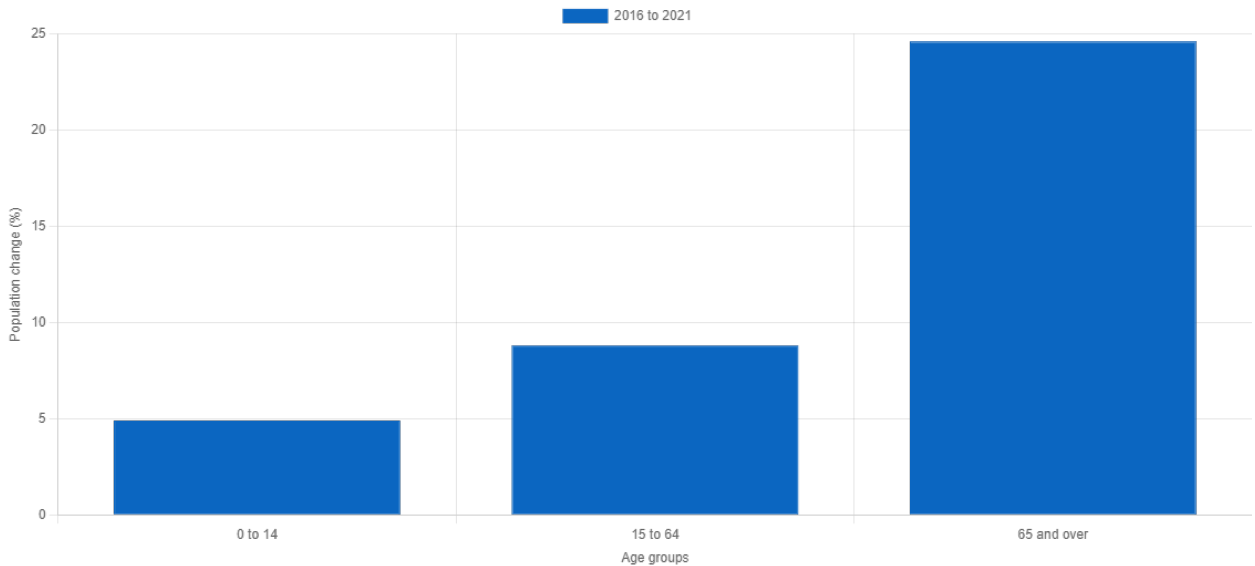
The 2021 Census identifies that 4.7% of Lakeshore’s population is considered low-income which equates to approximately 1800 persons.

Age

Population by five-year age groups and gender, Lakeshore (Town), 2021



Population change by broad age groups, Lakeshore (Town), 2016 to 2021



Language

First Official Language

- English: 94.1%
- French: 4.5%
- Other: 0.4%

Indigenous Population

1,365 residents identified as indigenous with 365 identifying as First Nations (North American Indian) and 925 identifying as Metis. 230 residents of Lakeshore are registered

or Treaty Indian. Registered Indians are persons who are registered under the *Indian Act* of Canada. Treaty Indians are persons who belong to a First Nation or Indian band that signed a treaty with the Crown. Registered or Treaty Indians are sometimes also called Status Indians.

Generation Status

- First Generation: 5,845 (14.5%)
- Second Generation: 7,760 (19%)
- Third Generation or More: 26,620 (66%)

Visible Minority

- Total Visible Minority Population: 4,435 (11%)
 - South Asian: 1,610
 - Chinese: 345
 - Black : 550
 - Filipino: 155
 - Arab: 575
 - Latin American: 250
 - Southeast Asian: 375
 - West Asian: 220
 - Korean: 65
 - Japanese: 35
 - Visible minority, not included elsewhere: 119
 - Multiple visible minorities: 195

Mobility Status

Refers to the status of a person with regard to the place of residence on the reference day, May 11, 2021, in relation to the place of residence on the same date five years earlier at the

provincial level. Persons who have not moved are referred to as non-movers and persons who have moved from one residence to another are referred to as movers. Movers include non-migrants and migrants. Non-migrants are persons who did move but remained in the same city, town, township, village or Indian reserve. Migrants include internal migrants, who moved to a different city, town, township, village or Indian reserve within Canada. External migrants include persons who lived outside Canada at the earlier reference date.

- Non-movers: 26,405
- Movers: 11,875
- Non-migrants: 3,445
- Migrants: 8,425
- Internal migrants: 7,975
- Intraprovincial migrants: 7,625
- Interprovincial migrants: 355
- External migrants: 445

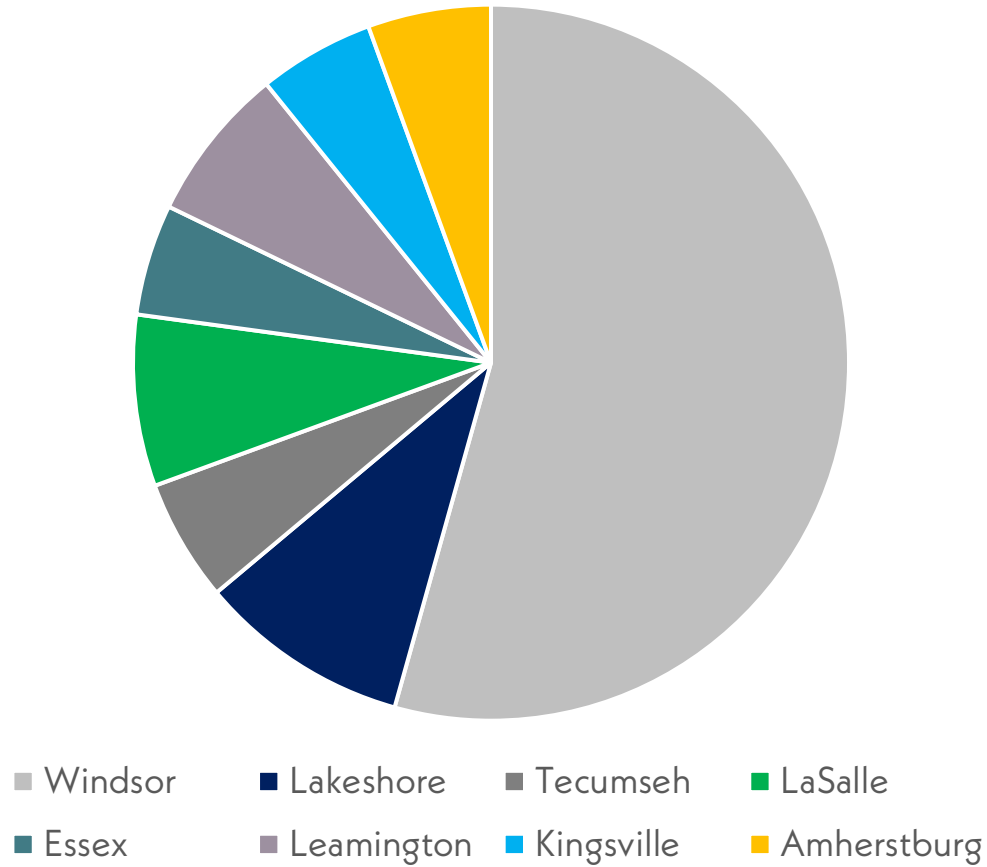
Educational Attainment

Highest certificate, diploma or degree for the population aged 15 years and over in private households (Total of 32,900 residents)

Educational Attainment	Count	Percentage
No certificate, diploma or degree	4,955	15.1%
High (secondary) school diploma or equivalency certificate	9,985	30.3%
Postsecondary certificate, diploma or degree	17,960	54.6%
Postsecondary certificate or diploma below bachelor level	10,420	31.7%
Apprenticeship or trades certificate or diploma	2,310	7%
Non-apprenticeship trades certificate or diploma	785	2.4%
Apprenticeship certificate	1,530	4.7%
College, CEGEP or other non-university certificate or diploma	7,590	23.1%
University certificate or diploma below bachelor level	515	1.6%
Bachelor's degree or higher	7,540	22.9%
Bachelor's degree	5,225	15.9%
University certificate or diploma above bachelor level	595	1.8%
Degree in medicine, dentistry, veterinary medicine or optometry	265	0.8%
Master's degree	1,260	3.8%
Earned doctorate	195	0.6%

