



26 Colborne Street
Cambridge, Ontario
N1R 1R2

County of Lambton

Housing Needs Assessment

Appendix 3 – Municipality Breakdowns



Table of Contents

Table of Contents	2
Forward	5
Brooke-Alvinston	6
Summary	6
Community Profile	6
Household Profiles & Incomes	9
Economic Conditions	14
Housing Profile	15
Non-market housing	17
Dawn-Euphemia	19
Summary	19
Community Profile	19
Household Profiles & Incomes	22
Economic Conditions	28
Housing Profile	29
Non-market housing	31
Enniskillen	33
Summary	33
Community Profile	33
Household Profiles & Incomes	35
Economic Conditions	40
Housing Profile	41
Non-market housing	43
Lambton Shores	44
Summary	44
Community Profile	44
Household Profiles & Incomes	46
Economic Conditions	52
Housing Profile	53
Non-market housing	56
Oil Springs	58

Summary	58
Community Profile	58
Household Profiles & Incomes	60
Economic Conditions	65
Housing Profile.....	65
Non-market housing.....	67
Market rents.....	67
House Prices	68
<i>Petrolia</i>	69
Summary	69
Community Profile	69
Household Profiles & Incomes	71
Economic Conditions	77
Housing Profile.....	78
Non-market housing.....	81
<i>Plympton-Wyoming</i>	82
Summary	82
Community Profile	82
Household Profiles & Incomes	84
Economic Conditions	89
Housing Profile.....	90
Non-market housing.....	93
<i>Point Edward</i>	94
Summary	94
Community Profile	94
Household Profiles & Incomes	96
Economic Conditions	101
Housing Profile.....	102
Non-market housing.....	104
<i>Sarnia</i>	105
Summary	105
Community Profile	105
Household Profiles & Incomes	107

Economic Conditions	111
Housing Profile	113
Non-market housing	117
Market rents	117
St Clair.....	118
Summary	118
Community Profile	118
Household Profiles & Incomes	120
Economic Conditions	125
Housing Profile	126
Non-market housing	129
Warwick.....	130
Summary	130
Community Profile	130
Household Profiles & Incomes	132
Economic Conditions	137
Housing Profile	138
Non-market housing	140

Forward

As part of the Housing Needs Assessment (HNA) for Lambton County a separate data breakdown for each community was created. The purpose is to provide a baseline comparative context for the municipalities that make up Lambton County to the County data in the full HNA. The level of analysis is much more simplistic with a high-level summary of data that matches the table layout in the core HNA provided but limited community specific analysis is provided. For each municipality there is a high-level summary then under each of the data areas and a short supplementary summary with the relevant data that is available.

Brooke-Alvinston

Summary

The data shows that Brooke-Alvinston is a predominantly rural, owner-oriented municipality with relatively low overall housing need compared to larger centres in Lambton County, but with clear vulnerabilities among renters and specific household types. While the population declined slightly between 2016 and 2021, strong projected growth through 2025 and beyond is expected to increase demand for housing, particularly given the community's balanced age structure and strong presence of families and working age residents. Most households enjoy stable incomes and affordable ownership costs; however, affordability pressures are concentrated among renters, women led and single parent households, who experience significantly higher rates of core housing need. Compared to other municipalities in the county, Brooke Alvinston faces fewer affordability challenges, but shares common structural issues, including a limited and aging housing stock, loss of affordable rental units, delayed household formation among younger adults, and a lack of downsizing and accessible options for seniors. These findings point to the need for modest, targeted housing growth that expands attainable rental supply, introduces smaller and more diverse housing types, and supports aging in place, while maintaining the municipality's rural character.

Community Profile

The Municipality of Brooke-Alvinston had a population of 2,359 in 2021, which represents a slight decrease of 2.2% from 2016. However, there is an anticipated population increase of 12.5% by 2025, which would bring the community's total population to an estimated 2,653 residents. The population has an average age of 41.1 and a median age of 41.6, reflecting a mature community profile.

The ages of the population are evenly distributed across four age brackets (0-19, 20-39, 40-59 and 60-79 years), each representing 24-25% of the total population. The 80+ years age bracket represents the remaining 3% of the population. These demographic trends, particularly the projected growth, directly influence household formation, income levels, and the corresponding demand for housing within the municipality.

Population

	2016	2021	2025 (Estimate)	Population Change (%) (2016-2021)	Population Change (%) (2021-2025)
Brooke-Alvinston, Municipality (MU)	2,411	2,359	2,653	-2.2%	12.5%

Source: Statistics Canada. (2026). 2021 Census of Canada

Average & Median Age

Age	Brooke-Alvinston
Average age of the population	41.1
Median age of the population	41.6

Source: Statistics Canada. (2026). 2021 Census of Canada

Age Distribution

Age Range	Percentage of Population
0 to 4 years	6%
5 to 9 years	6%
10 to 14 years	7%
15 to 19 years	6%
20 to 24 years	7%
25 to 29 years	6%
30 to 34 years	6%
35 to 39 years	5%
40 to 44 years	6%
45 to 49 years	6%
50 to 54 years	6%
55 to 59 years	7%
60 to 64 years	8%
65 to 69 years	7%
70 to 74 years	6%
75 to 79 years	4%
80 to 84 years	2%
85 to 89 years	1%
90 to 94 years	0%
95 to 99 years	0%
100 years and over	0%

Source: Statistics Canada. (2026). 2021 Census of Canada

Age Range	Percentage of Population
0–19 years	25%
20–39 years	24%
40–59 years	24%
60–79 years	24%
80+ years	3%

Source: Statistics Canada. (2026). 2021 Census of Canada

Immigration

Immigrant Status and Period of Immigration for the Population in Private Households	
Total	2,360
Non-immigrants	2,245
Immigrants	110
Before 1980	55
1980 to 1990	15
1991 to 2000	10
2001 to 2010	15
2011 to 2021	15
2011 to 2015	0
2016 to 2021	15
Non-permanent residents	0

Source: Statistics Canada. (2026). 2021 Census of Canada

Household Profiles & Incomes

When looking at housing tenure in the Municipality of Brooke-Alvinston, it shows the majority of residents are homeowners, with just 15.8% of residents renting their housing.

The Area Median Household Income (AMHI) for Brooke-Alvinston is \$71,500. The community's income distribution is broad, with a significant portion of households (38.8%) earning an income of \$100,000 or more. When categorized by AMHI, 43.92% of households are classified as 'High Income', demonstrating considerable economic capacity among a large segment of the population. Conversely, 18.24% of households are classified as 'Low Income', indicating a notable share of residents with more limited financial means. The data also identifies 85 one-parent families, 60 of which are led by a woman. This specific demographic faces the most acute housing challenges in the municipality, making their circumstances a critical focus.

Number of households & Average Size

Household Tenure	
Total Households	915
Owner	775
Renter	145
Avg Household Size	2.6

Source: Statistics Canada. (2026). 2021 Census of Canada

Household Incomes

Household Income	No of Households	% of Households
Under \$5,000	5	0.5%
\$5,000 to \$9,999	10	1.1%
\$10,000 to \$14,999	15	1.6%
\$15,000 to \$19,999	20	2.2%
\$20,000 to \$24,999	40	4.4%
\$25,000 to \$29,999	40	4.4%
\$30,000 to \$34,999	25	2.7%
\$35,000 to \$39,999	30	3.3%
\$40,000 to \$44,999	45	4.9%
\$45,000 to \$49,999	35	3.8%
\$50,000 to \$59,999	65	7.1%
\$60,000 to \$69,999	55	6%
\$70,000 to \$79,999	75	8.2%
\$80,000 to \$89,999	55	6%
\$90,000 to \$99,999	60	6.6%
\$100,000 and over	355	38.8%
\$100,000 to \$124,999	115	12.6%
\$125,000 to \$149,999	75	8.2%
\$150,000 to \$199,999	95	10.4%
\$200,000 and over	65	7.1%

Source: Statistics Canada. (2026). 2021 Census of Canada

Households by Income Category

Households by Income Category	
Area Median Household Income (AMHI)	\$71,500.00
Very Low Income (20% or under of AMHI)	0.00%
Low Income (21% to 50% of AMHI)	18.24%
Moderate Income (51% to 80% of AMHI)	20.27%
Median Income (81% to 120% of AMHI)	17.57%
High Income (121% and more of AMHI)	43.92%

Source: Housing Assessment Resource Tools (HART)

One-parent households

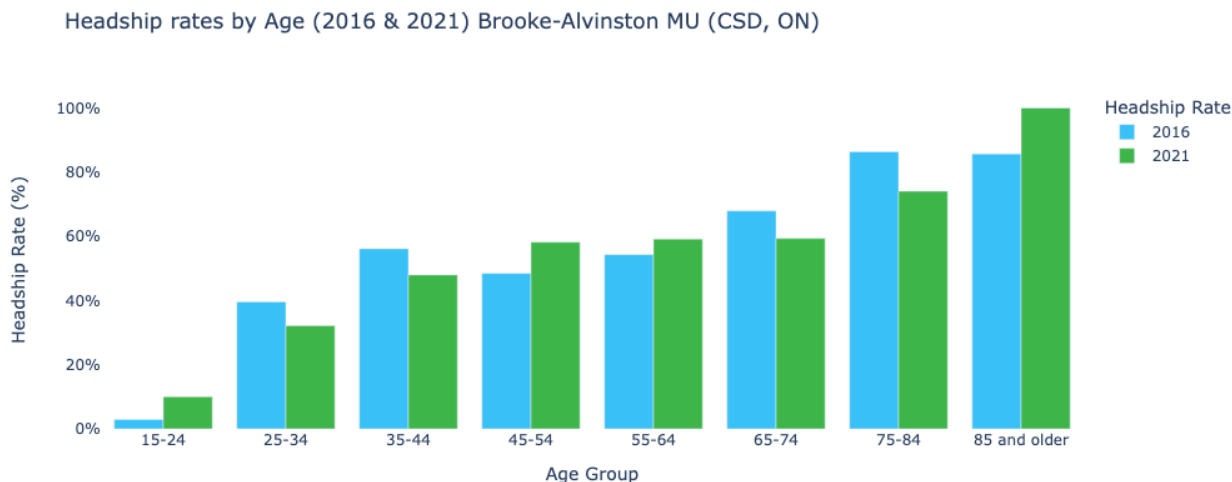
One Parent Families	Brooke-Alvinston
Total one-parent families	85
in which the parent is a woman+	60
in which the parent is a man+	30

Source: Housing Assessment Resource Tools (HART)

Headship Rates

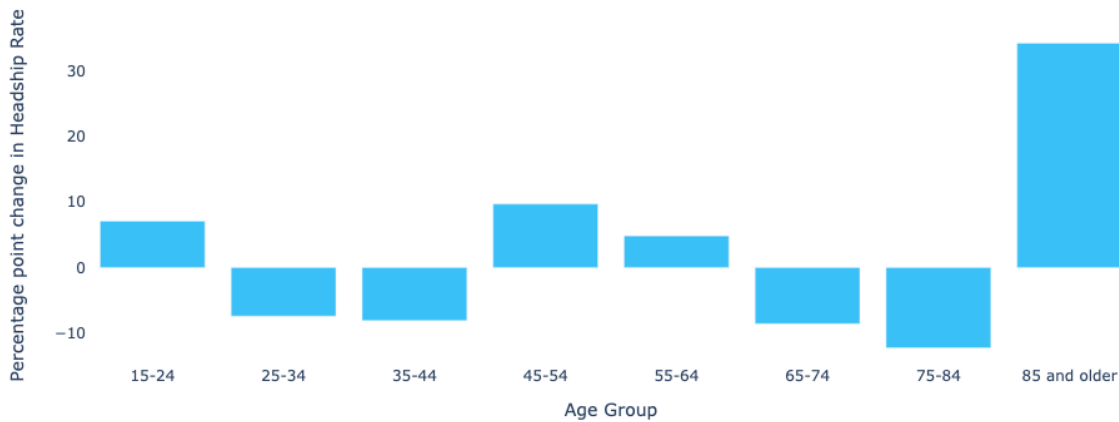
The data shows a clear shift in household formation between 2016 and 2021. Headship rates declined for people aged 25-44, usually prime household forming years, suggesting that fewer adults in this cohort are becoming primary household maintainers. Causes of this delayed household formation could be due to affordability pressures, such as rising housing costs, limited supply of entry level ownership options and family sized rentals, or younger households remaining in shared or multi-generational households. In contrast, headship rates increased for those in mid to late career ages (45–64), indicating that existing households in these age groups are largely being maintained rather than turning over.

The largest change occurs among older seniors; headship rates fell for ages 65–84 but rose sharply for those aged 85 and over. This suggests that some older adults are transitioning away from independent household maintenance, while the oldest seniors are increasingly remaining household heads, likely aging in place. This could be due to a lack of downsizing options, or limited availability of seniors housing. Together, these trends point to growing housing need at both ends of the spectrum: more attainable and family appropriate housing to support younger and working age residents into household formation, and a rising need for accessible, supportive, and adaptable housing to allow seniors, to live safely and independently for longer.



Source: Housing Assessment Resource Tools (HART)

Percentage Point Change in headship rates by age (2016 & 2021) Brooke-Alvinston MU (CSD, ON)



Source: *Housing Assessment Resource Tools (HART)*

Core Housing Need

A household is in core housing need if its housing does not meet one or more of the adequacy, suitability or affordability standards and it would have to spend 30% or more of its before-tax income to pay the median shelter costs (including utility and municipal costs) of alternative local market housing (i.e. they are in unsuitable, inadequate, or unaffordable housing and they could not afford another home in the community).

- **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.

In Brooke Alvinston, most households are not in core housing need, but the data highlights clear differences between owners and renters. Of the 740 total owner and tenant households, 65 households (about 9%) are in core housing need, while 675 are not. Owner households make up the majority of households (610), and overall housing affordability for owners appears relatively strong. Only 7.4% of owner households spend 30% or more of their income on shelter costs, and only 5.7% are in core housing need. Median monthly shelter costs for owned dwellings are \$810 (with an average of \$956), suggesting that ownership remains comparatively affordable for many residents.

In contrast, tenant households, which make up a much smaller share of the housing stock (130 households), face significantly greater affordability pressures. Nearly one third of tenant households (30.8%) spend 30% or more of their income on shelter costs, and 23.1% are in core housing need, despite relatively modest median (\$850) and average (\$820) monthly

rents. Together, these figures indicate that while housing affordability challenges in Brooke Alvinston are not widespread overall, they are concentrated among renters, underscoring a need for more affordable and subsidized rental options to support housing stability for lower income households.

Core Housing Need	Brooke-Alvinston
Total - Owner and tenant households	740
Owner & Tenant Households In Core Need	65
Owner & Tenant Households Not In Core Need	675
Total - Owner households	610
% of owner households with a mortgage	54.9%
% of owner households spending 30% or more of its income on shelter costs	7.4%
% in core housing need	5.7%
Median monthly shelter costs for owned dwellings (\$)	810
Average monthly shelter costs for owned dwellings (\$)	956
Total - Tenant households	130
% of tenant households in subsidized housing	0%*
% of tenant households spending 30% or more of its income on shelter costs	30.8%
% in core housing need	23.1%
Median monthly shelter costs for rented dwellings (\$)	850
Average monthly shelter costs for rented dwellings (\$)	820

Source: Housing Assessment Resource Tools (HART)

Suppression of household formation

Household Suppression by age of Primary Household Maintainer	2021 Potential Households	2021 Households	2021 Suppressed Households
15-24	21	30	0
25-34	105	90	15
35-44	130	120	10
45-54	139	160	0
55-64	225	210	15
65-74	175	175	0
75 and older	124	130	0
Total Suppressed Households			41

Source: Housing Assessment Resource Tools (HART)

Economic Conditions

Of the 1,905 residents aged 15 and over in Brook-Alvinston, about 63% participate in the labour force, with an employment rate of 57.2% and an unemployment rate of 9.2%. Most employed residents are employees (895), and permanent positions make up the bulk of employment (775), suggesting a generally stable job base. However, a notable number of workers are in temporary, casual, seasonal, or short term roles (235 combined) or are self-employed (290), which can mean uncertain or irregular incomes for some households.

When viewed alongside core housing need data, this employment context highlights that housing insecurity is not evenly distributed across the community. Overall, 9% of households are in core housing need, but this need is highly concentrated among specific groups, most notably single mother led households, where 57% are in core housing need, and women led households more broadly, with a rate of 15%. By contrast, most other priority populations show no measured core housing need, reflecting either very small populations or relative housing stability. Together, these figures suggest that while Brooke Alvinston has a largely employed population, income adequacy and housing affordability challenges remain for certain household types, particularly single mother and women led households.

Labour Force Data	Brooke-Alvinston
Total Population aged 15 years and over	1,905
In the labour force	1,200
Employed	1,090
Unemployed	110
Not in the labour force	710
Participation rate	63
Employment rate	57.2
Unemployment rate	9.2
No of Workers	1,180
Employee	895
Permanent position	775
Temporary position	120
Fixed term (1 year or more)	20
Casual, seasonal or short-term position (less than 1 year)	95
Self-employed	290

Source: Statistics Canada. (2026). 2021 Census of Canada

Priority Groups

Priority Population	Households in Core Housing Need	Rate of Core Housing Need
HH head age 18-29 (Youth-led)	0	0%
HH with gender diverse couple or includes a transgender or non-binary person	N/A	N/A
HH with person(s) dealing with mental health and addictions activity limitation	0	0%
HH with Veteran(s)	0	0%
Single-mother-led HH	20	57%
Women-led HH	40	15%
Indigenous HH	0	0%
Visible minority HH	0	0%
Black-led HH	0	0%
New migrant-led HH	0	0%
Refugee-claimant-led HH	0	0%
HH head under 25	0	0%
HH head over 65	0	0%
HH head over 85	0	0%
HH with person(s) physical activity limitation	0	0%
HH with person(s) dealing with cognitive, mental or addictions activity limitation	0	0%
HH with Transgender or Non-binary person(s)	0	0%
Community (all HHs)	70	9%

Source: Housing Assessment Resource Tools (HART)

Housing Profile

The housing stock in Brooke-Alvinston is overwhelmingly low density and ownership oriented, with limited housing diversity. Of the 920 occupied private dwellings, the vast majority are single detached houses (850), with very few semi-detached units, row houses, duplex apartments, or low-rise apartments, and no mid- or high-rise buildings. Housing size is similarly skewed toward larger units. Most dwellings have three bedrooms (395) or four or more bedrooms (255), while one-bedroom units are relatively scarce (55). This structure suggests a housing supply that is well suited to traditional family households but less responsive to the needs of smaller households, seniors, young adults, or lower income renters.

The age of the housing stock further highlights structural challenges. More than half of all occupied dwellings were built in 1960 or earlier (480), and nearly 80% were built before 1980, indicating an aging housing supply that may require significant reinvestment, accessibility upgrades, and energy retrofits. New construction has been very limited over the past three

decades, reinforcing supply constraints. These pressures are particularly acute in the rental market: between 2016 and 2021, no new affordable rental units for low and very low-income households were built, while 10 units were lost, resulting in a net decline. These trends point to a need for renewed housing development that diversifies unit types, expands affordable and non-market rental supply, and modernizes the existing housing stock to better meet changing demographic and affordability needs.

Total private dwellings

Private Dwellings	Brooke-Alvinston
Total private dwellings	983
Total - Occupied private dwellings	920
Single-detached house	850
Semi-detached house	5
Row house	15
Apartment or flat in a duplex	5
Apartment in a building that has fewer than five storeys	50
Apartment in a building that has five or more storeys	0
Other single-attached house	0
Movable dwelling	0

Source: Statistics Canada. (2026). 2021 Census of Canada

No of bedrooms

Occupied private dwellings by number of bedrooms	Brooke-Alvinston
Total	915
No bedrooms	0
1 bedroom	55
2 bedrooms	210
3 bedrooms	395
4 or more bedrooms	255

Source: Statistics Canada. (2026). 2021 Census of Canada

Date built

Occupied private dwellings by period of construction	Brooke-Alvinston
Total	915
1960 or before	480
1961 to 1980	270
1981 to 1990	90
1991 to 2000	15
2001 to 2005	15
2006 to 2010	20

2011 to 2015	10
2016 to 2021	15

Source: Statistics Canada. (2026). 2021 Census of Canada

Affordable units built/lost

Change in Affordable Rental Units	Number of Units
Affordable rental units for low and very low-income households built between 2016 and 2021	0
Affordable rental units for low and very low-income households lost between 2016 and 2021	10
Net change in affordable rental units for low and very-low income households between 2016 and 2021	-10

Source: Housing Assessment Resource Tools (HART)

Secondary Rental Units

No data

Rental vacancy rate

CMHC rental data is not available for Brooke-Alvinston due to the size of the community.

Average rents over last 5 years

CMHC rental data is not available for Brooke-Alvinston due to the size of the community.

Non-market housing

*Subsidized units**

Although no units were reported in the 2021 Census data, the County of Lambton does support subsidized units in Brooke-Alvinston.

Co-op housing

None

Other non-market (supportive, transitional)

None

*It is important to note that the data on subsidized housing is from the 2021 Census, which is self-reported and was conducted during the COVID-19 pandemic; temporary government supports in place at that time may have led to misreporting, and figures are also subject to rounding error.

Dawn-Euphemia

Summary

This report finds that Dawn-Euphemia is a small, predominantly rural and owner-oriented township with relatively low overall housing need compared to larger municipalities in Lambton County, but with emerging pressures tied to population growth, aging, and an extremely limited range of housing options. While the population remained stable between 2016 and 2021, population growth is projected for 2025 and beyond, increasing demand for housing in a community where the stock is dominated by older, large, single detached homes. Most households have stable or higher incomes, and overall affordability for owners remains strong; however, housing need is concentrated among renters, women led households, seniors, and households with physical activity limitations. Compared to other municipalities in the county, Dawn-Euphemia has very limited rental supply, no subsidized or non-market housing, and significant household suppression among older seniors, reflecting a lack of appropriate downsizing and accessible housing options. These findings point to the need for modest, targeted housing diversification, including smaller, accessible, and lower cost units, protection and replacement of affordable rentals, and senior oriented housing that supports aging in place while aligning with broader county wide housing objectives.

Community Profile

Dawn Euphemia has experienced very modest population change in the recent past, with total population remaining essentially flat between 2016 and 2021 (1,967 to 1,968). However, population estimates point to a growth of more than 12% projected by 2025, bringing the population to approximately 2,208.

The age structure of the township reflects both aging trends and a continuing presence of families and working age residents. The median age of 43.6 is higher than provincial averages, and residents aged 60 to 79 now represent the largest share of the population at 26%, indicating a strong aging in place dynamic. At the same time, children and youth aged 0–19 account for a substantial 25% of residents, and the core working age population (20–59) makes up 45%. This relatively balanced distribution suggests that Dawn Euphemia is not experiencing rapid depopulation or youth out migration, but instead is evolving gradually as long term residents age and households move through different life stages.

Immigration currently plays a limited role in population growth, with immigrants making up about 7% of the population living in private households. Most immigrant residents arrived prior to 2010, and only a small number settled in the township between 2016 and 2021. As a result, future population growth is likely to be driven more by internal migration and natural increase than by international immigration. This places greater importance on the community's ability to attract and retain younger households, families, and retirees through the availability of appropriate housing options and local amenities.

Taken together, these trends point to a need for a diversified and flexible housing strategy. The significant share of older residents suggests growing demand for accessible, lower maintenance housing that allows seniors to downsize while remaining in the community. At the

same time, the strong presence of children, youth, and working age adults underscores the importance of maintaining family appropriate housing and attainable options for first time buyers and renters. With population growth expected in the near term, ensuring a mix of housing types and sizes will be critical to supporting both aging residents and new or forming households, while reinforcing long term community stability and resilience.

Population

Municipality	2016	2021	2025 (Estimate)	Population Change (%) (2016-2021)	Population Change (%) (2021-2025)
Dawn-Euphemia, Township (TP)	1,967	1,968	2,208	0.1%	12.2%

Source: Statistics Canada. (2026). 2021 Census of Canada

Average & Median Age

Age	Dawn- Euphemia
Average age of the population	42.3
Median age of the population	43.6

Source: Statistics Canada. (2026). 2021 Census of Canada

Age Distribution

Age Range	Percentage of Population
0 to 4 years	6%
5 to 9 years	7%
10 to 14 years	7%
15 to 19 years	6%
20 to 24 years	5%
25 to 29 years	5%
30 to 34 years	6%
35 to 39 years	6%
40 to 44 years	5%
45 to 49 years	6%
50 to 54 years	6%
55 to 59 years	7%
60 to 64 years	9%
65 to 69 years	7%
70 to 74 years	6%
75 to 79 years	4%
80 to 84 years	2%
85 to 89 years	1%
90 to 94 years	0%
95 to 99 years	0%
100 years and over	0%

Source: Statistics Canada. (2026). 2021 Census of Canada

Age Range	Percentage of Population
0–19 years	25%
20–39 years	21%
40–59 years	24%
60–79 years	26%
80+ years	4%

Source: Statistics Canada. (2026). 2021 Census of Canada

Immigration

Immigrant Status and Period of Immigration for the Population in Private Households	
Total	1,970
Non-immigrants	1,830
Immigrants	130
Before 1980	55
1980 to 1990	10
1991 to 2000	10
2001 to 2010	30
2011 to 2021	20
2011 to 2015	0
2016 to 2021	15
Non-permanent residents	0

Source: Statistics Canada. (2026). 2021 Census of Canada

Household Profiles & Incomes

Household characteristics in Dawn-Euphemia reflect a predominantly owner-occupied, higher-income community, with affordability pressures concentrated among a smaller subset of households. Of the 765 total households in the township, the large majority are owner-occupied (635 households, or roughly 83%), while renters account for just 130 households (17%). Average household size is relatively high at 2.6 persons, consistent with the prevalence of family households and ground-oriented buildings. This tenure pattern reinforces the township's rural, low-density profile and helps explain the limited rental housing supply.

Income levels in Dawn-Euphemia are generally strong, with a significant concentration of households at the upper end of the income spectrum. More than one-third of all households (37.9%) report incomes of \$100,000 or more, and over 42% fall into the "high-income" category (120% or more of Area Median Household Income). By contrast, there are no households classified as very low income, and fewer than one in five households (18.7%) fall into the low-income category (21%–50% of AMHI). Moderate-income households account for 17.8%, while 21.5% fall within the median income range. While this distribution suggests overall economic resilience, it also masks vulnerability among specific household types, particularly those with fewer earners or less secure income sources.