Residential Projections

Windsor CMA Population by Municipality



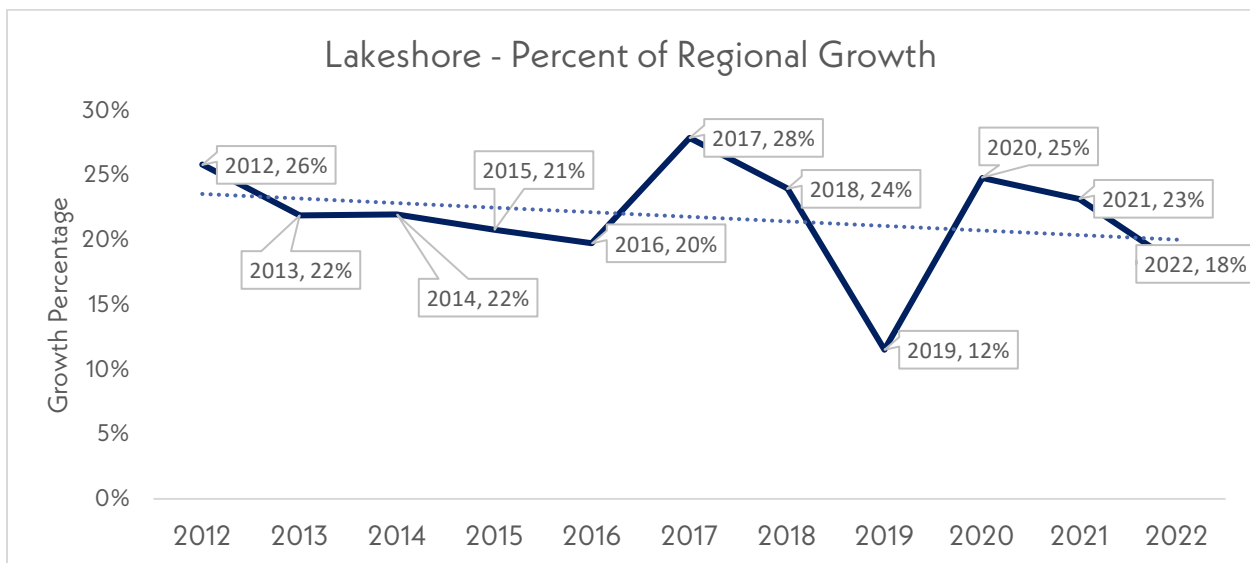
County of Essex Growth Projections

Source: [County of Essex Growth Analysis Report](#)

The County of Essex is currently updating the County Official Plan. As part of this OP update, population and employment projections have been developed with low, medium, and high scenarios. Multiple different inputs were considered in the development of these growth scenarios including Ministry of Labour projections, historical growth rates, employment projections, and migration trends. In October of 2021 Watson and Associates Economists Ltd. Identified Lakeshore’s population growth by 2051 as:

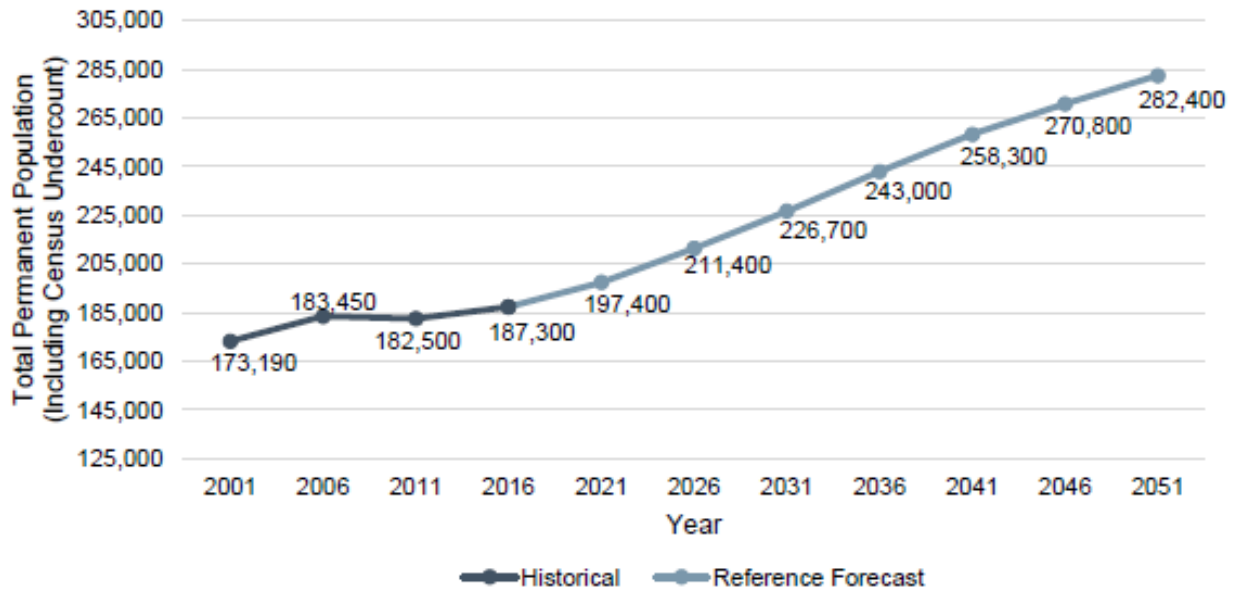
- Low: 55,000
- Medium: 60,300
- High: 64,200

Municipality	Low Scenario	Medium Scenario	High Scenario
Amherstburg	32,800	36,100	38,500
Essex	26,200	28,300	29,900
Kingsville	30,100	33,100	35,200
Lakeshore	55,000	60,300	64,200
LaSalle	45,800	50,500	53,900
Leamington	42,900	47,500	50,900
Tecumseh	35,300	39,300	42,300
County of Essex	268,100	295,000	315,000



Essex County Reference Permanent Population Growth Scenario, 2016 – 2051

Watson and Associates have identified the table below as the “most likely” growth scenario for the County of Essex. Note that this **projection of 282,400 falls between the low and medium scenarios** presented in the County’s Official Plan update.



Note: Population includes the net Census undercount.

Source: Historical from Statistics Canada Census, 2001 to 2016, and forecast by Watson & Associates Economists Ltd.

Table of Low, Medium, and High Growth Scenarios of Local Municipalities

	Low Growth				Medium Growth			High Growth		
	2021 Census	Projected	#	%	Projected	#	%	Projected	#	%
Amherstburg	23524	32800	9276	39%	36100	12576	53%	38500	14976	64%
Essex	21246	26200	4954	23%	28300	7054	33%	29900	8654	41%
Kingsville	22119	30100	7981	36%	33100	10981	50%	35200	13081	59%
Lakeshore	40410	55000	14590	36%	60300	19890	49%	64200	23790	59%
LaSalle	32721	45800	13079	40%	50500	17779	54%	53900	21179	65%
Leamington	29680	42900	13220	45%	47500	17820	60%	50900	21220	71%
Tecumseh	23330	35300	11970	51%	39300	15970	68%	42300	18970	81%
County of Essex	193030	268100	75070	39%	295000	101970	53%	315000	121970	63%

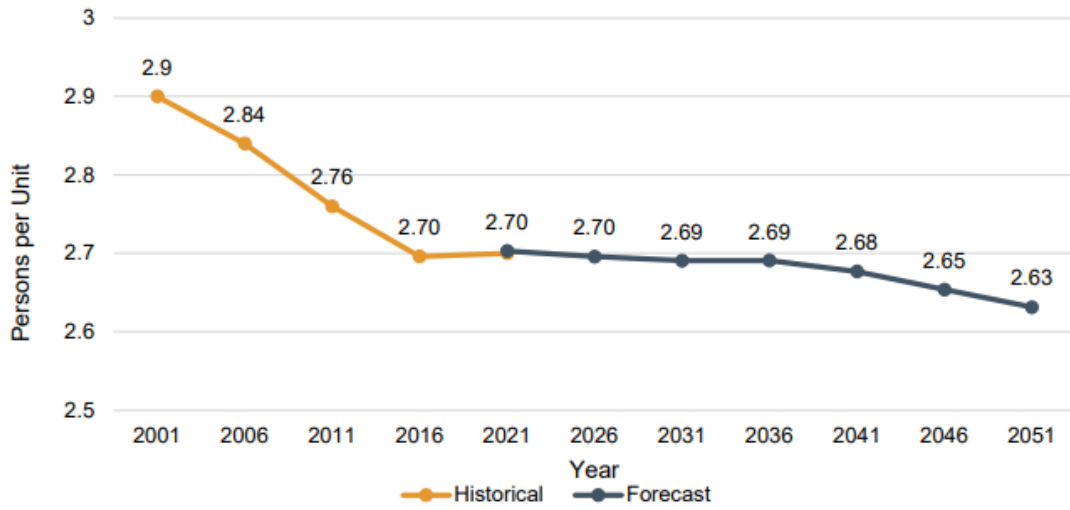
Person Per Unit

For the purposes of this report, we will use the forecast population per unit by 2026 of 2.7 persons per unit (P.P.U.) as identified by the County of Essex Growth Scenarios Report.

This number is consistent with Lakeshore’s current number of persons per unit as per the 2021 Census:

- Lakeshore Population: 40,410
- Total Private Dwellings: 14,385
 - a. Owner: 13,165 Units
 - b. Renter: 1,215 Units
- Persons Per Unit (2021 Census): 2.702 P.P.U.

Figure 5-9
 Essex County
 Forecast Population Per Unit (Medium Scenario), 2021 to 2051



Note: Population used to calculate persons per unit does not include the net Census undercount.
 Source: 2001 to 2021 derived from Statistics Canada Census, forecast by Watson & Associates Economists Ltd. 2022.

Existing Housing Stock Analysis

Historical Housing Starts

Historical Data:

Source: [CMHC](#)

Table of Lakeshore Housing Starts by Year by Type

Year	Single	Semi	Row	Apartment	All
2012	167	0	18	0	185
2013	147	0	8	0	155
2014	175	2	0	0	177
2015	210	0	0	0	210
2016	246	4	0	0	250
2017	295	20	16	0	331
2018	225	0	3	0	228
2019	129	2	24	0	155
2020	158	4	104	120	386
2021	212	22	104	0	338
2022	245	14	16	0	275
Average	200.8	6.2	26.6	10.9	244.5

Lakeshore - Housing Starts by Year by Type

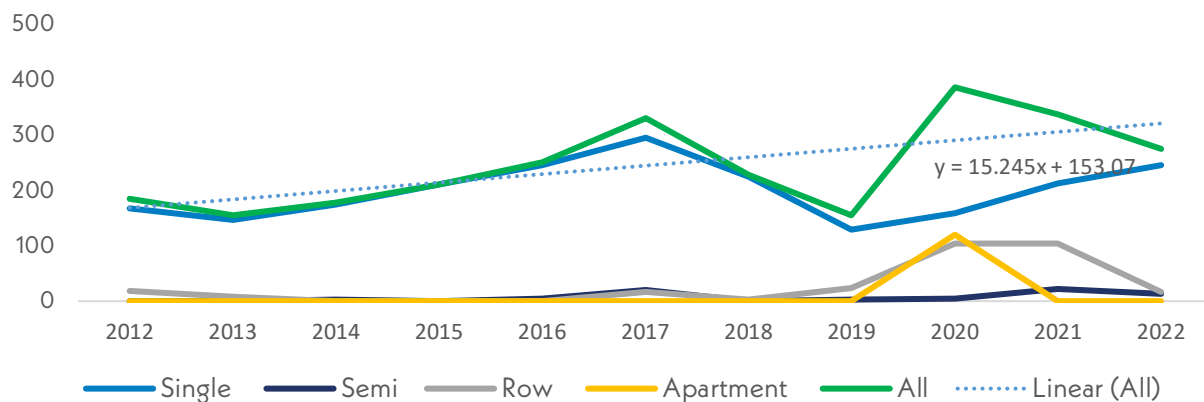
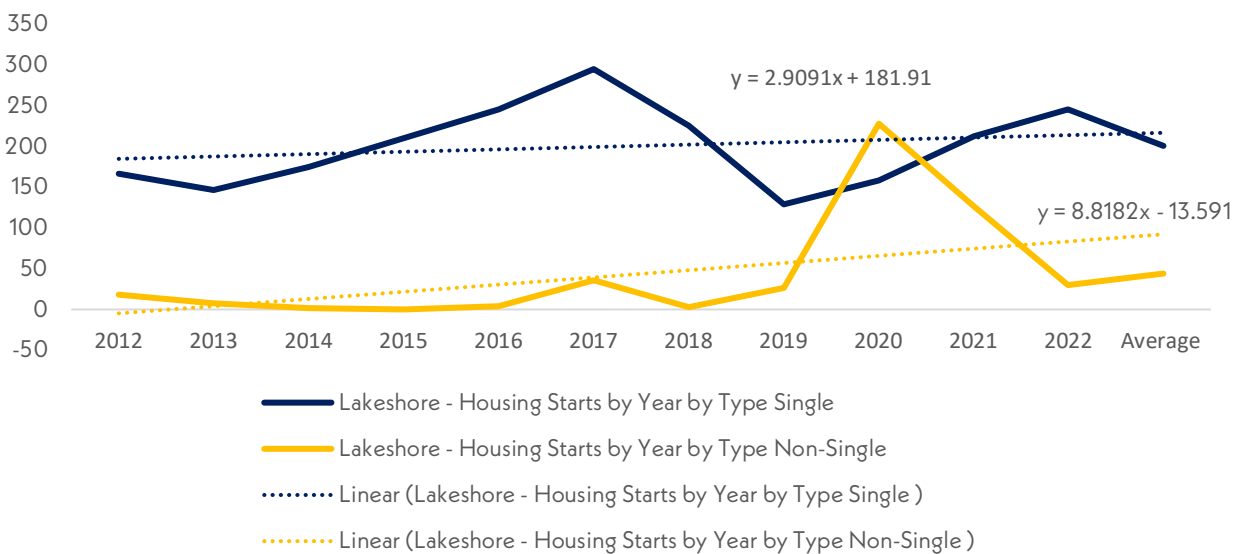


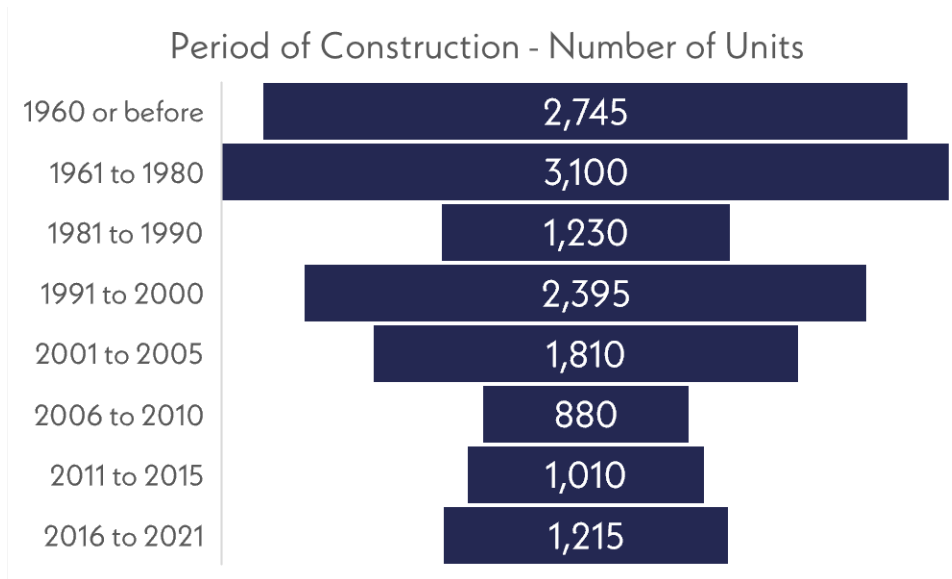
Table of Lakeshore Housing Starts: Single vs. Non-single

Year	Single	Non-Single
2012	167	18
2013	147	8
2014	175	2
2015	210	0
2016	246	4
2017	295	36
2018	225	3
2019	129	26
2020	158	228
2021	212	126
2022	245	30
Average	200.8	43.72727

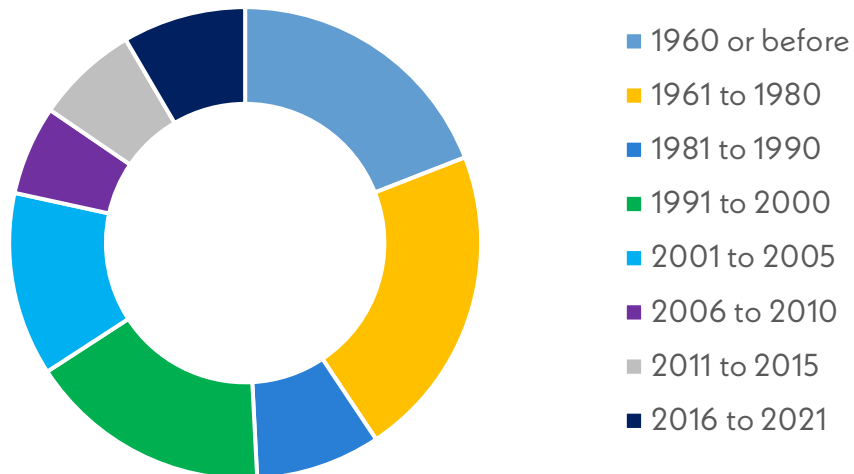
Lakeshore Housing Starts -
Single Detached vs. Non



Construction Period



Period of Construction - Lakeshore Housing



Housing Needs

- 88.7% of owners and tenants are spending less than 30% of income on shelter costs.
- 11.29% of owners and are spending more than 30% of income on shelter costs.
- 440 residents are in core need of housing.

Growth

The Municipality of Lakeshore has experienced significant growth over the past decade. The table above identifies that from 2012 – 2022 (11 years), the average number of new residential units added in Lakeshore is 244.5. From 2018 – 2022 (5 Years), the average number of new residential units is 276.4.

Trends 2012 – 2022:

- Total units: 15.25 units year over year (YOY)
- Single Family: 3.78 units YOY.
- Non-Single Family: 11.46 units YOY

While there is clear growth witnessed over the past 11 years, there has been limited growth in single-family unit growth. Semi-detached, and Row houses have become more popular over the past 5 years. While the 2020 year can be seen as an outlier of apartment units (120 units), it is expected that additional requests for density will be witnessed in the coming years.

Lakeshore expects to see flat or negative growth in single-family home developments and increased towns, rows, and apartments in the coming decade.