One-parent families illustrate this disparity. Of the 60 one-parent households in the township, half are led by women and half by men, highlighting a balanced gender distribution but also pointing to a group that may face heightened housing and affordability challenges relative to two-parent households. In a community with limited rental supply and few smaller or lower-cost

housing options, one-parent families may have difficulty securing age-appropriate, affordable housing.

Overall, the data suggest that while Dawn-Euphemia does not experience widespread income-related housing stress, affordability challenges are unevenly distributed and closely tied to tenure and household composition. The dominance of ownership housing and the concentration of higher-income households can inadvertently limit housing choice for renters, lower-income households, and single-parent families.

Number of households & Average Size

Household Tenure	Dawn-Euphemia
Total Households	765
Owner	635
Renter	130
Avg Household Size	2.6

Source: Statistics Canada. (2026). 2021 Census of Canada

Household Incomes

Household Income	No of Households	% of Households
Under \$5,000	10	1.3%
\$5,000 to \$9,999	5	0.7%
\$10,000 to \$14,999	0	0%
\$15,000 to \$19,999	15	2%
\$20,000 to \$24,999	30	3.9%
\$25,000 to \$29,999	15	2%
\$30,000 to \$34,999	25	3.3%
\$35,000 to \$39,999	35	4.6%
\$40,000 to \$44,999	30	3.9%
\$45,000 to \$49,999	35	4.6%
\$50,000 to \$59,999	65	8.5%
\$60,000 to \$69,999	45	5.9%
\$70,000 to \$79,999	65	8.5%
\$80,000 to \$89,999	65	8.5%
\$90,000 to \$99,999	40	5.2%
\$100,000 and over	290	37.9%
\$100,000 to \$124,999	95	12.4%
\$125,000 to \$149,999	75	9.8%
\$150,000 to \$199,999	65	8.5%
\$200,000 and over	55	7.2%

Source: Statistics Canada. (2026). 2021 Census of Canada

Households by Income Category

Households by Income Category	Dawn-Euphemia
Area Median Household Income (AMHI)	\$75,500
Very Low Income (20% or under of AMHI)	0.00%
Low Income (21% to 50% of AMHI)	18.69%
Moderate Income (51% to 80% of AMHI)	17.76%
Median Income (81% to 120% of AMHI)	21.50%
High Income (121% and more of AMHI)	42.06%

Source: *Housing Assessment Resource Tools (HART)*

One-parent households

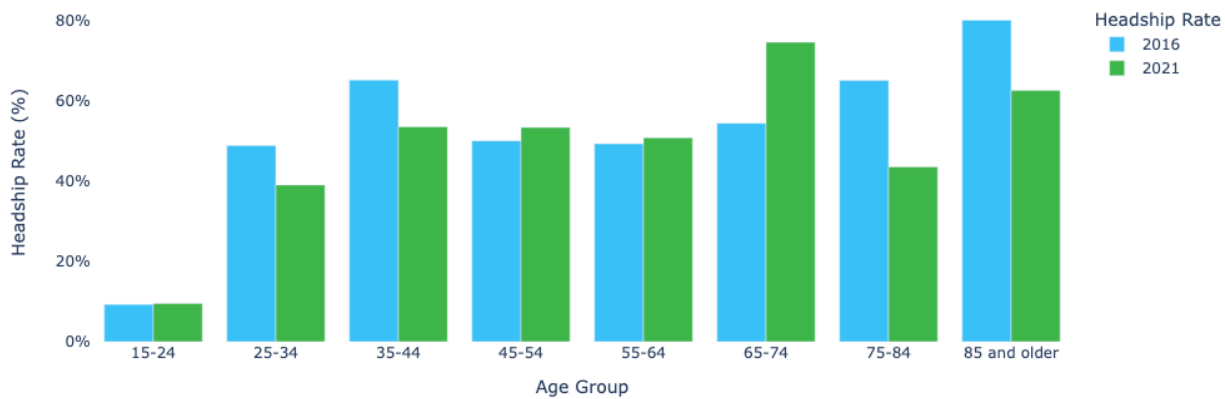
One Parent Families	Dawn-Euphemia
Total one-parent families	60
in which the parent is a woman+	30
in which the parent is a man+	30

Source: *Housing Assessment Resource Tools (HART)*

Headship Rates

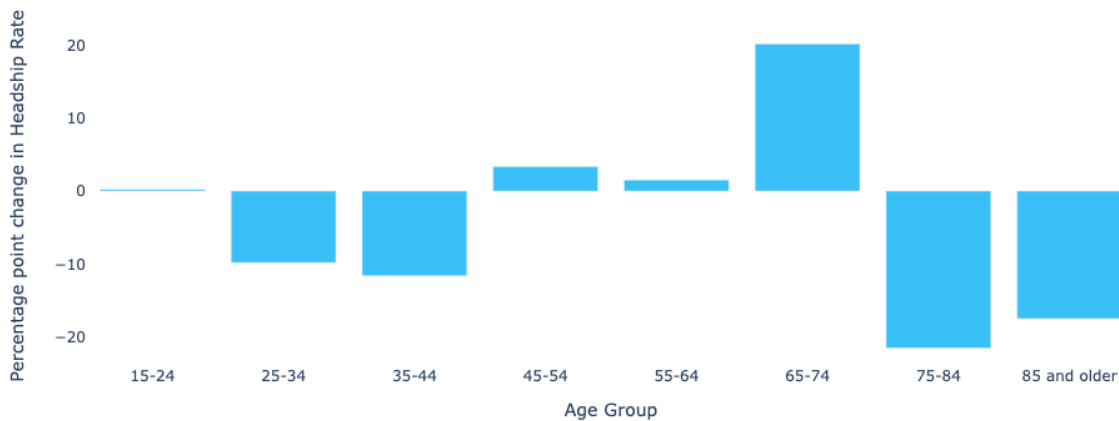
Headship rates were essentially unchanged for ages 15–24 but fell for the core household forming years of 25–34 and 35–44, which could be a signal of delayed household formation (staying with parents/roommates longer or moving away for attainable options). Rates increased slightly for 45–54 and 55–64, and jumped sharply for 65–74, indicating more younger seniors are maintaining their own households (aging in place or downsizing into independent units). By contrast, headship dropped steeply for 75–84 and declined for 85+, consistent with some older seniors shifting out of independent household headship and into family households, supportive/assisted settings, or institutions.

Headship rates by Age (2016 & 2021) Dawn-Euphemie TP (CSD, ON)



Source: *Housing Assessment Resource Tools (HART)*

Percentage Point Change in headship rates by age (2016 & 2021) Dawn-Euphemie TP (CSD, ON)



Source: *Housing Assessment Resource Tools (HART)*

Core Housing Need

A household is in core housing need if its housing does not meet one or more of the adequacy, suitability or affordability standards and it would have to spend 30% or more of its before-tax income to pay the median shelter costs (including utility and municipal costs) of alternative local market housing (i.e. they are in unsuitable, inadequate, or unaffordable housing and they could not afford another home in the community).

- 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.

Of 545 households, 50 are in core housing need. Owners (430 households) show comparatively lower stress (7.1% in core need and 8.1% spending 30%+ of income on shelter) despite just over half carrying a mortgage (55.8%). Renters (120 households) face much higher risk. One in five (20.8%) are in core housing need and 25% are rent burdened (spending 30%+ of income), with no subsidized units available locally. The lack of non-market options concentrates risk among lower income renters and single earner households.

The 2021 headship comparison indicates 76 suppressed households. Meaning households that would likely form if affordable or appropriate options were available. This suppression is concentrated among older seniors (75+) with 46 suppressed households, and among 55–64 year olds with 26 suppressed. Other age groups show little to no suppression, and 65–74 have no suppression because more households formed than expected. This is a sign of strong aging in place among younger seniors.

The data shows there is likely a need for more senior-appropriate housing – Barrier-free, single-level and supportive/assistive living as well as a need for non-market, subsidized units to reduce the number of renters in core housing need and spending more than 30% of their income on rent.

Core Housing Need	Dawn-Euphemia
Total - Owner and tenant households	545
Owner & Tenant Households In Core Need	50
Owner & Tenant Households Not In Core Need	495
Total - Owner households	430
% of owner households with a mortgage	55.8%
% of owner households spending 30% or more of its income on shelter costs	8.1%
% in core housing need	7.1%
Median monthly shelter costs for owned dwellings (\$)	920
Average monthly shelter costs for owned dwellings (\$)	1,088
Total - Tenant households	120
% of tenant households in subsidized housing	0%
% of tenant households spending 30% or more of its income on shelter costs	25%
% in core housing need	20.8%
Median monthly shelter costs for rented dwellings (\$)	710
Average monthly shelter costs for rented dwellings (\$)	680

Source: Housing Assessment Resource Tools (HART)

Suppression of household formation

Household Suppression by age of Primary Household Maintainer	2021 Potential Households	2021 Households	2021 Suppressed Households
15-24	13	20	0
25-34	81	80	1
35-44	100	115	0
45-54	123	120	3
55-64	191	165	26
65-74	157	190	0
75 and older	121	75	46
Total Suppressed Households			76

Source: Housing Assessment Resource Tools (HART)

Economic Conditions

Of the 1,570 residents aged 15+, 65.3% are in the labour force, with an employment rate of 60.2% and unemployment at 7.8%. Of roughly 1,005 workers, 715 are employees, most are permanent (640) but there is a notable temporary/seasonal contingent (75), and a large self employed group (300), pointing to a meaningful share of households with variable or less predictable income streams.

Community wide core housing need is 9% (50 households), but this is concentrated among women led households (25 households; 12%), households headed by someone 65+ (15; 9%), and households with a physical activity limitation (15; 8%). Many other priority groups register at or near zero.

The income instability that often comes with self-employed and seasonal work points to a need for attainable, low-cost rentals to buffer income volatility. Furthermore, the concentration of women-led households, older-adult and mobility limited households in core housing need points to the need for increased deeply affordable rental options, as well as accessible, single-level homes close to services and transportation.

Labour Force Data	Dawn-Euphemia
Total Population aged 15 years and over	1,570
In the labour force	1,025
Employed	945
Unemployed	80
Not in the labour force	550
Participation rate	65.3%
Employment rate	60.2%
Unemployment rate	7.8%
No of Workers	1,005
Employee	715
Permanent position	640
Temporary position	75
Fixed term (1 year or more)	20
Casual, seasonal or short-term position (less than 1 year)	55
Self-employed	300

Source: Statistics Canada. (2026). 2021 Census of Canada

Priority Groups

Priority Population	Households in Core Housing Need	Rate of Core Housing Need
HH head age 18-29 (Youth-led)	0	0%
HH with gender diverse couple or includes a transgender or non-binary person	N/A	N/A
HH with person(s) dealing with mental health and addictions activity limitation	0	0%
HH with Veteran(s)	0	0%
Single-mother-led HH	0	0%
Women-led HH	25	12%
Indigenous HH	0	0%
Visible minority HH	0	0%
Black-led HH	0	0%
New migrant-led HH	0	0%
Refugee-claimant-led HH	0	0%
HH head under 25	0	0%
HH head over 65	15	9%
HH head over 85	0	0%
HH with person(s) physical activity limitation	15	8%
HH with person(s) dealing with cognitive, mental or addictions activity limitation	0	0%
HH with Transgender or Non-binary person(s)	0	0%
Community (all HHs)	50	9%

Source: Housing Assessment Resource Tools (HART)

Housing Profile

Dawn Euphemia's housing stock is overwhelmingly made up of older, ground-oriented homes, with very little diversity in unit type or size. Of the 765 occupied private dwellings, 745 are single detached houses, and only a small number of alternative housing forms exist. There are just 10 row houses and 5 low rise apartments. This means the municipality has almost no multi-unit or small format housing, which limits options for seniors looking to downsize, young adults forming new households, and lower income residents seeking more affordable rentals. The bedroom mix reinforces this pattern: only 15 one-bedroom units exist in the community, while nearly 80% of homes have three or more bedrooms. This large-home dominated stock works well for established families but creates barriers for modest income workers, single person households, and aging residents who need accessible, smaller units.

The age of the housing stock further shapes the community's housing challenges. More than half of all dwellings (390) were built before 1960, and nearly four in five were built before 1980. Older homes often carry higher maintenance costs, require energy-efficiency upgrades, and lack accessibility features, which can be difficult for seniors or lower income households to manage. Compounding this, there has been limited new construction in recent decades, with only 15 units added between 2016 and 2021. The situation is particularly concerning for renters as no affordable rental units were built between 2016–2021, and 20 units were lost, meaning the community's limited rental stock has become even more constrained. These trends highlight an urgent need for Dawn Euphemia to diversify its housing options, add smaller and more affordable units, and protect existing low cost rentals in order to meet the needs of seniors, single earner households, and future residents.

Total private dwellings

Private Dwellings	Dawn-Euphemia
Total private dwellings	824
Total - Occupied private dwellings	765
Single-detached house	745
Semi-detached house	0
Row house	10
Apartment or flat in a duplex	0
Apartment in a building that has fewer than five storeys	5
Apartment in a building that has five or more storeys	0
Other single-attached house	5
Movable dwelling	5

Source: Statistics Canada. (2026). 2021 Census of Canada

No of bedrooms

Occupied private dwellings by number of bedrooms	Dawn-Euphemia
Total	765
No bedrooms	0
1 bedroom	15
2 bedrooms	160
3 bedrooms	370
4 or more bedrooms	215

Source: Statistics Canada. (2026). 2021 Census of Canada

Date built

Occupied private dwellings by period of construction	Dawn-Euphemia
Total	765
1960 or before	390
1961 to 1980	205
1981 to 1990	65
1991 to 2000	40
2001 to 2005	10
2006 to 2010	25
2011 to 2015	15
2016 to 2021	15

Source: Statistics Canada. (2026). 2021 Census of Canada

Affordable units built/lost

Change in Affordable Rental Units	Number of Units
Affordable rental units for low and very low-income households built between 2016 and 2021	0
Affordable rental units for low and very low-income households lost between 2016 and 2021	-20
Net change in affordable rental units for low and very-low income households between 2016 and 2021	20

Source: Housing Assessment Resource Tools (HART)

Secondary Rental Units

No data

Rental vacancy rate

CMHC rental data is not available for Dawn-Euphemia due to the size of the community.

Average rents over last 5 years

CMHC rental data is not available for Dawn-Euphemia due to the size of the community.

Non-market housing

Subsidized units

No subsidized units

Co-op housing

No co-op units

Other non-market (supportive, transitional)

NA

It is important to note that the data on subsidized housing is from the 2021 Census, which is self-reported and was conducted during the COVID-19 pandemic; temporary government supports in place at that time may have led to misreporting, and figures are also subject to rounding error.

Enniskillen

Summary

The data shows that Enniskillen is a predominantly rural, owner-oriented community with relatively low overall housing need compared to larger municipalities in Lambton County, but with emerging pressures related to aging, limited rental supply, and a lack of housing diversity. Population growth is projected to accelerate modestly, supported by a strong family presence and stable employment conditions, yet the housing stock remains heavily skewed toward older, large, single detached homes. While most households have high or moderate incomes and overall core housing need is low, the data shows renters, women led households, and older adults experience higher risk, and household formation among younger adults is being slowed by the lack of attainable starter homes and rental options. Compared to urban centres in the county, Enniskillen has fewer affordability challenges, but faces similar structural issues, including an aging housing stock, loss of affordable rental units, and limited options for downsizing and aging in place. These findings point to the need for modest growth focused on smaller, accessible homes, entry level ownership, and a limited expansion of rental and non-market housing to better align with changing demographic needs.

Community Profile

Enniskillen's population was fairly stable from 2016 to 2021, showing a 1% increase, but is projected to grow more quickly by 2025 to about 3,143. There is an aging community with a median age of 47.2, and 32% aged 60+. However, 23% of the population are aged 0 to 19, and 45% are working age (20 to 59), indicating there is a strong family presence in the community alongside the ageing in place of the older population. Immigration plays a small role in the community with 170 residents identifying as immigrants. However, the majority of these residents immigrated before 1980, and there have been minimal arrivals in recent decades.

With an older age profile and a rising over 80's group, Enniskillen will need more seniors-appropriate, accessible homes and supports for aging in place. At the same time, the presence of families and younger adults points to continued demand for attainable family-sized options and entry-level ownership or rental. A diversified pipeline of secondary suites, row and stacked townhomes, and some mid-rise rental apartment buildings would help match the community's mixed age structure and accommodate the projected population growth.

Population

Municipality	2016	2021	2025 (Estimate)	Population Change (%) (2016-2021)	Population Change (%) (2021-2025)
Enniskillen, Township (TP)	2,796	2,825	3,143	1%	11.3%

Source: Statistics Canada. (2026). 2021 Census of Canada

Average & Median Age

Age	Enniskillen
Average age of the population	44.5
Median age of the population	47.2

Source: Statistics Canada. (2026). 2021 Census of Canada

Age Distribution

Age Range	Percentage of Population
0 to 4 years	5%
5 to 9 years	6%
10 to 14 years	7%
15 to 19 years	6%
20 to 24 years	5%
25 to 29 years	5%
30 to 34 years	6%
35 to 39 years	5%
40 to 44 years	5%
45 to 49 years	6%
50 to 54 years	5%
55 to 59 years	8%
60 to 64 years	9%
65 to 69 years	6%
70 to 74 years	5%
75 to 79 years	5%
80 to 84 years	3%
85 to 89 years	2%
90 to 94 years	1%
95 to 99 years	1%
100 years and over	0%

Source: Statistics Canada. (2026). 2021 Census of Canada

Age Range	Percentage of Population
0–19 years	23%
20–39 years	21%
40–59 years	24%
60–79 years	25%
80+ years	7%

Source: Statistics Canada. (2026). 2021 Census of Canada

Immigration

Immigrant Status and Period of Immigration for the Population in Private Households	
Total	2,705
Non-immigrants	2,535
Immigrants	170
Before 1980	90
1980 to 1990	0
1991 to 2000	0
2001 to 2010	20
2011 to 2021	60
2011 to 2015	0
2016 to 2021	0
Non-permanent residents	0

Source: Statistics Canada. (2026). 2021 Census of Canada

Household Profiles & Incomes

Enniskillen is predominantly owner-occupied; 895 of 1,040 households own, while 145 rent. The average household size is 2.6. Incomes are relatively strong overall with 52% of households earning over \$100,000. At the same time, about 19% of households fall in the low-income category and 15% in the moderate-income category. This means that roughly one-third of households may face challenges finding attainable options, especially if rental supply is thin or consist of larger, higher-cost homes. There are 80 one-parent families, with 60 of them women-led. The one-parent family group can be more exposed to affordability pressures on a single income.

While many households can sustain ownership, the 14% renter share and the 34% of households at or below 80% of AMHI point to a need for more attainable rentals and entry-level ownership choices. Adding smaller, lower-maintenance homes would better serve single-earner and one-parent families, young adults forming households, and older residents looking to downsize.

Number of households & Average Size

Household Tenure	Enniskillen
Total Households	1,040
Owner	895
Renter	145
Avg Household Size	2.6

Source: Statistics Canada. (2026). 2021 Census of Canada

Household Incomes

Household Income	No of Households	% of Households
Under \$5,000	0	0%
\$5,000 to \$9,999	0	0%
\$10,000 to \$14,999	10	1%
\$15,000 to \$19,999	5	0.5%
\$20,000 to \$24,999	30	2.9%
\$25,000 to \$29,999	25	2.4%
\$30,000 to \$34,999	30	2.9%
\$35,000 to \$39,999	20	1.9%
\$40,000 to \$44,999	25	2.4%
\$45,000 to \$49,999	25	2.4%
\$50,000 to \$59,999	60	5.7%
\$60,000 to \$69,999	70	6.7%
\$70,000 to \$79,999	80	7.7%
\$80,000 to \$89,999	65	6.2%
\$90,000 to \$99,999	45	4.3%
\$100,000 and over	545	52.2%
\$100,000 to \$124,999	155	14.8%
\$125,000 to \$149,999	115	11%
\$150,000 to \$199,999	165	15.8%
\$200,000 and over	115	11%

Source: Statistics Canada. (2026). 2021 Census of Canada

Households by Income Category

Households by Income Category	Enniskillen
Area Median Household Income (AMHI)	\$93,000
Very Low Income (20% or under of AMHI)	0.00%
Low Income (21% to 50% of AMHI)	18.93%
Moderate Income (51% to 80% of AMHI)	15.38%
Median Income (81% to 120% of AMHI)	20.71%
High Income (121% and more of AMHI)	44.97%

Source: Housing Assessment Resource Tools (HART)

One-parent households

One Parent Families	Enniskillen
Total one-parent families	80
in which the parent is a woman+	60
in which the parent is a man+	25

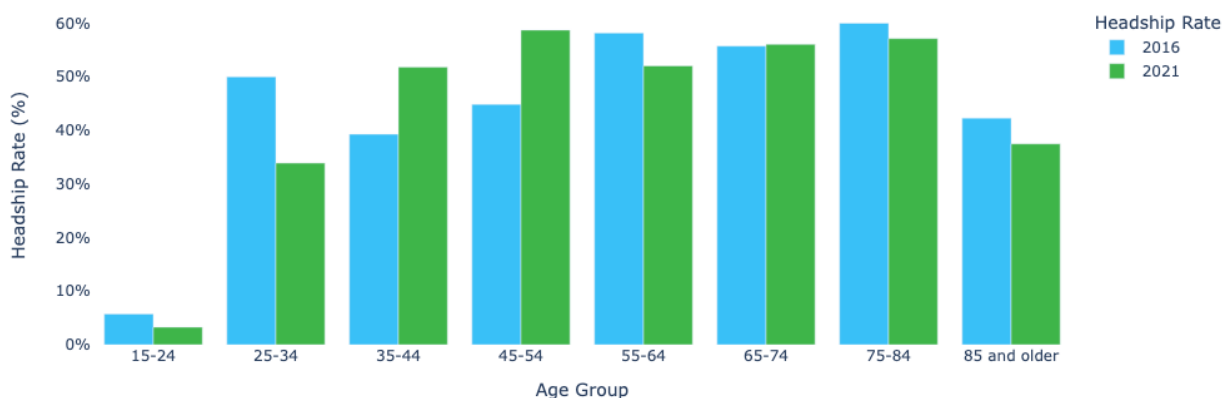
Source: Housing Assessment Resource Tools (HART)

Headship Rates

The headship data for Enniskillen shows a sharp drop in headship among 25 to 34-year-olds, a clear signal of delayed household formation, while headship rose notably in the mid-life bands. Younger adults 15 to 24 were roughly flat, and 55 to 64 dipped slightly. Among seniors, 65–74 was essentially unchanged, but rates fell for both 75 to 84 year olds and 85+, suggesting fewer older seniors are maintaining independent households.

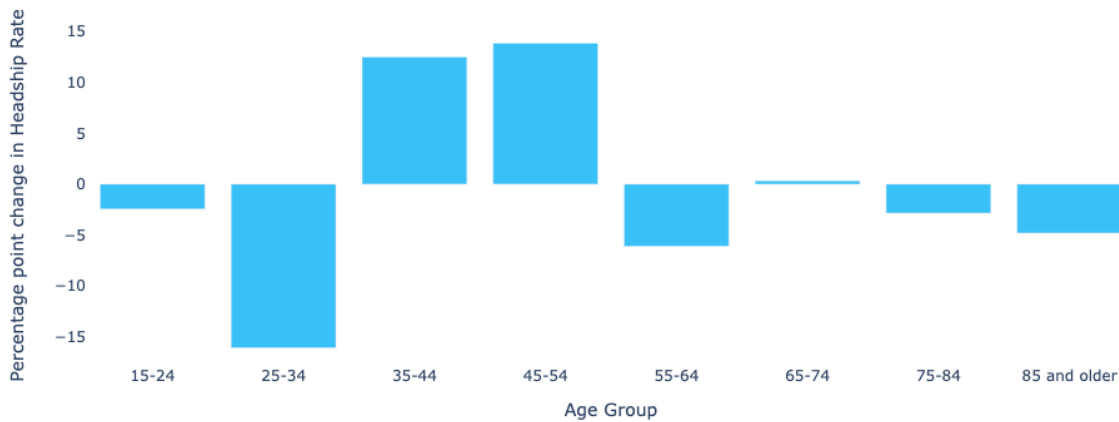
The decline in 25 to 34 headship points to constraints around attainable starter options such as entry-level ownership, duplexes or triplexes and row/stacked towns, as well as 1–3 bedroom rentals. The increases at 35 to 54 indicate many mid-life households are holding their homes, which can reduce turnover for younger families. Small declines at 55 to 64 and the drops at 75 and older highlight the need for accessible, low-maintenance homes to help older residents age in place safely and to free up larger dwellings through voluntary moves.

Headship rates by Age (2016 & 2021) Enniskillen TP (CSD, ON)



Source: Housing Assessment Resource Tools (HART)

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



Source: *Housing Assessment Resource Tools (HART)*

Core Housing Need

A household is in core housing need if its housing does not meet one or more of the adequacy, suitability or affordability standards and it would have to spend 30% or more of its before-tax income to pay the median shelter costs (including utility and municipal costs) of alternative local market housing (i.e. they are in unsuitable, inadequate, or unaffordable housing and they could not afford another home in the community).

- 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.

Of 855 households in Enniskillen, about 35 are in core housing need and renters are disproportionately affected. Of the 150 tenant households, 14.3% are in core need and 23.3% spend more than 30% of their income on shelter, even though median rent is fairly low at \$775 per month. Just over 23% of renters live in subsidized housing, underscoring how important those units are for stability. By comparison, of the 730 owner households, 2.1% are in core need and 7.5% are paying more than 30% of their income on shelter costs. The median monthly owner costs are \$970.

Looking at household suppression data, it indicates 44 households that likely would form if suitable options existed. Suppression is concentrated among younger adults 25 to 34 (and younger seniors ages 65 to 74). There is smaller pressure among the 15 to 24 and 45 to 54 age brackets. The data points to a need for entry-level ownership options for younger adults, as

well as accessible, low-maintenance, smaller units to allow seniors to downsize, freeing up larger homes in the community.