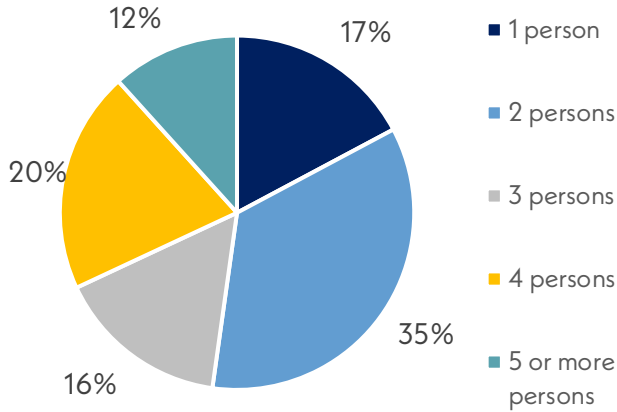
The Municipality of Lakeshore, according to the 2021 Canadian Census has 14,954 homes with 14,385 private occupied dwellings.

Household and Dwelling Characteristics	Municipality of Lakeshore		City of Windsor	
	Total	Percentage	Total	Percentage
Total - Occupied private dwellings by structural type of dwelling - 100% data	14,385	100%	94,275	100%
Single-detached house	13,230	92%	56,625	60.1%
Semi-detached house	220	1.5%	4,370	4.6%
Row house	370	2.6%	6,205	6.6%
Apartment or flat in a duplex	55	0.4%	3,960	4.2%
Apartment in a building that has fewer than five storeys	235	1.6%	10,750	11.4%
Apartment in a building that has five or more storeys	0	0%	12,250	13.0%
Other single-attached house	15	0.1%	105	0.1%
Moveable Dwelling	255	1.8%	10	0%

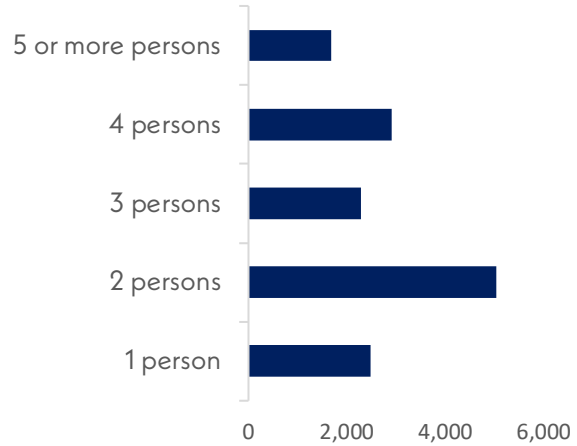
The data above clearly identifies a historical trend in housing types that have been built within the Municipality. Below, additional data will support the clear preference for single-detached homes. Additionally, the City of Windsor data was included to highlight the differential from a urban mid-sized Ontario city, to that of a large predominately suburban/rural community.

As Lakeshore continues to “urbanize”, especially in Lakeshore West, there will be continued pressure to add different housing options that suit the needs of current and future residents.

Person Count Per Dwelling Percentage

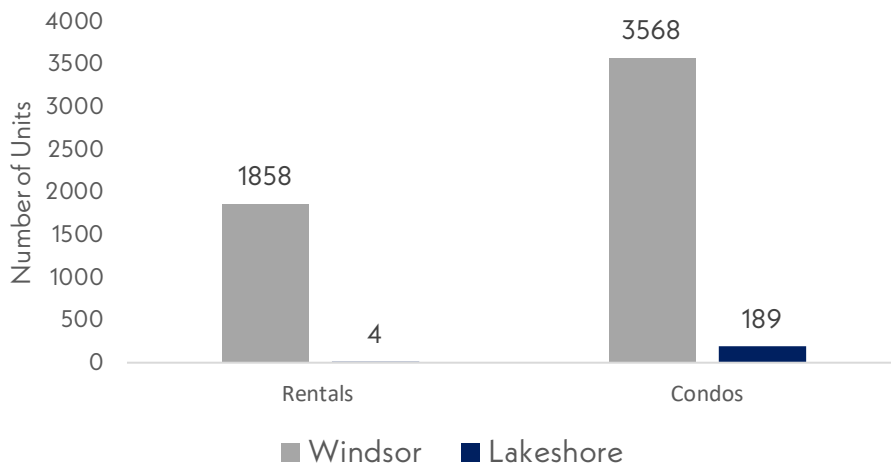


Person Count Per Dwelling Total

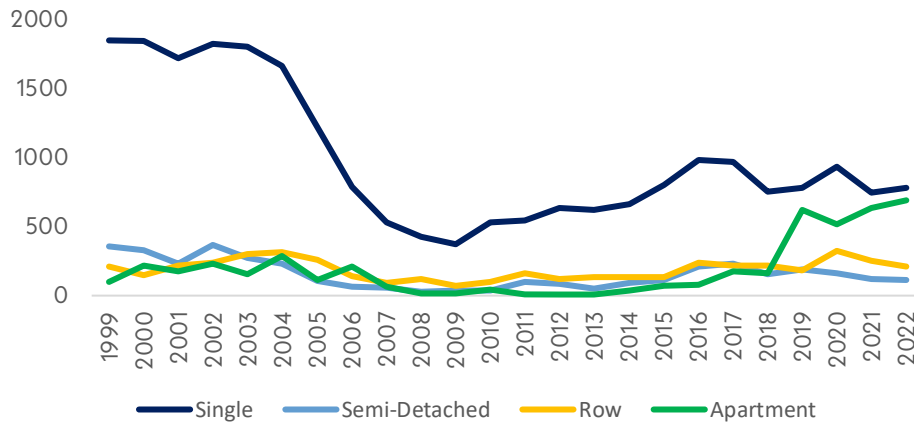


Further, when comparing the Municipality of Lakeshore to the City of Windsor, it is evident that the traditional housing market differs significantly. Whereas the City of Windsor totaled 1858 built intended rentals from 1999 to 2022, Lakeshore has had a total of 4. Further, the difference in condo developments between Windsor and Lakeshore is striking.

Intended Markets: 1999 - 2022



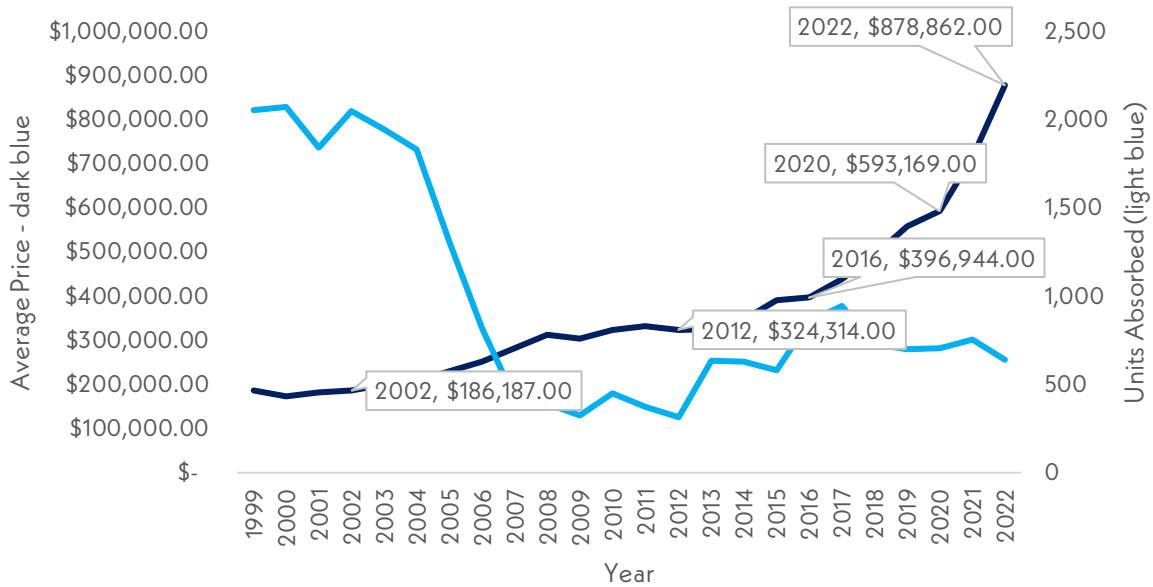
Windsor CMA — Historical Starts by Dwelling Type