Core Housing Need	Enniskillen
Total - Owner and tenant households	855
Owner & Tenant Households In Core Need	35
Owner & Tenant Households Not In Core Need	820
Total - Owner households	730
% of owner households with a mortgage	51.4%
% of owner households spending 30% or more of its income on shelter costs	7.5%
% in core housing need	2.1%
Median monthly shelter costs for owned dwellings (\$)	970
Average monthly shelter costs for owned dwellings (\$)	1,200
Total - Tenant households	150
% of tenant households in subsidized housing	23.3%
% of tenant households spending 30% or more of its income on shelter costs	23.3%
% in core housing need	14.3%
Median monthly shelter costs for rented dwellings (\$)	775
Average monthly shelter costs for rented dwellings (\$)	820

Source: Housing Assessment Resource Tools (HART)

Suppression of household formation

Household Suppression by age of Primary Household Maintainer	2021 Potential Households	2021 Households	2021 Suppressed Households
15-24	13	10	3
25-34	115	100	15
35-44	137	145	0
45-54	190	185	5
55-64	242	255	0
65-74	206	185	21
75 and older	156	165	0
Total Suppressed Households			44

Source: Housing Assessment Resource Tools (HART)

Economic Conditions

Enniskillen has a moderately engaged labour market with relatively low unemployment. Of 2,260 residents aged 15+, 1,455 are in the labour force, 1,380 are employed, and 75 are unemployed (an unemployment rate of 5.2%). Among 1,445 workers, about 1,125 are employees. Most of these employees are in permanent positions (925), while 200 hold temporary roles (including 110 casual/seasonal), and 325 are self-employed. This mix means there is a sizeable minority in temporary/seasonal jobs or self-employed who may experience variable monthly income.

Community-wide core housing need is 4%, but the risk concentrates in women-led households (5%) and households headed by someone 65+ (5%). Many other priority categories register 0% in the data, which likely reflects small sample sizes rather than the absence of need. Taken together, the labour profile and need pattern suggest a need to focus on predictable-cost, modest 1–2 bedroom rentals, along with accessible, low-maintenance homes for older adults. Targeted supports for women-led households such as rent supplements or access to below-market units would further improve stability.

Labour Force Data	Enniskillen
Total Population aged 15 years and over	2,260
In the labour force	1,455
Employed	1,380
Unemployed	75
Not in the labour force	805
Participation rate	64.4%
Employment rate	61.1%
Unemployment rate	5.2%
No of Workers	1,445
Employee	1,125
Permanent position	925
Temporary position	200
Fixed term (1 year or more)	90
Casual, seasonal or short-term position (less than 1 year)	110
Self-employed	325

Source: Statistics Canada. (2026). 2021 Census of Canada

Priority Groups

Priority Population	Households in Core Housing Need	Rate of Core Housing Need
HH head age 18-29 (Youth-led)	0	0%
HH with gender diverse couple or includes a transgender or non-binary person	N/A	N/A
HH with person(s) dealing with mental health and addictions activity limitation	0	0%
HH with Veteran(s)	0	0%
Single-mother-led HH	0	0%
Women-led HH	15	5%
Indigenous HH	0	0%
Visible minority HH	0	0%
Black-led HH	0	0%
New migrant-led HH	0	0%
Refugee-claimant-led HH	0	0%
HH head under 25	0	0%
HH head over 65	15	5%
HH head over 85	0	0%
HH with person(s) physical activity limitation	0	0%
HH with person(s) dealing with cognitive, mental or addictions activity limitation	0	0%
HH with Transgender or Non-binary person(s)	0	0%
Community (all HHs)	35	4%

Source: Housing Assessment Resource Tools (HART)

Housing Profile

Enniskillen's housing stock is overwhelmingly ground-oriented and older. Of 1,040 occupied private dwellings, 985 are single-detached homes with only a small number of apartments (50 units across duplex/flats and low-rise apartment buildings). The bedroom mix is also skewed to larger homes. There are 470 three-bed and 315 four-plus-bed dwellings, with relatively few small units (90 one-bed and 165 two-bed). More than 64% of homes were built before 1980, and only 95 units have been added since 2001, pointing to an aging stock that will increasingly need repairs, energy retrofits, and accessibility upgrades. There are also about 47 dwellings unoccupied, which may reflect vacancies or seasonal/other non-occupied units.

The rental sector is small but important. There were a total of 145 rental homes in 2021, of which 110 are private market and 35 are subsidized (24% of rentals). Between 2016 and 2021, the community lost 5 affordable rental units for low/very-low-income households, with no new affordable units built. Together, these patterns point to a need to diversify the stock, especially 1–2 bedroom, accessible homes and to preserve older, lower-rent units. Modest growth in purpose-built rental units would improve options for seniors, singles, and single-earner households while supporting the municipality's projected population growth.

Total private dwellings

Private Dwellings	Enniskillen
Total private dwellings	1,087
Total - Occupied private dwellings	1,040
Single-detached house	985
Semi-detached house	0
Row house	0
Apartment or flat in a duplex	5
Apartment in a building that has fewer than five storeys	45
Apartment in a building that has five or more storeys	0
Other single-attached house	0
Movable dwelling	0

Source: Statistics Canada. (2026). 2021 Census of Canada

No of bedrooms

Occupied private dwellings by number of bedrooms	Enniskillen
Total	1,040
No bedrooms	0
1 bedroom	90
2 bedrooms	165
3 bedrooms	470
4 or more bedrooms	315

Source: Statistics Canada. (2026). 2021 Census of Canada

Date built

Occupied private dwellings by period of construction	Enniskillen
Total	1,040
1960 or before	340
1961 to 1980	330
1981 to 1990	115
1991 to 2000	155
2001 to 2005	25
2006 to 2010	20
2011 to 2015	25
2016 to 2021	25

Source: Statistics Canada. (2026). 2021 Census of Canada

Affordable units built/lost

Change in Affordable Rental Units	Number of Units
Affordable rental units for low and very low-income households built between 2016 and 2021	0
Affordable rental units for low and very low-income households lost between 2016 and 2021	5
Net change in affordable rental units for low and very-low income households between 2016 and 2021	-5

Source: Housing Assessment Resource Tools (HART)

Secondary Rental Units

No data

Rental vacancy rate

CMHC rental data is not available for Enniskillen due to the size of the community.

Average rents over last 5 years

CMHC rental data is not available for Enniskillen due to the size of the community.

Non-market housing

Subsidized units

Rental Units	2021
Number of private rental market housing units	110
Number of rental housing units that are subsidized	35
Total rental units	145

Source: Housing Assessment Resource Tools (HART)

Co-op housing

None

Other non-market (supportive, transitional)

None

It is important to note that the data on subsidized housing is from the 2021 Census, which is self-reported and was conducted during the COVID-19 pandemic; temporary government supports in place at that time may have led to misreporting, and figures are also subject to rounding error.

Lambton Shores

Summary

This report finds that Lambton Shores is a rapidly growing, coastal municipality with some of the most pronounced housing pressures in Lambton County, driven by strong population growth, an aging demographic, a large seasonal housing component, and a highly constrained year round rental market. While overall incomes are mixed and a majority of households are homeowners, more than one third of households earn below 80% of the area median income, and housing need is heavily concentrated among renters, single parent and women led households, Indigenous households, youth, and seniors.

Compared to other municipalities in the county, Lambton Shores has one of the oldest populations, the highest number of suppressed households, and a rental market dominated by secondary units, leading to volatility, rising rents, and limited housing stability. The loss of affordable rental units, extremely low vacancy rates in recent years, and high rates of renter core housing need indicate a critical gap in purpose built, affordable rental housing. These findings point to the need for Lambton Shores to play a central role in the County of Lambton's housing strategy by expanding year round purpose built rental supply, protecting and replacing affordable units, increasing accessible and age friendly housing, and enabling gentle density and mid-rise development near services to support both aging residents and younger households looking for stable housing.

Community Profile

Lambton Shores' population has grown steadily, increasing from 10,631 in 2016 to 11,876 in 2021, with a further rise of approximately 9% projected by 2025. At the same time, the municipality has a notably older population, with a median age of 56.8 and nearly 44% of residents aged 60 or older. This age profile points to rising demand for smaller, accessible, and low maintenance housing options, such as apartments, townhomes, bungalows, and age friendly or supportive housing that allows residents to age in place. Younger age groups represent a smaller share of the population, which may moderate demand for large, family-oriented homes compared to housing designed for smaller households.

Immigration plays a relatively modest role in population growth in Lambton Shores, with immigrants accounting for about 9% of residents, most of whom arrived before 1980. More recent immigration levels have been low, suggesting limited short-term pressure on rental housing from newcomers, but also less support for workforce renewal. Together, continued population growth combined with an aging demographic suggests a need for a diverse housing mix, with particular emphasis on affordable rental units, accessible housing, and age friendly development, while still maintaining some flexibility to accommodate younger households and future population changes.

Population

Municipality	2016	2021	Population Change (%) (2016-2021)	Population Change (%) (2021-2025)
Lambton Shores, Municipality (MU)	10,631	11,876	11.7%	9%

Source: Statistics Canada. (2026). 2021 Census of Canada

Average & Median Age

Age	Lambton Shores, Municipality (MU)
Average age of the population	49.9
Median age of the population	56.8

Source: Statistics Canada. (2026). 2021 Census of Canada

Age Distribution

Age Range	Lambton Shores, Municipality (MU)
0–19 years	16%
20–39 years	16%
40–59 years	24%
60–79 years	37%
80+ years	7%

Source: Statistics Canada. (2026). 2021 Census of Canada

Immigration

Immigrant Status and Period of Immigration for the Population in Private Households	Lambton Shores, Municipality (MU)
Total	11,545
Non-immigrants	10,460
Immigrants	1,060
Before 1980	715
1980 to 1990	95
1991 to 2000	110
2001 to 2010	60
2011 to 2021	80
2011 to 2015	25
2016 to 2021	55
Non-permanent residents	25

Source: Statistics Canada. (2026). 2021 Census of Canada

Household Profiles & Incomes

Lambton Shores' housing market is predominantly owner occupied (4,295 of 5,300 households), with renters representing about 19% (1,005 households) and an average household size of 2.2. Incomes are broadly distributed but cluster in the middle and upper ranges: 27.4% of households earn under \$50,000, 36.3% earn \$50,000–\$99,999, and 36.5% earn \$100,000 or more. With an Area Median Household Income (AMHI) of \$80,000, roughly 38.6% of households are below 80% of AMHI (about 2,050 households), indicating sustained demand for below market and modestly priced rentals.

These tenure and income patterns point to the need to expand the rental supply, especially 1-to-2-bedroom apartments priced for low and very low-income households, alongside some affordable 2-to-3-bedroom units to support the 390 single parent families (most led by women). At the same time, the sizable higher income segment and small household size suggest ongoing demand for smaller, maintenance friendly ownership options, such as bungalows, townhomes, and condos, that suit downsizers. An emphasis on gentle density and mid-rise infill near services could relieve housing pressures without significantly altering community character.

Number of households & Average Size

Household Tenure	Lambton Shores, Municipality (MU)
Total Households	5,300
Owner	4,295
Renter	1,005
Avg Household Size	2.2

Source: Statistics Canada. (2026). 2021 Census of Canada

Household Incomes

Household Income	No of Households	% of Households
Under \$5,000	30	0.6%
\$5,000 to \$9,999	25	0.5%
\$10,000 to \$14,999	60	1.1%
\$15,000 to \$19,999	110	2.1%
\$20,000 to \$24,999	205	3.9%
\$25,000 to \$29,999	205	3.9%
\$30,000 to \$34,999	180	3.4%
\$35,000 to \$39,999	220	4.2%
\$40,000 to \$44,999	205	3.9%
\$45,000 to \$49,999	200	3.8%
\$50,000 to \$59,999	385	7.3%
\$60,000 to \$69,999	420	7.9%
\$70,000 to \$79,999	400	7.5%
\$80,000 to \$89,999	370	7%
\$90,000 to \$99,999	350	6.6%
\$100,000 and over	1935	36.5%
\$100,000 to \$124,999	620	11.7%
\$125,000 to \$149,999	460	8.7%
\$150,000 to \$199,999	480	9.1%
\$200,000 and over	375	7.1%

Source: Statistics Canada. (2026). 2021 Census of Canada

Households by Income Category

Households by Income Category	Lambton Shores, Municipality (MU)
Area Median Household Income (AMHI)	\$80,000
Very Low Income (20% or under of AMHI)	2.16%
Low Income (21% to 50% of AMHI)	16.70%
Moderate Income (51% to 80% of AMHI)	19.74%
Median Income (81% to 120% of AMHI)	22.00%
High Income (121% and more of AMHI)	39.39%

Source: Housing Assessment Resource Tools (HART)

One-parent households

One Parent Families	Lambton Shores, Municipality (MU)
Total one-parent families	390
in which the parent is a woman+	285
in which the parent is a man+	105

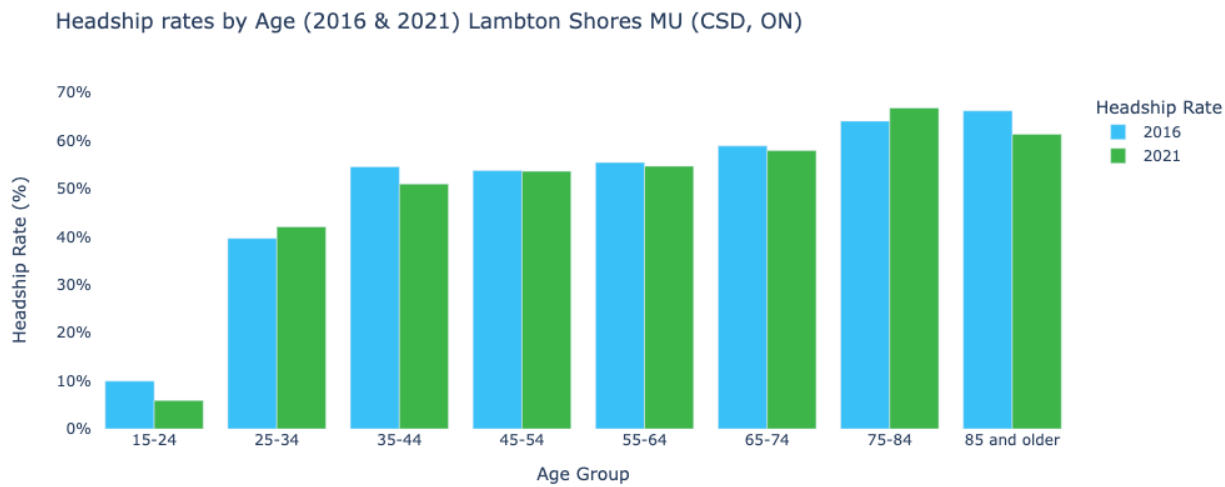
Source: Housing Assessment Resource Tools (HART)

Headship Rates

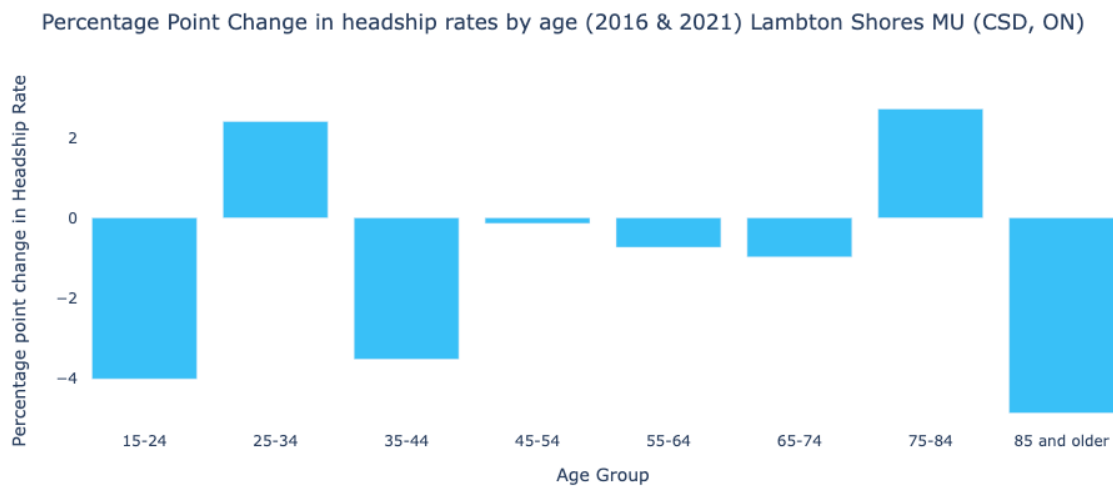
Household headship rates in Lambton Shores increase sharply with age and reflect both an aging population and changing housing needs. In 2021, headship rates remain lowest among younger adults, particularly those aged 15–24, where rates declined since 2016, indicating continued reliance on parental homes or shared living arrangements. Headship among the 25–34 age group increased modestly, suggesting some improved household formation, but rates for adults under 45 remain well below those of older cohorts. This pattern implies continued suppressed demand for entry-level ownership and a stronger need for affordable rental housing and smaller units to support younger households transitioning into independent living.

In contrast, headship rates are highest among older residents, exceeding 60% for those aged 75–84 and remaining elevated for those 85 and older, despite a slight decline for the oldest age group between 2016 and 2021. These high rates reflect strong housing stability among seniors, many of whom remain in private dwellings rather than congregate settings. However, declining headship among the oldest cohort may signal emerging needs for downsizing, assisted living, or supportive housing as mobility and care needs increase. Overall, the headship trends reinforce the need for a diversified housing supply in Lambton Shores: more

affordable and flexible options for younger households, alongside accessible, age-friendly, and supportive housing to meet the needs of an aging population and support aging in place.



Source: *Housing Assessment Resource Tools (HART)*



Source: *Housing Assessment Resource Tools (HART)*

Core Housing Need

A household is in core housing need if its housing does not meet one or more of the adequacy, suitability or affordability standards and it would have to spend 30% or more of its before-tax income to pay the median shelter costs (including utility and municipal costs) of alternative local market housing (i.e. they are in unsuitable, inadequate, or unaffordable housing and they could not afford another home in the community).

- 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.

Lambton Shores has 5,090 households, with 320 (6.3%) in core housing need. Need is concentrated among renters: 18% of tenant households are in core need versus 3.4% of owners. About 30.8% of tenants spend 30% or more of their income on shelter, compared with 10.1% of owners. Nearly one fifth of renters live in subsidized housing. Median monthly shelter costs are \$880 for renters and \$795 for owners, the lower owner median reflects that only 44.8% of owners carry a mortgage, which is consistent with an older, mortgage free ownership base. This points to the greatest affordability pressures in the rental market, with ongoing need for below market and rent-geared to income units.

Household formation also appears constrained. In 2021, there were an estimated 294 “suppressed” households, which was most prominent in ages 65–74, 25–34 and 55–64, suggesting both entry level and senior oriented housing gaps. Together, the data indicates a need to expand modestly priced 1 to 2-bedroom rentals and some affordable 2 to 3 bedroom units for families, alongside accessible, age friendly options, such as bungalows and supportive/assisted living units to enable downsizing and aging in place. Gentle density and mid-rise infill near services would help address suppressed demand while improving affordability and choice across tenure types.

Core Housing Need	Lambton Shores, Municipality (MU)
Total - Owner and tenant households	5,090
Owner & Tenant Households In Core Need	320
Owner & Tenant Households Not In Core Need	4,770
Total - Owner households	4,165
% of owner households with a mortgage	44.8%
% of owner households spending 30% or more of its income on shelter costs	10.1%
% in core housing need	3.4%
Median monthly shelter costs for owned dwellings (\$)	795
Average monthly shelter costs for owned dwellings (\$)	1,082
Total - Tenant households	1,000
% of tenant households in subsidized housing	19.5%
% of tenant households spending 30% or more of its income on shelter costs	30.8%
% in core housing need	18%
Median monthly shelter costs for rented dwellings (\$)	880
Average monthly shelter costs for rented dwellings (\$)	896

Source: Housing Assessment Resource Tools (HART)

Suppression of household formation

Household Suppression by age of Primary Household Maintainer	2021 Potential Households	2021 Households	2021 Suppressed Households
15-24	52	55	0
25-34	482	425	57
35-44	550	505	45
45-54	597	665	0
55-64	1,358	1,305	53
65-74	1,470	1,370	100
75 and older	1,014	975	39
Total Suppressed Households			294

Source: Housing Assessment Resource Tools (HART)

Economic Conditions

Lambton Shores' labour force is relatively small and skews older, with a 52.1% participation rate, a 47.1% employment rate, and a 9.6% unemployment rate among residents who are over 15 years old. Of roughly 5,195 workers, about 4,095 are employees (most in permanent roles, with a notable share in temporary, casual, or seasonal positions) and 1,100 are self-employed. This mix (higher unemployment, significant seasonal/temporary work, and a large self-employed segment) points to income volatility for many households and sustained demand for affordable, flexible rental options, short-term or off-season leases. Ensuring a pipeline of modestly priced 1 to 2 bedroom rentals and stable, predictable rents will be important to support household formation and reduce risk of core housing need.

Core housing need is concentrated among specific priority populations despite an overall community rate of 6%. Single-mother-led households show the highest incidence (25%), followed by Indigenous households (23%). Elevated rates are also observed for women-led households (9%), youth-led households (8%), households with mental-health/addictions-related limitations (8%), and households headed by someone 85+ (9%). These patterns point to the need for family-sized affordable rentals near services (for single-parent households), Indigenous-led housing solutions and partnerships, deeply affordable and geared-to-income units with on-site or mobile supports for mental health and addictions, and accessible, age-friendly housing for older householders. Together, a strategy that expands purpose-built rental with rent supplements and supportive services for priority groups, and enables gentle density will best align new supply with Lambton Shores' labour market realities and the profile of households most at risk.

Labour Force Data	Lambton Shores, Municipality (MU)
Total Population aged 15 years and over	10,090
In the labour force	5,255
Employed	4,755
Unemployed	505
Not in the labour force	4,835
Participation rate	52.1%
Employment rate	47.1%
Unemployment rate	9.6%
No of Workers	51,95
Employee	4,095
Permanent position	3,405
Temporary position	690
Fixed term (1 year or more)	205
Casual, seasonal or short-term position (less than 1 year)	490
Self-employed	1,100

Source: Statistics Canada. (2026). 2021 Census of Canada

Priority Groups

Priority Population	Households in Core Housing Need	Rate of Core Housing Need
HH head age 18-29 (Youth-led)	20	8%
HH with gender diverse couple or includes a transgender or non-binary person	n/a	-
HH with person(s) dealing with mental health and addictions activity limitation	35	8%
HH with Veteran(s)	0	0%
Single-mother-led HH	65	25%
Women-led HH	180	9%
Indigenous HH	45	23%
Visible minority HH	0	0%
Black-led HH	0	-
New migrant-led HH	0	-
Refugee-claimant-led HH	0	-
HH head under 25	0	0%
HH head over 65	80	4%
HH head over 85	20	9%
HH with person(s) physical activity limitation	105	6%
HH with person(s) dealing with cognitive, mental or addictions activity limitation	60	8%
HH with Transgender or Non-binary person(s)	0	0%
Community (all HHs)	325	6%

Source: Housing Assessment Resource Tools (HART)

Housing Profile

Lambton Shores' housing stock is dominated by single-detached homes, with a very limited number of apartments and small shares of rows, semis, and duplexes. Only 73.6% of total private dwellings are occupied (5,305 of 7,211), indicating a large share of seasonal or otherwise unoccupied units, which constrains year-round availability. The bedroom mix skews large with a large number of 3-bedroom and 4+ bedroom homes, while 1-bedroom units account for just 7%. This limits options for singles, seniors, and smaller households. The stock is also older, with 57% built in 1980 or earlier, implying rising needs for energy retrofits, accessibility upgrades, and potential replacement over time.

Rental supply is thin and relies overwhelmingly on secondary rentals: of roughly 980 rental units, only 140 are purpose-built, while 840 are secondary. This is a pattern associated with greater turnover and rent volatility. These conditions point to the need for more purpose-built, moderately priced 1 to 2 bedroom rentals, along with accessible, smaller ownership options. Expanding gentle density and mid-rise infill near services would diversify the housing mix,

better match household sizes, and ease pressure in the rental market while supporting aging in place.

Lambton Shores’ rental market has been tight and volatile. The vacancy rate fell from 4.6% in 2022 to 3.3% in 2023, and reached an extremely low 0.7% in 2024, before rebounding to 4.7% in 2025. At the same time, average rents rose sharply from under \$1,000 in 2021 to over \$1,400 in 2023, eased slightly in 2024, but rebounded in 2025. Given the municipality’s small base of purpose built rentals, these swings likely reflect limited stock and turnover effects, but the 2024 trough underscores how little choice renters have when availability tightens.

These conditions point to persistent affordability pressure. Recent average rents in the \$1,300–\$1,400 range leave little buffer for low-income families once utilities and fees are included, and are well beyond reach for very low income renters. Combined with earlier findings of higher renter core housing need, this suggests a need to expand purpose built rental supply, especially 1-to-2-bedroom units at below market price points, paired with rent supplements and preservation of existing affordable units to stabilize vacancy and ease rent growth.