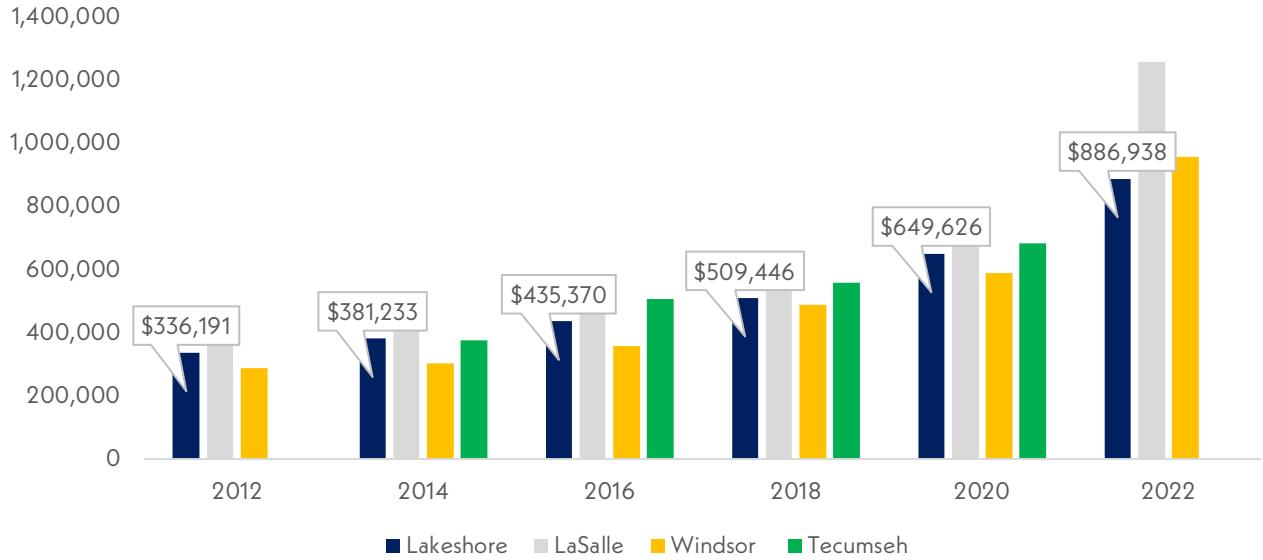
Price Trends: Sales Market

The Windsor Essex region has recognized significant cost increases over the past two decades. From 2014 to 2021 there has been more than a double digit increase of price per average home in six of the eight years. From 2012 to 2022 the average price for the average single or semi-detached home has risen from \$324,314 in 2012 to \$878,862, an increase of 171% or \$554,548. These price increases are witnessed across the board, regardless of pricing percentile.

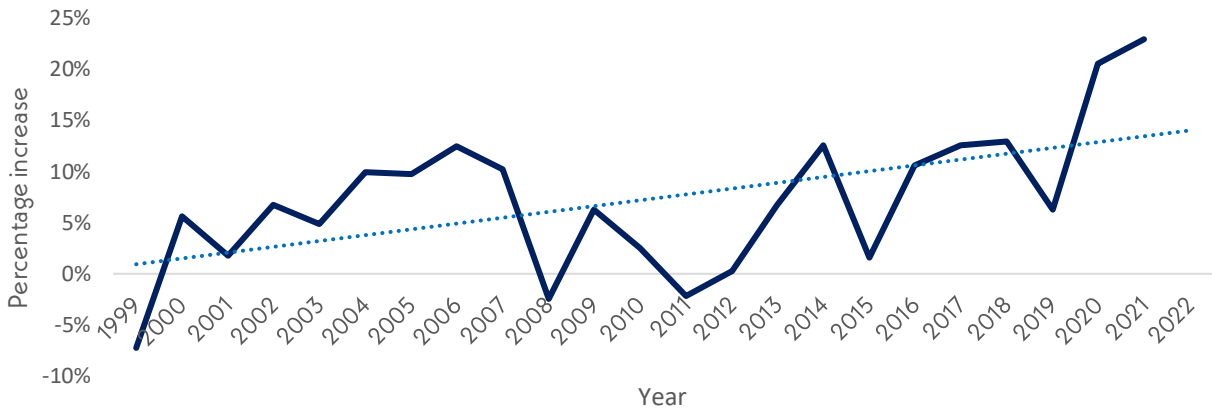
Windsor CMA- Historical Average Price vs Units Absorbed



Average Annual Price by Municipality

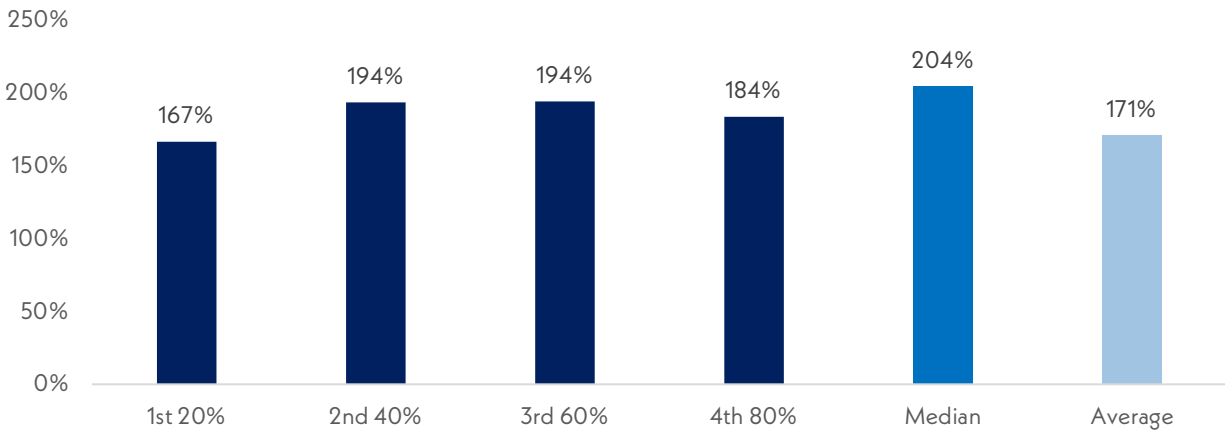


Windsor CMA - Percentage Increase YOY (single-semi)



The table above identifies year over year price increase in the Windsor CMA for single/semi-detached homes. Of note, since 1999, only three years have witnessed a negative price increase while ten of the years have witnessed double digit price increases.

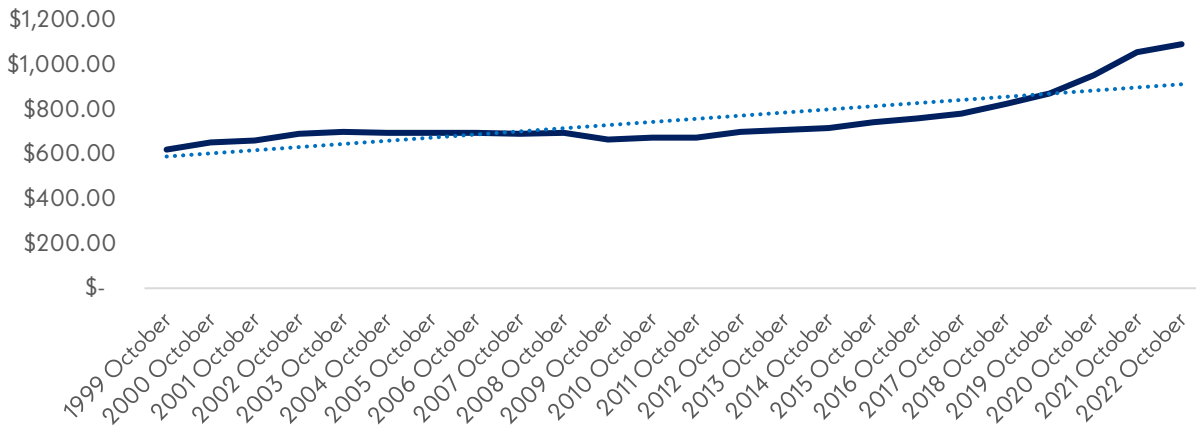
2012 - 2022 Total Percentage Increase (Single/semi-detached - Windsor CMA)



The Table above identifies the spike in total sales price by Average, Median and Price Percentiles. The Median home in the Windsor CMA has risen from \$282,500 in 2012 to \$860,000 in 2022, an increase of 204%.

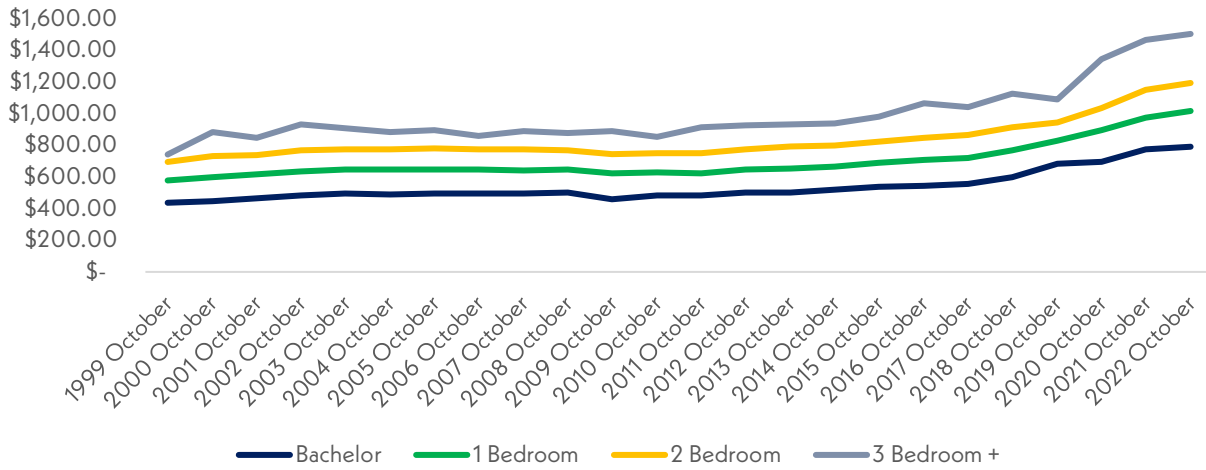
Price Trends: Rental Market

Windsor CMA Average Rental Rates - (Bachelor, 1, 2, 3 - bedroom apts)