Total private dwellings

Private Dwellings	Lambton Shores, Municipality (MU)
Total private dwellings	7,211
Total - Occupied private dwellings	5,305
Single-detached house	4,440
Semi-detached house	65
Row house	170
Apartment or flat in a duplex	45
Apartment in a building that has fewer than five storeys	455
Apartment in a building that has five or more storeys	10
Other single-attached house	45
Movable dwelling	65

Source: Statistics Canada. (2026). 2021 Census of Canada

No of bedrooms

Occupied private dwellings by number of bedrooms	Lambton Shores, Municipality (MU)
Total	5300
No bedrooms	10
1 bedroom	380
2 bedrooms	1320
3 bedrooms	2175
4 or more bedrooms	1420

Source: Statistics Canada. (2026). 2021 Census of Canada

Date built

Occupied private dwellings by period of construction	Lambton Shores, Municipality (MU)
Total	5,300
1960 or before	1,560
1961 to 1980	1,455
1981 to 1990	690
1991 to 2000	530
2001 to 2005	310
2006 to 2010	220
2011 to 2015	245
2016 to 2021	295

Source: Statistics Canada. (2026). 2021 Census of Canada

Affordable units built/lost

Change in Affordable Rental Units	Number of Units
Affordable rental units for low and very low-income households built between 2016 and 2021	20
Affordable rental units for low and very low-income households lost between 2016 and 2021	-95
Net change in affordable rental units for low and very-low income households between 2016 and 2021	115

Source: Housing Assessment Resource Tools (HART)

Secondary Rental Units

	2021
Number of primary rental units	140
Number of secondary rental units	840

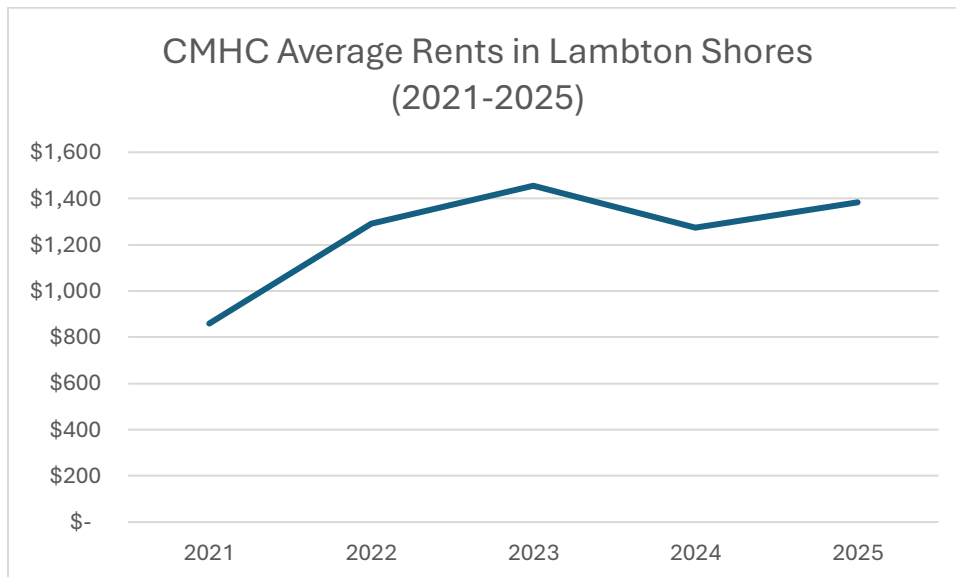
Source: Housing Assessment Resource Tools (HART)

Rental vacancy rate

Year	Vacancy Rate
2022	4.60%
2023	3.30%
2024	0.70%
2025	4.70%

Source: CMHC Housing Market Information Portal 2025

Average rents over last 5 years



Source: CMHC Housing Market Information Portal 2025

Non-market housing

Subsidized units

Rental Units	2021
Number of private rental market housing units	790
Number of rental housing units that are subsidized	190
Total rental units	980

Source: Housing Assessment Resource Tools (HART)

Co-op housing

None

Other non-market (supportive, transitional)

None

It is important to note that the data on subsidized housing is from the 2021 Census, which is self-reported and was conducted during the COVID-19 pandemic; temporary government supports in place at that time may have led to misreporting, and figures are also subject to rounding error.

Oil Springs

Summary

The report finds that Oil Springs is a very small, predominantly owner-occupied village with low measured housing need but significant structural constraints that limit housing choice and future resilience. While population was stable between 2016 and 2021, population growth is expected in the coming years which will place new pressure on a housing stock that is almost entirely composed of older, single detached homes. Overall incomes are relatively strong, and no households are recorded as being in core housing need; however, the extremely limited rental supply, absence of subsidized or non-market housing, and small sample size likely mask “hidden” housing need among lower income households, young adults, and seniors. Compared to other municipalities in Lambton County, Oil Springs has one of the least diverse housing stocks and the fewest options for renters, downsizers, and first-time buyers. Household suppression is evident among young adults, mid-life households, and older seniors, reflecting a lack of attainable starter homes, modest rental units, and accessible housing. These findings point to the need for small lot homes, secondary suites, gentle density, and accessible units to support projected growth, aging in place, and long-term community sustainability while preserving the village’s character.

Community Profile

Oil Springs’ population was essentially flat from 2016 to 2021 but is projected to grow quickly by 2025 to about 752 (+16%), signaling a near term upswing after a period of stability. The community’s median age is 40.8, and the age profile is relatively balanced but skews toward the young end of the scale: 29% are 20–39 and 21% are 0–19, alongside 24% aged 40–59 and 24% aged 60–79 (only 2% are 80+). Immigration plays a small role with 40 residents who are immigrants, with limited recent arrivals, meaning growth is likely to come primarily from local household formation and regional in migration rather than international immigration.

With nearly a third of residents in the 20–39 bracket and a sizable 0–19 cohort, demand will lean toward attainable starter ownership and family sized rentals (2–3 bedrooms). At the same time, the 60–79 group (one quarter of the population) points to growing need for single level, accessible homes and low maintenance options that support aging in place. Planning for the projected growth should prioritize a more diverse mix of housing types (small lots, plexes/row/stacked townhomes, secondary suites) and a modest tranche of below market or rent supplemented units so younger workers and fixed income seniors can remain in the village as needs change.

Population

Municipality	2016	2021	2025 (Estimate)	Population Change (%) (2016- 2021)	Population Change (%) (2021- 2025)
Oil Springs	648	647	752	-0.2%	16.23%

Source: Statistics Canada. (2026). 2021 Census of Canada

Average & Median Age

Age	Oil Springs
Average age of the population	41.6
Median age of the population	40.8

Source: Statistics Canada. (2026). 2021 Census of Canada

Age Distribution

Age Range	Oil Springs, Village (VL)
0–19 years	21%
20–39 years	29%
40–59 years	24%
60–79 years	24%
80+ years	2%

Source: Statistics Canada. (2026). 2021 Census of Canada

Immigration

Immigrant status and period of immigration for the population in private households	Oil Springs, Village (VL)
Total	635
Non-immigrants	585
Immigrants	40
Before 1980	10
1980 to 1990	0
1991 to 2000	0
2001 to 2010	0
2011 to 2021	15
2011 to 2015	0
2016 to 2021	0
Non-permanent residents	0

Source: Statistics Canada. (2026). 2021 Census of Canada

Household Profiles & Incomes

Out of 270 households in Oil Springs, 250 (93%) own their home, with just 15 households renting, none of which are subsidized. This limited rental stock means that options for lower-income residents, young adults, newcomers, or single-parent households are minimal. Household incomes are relatively strong overall, with 43% of households earning \$100,000 or more, and another 24% in the moderate-income range. Despite these relatively high community income levels, nearly one in five households (19%) fall into the low-income category, signalling that some residents may struggle with rising costs despite relatively strong community-wide earnings.

There are 20 one-parent families, 15 of which led by women, highlighting a group that may face greater vulnerability in a market with almost no rental options. The data points to a need for a modest expansion of rental housing and smaller, more attainable units to support a broader range of household types. As the municipality is expected to grow in the near term, diversifying the housing stock will be essential to ensuring that Oil Springs remains accessible to young households, single-parent families, and residents who cannot or do not wish to enter ownership.

Number of households & Average Size

Household Tenure	Oil Springs
Total Households	270
Owner	250
Renter	15
Number of Rental Housing Units that are Subsidized	0
Avg Household Size	2.4

Source: Statistics Canada. (2026). 2021 Census of Canada

Household Incomes

Household Income	Oil Springs (No of Households)	Oil Springs (% of Households)
Under \$5,000	0	0%
\$5,000 to \$9,999	0	0%
\$10,000 to \$14,999	0	0%
\$15,000 to \$19,999	0	0%
\$20,000 to \$24,999	5	1.9%
\$25,000 to \$29,999	5	1.9%
\$30,000 to \$34,999	10	3.8%
\$35,000 to \$39,999	5	1.9%
\$40,000 to \$44,999	10	3.8%
\$45,000 to \$49,999	15	5.7%
\$50,000 to \$59,999	25	9.4%
\$60,000 to \$69,999	25	9.4%
\$70,000 to \$79,999	20	7.5%
\$80,000 to \$89,999	15	5.7%
\$90,000 to \$99,999	20	7.5%
\$100,000 and over	115	43.4%
\$100,000 to \$124,999	45	17%
\$125,000 to \$149,999	30	11.3%
\$150,000 to \$199,999	30	11.3%
\$200,000 and over	10	3.8%

Source: Statistics Canada. (2026). 2021 Census of Canada

Households by Income Category

Households by Income Category	Oil Springs
Area Median Household Income (AMHI)	\$ 92,000.00
Very Low Income (20% or under of AMHI)	0%
Low Income (21% to 50% of AMHI)	19%
Moderate Income (51% to 80% of AMHI)	24%
Median Income (81% to 120% of AMHI)	19%
High Income (121% and more of AMHI)	39%

Source: Housing Assessment Resource Tools (HART)

One-parent households

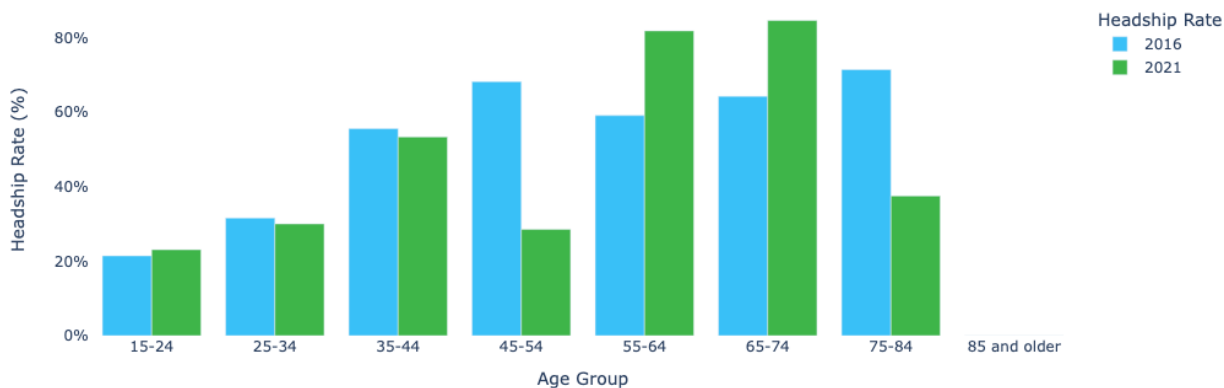
One Parent Families	Oil Springs
Total one-parent families	20
in which the parent is a woman+	15
in which the parent is a man+	5

Source: Housing Assessment Resource Tools (HART)

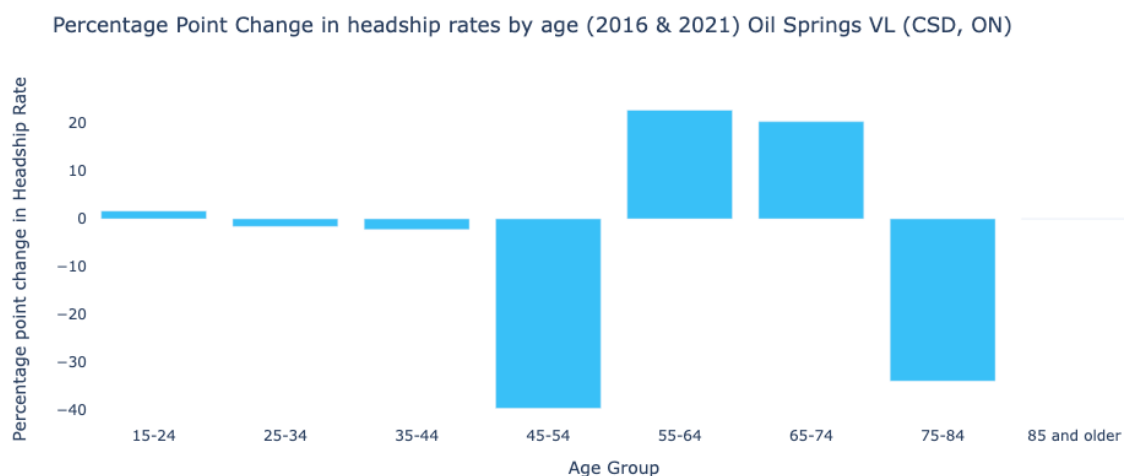
Headship Rates

The chart shows that headship rates in Oil Springs have shifted unevenly across age groups between 2016 and 2021. Younger adults (15–44) saw little to no change, suggesting stable household-formation patterns in these age ranges. In contrast, headship rates dropped sharply among ages 45–54, indicating fewer mid-life adults are maintaining their own households. Meanwhile, headship increased significantly for ages 55–64 and 65–74, pointing to strong aging-in-place and a growing number of older adults living independently. Finally, the large decline among 75–84 suggests more seniors in this age group are moving into family homes or assisted/supportive environments. The data indicates a rising independence among younger seniors, paired with increasing support needs for older seniors, and a possible shortage of appropriate housing for mid-life households.

Headship rates by Age (2016 & 2021) Oil Springs VL (CSD, ON)



Source: Housing Assessment Resource Tools (HART)



Source: *Housing Assessment Resource Tools (HART)*

Core Housing Need

A household is in core housing need if its housing does not meet one or more of the adequacy, suitability or affordability standards and it would have to spend 30% or more of its before-tax income to pay the median shelter costs (including utility and municipal costs) of alternative local market housing (i.e. they are in unsuitable, inadequate, or unaffordable housing and they could not afford another home in the community).

- 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.

Oil Springs reports no measured core housing need among its 265 households in 2021. Owners' shelter costs are relatively modest, and the tiny rental sector of just 15 households shows an average rent of \$700 with no subsidized units. Given the very small renter base and the size of the municipality, these "zero" rates likely inaccurate due to small sample sizes and rounding errors which may understate quiet need among lower-income or precariously housed residents.

Despite the zero core-need count, the suppression of household formation data analysis points to 68 suppressed households. Suppression is concentrated among young adults 25–34 (27 households), mid-life 45–54 (20), and seniors 75+ (21). Meanwhile, 55–64 and 65–74 show more households formed than expected which is consistent with strong aging-in-place. Together, this suggests Oil Springs' key gaps are entry-level ownership and modest-rent 1 to 3-bedroom rentals for younger and mid-life households, plus accessible homes for older seniors.

Core Housing Need	Oil Springs
Total - Owner and tenant households	265
Owner & Tenant Households In Core Need	0
Owner & Tenant Households Not In Core Need	255
Total - Owner households	255
% of owner households with a mortgage	52.9%
% of owner households spending 30% or more of its income on shelter costs	0%
% in core housing need	0%
Median monthly shelter costs for owned dwellings (\$)	720
Average monthly shelter costs for owned dwellings (\$)	850
Total - Tenant households	15
% of tenant households in subsidized housing	0%
% of tenant households spending 30% or more of its income on shelter costs	0%
% in core housing need	0%
Median monthly shelter costs for rented dwellings (\$)	
Average monthly shelter costs for rented dwellings (\$)	700

Source: Housing Assessment Resource Tools (HART)

Suppression of household formation

Household Suppression by age of Primary Household Maintainer	2021 Potential Households	2021 Households	2021 Suppressed Households
15-24	10	15	0
25-34	57	30	27
35-44	38	40	0
45-54	40	20	20
55-64	52	90	0
65-74	30	55	0
75 and older	36	15	21
Total Suppressed Households			68

Source: Housing Assessment Resource Tools (HART)

Economic Conditions

Oil Springs has a relatively active labour market for its size: 65.4% of residents aged 15+ participate in the labour force (340 people), with a 62.5% employment rate and a low unemployment rate of 4.4% (15 people). Among roughly 335 workers, most are employees (300), and the majority of those jobs are permanent (260). There is, however, a notable slice of temporary/seasonal work (12% of employees) and a similar number of self-employed workers (10%), indicating a subset of households with more variable earnings.

From a housing perspective, this mix points to generally stable incomes overall with a minority exposed to income volatility (seasonal and self-employed). That suggests some attainable, predictable-cost rentals (1–2 bedroom) are required, as well as modest ownership options to help younger workers and single-earner households budget costs through seasonal cycles.

Labour Force Data	Oil Springs, Village (VL)
Total Population aged 15 years and over	520
In the labour force	340
Employed	325
Unemployed	15
Not in the labour force	180
Participation rate	65.4%
Employment rate	62.5%
Unemployment rate	4.4%
No of Workers	335
Employee	300
Permanent position	260
Temporary position	35
Fixed term (1 year or more)	0
Casual, seasonal or short-term position (less than 1 year)	35
Self-employed	35

Source: Statistics Canada. (2026). 2021 Census of Canada

Housing Profile

Oil Springs’ housing stock consists almost entirely of single-detached homes. Of the 265 occupied dwellings, 260 are single-detached with only 15 apartments in total. There are no one-bedroom homes, while most units are 3-bedroom (130) or 2-bedroom (80), there are a total of 55 homes with 4+ bedrooms. More than three-quarters of homes were built before 1980 and there were no new occupied dwellings added since 2000, pointing to an aging stock with very little recent renewal. This profile suits established families but leaves few options for singles, couples, or seniors seeking smaller, accessible, or lower-cost homes.

Total private dwellings

Private Dwellings	Oil Springs
Total private dwellings	283
Total - Occupied private dwellings	265
Single-detached house	260
Semi-detached house	0
Row house	0
Apartment or flat in a duplex	5
Apartment in a building that has fewer than five storeys	10
Apartment in a building that has five or more storeys	0
Other single-attached house	0
Movable dwelling	0

Source: Statistics Canada. (2026). 2021 Census of Canada

No of bedrooms

Occupied private dwellings by number of bedrooms	No of Bedrooms
Total	270
No bedrooms	0
1 bedroom	0
2 bedrooms	80
3 bedrooms	130
4 or more bedrooms	55

Source: Statistics Canada. (2026). 2021 Census of Canada

Date built

Occupied private dwellings by period of construction	Oil Springs, Village (VL)
Total	270
1960 or before	125
1961 to 1980	80
1981 to 1990	35
1991 to 2000	20
2001 to 2005	0
2006 to 2010	0
2011 to 2015	0
2016 to 2021	0

Source: Statistics Canada. (2026). 2021 Census of Canada

Affordable units built/lost

Affordable Units Built & Lost (2016-2021)	Number of Units
Affordable rental units for low and very low-income households built between 2016 and 2021	0
Affordable rental units for low and very low-income households lost between 2016 and 2021	-15
Net change in affordable rental units for low and very-low income households between 2016 and 2021	15

Source: Housing Assessment Resource Tools (HART)

Rental vacancy rate

CMHC rental vacancy data is not available for Oil Springs due to the size of the community.

Average rents over last 5 years

CMHC rental data is not available for Oil Springs due to the size of the community.

Non-market housing

Subsidized units

There are no subsidized units in Oil Springs.

Co-op housing

There are no co-op units in Oil Springs.

Other non-market (supportive, transitional)

Oil Springs does not have any non-market housing

It is important to note that the data on subsidized housing is from the 2021 Census, which is self-reported and was conducted during the COVID-19 pandemic; temporary government supports in place at that time may have led to misreporting, and figures are also subject to rounding error.

Market rents

Actual Market Rents

In December 2025, there were no units listed for rent in Oil Springs.

Short Term Rentals

A search on Airbnb for July 2026, shows there are three short term rental listings available to book through Airbnb in Oil Springs. Prices range from \$150 to \$180 per night.

House Prices

In December 2025, there were three houses listed for sale in Oil Springs:

- Listing 1: 3 bedrooms, \$389,900
- Listing 2: 2 bedrooms, \$279,900
- Listing 3: 3 bedrooms, \$329,900

Petrolia

Summary

The data shows that Petrolia is a fast-growing small town. Housing pressures are driven by population growth, an aging demographic, and a housing stock that remains heavily oriented toward large, owner-occupied homes. While overall incomes are relatively strong and most households are homeowners, more than one third of households earn below 80% of the area median income, and affordability challenges are concentrated among renters, women led and single parent households, Indigenous households, and seniors. Compared to larger centres such as Sarnia, Petrolia has lower overall levels of core housing need, but shares county wide issues related to limited rental supply, loss of affordable units, and suppressed household formation among young adults and older seniors. Strong growth projections, rising demand for downsizing and accessible housing, and pent-up demand for attainable rental and entry level ownership options suggest that without diversification of housing supply, affordability pressures will intensify. These findings point to the need for Petrolia to expand purpose built rental housing, add smaller and more accessible units, and protect and replace affordable housing as part of a coordinated county wide housing strategy that supports residents at all life stages.

Community Profile

Petrolia's population grew by 4.7% between 2016 and 2021. This moderate increase is driving the need for a wider mix of housing types. With the population estimated to have grown by nearly 10% between 2021 and 2025, the community will need additional units to keep pace.

The most significant demographic influence, however, comes from the community's aging population. With nearly one-third of residents aged 60 or older, 7% of these are already over 80, Petrolia will see growing need for accessible, smaller, low-maintenance housing options such as bungalows, apartments with elevators, and senior-oriented developments.

As more older residents downsize, they will compete with young professionals for smaller homes unless new supply is added. There will also be increasing demand for supportive or assisted-living housing. Taken together, the town's demographic shifts suggest that the future housing market must expand in both quantity and variety, with a strong focus on accessibility, affordability, and a mix of unit sizes to ensure that residents of all ages can remain in the community.

There was a small influx of immigrants and interprovincial migrants between 2016 and 2021. Migrants require immediate housing, which is often rental units. This slight increase in demand will put additional pressure on the rental market.

Population

Municipality	2016	2021	2025 (Estimate)	Population Change (%) (2016- 2021)	Population Change (%) (2021- 2025)
Petrolia, Town (T)	5,742	6,013	6,581	4.7%	9.4%

Source: Statistics Canada. (2026). 2021 Census of Canada

Average & Median Age

Age	Petrolia
Average age of the population	43.3
Median age of the population	42.8

Source: Statistics Canada. (2026). 2021 Census of Canada

Age Distribution

Age Range	Percentage of Population
0 to 4 years	6%
5 to 9 years	6%
10 to 14 years	6%
15 to 19 years	5%
20 to 24 years	5%
25 to 29 years	6%
30 to 34 years	6%
35 to 39 years	7%
40 to 44 years	6%
45 to 49 years	6%
50 to 54 years	5%
55 to 59 years	6%
60 to 64 years	7%
65 to 69 years	7%
70 to 74 years	6%
75 to 79 years	4%
80 to 84 years	3%
85 to 89 years	2%
90 to 94 years	1%
95 to 99 years	0%
100 years and over	0%

Source: Statistics Canada. (2026). 2021 Census of Canada

Age Range	Percentage of Population
0–19 years	23%
20–39 years	23%
40–59 years	23%
60–79 years	24%
80+ years	7%

Source: Statistics Canada. (2026). 2021 Census of Canada

Immigration

Immigrant Status and Period of Immigration for the Population in Private Households	
Total	5,815
Non-immigrants	5,465
Immigrants	325
Before 1980	190
1980 to 1990	25
1991 to 2000	30
2001 to 2010	45
2011 to 2021	45
2011 to 2015	15
2016 to 2021	25
Non-permanent residents	25

Source: Statistics Canada. (2026). 2021 Census of Canada

Household Profiles & Incomes

Petrolia's household and income profile reveals important pressures on affordability and the types of housing that are most needed. With 2,460 households, of which nearly 80% are owners and just 21% are renters, the community's housing stock is disproportionately weighted toward ownership. This imbalance means that renters, who are often younger adults, one-parent families and lower-income households, will experience greater competition and fewer housing choices. Approximately 37% of households fall into high-income categories, while a combined 38% fall into low, very low, or moderate income brackets, indicating a sizeable portion of the population may struggle to access homeownership or market-rate rentals. Households earning below 80% of the AMHI (\$87,000) represent more than one-third of all households, underscoring the need for more attainable rental units and entry-level ownership options.

The presence of 290 one-parent families, with the vast majority led by women (220), also signals a demand for affordable, stable rental housing that accommodates children and supports financial constraints. Given that lower-income and single-parent households typically face higher housing-cost burdens, a limited rental stock may place these families at elevated risk of housing instability or overcrowding. On the other hand, over 40% of households earn over \$100,000, driving demand for newer and larger homes. Together, these patterns highlight the need for a diversified housing strategy in Petrolia which includes more purpose-built rental, mixed-income developments, and affordable family-sized units. Balancing this with opportunities for modestly priced ownership will ensure all household types can access suitable housing.

Number of households & Average Size

Household Tenure	Petrolia
Total Households	2,460
Owner	1,945
Renter	515
Avg Household Size	2.4

Source: Statistics Canada. (2026). 2021 Census of Canada

Household Incomes

Household Income	No of Households	% of Households
Under \$5,000	5	0.2%
\$5,000 to \$9,999	15	0.6%
\$10,000 to \$14,999	15	0.6%
\$15,000 to \$19,999	35	1.4%
\$20,000 to \$24,999	85	3.5%
\$25,000 to \$29,999	100	4.1%
\$30,000 to \$34,999	70	2.8%
\$35,000 to \$39,999	85	3.5%
\$40,000 to \$44,999	95	3.9%
\$45,000 to \$49,999	90	3.7%
\$50,000 to \$59,999	200	8.1%
\$60,000 to \$69,999	150	6.1%
\$70,000 to \$79,999	180	7.3%
\$80,000 to \$89,999	180	7.3%
\$90,000 to \$99,999	155	6.3%
\$100,000 and over	995	40.4%
\$100,000 to \$124,999	335	13.6%
\$125,000 to \$149,999	205	8.3%
\$150,000 to \$199,999	255	10.4%
\$200,000 and over	205	8.3%

Source: Statistics Canada. (2026). 2021 Census of Canada

Households by Income Category

Households by Income Category	Petrolia
Area Median Household Income (AMHI)	\$87,000
Very Low Income (20% or under of AMHI)	1.63%
Low Income (21% to 50% of AMHI)	16.29%
Moderate Income (51% to 80% of AMHI)	19.76%
Median Income (81% to 120% of AMHI)	25.05%
High Income (121% and more of AMHI)	37.27%

Source: Statistics Canada. (2026). 2021 Census of Canada

One-parent households

One Parent Families	Petrolia
Total one-parent families	290
in which the parent is a woman+	220
in which the parent is a man+	70

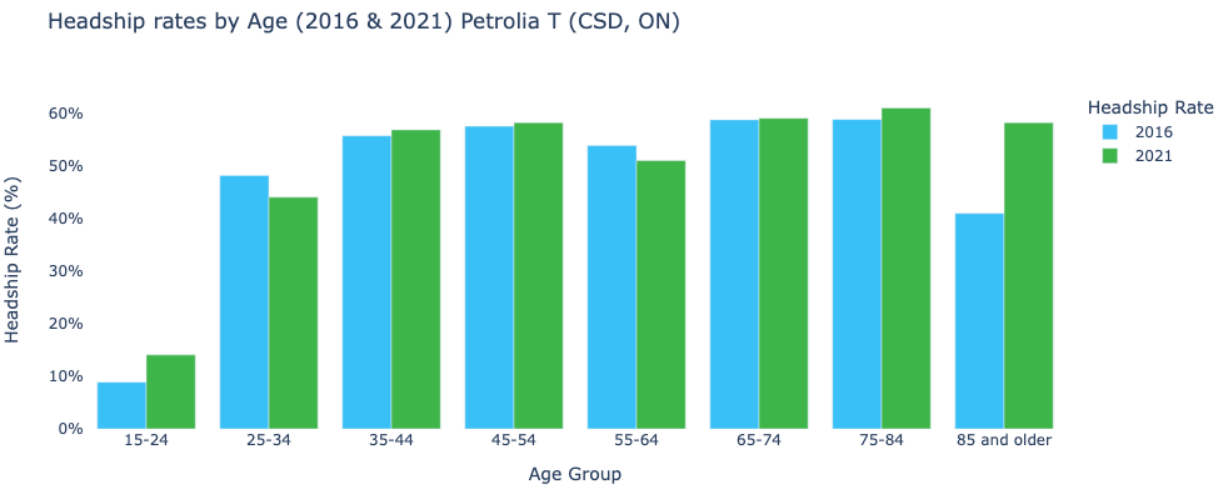
Source: Housing Assessment Resource Tools (HART)

Headship Rates

The change in headship rates between 2016 and 2021 in Petrolia suggests that some age groups are increasingly forming their own households, while others are becoming less likely to do so. The most dramatic change is the sharp rise in headship among residents aged 85 and older, which indicates that far more seniors in this age bracket are now living alone. This trend significantly increases the need for accessible, age-friendly housing, including senior apartments, supportive living, and small, barrier-free units that allow older residents to remain independent.

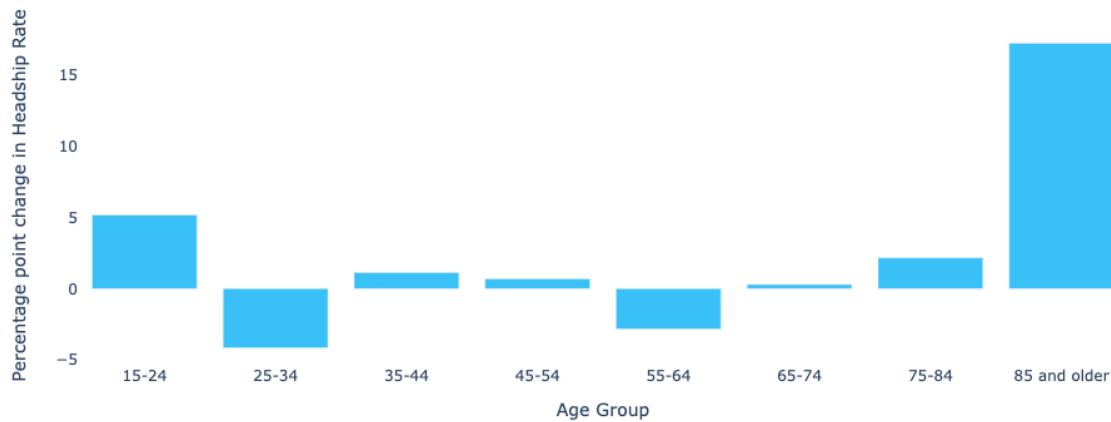
The increase in headship among 15–24-year-olds points to more young people leaving the parental home earlier or requiring their own household due to school, work, or relationship changes. This shift creates demand for smaller, more affordable rental units, including bachelor and one-bedroom apartments, and can strain an already limited rental market. Conversely, decreases in headship among ages 25–34 and 55–64 imply that some adults are delaying independent household formation or consolidating households, often due to affordability constraints, delayed family formation, or caregiving responsibilities.

These headship rate changes show Petrolia’s housing market will need to expand its supply of small rental units, accessible senior-oriented homes, and attainable options for young adults, all while addressing affordability barriers that are shaping household formation decisions across age groups.



Source: *Housing Assessment Resource Tools (HART)*

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



Source: *Housing Assessment Resource Tools (HART)*

Core Housing Need

A household is in core housing need if its housing does not meet one or more of the adequacy, suitability or affordability standards and it would have to spend 30% or more of its before-tax income to pay the median shelter costs (including utility and municipal costs) of alternative local market housing (i.e. they are in unsuitable, inadequate, or unaffordable housing and they could not afford another home in the community).

- 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.

Petrolia's core housing need data points to affordability pressure concentrated among renters. Overall, 5.3% of households are in core housing need, but it is disproportionately affecting tenant households. 15.5% of tenant households versus 2.6% of owner households are in core housing need a larger proportion of renters. A larger share of renters (25.2%) also spend 30% or more of their income on shelter costs compared to owner households (7.7%). These patterns indicate a need to expand purpose-built rental supply, add mixed-income units, and support rent-geared-to-income or portable benefits, alongside home repair/retrofit programs that address adequacy and suitability for low- and moderate-income households.

Household formation data suggests there is pent-up demand that will surface as affordability and supply improve. In 2021, Petrolia had around 124 "suppressed" households, concentrated among ages 25–34, 65–74 and 55–64. These groups are likely delaying independent

household formation due to price, availability, or suitability of units. When these households are able to form, Petrolia can expect increased demand for starter homes and attainable rentals (studios/1–2-bed units) from younger adults, and accessible, smaller, low-maintenance homes (accessible apartments, ground floor townhomes, supportive seniors' housing) for older adults. To avoid future spikes in price and wait times, the market should prepare a balanced pipeline that delivers both affordable family-sized rentals and age-friendly downsizing options, supported by zoning for gentle density (ADUs, duplexes/fourplexes) and approvals that prioritize attainable, universal-design units.

Core Housing Need	Petrolia
Total - Owner and tenant households	2,450
Owner & Tenant Households In Core Need	130
Owner & Tenant Households Not In Core Need	2,320
Total - Owner households	1,945
% of owner households with a mortgage	60.9%
% of owner households spending 30% or more of its income on shelter costs	7.7%
% in core housing need	2.6%
Median monthly shelter costs for owned dwellings (\$)	1,070
Average monthly shelter costs for owned dwellings (\$)	1,193
Total - Tenant households	515
% of tenant households in subsidized housing	20.4%
% of tenant households spending 30% or more of its income on shelter costs	25.2%
% in core housing need	15.5%
Median monthly shelter costs for rented dwellings (\$)	850
Average monthly shelter costs for rented dwellings (\$)	960

Source: Housing Assessment Resource Tools (HART)

Suppression of household formation

Household Suppression by age of Primary Household Maintainer	2021 Potential Households	2021 Households	2021 Suppressed Households
15-24	62	85	0
25-34	366	310	56
35-44	429	440	0
45-54	343	375	0
55-64	428	395	33
65-74	495	460	35
75 and older	295	390	0
Total Suppressed Households			124

Source: Housing Assessment Resource Tools (HART)

Economic Conditions

Petrolia's labour market shows moderate participation (58.1%) and an employment rate of 52.9%, with unemployment at 9.1%. Among Petrolia's 2,705 workers, 91% are employees and 9% are self-employed. Of the employees, 87% hold permanent roles while 13% are in temporary positions, including approximately 11% with casual or seasonal contracts. This mix means a notable share of households face income volatility, which tends to increase demand for flexible, lower-cost rental housing and can delay entry into ownership. Combined with the approximately 42% of people not in the labour force (which is driven by the high number of seniors in the community), Petrolia's housing market needs both stable, attainable rentals for working households with variable incomes and accessible, low-maintenance homes for retirees.

Priority-group data highlights where housing need is most important. Although the community-wide core housing need is around 5%, women-led households (9%) and single-mother households (11%) face disproportionate risk, as do Indigenous households (17%). Households with mental health/addictions or cognitive limitations also show higher need (5-6%), pointing to demand for supportive housing and units linked to wrap-around services. Older-headed households (4%) underscore the importance of age-friendly, barrier-free units near services. Taken together, these conditions call for a housing strategy that expands purpose-built rental (including 1 and 2-bed units) and mixed-income developments, alongside targeted measures (rent supplements, inclusionary policies, and supportive housing) to reduce cost burden and ensure vulnerable groups can secure suitable housing.

Labour Force Data	Petrolia
Total Population aged 15 years and over	4,735
In the labour force	2,750
Employed	2,505
Unemployed	250
Not in the labour force	1,985
Participation rate	58.1%
Employment rate	52.9%
Unemployment rate	9.1%
No of Workers	2,705
Employee	2,465
Permanent position	2,135
Temporary position	325
Fixed term (1 year or more)	65
Casual, seasonal or short-term position (less than 1 year)	260
Self-employed	245

Source: Statistics Canada. (2026). 2021 Census of Canada

Priority Groups

Priority Population	Households in Core Housing Need	Rate of Core Housing Need
HH head age 18-29 (Youth-led)	0	0%
HH with gender diverse couple or includes a transgender or non-binary person	N/A	N/A
HH with person(s) dealing with mental health and addictions activity limitation	15	5%
HH with Veteran(s)	0	0%
Single-mother-led HH	25	11%
Women-led HH	100	9%
Indigenous HH	15	17%
Visible minority HH	0	0%
Black-led HH	0	0%
New migrant-led HH	0	0%
Refugee-claimant-led HH	0	0%
HH head under 25	0	0%
HH head over 65	35	4%
HH head over 85	0	0%
HH with person(s) physical activity limitation	0	0%
HH with person(s) dealing with cognitive, mental or addictions activity limitation	30	6%
HH with Transgender or Non-binary person(s)	0	0%
Community (all HHs)	130	5%

Source: Housing Assessment Resource Tools (HART)

Housing Profile

Petrolia's housing stock is heavily skewed towards large, single detached homes which make up around 82% of occupied dwellings. Around 8.5% of occupied dwellings are apartments under five stories. There are no high-rise apartment buildings in the town. The bedroom count data shows a similar pattern. Around 73% of homes have 3+ bedrooms, while only 8.5% of homes are 1-bedroom units. This mix does not align well with the community's growing share of seniors and the higher rental cost burden among tenants, and it limits options for young adults and single-parent households seeking smaller, more affordable units. The age of homes is also an important factor. About 55% of homes were built before 1980, which raises risks around adequacy, increasing the likelihood of major repairs being needed and accessibility, suggesting a need for retrofits and aging-in-place upgrades. Of 2,524 private dwellings, only 64 are unoccupied, a clear signal that overall supply is tight.

On the affordability front, the community saw a net decrease of 25 affordable rental options. With only 410 private market rentals and 105 subsidized units, the supply of low-cost options is thin, and there are no co-ops or supportive/transitional projects to absorb households with higher needs.

Total private dwellings

Private Dwellings	Petrolia
Total private dwellings	2,524
Total - Occupied private dwellings	2,460
Single-detached house	2,025
Semi-detached house	65
Row house	65
Apartment or flat in a duplex	45
Apartment in a building that has fewer than five storeys	210
Apartment in a building that has five or more storeys	0
Other single-attached house	50
Movable dwelling	0

Source: Statistics Canada. (2026). 2021 Census of Canada

No of bedrooms

Occupied private dwellings by number of bedrooms	Petrolia
Total	2460
No bedrooms	0
1 bedroom	210
2 bedrooms	455
3 bedrooms	985
4 or more bedrooms	810

Source: Statistics Canada. (2026). 2021 Census of Canada

Date built

Occupied private dwellings by period of construction	Petrolia
Total	2460
1960 or before	815
1961 to 1980	540
1981 to 1990	200
1991 to 2000	295
2001 to 2005	170
2006 to 2010	165

2011 to 2015	115
2016 to 2021	160

Source: Statistics Canada. (2026). 2021 Census of Canada

Affordable units built/lost

Change in Affordable Rental Units	Number of Units
Affordable rental units for low and very low-income households built between 2016 and 2021	0
Affordable rental units for low and very low-income households lost between 2016 and 2021	-25
Net change in affordable rental units for low and very-low income households between 2016 and 2021	25

Source: Housing Assessment Resource Tools (HART)

Secondary Rental Units

No data

Rental vacancy rate

CMHC rental data is not available for Petrolia due to the size of the community.

Average rents over last 5 years

CMHC rental data is not available for Petrolia due to the size of the community.

Non-market housing

Subsidized units

Rental Units	2021
Number of private rental market housing units	410
Number of rental housing units that are subsidized	105
Total rental units	515

Source: Housing Assessment Resource Tools (HART)

Co-op housing

None

Other non-market (supportive, transitional)

None

It is important to note that the data on subsidized housing is from the 2021 Census, which is self-reported and was conducted during the COVID-19 pandemic; temporary government supports in place at that time may have led to misreporting, and figures are also subject to rounding error.

Plympton-Wyoming

Summary

The report finds that Plympton Wyoming is one of Lambton County's fastest growing municipalities, with population projected to increase steadily by 2025 and beyond, placing rising pressure on a housing stock that remains predominantly large, owner occupied, and family oriented. While overall incomes are strong and most households are homeowners, more than one third of households earn below 80% of the area median income, and housing need is concentrated among renters, women led and single parent households, seniors, and households with disabilities. Compared to other municipalities in the county, Plympton Wyoming combines strong growth with limited rental supply, a net loss of affordable rental units, and significant household suppression across multiple age groups, including youth, mid-life households, pre-retirement adults, and older seniors. The dominance of large single detached homes and the scarcity of smaller, attainable units constrain household formation and downsizing, despite clear demand. These findings point to the need for Plympton Wyoming to proactively diversify its housing supply by adding missing middle forms, purpose built and below market rental housing, and accessible, low maintenance homes, while protecting existing affordability and supporting continued growth in a way that meets the needs of residents at all life stages.

Community Profile

The municipality grew from 7,795 to 8,308 between 2016 and 2021 and is projected to have grown to 9,784 by 2025. The population skews mid-to-older with a median age of 45.6 and a large 60–79 cohort. There is also a substantial family and youth presence. Younger adults aged 20–39 account for 20% of the population. There are 575 immigrants among 8,135 residents, with most arrivals before 1980 and a relatively small number of recent inflows (about 10 between 2016 and 2021).

The age mix and expected population increase point to an increase in demand for seniors-appropriate, accessible homes to support aging in place for the sizable 60–79 group as well as an increase in demand for attainable family and entry-level homes such as 2-bedroom rentals, townhouses, and smaller ownership options for households in the younger age groups.

Population

Municipality	2016	2021	2025 (Estimate)	Population Change (%) (2016- 2021)	Population Change (%) (2021- 2025)
Plympton-Wyoming, Town (T)	7,795	8,308	9,784	6.6%	17.8%

Source: Statistics Canada. (2026). 2021 Census of Canada

Average & Median Age

Age	Plympton-Wyoming
Average age of the population	43
Median age of the population	45.6

Source: Statistics Canada. (2026). 2021 Census of Canada

Age Distribution

Age Range	Percentage of Population
0 to 4 years	6%
5 to 9 years	6%
10 to 14 years	5%
15 to 19 years	6%
20 to 24 years	5%
25 to 29 years	5%
30 to 34 years	6%
35 to 39 years	5%
40 to 44 years	5%
45 to 49 years	5%
50 to 54 years	6%
55 to 59 years	8%
60 to 64 years	9%
65 to 69 years	8%
70 to 74 years	6%
75 to 79 years	4%
80 to 84 years	2%
85 to 89 years	1%
90 to 94 years	0%
95 to 99 years	0%
100 years and over	0%

Source: Statistics Canada. (2026). 2021 Census of Canada

Age Range	Percentage of Population
0–19 years	24%
20–39 years	20%
40–59 years	25%
60–79 years	27%
80+ years	4%

Source: Statistics Canada. (2026). 2021 Census of Canada

Immigration

Immigrant Status and Period of Immigration for the Population in Private Households	
Total	8,135
Non-immigrants	7,445
Immigrants	575
Before 1980	390
1980 to 1990	90
1991 to 2000	15
2001 to 2010	50
2011 to 2021	30
2011 to 2015	20
2016 to 2021	10
Non-permanent residents	110

Source: Statistics Canada. (2026). 2021 Census of Canada

Household Profiles & Incomes

The municipality is overwhelmingly owner-occupied with 2,800 of 3,175 owner households, while only 375 rent. The average household size is 2.6. Incomes are relatively high with 55% of households earning over \$100,000 annually. However, about 35% fall at low or moderate income relative to the local AMHI of \$108,000, and 1.4% are very low income. There are 190 one-parent families (145 of these are women-led), a group that typically faces tighter budgets on a single income.

With a small renter base and a sizable share of households below 80% of AMHI, the need for attainable rentals and entry-level ownership options is once again highlighted. Given growth pressures, adding a modest amount of below-market or rent-supplemented units would improve stability for single-parent and lower-income households, while a mix of smaller, lower-maintenance homes would help young households form and older residents downsize without leaving the community.

Number of households & Average Size

Household Tenure	Plympton-Wyoming
Total Households	3,175
Owner	2,800
Renter	375
Avg Household Size	2.6

Source: Statistics Canada. (2026). 2021 Census of Canada

Household Incomes

Household Income	No of Households	% of Households
Under \$5,000	15	0.5%
\$5,000 to \$9,999	0	0%
\$10,000 to \$14,999	15	0.5%
\$15,000 to \$19,999	25	0.8%
\$20,000 to \$24,999	55	1.7%
\$25,000 to \$29,999	55	1.7%
\$30,000 to \$34,999	55	1.7%
\$35,000 to \$39,999	65	2.1%
\$40,000 to \$44,999	85	2.7%
\$45,000 to \$49,999	90	2.8%
\$50,000 to \$59,999	175	5.5%
\$60,000 to \$69,999	205	6.5%
\$70,000 to \$79,999	185	5.8%
\$80,000 to \$89,999	215	6.8%
\$90,000 to \$99,999	205	6.5%
\$100,000 and over	1730	54.6%
\$100,000 to \$124,999	410	12.9%
\$125,000 to \$149,999	340	10.7%
\$150,000 to \$199,999	475	15%
\$200,000 and over	500	15.8%

Source: Statistics Canada. (2026). 2021 Census of Canada

Households by Income Category

Households by Income Category	Plympton-Wyoming
Area Median Household Income (AMHI)	\$108,000
Very Low Income (20% or under of AMHI)	1.37%
Low Income (21% to 50% of AMHI)	14.09%
Moderate Income (51% to 80% of AMHI)	20.79%
Median Income (81% to 120% of AMHI)	26.12%
High Income (121% and more of AMHI)	37.63%

Source: Statistics Canada. (2026). 2021 Census of Canada

One-parent households

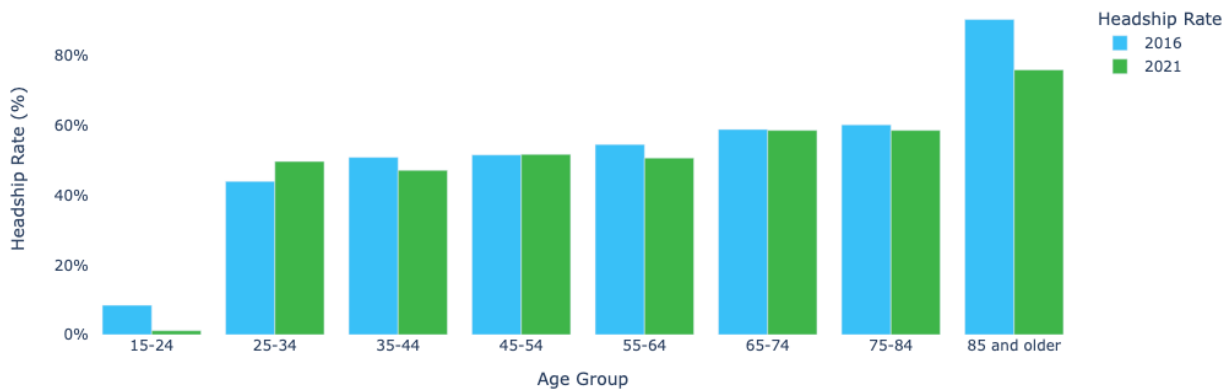
One Parent Families	Plympton-Wyoming
Total one-parent families	190
in which the parent is a woman+	145
in which the parent is a man+	50

Source: Housing Assessment Resource Tools (HART)

Headship Rates

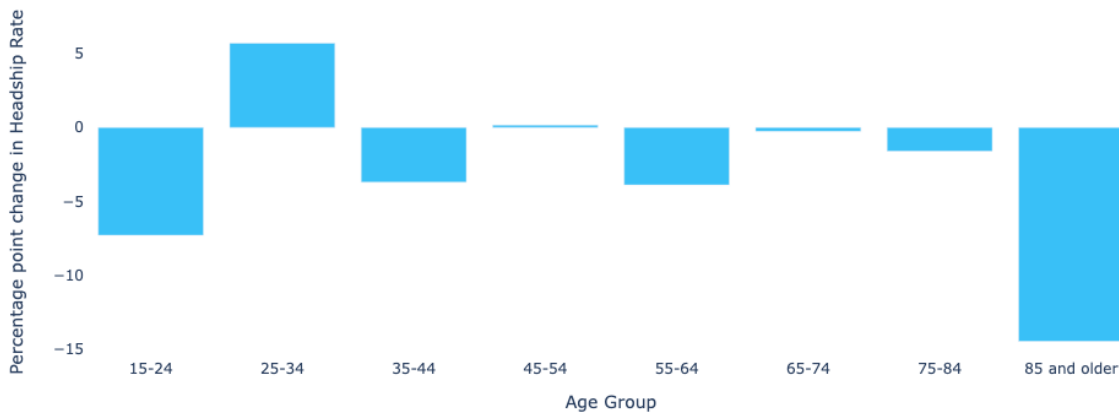
From the chart, headship rates rose for ages 25–34 fell for most other groups. The largest drop is for those aged 85 and older. This significant drop likely points to a need for accessible seniors housing to allow seniors to remain in the community.

Headship rates by Age (2016 & 2021) Plympton-Wyoming T (CSD, ON)



Source: Housing Assessment Resource Tools (HART)

Percentage Point Change in headship rates by age (2016 & 2021) Plympton-Wyoming T (CSD, ON)



Source: *Housing Assessment Resource Tools (HART)*

Core Housing Need

A household is in core housing need if its housing does not meet one or more of the adequacy, suitability or affordability standards and it would have to spend 30% or more of its before-tax income to pay the median shelter costs (including utility and municipal costs) of alternative local market housing (i.e. they are in unsuitable, inadequate, or unaffordable housing and they could not afford another home in the community).

- 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.

Out of 2,910 households, 110 are in core housing need. Renters are affected more than owners, with 14.3% of tenant households in core housing need and 21.9% spending more than 30% of their income on shelter. Only 6.8% are in subsidized units.

Owners are comparatively stable, just 2.5% are in core housing need and 7.7% spending more than 30% of their income on shelter costs.

The household suppression data point to 179 households that likely would form if suitable options existed. Suppression is concentrated among 15–24 (31 households), 35–44 (43), 55–64 (46), and 75+ (60). The data signals a gap in attainable, small-to-mid sized homes to support younger adults and mid-life families as well as accessible, low-maintenance housing to

meet the needs of older seniors (75+) and pre-retirement households (55–64) freeing up larger dwellings through voluntary moves.

Core Housing Need	Plympton-Wyoming
Total - Owner and tenant households	2,910
Owner & Tenant Households In Core Need	110
Owner & Tenant Households Not In Core Need	2,800
Total - Owner households	2,590
% of owner households with a mortgage	52.9%
% of owner households spending 30% or more of its income on shelter costs	7.7%
% in core housing need	2.5%
Median monthly shelter costs for owned dwellings (\$)	1060
Average monthly shelter costs for owned dwellings (\$)	1372
Total - Tenant households	370
% of tenant households in subsidized housing	6.8%
% of tenant households spending 30% or more of its income on shelter costs	21.9%
% in core housing need	14.3%
Median monthly shelter costs for rented dwellings (\$)	950
Average monthly shelter costs for rented dwellings (\$)	1000

Source: Housing Assessment Resource Tools (HART)

Suppression of household formation

Household Suppression by age of Primary Household Maintainer	2021 Potential Households	2021 Households	2021 Suppressed Households
15-24	41	10	31
25-34	337	420	0
35-44	463	420	43
45-54	515	515	0
55-64	751	705	46
65-74	659	695	0
75 and older	460	400	60
Total Suppressed Households			179

Source: Housing Assessment Resource Tools (HART)

Economic Conditions

Plympton-Wyoming has a moderately engaged labour market: 61.2% of residents aged 15+ are in the labour force, with an employment rate of 56.6% and unemployment at 7.5%. most workers are employees (3,280) and the majority of those jobs are permanent (2,815), but there are a small number in temporary or seasonal roles (470) and a large self-employed segment (745). This employment mix indicates a notable minority with variable or cyclical income, which can make month-to-month housing costs harder to manage.

Community-wide core housing need is 4% (110 households), but it's higher for several groups. Women-led households (8%), single-mother-led households (11%), and older-adult-led households aged 65 and over (6%). This points to the value of adding predictable-cost rentals and a modest number of below-market or rent-supplemented units, plus accessible, low-maintenance homes for older adults.