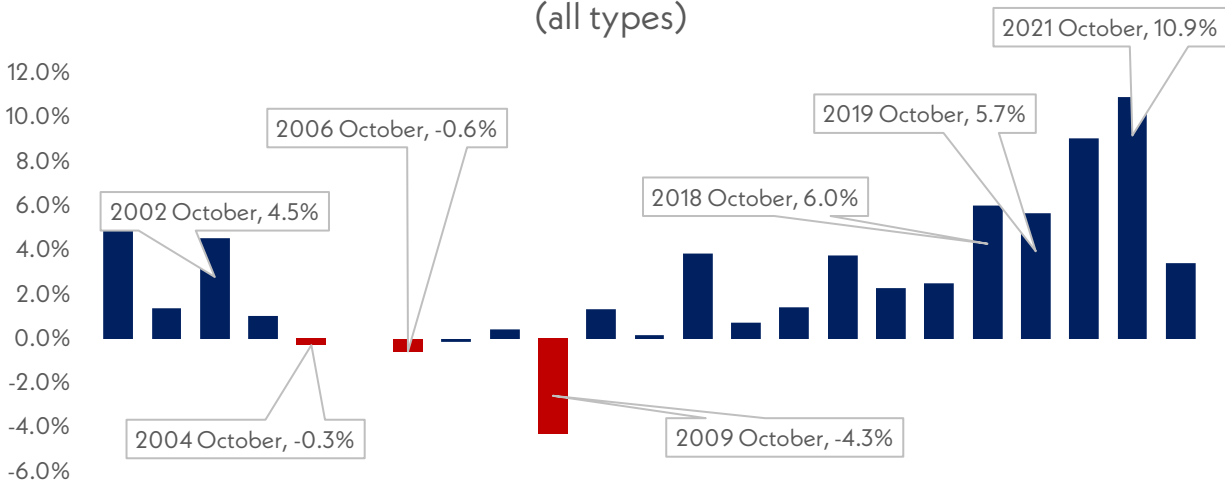
The trendline indicates that there has been a greater than expected increase in rental prices since 2019.

Windsor CMA - Historical Average Rent by Unit Type



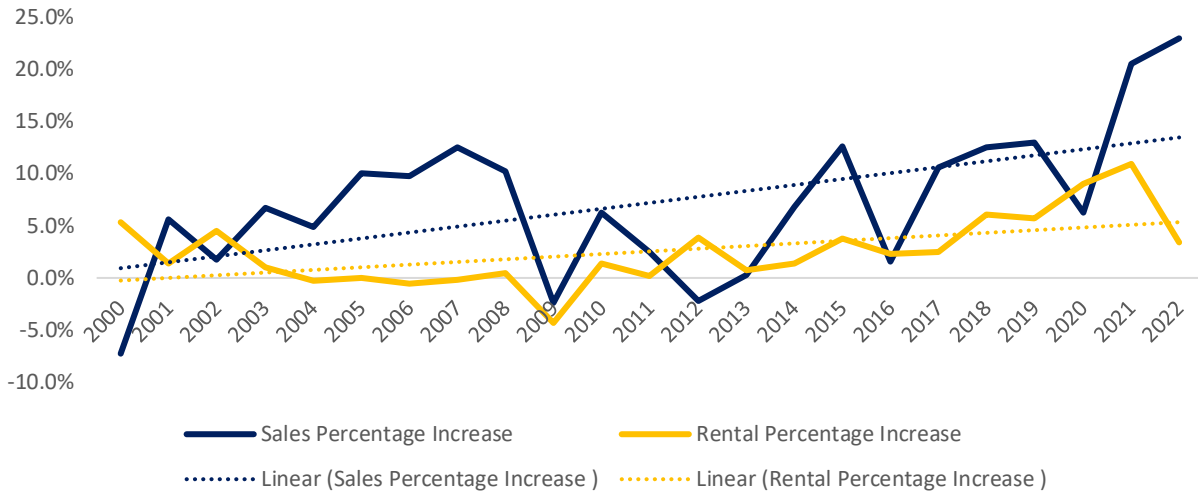
The two tables above indicate the average rental price for rent from 1999 until 2022. The table identifying the average rent by unit type shows evidence of a relatively large jump in 3-bedroom units as compared to other unit types.

Windsor CMA Average Rental Rate YOY (all types)



Generally, the average cost of rent in the Windsor CMA from 1999 to 2017 was relatively stagnant with a total average increase of only 25.6% (1999 = \$621; 2017=\$780). This stable and healthy rental price increase has shifted to a non-manageable average rent price increase of 32% since 2018.

Windsor CMA Sales vs. Rental Rate Change YOY



While the rental market rates have increased significantly over the past 5 years, regularly, the percentage increase of sales price has drastically outpaced the increase in price of rental rates. It will be interesting to see how interest rates influence rental rate vs. sales price rate over the coming year.

Infrastructure

The Municipality of Lakeshore has made significant investments in the Municipal servicing within the primary settlement area. In November, 2021 Lakeshore broke ground on a [significant expansion to the Denis St. Pierre Water Pollution Control Plant \(the DSP Plant\)](#). This \$55 million expansion will add an additional 70% of treatment capacity to the primary treatment facility within the Municipality. The treatment plant is expected to come on-line in Q3-Q4 2023. Currently, the ability to treat additional flows into the facility is at capacity.

Due to the significant growth rate experienced in the Municipality over the past decade, infrastructure constraints exist across much of the municipality. These constraints are limiting the amount of industrial, commercial, and residential development. In two of the secondary settlement areas (Comber and Stoney Point), the treatment systems (lagoons) are at capacity and cannot accept any additional sanitary flows. The area serviced by the DSP Plant is also constrained due to conveyance capacity. In this service area, the Municipality cannot allow for additional development unless a pre-allocated sanitary treatment and conveyance capacity agreement is in place. While the Municipality has witnessed significant residential growth, it is expected that these growth figures will be tightened over the coming years without significant upgrades to infrastructure.

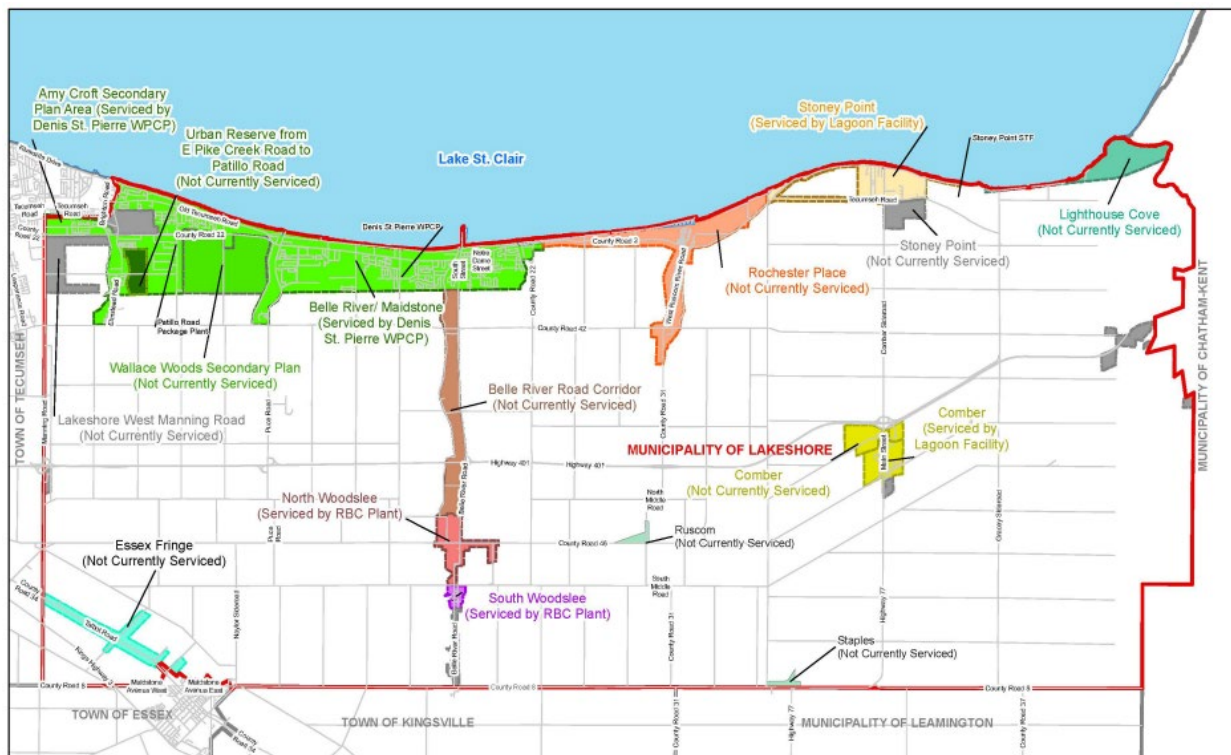
Water and Wastewater Master Plan Update

The Municipality of Lakeshore is conducting an update to its [Water and Wastewater Master Plan \(WWMP\)](#). Lakeshore’s significant growth and increased demand for higher-density development has triggered the need to re-evaluate and address growth and identify future needs related to water and wastewater services.

The update to the Water and Wastewater Master Plan will ensure proper planning and project guidelines towards the implementation of water and wastewater infrastructure improvements over the next 20 years. This WWMP Update will expand and revise the servicing plan that was adopted in 2018.

Significant progress has been made to advance the project. It is expected that a series of servicing options will be presented for public feedback in the Fall of 2023, with a final presentation to Council in 2024. The WWMP will recommend a phased approach to the implementation of any new or upgraded infrastructure. Until such time that the recommended servicing is in place and operational, Lakeshore’s residential growth will be constrained.

Image: Wastewater Serviced/Unserviced Areas by Community.



Mobility

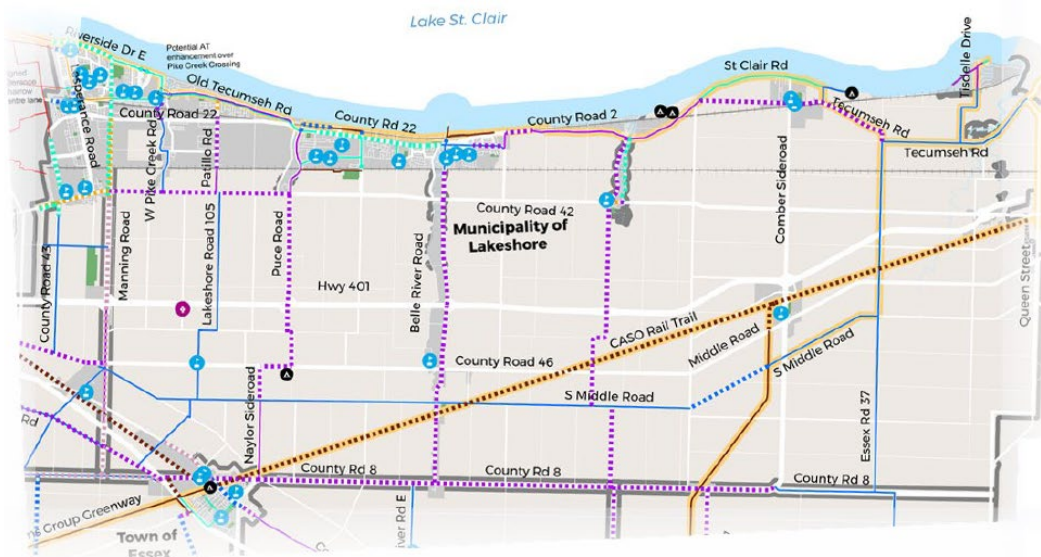
Transit

In the Fall of 2021, the Municipality of Lakeshore endorsed the Mobility Options Study. This study identified multiple route options to service the primary settlement area of the Municipality. The report identified a proposed a service start date for 2024 after a comprehensive business case could be established. Included in the initiatives section of this report, transit servicing is recommended to help support additional densities within the County Road 22 corridor and into Belle River.

Active Transportation

The [County Wide Active Transportation System \(CWATS\)](#), launched in 2012, is designed to connect communities through active transportation. The County of Essex [partnered](#) with Lakeshore and the other six local municipalities, the [Essex Region Conservation Authority \(ERCA\)](#), the [Windsor-Essex County Health Unit \(WECHU\)](#), our neighbouring municipalities and the [Ministry of Transportation Ontario \(MTO\)](#) to build a cycling and pedestrian network. The proposed network originally proposed 793 km of active transportation; however, it has grown to over 1000km of proposed network throughout the County of Essex. As of 2022, 582.5km of the network had been built with 125 km located within Lakeshore. A proposed 132km is still to be built. Lakeshore Council continues to commit resources towards the development of context sensitive active transportation routes throughout the Municipality.

Image: CWATS Network – Lakeshore



Lakeshore Annual Housing Unit Projections – Without HAF

For the purposes of the Lakeshore Housing Action Plan, multiple reports and projections have been considered to create the final base-case unit per year projection. Note that the projections do not consider constraints related to infrastructure.

County of Essex Growth Analysis Report

Projected 246 units per year with range from 180 units per year to 294 units per year based on scenario.

The COE Growth Analysis Report identifies a low medium and high projection for a 30 year planning horizon. The Table below identifies **a range of growth from 180 units per year to 294 units per year with a medium proposal of 246 units per year.** For the purposes of this projection, the medium growth scenario units of 246 will be used.

Lakeshore (2021 - 2051)	Low Growth Scenario	Medium Growth Scenario	High Growth Scenario
Population (30 Year Growth)	14590	19890	23790
Population Growth Per Year	486	663	793
Housing Units (30 Years)	5404	7367	8811
Unit Growth Per Year	180	246	294
Unit Growth: 3-Year Total	540	737	881

County of Essex Growth Analysis Report – Reference Forecast

Projected growth of 215 units per year.

The COE Growth Analysis Report identifies a reference forecast of 282,400 residents added to the County of Essex (COE) by 2051. In 2021, Lakeshore represented 20.9% of the population of the COE. By 2051, this percentage is expected to drop with Lakeshore representing 19.4% of the population of the COE in the low scenario, and 19.5% in both the medium and high scenario.

With the reference forecast projected closest to the medium scenario, Lakeshore representing 19.5% of the 282,400 residents will be used for projected growth. Similarly, 2.7 P.P.U. will be used.

Lakeshore (2021 - 2051)	Reference Forecast
Population (30 Year Growth)	17427
Population Growth Per Year	581
Housing Units	6455
Unit Growth Per Year	215
Assumed 3-Year Growth	645.45

Historical Housing Starts – CMHC (2012-2022 average)

Projected average of 244.5 units per year.

As identified in *Table: Lakeshore Housing Starts by Year by Type*, the average number of units added on a year over year basis from 2012 to 2022 is 244.5 Units.

Stage of Development Approvals- Lakeshore Planning Department (Jan. 2022)

Projected average of 214 units per year.

The following table from the COE Growth Analysis Report identifies the following unit growth at the various stages of the development process. These statistics were provided by the Lakeshore Community Planning Division in January of 2022.

Assuming the 100% Final Approval units (456 unit) and 50% of the Draft Approved units (187 units) will reach build permit stage within the 2024 – 2026 window without the HAF incentives, the Municipality is looking at an additional 643 units over the three-year time horizon of the HAF. While 50% of the draft approved units have been used for this calculation, this does not eliminate these units as part of the consideration set for the HAF incentivized units as the initiatives undertaken may help advance the construction of these units. On an annual basis, this equates to 214 units.

Known Potential Development – January 2022

Stage of Development	Low Density	Medium Density	High Density	Total	Share by Development Approval Status
Total	603	780	391	1774	100%
Pre-Con	259	297	275	831	47%
Final Approval (unbuilt)	171	285	0	456	26%
Draft Approved	173	85	116	374	21%
Application Received	0	113	0	113	6%

Lakeshore Housing Supply Growth Target – Summary Table and Final Projection

Source	Projected Annual Number of Units	Projected Total Units 2024 – 2026
County of Essex Growth Analysis Report – Medium	246	738
County of Essex Growth Analysis Report – Reference Case	215	645
CMHC – Historical Housing Starts	244.5	733.5
Lakeshore Planning – Development Stage	214	642
Proposed Housing Supply Growth Target without Housing Accelerator Funding (average of sources)	230	690

Lakeshore’s Projected Housing Supply Growth Target without Housing Affordability Fund Incentives is **230 units per year or 690 units over the three-year funding period.**

Lakeshore Housing Supply Growth Target with HAF

Potential Development Pool

To calculate the Lakeshore Housing Supply Growth Target with Housing Accelerator Fund Incentives, we will first consider the known potential developments that have come forward to Lakeshore. The Table, Known Potential Development – January 2022 identifies a potential total of 1774 total units. The Final Approval (unbuilt units) likely will not qualify for incentivized units as the permits have been approved.

The remaining 1318 units are considered the “pool” of potential units that *may* be built as a result of the HAF initiatives outlines below.

This pool does not consider additional development that may occur as a result of the initiatives proposed in the Lakeshore Housing Action Plan such as additional dwelling units, assisted living, or other special interest housing developments.

Known Potential Development – January 2022

Stage of Development	Low Density	Medium Density	High Density	Total	Share by Development Approval Status
Total	432	495	391	1318	100%
Pre-Con	259	297	275	831	47%
Final Approval (unbuilt)	171	285	0	456	26%
Draft Approved	173	85	116	374	21%
Application Received	0	113	0	113	6%

Potential Additional Dwelling Units added as a result of HAF incentives: 100 units.