Labour Force Data	Plympton-Wyoming
Total Population aged 15 years and over	6,665
In the labour force	4,080
Employed	3,775
Unemployed	305
Not in the labour force	2,580
Participation rate	61.2%
Employment rate	56.6%
Unemployment rate	7.5%
No of Workers	4,030
Employee	3,280
Permanent position	2,815
Temporary position	470
Fixed term (1 year or more)	125
Casual, seasonal or short-term position (less than 1 year)	345
Self-employed	745

Source: Statistics Canada. (2026). 2021 Census of Canada

Priority Groups

Priority Population	Households in Core Housing Need	Rate of Core Housing Need
HH head age 18-29 (Youth-led)	0	0%
HH with gender diverse couple or includes a transgender or non-binary person	N/A	N/A
HH with person(s) dealing with mental health and addictions activity limitation	15	5%
HH with Veteran(s)	0	0%
Single-mother-led HH	15	11%
Women-led HH	85	8%
Indigenous HH	0	0%
Visible minority HH	0	0%
Black-led HH	0	0%
New migrant-led HH	0	0%
Refugee-claimant-led HH	0	0%
HH head under 25	0	0%
HH head over 65	55	6%
HH head over 85	0	0%
HH with person(s) physical activity limitation	25	3%
HH with person(s) dealing with cognitive, mental or addictions activity limitation	20	4%
HH with Transgender or Non-binary person(s)	0	0%
Community (all HHs)	110	4%

Source: Housing Assessment Resource Tools (HART)

Housing Profile

Of 3,175 occupied dwellings, the community is overwhelmingly single-detached (2,965), with only small numbers of other forms – row houses, duplexes, semi-detached houses and apartment buildings make up remaining 210 dwellings.

The housing stock is older but steadily being renewed. Around 56% of the housing stock was built pre-1980, and 200 units were added between 2016 and 2021.

The housing stock mix is heavily family-oriented and has a strong predominance of 3 to 4+ bedroom homes and very few small units. The affordable-rental change shows a net loss of 40 affordable rental units between 2016 and 2021. The rental sector totals 365 units in 2021, with 20 of those units being subsidized.

Given the extreme scarcity of 1-bedroom homes and very limited 2-bedroom supply, the immediate gaps are small, attainable units and missing-middle forms (duplex/tri/fourplex, row/stacked towns and small apartments). Housing priorities should include replacing lost affordability and the preserving aging lower-rent stock via repair, energy-efficiency, and accessibility programs.

Total private dwellings

Private Dwellings	Plympton-Wyoming
Total private dwellings	3,513
Total - Occupied private dwellings	3,175
Single-detached house	2,965
Semi-detached house	10
Row house	50
Apartment or flat in a duplex	10
Apartment in a building that has fewer than five storeys	130
Apartment in a building that has five or more storeys	0
Other single-attached house	10
Movable dwelling	0

Source: Statistics Canada. (2026). 2021 Census of Canada

No of bedrooms

Occupied private dwellings by number of bedrooms	Plympton-Wyoming
Total	3,175
No bedrooms	0
1 bedroom	85
2 bedrooms	485
3 bedrooms	1,290
4 or more bedrooms	1,315

Source: Statistics Canada. (2026). 2021 Census of Canada

Date built

Occupied private dwellings by period of construction	Plympton-Wyoming
Total	3,175
1960 or before	775
1961 to 1980	1,020
1981 to 1990	315
1991 to 2000	275
2001 to 2005	195
2006 to 2010	210
2011 to 2015	170
2016 to 2021	200

Source: Statistics Canada. (2026). 2021 Census of Canada

Affordable units built/lost

Change in Affordable Rental Units	Number of Units
Affordable rental units for low and very low-income households built between 2016 and 2021	0
Affordable rental units for low and very low-income households lost between 2016 and 2021	40
Net change in affordable rental units for low and very-low income households between 2016 and 2021	-40

Source: Housing Assessment Resource Tools (HART)

Secondary Rental Units

No data

Rental vacancy rate

CMHC rental data is not available for Plympton-Wyoming due to the size of the community.

Average rents over last 5 years

CMHC rental data is not available for Plympton-Wyoming due to the size of the community.

Non-market housing

Subsidized units

Rental Units	2021
Number of private rental market housing units	345
Number of rental housing units that are subsidized	20
Total rental units	365

Source: Housing Assessment Resource Tools (HART)

Co-op housing

None

Other non-market (supportive, transitional)

None

It is important to note that the data on subsidized housing is from the 2021 Census, which is self-reported and was conducted during the COVID-19 pandemic; temporary government supports in place at that time may have led to misreporting, and figures are also subject to rounding error.

Point Edward

Summary

The data shows that Point Edward faces relatively low overall housing need compared to other municipalities in the county, but with distinct pressures driven by its aging population, limited rental supply, and lack of housing diversity. While population growth is projected to recover modestly and most households enjoy stable incomes and homeownership, the community is significantly older than the county average, with strong aging-in-place dynamics and a limited pipeline of younger households. Core housing need affects a small share of residents overall, but is concentrated among renters, women-led households, and those facing high shelter costs in a constrained rental market. Compared to other municipalities, Point Edward has fewer affordability challenges, but shares county-wide issues related to the loss of affordable rental units, suppressed household formation, and insufficient options for seniors, smaller households, and first-time buyers. These findings point to the need for targeted housing solutions, particularly attainable rentals, smaller ownership options, and accessible, low-maintenance housing, to better align the local housing stock with current and future demographic needs.

Community Profile

Point Edward's population declined slightly from 2,037 to 1,930 between 2016 and 2021 (–5.3%) but is projected to rebound to 2,037 by 2025 (+5.5%). The municipality is distinctly older than the regional norm with a median age of 55.2, and 34% aged 60–79 and 8% aged 80+. By contrast, only 15% are 0–19 and 17% are 20–39. This profile points to strong aging-in-place dynamics and a relatively small pipeline of young households.

This dynamic points towards a need for accessible seniors' housing (single level homes, elevator served apartments or condo) and access to healthcare and senior's services.

Population

Municipality	2016	2021	2025 (Estimate)	Population Change (%) (2016- 2021)	Population Change (%) (2021- 2025)
Point Edward, Village (VL)	2,037	1,930	2,037	-5.3%	5.5%

Source: Statistics Canada. (2026). 2021 Census of Canada

Average & Median Age

Age	Point Edward
Average age of the population	50
Median age of the population	55.2

Source: Statistics Canada. (2026). 2021 Census of Canada

Age Distribution

Age Range	Percentage of Population
0 to 4 years	3%
5 to 9 years	4%
10 to 14 years	4%
15 to 19 years	4%
20 to 24 years	4%
25 to 29 years	4%
30 to 34 years	4%
35 to 39 years	4%
40 to 44 years	5%
45 to 49 years	5%
50 to 54 years	7%
55 to 59 years	9%
60 to 64 years	10%
65 to 69 years	10%
70 to 74 years	9%
75 to 79 years	5%
80 to 84 years	4%
85 to 89 years	3%
90 to 94 years	1%
95 to 99 years	0%
100 years and over	0%

Source: Statistics Canada. (2026). 2021 Census of Canada

Age Range	Percentage of Population
0–19 years	15%
20–39 years	17%
40–59 years	26%
60–79 years	34%
80+ years	8%

Source: Statistics Canada. (2026). 2021 Census of Canada

Immigration

Immigrant Status and Period of Immigration for the Population in Private Households	
Total	70,935
Non-immigrants	61,120
Immigrants	8,570
Before 1980	4,260
1980 to 1990	1,050
1991 to 2000	830
2001 to 2010	1,125
2011 to 2021	1,305
2011 to 2015	585
2016 to 2021	715
Non-permanent residents	1,245

Source: Statistics Canada. (2026). 2021 Census of Canada

Household Profiles & Incomes

Point Edward is largely owner-occupied. 800 of the 940 households own, while just 140 rent. The average household size is 2.1, which is consistent with the municipality's older age profile. Incomes are mixed but skew towards the higher end of the scale. 41% of households earn over \$100,000 annually, and 40% are "high-income" ($\geq 121\%$ of AMHI). However, about 35% fall in the low or moderate-income bands and 1.6% are very low income. There are 80 one-parent families (65 of which are women-led).

Number of households & Average Size

Household Tenure	Point Edward
Total Households	940
Owner	800
Renter	140
Avg Household Size	2.1

Source: Statistics Canada. (2026). 2021 Census of Canada

Household Incomes

Household Income	No of Households	% of Households
Under \$5,000	5	0.5%
\$5,000 to \$9,999	0	0%
\$10,000 to \$14,999	15	1.6%
\$15,000 to \$19,999	10	1.1%
\$20,000 to \$24,999	15	1.6%
\$25,000 to \$29,999	20	2.1%
\$30,000 to \$34,999	30	3.2%
\$35,000 to \$39,999	35	3.7%
\$40,000 to \$44,999	35	3.7%
\$45,000 to \$49,999	35	3.7%
\$50,000 to \$59,999	85	9%
\$60,000 to \$69,999	70	7.4%
\$70,000 to \$79,999	75	8%
\$80,000 to \$89,999	80	8.5%
\$90,000 to \$99,999	45	4.8%
\$100,000 and over	385	41%
\$100,000 to \$124,999	130	13.8%
\$125,000 to \$149,999	75	8%
\$150,000 to \$199,999	85	9%
\$200,000 and over	95	10.1%

Source: Statistics Canada. (2026). 2021 Census of Canada

Households by Income Category

Households by Income Category	Point Edward
Area Median Household Income (AMHI)	\$84,000
Very Low Income (20% or under of AMHI)	1.61%
Low Income (21% to 50% of AMHI)	14.52%
Moderate Income (51% to 80% of AMHI)	20.43%
Median Income (81% to 120% of AMHI)	23.12%
High Income (121% and more of AMHI)	40.32%

Source: Housing Assessment Resource Tools (HART)

One-parent households

One Parent Families	Point Edward
Total one-parent families	80
in which the parent is a woman+	65
in which the parent is a man+	20

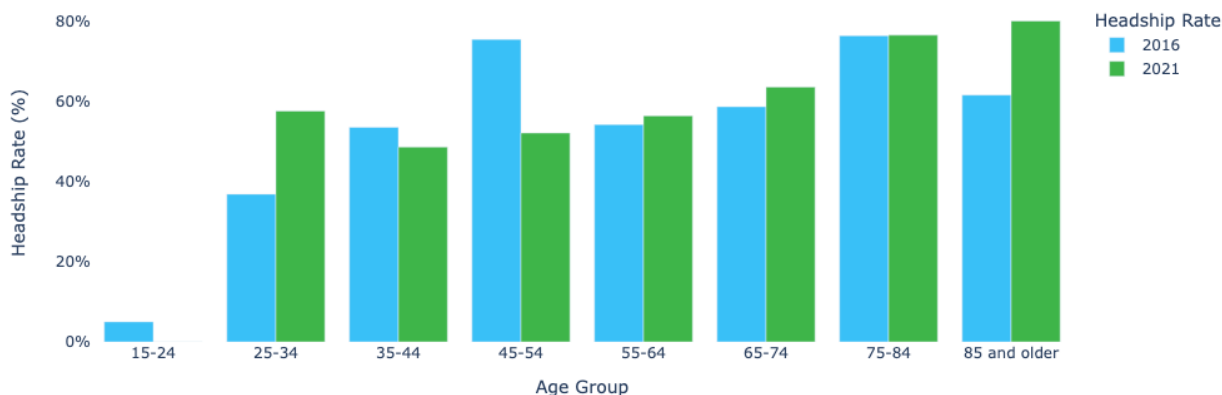
Source: Housing Assessment Resource Tools (HART)

Headship Rates

There was a sharp increase in headship rates for 25 to 34 year olds between 2016 and 2021 and a slight increase for 55 to 64 year olds and 65 to 74 year olds. The largest increase is among the 85+ age group, indicating many more of the oldest residents remained household heads in 2021. In contrast, headship declined for 35 to 44 year olds and fell sharply for 45 to 54 year olds.

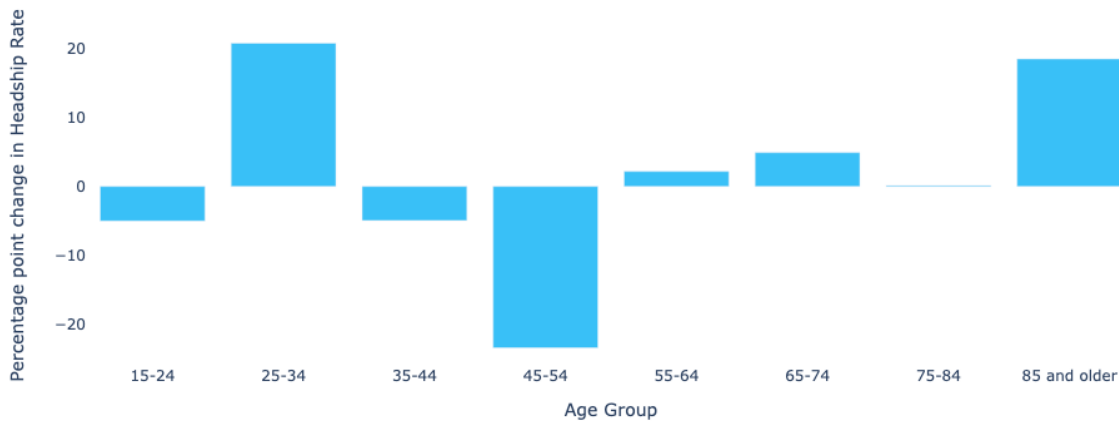
The 25 to 34 increase signals more young adults are forming households. Rising headship among older seniors (85+) and steady rates for 75 to 84 year olds suggest strong aging-in-place. In practical terms, Point Edward will likely benefit from more attainable “starter” options, such as 1-3-bedroom rentals, townhomes and secondary suites to support younger households as well as more accessible, low-maintenance homes to meet growing needs among older seniors.

Headship rates by Age (2016 & 2021) Point Edward VL (CSD, ON)



Source: Housing Assessment Resource Tools (HART)

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



Source: *Housing Assessment Resource Tools (HART)*

Core Housing Need

A household is in core housing need if its housing does not meet one or more of the adequacy, suitability or affordability standards and it would have to spend 30% or more of its before-tax income to pay the median shelter costs (including utility and municipal costs) of alternative local market housing (i.e. they are in unsuitable, inadequate, or unaffordable housing and they could not afford another home in the community).

- 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.

Of 930 households, 30 are in core housing need. Renters are more likely to be affected, with 14.8% of tenant households are in core need and 39.3% spending more than 30% of their income on shelter costs. Median tenant shelter costs of \$1,310 are far higher than median owner costs of \$780, underscoring affordability issues in the rental market. By comparison, owners are relatively stable with just 1.9% of owner households in core need and 5.6% spending more than 30% of income on shelter.

Household formation analysis points to 53 suppressed households, which are households that would likely form if suitable and affordable homes were available. Suppression is concentrated among ages 35–44, 55–64, and 65–74. This pattern suggests there is a need for more attainable, predictable cost rentals and entry level ownership, such as 1-3 bedroom apartments/townhouses, to support mid-life household formation. There is also likely need for accessible, low maintenance homes for older adults to age in place.

Core Housing Need	Point Edward
Total - Owner and tenant households	930
Owner & Tenant Households In Core Need	30
Owner & Tenant Households Not In Core Need	900
Total - Owner households	800
% of owner households with a mortgage	42.5%
% of owner households spending 30% or more of its income on shelter costs	5.6%
% in core housing need	1.9%
Median monthly shelter costs for owned dwellings (\$)	780
Average monthly shelter costs for owned dwellings (\$)	992
Total - Tenant households	140
% of tenant households in subsidized housing	0%*
% of tenant households spending 30% or more of its income on shelter costs	39.3%
% in core housing need	14.8%
Median monthly shelter costs for rented dwellings (\$)	1,310
Average monthly shelter costs for rented dwellings (\$)	1,420

Source: Housing Assessment Resource Tools (HART)

Suppression of household formation

Household Suppression by age of Primary Household Maintainer	2021 Potential Households	2021 Households	2021 Suppressed Households
15-24	0	0	0
25-34	82	95	0
35-44	114	85	29
45-54	107	125	0
55-64	214	200	14
65-74	244	235	9
75 and older	179	190	0
Total Suppressed Households			53

Source: Housing Assessment Resource Tools (HART)

Economic Conditions

The labour force data for Point Edward shows a relatively small working-age population (1,730 people aged 15 and over) with just over half participating in the labour force (52.6%). While the employment rate is moderate at 46%, the unemployment rate of 12.6% suggests some economic vulnerability that can affect housing stability for certain households. Most workers are employees in permanent positions, which supports overall housing security, but the presence of temporary, casual, and self-employed workers indicates that a portion of residents may experience income instability. Despite these pressures, core housing need in the municipality remains low, affecting only 4% of all households (35 households). Housing need is concentrated almost entirely among women-led households, while no other identified priority populations currently experience core housing need. Overall, this suggests the local labour market provides relative stability, there could be need for targeted housing supports for specific household types, particularly women-led households, to maintain affordability and adequacy in housing.

Labour Force Data	Point Edward
Total Population aged 15 years and over	1,730
In the labour force	910
Employed	795
Unemployed	115
Not in the labour force	820
Participation rate	52.6%
Employment rate	46%
Unemployment rate	12.6%
No of Workers	890
Employee	795
Permanent position	665
Temporary position	130
Fixed term (1 year or more)	40
Casual, seasonal or short-term position (less than 1 year)	85
Self-employed	100

Source: Statistics Canada. (2026). 2021 Census of Canada

Priority Groups

Priority Population	Households in Core Housing Need	Rate of Core Housing Need
HH head age 18-29 (Youth-led)	0	0%
HH with gender diverse couple or includes a transgender or non-binary person	N/A	N/A
HH with person(s) dealing with mental health and addictions activity limitation	0	0%
HH with Veteran(s)	0	0%
Single-mother-led HH	0	0%
Women-led HH	15	4%
Indigenous HH	0	0%
Visible minority HH	0	0%
Black-led HH	0	0%
New migrant-led HH	0	0%
Refugee-claimant-led HH	0	0%
HH head under 25	0	0%
HH head over 65	0	0%
HH head over 85	0	0%
HH with person(s) physical activity limitation	0	0%
HH with person(s) dealing with cognitive, mental or addictions activity limitation	0	0%
HH with Transgender or Non-binary person(s)	0	0%
Community (all HHs)	35	4%

Source: Housing Assessment Resource Tools (HART)

Housing Profile

Point Edward's housing stock is dominated by low-density, owner-oriented forms, with 720 of 940 occupied dwellings being single-detached houses and a relatively small apartment supply. Most homes are larger units (60% of dwellings have 3 or more bedrooms), while one-bedroom units are limited, which can constrain options for singles, seniors, and smaller households. The housing stock is also aging, with more than half of all occupied dwellings built in 1960 or earlier, increasing the likelihood of maintenance and suitability challenges over time.

Rental supply is limited, particularly primary rental units (21), relying heavily on secondary suites (119). The loss of 10 affordable rental units between 2016 and 2021, with no new affordable units added, suggests growing pressure on low- and very low-income households.

Total private dwellings

Private Dwellings	Point Edward
Total private dwellings	989
Total - Occupied private dwellings	940
Single-detached house	720
Semi-detached house	0
Row house	10
Apartment or flat in a duplex	10
Apartment in a building that has fewer than five storeys	190
Apartment in a building that has five or more storeys	0
Other single-attached house	0
Movable dwelling	0

Source: Statistics Canada. (2026). 2021 Census of Canada

No of bedrooms

Occupied private dwellings by number of bedrooms	Point Edward
Total	940
No bedrooms	0
1 bedroom	85
2 bedrooms	270
3 bedrooms	375
4 or more bedrooms	210

Source: Statistics Canada. (2026). 2021 Census of Canada

Date built

Occupied private dwellings by period of construction	Point Edward
Total	940
1960 or before	500
1961 to 1980	190
1981 to 1990	135
1991 to 2000	40
2001 to 2005	15
2006 to 2010	35
2011 to 2015	15
2016 to 2021	20

Source: Statistics Canada. (2026). 2021 Census of Canada

Affordable units built/lost

Change in Affordable Rental Units	Number of Units
Affordable rental units for low and very low-income households built between 2016 and 2021	0
Affordable rental units for low and very low-income households lost between 2016 and 2021	10
Net change in affordable rental units for low and very-low income households between 2016 and 2021	-10

Source: Housing Assessment Resource Tools (HART)

Secondary Rental Units

	2021
Number of primary rental units	21
Number of secondary rental units	119

Source: Housing Assessment Resource Tools (HART)

Rental vacancy rate

CMHC rental data is not available for Point Edward due to the size of the community.

Average rents over last 5 years

CMHC rental data is not available for Point Edward due to the size of the community.

Non-market housing

*Subsidized units**

Although no units were reported in the 2021 Census data, the County of Lambton does support subsidized units in Point Edward.

Co-op housing

None

Other non-market (supportive, transitional)

None

*It is important to note that the data on subsidized housing is from the 2021 Census, which is self-reported and was conducted during the COVID-19 pandemic; temporary government supports in place at that time may have led to misreporting, and figures are also subject to rounding error.

Sarnia

Summary

The data shows that Sarnia plays a central role in meeting housing demand across Lambton County and faces more acute and complex housing pressures than smaller surrounding municipalities. Population growth is projected to be strong, supported by immigration and regional employment, yet affordability challenges are widespread, especially in the rental market. While overall incomes are mixed and a substantial share of households are high-income, more than one-third earn below 80% of the area median, contributing to significant core housing need concentrated among renters, younger households, single-parent families, women-led and Indigenous households, and those with disabilities. Compared to other municipalities in the county, Sarnia has the largest number of households in core housing need, the highest levels of household suppression among young adults, and the greatest reliance on subsidized and non-market housing. An aging population, an older and low-density housing stock, rising rents, and a net loss of affordable rental units further intensify these pressures. These findings highlight the need for Sarnia to focus on increasing the supply of new purpose-built rental housing, deeply affordable and supportive units, and smaller, accessible homes.

Community Profile

Sarnia's population has grown steadily, from 71,594 in 2016 to an estimated 79,252 in 2025, while also aging. Sarnia has a median age of 46 and more than one-third of residents aged 60 or older. This age structure suggests increasing demand for accessible, smaller, and maintenance-friendly housing options suited to older adults, including apartments, townhomes, and supportive living. At the same time, younger age groups make up a smaller share of the population, which may limit demand for large family homes. Immigration has contributed modestly to population growth, with 8,570 immigrants and rising numbers since 2011, supporting workforce renewal and increasing demand for rental and entry-level housing. It is however important to note, a recent federal cap on immigration, especially foreign students, is likely to slow immigration in the area. Together, these trends point toward a need for diverse housing types, more affordable rental units, and age-friendly housing to accommodate both an aging population and potential incoming residents.

Population

Municipality	2016	2021	2025 (Estimate)	Population Change (%) (2016- 2021)	Population Change (%) (2021- 2025)
Sarnia, City (CY)	71,594	72,047	79,252	0.6%	10.0%

Source: Statistics Canada. (2026). 2021 Census of Canada

Average & Median Age

Age	Sarnia
Average age of the population	44.8
Median age of the population	46

Source: Statistics Canada. (2026). 2021 Census of Canada

Age Distribution

Age Range	Percentage of Population
0 to 4 years	5%
5 to 9 years	5%
10 to 14 years	5%
15 to 19 years	5%
20 to 24 years	5%
25 to 29 years	6%
30 to 34 years	6%
35 to 39 years	6%
40 to 44 years	5%
45 to 49 years	5%
50 to 54 years	6%
55 to 59 years	7%
60 to 64 years	8%
65 to 69 years	7%
70 to 74 years	6%
75 to 79 years	5%
80 to 84 years	3%
85 to 89 years	2%
90 to 94 years	1%
95 to 99 years	0%
100 years and over	0%

Source: Statistics Canada. (2026). 2021 Census of Canada

Age Range	Percentage of Population
0–19 years	20%
20–39 years	24%
40–59 years	24%
60–79 years	26%
80+ years	6%

Source: Statistics Canada. (2026). 2021 Census of Canada

Immigration

Immigrant Status and Period of Immigration for the Population in Private Households	
Total	70,935
Non-immigrants	61,120
Immigrants	8,570
Before 1980	4,260
1980 to 1990	1,050
1991 to 2000	830
2001 to 2010	1,125
2011 to 2021	1,305
2011 to 2015	585
2016 to 2021	715
Non-permanent residents	1,245

Source: Statistics Canada. (2026). 2021 Census of Canada

Household Profiles & Incomes

Sarnia's 32,190 households are mostly owners (21,935) with a substantial renter segment (10,250) and a small average household size of 2.2, pointing to demand for smaller units such as 1 and 2-bedroom apartments, condos, and townhomes. Sarnia has an AMHI of \$78,000, about 38% of households earn less than 80% of AMHI, while 40.38% are high-income and 36.3% report incomes over \$100,000. This income profile suggests a dual market: growing need for purpose-built rental and affordable/attainable options (including non-market or rent-geared-to-income units) alongside a capacity for homeownership and higher-quality rentals. Policies that expand mixed-tenure, gentle density, and attainable price points can better align the housing stock with many smaller households and the sizable share of residents below median purchasing power.

Number of households & Average Size

Household Tenure	Sarnia
Total Households	32,190
Owner	21,935
Renter	10,250
Avg Household Size	2.2

Source: Statistics Canada. (2026). 2021 Census of Canada

Household Incomes

Household Income	No of Households	% of Households
Under \$5,000	240	0.7%
\$5,000 to \$9,999	175	0.5%
\$10,000 to \$14,999	470	1.5%
\$15,000 to \$19,999	765	2.4%
\$20,000 to \$24,999	1,310	4.1%
\$25,000 to \$29,999	1,265	3.9%
\$30,000 to \$34,999	1,215	3.8%
\$35,000 to \$39,999	1,335	4.1%
\$40,000 to \$44,999	1,340	4.2%
\$45,000 to \$49,999	1,310	4.1%
\$50,000 to \$59,999	2,495	7.8%
\$60,000 to \$69,999	2,380	7.4%
\$70,000 to \$79,999	2,305	7.2%
\$80,000 to \$89,999	2,025	6.3%
\$90,000 to \$99,999	1,870	5.8%
\$100,000 and over	11,690	36.3%
\$100,000 to \$124,999	3,510	10.9%
\$125,000 to \$149,999	2,520	7.8%
\$150,000 to \$199,999	2,900	9%
\$200,000 and over	2,760	8.6%

Source: Statistics Canada. (2026). 2021 Census of Canada

Households by Income Category

Households by Income Category	Sarnia
Area Median Household Income (AMHI)	\$78,000
Very Low Income (20% or under of AMHI)	2.34%
Low Income (21% to 50% of AMHI)	17.14%
Moderate Income (51% to 80% of AMHI)	18.78%
Median Income (81% to 120% of AMHI)	21.36%
High Income (121% and more of AMHI)	40.38%

Source: Housing Assessment Resource Tools (HART)

One-parent households

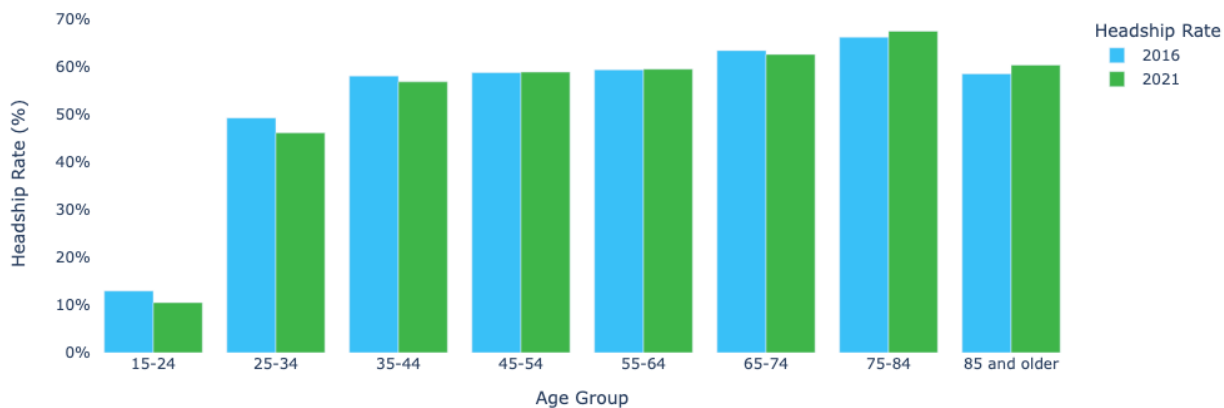
One Parent Families	Sarnia
Total one-parent families	3,730
in which the parent is a woman+	2,850
in which the parent is a man+	875

Source: Housing Assessment Resource Tools (HART)

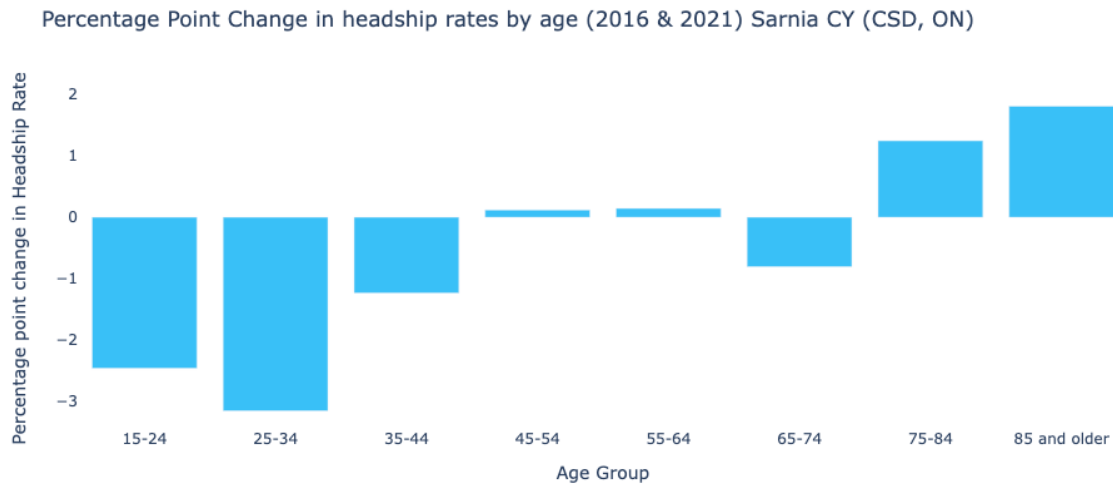
Headship Rates

The headship rate charts show that household formation in Sarnia has shifted unevenly across age groups between 2016 and 2021, with notable declines among younger residents (especially ages 15–34) and increases among older adults, particularly those 75 and older. Falling headship rates in younger age brackets suggest that affordability barriers, limited suitable rental options, or economic pressures may be delaying household formation and increasing the likelihood of shared living. In contrast, rising headship rates among seniors indicate growing demand for independent living arrangements, often in smaller, accessible, or age-friendly housing. These trends again highlight a dual housing need: more attainable rentals and entry-level units for younger households, alongside expanded supportive, barrier-free, and downsizing-friendly options for an aging population.

Headship rates by Age (2016 & 2021) Sarnia CY (CSD, ON)



Source: Housing Assessment Resource Tools (HART)



Source: *Housing Assessment Resource Tools (HART)*

Core Housing Need

A household is in core housing need if its housing does not meet one or more of the adequacy, suitability or affordability standards and it would have to spend 30% or more of its before-tax income to pay the median shelter costs (including utility and municipal costs) of alternative local market housing (i.e. they are in unsuitable, inadequate, or unaffordable housing and they could not afford another home in the community).

- 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.

Sarnia's core housing need data shows significant differences between owners and renters, with renters facing far greater affordability pressures. Of the city's 31,610 households, 3,275 (about 10%) are in core housing need, but the burden is highly skewed towards renters: only 3.8% of owners experience core need compared to 24.7% of tenants. Nearly 38% of renter households spend 30% or more of their income on shelter, over four times the rate of owners, highlighting limited rental affordability. Household suppression patterns reinforce this challenge: 447 households that could exist based on population counts are "missing," especially among younger adults aged 15–34, where affordability barriers and inadequate rental supply appear to be preventing independent household formation. These trends suggest an urgent need for more affordable, appropriately sized rental units, as well as strategies to reduce rent burden and support younger residents seeking to form households.

Core Housing Need	Sarnia
Total - Owner and tenant households	31,610
Owner & Tenant Households In Core Need	3,275
Owner & Tenant Households Not In Core Need	28,335
Total - Owner households	21,865
% of owner households with a mortgage	52.6%
% of owner households spending 30% or more of its income on shelter costs	8.7%
% in core housing need	3.8%
Median monthly shelter costs for owned dwellings (\$)	930
Average monthly shelter costs for owned dwellings (\$)	1,140
Total - Tenant households	10,245
% of tenant households in subsidized housing	14.5%
% of tenant households spending 30% or more of its income on shelter costs	37.8%
% in core housing need	24.7%
Median monthly shelter costs for rented dwellings (\$)	990
Average monthly shelter costs for rented dwellings (\$)	1,078

Source: Housing Assessment Resource Tools (HART)

Suppression of household formation

Household Suppression by age of Primary Household Maintainer	2021 Potential Households	2021 Households	2021 Suppressed Households
15-24	907	790	117
25-34	4,453	4,200	253
35-44	4,511	4,650	0
45-54	4,676	4,770	0
55-64	6,558	6,500	58
65-74	6,223	6,205	18
75 and older	4,854	5,080	0
Total Suppressed Households			447

Source: Housing Assessment Resource Tools (HART)

Economic Conditions

Sarnia's labour market shows relatively weak conditions. Participation at 54.7%, employment at 47.6%, and unemployment at 13%, which can lower incomes and make it harder for households to sustain housing. Work is also somewhat precarious: about 16% of employees are in temporary roles (4,630 of 28,715), and most of those are casual/seasonal, while roughly 10% of workers are self-employed, heightening rent burden and income volatility.

Core housing need totals 3,275 households (10%), but it is concentrated in specific groups: single-mother-led households (20%), households headed under 25 (20%), Black-led (16%), women-led and Indigenous households (both 14%), and seniors 65+ (11%). Households with physical or cognitive/mental health/addictions limitations also show elevated need (8%), underscoring demand for accessible and supportive housing. Together, these indicators point to priorities such as more deeply affordable and rent-geared-to-income units, family-sized affordable homes, youth/transitional options, accessible senior-friendly housing, and wrap-around supports that stabilize tenancies for workers with irregular incomes.

Labour Force Data	Sarnia
Total Population aged 15 years and over	60,375
In the labour force	33,035
Employed	28,760
Unemployed	4,280
Not in the labour force	27,340
Participation rate	54.7%
Employment rate	47.6%
Unemployment rate	13%
No of Workers	32,050
Employee	28,715
Permanent position	24,085
Temporary position	4,630
Fixed term (1 year or more)	1,445
Casual, seasonal or short-term position (less than 1 year)	3,180
Self-employed	3,330

Source: Statistics Canada. (2026). 2021 Census of Canada

Priority Groups

Priority Population	Households in Core Housing Need	Rate of Core Housing Need
HH head age 18-29 (Youth-led)	300	12%
HH with gender diverse couple or includes a transgender or non-binary person	0	0%
HH with person(s) dealing with mental health and addictions activity limitation	240	7%
HH with Veteran(s)	95	9%
Single-mother-led HH	505	20%
Women-led HH	1,965	14%
Indigenous HH	240	14%
Visible minority HH	195	8%
Black-led HH	50	16%
New migrant-led HH	0	0%
Refugee-claimant-led HH	20	8%
HH head under 25	150	20%
HH head over 65	1,185	11%
HH head over 85	125	9%
HH with person(s) physical activity limitation	725	8%
HH with person(s) dealing with cognitive, mental or addictions activity limitation	420	8%
HH with Transgender or Non-binary person(s)	20	9%
Community (all HHs)	3,275	10%

Source: Housing Assessment Resource Tools (HART)

Housing Profile

Sarnia's housing stock is dominated by single-detached homes (67% of 32,190 occupied dwellings), with comparatively fewer ground-oriented gentle-density options (10% rows & semi-detached) and apartments (23% including duplexes and low/high-rise). The bedroom mix skews large, about 65% have 3+ bedrooms, while only around 12% are 1-bedrooms or studios. This bedroom mix doesn't align well with smaller households and seniors who tend to prefer 1–2-bed units.

The stock is also older: roughly 71% of occupied homes were built before 1981 and fewer than 700 units were added 2016–2021, pointing to rising needs for repairs, energy retrofits, and accessibility upgrades. Affordability pressures are intensifying: between 2016 and 2021 there was a net loss of 65 low/very-low-income rental units, and while vacancy has recently risen to 5% from 2% in 2022. Average market rents across all sizes have continued to climb, adding to

affordability pressures. With 6,135 primary rentals and a heavy reliance on 4,050 secondary rentals, the data suggests the need to add more purpose-built rental, especially 1–2-bed and accessible apartments; protect and expand deeply affordable units; and invest in renewal of the aging stock.

Total private dwellings

Private Dwellings	Sarnia
Total private dwellings	33,902
Total - Occupied private dwellings	32,190
Single-detached house	21,685
Semi-detached house	1,315
Row house	1,765
Apartment or flat in a duplex	765
Apartment in a building that has fewer than five storeys	2,615
Apartment in a building that has five or more storeys	3,945
Other single-attached house	55
Movable dwelling	40

Source: Statistics Canada. (2026). 2021 Census of Canada

No of bedrooms

Occupied private dwellings by number of bedrooms	Sarnia
Total	32,190
No bedrooms	90
1 bedroom	3,890
2 bedrooms	7,290
3 bedrooms	12,385
4 or more bedrooms	8,540

Source: Statistics Canada. (2026). 2021 Census of Canada

Date built

Occupied private dwellings by period of construction	Sarnia
Total	32,190
1960 or before	11,555
1961 to 1980	11,300
1981 to 1990	3,820
1991 to 2000	2,085
2001 to 2005	930
2006 to 2010	940
2011 to 2015	860
2016 to 2021	695

Source: Statistics Canada. (2026). 2021 Census of Canada

Affordable units built/lost

Change in Affordable Rental Units	Number of Units
Affordable rental units for low and very low-income households built between 2016 and 2021	60
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

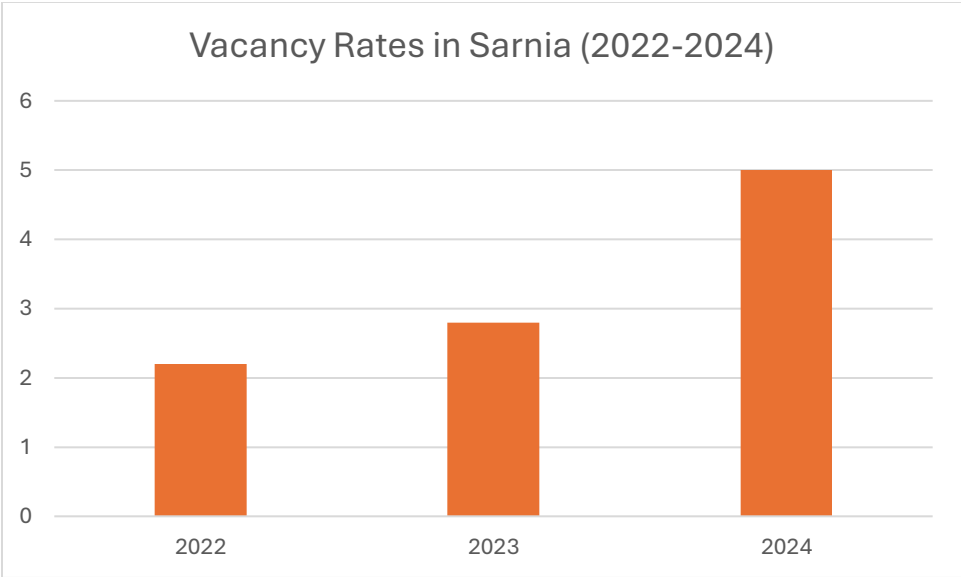
Source: Housing Assessment Resource Tools (HART)

Secondary Rental Units

	2021
Number of primary rental units	6,135
Number of secondary rental units	4,050

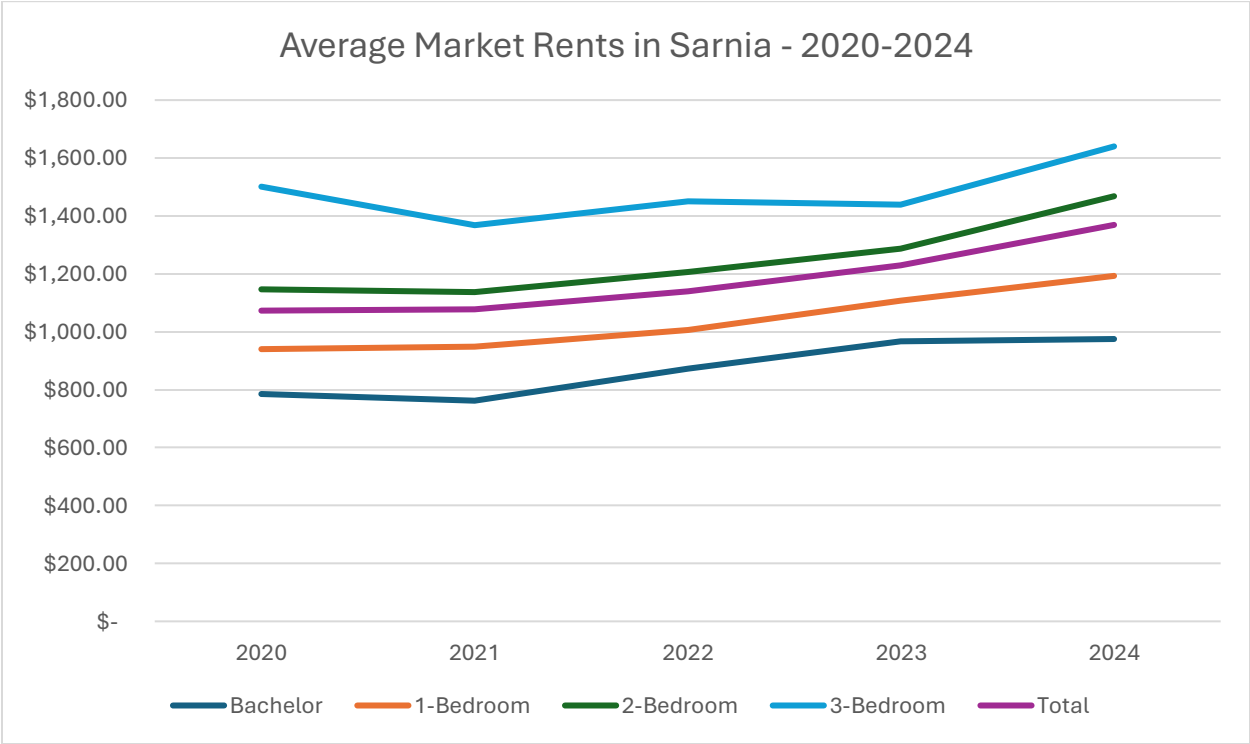
Source: Housing Assessment Resource Tools (HART)

Rental vacancy rate



Source: CMHC Housing Market Information Portal 2025

Average rents over last 5 years



Source: CMHC Housing Market Information Portal 2025

Non-market housing

Subsidized units

Rental Units	2021
Number of private rental market housing units	8,705
Number of rental housing units that are subsidized	1,480
Total rental units	10,185

Source: Housing Assessment Resource Tools (HART)

Co-op housing

200 Co-Op units (CHF Canada, 2024)

It is important to note that the data on subsidized housing is from the 2021 Census, which is self-reported and was conducted during the COVID-19 pandemic; temporary government supports in place at that time may have led to misreporting, and figures are also subject to rounding error.

Market rents

Actual Market Rents

A search on Rentals.ca found 169 rentals currently available in Sarnia. Prices range from:

- \$600 to \$950/month for a room in shared accommodation,
- \$1,030 to \$1,195/month for a bachelor apartment,
- \$1,160 to \$1,845/month for a 1 bedroom apartment,
- \$1,355 to \$3,395/month for a 2 bedroom apartment,
- \$1,695 to \$3,950/month for a 3 bedroom apartment
- \$2,350 to \$5,000/month for a house.

Short Term Rentals

A search on Airbnb for July 2026, shows there are 357 short term rental listings available to book through Airbnb in Sarnia. Prices range from \$150 to \$570 per night.

St Clair

Summary

The report finds that St. Clair Township is one of Lambton County’s larger and steadily growing municipalities, with housing pressures shaped by population growth, an aging demographic, and a housing stock that remains heavily oriented toward large, owner-occupied homes. While overall incomes are relatively strong and most households are homeowners, a substantial share of residents earn below the area median income, and housing need is concentrated among renters, women led and single parent households, and older seniors. Compared to smaller rural municipalities, St. Clair has a more active housing market and a larger rental sector; however, it also experienced a significant net loss of affordable rental units between 2016 and 2021, intensifying affordability challenges for low and moderate income households. Household suppression among mid-life adults and older seniors indicates demand for attainable family sized rentals, entry level ownership, and accessible downsizing options. These findings point to the need for St. Clair to play a key role in the county wide housing response by expanding purpose built rental housing, protecting and replacing affordable units, diversifying housing types, and supporting age friendly and accessible development to accommodate growth across all life stages.

Community Profile

St. Clair Township has been growing steadily, and this growth is projected to continue. The municipality’s population increased from 14,086 to 14,659 between 2016 and 2021 (+4.1%) and is projected to reach 16,182 by 2025 (+10.4% from 2021). The average age is 43.5, and median age is 44.8, with a balanced distribution across younger and working-age cohorts. There is a sizable older cohort (27% are 60–79, 4% are 80+). About 740 residents are immigrants (5%), with most arriving before 1980 and smaller inflows in recent decades, including 45 during 2016–2021.

Anticipated growth suggests a steady demand across the housing spectrum: family-sized homes and attainable rentals for younger and mid-career households, with a growing need for accessible, low-maintenance options for the large 60–79 group to support aging in place.

Population

Municipality	2016	2021	2025 (Estimate)	Population Change (%) (2016- 2021)	Population Change (%) (2021- 2025)
St. Clair, Township (TP)	14,086	14,659	16,182	4.1%	10.4%

Source: Statistics Canada. (2026). 2021 Census of Canada

Average & Median Age

Age	St Clair
Average age of the population	43.5
Median age of the population	44.8

Source: Statistics Canada. (2026). 2021 Census of Canada

Age Distribution

Age Range	Percentage of Population
0–19 years	22%
20–39 years	22%
40–59 years	25%
60–79 years	27%
80+ years	4%

Source: Statistics Canada. (2026). 2021 Census of Canada

Immigration

Immigrant status and period of immigration for the population in private households	
Total	14,645
Non-immigrants	13,900
Immigrants	740
Before 1980	510
1980 to 1990	65
1991 to 2000	35
2001 to 2010	50
2011 to 2021	80
2011 to 2015	35
2016 to 2021	45
Non-permanent residents	0

Source: Statistics Canada. (2026). 2021 Census of Canada

Household Profiles & Incomes

St. Clair is a predominantly owner-occupied community: 5,195 of 6,020 households (86%) own, while 825 (14%) rent. The income profile of the municipality is relatively strong but mixed. About 40% of households are high-income (121%+ of AMHI), while roughly 23% sit near the median, and a sizable 35% fall into the moderate or low-income ranges. This income distribution suggests a meaningful segment of residents may struggle to access suitable homes, especially within the rental market.

There are 560 one-parent families, most of which are women-led (405). Given the limited renter share and the presence of lower- and moderate-income households, there is likely a need for a modest expansion of attainable rentals and entry-level ownership options, such as small lots, secondary suites, and gentle-density multiplexes. Further targeted supports for single-parent households, especially women-led households, such as rent supplements or housing programs with childcare supports, would improve stability.

Number of households & Average Size

Household Tenure	St Clair
Total Households	6,020
Owner	5,195
Renter	825
Avg Household Size	2.4

Source: Statistics Canada. (2026). 2021 Census of Canada

Household Incomes

Household Income	St Clair (No of Households)	St Clair (% of Households)
Under \$5,000	25	0.4%
\$5,000 to \$9,999	20	0.3%
\$10,000 to \$14,999	45	0.7%
\$15,000 to \$19,999	70	1.2%
\$20,000 to \$24,999	130	2.2%
\$25,000 to \$29,999	105	1.7%
\$30,000 to \$34,999	150	2.5%
\$35,000 to \$39,999	160	2.7%
\$40,000 to \$44,999	170	2.8%
\$45,000 to \$49,999	175	2.9%
\$50,000 to \$59,999	370	6.1%
\$60,000 to \$69,999	435	7.2%
\$70,000 to \$79,999	420	7%
\$80,000 to \$89,999	400	6.6%
\$90,000 to \$99,999	395	6.6%
\$100,000 and over	2,950	49%
\$100,000 to \$124,999	755	12.5%
\$125,000 to \$149,999	640	10.6%
\$150,000 to \$199,999	755	12.5%
\$200,000 and over	800	13.3%

Source: Statistics Canada. (2026). 2021 Census of Canada

Households by Income Category

Households by Income Category	St Clair
Area Median Household Income (AMHI)	\$98,000
Very Low Income (20% or under of AMHI)	1.96%
Low Income (21% to 50% of AMHI)	16.01%
Moderate Income (51% to 80% of AMHI)	18.95%
Median Income (81% to 120% of AMHI)	23.13%
High Income (121% and more of AMHI)	39.95%

Source: Housing Assessment Resource Tools (HART)

One-parent households

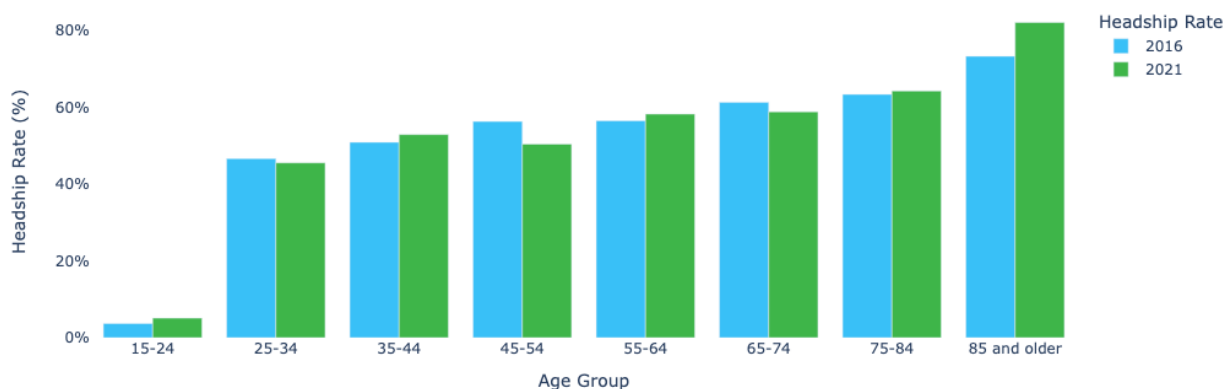
One Parent Families	St Clair
Total one-parent families	560
in which the parent is a woman+	405
in which the parent is a man+	160

Source: Housing Assessment Resource Tools (HART)

Headship Rates

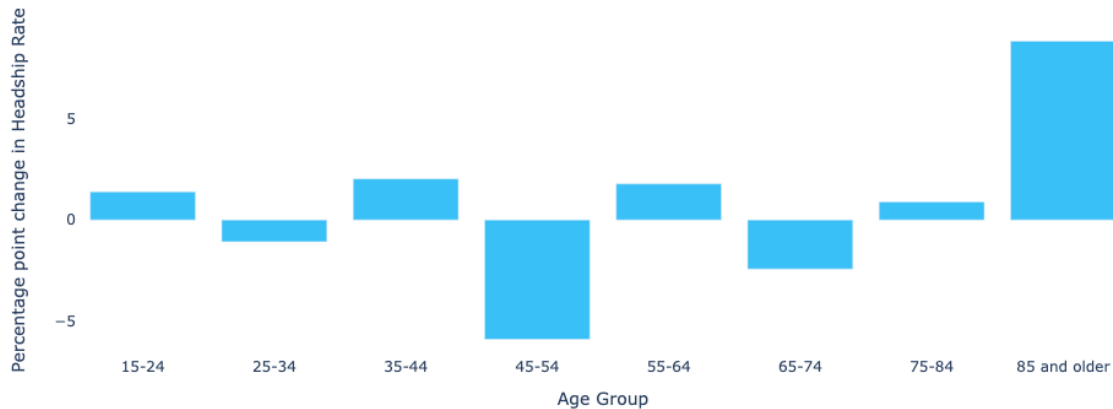
The charts show that St. Clair Township experienced various shifts in headship rates between 2016 and 2021, with both increases and decreases across age groups. Younger adults (15–24 and 35–44) saw slight increases, suggesting slightly more individuals in these age groups are forming and maintaining their own households. In contrast, headship rates declined among 25–34-year-olds and 65–74-year-olds, indicating delayed household formation for younger adults and possible transitions into shared or supported living for some seniors. The most significant is in the 45–54 age group, which may reflect affordability pressures, relationship changes, or limited suitable housing pushing people to remain in shared arrangements. Meanwhile, the 55–64 and 75–84 age groups saw small increases, reinforcing aging-in-place trends. The most notable growth is among residents 85 and older, signaling that more of the oldest adults are remaining heads of their own households. This is likely due to aging-in-place supports, lack of institutional options, or preference to stay at home. Overall, the pattern points to a community where younger and mid-life household formation faces constraints, while older residents are increasingly staying in their homes longer.