Initiative Increases:

Direct: 355 Units + 15% Attainable Target

- Initiative # 1: ADUs – 100 Units Total
- Initiative # 3: Community Improvement Plan – 120 Units Total
- Initiative # 5: Parking Requirements – 10-15 Units Total
- Initiative # 7: Affordable Housing – 15% of Projected Units
- Initiative # 10: Partnership Housing – 20 Units
- Initiative # 11: Densification in Infrastructure – 100+ Units

Indirect: Approximately 50 units

- Initiative # 2: Rezoning
- Initiative # 4: Transit
- Initiative # 6: Development Charges
- Initiative # 8: Prefab/Modular Development
- Initiative # 9: E-permitting

While none of the initiatives are specific to the development of new homes, each of the initiatives eliminates red-tape, speeds the development process, or satisfies the overall goals of complete and environmentally friendly communities.

Total Lakeshore Housing Supply Growth Target
with Housing Accelerator Funding: 1095

Projected Units **without HAF**: 690

Projected Units **with HAF**: 1095

Projected Incentivized Units: 405

It is likely that **all of** the incentivized units are either missing middle, higher density, affordable housing, or special housing developments.

Lakeshore Housing Plan Initiatives

The initiatives listed below and in the associated Council report are *proposed* actions to assist with the development of housing within the Municipality. Until and unless the appropriate documents, by-laws, or motions are passed by Council or updated at the direction of Council, these initiatives do not have official standing and will not be enforced.

Initiative #1: Streamlined licensing, regulation, and permitting processes for additional dwelling units (ADUs)

Develop a streamlined licensing, regulation, and permitting process and associated bylaw for additional dwelling units (ADU). Develop a “how to” guide with associated video for homeowners to work through the municipal permitting process for an additional dwelling unit either within the primary unit or as an accessory structure.

Implementation

Within **one year** of funding.

Supply Impact

High. By encouraging ADUs and working through the process with the proponent, it could add an additional **100 units over the three-year** HAF time horizon.

Timeline for Units

Within **two years**, depending on infrastructure.

System Impact

High. This action stabilizes a system that is currently broken for the Municipality with many ADUs operating “underground” as Lakeshore’s infrastructure is currently constraining legitimacy of this potentially large housing impact.

Initiative #2: Promotion of infill developments in strategic locations

Promotion of infill developments by pre-zoning lands for missing middle housing without the need for rezoning in the Belle River Community Improvement Area, along the County Road 22 Corridor, and within the mixed-use zoning in Lakeshore West.

Implementation

Within **one year** of funding

Supply Impact

Medium. In and of itself, this does not increase the number of units. It will, however, speed up the process by removing the necessity for rezoning.

Timelines for Units

Within **two years**, depending on infrastructure.

System Impact

Medium. Developers can now clearly understand what will be permitted in various areas of the Municipality.

Initiative #3: Community Improvement Plan in Belle River/County Road 22 Corridor

Implement a Community Improvement Plan incentive program to encourage higher-density development in the Belle River Community Improvement Area and County Road 22 Corridor (between Belle River and East Pike Creek Road.) Incentives may include a reduction in Development Charge Fees, Planning and Building Permit Fees, and other traditional Community Improvement Plans.

Implementation

Within one year of funding

Supply Impact

High. With the correct CIP package, this should incentivize a significant amount of missing middle and higher density development within the proposed areas. This is expected to add approximately 40 units per year (120 total).

Timelines

Within **two years**, depending on infrastructure.

System Impact

Medium. Incentives will help move the needle forward for higher density development, however, an underlying business case still needs to be present for the development to occur.

Initiative #4: Municipal Transit

Implementation of Municipal transit to support higher density development and access to Lakeshore's Patillo employment centre.

Implementation

Within **one year**.

Supply Impact

Medium. This initiative is directly tied to initiative 5 which must work hand-in hand. The demographics of Lakeshore are changing with significant intra-provincial migration. This has led to an expectation of transit services to the Municipality which currently does not exist.

Timelines

Within **one year**.

System Impact

Medium. A transit system creates a more accessible community which can lead to a more stable customer base for higher-density homes. Without a density of 22 units per hectare, transit is not viable.

Initiative #5: Update Zoning By-law to Reduce Parking Space Requirements

Updating Lakeshore's Zoning By-Law to reflect a reduction in required parking spaces to reflect 1.0 parking spaces for additional dwelling units, 1.0 parking spaces for duplex, triplex, and townhouse dwelling, and 1.0 spaces per apartment dwelling.

Implementation

Within **one year**.

Supply Impact

Medium. Parking is rarely a constraint for development within Lakeshore; however, less space means the ability to add a few more units. This may create space for a few additional units per development.

Timelines

Within **one year**, however, this initiative needs to be tied to Initiative #4 as transit will allow for decreased dependency on person vehicles.

System Impact

Medium. With an updated zoning by-law to reduce parking requirements for certain types of units, developers will have greater understanding and predictability of space requirements for proposals.

Initiative #6: Align Development Charges with Infrastructure/Service Costs

Implementation

Within **one year**.

Supply Impact

Low. The Municipality has undertaken a development charge study and will be kicking off a Community Benefits Charge study in the coming months.

While this supply impact is low – relative to this initiative – the overall impact of infrastructure/service is extremely important for any future development.

Timelines

Within **one year**.

System Impact

Low.

Initiative #7: Review the 2016 Affordable Housing Strategy

Review the 2016 Lakeshore Affordable Housing Strategy. Identify completed, in-process, and not-started recommendations from the Strategy. Implement a target of a minimum of 15% of all new developments meet the definition of "attainable housing".

Implementation

Within **two years**.

Supply Impact

High. The potential for increasing the number of attainable units within the municipality will be significant to allow for a more diverse range of incomes to live in Lakeshore.

Timelines

Within **one year**.

System Impact

Low.

Initiative #8: Update Lakeshore's Development Manual

Update the Lakeshore Development Manual to reflect alternative and new forms of housing construction including prefabricated or modular housing construction.

Implementation

Within **one year**.

Supply Impact

Low. There is limited demand for non-traditional housing builds within the municipality. As these forms of building are already in the Ontario Building Code, these types of builds are already permitted to be erected within Lakeshore.

Timelines

Within **one year**.

System Impact

Low.

Initiative #9: New and Enhanced Service Levels for Developers

Implement new and enhanced levels of service to the building and development community by ensuring Cloud Permit is fully integrated and on-line by Q1, 2024 across the relevant departments.

Implementation

Within **one year**.

Supply Impact

Medium. A streamlined process for planning and development of new residential supply will increase the speed of the development process. While turnaround time has not been a constraint to development in previous years, the volume of enquiries and pre-consultation meeting applications has significantly increased in recent years.

Timelines

Within **one year**.

System Impact

High. While in and of itself it does not create a high degree of stability and predictability, many of the municipalities in Windsor-Essex are moving to Cloud Permit software. This will allow developers and builders to have a strong working knowledge of the system and ensure consistency across municipal borders.

Initiative #10: Build Relationships with Housing-related Non-profit Organizations

Create formal relationships with regional non-profit organizations such as, but not limited to: Habitat for Humanity Windsor-Essex, Windsor Essex Community Housing Corporation, Community Living Essex County, and Assisted Living Southwestern Ontario. Identify one or more projects that can be implemented within the three-year project window that can benefit affordable housing, supportive housing, or subsidized housing as a result of the formal partnerships. Consider formalizing a regional committee or working group.

Implementation

Within **two years**.

Supply Impact

Medium/High. Twenty special project units are targeted as the goal for this initiative.

Timelines

Over **two years**. Without a project in the pipeline, it is expected that the time to permitting will be extended towards the end of the HAF window.

System Impact

Low/Medium. Depending on the results of the formalized relationships, the overall system impact may vary significantly. There is a low degree of impact to the greater system, although there may be large impact for specific populations within the community.

Initiative #11: Complete Water and Wastewater Master Plan and Incorporate Density Targets

Complete the Water and Wastewater Master Plan (WWMP). Integrate the proposed density targets outlined in the upcoming County of Essex Official Plan to determine servicing size of infrastructure.

- a) Increase density target in the Belle River Primary Node – build appropriate servicing solutions into the WWMP
- b) Increase density target along County Road 22 from Belle River to Lakeshore West including missing-middle density and areas of high-density.
- c) Ensure servicing solution proposed for the Wallace Woods Secondary Planning Area reflects mixed use-multi-floor residential development in proposed areas.

Implementation

2 to 3+ years. As noted in the infrastructure section of the report, Lakeshore is facing significant infrastructure constraint present throughout the Municipality.

Supply Impact

Extremely High. 120 + Units – significant importance to densification and growth. Without increased conveyance capacity, growth will not continue. This initiative is imperative to any of the previous initiatives.

Timelines

Over **two years.**

System Impact

Extremely high. Once online, the solutions implemented by the WWMP will provide stability and predictability for the municipality to grow.