Headship rates by Age (2016 & 2021) St. Clair TP (CSD, ON)



Source: Housing Assessment Resource Tools (HART)

Percentage Point Change in headship rates by age (2016 & 2021) St. Clair TP (CSD, ON)



Source: *Housing Assessment Resource Tools (HART)*

Core Housing Need

A household is in core housing need if its housing does not meet one or more of the adequacy, suitability or affordability standards and it would have to spend 30% or more of its before-tax income to pay the median shelter costs (including utility and municipal costs) of alternative local market housing (i.e. they are in unsuitable, inadequate, or unaffordable housing and they could not afford another home in the community).

- 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.

Core housing need in St Clair affects about 4.7% of households (265 of 5,620), but it is concentrated among renters. Owners have a 2.6% core-need rate (125 households) and 7% spend more than 30% of income on shelter (340 households). Renters face far higher stress with 18.1% in core need (145 households), 28.4% rent-burdened (230 households), and only 7.4% living in subsidized units (60 households). Notably, the median rent (\$970) is higher than the median owner cost (\$900), which is consistent with many owners carrying smaller or fully-paid mortgages while renters pay market rates.

Headship analysis points to an estimated 117 suppressed households (households that likely would form if appropriate, attainable homes were available). This suppression is concentrated among ages 35–44, 45–54, and 75+. Younger seniors (ages 55–74) show no suppression which is consistent with aging-in-place, while youth (aged 15–24) show only a very small gap (2).

Core Housing Need	St Clair
Total - Owner and tenant households	5,620
Owner & Tenant Households In Core Need	265
Owner & Tenant Households Not In Core Need	5,350
Total - Owner households	4,855
% of owner households with a mortgage	54.80%
% of owner households spending 30% or more of its income on shelter costs	7%
% in core housing need	2.60%
Median monthly shelter costs for owned dwellings (\$)	\$900.00
Average monthly shelter costs for owned dwellings (\$)	\$1,147.00
Total - Tenant households	810
% of tenant households in subsidized housing	7.40%
% of tenant households spending 30% or more of its income on shelter costs	28.40%
% in core housing need	18.10%
Median monthly shelter costs for rented dwellings (\$)	\$970.00
Average monthly shelter costs for rented dwellings (\$)	\$1,106.00

Source: Housing Assessment Resource Tools (HART)

Suppression of household formation

Household Suppression by age of Primary Household Maintainer	2021 Potential Households	2021 Households	2021 Suppressed Households
15-24	77	75	2
25-34	711	720	0
35-44	996	945	51
45-54	886	855	31
55-64	1,322	1,355	0
65-74	1,189	1,210	0
75 and older	893	860	33
Total Suppressed Households			117

Source: Housing Assessment Resource Tools (HART)

Economic Conditions

St. Clair's labour market is relatively strong but includes a sizable share of workers with less predictable earnings. Of 12,160 residents aged 15+, 57.9% are in the labour force, with an employment rate of 52.8% and unemployment at 8.7%. Among 6,915 workers, most are employees (6,125) and most of those roles are permanent (5,215); however, there is a fairly large number in temporary/seasonal positions (905, including 675 casual/seasonal) plus 785 self-employed. This means that roughly one-quarter of workers could face income variability, which can make monthly housing costs harder to manage for single-earner or lower-income households.

Core housing need is about 5% community-wide (270 households), but risk is not evenly distributed. Rates are higher than average for women-led households (8%), single-mother-led households (9%), and older seniors 85+ (9%). Youth-led (18–29) households sit slightly below average at 4%.

Labour Force Data	St Clair
Total Population aged 15 years and over	12,160
In the labour force	7,040
Employed	6,425
Unemployed	615
Not in the labour force	5,125
Participation rate	57.9%
Employment rate	52.8%
Unemployment rate	8.7%
No of Workers	6,915
Employee	6,125
Permanent position	5,215
Temporary position	905
Fixed term (1 year or more)	235
Casual, seasonal or short-term position (less than 1 year)	675
Self-employed	785

Source: Statistics Canada. (2026). 2021 Census of Canada

Priority Groups

Priority Population	Households in Core Housing Need	Rate of Core Housing Need
HH head age 18-29 (Youth-led)	15	4%
HH with gender diverse couple or includes a transgender or non-binary person	n/a	n/a
HH with person(s) dealing with mental health and addictions activity limitation	0	0%
HH with Veteran(s)	0	0%
Single-mother-led HH	30	9%
Women-led HH	165	8%
Indigenous HH	0	0%
Visible minority HH	0	0%
Black-led HH	0	0%
New migrant-led HH	0	0%
Refugee-claimant-led HH	0	0%
HH head under 25	0	0%
HH head over 65	105	6%
HH head over 85	20	9%
HH with person(s) physical activity limitation	40	2%
HH with person(s) dealing with cognitive, mental or addictions activity limitation	35	4%
HH with Transgender or Non-binary person(s)	0	0%
Community (all HHs)	270	5%

Source: Housing Assessment Resource Tools (HART)

Housing Profile

St. Clair's housing stock is dominated by single detached homes, which make up nearly 90% of all occupied dwellings, with only small numbers of rowhouses and apartments. The bedroom mix is heavily skewed toward larger, family sized homes, while one and two bedroom units, typically needed by seniors, singles, young adults, and small households, are comparatively limited. The age profile of the housing stock reinforces this imbalance: more than 60% of homes were built before 1980, and new construction has been limited in recent decades. This points to an aging stock that will increasingly need repairs, accessibility upgrades, and energy efficiency improvements to remain suitable for long term use.

The rental market shows signs of significant pressure and erosion of affordability. St. Clair lost 215 affordable rental units for low and very low-income households between 2016 and 2021, while only 15 were added, resulting in a net loss of 200 affordable units. Most rentals are found in the secondary market, which tend to be less stable and more vulnerable to turnover. With 810 rental units overall and only 60 subsidized homes, the municipality faces a widening gap

between the needs of low and moderate income renters and the supply of stable, long term, affordable options.

Together, these patterns show there is a need to diversify St. Clair's housing supply. Adding more small and mid-sized units, expanding the supply of purpose built rental housing, and supporting the renovations of older homes would help meet the needs of seniors, young households, and residents on fixed or modest incomes.

Total private dwellings

Private Dwellings	St Clair
Total private dwellings	6,528
Total - Occupied private dwellings	6,020
Single-detached house	5,370
Semi-detached house	20
Row house	325
Apartment or flat in a duplex	15
Apartment in a building that has fewer than five storeys	245
Apartment in a building that has five or more storeys	45
Other single-attached house	0
Movable dwelling	5

Source: Statistics Canada. (2026). 2021 Census of Canada

No of bedrooms

Occupied private dwellings by number of bedrooms	St Clair
Total	6,020
No bedrooms	10
1 bedroom	310
2 bedrooms	935
3 bedrooms	2,855
4 or more bedrooms	1,915

Source: Statistics Canada. (2026). 2021 Census of Canada

Date built

Occupied private dwellings by period of construction	St Clair
Total	6,020
1960 or before	1,660
1961 to 1980	2,135
1981 to 1990	680
1991 to 2000	535
2001 to 2005	200
2006 to 2010	250
2011 to 2015	220
2016 to 2021	340

Source: Statistics Canada. (2026). 2021 Census of Canada

Affordable units built/lost

Change in Affordable Rental Units	Number of Units
Affordable rental units for low and very low-income households built between 2016 and 2021	15
Affordable rental units for low and very low-income households lost between 2016 and 2021	215
Net change in affordable rental units for low and very-low income households between 2016 and 2021	-200

Source: Housing Assessment Resource Tools (HART)

Secondary Rental Units

	2021
Number of primary rental units	204
Number of secondary rental units	606

Source: Housing Assessment Resource Tools (HART)

Rental vacancy rate

CMHC rental data is not available for St Clair due to the size of the community.

Average rents over last 5 years

CMHC rental data is not available for St Clair due to the size of the community.

Non-market housing

Subsidized units

Rental Units	2021
Number of private rental market housing units	750
Number of rental housing units that are subsidized	60
Total rental units	810

Source: Housing Assessment Resource Tools (HART)

It is important to note that the data on subsidized housing is from the 2021 Census, which is self-reported and was conducted during the COVID-19 pandemic; temporary government supports in place at that time may have led to misreporting, and figures are also subject to rounding error.

Warwick

Summary

The report finds that Warwick is a predominantly rural, owner-oriented municipality with moderate population growth projected through 2025 and beyond, as well as a relatively balanced age structure that includes strong family and working-age groups alongside a growing senior population. While overall incomes are relatively stable and most households are homeowners, housing need is concentrated among renters, women-led and single-parent households, seniors, and households with physical or cognitive limitations. Compared to other municipalities in Lambton County, Warwick has a higher proportion of renters experiencing core housing need, despite a comparatively large share of subsidized units, pointing to persistent affordability gaps and limited choice in the rental market. As with the majority of the county, the housing stock is heavily skewed toward older, large, single-detached homes, with very few smaller or accessible units, constraining options for downsizing, household formation among mid-life adults, and stability for lower-income households. Household suppression among mid-career and older age groups further reflects unmet demand for attainable rentals, family-sized units, and accessible housing. These findings point to the need for Warwick to diversify its housing supply through smaller and missing-middle housing forms, protect and expand affordable rental options, and support age-friendly, accessible development to meet the needs of residents across life stages.

Community Profile

Warwick's population declined slightly between 2016 and 2021 (–1.4%) but is projected to rebound by 2025, reaching 4,015 for a 10.3% increase over four years. With a median age of 41.6, age distribution in the municipality is relatively young and balanced. 25% of residents are under 20, 23% are 20–39, and 25% are 40–59, while 22% are 60–79 and 4% are over 80. This distribution suggests ongoing family formation, a stable working-age base, and emerging aging-in-place pressures.

Immigration plays a small role in community growth, with 220 immigrants living in the municipality, including 50 newcomers between 2011 and 2021. Together, the population stability, age balance, and gentle inflow of newcomers points to a community that is growing steadily and could benefit from a diverse mix of housing options. With the population set to age, access to healthcare as well as smaller and accessible housing will be important.

Population

Municipality	2016	2021	2025 (Estimate)	Population Change (%) (2016- 2021)	Population Change (%) (2021- 2025)
Warwick, Township (TP)	3,692	3,641	4,015	-1.4%	10.3%

Source: Statistics Canada. (2026). 2021 Census of Canada

Average & Median Age

Age	Warwick
Average age of the population	41.1
Median age of the population	41.6

Source: Statistics Canada. (2026). 2021 Census of Canada

Age Distribution

Age Range	Percentage of Population
0 to 4 years	7%
5 to 9 years	6%
10 to 14 years	7%
15 to 19 years	6%
20 to 24 years	6%
25 to 29 years	6%
30 to 34 years	6%
35 to 39 years	6%
40 to 44 years	7%
45 to 49 years	6%
50 to 54 years	6%
55 to 59 years	7%
60 to 64 years	7%
65 to 69 years	7%
70 to 74 years	5%
75 to 79 years	3%
80 to 84 years	2%
85 to 89 years	1%
90 to 94 years	1%
95 to 99 years	0%
100 years and over	0%

Source: Statistics Canada. (2026). 2021 Census of Canada

Age Range	Percentage of Population
0–19 years	25%
20–39 years	23%
40–59 years	25%
60–79 years	22%
80+ years	4%

Source: Statistics Canada. (2026). 2021 Census of Canada

Immigration

Immigrant Status and Period of Immigration for the Population in Private Households	
Total	3,505
Non-immigrants	3,270
Immigrants	220
Before 1980	100
1980 to 1990	15
1991 to 2000	40
2001 to 2010	15
2011 to 2021	50
2011 to 2015	30
2016 to 2021	25
Non-permanent residents	20

Source: Statistics Canada. (2026). 2021 Census of Canada

Household Profiles & Incomes

Warwick is primarily an owner-occupied community, with 1,065 of 1,355 households owning their homes and 295 renting, and an average household size of 2.6. The income profile shows a wide distribution: while 40% of households earn \$100,000 or more, around 37% of households fall below the median-income range when measured against the local Area Median Household Income of \$86,000. Roughly 18% of households are low-income, 20% are moderate-income, and 3% are very low income. At the same time, the community includes 135 one-parent families, with 95 of them women-led, a group that often experiences higher housing affordability pressures due to single-earner dynamics.

The data suggests that while Warwick has a strong middle and higher income base that can afford home ownership, there is also significant segment of low income, moderate income and single parent households who may struggle to find suitable housing, especially with the limited rental stock. As the municipality is projected to grow toward 2025, diversifying the housing supply with more attainable rental units and smaller ownership options would help meet the needs of both younger households entering the market and families relying on a single income.

Number of households & Average Size

Household Tenure	Warwick
Total Households	1,355
Owner	1,065
Renter	295
Avg Household Size	2.6

Source: Statistics Canada. (2026). 2021 Census of Canada

Household Incomes

Household Income	No of Households	% of Households
Under \$5,000	5	0.4%
\$5,000 to \$9,999	5	0.4%
\$10,000 to \$14,999	20	1.5%
\$15,000 to \$19,999	25	1.8%
\$20,000 to \$24,999	40	2.9%
\$25,000 to \$29,999	40	2.9%
\$30,000 to \$34,999	25	1.8%
\$35,000 to \$39,999	50	3.7%
\$40,000 to \$44,999	50	3.7%
\$45,000 to \$49,999	45	3.3%
\$50,000 to \$59,999	105	7.7%
\$60,000 to \$69,999	105	7.7%
\$70,000 to \$79,999	85	6.3%
\$80,000 to \$89,999	100	7.4%
\$90,000 to \$99,999	95	7%
\$100,000 and over	550	40.4%
\$100,000 to \$124,999	200	14.7%
\$125,000 to \$149,999	120	8.8%
\$150,000 to \$199,999	140	10.3%
\$200,000 and over	90	6.6%

Source: Statistics Canada. (2026). 2021 Census of Canada

Households by Income Category

Households by Income Category	Warwick
Area Median Household Income (AMHI)	\$86,000
Very Low Income (20% or under of AMHI)	3.33%
Low Income (21% to 50% of AMHI)	14.58%
Moderate Income (51% to 80% of AMHI)	20.42%
Median Income (81% to 120% of AMHI)	24.58%
High Income (121% and more of AMHI)	37.08%

Source: Housing Assessment Resource Tools (HART)

One-parent households

One Parent Families	Warwick
Total one-parent families	135
in which the parent is a woman+	95
in which the parent is a man+	35

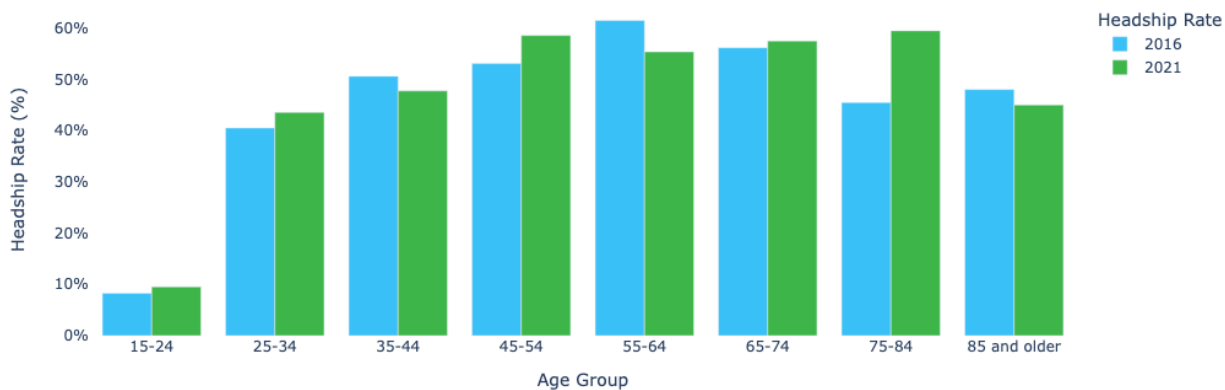
Source: Housing Assessment Resource Tools (HART)

Headship Rates

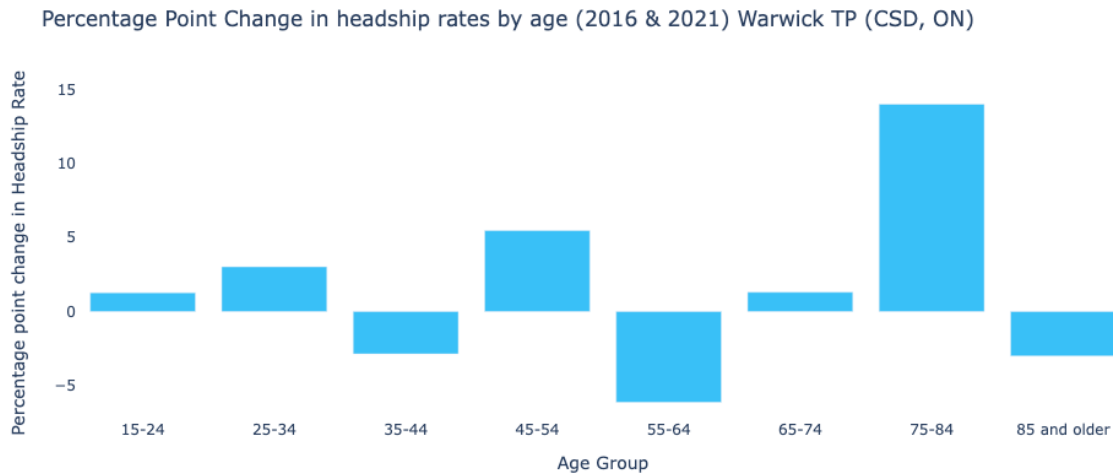
The charts show that Warwick experienced uneven shifts in headship rates across age groups from 2016 to 2021. Younger adults saw small increases, suggesting fairly stable household-formation patterns at early life stages. The 35–44 and 55–64 groups experienced slight decreases, indicating that fewer people in these age ranges were maintaining their own households.

The largest increase occurred among the 75–84 bracket, where headship rose sharply. This suggests that more older adults are maintaining independent households, reflecting aging in place is more common, a lack of supportive housing alternatives, or a preference among seniors to remain in their homes longer.

Headship rates by Age (2016 & 2021) Warwick TP (CSD, ON)



Source: Housing Assessment Resource Tools (HART)



Source: *Housing Assessment Resource Tools (HART)*

Core Housing Need

A household is in core housing need if its housing does not meet one or more of the adequacy, suitability or affordability standards and it would have to spend 30% or more of its before-tax income to pay the median shelter costs (including utility and municipal costs) of alternative local market housing (i.e. they are in unsuitable, inadequate, or unaffordable housing and they could not afford another home in the community).

- 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.

Out of 1,205 households, 110 are in core housing need. This is prevalent among renters where 24.1% of tenant households are in core need and 25.9% spend more than 30% of income on shelter. Roughly 28% of renters live in subsidized housing, yet renter core housing need remains high, suggesting a lack of affordable units or large gaps between market rents and incomes. Owners are less likely to be in core housing need with just 4.8% of owners in core need.

Household suppression analysis indicates approximately 52 suppressed households. These are households that likely would form if suitable or affordable homes were available. The gap is largest for ages 35–44 and present among the 65–74 and 75+ age groups. By contrast, the 15–24 and 25–34 age groups show no suppression, suggesting no issues in early-stage household formation.

Core Housing Need	Warwick
Total - Owner and tenant households	1,205
Owner & Tenant Households In Core Need	110
Owner & Tenant Households Not In Core Need	1,090
Total - Owner households	940
% of owner households with a mortgage	56.9%
% of owner households spending 30% or more of its income on shelter costs	10.6%
% in core housing need	4.8%
Median monthly shelter costs for owned dwellings (\$)	920
Average monthly shelter costs for owned dwellings (\$)	1,148
Total - Tenant households	270
% of tenant households in subsidized housing	27.8%
% of tenant households spending 30% or more of its income on shelter costs	25.9%
% in core housing need	24.1%
Median monthly shelter costs for rented dwellings (\$)	870
Average monthly shelter costs for rented dwellings (\$)	920

Source: Housing Assessment Resource Tools (HART)

Suppression of household formation

Household Suppression by age of Primary Household Maintainer	2021 Potential Households	2021 Households	2021 Suppressed Households
15-24	35	40	0
25-34	151	185	0
35-44	240	210	30
45-54	222	240	0
55-64	288	285	3
65-74	259	250	9
75 and older	165	155	10
Total Suppressed Households			52

Source: Housing Assessment Resource Tools (HART)

Economic Conditions

Warwick’s labour market fairly strong with an employment rate of 60.7%. However, there is an unemployment rate of 9.2% and a notable number of workers in non-permanent or variable-income roles which can create vulnerability. Of 1,850 workers, 240 are in temporary jobs and 280 are self-employed. These workers may face fluctuating monthly income, which makes rent or mortgage payments harder to manage consistently.

Core housing need affects about 9% of households overall, but it is not evenly distributed. Single-mother-led households are more likely to be affected (40%), as well as women-led households (11%), and households with physical (11%) or cognitive/mental health/addictions (13%). These patterns suggest a needs for predictable-cost rentals and an increase of below-market or rent-supplemented units to counter the income volatility of temporary workers. Ensuring family-sized rentals are available for single-parent households and adding accessible, single-level homes for mobility-limited and older residents is also important.

Labour Force Data	Warwick
Total Population aged 15 years and over	2,835
In the labour force	1,895
Employed	1,720
Unemployed	175
Not in the labour force	940
Participation rate	66.8%
Employment rate	60.7%
Unemployment rate	9.2%
No of Workers	1,850
Employee	1,570
Permanent position	1,330
Temporary position	240
Fixed term (1 year or more)	45
Casual, seasonal or short-term position (less than 1 year)	195
Self-employed	280

Source: Statistics Canada. (2026). 2021 Census of Canada

Priority Groups

Priority Population	Households in Core Housing Need	Rate of Core Housing Need
HH head age 18-29 (Youth-led)	0	0%
HH with gender diverse couple or includes a transgender or non-binary person	N/A	N/A
HH with person(s) dealing with mental health and addictions activity limitation	0	0%
HH with Veteran(s)	0	0%
Single-mother-led HH	30	40%
Women-led HH	55	11%
Indigenous HH	0	0%
Visible minority HH	0	0%
Black-led HH	0	0%
New migrant-led HH	0	0%
Refugee-claimant-led HH	0	0%
HH head under 25	0	0%
HH head over 65	30	9%
HH head over 85	0	0%
HH with person(s) physical activity limitation	40	11%
HH with person(s) dealing with cognitive, mental or addictions activity limitation	35	13%
HH with Transgender or Non-binary person(s)	0	0%
Community (all HHs)	110	9%

Source: Housing Assessment Resource Tools (HART)

Housing Profile

Warwick's housing stock is dominated by single-detached homes. Of 1,360 occupied dwellings, 1,210 are single-detached, with a small number of rowhouses and apartments. The bedroom mix skews large with 610 three-bed and 450 four-plus-bed units. Smaller homes are uncommon with just 65 one-bed units and 230 two-bed units in the municipality. This profile suits families but severely limits choices for singles, couples, downsizers, and lower-income renters who typically need smaller, more affordable, and accessible homes. About 65 dwellings are not currently occupied.

The housing stock is also older. With 615 units built pre-1960 and another 415 built between 1961–1980. Only 35 units were built between 2016 and 2021. The rental sector has a total of 270 units, including 80 subsidized units.

These trends point to a need to prioritize the development of smaller units in the form of apartments, townhouses or multiplexes and purpose-built affordable rentals, as well as accessible units to allow seniors to downsize.

Total private dwellings

Private Dwellings	Warwick
Total private dwellings	1,425
Total - Occupied private dwellings	1,360
Single-detached house	1,210
Semi-detached house	15
Row house	40
Apartment or flat in a duplex	15
Apartment in a building that has fewer than five storeys	70
Apartment in a building that has five or more storeys	0
Other single-attached house	10
Movable dwelling	5

Source: Statistics Canada. (2026). 2021 Census of Canada

No of bedrooms

Occupied private dwellings by number of bedrooms	Warwick
Total	1,355
No bedrooms	0
1 bedroom	65
2 bedrooms	230
3 bedrooms	610
4 or more bedrooms	450

Source: Statistics Canada. (2026). 2021 Census of Canada

Date built

Occupied private dwellings by period of construction	Warwick
Total	1,355
1960 or before	615
1961 to 1980	415
1981 to 1990	120
1991 to 2000	95
2001 to 2005	25
2006 to 2010	35
2011 to 2015	10
2016 to 2021	35

Source: Statistics Canada. (2026). 2021 Census of Canada

Affordable units built/lost

Change in Affordable Rental Units	Number of Units
Affordable rental units for low and very low-income households built between 2016 and 2021	0
Affordable rental units for low and very low-income households lost between 2016 and 2021	-20
Net change in affordable rental units for low and very-low income households between 2016 and 2021	-20

Source: Housing Assessment Resource Tools (HART)

Secondary Rental Units

No data

Rental vacancy rate

CMHC rental data is not available for Warwick due to the size of the community.

Average rents over last 5 years

CMHC rental data is not available for Warwick due to the size of the community.

Non-market housing

Subsidized units

Rental Units	2021
Number of private rental market housing units	190
Number of rental housing units that are subsidized	80
Total rental units	270

Source: Housing Assessment Resource Tools (HART)

Co-op housing

None

Other non-market (supportive, transitional)

None

It is important to note that the data on subsidized housing is from the 2021 Census, which is self-reported and was conducted during the COVID-19 pandemic; temporary government supports in place at that time may have led to misreporting, and figures are also subject to rounding error.